

Oracle® Banking Credit Facilities Process Management User Guide Sustainability Management User Guide



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Preface

1.1 Before You Begin

Kindly refer to our getting started user guide for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

1.2 Pre-requisites

Specify the **User ID** and **Password**, and login to **Home** screen.

1.3 Purpose

This guide is designed to help the user to quickly get acquainted with the Customer Standard Instructions maintenance process.

1.4 Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1-1 Acronyms and Abbreviations

Abbreviation	Description
System	Core Maintenance Module
NLP	Natural Language Processing
REST	Representational State Transfer

1.5 Audience

This guide is intended for the central administrator of the Bank who controls the system and application parameters and ensures smooth functionality and flexibility of the banking application.

1.6 Basic Actions

Table 1-2 Basic Actions

Action	Description
Approve	Used to approve the initiated report. This button is displayed, once the user click Authorize .
Audit	Used to view the maker details, checker details, and report status.

Table 1-2 (Cont.) Basic Actions

Action	Description
Authorize	Used to authorize the report created. A maker of the screen is not allowed to authorize the report. Only a checker can authorize a report, created by a maker.
Close	Used to close a record. This action is available only when a record is created.
Confirm	Used to confirm the performed action.
Cancel	Used to cancel the performed action.
Compare	Used to view the comparison through the field values of old record and the current record. This button is displayed in the widget, once the user click Authorize .
Collapse All	Used to hide the details in the sections. This button is displayed, once the user click Compare .
Expand All	Used to expand and view all the details in the sections. This button is displayed, once the user click Compare .
New	Used to add a new record. When the user click New , the system displays a new record enabling to specify the required data.
OK	Used to confirm the details in the screen.
Save	Used to save the details entered or selected in the screen.
View	Used to view the report details in a particular modification stage. This button is displayed in the widget, once the user click Authorize .
View Difference only	Used to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed, once the user click Compare .
Unlock	Used to update the details of an existing record. System displays an existing record in editable mode.

1.7 Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.8 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also

mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.9 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

Access to Oracle Support

Oracle customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

1.10 Related Resources

For more information on any related features, refer to the following documents

- *Oracle Banking Security Management System User Guide*
- *Routing Hub Configuration User Guide*
- *Oracle Banking Getting Started User Guide*

1.11 Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

1.12 Post-requisites

After finishing all the requirements, please log out from the Home screen.

2

ESG Management

ESG Definition

Environmental, Social and Governance (ESG) management is the ability to identify factors that determine whether an organization is performing well or poorly in terms of ESG. Therefore, banks need to finalize the list of factors they will assess before evaluating their corporate borrowers. Regulatory bodies generally recommend that companies conduct ESG parametrization across two main dimensions: Country/Region and Sector/Industry.

Banks should identify the parameters and establish benchmarks for each factor within a specific region or sector. Banks can implement measures for data or responses that do not meet the benchmarks, using these definitions. These measures may include covenants, terms and conditions, or adjustments to pricing, such as processing fees and charges.

3

Create ESG Definition

This topic describes the systematic instructions to Create ESG Definition.

The bank needs to capture ESG related data points which helps the banks to assess the ESG performance of the borrower.

1. On **Homescreen**, click **Credit Facilities**. Under **Credit Facilities**, click **Maintenance**. Under **Maintenance**, click **ESG Definition Maintenance**. Under **ESG Definition Maintenance**, click **Create ESG Definition**.

The **Create ESG Definition** screen displays.

Figure 3-1 Create ESG Definition

The screenshot shows the 'Create ESG Definition' web application interface. At the top, there is a title bar with 'Create ESG Definition' and an 'Errors and Overrides' button. Below the title bar, there are search fields for 'Country' and 'State', both marked as 'Required'. There are also dropdown menus for 'Sector', 'IndustryGroup', 'Industry', and 'Subindustry', all marked as 'Required'. Below these fields, there are three tabs: 'Environment', 'Social', and 'Governance'. The 'Environment' tab is selected, showing a list of 'SubCategory' items with a count of 0 for each. The 'Questions' section is currently empty, with a note: 'No items to display.' At the bottom right, there are 'Cancel' and 'Save' buttons.

For more information on fields, refer to the field description table.

Table 3-1 Create ESG Definition

Fields	Description
Country	Click Search icon and select the Country from the list.

