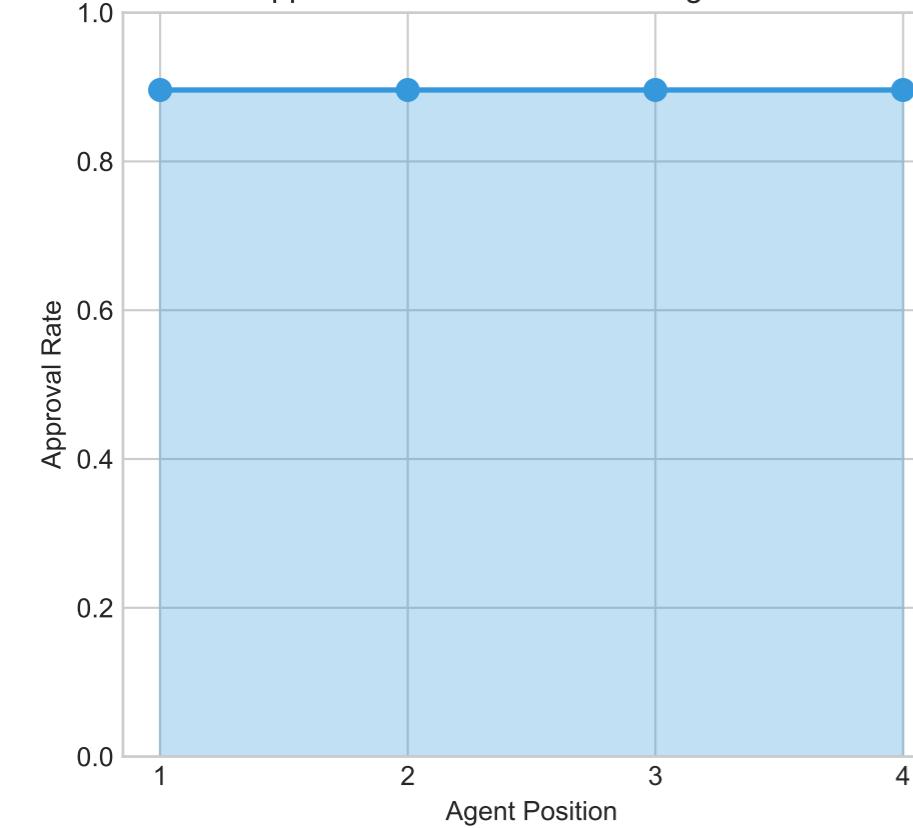
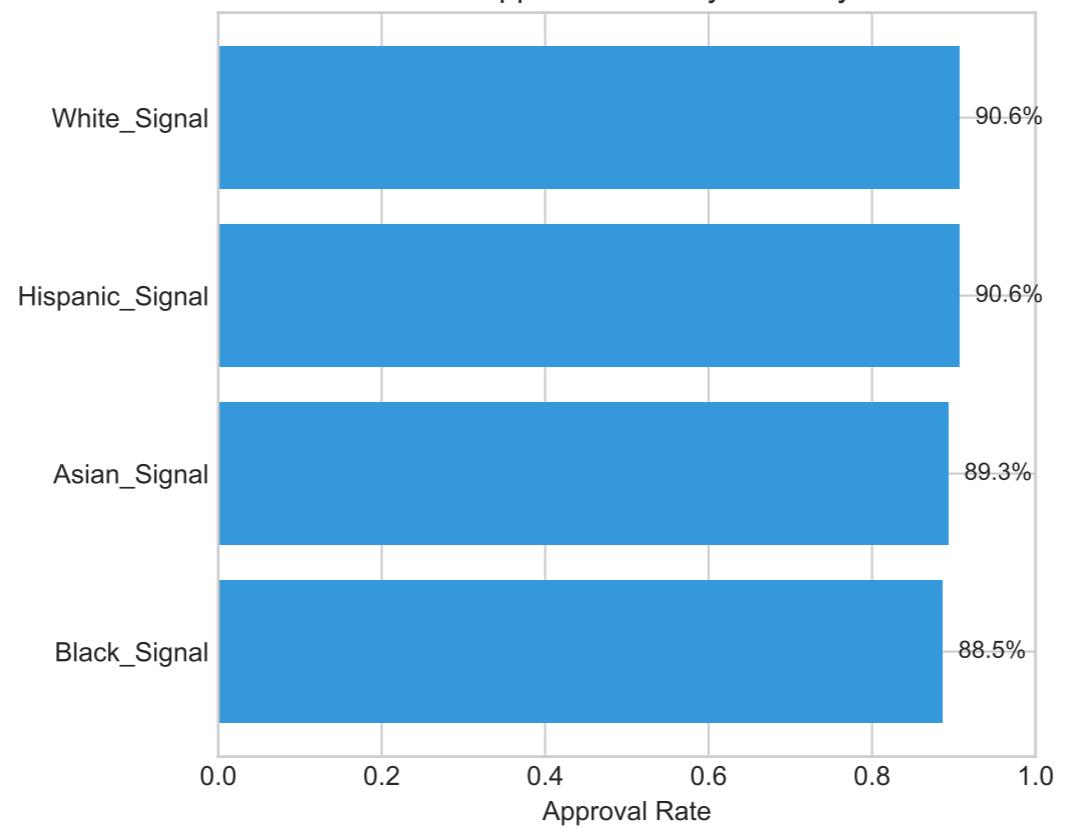


