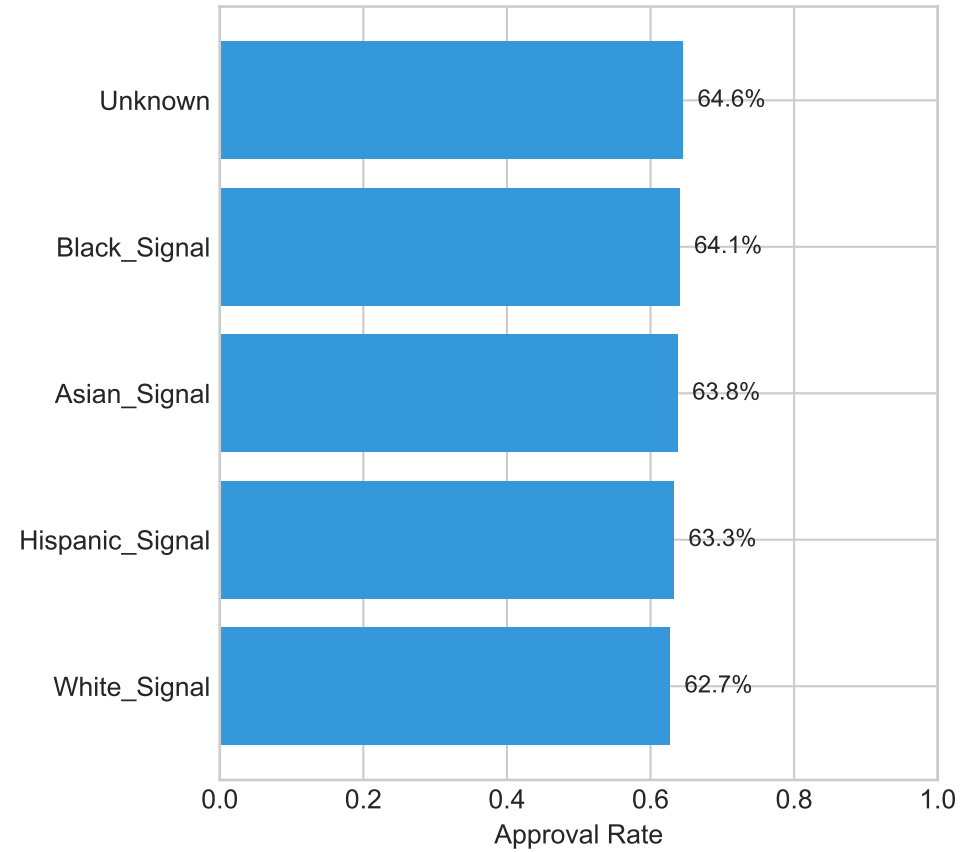
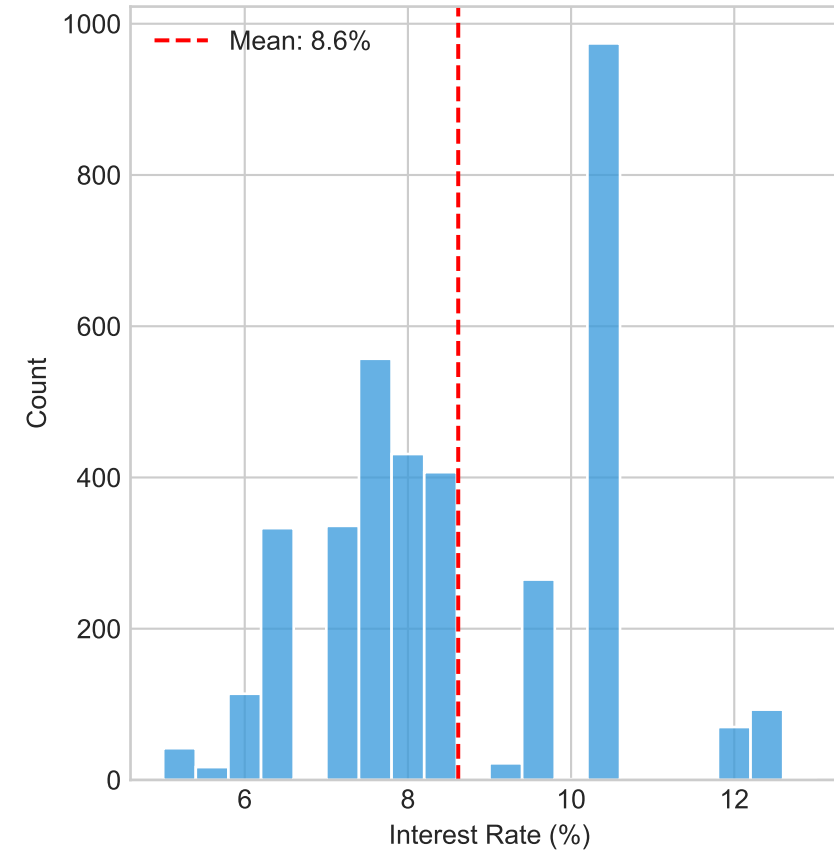


