



19th XBRL International Conference

“Case Studies in XBRL Solutions”

June 22-25, 2009

Paris, France

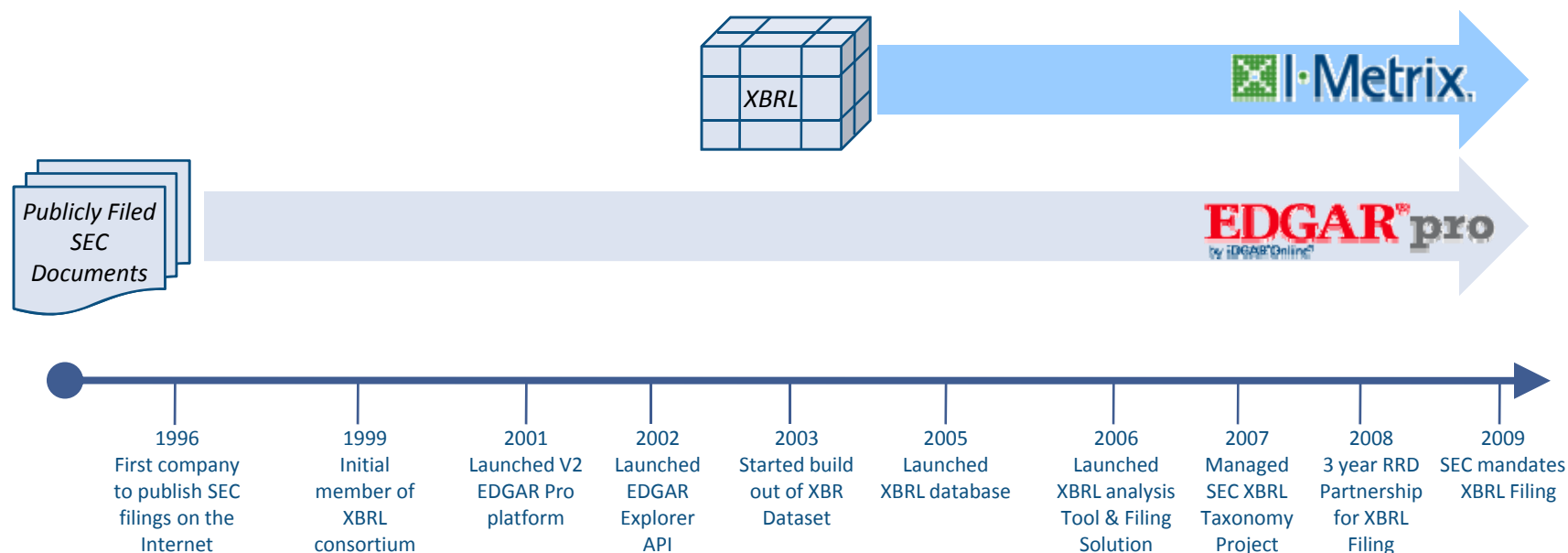
Case Studies in XBRL

Eric Evans, VP — EDGAR Online, Inc.

6/25/09

History of EDGAR Online

EDGAR Online has evolved from being the leader in SEC documents to the leader in XBRL



- # 1 Private Source for SEC Documents – 70mm pageviews/month, Equities, Mutual Funds
- # 1 Provider of XBRL Data – Fastest most detailed fundamental dataset 11yrs/6,000 elements
- # 1 Provider of XBRL Analysis Tools – 1,000s of subscribers
- # 1 Creator of US SEC XBR Filings – 3-4x the next closest competitor
- # 1 Platform for Custom XBRL Data Collection

EDGAR Online's – XBRL Experience

Market	EDGAR Online Market Position	Customers
Data & Analytics	<p>#1 Private Sector Source for SEC Filings</p> <ul style="list-style-type: none"> Over 70 million page views per month 10s of thousands of subscribers Equites, Mutual Funds, ABSs, Corp Actions... Cataloged and searchable availability 30 seconds with alerting 	<p>Anyone that needs to access SEC Filings:</p>
	<p>Largest, Fastest, Most Detailed XBRL Dataset</p> <ul style="list-style-type: none"> 11 Years of all US Public Companies 10ks, 10qs, 8ks Linked to the Source document 6,000 elements taxonomy All filings in 15mins to avg of 6 hrs Chinese XBRL, Korean XBRL 	<p>Financial institutions:</p>
	<p>#1 XBRL Analysis Tool</p> <ul style="list-style-type: none"> Demanding Users Open, screen, analyze and save XBRL data Web Version and Excel Version Link to source filing, alerting, pricing, ownership, estimates, news 	<p>Analysts, Accountants & Regulators</p>
XBRL Creation	<p>#1 XBRL Filing Creator</p> <ul style="list-style-type: none"> Created over 280X BRL Filings for public companies 3-4 X next closest competitor Fully automated with links to the source document 	<p>Companies that file with the SEC:</p>
	<p>Highest Fidelity XBRL Processing Platform</p> <ul style="list-style-type: none"> SEC and Non-SEC financial statements Linked back to the source document Multi-currency & multi-lingual 	<p>Companies that collect financial data:</p>

Meeting the Challenge

The I-Metrix suite of tools empowers Corporate Executives to meet the challenges of today's complex business environment

Pressures

Meeting
Business
Objectives

Challenges

- Internal Analysis
- Competitive Analysis
- Data Integration

I-Metrix Solution

- Real Time access to multiple industry leading datasets
- Customizable/Standard Analytical Models and Dashboards
- Comprehensive Internal and External data sources

Managing
Regulatory
Complexity

- SOX Peer Analysis
- Internal Auditing
- Industry Intelligence

- Real-time Benchmarking against key peer disclosures
- Understand the impact of regulatory changes
- Alerting on SEC filings or Key Performance Indicators (KPI)

Delivering
Shareholder
Value

- Performance Mgmt.
- Board Reporting
- Investor Relations

- Real Time tracking of internal and external business indicators
- Visual representation of company and competitor performance
- Information to manage external and internal communication

