

# Banking Elements Categorized by Service Domain, Subdomain, and Data Owner

## 1. Account Management

**Data Owner:** Jane Doe

**Definition:** A collection of service domain responsible for handling various aspects of banking account operations

### Subdomain: Account Maintenance

- **Account** - Container for records associated with a business arrangement for regular transactions and services
- **Account As An Asset** - Financial asset in the form of an account
- **Account Holder** - Party that owns an account
- **Account Identifier** - Identifier that denotes an account
- **Account Ownership** - Holding of an account
- **Account Provider** - Party that provides and services an account
- **Account Specific Service Agreement** - Service-agreement that is account-specific, applicable in cases where a client might hold multiple accounts with differing terms and conditions
- **Account Statement** - Periodic summary of account activity for a given period of time
- **Accounting Transaction** - Event recognized by an entry in the records of an account
- **applies To Account** - Indicates the account to which the transaction record or individual transaction applies
- **Balance** - Amount of money available or owed
- **Bank Account Identifier** - Identifier that identifies a demand deposit account provided by a bank
- **Basic Bank Account Identifier** - Identifier that uniquely identifies an individual account at a specific financial institution in a particular country and which includes a bank identifier of the financial institution servicing that account
- **Cash Account** - An investment account where all transactions must be settled with cash in the account, as opposed to a margin account
- **Client Account** - An account held by a service provider on behalf of a client to manage their assets or transactions

- **Demand Deposit** - A bank account (like a checking account) from which funds can be withdrawn at any time without advance notice
- **Deposit Account** - An account held at a financial institution where funds are placed for safekeeping and can be withdrawn under certain conditions

#### **Subdomain: Account Closure**

- **Account Change Notification Obligation** - Obligation to notify a counterparty of any changes in account details
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## **2. Customer Relationship Management**

**Data Owner:** Jane Doe

**Definition:** The domain governs the full lifecycle of customer engagement, including onboarding, relationship development and eventual closure

#### **Subdomain: Customer Profile**

- **Adult** - Person who has attained the age of majority as defined in some jurisdiction
- **Age** - Length of time that something or someone has been alive or existed
- **Age Of Majority** - Age at which someone acquires the rights and responsibilities of an adult in some jurisdiction
- **Agent For Service Of Process** - Registered agent (person or organization) designated by a business entity, such as a corporation, to receive legal correspondence on behalf of the business entity in the jurisdiction in which the agent's address is located
- **Authorized Party** - Party that has been given the responsibility to act on behalf of another party under some set of guidelines
- **Beneficial Owner** - Party that enjoys the benefits of ownership (such as receipt of income) of something even though its ownership (title) may be in the name of another party (called a nominee or registered owner)
- **Beneficiary** - Party that receives some benefit or advantage or profits from something
- **Birth Certificate** - An original document certifying the circumstances of the birth, or a certified copy of or representation of the ensuing registration of that birth
- **Birth Certificate Identification Scheme** - System for allocating identifiers to birth certificates
- **Birth Certificate Identifier** - Identifier associated with a vital record documenting the birth of a child

- **Child** - A young human being below the age of full legal responsibility
- **Citizenship** - The status of being a legally recognized member of a country, state, or commonwealth
- **Client** - A party that purchases goods or services from another party
- **Consumer** - A party that purchases goods and services for personal use rather than for manufacture or resale
- **Customer** - A party who receives a service or product from a seller or service provider
- **Date Of Birth** - The day, month, and year a person was born
- **Dependent Child** - A child who relies on another person (parent or guardian) for financial support
- **Business Address** - A specific location where a business is conducted or where legal correspondence and official documents can be delivered
- **Business Entity** - An organization formed to conduct business, engage in commerce, or carry out a mission, whether for-profit or not-for-profit
- **Business Identifier** - A unique code or number assigned to a legal entity to identify it in various business or legal contexts
- **Business Legal Name** - The official and registered full name of a business entity

