

Descriptions of Sample Foundation Mart Columns

Account_Country_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Account_Rk	Numeric(10)	The DDS retained key for the account details that are stored in the table.	Yes	No	Not Null
City_Nm	Varchar(100)	The name of city that is mentioned in the customer's primary address.	No	No	Null
Country_Cd	Varchar(3)	The code that is associated with the country. This is based on the ISO 3166 standard, such as AF = Afghanistan or AL = Albania.	No	No	Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Postal_Cd	Varchar(20)	The postal code for the address. In the United States, postal code is considered the ZIP code.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record was created or updated in the foundation mart.	No	No	Null
State_Region_Cd	Varchar(4)	The state or region address code. The value is the unique code that is associated with states or regions, such as AK for Alaska, AL for Alabama, or AR for Arkansas.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Account_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Account_Rk	Numeric(10)	The DDS retained key for the account details that are stored in the table.	Yes	No	Not Null
Created_By	Varchar(20)	The logon name that is used for creating the record.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created.	No	No	Null
Interest_Rt	Numeric(9,4)	The current annual percentage rate (APR) for a core banking, credit card, loan, or mortgage account.	No	No	Null
Interest_Rt_Change_Reason_Cd	Varchar(3)	A code that is used to identify the reason for change in interest rate for a loan or mortgage account.	No	No	Null
Interest_Rt_Type_Cd	Varchar(10)	The code to indicate the annual percentage rate (APR) type for this loan or mortgage, such as fixed, variable, and so on.	No	No	Null
Maturity_Dt	Datetime	The maturity date of loan or mortgage account.	No	No	Null
Maturity_Dt_Change_Reason_Cd	Varchar(3)	A code to identify the reason for change in maturity date. For example, the reason can be increase in interest rate or decrease in interest rate.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record was created or updated in the foundation mart.	No	No	Null
Reference_Rt	Numeric(9,4)	The reserve bank long-term interest rate.	No	No	Null
Renewal_Dt	Datetime	Expected date of renewal of core banking account or credit card.	No	No	Null
TERM	Numeric(8)	The specified time portion applicable for accounts with a fixed term, such as term deposit accounts, recurring deposit account, long-term loan, or short-term loan.	No	No	Null
Term_Time_Uom_Cd	Varchar(3)	The unit of measure in which the term of this account is expressed. For example, the unit of measurement can be in day, month, year, and so on.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information	Yes	No	Not Null

		from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.			
Worst_Status_Last_12_Mth_Cd	Varchar(3)	The code that is used to indicate the highest delinquency level that this account has been in during the past 12 months. For example, the code can be 0-30 days, 31-60 days, 61-90 days, 90+ days, bankruptcy, collections, and so on.	No	No	Null
Worst_Status_Last_12_Mth_Dt	Datetime	This is the date on which the account entered its highest delinquency level during the past 12 months.	No	No	Null

Account_Dim Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Account_Id	Varchar(32)	The source system identifier for the account. This identifier is used for the account in the source system from which the account record was first loaded into the DDS. This is the business key used for loading the account record into the DDS.	No	No	Null
Account_Lifecycle_Stg_Cd	Varchar(3)	A code to indicate account life cycle. Life cycle stages include: ACT for Active, INA for Inactive, and ROA for Route to Abandonment.	No	No	Null
Account_Renewal_Cnt	Numeric(6)	The number of times this account was renewed. It is applicable only to those accounts that can be renewed, such as credit cards, certificate of deposit, and insurance.	No	No	Null
Account_Renewal_Type_Cd	Varchar(3)	The code that identifies the account renewal type. For example, auto roll-over, customer requested. It is applicable to credit cards and core banking accounts.	No	No	Null
Account_Rk	Numeric(10)	The DDS retained key for the account. It is generated when the account record is first loaded into the DDS and is never changed for that account. This is the business key used for loading the account record into the account dimension.	No	No	Null
Account_Sk	Numeric(10)	The surrogate key for the account dimension. It is generated when loading account records into the account dimension. When a record for a new account is inserted into the dimension, it is inserted with a surrogate key value calculated as maximum existing surrogate key value plus 1. When a type 2 change is detected in an existing account record, the record is inserted into the account dimension with a similarly incremented surrogate key. When no type 2 change is detected in an account record, the record is not inserted into the account dimension.	Yes	No	Not Null
Account_Status_Cd	Varchar(3)	A code that indicates account status, such as ACT for Active or CLO for Closed.	No	No	Null
Account_Sub_Type_Cd	Varchar(3)	A code that indicates the subtype of the account. For example, the subtype account codes can be as follows: FRM for Fixed Rate Mortgage, ARM for Adjustable Rate Mortgages (for account-type mortgage), EDL for Education Loans, UCL for Used Car Loans (for account-type loan), PCD for Premium Card, RCD for Rebate Cards (for account-type credit card), SAV for Savings, CHK for	No	No	Null

		Checking, and COD for Certificate of Deposit (for account-type core banking).			
Account_Sub_Type_Desc	Varchar(100)	The description of the account subtype code. For example, the account subtype code descriptions can be as follows: Fixed Rate Mortgage, Adjustable Rate Mortgages (for account-type mortgage), Education Loans, Used Car Loans (for account-type loan), Premium Card, Rebate Cards (for account-type credit card), Savings, Checking, and Certificate of Deposit (for account-type core banking).	No	No	Null
Account_Type_Cd	Varchar(3)	A code that indicates the type of account. For example, the account types can be COR for Core Banking, LON for Loan, MTG for Mortgage, CCD for Credit Card, or INV for Investment.	No	No	Null
Account_Type_Desc	Varchar(100)	The description of the account type code, such as core banking and loan, mortgage, credit card, or investment.	No	No	Null
Acct_Holders_Cnt	Numeric(6)	The number of account holders for the account. An account can be held by one primary and multiple secondary account holders.	No	No	Null
Actual_Account_Opening_Amt	Numeric(18,5)	The account opening amount. This is the initial amount given to the bank by the customer to open the account. Applicable only for deposit accounts.	No	No	Null
Actual_Advance_Amt	Numeric(18,5)	The actual amount that was disbursed to the customer. Applicable for credit accounts.	No	No	Null
Additional_Card_Cnt	Numeric(6)	The number of additional cards associated with this account. Applicable only for credit card accounts.	No	No	Null
Allow_Overdraft_Flg	Character(1)	The flag to indicate whether there is an overdraft facility available on the account. Applicable only for core banking accounts. Refer to the parameter table for the expected values of CHECK_FLAG_TRUE and CHECK_FLAG_FALSE parameters.	No	No	Null
Annual_Fees_Amt	Numeric(18,5)	The card annual fees amount. A fee paid by a cardholder to the issuer for the privilege of holding a financial transaction card over a period of one year. Not all cards have fees.	No	No	Null
Application_Rk	Numeric(10)	The DDS retained key that refers to the application that was submitted and processed for opening this account.	No	No	Null
Approved_Amt	Numeric(18,5)	The amount approved for disbursement for credit accounts. This might be different from the actually disbursed amount or the amount applied for.	No	No	Null

Broker_Flg	Character(1)	The flag that indicates whether the account originated through a broker. (Yes or No).	No	No	Null
Callable_Facility_Used_Flg	Character(1)	The callable option flag. This flag is applicable only if the product subtype is Callable and initially does not contain any value. The field is updated once the bank exercises the option of shifting to a lower rate of interest. As per the rules, this shift is allowed once during the entire term of the deposit.	No	No	Null
Card_Expiration_Dt	Datetime	The date on which credit card is scheduled to expire or last expired.	No	No	Null
Card_Issue_Dt	Datetime	The date on which the credit card was issued. Applicable only for credit cards.	No	No	Null
Card_Reissue_Dt	Datetime	The date on which the credit card was last re-issued.	No	No	Null
Cash_Back_Flg	Character(1)	The cash back flag. This is applicable only if cash back facility is available to the credit card holder. Cash back returns to you a percentage of the total amount spent on your credit card over a specific period of time.	No	No	Null
Cash_Back_Pct	Numeric(9,4)	The cash back percent. This is applicable only if the cash back flag is 'Yes'. Cash back returns to the card holder a percentage of the total amount spent on the credit card over a specific period of time.	No	No	Null
Cash_Limit_Amt	Numeric(18,5)	This is the maximum cash that can be withdrawn during a defined period for a credit card. This might be less than the total credit limit for a credit card. Applicable only for credit cards.	No	No	Null
Charge_Off_Amt	Numeric(18,5)	The amount written off as a bad debt for this account after the collections and recovery process. Applicable for credit accounts.	No	No	Null
Charge_Off_Dt	Datetime	The date on which the outstanding amount on this account was written off. Applicable for credit accounts.	No	No	Null
Charge_Off_Flg	Character(1)	The charge off flag. Set to &CHECK_FLAG_TRUE if CHARGE_OFF_AMT > 0 or CHARGE_OFF_DT is not null. Otherwise, set to &CHECK_FLAG_FALSE.	No	No	Null
Check_Book_Flg	Character(1)	The flag to indicate whether a checkbook is currently issued for this account. (Yes or No). Applicable only for deposit accounts.	No	No	Null
Checking_Main_Flg	Character(1)	The flag to indicate that this is the customer's main checking account. The definition of main checking account is bank specific, but is generally defined as salary account or an account with average balance above a certain amount.	No	No	Null
Close_Dt	Datetime	The date on which the account was closed. Blank for open accounts.	No	No	Null

Close_Reason_Cd	Varchar(3)	A code to indicate the reason for which the account was closed. The reasons can be MAT for closure on maturity, SER for closure due to poor service, COM for closure due to move to competitor.	No	No	Null
Closing_Cost_Amt	Numeric(18,5)	The closing costs amount includes application, underwriting and loan-origination fees; mortgage points; title search and insurance; fees for related legal services; and costs to fund an escrow account. Applicable only to mortgage accounts.	No	No	Null
Collateral_Amt	Numeric(18,5)	The assessed value of the collateral provided for the credit account. This is for the primary collateral provided and is based on the last assessed value. Applicable only for credit accounts.	No	No	Null
Collateral_Cd	Varchar(3)	The TYPE of primary collateral for the credit account, such as shares, bonds, guarantee, deposit account, or property. Applicable only for credit accounts.	No	No	Null
Collections_Status_Cd	Varchar(3)	The collection status code. A code to indicate the collection status, such as Reminder, Notice, Legal, Collection Agency, or Write off. Applicable for credit accounts.	No	No	Null
Created_By	Varchar(20)	The logon name used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Credit_Facility_Rk	Numeric(10)	The reference key associating the account with a credit facility and is applicable only if this account is drawn from a credit facility.	No	No	Null
Currency_Cd	Varchar(3)	The code for the base currency for this account. All amounts are stored in the base currency for the bank. This column along with a currency conversion rate can be used to convert the amounts into the base currency for the account.	No	No	Null
Current_Limit_Amt	Numeric(18,5)	The current maximum amount limit that can be borrowed against this account. Applicable only for credit cards.	No	No	Null
Current_Limit_Dt	Datetime	The date on which the current credit limit for the account was set.	No	No	Null
Direct_Debits_Cnt	Numeric(6)	The number of direct debits set up on this account. Applicable only for deposit accounts.	No	No	Null
Disbursement_Type_Cd	Varchar(3)	A code to indicate disbursement status for the account, such as full disbursement or partial disbursement. Partial disbursement is when payment is made in stages, for example, for property construction being completed or	No	No	Null

		equipment being purchased. Applicable only for term credit accounts.			
Do_Not_Contact_Flg	Character(1)	The flag to indicate the customer has requested not to be contacted for communications related to this account. This excludes legal or mandatory communications.	No	No	Null
Documentation_Type_Cd	Varchar(3)	A code that identifies the specific documentation supplied at the time of opening the account. For example, the values can be no documentation available, salary proof only, or full documentation. Applicable for loan or mortgage accounts only.	No	No	Null
Downpayment_Amt	Numeric(18,5)	The part of the purchase price paid in cash by the customer, reducing the amount of the loan or mortgage. In case the credit is being taken to finance a purchase, this is the customer's contribution to the purchase.	No	No	Null
Finance_Charge_Flg	Character(1)	The finance charge applicable flag. Flag to indicate whether the finance charge is applicable or not. If applicable, then a minimum finance charge is applied even if the card holder has paid the entire due amount within the due date.	No	No	Null
Grace_Period_Days_Cnt	Numeric(6)	The grace period for credit payment in days. Grace period allows the customer to make the credit payment after it is actually due, without being penalized. For example, the grace period value could be 7 days. Applicable only for credit accounts.	No	No	Null
Guarantee_Amt	Numeric(18,5)	The amount committed to be paid by persons or organizations that are guarantors for this account, to clear the outstanding amount, in case the account holder defaults. Applicable for credit accounts.	No	No	Null
Guarantors_Cnt	Numeric(6)	The number of guarantors for the account. Applicable only for credit accounts.	No	No	Null
Home_Status_Cd	Varchar(3)	The status of the house mortgaged. For example, main home, second home, or house to rent. Applicable only for mortgage accounts.	No	No	Null
Honeymoon_End_Dt	Datetime	The end date of honeymoon or moratorium period. Moratorium is a period during which the bank charges a lower or zero interest rate. Applicable only for loan or mortgage accounts.	No	No	Null
Honeymoon_Period_Flg	Character(1)	The honeymoon or moratorium period applicable flag. This is a period during which the bank charges a lower or zero interest rate.	No	No	Null
Honeymoon_Start_Dt	Datetime	The start date of honeymoon or moratorium period. Moratorium is a period during which the bank	No	No	Null

		charges a lower or zero interest rate. Applicable only for loan or mortgage accounts.			
Improvements_Allocation_Amt	Numeric(18,5)	The amount that is allocated toward home improvements. This amount becomes a part of the total mortgage amount.	No	No	Null
Individual_Organization_Cd	Varchar(3)	The code indicating the account belongs to an individual or organization. This is stored here redundantly to enable easy classification of whether the account is held by an individual or corporate customer.	No	No	Null
Initial_Limit_Amt	Numeric(18,5)	A predetermined amount that can be borrowed using this account. This amount is defined when the credit card is initially issued.	No	No	Null
Interest_Payout_Flg	Character(1)	The interest payout flag. This flag indicates that the interest is either paid or credited to the account holder or is reinvested in the deposit.	No	No	Null
Lien_Indicator_Flg	Character(1)	A flag to indicate that there is a lien on the loan.	No	No	Null
Linked_Account_Flg	Character(1)	The linked account flag. This flag indicates that this account is linked to another existing account in the bank.	No	No	Null
Linked_Dep_Acct_Flg	Character(1)	The flag to indicate whether this deposit account (after the application is processed) is to be linked to some other account. For example, a husband's and wife's account could be linked.	No	No	Null
Min_Account_Opening_Amt	Numeric(18,5)	The minimum amount required to open an account. Applicable only for deposit accounts.	No	No	Null
Min_Payment_Flg	Character(1)	The amount of minimum payment for the current mortgage payment period.	No	No	Null
Min_Redraw_Amt	Numeric(18,5)	The minimum amount that can be redrawn. This is applicable for term credit accounts, which allow limited redrawing of amounts up to a limit. For example, if the outstanding loan amount for an original loan of USD 2000 is USD 1000, the customer might be allowed to redraw up to USD 500 subject to terms and conditions.	No	No	Null
Mortgage_Insured_Flg	Character(1)	The flag to indicate whether the mortgage is insured (Yes or No).	No	No	Null
Mortgage_Open_To_Buy_Amt	Numeric(18,5)	The amount that the mortgage holder can borrow based on the property value and amount currently outstanding on the mortgage account.	No	No	Null
Multi_Rate_Flg	Character(1)	The flag to indicate whether the account supports multiple interest rates (Yes or No).	No	No	Null
Nominees_Cnt	Numeric(6)	The number of nominees for the account. Generally, applicable for deposit accounts.	No	No	Null
Offset_Account_Flg	Character(1)	The offset account flag. Flag to indicate that the credit account has a corresponding offset account	No	No	Null

