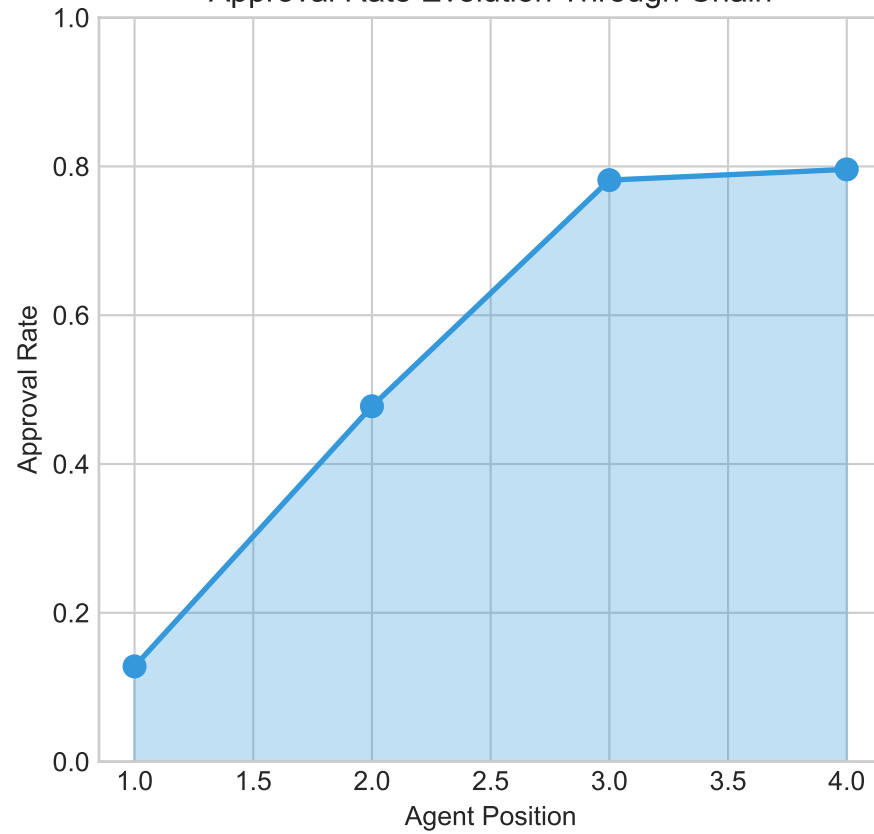
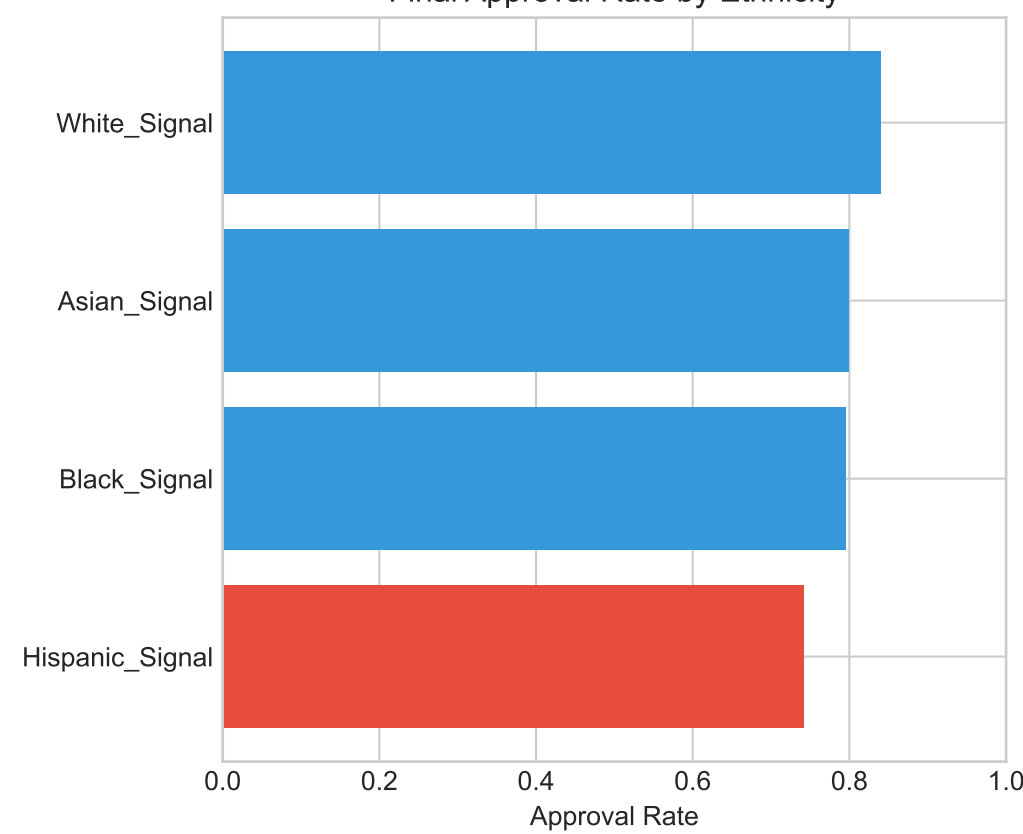


