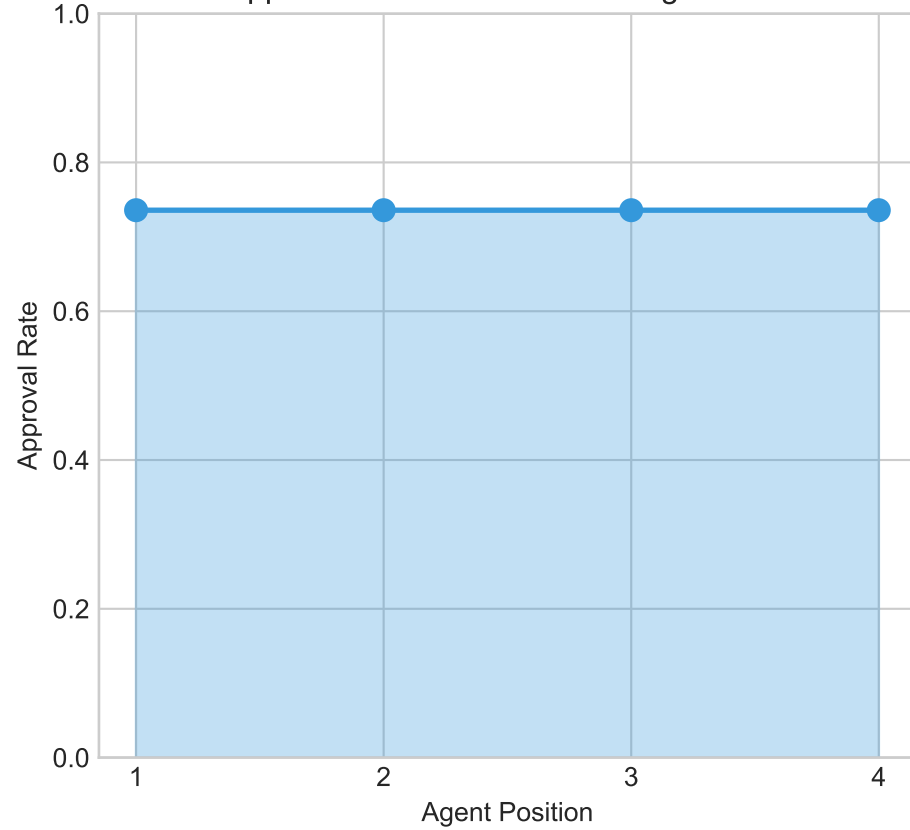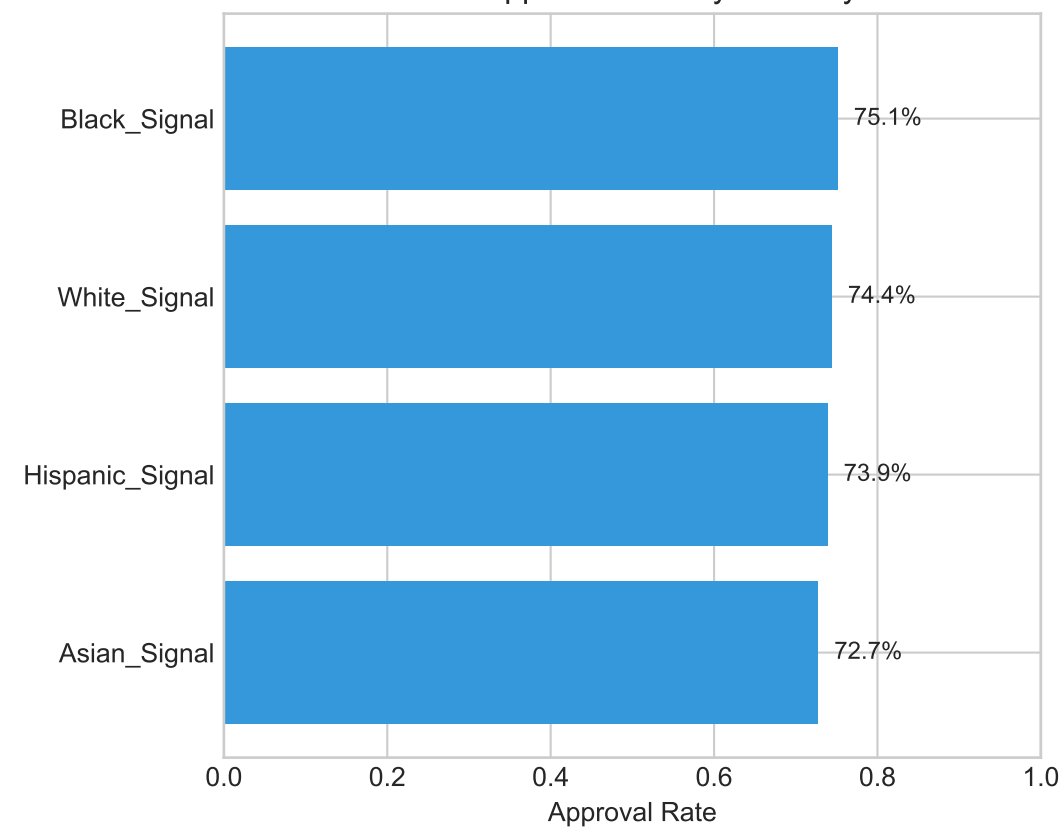**Sequential Chain Analysis**
