RMA Submission Specifications – Campaign: MSAccess File Format

Overview

Use the enclosed MSAccess database: **RmaSubm25.accdb** as a template to submit the required information needed for a statement studies submission file.

- The **tblTransmittal** table will consist of a single record containing information about your bank. This record consists of 15 fields. If data does not exist for a field, an empty field is to be provided.

- The **tblSubmission** table will contain multiple records each representing a company's financial statement's data. Per the **Submission Record Layout** that follows starting on page 3, each record will consist of 79 fields. If data does not exist for a field, an empty field is to be provided.

Submission Requirements

The data for each **Submission record** must meet the following criteria to be accepted for the Statement Studies:

- The Record Type must be specified:

    - "P" for submissions that are spread on a percentage-of-completion basis.
    - "G" for (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 **financial date** range is – **April 1 through March 31**

- An industry code must be specified:

    - NAICS code – 6-digit
    - SIC code – 4-digit
    - Or both NAICS and SIC codes

- All financial fields (except the ratios: "Growthrate", "Zscore", "Debtservice", and "Intcoverage") are to be provided in thousands (no decimal and rounded 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 liabilities 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 Sales must each be greater than 0.

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

Prior Period Data

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. **

Other Specifications

- **Although not required, Company State and/or Company Zip Code are very important as they are used for regional statistics.**

- We ask you to provide a unique Company (customer) ID Code, (field 2) in the Submission Record, 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, (field 5) in the Submission record, to ensure proper classification.

- The Legal Form, (field 3) in the Submission record, is important for some compiled data.

- The Type of Financial Statement, (field 11) in the Submission record, contributes to some pertinent statistics.

The Record layouts will begin on the next page…

Layouts Color Key:
- Fields highlighted in <mark>yellow</mark> are required for a successful submission. Note that the field "*Netproft*" is a requirement for a successful submission.

- Fields highlighted in <mark>green</mark> are necessary to contribute to RMA IDP information.

- Fields highlighted in <mark>pink</mark> are not required but are necessary to contribute to RMA regional FRB and IDP information.

Submission Record Layout:

All Numeric data types are Integer, except for field# 67-70 which are Decimal

Field#	Field Size	Data Type	Field Name	Field Description	Memo
1	1	Text	RecordType	Record Type:	All general or service = G
					Percentage of completion = P
2	40	Text	CompanyID	Company ID code – up to 40 char.	
3	24	Text	LegalForm	Legal Form:	Example: Corporation, LLP, Proprietorship, S-Corp, Partnership, Nonprofit
4	16	Text	IndType	Industry type:	Example: 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	Text	SIC	SIC code for this company. Include leading Zero	
10	6	Text	NAICS	NAICS code for this company	
11	24	Text	FsType	Type of financial statement:	Example: Unqualified, Reviewed, Compiled, Tax Return
12		Numeric	Cash	Cash and Marketable Securities	All Cash, Marketable Securities and other near-cash items. Exclude Sinking Funds.
13		Numeric	Artrade	Trade Receivables	All accounts from trade, net of allowance for doubtful accounts.
14		Numeric	Arprogb	Accts Receivable - Progress Billings	Amounts billed on current contracts, excluding retention.
15		Numeric	Arreten	Accts Receivable - Current Retention	Amounts held back by customers on current contracts as retention.
16		Numeric	Inv	Inventory	Anything constituting inventory. For Contractors - Percentage of completion: Costs attributable to equipment, small tools, supplies and other deferred costs related to contracts in progress wherein a portion of the cost applies to work not yet performed.
17		Numeric	Costseb	Costs In Excess Of Billings	The difference between (the total of costs and recognized estimated earnings to date) and the total billings to date.
18		Numeric	Aocurra	All Other Current Assets	Any other Current Assets. Do not include Prepaid Items here.
19		Numeric	Fixeda	Fixed Assets (Net)	All property, plant, leasehold improvements and equipment, net of accumulated depreciation or depletion.
20		Numeric	JointV	Joint Ventures & Investments	The total of investment and equity in joint ventures.
21		Numeric	Intang	Intangibles	Intangible Assets, including goodwill, trademarks, patents, catalogs, brands, copyrights, formulas, franchises and mailing lists, net of accumulated amortization.
22		Numeric	Aononcurra	All Other Non-Current Assets	Prepaid Items and any other Non-Current Assets.
23		Numeric	Totala	Total Assets	Sum of all Asset fields.
24		Numeric	Notespy	Notes Payable - Short Term	All Short Term Note Obligations, including bank and commercial paper. Do not show Trade Notes Payable here.
25		Numeric	Aptrade	Accts Payable - Trade	Open accounts due to the trade.
26		Numeric	Apreten	Accts Payable - Retention	Amounts held back as retention in payments to subcontractors on current contracts.
27		Numeric	Billec	Billings In Excess Of Costs	The difference between the total billings to date and the total of costs and recognized estimated earnings to date.
28		Numeric	Aptax	Income Taxes Payable	Income Taxes, including current portion of Deferred Taxes.
29		Numeric	Currmat	Current Maturities L/T/D	That portion of Long Term Obligations which is due within the next fiscal year.
30		Numeric	Aocurrl	All Other Current Liabilities	Any other Current Liabilities, including bank overdrafts and Accrued Expenses.
31		Numeric	Ltd	Long-Term Debt	All Senior Debt, including bonds, debentures, bank debt, mortgages, deferred portions of Long-Term Debt, and Capital Lease Obligations.
32		Numeric	Deftax	Deferred Taxes	All Deferred Taxes.
33		Numeric	Aononcurrl	All Other Non-Current Liabilities	Any other Non-Current Liabilities, including Subordinated Debt and Liability Reserves.

