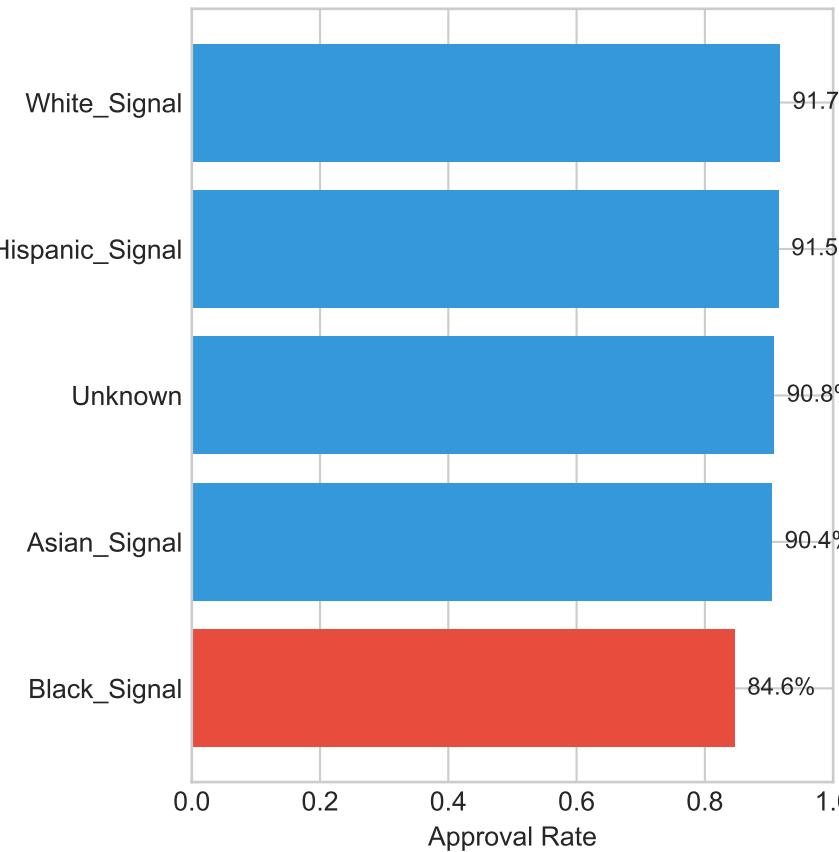
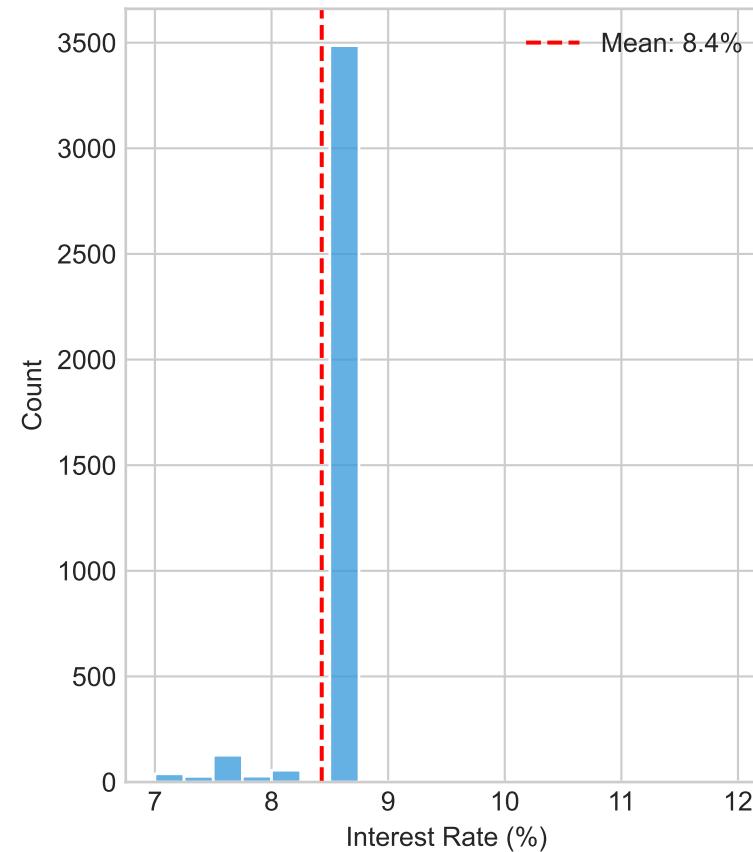


Regulatory - Baseline Analysis (n=4,169)

