



19th XBRL International Conference

“Reducing regulatory burden with XBRL: a catalyst for better reporting”

June 22-25, 2009

Paris, France

How is XBRL Assisting the Investment Community,

VP, Business Development, Eric Evans

6/23/09

EDGAR Online's XBRL Experience

NEED	EDGAR Online	Customers
SEC Filings	#1 Private Sector source for SEC Filings • Over 70 million page views per month • 10s of thousands of subscribers • All public SEC filings – Equities, Mutual Funds, ABSs, Corp Actions... • Cataloged and searchable within avg. 30 seconds with alerting	Anyone that needs to access SEC Filings: 
XBRL Creation	#1 XBRL Filing Creator • Created over 275 XBRL filings for public companies in 2009 • Fully automated with links to the source document	Companies that file with the SEC: 
XBRL Datasets	Largest and only historical database of XBRL data • 10 Years of all US Public Companies 10-Ks, 10-Qs, 8-Ks • Linked to the source document • 6,000 elements taxonomy • All filings in 15 minutes to 6 hours • Chinese XBRL, Korean XBRL	Financial institutions: 
XBRL Data Collection	XBRL Processing Platform • SEC and Non-SEC financial statements • Linked back to the source document • Multi-currency & multi-lingual • Fully normalized XBRL structure • Data streamed as an Web Service or FTP	Companies that collect financial data: 
XBRL Analysis	#1 XBRL Analysis Tool • Hundreds of users • Open, screen, analyze and save XBRL data • Web Version and Excel Version • Link to source filing, alerting, pricing, ownership, estimates, news	Analysts & regulators that analyze financial statements: 

History of Financial Reporting

1929	Stock Market Crash
1930–33	The Great Depression
1933	The SEC is created – Joe Kennedy
1934	SEC Act – Requires companies to report their financial statements
1993	The Internet is opened for commercial traffic
1993	Public companies and mutual funds are mandated to file with the EDGAR System
1997	XBRL is invented
2002	Sarbanes Oxley
2008	XBRL is mandated for public companies, mutual funds, credit ratings EMMA system mandated for Muni-Bonds

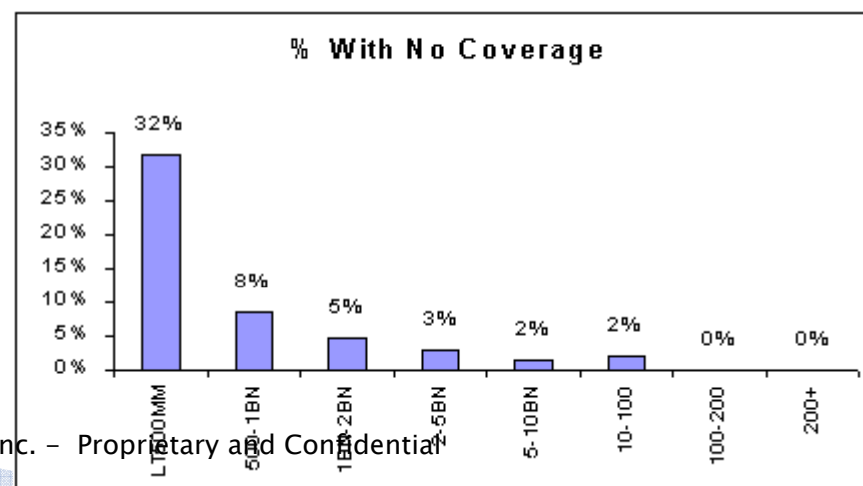
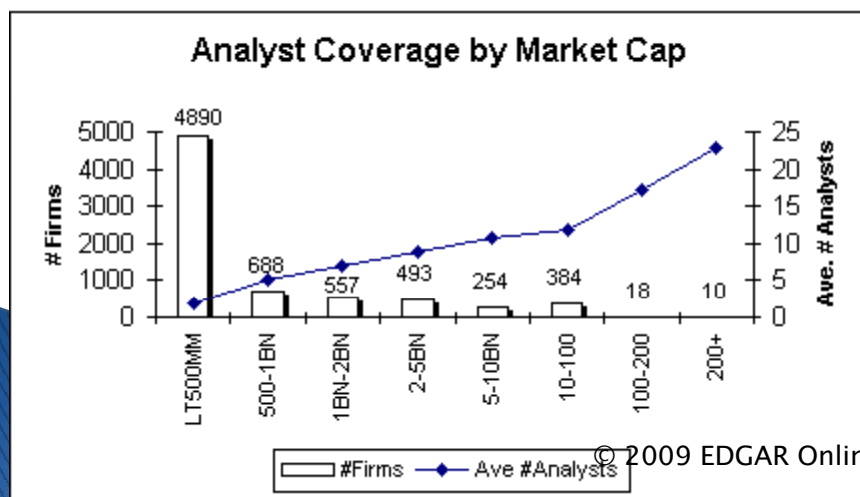
SEC Filings are Rapidly Growing in Complexity and Size