		associated with it. An offset account is a deposit account linked to a credit account. The balance of the account is adjusted against a credit before calculating interest for the credit account and the offset account.			
Open_Dt	Datetime	The date on which the account was opened. This field is mandatory and must not be populated as Null.	No	No	Null
Opening_Campaign_Cd	Varchar(30)	The code used to identify the marketing campaign responsible for the opening of this account.	No	No	Null
Opening_Channel_Cd	Varchar(3)	The channel used for opening the account, such as online, ATM, phone, or branch.	No	No	Null
Overdraft_Limit_Amt	Numeric(18,5)	The amount of agreed overdraft limit for the account. Applicable only for deposit accounts.	No	No	Null
Overdraft_Limit_Dt	Datetime	The date on which overdraft limit was set. Applicable only for deposit accounts.	No	No	Null
Owned_By_Internal_Org_Rk	Numeric(10)	The DDS retained key that indicates the internal organization unit that owns this account. This could be the branch that holds the account or a web unit for web-only accounts.	No	No	Null
Payment_Day_Of_Month	Numeric(8)	The day of month on which the monthly payment is received. Applicable for regular mortgage or loan repayments.	No	No	Null
Payment_Frequency_Cd	Varchar(3)	A code to indicate frequency of payment for this account, such as monthly, quarterly, or ad hoc. Applicable only for accounts that have contractual payments or repayments.	No	No	Null
Payment_Insured_Flg	Character(1)	The flag to indicate whether the account has subscribed for payment insurance scheme (Yes or No).	No	No	Null
Payment_Mode_Cd	Varchar(3)	A code to indicate the mode of payment. This is the agreed mode of payment between the customer and the bank, such as payment by check, credit card, or direct debit of savings or checking account.	No	No	Null
Portability_Flg	Character(1)	The flag to indicate that collateral offered for this credit account can be used for other credit accounts of the same customer (Yes or No).	No	No	Null
Primary_Customer_Rk	Numeric(10)	The DDS retained key to indicate the customer who is the primary account holder.	No	No	Not Null
Primary_Product_Rk	Numeric(10)	The DDS retained key that refers to the primary product for this account. An account can have multiple products associated with it. However, only one product is primary. Other products are considered as add-ons.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null

Prov_Credit_Limit_Close_Dt	Datetime	The date on which temporarily changed credit limit expires for this card.	No	No	Null
Prov_Credit_Limit_Open_Dt	Datetime	The date on which temporarily changed credit limit started for this card.	No	No	Null
Provisional_Credit_Limit_Amt	Numeric(18,5)	The temporarily changed limit for the provisional credit card. The increase is temporary and is based on a request from the customer due to a stolen credit card.	No	No	Null
Purpose_Cd	Varchar(3)	The purpose of account for primary account holder, such as salary, savings, education loan, car loan, mortgage for house, or mortgage for home improvement. This information is generally available from the account application.	No	No	Null
Redraw_Flg	Character(1)	The flag to indicate whether additional funds can be withdrawn from account. This is applicable for term credit accounts, which allows limited redrawing of amounts up to a limit. For example, if the outstanding loan amount for an original loan of USD 2000 is USD 1000, the customer might be allowed to redraw up to USD 500 subject to terms and conditions.	No	No	Null
Register_Online_Dt	Datetime	The date of online access registration, if applicable.	No	No	Null
Regular_Periodic_Payment_Amt	Numeric(18,5)	The periodic payment amount depending on frequency of payment. For special terms such as increasing payments, this is the amount of the next installment.	No	No	Null
Repayment_Holiday_End_Dt	Datetime	The repayment holiday period end date. Repayment holiday is applicable if the customer has made sufficient overpayments and does not need to make any repayments for a particular period. Alternatively, applicable in case the contractual terms of the credit include a period during which no payments are made and the interest is added to the outstanding amount. Applicable only for credit accounts.	No	No	Null
Repayment_Holiday_Flg	Character(1)	The flag to indicate that the repayment holiday feature is available on the product. Repayment holiday is applicable if the customer has made sufficient overpayments that one does not need to make any repayments for a particular period. Alternatively, applicable in case the contractual terms of the credit include a period during which no payments are made and the interest is added to the outstanding amount. Applicable only for credit accounts.	No	No	Null
Repayment_Holiday_Start_Dt	Datetime	The repayment holiday period start date. Repayment holiday is applicable if the customer	No	No	Null

		has made sufficient overpayments and does not need to make any repayments for a particular period. Alternatively, applicable in case the contractual terms of the credit include a period during which no payments are made and the interest is added to the outstanding amount. Applicable only for credit accounts.			
Required_Min_Balance_Amt	Numeric(18,5)	The minimum balance to be maintained in the account to avoid fees. Applicable only for deposit accounts.	No	No	Null
Safe_Deposit_Flg	Character(1)	The flag to indicate that this account has a safety deposit box associated with the account.	No	No	Null
Security_Cd	Varchar(3)	A code to indicate the nature of security for a credit account, such as not secured, secured against property, or secured against another individual. Applicable only for credit accounts.	No	No	Null
Security_Deposit_Amt	Numeric(18,5)	The security deposit amount. In cases where people have limited credit records, a security deposit is required. These are product specific.	No	No	Null
Security_Deposit_Refund_Amt	Numeric(18,5)	If the security deposit amount was refunded, then it displays the amount of refund. This is applicable in the event of a normal closure as in other cases; this amount can be used as part of the collection or recovery effort.	No	No	Null
Seniority_Cd	Varchar(3)	A code that indicates the seniority that the bank has on the collateral or lien provided for this account. This is required because the customer might provide the same collateral for multiple accounts or to multiple lenders. Applicable only for credit accounts.	No	No	Null
Signatories_Cnt	Numeric(6)	The number of authorized signatories for the account.	No	No	Null
Source_System_Cd	Varchar(3)	The code of the source system from which the account record was first loaded into the DDS. For example, the codes can be CBN for core banking or MMS for mortgage management system.	No	No	Null
Special_Interest_Rt	Numeric(9,4)	The special interest rate, if applicable, for this account.	No	No	Null
Special_Rate_End_Dt	Datetime	The special interest rate end date. For example, the terms of a credit could be fixed rate initially for 3 years, floating later. In this case, special rate type = fixed and start date and end date are for the first three years after account opening.	No	No	Null
Special_Rate_Start_Dt	Datetime	The special interest rate start date, such as fixed rate initially for 3 years, floating later. In this case, special rate type = fixed and start date and end date are for the first three years after account opening.	No	No	Null

Special_Rate_Type_Cd	Varchar(3)	The type of special rate — fixed or floating, such as fixed rate initially for 3 years, floating later. In this case, special rate type = fixed and start date and end date are for the first three years after account opening.	No	No	Null
Split_Loan_Flg	Character(1)	The flag that indicates whether the account is part of a group of accounts, each having different terms and containing some part of the total credit amount (Yes or No).	No	No	Null
Standing_Orders_Cnt	Numeric(6)	The number of standing orders set up on this account. Applicable only for core banking accounts.	No	No	Null
Statement_Frequency_Cd	Varchar(3)	A code to indicate frequency at which the customer receives a statement for the account (for example, monthly, quarterly, half yearly, or yearly).	No	No	Null
Step_Up_Facility_Used_Flg	Character(1)	The flag that indicates whether the depositor has shifted to a higher rate of interest. Applicable only in case of deposits. This flag contains a Y value once the depositor exercises the option of shifting to a higher rate of interest. The facility of shifting to a higher interest rate is often called Bump-Up or Step-Up. This facility gives the holder the option to shift to a higher rate of interest if the prevailing interest rate is higher than the rate for the customer's account.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Not Null

Account_Other_Info_Base Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Account_Hierarchy_Cd	Varchar(3)	Specifies the grouping of accounts in the application, such as SLN – Secured Loans, which has all the mortgages and loans with collateral. Other values are ULN – Unsecured Loans, CHK – Checking Account, and so on.	No	No	Null
Account_Rk	Numeric(10)	The foundation mart retained key for the account.	Yes	No	Not Null
Account_Sub_Type_Cd	Varchar(3)	Indicates the subtype of the account. For example, account subtypes are as follows: FRM - Fixed Rate Mortgage, ARM - Adjustable Rate Mortgages, EDL - Education Loans, UCL - Used Car Loans, PCD - Premium Card, RCD - Rebate Cards, SAV - Savings, CHK - Checking, or COD - Certificate of Deposit.	No	No	Null
Account_Type_Cd	Varchar(3)	Indicates the type of account. The following are the examples of the account codes: COR - Core Banking, LON - Loan, MTG - Mortgage, CCD - Credit Card, and INV - Investment.	No	No	Null
Credit_Facility_Rk	Numeric(10)	The reference key associating the account limit with a credit facility.	No	No	Not Null
Credit_Facility_Type_Cd	Varchar(3)	Indicates the credit facility type.	No	No	Null
Customer_Rk	Numeric(10)	The foundation mart retained key for the customer.	No	No	Not Null
Financial_Product_Type_Cd	Varchar(3)	The basic type of product, such as mortgage, loan, credit card, and core banking. This is the basic type of product. All types of loans have the type “Loan.” Checking and savings accounts have the Core Banking type.	No	No	Null
Limit_Decr_Cnt	Numeric(1)	Set to 1 for a decrease in the current limit amount.	No	No	Null
Limit_Incr_Cnt	Numeric(1)	Set to 1 for an increase in the current limit amount.	No	No	Null
Od_Limit_Dec_Cnt	Numeric(1)	Set to 1 when there is a decrease in the overdraft limit amount.	No	No	Null
Od_Limit_Inc_Cnt	Numeric(1)	Set to 1 when there is an increase in the overdraft limit amount.	No	No	Null
Period_Last_Dttm	Datetime	The end date and time of a period. For a monthly time dimension, this is the end date and time of the calendar month.	Yes	No	Not Null
Product_Sub_Type_Cd	Varchar(3)	A code used to indicate the subtype of the product. Some subtypes of the product are as follows: Fixed Rate Mortgage, Adjustable Rate Mortgages, Education Loans, Used Auto Loans, Premium Cards, or Rebate Cards.	No	No	Null
Tenure_Mth_Cnt	Numeric(6)	The term for a credit account calculated by number of months between open date and maturity date.	No	No	Null

Term_Type_Cd	Varchar(3)	The code to indicate the type of the term for a credit account such as long, mid, and short.	No	No	Null
Unutilized_Mth_Cnt	Numeric(6)	The unused term in months if the account is prepaid and closed.	No	No	Null
Unutilized_Mth_To_Tenure_Pct	Numeric(9,4)	The percentage of the unused term in months with respect to the total term when the account is prepaid and closed.	No	No	Null

Account_Score_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Account_Rk	Numeric(10)	The DDS retained key for the account that is a part of scoring.	Yes	No	Not Null
Created_By	Varchar(20)	The logon name used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Latest_Score_Dttm	Datetime	The date and time at which the account was scored.	No	No	Null
Latest_Score_No	DECIMAL(10,4)	This field provides the predicted values of model for PD, LGD, or CCF.	No	No	Null
Latest_Score_Points_No	Numeric(8)	The scorecard points for PD models.	No	No	Null
Model_Product_Type_Cd	Varchar(3)	A code that identifies the product type for which this analytical model is applicable. For example, the code can be Loans, Credit Cards, Mortgages, or Savings Accounts.	No	No	Null
Model_Rk	Numeric(10)	The DDS retained key for the analytical model used for scoring this account.	Yes	No	Not Null
Model_Type_Cd	Varchar(3)	A code that identifies the type of the analytical model, such as probability of account attrition, customer's probability to buy a product, probability of default, or loss given default.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Account_Transaction_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Account_Rk	Numeric(10)	The DDS retained key for the account. This is the account that performs transactions.	Yes	No	Not Null
Channel_Type_Cd	Varchar(3)	The code that indicates the communication channel used for the transaction, such as Online, ATM, Phone, Branch, Merchant, and so on.	Yes	No	Not Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Customer_Rk	Numeric(10)	DDS retained key for the customer. This is the customer who initiated transaction through account.	No	No	Null
Last_Trans_Amt	Numeric(18,5)	This is the amount of last transaction performed by the account holder by transaction type and channel.	No	No	Null
Last_Trans_Dttm	Datetime	This is the date and time of the last transaction performed by the account holder by transaction type and channel.	No	No	Null
Medium_Cd	Varchar(3)	The code that indicates the medium used for the transaction, such as Check, Cash, Card, and so on.	Yes	No	Not Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Trans_Type_Cd	Varchar(3)	The transaction type code. This is the type of transaction performed by the account holder, such as cash withdrawal, purchase, balance transfer, fees, penalty, and payment.	Yes	No	Not Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Applicant_Dim Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
AGE	Numeric(8)	The age of the applicant.	No	No	Null
Annual_Income_Amt	Numeric(18,5)	The total annual income of the customer. Applicable only if the customer is an individual.	No	No	Null
Annual_Salary_Business_Amt	Numeric(18,5)	The annual salary from the business for the owner.	No	No	Null
Applicant_Birth_Dt	Datetime	The birthdate of the applicant.	No	No	Null
Applicant_City_Nm	Varchar(40)	The name of the city in which the applicant resides.	No	No	Null
Applicant_Country_Cd	Varchar(3)	The country code of the applicant's address.	No	No	Null
Applicant_Id	Varchar(32)	The source system identifier of the financial account applicant. This is the identifier used for the applicant in the source system from which the applicant record was first loaded into the DDS. This is the business key used for loading the applicant record into the DDS.	No	No	Null
Applicant_Nm	Varchar(81)	The name of the applicant.	No	No	Null
Applicant_Postal_Cd	Varchar(20)	The postal or ZIP code of the applicant's address.	No	No	Null
Applicant_Rk	Numeric(10)	The DDS retained key for the applicant. It is generated when the applicant record is first loaded into the DDS and is never changed for that applicant. This is the business key that loads the applicant record into the applicant dimension.	No	No	Null
Applicant_Sk	Numeric(10)	The surrogate key for the applicant dimension. It is generated when loading applicant records into the applicant dimension. When a record for a new applicant is inserted into the dimension, it is inserted with a surrogate key value calculated as maximum existing surrogate key value plus 1. When a type 2 change is detected in an existing applicant record, the record is inserted into the applicant dimension with a similarly incremented surrogate key. When no type 2 change is detected in an applicant record, the record is not inserted into the applicant dimension.	Yes	No	Not Null
Applicant_State_Region_Cd	Varchar(4)	The state or region code of the applicant's address.	No	No	Null
Applicant_Type_Cd	Varchar(3)	The applicant type code, such as primary or secondary.	No	No	Null
Application_Dt	Datetime	Date of application.	No	No	Null