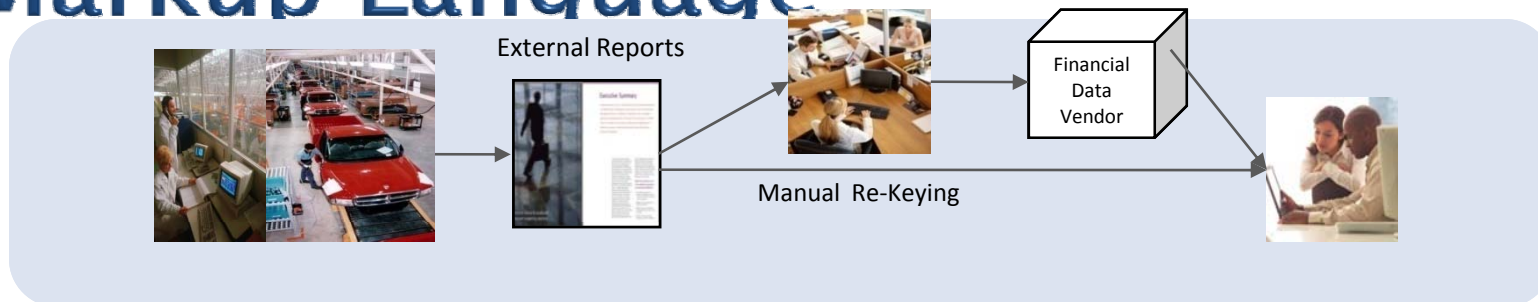
Be Prepared. Avoid Surprises. Stay Ahead.

Financial Reporting Volume & Complexity Has Exploded

SEC'S EDGAR DATABASE					
Year	# of 10K Filers	Cumulative # of Filings	Bytes Filed Per Year	Cumulative # of Bytes	# of Pages in Citigroup's 10k
1996	12,602	326,637	25,035,371,249	44,875,133,391	263
1999	13,193	1,059,494	35,245,435,641	147,570,816,546	265
2009	12,069	4,163,565	204,150,536,257	1,271,786,008,874	1,376



- ▶ 19th century reporting models overwhelmed by a 21st century market
- ▶ Mountains of paper, and armies of people, are not solving the problem
- ▶ Data reporting standards are needed, and available, for:
 - Regulators to monitor markets and identify threats
 - Investors to manage risk
 - Public to regain trust and confidence in the markets

XBRL – eXtensible Business Reporting Markup Language



- 70-80% of Analysts Re-Key Data
- XBRL – Companies tag their financials and submit to SEC
- Benefits to Reporting Companies
 - Global
 - Single Standard for Reporting
 - Extensible
- Benefits to Investors & Regulators
 - Detail : 15,000 elements (including footnotes)
 - Accuracy, Timeliness, Comparability

Hidden Data in Financial Statements

 =Data items in traditional  =Data items in

BANKING DATA
Loans - Commercial, Industrial and Agricultural Loans
Loans - Commercial - Real Estate
Loans - Consumer - Real Estate
Loans - Consumer - Real Estate Construction
Loans - Commercial and Residential - Real Estate - Total
Loans - Consumer - - Home Equity
Loans -Consumer Installment - Credit Card
Loans - Consumer - Other
Loans - Consumer
Loans - Lease Financing
Loans - Other
Loans Held in Portfolio, Gross
Loans Held in Portfolio, Less Unearned and Allowances - Total
Allowance for Loan and Lease Losses
Loans Held in Portfolio, Net
Loans, Net
Demand Deposit Accounts - Noninterest Bearing
Demand Deposit Accounts - Domestic Noninterest Bearing
Demand Deposit Accounts - Foreign Noninterest Bearing
Demand Deposit Accounts - Interest Bearing
Demand Deposit Accounts - domestic interest Bearing
Demand Deposit Accounts - foreign Interest Bearing
Total Demand Deposit Accounts
Interest Income - Other Investment Securities
Interest Income - Trading Assets
Interest Income - Interest on Taxable Securities
Interest Income - Interest on Taxable Exempt Securities
Interest Income - Investment Securities - Total
Fed Funds Sold
Securities Purchased Under Agreements to Resell
Federal Funds Sold and Securities Purchased Under Agreements to Resell

Dataset	# of Elements in Dataset
EDGAR Online	6,000
Cap IQ	2,000 (includes non-financial)
Factset Worldscope	1,600 (includes non-financial)
Reuters	700
Bloomberg	400
Morningstar/Hemscott	400
Compustat	350
Mergent	300

FOOTNOTE ITEMS

- Forward-looking lease obligations
- Banks – average Balance Sheets
- Risk Management – Derivative and Hedging transactions
- Long-term debt details
- Pensions & other Postretirement plans
- Discontinued Operations breakdown
- Segment breakdown for continuing operations
- Stock option activity breakdown
- Tax details
- Banking – Securitization and variable interest entities
- Etc.....

XBRL Downstream

Regulators who are overwhelmed by the sheer volume of data to be monitored ; Equity analysts who can't cover enough companies; and investors who cannot easily compare small cap companies – can all realize efficiencies that improve productivity, decision making and public perception.

Timeliness

Data delivered through the I-Metrix platform is extracted from SEC filings within hours of submission, ensuring that you have the most up to date information available anywhere .

Efficiencies

Currently analysts spend a large amount of their time (25 to 50%) extracting, formatting, and working with the data. I-Metrix can reduce this effort to seconds by delivering data into models utilizing rules and processes defined by the user.

