

Issues in XBRL-based Digital Financial Reports for 480 Public Companies that use the INTBX-BSU-CF1-ISS-IEMIX-OILN Reporting Style

By Charles Hoffman, CPA (Charles.Hoffman@me.com)

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This document summarizes issues related to representing XBRL-based public company financial reports submitted to the SEC by public companies related to testing of fundamental accounting concept relations of those reports.

This specific analysis covers the 480 public companies that use the reporting style "**INTBX-BSU-CF1-ISS-IEMIX-OILN**". This is one reporting style of the approximately 99 different reporting styles identified that public companies utilize.

Commercial software exists which performs this testing. Additionally, this document points to an Excel spreadsheet which mimics the commercially available testing software. In fact the Excel spreadsheet provided was an initial working prototype to help create the commercial software. However the rules in the Excel spreadsheet have not been maintained so there are slight differences between the results provided by the commercial software and by the Excel working prototype. The point of the Excel spreadsheet is to show how the testing works.

An attempt is being made to determine if the framework provided by the SWIFT Institute paper *A Critical and Empirical Examination of Currently-Used Financial Data Collection Processes and Standards*¹ can be empirically tested using actual data from XBRL-based financial reports submitted by public companies to the SEC, as tested using the fundamental accounting concept relations.

¹ SWIFT Institute, Dr. Suzanne Morsfield, Dr. Steve Yang, Susan Yount, *A Critical and Empirical Examination of Currently-Used Financial Data Collection Processes and Standards*, <http://xbrl.squarespace.com/journal/2016/12/18/swift-institute-examination-gives-xbrl-good-marks.html>

1. Inconsistencies

The following is a summary of inconsistencies that exist. There are a total of 62 inconsistencies:

Generator	CIK	Entity Registrant Name	Total	Comment
Workiva	0000034782	1ST SOURCE CORP	2	CFE: Conflict between concept us-gaap:ProfitLoss and us-gaap:NetIncomeLoss.
IBM Cognos	0000004962	AMERICAN EXPRESS COMPANY	1	CFE: Rounding error of 17,000,000 related to equity.
GoXBRL	0001108236	AMERICAN RIVER BANKSHARES	1	CFE: Duplicate provision for loan loss facts, one positive, one negative IS.
Workiva	0000717538	Arrow Financial Corporation	1	CFE: Provision for loan loss issue.
Workiva	0000910322	ASTORIA FINANCIAL CORP	1	CFE: Provision for loan losses inconsistency/conflict issue.
Workiva	0001461755	ATLANTIC CAPITAL BANCSHARES, INC.	1	CFE: Reversed equity concepts.
Workiva	0000946673	Banner Corporation	2	CFE: Provision for loan losses inconsistency.
Workiva	0000821127	BOSTON PRIVATE FINANCIAL HOLDINGS INC	1	CFE: WHOLE/PART issue related to preferred stock dividends and other adjustments..
Ez-XBRL	0001556266	China Commercial Credit Inc	2	CFE: Issue with line item us-gaap:ForeignCurrencyTransactionGainLossBeforeTax, outside of noninterest expenses.
Workiva	0000028412	Comerica INC /NEW/	1	CFE: Inconsistent net income (loss) facts. Issue related to undistributed earnings, us-gaap:UndistributedEarningsLossAllocatedToParticipatingSecuritiesDiluted.
Workiva	0001488813	Customers Bancorp, Inc.	1	CFE: Conflicting/inconsistent provision for loan losses issue.
Workiva	0001069157	EAST WEST BANCORP INC	1	CFE: Inappropriate use of concept us-gaap:NetCashProvidedByUsedInContinuingOperations to represent net cash flows.
Novaworks Software	0000740806	F&M BANK CORP	3	CFE: Net income facts do not reconcile, all three are explicitly reported. used parent equity to report total equity.
Workiva	0000845877	FEDERAL AGRICULTURAL MORTGAGE CORP	1	CFE: Inconsistent/contradictory provision for loan losses issue.
Workiva	0001026214	FEDERAL HOME LOAN MORTGAGE CORP	1	CFE: Inappropriate representation of fmcc:ExpenseRelatedToDerivatives; WHOLE/PART issue; should be included in interest expense. Or, US GAAP XBRL Taxonomy is missing a concept.
Novaworks Software	0000932781	FIRST COMMUNITY CORP /SC/	1	CFE: Entered income tax expense (benefit) as negative, should be positive.
Workiva	0001469134	FIRST COMMUNITY FINANCIAL PARTNERS, INC.	1	CFE: THREE conflicting provision for loan loss concepts: us-gaap:ProvisionForLoanLeaseAndOtherLosses -883,000;us-gaap:ProvisionForLoanAndLeaseLosses 883,000;us-gaap:ProvisionForLoanLossesExpensed 883,000
Workiva	0000702325	FIRST MIDWEST BANCORP INC	2	CFE: Provision for loan losses issue.
Novaworks Software	0001091491	HCSB FINANCIAL CORP	1	CFE: Inappropriate concept used to represent income tax expense (benefit) line item.
Workiva	0000920112	HEARTLAND FINANCIAL USA INC	1	CFE: WHOLE/PART issue related to preferred stock and other adjustments.
Workiva	0000732417	HILLS BANCORPORATION	1	CFE: Inappropriate concept us-gaap:SharesSubjectToMandatoryRedemptionSettlementTermsAmount used to represent temporarily equity related to ESOP.
Workiva	0000354964	HSBC Finance Corp	1	Inappropriate extension concept for noninterest revenues, hsbfc:OtherRevenues.
Workiva	0001564618	Independent Bank Group, Inc.	1	CFE: Distributed earnings issue, net income allocated to common.
Workiva	0001437071	Invesco Mortgage Capital Inc.	2	CFE: Inappropriate extension concept, ivr:NoninterestIncomeLoss. Issue with us-gaap:PreferredStockDividendsIncomeStatementImpact in SCI.
Workiva	0001487052	LegacyTexas	1	CFE: Provision for loan losses issue IS.

Generator	CIK	Entity Registrant Name	Total	Comment
		Financial Group, Inc.		
S2 Filings	0001550603	MALVERN BANCORP, INC.	3	CFE: After tax concept used to report before tax fact, Income before income tax expense
Workiva	0000907471	META FINANCIAL GROUP INC	2	CFE: Inconsistent net income (loss) facts, probably caused by us-gaap:IncomeLossFromContinuingOperationsIncludingPortionAttributableToNoncontrollingInterest.
Workiva	0001011659	MUFG Americas Holdings Corporation	1	CFE: Entered noncontrolling interest with reverse polarity.
Novaworks Software	0001163389	NEW PEOPLES BANKSHARES INC	1	CFE: Line item equity missing from BS.
Workiva	0001584207	OneMain Holdings, Inc.	1	CFE: Incorrect use of concept us-gaap:NetCashProvidedByUsedInContinuingOperations in cash flow statement.
Workiva	0000318300	PEOPLES BANCORP INC.	1	CFE: WHOLE/PART issue. Inappropriate concept for line item Total other income.
IBM Cognos	0000763901	POPULAR INC	2	CFE: Improper application of dimensions on IS. Provision for loan loss issue.
Workiva	0001010470	PROVIDENT FINANCIAL HOLDINGS INC	1	CFE: Inconsistent/conflicting provision for loan loss facts.
RR Donnelley	0000750558	QNB CORP	1	CFE: Inappropriate use of balance sheet commitments and contingencies concept off balance sheet.
Workiva	0001281761	REGIONS FINANCIAL CORP	1	CFE: Income statement Depreciation expense on operating lease assets inconsistent with other entities.
Workiva	0000715072	RENASANT CORP	1	CFE: Inconsistent/conflicting provision for loan loss facts.
Workiva	0000811830	Santander Holdings USA, Inc.	2	CFE: Improper use of commitments and contingencies concept somewhere other than balance sheet.
Workiva	0000818677	Security Federal Corporation	1	CFE: Inappropriate concept for noninterest expense (us-gaap:GeneralAndAdministrativeExpense).
Novaworks Software	0001544190	Shepherd's Finance, LLC	2	CFE: Incorrect provision for loss concept. Other provision for loan loss issue.
Certent	0001035092	SHORE BANCSHARES INC	1	CFE: Provision for loan losses issue; duplicate facts, same value, opposite polarity.
Advanced Computer Innovations	0000916907	Southern Missouri Bancorp Inc	1	CFE: Inappropriate concept for income before tax, us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesDomestic. Inappropriate concept for income tax expense (benefit), us-gaap:IncomeTaxesPaidNet
Workiva	0000025598	SPRINGLEAF FINANCE CORP	1	CFE: Used incorrect concept for line item Net Income.
Advanced Computer Innovations	0001500837	Sunshine Financial Inc	3	CFE: Inappropriate concept for net interest income, us-gaap:InvestmentIncomeInterest. Inappropriate extension fil:InterestIncomeAfterProvisionForLoanLossesNet for net interest after provision.
Workiva	0001137547	UNITED SECURITY BANCSHARES	1	CFE: Inconsistent/conflicting provision for loan loss facts.
Workiva	0001143155	Xenith Bankshares, Inc.	1	CFE: Contradictory provision for loan loss facts.
Workiva	0000109380	ZIONS BANCORPORATION/UT/	2	CFE: Provision for loan losses issue.

What follows is detailed information which explains each of the 62 inconsistencies in the set of 46 filings that have errors.

1.1. 1ST SOURCE CORP

<http://www.sec.gov/Archives/edgar/data/34782/000003478216000175/0000034782-16-000175-index.htm>

The filer is reporting the concepts "Net income (loss) attributable to parent" (i.e. us-gaap:NetIncomeLoss) and the concept "Net income (loss)" (i.e. us-gaap:ProfitLoss) but no "Net income (loss) attributable to noncontrolling interest" is reported which reconciles those two concepts, which is illogical.

Net Income (Loss) Breakdown [Line Items]	Period [Axis]	
	2016-01-01 - 2016-09-30	
	Fact	
	Value	Origin
Net Income (Loss) [Roll Up]		
Net Income (Loss) Attributable to Parent	42,561,000	fac:NetIncomeLossAttributableToParent[us-gaap:NetIncomeLoss [42,561,000]]
Net Income (Loss) Attributable to Noncontrolling Interest	0	fac:NetIncomeLossAttributableToNoncontrollingInterest[0] = 0
Net Income (Loss)	42,255,000	fac:NetIncomeLoss[us-gaap:ProfitLoss[42,255,000]]
Validation Results [Hierarchy]		
IS7	(306,000)	fac:NetIncomeLoss[us-gaap:ProfitLoss[42,255,000]] = (fac:NetIncomeLossAttributableToParent[us-gaap:NetIncomeLoss [42,561,000]] + fac:NetIncomeLossAttributableToNoncontrollingInterest [0])

Income statement:

1002000 - Statement - CONSOLIDATED STATEMENTS OF INCOME CONSOLIDATED STATEMENTS OF INCOME [Table]

Income Statement [Abstract]	Period [Axis]			
	2016-07-01 - 2016-09-30	2016-01-01 - 2016-09-30	2015-07-01 - 2015-09-30	2015-01-01 - 2015-09-30
losses	40,627,000	121,185,000	41,217,000	121,150,000
Noninterest income:				
Trust fees				
Service charges on deposits				
Debit card				
Mortgage banking				
Insurance commissions				
Equipment rental				
Gains on investment securities				
Other				
Noninterest expense:				
Salaries and employee benefits				
Net occupancy				
Furniture and equipment				
Depreciation - leased equipment				
Professional fees				
Supplies and communications				
FDIC and other insurance				
Business development and marketing	1,263,000	3,268,000	1,244,000	3,507,000
Loan and lease collection and repossession	324,000	1,136,000	416,000	485,000
Other	1,372,000	4,714,000	2,223,000	5,828,000
Total noninterest expense	41,145,000	121,884,000	41,068,000	117,370,000
Income before income taxes	22,147,000	65,890,000	21,281,000	66,194,000
Income tax expense	7,883,000	23,329,000	7,353,000	23,125,000
Net income	14,264,000	42,561,000	13,928,000	43,069,000

Report Element		Properties		Occurrences	
Balance Type	Credit	Period Type	For Period (duration)	Data Type	Monetary (xbrli:monetaryItemType)
Name	us-gaap:NetIncomeLoss	ID	us-gaap_NetIncomeLoss		
From	Role	Label	Lang		
Filer	Standard label	Net Income (Loss) Attributable to Parent	en-US		
Base	Standard label	Net Income (Loss) Attributable to Parent	en-US		
Filer	Terse label	Net income	en-US		
Filer	Total label	Net income	en-US		

Earnings per share disclosure:

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Reporting Entity [Axis]		0000034782 (http://www.sec.gov/CIK)			
		Period [Axis]			
Earnings Per Share [Abstract]		2016-07-01 - 2016-09-30	2016-01-01 - 2016-09-30	2015-07-01 - 2015-09-30	2015-01-01 - 2015-09-30
Earnings Per Share [Abstract]					
Outstanding stock options (in shares)		0	0	0	0
Distributed earnings allocated to common stock		4,656,000	13,995,000	4,299,000	12,888,000
Undistributed earnings allocated to common stock		9,515,000	28,260,000	9,499,000	29,748,000
Net earnings allocated to common stock		14,171,000	42,255,000	13,798,000	42,636,000
Net earnings allocated to participating securities		93,000	306,000	130,000	433,000
Net income allocated to common stock and participating securities		14,264,000	42,561,000	13,928,000	43,069,000
Weighted average shares of common stock outstanding					11,630
Dilutive effect of stock options					0
Weighted average shares of common stock outstanding, diluted					11,630
Basic earnings per common share					1.63
Diluted earnings per common share					1.63

Report Element		Occurrences
Properties		
Prefix (from taxonomy)	us-gaap	
Balance Type	Credit	
Period Type	For Period (duration)	
Data Type	Monetary (xbrli:monetaryItemType)	
Name	us-gaap:ProfitLoss	
ID	us-gaap_ProfitLoss	

▼ Labels of Report Element

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1.2. AMERICAN EXPRESS COMPANY

<http://www.sec.gov/Archives/edgar/data/4962/000119312516746492/0001193125-16-746492-index.htm>

“Rounding error” of 17,000,000 related to equity. This is a rather odd rounding error. What is the definition of a round error?

Label	Rendered	Reported	Calculated	Balance	Decimals	Message
Liabilities and Stockholders' Equity [Roll Up]						
Liabilities [Roll Up]						
Deposits	53,500,000,000 +	53,500,000,000	53,500,000,000	CR	-6	
Travelers Cheques Outstanding	2,656,000,000 +	2,656,000,000	2,656,000,000	CR	-6	
Accounts Payable	11,372,000,000 +	11,372,000,000	11,372,000,000	CR	-6	
Short Term Borrowings	2,861,000,000 +	2,861,000,000	2,861,000,000	CR	-6	
Long-term Debt	44,894,000,000 +	44,894,000,000	44,894,000,000	CR	-6	
Other Liabilities	17,077,000,000 +	17,077,000,000	17,077,000,000	CR	-6	
Liabilities	132,360,000,000 +	132,360,000,000	132,360,000,000	CR	-6	OK
Stockholders' Equity Attributable to Parent [Roll Up]						
Common Stock Value	184,000,000 +	184,000,000	184,000,000	CR	-6	
Additional Paid in Capital	12,790,000,000 +	12,790,000,000	12,790,000,000	CR	-6	
Retained Earnings (Accumulated Deficit)	10,661,000,000 +	10,661,000,000	10,661,000,000	CR	-6	
Accumulated Other Comprehensive Income (Loss), Net of Tax [Roll Up]						
Accumulated Other Comprehensive Income (Loss), Available-for-sale Securities Adjustment, Net of Tax	50,000,000 +	50,000,000	50,000,000	CR	-6	
Accumulated Other Comprehensive Income (Loss), Foreign Currency Translation Adjustment, Net of Tax	(2,159,000,000) +	(2,159,000,000)	(2,159,000,000)	CR	-6	
Accumulated Other Comprehensive Income (Loss), Pension and Other Postretirement Benefit Plans, Net of Tax	(509,000,000) -	509,000,000	509,000,000	DR	-6	
Accumulated Other Comprehensive Income (Loss), Net of Tax	(2,618,000,000) +	(2,618,000,000)	(2,618,000,000)	CR	-6	OK
Stockholders' Equity Attributable to Parent	21,000,000,000 +	21,000,000,000	21,000,000,000	CR	-9	OK
Liabilities and Stockholders' Equity	153,377,000,000	153,377,000,000	153,360,000,000	CR	-6	Calculation Inconsistency: Difference of (17,000,000).

1.3. AMERICAN RIVER BANKSHARES

<http://www.sec.gov/Archives/edgar/data/1108236/000101905616001614/0001019056-16-001614-index.htm>

Duplicate conflicting provision for loan loss facts.

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	668,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	-668,000

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1.4. Arrow Financial Corporation

<http://www.sec.gov/Archives/edgar/data/717538/000071753816000351/0000717538-16-000351-index.htm>

Duplicate conflicting provision for loan loss facts.

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-1,550,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	1,550,000

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1.5. ASTORIA FINANCIAL CORP

<http://www.sec.gov/Archives/edgar/data/910322/000091032216000026/0000910322-16-000026-index.htm>

This filer is reporting two facts that contradict one another per the US GAAP XBRL taxonomy. The first fact which uses the concept "us-gaap:ProvisionForLoanLeaseAndOtherLosses" and has a value of -6,226,000 is the WHOLE of provision for loan, lease, and other losses. The second fact which uses the concept "us-gaap:ProvisionForLoanAndLeaseLosses" and has a value of -7,128,000 is PART of that WHOLE. Yet, the PART is GREATER THAN the WHOLE concept, which is illogical.

This is not to say that the provision for loan losses cannot be different on the income statement and cash flow statement. This is simply saying that as represented by ASTORIA FINANCIAL CORP, it is illogical per the US GAAP XBRL taxonomy and inconsistent with others who report these same facts.

