**Table : Samples’ Details**

|  |  |  |
| --- | --- | --- |
| **Sample** | **Banks** | **Countries** |
| Banktrack sample – (VCI) | 148 | 43 |
| CDP sample – (CDP) | 237 | 48 |
| Coalexit sample – (COAL) | 118 | 31 |
| (VCI) \* (COAL) \* (CDP) | 83 | 26 |
| (VCI) \* (COAL) | 89 | 27 |
| (COAL) \* (CDP) | 92 | 27 |
| (VCI) \* (CDP) | 116 | 34 |