## **Subdomain: Customer Interaction**

- **Address** - Index to a location to which communications may be delivered
- **Address Component** - Aspect of an address
- **Addressing Scheme** - System for allocating addresses to objects
- **advises** - Provides counsel or guidance to
- **Communication Address** - An address used for transmitting information, which can be physical (postal) or electronic (email)
- **Communication Channel** - The medium or pathway through which information is transmitted from a sender to a receiver
- **Complaint** - A formal statement alleging a grievance or wrong, typically filed with a regulatory body or in a court of law
- **Consent** - A voluntary agreement to a proposition or action
- **Contact Information** - Data used to communicate with a party, such as a phone number, email address, or postal address

- **Contact Point** - A specific individual or department designated for communication within an organization
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### 3. Loan Management

**Data Owner:** John Smith

**Definition:** This domain is responsible for the servicing and administration of loan agreements throughout their lifecycles

#### Subdomain: Loan Origination

- **Accrued Interest** - Amount of interest that has been incurred, as of a specific date, on a loan or other financial obligation but has not yet been paid out
- **Administrative Agent** - Role of a financial institution (often one of the primary lenders in the syndicate) designated to act as an intermediary between the borrowers and the syndicate lenders
- **Agency Agreement** - Agreement that designates a party as a registered agent to represent and act on behalf of another
- **Agreement** - Negotiated understanding between two or more parties, reflecting the offer and acceptance of commitments on the part of either party
- **Amortization** - The process of reduction of debt or other costs through periodic charges to assets or liabilities, such as through principal payments on mortgages
- **Amortization Schedule** - Schedule of periodic payments (repayment installments) that specify changes in the balance of the debt over time
- **Appraisal** - Written estimate of the market value of something as of some point in time, typically provided by a qualified appraiser
- **Appraised Value** - Estimated value of some asset as of a given point in time
- **Appraiser** - Party that evaluates or estimates the nature, quality, ability, or value of someone or something
- **Base Rate** - Basic rate of interest on which the actual rate a bank charges on loans to its customers is calculated
- **Closed-End Mortgage** - A mortgage agreement that prevents the borrower from taking out additional funds against the property
- **Collateral** - An asset or property pledged by a borrower to a lender to secure a loan; it may be seized by the lender if the borrower defaults
- **Collateral Agreement** - A legal contract documenting the terms under which collateral is provided to secure a financial obligation

- **Conventional Mortgage** - A home loan that is not guaranteed or insured by a government agency like the FHA or VA
- **Covenant** - A formal agreement or promise, often legally binding, included in a loan or bond agreement
- **Credit Facility** - A type of loan or financing arrangement that allows a business to borrow funds up to a certain limit
- **Credit Rating** - An assessment of the creditworthiness of a borrower in general or with respect to a specific debt or financial obligation
- **Credit Risk** - The potential that a borrower will default on a debt obligation

## **Subdomain: Loan Fulfilment**

- **Absolute Prepayment Rate** - Measure of the monthly rate of loan prepayments as a percentage of the original pool balance
  - **Accrual** - The process of accumulating interest or other income that has been earned but not paid
  - **Auto Asset Backed Security** - Asset-backed security that is backed by an underlying pool of auto-related loans and/or leases
  - **Auto Debt Pool** - Debt pool of loans and/or leases that are motor vehicle-related
  - **Debt** - An obligation that requires one party (the debtor) to pay money or transfer other agreed-upon value to another party (the creditor)
  - **Debt Obligation** - A specific requirement to repay a debt, often defined by a schedule and set of terms
  - **Debt Pool** - A collection of various debt instruments grouped together, often used as the underlying assets for a structured finance product
  - **Debtor** - The party that owes a debt or is under a financial obligation to another party
  - **Default** - A failure to meet the legal obligations (or terms) of a loan, such as when a borrower fails to make a required interest or principal payment
  - **Default Risk** - The risk of loss due to a debtor's failure to repay a loan or meet contractual obligations
  - **Disbursement** - The action of paying out money
  - **Collection Agency** - A business that specializes in collecting debts for creditors
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## **4. Investment Portfolio Management**