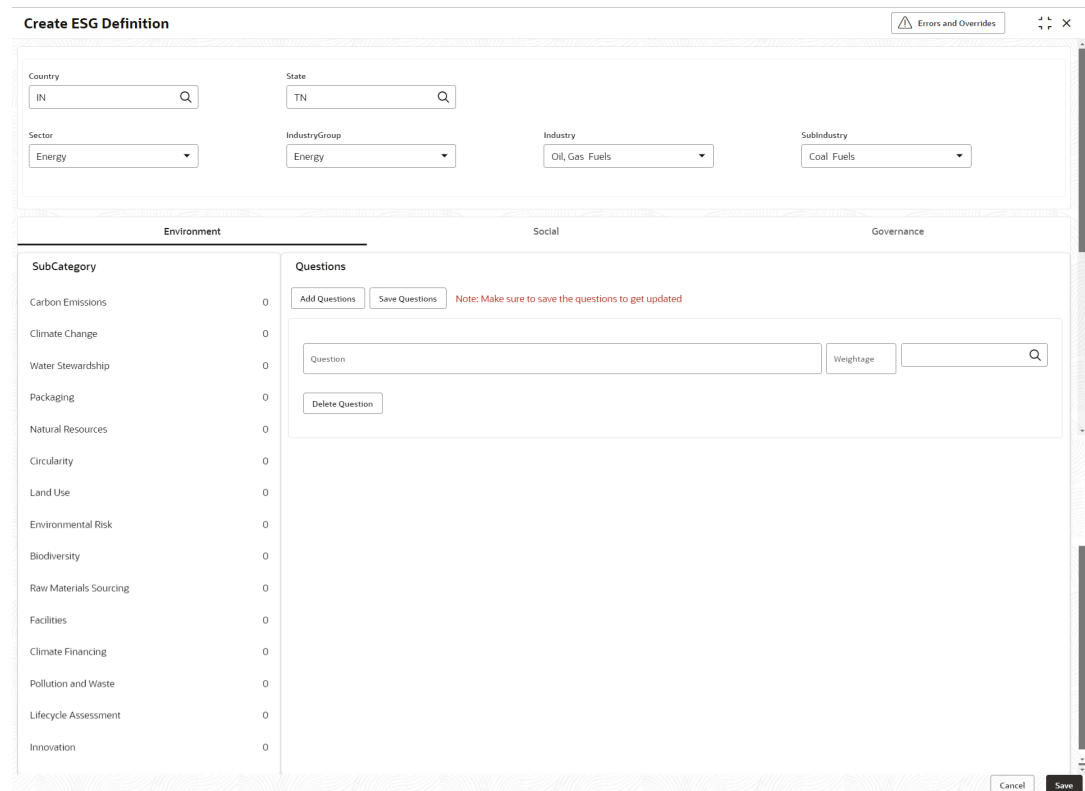
Table 3-1 (Cont.) Create ESG Definition

Fields	Description
State	Click Search icon and select the State from the list.
Sector	Specify the Sector . The options available are: <ul style="list-style-type: none"> • Energy • Utilities • Real Estate • Materials • Industrials • Consumer Discretionary • Consumer Staples • Health Care • Financials • Information Technology • Telecommunication Services
Industry Group	Specify the Industry Group .
Industry	Specify the Industry .
Sub Industry	Specify the Sub Industry .

Environment

- Click on **Environment** and select **Sub Category** to which question to be add.
The **Create ESG Definition - Environment** screen displays.

Figure 3-2 Create ESG Definition - Environment



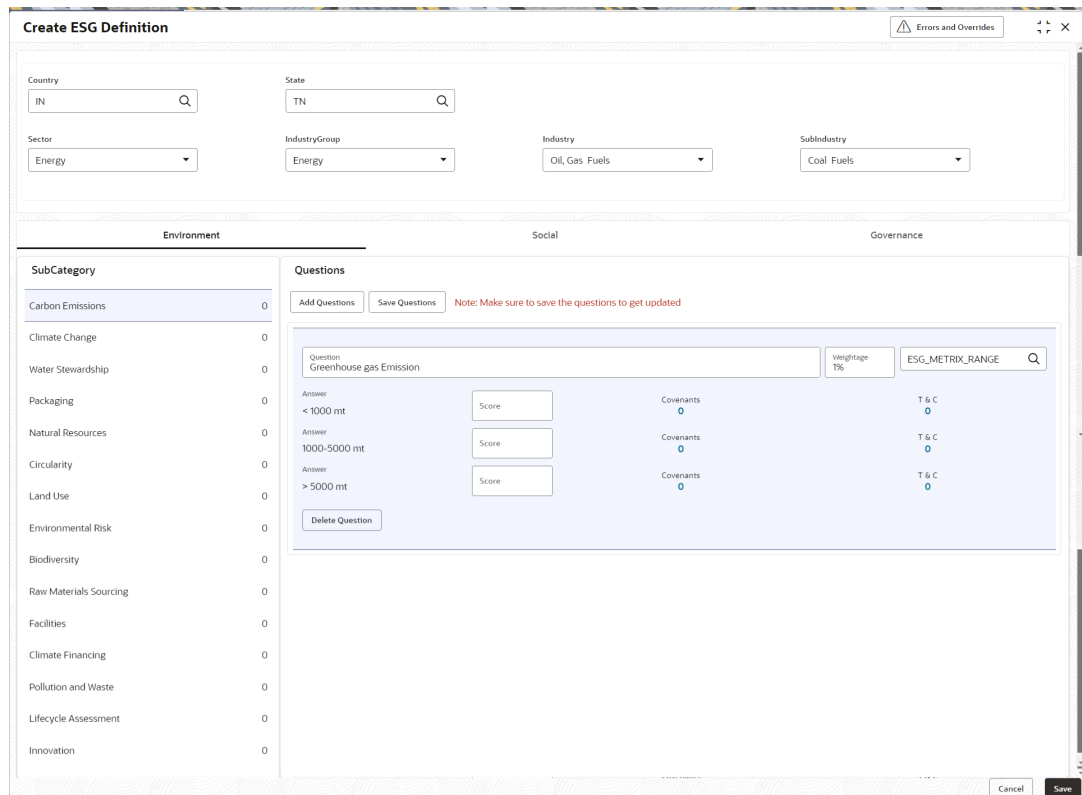
- Click **Add Questions**.

