Myce|ium

Mycelium Demo Bank

Evidence pack · Q2 2026 — Demo

Status date: 2026-06-16

Pack status: draft

Anchor system: Credit Decisioning Model

This evidence pack reports what the human-reviewed evidence demonstrates. It does not assert that the entity is compliant, certified or assured. Each claim is cited to its `evidence_uid`.

You attest. We evidence.

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Executive Summary

This evidence pack documents the Q2 2026 — Demo period (status date 2026-06-16) for Mycelium Demo Bank, with the anchor system being the Credit Decisioning Model (`ai_system_id` 229edbe6-c493-4f14-8e49-65e4e453d703), a production system in Retail Lending carrying a `risk_rating` of high and processing sensitive financial information. The `pack_status` is draft.

Across the supplied evidence items, the pack_facts record 16 items in total: 9 met, 5 partial, 2 gap, and 0 other. The scorecard, which counts unique controls for the anchor system, records an overall RAG of red and a `risk_rating` of high.

The two items recorded as gap relate to Supply chain & tooling security (EV-2026-0009) and Culture & awareness (EV-2026-0014). The five partial items span Strategy & alignment (EV-2026-0016), Risk appetite & tolerance (EV-2026-0003), Vendor & third-party governance (EV-2026-0005), Model security & integrity (EV-2026-0007), and Monitoring & observability (EV-2026-0010).

This document reports the state of the human-reviewed evidence supplied. It is not a statement of compliance, certification or assurance.

RAG Scorecard Commentary

The scorecard reflects unique controls for the anchor system (Credit Decisioning Model) and records 14 controls in total: 8 met, 4 partial, and 2 gap. The overall RAG is red and the `risk_rating` is high.

By pillar:

- **Enable** — RAG red; 2 controls (1 met, 0 partial, 1 gap).
- **Govern** — RAG amber; 4 controls (3 met, 1 partial, 0 gap).
- **Operate** — RAG amber; 3 controls (2 met, 1 partial, 0 gap).
- **Protect** — RAG red; 5 controls (2 met, 2 partial, 1 gap).

The pack_facts report 16 evidence items in total, while the scorecard reports 14 controls; the detail counts all evidence items (including duplicates and items for other systems) while the scorecard counts unique controls for the anchor system.

The scorecard methodology states: "RAG status calculated from human-reviewed evidence items. This is evidence reporting, not compliance certification."

AI Register

SYSTEM	OWNER	BUSINESS UNIT	DATA SENSITIVITY	VENDOR	LIFECYCLE	RISK
Collections Call Summary Assistant	Sophie Turner	Customer Collections	high	Microsoft	build	Not evidenced
Collections Call Summary Assistant — E2E Test	Sophie Turner	Customer Collections	high	Microsoft	build	high
Credit Decisioning Model	Emma Clarke	Retail Lending	sensitive	Internal	production	high
Customer Service Copilot	Daniel Wong	Customer Operations	high	Microsoft	production	medium
Fraud Alert Triage	Priya Nair	Financial Crime	sensitive	Internal	build	high
Marketing Content Generator	James Lee	Marketing	medium	Anthropic	production	low
Recruitment Screening Assistant	Olivia Martin	People and Culture	high	External Vendor	concept	high

Control-Evidence Detail

The `control_evidence` array contains 16 evidence-item rows. By status:

- Met: 9 — EV-2026-0001, EV-2026-0015, EV-2026-0002, EV-2026-0004, EV-2026-0006, EV-2026-0008, EV-2026-0011, EV-2026-0012, EV-2026-0013
- Partial: 5 — EV-2026-0016, EV-2026-0003, EV-2026-0005, EV-2026-0007, EV-2026-0010
- Gap: 2 — EV-2026-0009, EV-2026-0014
- Other: 0

9 + 5 + 2 + 0 = 16.

CONTROL	TITLE	SYSTEM	PILLAR	EVIDENCE	STATUS	DECISION
MYC-D01	Strategy & alignment	Credit Decisioning Model	Govern	EV-2026-0001	met	approved

CONTROL	TITLE	SYSTEM	PILLAR	EVIDENCE	STATUS	DECISION
MYC-D01	Strategy & alignment	Credit Decisioning Model	Govern	EV-2026-0015	met	approved
MYC-D01	Strategy & alignment	Collections Call Summary Assistant — E2E Test	Govern	EV-2026-0016	partial	needs_more
MYC-D02	Accountability & ownership	Credit Decisioning Model	Govern	EV-2026-0002	met	approved
MYC-D03	Risk appetite & tolerance	Credit Decisioning Model	Govern	EV-2026-0003	partial	needs_more
MYC-D04	Model governance	Credit Decisioning Model	Govern	EV-2026-0004	met	approved
MYC-D05	Vendor & third-party governance	Credit Decisioning Model	Protect	EV-2026-0005	partial	needs_more
MYC-D06	Data governance & protection	Credit Decisioning Model	Protect	EV-2026-0006	met	approved
MYC-D07	Model security & integrity	Credit Decisioning Model	Protect	EV-2026-0007	partial	needs_more
MYC-D08	Identity & access management	Credit Decisioning Model	Protect	EV-2026-0008	met	approved
MYC-D09	Supply chain & tooling security	Credit Decisioning Model	Protect	EV-2026-0009	gap	rejected
MYC-D10	Monitoring & observability	Credit Decisioning Model	Operate	EV-2026-0010	partial	needs_more
MYC-D11	Incident response & recovery	Credit Decisioning Model	Operate	EV-2026-0011	met	approved