SEC'S EDGAR DATABASE				
Year	Cumulative # of Filings	Cumulative # of Bytes	Cumulative # of Pages	# of Pages in Citigroup's 10k
1996	326,637	44,875,133,391	13,807,733	263
1999	1,059,494	147,570,816,546	45,326,919	265
2009	4,163,565	1,271,786,008,874	165,289,298	1,376

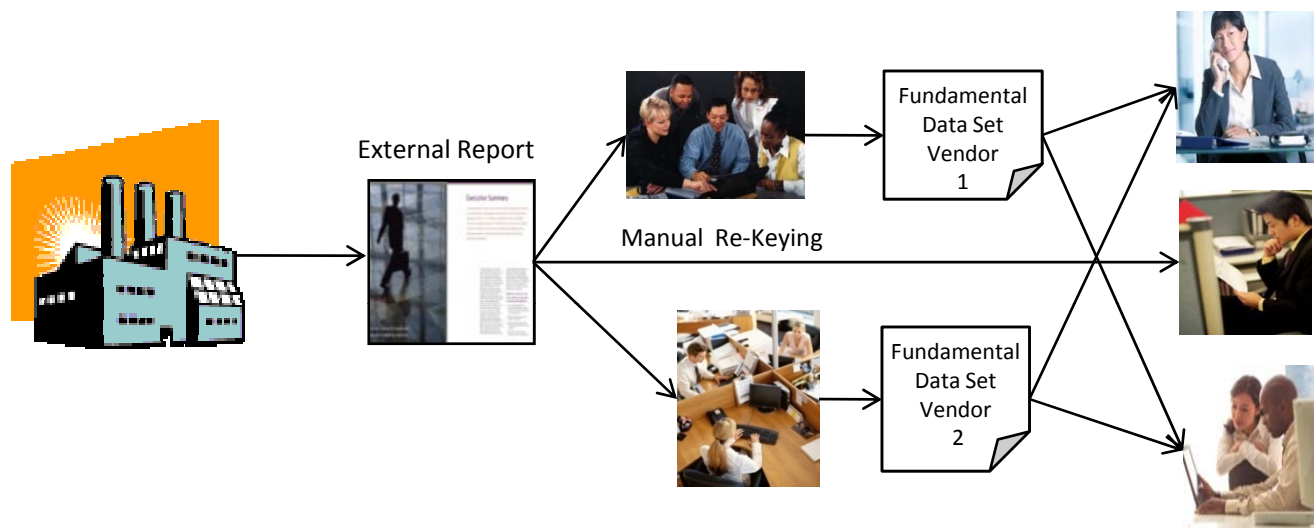
Dwindling Analyst Coverage

18% Reduction in Coverage in 4 Years

- ▶ 5,386 companies have zero or only one analyst covering their companies
- ▶ Only 3,287 public companies have adequate analyst coverage
- ▶ During the last three years, brokerage firms have dropped more than 1,500 companies from Wall Street research and analyst coverage



The Financial Information Supply Chain Is Outdated



- 70% manually re-keyed from filing by analysts
- 10-20% of what is reported ends up in data set
- High error rate, high latency, high cost, low detail
- US equities have best transparency

XBRL – eXtensible Business Reporting Markup Language



XBRL Benefits

- Open global standard uses XML
- Detail (SEC taxonomy: 3,500 primary financial elements, 13,000 footnote elements)
- Quality
- Timeliness
- Reduced analysis time
- Applicable across all asset classes

Hidden Data in Financial Statements



=Data items available from traditional vendors



=Data items available in XBRL

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

REAL ESTATE DATA

Revenue from Lease or rental of property or equipment
 Tenant Reimbursements
 Other Real Estate Revenue
 Real Estate Revenue, Net - Total
 Revenue Management fees
 Revenue Fee
 Revenue from Affiliates
 Finance Revenue
 Other Operating Revenue

Revenue

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 Instance Document: Machine read Live updates to models & systems

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XBRL ANALYSIS UNLEASHED



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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