**Data Owner:** John Smith

**Definition:** Orchestrating the investment and rebalancing of an investment portfolio to optimize gains while remaining within the terms of portfolio charter or agreement

## Subdomain: Portfolio Analysis

- **Annualized Standard Deviation** - Standard deviation for some measure over a specific reference period
- **applies Methodology** - Indicates the strategy used for the purposes of determining the fair market or present value of something
- **Arithmetic Mean** - Sum of a collection of numbers divided by the number of numbers in the collection
- **Assessment Activity** - Activity involving the evaluation or estimation of the nature, quality, ability, or value of someone or something
- **Assessment Event** - Event involving the evaluation or estimation of the nature, quality, or ability of someone or something
- **Assessment Report** - Report that includes an opinion, judgement, appraisal, or view about something and typically the methodology and raw inputs used to arrive at that opinion
- **Asset** - Something of monetary value that is owned or provides benefit to some party
- **Asset Class** - Financial instrument classifier for a group of securities that exhibit similar characteristics, behave similarly in the marketplace and are subject to the same laws and regulations
- **Average Absolute Deviation** - Average of the absolute deviations from a central point
- **Basket** - Collection of goods, services, or other things (e.g., financial contracts) that can be purchased and sold in some marketplace
- **Basket Constituent** - Component of a basket
- **Basket Of Commodities** - Custom basket whose constituents consist of one or more negotiable commodities
- **Basket Of Debt Instruments** - Basket of securities whose constituents are debt instruments
- **Basket Of Equities** - Basket of securities whose constituents are listed shares
- **Basket Of Indices** - Basket composed of market indices
- **Basket Of Securities** - Basket composed of securities, typically of a particular asset class such as equities or bonds
- **Composite Index** - A market index that is constructed by combining the components of several other indices

- **Counterparty Credit Risk** - The risk that a counterparty to a financial transaction will default on its obligations
- **Custodian** - A financial institution that holds a customer's securities for safekeeping to minimize the risk of theft or loss
- **Custodian Bank** - A bank specializing in acting as a custodian for investment funds and institutional investors
- **Custody Agreement** - A legal contract that defines the terms under which a custodian will hold and manage a client's assets

## **Subdomain: Portfolio Planning**

- **Budget** - Financial plan for a defined period, typically a year, that describes how resources will be allocated and spent
- **Budgetary Allocation** - Amount of funds assigned to a specific purpose or activity within a budget
- **Budgetary Component** - A portion or sub-category within a financial budget, used for allocation and tracking
- **Capital** - Financial assets, funds, or resources available for use in a business or project
- **Capital Adequacy** - The amount of capital a bank or other financial institution holds relative to its risk-weighted assets to ensure its financial stability
- **Capital Asset** - An asset with a useful life of more than one year that is not intended for sale in the regular course of the business's operation
- **Capital Requirement** - The minimum amount of capital that financial institutions are required to hold by regulatory authorities
- **Concentration Limit** - A constraint imposed on the maximum exposure an entity can have to a single counterparty, industry, or asset class to mitigate risk
- **Contingency Plan** - A plan designed to take a possible future event or circumstance into account, especially a plan B for a possible disaster
- **Aligned Community Investment Fund** - Community investment fund that raises capital publicly from community members and deploys some of that capital via investments into its client businesses or other businesses in the community
- **Close-End Fund** - A type of mutual fund that issues a fixed number of shares via an IPO and then trades them on a stock exchange

## 5. Trade Finance

**Data Owner:** Alice Johnson

**Definition:** Trade Finance covers a broad range of financing, guarantee and transaction processing services. This service domain handles the fulfilment of a flexible line of credit provided to a customer active in import/export business to provide them access to trade-related financing

### Subdomain: Letter of Credit

- **Bill Of Exchange** - Short-term negotiable financial instrument consisting of an order in writing addressed by one person (the seller of goods) to another (the buyer), requiring the latter to pay a fixed amount of money on demand (a sight draft) or on a predetermined date (a time draft)
- **Commercial Paper** - A short-term, unsecured debt instrument issued by large corporations to raise funds to meet short-term liabilities
- **Bankers Acceptance** - Short-term debt instrument that is guaranteed and paid by a bank and used as a relatively safe form of payment for large transactions