CONTROL	TITLE	SYSTEM	PILLAR	EVIDENCE	STATUS	DECISION
MYC-D12	Change & release management	Credit Decisioning Model	Operate	EV-2026-0012	met	approved
MYC-D13	Capability & skills	Credit Decisioning Model	Enable	EV-2026-0013	met	approved
MYC-D14	Culture & awareness	Credit Decisioning Model	Enable	EV-2026-0014	gap	rejected

Gaps & Remediation

The following items are recorded with a gap status.

MYC-D09 — Supply chain & tooling security (EV-2026-0009), Credit Decisioning Model. The review record states no sufficient evidence was supplied for material AI supply-chain dependencies (EV-2026-0009). Remediation owner: Head of Technology Risk (technology.risk@demobank.example). Remediation action: create a complete AI supply-chain inventory covering material tools, libraries, infrastructure and dependencies. Remediation due: 2026-07-16 (EV-2026-0009).

MYC-D14 — Culture & awareness (EV-2026-0014), Credit Decisioning Model. The review record states no current responsible-AI awareness or policy-attestation evidence was supplied (EV-2026-0014). Remediation owner: Head of People and Culture (people.culture@demobank.example). Remediation action: complete responsible-AI awareness training and obtain current policy attestations from relevant users. Remediation due: 2026-07-16 (EV-2026-0014).

The following items are recorded with a partial status and carry remediation entries in the supplied data.

MYC-D03 — Risk appetite & tolerance (EV-2026-0003), Credit Decisioning Model. Risk thresholds were supplied, but escalation triggers require clearer approval evidence (EV-2026-0003). Remediation owner: Head of Operational Risk (operational.risk@demobank.example). Action: define and formally approve AI risk thresholds and escalation triggers for the credit decisioning model. Due: 2026-07-16 (EV-2026-0003).

MYC-D05 — Vendor & third-party governance (EV-2026-0005), Credit Decisioning Model. Vendor assurance was supplied, but current fourth-party dependency evidence is incomplete (EV-2026-0005). Remediation owner: Head of Third-Party Risk (thirdparty.risk@demobank.example). Action: complete fourth-party dependency mapping and obtain current assurance evidence for material AI suppliers. Due: 2026-07-31 (EV-2026-0005).

MYC-D07 — Model security & integrity (EV-2026-0007), Credit Decisioning Model. Security testing exists, but evidence of model-integrity testing requires further detail (EV-2026-0007).

Remediation owner: Chief Information Security Officer (ciso@demobank.example). Action: complete and document model-integrity, adversarial and unauthorised-change testing. Due: 2026-07-31 (EV-2026-0007).

MYC-D10 — Monitoring & observability (EV-2026-0010), Credit Decisioning Model. Monitoring evidence exists, but the reporting period and exception thresholds are incomplete (EV-2026-0010). Remediation owner: Model Risk Manager (model.risk@demobank.example). Action: define monitoring thresholds, exception criteria, reporting period and governance escalation cadence. Due: 2026-07-16 (EV-2026-0010).

MYC-D01 — Strategy & alignment (EV-2026-0016), Collections Call Summary Assistant — E2E Test. Additional evidence is required for the synthetic test (EV-2026-0016). Remediation owner, remediation action and remediation due date: Not evidenced in the supplied data.

Methodology & Sources

This pack draws on the supplied evidence pack (`evidence_pack_id` 8e7442b4-15fe-4a4b-bfb5-8bca39d8aed7) for Mycelium Demo Bank (`client_id` 07695af6-c03d-42b1-8538-5a14ddda6cc8), covering the period "Q2 2026 — Demo" with a status date of 2026-06-16. The `pack_status` is draft.

Status counts are taken verbatim from the supplied pack_facts: 16 evidence items in total — 9 met, 5 partial, 2 gap, 0 other. The RAG scorecard values, pillar breakdowns, overall RAG and `risk_rating` are taken as supplied in the scorecard for the anchor system, the Credit Decisioning Model (`ai_system_id` 229edbe6-c493-4f14-8e49-65e4e453d703).

The scorecard counts unique controls for the anchor system (14), while the control-evidence detail counts all evidence items (16), including duplicates and items for other systems. The AI Register and Control-Evidence Detail tables are rendered from the supplied source data.

The scorecard methodology states that RAG status is calculated from human-reviewed evidence items and that this is evidence reporting, not compliance certification. This document describes only what the supplied evidence shows and makes no statement of compliance, certification or assurance.

ATTESTATION

Management Attestation

This evidence pack has been prepared for Mycelium Demo Bank for the period Q2 2026 — Demo (status date 2026-06-16). Mycelium produces and traces evidence; it does not certify or assert compliance. The accountable executive named below attests to the matters within their authority, on the basis of the human-reviewed evidence recorded in this pack.

ACCOUNTABLE EXECUTIVE ____________________

TITLE / ROLE ____________________

SIGNATURE ____________________

DATE ____________________