For more information on fields, refer to the field description table.

Table 3-2 Add Question

Field	Description
Question	Enter the Question .
Weight age	Enter the Weight age of the question.
Linked Code Details	Click Search icon and select the Linked Code Details from the list.

Figure 3-3 Create ESG Definition





4. Click **Covenants** to add covenant to the answer.
The **Link Covenants** screen displays.

Figure 3-4 Link Covenants

Link Covenants

< 1000 mt

Covenant Code	Covenant Description	Action
		 

Cancel Confirm

For more information on fields, refer to the field description table.

Table 3-3 Link Covenants

Field	Description
Covenant Code	Click Search to view and select the Covenant Code .
Covenant Description	Displays the Covenant Description based on the Covenant Code selected.
Action	<ul style="list-style-type: none"> Click Save icon to save the added Covenant Code. Click Delete icon to delete the added Covenant Code.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

5. Click on **T&C** to add the Terms and Conditions to the answer.

The **Link T&C** screen displays.

Figure 3-5 Link T&C

Link T&C

< 1000 mt

Condition Code	Condition Description	Action
		Save Delete

Cancel Confirm

For more information on fields, refer to the field description table.

Table 3-4 Link T&C

Field	Description
Condition Code	Click Search to view and select the Condition Code .
Condition Description	Displays the Condition Description based on the Condition Code selected.
Action	<ul style="list-style-type: none"> Click Save icon to save the added T&C. Click Delete icon to delete the added T&C.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

Social

- Click on **Social** and select **Sub Category** to which question to be add.

The **Create ESG Definition - Social** screen displays.

Figure 3-6 Create ESG Definition - Social

For more information on fields, refer to the field description table.

Table 3-5 Create ESG Definition - Social



Field	Description
Add Questions	Click Add Questions and enter the question.
Question	Enter the Question .
Weight age	Enter the Weight age of the question.
Linked Code Details	Click Search icon and select the Linked Code Details from the list.

7. Click **Covenants** to add Covenants to the question.
The **Link Covenants** screen displays.

Figure 3-7 Link Covenants

Link Covenants

< 1000 mt

Covenant Code	Covenant Description	Action
		 

Cancel Confirm

For more information on fields, refer to the field description table.

Table 3-6 Link Covenants

Field	Description
Covenant Code	Click Search to view and select the Covenant Code .
Covenant Description	Displays the Covenant Description based on the Covenant Code selected.
Action	<ul style="list-style-type: none"> Click Save icon to save the added Covenant Code. Click Delete icon to delete the added Covenant Code.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

- Click **T&C** to add the Terms and Conditions to the question.

The **Link T&C** screen displays.

Figure 3-8 Link T&C

Link T&C

< 1000 mt

Condition Code	Condition Description	Action
		Save Delete

Cancel Confirm

For more information on fields, refer to the field description table.

Table 3-7 Link T&C

Field	Description
Condition Code	Click Search to view and select the Condition Code .
Condition Description	Displays the Condition Description based on the Condition Code selected.
Action	<ul style="list-style-type: none"> Click Save icon to save the added T&C. Click Delete icon to delete the added T&C.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

Governance

- Click **Governance** and select **Sub Category** to which question to be add.

The **Create ESG Definition - Governance** screen displays.

Figure 3-9 Create ESG Definition - Governance

For more information on fields, refer to the field description table.

Table 3-8 Create ESG Definition - Governance



Field	Description
Add Questions	Click Add Questions and enter the question.
Question	Enter the Question .
Weight age	Enter the Weight age of the question.
Linked Code Details	Click Search icon and select the Linked Code Details from the list.

10. Click **Covenants** to add Covenants to the answer.
The **Link Covenants** screen displays.

Figure 3-10 Link Covenants

Link Covenants

< 1000 mt

Covenant Code	Covenant Description	Action
		 

Cancel Confirm

For more information on fields, refer to the field description table.

Table 3-9 Link Covenants

Field	Description
Covenant Code	Click Search to view and select the Covenant Code .
Covenant Description	Displays the Covenant Description based on the Covenant Code selected.
Action	<ul style="list-style-type: none"> Click Save icon to save the added Covenant Code. Click Delete icon to delete the added Covenant Code.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

- Click **T&C** to add the Terms and Conditions to the question.

The **Link T&C** screen displays.

Figure 3-11 Link T&C

Link T&C

< 1000 mt

Condition Code	Condition Description	Action
		Save Delete

Cancel Confirm

For more information on fields, refer to the field description table.

Table 3-10 Link T&C

Field	Description
Condition Code	Click Search to view and select the Condition Code .
Condition Description	Displays the Condition Description based on the Condition Code selected.
Action	<ul style="list-style-type: none"> Click Save icon to save the added T&C. Click Delete icon to delete the added T&C.
Cancel	Click Cancel to close the details without saving.
Confirm	Click Confirm to save the details.

- Click **Save** to save the details.

4

Create Score Range

This topic describes the systematic instructions to Create Score Range.

1. On Home screen, Click **Credit Facilities**. Under **Credit Facilities**, click **Maintenance**. Under **Maintenance**, click **Score Range Maintenance**. Under **Score Range Maintenance**, click **Create Score Range**.