Application_Rk	Numeric(10)	The DDS retained key of the application for applicant.	No	No	Not Null
Asset_Other_Amt	Numeric(18,5)	The total amount of any additional assets not listed as liquid or real estate by the customer.	No	No	Null
Bankruptcy_Filed_Dt	Datetime	The latest date on which the customer filed for bankruptcy, if applicable.	No	No	Null
Bankruptcy_Status_Cd	Varchar(3)	The bankruptcy status code for the customer, such as never bankrupt, filed for bankruptcy, bankruptcy proceedings in progress, previously bankrupt, bankrupt in past but not relevant.	No	No	Null
Business_Commenced_Dt	Datetime	The date on which the business started operations.	No	No	Null
Business_Established_Dt	Datetime	The date on which the business was legally established.	No	No	Null
Business_Nature_Cd	Varchar(3)	A code that indicates the nature of business of customer or customer's employer, such as distribution, trading, manufacturing, IT, or consulting.	No	No	Null
Children_Cnt	Numeric(6)	The number of children the customer has. Applicable only if the customer is an individual.	No	No	Null
Created_By	Varchar(20)	The logon name for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Current_Address_Start_Dt	Datetime	The date on which the customer started living at the current address of the customer's primary address. Applicable only if the customer is an individual.	No	No	Null
Current_Country_Start_Dt	Datetime	The date on which the customer started living in the country of the customer's primary address. Applicable only if the customer is an individual.	No	No	Null
Current_Emp_Start_Dt	Datetime	The current employment start date of the customer. Applicable only if the customer is an individual.	No	No	Null
Current_Emp_Type_Start_Dt	Datetime	The current employment start date of the customer. Applicable only if the customer is an individual.	No	No	Null
Customer_Rk	Numeric(10)	The DDS retained key for the customer who is applying.	No	No	Null
Dependents_Cnt	Numeric(6)	The number of dependents claimed by a customer at the time of application.	No	No	Null

Education_Level_Cd	Varchar(10)	The code identifier of the customer education level, such as school, under graduation, and post-graduation.	No	No	Null
Eldest_Child_Birth_Dt	Datetime	The birthdate for the customer's eldest child. Applicable only if the customer is an individual.	No	No	Null
Employment_Position_Status_Cd	Varchar(3)	The employment position status of customer, such as permanent, temporary, contractual, probation. Applicable only if the customer is an individual.	No	No	Null
Employment_Start_Dt	Datetime	The first employment start date for the customer. Applicable only if the customer is an individual.	No	No	Null
Employment_Status_Cd	Varchar(3)	A code that indicates the customer's employment status at the time of application, such as full time, part time, temporary, and unemployed.	No	No	Null
Employment_Years_Cnt	Numeric(6,2)	The years for which the customer has been with his current employer. Applicable only if the customer is an individual.	No	No	Null
External_Org_Rk	Numeric(10)	The DDS retained key for external organization. This is used to link the corporate customer to the external organization.	No	No	Null
Family_Member_Account_Cnt	Numeric(6)	The total number of family members having an account with this bank.	No	No	Null
Gender_Cd	Varchar(3)	The code that specifies the gender. M=Male; F=Female.	No	No	Null
Hhold_Income_Amt	Numeric(18,5)	The total income for the entire household.	No	No	Null
Hhold_Individuals_Cnt	Numeric(6)	The number of individuals in the household.	No	No	Null
Industry_Cd	Varchar(10)	A code that indicates the industry to which the customer or customer's employer belongs, such as automobile, information technology, and government.	No	No	Null
Internal_Credit_Rating_Cd	Varchar(20)	The internal credit rating codes, such as 0=poor, 1=average, and 3=good.	No	No	Null
Last_Application_Refused_Dt	Datetime	The date on which the last application for this applicant was refused.	No	No	Null
Legal_Judgement_Flg	Character(1)	The outstanding legal judgment flag (Yes or No).	No	No	Null
Liability_Other_Amt	Numeric(18,5)	The other liability amount for applicant excluding real estate.	No	No	Null
Liability_Real_Estate_Amt	Numeric(18,5)	The total of all debt or mortgages on real estate owned by owner.	No	No	Null
Liquid_Assets_Amt	Numeric(18,5)	The liquid asset amount of owner, such as checking, saving, money market, CD, bonds, stocks (publicly traded).	No	No	Null

Liquid_Net_Worth_Amt	Numeric(18,5)	The declared liquid net worth amount available to the customer (total liquid assets - total liquid liabilities).	No	No	Null
Maintenance_Flg	Character(1)	A flag indicating a maintenance order exists on the customer at the time of application, such as alimony or child support.	No	No	Null
Marital_Status_Cd	Varchar(3)	The code that defines the customer's marital status, such as married, single, or divorced.	No	No	Null
Monthly_Alimony_Amt	Numeric(18,5)	The monthly alimony expenses for customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Business_Income_Amt	Numeric(18,5)	The monthly business income for customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Child_Allow_Amt	Numeric(18,5)	The monthly child allowance income for customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Child_Support_Amt	Numeric(18,5)	The monthly child support expenses for customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Housing_Amt	Numeric(18,5)	The monthly mortgage or rent payment for the residence.	No	No	Null
Monthly_Investment_Amt	Numeric(18,5)	The monthly amount invested by the customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Other_Charge_Amt	Numeric(18,5)	The monthly "any other" expenses for customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Other_Income_Amt	Numeric(18,5)	The monthly "other income" for customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Pri_Income_Source_Cd	Varchar(10)	The primary income source of customer for monthly income, such as salary, commission, rental. Applicable only if the customer is an individual.	No	No	Null
Monthly_Rental_Amt	Numeric(18,5)	The monthly rental expenses for customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Rental_Income_Amt	Numeric(18,5)	The monthly income for customer from rentals. Applicable only if the customer is an individual.	No	No	Null
Monthly_Repayment_Amt	Numeric(18,5)	The monthly repayment on credits the customer holds with this bank.	No	No	Null
Monthly_Repayment_Others_Amt	Numeric(18,5)	The monthly repayment on credits the customer holds with other banks.	No	No	Null

Monthly_Replacement_Income_Amt	Numeric(18,5)	The monthly replacement income for customer, such as unemployment income. Applicable only if the customer is an individual.	No	No	Null
Monthly_Salary_Income_Amt	Numeric(18,5)	The monthly salary income for customer. Applicable only if the customer is an individual.	No	No	Null
Months_At_Previous_Address_Cnt	Numeric(6)	The period for which the applicant stayed at previous address.	No	No	Null
Net_Worth_Amt	Numeric(18,5)	Net worth amount of owner (difference between total asset and total liability).	No	No	Null
No_Of_Employers_Cnt	Numeric(6)	The number of employers the customer worked with at the time of application. A customer can have more than one employer.	No	No	Null
Num_Employees_Cnt	Numeric(6)	The number of employees in an organization. Applicable if the customer is an organization.	No	No	Null
Num_Offices_Cnt	Numeric(6)	The number of offices of an organization and their physical locations.	No	No	Null
Organization_Nm	Varchar(40)	The short name that describes the organization. Applicable only if the customer is an organization.	No	No	Null
Other_Credit_Cards_Cnt	Numeric(6)	The number of credit cards held by the customer at the time of application.	No	No	Null
Own_Automobile_Flg	Character(1)	A flag to indicate that the customer owns an automobile. Applicable only if the customer is an individual.	No	No	Null
Own_Motorcycle_Flg	Character(1)	A flag to indicate that the customer owns a motorcycle. Applicable only if the customer is an individual.	No	No	Null
Own_Residence_Property_Flg	Character(1)	The flag to indicate that the customer owns residential property. Applicable only if the customer is an individual.	No	No	Null
Ownership_Amt	Numeric(18,5)	For small business owners, value of ownership amount in the business for the applicant.	No	No	Null
Ownership_Cd	Varchar(3)	A code that indicates whether the business is public or privately owned, such as proprietor, partnership, and privately incorporated.	No	No	Null
Ownership_Cnt	Numeric(6)	The number of owners depends on the ownership criteria, such as listing all owners holding 20% or greater stake.	No	No	Null
Passport_Issue_Country_Cd	Varchar(3)	The code for the country of which the customer holds a passport. Applicable only if the customer is an individual.	No	No	Null
Pending_Lawsuit_Flg	Character(1)	The flag indicating any pending lawsuits (Yes or No).	No	No	Null

Percent_Owned	Numeric(9,4)	The percentage of ownership for the small business owners.	No	No	Null
Primary_Citizenship_Country_Cd	Varchar(3)	The code for the primary country of citizenship for the customer. Applicable only if the customer is an individual.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Real_Estate_Amt	Numeric(18,5)	The market value of real estate owned by the owner.	No	No	Null
Relationship_Cd	Varchar(3)	The relationship of the applicant with the primary applicant, such as father, son, daughter, wife, and mother.	No	No	Null
Residence_Status_Cd	Varchar(3)	The residence status of the customer. Examples: owned, rented, spouse owned. Applicable only if the customer is an individual.	No	No	Null
Self_Employment_Flg	Character(1)	A flag to indicate that the customer is self-employed. Applicable only if the customer is an individual.	No	No	Null
Std_Occupation_Cd	Varchar(3)	A code indicating the occupation of an individual at the time of application.	No	No	Null
Tax_Bracket_Cd	Varchar(3)	A code indicating the customer's tax bracket at the time of application. This is country specific.	No	No	Null
Tax_Id	Varchar(32)	Tax identification number for the account.	No	No	Null
Tax_Id_Type_Cd	Varchar(3)	The type of tax identifier for the tax identifier number, such as Social Security number, national insurance number, permanent account number.	No	No	Null
Temporary_Employment_End_Dt	Datetime	The date on which the contract or temporary employment ends for customer. Applicable only if the customer is an individual.	No	No	Null
Time_Residence_Year_Cnt	Numeric(6,2)	The length of time residing at the current address at the time of application.	No	No	Null
Total_Asset_Amt	Numeric(18,5)	The total amount in, from any company-owned or personally owned assets.	No	No	Null
Total_Employment_Years_Cnt	Numeric(6,2)	The total years of work experience for the customer. Applicable only if the customer is an individual.	No	No	Null
Total_Liability_Amt	Numeric(18,5)	The total liability amount of owner.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores	No	No	Null

		information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.			
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Not Null
Youngest_Child_Birth_Dt	Datetime	The birthdate for the customer's youngest child. Applicable only if the customer is an individual.	No	No	Null

Application_Dim Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Applicants_Cnt	Numeric(6)	The number of applicants for an account.	No	No	Null
Application_Dt	Datetime	The date of the application.	No	No	Null
Application_Id	Varchar(32)	The source system identifier for the application. This is the identifier used for the application in the source system from which the application record was first loaded into the DDS. This is the business key used for loading the application record into the DDS.	No	No	Null
Application_Rk	Numeric(10)	The DDS retained key for the application. It is generated when the application record is first loaded into the DDS and is never changed for that application. This is the business key used for loading the application record into the application dimension.	No	No	Null
Application_Sk	Numeric(10)	The surrogate key for the application dimension. It is generated when loading application records into the application dimension. When a record for a new application is inserted into the dimension, it is inserted with a surrogate key value calculated as max existing surrogate key value plus 1. When a type 2 change is detected in an existing application record, the record is inserted into the application dimension with a similarly incremented surrogate key. When no type 2 change is detected in an application record, the record is not inserted into the application dimension.	Yes	No	Not Null
Applied_Amt	Numeric(18,5)	The amount applied for the loan.	No	No	Null
Borrowed_Downpayment_Flg	Character(1)	The borrowed down payment flag. Borrowed down payment flag is set to Yes to indicate the applicant borrowed funds from an outside source, other than himself, to meet a required down payment amount. The borrowed amount is usually not a loan from the facility evaluating the application.	No	No	Null
Borrowed_Downpayment_Pct	Numeric(9,4)	The borrowed down payment percentage. If the borrowed down payment flag is set to Yes, this field provides the percentage of the total down payment amount needing to be borrowed from an outside source.	No	No	Null
Channel_Cd	Varchar(3)	The code that indicates the communication channel used for submitting the application, such as online, phone, branch, and so on.	No	No	Null
Cltrl_Ins_End_Dt	Datetime	The collateral insurance end date.	No	No	Null
Cltrl_Ins_Start_Dt	Datetime	The collateral insurance start date.	No	No	Null

Cltrl_Mthly_Ins_Prem_Amt	Numeric(18,5)	The collateral monthly insurance premium payment.	No	No	Null
Cltrl_One_Time_Ins_Prem_Amt	Numeric(18,5)	The collateral one-time insurance payment amount.	No	No	Null
Collateral_Amt	Numeric(18,5)	The assessed value of the collateral provided for the credit account. This is for primary collateral provided and is based on the last assessed value. Applicable only for credit accounts.	No	No	Null
Collateral_Cd	Varchar(3)	The type of primary collateral for the credit account, such as shares, bonds, guarantee, deposit account, and property. Applicable only for credit accounts.	No	No	Null
Country_Cd	Varchar(3)	The code that is associated with the country. This is based on the ISO 3166 standard, such as AF = Afghanistan or AL = Albania.	No	No	Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Credit_Card_Consolidation_Amt	Numeric(18,5)	The amount of credit card outstanding being consolidated by this borrowing.	No	No	Null
Credit_Card_Consolidation_Cnt	Numeric(6)	The total number of credit card accounts being consolidated by this borrowing.	No	No	Null
Customer_Rk	Numeric(10)	The DDS retained key for the customer who has applied.	No	No	Null
Customer_Type_Cd	Varchar(3)	The code indicating the type of customer, such as individual, household, or corporate.	No	No	Null
Decision_Cd	Varchar(3)	The decision code to indicate how application was processed, such as automatic or referred.	No	No	Null
Decision_Override_Flg	Character(1)	The decision override indicator for the application.	No	No	Null
External_Org_Rk	Numeric(10)	The DDS retained key for external organization. This is used to link the corporate customer to the external organization.	No	No	Null
Foreclosed_Flg	Character(1)	The flag that indicates whether the customer has foreclosed a loan or mortgage ever with this bank.	No	No	Null
Guarantors_Cnt	Numeric(6)	The number of guarantors for the account. Applicable only for credit accounts.	No	No	Null
Internal_Org_Rk	Numeric(10)	The DDS retained key for internal organization to which the application belongs.	No	No	Null
Linked_Account_Flg	Character(1)	The flag that indicates whether this account (after the application is processed) is to be linked to some other account. For example, husband's and wife's account could be linked.	No	No	Null
Linked_Deposit_Account_Flg	Character(1)	The flag that indicates whether this deposit account (after the application is processed) is to	No	No	Null

		be linked to some other account. For example, husband's and wife's account could be linked.			
Loan_Consolidation_Amt	Numeric(18,5)	The amount of outstanding loan being consolidated by this borrowing.	No	No	Null
Loan_Consolidation_Cnt	Numeric(6)	The total number of outstanding loans being consolidated by this borrowing.	No	No	Null
Loan_Secured_Flg	Character(1)	The flag that indicates whether this loan is secured against some collateral.	No	No	Null
Loan_Term_Mths_Cnt	Numeric(6)	The term of the loan or mortgage (in months) at the time of application.	No	No	Null
Mortgage_Consolidation_Amt	Numeric(18,5)	The amount of outstanding mortgage being consolidated by this borrowing.	No	No	Null
Mortgage_Consolidation_Cnt	Numeric(6)	The total number of outstanding mortgage being consolidated by this borrowing.	No	No	Null
Nominees_Cnt	Numeric(6)	The number of nominees for the account. Generally, applicable for deposit accounts.	No	No	Null
Outcome_Cd	Varchar(3)	The outcome of an application, such as approved, rejected, not taken up, and no decision taken.	No	No	Null
Outcome_Dt	Datetime	The date of outcome of an application.	No	No	Null
Override_Reason_Cd	Varchar(3)	Descriptive reason for overriding the application. Needed for credit score reporting, such as VP Override, Justifiable Delinquency, Local Knowledge, VIP, Derogatory, Policy, and Bankruptcy.	No	No	Null
Prior_Mortgage_Cnt	Numeric(6)	The count of prior mortgages at the time of application.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Processing_Charges_Amt	Numeric(18,5)	Application processing or admin fees amount.	No	No	Null
Product_Rk	Numeric(10)	The DDS retained key for the product. This is the product for which the customer has applied.	No	No	Null
Purpose_Cd	Varchar(3)	The purpose of opening the account for primary account holder, such as salary, savings, education loan, car loan, mortgage for house, mortgage for home improvement. This information is generally available from the account application.	No	No	Null
Savings_In_Consolidation_Amt	Numeric(18,5)	The total amount saved by the applicant due to consolidation. This is the amount that was saved as a result of consolidating all the existing debts or loans.	No	No	Null
Signatories_Cnt	Numeric(6)	The number of authorized signatories for the account.	No	No	Null
Source_Cd	Varchar(5)	The code indicating the manner or source used to establish the first relationship or contact with the customer. Examples: special offer, customer	No	No	Null

		initiated, awareness campaign, counseling by financial advisor.			
Source_System_Cd	Varchar(3)	The code for the source system from which the records originated, such as core banking system, loans and mortgage system, credit card system, and so on.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Not Null

