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|  | logo_natixis |

**DataLake - Bref**

**Badloans – Audit Trail**

**BL023\_SUR07 – Waiver on Structuring Covenant**

**CFIT – Risk Credit & Report**

***Monitoring of versions***

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| **Version** | **Editor** | **Date** | **Amendments** |
| V0.1 | B.D | 08/08/2022 |  |
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# ***SUMMARY***

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1. **Introduction**
   1. **Context**

As part of BPCE’s Prevention Bad Loans program, the Group requires institutions to align with BPCE’s credit risk monitoring policy.

The program Bad Loans is therefore divided into several streams, 6 stream Data and a transverse stream Data Centralization & Distribution, which concerns this job.

The exercise therefore consists in specifying the indicator BL023\_SUR07 – Waiver on structuring covenant, explain the structure of the data, the fields and tables or the indicators.

* 1. **Purpose of the document**

The document aims to identify the source fields for the scope of this indicator. And, also, the business rules to implement and the frequencies of loading.

1. **Lack of financial statements communication**
   1. **Description of the Natixis EWI target**

The goal is to monitor the credit file containing structuring covenant, the data will be provided by Credit Application not directly but by the intermediate of Great, because this information are not directly in the E75 TDS.

The analysis consists in :

* Identify Credit files with a covenant flagued LT7 (Other alteration of contract conditions / Covenants)
* For each counterparty with a convenant flagued LT7, identified the most recent credit file (this one with the most recent validation date)
* For each of this credit file, select the most recent covenant (this one with the most recent covenant validation date
* Integrate in one new partitioned table, one line for each found counterparty, with the type of covenant, the validation date of the covenant, the validation date of the credit file, the number and the label of the credit file.
  1. **Great Table Structure**

A new table will be created for this need.

|  |  |  |
| --- | --- | --- |
| **Table: TBL\_CALC\_DC\_WAIVER** | | |
| **Fields** | **Format** | **Comments** |
| KEY\_PARTITION | STRING(30) | Report Date of the day (YYYYMMDD0000) |
| DI\_NDEMA | NUMBER | The credit file id |
| DI\_LDOSS | STRING(400) | Credit file label |
| TCI\_CRAF | STRING(30) | Counterparty of the credit file |
| DAT\_VAL\_DC | DATE | Validation Date of Credit file |
| DAT\_VAL\_CONC | DATE | Validation Date of Concession |
| LIB\_NOUVELLE\_CONC | STRING(30) | Label of the concession |

* 1. **Business rules for the feeding**
     1. **Tables to use**

The tables used will be the following:

* TBL\_REP\_DC\_TIERS = to select the counterparty
* TBL\_REP\_DC\_CONCESSION\_TYPE = to find the credit file with a concession at LT7
* TBL\_REP\_DC\_CONCESSION = to find the concession date
* TBL\_REP\_DC\_DOSSIER = to find the credit file label
  + 1. **Data to select and rules**

The purpose is to select the last credit application (not canceled) by counterparty with a concession with a type LT7. If we have several file, the selection will be depending of the validation date (the max one).

Joins between tables :

*TBL\_REP\_DC\_DOSSIER.DI\_NDEMA = TBL\_REP\_DC\_CONCESSION.DI\_NDEMA*

*TBL\_REP\_DC\_DOSSIER.DI\_NDEMA = TBL\_REP\_DC\_CONCESSION\_TYPE.DI\_NDEMA and TBL\_REP\_DC\_CONCESSION\_TYPE .c\_id = TBL\_REP\_DC\_CONCESSION.c\_id*

*TBL\_REP\_DC\_TIERS.DI\_NDEMA = TBL\_REP\_DC\_DOSSIER.DI\_NDEMA*

Restrictions :

*TBL\_REP\_DC\_DOSSIER.DI\_STATU <> 'aba'*

*TBL\_REP\_DC\_CONCESSION\_TYPE.cty\_id = 'LT7'*

* + 1. **Line to feed in the table**

|  |  |  |  |
| --- | --- | --- | --- |
| **Target Table: TBL\_CALC\_DC\_WAIVER** | **Source Table** | | |
| **Source data** | **Target Data** | | |
| **Fields** | Table | Column | Specific rule |
| DI\_NDEMA | tbl\_rep\_dc\_dossier | DI\_NDEMA |  |
| DI\_LDOSS | tbl\_rep\_dc\_dossier | DI\_LDOSS |  |
| TCI\_CRAF | tbl\_rep\_dc\_tiers | TCI\_CRAF | **Unique by key\_partition** |
| DAT\_VAL\_DC | tbl\_dc\_dossier | AG\_DEC\_DCREA | **If several files are find for a counterparty, Take the file with the max(AG\_DEC\_DCREA)** |
| DAT\_VAL\_CONC | tbl\_dc\_concession | VDATE | **If several lines are find for a file, take the max(VDATE) for a combination di\_ndema/tci\_craf** |
| LIB\_NOUVELLE\_CONC | tbl\_rep\_dc\_dossier | DC\_NCONC |  |
| KEY\_PARTITION |  |  | Daily partition |

* + 1. **Frequency**

The job will run on a daily basis (Monday to Friday)