### Subdomain: Documentary Collection

- **Certificate** - A document attesting to a fact, qualification, or promise
- **Certified Document** - A copy of a document that is formally guaranteed to be a true and accurate copy of the original
- **Document** - A written or electronic record that contains official or factual information
- **Birth Certificate** - An original document certifying the circumstances of the birth, or a certified copy of or representation of the ensuing registration of that birth
- **Deed** - A legal document that is signed and delivered, especially one regarding the ownership of property or legal rights

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## 6. Payments

**Data Owner:** Robert Lee

**Definition:** Initiating, validating and executing payment transactions for both consumers and business customers. This includes domestic and international transfers, single and recurring payments, and orchestration of payment instructions.

### Subdomain: Payment Execution

- **Amount Of Money** - Amount of readily available cash in banknotes and coins

- **Bank Identifier** - Identifier that uniquely identifies the financial institution and, when appropriate, the branch of that financial institution servicing an account
- **Book Entry Settlement** - Settlement in which all transactions are processed via electronic book entries rather than the physical exchange of security certificates or other documentation
- **Cash** - Currency (banknotes and coins) held by an individual or organization, or money available in a bank account
- **Cash Deposit** - The act of placing cash into a bank account or similar financial holding
- **Cash Settlement** - The process of settling a financial contract, such as a derivative, with a net cash payment rather than the physical delivery of the underlying asset
- **Clearing House** - A financial institution that acts as an intermediary and assumes the role of matching and guaranteeing trades between a buyer and a seller
- **Central Counterparty** - An entity that interposes itself between counterparties to contracts traded in one or more financial markets, becoming the buyer to every seller and the seller to every buyer
- **Counterparty** - A party involved in a financial transaction
- **Currency** - A medium of exchange, such as banknotes and coins, typically issued by a government
- **Currency Exchange Rate** - The rate at which one currency will be exchanged for another
- **Currency Pair** - A quotation of the exchange rate for two different currencies, such as EUR/USD

## **Subdomain: Payment Reconciliation**

- **Accounting Framework** - Framework, including policies, methods, rules, and processes, used to measure, recognize, present, and disclose the information appearing in an entity's financial statements
  - **Accounting Transaction** - Event recognized by an entry in the records of an account
  - **Bilateral Netting Provision** - Netting provision that occurs between two parties, in which mutual obligations are offset to determine a single net payment
  - **Close-Out Netting** - A provision in a master agreement that requires all obligations between two parties to be netted to a single, final payment upon a default or termination event
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## **7. Product Management**

**Data Owner:** Robinson Wilson

**Definition:** Product Design, Product Inventory

### **Subdomain: Product Design**

- **Banking Product** - Product provided to consumers and businesses by a depository institution
- **Banking Service** - Financial service offered by a depository institution
- **Basket Certificate** - Certificate whose underlying asset represents a fraction of a basket of securities that corresponds to the subscription ratio
- **Bond** - Tradable debt instrument representing a loan in which the issuer owes the holder(s) a debt
- **Bond Amortization Payment Terms** - Terms that include a schedule for repayment of the principal over the lifetime of the bond, typically in equal payments at regular intervals
- **Bond Conversion Terms** - Terms indicating when a convertible bond can be converted to another security (usually a publicly traded share issued by of the same issuer)
- **Bond Coupon** - Interest rate on a debt security that the issuer promises to pay to the holder until maturity, expressed as an annual percentage of the face value
- **Bond Principal Repayment Terms** - Terms for the repayment of the principal on a bond
- **Bond Variable Coupon** - Bond coupon that has a variable interest rate
- **Callable Bond** - A bond that the issuer may redeem before its stated maturity date
- **Capital Instrument** - A financial security issued by a company to raise capital, such as common stock, preferred stock, or bonds
- **Certificate Of Deposit** - A time deposit that earns a specified interest rate over a fixed period and is typically issued by a bank
- **Common Stock** - A security that represents ownership in a corporation; holders typically have voting rights and are entitled to a share of the company's profits
- **Convertible Bond** - A bond that can be converted into a predetermined amount of the issuer's common stock at the holder's option
- **Convertible Preferred Stock** - Preferred stock that includes an option for the holder to convert it into a fixed number of common shares
- **Adjustable Rate Dividend** - Dividend that varies with a benchmark
- **Amortizing Bond** - Bond that regularly pays down the principal (face value) on the debt along with its interest expense over the life of the bond
- **Barrier Capital Protection Certificate** - Capital-protected product whose protection is defined as a percentage of the nominal price (e.g. 100 percent), with minimum redemption at expiry equivalent to the capital protection

