

# MICROSOFT EXCEL SUBMISSION FORMAT

## Excel Spreadsheets

Use the enclosed Excel workbook: RmaSubm2014.xlsx. There are two worksheets.

- The **Transmittal** worksheet will consist of a single row containing information about your bank.
- The **Submission** worksheet will contain multiple rows each representing a financial statement's data.

Note: See the record layout and field descriptions below.

## Remarks

Fields 49 through 79 are used in RMA's Industry Default Probabilities and Cash Flow Measures publication and are not required for a successful submission record. However, provide this information if it is available.

The data from each financial statement for each **Submission** row must at a minimum meet the following criteria:

- The Record Type must be specified: "P" for submissions that are spread on a percentage-of-completion basis, "G" (general) for all others.
- The Fiscal Year End of the financial statement must fall within the range established by the Statement Studies Program year. For 2014 that range is -- **April 1, 2013 through March 31, 2014**.
- An Industry Code must be specified (either the NAICS code – 6 digit, or the SIC code – 4 digit, or both). RMA prefers the NAICS 6 digit code.
- All financial amount fields (except the ratios: Growthrate, Zscore, Debt service and Intcoverage) are to be provided in thousands and in cells formatted as Number – 0 decimals. Round to the nearest thousand. For example:
  - 1,286,542 rounds to 1287
  - 193,276 rounds to 193
  - 52,655 rounds to 53
  - 300 rounds to 0
- The sum of the asset fields must equal Total Assets +/- 1. The sum of the liability fields plus Net Worth must equal Total Liabilities & Net Worth +/- 1.
- Total Assets must equal Total Liabilities & Net Worth +/- 2.
- Total Assets, Total Liabilities & Net Worth and Net Sales must each be greater than zero.

**If any of these validation points are not met by the data for a particular submission record, do not include that submission in the file.**

Provide a company's prior period data (fields 49-62, 74-79) if:

- The current year-end reconciles to the prior period
- The prior period statement is 12 months
- The prior period statement's date is the (current period statement date – 1 year) +/- 7 days

**If a prior period does not exist for a customer, all prior period information fields should be empty.**

We ask the users to provide a unique Company (customer) ID Code to better identify a submission in the event questions arise about an individual submission record. It also helps in identifying duplicate submissions.

We also ask for a brief description of the company's primary product or service in the Submission Record to ensure proper classification.

The Legal Form is important for some compiled data.

The Type of Financial Statement contributes to some pertinent statistics.

Company State and Zip are used in the production of regional statistics.

## Submission Record Layout

Some of the following financial data fields are marked “G only” meaning there will be data for those fields only for statements spread in a general or service industries format. For statements spread in the percentage of completion method of accounting, fields marked “G only” are to be set to Null.

Likewise, the fields marked “P only” means there will be data for those fields only for statements using the percentage of completion accounting method. For statements spread in a general format, fields marked “P only” are to be set to Null.

Unmarked fields will receive data from both general or service formats and the percentage of completion method.

Field#	Field Size	Data Type	Field Name	Field Description	Memo
1	1	Text	RecordType	Record Type: General or Service All general or service = G Percentage of completion = P	
2	12	Text	CompanyID	Company ID code	
3	1	Num	LegalForm	Legal Form ex. Corporation, LLP, Proprietorship, S-Corp, Partnership, Non-Profit	
4	1	Text	IndType	Industry type ex. Construction, Manufacturing, Mining, Retail, Service, Wholesale, Real Estate	
5	36	Text	ProductService	Primary product or service rendered.	
6	2	Text	CoState	Company's state	
7	10	Text	Cozip	Company's zip code	
8	10	Text	FiscalYear	Fiscal Year End: mm/dd/yyyy	
9	4	Num	SIC	SIC code for this company	
10	6	Num	NAICS	NAICS code for this company	
11	1	Text	FsType	Type of financial statement ex. Qualified, Reviewed, Compiled, Tax Return	
12			Cash	Cash and Marketable Securities	
13			Artrade	Trade Receivables	G only
14			Arprogb	Accts Receivable - Progress Billings	P only
15			Arreten	Accts Receivable - Current Retention	P only
16			Inv	Inventory	
17			Costseb	Costs In Excess Of Billings	P only
18			Aocurra	All Other Current Assets	
19			Fixeda	Fixed Assets (Net)	
20			JointV	Joint Ventures & Investments	P only
21			Intang	Intangibles	
22			Aononcurra	All Other Non-Current Assets	

