

ProSight Submission Specifications – 2026 Campaign: Text File Format

Overview

ProSight requires two files for each bank's submission:

- The **Transmittal** (ProSighttran.txt) file 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. File structure is to adhere to the comma-delimited file convention.
- The **Submission** (ProSightSubm26.txt) file 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. File structure is to adhere to the comma-delimited file convention, one record per row, no blank rows.

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 2026 that range is – **April 1, 2025 through March 31, 2026**.
- 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", "Debtsservice", 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 **yellow** are required for a successful submission. Note that the field "*Netprofit*" is a requirement for a successful submission.
- Fields highlighted in **green** are necessary to contribute to ProSight IDP information.
- Fields highlighted in **pink** are not required but are necessary to contribute to ProSight 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	
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	Curmat	Current Maturities L/T/D	That portion of Long Term Obligations which is due within the next fiscal year.
30		Numeric	Aocurr1	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	Aononcurr1	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	Grprofit	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	Opprofit	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	Total_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	Aprontrade	Accts Payable - Non-Trade Items	
72	Numeric	Ltcapitallease	Long-Term Capital Lease Obligations	
73	Numeric	Netprofit	Profit after Taxes, Extraordinary Items, and Minority Interests	
74	Numeric	Atrade_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	Atrade_pp	Accts Payable - Trade, prior period	
78	Numeric	Aprontrade_pp	Accts Payable - Non-Trade Items, prior period	
79	Numeric	Netprofit_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.

<u>Field#</u>	<u>Field Size</u>	<u>Data Type</u>	<u>Field Name</u>	<u>Field Description</u>
1		Numeric	PubYear	Statement Studies Program Year = 2026
2		Numeric	BankChapter	Bank ProSight Chapter ID
3		Numeric	BankMember	Bank's ProSight 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

Software Codes:

<u>Software Code</u>	<u>Software</u>	<u>Vendor Code</u>	<u>Vendor</u>
CASH	CASH Suite	WK	Wolters Kluwer
CL	CreditLens	MKMV	Moodys
CQ	CreditQuest	FIN	Finastra
FISC	FISCAL Credit Suite	VSS	Vision Software
FT	Financial Track	WAVE	Global Wave Group
LC	LendingCloud	MKMV	Moodys
LV	LoanVantage	JH	Jack Henry
NG	NextGen	BH	BakerHill
OPT	Ambit Optimist	FIS	FIS Global
RA	Risk Analyst	MKMV	Moodys
SA	Statement Analyzer	BH	BakerHill