Application_Score_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Application_Rk	Numeric(10)	The DDS retained key of the application for application score.	Yes	No	Not Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Latest_Estimated_Rt	Numeric(9,4)	The predicted PD value generated by the scoring model for this application.	No	No	Null
Latest_Score_Dttm	Datetime	The date and time at which the application was scored.	No	No	Null
Latest_Score_No	DECIMAL(10,4)	The predicted values for PD, LGD, or CCF models.	No	No	Null
Latest_Score_Points_No	Numeric(8)	The scorecard points for PD models.	No	No	Null
Model_Product_Type_Cd	Varchar(3)	A code that identifies the product type for which this analytical model is applicable, such as loans, credit cards, mortgages, and savings accounts.	No	No	Null
Model_Rk	Numeric(10)	The DDS retained key for the analytical model used for scoring this application.	Yes	No	Not Null
Model_Type_Cd	Varchar(3)	A code that identifies the type of the analytical model, such as probability of account attrition, customers' probability to buy a product, probability of default, loss given default.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Bank_Card_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Account_Hierarchy_Cd	Varchar(3)	Specifies the grouping of accounts in the application, such as SLN – Secured Loans, which has all the mortgages and loans with collateral. Other values are ULN – Unsecured Loans, CHK – Checking Account, and so on.	No	No	Null
Account_Rk	Numeric(10)	The DDS retained key for the account for which the card details are stored.	Yes	No	Not Null
Account_Sub_Type_Cd	Varchar(3)	A code used to indicate the subtype of the account. Examples are FRM for Fixed Rate Mortgage, ARM for Adjustable Rate Mortgages (for account type mortgage), EDL for Education Loans, UCL for Used Car loans (for account type loan), PCD for Premium Card, RCD for Rebate Cards (for account type credit card), SAV for Savings, CHK for Checking, or COD for Certificate of Deposit (for account type core banking).	No	No	Null
Account_Type_Cd	Varchar(3)	A code used to indicate the type of account. Examples are COR for Core Banking, LON for Loan, MTG for Mortgage, CCD for Credit Card, or INV for Investment.	No	No	Null
Bank_Card_Type_Cd	Varchar(3)	The code identifying the bank card type, such as debit, credit, and ATM.	Yes	No	Not Null
Card_Cancel_Dt	Datetime	The date on which the card was canceled either by the card holder or by the card issuer.	No	No	Null
Card_Cancel_Reason_Cd	Varchar(3)	The code indicating the reason the card was canceled, such as CHC (Card Holder Canceled), DTH (Card Holder Death), or INA (Inactivity).	No	No	Null
Card_Expiration_Dt	Datetime	The card expiry date.	No	No	Null
Card_Issue_Dt	Datetime	The card issue date.	Yes	No	Not Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Customer_Rk	Numeric(10)	The DDS retained key for the customer. This is the customer for whom card details are stored.	No	No	Null
Financial_Product_Type_Cd	Varchar(3)	The basic type of product, such as mortgage, loan, credit card, and core banking. This is the basic type of product. All types of loans have the type Loan. Checking and savings accounts have the Core Banking type.	No	No	Null
Loss_Amt	Numeric(18,5)	The amount of any loss incurred when the bank card is canceled.	No	No	Null
Loss_Dt	Datetime	The date on which the card was lost or loss was reported.	No	No	Null

Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Product_Sub_Type_Cd	Varchar(3)	Indicates the subtype of the product. Examples of the code are as follows: Fixed Rate Mortgage, Adjustable Rate Mortgages, Education Loans, Used Auto Loans, Premium Cards, or Rebate Cards.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Corporate_Customer_Qual_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Bal_Sheet_Quality_Measure_Cd	Varchar(3)	The code to measure the quality of balance sheet of organization or project to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Company_Maturity_Measure_Cd	Varchar(3)	The code to measure company maturity of organization or project to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Competitive_Envrnmnt_Measure_Cd	Varchar(3)	The code to measure the competitive environment of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Competitive_Posn_Measure_Cd	Varchar(3)	The code to measure competitive position of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Customer_Rk	Numeric(10)	The DDS retained key for the customer. Qualitative risk assessments for this corporate customer are captured in this detail table.	Yes	No	Not Null
Dependence_Measure_Cd	Varchar(3)	The code to measure dependence of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Diversification_Measure_Cd	Varchar(3)	The code to measure diversification of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Evident_Capacity_Measure_Cd	Varchar(3)	The code to measure evident capacity of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
External_Org_Rk	Numeric(10)	The DDS retained key for external organization. This is used to link the corporate customer to the external organization.	No	No	Null
Financial_Strength_Measure_Cd	Varchar(3)	The code to measure the financial strength of an organization or a project to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Management_Quality_Measure_Cd	Varchar(3)	The code to measure the management quality of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Management_Strength_Measure_Cd	Varchar(3)	The code to measure the management strength of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Market_Conditions_Measure_Cd	Varchar(3)	The code to measure the market conditions of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null

Market_Future_Measure_Cd	Varchar(3)	The code to measure the market future of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Marketability_Measure_Cd	Varchar(3)	The code to measure the marketability of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Payment_Coverage_Measure_Cd	Varchar(3)	The code to measure the payment coverage of organization to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the data mart.	No	No	Null
Project_Phase_Measure_Cd	Varchar(3)	The code to measure the project phase to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Project_Strength_Measure_Cd	Varchar(3)	The code to measure the project strength to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Property_Quality_Measure_Cd	Varchar(3)	The code to measure the quality of property of an organization or project to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Repayment_Capacity_Measure_Cd	Varchar(3)	The code to measure the repayment capacity of an organization or project to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Repayment_Record_Measure_Cd	Varchar(3)	The code to measure the repayment record of an organization or project to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Reputation_Measure_Cd	Varchar(3)	The code to measure the reputation of an organization or project to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Sector_Maturity_Measure_Cd	Varchar(3)	The code to measure the sector maturity of an organization or project to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Supplier_Dependence_Measure_Cd	Varchar(3)	The code to measure the supplier dependence of an organization or project to assess risk with possible risk measurements as high, medium, or low.	No	No	Null
Track_Record_Measure_Cd	Varchar(3)	The code to measure the track record of an organization or project to assess risk with possible risk measurements as high, medium, or low.	No	No	Null

Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Corporate_Financial_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Accretion_To_Reserves_Amt	Numeric(18,5)	The asset growth, by internal expansion or acquisition. Formula for this calculation is PAT - Dividend.	No	No	Null
Adjusted_Net_Worth_Amt	Numeric(18,5)	The adjusted net worth is the difference between Net Worth and Intangible Assets.	No	No	Null
Annual_Interest_Charges_Amt	Numeric(18,5)	The annual interest charges based on interest expenses, lease charges, and bank charges from the P&L account.	No	No	Null
Annual_Operating_Revenue_Amt	Numeric(18,5)	The total annual revenue from core business operations.	No	No	Null
Annual_Revenue_Amt	Numeric(18,5)	The total annual revenue amount (if applicable) of the organization.	No	No	Null
Asset_Beta_No	Numeric(8)	A measure of a portfolio's volatility. CAPM states that the expected return of a portfolio equals the rate on a risk-free security plus a risk premium. Beta for CAPM is used for relevant industry groups.	No	No	Null
Assets_Securitized_Amt	Numeric(18,5)	The amount of assets securitized and removed from a company's balance sheet.	No	No	Null
Average_Interest_Coverage_Rt	Numeric(9,4)	The average interest coverage ratio is calculated by dividing a company's earnings before interest and taxes (EBIT) of one period by the company's interest expenses of the same period. (Average ICR for the past n years.)	No	No	Null
Avg_Debt_Service_Coverage_Rt	Numeric(9,4)	The average DSCR is the amount of cash flow available to meet annual interest and principal payments on debt for the past n years.	No	No	Null
Bankruptcy_Filed_Dt	Datetime	The bankruptcy filed date. Used only if a bankruptcy was ever filed.	No	No	Null
Bankruptcy_Status_Cd	Varchar(3)	The code indicating the status of a bankruptcy, such as pending, filed, denied, active, and so on.	No	No	Null
Cagr_Operating_Revenue_Amt	Numeric(18,5)	The amount resulting from compounded annual growth rate minus operating revenue.	No	No	Null
Cash_And_Bank_Balances_Amt	Numeric(18,5)	The sum total of the company's cash and bank balance amounts.	No	No	Null
Charged_Off_Amt	Numeric(18,5)	The amount of a one-time expense incurred by a company that negatively affects earnings.	No	No	Null
Contingent_Liabilities_Amt	Numeric(18,5)	The defined obligations by a company that must be met, but the probability of payment is minimal, such as guarantees and underwriting commitments.	No	No	Null
Cost_Of_Goods_Sold_Amt	Numeric(18,5)	The total sum of expenses before sales.	No	No	Null

Cost_Of_Sales_Amt	Numeric(18,5)	The sum of manufacturing, selling, and administration expenses.	No	No	Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Credit_Bureau_Score_Dt	Datetime	The date of creditworthiness score supplied by the external credit bureau.	No	No	Null
Credit_Bureau_Score_No	Numeric(8)	Score of creditworthiness from external bureau such as Experian and Equifax. Corresponding to the rating grade, a score number can be assigned, such as a grade of A – AAA has a score of 4.0 – 5.0.	No	No	Null
Currency_Cd	Varchar(3)	The standard ISO 4217 code used for identifying currency (for example, USD = US Dollar, EUR=Euro, and so on).	No	No	Null
Current_Assets_Amt	Numeric(18,5)	Total current assets of the counterparty.	No	No	Null
Current_Ltd_Amt	Numeric(18,5)	The amount of current portion of long-term debt.	No	No	Null
Current_Rt	Numeric(9,4)	The current rate that is calculated by dividing current assets by the sum of creditors and payables.	No	No	Null
Current_Value_Security_Amt	Numeric(18,5)	The current value of security offered from financial statement.	No	No	Null
Customer_Rk	Numeric(10)	DDS retained key for the customer. It is generated when the customer record is first loaded into the DDS and is never changed for that customer. This is the business key used for loading the customer record into the customer dimension.	Yes	No	Not Null
Days_Finished_Goods_Inv_Rt	Numeric(9,4)	The finished good inventory value is calculated as finished goods inventory or cost of sales.	No	No	Null
Days_Payable_Rt	Numeric(9,4)	The sum of creditors and payables divided by cost of consumption is the days payable rate.	No	No	Null
Days_Receivable_Rt	Numeric(9,4)	Days receivables rate that is calculated by dividing receivables by credit sales.	No	No	Null
Days_Work_In_Prog_Goods_Rt	Numeric(9,4)	The work in progress value that is calculated as WIP inventory or cost of goods sold.	No	No	Null
Debt_Equity_Rt	Numeric(9,4)	The total debt divided by adjusted net worth is the debt equity rate.	No	No	Null
Debt_Service_Coverage_Rt	Numeric(9,4)	The debt service coverage rate that is determined as a result of cash accruals divided by contractual debt payments for the year ahead.	No	No	Null
Deprec_Non_Cash_Charges_Amt	Numeric(18,5)	The depreciation and amortization amount.	No	No	Null

Dividend_Payout_Amt	Numeric(18,5)	The dividend payout amount that is calculated using dividend payment or PAT (profit after taxes).	No	No	Null
Dividend_Payout_Ratio_Pct	Numeric(9,4)	The dividend payment ratio expressed as a percentage.	No	No	Null
Earnings_Per_Share_Amt	Numeric(18,5)	The profit after tax divided by number of shares outstanding from financial statement.	No	No	Null
Ebit_Amt	Numeric(18,5)	The organization's earnings before interest and taxes for a specified period.	No	No	Null
Equity_Capital_Amt	Numeric(18,5)	The book value equity of company-owned capital assets.	No	No	Null
External_Org_Rk	Numeric(10)	The DDS retained key for external organization. This is used to link the corporate customer to the external organization.	Yes	No	Not Null
Extra_Ordinary_Expenses_Amt	Numeric(18,5)	The one-time expenses that are not related to ordinary business activity.	No	No	Null
Extra_Ordinary_Income_Amt	Numeric(18,5)	The one-time income that is not related to ordinary business activity.	No	No	Null
Fixed_Assets_Amt	Numeric(18,5)	A long-term tangible piece of property that a firm owns and uses in the production of its income.	No	No	Null
Foreign_Curr_Expos_Trans_Amt	Numeric(18,5)	The foreign currency exposure transaction amounts.	No	No	Null
Foreign_Curr_Trans_Expos_Amt	Numeric(18,5)	The foreign currency transaction exposure amounts.	No	No	Null
Foreign_Other_Expos_Amt	Numeric(18,5)	The exposure in assets and other investments.	No	No	Null
Free_Cash_Flow_Amt	Numeric(18,5)	The free cash flow represents the cash that is available for a company to spend after financing its capital projects. Free cash flow is calculated by adding depreciation to net income and then subtracting capital expenditures.	No	No	Null
General_Other_Expense_Amt	Numeric(18,5)	The amount of general other expenses as on balance sheet.	No	No	Null
Gross_Annual_Sales_Amt	Numeric(18,5)	The total amount before deducting the expenses of the organization's annual revenue amount. Currency is country specific.	No	No	Null
Gross_Margin_Amt	Numeric(18,5)	The gross margin amount that is calculated dividing PBT by total revenue.	No	No	Null
Gross_Operating_Margins_Amt	Numeric(18,5)	A ratio that measures the pricing strategy and operating efficiency. Gross operating margins are calculated by dividing OPBDIT by operating revenue.	No	No	Null
Gross_Profit_Amt	Numeric(18,5)	The organizations' gross profits calculated before deducting the expenses.	No	No	Null

