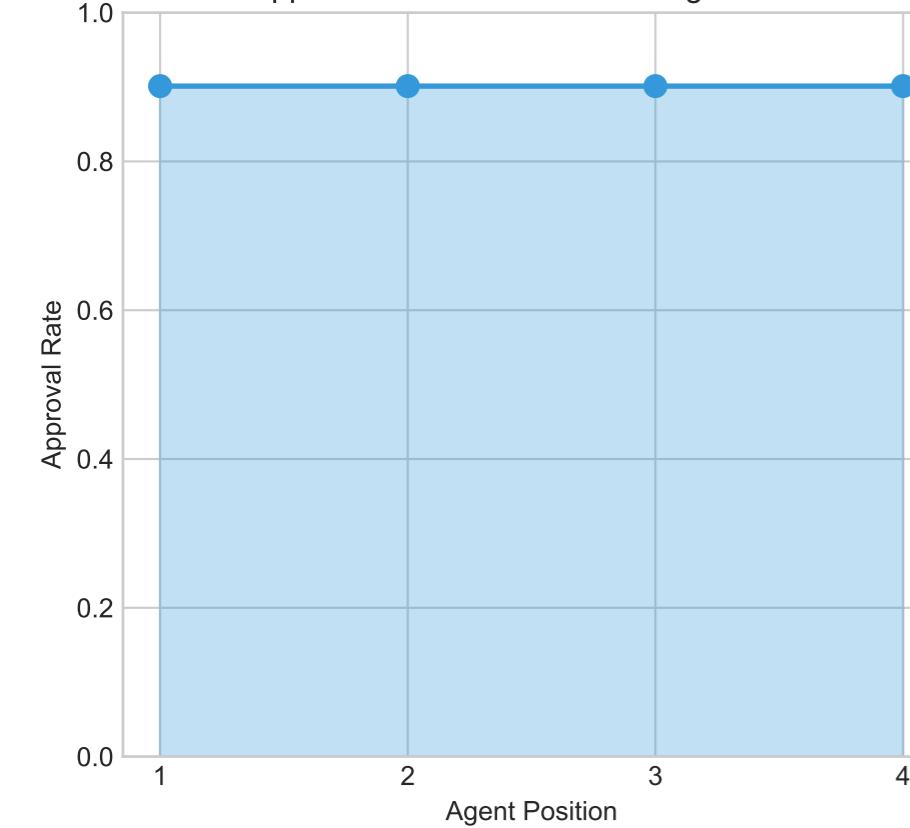
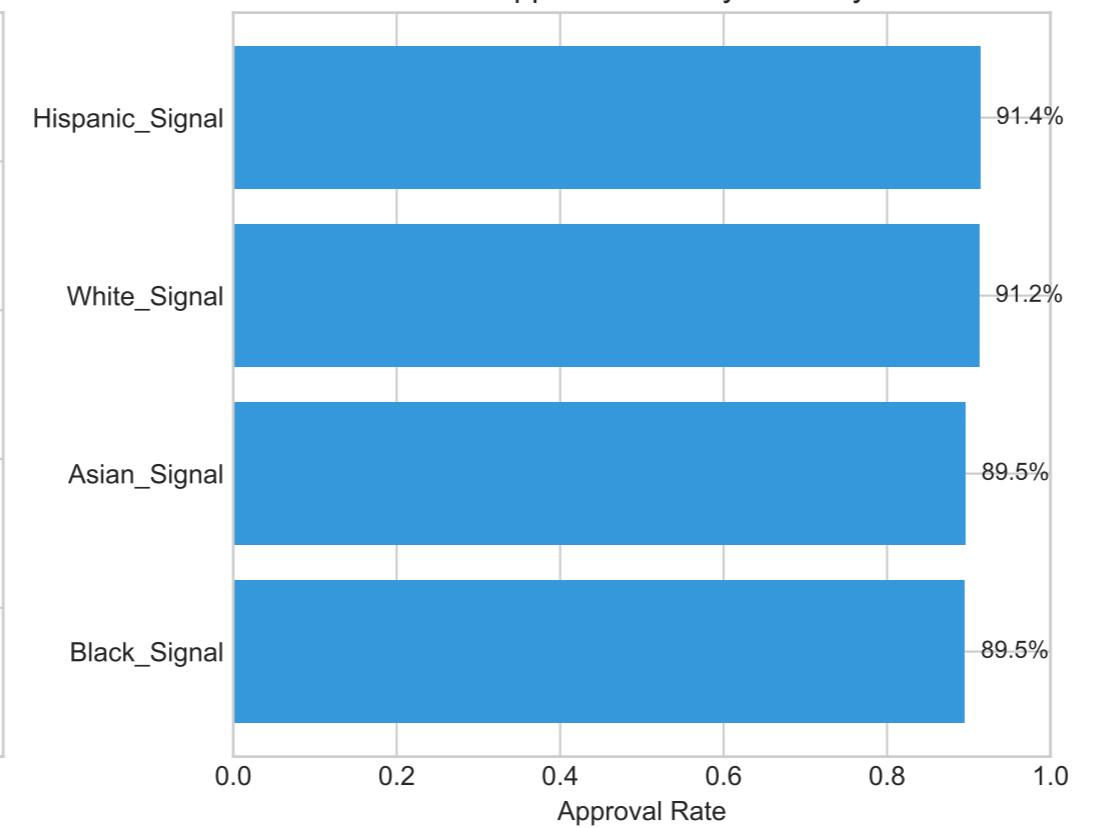