34		Numeric Retearn	Retained Earnings	That portion of earnings reinvested in the company.
35		Numeric Aonetwrth	All Other Net Worth	Net worth other than Retained Earnings.
36		Numeric Netwrth	Net Worth	Difference between Total Liabilities and Total Assets. Minority Interest is included here.
37		Numeric Totallnw	Total Liabilities & Net Worth	Sum of Total Liabilities and Net Worth. Must agree with Total Assets.
38		Numeric Sales	Net Sales (or Contractors Revenue)	Gross Sales, net of returns and discounts.
39		Numeric Grproft	Gross Profit	Net Sales minus Cost of Sales*. If a firm does not report a Cost of Sales figure, enter the Net Sales figure here and re-classify any miscellaneous expense items that may have been shown in Cost of Sales.
40		Numeric Opproft	Operating Profit	Gross Profit minus Operating Expenses (including all SGA expenses and Depreciation). Do not include Interest Expense here.
41		Numeric Proftbinttax	Profit Before Interest and Taxes	Earnings before Interest Expense and Income Taxes.
42		Numeric Proftbtax	Profit Before Taxes	This figure may differ from Operating Profit because of miscellaneous Other Income and Expenses (net). This includes such items as Interest Expense and Miscellaneous Expenses netted against Recoveries, Interest Income, Dividends Received and Miscellaneous Income. Enter here the Earnings Before Taxes figure.
43		Numeric Proftbextitems	Profit Before Extraordinary Items	Earnings before Extraordinary Items.
44		Numeric Extitems	Extraordinary Items (net)	Extraordinary, non-recurring income and expenses (net).
45		Numeric Inctax	Income Taxes (Corporations Only)	For corporations only (excluding Subchapter S corporations) enter Income Taxes paid.
46		Numeric Deprdeplamort	Depreciation/Depletion/Amortization	The sum of all such non-cash expenses incurred during the year covered by the statement. Use annual expenses only, not accumulated totals from the balance sheet.
47		Numeric Intexp	Interest Expense	The sum of all Interest Expenses incurred during the year. Do not net against Interest Income.
48		Numeric Offcomp	Total Compensation Paid to Officers, Directors, Owners	Total salaries, bonuses, commissions and other monetary remuneration to all officers, directors and owners of the firm during the year. This would include drawings of partners and proprietors.
49		Numeric Cash_pp	Cash and Marketable Securities, prior period	
50		Numeric Inv_pp	Inventory, prior period	
51		Numeric Totcurra_pp	Total Current Assets, prior period	
52		Numeric Totala_pp	Total Assets, prior period	
53		Numeric Totcurrl_pp	Total Current Liabilities, prior period	
54		Numeric Totall_pp	Total Liabilities, prior period	
55		Numeric Retearn_pp	Retained Earnings, prior period	
56		Numeric Sales_pp	Net Sales, prior period	
57		Numeric Costsales_pp	Cost of Goods Sold, prior period	
58		Numeric Proftbinttax_pp	Profit Before Interest and Taxes, prior period	
59		Numeric Intexp_pp	Interest Expense, prior period	
60		Numeric Proftbextitems_pp	Profit Before Extraordinary items, prior period	
61		Numeric Extitems_pp	Extraordinary Items, prior period	
62		Numeric Deprdeplamort_pp	Depreciation/Depletion/Amortization prior period	
63		Numeric Cashtrade	Cash from Trading	from UCA Cash Flow
64		Numeric Cashoper	Cash after Operations	from UCA Cash Flow
65		Numeric Cashopernet	Net Cash after Operations	from UCA Cash Flow
66		Numeric Cashdebtamort	Cash after Debt Amortization	from UCA Cash Flow
67		Numeric Growthrate	Sustainable Growth Rate	from Ratios
68		Numeric Zscore	Z-Score (Leave blank)	from Ratios
69		Numeric Debtservice	Debt Service P&I	from Ratios
70		Numeric Intcoverage	Interest Coverage	from Ratios
71		Numeric Apnontrade	Accts Payable - Non-Trade Items	