Intangible_Assets_Amt	Numeric(18,5)	A company's asset that is not physical in nature (for example, copyrights, patents, intellectual property, and goodwill).	No	No	Null
Interest_Coverage_Rt	Numeric(9,4)	The interest coverage rate is determined as a result of EBIT divided by interest and finance charges.	No	No	Null
Interest_Finance_Charges_Amt	Numeric(18,5)	The interest and finance charge amounts.	No	No	Null
Inventory_Amt	Numeric(18,5)	The cash equivalent of any inventory recorded as an asset on a company's balance sheet.	No	No	Null
Known_Bank_Relations_Cnt	Numeric(6)	The number of known bank relations associated with this organization.	No	No	Null
Liquid_Net_Worth_Amt	Numeric(18,5)	The liquid net worth amount available to the customer as declared by him or her (total liquid assets - total liquid liabilities).	No	No	Null
Liquidity_Rt	Numeric(9,4)	The liquidity (marketability) rate is the sum of cash and marketable securities divided by total assets.	No	No	Null
Long_Term_Debt_Amt	Numeric(18,5)	The debt maturing after one year from the current date of the company financial statement.	No	No	Null
Long_Term_Debt_Expo_Amt	Numeric(18,5)	The debt maturing within one year from current date from the financial statement.	No	No	Null
Long_Term_Debt_Int_Expense_Amt	Numeric(18,5)	The interest amount on long-term debt.	No	No	Null
Lt_Debt_Equity_Rt	Numeric(9,4)	The long-term equity rate is calculated by dividing long-term debt by adjusted net worth.	No	No	Null
Market_Capitalization_Amt	Numeric(18,5)	The value of each share multiplied by the number of shares. Calculated annually or semi-annually.	No	No	Null
Market_Capitalization_Dt	Datetime	The date of market capitalization calculation.	No	No	Null
Marketable_Securities_Amt	Numeric(18,5)	The market value dollar amount that can be applied to the organizations securities (for example, liquid assets, loans, and advances).	No	No	Null
Net_Cash_Accruals_Amt	Numeric(18,5)	The formula for this calculation includes the following variables: PAT plus depreciation + other non-cash charges = net cash accruals.	No	No	Null
Net_Income_Amt	Numeric(18,5)	The net annual income amount from the property is based on the following factors: an individual or company's total earnings, revenues adjusted for operating costs taxes, and other expenses for a lease or rental property.	No	No	Null
Net_Margin_Amt	Numeric(18,5)	The net margin amount is calculated dividing PAT by total revenue.	No	No	Null
Net_Sales_Revenue_Amt	Numeric(18,5)	The total amount, after expenses, of the organization's annual revenue amount.	No	No	Null
Net_Trade_Rec_Amt	Numeric(18,5)	The total net receivables from any securities purchased or sold.	No	No	Null

Net_Worth_Amt	Numeric(18,5)	The net worth amount of owner is the difference between total asset and total liability.	No	No	Null
Non_Operating_Revenue_Amt	Numeric(18,5)	The revenue generated from sources other than normal operations, such as interest income or service fees.	No	No	Null
Notes_Payable_Amt	Numeric(18,5)	The total number of notes payable.	No	No	Null
Opbdt_Amt	Numeric(18,5)	Operating profit before depreciation interest and tax from financial statement.	No	No	Null
Other_Assets_Amt	Numeric(18,5)	The cash equivalent of any assets, not included as inventory, recorded as an asset on a company's balance sheet.	No	No	Null
Other_Current_Assets_Amt	Numeric(18,5)	The cash equivalent of any assets, not included as inventory, recorded as an asset on a company's balance sheet.	No	No	Null
Other_Current_Liability_Amt	Numeric(18,5)	The amount of other current liability.	No	No	Null
Other_Liability_Amt	Numeric(18,5)	The other liability amount is the total of all debt excluding real estate debt.	No	No	Null
Owner_Comp_Drawing_Amt	Numeric(18,5)	The amount paid as compensation or drawings to owners.	No	No	Null
Pat_Amt	Numeric(18,5)	The profit after tax is a company's potential cash earnings if its capitalization had no debt.	No	No	Null
Pbt_Amt	Numeric(18,5)	The profit before taxes measures the organization's profitability after all deductible expenses are recognized.	No	No	Null
Price_Earnings_Ratio_Rt	Numeric(9,4)	The market price of share or earnings per share. Annual from the financial statements.	No	No	Null
Prior_Period_Adjustments_No	Numeric(8)	The adjustments from previous financial statements. The adjustments are posted after closure.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Record_Valid_From_Dttm	Datetime	The standard dates used for versioning in DDS table. The row content is valid within the time range specified by the FROM and TO dates from external_org_financial_data. For a given identifier, versions of its rows are distinguished by different non-overlapping FROM and TO date ranges. For example, if the table external_org_financial_data contains quarterly financial data, this date is the beginning date and time of that quarter.	No	No	Null
Record_Valid_To_Dttm	Datetime	The standard dates used for versioning in DDS table. The row content is valid within the time range specified by the FROM and TO dates from external_org_financial_data. For a given identifier, versions of its rows are distinguished	No	No	Null

		by different non-overlapping FROM and TO date ranges. For example, if the table external_org_financial_data contains quarterly financial data, this date is the END date and time of that quarter.			
Rent_Amt	Numeric(18,5)	The discontinued rent due to purchase of assets with loan proceeds.	No	No	Null
Reported_On_Dt	Datetime	The date on the financial data is reported for an external organization.	No	No	Null
Retained_Earnings_Amt	Numeric(18,5)	The retained earning is the percentage of net earnings not paid out in dividends, but retained by the company to be reinvested. Retained earnings is calculated by adding net income to (or subtracting any net losses from) beginning retained earnings and subtracting any dividends paid.	No	No	Null
Return_On_Capital_Employed_Amt	Numeric(18,5)	The return on capital is calculated by dividing EBIT by the sum total of total debt and adjusted net worth.	No	No	Null
Return_On_Equity_Amt	Numeric(18,5)	The return on equity is calculated by dividing PAT by adjusted net worth.	No	No	Null
Revaluation_Reserves_Amt	Numeric(18,5)	Unearned reserves on account of asset revaluation. A revaluation is a deliberate upward adjustment to a country's official exchange rate relative to other currencies.	No	No	Null
Revenue_Growth_Amt	Numeric(18,5)	The revenue growth amount of the organization.	No	No	Null
Secured_Debt_Amt	Numeric(18,5)	The total amount of secured debt from financial statement.	No	No	Null
Short_Term_Debt_Amt	Numeric(18,5)	The debt maturing within one year from current date from the financial statement.	No	No	Null
Short_Term_Debt_Expo_Amt	Numeric(18,5)	The short-term debt exposure from all instruments that are supported by the financial statement.	No	No	Null
Short_Term_Payables_Amt	Numeric(18,5)	All payables other than contractual debt obligations.	No	No	Null
St_Debt_Equity_Rt	Numeric(9,4)	The short-term equity rate is calculated by dividing short-term debt by adjusted net worth.	No	No	Null
Tax_Bracket_Cd	Varchar(3)	A code indicating the customer's tax bracket at the time of application. This is country specific.	No	No	Null
Total_Assets_Amt	Numeric(18,5)	The total asset amounts. It represents the total amount from any company-owned assets when it appears on a company's balance sheet.	No	No	Null
Total_Current_Liability_Amt	Numeric(18,5)	The total current liability amount is the sum of notes, trade payables, current portion of long-term debt, and other current liabilities.	No	No	Null

Total_Debt_Amt	Numeric(18,5)	The total amount of a company's debt, including bonds, loans, and commercial paper.	No	No	Null
Total_Equity_Net_Worth_Amt	Numeric(18,5)	The sum of book value of equity and retained earnings is the total equity net worth amount.	No	No	Null
Total_Liability_Amt	Numeric(18,5)	A company's total liability, based on the sum of total current liabilities, long-term debt, and other liabilities.	No	No	Null
Total_Term_Debt_P_And_I_Amt	Numeric(18,5)	The total of all term debt payments including principal and interest.	No	No	Null
Trade_Creditors_Amt	Numeric(18,5)	The credit obtained from regular transactions.	No	No	Null
Trade_Payable_Amt	Numeric(18,5)	The total amount of payables on account of trades.	No	No	Null
Unsecured_Debt_Amt	Numeric(18,5)	The total amount of unsecured debt from financial statement.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Corporate_Owner_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Annual_Income_Amt	Numeric(18,5)	The annual income for the customer.	No	No	Null
Annual_Salary_Business_Amt	Numeric(18,5)	The annual salary from the business of the owner.	No	No	Null
Asset_Other_Amt	Numeric(18,5)	The total amount of any additional assets not listed as liquid or real estate by the customer.	No	No	Null
Bankruptcy_Filed_Dt	Datetime	The bankruptcy filed date. Used only if a bankruptcy was ever filed.	No	No	Null
Bankruptcy_Status_Cd	Varchar(3)	The code indicating the status of a bankruptcy, such as pending, filed, denied, and active.	No	No	Null
Birth_Dt	Datetime	The date of birth of the customer.	No	No	Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Customer_Nm	Varchar(83)	The full name of the customer.	No	No	Null
Customer_Rk	Numeric(10)	The DDS retained key for the customer. This establishes the association of a corporate customer as an owner.	No	No	Not Null
Delinquency_Flg	Character(1)	A flag that indicates the owner has previously been delinquent on other accounts.	No	No	Null
Dependents_Cnt	Numeric(6)	The number of dependents for the customer at the time of application.	No	No	Null
Education_Level_Cd	Varchar(10)	The code identifier of the customer education level, such as school, under graduation, and post graduation.	No	No	Null
Employment_Status_Cd	Varchar(3)	A code that is used to indicate the customer's employment status at the time of application. Unemployed, employed, and retired are a few examples. Applicable only if the customer is an individual.	No	No	Null
Employment_Years_Cnt	Numeric(6,2)	The number of years from the customer's current employment start date.	No	No	Null
Foreclosed_Flg	Character(1)	A flag that indicates the owner has previously foreclosed.	No	No	Null
Fraud_Flg	Character(1)	A flag that indicates the owner has previously committed fraud.	No	No	Null
Gender_Cd	Varchar(3)	Code that is used to specify the gender. M=Male; F=Female.	No	No	Null
Hhold_Income_Amt	Numeric(18,5)	The total income for the entire household.	No	No	Null
Ind_Customer_Rk	Numeric(10)	The DDS retained key for the customer. This establishes the association of an individual customer as a corporate owner.	No	No	Null
Legal_Judgement_Flg	Character(1)	The outstanding legal judgment flag (Yes or No).	No	No	Null

Liability_Other_Amt	Numeric(18,5)	The other liability amount for applicant excluding real estate.	No	No	Null
Liability_Real_Estate_Amt	Numeric(18,5)	The total of all debt or mortgages on real estate owned by owner.	No	No	Null
Liquid_Assets_Amt	Numeric(18,5)	The liquid asset amount of owner such as checking, savings, money market, CD, bonds, or stocks (publicly traded).	No	No	Null
Liquid_Net_Worth_Amt	Numeric(18,5)	The declared liquid net worth amount available to the customer (total liquid assets - total liquid liabilities).	No	No	Null
Maintenance_Flg	Character(1)	A flag that indicates a maintenance order exists on the customer at the time of application, such as alimony and child support.	No	No	Null
Marital_Status_Cd	Varchar(3)	The code that is used to define the customer's marital status, such as married, single, or divorced.	No	No	Null
Monthly_Housing_Amt	Numeric(18,5)	The monthly mortgage or rent payment for the residence.	No	No	Null
Net_Worth_Amt	Numeric(18,5)	The net worth amount of owner (difference between total asset and total liability).	No	No	Null
No_Of_Employers_Cnt	Numeric(6)	The number of employers claimed by the customer at the time of application.	No	No	Null
Other_Credit_Cards_Cnt	Numeric(6)	The number of credit cards held by the customer at the time of application.	No	No	Null
Owner_Id	Varchar(32)	The source system identifier for the corporate owner.	No	No	Null
Owner_Rk	Numeric(10)	The DDS retained key for the corporate owner. It is generated when the corporate owner record is first loaded into the DDS and is never changed for that corporate owner.	Yes	No	Not Null
Owner_Type_Cd	Varchar(3)	The code that indicates the type of owner. Some of the corporate customers consist of the owners or partners. They are divided into types based on their contribution or role in the business, such as primary and secondary. All the owners having OWNER_TYPE_CD = value of parameter PRI_OWNER_TYPE_CD are identified as primary owner. All the owners having OWNER_TYPE_CD = value of parameter SEC_OWNER_TYPE_CD are identified as secondary owner.	No	No	Not Null
Ownership_Amt	Numeric(18,5)	For small business owners, value of ownership amount in the business for the applicant.	No	No	Null
Pending_Lawsuit_Flg	Character(1)	The flag that indicates any pending lawsuits (Yes or No).	No	No	Null
Percent_Owned	Numeric(9,4)	The percentage of ownership for the owner.	No	No	Null
Postal_Cd	Varchar(20)	The postal code for the address. In the United States, this is considered the ZIP code.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null