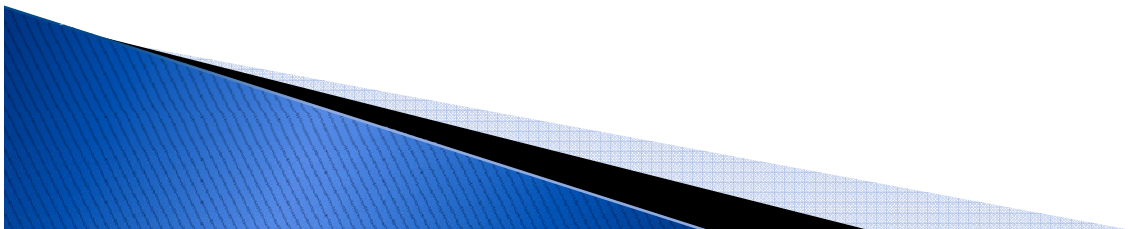
Consistency / Verification

Consistent tagging of information across time frames and companies is imperative when working with a data source. The I-Metrix platform provides this assurance by allowing

Familiar Tools

the source filings. The I-Metrix platform allows you to work with the information using familiar tools such as a browser window or an application like Excel.

I-Metrix Xcelerate
XBRL Solution Case Study #1



EDGAR[®]Online

Pilot: XBRL Taxonomy Validation

I-Metrix
by EDGAR Online

Browse S&P 100 Companies

- 3M CO [MMM](#)
- ABBOTT LABORATORIES [ABT](#)
- AES CORP [AES](#)
- ALCOA INC [AA](#)
- ALLSTATE CORP [ALL](#)
- ALTRIA GROUP, INC. [MO](#)
- AMERICAN ELECTRIC POWER CO INC [AEP](#)
- AMERICAN EXPRESS CO [AXP](#)
- AMERICAN INTERNATIONAL GROUP INC [AIG](#)
- AMGEN INC [AMGN](#)
- APPLE INC [AAPL](#)
- AT&T INC. [T](#)
- AVON PRODUCTS INC [AVP](#)
- BAKER HUGHES INC [BHI](#)
- BANK OF AMERICA CORP /DE/ [BAC](#)
- BANK OF NEW YORK MELLON CORP [BK](#)
- BAXTER INTERNATIONAL INC [BAX](#)
- BOEING CO [BA](#)
- BRISTOL MYERS SQUIBB CO [BMY](#)
- BURLINGTON NORTHERN SANTA FE CORP [BNI](#)
- CAMPBELL SOUP CO [CPB](#)

3M CO (MMM) CEO

Print SOURCE FILING: DEF 14A 3/26/2007

GEORGE W. BUCKLEY 2007 Total Compensation
\$4,694,408

2007 Total Compensation Breakdown

Salary	\$167,000
Bonus	\$4,117,500
Other	\$409,908

2007 Stock Option Awards

Total Value of Options	\$1,542,500
Total Number of Options	725,531
Exercised Options	N/A
Exercised Value	N/A
Unexercisable Options	530,885

S&P 100 Compensation Comparison Scale

\$1 ————— \$30,000,000

Performance

Ratio	Value
Annual Income Growth	0.0636%
Annual Cash Growth	0.2904%

© 1995-2009 EDGAR Online, Inc. All rights reserved • NASDAQ: EDGR • Solutions for Corporations • Terms of Use • Privacy Statement

Validate and correct structural issues, brought in compliance with accepted XBRL standards (FRTA,FRIS).

Update definition files for elements in taxonomy to be in line with standard industry practice

Validate data modeling , adjust incorrect data types(i.e. making sure dates are dates , text as a String etc.)

XBRL Creation: Financials tagging

Name	BROADRIDGE FINANCIAL SOLUTIONS, INC. BR	BROADRIDGE FINANCIAL SOLUTIONS, INC. BR	Mapped Tags
Symbol			
Period Date	12/31/2008	6/30/2008	
Document Type	10-Q	10-Q	
Other non-current liabilities	\$56,000,000	\$53,600,000	us-gaap:OtherLiabilitiesNoncurrent
Deferred revenues	\$52,600,000	\$60,900,000	us-gaap:DeferredRevenueNoncurrent
Total liabilities	\$1,638,200,000	\$2,087,800,000	us-gaap:Liabilities
Commitments and contingencies (Note 10)	\$0	\$0	us-gaap:CommitmentsAndContingencies
<i>Stockholders' equity:</i>			us-gaap:StockholdersEquityAbstract
Preferred stock	\$0	\$0	us-gaap:PreferredStockValue
Authorized	25,000,000	25,000,000	us-gaap:PreferredStockSharesAuthorized
Issued	0	0	us-gaap:PreferredStockSharesIssued
Outstanding	0	0	us-gaap:PreferredStockSharesOutstanding
Common stock	\$1,400,000	\$1,400,000	us-gaap:CommonStockValue
Par value	\$0.01	\$0.01	us-
Authorized	650,000,000	650,000,000	us-gaap:CommonStockSharesAuthorized
Issued	141,500,000	140,500,000	us-gaap:CommonStockSharesIssued
Outstanding	140,400,000	140,400,000	us-gaap:CommonStockSharesOutstanding
Additional paid-in capital	\$487,800,000	\$469,500,000	us-gaap:AdditionalPaidInCapital
Retained earnings	\$294,000,000	\$248,200,000	us-gaap:RetainedEarningsAccumulatedDeficit
Treasury stock-at cost	-\$13,700,000	-\$2,000,000	us-gaap:TreasuryStockValue
Shares	1,100,000	100,000	us-gaap:TreasuryStockShares
Accumulated other comprehensive (loss) income	-\$5,100,000	\$28,700,000	us-gaap:AccumulatedOtherComprehensiveIncomeLo
Total stockholders' equity	\$764,400,000	\$745,800,000	us-gaap:StockholdersEquity
Total liabilities and stockholders' equity	\$2,402,600,000	\$2,833,600,000	us-gaap:LiabilitiesAndStockholdersEquity