- **Capital Protection Certificate** - An investment product designed to provide a guaranteed return of the principal amount invested (or a large percentage of it) at maturity

## Subdomain: Product Inventory

- **Asset Backed Security** - Debt instrument backed by receivables other than those arising out of real estate loans or mortgages
- **Basket Future** - Futures contract whose underlying asset is a basket of securities and/or indices
- **Basket Option** - Option whose underlying asset is a group, or basket, of commodities, securities, indices, or currencies
- **Basket Warrant** - Warrant that permits the holder to acquire a package or group of assets at a specified price during a specified period
- **Bond Future** - Futures contract whose underlying asset is at least one bond
- **Bond Option** - Option giving the buyer (holder) the right, but not the obligation, to buy or sell (depending on whether it is a call or a put) a bond at a certain price on or before a specified date
- **Bond Pool** - Debt pool consisting of bonds
- **Call Option** - An option contract that gives the holder the right, but not the obligation, to buy an underlying asset at a specified price (strike price) on or before a specified date (expiration date)
- **Collateralized Debt Obligation** - A complex structured finance product backed by a pool of assets, such as loans, bonds, or other debt instruments
- **Collateralized Loan Obligation** - A type of CDO that is backed by a pool of corporate loans
- **Commodity Futures Contract** - A futures contract where the underlying asset is a physical commodity
- **Commodity Option** - An option contract where the underlying asset is a commodity or a commodity future
- **Corporate Bond** - A debt security issued by a corporation to raise capital
- **Credit Default Swap** - A financial derivative that allows one party to swap the credit risk of a reference entity with another party
- **Currency Swap** - A swap in which the two parties exchange principal and interest payments in different currencies
- **Debt Instrument** - A financial security representing a loan that an issuer must repay to the holder
- **Debt Security** - A fungible, negotiable financial instrument representing a debt
- **Derivative** - A financial instrument whose value is derived from an underlying asset, rate, or index
- **Derivative Contract** - A legal agreement that defines the terms of a derivative transaction

- **American Depository Receipt** - Depository receipt that represents securities of a foreign company and allows that company's securities to trade in the U.S. financial markets
  - **Asian Option** - Option whose exercise terms involve a payoff determined by the average underlying price (either the strike price or the settlement price) of the underlying asset over a predetermined period
  - **Barrier Option** - Option whose final exercise depends upon the path taken by the price of an underlying instrument, i.e., whose payoff depends on whether or not the underlying asset has reached or exceeded a predetermined price
  - **Callable Swap** - A swap contract where one of the counterparties has the option, but not the obligation, to terminate the swap on a specified call date(s)
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## 8. Sales

**Data Owner:** Robinson Wilson

**Definition:** Managing the sales process for banking products and services, including lead generation, qualification, proposal development and closure. It supports both direct and assisted sales channels and integrates with...