The **Create Score Range** screen displays.

Figure 4-1 Create Score Range

Note

The fields marked as **Required** are mandatory.

For more information on fields, refer to the field description table.

Table 4-1 Create Score Range

Field	Description
Country Code	Click Search icon and specify the Country Code .
State Code	Click Search icon and specify the State Code .

Table 4-1 (Cont.) Create Score Range

Field	Description
Sector Code	Specify the Sector Code . The available options are: <ul style="list-style-type: none"> • Consumer Discretionary • Consumer Staples • Energy • Financials • Health Care • Industrials • Information Technology • Materials • Real Estate • Telecommunication Services • Utilities
Bench Mark Value	Specify the Bench Mark Value .
Range From	Specify the starting point of the range. It represents the minimum value.
Range To	Specify the endpoint of the range. It indicates the maximum value.
Grade	Specify the Grade . The available options are: <ul style="list-style-type: none"> • A • A- • A+ • AA • AA- • AA+ • AAA • B • B- • B+ • BB • BBB • BBB- • BBB+ • C • CC • CCC • CCC+ • D • DD • DDD
Message	Enter the message.
Discount Percentage	Enter a number between 0 and 100%.
Impact	Specify the Impact . The available options are; <ul style="list-style-type: none"> • Additional • Discounted
Action	<ul style="list-style-type: none"> • Click Edit icon to edit the Grade Details • Click Save icon to save the Grade Details • Click Delete icon to delete the Grade Details

2. Click **Save** to save the details
3. Click **Cancel** to close the details without saving.

5

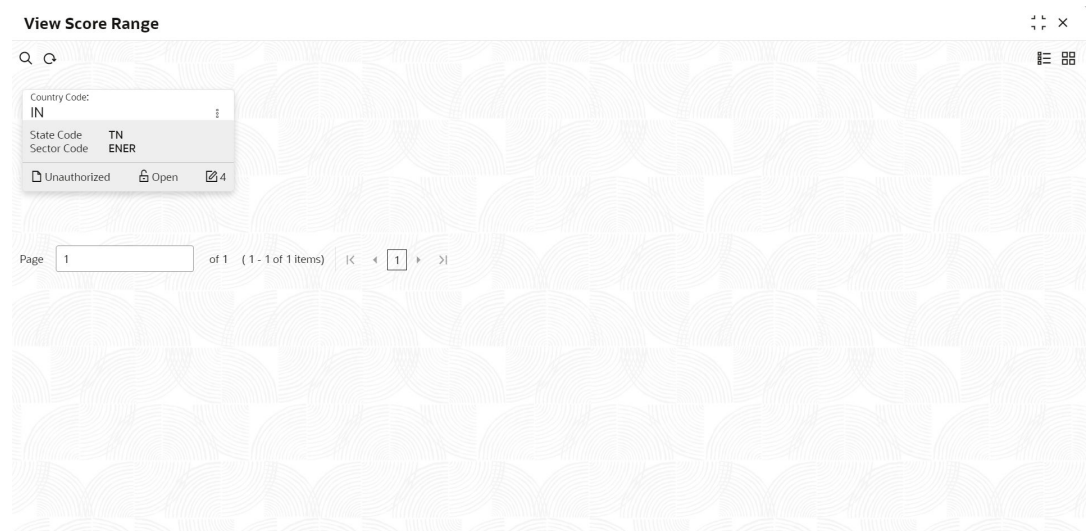
View Score Range

This topic describes the systematic instructions to View Score Range.

1. On Home screen, Click **Credit Facilities**. Under **Credit Facilities**, click **Maintenance**.
2. Under **Maintenance**, click **Score Range Maintenance**. Under **Score Range Maintenance**, click **View Score Range**.

The **View Score Range** screen displays.

Figure 5-1 View Score Range




3. Click  on the View Score Range, Click **View** to view the score. The **Grade** screen displays.

Figure 5-2 Grade

Range From	Range To	Grade	Message	Discount Percentage	Impact	Action
0	0.833	D	Poor relative ESG performance	12.1%	Additional	
0.833	1.666	DD	Poor relative ESG performance	45.7%	Additional	
1.666	2.5	DDD	Poor relative ESG performance	40%	Additional	
2.5	3.333	C	Satisfactory relative ESG performance	35%	Additional	
3.333	4.166	CC	Satisfactory relative ESG performance	30%	Additional	
4.166	5	CCC	Satisfactory relative ESG performance	25%	Additional	
5	5.833	B	Good relative ESG performance	20%	Additional	
5.833	6.666	BB	Good relative ESG performance	15%	Additional	
6.666	7.5	BBB	Good relative ESG performance	25%	Discounted	
7.5	8.333	A	Excellent relative ESG performance	35%	Discounted	

For more information on fields, refer to the field description table.