XBRL Data – Model Library and Custom Models



Dividend Payout

Liquidity Ratios

Current Ratio

Quick Ratio

Cash Ratio

Inventory to Net Working C

Profitability Ratios

Gross Margin

Operating Margin

Pre-Tax Margin

Profit Margin

Pre-Tax ROE

After Tax ROE

Pre-Tax ROA

After Tax ROA

Activity Ratios

Accounts Receivable Turn

Average Collection Period

Inventory Turnover

Days of Inventory (days)

Operating Cycle (days)

Net Working Capital Turnover



Powered by EDGAROnline

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

Clear Selected Categories

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

View Help Save Model Open Model

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)

38.07	20.21	20.22	10.00	24.01
(46.42)	(14.74)	40.84	(15.02)	3.69

Close

XBRL: The Value of Comparability & Transparency

	A	B	C	D	E	F	G	H	I
1									
2				Annual Income Statement					
3									
4				LAST FISCAL YEAR					
5									
6		American Express Co		AXP	JPM	WFC	BAC	C	
7				12/31/2008	12/31/2008	12/31/2008	12/31/2008	12/31/2008	
8									
9		Income Statement							
10		Loans and Leases		\$6,159,000,000.00		\$29,253,000,000.00	\$56,017,000,000.00		
11		Available for Sale Securities				\$5,287,000,000.00			
12		Trading Assets				\$177,000,000.00	\$9,057,000,000.00		
13		Other Interest Income				\$181,000,000.00	\$4,151,000,000.00		
14		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	
15		Deposits		\$454,000,000.00		\$4,521,000,000.00	\$15,250,000,000.00		
16		Borrowings		\$483,000,000.00		\$1,478,000,000.00	\$12,362,000,000.00		
17		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	
18									
19		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	
20									
21		Investment Banking Fees & Commissions					\$7,235,000,000.00		
22		Mortgage Banking Fees				\$2,525,000,000.00	\$4,087,000,000.00		
23		Servicing Fees			\$8,555,000,000.00				
24		Credit Card Fees		\$2,150,000,000.00	\$7,419,000,000.00	\$2,336,000,000.00	\$13,314,000,000.00		
25		Other Fees and Commissions		\$4,317,000,000.00		\$2,097,000,000.00			
26		Gains (Losses) on Sales of Assets		\$1,070,000,000.00		\$1,037,000,000.00	\$1,124,000,000.00		
27		Trading Revenues					(\$5,911,000,000.00)		
28		Other		\$15,025,000,000.00					
29		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)	
30									
31		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	
32		Net Occupancy			\$3,038,000,000.00	\$1,619,000,000.00	\$3,626,000,000.00	\$7,125,000,000.00	
33		Professional Fees		\$2,413,000,000.00	\$6,053,000,000.00		\$1,592,000,000.00		
34		Depreciation & Amortization			\$1,263,000,000.00		\$1,834,000,000.00		
35		Marketing and Advertising		\$7,361,000,000.00	\$1,913,000,000.00		\$2,368,000,000.00	\$2,292,000,000.00	
36		Communications and Data Processing			\$4,315,000,000.00		\$3,652,000,000.00	\$4,897,000,000.00	
37		Merger and Acquisition Costs					\$935,000,000.00		
38		Litigation Expenses							
39		Other							
40		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	
41									
42		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)	
43									