Real_Estate_Amt	Numeric(18,5)	The market value of real estate owned by the owner.	No	No	Null
Resident_Status_Cd	Varchar(3)	The code that indicates the residence status at the time of the application.	No	No	Null
State_Region_Cd	Varchar(4)	The state region code for address. The value is the unique code associated with states or regions, such as AK for Alaska, AL for Alabama, and AR for Arkansas.	No	No	Null
Std_Occupation_Cd	Varchar(3)	A code that indicates the occupation of an individual at the time of application.	No	No	Null
Tax_Bracket_Cd	Varchar(3)	A code that indicates the customer's tax bracket at the time of application. This is country specific.	No	No	Null
Tax_Id	Varchar(32)	The tax identification number for the account.	No	No	Null
Tax_Id_Type_Cd	Varchar(3)	The code that indicates the customer tax identifier, such as EIN, SSN, PAN, and TAN.	No	No	Null
Time_Residence_Year_Cnt	Numeric(6,2)	The length of time residing at the current address at the time of application.	No	No	Null
Total_Assets_Amt	Numeric(18,5)	The total amount from any company or personal-owned assets.	No	No	Null
Total_Employment_Years_Cnt	Numeric(6,2)	The total number of years of employment experience by the customer at the time of application.	No	No	Null
Total_Liability_Amt	Numeric(18,5)	The total amount of liabilities payable by the owner based on the sum of the total current liabilities, long-term debt, and other liabilities.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Country_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Annual_Gdp_Growth_Rt	Numeric(9,4)	The annual gross domestic product (GDP) for the country. The total market value of all final goods and services produced in a country in a given year.	No	No	Null
Avg_Personal_Income_Growth_Rt	Numeric(9,4)	The average personal income growth rate.	No	No	Null
Cash_Flow_Discount_Rt	Numeric(9,4)	The cash flow discount rate.	No	No	Null
Consumer_Price_Index_Rt	Numeric(9,4)	The consumer price index for the country.	No	No	Null
Country_Cd	Varchar(3)	The code associated with the country. This is based on the ISO 3166 standard, such as AF = Afghanistan and AL = Albania.	Yes	No	Not Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Employment_Growth_Rt	Numeric(9,4)	The employment growth rate.	No	No	Null
House_Price_Index_Rt	Numeric(9,4)	The house price index rate.	No	No	Null
Inflation_Rt	Numeric(9,4)	The inflation rate.	No	No	Null
Population_Growth_Rt	Numeric(9,4)	The population growth rate.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Treasury_1_Year_Rt	Numeric(9,4)	The one-year treasury rate.	No	No	Null
Treasury_10_Yr_Rt	Numeric(9,4)	The 10-year treasury rate.	No	No	Null
Unemployment_Rt	Numeric(9,4)	The unemployment rate based on the country.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Credit_Facility_Country_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
City_Nm	Varchar(100)	The name of city for the customer's primary address.	No	No	Null
Country_Cd	Varchar(3)	The code that is associated with the country. This is based on the ISO 3166 standard, such as AF = Afghanistan and AL = Albania.	No	No	Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Credit_Facility_Rk	Numeric(10)	The reference key associating the country with a credit facility and is applicable only if this account is drawn from a credit facility.	Yes	No	Not Null
Postal_Cd	Varchar(20)	The postal code for the address. In the United States, this is considered the ZIP code.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
State_Region_Cd	Varchar(4)	The state region code for address. The value is the unique code associated with states or regions, such as AK for Alaska, AL for Alabama, and AR for Arkansas.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Credit_Facility_Dim Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Commitment_Type_Cd	Varchar(3)	A code that indicates the commitment type. A commitment is a legally binding bank obligation to provide loans up to a specified amount for a specified period.	No	No	Null
Core_Mkt_Participant_Flg	Character(1)	The flag to indicate that the counterparty is a core market participant according to Basel II definition.	No	No	Null
Counterparty_Id	Varchar(32)	The source system identifier for the counterparty.	No	No	Null
Counterparty_Legal_Type_Cd	Varchar(3)	The code to indicate the counterparty legal type.	No	No	Null
Counterparty_Rk	Numeric(10)	The key to indicate the unique record for counterparty. Because source data for counterparty might come from multiple systems, the business supplied keys might not be unique. A surrogate key is added in the ETL process to ensure a unique identifier for counterparty. Used with Valid_From_Dttm for versioning of rows.	No	No	Null
Counterparty_Rln_Type_Cd	Varchar(3)	The code to indicate the relationship of counterparty with the bank, such as long-time customer relation, short-time customer relation, and so on.	No	No	Null
Counterparty_Type_Cd	Varchar(3)	The code to identify the counterparty type, such as small business, medium business, and proprietorship.	No	No	Null
Cpty_Internal_Rpt_Category_Cd	Varchar(3)	The code for the internal counterparty-reporting hierarchy.	No	No	Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Credit_Facility_Id	Varchar(32)	A source system identifier or business key used to identify the actual credit facility.	No	No	Null
Credit_Facility_Rk	Numeric(10)	The DDS retained key for the credit facility. It is generated when the credit facility record is first loaded into the DDS and is never changed for that facility. This is the business key used for loading the credit facility record into the credit facility dimension.	No	No	Null
Credit_Facility_Sk	Numeric(10)	The surrogate key for the credit facility dimension. It is generated when loading credit facility records into the dimension. When a record for a new credit facility is inserted into the dimension, it is inserted with a surrogate key value calculated as max existing surrogate key value plus 1. When a Type 2 change is detected in an existing credit facility	Yes	No	Not Null

		record, the record is inserted into the dimension with a similarly incremented surrogate key. When no Type 2 change is detected in a credit facility record, the record is not inserted into the dimension.			
Credit_Facility_Type_Cd	Varchar(3)	The code that indicates the credit facility type; for example, cash, credit, working capital, and so on.	No	No	Null
Currency_Cd	Varchar(3)	The standard ISO 4217 code used for identifying currency; for example, USD = US dollar, EUR=Euro.	No	No	Null
Customer_Rk	Numeric(10)	The DDS retained key for the customer. This is the customer to whom credit facility belongs.	No	No	Null
Economic_Sector_Cd	Varchar(3)	The code to indicate the counterparty economic sector, such as industry, utility, and so on.	No	No	Null
Effective_Maturity_Year_No	Numeric(8)	The number of years toward maturity of this account since the account open date. This is applicable for loan, mortgage, or deposit. For example, suppose the loan account was opened on 1 March 2006 and maturity date is 1 Jan 2016. Effective maturity year number is 10.	No	No	Null
Exposure_At_Default_Amt	Numeric(18,5)	The actual exposure of the bank on account of the credit account on the date on which the default event took place.	No	No	Null
High_Risk_Category_Flg	Character(1)	The flag to indicate whether the counterparty is in the high-risk category.	No	No	Null
In_Default_Flg	Character(1)	The flag to indicate that this facility is already in default.	No	No	Null
Internal_Reporting_Category_Cd	Varchar(3)	The code for the internal reporting hierarchy.	No	No	Null
Limit_Amt	Numeric(18,5)	The current maximum amount limit that can be borrowed against this credit facility.	No	No	Null
Non_Customer_External_Ind_Rk	Numeric(10)	The reference key to indicate whether the external individual, who is neither a customer nor an internal or external organization, is the counterparty.	No	No	Null
Non_Customer_External_Org_Rk	Numeric(10)	The reference key to indicate the association of the external organization record with the counterparty. This is used if the external organization is the counterparty and is not a customer. If external organization is a customer of the bank, then it is referred through the Customer_Rk column in this table.	No	No	Null
Owned_By_Internal_Org_Rk	Numeric(10)	The reference key to the Owned_By_Internal_Org record that is associated with this credit facility.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Resets_Type_Cd	Varchar(3)	The reset type codes for dates, such as irregular and regular.	No	No	Null

Seniority_Cd	Varchar(3)	The code to indicate the seniority of the loan, an inherent condition or status of a security that provides payment priority over other securities by the same issuer.	No	No	Null
Source_System_Cd	Varchar(3)	The source system code from which the row originated, such as core banking system, loans and mortgage system, credit card system, and so on.	No	No	Null
Specialized_Lending_Cd	Varchar(3)	The specialized lending codes, such as project finance, object finance, commodities finance, income-producing real estate, and high-volatility commercial real estate. The specialized lending types are bank specific.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Not Null

Credit_Facility_Score_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Credit_Facility_Rk	Numeric(10)	The reference key associating the score with a credit facility and is applicable only if this account is drawn from a credit facility.	Yes	No	Not Null
Latest_Score_Dttm	Datetime	The date and time at which the credit facility was scored.	No	No	Null
Latest_Score_No	DECIMAL(10,4)	This field provides the predicted values of model for PD, LGD, or CCF.	No	No	Null
Latest_Score_Points_No	Numeric(8)	The scorecard points for PD models.	No	No	Null
Model_Product_Type_Cd	Varchar(3)	A code that is used to identify the product type for which this analytical model is applicable, such as loans, credit cards, mortgages, and savings accounts.	No	No	Null
Model_Rk	Numeric(10)	The DDS retained key for the analytical model used for scoring this credit facility.	Yes	No	Not Null
Model_Type_Cd	Varchar(3)	A code that is used to identify the type of the analytical model, such as probability of an account to churn, a customer's probability to buy a product, probability of default (PD), and loss given default (LGD).	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Customer_Dim Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Annual_Income_Amt	Numeric(18,5)	The total annual income for customer. Applicable only if the customer is an individual.	No	No	Null
Asset_Other_Amt	Numeric(18,5)	The other asset amount for customer. This excludes liquid assets and real estate assets.	No	No	Null
Bankruptcy_Filed_Dt	Datetime	The latest date on which the customer filed for bankruptcy, if applicable.	No	No	Null
Bankruptcy_Status_Cd	Varchar(3)	The bankruptcy status code for the customer, such as never bankrupt, filed for bankruptcy, bankruptcy proceedings in progress, previously bankrupt, bankrupt in past but not relevant.	No	No	Null
Bill_Pay_Service_Flg	Character(1)	A flag to indicate that the service tax for the bill is paid or not. 0 indicates No and 1 indicates Yes.	No	No	Null
Birth_Dt	Datetime	The customer's date of birth. Applicable only if the customer is an individual.	No	No	Null
Business_Commenced_Dt	Datetime	The date on which the business started its operations.	No	No	Null
Business_Established_Dt	Datetime	The date on which the business was legally established.	No	No	Null
Business_Nature_Cd	Varchar(3)	A code to indicate the nature of business of customer or customer's employer, such as distribution, trading, manufacturing, and IT consulting.	No	No	Null
Children_Cnt	Numeric(6)	The number of children for customer. Applicable only if the customer is an individual.	No	No	Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Current_Address_Start_Dt	Datetime	The date on which the customer started living at the current address of the customer's primary address. Applicable only if the customer is an individual.	No	No	Null
Current_Country_Start_Dt	Datetime	The date on which the customer started living in the country of the customer's primary address. Applicable only if the customer is an individual.	No	No	Null
Current_Emp_Start_Dt	Datetime	The current employment start date for the customer. Applicable only if the customer is an individual.	No	No	Null

Customer_Active_Cd	Varchar(3)	A code that is used to indicate the activity level of customer, such as ACT for active and INA for inactive.	No	No	Null
Customer_Active_Desc	Varchar(100)	The description for the customer's activity level, such as active and inactive.	No	No	Null
Customer_City_Nm	Varchar(100)	The name of city for the customer's primary address.	No	No	Null
Customer_Class_Cd	Varchar(3)	A code to indicate the customer class or category, such as private banking, personal banking, and relationship management.	No	No	Null
Customer_Country_Cd	Varchar(3)	The code for the country for the customer's primary address	No	No	Null
Customer_Id	Varchar(32)	The source system identifier for the customer. This is the identifier used for the customer in the source system from which the customer record was first loaded into the DDS. This is the business key used for loading the customer record into the DDS.	No	No	Null
Customer_Lifecycle_Cd	Varchar(3)	A code that is used to indicate the life cycle of the customer, such as new customer, medium term customer, mature customer, and ex-customer.	No	No	Null
Customer_Nm	Varchar(83)	The customer name. This is a concatenation of the first name, middle name, and last name. Applicable only if the customer is an individual.	No	No	Null
Customer_Postal_Cd	Varchar(20)	The postal code or ZIP code for the customer's primary address.	No	No	Null
Customer_Rk	Numeric(10)	The DDS retained key for the customer. It is generated when the customer record is first loaded into the DDS and is never changed for that customer. This is the business key used for loading the customer record into the customer dimension.	No	No	Null
Customer_Sk	Numeric(10)	The surrogate key for the customer dimension. It is generated when loading customer records into the customer dimension. When a record for a new customer is inserted into the dimension, it is inserted with a surrogate key value calculated as max existing surrogate key value plus 1. When a Type 2 change is detected in an existing customer record, the record is inserted into the customer dimension with a similarly incremented surrogate key. When no Type 2 change is detected in a customer record, the record is not inserted into the customer dimension.	Yes	No	Not Null

Customer_State_Region_Cd	Varchar(4)	The code for the state or region for the customer's primary address.	No	No	Null
Customer_Type_Cd	Varchar(3)	A code that is used to categorize customers, such as IND for individual, SME for small or medium enterprise, and COR for corporate.	No	No	Null
Customer_Type_Desc	Varchar(100)	The description of the customer type code, such as individual, small or medium enterprise, or corporate.	No	No	Null
Education_Level_Cd	Varchar(10)	A code to identify an education level, such as school, high school, graduation, or post-graduation. Applicable only if the customer is an individual.	No	No	Null
Eldest_Child_Birth_Dt	Datetime	The birthdate for the customer's eldest child. Applicable only if the customer is an individual.	No	No	Null
Employee_Flg	Character(1)	The flag to indicate that this customer is an employee of the bank. Applicable only if the customer is an individual.	No	No	Null
Employers_Cnt	Numeric(6)	The number of employers for whom the customer has worked. Applicable only if the customer is an individual.	No	No	Null
Employment_Position_Status_Cd	Varchar(3)	The employment position status of customer, such as permanent, temporary, contractual, or probation. Applicable only if the customer is an individual.	No	No	Null
Employment_Start_Dt	Datetime	The first employment start date for the customer. Applicable only if the customer is an individual.	No	No	Null
Employment_Status_Cd	Varchar(3)	The codes that are used to indicate the employment status of the customer, such as unemployed, employed, and retired. Applicable only if the customer is an individual.	No	No	Null
Employment_Years_Cnt	Numeric(6,2)	The years for which the customer has been with the current employer. Applicable only if the customer is an individual.	No	No	Null
Ever_In_Collection_Flg	Character(1)	The ever-got-into-collections (Yes or No). 'Ever' is measured with the available historical data. The value of this variable is 1 if the account got into collection; 0 otherwise.	No	No	Null
External_Credit_Rating1_Cd	Varchar(4)	In the case of customer credit ratings by external agencies, two ratings are stored.	No	No	Null
External_Credit_Rating2_Cd	Varchar(4)	In the case of customer credit ratings by external agencies, two ratings are stored.	No	No	Null

External_Org_Rk	Numeric(10)	The DDS retained key for external organization. This is used to link the corporate customer to the external organization.	No	No	Null
First_Account_Open_Dt	Datetime	The date on which the customer first opened an account with the bank.	No	No	Null
First_Account_Type_Cd	Varchar(3)	The type of account the customer first set up with the bank, such as checking, savings, and brokerage.	No	No	Null
Gender_Cd	Varchar(3)	The code that is used to specify the gender of the customer. M = Male; F = Female. Applicable only if the customer is an individual.	No	No	Null
Hhold_Rk	Numeric(10)	The DDS retained key for the household to which the customer belongs. This column is used to determine the corresponding household surrogate key for a customer for a period by joining with the household dimension. Applicable only if the customer is an individual.	No	No	Null
Income_Category_Cd	Varchar(3)	A code that is used to define customer's income category. Applicable only if the customer is an individual.	No	No	Null
Incorporation_Dt	Datetime	The date on which the business is incorporated.	No	No	Null
Industry_Cd	Varchar(10)	A code that is used to indicate the industry to which customer or customer's employer belongs, such as automobile, information technology, and government.	No	No	Null
Internal_Credit_Rating_Cd	Varchar(20)	The internal credit rating codes, such as 0=poor, 1=average, and 3=good.	No	No	Null
Legal_Judgement_Flg	Character(1)	Flag to indicate any existing outstanding legal judgment.	No	No	Null
Liability_Other_Amt	Numeric(18,5)	The other liability amount for customer excluding real estate.	No	No	Null
Liability_Real_Estate_Amt	Numeric(18,5)	The total of all debt or mortgages for real estate owned by customer.	No	No	Null
Liquid_Assets_Amt	Numeric(18,5)	The liquid asset amount for customer. This includes amounts held in checking accounts, saving accounts, money market accounts, CDs, bonds, or stocks (publicly traded).	No	No	Null
Liquid_Net_Worth_Amt	Numeric(18,5)	The liquid net worth amount for a customer calculated as the difference between the total liquid assets and total liquid liabilities.	No	No	Null
Marital_Status_Cd	Varchar(3)	A code that is used to define a customer's marital status. Applicable only if the customer is an individual.	No	No	Null

Monthly_Alimony_Amt	Numeric(18,5)	The monthly alimony expenses for a customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Business_Income_Amt	Numeric(18,5)	The monthly business income for a customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Child_Allow_Amt	Numeric(18,5)	The monthly child allowance income for a customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Child_Support_Amt	Numeric(18,5)	The monthly child support expenses for a customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Investment_Amt	Numeric(18,5)	The monthly amount invested by the customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Other_Charge_Amt	Numeric(18,5)	The monthly any other expenses for a customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Other_Income_Amt	Numeric(18,5)	The monthly other income for customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Pri_Income_Source_Cd	Varchar(10)	The primary income source of a customer for monthly income, such as salary, commission, and rental. Applicable only if the customer is an individual.	No	No	Null
Monthly_Rental_Amt	Numeric(18,5)	The monthly rental expenses for a customer. Applicable only if the customer is an individual.	No	No	Null
Monthly_Rental_Income_Amt	Numeric(18,5)	The monthly income for a customer from rentals. Applicable only if the customer is an individual.	No	No	Null
Monthly_Repayment_Amt	Numeric(18,5)	The monthly repayment on credits the customer holds with this bank.	No	No	Null
Monthly_Repayment_Others_Amt	Numeric(18,5)	The monthly repayment on credits the customer holds with other banks.	No	No	Null
Monthly_Replacement_Income_Amt	Numeric(18,5)	The monthly replacement income for a customer, such as unemployment income. Applicable only if the customer is an individual.	No	No	Null
Monthly_Salary_Income_Amt	Numeric(18,5)	The monthly salary income for a customer. Applicable only if the customer is an individual.	No	No	Null
Net_Worth_Amt	Numeric(18,5)	The net worth amount of a customer (difference between total asset and total liability).	No	No	Null