XBRL Reviewers guide map tags and definitions

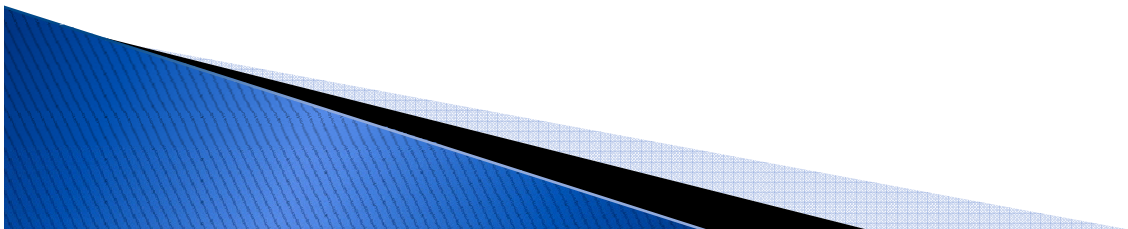
As Filed Income Statement

Ask questions or submit edits on line items

Taxonomy Experts will confirm edits and answer questions

Name	XYZ., Inc.	XYZ., Inc.	XYZ., Inc.	Client Initial Comments	Expert Response
Symbol	XYZ	XYZ	XYZ		
Period Dates	12/30/2007 - 1/3/2009	12/31/2006 - 12/29/2007	1/1/2006 - 12/30/2006		
Document Type	10-K	10-K	10-K		
<i>Cash and Equivalents:</i>					
Beginning of year	\$277,800,000	\$216,600,000	\$373,300,000	Should row 56 and row 57 have the same tag since one is at beginning of year and one is at end of year?	Yes, this is how the XBRL intended for these concepts in the C/F. In addition to the tag, the Pre and Lab files add a preferred label role (periodStartLabel and periodEndLabel) to differentiate these two tags
End of year	\$382,800,000	\$277,800,000	\$216,600,000		

I-Metrix Xcelerate
XBRL Solution Case Study #2



EDGAR[®]Online

Intranet – Custom Content

Stock Quote [+ Add EDGR to My Quote List](#)

EDGR (NASDAQ) STOCK
 EDGAR ONLINE INC Minimum 20 Minutes Delayed

Last Sale	\$ 2.62	Volume	12,841
Previous Close	\$ 2.65	Net Change	\$ -0.03
Net Change	\$ -0.03	Percent Change	-1.1321 %
Daily High	\$ 2.86	52-Week High	\$ 3.60
Daily Low	\$ 2.60	52-Week Low	\$ 2.040
Earnings per Share	\$ -0.19	Dividend	\$ 0.00
P/E Ratio	N/A	Dividend Yield	0.00 %

(Quotes Are Delayed By 20 Minutes)
 Historical and current data provided by *EDGAR Online Inc.* Intraday data is at least 20 minutes delayed. All times are Eastern Daylight Time.



News

[NASDAQ and EDGAR Online Partner to Create 144A Reference Database \(PR Newswire\)](#)

Today, February 28, 2008, 2 hours ago

The Nasdaq Stock Market, Inc. and EDGAR Online, Inc. announced today they have partnered to design and build a database of privately placed securities to support The PORTAL Market, NASDAQ's trading platform for these 144A securities.

[EDGAR\(R\) Online CEO to Present at Jefferies Annual Internet Conference \(PR Newswire\)](#)

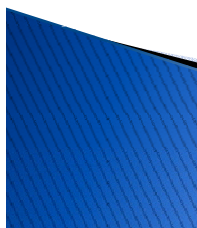
Thursday, February 14, 2008, 11:00:00 AM

EDGAR® Online, Inc. , a leading provider of value-added business and financial information, announced today that CEO and President Philip Moyer will present at the Jefferies 4th Annual Internet Conference on February 27, 2008, at the Mandarin Oriental in New York City.

[EDGAR\(R\) Online CEO and President Philip Moyer Elected to 2008 XBRL-US Board \(PR Newswire\)](#)

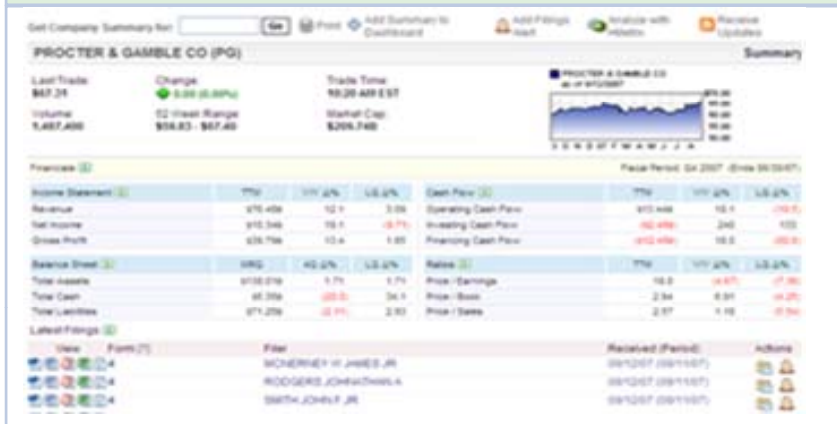
Tuesday, February 05, 2008, 10:00:00 AM

EDGAR Online, Inc. announced today that Philip Moyer, CEO and President, was recently elected to the 2008 Board of XBRL-US.