XBRL – Screen by Fuel Cost Line Item Tag



99 New Alerts

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

Advanced Screener



Switch to
Standard Screener



New



Open

Fuel Costs reported Q4

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

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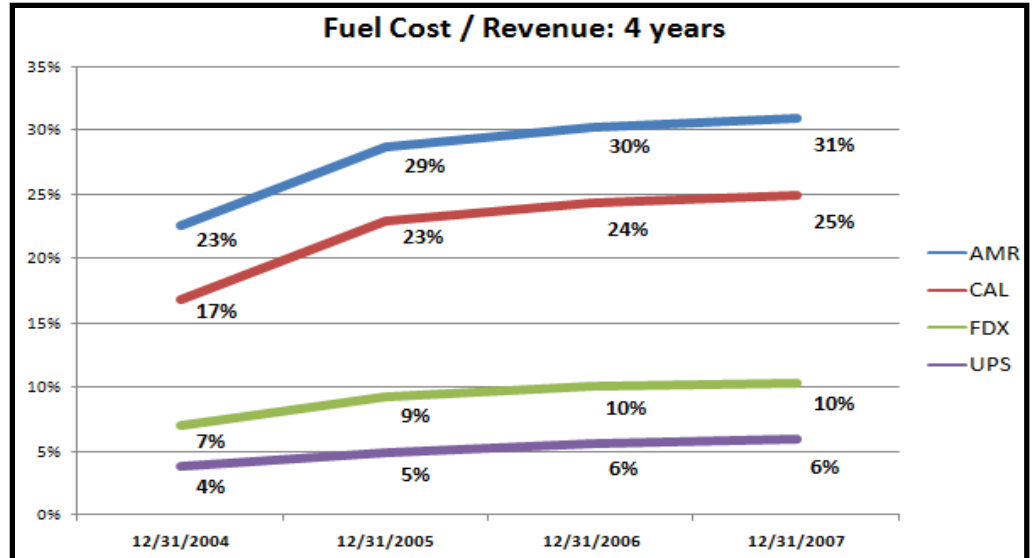
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Ticker	Company Name	Fuel Costs FY
CEG	CONSTELLATION ENERGY GROUP INC	15,521,300,000.00
AMR	AMR CORP	9,014,000,000.00
FPL	FPL GROUP INC	8,412,000,000.00
CIK:0000004515	AMERICAN AIRLINES INC	8,154,000,000.00
UAUA	UAL CORP /DE/	7,722,000,000.00
CIK:0000101001	UNITED AIR LINES INC	7,722,000,000.00
POM	PEPCO HOLDINGS INC	7,571,000,000.00
DAL	DELTA AIR LINES INC /DE/	7,346,000,000.00
CPN	CALPINE CORP	7,281,000,000.00
SO	SOUTHERN CO	6,818,000,000.00

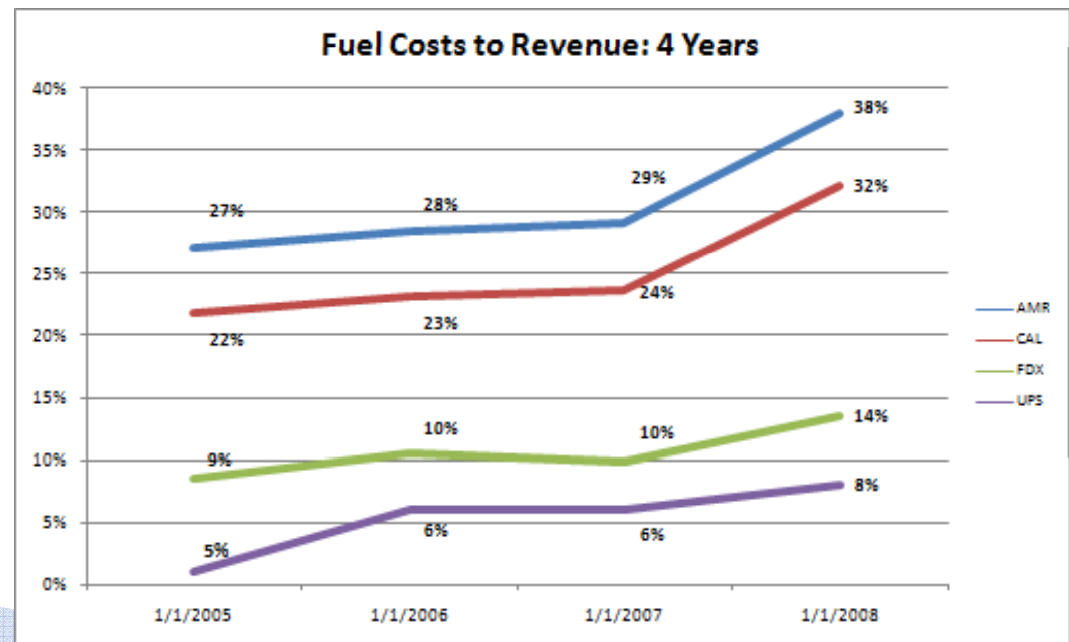
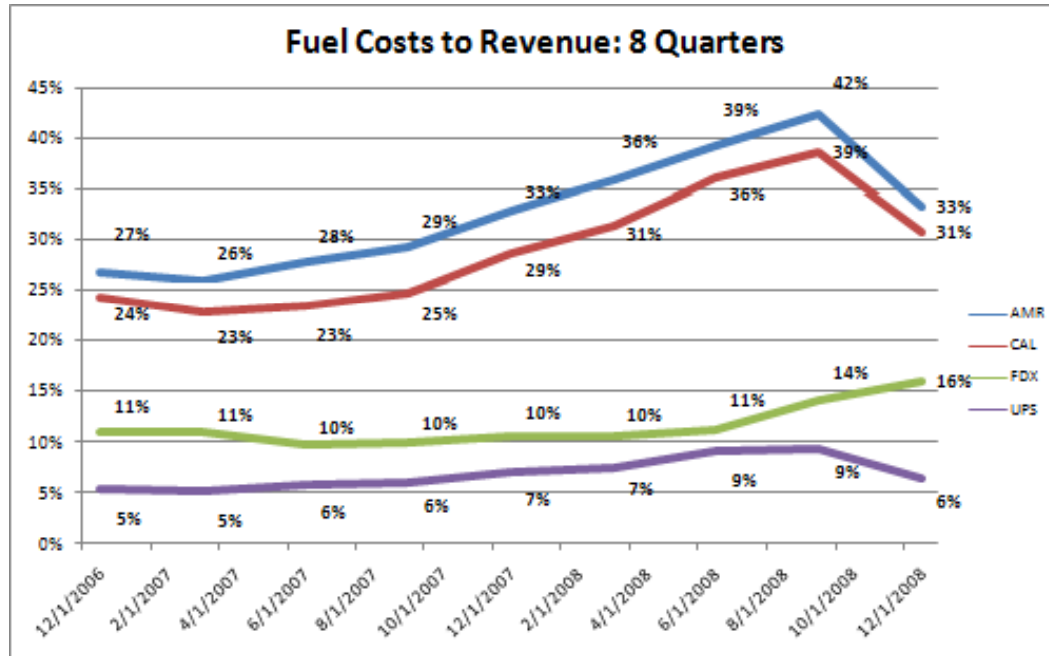
Peer Analysis: Fuel Costs