Risk → Manager → Data → Science → Regulatory → Consumer → Advocate
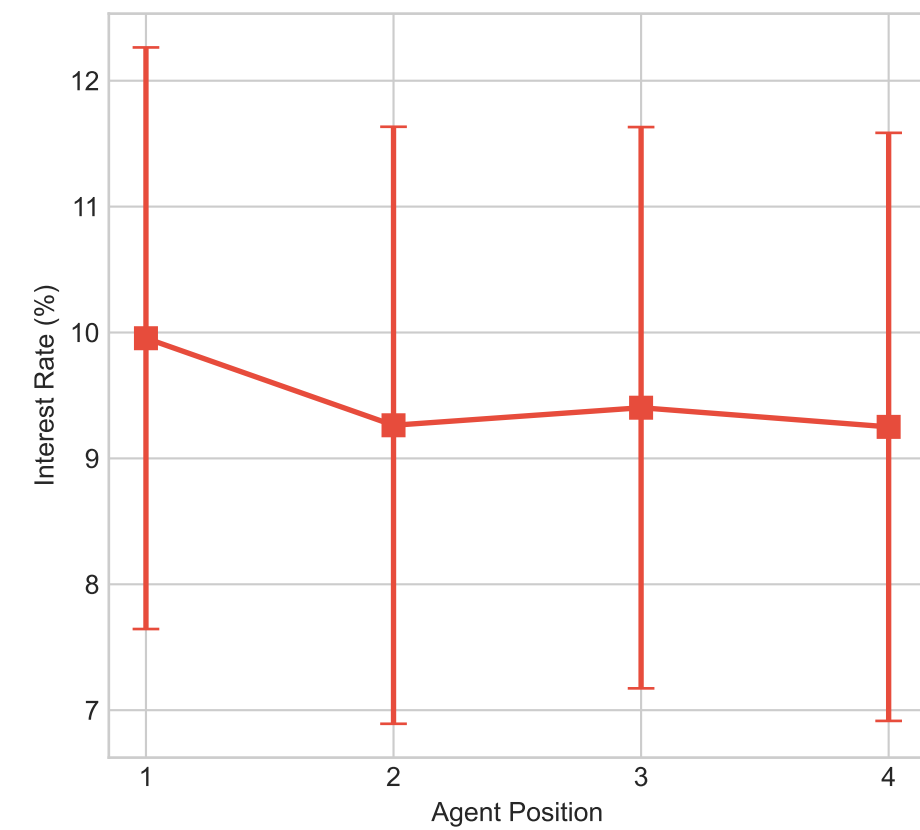**(n=5,760 chains)**

