proc sql;

create table baltracker as select coalesce (a.acct\_no,b.acct\_no) as acct\_no , a.\*, b.default\_date

from acct\_all\_name as a left join default\_acct\_no as b

on a.acct\_no=b.acct\_no and a.date <= b.default\_date

order by acct\_no,date;

quit;

data baltracker1;

set baltracker;

where default\_date ne . ;

run;

%macro doloop;

data baltracker2;

set baltracker1;

array crbal [50] crbal1- crbal50;

array dbbal [50] dbbal1- dbbal50;

retain crbal1- crbal50;

retain dbbal1- dbbal50;

by acct\_no;

retain count;

if first.acct\_no then count=0;

count= count+1;

%do I=1 %to 50;

if count= &I and pmt= "CR" then crbal&I.=bal;

if count= &I and pmt= "DB" then dbbal&I.=bal;

%end;

if last.acct\_no then output;

run;

%mend doloop;

%doloop;

%macro doloop;

data baltracker2;

set baltracker1;

array dcrbal [51] dcrbal0- dcrbal50;

array ddbbal [51] ddbbal0- ddbbal50;

retain dcrbal0- dcrbal50;

retain ddbbal0- ddbbal50;

period= intck('month','01Jan2013'd,date);

df= 1.12\*\*(-period/12);

if pmt= "CR" then discrbal= bal\*df;

if pmt= "DB" then disdbbal= bal\*df;

%do I=0 %to 50;

if pmt= "CR" and period= &I then dcrbal&I.= discrbal;

if pmt= "DB" and period= &I then ddbbal&I.= disdbbal;

%end;

by acct\_no;

if last.acct\_no then output;

%do I=0 %to 50;

if missing(dcrbal&I.) then dcrbal&I.=0;

if missing(ddbbal&I.) then ddbbal&I.=0;

%end;

run;

%mend doloop;

%doloop;