Ticker	Company Name	Fuel Costs
ABXA	ABX HOLDINGS, INC.	263,352,000.00
CIK:0000857571	AEP GENERATING CO /OH/	178,342,000.00
ANS	AIRNET SYSTEMS INC	25,473,000.00
CIK:0001050715	AIRTRAN AIRWAYS INC	174,503,000.00
AAI	AIRTRAN HOLDINGS INC	803,640,000.00
ABA	ALABAMA POWER CO	1,762,418,000.00
ALK	ALASKA AIR GROUP INC	876,300,000.00
CIK:0000003202	ALASKA AIRLINES INC	737,500,000.00
AYE	ALLEGHENY ENERGY, INC	930,788,000.00
ALGT	ALLEGiant TRAVEL CO	152,149,000.00
ALE	ALLETE INC	347,600,000.00
AEE	AMEREN CORP	1,167,000,000.00
CIK:0001135361	AMERENENERGY GENERATING CO	344,000,000.00
CIK:0000706270	AMERICA WEST AIRLINES INC	903,000,000.00
CIK:0001029863	AMERICA WEST HOLDINGS CORP	660,439,000.00
CIK:0000004515	AMERICAN AIRLINES INC	6,786,000,000.00
ADGE	AMERICAN DG ENERGY INC	4,220,335.00
AEP	AMERICAN ELECTRIC POWER CO INC	3,829,000,000.00
AMR	AMR CORP	7,310,000,000.00

Symbol	DAL	NWA	UAUA	AMR
Fiscal Year	2007	2007	2007	2007
Context	Annual	Annual	Annual	Annual
Period Start Date - End Date	1/1/2007 - 12/31/2007	1/1/2007 - 12/31/2007	1/1/2007 - 12/31/2007	1/1/2007 - 12/31/2007
Source Filing (Filed Date)	10-K (2/15/2008)	10-K (2/29/2008)	10-K (2/29/2008)	10-K (2/20/2008)
Report Type	Original Period, Audited	Original Period, Audited	Original Period, Audited	Original Period, Audited
Revenue	\$19,154,000,000	\$12,528,000,000	\$20,143,000,000	\$22,935,000,000
Cost of Goods and Services Sold				
Cost of Goods Sold				
Cost of Goods Sold			2%	
Cost of Services Sold				
Cost of Services	23%		7%	2%
Affiliate Costs			15%	
Direct Operating Supplies and Maintenance Costs	5%			5%
Aircraft rental and landing fees	4%	4%	6%	6%
Fuel Costs	24%	27%	25%	29%
Maintenance Costs		6%	6%	
Direct Costs of leased and or rented property or equipment	1%	3%		
Cost of Goods and Services Sold	58%	41%	60%	42%
Gross Profit	42%	59%	40%	58%