Num_Employees_Cnt	Numeric(6)	The number of employees in an organization. Applicable if the customer is an organization.	No	No	Null
Num_Offices_Cnt	Numeric(6)	The number of offices of an organization.	No	No	Null
Occupation_Start_Dt	Datetime	The start date for the customer's present occupation. Applicable only if the customer is an individual.	No	No	Null
Organization_Nm	Varchar(40)	The short name used to describe the organization. Applicable only if the customer is an organization.	No	No	Null
Organization_Type_Cd	Varchar(3)	A code that indicates the organization type, such as corporate headquarter, parent company, subsidiary headquarter, regional headquarter, district headquarter, division, or department.	No	No	Null
Other_Bank_Client_Flg	Character(1)	The flag to indicate that the applicant also banks with other banks.	No	No	Null
Other_Credit_Cards_Cnt	Numeric(6)	The number of credit cards held by the customer. Applicable only if the customer is an individual.	No	No	Null
Own_Automobile_Flg	Character(1)	A flag to indicate that the customer owns an automobile. Applicable only if the customer is an individual.	No	No	Null
Own_Motorcycle_Flg	Character(1)	A flag to indicate that the customer owns a motorcycle. Applicable only if the customer is an individual.	No	No	Null
Own_Residence_Property_Flg	Character(1)	The flag to indicate that the customer owns residential property. Applicable only if the customer is an individual.	No	No	Null
Ownership_Cd	Varchar(3)	A code that is used to indicate whether the business is public or privately owned, such as proprietor, partnership, and privately incorporated.	No	No	Null
Ownership_Cnt	Numeric(6)	The number of owners count depends on the ownership criteria, such as a list of all owners holding 20% or greater stake.	No	No	Null
Passport_Issue_Country_Cd	Varchar(3)	The code for the country of which the customer holds a passport. Applicable only if the customer is an individual.	No	No	Null
Pending_Lawsuit_Flg	Character(1)	A flag to indicate whether a lawsuit is pending in the court of law. Y indicates yes.	No	No	Null
Preferred_Channel_Cd	Varchar(3)	A code that is used to indicate the customer's preferred communication channel, such as telephone, mail, or email. Depending on the privacy laws applicable in geography, this channel might be restricted to account-related	No	No	Null

		communication or might be applicable for sales-related and other communication.			
Preferred_Telephone_No	Varchar(20)	The customer-indicated preferred telephone number for communication. Depending on the privacy laws applicable in geography, this number can be restricted to account-related communication or can be applicable for sales-related and other communication.	No	No	Null
Primary_Citizenship_Country_Cd	Varchar(3)	The code for the primary country of citizenship for the customer. Applicable only if the customer is an individual.	No	No	Null
Primary_Internal_Org_Rk	Numeric(10)	The DDS retained key that is used internally in the organization in which the customer first opened an account. It depends on the internal rules of the bank.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Real_Estate_Amt	Numeric(18,5)	The market value of real estate owned by the customer.	No	No	Null
Residence_Status_Cd	Varchar(3)	The residence status of the customer. Examples are owned, rented, or spouse owned. Applicable only if the customer is an individual.	No	No	Null
Residence_Status_Dt	Datetime	The date on which the status of residence was set.	No	No	Null
Secndry_Citizenship_Country_Cd	Varchar(3)	The code for the secondary country of citizenship if applicable for the customer. Applicable only if the customer is an individual.	No	No	Null
Self_Employment_Flg	Character(1)	A flag to indicate that the customer is self-employed. Applicable only if the customer is an individual.	No	No	Null
Source_System_Cd	Varchar(3)	The code of the source system code from which the customer record was first loaded into the DDS, such as core banking and mortgage management system.	No	No	Null
Std_Occupation_Cd	Varchar(3)	The occupation code, such as doctor, engineer, manager, or other. Applicable only if the customer is an individual.	No	No	Null
Tax_Bracket_Cd	Varchar(3)	The income tax bracket code for the customer. This is generally based on the customer's taxable income and the taxation rules of the country in which the income is taxed.	No	No	Null
Tax_Id	Varchar(32)	The tax identifier for the customer such as Social Security number, national insurance number, and permanent account number.	No	No	Null

Tax_Id_Type_Cd	Varchar(3)	The type of tax identifier for the tax identifier number, such as Social Security number, national insurance number, or permanent account number.	No	No	Null
Temporary_Employment_End_Dt	Datetime	The date on which the contract or temporary employment ends for the customer. Applicable only if the customer is an individual.	No	No	Null
Total_Asset_Amt	Numeric(18,5)	The total amount in, from any company or personal-owned assets.	No	No	Null
Total_Dependents_Cnt	Numeric(6)	The total number of persons (children and other) dependent on customer. Applicable only if the customer is an individual.	No	No	Null
Total_Employment_Years_Cnt	Numeric(6,2)	The total years of work experience for the customer until the recent account open date. Applicable only if the customer is an individual.	No	No	Null
Total_Liability_Amt	Numeric(18,5)	The total amount of liabilities payable by the owner, based on the sum of the total current liabilities, long-term debt, and other liabilities.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Not Null
Youngest_Child_Birth_Dt	Datetime	The birthdate for the customer's youngest child. Applicable only if the customer is an individual.	No	No	Null

Customer_Score_Detail Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Customer_Rk	Numeric(10)	The DDS retained key for the customer. This is the customer whose scoring details are captured in this table.	Yes	No	Not Null
Latest_Score_Dttm	Datetime	The date and time at which customer was scored.	No	No	Null
Latest_Score_No	DECIMAL(10,4)	This field provides the predicted values of model for PD, LGD, or CCF.	No	No	Null
Latest_Score_Points_No	Numeric(8)	Scorecard points for PD models.	No	No	Null
Model_Product_Type_Cd	Varchar(3)	A code that is used to identify the product type for which this analytical model is applicable. Example values are loans, credit cards, mortgages, and savings accounts.	No	No	Null
Model_Rk	Numeric(10)	The DDS retained key for the analytical model used for scoring this customer.	Yes	No	Not Null
Model_Type_Cd	Varchar(3)	A code that is used to identify the type of the analytical model, such as probability of account attrition, customers' probability to buy a product, probability of default, and loss given default.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	Yes	No	Not Null

Default_Event_Dim Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Account_Rk	Numeric(10)	The DDS retained key for the account for which the default event took place. Using this key, details of the defaulting account can be obtained from the account dimension.	No	No	Null
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Default_Dt	Datetime	The date on which the default event took place.	No	No	Null
Default_Event_Id	Varchar(32)	The source system identifier for the default event. This is the identifier used for the default event in the source system from which the default event record was first loaded into the DDS. It is the business key used for loading the default event record into the DDS.	No	No	Null
Default_Event_Rk	Numeric(10)	The DDS retained key for the default event. It is generated when the default event record is first loaded into the DDS and is never changed for that default event. This is the business key used for loading the default event record into the default event dimension.	No	No	Null
Default_Event_Sk	Numeric(10)	The surrogate key for the default event dimension. It is generated when loading default event records into the default event dimension. When a record for a new default event is inserted into the dimension, it is inserted with a surrogate key value calculated as max existing surrogate key value plus 1. When a Type 2 change is detected in an existing default event record, the record is inserted into the default event dimension with a similarly incremented surrogate key. When no Type 2 change is detected in a default event record, no record is inserted into the default event dimension.	Yes	No	Not Null
Default_Reason_Cd	Varchar(3)	The code to indicate the reason of the default event, such as willful default, out of employment, and bankruptcy.	No	No	Null
Default_Status_Cd	Varchar(3)	The code to indicate the status of the default event, such as back to regular, follow up in progress, collection in progress, recovery in progress, write off complete, and so on.	No	No	Null
Default_Type_Cd	Varchar(3)	The code to indicate the type of default. For example, 90 days past due, credit restructured, 60 days past due.	No	No	Null
Exposure_At_Default_Amt	Numeric(18,5)	The actual exposure of the bank on account of the credit account on the date on which the default event took place.	No	No	Null

Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Not Null

Financial_Product_Dim Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Created_By	Varchar(20)	The logon name that is used for creating the record in the foundation mart.	No	No	Null
Created_Dttm	Datetime	The date and time at which the record was created in the foundation mart.	No	No	Null
Effective_Dt	Datetime	The date on which the product is introduced for customers. The record might appear in the mart even before the product is available for customers. The effective date is the date on which the product is effectively available for customers.	No	No	Null
Expiration_Dt	Datetime	The date on which the product was withdrawn or not available for customers. Depending on the bank's policies, this might indicate that existing accounts for the product are moved to a different product or that existing accounts for the product continue until maturity.	No	No	Null
Financial_Product_Type_Cd	Varchar(3)	The basic type of product, such as mortgage, loan, credit card, or core banking. This is the basic type of product. All types of loans have the type loan, and checking and savings accounts contain the type core banking.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Product_Cat_Level_1_Cd	Varchar(3)	<p>This is the code to indicate the first or bottom level in the product classification hierarchy to which the product belongs. The product category is used to store the product classification hierarchy used in the bank. For example, if the product hierarchy were as follows: All</p> <p>Products Credit Products Term Credit</p> <p>Products Mortgages Fixed rate, then fixed rate would be the bottom or first level in the product classification hierarchy. If less than five levels exist in the product hierarchy, then the bottom or first level is a duplicate of the second level. If more than five levels exist in the product hierarchy, the dimension needs to be customized.</p>	No	No	Null
Product_Cat_Level_1_Desc	Varchar(100)	<p>This is the description of the code to indicate the first or bottom level in the product classification hierarchy to which the product belongs. The product category is used to store the product classification hierarchy used in the bank. For example, if the product hierarchy were as follows: All Products Credit Products Term</p> <p>Credit Products Mortgages Fixed rate, then</p>	No	No	Null

		fixed rate would be the bottom or first level in the product classification hierarchy. If less than five levels exist in the product hierarchy, then the bottom or first level is a duplicate of the second level. If more than five levels exist in the product hierarchy, the dimension needs to be customized.			
Product_Cat_Level_2_Cd	Varchar(3)	<p>This is the code to indicate the second or one above bottom level in the product classification hierarchy to which the product belongs. The product category is used to store the product classification hierarchy used in the bank. For example, if the product hierarchy were as follows: All Products Credit Products Term</p> <p>Credit Products Mortgages Fixed rate, then mortgages would be the second or one above bottom level in the product classification hierarchy. If less than four levels exist in the product hierarchy, then the second or one above bottom level is a duplicate of the third level. If more than five levels exist in the product hierarchy, the dimension needs to be customized.</p>	No	No	Null
Product_Cat_Level_2_Desc	Varchar(100)	<p>This is the description of the code to indicate the second or one above bottom level in the product classification hierarchy to which the product belongs. The product category is used to store the product classification hierarchy used in the bank. For example, if the product hierarchy were as follows: All Products Credit</p> <p>Products Term Credit Products Mortgages</p> <p>Fixed rate, then mortgages would be the second or one above bottom level in the product classification hierarchy. If less than four levels exist in the product hierarchy, then the second or one above bottom level is a duplicate of the third level. If more than five levels exist in the product hierarchy, the dimension needs to be customized.</p>	No	No	Null
Product_Cat_Level_3_Cd	Varchar(3)	<p>This is the code to indicate the third or two above bottom level in the product classification hierarchy to which the product belongs. The product category is used to store the product classification hierarchy used in the bank. For example, if the product hierarchy were as follows: All</p> <p>Products Credit Products Term Credit</p> <p>Products Mortgages Fixed rate, then term credit products would be the third or two above bottom</p>	No	No	Null

		level in the product classification hierarchy. If less than three levels exist in the product hierarchy, then the third or two above bottom level is a duplicate of the fourth level. If more than five levels exist in the product hierarchy, the dimension needs to be customized.			
Product_Cat_Level_3_Desc	Varchar(100)	<p>The description of the code that indicates the level of the product in the product classification hierarchy. The product category is used to store the product classification hierarchy used in the bank. For example, if the product hierarchy were as follows: All Products</p> <p>Credit Products Term Credit Products</p> <p>Mortgages Fixed rate, then term credit products would be the third or two above bottom level in the product classification hierarchy. If less than three levels exist in the product hierarchy, then the third or two above bottom level is a duplicate of the fourth level. If more than five levels exist in the product hierarchy, the dimension needs to be customized.</p>	No	No	Null
Product_Cat_Level_4_Cd	Varchar(3)	<p>The description of the code that indicates the level of the product in the product classification hierarchy. The product category is used to store the product classification hierarchy used in the bank. For example, if the product hierarchy were as follows: All Products</p> <p>Credit Products Term Credit Products</p> <p>Mortgages Fixed rate, then credit products would be the fourth or three above bottom level in the product classification hierarchy. If less than two levels exist in the product hierarchy, then the fourth or three above bottom level is a duplicate of the fifth level. If more than five levels exist in the product hierarchy, the dimension needs to be customized.</p>	No	No	Null
Product_Cat_Level_4_Desc	Varchar(100)	<p>The description of the code that indicates the level of the product in the product classification hierarchy. The product category is used to store the product classification hierarchy used in the bank. For example, if the product hierarchy were as follows: All Products</p> <p>Credit Products Term Credit Products</p> <p>Mortgages Fixed rate, then credit products would be the fourth or three above bottom level in the product</p>	No	No	Null

		classification hierarchy. If less than two levels exist in the product hierarchy, then the fourth or three above bottom level is a duplicate of the fifth level. If more than five levels exist in the product hierarchy, the dimension needs to be customized.			
Product_Cat_Level_5_Cd	Varchar(3)	<p>The code that indicates the fifth or top level in the product classification hierarchy to which the product belongs. The product category is used to store the product classification hierarchy used in the bank. For example, if the product hierarchy were as follows: All</p> <p>Products Credit Products Term Credit</p> <p>Products Mortgages Fixed rate, then all products would be the fourth or top level in the product classification hierarchy. If no product hierarchy exists in the bank, then the default value all products can be used at this level. If more than five levels exist in the product hierarchy, the dimension needs to be customized.</p>	No	No	Null
Product_Cat_Level_5_Desc	Varchar(100)	<p>The description of the code that indicates the fifth or top level in the product classification hierarchy to which the product belongs. The product category is used to store the product classification hierarchy used in the bank. For example, if the product hierarchy were as follows: All</p> <p>Products Credit Products Term Credit</p> <p>Products Mortgages Fixed rate, then all products would be the fourth or top level in the product classification hierarchy. If no product hierarchy exists in the bank, then a default value all products can be used at this level. If more than five levels exist in the product hierarchy, the dimension needs to be customized.</p>	No	No	Null
Product_Class_Cd	Varchar(3)	A code that indicates product class, such as asset or liability.	No	No	Null
Product_Id	Varchar(32)	The source system identifier for the product. This is the identifier used for the product in the source system from which the product record was first loaded into the DDS. It is the business key used for loading the product record into the DDS.	No	No	Null
Product_Level_No	Numeric(8)	The number that distinguishes whether the product is a candidate for up-sell or cross-sell. The most basic product for a product type has the level number 1. For example, the most basic credit card contains a level number 1. The next level of a product is level number 2. If an account that is for a product of level number 1 moves to a product of level number 2, it is said to be upgraded. For example, a silver credit card might have level number	No	No	Null