1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-6,226,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	-7,128,000

us-gaap:ProvisionForLoanLeaseAndOtherLosses -6,226,000

us-gaap:ProvisionForLoanAndLeaseLosses -7,128,000

US GAAP XBRL Taxonomy:

Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Provision for Loan and Lease Losses	Dr
+	Provision for Other Credit Losses	Dr
+	Provision for Other Losses	Dr
	Provision for Loan, Lease, and Other Losses	Dr

us-gaap:ProvisionForLoanAndLeaseLosses

us-gaap:ProvisionForLoanLeaseAndOtherLosses

Income statement:

Income Statement [Abstract]	Period [Axis]			
	2016-07-01 - 2016-09-30	2016-01-01 - 2016-09-30	2015-07-01 - 2015-09-30	2015-01-01 - 2015-09-30
Income Statement [Abstract]				
Interest income:				
Residential mortgage loans	44,582,000	137,640,000	49,899,000	155,236,000
Multi-family and commercial real estate mortgage loans	47,795,000	141,207,000	47,979,000	144,082,000
Consumer and other loans	2,456,000	7,263,000	2,208,000	6,640,000
Mortgage-backed and other securities	17,873,000	52,177,000	15,816,000	46,124,000
Interest-earning cash accounts	110,000	346,000	109,000	305,000
Federal Home Loan Bank of New York stock	1,526,000	4,434,000	1,407,000	4,390,000
Total interest income	114,342,000	343,067,000	117,418,000	356,777,000
Interest expense:				
Deposits		us-gaap:ProvisionForLoanAndLeaseLosses 20,482,000	8,577,000	29,250,000
Borrowings	24,238,000	72,606,000	24,107,000	71,922,000
Total interest expense	30,701,000	93,088,000	32,684,000	101,172,000
Net interest income	83,641,000	249,979,000	84,734,000	255,605,000
Provision for loan losses credited to operations	(995,000)	(7,128,000)	(4,439,000)	(7,749,000)
Net interest income after provision for loan losses	84,636,000	257,107,000	89,173,000	263,354,000
Non-interest income:				

Cash flow statement:

Statement of Cash Flows [Abstract]	Period [Axis]	
	2016-01-01 - 2016-09-30	2015-01-01 - 2015-09-30
Statement of Cash Flows [Abstract]		
Cash flows from operating activities:		
Net income	55,592,000	69,644,000
Adjustments to reconcile net income to net cash provided by operating activities:		
Net amortization on loans	8,021,000	9,018,000
Net amortization on securities and borrowings	6,260,000	7,067,000
Net provision for loan and real estate losses credited to operations	(6,226,000)	(6,703,000)
Depreciation and amortization	10,392,000	9,495,000
Net gain on sales of loans and securities	(1,690,000)	(1,567,000)
Mortgage servicing rights amortization and valuation allowance adjustments, net	3,321,000	1,941,000
Stock-based compensation	2,518,000	6,432,000
Deferred income tax expense/benefit	2,753,000	(2,573,000)

1.6. ATLANTIC CAPITAL BANCSHARES, INC.

<http://www.sec.gov/Archives/edgar/data/1461755/000146175516000155/0001461755-16-000155-index.htm>

These two facts are explicitly reported which conflict:

us-gaap:StockholdersEquity[308,463,000]

us-gaap:StockholdersEquityIncludingPortionAttributableToNoncontrollingInterest [2,701,000]

Equity [Roll Up]		
Equity Attributable to Parent	308,463,000	fac:EquityAttributableToParent[us-gaap:StockholdersEquity [308,463,000]]
Equity Attributable to Noncontrolling Interest	(305,762,000)	fac:EquityAttributableToNoncontrollingInterest[-305,762,000] = fac:Equity[us-gaap:StockholdersEquityIncludingPortionAttributableToNoncontrollingInterest[2,701,000]] - fac:EquityAttributableToParent[us-gaap:StockholdersEquity[308,463,000]]
Equity	2,701,000	fac:Equity[us-gaap:StockholdersEquityIncludingPortionAttributableToNoncontrollingInterest[2,701,000]]

Federal funds purchased and securities sold under agreements to repurchase	0	11,931,000
Federal Home Loan Bank borrowings	170,000,000	0
Long-term debt	49,324,000	49,197,000
Other liabilities	44,601,000	27,442,000
Total liabilities	2,452,781,000	2,350,788,000
SHAREHOLDERS' EQUITY		
Preferred Stock, no par value - 10,000,000 shares authorized; no shares issued and outstanding as of September 30, 2016 and December 31, 2015	0	0
Common stock, no par value - 100,000,000 shares authorized; 24,950,099 and 24,425,546 shares issued and outstanding as of September 30, 2016, and December 31, 2015, respectively	29,835,000	286,367,000
Retained earnings	14,927,000	3,141,000
Accumulated other comprehensive income (loss)	2,701,000	(1,516,000)
Total shareholders' equity	308,463,000	287,992,000
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	2,761,244,000	2,638,780,000

1.7. Banner Corporation

<http://www.sec.gov/Archives/edgar/data/946673/000094667316000022/0000946673-16-000022-index.htm>

This filer is reporting two facts that contradict one another per the US GAAP XBRL taxonomy. The first fact which uses the concept "us-gaap:ProvisionForLoanLeaseAndOtherLosses" and has a value of 804,000 is the WHOLE of provision for loan, lease, and other losses. The second fact which uses the concept "us-gaap:ProvisionForLoanAndLeaseLosses" and has a value of 4,000,000 is PART of that WHOLE. Yet, the PART is GREATER THAN the WHOLE concept, which is illogical.

This is not to say that the provision for loan losses cannot be different on the income statement and cash flow statement. This is simply saying that as represented by Banner Corporation, it is illogical per the US GAAP XBRL taxonomy and inconsistent with others who report these same facts.

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	804,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	4,000,000

us-gaap:ProvisionForLoanLeaseAndOtherLosses 804,000

us-gaap:ProvisionForLoanAndLeaseLosses 4,000,000

US GAAP XBRL Taxonomy:

Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Provision for Loan and Lease Losses	Dr
+	Provision for Other Credit Losses	Dr
+	Provision for Other Losses	Dr
	Provision for Loan, Lease, and Other Losses	Dr

us-gaap:ProvisionForLoanAndLeaseLosses

us-gaap:ProvisionForLoanLeaseAndOtherLosses

Income statement:

Income Statement [Abstract]	Period [Axis]			
	2016-07-01 - 2016-09-30	2016-01-01 - 2016-09-30	2015-07-01 - 2015-09-30	2015-01-01 - 2015-09-30
Income Statement [Abstract]				
INTEREST INCOME:				
Loans receivable	89,805,000	265,697,000	51,749,000	149,192,000
Mortgage-backed securities	4,803,000	15,467,000	1,307,000	3,609,000
Securities and cash equivalents	3,241,000	9,306,000	1,737,000	5,138,000
Total interest income	97,849,000	290,470,000	54,793,000	157,939,000
INTEREST EXPENSE:				
Deposits	2,784,000	8,501,000	1,738,000	5,240,000
FHLB advances			4,000	24,000
Other borrowings			47,000	137,000
Junior subordinated debentures	1,019,000	2,962,000	816,000	2,357,000
Total interest expense	4,141,000	12,571,000	2,605,000	7,758,000
Net interest income	93,708,000	277,899,000	52,188,000	150,181,000
PROVISION FOR LOAN LOSSES	2,000,000	4,000,000	0	0
Net interest income after provision for loan losses	91,708,000	273,899,000	52,188,000	150,181,000
NON-INTEREST INCOME:				
Deposit fees and other service charges	12,927,000	36,957,000	9,746,000	27,435,000
Mortgage banking operations	8,141,000	20,409,000	4,426,000	13,238,000
Bank-owned life insurance (BOLI)	1,333,000	3,646,000	550,000	1,441,000
Miscellaneous	1,344,000	3,936,000	489,000	1,623,000
Other operating income	23,745,000	64,948,000	15,211,000	43,737,000

Cash flow statement:

Statement of Cash Flows [Abstract]	Period [Axis]	
	2016-01-01 - 2016-09-30	2015-01-01 - 2015-09-30
Statement of Cash Flows [Abstract]		
OPERATING ACTIVITIES:		
Net income	62,581,000	38,329,000
Adjustments to reconcile net income to net cash provided from operating activities:		
Depreciation	9,219,000	6,279,000
Deferred income and expense, net of amortization	419,000	2,194,000
Amortization of core deposit intangibles	5,339,000	1,268,000
(Gain) loss on sale of securities	(531,000)	537,000
Net change in valuation of financial instruments carried at fair value	1,472,000	(735,000)
Purchases of securities—trading	(1,725,000)	(6,337,000)
Proceeds from sales of securities—trading		
Principal repayments and maturities of securities—trading	3,527,000	7,905,000
Decrease in deferred taxes		
Increase in current taxes payable	2,100,000	2,000,000
Equity-based compensation	3,129,000	1,944,000
Increase in cash surrender value of BOLI	(3,628,000)	(1,425,000)
Gain on sale of loans, net of capitalized servicing rights	(14,583,000)	(8,139,000)
Gain on disposal of real estate held for sale and property and equipment	(748,000)	(338,000)
Provision for loan losses	4,000,000	0
Provision for losses on real estate held for sale	804,000	216,000
Origination of loans held for sale	(753,714,000)	(655,178,000)

1.8. BOSTON PRIVATE FINANCIAL HOLDINGS

<http://www.sec.gov/Archives/edgar/data/821127/000082112716000235/0000821127-16-000235-index.htm>

This public company has used a WHOLE to represent a PART, and a PART to represent the WHOLE. The US GAAP XBRL Taxonomy shows that "Preferred stock dividends and other adjustments" is the difference between net income attributable to parent and net income available to common. It further shows that "Other preferred stock dividends and adjustments" is PART OF "Preferred stock dividends and other adjustments".

However, this public company has REVERSED that relationship as can be seen in the Earnings per Share disclosure below.

Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Net Income (Loss) Attributable to Parent	Cr
-	Preferred Stock Dividends and Other Adjustments	Dr
	Net Income (Loss) Available to Common Stockholders, Basic	Cr
		us-gaap:PreferredStockDividendsAndOtherAdjustments
Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Preferred Stock Dividends, Income Statement Impact	Dr
+	Redeemable Preferred Stock Dividends	Dr
+	Convertible Preferred Stock Converted to Other Securities	Dr
+	Preferred Stock Redemption Premium	Dr
-	Preferred Stock Redemption Discount	Cr
+	Preferred Stock Conversions, Inducements	Dr
+	Temporary Equity, Dividends, Adjustment	Dr
+	Temporary Equity, Accretion to Redemption Value, Adjustment	Dr
+	General Partner Distributions	Dr
+	Other Preferred Stock Dividends and Adjustments	Dr
	Preferred Stock Dividends and Other Adjustments	Dr
		us-gaap:OtherPreferredStockDividendsAndAdjustments
		us-gaap:PreferredStockDividendsAndOtherAdjustments

Earnings per share disclosure:

Component: (Network and Table)

Network: 2404402 - Disclosure - Earnings Per Share Basic Earnings Per Share (Details)

Table: Schedule of Earnings Per Share, Basic, by Common Class, Including Two Class Method [Table]

Reporting Entity [Axis]: 0000821127 http://www.sec.gov/CIK

Period [Axis]: 2016-07-01/2016-09-30, 2016-01-01/2016-09-30, 2015-07-01/2015-09-30, 2015-01-01/2015-09-30

Earnings Per Share, Basic, by Common Class, Including Two...	Class of Stock [Axis]	2016-07-01/2016-09-30	2016-01-01/2016-09-30	2015-07-01/2015-09-30	2015-01-01/2015-09-30
Net income from continuing operations	Class of Stock [Domain]	19,699,000	52,728,000	13,208,000	
Net Income (Loss) Attributable to Noncontrolling Interest	Class of Stock [Domain]	1,110,000	3,010,000	994,000	
Income (Loss) from Continuing Operations Attributable to Parent	Class of Stock [Domain]	18,589,000	49,718,000	12,214,000	
Noncontrolling Interest, Change in Redemption Value	Class of Stock [Domain]	138,000 ¹	(341,000) ¹	(1,028,000) ¹	
Preferred Stock Dividends and Other Adjustments	Class of Stock [Domain]	(868,000)	(2,606,000)	(869,000)	
Other Preferred Stock Dividends and Adjustments	Class of Stock [Domain]	(1,006,000)	(2,265,000)	159,000	
Net Income (Loss) from Continuing Ops Available to Common Stockholders, Basic	Class of Stock [Domain]	17,583,000	47,458,000	12,373,000	
Net income from discontinued operations	Class of Stock [Domain]	1,047,000 ²	4,357,000 ²	1,316,000 ²	
Net income attributable to common shareholders for earnings per share calculation	Class of Stock [Domain]	18,630,000	51,810,000	13,689,000	
Weighted Average Basic Common Shares Outstanding	Common Stock [Member]	81,301,408	81,720,014	81,103,938	

Fact Characteristics and Properties

Properties	Occurrences	To Do
Reporting Entity	0000821127 http://www.sec.gov/CIK	
Period	2016-01-01/2016-09-30	
Class of Stock [Axis]	Class of Stock [Domain]	
Concept	Preferred Stock Dividends and Other Adjustments	
Name	us-gaap:PreferredStockDividendsAndOtherAdjustments	
Prefix	us-gaap	
Balance Type	Debit	
Period Type	For Period (duration)	
Data Type	Monetary (xbrl:monetaryItemType)	
Fact Value	2606000	
Units	iso4217:USD	
Decimals (rounding)	-3	

Fact Characteristics and Properties

Properties	Occurrences	To Do
Reporting Entity	0000821127 http://www.sec.gov/CIK	
Period	2016-01-01/2016-09-30	
Class of Stock [Axis]	Class of Stock [Domain]	
Concept	Other Preferred Stock Dividends and Adjustments	
Name	us-gaap:OtherPreferredStockDividendsAndAdjustments	
Prefix	us-gaap	
Balance Type	Debit	
Period Type	For Period (duration)	
Data Type	Monetary (xbrl:monetaryItemType)	
Fact Value	2265000	
Units	iso4217:USD	
Decimals (rounding)	-3	

Income statement: which uses a PART to represent a line item which also includes the WHOLE:

Contract services and data processing	1,865,000	5,281,000	1,600,000	4,532,000
Amortization of intangibles	1,568,000	4,740,000	1,655,000	4,912,000
FDIC insurance	722,000	2,757,000	916,000	2,890,000
Restructuring	0	2,017,000	1,504,000	1,724,000
Other	3,157,000	10,757,000	4,396,000	12,496,000
Total operating expense	61,670,000	193,110,000	61,929,000	187,774,000
Income before income taxes	28,351,000	76,444,000	21,390,000	73,207,000
Income tax expense	8,663,000	23,316,000	8,182,000	24,754,000
Net income from continuing operations	19,688,000	53,128,000	13,208,000	48,453,000
Net income from discontinued operations	1,047,000	4,357,000	1,316,000	4,956,000
Net income before attribution to noncontrolling interests	20,735,000	57,485,000	14,524,000	53,409,000
Less: Net income attributable to noncontrolling interests	1,110,000	3,010,000	994,000	3,486,000
Net income attributable to the Company	19,625,000	54,475,000	13,530,000	49,923,000
Adjustments to net income attributable to the Company to arrive at net income attributable to common shareholders	(1,006,000)	(2,265,000)	159,000	(1,829,000)
Net income attributable to common shareholders for earnings per share calculation	18,619,000	52,210,000	13,689,000	48,094,000

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1.9. China Commercial Credit Inc

<http://www.sec.gov/Archives/edgar/data/1556266/000121390016018379/0001213900-16-018379-index.htm>

Number of issues. First is duplicate provision facts:

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-
2	us-gaap:ProvisionForLoanAndLeaseLosses	-133,177
3	us-gaap:ProvisionForLoanLossesExpensed	-133,177

This is NOT an error, but it is unique. Duplicate provision line items:

Interest expense				
Interest expense on short-term bank loans	xsi:nil	(30,057)	(96,880)	(422,710)
Net interest income	722,380	1,177,132	66,672	1,938,161
Reversal of provision /(Provision) for loan losses	226,694	133,177	(29,210,186)	(30,762,076)
Reversal of provision /(Provision) for direct financing lease losses	242,180	242,180	(163,922)	343,612
Net interest income /(loss) after provision for loan losses and financing lease losses	1,191,254	1,552,489	(29,307,436)	(28,480,303)
Commissions and fees on financial guarantee services	9,117	26,308	24,565	120,623
(Provision) /Reversal of provision for financial guarantee services	(599,808)	385,352	(7,322,936)	(9,035,700)
Commission and fee (loss) /income on guarantee services, net	(590,691)	411,660	(7,298,371)	(8,915,077)
Net Revenue/(Loss)	600,563	1,964,149	(36,605,807)	(37,395,380)

This may not be an error. Represented the line item "Foreign exchange (loss)/gain" outside "Total non-interest expense", which is unique.

Business taxes and surcharge	9,617	(21,798)	(12,008)	(94,119)
Other operating expenses	(1,086,092)	(2,583,027)	(348,094)	(1,692,323)
Total non-interest expense	(1,224,737)	(3,218,653)	(575,381)	(2,664,957)
Foreign exchange (loss)/gain	(271)	(557)	1,194	(8,550)
Loss Before Income Taxes	(624,445)	(1,206,116)	(37,160,555)	(40,034,863)
Income tax expense/(credit)	xsi:nil	xsi:nil	58,609	(594,650)
Net Loss	(624,445)	(1,206,116)	(37,101,946)	(40,629,513)
Loss per Share- Basic and Diluted	(.039)	(.086)	(2.994)	(3.295)

1.10. Comerica INC /NEW/

<http://www.sec.gov/Archives/edgar/data/28412/000002841216000290/0000028412-16-000290-index.htm>

This is inconsistent with the US GAAP XBRL Taxonomy, however there have been some discussions which indicates that the US GAAP XBRL Taxonomy might have an error. The error was partially corrected in the 2017 proposed taxonomy. More information is necessary related to this issue.