Fuel Costs: Airlines (AA) vs. Air Carriers (UPS)



XBRL – Screen by MBS Line Item Tag



99 New Alerts

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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

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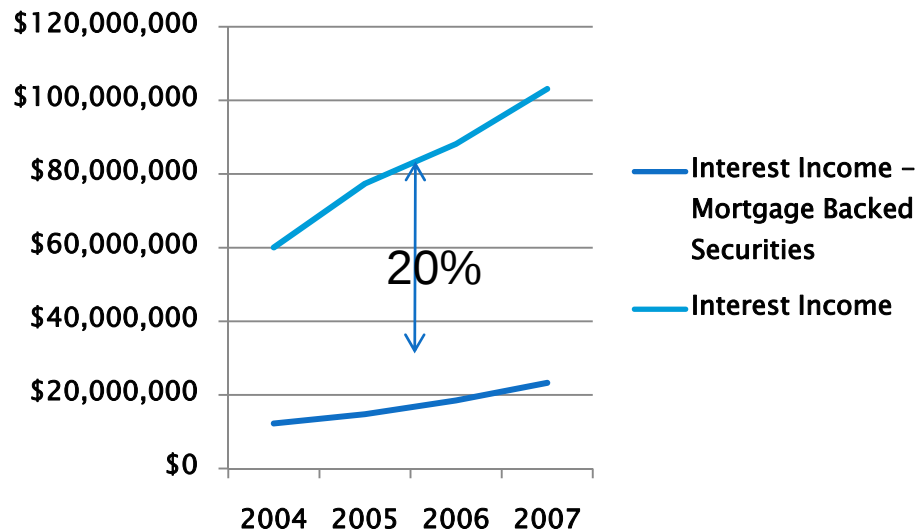
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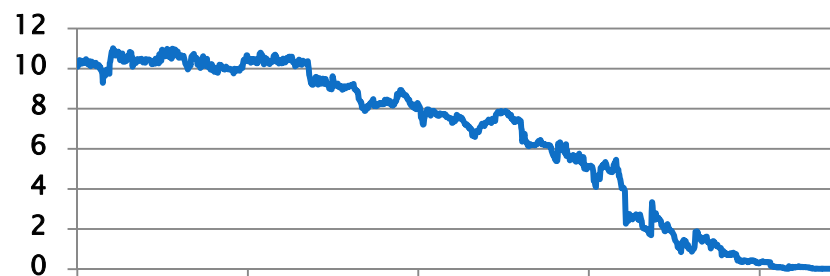
Ticker	Company Name	Interest Income - Mortgage Backed Securities FY
HCBK	HUDSON CITY BANCORP INC	875,008,000.00
CIK:0000352510	NORTH FORK BANCORPORATION INC	493,718,000.00
IDMCQ	INDYMAC BANCORP INC	406,376,000.00
LUMCE	LUMINENT MORTGAGE CAPITAL INC	348,674,000.00
HTS	HATTERAS FINANCIAL CORP	196,322,000.00
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 N Y	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
CHFN	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

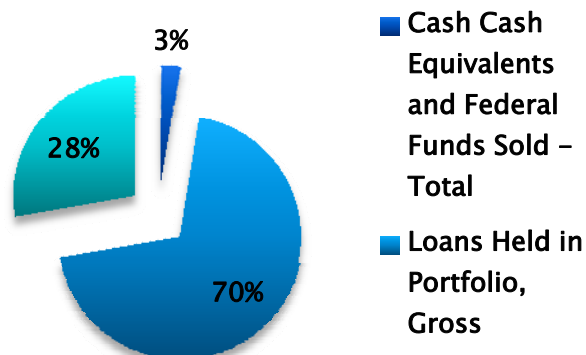
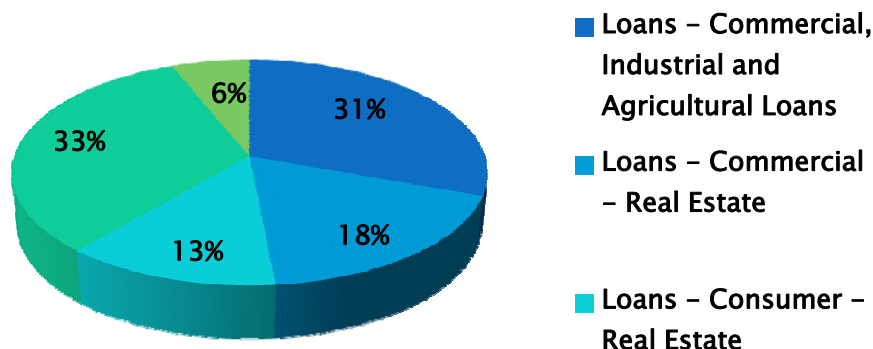
Concept
MBS Interest
Total Interest