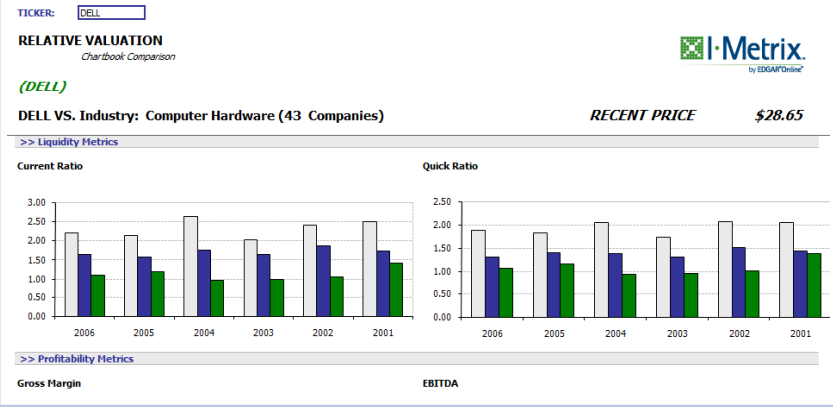


Dashboard Scenarios – Intranet Well known Computer Company

Scenario 1 – Research Companies



Scenario 2 – Benchmark Performance

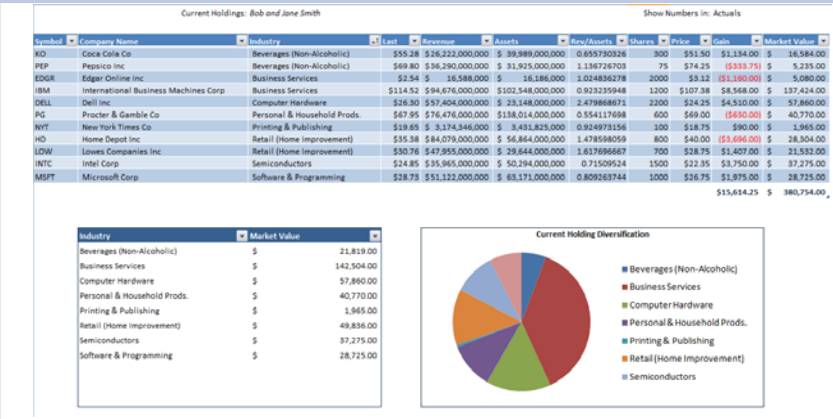


Scenario 3 – Investigate Anomalies

Annual Ratios Show variances from peer average: 20% Include peer variances: YES

Colgate Palmolive Co	LAST FISCAL YEAR				Peer Average	Peer Median
	DL 12/31/2006	PG 6/30/2006	DLX 6/30/2006	AMP 12/31/2006		
Finances						
Price	\$65.24	\$55.00	\$60.97	\$59.04	\$49.07	\$55.00
Market Cap (000's)	\$4,368,748	\$3,287,481	\$3,779,753	\$4,782,096	\$65,672,772	\$14,782,096
Revenue (000's)	\$12,227,799	\$9,222,000	\$8,644,000	\$9,703,900	\$22,209,967	\$9,703,900
Net Income (000's)	\$1,353,400	\$5,684,000	\$444,000	\$477,600	\$3,201,867	\$477,600
Total Number of Shares Outstanding	528,614,788	3,112,644,003	162,448,000	447,400,000	1,236,829,934	447,400,000
Financial Ratios						
EPS	\$2.57	\$2.79	\$2.95	\$1.79	\$2.27	\$2.79
P/E	25.36	19.93	20.67	33.23	23.83	20.67
Price To Book	21.38	2.73	NA	10.73	10.73	10.73
Price To Cash	1.96	1.90	1.90	1.90	2.07	1.90
Dividend	\$1.23	\$1.15	\$1.13	\$0.99	\$0.99	\$1.13
Dividend Yield	0.02	0.02	0.02	0.02	0.02	0.02
Dividend Payout	0.46	0.41	0.38	0.40	0.40	0.41
Liquidity Ratios						
Current Ratio	0.90	1.22	0.90	1.31	1.14	1.22
Quick Ratio	0.80	0.90	0.80	0.95	0.83	0.90
Cash Ratio	0.14	0.13	0.14	0.22	0.22	0.23
Inventory to Net Working Capital	0.30	1.45	0.30	1.15	0.68	1.15
Profitability Ratios						
Gross Margin	42.36%	61.48%	43.18%	40.81%	41.48%	61.48%

Scenario 4 – M&A



I-Metrix Professional
XBRL Solution Case Study #3



EDGAR[®]Online

Embedded Analytics: I-Matrix

Value Propositions via EDGAR Online's User Interface (website + .xls + models)

TIMELINESS/ FAST DATA

Regardless of company size, majority of companies are processed within the day reported; most within 6 hours! Differs from other vendors where mid-micro caps could take as long as a week for updating.

LOW COST

Value based pricing: much more affordable vs. other 3rd party vendors
Time Saving by User: more efficient by increasing time analyzing vs. data collection.

FLEXIBLE/ CUSTOMIZED

Multiple views: high level summary to a detailed granular analysis of a company and peers. Create your own proprietary calculations in screener. Leverage the full functionality of Excel to build custom models or leverage model library.

SUPERIOR AUDITING TOOL

Links back to source documents and descriptions for each data element.
Database maintains all versions of data, original, restatements, amendments.

I-Metrix: link to source doc & XBRL properties

XBRL Properties

I-Metrix
Powered by EDGAR Online

Label: Income/(Loss) from Continuing Operations Before Income Taxes

Field: usfr-pte:IncomeLossContinuingOperationsBeforeInco... **Type:** monetary/ItemType

Value: 1819000000 **Units:** USD

Balance: credit **Duration:** duration

Description: Sum of operating profit and nonoperating income/(expense).

Reference: <http://www.sec.gov/divisions/corpfin/forms/regsx.htm#ii>

Taxonomy: <http://www.xbrl.org/us/fr/common/pte/2005-02-28/usfr-pte-2005-02-28.xsd>

Copy to Clipboard OK

Operating Income/(Loss)			
Nonoperating Income/(Expense)			
Interest Income/(Expense)			
Interest Expense			
Interest Expense	\$652,000,000	usfr-pte:InterestExpense	
Interest Income	\$128,000,000	usfr-pte:InterestIncome	
Interest Income/(Expense), Net	-\$524,000,000	usfr-pte:InterestIncomeExpenseNet	
Nonoperating Income/(Expense) - Other		usfr-pte:OtherNonOperatingIncomeExpenseAbstract	
Nonoperating Income/(Expense) - Other	\$32,000,000	usfr-pte:OtherNonOperatingIncomeExpense	
Nonoperating Income/(Expense)	-\$492,000,000	usfr-pte:NonOperatingIncomeExpense	
Income/(Loss) from Continuing Operations Before Income Taxes	\$1,819,000,000	usfr-pte:IncomeLossContinuingOperationsBeforeIncomeTaxes	
Provision for Income Taxes		usfr-pte:ProvisionIncomeTaxesAbstract	
Provision for Income Taxes	\$207,000,000	usfr-pte:ProvisionIncomeTaxes	
Income Loss Continuing Operations Before Minority Interest - Total	\$1,612,000,000	eol-us-gaap-ci:IncomeLossContinuingOperationsBeforeMinorityInterest	