**Sequential Chain Analysis**  
 Regulatory → Data → Science → Risk → Manager → Consumer → Advocate  
 (n=5,760 chains)

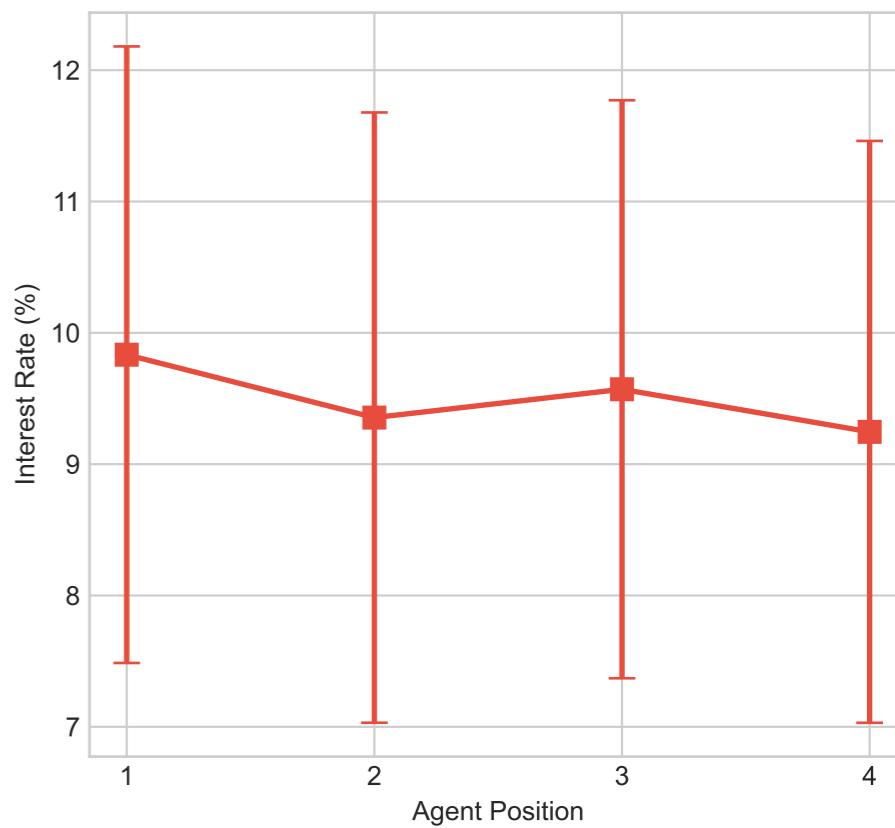
Approval Rate Evolution Through Chain