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

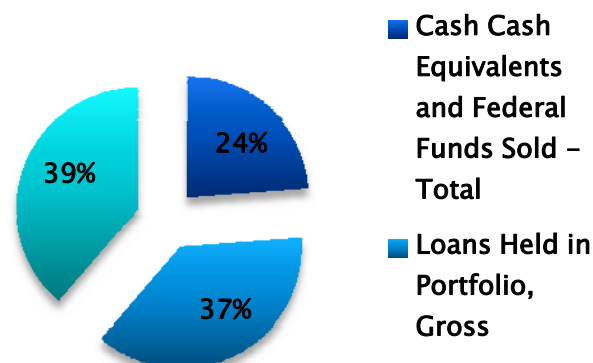
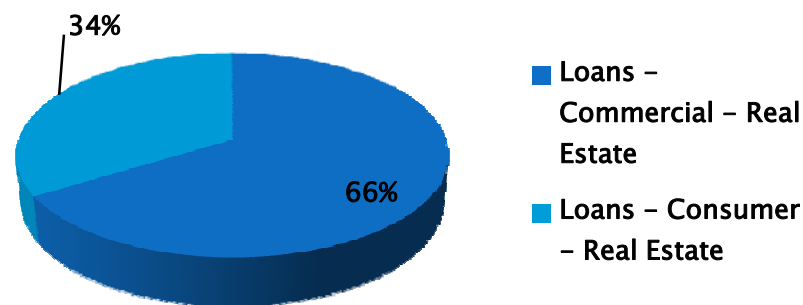
Repayment of TARP:

Who'll be back? – Loan Details

US Bancorp



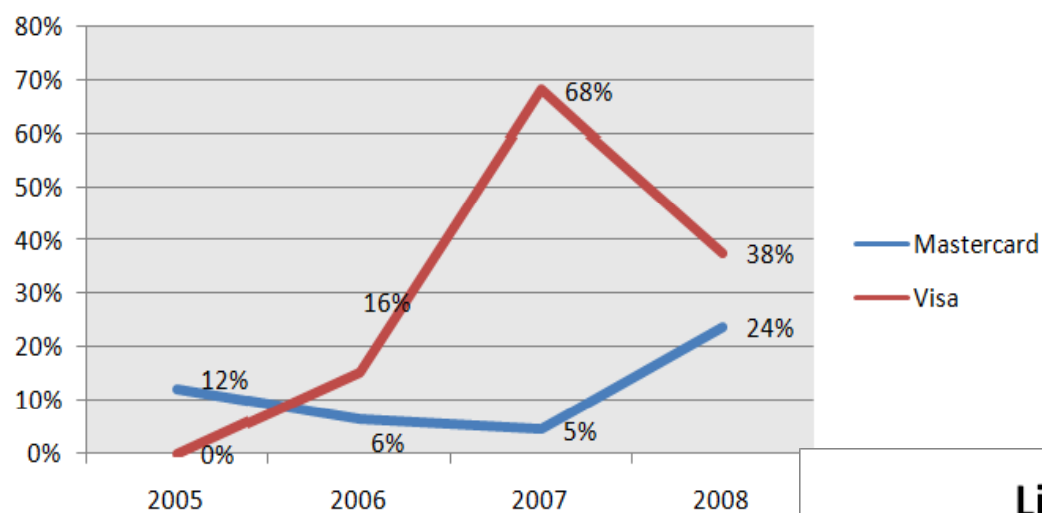
Northern Trust



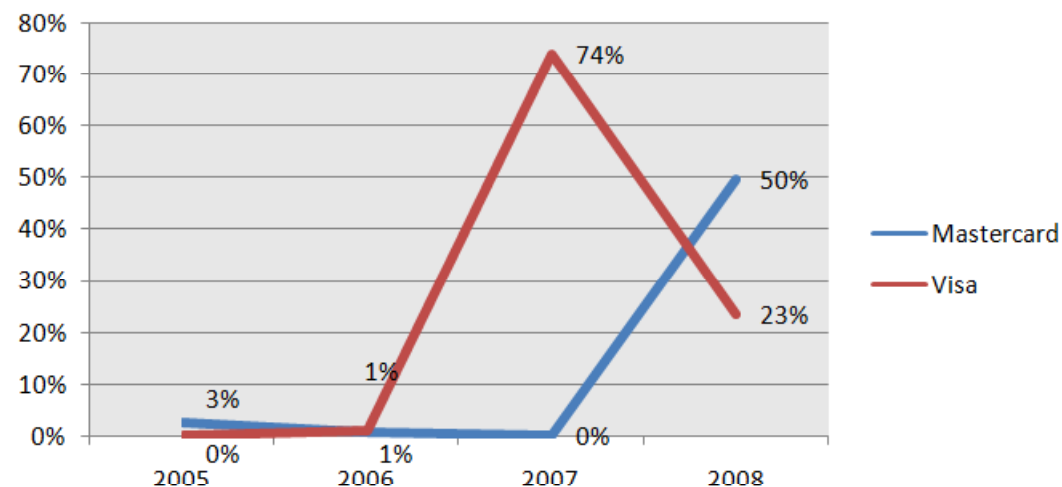
Concept	XBRL Fields
Commercial Real Estate	usfr-fste:LoansLoansHeldPortfolioCommercialRealEstate
Res. Real Estate	usfr-fste:LoansLoansHeldPortfolioResidentialRealEstateLoans
Consumer Loans	usfr-fste:LoansLoansHeldPortfolioConsumerLoans
Commercial loans	usfr-fste:LoansLoansHeldPortfolioCommercialIndustrialAgriculturalLoans
Other Loans	usfr-fste:MajorLoanCategoriesOtherLoans
Total Loans	usfr-fste:LoansLoansHeldPortfolio

Litigation Reserve – Current Liabilities

Litigation as % of Current Liabilities



Litigation Expense as % Revenue



Concept

Lit. Reserve

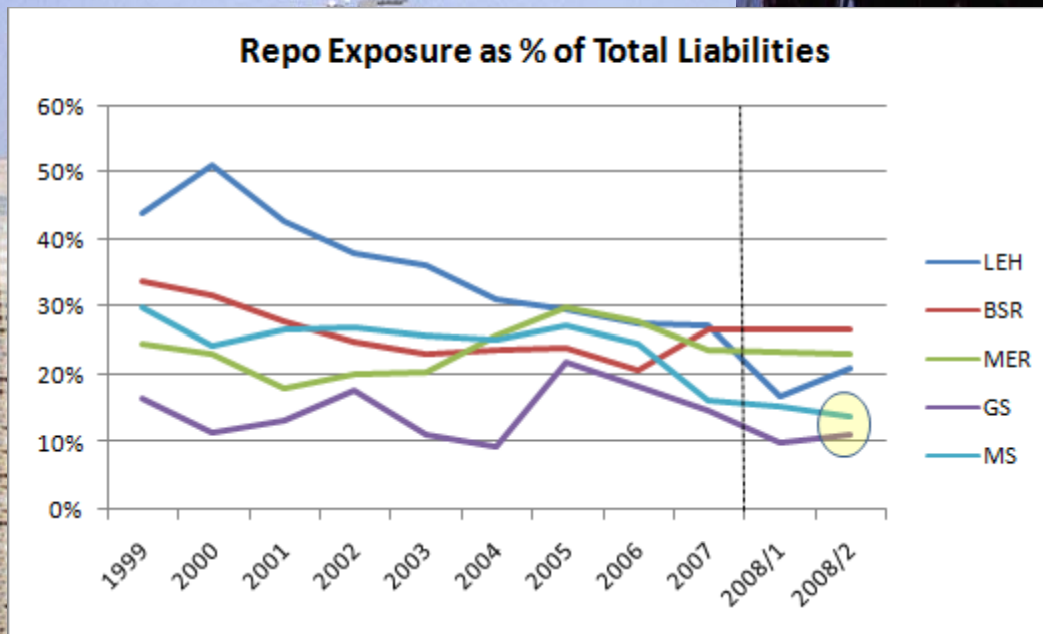
Lit. Expense

XBRL Fields

eol-us-gaap-ci:LitigationReserveCurrent

usfr-pte:LitigationExpense

Investment Banks and Credit Crunch



Concept

XBRL Fields

Fed Funds: Repos

usfr-fste:FederalFundsPurchasedSecuritiesSoldUnderAgreementsRepurchase

Q&A/Discussion

Resources:

www.tryxbrl.com

whitepapers

3 company peer analysis

Wired Magazine Article – March 2009

FoxBusiness.com – Interview with Phil Moyer

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