Net Income (Loss) Breakdown [Line Items]	Period [Axis]	
	2016-01-01 - 2016-09-30	
	Fact	
	Value	Origin
Net Income (Loss) [Roll Up]		
Net Income (Loss) Attributable to Parent	310,000,000	fac:NetIncomeLossAttributableToParent[310,000,000] = fac:NetIncomeLossAvailableToCommonStockholdersBasic[us-gaap:NetIncomeLossAvailableToCommonStockholdersBasic[310,000,000]]
Net Income (Loss) Attributable to Noncontrolling Interest	0	fac:NetIncomeLossAttributableToNoncontrollingInterest[0] = 0
Net Income (Loss)	313,000,000	fac:NetIncomeLoss[us-gaap:ProfitLoss[313,000,000]]
Validation Results [Hierarchy]		
IS7	3,000,000	fac:NetIncomeLoss[us-gaap:ProfitLoss[313,000,000]] = (fac:NetIncomeLossAttributableToParent[310,000,000] + fac:NetIncomeLossAttributableToNoncontrollingInterest[0])

Component: (Network and Table)

Network: 1002000 - Statement - Consolidated Statements Of Comprehensive Income

Table: Implied [Table]

Reporting Entity [Axis]: 0000028412 <http://www.sec.gov/CIK>

Period [Axis]: 2016-07-01/2016-09-30

Implied [Line Items]	2016-07-01/2016-09-30	2016-01-01/2016-09-30	2015-07-01/2015-09-30	2015-01-01/2015-09-30
Service charges on deposit accounts	55,000,000	165,000,000	57,000,000	168,000,000
Fiduciary income	47,000,000	142,000,000	47,000,000	142,000,000
Commercial lending fees	26,000,000	68,000,000	22,000,000	69,000,000
Letter of credit fees	12,000,000	38,000,000	13,000,000	39,000,000
Bank-owned life insurance	12,000,000	30,000,000	10,000,000	29,000,000
Foreign exchange income	10,000,000	31,000,000	10,000,000	29,000,000
Brokerage fees	5,000,000	14,000,000	5,000,000	13,000,000
Net securities losses	0	(3,000,000)	0	(2,000,000)
Other noninterest income	29,000,000	75,000,000	25,000,000	79,000,000
Total noninterest income	238,000,000	704,000,000	267,000,000	769,000,000
NONINTEREST EXPENSES				
Salaries and benefits expense				747,000,000
Outside processing fee expense				239,000,000
Net occupancy expense				118,000,000
Equipment expense				39,000,000
Restructuring charges				0
Software expense				73,000,000
FDIC insurance expense				27,000,000
Advertising expense				17,000,000
Litigation-related expense				(32,000,000)
Other noninterest expense				117,000,000
				1,345,000,000
				593,000,000
Provision for income taxes	64,000,000	131,000,000	63,000,000	188,000,000
Net Income	149,000,000	313,000,000	136,000,000	405,000,000
Less income allocated to participating securities	1,000,000	3,000,000	2,000,000	5,000,000
Net income attributable to common shares	148,000,000	310,000,000	134,000,000	400,000,000
Basic earnings per common share	0.87	1.80	0.76	2.27
Diluted earnings per common share	0.84	1.76	0.74	2.20
Comprehensive income	152,000,000	450,000,000	187,000,000	472,000,000
Cash dividends declared on common stock	40,000,000	115,000,000	37,000,000	110,000,000
Cash dividends declared per common share	0	1	0	1

Fact Characteristics and Properties

Properties	Occurrences	To Do
Reporting Entity	0000028412 http://www.sec.gov/CIK	
Period	2016-01-01/2016-09-30	
Concept	Undistributed Earnings (Loss) Allocated to Participating Securities, Diluted	
Name	us-gaap:UndistributedEarningsLossAllocatedToParticipatingSecuritiesDiluted	
Prefix	us-gaap	
Balance Type	Debit	
Period Type	For Period (duration)	
Data Type	Monetary (xbrli:monetaryItemType)	
Fact Value	3000000	
Units	iso4217:USD	
Decimals (rounding)	-6	

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1.11. Customers Bancorp, Inc.

<http://www.sec.gov/Archives/edgar/data/1488813/000162828016020899/0001628280-16-020899-index.htm>

This may, or may not, be an error. What is true is that different reporting entities use these two concepts in inconsistent ways. Here, the income statement concept is used in the allowance roll forward and another income statement is used in the income statement.

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	3,143,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	2,854,000

Income statement:

Interest expense:				
Deposits	13,009,000	34,365,000	9,022,000	24,693,000
Other borrowings			1,539,000	4,523,000
FHLB advances	3,291,000	9,274,000	1,556,000	5,044,000
Subordinated debt	1,685,000	5,055,000	1,685,000	5,055,000
Total interest expense	19,627,000	53,561,000	13,802,000	39,315,000
Net interest income	64,585,000	185,370,000	49,934,000	142,822,000
Provision for loan losses	88,000	2,854,000	2,094,000	14,393,000
Net interest income after provision for loan losses	64,497,000	182,516,000	47,840,000	128,429,000
Non interest income:				

Allowance for loan losses roll forward:

Fact Characteristics and Properties	
Characteristic, trait or fact	Value of characteristic, trait, or fact
Reporting Entity [Axis]	0001488813 (http://www.sec.gov/CIK)
Period [Axis]	2016-01-01 - 2016-09-30
Financing Receivable Portfolio Segment [Axis]	Financing Receivable Portfolio Segment [Domain]
Receivables Acquired with Deteriorated Credit Quality [Axis]	Receivables Acquired with Deteriorated Credit Quality [Domain]
Concept	Provision for Loan, Lease, and Other Losses
Fact value	3143000
Units	USD
Decimals (rounding)	-3
Parenthetical explanation (i.e. footnote)	(None)

1.12. EAST WEST BANCORP INC

<http://www.sec.gov/Archives/edgar/data/1069157/000106915716000180/0001069157-16-000180-index.htm>

This public company is incorrectly using the concept "us-gaap:NetCashProvidedByUsedInContinuingOperations" to represent the line item "Net increase (decrease) in cash and cash equivalents". The correct concept is "us-gaap:CashAndCashEquivalentsPeriodIncreaseDecrease" (or similar concept).

The US GAAP XBRL Taxonomy shows the PARTS of "Net cash provided by (used in) continuing operations" to be:

Calculations	
160000 - Statement - Statement of Cash Flows, Deposit Based Operations	
	Net Cash Provided by (Used in) Operating Activities, Continuing Operations
+	Net Cash Provided by (Used in) Investing Activities, Continuing Operations <i>Dr</i>
+	Net Cash Provided by (Used in) Financing Activities, Continuing Operations <i>Dr</i>
	Net Cash Provided by (Used in) Continuing Operations

Further, each of those parts is broken down by the relations shown using the GREEN arrows. As can be seen, the "Effect of exchange rate on cash and cash equivalents is NOT PART of the concept "us-gaap:NetCashProvidedByUsedInContinuingOperations". In this public company's cash flow statement, exchange gains IS PART of the line item being represented using the concept "us-gaap:NetCashProvidedByUsedInContinuingOperations".



Cash flow statement, NOTE that "Effect of exchange rate changes on cash and cash equivalents" is PART OF the line item represented using the concept "us-gaap:NetCashProvidedByUsedInContinuingOperations".

Repayment of long-term debt	(19,000,000)	(19,000,000)
Extinguishment of repurchase agreements	0	(566,818,000)
Repurchase of vested shares due to employee tax liability	(3,144,000)	(5,859,000)
Cash dividends	(86,984,000)	(86,850,000)
Tax benefit from stock compensation plans, net	1,019,000	3,227,000
Net cash provided by financing activities	365,574,000	2,099,725,000
Effect of exchange rate changes on cash and cash equivalents	(3,964,000)	(8,498,000)
NET INCREASE IN CASH AND CASH EQUIVALENTS	305,945,000	835,818,000
CASH AND CASH EQUIVALENTS, BEGINNING OF PERIOD	1,360,887,000	1,039,885,000
CASH AND CASH EQUIVALENTS, END OF PERIOD	1,666,832,000	1,875,703,000
SUPPLEMENTAL CASH FLOW INFORMATION	us-gaap:NetCashProvidedByUsedInContinuingOperations	
Cash paid (received) during the period for:		

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1.13. F&M BANK CORP

<http://www.sec.gov/Archives/edgar/data/740806/000165495416003949/0001654954-16-003949-index.htm>

Reversed equity concepts on balance sheet.

Net income (loss) total, parent and noncontrolling interest are all three explicitly reported, but do not reconcile:

Net Income (Loss) Breakdown [Line Items]	Period [Axis]	
	2016-01-01 - 2016-09-30	
	Fact	
	Value	Origin
Net Income (Loss) [Roll Up]		
Net Income (Loss) Attributable to Parent	7,050,000	fac:NetIncomeLossAttributableToParent[us-gaap:NetIncomeLoss[7,050,000]]
Net Income (Loss) Attributable to Noncontrolling Interest	(154,000)	fac:NetIncomeLossAttributableToNoncontrollingInterest[us-gaap:NetIncomeLossAttributableToNoncontrollingInterest[-154,000]]
Net Income (Loss)	7,050,000	fac:NetIncomeLoss[us-gaap:ProfitLoss[7,050,000]]
Validation Results [Hierarchy]		
IS7	154,000	fac:NetIncomeLoss[us-gaap:ProfitLoss[7,050,000]] = (fac:NetIncomeLossAttributableToParent[us-gaap:NetIncomeLoss[7,050,000]] + fac:NetIncomeLossAttributableToNoncontrollingInterest[us-gaap:NetIncomeLossAttributableToNoncontrollingInterest[-154,000]])

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1.14. FEDERAL AGRICULTURAL MORTGAGE CORP

<http://www.sec.gov/Archives/edgar/data/845877/000084587716000335/0000845877-16-000335-index.htm>

Conflicting WHOLE and PART for provision for loan losses. This is impossible because the PART is greater than the WHOLE.

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	490,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	-
3	us-gaap:ProvisionForLoanLossesExpensed	604,000

US GAAP XBRL Taxonomy:

Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Provision for Loan and Lease Losses	Dr
+	Provision for Other Credit Losses	Dr
+	Provision for Other Losses	Dr
	<hr/> Provision for Loan, Lease, and Other Losses	Dr

us-gaap:ProvisionForLoanAndLeaseLosses

us-gaap:ProvisionForLoanLeaseAndOtherLosses

1.15. FEDERAL HOME LOAN MORTGAGE CORP

<http://www.sec.gov/Archives/edgar/data/1026214/000102621416000148/0001026214-16-000148-index.htm>

Here, every line item matches up as expected, except for one. What is going on is that this public company seems to wish to highlight "Expense related to derivatives", for which it created an extension concept "fmcc:ExpenseRelatedToDerivatives". In essence, what they are saying is "Here is our total interest expense, but wait...there is a little MORE expenses related to dividends. Alternatively, there is a concept missing from the US GAAP XBRL Taxonomy related to expenses related to derivatives because there should be no need for such a high-level extension concept.

Another way of explaining this is that the line items should be:

- (+) Interest expense *other than expense related to derivatives*
- (+) Expense related to derivatives
- (=) Interest expense (*whether this line item is reported is a separate issue*)

Or, if "Expense related to derivatives" is NOT considered interest, then a new concept should be added to the US GAAP XBRL Taxonomy to provide for the line item "Expense related to derivatives".

Another alternative is that the definition for "Interest expense" should be changed to include something like "Interest expense and all other operating expenses netted against interest and dividend income from operations used to arrive at "Net interest income".

The point being, there are lots of ways this could work, but using an extension concept at such a high-level in the financial report is not one of those alternatives. This same thought process is appropriate for other high-level line items.

Fundamental Accounting Concepts Consistency Checks Report:		Actual Public Company Financial Statement:	
PROVISION FOR LOSSES (ROLL UP)		Interest income	
Interest Income (Expense), Net (Roll Up)		Mortgage loans	14,997,000,000 46,053,000,000
Interest and Dividend Income, Operating	fac:InterestAndDividendIncomeOperating[us-gaap:InterestAndDividendIncomeOperating]49,163,000,000	Investments in securities	976,000,000 2,923,000,000
Interest Expense, Operating	49,163,000,000 fac:InterestExpenseOperating[us-gaap:InterestExpense]38,523,000,000	Other	74,000,000 187,000,000
Interest Income (Expense), Operating, Net	10,494,000,000 fac:InterestIncomeExpenseOperatingNet[us-gaap:InterestIncomeExpenseNet]10,494,000,000	Total interest income	16,047,000,000 49,163,000,000
Provision for Loan, Lease, and Other Losses	1,129,000,000 fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanLeaseAndOtherLosses]-1,129,000,000	Interest expense	12,354,000,000 18,523,000,000
Interest Income (Expense) After Provision for Losses	11,623,000,000 fac:InterestIncomeExpenseAfterProvisionForLosses[us-gaap:InterestIncomeExpenseAfterProvisionForLosses]11,623,000,000	Expense related to derivatives	(47,000,000) (146,000,000)
Noninterest Income	(4,470,000,000) fac:NoninterestIncome[us-gaap:NoninterestIncome]-4,470,000,000	Net interest income	3,646,000,000 6,494,000,000
Noninterest Expense	2,877,000,000 fac:NoninterestExpense[us-gaap:NoninterestExpense]2,877,000,000	Benefit (provision) for credit losses	(113,000,000) (119,000,000)
Income (Loss) from Continuing Operations Before Tax	4,276,000,000 fac:IncomeLossFromContinuingOperationsBeforeTax[us-gaap:IncomeLossFromContinuingOperationsBeforeTax]4,276,000,000	Net interest income after benefit (provision) for credit losses	3,533,000,000 11,623,000,000
Income Tax Expense (Benefit)	1,308,000,000 fac:IncomeTaxExpenseBenefit[us-gaap:IncomeTaxExpenseBenefit]1,308,000,000	Non-interest income (loss)	
Income (Loss) from Continuing Operations After Tax	2,968,000,000 fac:IncomeLossFromContinuingOperationsAfterTax[us-gaap:IncomeLossFromContinuingOperationsAfterTax]2,968,000,000	Gains (losses) on extinguishment of debt	(92,000,000) (266,000,000)
Income (Loss) from Discontinued Operations, Net of Tax	0 fac:IncomeLossFromDiscontinuedOperationsNetOfTax[us-gaap:IncomeLossFromDiscontinuedOperationsNetOfTax]0	Derivative gains (losses)	(36,000,000) (6,655,000,000)
Extraordinary Items of Income (Expense), Net of Tax	0 fac:ExtraordinaryItemsOfIncomeExpenseNetOfTax[us-gaap:ExtraordinaryItemsOfIncomeExpenseNetOfTax]0	Net impairment of available-for-sale securities recognized in earnings	(9,000,000) (138,000,000)
Net Income (Loss)	2,968,000,000 fac:NetIncomeLoss[us-gaap:NetIncomeLoss]2,968,000,000	Other gains on investment securities recognized in earnings	309,000,000 1,062,000,000
		Other income (loss)	605,000,000 1,527,000,000
		Non-interest income (loss)	777,000,000 (4,470,000,000)
		Non-interest expense	
		Salaries and employee benefits	(248,000,000) (727,000,000)
		Professional services	(129,000,000) (347,000,000)
		Occupancy expense	(13,000,000) (41,000,000)
		Other administrative expense	(108,000,000) (306,000,000)
		Total administrative expense	(498,000,000) (1,421,000,000)
		Real estate owned operations expense	(56,000,000) (169,000,000)
		Temporary Payroll Tax Cut Continuation Act of 2011 expense	(293,000,000) (845,000,000)
		Other expense	(928,000,000) (442,000,000)
		Non-interest expense	(985,000,000) (2,877,000,000)
		Income (loss) before income tax (expense) benefit	3,325,000,000 (4,276,000,000)
		Income tax (expense) benefit	(996,000,000) (1,308,000,000)
		Net income (loss)	2,329,000,000 2,968,000,000

1.16. FIRST COMMUNITY CORP /SC/

<http://www.sec.gov/Archives/edgar/data/932781/000155278116002086/0001552781-16-002086-index.htm>

The line item "Income taxes" was entered as a NEGATIVE, should be POSITIVE:

Other real estate expense	115,000	187,000	126,000	434,000
Amortization of intangibles	80,000	243,000	98,000	299,000
Other	1,227,000	3,582,000	1,056,000	3,202,000
Total non-interest expense	6,583,000	19,258,000	6,067,000	18,556,000
Net income before tax	2,276,000	6,611,000	2,322,000	6,234,000
Income taxes	599,000	1,721,000	643,000	1,708,000
Net income	1,677,000	4,890,000	1,679,000	4,526,000
Basic earnings per common share (in dollars per share)	0.26	0.71	0.66	0.69

Fact Characteristics and Properties	
Characteristic, trait or fact	Value of characteristic, trait, or fact
Reporting Entity [Axis]	0000932781 (http://www.sec.gov/CIK)
Period [Axis]	2016-01-01 - 2016-09-30
Concept	Income tax (provision) benefit
Fact value	-1721000
Units	USD
Decimals (rounding)	-3
Parenthetical explanation (i.e. footnote)	(None)

What is particularly interesting is that the XBRL calculations relations detected and notifies any user of this document of this error. Note that the amount is DOUBLE the amount of the inconsistency, indicating that the values was reversed.

Noninterest expense [Roll Up]					
Salaries and employee benefits	11,472,000 +	11,472,000	11,472,000 DR	-3	
Occupancy	1,601,000 +	1,601,000	1,601,000 DR	-3	
Equipment	1,308,000 +	1,308,000	1,308,000 DR	-3	
Marketing and public relations	529,000 +	529,000	529,000 DR	-3	
FDIC assessments	336,000 +	336,000	336,000 DR	-3	
Other real estate expense	187,000 +	187,000	187,000 DR	-3	
Amortization of intangibles	243,000 +	243,000	243,000 DR	-3	
Other Noninterest Expense	3,582,000 +	3,582,000	3,582,000 DR	-3	
Noninterest expense	(19,258,000) -	19,258,000	19,258,000 DR	-3	CR
Net income before taxes	6,611,000 +	6,611,000	6,611,000 CR	-3	CR
Income tax (provision) benefit	1,721,000 -	(1,721,000)	(1,721,000) DR	-3	
Net income	4,890,000	4,890,000	8,332,000 CR	-3	Calculation Inconsistency: Difference of 3,442,000.