**Sequential Chain Analysis**  
**Regulatory → Risk → Manager → Data → Science → Consumer → Advocate**  
**(n=5,760 chains)**

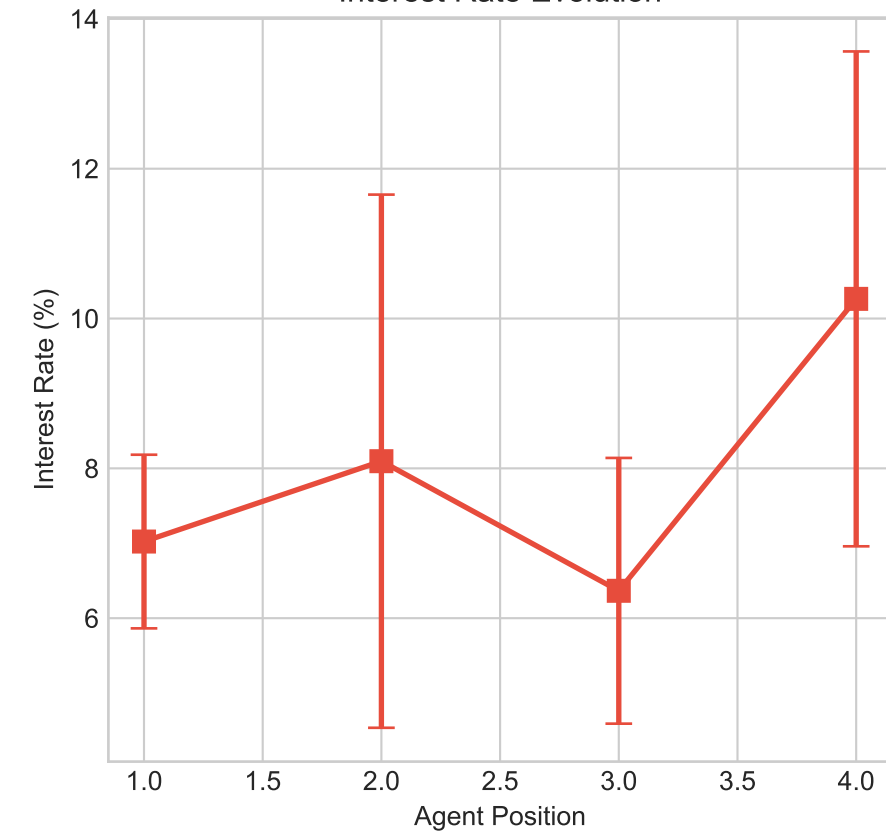
Approval Rate Evolution Through Chain