### Subdomain: Sales Planning

- **Business Purpose** - The stated reason or objective for which a business entity is formed and operates
- **Business Relationship** - A formal or informal connection or arrangement between two or more business entities for mutual benefit or to conduct a transaction
- **Capability** - The ability of an organization or system to perform a specific action or produce an intended outcome
- **Business Activity** - An action or set of actions undertaken by an organization to achieve an economic goal or other stated purpose
- **Business Model** - The conceptual structure supporting the viability of a business, including its purpose, processes, technology, and finances
- **Business Process** - A collection of related, structured activities or tasks that produce a specific service or product for a particular customer or market

### Subdomain: Sales Execution

- **Best Efforts Offering** - Securities offering whereby investment bankers commit to doing their best to sell the securities offered, but do not assume the full risk of an underwriter
- **Bid Price** - Price a prospective buyer is willing to pay

- **Bilateral Agreement** - Agreement where two parties commit to perform specific actions or obligations towards each other
  - **Bilateral Contract** - Contract where two parties commit to perform specific actions or obligations towards each other
  - **Broker Dealer** - Party that is registered to act as a broker or a dealer, or both, in securities transactions
  - **Broker Role** - Role of a party that is registered to act as a broker or a dealer, or both, in securities transactions, specifically as a party that executes orders on behalf of clients
  - **Buyer** - The party acquiring goods, services, or assets in a transaction
  - **Commission** - A fee charged by a broker or agent for executing a trade or transaction on behalf of a client
  - **Contract** - A legally binding agreement between two or more parties that defines their rights and obligations
  - **Contract Date** - The date on which a contract is formally executed or becomes legally effective
  - **Contract Terms** - The specific conditions and stipulations that govern the rights and obligations of the parties to a contract
  - **Contractual Agreement** - A mutual agreement between two or more parties that is legally binding
  - **Dealer** - A party that stands ready to buy or sell securities for its own account, acting as a principal in a transaction
  - **Dealer Role** - The capacity in which a party acts as a principal in a securities transaction, trading from its own inventory
  - **Assignable Contract** - Contract in which contract holder (assignor) may transfer some or all of their rights and obligations to another party (assignee)
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## 9. Marketing

**Data Owner:** Robinson Wilson

**Definition:** Planning, executing and analyzing marketing campaigns and activities to promote banking products and services, enhance brand visibility and support customer acquisition and retention strategies.

### Subdomain: Campaign Management

- **Action** - Event announced, initiated or carried out by an organization that affects a legal entity or the securities it issues and may have a material impact on that entity's stakeholders

- **Action Classification Scheme** - Scheme for classifying the kinds of actions and events that may be announced, initiated or carried out by an organization that affects a legal entity or the securities it issues
- **Action Classifier** - Classifier that distinguishes the kinds of actions and events that may be announced, initiated or carried out by an organization that affects a legal entity or the securities it issues
- **Action Status** - State of some action at some point in time
- **Ad Hoc Schedule** - Schedule consisting of some number of individual events that are not necessarily recurring
- **Ad Hoc Schedule Entry** - Entry, including a date or date and time, among multiple non-regularly-recurring entries in a schedule
- **Business Event** - Something that happens during the course of business, which may be internal or external, and which may or may not require a response
- **Corporate Action** - An event initiated by a corporation that affects its issued securities and stakeholders

## **Subdomain: Market Analysis**

- **Adjusted Closing Price** - Amended closing price to reflect a security's value after accounting for any corporate actions, such as stock splits, dividends, and rights offerings
  - **Best Bid** - Highest bid price a prospective buyer is willing to pay at a particular time for a given security
  - **Best Offer** - Lowest price acceptable to a prospective seller for a given security at a particular point in time
  - **Bid Ask Spread** - Difference between an offer (ask) price and a bid price
  - **Closing Price** - The final price at which a security is traded on a given day
  - **Consumer Price Index** - A measure of the average change over time in the prices paid by urban consumers for a market basket of consumer goods and services
  - **Alternative Trading System** - Trading venue that is more loosely regulated than a regulated exchange
  - **Auction Market** - Exchange in which buyers and sellers submit competitive bids that do not involve direct negotiations between parties, as part of an auction scheduled either on demand or on a periodic basis
  - **Closed Market** - A financial market that is not currently open for trading
  - **Commodity Exchange** - A market where contracts for the future delivery of physical commodities or financial derivatives based on them are bought and sold
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## Cross-Domain / Supporting Infrastructure Elements

