

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 |
| MaturityDt | Datetime | The maturity date of loan or mortgage account. | No | No | Null |
| MaturityDt_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_RefusedDt | 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 |
| Clltrl_Ins_End_Dt | Datetime | The collateral insurance end date. | No | No | Null |
| Clltrl_Ins_Start_Dt | Datetime | The collateral insurance start date. | No | No | Null |

| | | | | | |
|-------------------------------|---------------|---|----|----|------|
| Clltrl_Mthly_Ins_Prem_Amt | Numeric(18,5) | The collateral monthly insurance premium payment. | No | No | Null |
| Clltrl_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_Envrnmt_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 |
| Mangement_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_ScoreDt | 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_CapitalizationDt | 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 |
| Opbdit_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_Dept_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_Dept_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_Reportng_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:</p> <table style="margin-left: 40px;"> <tr> <td>All</td> <td></td> <td></td> <td></td> </tr> <tr> <td>Products</td> <td>Credit Products</td> <td>Term Credit</td> <td></td> </tr> <tr> <td>Products</td> <td>Mortgages</td> <td>Fixed rate, then fixed rate</td> <td>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.</td> </tr> </table> | All | | | | Products | Credit Products | Term Credit | | 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. | No | No | Null |
| All | | | | | | | | | | | | | | | | | |
| Products | Credit Products | Term Credit | | | | | | | | | | | | | | | |
| 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. | | | | | | | | | | | | | | |
| 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:</p> <table style="margin-left: 40px;"> <tr> <td>All Products</td> <td>Credit Products</td> <td>Term</td> </tr> <tr> <td>Credit Products</td> <td>Mortgages</td> <td>Fixed rate, then</td> </tr> </table> | All Products | Credit Products | Term | Credit Products | Mortgages | Fixed rate , then | No | No | Null | | | | | | |
| All Products | Credit Products | Term | | | | | | | | | | | | | | | |
| Credit 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. | | | |
| Product_Cat_Level_2_Cd | Varchar(3) | 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 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. | No | No | Null |
| Product_Cat_Level_2_Desc | Varchar(100) | 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 Products Term 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. | No | No | Null |
| Product_Cat_Level_3_Cd | Varchar(3) | 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 Products Credit Products Term Credit Products Mortgages Fixed rate , then term credit products would be the third or two above bottom | 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) | 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 Credit Products Term Credit Products 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. | No | No | Null |
| Product_Cat_Level_4_Cd | Varchar(3) | 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 Credit Products Term Credit Products 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. | No | No | Null |
| Product_Cat_Level_4_Desc | Varchar(100) | 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 Credit Products Term Credit Products Mortgages Fixed rate , then credit products would be the fourth or three above bottom level in the product | 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) | 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 Products Credit Products Term Credit 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. | No | No | Null |
| Product_Cat_Level_5_Desc | Varchar(100) | 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 Products Credit Products Term Credit 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. | 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 |
|------------------|----------|---|----|----|----------|

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. | | | |
|--|--|--|--|--|

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 |