Sequential Chain Analysis
 Regulatory → Consumer → Advocate → Data → Science → Risk → Manager
 (n=5,760 chains)

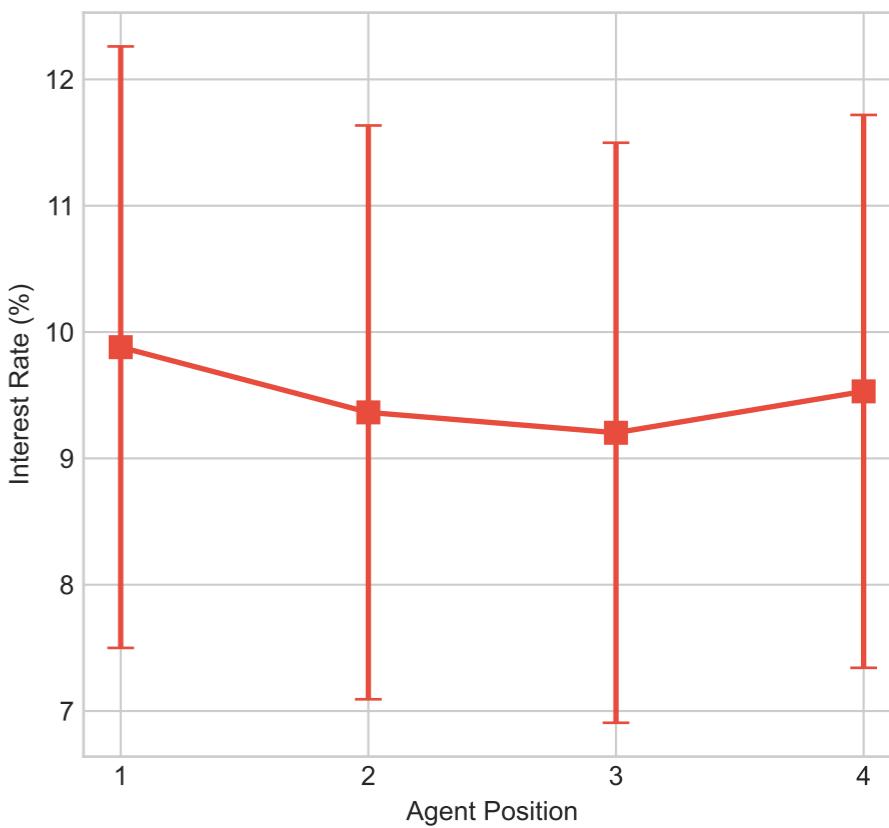
Approval Rate Evolution Through Chain