### Regulatory & Compliance (Multiple Data Owners)

- **ABAII Registry Entry** - An entry in the ABA IIN registry, a repository of financial institution characteristics collected by the ABA for those institutions to which they issue IINS
- **ABARTN Registry Entry** - An entry in the ABA RTN registry, a repository of financial institution characteristics collected by the ABA Registrar on behalf of the ABA
- **Basel III Designation** - European Union wide securities designation, defined by the Basel Committee on Banking Supervision (BCBS), that classifies securities based on the quality of capital underlying the instrument
- **Blue Sky Law** - State-level securities regulation, designed to protect investors against securities fraud that require issuers to be registered and to disclose details of their offerings
- **Competent Authority** - An official or government body that has the legally delegated authority to issue a permit, license, or perform a regulatory function
- **Compliance Requirement** - A rule, regulation, or law that a business must adhere to, often enforced by a governing body
- **Consent Order** - A legally binding agreement between a government agency (regulator) and a company or individual that resolves a regulatory dispute without admission of guilt
- **Auditor** - Party qualified and authorized to review and verify the accuracy of financial records and ensure that companies comply with tax laws
- **Approved Publication Arrangement** - Data reporting services provider that is authorized to provide the service of publishing certain trade reports on behalf of banks, investment firms, or asset management companies
- **Approved Reporting Mechanism** - Data reporting services provider that is authorized to provide the service of reporting details of transactions to competent authorities or ESMA (the European Securities and Markets Authority) on behalf of investment firms

### Organizational Structure (Multiple Data Owners)

- **Bank** - Depository institution, usually a corporation, that accepts deposits, makes loans, pays checks, and performs related services
- **Bank Holding Company** - Any company that owns and/or has direct or indirect control of one or more banks

- **Board Of Directors** - Group of people comprising the governing body of an organization that has the authority to set organizational strategy and policies
- **Board Member** - Party that has fiduciary responsibility with respect to the organization
- **Chief Executive Officer** - The highest-ranking executive in a company
- **Chief Financial Officer** - The corporate officer primarily responsible for managing the financial risks of the corporation
- **Commercial Bank** - A financial institution that accepts deposits, offers checking account services, makes various loans, and offers basic financial products
- **Company** - A legal entity formed by a group of people to engage in and operate a business enterprise
- **Corporation** - A legal entity separate from its owners, created under the laws of a specific jurisdiction
- **Credit Union** - A non-profit financial cooperative owned by its members
- **Director** - A person who is part of the governing body (Board of Directors) of a corporation
- **Affiliate** - Party that is related to a legal entity, directly, or indirectly through one or more intermediaries
- **Association** - Not-for-profit organization that is owned by and acts on behalf of its members
- **Benefit Corporation** - Not-for-profit corporation set up under specific state legislation, typically to provide some social benefit

## **General Financial Concepts (Multiple Data Owners)**

- **Capital Gain** - The profit earned on the sale of a capital asset that was held for more than a specified period
- **Capital Goods** - Physical assets that a company uses in the production process to manufacture products or provide services
- **Capital Stock** - The total amount of stock a corporation is authorized to issue, as specified in its corporate charter
- **Capitalization** - The total amount of money raised by a company by issuing debt and/or equity
- **Cash Asset** - An asset that is cash or can be quickly converted into cash with minimal loss of value
- **Cash Collateral** - Cash or cash equivalents pledged by a borrower to a lender to secure a loan or margin requirement
- **Cash Dividend** - A payment made by a corporation to its shareholders in the form of cash
- **Cash Flow** - The total amount of money being transferred into and out of a business, especially as affecting liquidity

- **Dividend** - A payment made by a corporation to its shareholders, usually as a distribution of profits
- **Dividend Date** - The date on which a dividend payment is scheduled to be made to shareholders
- **Dividend Rate** - The amount of the dividend payment expressed as an annual percentage of the security's par value