1.17. FIRST COMMUNITY FINANCIAL PARTNERS, INC.

<http://www.sec.gov/Archives/edgar/data/1469134/000146913416000223/0001469134-16-000223-index.htm>

This is interesting, there are three different concepts used to represent the exact same fact; two of those facts are POSITIVE, one is NEGATIVE:

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-883,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	883,000
3	us-gaap:ProvisionForLoanLossesExpensed	883,000

1.18. FIRST MIDWEST BANCORP INC

<http://www.sec.gov/Archives/edgar/data/702325/000070232516000206/0000702325-16-000206-index.htm>

Conflicting WHOLE and PART for provision for loan losses. This is impossible because the PART is greater than the WHOLE.

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	25,451,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	25,676,000

US GAAP XBRL Taxonomy:

Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Provision for Loan and Lease Losses	Dr
+	Provision for Other Credit Losses	Dr
+	Provision for Other Losses	Dr
	Provision for Loan, Lease, and Other Losses	Dr

us-gaap:ProvisionForLoanAndLeaseLosses

us-gaap:ProvisionForLoanLeaseAndOtherLosses

1.19. HCSB FINANCIAL CORP

<http://www.sec.gov/Archives/edgar/data/1091491/000155278116002046/0001552781-16-002046-index.htm>

Inappropriate concept used to represent line item "Income tax expense":

	2015	2014	2013	2012
Furniture and equipment expense	275,000	815,000	292,000	676,000
FDIC insurance premiums	204,000	719,000	346,000	1,071,000
Net cost of operations of other real estate owned	1,392,000	6,229,000	382,000	465,000
Other operating expenses	885,000	3,317,000	837,000	2,229,000
Total	4,622,000	16,345,000	3,453,000	9,560,000
Income (loss) before income taxes	(1,784,000)	5,766,000	403,000	230,000
Income tax expense	xsi:nil	920,000	35,000	67,000
Net income (loss)	(1,784,000)	4,846,000	368,000	163,000
Preferred dividends	xsi:nil	xsi:nil	(514,000)	(1,107,000)
Net income (loss) available to common shareholders	(1,784,000)	4,846,000	(146,000)	(944,000)
Net income (loss) per common share				
Basic (in dollars per shares)	(0)	0.02	(0.04)	(0.25)

DRAFT

1.20. HEARTLAND FINANCIAL USA INC

<http://www.sec.gov/Archives/edgar/data/920112/000092011216000448/0000920112-16-000448-index.htm>

This public company has used a WHOLE difference between net income (loss) attributable to parent and net income (loss) available to common; and then adds another PART via extension concept.

The US GAAP shows this relationship, where preferred stock dividends and other adjustments is the total difference:

Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Net Income (Loss) Attributable to Parent	Cr
-	Preferred Stock Dividends and Other Adjustments	Dr
	Net Income (Loss) Available to Common Stockholders, Basic	Cr

Note: A yellow callout box labeled "us-gAAP: Preferred Stock Dividends And Other Adjustments" points to the "Preferred Stock Dividends and Other Adjustments" row.

Yet, in the income statement the WHOLE, plus an additional PART was added; which is illogical.

(Gain)/loss on sales/valuations of assets, net	6,000,000	1,871,000	496,000	14,000
Other noninterest expenses	794,000	1,064,000	721,000	2,583,000
TOTAL NONINTEREST EXPENSES	68,427,000	209,756,000	61,996,000	185,092,000
Income before taxes	28,468,000	89,383,000	19,527,000	61,984,000
Income taxes (includes \$408 and \$451 of income tax expense reclassified from accumulated other comprehensive income for the three months ended September 30, 2016 and 2015, respectively, and \$3,171 and \$2,816 of income tax expense reclassified from accumulated other comprehensive income for the nine months ended September 30, 2016 and 2015, respectively)	8,260,000	28,196,000	4,945,000	16,533,000
NET INCOME	20,208,000	61,187,000	14,582,000	45,451,000
Preferred dividends	(53,000)	(273,000)	(205,000)	(613,000)
Interest expense on convertible preferred debt	17,000	48,000	0	0
NET INCOME AVAILABLE TO COMMON STOCKHOLDERS	20,172,000	60,962,000	14,377,000	44,838,000
EARNINGS PER COMMON SHARE - BASIC (in dollars per share)				2.19

Note: A yellow callout box labeled "us-gAAP: Preferred Stock Dividends And Other Adjustments" points to the "Income taxes" row. Another yellow callout box labeled "htif: Tax Expense Benefit on Interest on Convertible Debt" points to the "Earnings per common share" row.

1.21. HILLS BANCORPORATION

<http://www.sec.gov/Archives/edgar/data/732417/000073241716000086/0000732417-16-000086-index.htm>

Inappropriate concept used to represent what amounts to temporary equity on balance sheet:

Liabilities		
Noninterest-bearing deposits	323,348,000	314,968,000
Interest-bearing deposits	1,673,064,000	1,575,734,000
Total deposits	1,996,412,000	1,890,702,000
Other borrowings	39,903,000	44,051,000
Federal Home Loan Bank bor	us-gaap:SharesSubjectToMandatoryRedemptionSettlementTermsAmount	
Accrued interest payable		
Other liabilities	22,642,000	23,271,000
Total Liabilities	2,269,769,000	2,183,870,000
STOCKHOLDERS' EQUITY		
Redeemable Common Stock Held by Employee Stock Ownership Plan (ESOP)	39,782,000	37,562,000
Common stock, no par value; authorized 20,000,000 shares; issued September 30, 2016 10,209,507 shares; December 31, 2015 10,199,643 shares	0	0
Paid in capital	44,345,000	43,697,000
Retained earnings	313,270,000	294,487,000
Accumulated other comprehensive loss	(1,707,000)	(1,195,000)
Treasury stock at cost (September 30, 2016 939,855 shares; December 31, 2015 877,589 shares)	(30,071,000)	(27,252,000)
Total Stockholders' Equity	325,837,000	309,737,000



1.22. HSBC Finance Corp

<http://www.sec.gov/Archives/edgar/data/354964/000035496416000057/0000354964-16-000057-index.htm>

Either (a) these extension concepts are inappropriate or (b) the US GAAP XBRL Taxonomy is missing concepts. The reasoning is that it should not be necessary for a public company to create extension concepts for such high-level income statement line items.

Statement [Line Items]	Period [Axis]						
	2016-07-01 - 2016-09-30			2016-01-01 - 2016-09-30			
	Debt issued to non-affiliates [Member]		Entity [Domain]	Debt issued to non-affiliates [Member]		Entity [Domain]	
Interest income			217,000,000			845,000,000	
Interest expense on debt held by:							
Interest expense	65,000,000	43,000,000	108,000,000	266,000,000	148,000,000	414,000,000	164,000,000
Net interest income			109,000,000			431,000,000	
Provision for credit losses						621,000,000	
Net interest income after provision for credit losses			(463,000,000)			(190,000,000)	

1.23. Independent Bank Group, Inc.

<http://www.sec.gov/Archives/edgar/data/1564618/000156461816000223/0001564618-16-000223-index.htm>

There are a bunch of things going on here in this reconciliation of "Net income (loss) attributable to parent" (i.e. the line item "Net income") to "Net income (loss) available to common stockholders" (i.e. the line item "Net income available to common shareholders"). This is definitely an error because a PART is being used in addition to the WHOLE "Preferred stock dividends and other adjustments".

Calculations

124000 - Statement - Statement of Income (Including Gross Margin)

	Net Income (Loss) Attributable to Parent	Cr
-	Preferred Stock Dividends and Other Adjustments	Dr
	Net Income (Loss) Available to Common Stockholders, Basic	Cr

Calculations

124000 - Statement - Statement of Income (Including Gross Margin)

	Preferred Stock Dividends, Income Statement Impact	Dr
+	Redeemable Preferred Stock Dividends	Dr
+	Convertible Preferred Stock Converted to Other Securities	Dr
+	Preferred Stock Redemption Premium	Dr
-	Preferred Stock Redemption Discount	Cr
+	Preferred Stock Conversions, Inducements	Dr
+	Temporary Equity, Dividends, Adjustment	Dr
+	Temporary Equity, Accretion to Redemption Value, Adjustment	Dr
+	General Partner Distributions	Dr
+	Other Preferred Stock Dividends and Adjustments	Dr
	Preferred Stock Dividends and Other Adjustments	Dr

Component: (Network and Table)

Network: 2401404 - Disclosure - Summary of Significant Accounting Policies - EPS (Details)

Table: Implied [Table]

Reporting Entity [Axis]: 0001564618 <http://www.sec.gov/CIK>

Period [Axis]: 2016-07-01/2016-09-30

Implied [Line Items]: us-gaap:PreferredStockDividendsIncomeStatementImpact

Accounting Policies [Abstract]	2016-07-01/2016-09-30	2016-07-01/2016-09-30	2016-07-01/2016-09-30
Net income	14,504,000	38,765,000	8,202,000
Less: Preferred stock dividends	0	8,000	60,000
Net income after preferred stock dividends	14,504,000	38,757,000	8,142,000
Undistributed earnings allocated to participating securities	204,000	593,000	131,000
Dividends paid on participating securities	23,000	76,000	27,000
Net income available to common shareholders	14,277,000	38,088,000	7,984,000

Fact Characteristics and Properties

Properties	Occurrences	To Do
Reporting Entity	0001564618 http://www.sec.gov/CIK	
Period	2016-01-01/2016-09-30	
Concept	Preferred Stock Dividends and Other Adjustments	
Name	us-gaap:PreferredStockDividendsAndOtherAdjustments	
Prefix	us-gaap	
Balance Type	Debit	
Period Type	For Period (duration)	
Data Type	Monetary (xbrli:monetaryItemType)	
Fact Value	76000	
Units	iso4217:USD	
Decimals (rounding)	-3	

1.24. Invesco Mortgage Capital Inc.

<http://www.sec.gov/Archives/edgar/data/1437071/000143707116000086/0001437071-16-000086-index.htm>

Using two non-standard concepts to represent two line items. The line item "Total other income (loss)" uses an extension concept whose name leads me to believe that the standard US GAAP XBRL Taxonomy concept is appropriate. The line item "Total expenses" is represented using the concept "us-gAAP:OperatingExpenses". This might not be the appropriate reporting style.

Net interest income after reduction in provision for loan losses	84,889,000	241,145,000	91,278,000	283,471,000
Other Income (loss)				
Gain (loss) on investments, net	(7,155,000)	5,860,000	(1,267,000)	11,010,000
Equity in earnings of unconsolidated ventures	729,000	1,992,000	iv:NoninterestIncomeLoss	0
Gain (loss) on derivative instruments, net	35,378,000	(293,528,000)	(25,002,000)	(287,344,000)
Realized and unrealized credit derivative income (loss), net	31,926,000	57,534,000	2,928,000	24,904,000
Other investment income (loss), net	(554,000)	(3,617,000)	739,000	1,518,000
Total other income (loss)	60,324,000	(231,729,000)	(217,008,000)	(240,772,000)
Expenses				
Management fee - related party	6,719,000	25,292,000	us-gAAP:OperatingExpenses	0
General and administrative	1,836,000	5,769,000		0
Consolidated securitization trusts	0	0	2,132,000	6,544,000
Total expenses	8,555,000	31,061,000	14,697,000	41,546,000
Net income (loss)	136,658,000	(21,645,000)	(140,427,000)	1,153,000
Net income (loss) attributable to non-controlling interest	1,723,000	(235,000)	(1,628,000)	(10,000)
Net income (loss) attributable to Invesco Mortgage Capital Inc.	134,935,000	(21,410,000)	(138,799,000)	1,163,000
Dividends to preferred stockholders	5,716,000	17,148,000	5,716,000	17,148,000
Net income (loss) attributable to common stockholders	129,219,000	(38,558,000)	(144,515,000)	(15,985,000)
Earnings (loss) per share				

1.25. LegacyTexas Financial Group, Inc.

<http://www.sec.gov/Archives/edgar/data/1487052/000148705216000201/0001487052-16-000201-index.htm>

Conflicting WHOLE and PART for provision for loan losses. This is impossible because the PART is greater than the WHOLE.

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-
2	us-gaap:ProvisionForLoanAndLeaseLosses	17,900,000
3	us-gaap:ProvisionForLoanLossesExpensed	19,067,000

US GAAP XBRL Taxonomy:

Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Provision for Loan and Lease Losses	Dr
+	Provision for Other Credit Losses	Dr
+	Provision for Other Losses	Dr
	Provision for Loan, Lease, and Other Losses	Dr

us-gaap:ProvisionForLoanAndLeaseLosses

us-gaap:ProvisionForLoanLeaseAndOtherLosses

Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Provision for Loan Losses Expensed	Dr
+	Provision for Lease Losses	Dr
	Provision for Loan and Lease Losses	Dr

us-gaap:ProvisionForLoanLossesExpensed

us-gaap:ProvisionForLoanAndLeaseLosses

1.26. MALVERN BANCORP, INC.

<https://www.sec.gov/Archives/edgar/data/1550603/000161577416008895/0001615774-16-008895-index.htm>

After tax concept `us-gaap:IncomeLossFromContinuingOperationsIncludingPortionAttributableToNoncontrollingInterest` used to represent before tax line item "Income before income tax (benefit) expense" on income statement:

Income statement:

Other Expense			
Salaries and employee benefits	6,290,000	5,998,000	7,770,000
Occupancy expense	1,820,000	1,715,000	2,091,000
Federal deposit insurance premium	579,000	784,000	735,000
Advertising			51,000
Data processing			1,245,000
Professional fees	1,683,000	1,571,000	2,205,000
Other real estate owned expense (income),	27,000	(46,000)	(299,000)
Other operating expenses	2,264,000	2,464,000	2,336,000
Total Other Expenses	13,922,000	13,961,000	16,644,000
Income before income tax (benefit) expense	5,976,000	3,698,000	344,000
Income tax (benefit) expense	(5,966,000)	xsi:nil	21,000
Net Income	11,942,000	3,698,000	323,000

Report Element Properties			
Report Standard Label	Income before income tax benefit		
Base Taxonomy Standard Label	Income (Loss) from Continuing Operations, Net of Tax, Including Portion Attributable to Noncontrolling Interest		
Documentation	Amount after tax of income (loss) from continuing operations including portion attributable to the noncontrolling interest.		
Report Element Class	Concept		
Prefix (From Taxonomy)	us-gaap		
Balance Type	Credit		
Period Type	For Period (duration)		
Data Type	Monetary (xbrli:monetaryItemType)		
Name	<code>us-gaap:IncomeLossFromContinuingOperationsIncludingPortionAttributableToNoncontrollingInterest</code>		
ID	<code>gaap_IncomeLossFromContinuingOperationsIncludingPortionAttributableToNoncontrollingInterest</code>		
Labels of Report Element			
From	Role	Label	Lang
Filer	Standard label	Income before income tax benefit	en-US
Base	Standard label	Income (Loss) from Continuing Operations, Net of Tax, Including Portion Attributable to Noncontrolling Interest	en-US
Filer	Total label	Income before income tax (benefit) expense	en-US
Base	Total label	Income (Loss) from Continuing Operations, Net of Tax, Including Portion Attributable to Noncontrolling Interest, Total	en-US
Base	Change label 2016	[2015-05] {ASU - Extraordinary Items} {Modified Standard, Period Start, Period End, or Total Labels} {Modified Documentation Label. Originally read as follows: This element	en-US

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1.27. META FINANCIAL GROUP INC

<http://www.sec.gov/Archives/edgar/data/907471/000090747116000067/0000907471-16-000067-index.htm>

Two concepts are used inconsistently. The first concept is used correctly on the income statement. The SECOND concept is used in the segment disclosure to represent a line item that is clearly before income tax; but the concept is clearly an after-tax related concept.

us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest[38,822,000]

us-gaap:IncomeLossFromContinuingOperationsIncludingPortionAttributableToNoncontrollingInterest[38,822,000]

2416402 - Disclosure - SEGMENT REPORTING (Details) Schedule of Segment Reporting Information, by Segment [Table]

Rendering						
Reporting Entity [Axis]						0000907471 (http://www.sec.gov/CIK)
						20
						2
						2015-10-01 - 2016-09-30
						Segments [Axis]
						Seg
Segment Reporting Information [Line Items]	Domain]	Payments	Banking	Corporate Services/ Other	Segment [Domain]	Segn
Segment data [Abstract]						
Interest income		9,711,000	38,321,000	33,364,000	81,396,000	
Interest expense	836,000	181,000	1,331,000	2,579,000	4,091,000	
Net interest income (expense)		9,530,000	36,990,000	30,785,000	77,305,000	
Provision (recovery) for loan losses	548,000	971,000	3,634,000	0	4,605,000	
Non-interest income		95,261,000	4,280,000	1,229,000	100,770,000	
Non-interest expense		74,168,000	21,516,000	38,964,000	134,648,000	
Income (loss) before income tax expense (benefit)		29,652,000	16,120,000	(6,950,000)	38,822,000	
Total assets	419,000	41,357,000	929,243,000	3,035,819,000	4,006,419,000	
Goodwill						
Total dep						
Report Element						
Properties			Occurrences			
Report Standard Label	Income (Loss) from Continuing Operations, Net of Tax, Including Portion Attributable to Noncontrolling Interest					
Definitions of Report Element						
Base Taxonomy Standard Label	Income (loss) before income tax expense (benefit)					
Documentation:	Amount after tax of income (loss) from continuing operations including portion attributable to the noncontrolling interest.					
Report Element Class	Concept					
Prefix (From Taxonomy)	us-gaap					
Balance Type	Credit					
Period Type	For Period (duration)					
Data Type	Monetary (xbri:monetaryItemType)					
Name	us-gaap:IncomeLossFromContinuingOperationsIncludingPortionAttributableToNoncontrollingInterest					
ID	us-gaap_IncomeLossFromContinuingOperationsIncludingPortionAttributableToNoncontrollingInterest					

1.28. MUFG Americas Holdings Corporation

<http://www.sec.gov/Archives/edgar/data/1011659/000162828016021204/0001628280-16-021204-index.htm>

The values for the line item "Comprehensive loss from noncontrolling interests" is being entered in reverse. It is entered as a POSITIVE, but should be NEGATIVE. The testing tool below shows that the error about is exactly DOUBLE the value, indicating this reversal.