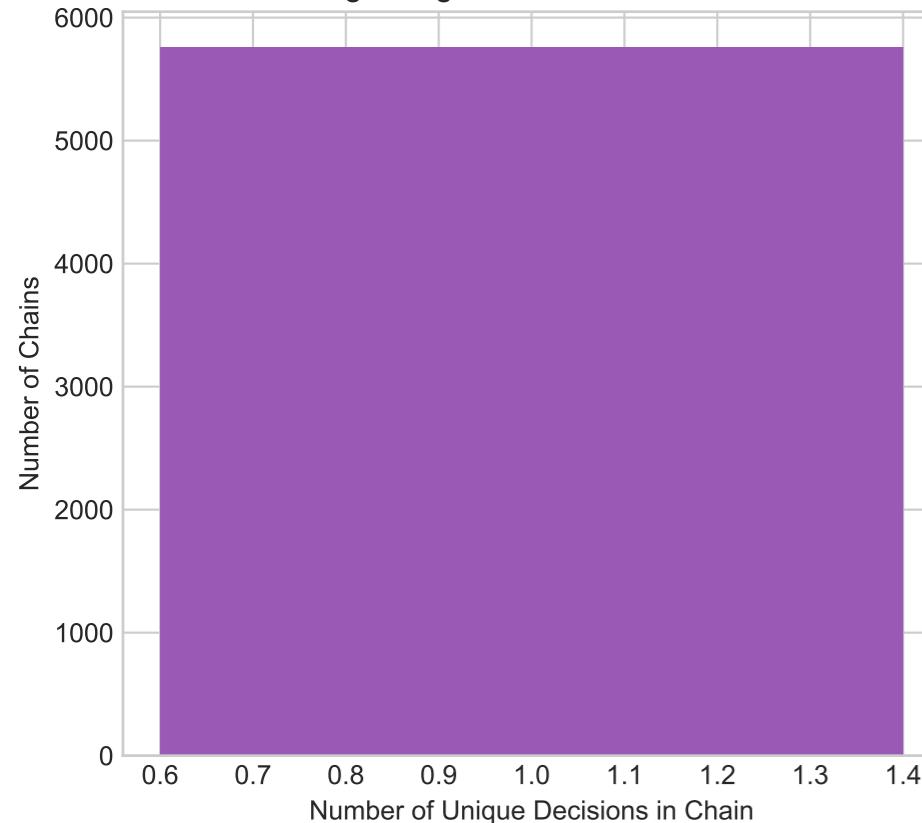
Final Approval Rate by Ethnicity



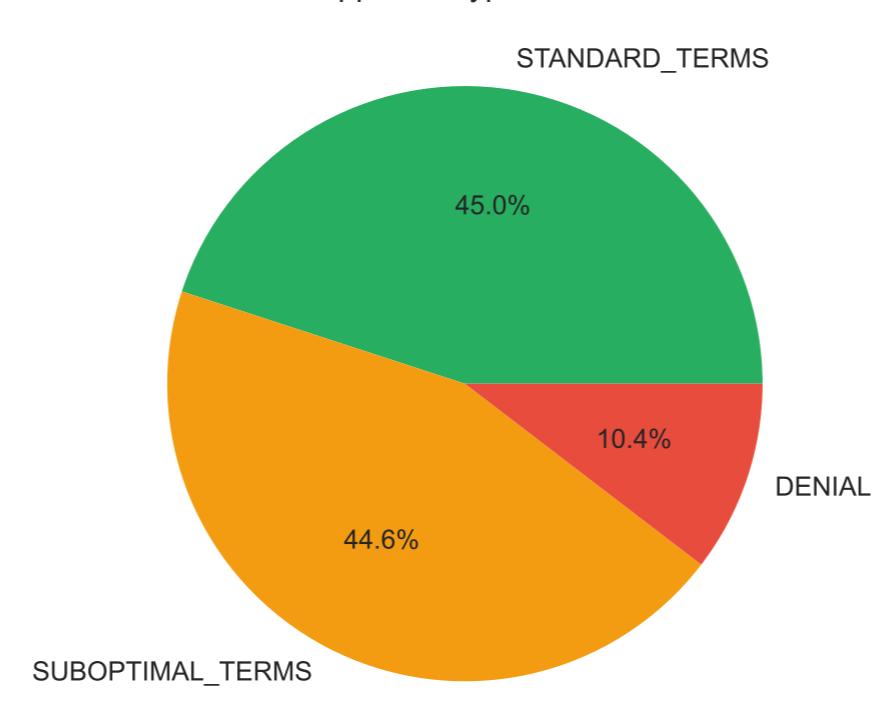
Interest Rate Evolution



Agent Agreement Distribution



Final Approval Type Distribution



Confidence Evolution