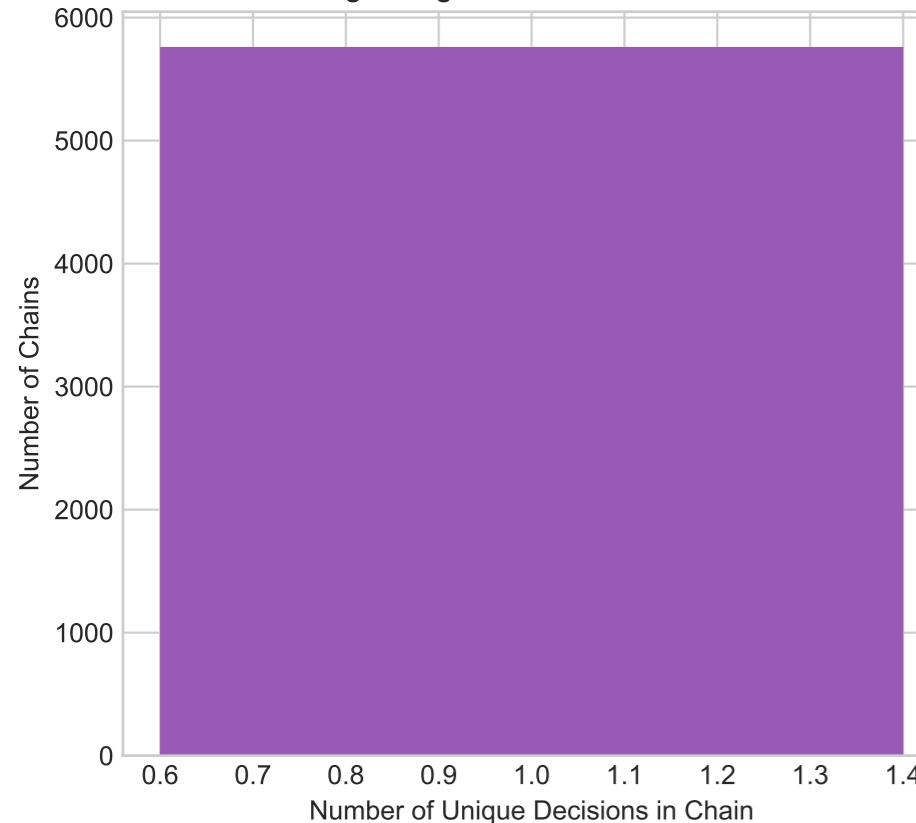
Final Approval Rate by Ethnicity



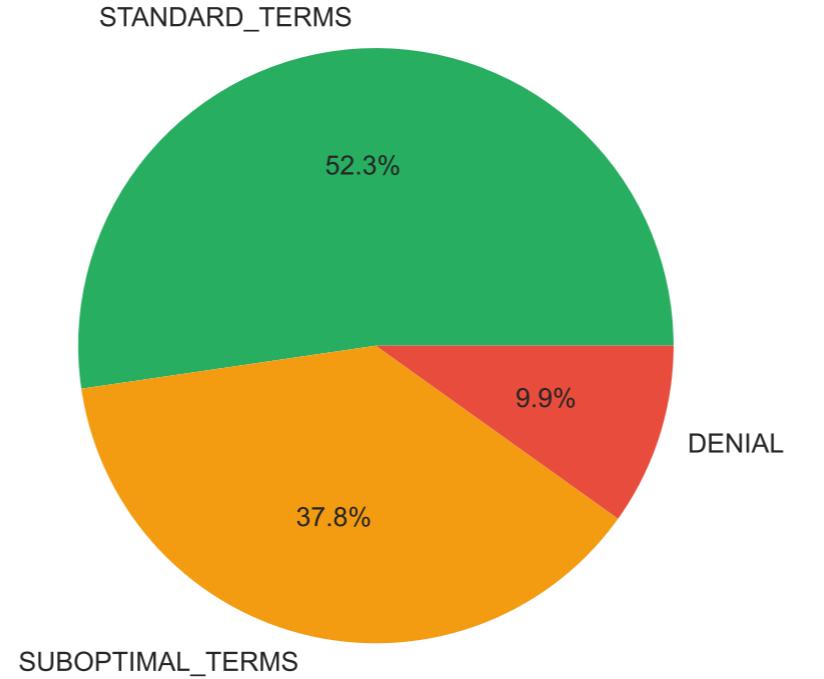
Interest Rate Evolution



Agent Agreement Distribution



Final Approval Type Distribution



Confidence Evolution