Table 5-1 Grade

Field	Description
Country Code	Displays the Country Code .
State Code	Displays the State Code .
Sector Code	Displays the Sector Code .
Bench Mark Value	Displays the Bench Mark Value .
Range From	Displays the range. It represents the minimum value or earliest date included in the range.
Range To	Displays the range. It indicates the maximum value or latest date that is included in the range.
Grade	Displays the Grade .
Message	Displays the message.
Discount Percentage	Displays the Discount Percentage .
Impact	Displays the Impact .
Action	<ul style="list-style-type: none"> Click Edit icon to edit the Grade Details Click Delete icon to delete the Grade Details

6

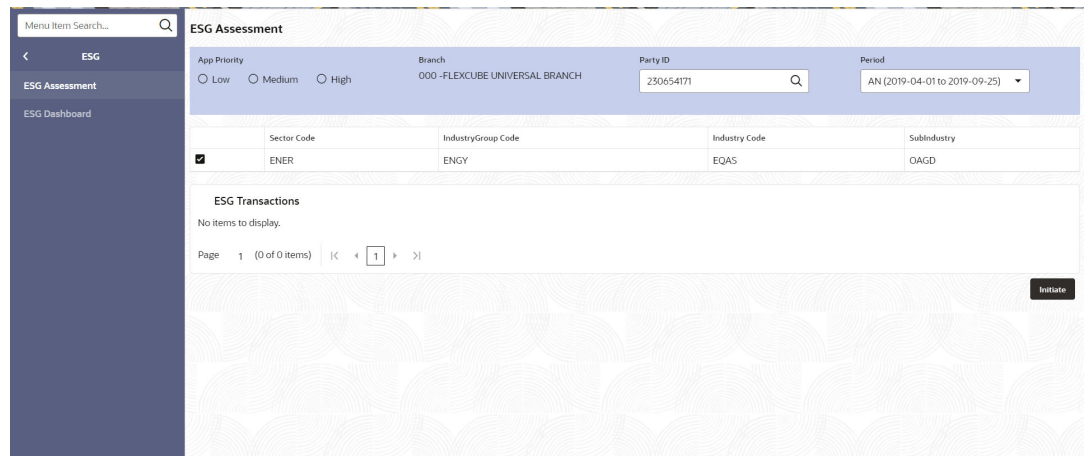
ESG Assessment

This topic describes the systematic instructions to initiate ESG Assessment.

1. On Home screen, click **ESG**. Under **ESG**, click **ESG Assessment**.

The **ESG Assessment** screen displays.

Figure 6-1 ESG Assessment



For more information on fields, refer to the field description table.

Table 6-1 ESG Assessment

Field	Description
Application Priority	Specify the Application Priority . The available options are: <ul style="list-style-type: none">• Low• Medium• High
Branch	Displays the branch name.
Party ID	Specify the Party ID .
Period	Specify the Period .
Sector Code	Displays the Sector Code for the selected Party ID.
Industry Group Code	Displays the Industry Group Code for the selected Party ID.
Industry Code	Displays the Industry Code for the selected Party ID.
Sub Industry	Displays the Sub Industry for the selected Party ID.

2. Click **Initiate**.
 - [ESG Assessment - Initiation](#)
This topic describes the systematic instruction to Initiate ESG Assessment.
 - [ESG Assessment - Approval](#)
This topic describes the systematic instruction to Approve ESG Assessment.

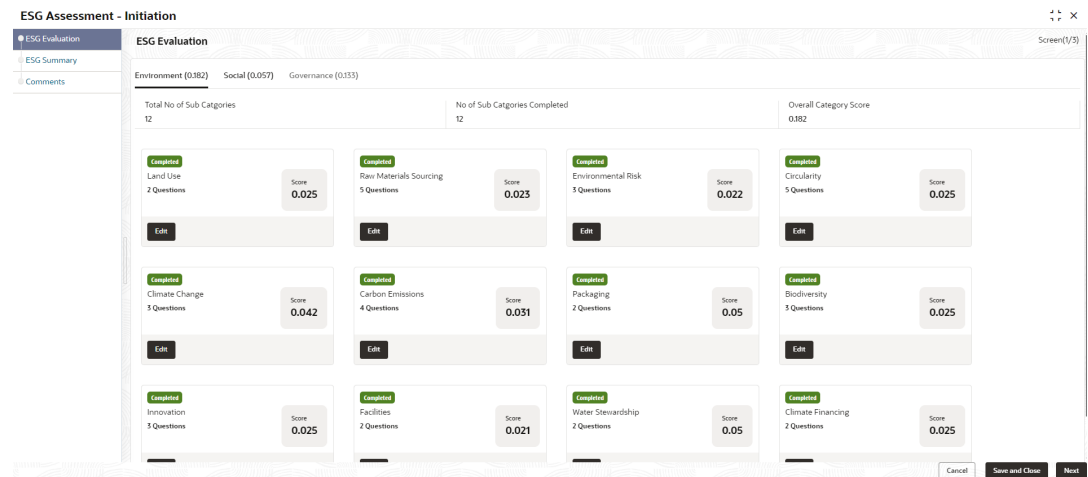
6.1 ESG Assessment - Initiation

This topic describes the systematic instruction to Initiate ESG Assessment.

1. Click **Initiate** in the **ESG Assessment** screen to Initiate.

The **ESG Assessment - Initiation** screen displays.

Figure 6-2 ESG Assessment - Initiation



ESG Evaluation

2. Click **Environment** and click on **Edit** to configure the answers.

The questions added to the environment sub category screen displays.