		1. Additional levels have similarly incremental level numbers. For example, a gold credit card might have level number 3, while a platinum credit card might have level number 4. If no upgrade path exists for a product type, all products for that product type are at level number 1.			
Product_Nm	Varchar(40)	The name of the bank product.	No	No	Null
Product_Rk	Numeric(10)	The DDS retained key for the product. It is generated when the product record is first loaded into the DDS and is never changed for that product. This is the business key used for loading the product record into the financial product dimension.	No	No	Null
Product_Sk	Numeric(10)	The surrogate key for the product dimension. It is generated when loading product records into the product dimension. When a record for a new product is inserted into the dimension, it is inserted with a surrogate key value calculated as max existing surrogate key value plus 1. When a Type 2 change is detected in an existing product record, the record is inserted into the product dimension with a similarly incremented surrogate key. When no Type 2 change is detected in a product record, no record is inserted into the product dimension.	Yes	No	Not Null
Product_Sub_Class_Cd	Varchar(3)	The code to indicate the product subclass, such as revolving credit, term credit, demand deposit (CASA), and term deposit.	No	No	Null
Product_Sub_Type_Cd	Varchar(3)	A code that is used to indicate the subtype of the product, such as fixed rate mortgage, adjustable rate mortgages (for mortgage), education loans, used auto loans (for loans), premium cards, or rebate cards (for credit cards).	No	No	Null
Product_Sub_Type_Desc	Varchar(100)	The description of the product subtype code, such as fixed rate mortgage, adjustable rate mortgages (for mortgage), education loans, used auto loans (for loans), premium cards, or rebate cards (for credit cards).	No	No	Null
Product_Type_Desc	Varchar(100)	The description of the product type. For example, mortgage, loan, credit card, or core banking	No	No	Null
Source_System_Cd	Varchar(3)	The code of the source system code from which the customer record was first loaded into the DDS, such as core banking or mortgage management system.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null

Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Not Null
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Recovery_Fact Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Account_Sk	Numeric(10)	The surrogate key for the account dimension. It is generated when loading account records into the account dimension. When a record for a new account is inserted into the dimension, it is inserted with a surrogate key value calculated as max existing surrogate key value plus 1. When a Type 2 change is detected in an existing account record, the record is inserted into the account dimension with a similarly incremented surrogate key. When no Type 2 change is detected in an account record, the record is not inserted into the account dimension.	Yes	Yes	Not Null
Credit_Facility_Sk	Numeric(10)	The key to credit facility dimension. This defines the credit facility linked to the account for which recovery is made.	No	Yes	Null
Customer_Sk	Numeric(10)	Surrogate key for the customer dimension. It is generated when loading customer records into the customer dimension. When a record for a new customer is inserted into the dimension, it is inserted with a surrogate key value calculated as max existing surrogate key value plus 1. When a Type 2 change is detected in an existing customer record, the record is inserted into the customer dimension with a similarly incremented surrogate key. When no Type 2 change is detected in a customer record, the record is not inserted into the customer dimension.	Yes	Yes	Not Null
Default_Event_Sk	Numeric(10)	The key to the default event dimension. This is the default event related to recovery.	Yes	Yes	Not Null
Product_Sk	Numeric(10)	The key to product dimension. This is the product related to recovery.	No	Yes	Null
Recovery_Cost_Amt	Numeric(18,5)	The recovery cost amount. This is the amount spent by the financial institution to recover the defaulted amount.	No	No	Null
Recovery_From_Type_Sk	Numeric(10)	The key to recovery from type dimension. This indicates the source related to recovery.	Yes	Yes	Not Null
Segment_Sk	Numeric(10)	The key to segment dimension. This indicates the segment in which the customer lies.	No	Yes	Null
Time_Sk	Numeric(10)	The key to time dimension.	Yes	Yes	Not Null
Value_At_Recovery_Amt	Numeric(18,5)	The total amount recovered from default. This column is used for further calculation of LGD. You might choose to populate this column with the discounted recovery amount.	No	No	Null
Value_Realized_Amt	Numeric(18,5)	The total value realized. However, the current calculation of LGD does not consider this column.	No	No	Null

Time_Dim Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Cal_Day_No	Numeric(8)	The day of the calendar year, such as 1 or 20 or 300, and so on.	No	No	Null
Cal_Month_End_Flg	Character(1)	The flag to indicate whether a given calendar day is end day of the month.	No	No	Null
Cal_Month_First_Dt	Datetime	The calendar month start date that specifies one of the 12 divisions of the calendar year, such as 03 or 01 or 2006, 08 or 01 or 2006.	No	No	Null
Cal_Month_Last_Dt	Datetime	The calendar month end date that specifies the end date of one of the 12 divisions of the calendar year. For example, 05 or 31 or 2006, 09 or 30 or 2006.	No	No	Null
Cal_Month_Nm	Varchar(9)	The calendar month name that specifies the name of one of the 12 divisions of the calendar year, such as April, June, and September.	No	No	Null
Cal_Month_No	Numeric(8)	The calendar month number that specifies the number of one of the 12 divisions of the calendar year, such as 03, 07, 12.	No	No	Null
Cal_Quarter_First_Dt	Datetime	The calendar quarter start date that specifies the start date of a calendar quarter, such as 01 or 01 or 2006, 04 or 01 or 2006, 07 or 01 or 2006.	No	No	Null
Cal_Quarter_Last_Dt	Datetime	The calendar quarter end date that specifies the last date of a calendar quarter, for example, 03 or 31 or 2006, 06 or 30 or 2006.	No	No	Null
Cal_Quarter_Nm	Varchar(13)	The calendar quarter name that specifies whether it is the first, second, third, or fourth quarter of the calendar year.	No	No	Null
Cal_Quarter_No	Numeric(8)	The calendar quarter number that specifies the quarter of a calendar year; for example, first quarter or third quarter.	No	No	Null
Cal_Week_End_Flg	Character(1)	The flag to indicate whether a given calendar day is the end day of the week. The definition of week is as per format specified in the WEEK_FMT parameter (in the Parameter table). Default format is DTWEEK.2. That is, week starting from Monday.	No	No	Null
Cal_Week_No	Integer	The week number in which a particular calendar day falls. The definition of week is as per format specified in the WEEK_FMT parameter (in the Parameter table). Default format is DTWEEK.2. Tat is, week starting from Monday.	No	No	Null
Cal_Year_First_Dt	Datetime	The calendar year start date. The start date of a calendar year, such as 01 or 01 or 2006.	No	No	Null
Cal_Year_Last_Dt	Datetime	The calendar year end date that specifies the last date of the calendar year regardless of the financial year calendar, such as 31 December.	No	No	Null
Cal_Year_No	Numeric(8)	The calendar year number. The year (reckoned from January 1 to December 31) according to the Gregorian calendar, such as 2001, 1998, and 1972.	No	No	Null

Cal_Yyyymm	Varchar(6)	The example should be 2011 or 07.	No	No	Null
Day_Nm	Character(1)	The name of the day for a particular calendar day, such as Monday, Friday, and so on.	No	No	Null
Days_In_Cal_Month	Numeric(8)	The days in the month. It represents the number of actual days in a month, such as 31, 28, and 30.	No	No	Null
Days_In_Cal_Quarter	Numeric(8)	The days in the calendar quarter. Total number of days in one quarter, such as 90 or 91 or 92.	No	No	Null
Days_In_Cal_Year	Numeric(8)	The days in the calendar year. The total number of days in one year, such as 365 days or 366 days.	No	No	Null
Days_In_Fiscal_Quarter	Numeric(8)	The days in the fiscal quarter. The total number of days in one financial quarter, such as 90 days, 91 days, and 92 days.	No	No	Null
Days_In_Fiscal_Year	Numeric(8)	The days in the fiscal year. It is the total number of days in one financial year.	No	No	Null
Fiscal_Day_No	Integer	The day of the fiscal year, such as 1 or 20 or 300, and so on.	No	No	Null
Fiscal_Month_No	Numeric(8)	The fiscal month number. Fiscal means any accounting period of 12 months. A fiscal month number specifies the number of the month in the financial year, such as 02, 05, 11.	No	No	Null
Fiscal_Quarter_First_Dt	Datetime	The fiscal quarter start date. The start date of a financial quarter, such as 01 or 01 or 2006, 04 or 01 or 2006, 07 or 01 or 2006.	No	No	Null
Fiscal_Quarter_Last_Dt	Datetime	The fiscal quarter end date. Last date of one financial quarter, such as 31st and 30th.	No	No	Null
Fiscal_Quarter_Nm	Varchar(40)	The fiscal quarter name. Name of the financial quarter, such as January, April, July, and October.	No	No	Null
Fiscal_Quarter_No	Numeric(8)	The fiscal quarter number. The number that specifies whether it is the first, second, third, or fourth quarter of the financial year.	No	No	Null
Fiscal_Week_No	Integer	The week number in which a particular fiscal day falls.	No	No	Null
Fiscal_Year_First_Dt	Datetime	The fiscal year start date. It is the beginning of the financial year, such as 1st Jan or 1st April.	No	No	Null
Fiscal_Year_Last_Dt	Datetime	The fiscal year end date. It is the last date of the financial year, such as 31st December and 31st March.	No	No	Null
Fiscal_Year_No	Numeric(8)	The fiscal year number.	No	No	Null
Fiscal_Yyyymm	Varchar(6)	The fiscal year month. It is the year and month of the financial year, such as 2005 or 07 or 2007 or 01.	No	No	Null
Last_Processed_Dttm	Datetime	The date and time at which the record is created or updated in the foundation mart.	No	No	Null
Period_First_Dttm	Datetime	The start date and time of a period. For example, for a monthly time dimension, this is the start date and time of the calendar month.	No	No	Null
Period_Last_Dttm	Datetime	The end date and time of a period. For example, for a monthly time dimension, this is the end date and time of the calendar month.	No	No	Null
Time_Sk	Numeric(10)	The surrogate key for time in one calendar year.	Yes	No	Not Null

Week_First_Dt	Datetime	The first date of the calendar week. The definition of week is as per format specified in the WEEK_FMT parameter (in the Parameter table). Default format is DTWEEK.2. That is, week starting from Monday.	No	No	Null
Week_Last_Dt	Datetime	The last date of the calendar week. The definition of week is as per format specified in the WEEK_FMT parameter (in the Parameter table). Default format is DTWEEK.2. That is, week starting from Monday.	No	No	Null

Account_Default_Dim Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Account_Rk	Numeric(10)	Foundation mart retained key for the account.	Yes	No	Not Null
Account_Status_Cd	Varchar(3)	A code to indicate account status, such as ACT for active or CLO for closed.	No	No	Null
Account_Type_Cd	Varchar(3)	Indicates the type of account. The following are the examples of account codes: COR for core banking, LON for loan, MTG for mortgage, CCD for credit card, or INV for investment.	No	No	Null
Credit_Facility_Rk	Numeric(10)	Reference key associating the account with a credit facility and is applicable only if this account is drawn from a credit facility.	No	No	Not Null
Customer_Rk	Numeric(10)	Foundation mart retained key to indicate the customer who is the primary account holder.	No	No	Not Null
Default_Dt	Datetime	Date on which the default event took place.	No	No	Null
Default_Event_Rk	Numeric(10)	Foundation mart retained key for the default event. It is generated when the default event record is first loaded into the foundation mart and is never changed for that default event. This is the business key used for loading the default event record into the default event dimension.	No	No	Null
Default_Status_Cd	Varchar(3)	Code to indicate the status of the default event, such as back to regular, follow up in progress, collection in progress, recovery in progress, or write off complete.	No	No	Null
Individual_Organization_Cd	Varchar(3)	Code indicating the account belongs to an individual or organization. This is stored here redundantly to enable easy classification of whether the account is held by an individual or corporate customer.	No	No	Null
Open_Dt	Datetime	The date on which the account was opened. This field should not be populated as null as it is a mandatory field.	No	No	Not Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the data mart.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores	Yes	No	Not Null

		information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.			
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Country_Snapshot_Base Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Annual_Gdp_Growth_Rt	Numeric(9,4)	The annual gross domestic product (GDP) for the country. The total market value of all final goods and services produced in a country in a given year.	No	No	Null
Avg_Personal_Income_Growth_Rt	Numeric(9,4)	Average personal income growth rate.	No	No	Null
Cash_Flow_Discount_Rt	Numeric(9,4)	Cash flow discount rate.	No	No	Null
Consumer_Price_Index_Rt	Numeric(9,4)	Consumer price index for the country.	No	No	Null
Country_Cd	Varchar(3)	The code associated with the country. This is based on the ISO 3166 standard, such as AF – Afghanistan or AL – Albania	Yes	No	Not Null
Employment_Growth_Rt	Numeric(9,4)	Employment growth rate.	No	No	Null
House_Price_Index_Rt	Numeric(9,4)	House price index rate.	No	No	Null
Inflation_Rt	Numeric(9,4)	Inflation rate.	No	No	Null
Period_Last_Dttm	Datetime	End date and time of a period. For example, for a monthly time dimension, this is the end date and time of the calendar month.	Yes	No	Not Null
Population_Growth_Rt	Numeric(9,4)	Population growth rate.	No	No	Null
Treasury_1_Year_Rt	Numeric(9,4)	One-year treasury rate.	No	No	Null
Treasury_10_Yr_Rt	Numeric(9,4)	10-year treasury rate.	No	No	Null
Unemployment_Rt	Numeric(9,4)	Unemployment rate, based on the country.	No	No	Null

Credit_Facility_Default_Dim Table

Column Name	Data Type	Description	Is PK	Is FK	Null Option
Credit_Facility_Rk	Numeric(10)	Reference key associated with credit facility.	Yes	No	Not Null
Credit_Facility_Type_Cd	Varchar(3)	Code indicating the credit facility type.	No	No	Null
Customer_Rk	Numeric(10)	Foundation mart retained key for the customer.	No	No	Not Null
Default_Dt	Datetime	Date on which the default event took place.	No	No	Null
Default_Event_Rk	Numeric(10)	Foundation mart retained key for the default event. It is generated when the default event record is first loaded into the foundation mart and is never changed for that default event. This is the business key used for loading the default event record into the default event dimension.	No	No	Null
Default_Status_Cd	Varchar(3)	Code to indicate the status of the default event, such as back to regular, follow up in progress, collection in progress, recovery in progress, or write off complete.	No	No	Null
Processed_Dttm	Datetime	The date and time at which the record is created or updated in the data mart.	No	No	Null
Valid_End_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-10 to 14-Apr-10, the next row's START date and time must be a date after 14-Apr-10.	No	No	Null
Valid_Start_Dttm	Datetime	The standard date and time for versioning. Row content is valid within the time range specified in the START and END fields. For a given identifier, versions of its rows are distinguished by different non-overlapping START and END date and time ranges. For example, if one row stores information from 12-Apr-04 to 14-Apr-04, the next row's START date and time must be a date after 14-Apr-04.	Yes	No	Not Null