Statement of Comprehensive Income [Abstract]	Period [Axis]			
	2016-07-01 - 2016-09-30	2016-01-01 - 2016-09-30	2015-07-01 - 2015-09-30	2015-01-01 - 2015-09-30
Statement of Comprehensive Income [Abstract]				
Net Income Attributable to MUAH	260,000,000	656,000,000	188,000,000	560,000,000
Net income (loss)	221,000,000	594,000,000	167,000,000	528,000,000
Other Comprehensive Income (Loss), Net of Tax:				
Net change in unrealized gains (losses) on cash flow hedges	(59,000,000)	131,000,000	79,000,000	99,000,000
Net change in unrealized gains (losses) on investment securities	4,000,000	150,000,000	47,000,000	66,000,000
Foreign currency translation adjustment	(1,000,000)	4,000,000	(6,000,000)	(11,000,000)
Pension and other postretirement benefit adjustments	16,000,000	35,000,000	24,000,000	48,000,000
Other	(1,000,000)	(1,000,000)	0	0
Total other comprehensive income (loss)	(41,000,000)	319,000,000	144,000,000	202,000,000
Comprehensive Income (Loss) Attributable to MUAH	219,000,000	975,000,000	332,000,000	762,000,000
Comprehensive loss from noncontrolling interests	(39,000,000)	(62,000,000)	(21,000,000)	(32,000,000)
Total Comprehensive Income (Loss)	180,000,000	913,000,000	311,000,000	730,000,000

Fact Characteristics and Properties	
Characteristic, trait or fact	Value of characteristic, trait, or fact
Reporting Entity [Axis]	0001011659 (http://www.sec.gov/CIK)
Period [Axis]	2016-01-01 - 2016-09-30
Concept	Comprehensive Income (Loss), Net of Tax, Attributable to Noncontrolling Interest
Fact value	62000000
Units	USD
Decimals (rounding)	-6
Parenthetical explanation (i.e. footnote)	(None)

Comprehensive Income (Loss) Breakdown [Line Items]	Period [Axis]	
	Value	Fact
		2016-01-01 - 2016-09-30
Comprehensive Income (Loss) [Roll Up]		
Comprehensive Income (Loss) Attributable to Parent	975,000,000	fac:ComprehensiveIncomeLossAttributableToParent[us-gaap:ComprehensiveIncomeNetOfTax{975,000,000}]
Comprehensive Income (Loss) Attributable to Noncontrolling Interest	62,000,000	fac:ComprehensiveIncomeLossAttributableToNoncontrollingInterest[us-gaap:ComprehensiveIncomeNetOfTaxAttributableToNoncontrollingInterest{62,000,000}]
Comprehensive Income (Loss)	913,000,000	fac:ComprehensiveIncomeLoss[us-gaap:ComprehensiveIncomeNetOfTaxIncludingPortionAttributableToNoncontrollingInterest{913,000,000}]
Validation Results [Hierarchy]		
IS9	(124,000,000)	fac:ComprehensiveIncomeLoss[us-gaap:ComprehensiveIncomeNetOfTaxIncludingPortionAttributableToNoncontrollingInterest{913,000,000}] = (fac:ComprehensiveIncomeLossAttributableToParent[us-gaap:ComprehensiveIncomeNetOfTax{975,000,000}] + fac:ComprehensiveIncomeLossAttributableToNoncontrollingInterest[us-gaap:ComprehensiveIncomeNetOfTaxAttributableToNoncontrollingInterest{62,000,000}])

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1.29. NEW PEOPLES BANKSHARES INC

<http://www.sec.gov/Archives/edgar/data/1163389/000072174816001779/0000721748-16-001779-index.htm>

A fact was left out of the report. See the line item "Total Stockholders' Equity" below. What is interesting is that the XBRL Calculation relations shows this error but it was not detected by the filer.

Accrued interest payable	294,000	288,000
Accrued expenses and other liabilities	2,718,000	2,050,000
Trust preferred securities	16,496,000	16,496,000
Total Liabilities	585,082,000	579,811,000
STOCKHOLDERS' EQUITY		
Common stock - \$2.00 par value; 50,000,000 shares authorized; 23,354,257 and 23,354,082 shares issued and outstanding at September 30, 2016 and December 31, 2015, respectively	46,708,000	46,708,000
Common stock warrants	764,000	764,000
Additional paid-in capital	13,965,000	13,965,000
Retained deficit	(13,097,000)	(15,023,000)
Accumulated other comprehensive income (loss)	445,000	(327,000)
Total Stockholders' Equity		
Total Liabilities and Stockholders' Equity	633,867,000	625,898,000

Reporting Entity	0001163389 (http://www.sec.gov/CIK)
Period	2016-09-30
Unit	USD

Label	Rendered	Reported	Calculated	Balance	Decimals	Message
Liabilities and Equity [Roll Up]						
Liabilities [Roll Up]						
Accrued expenses and other liabilities	2,718,000 +	2,718,000	2,718,000 CR		-3	
Deposits [Default Label] [Roll Up]						
Savings deposits	115,007,000 +	115,007,000	115,007,000 CR		-3	
Interest-bearing	40,623,000 +	40,623,000	40,623,000 CR		-3	
Noninterest bearing	152,930,000 +	152,930,000	152,930,000 CR		-3	
Time deposits	247,956,000 +	247,956,000	247,956,000 CR		-3	
Deposits [Default Label]	556,516,000 +	556,516,000	556,516,000 CR		-3	OK
Accrued interest payable	294,000 +	294,000	294,000 CR		-3	
Trust preferred securities	16,496,000 +	16,496,000	16,496,000 CR		-3	
Federal Home Loan Bank advances	9,058,000 +	9,058,000	9,058,000 CR		-3	
Liabilities	585,082,000 +	585,082,000	585,082,000 CR		-3	OK
Liabilities and Equity	633,867,000	633,867,000	585,082,000 CR		-3	Calculation Inconsistency: Difference of (48,785,000).

1.30. OneMain Holdings, Inc.

<http://www.sec.gov/Archives/edgar/data/1584207/000158420716000126/0001584207-16-000126-index.htm>

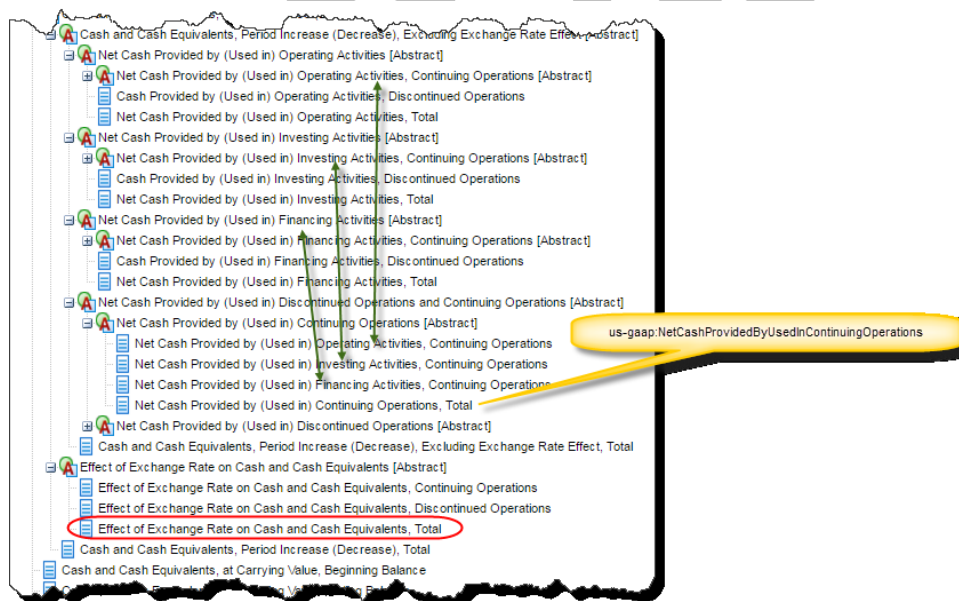
This public company is incorrectly using the concept "us-gaap:NetCashProvidedByUsedInContinuingOperations" to represent the line item "Net increase (decrease) in cash and cash equivalents". The correct concept is "us-gaap:CashAndCashEquivalentsPeriodIncreaseDecrease" (or similar concept).

The US GAAP XBRL Taxonomy shows the PARTS of "Net cash provided by (used in) continuing operations" to be:

Calculations	
160000 - Statement - Statement of Cash Flows, Deposit Based Operations	
	Net Cash Provided by (Used in) Operating Activities, Continuing Operations
+	Net Cash Provided by (Used in) Investing Activities, Continuing Operations <i>Dr</i>
+	Net Cash Provided by (Used in) Financing Activities, Continuing Operations <i>Dr</i>
<hr/>	
	Net Cash Provided by (Used in) Continuing Operations

us-gaap:NetCashProvidedByUsedInContinuingOperations

Further, each of those parts is broken down by the relations shown using the GREEN arrows. As can be seen, the "Effect of exchange rate on cash and cash equivalents is NOT PART of the concept "us-gaap:NetCashProvidedByUsedInContinuingOperations". In this public company's cash flow statement, exchange gains IS PART of the line item being represented using the concept "us-gaap:NetCashProvidedByUsedInContinuingOperations".



Cash flow statement, NOTE that "Effect of exchange rate changes on cash and cash equivalents" is PART OF the line item represented using the concept "us-gaap:NetCashProvidedByUsedInContinuingOperations".

Cash flows from financing activities		
Proceeds from issuance of long-term debt, net of commissions	4,552,000,000	1,929,000,000
Proceeds from issuance of common stock, net of offering costs	0	976,000,000
Repayments of long-term debt		
Distributions to joint venture partners		
Excess tax benefit from share-based compensation	0	2,000,000
Withholding tax on RSUs vested	(4,000,000)	(4,000,000)
Net cash provided by (used for) financing activities	(1,625,000,000)	1,995,000,000
Effect of exchange rate changes on cash and cash equivalents	1,000,000	0
Net change in cash and cash equivalents	(281,000,000)	2,986,000,000
Cash and cash equivalents at beginning of period	939,000,000	879,000,000
Cash and cash equivalents at end of period	658,000,000	3,865,000,000
Cash flows from operating activities		

us-gaap:NetCashProvidedByUsedInContinuingOperations

1.31. PEOPLES BANCORP INC.

<http://www.sec.gov/Archives/edgar/data/318300/000031830016000705/0000318300-16-000705-index.htm>

WHOLE/PART issue; inappropriate concept "us-gAAP:OtherIncome" used to represent the line item "Total other income". The correct concept is used, incorrectly, on the line item "Other non-interest income", "us-gAAP:NoninterestIncome":

Income statement:

Other income:				
Insurance income	3,137,000	10,934,000	3,275,000	10,870,000
Deposit account service charges	2,833,000	7,999,000	2,922,000	8,065,000
Electronic banking income	2,765,000	7,867,000	2,241,000	6,533,000
Trust and investment income	2,692,000	7,850,000	2,497,000	7,088,000
Commercial loan swap fees	569,000	997,000	135,000	284,000
Bank owned life insurance income	491,000	911,000	174,000	428,000
Mortgage banking income	427,000	852,000	212,000	927,000
Net loss on asset disposals and other transactions	(224,000)	(1,024,000)	(51,000)	(1,290,000)
Net (loss) gain on investment securities	(1,000)	862,000	62,000	673,000
Other non-interest income	624,000	1,549,000	450,000	1,145,000
Total other income	13,313,000	38,797,000	11,917,000	34,723,000
Other expenses:				
Salaries and employee benefit costs	14,584,000	42,881,000	13,572,000	45,493,000



1.32. POPULAR INC

<http://www.sec.gov/Archives/edgar/data/763901/000119312516764270/0001193125-16-764270-index.htm>

Duplicate and conflicting facts with different concepts used to represent the provision for loan losses:

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-128,651,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	128,651,000

US GAAP XBRL Taxonomy:

Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Provision for Loan and Lease Losses	Dr
+	Provision for Other Credit Losses	Dr
+	Provision for Other Losses	Dr
	Provision for Loan, Lease, and Other Losses	Dr

us-gaap:ProvisionForLoanAndLeaseLosses

us-gaap:ProvisionForLoanLeaseAndOtherLosses

1.33. PROVIDENT FINANCIAL HOLDINGS INC

<http://www.sec.gov/Archives/edgar/data/1010470/000093905716001073/0000939057-16-001073-index.htm>

Duplicate and conflicting facts with different concepts used to represent the provision for loan losses:

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-
2	us-gaap:ProvisionForLoanAndLeaseLosses	150,000
3	us-gaap:ProvisionForLoanLossesExpensed	-150,000

US GAAP XBRL Taxonomy:

Calculations	
124000 - Statement - Statement of Income (Including Gross Margin)	
	Provision for Loan and Lease Losses Dr
+	Provision for Other Credit Losses Dr
+	Provision for Other Losses Dr
	Provision for Loan, Lease, and Other Losses Dr

us-gaap:ProvisionForLoanAndLeaseLosses

us-gaap:ProvisionForLoanLeaseAndOtherLosses

1.34. QNB CORP

<http://www.sec.gov/Archives/edgar/data/750558/000156459016028346/0001564590-16-028346-index.htm>

Public company used the concept "us-gAAP:CommitmentsAndContingencies" which is intended to be used on the balance sheet in a disclosure, not for the intended purpose of the concept:

Balance Sheet [Line Items]	Period [Axis]	
	2016-09-30	
	Value	Origin
Assets [Roll Up]		
Assets	1,071,931,000	fac:Assets[us-gAAP:Assets[1,071,931,000]]
Liabilities and Equity [Roll Up]		
Liabilities [Roll Up]		
Liabilities	973,935,000	fac:Liabilities[us-gAAP:Liabilities[973,935,000]]
Commitments and Contingencies	321,463,000	fac:CommitmentsAndContingencies[us-gAAP:CommitmentsAndContingencies[321,463,000]]
Temporary Equity	0	fac:TemporaryEquity[0] = fac:TemporaryEquityAttributableToParent[0] + fac:RedeemableNoncontrollingInterest[0]
Equity [Roll Up]		
Equity Attributable to Parent	97,996,000	fac:EquityAttributableToParent[us-gAAP:StockholdersEquity[97,996,000]]
Equity Attributable to Noncontrolling Interest	0	fac:EquityAttributableToNoncontrollingInterest[0] = fac:Equity[97,996,000] - fac:EquityAttributableToParent[us-gAAP:StockholdersEquity[97,996,000]]
Equity	97,996,000	fac:Equity[97,996,000] = fac:EquityAttributableToParent[us-gAAP:StockholdersEquity[97,996,000]]
Liabilities and Equity	1,071,931,000	fac:LiabilitiesAndEquity[us-gAAP:LiabilitiesAndStockholdersEquity[1,071,931,000]]

Commitments and contingencies disclosure

Reporting Entity [Axis]	0000750558 (http://www.sec.gov/CIK)			
Commitments And Contingencies Disclosure [Line Items]	Period [Axis]			
	2016-09-30		2015-12-31	
	Loss Contingency Nature		Loss Contingency Nature	
	Standby Letters of Credit [Member]	Loss Contingency Nature	Standby Letters of Credit [Member]	Loss Contingency Nature
Financial Instrument	Financial Instrument		Financial Instrument	
	Financial Instruments	Commitments to Extend Credit [...]	Financial Instruments	Financial Instruments
Commitments to extend credit and unused lines of credit	12,980,000	308,483,000	321,463,000	232,492,000

Report Element	
Properties	Occurrences
Report Standard Label	Commitments And Contingencies
Definitions of Report Element	
Base Taxonomy Standard Label	Commitments to extend credit and unused lines of credit
Documentation:	Represents the caption on the face of the balance sheet to indicate that the entity has entered into (1) purchase or supply arrangements that will require expending a portion of its resources to meet the terms thereof, and (2) is exposed to potential losses or, less frequently, gains, arising from (a) possible claims against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur.
Report Element Class	Concept
Prefix (From Taxonomy)	us-gAAP
Balance Type	Credit
Period Type	As Of (instant)
Data Type	Monetary (xbrli:monetaryItemType)
Name	us-gAAP:CommitmentsAndContingencies
ID	us-gAAP_CommitmentsAndContingencies
Labels of Report Element	

1.35. REGIONS FINANCIAL CORP

<http://www.sec.gov/Archives/edgar/data/1281761/000128176116000198/0001281761-16-000198-index.htm>

The income statement of this public company is consistent with other public companies that use this reporting style, except for two line items:

Depreciation expense on operating lease assets	25,000,000	78,000,000	0	0
Total interest expense and depreciation expense on operating lease assets	107,000,000	312,000,000	65,000,000	199,000,000
Net interest income and other financing income	835,000,000	2,545,000,000	836,000,000	2,471,000,000

As reported income statement compared to normalized income statement:

Fundamental Accounting Concepts Consistency Checks Report:		Actual Public Company Financial Statement:	
Income (Loss) from Continuing Operations Before Tax [Roll Up]		Interest income, including other financing income on:	
Interest Income (Expense), After Provision for Losses [Roll Up]		Loans, including fees	763,000,000 2,293,000,000
Interest Income (Expense), Net [Roll Up]		Securities - taxable	135,000,000 427,000,000
Interest and Dividend Income, Operating	fac:InterestAndDividendIncomeOperating[us-gaap:InterestAndDividendIncomeOperating]2,857,000,000	Loans held for sale	4,000,000 11,000,000
Interest Expense, Operating	2,857,000,000	Trading account securities	0 4,000,000
Interest Income (Expense), Operating, Net	234,000,000	Other earning assets	9,000,000 27,000,000
Provision for Loan, Lease, and Other Losses	fac:InterestIncomeExpenseOperating[us-gaap:InterestExpense]234,000,000	Operating lease assets	31,000,000 96,000,000
Interest Income (Expense) After Provision for Losses	2,545,000,000	Total interest income, including other financing income	942,000,000 2,857,000,000
Noninterest Income	fac:InterestIncomeExpenseAfterProvisionForLosses[us-gaap:InterestIncomeExpenseNet]2,545,000,000	Interest expense on:	
Noninterest Expense	fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanAndLeaseLosses]214,000,000	Deposits	31,000,000 86,000,000
Income (Loss) from Continuing Operations Before Tax	2,331,000,000	Short-term borrowings	0 0
Income Tax Expense (Benefit)	380,000,000	Long-term borrowings	51,000,000 148,000,000
Income (Loss) from Continuing Operations After Tax	1,951,000,000	Total interest expense	82,000,000 234,000,000
Income (Loss) from Discontinued Operations, Net of Tax	4,000,000	Depreciation expense on operating lease assets	25,000,000 78,000,000
Extraordinary Items of Income (Expense), Net of Tax	0	Total interest expense and depreciation expense on operating lease assets	107,000,000 312,000,000
Net Income (Loss)	868,000,000	Net interest income and other financing income	835,000,000 2,545,000,000
	fac:IncomeLossFromContinuingOperationsBeforeTax[us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest]1,244,000,000	Provision for loan losses	29,000,000 214,000,000
	fac:IncomeTaxExpenseBenefit[us-gaap:IncomeTaxExpenseBenefit]380,000,000	Net interest income and other financing income after provision for loan losses	806,000,000 2,331,000,000
	fac:IncomeLossFromContinuingOperationsAfterTax[us-gaap:IncomeLossFromContinuingOperationsNetOfTax]4,000,000	Non-interest income:	
	fac:IncomeLossFromDiscontinuedOperationsNetOfTax[us-gaap:IncomeLossFromDiscontinuedOperationsNetOfTax]4,000,000	Service charges on deposit accounts	166,000,000 491,000,000
	fac:ExtraordinaryItemsOfIncomeExpenseNetOfTax[0] = 0	Card and ATM fees	105,000,000 299,000,000
	fac:NetIncomeLoss[868,000,000] = fac:IncomeLossFromContinuingOperationsAfterTax[us-gaap:IncomeLossFromContinuingOperationsNetOfTax]4,000,000 + fac:IncomeLossFromDiscontinuedOperationsNetOfTax[us-gaap:IncomeLossFromDiscontinuedOperationsNetOfTax]4,000,000 + fac:ExtraordinaryItemsOfIncomeExpenseNetOfTax[0]	Mortgage income	46,000,000 130,000,000
		Securities gains, net	0 1,000,000
		Other	287,000,000 710,000,000
		Total non-interest income	599,000,000 1,631,000,000
		Non-interest expense:	
		Salaries and employee benefits	486,000,000 1,441,000,000
		Net occupancy expense	87,000,000 259,000,000
		Furniture and equipment expense	80,000,000 237,000,000
		Other	287,000,000 781,000,000
		Total non-interest expense	934,000,000 2,718,000,000
		Income from continuing operations before income taxes	1,244,000,000 4,500,000,000

It is unclear if this is, or is not, an error.

1.36. RENASANT CORP

<http://www.sec.gov/Archives/edgar/data/715072/000071507216000156/0000715072-16-000156-index.htm>

Conflicting WHOLE and PART for provision for loan losses. This is impossible because the PART is greater than the WHOLE.

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	5,619,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	5,880,000

US GAAP XBRL Taxonomy:

Calculations		
124000 - Statement - Statement of Income (Including Gross Margin)		
	Provision for Loan and Lease Losses	Dr
+	Provision for Other Credit Losses	Dr
+	Provision for Other Losses	Dr
	Provision for Loan, Lease, and Other Losses	Dr

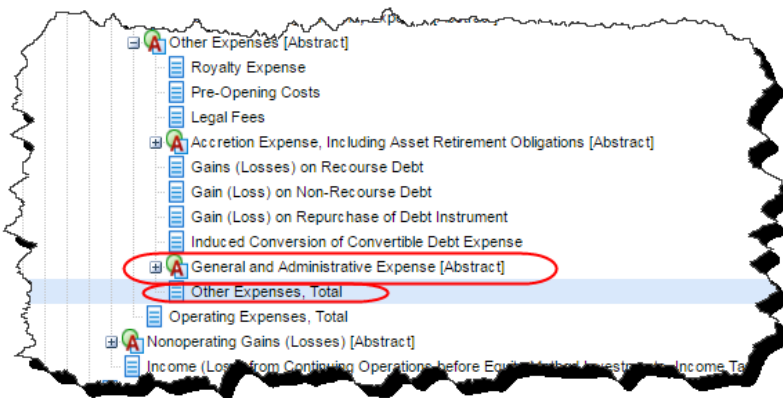
	us-gaap:ProvisionForLoanAndLeaseLosses
	us-gaap:ProvisionForLoanLeaseAndOtherLosses

1.37. Santander Holdings USA, Inc.

<http://www.sec.gov/Archives/edgar/data/811830/000081183016000088/0000811830-16-000088-index.htm>

The use of the concept "us-gAAP:OtherExpenses" in the manner that it is being used is very questionable. In the US GAAP XBRL Taxonomy, general and administrative expenses is PART of other expenses. However, that is not the case in this public company's income statement.

US GAAP XBRL Taxonomy:



Income statement:

	2015	2014	2013	2012
Net (loss)/gain recognized in earnings	(364,000)	58,551,000	(2,309,000)	15,898,000
TOTAL NON-INTEREST INCOME	727,994,000	2,144,096,000	808,973,000	2,300,550,000
GENERAL AND ADMINISTRATIVE EXPENSES:				
Compensation and benefits	426,162,000	1,282,094,000	402,635,000	1,169,459,000
Occupancy and equipment expenses	156,611,000	453,687,000	140,116,000	433,780,000
Technology expense	56,449,000	183,039,000	55,144,000	163,205,000
Outside services	57,742,000	207,472,000	89,658,000	211,826,000
Marketing expense	35,944,000	77,986,000	26,308,000	61,559,000
Loan expense	101,101,000	307,992,000	89,907,000	285,660,000
Lease expense	338,077,000	953,142,000	261,668,000	755,945,000
Other administrative expenses	109,189,000	310,078,000	109,027,000	310,115,000
TOTAL GENERAL AND ADMINISTRATIVE EXPENSES	1,281,275,000	3,775,490,000	1,174,463,000	3,391,549,000
OTHER EXPENSES:				
Amortization of intangibles	17,174,000	52,860,000	19,245,000	59,144,000
Deposit insurance premiums and other expenses	17,950,000	56,966,000	14,917,000	46,446,000
Loss on debt extinguishment	10,228,000	88,672,000	0	0
Investment expense on qualified affordable housing projects	619,000	1,041,000	35,000	119,000
Impairment of capitalized software	0	19,000	0	0
TOTAL OTHER EXPENSES	45,971,000	199,558,000	34,197,000	105,709,000
us-gAAP:OtherExpenses	333,966,000	950,711,000	358,743,000	1,016,598,000

There is a second issue related to the balance sheet. The company is using the commitments and contingencies concept that is intended to be used on the balance sheet in a different manner that intended by the US GAAP XBRL Taxonomy.

Balance Sheet [Line Items]	Period [Axis]	
	2016-09-30	
	Value	Fact
Assets [Roll Up]		
Assets	139,230,887,000	fac:Assets[us-gaap:Assets[139,230,887,000]]
Liabilities and Equity [Roll Up]		
Liabilities [Roll Up]		
Liabilities	116,767,635,000	fac:Liabilities[us-gaap:Liabilities[116,767,635,000]]
Commitments and Contingencies	31,353,979,000	fac:CommitmentsAndContingencies[us-gaap:CommitmentsAndContingencies[31,353,979,000]]
Temporary Equity	0	fac:TemporaryEquity[0] = fac:TemporaryEquityAttributableToParent[0] + fac:RedeemableNoncontrollingInterest[0]
Equity [Roll Up]		
Equity Attributable to Parent	19,756,345,000	fac:EquityAttributableToParent[us-gaap:StockholdersEquity[19,756,345,000]]
Equity Attributable to Noncontrolling Interest	2,706,907,000	fac:EquityAttributableToNoncontrollingInterest[us-gaap:MinorityInterest[2,706,907,000]]
Equity	22,463,252,000	fac:Equity[us-gaap:StockholdersEquityIncludingPortionAttributableToNoncontrollingInterest[22,463,252,000]]
Liabilities and Equity	139,230,887,000	fac:LiabilitiesAndEquity[us-gaap:LiabilitiesAndStockholdersEquity[139,230,887,000]]

Commitments, contingencies, and guarantees disclosure:

2422402 - Disclosure - COMMITMENTS, CONTINGENCIES AND GUARANTEES (Other Commitments) (Details) Other Commitments [Table]

Reporting Entity [Axis]					
0000811830 (http://www.sec.gov/CIK)					
Period [Axis]					
2016-09-30					
Other Commitments [Line Items]					
	Commitments to sell loans	Other Commitments [..]	Commitments to extend credit	Unsecured revolving lines of ...	Letters of cred
Other commitments	87,142,000		32,114,672,000		2,154,696,000
Initial Note Amounts Issued		123,500,000		33,586,000	
Letters of credit					2,154,696,000
Total commitments		31,353,979,000			

Report Element	
Properties	Occurrences
Report Standard Label	Commitments and Contingencies
▼ Definitions of Report Element	
Base Taxonomy Standard Label	Total commitments
Documentation:	Represents the caption on the face of the balance sheet to indicate that the entity has entered into (1) purchase or supply arrangements that will require expending a portion of its resources to meet the terms thereof, and (2) is exposed to potential losses or, less frequently, gains, arising from (a) possible claims against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur.
Report Element Class	Concept
Prefix (From Taxonomy)	us-gaap
Balance Type	Credit
Period Type	As Of (instant)
Data Type	Monetary (xbrl:monetaryItemType)
Name	us-gaap:CommitmentsAndContingencies
ID	us-gaap_CommitmentsAndContingencies

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1.38. Security Federal Corporation

<http://www.sec.gov/Archives/edgar/data/818677/000093905716001089/0000939057-16-001089-index.htm>

Inappropriate use of concept "us-gAAP:GeneralAndAdministrativeExpenses" to represent the line item "Total Non-Interest Expense":

Non-Interest Income:				
Gain on Sale of Investment Securities	360,425	772,143	7,651	1,676,404
Gain on Sale of Loans	256,918	657,473	191,194	526,295
Service Fees on Deposit Accounts	266,960	772,341	258,522	790,689
Commissions From Insurance Agency	149,529	441,519	139,980	373,639
Trust Income	197,000	521,000	152,200	449,800
Bank Owned Life Insurance Income	132,000	396,000	117,000	291,000
Check Card Fee Income	247,331	742,583	239,739	719,159
Grant Income	0	265,496	97,640	97,640
Other	170,519	504,200	164,488	482,380
Total Non-Interest Income	1,780,682	5,072,755	1,368,414	5,407,006
Non-Interest Expense:				
Compensation and Employee Benefits	3,167,112	9,675,430	3,002,259	8,976,214
Occupancy	502,352	1,469,602	481,713	1,427,424
Advertising	100,251	343,034	95,226	290,951
Depreciation and Maintenance of Equipment	510,645	1,486,060	481,100	1,262,932
Federal Deposit Insurance Corporation (FDIC) Insurance Premiums	62,163			35
Amortization Of Intangibles				
Net Cost (Benefit) of Operation of OREO	25,991	(347,990)	(19,713)	267,784
Prepayment Penalties on FHLB Advances				
Prepayment Penalties on Federal Home Loan Bank Advances	260,594	789,306	0	787,851
Other	1,065,209	3,485,289	1,029,201	3,249,451
Total Non-Interest Expense	5,694,317	16,923,384	5,129,960	16,719,592
Income Before Income Taxes	2,434,581	6,868,498	2,345,849	6,468,386

1.39. Shepherd's Finance, LLC

<http://www.sec.gov/Archives/edgar/data/1544190/000149315216014481/0001493152-16-014481-index.htm>

It is conceivable that these facts are correct and use the correct concepts; but it does not seem that they are correct.

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	925,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	10,000
3	us-gaap:ProvisionForLoanLossesExpensed	10,000

Income statement:

Income Statement [Abstract]	Period [Axis]			
	2016-07-01 - 2016-09-30	2016-01-01 - 2016-09-30	2015-07-01 - 2015-09-30	2015-01-01 - 2015-09-30
Income Statement [Abstract]				
Interest Income	us-gaap:InterestIncomeExpenseNet			
Interest and fee income on loans		2,656,000	450,000	1,236,000
Interest expense	463,000	1,261,000	221,000	580,000
Net interest income	446,000	1,395,000	229,000	656,000
Less: Loan loss provision	4,000	10,000	19,000	42,000
Net interest income after loan loss provision	442,000	1,385,000	210,000	614,000
Non-Interest Income				
Gain from foreclosure of assets	xsi:nil	44,000	xsi:nil	xsi:nil
Income	442,000	1,429,000	210,000	614,000
Non-Interest Expense				
Selling, general and administrative	297,000	952,000	115,000	384,000
Total non-interest expense	297,000	952,000	115,000	384,000
Net Income	145,000	477,000	95,000	230,000

Cash flow statement:

Net income	477,000	230,000
Adjustments to reconcile net income to net cash provided by (used in) operating activities		
Amortization of deferred financing costs	204,000	164,000
Provision for loan losses	10,000	42,000
Net loan origination fees deferred (earned)	(133,000)	(9,000)
Change in deferred origination expenses	(30,000)	xsi:nil
Gain on foreclosed assets	(44,000)	xsi:nil
Net change in operating assets	us-gaap:ProvisionForLoanAndLeaseLosses	
Other assets	(75,000)	(17,000)
Accrued interest on loans	(197,000)	(41,000)

Roll forward of commercial loans:

0000037 - Disclosure - Financing Receivables - Schedule of Roll Forward of Commercial Loans (Details) Financi

Reporting Entity [Axis]	0001544190 (http://www.sec.gov/CIK)		
	Period [Axis]		
	2016-01-01 - 2016-09-30	2015-01-01 - 2015-12-31	2015-01-01 - 2015-09-30
Receivables [Abstract]			
Receivables [Abstract]			
Beginning balance	14,060,000	8,097,000	8,097,000
Additions	15,264,000	13,760,000	7,000,000
Payoffs/Sales	(9,739,000)	(6,436,000)	(4,580,000)
Moved to foreclosed assets	(1,639,000)	(767,000)	(120,000)
Change in deferred origination expense	30,000	<i>xs:nil</i>	<i>xs:nil</i>
Change in builder deposit	(184,000)	(387,000)	(50,000)
Change in loan loss provision	(10,000)	(17,000)	(17,000)
New loan fees	(792,000)	(897,000)	(450,000)
Earned loan fees	925,000	707,000	460,000
Ending balance	17,915,000	14,060,000	10,330,000

Report Element	
Properties	Occurrences
Report Standard Label	Provision for Loan Losses Expensed
▼ Definitions of Report Element	
Base Taxonomy Standard Label	Change in loan loss provision
Documentation:	Amount of expense related to loss from loan transactions.
Report Element Class	Concept
Prefix (From Taxonomy)	us-gaap
Balance Type	Debit
Period Type	For Period (duration)
Data Type	Monetary (xbrli:monetaryItemType)
Name	us-gaap:ProvisionForLoanLossesExpensed
ID	us-gaap_ProvisionForLoanLossesExpensed

Same roll forward as above:

0000037 - Disclosure - Financing Receivables - Schedule of Roll Forward of Commercial Loans (Details) Fi

Reporting Entity [Axis]	0001544190 (http://www.sec.gov/CIK)		
	Period [Axis]		
	2016-01-01 - 2016-09-30	2015-01-01 - 2015-12-31	2015-01-01 - 2015-09-30
Receivables [Abstract]			
Receivables [Abstract]			
Beginning balance	14,060,000	8,097,000	8,097,000
Additions	15,264,000	13,760,000	7,000,000
Payoffs/Sales	(9,739,000)	(6,436,000)	(4,580,000)
Moved to foreclosed assets	(1,639,000)	(767,000)	(120,000)
Change in deferred origination expense	30,000	<i>xs:nil</i>	<i>xs:nil</i>
Change in builder deposit	(184,000)	(387,000)	(50,000)
Change in loan loss provision	(10,000)	(17,000)	(17,000)
New loan fees	(792,000)	(897,000)	(450,000)
Earned loan fees	925,000	707,000	460,000
Ending balance	17,915,000	14,060,000	10,330,000

Report Element	
Properties	Occurrences
Report Standard Label	Provision for Loan Losses Expensed
▼ Definitions of Report Element	
Base Taxonomy Standard Label	Change in loan loss provision
Documentation:	Amount of expense related to loss from loan transactions.
Report Element Class	Concept
Prefix (From Taxonomy)	us-gaap
Balance Type	Debit
Period Type	For Period (duration)
Data Type	Monetary (xbrli:monetaryItemType)
Name	us-gaap:ProvisionForLoanLossesExpensed
ID	us-gaap_ProvisionForLoanLossesExpensed

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1.40. SHORE BANCSHARES INC

<http://www.sec.gov/Archives/edgar/data/1035092/000114420416132573/0001144204-16-132573-index.htm>

Duplicate facts, opposite polarity for provision for loan losses:

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-1,430,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	-
3	us-gaap:ProvisionForLoanLossesExpensed	1,430,000

1.41. Southern Missouri Bancorp Inc

<http://www.sec.gov/Archives/edgar/data/916907/000092708916001005/0000927089-16-001005-index.htm>

Concepts used to represent two line items "INCOME BEFORE INCOME TAXES" and "INCOME TAXES" are inconsistent with others using this reporting style. The concept used to represent INCOME TAXES is clearly incorrect. The other concept is highly questionable.