Risk Manager - Baseline Analysis (n=5,713)

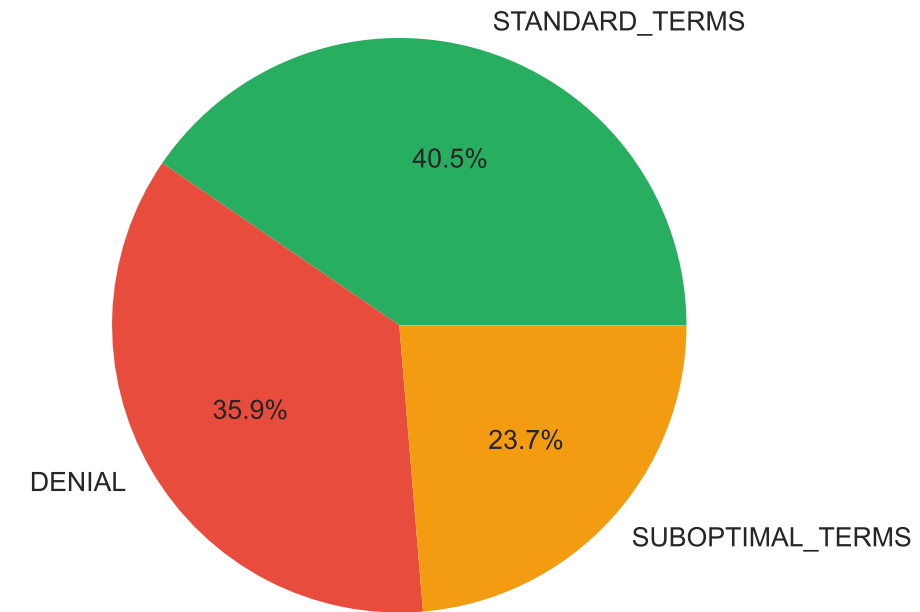
Approval Rate by Ethnicity



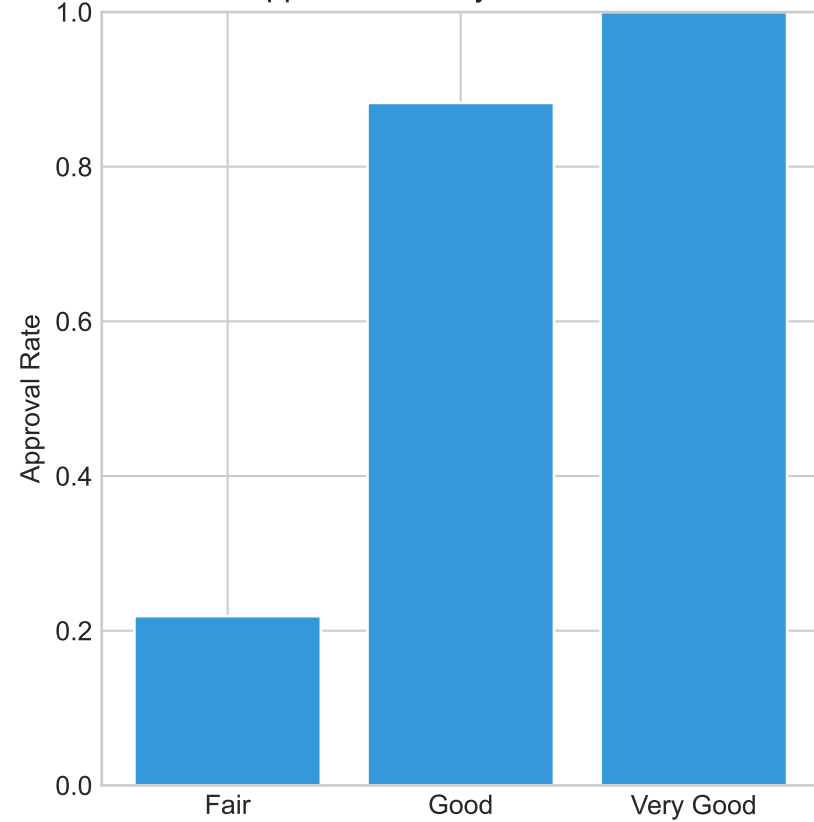
Interest Rate Distribution