I-Matrix: Website + Analytics

The image displays a comprehensive view of the I-Matrix website's analytics capabilities. At the top left, a Microsoft Excel spreadsheet shows a financial statement for Oracle Corp. (ORCL) as of June 30, 2005, with columns for Company Symbol, Year, Period, and Data Element. The top right shows the 'Sheet Properties' dialog box, which allows users to select data sets and retrieve data for specific companies like MSFT.

The central focus is a large chart comparing four companies: JPM (JP Morgan Chase), WM (Wells Fargo), BAC (Bank of America), and USB (U.S. Bancorp) from 2001 to 2004. The chart uses a combination of bars and lines to represent different metrics, with a legend on the right side.

The bottom left section shows the I-Matrix dashboard for Oracle Corp. (ORCL), including an ownership summary, market data, and alerts. The bottom right section shows the Microsoft Corp. (MSFT) news feed and several smaller charts for Profitability Ratio, Liquidity Ratio, Market Outlook, and Balance Sheet.

Analyze Supply Chain –XBRL Data



Quarterly Ratios

Show variances from peer **median: 30%**
Include peer variances: **YES**

	LAST FISCAL QUARTER					
	CAL	DAL	NWA	JBLU	Peer	Peer
	3/31/2008	3/31/2008	3/31/2008	3/31/2008	Average	Median
Dividend Payout	-	-	-	-	0.00	-
Liquidity Ratios						
Current Ratio	0.93	0.80				84
Quick Ratio	0.87	0.76				82
Cash Ratio	0.47	0.37	0.65	0.56	0.54	0.56
Inventory to Net Working Capital	(1.00)	(0.20)	0.42	(0.13)	0.03	(0.13)
Profitability Ratios						
Gross Margin	55.23%	40.04%	56.60%	51.74%	49.46%	51.74%
Operating Margin	3.81%	-26.90%	-24.64%	6.52%	-15.01%	-24.64%
Pre-Tax Margin	2.87%	-22.46%	-11.98%	2.39%	-10.68%	-11.98%
Profit Margin	2.44%	-23.50%	-13.72%	1.05%	-12.06%	-13.72%
Pre-Tax ROE	28.55%	-112.40%	-46.59%	5.49%	-51.17%	-46.59%
After Tax ROE	24.27%	-117.64%	-53.38%	2.41%	-56.20%	-53.38%
Pre-Tax ROA	3.35%	-16.60%	-7.28%	1.21%	-7.56%	-7.28%
After Tax ROA	2.85%	-17.37%	-8.34%	0.53%	-8.39%	-8.34%
Activity Ratios						
Accounts Receivable Turnover	19.87	17.11	17.79	31.44	22.11	17.79
Average Collection Period (days)	18.37	21.33	20.52	11.61	17.82	20.52
Inventory Turnover	24.33	53.06	47.41	54.52	51.66	53.06
Days of Inventory (days)	15.00	6.88	7.70	6.69	7.09	6.88
Operating Cycle (days)	33.37	28.21	28.22	18.30	24.91	28.21
Net Working Capital Turnover	(46.42)	(14.74)	40.84	(15.02)	3.69	(14.74)

Use various model tools to foster analysis with XBRL data

XBRL Data – Model Library and Custom Models



Model Library

I-Metrix
Powered by EDGAR Online

Select one or more categories

- Banking
- Broker Dealer
- Commercial & Industrial
- DDM
- Estimates
- FFO / FCFF / FCFE
- Insurance
- Oil & Gas
- Peer
- Ratios
- Real Estate
- Snapshot
- Valuation & Analytics

Select a model

- Analytics Banking**
- Bank Analysis
- Bank Peer Analysis
- Bank Snapshot
- BD Peer Analysis
- Broker Deal Snapshot
- Company Snapshot
- Contribution Analysis
- DDM Commercial Industrial
- DDM Financial Services
- DDM REIT
- Deferred Revenue Analysis
- Discount Cash Flow Analysis
- Estimates Template
- Excess Returns Financial Services
- FCFE CommercialIndustrial
- FCFF CommercialIndustrial
- FFO REIT
- Growth & Valuation

Model Information

The Banking Summary Analytics Model provides key summary information on banks, including basic market data, historical financial review, and profitability and capital ratios. The model is designed to provide rapid insight into performance of financial services firms and includes 52-week high-low data, consensus estimates/analyst coverage information, and two-year price/volume chart.

Categories:

- Banking
- Valuation & Analytics

Buttons: Clear Selected Categories, View Help, Save Model, Open Model, Close

median: 30%
variances: YES

Peer	Median
	-
	0.84
	0.82
	0.56
	(0.13)
	51.74%
	-24.64%
	-11.98%
	-13.72%
	-46.59%
	-53.38%
	-7.28%
	-8.34%
	17.79
	20.52
	53.06
	6.88
	28.21
	(14.74)

Net Working Capital Turnover	(46.42)	(14.74)	40.84	(15.02)	3.69	(14.74)
------------------------------	---------	---------	-------	---------	------	---------