Figure 6-3 Questions

Employees and Human Capital

Are human rights and labor standards upheld throughout the supply chain?
Yes

Are there grievance mechanisms in place for human rights issues?
Yes

Are employees engaged in sustainability initiatives?
Yes

Are employees incentivized to participate in community volunteering?
No

Are there diversity and inclusion initiatives?
No

Cancel Confirm

Note

Specify the answers to the questions displayed. The options available are :

- Yes
- No

3. Click **Social** and click on **Edit** to configure the answers..
The questions added to the social sub category screen displays.

Figure 6-4 Questions

Employees and Human Capital

Are human rights and labor standards upheld throughout the supply chain?
Yes

Are there grievance mechanisms in place for human rights issues?
Yes

Are employees engaged in sustainability initiatives?
Yes

Are employees incentivized to participate in community volunteering?
No

Are there diversity and inclusion initiatives?
No

Cancel Confirm

Note

Specify the answers to the questions displayed. The options available are :

- Yes
- No

4. Click **Governance** and click on **Edit** to configure the answers.
The questions added to the governance sub category screen displays.

Figure 6-5 Questions

Employees and Human Capital

Are human rights and labor standards upheld throughout the supply chain?
Yes

Are there grievance mechanisms in place for human rights issues?
Yes

Are employees engaged in sustainability initiatives?
Yes

Are employees incentivized to participate in community volunteering?
No

Are there diversity and inclusion initiatives?
No

Cancel Confirm

Note

Specify the answers to the questions displayed. The options available are :

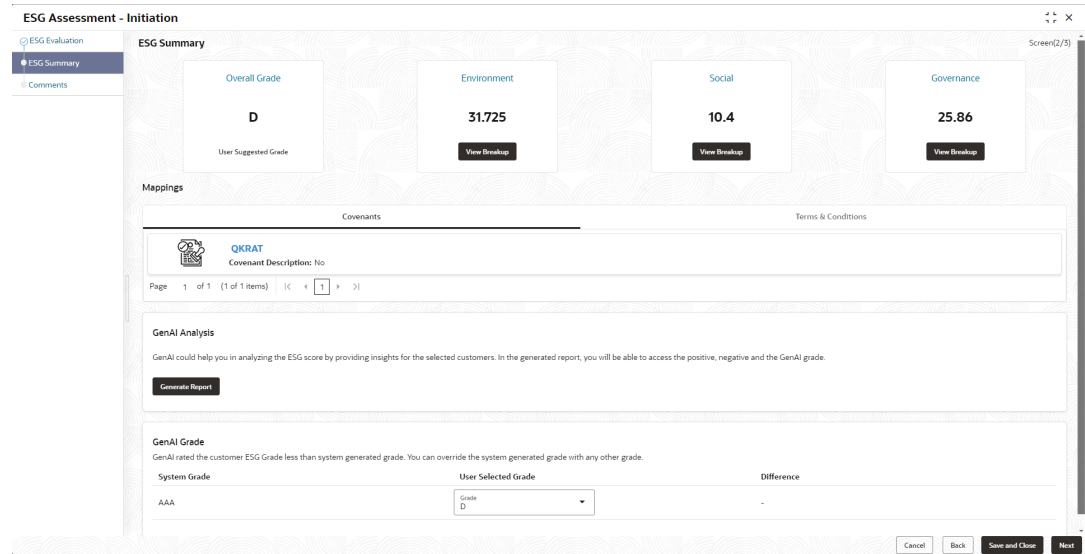
- Yes
- No

ESG Summary

5. Click on **Next** in the **ESG Initiation** screen after successfully capturing the data to view the ESG Summary screen.

The **ESG Summary** screen displays.

Figure 6-6 ESG Summary



For more information on fields, refer to the field description table.

Table 6-2 ESG Summary

Field	Description
Overall Grade	Displays the Overall Grade .
Environment	Displays the Environment category score.
Social	Displays the Social category score.
Governance	Displays the Governance category score.
Covenant	Displays the Covenant only if that answer is added to it.
Terms & Conditions	Displays the Terms & Conditions only if that answer is added to it.
System Grade	Displays the System Grade referred by the Gen AI.
User Selected Grade	Displays the Grade selected by the user.

Comments

- Click **Next** in the **ESG Summary** screen.
The **Comments** screen displays.

Figure 6-7 Comments

The screenshot displays the 'Comments' section of the 'ESG Assessment - Initiation' application. On the left, a sidebar lists navigation options: 'ESG Evaluation', 'ESG Summary', and 'Comments' (which is currently selected). The main content area is titled 'Comments' and features a large text input field with a placeholder 'Enter text here...'. Above the input field is a rich text editor toolbar with a font size dropdown set to 'A' and a '- size +' button. To the right of the input field is a 'Post' button. Below the input field, a message states 'No items to display.' At the bottom of the screen, there are four buttons: 'Cancel', 'Back', 'Save and Close', and 'Submit'.

For information on fields in the Comments screen, refer the below table.

Table 6-3 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post . The comment is posted.
Hold	Click Hold , to hold the ESG Assessment Initiation process.
Back	Click Back , to go back to the previous Data Segment.
Save and Close	Click Save and Close , to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information.

6.2 ESG Assessment - Approval

This topic describes the systematic instruction to Approve ESG Assessment.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On Home screen, click **Tasks**. Under **Tasks**, click **Free Tasks**.