NONINTEREST EXPENSE		
Compensation and benefits	4,787,000	4,323,000
Occupancy and equipment, net	2,031,000	1,665,000
Deposit insurance premiums	175,000	161,000
Legal and professional fees	203,000	126,000
Advertising	239,000	254,000
Postage and office supplies	132,000	159,000
Intangible amortization	310,000	310,000
Bank card network expense	279,000	253,000
Other operating expense	1,085,000	737,000
Total noninterest expense	9,159,000	7,988,000
INCOME BEFORE INCOME TAXES	5,067,000	5,300,000
INCOME TAXES	1,358,000	1,665,000
NET INCOME	3,709,000	3,635,000
Less: dividend on preferred shares		50,000
Income available to common shareholders	3,709,000	3,585,000
Bas		0

1.42. SPRINGLEAF FINANCE CORP

<http://www.sec.gov/Archives/edgar/data/25598/000002559816000067/0000025598-16-000067-index.htm>

This public company is using the concept "us-gAAP:NetIncomeLoss" to represent the line item "Net income". However, since the concept "us-gAAP:NetIncomeLoss" (shown in RED) is used to represent "Net income (loss) attributable to parent", this is an ERROR. Clear evidence of this is the line item "Net income attributable to non-controlling interest". As such, the line item "Net income" should have been represented by the concept "us-gAAP:ProfitLoss" (shown in GREEN) because that includes the noncontrolling interest.

Net gain on sale of SpringCastle interests	0	167,000,000	167,000,000	167,000,000	0	0
Net gain (loss) on sales of personal and real estate loans	(4,000,000)		18,000,000		0	0
Other	4,000,000		(2,000,000)		(7,000,000)	(8,000,000)
Total other revenues	107,000,000		469,000,000		49,000,000	162,000,000
Other expenses:						
Operating expenses:						
Salaries and benefits	81,000,000		263,000,000		86,000,000	264,000,000
Other operating expenses	67,000,000		221,000,000		79,000,000	220,000,000
Insurance policy benefits and claims	7,000,000				17,000,000	53,000,000
Total other expenses	155,000,000		537,000,000		182,000,000	537,000,000
Income before provision for income taxes	33,000,000		301,000,000		40,000,000	122,000,000
Provision for income taxes	10,000,000		101,000,000		5,000,000	14,000,000
Net income	23,000,000		172,000,000		3,000,000	10,000,000
Net income attributable to non-controlling interests	0		28,000,000		32,000,000	98,000,000
Net income attributable to Springleaf Finance Corporation	23,000,000		172,000,000		3,000,000	10,000,000

1.43. Sunshine Financial Inc

<http://www.sec.gov/Archives/edgar/data/1500837/000092708916001015/0000927089-16-001015-index.htm>

Inappropriate extension concept used to represent line item "Provision for loan losses". Very questionable concept, inconsistent with the vast majority of other public companies using this reporting style, used to represent the line item "Earnings (loss) before income taxes (benefit)":

Statements of Income	Period [Axis]			
	2016-07-01 - 2016-09-30	2016-01-01 - 2016-09-30	2015-07-01 - 2015-09-30	2015-01-01 - 2015-09-30
Statements of Income	fil:InterestIncomeAfterProvisionForLoanLossesNet			
Interest income:				
Loans	1,492,000	4,389,000	1,371,000	4,081,000
Securities	7,000	286,000	116,000	367,000
Other interest income	13,000	38,000	5,000	18,000
Total interest income	1,593,000	4,713,000	1,492,000	4,466,000
Interest expense:				
Deposit accounts	95,000	278,000	94,000	281,000
Federal home loan bank borrowings	6,000	15,000		
Total interest expense	101,000	293,000	94,000	281,000
Net interest income	1,492,000	4,420,000	1,398,000	4,185,000
Provision for loan losses	45,000	135,000	45,000	125,000
Net interest income after provision for loan losses	1,447,000	4,285,000	1,353,000	4,060,000
Noninterest income:				
Fees and service charges on deposit accounts	357,000	1,064,000	369,000	1,090,000
Gain on sale of loans	15,000	39,000	9,000	128,000
Gain on sale of foreclosed real estate	14,000	14,000		23,000
Gain on sale of land				451,000
Fees and charges on loans	39,000	115,000	24,000	107,000
Bank owned life insurance earnings	24,000	73,000	26,000	50,000
Other noninterest income	37,000	83,000	12,000	27,000
Total noninterest income	486,000	1,388,000	440,000	1,876,000
Noninterest expenses:				
Salaries and employee benefits	829,000	2,590,000	948,000	2,789,000
Occupancy and equipment	262,000	820,000	298,000	853,000
Data processing services	307,000	916,000	314,000	979,000
Professional fees				12,000
Federal Deposit Insurance Corporation insurance				3,000
Advertising and promotion	43,000	64,000	23,000	51,000
Stationery and supplies	17,000	55,000	13,000	53,000
Telephone and postage	26,000	78,000	34,000	107,000
Foreclosed real estate	15,000	36,000	13,000	57,000
Credit card expense	41,000	124,000	31,000	93,000
Other noninterest expenses	139,000	421,000	141,000	463,000
Total noninterest expenses	1,882,000	5,731,000	2,032,000	6,050,000
Earnings (loss) before income taxes (benefit)	51,000	(58,000)	(239,000)	(114,000)
Income taxes (benefit)	16,000	(8,000)	(118,000)	(46,000)
Net earnings (loss)	35,000	(50,000)	(121,000)	(68,000)

1.44. UNITED SECURITY BANCSHARES

<http://www.sec.gov/Archives/edgar/data/1137547/000162828016020849/0001628280-16-020849-index.htm>

Provision for loan losses issue, duplicate facts using two different concepts:

Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	7,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	-7,000

Income statement:

Interest on other borrowings	789,000	837,000	268,000	780,000
us-gaap:ProvisionForLoanAndLeaseLosses		176,000	58,000	175,000
Total interest expense	349,000	1,013,000	326,000	955,000
Net Interest Income	7,404,000	20,681,000	6,633,000	19,384,000
Provision (Recovery of Provision) for Credit Losses	4,000	(7,000)	(23,000)	434,000
Net Interest Income after (Recovery of Provision) Provision for Credit Losses	7,400,000	20,688,000	6,656,000	18,950,000
Noninterest Income:				
Customer service fees	924,000	2,867,000	963,000	2,661,000
Increase in cash surrender value of bank-owned life insurance	131,000	394,000	130,000	389,000
(Loss) gain on fair value of financial liability	(423,000)	48,000	148,000	346,000
Gain on redemption of JR subordinated debentures	0	0	78,000	78,000
Gain on sale of investment limited partnership	0	0	(23,000)	(23,000)

Allowance for loan losses roll forward:

UNITED SECURITY BANCSHARES (10-Q) 2403407 - Disclosure - Loans, Part VI (Details) Schedule of Financing Receivable, Allowance for Credit Losses [Table]

Reporting Entity (Axis)	0001137547 (http://www.sec.gov/CI)		
Class of Financing Receivable, Type (Domain)	Unit		
	USD	Segment	Loan
Financing Receivable, Allowance for Credit Losses (Line Items)			
Number of loan portfolio segment		11	
Number of segments			12
Number of loans entity experienced losses over past twelve quarters			
Summarizes activity in allowance for credit losses by loan category (Roll Forward)			
Beginning balance	70,000	9,713,000	
Provision (recovery of provision) for credit losses	20,000	(7,000)	
Charge-offs	(20,000)	(895,000)	
Recoveries	0	127,000	

Report Element	
Properties	Occurrences
Documentation:	Amount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value.
Report Element Class	Concept
Prefix (From Taxonomy)	us-gaap
Balance Type	Debit
Period Type	For Period (duration)
Data Type	Monetary (xbrli:monetaryItemType)
Name	us-gaap:ProvisionForLoanLeaseAndOtherLosses
ID	us-gaap_ProvisionForLoanLeaseAndOtherLosses

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1.45. Xenith Bankshares, Inc.

<http://www.sec.gov/Archives/edgar/data/1143155/000114315516000051/0001143155-16-000051-index.htm>

This is NOT a FILER ERROR. This was a TEST ERROR. The reporting style was set incorrectly but has been corrected and therefore this inconsistency will not be reflected in the future.

Validations

#	CIK	Accession	Entity Registrant Name	Creation Software	Document Type	Fiscal Year	Fiscal Period	Industry Sector	Activity	Report Frame Code	Viewer	EP	EP/BRS	EP/VS	Accepted	Entity Comments	BS	IS	SCI	CE	x-Ambiguous Entity or Period	x-Missing SAs, etc. Roll Ups	z-Other
1	0001143155	0001143155-16-000051	Xenith Bankshares, Inc.	Workiva	10-Q	2016	Q3	Depository Institutions	InterestBasedRevenue	INTBX-BSI-CFI-TSS-IEIDX-QLN-SCT2	Viewer	EP	EP/BRS	EP/VS	2016-11-14	INFO: FIXED: Contradictory provision for loan loss factor.	0	0	0	0	0	0	0

No adjustment is necessary for this filing.

DRAFT

1.46. ZIONS BANCORPORATION /UT/

<http://www.sec.gov/Archives/edgar/data/109380/000010938016000521/0000109380-16-000521-index.htm>

This filer is reporting two facts that contradict one another per the US GAAP XBRL taxonomy. The first fact which uses the concept "us-gaap:ProvisionForLoanLeaseAndOtherLosses" and has a value of 82,239,000 is the WHOLE of provision for loan, lease, and other losses. The second fact which uses the concept "us-gaap:ProvisionForLoanAndLeaseLosses" and has a value of 95,462,000 is PART of that WHOLE. Yet, the PART is GREATER THAN the WHOLE concept, which is illogical. Further, these facts as reported by ZIONS is inconsistent with the vast majority of other public companies that use interest-based revenues, as can be seen by the comparison (see below) of ZION with 15 other public companies that use the same reporting style.

This is not to say that the provision for loan losses cannot be different on the income statement and cash flow statement. This is simply saying that as represented by ZION, it is illogical per the US GAAP XBRL taxonomy and inconsistent with others who report these same facts.

Contradictory facts:

Provision for Loan, Lease, and Other Losses		fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanLeaseAndOtherLosses[82,239,000]]
		82,239,000
Fact determination of fac:ProvisionForLoanLeaseAndOtherLosses		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	82,239,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	95,462,000
3	us-gaap:ProvisionForLoanLossesExpensed	-

us-gaap:ProvisionForLoanLeaseAndOtherLosses 82,239,000

us-gaap:ProvisionForLoanAndLeaseLosses 95,462,000

US GAAP XBRL Taxonomy:

Calculations	
124000 - Statement - Statement of Income (Including Gross Margin)	
	Provision for Loan and Lease Losses Dr
+	Provision for Other Credit Losses Dr
+	Provision for Other Losses Dr
	Provision for Loan, Lease, and Other Losses Dr
	us-gaap:ProvisionForLoanAndLeaseLosses
	us-gaap:ProvisionForLoanLeaseAndOtherLosses

Income statement: (uses second concept)

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Statement [Line Items]	Period [Axis]			
	2016-07-01 - 2016-09-30	2016-01-01 - 2016-09-30	2015-07-01 - 2015-09-30	2015-01-01 - 2015-09-30
Interest income:				
Interest and fees on loans	436,424,000	1,290,675,000	419,981,000	1,256,378,000
Interest on money market investments	4,934,000	17,527,000	6,018,000	17,021,000
Interest on Securities	49,337,000	144,346,000	30,231,000	86,513,000
Interest on securities:				
Total interest income	490,695,000	1,452,548,000	456,230,000	1,359,912,000
Interest expense:				
Interest on deposits	12,549,000	36,263,000	12,542,000	36,967,000
Interest on short- and long-term borrowings	8,959,000	29,407,000	18,311,000	56,518,000
Total interest expense	21,508,000	65,670,000	30,853,000	93,485,000
Net interest income	469,187,000	1,386,878,000	425,377,000	1,266,427,000
Provision for loan losses	18,825,000	95,462,000	18,262,000	17,334,000
Net interest income after provision for loan losses	450,362,000	1,291,416,000	407,115,000	1,249,093,000
Noninterest income:				
Service charges and fees on deposits	127,859,000	127,859,000	43,196,000	126,006,000
Other service charges, commissions and fees	34,141,000	155,521,000	47,968,000	137,572,000
Wealth management income	9,973,000	66,715,000	7,496,000	3,271,000

Cash flow statement: (uses first concept)

Statement of Cash Flows [Abstract]	Period [Axis]			
	2016-07-01 - 2016-09-30	2016-01-01 - 2016-09-30	2015-07-01 - 2015-09-30	2015-01-01 - 2015-09-30
Statement of Cash Flows [Abstract]				
CASH FLOWS FROM OPERATING ACTIVITIES				
Net income for the period	127,263,000	331,649,000	100,999,000	206,984,000
Adjustments to reconcile net income to net cash provided by operating activities:				
Provision for credit losses	15,660,000	82,239,000	19,690,000	17,647,000
Depreciation and amortization	49,858,000	135,891,000	40,281,000	109,563,000
Fixed income securities losses (gains), net	39,000	92,000	(53,000)	(138,728,000)
Deferred income tax expense (benefit)	1,976,000	(8,813,000)	(10,027,000)	(51,056,000)
Net decrease (increase) in trading securities	10,771,000	(59,836,000)	970,000	(2,950,000)
Net decrease (increase) in other securities	(12,447,000)	(9,190,000)	23,314,000	3,263,000
Change in other assets	53,051,000	215,688,000	21,525,000	(14,738,000)
Change in other liabilities	(4,477,000)	(222,378,000)	31,178,000	(1,991,000)
Other, net	(13,337,000)	(2,313,000)	(15,461,000)	(19,080,000)
Net cash provided by operating activities	127,263,000	845,151,000	252,045,000	370,521,000

Did not examine the allowance for loan losses roll forward

Comparison:

<http://secxbrl.28.io/v1/queries/public/api/spreadsheet-for-report.jq?token=c3049752-4d35-43da-82a2-f89f1b06f7a4&report=IncomeStatementInterestBasedRevenues&fiscalYear=2016&fiscalPeriod=Q2&validate=true&format-indent=yes&labels=false&format=html&cik=0001576336&cik=0001390312&cik=00015150698&cik=0000880641&cik=0000354869&cik=0001602658&cik=0000716605&cik=0001216752&cik=0001216752&cik=0000090498&cik=0000719220&cik=0001178409&cik=0001343034&cik=0001442741&cik=0001528610&cik=0001100542&cik=0000046195&cik=0001403475&cik=0000275119&cik=0000072971&cik=0000109380>

Component (Network and Table)																
Network: CC0 1 Income Statement, Interest Based Revenues																
Title: Income Statement, Interest Based Revenues (Table)																
Unit (Units): USD																
Fiscal Period Type (Units): FTD, Interest																
Income Statement (Line Item)	Fiscal Year (Units)															
	Fiscal Period (Units)															
	Q2															
	A-JS Bancorp, Inc. (1276238)	ALAMOGORDO FINANCIAL CORP (1100042)	BANK OF HAWAII CORP (46195)	Bancorp of New Jersey, Inc. (1390972)	Bank of Main Bancorp (1400475)	Carroll Bancorp, Inc. (1335669)	EAGLE FINANCIAL SERVICES INC (800441)	FIRSTMORT CORP (OH) (254689)	Investor Holding Corp (1600268)	PENNS WOODS BANCORP INC (716600)	PIONEER FINANCIAL SERVICES INC (1214972)	S&T BANCORP INC (719220)	SIMMONS FIRST NATIONAL CORP (09498)	TWO RIVER BANCORP (1348034)	WELLS FARGO & COMPANY (NN) (27971)	ZIONS BANCORPORATION (UT) (109380)
Net Income (Loss) (Roll Up)																
Income (Loss) from Continuing Operations After Tax (Roll Up)																
Income (Loss) from Continuing Operations Before Tax (Roll Up)																
Interest Income (Expense), After Provision for Losses (Roll Up)																
Interest Income (Expense), Net (Roll Up)																
Interest and Dividend Income Operating	3,556,000	6,416,859	226,854,000	15,896,000	97,188,000	2,943,340	12,048,000	402,028,000	21,097,000	23,395,000	41,193,000	110,876,000	1,477,521,000	16,877,000	26,118,000,000	961,853,000
Interest Expense, Operating	301,000	754,465	20,280,000	3,562,000	1,384,000	463,850	604,000	30,794,000	3,892,000	2,733,000	6,062,000	11,524,000	10,797,000	2,480,000	2,718,000,000	44,162,000
Interest Income (Expense), Operating Net	2,255,000	5,662,394	206,574,000	12,334,000	95,804,000	2,479,490	12,444,000	371,234,000	17,205,000	20,662,000	35,131,000	99,352,000	136,814,000	14,397,000	23,400,000,000	917,691,000
Provision for Loan, Lease, and Other Losses	-110,000	151,000	-1,000,000	450,000	0	37,150	79,000	14,200,000	1,254,000	608,000	15,523,000	9,863,000	7,439,000	390,000	2,160,000,000	66,579,000
Noninterest Income	2,365,000	5,511,394	207,574,000	11,884,000	95,804,000	2,442,340	12,365,000	357,034,000	15,951,000	20,054,000	16,608,000	89,483,000	129,375,000	14,007,000	21,240,000,000	641,114,000
Noninterest Expense	373,000	4,546,767	102,726,000	190,000	4,584,000	121,623	3,373,000	132,509,000	3,543,000	6,179,000	491,000	28,245,000	66,397,000	2,059,000	20,937,000,000	242,478,000
Income (Loss) from Continuing Operations Before Tax	459,000	309,508	104,848,000	3,694,000	16,220,000	173,168	4,992,000	162,200,000	6,008,000	8,302,000	3,191,000	44,579,000	69,941,000	5,290,000	16,303,000,000	308,043,000
Income Tax Expense (Benefit)	137,000	15,000	42,988,000	1,280,000	5,878,000	50,280	1,232,000	49,815,000	2,011,000	2,034,000	1,175,000	11,427,000	23,427,000	1,870,000	6,216,000,000	101,879,000
Income (Loss) from Continuing Operations After Tax	322,000	294,508	61,860,000	2,414,000	10,342,000	122,888	3,760,000	112,385,000	4,997,000	6,268,000	1,996,000	33,152,000	46,514,000	3,420,000	11,087,000,000	206,164,000
Income (Loss) from Discontinued Operations, Net of Tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Extraordinary Items of Income (Expense), Net of Tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net Income (Loss)	322,000	294,508	61,860,000	2,414,000	10,342,000	122,888	3,760,000	112,385,000	4,997,000	6,268,000	1,996,000	33,152,000	46,514,000	3,420,000	11,087,000,000	206,164,000

2. Summaries of Rules and Inconsistencies

This is a number of summaries that help understand the information.