Field#	Field Size	Data Type	Field Name	Field Description	Memo
23			Totala	Total Assets	
24			Notespy	Notes Payable - Short Term	
25			Aptrade	Accts Payable - Trade	
26			Apreten	Accts Payable - Retention	P only
27			Billec	Billings In Excess Of Costs	P only
28			Aptax	Income Taxes Payable	
29			Currmat	Current Maturities L/T/D	
30			Aocurr1	All Other Current Liabilities	
31			Ltd	Long-Term Debt	
32			Deftax	Deferred Taxes	
33			Aononcurr1	All Other Non-Current Liabilities	
34			Retearn	Retained Earnings	
35			Aonetwrth	All Other Net Worth	
36			Netwrth	Net Worth	
37			Totalnw	Total Liabilities & Net Worth	
38			Sales	Net Sales (or Contractors Revenue)	
39			Grprofit	Gross Profit	
40			Opprofit	Operating Profit	
41			Profitbinttax	Profit Before Interest and Taxes	
42			Profitbtax	Profit Before Taxes	
43			Profitbextitems	Profit Before Extraordinary Items	
44			Extitems	Extraordinary Items (net)	
45			Inctax	Income Taxes (Corporations Only)	
46			Deprdeplamort	Depreciation/Depletion/ Amortization	
47			Intexp	Interest Expense	
48			Offcomp	Total Compensation Paid To Officers, Directors, Owners	
49			Cash_pp	Cash and Marketable Securities, prior period	
50			Inv_pp	Inventory, prior period	
51			Totcurra_pp	Total Current Assets, prior period	
52			Totala_pp	Total Assets, prior period	
53			Totcurr1_pp	Total Current Liabilities, prior period	
54			Total1_pp	Total Liabilities, prior period	
55			Retearn_pp	Retained Earnings, prior period	
56			Sales_pp	Net Sales, prior period	
57			Costsales_pp	Cost of Goods Sold, prior period	
58			Profitbinttax_pp	Profit Before Interest and Taxes, prior period	
59			Intexp_pp	Interest Expense, prior period	
60			Profitbextitems_pp	Profit Before Extraordinary items, prior period	
61			Extitems_pp	Extraordinary Items, prior period	
62			Deprdeplamort_pp	Depreciation/Depletion/ Amortization prior period	
63			Cashtrade	Cash from Trading	from UCA Cash Flow
64			Cashoper	Cash after Operations	from UCA Cash Flow
65			Cashopernet	Net Cash after Operations	from UCA Cash Flow
66			Cashdebtamort	Cash after Debt Amortization	from UCA Cash Flow
67			Growthrate	Sustainable Growth Rate	from Ratios
68			Zscore	Z-Score	from Ratios

Field#	Field Size	Data Type	Field Name	Field Description	Memo
69			DebtService	Debt Service P&I	from Ratios
70			IntCoverage	Interest Coverage	from Ratios
71			Apnontrade	Accts Payable - Non-Trade Items	
72			Ltcapitallease	Long-Term Capital Lease Obligations	
73			Netprofit	Profit after Taxes, Extraordinary Items, and Minority Interests	
74			Artrade_pp	Trade Receivables, prior period	G only
75			Arprogb_pp	Accts Receivable - Progress Billings, prior period	P only
76			Arreten_pp	Accts Receivable - Current Retention, prior period	P only
77			Aprtrade_pp	Accts Payable - Trade, prior period	
78			Apnontrade_pp	Accts Payable - Non-Trade Items, prior period	
79			Netprofit_pp	Profit after Taxes, Extr Items, and Min Int, prior period	

### Transmittal Record layout

Field#	Field Size	Data Type	Field Name	Field Description
1		Num	PubYear	Statement Studies Program Year = 2014
2		Num	BankChapter	Bank chapter code
3		Num	BankMember	Bank's RMA Member Number
4	30	Text	BankName	Bank Name
5	30	Text	BankAddress	Bank Address
6	20	Text	BankCity	Bank City
7	2	Text	BankState	Bank State
8	10	Text	BankZip	Bank Zip Code
9		Num	BankSubmCount	# Submission records in this file
10	20	Text	BankPerson	Name of person compiling this file
11	20	Text	BankTeleph	Telephone # of this person
12	16	Text	BankFax	Fax # of this person
13	50	Text	BankEmail	E-mail # of this person
14	4	Text	Vendor	Vendor code (Please provide "BANK" in this field)