The **Free Tasks** screen displays.

Figure 6-8 Free Tasks

Priority	Process Name	Process Reference Number	Application Number	Stage	Application Date	Branch
High	ESG Assessment	ESG242940168	ESG242940168	Approval	19-12-19	000
Low	Facility Amendment	APP242921314	APP242921314	Amendment Initiation		000
Low	Collateral Perfection	APP242921310	APP242921310	Enrichment	19-12-19	000
Low	Facility Amendment	APP242921309	APP242921309	Amendment Initiation		000
Low	Facility Amendment	APP242921307	APP242921307	Amendment Initiation		000
Low	Collateral Perfection	APP242911305	APP242911305	Enrichment	19-12-19	000
Low	Facility Amendment	APP242911303	APP242911303	Credit Evaluation	24-10-17	000(FLEXCUB...
Low	Facility Amendment	APP242911303	APP242911303	Legal Evaluation	24-10-17	000(FLEXCUB...
Low	Facility Amendment	APP242901302	APP242901302	Amendment Initiation		000
Low	Facility Amendment	APP242901301	APP242901301	Amendment Initiation		000
Low	Credit Origination	APP242901294	APP242901294	Proposal Initiation	19-12-01	000
Low	Credit Origination	APP242901293	APP242901293	Proposal Initiation	19-12-01	000
Low	Credit Origination	APP242901292	APP242901292	Proposal Initiation	19-12-01	000

- Acquire & Edit the required ESG Assessment task.
The **ESG Assessment - Approval** Screen displays.

Figure 6-9 ESG Assessment - Approval

ESG Assessment - Approval

ESG Summary

Overall Grade: **D** (User Suggested Grade)

Environment: **31.725** (View Breakup)

Social: **10.4** (View Breakup)

Governance: **25.86** (View Breakup)

Mappings

Covenants: QKRAT (Covenant Description: No)

GenAI Analysis

GenAI could help you in analyzing the ESG score by providing insights for the selected customers. In the generated report, you will be able to access the positive, negative and the GenAI grade.

GenAI Grade

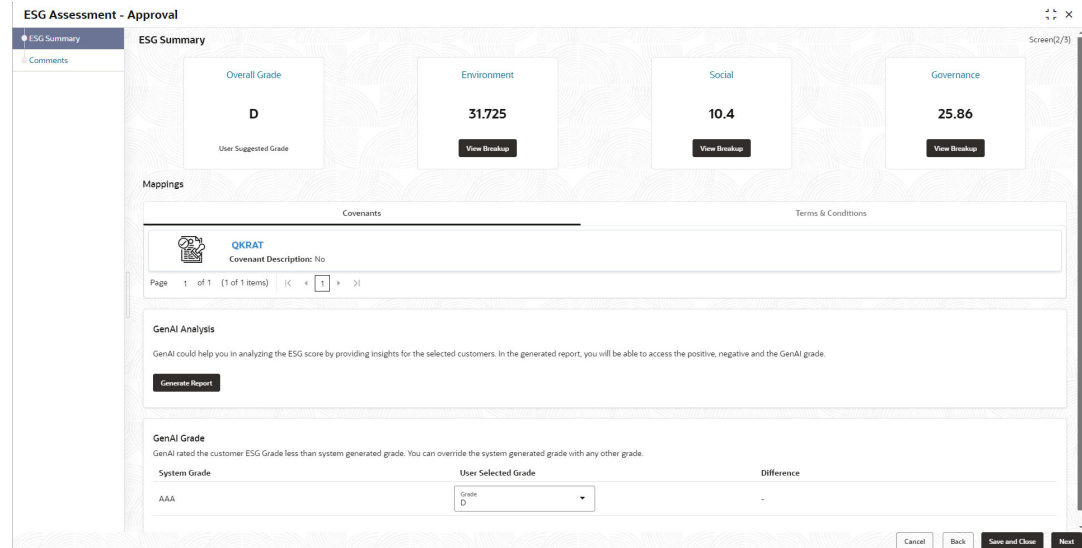
GenAI rated the customer ESG Grade less than system generated grade. You can override the system generated grade with any other grade.

System Grade: AAA | User Selected Grade: Grade D | Difference: -

ESG Summary

- Click **ESG Summary**.
The **ESG Summary** screen displays.

Figure 6-10 ESG Summary



For more information on fields, refer to the field description table.

Table 6-4 ESG Summary

Field	Description
Overall Grade	Displays the Overall Grade .
Environment	Displays the Environment category score.
Social	Displays the Social category score.
Governance	Displays the Governance category score.
Covenant	Displays the Covenant only if that answer is added to it.
Terms & Conditions	Displays the Terms & Conditions only if that answer is added to it.
System Grade	Displays the System Grade referred by the Gen AI.
User Selected Grade	Displays the Grade selected by the user.

Comments

- Click **Next** in the **ESG Summary** screen.
The **Comments** screen displays.

Figure 6-11 Comments

The screenshot displays the 'Comments' interface within the 'ESG Assessment - Approval' application. The interface includes a text area for entering comments, a font size selector, and a 'Post' button. A message 'No items to display' is shown below the text area. At the bottom, there are four buttons: 'Cancel', 'Back', 'Save and Close', and 'Submit'.

For information on fields in the Comments screen, refer the below table.