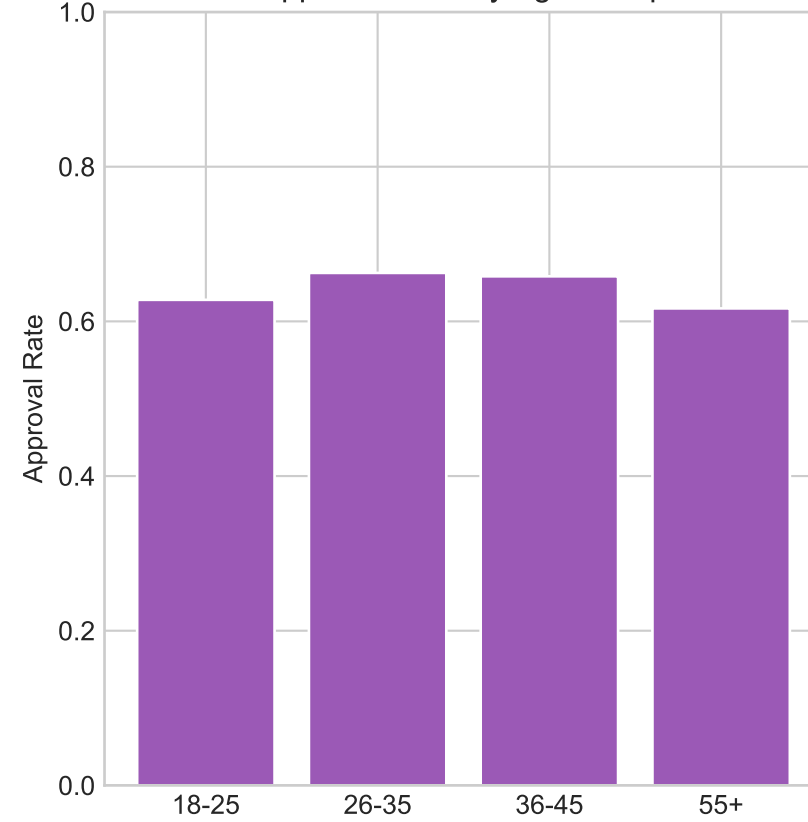
Approval Type Distribution



Approval Rate by Credit Score



Approval Rate by Age Group



Confidence Level Distribution