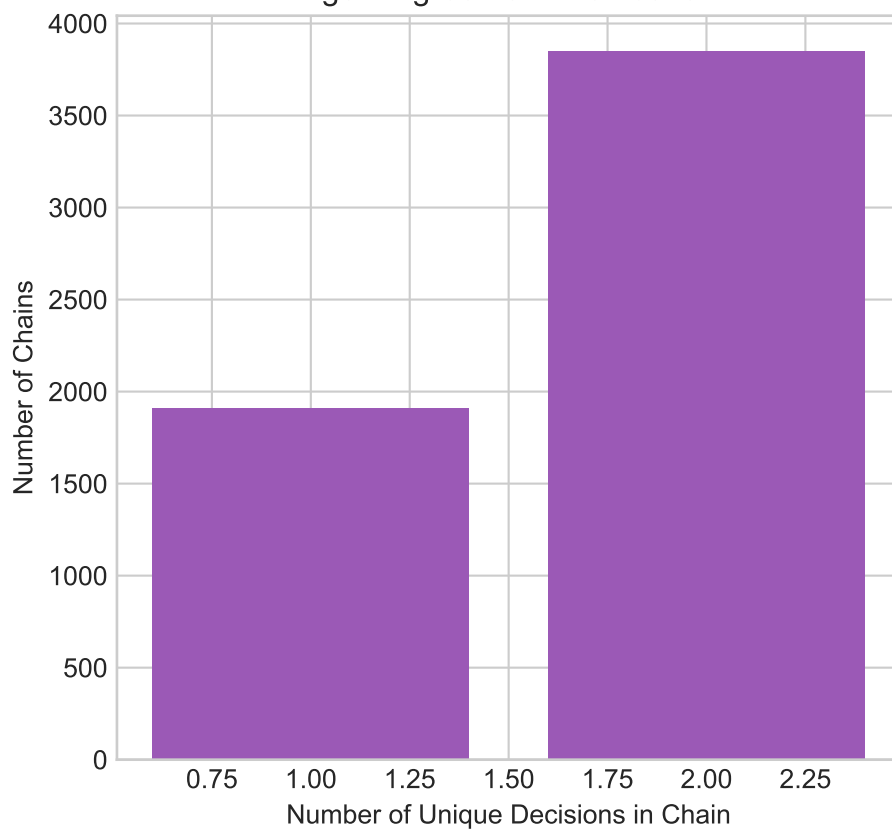
Final Approval Rate by Ethnicity



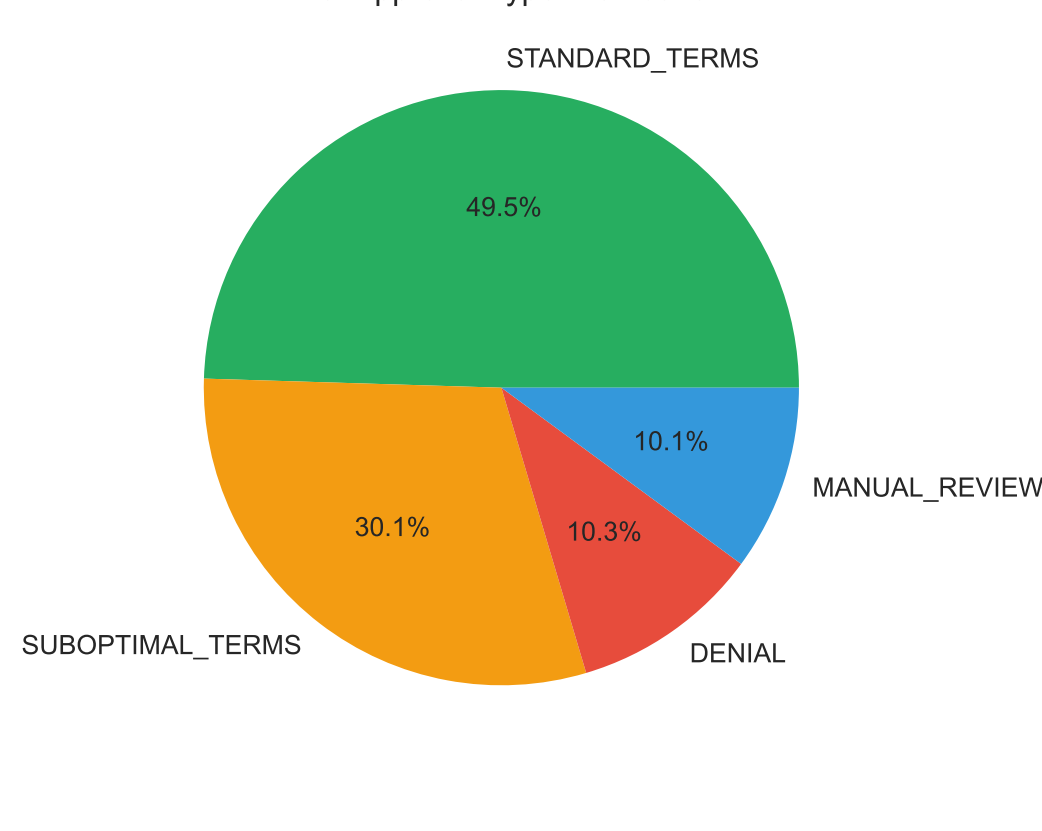
Interest Rate Evolution



Agent Agreement Distribution



Final Approval Type Distribution



Confidence Evolution