Table 6-5 Comments

Field	Description
Post	Enter the necessary comments in the text box and click Post . The comment is posted.
Hold	Click Hold , to hold the ESG Assessment Initiation process.
Back	Click Back , to go back to the previous stage.
Save and Close	Click Save and Close , to save the process for future edit.
Submit	Click Submit , to submit the enriched application for evaluation.
Cancel	Click Cancel , to exit the process without saving the information.

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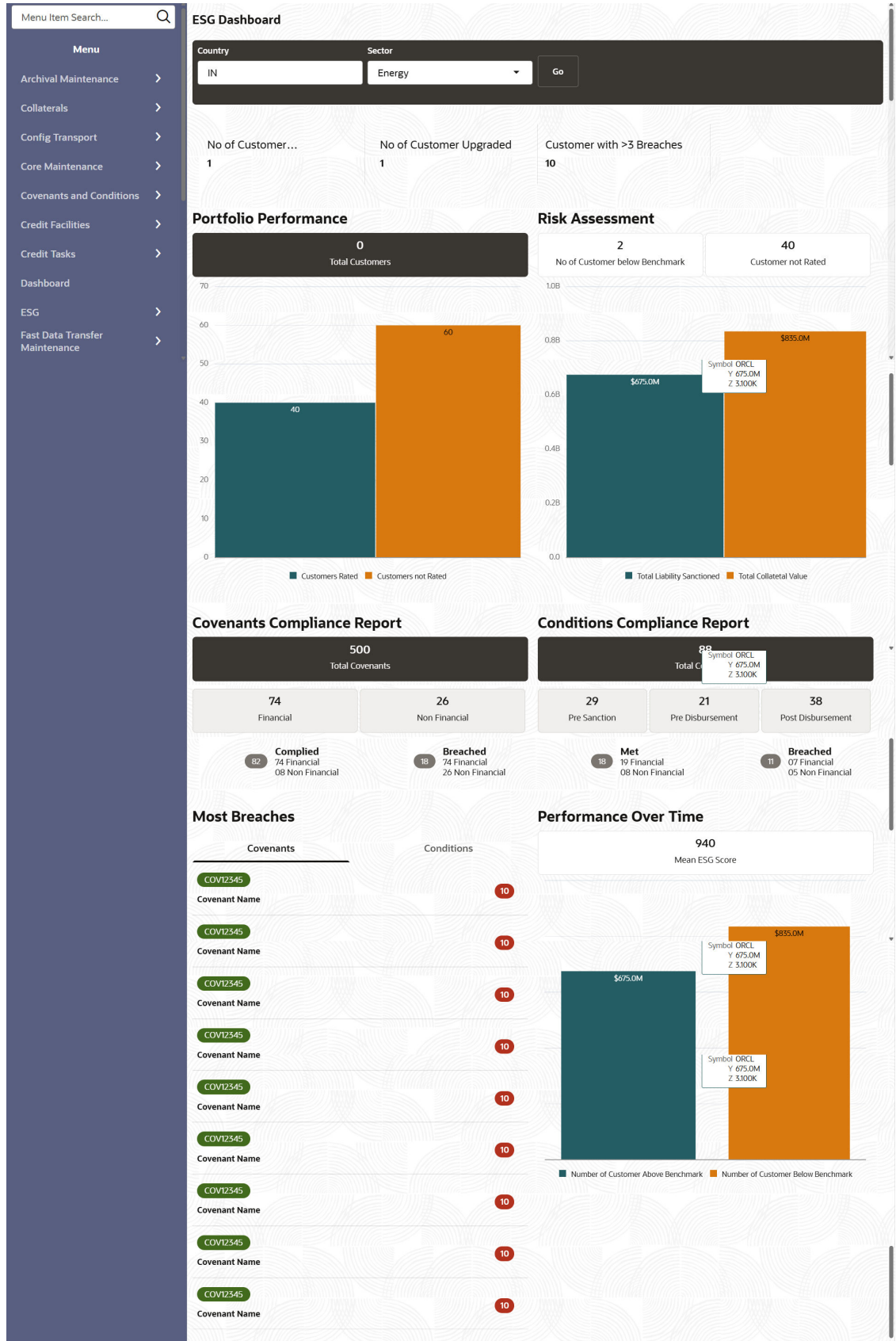
ESG Dashboard

This topic describes the systematic information of ESG Dashboard.

This tool is available to the Regional Manager, giving a clear overview of the organization's ESG (Environmental, Social, and Governance) score. It breaks down important ESG metrics, helping the regional manager track performance.

The **ESG Dashboard** screen displays.

Figure 7-1 ESG Dashboard



For more information on ESG dashboard, refer below:

- **Portfolio Performance:** Customers who haven't finished the ESG evaluation will be marked as non-rated in the portfolio performance section.
- **Risk Assessment:** The risk assessment tile shows the total number of users whose liability matches the required collateral amount.
- **Covenants Compliance Report:** The compliance report shows the customer's breached covenants and the count of compliance.
- **Conditions Compliance Report:** In conditions compliance report tile displays the customers conditions breached and compliance count
- **Most breached :** This tile displays the customers covenant breached count with its name.
- **Performance over time:** The performance over time tile shows the average ESG score of customers and the collateral value of those below the benchmark.

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