The Value of Comparability

I-Metrix		Annual Income Statement				
		LAST FISCAL YEAR				
American Express Co		AXP	JPM	WFC	BAC	C
		12/31/2008	12/31/2008	12/31/2008	12/31/2008	12/31/2008
Income Statement						
Loans and Leases		\$6,159,000,000.00		\$29,253,000,000.00	\$56,017,000,000.00	
Available for Sale Securities				\$5,287,000,000.00		
Trading Assets				\$177,000,000.00	\$9,057,000,000.00	
Other Interest Income				\$181,000,000.00	\$4,151,000,000.00	
Interest Income		\$7,201,000,000.00	\$73,018,000,000.00	\$34,898,000,000.00	\$85,684,000,000.00	\$106,655,000,000.00
Deposits		\$454,000,000.00		\$4,521,000,000.00	\$15,250,000,000.00	
Borrowings		\$483,000,000.00		\$1,478,000,000.00	\$12,362,000,000.00	
Interest Expense		\$3,555,000,000.00	\$34,239,000,000.00	\$9,755,000,000.00	\$40,324,000,000.00	\$52,963,000,000.00
Net Interest Income/(Expense)		\$3,646,000,000.00	\$38,779,000,000.00	\$25,143,000,000.00	\$45,360,000,000.00	\$53,692,000,000.00
Investment Banking Fees & Commissions					\$7,235,000,000.00	
Mortgage Banking Fees				\$2,525,000,000.00	\$4,087,000,000.00	
Servicing Fees			\$8,555,000,000.00			
Credit Card Fees		\$2,150,000,000.00	\$7,419,000,000.00	\$2,336,000,000.00	\$13,314,000,000.00	
Other Fees and Commissions		\$4,317,000,000.00		\$2,097,000,000.00		
Gains (Losses) on Sales of Assets		\$1,070,000,000.00		\$1,037,000,000.00	\$1,124,000,000.00	
Trading Revenues					(\$5,911,000,000.00)	
Other		\$15,025,000,000.00				
Non Interest Income		\$24,719,000,000.00	\$28,473,000,000.00	\$16,754,000,000.00	\$27,422,000,000.00	(\$899,000,000.00)
Compensation and Employee Benefits		\$6,090,000,000.00	\$22,746,000,000.00	\$12,940,000,000.00	\$18,371,000,000.00	\$32,440,000,000.00
Net Occupancy			\$3,038,000,000.00	\$1,619,000,000.00	\$3,626,000,000.00	\$7,125,000,000.00
Professional Fees		\$2,413,000,000.00	\$6,053,000,000.00		\$1,592,000,000.00	
Depreciation & Amortization			\$1,263,000,000.00		\$1,834,000,000.00	
Marketing and Advertising		\$7,361,000,000.00	\$1,913,000,000.00		\$2,368,000,000.00	\$2,292,000,000.00
Communications and Data Processing			\$4,315,000,000.00		\$3,652,000,000.00	\$4,897,000,000.00
Merger and Acquisition Costs					\$935,000,000.00	
Litigation Expenses						
Other						
Non Interest Expenses		\$18,986,000,000.00	\$43,500,000,000.00	\$22,661,000,000.00	\$41,529,000,000.00	\$71,134,000,000.00
Net Non Interest Income/(Expense)		\$5,733,000,000.00	(\$15,027,000,000.00)	(\$5,907,000,000.00)	(\$14,107,000,000.00)	(\$72,033,000,000.00)

Screen by XBRL Line Item Tag



99 New Alerts Welcome Mr. Evans | Give Product Feed

Dashboard Today Company Industry Search **Screener** Analytics File in XBRL

Advanced Screener Switch to Standard Screener New Open

MBS revenue Q4

< > = ≠ in + - * / { } () And Or Not Min Max AVG Med Growth CAGR Data Item Menu

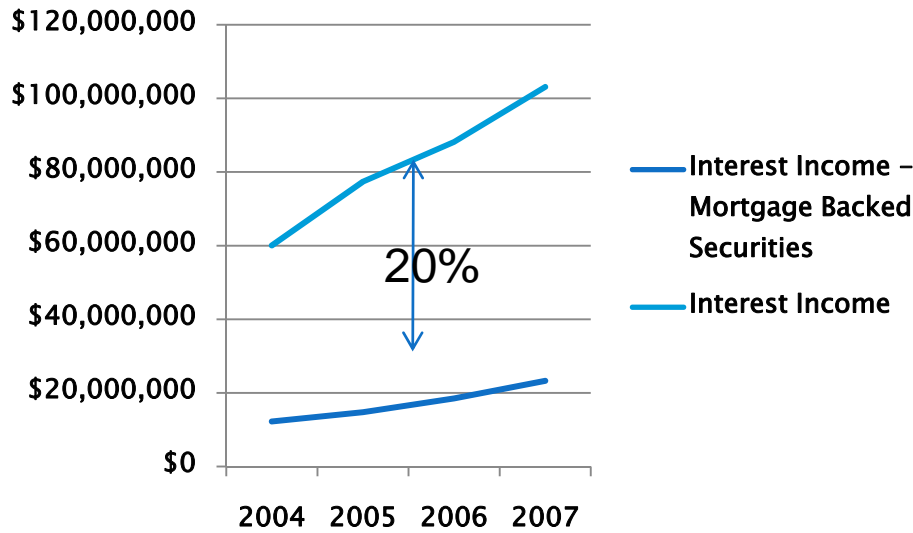
```
{eol-us-gaap-basi:InterestIncomeMortgageBackedSecurities [FQY=4/FY0]} > 0
```

Run Clear

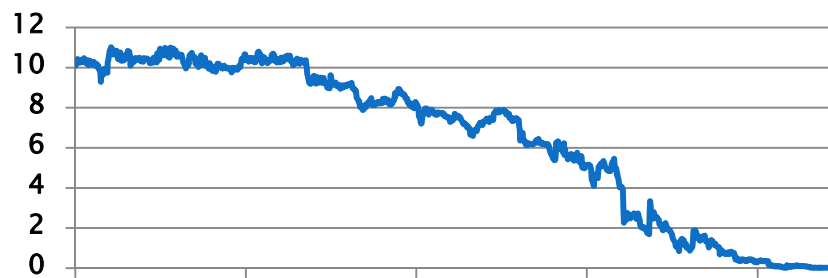
Results (138)		
Ticker	Company Name	Interest Income - Mortgage Backed Securities FY
HCBK	HUDSON CITY BANCORP INC	875,008,000.00
CIK:0000352510	NORTH FORK BANCORPORATION INC	493,718,000.00
IDMCQ	INDYMAC BANCORP INC	406,376,000.00
LUMCE	LUMINENT MORTGAGE CAPITAL INC	348,674,000.00
HTS	HATTERAS FINANCIAL CORP	196,322,000.00
AF	ASTORIA FINANCIAL CORP	185,160,000.00
OFG	ORIENTAL FINANCIAL GROUP INC	184,019,000.00
CIK:0000945734	INDEPENDENCE COMMUNITY BANK CORP	148,271,000.00
CSE	CAPITALSOURCE INC	122,181,000.00
DRL	DORAL FINANCIAL CORP	111,940,000.00