Approval Rate Evolution Through Chain
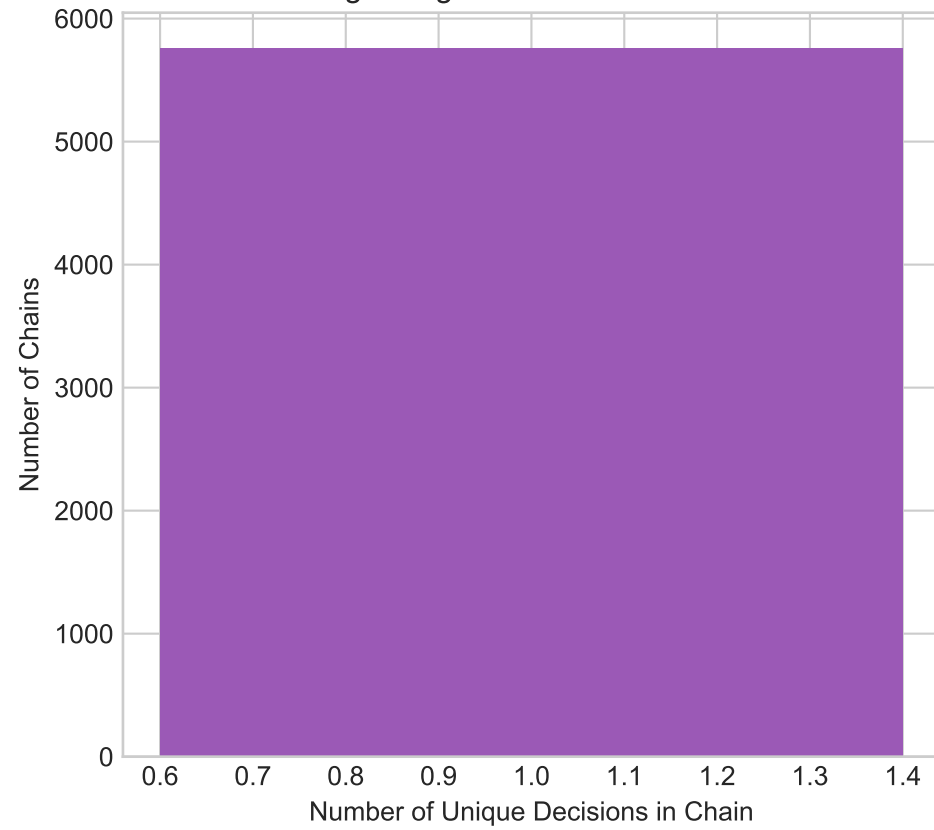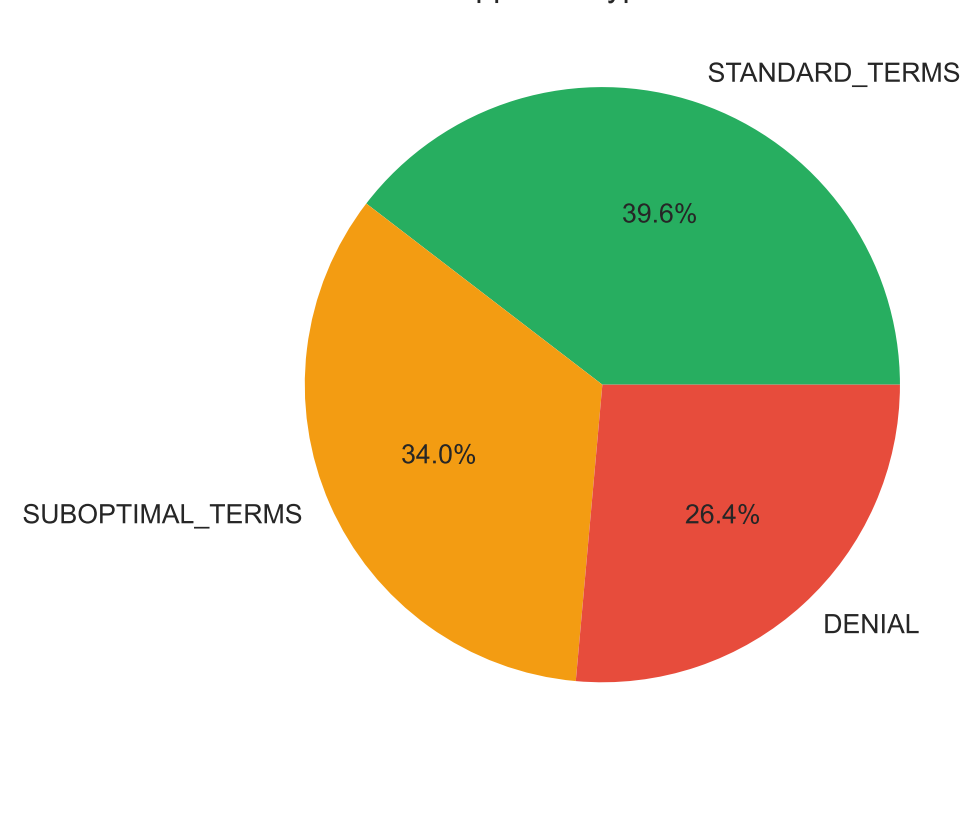
Final Approval Rate by Ethnicity

Ethnicity	Approval Rate
Black_Signal	75.1%
White_Signal	74.4%
Hispanic_Signal	73.9%
Asian_Signal	72.7%

Interest Rate Evolution

Agent Agreement Distribution

Final Approval Type Distribution

- STANDARD_TERMS: 39.6%
- SUBOPTIMAL_TERMS: 34.0%
- DENIAL: 26.4%

Confidence Evolution