72		Numeric Ltcapitallease	Long-Term Capital Lease Obligations	
73		Numeric Netproft	Profit after Taxes, Extraordinary Items, and Minority Interests	Profit after Taxes, Extraordinary Items, and Minority Interests
74		Numeric Artrade_pp	Trade Receivables, prior period	
75		Numeric Arprogb_pp	Accts Receivable - Progress Billings, prior period	
76		Numeric Arreten_pp	Accts Receivable - Current Retention, prior period	
77		Numeric Aptrade_pp	Accts Payable - Trade, prior period	
78		Numeric Apnontrade_pp	Accts Payable - Non-Trade Items, prior period	
79		Numeric Netproft_pp	Profit after Taxes, Extraordinary Items, and Minority Interests, prior period	

Transmittal Record layout:

- All Numeric Data Types are Integer.

- The # Submission Records (field 9) is to contain the number of submission records in the accompanying Submission file.

- In Vendor Code (field 14) enter an up-to-four-characters code to identify your bank's software vendor whose program is generating this file. Ex. Users of Moody's software have MKMV as their VendorCode.

- In Software Code (field 15) enter an up-to-six-characters code to identify the Vendor's software platform used in generating this file. We are adding this to the transmittal file to account for some Vendors using more than one software platform. Ex. Users of Moody's Credit Lens have CL as their Software Code.

Field#	Field Size	Data Type	Field Name	Field Description
1		Numeric	PubYear	Statement Studies Program Year = 2024
2		Numeric	BankChapter	Bank RMA Chapter ID
3		Numeric	BankMember	Bank's RMA Member ID
4	40	Text	BankName	Bank Name
5	30	Text	BankAddress	Bank Address
6	24	Text	BankCity	Bank City
7	2	Text	BankState	Bank State
8	10	Text	BankZip	Bank Zip Code
9		Numeric	BankSubmCount	# Submission records in this file
10	24	Text	BankPerson	Name of person compiling this file
11	20	Text	BankTeleph	Telephone # of this person
12	20	Text	BankFax	Fax # of this person
13	50	Text	BankEmail	E-mail of this person
14	4	Text	Vendor	Vendor code
15	6	Text	Software	Software code – if available