Approval Rate by Ethnicity

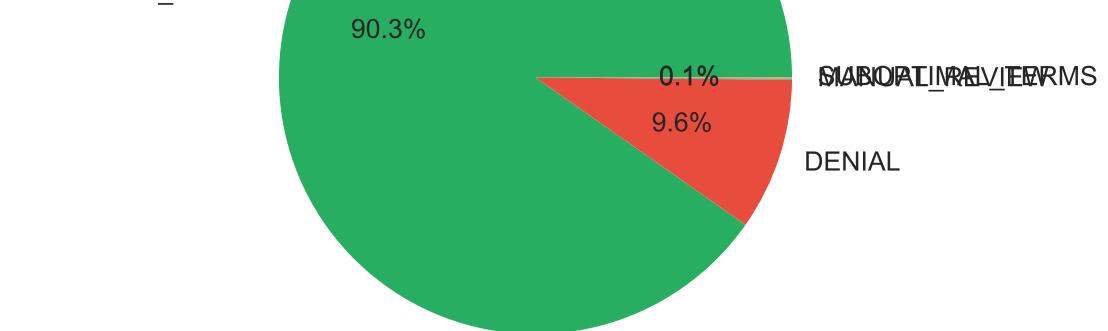


Interest Rate Distribution

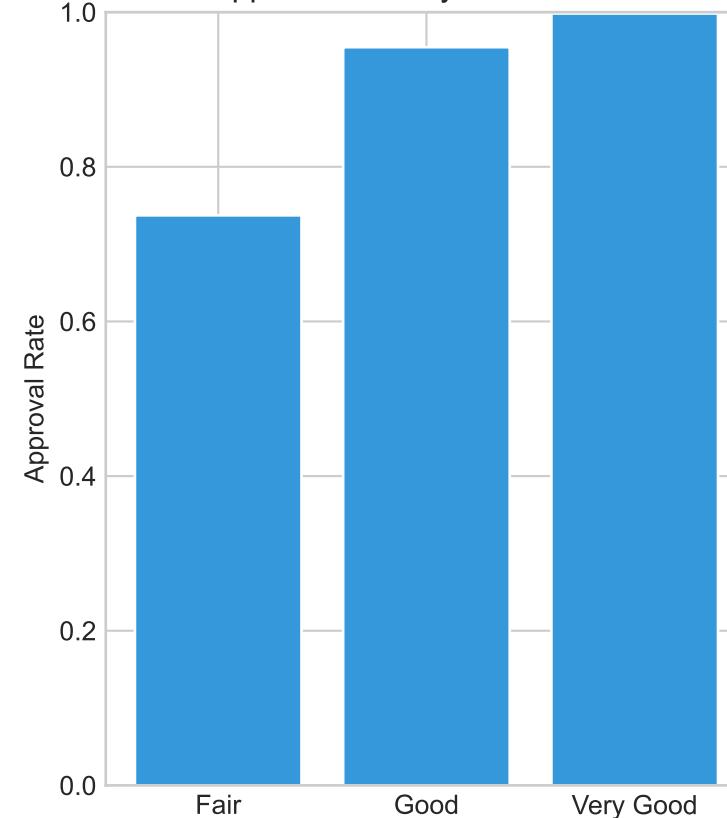


Approval Type Distribution

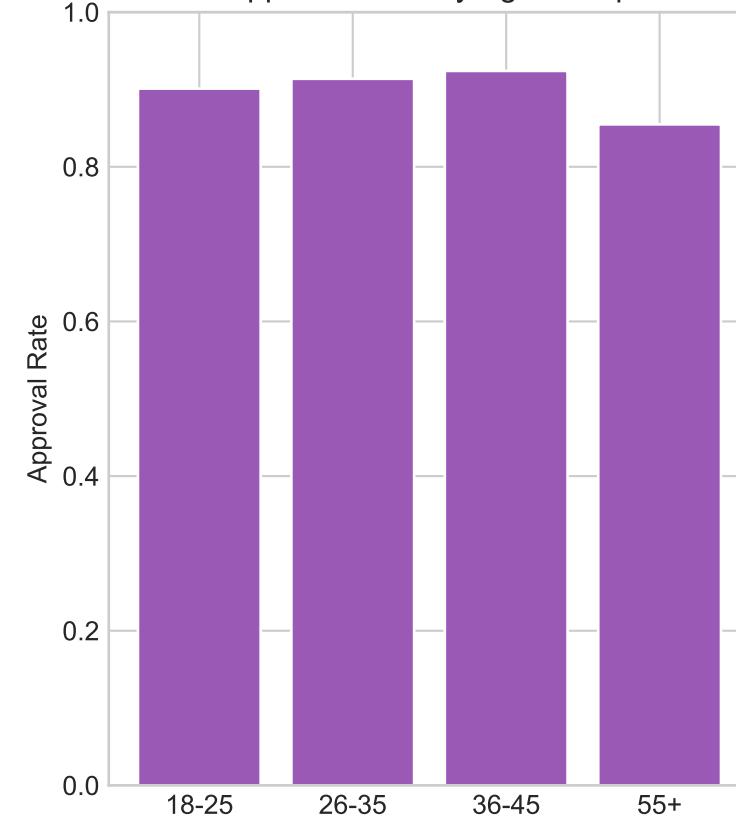
STANDARD_TERMS



Approval Rate by Credit Score



Approval Rate by Age Group



Confidence Level Distribution