MBS Meltdown

Beverly Hills Bancorp



Close Price



Ticker	Company Name	Interest Income - Mortgage Backed	Market Capitalization
HCBK	HUDSON CITY BANCORP INC	875,008,000.00	6,695,944,440.00
CFFN	CAPITOL FEDERAL FINANCIAL	88,395,000.00	3,102,931,080.00
CSE	CAPITALSOURCE INC	122,181,000.00	1,300,546,810.00
WFSL	WASHINGTON FEDERAL INC	88,425,000.00	1,192,156,380.00
SNV	SYNOVUS FINANCIAL CORP	88,609,000.00	984,547,300.00
ISBC	INVESTORS BANCORP INC	62,919,000.00	964,028,520.00
NWSB	NORTHWEST BANCORP INC	34,694,000.00	949,845,380.00
HTS	HATTERAS FINANCIAL CORP	196,322,000.00	934,839,360.00
KRNY	KEARNY FINANCIAL CORP.	34,773,000.00	815,586,900.00
AF	ASTORIA FINANCIAL CORP	185,160,000.00	759,964,140.00
ORIT	ORITANI FINANCIAL CORP.	12,119,000.00	541,035,040.00
NFBK	NORTHFIELD BANCORP, INC.	38,072,000.00	506,097,870.00
TRST	TRUSTCO BANK CORP NY	6,886,000.00	453,497,100.00
BKMU	BANK MUTUAL CORP	45,535,000.00	448,622,460.00
ROMA	ROMA FINANCIAL CORP	12,184,000.00	412,354,800.00
SBSI	SOUTHSIDE BANCSHARES INC	55,470,000.00	370,259,240.00
BPFH	BOSTON PRIVATE FINANCIAL HOLDINGS	6,220,000.00	336,931,210.00
DCOM	DIME COMMUNITY BANCSHARES INC	12,685,000.00	298,479,160.00
NASB	NASB FINANCIAL INC	2,546,000.00	244,930,840.00
SUBK	SUFFOLK BANCORP	7,926,441.00	241,030,890.00
OFG	ORIENTAL FINANCIAL GROUP INC	184,019,000.00	237,899,320.00
CHFV	CHARTER FINANCIAL CORP/GA	16,148,184.00	232,176,000.00
STSA	STERLING FINANCIAL CORP /WA/	102,863,000.00	205,935,930.00
SMTB	SMITHTOWN BANCORP INC	1,281,000.00	193,498,800.00
DRL	DORAL FINANCIAL CORP	111,940,000.00	186,720,700.00

Concept
MBS Interest
Total Interest

XBRL Fields
eol-us-gaap-basi:InterestIncomeMortgageBackedSecuritie
usfr-pte:InterestIncome

www.tryxbrl.com

TRY XBRL

Learn
About XBRL

Try
Sample XBRL

File
Report in XBRL

Presented by

RR DONNELLEY

EDGAR[®]Online

Try » View My Peers XBRL Financials

Logout

How is this done?

These financials were converted to a XBRL format using an automated technology that minimizes the time, effort and cost of filing in XBRL

Need some help?



Click on a value to link-back to the source filing



Mouse over the label to view a more detailed description

Interested in filing in XBRL?

Or viewing more XBRL Data?

[Click Here](#)

Or call us at: 1.800.424.9001

My Peers XBRL Financial Statement

View: [My Company's XBRL Financials](#) →

XBRL Description	Values in (000's)	XOM 2009 1st Qtr 3/31/2009	SUN 2009 1st Qtr 3/31/2009	CVX 2009 1st Qtr 3/31/2009	COP 2009 1st Qtr 3/31/2009	XBRL Element Name
Sales Revenue, Net - Goods		\$62,128,000				usfr-pte:SalesRevenue NetGoods
Sales Revenue, Net		\$62,128,000	\$6,434,000	\$34,987,000	\$30,741,000	usfr-pte:SalesRevenue Net
Revenue from Affiliates		\$1,470,000				usfr-pte:RevenueAffiliates
Other Operating Revenue		\$430,000	\$6,000	\$532,000	\$124,000	usfr-pte:OtherOperating Revenue
Revenue		\$64,028,000	\$6,441,000	\$35,519,000	\$31,280,000	usfr-pte:OperatingRevenue
Oil and Gas Production Expense		\$7,979,000			\$2,545,000	eol-us-gaap-og:CostOil GasProduction
Cost of Oil and Gas Purchases		\$27,794,000		\$20,400,000	\$19,759,000	eol-us-gaap-og:CostPurchase OilGas
Cost of Goods Sold - Oil and Gas - Total		\$35,773,000		\$20,400,000	\$22,304,000	eol-us-gaap-og:CostGoods SoldOilGas

Q&A/Discussion

Resources:

www.tryxbrl.com

whitepapers

3 company peer analysis

Wired Magazine Article – March 2009

Fox Business.com – Interview with Phil Moyer

Email:

eevans@edgar-online.com

Free trial to I-Metrix,
contact:

Eric Evans

Vice President

(212) 457-8203

eevans@edgar-online.com

EDGAR Online, Inc. (NASDAQ:EDGR)

122 East 42nd Street, Suite 2400

New York, NY 10168