2.1. List of business rules

The following is a list of business rules used to evaluate the 480 public companies that use this specific reporting style:

BS1	Equity = Equity Attributable to Parent + Equity Attributable to Noncontrolling Interest
BS2	Assets = Liabilities and Equity
BS3	Assets = Current Assets + Noncurrent Assets (classified balance sheet)
BS4	Liabilities = Current Liabilities + Noncurrent Liabilities (classified balance sheet)
BS5	Liabilities and Equity = Liabilities + Commitments and Contingencies + Temporary Equity + Redeemable Noncontrolling Interest + Equity
IS1	InterestIncomeExpenseOperatingNet = InterestAndDividendIncomeOperating - InterestExpenseOperating
IS2	InterestIncomeExpenseAfterProvisionForLosses = InterestIncomeExpenseOperatingNet - ProvisionForLoanLeaseAndOtherLosses
IS4	IncomeLossFromContinuingOperationsBeforeTax = InterestIncomeExpenseAfterProvisionForLosses + NoninterestIncome - NoninterestExpense
IS5	Income (Loss) from Continuing Operations after Tax = Income (Loss) from Continuing Operations Before Tax - Income Tax Expense (Benefit)
IS6	Net Income (Loss) = Income (Loss) from Continuing Operations After Tax + Income (Loss) from Discontinued Operations, Net of Tax + Extraordinary Items, Gain (Loss)
IS7	Net Income (Loss) = Net Income (Loss) Attributable to Parent + Net Income (Loss) Attributable to Noncontrolling Interest
IS8	Net Income (Loss) Available to Common Stockholders, Basic = Net Income (Loss) Attributable to Parent - Preferred Stock Dividends and Other Adjustments
IS9	Comprehensive Income (Loss) = Comprehensive Income (Loss) Attributable to Parent + Comprehensive Income (Loss) Attributable to Noncontrolling Interest
IS10	Comprehensive Income (Loss) = Net Income (Loss) + Other Comprehensive Income (Loss)
CF1	Net Cash Flow = Net Cash Flows, Operating + Net Cash Flows, Investing + Net Cash Flows, Financing + Exchange Gains (Losses)
CF2	Net Cash Flows, Continuing = Net Cash Flows, Operating, Continuing + Net Cash Flows, Investing, Continuing + Net Cash Flows, Financing, Continuing
CF3	Net Cash Flows, Discontinued = Net Cash Flows, Operating, Discontinued + Net Cash Flows, Investing, Discontinued + Net Cash Flows, Financing, Discontinued
CF4	Net Cash Flows, Operating = Net Cash Flows, Operating, Continuing + Net Cash Flows, Operating, Discontinued
CF5	Net Cash Flows, Investing = Net Cash Flows, Investing, Continuing + Net Cash Flows, Investing, Discontinued
CF6	Net Cash Flows, Financing = Net Cash Flows, Financing, Continuing + Net Cash Flows, Financing, Discontinued

This reporting style has a total of 20 tests currently.

2.2. Inconsistency breakdown by error

The following graphic shows the inconsistencies broken down by inconsistency. If an inconsistency is not listed, then 100% of public companies are consistent with that business rule.

#	Category	Signal	Severity	Failures	Filings	Pass %	Fail %
1	BS	usfac:BS5	REVIEW	8	8	98.33%	1.67%
2	CF	usfac:CF1	REVIEW	2	2	99.58%	0.42%
3	IS	usfac:IS1	REVIEW	4	4	99.17%	0.83%
4	IS	usfac:IS2	REVIEW	20	20	95.83%	4.17%
5	IS	usfac:IS4	REVIEW	14	14	97.08%	2.92%
6	IS	usfac:IS5	REVIEW	2	2	99.58%	0.42%
7	IS	usfac:IS6	REVIEW	2	2	99.58%	0.42%
8	IS	usfac:IS7	REVIEW	11	11	97.71%	2.29%
9	IS	usfac:IS8	REVIEW	4	4	99.17%	0.83%
10	SCI	usfac:IS10	REVIEW	2	2	99.58%	0.42%
11	SCI	usfac:IS9	REVIEW	2	2	99.58%	0.42%

Per this summary there are a total of 71 inconsistencies, the sum of the column "Failures" in the report above provided by XBRL Cloud.

Total "Failures" per XBRL Cloud report	71
Rounding errors deemed a failure per XBRL Cloud, but not by my analysis	2
Test error include in XBRL Cloud, removed from my analysis	7
Total errors per my analysis	62

This is a summary of the test errors which need to be corrected:

Entity Registrant Name	Comments	Total
CALIFORNIA FIRST NATIONAL BANCORP	CTE: Inconsistency caused by no total for interest expense.	1
COMMERCE BANCSHARES INC /MO/	CTE: Nonstandard section Investment securities gains (losses), net (us-gaap:GainLossOnInvestments); this could be correct, investigate.	1
MARLIN BUSINESS SERVICES CORP.	CTE: May not be an inconsistency. Issue relates to EPS calculation and undistributed earnings.	1
PNC FINANCIAL SERVICES GROUP, INC.	CTE: This is using the interest-based revenue format but should be securities-based revenue format. But, need to be sure what securities base format looks like.	1
UMPQUA HOLDINGS CORP	CTE: Two steps between net income attributable to parent and net income available to common.	1
WASHINGTON FEDERAL INC	CTE: Reporting of line item us-gaap:GainsLossesOnSalesOfOtherRealEstate inconsistent with other interest based revenues reporters.	2

2.3. Inconsistency breakdown by generator

A generator is any software application or filing agent that generates an XBRL-based financial report. The graphic below shows the 480 XBRL-based financial reports summarized by generator of that report. What is shown is the "Filing Count" which shows the total number of reports for that generator; "Filings With No Errors" indicating the number of those reports that have an error, "Sum Errors (all filings)" which shows the count of errors for all those filings; "Average Errors per Filing" which is the number of errors per report; and "Percent without Error" which indicates the number of reports for a Generator which the fundamental accounting concepts are analyzed are 100% consistent with expectation.

December 20, 2016					
Generator	Filings Count	Filings With No Errors	Sum Errors (all filings)	Average Errors per Filing	Percent Without Error
Thunderdome	50	50	0	.0	100%
P3 Data Systems	1	1	0	.0	100%
Merrill	33	33	0	.0	100%
EDGARfilings PROFILE	26	26	0	.0	100%
DataTracks	32	32	0	.0	100%
CompSci	1	1	0	.0	100%
RR Donnelley	68	67	1	.0	99%
Certent (was Rivet)	28	27	1	.0	96%
Ez-XBRL	26	25	2	.1	96%
GoXBRL	12	11	1	.1	92%
Workiva (WebFilings)	173	141	39	.2	82%
IBM Cognos	10	8	3	.3	80%
Novaworks Software	16	11	8	.5	69%
Advanced Computer Innovations	3	1	4	1.3	33%
S2 Filings	1	0	3	3.0	0%
	480	434	62	.1	
Percent of all filings conforming to all FAC relations		90.4%			
Total filings NOT conforming	46				
Total tests	9,600	100.000%			
Total inconsistent	62	0.646%			
Total consistent	9,538	99.354%			
Target (Six Sigma)		99.99966%			
Difference from target		0.6454933%			

2.4. Inconsistency breakdown by reporting style

A reporting style is an approach that is used to represent the balance sheet, income statement, statement of comprehensive income, and cash flow statement used by a public company. The graphic below shows the top 15 reporting styles and then the bottom 5 styles with the middle reporting styles cut out. The point of this graphic is to show that the "INTBX-BSU-CF1-ISS-IEMIX-OILN" reporting style used by the 480 public companies analyzed is one of 99 different reporting styles. About 12 different reporting styles are used by 80% of public companies. (This is not exactly correct because of the "PARK" and "Limited2" reporting styles.)

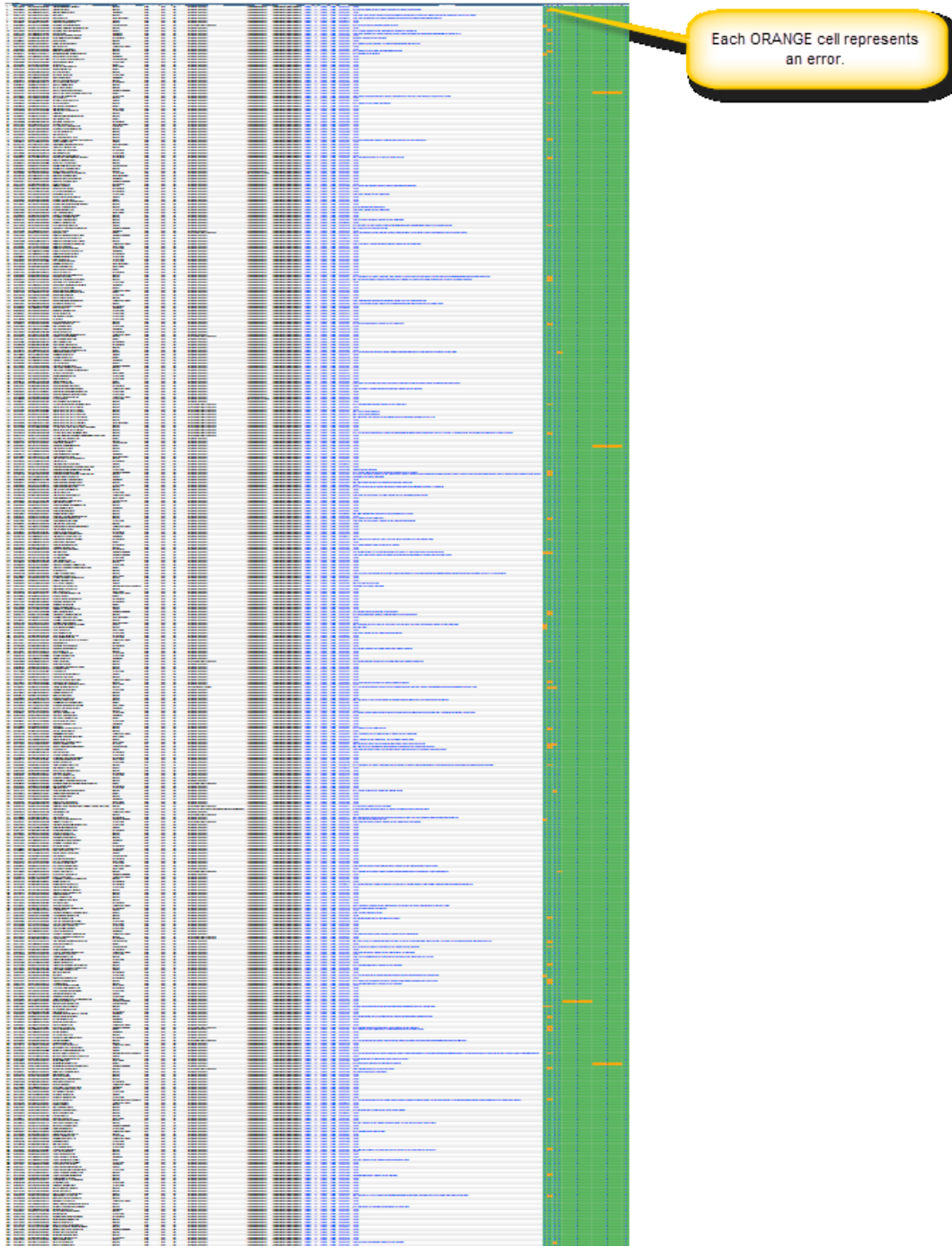
#	Reporting style	Filings Count	Filings With No Errors	Sum Errors (all filings)	Average Errors per Filing	Percent Without Error	Cum	Cum%
1	COMID-BSC-CF1-ISM-IEMIB-OILY-SPEC6	1,947	1,645	454	.2	84%	1,947	31.2%
2	COMID-BSC-CF1-ISS-IEMIB-OILY-SPEC1	874	745	214	.2	85%	2,821	45.2%
3	COMID-BSC-CF1-ISS-IEMIB-OILY-SPEC2	786	692	127	.2	88%	3,607	57.8%
4	INTBX-BSU-CF1-ISS-IEMIX-OILN	480	426	71	.1	89%	4,087	65.5%
5	COMID-BSC-CF1-ISS-IEMIB-OILY	178	162	30	.2	91%	4,265	68.3%
6	COMID-BSC-CF1-ISM-IEMIX-OILY-PARK	163	149	18	.1	91%	4,428	70.9%
7	COMID-BSC-CF1-IS3-IEMIB-OILN	130	93	49	.4	72%	4,558	73.0%
8	COMID-BSC-CF1-ISM-IEMIB-OILY-SPEC9	124	106	20	.2	85%	4,682	75.0%
9	COMID-BSC-CF1-IS6-IEMIX-OILN	108	92	24	.2	85%	4,790	76.7%
10	INSBX-BSU-CF1-ISS-IEMIX-OILN	95	87	9	.1	92%	4,885	78.2%
11	COMID-BSC-CF1-IS8-IEMIB-OILN	78	56	35	.4	72%	4,963	79.5%
12	COMID-BSC-CF1-ISM-IEMIT-OILY-SPEC6	65	44	27	.4	68%	5,028	80.5%
13	Limited2	64	64	0	.0	100%	5,092	81.6%
14	COMID-BSC-CF1-IS4-IEMIB-OILN	61	45	20	.3	74%	5,153	82.5%
15	COMID-BSU-CF1-ISS-IEMIB-OILY-SPEC1	60	48	19	.3	80%	5,213	83.5%
16	COMID-BSC-CF1-ISM-IEMIX-OILY-SPEC7	60	37	38	.6	62%	5,273	84.4%
17	Limited2	58	58	0	.0	100%	5,331	85.4%

95	SECBX-BSC-CF1-ISS-IEMIB-OILN	1	1	0	.0	100%	6,240	100.0%
96	SECBX-BSU-CF1-ISM-IEMIX-OILN-CITI	1	1	0	.0	100%	6,241	100.0%
97	COMID-BSC-CF1-ISM-IEMIT-OILN	1	0	3	3.0		6,242	100.0%
98	COMID-BSC-CF2-ISS-IEMIT-OILY	1	0	2	2.0		6,243	100.0%
99	COMID-BSU-CF2-IS6-IEMIX-OILN	1	0	1	1.0		6,244	100.0%
		6,244	5,249	1,463	.2			
	Percent of all filings conforming to all FAC relations		84.1%					
	Total filings NOT conforming	995						
	Total tests	137,368	100.00%					
	Total inconsistent	1,463	1.07%					
	Total consistent	135,905	98.93%					

NOTE: The total number of errors shown is 71, which agrees with the XBRL Cloud set of inconsistencies, rather than my set of inconsistencies which is 62. The reason is that the 2 rounding errors and the 7 test errors are NOT adjusted out from these results.

2.5. Visualization of all inconsistencies

The graphic below shows each of the 480 public companies that report using this reporting style on one line. Where ever you see GREEN, the filing is consistent with expectation. When you see ORANGE in a line, there is some sort of inconsistency. Note that there is far more GREEN than ORANGE. Provides good perspective of the consistency versus inconsistency.



2.6. Compare periods, shows public company fixing inconsistency

This graphic below shows that the filer "PINNACLE FINANCIAL PARTNERS INC" whose XBRL-based financial report was created using the assistance of "EDGARfilings PROFILE" had an income statement related inconsistency for a number of periods but then the issue was created once the filing agent/software vendor was made aware of the error.

#	CIK	Accession	Entity Registrant Name	Creation Software	Document Type	Fiscal Year	Fiscal Period	BS	IS	SCI	CF	x-Ambiguous Entity or Period	x-Missing BS, IS, CF Roll Ups	z-Other
1	0001115055	0001115055-16-000164	PINNACLE FINANCIAL PARTNERS INC	EDGARfilings PROFILE	10-Q	2016	Q3	0	0	0	0	0	0	0
2	0001115055	0001115055-16-000155	PINNACLE FINANCIAL PARTNERS INC	EDGARfilings PROFILE	10-Q	2016	Q2	0	0	0	0	0	0	0
3	0001115055	0001115055-16-000112	PINNACLE FINANCIAL PARTNERS INC	EDGARfilings PROFILE	10-Q	2016	Q1	0	0	0	0	0	0	0
4	0001115055	0001115055-16-000088	PINNACLE FINANCIAL PARTNERS INC	EDGARfilings PROFILE	10-K	2015	FY	0	1	0	0	0	0	0
5	0001115055	0001115055-15-000077	PINNACLE FINANCIAL PARTNERS INC	EDGARfilings PROFILE	10-Q	2015	Q3	0	1	0	0	0	0	0
6	0001115055	0001115055-15-000065	PINNACLE FINANCIAL PARTNERS INC	EDGARfilings PROFILE	10-Q	2015	Q2	0	1	0	0	0	0	0
7	0001115055	0001115055-15-000032	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-Q	2015	Q1	0	1	0	0	0	0	0
8	0001115055	0001115055-15-000017	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-K	2014	FY	0	1	0	0	0	0	0
9	0001115055	0001115055-14-000044	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-Q	2014	Q3	0	1	0	0	0	0	0
10	0001115055	0001115055-14-000037	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-Q	2014	Q2	0	1	0	0	0	0	0
11	0001115055	0001115055-14-000024	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-Q	2014	Q1	0	1	0	0	0	0	0
12	0001115055	0001115055-14-000015	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-K	2013	FY	0	1	0	0	0	0	0
13	0001115055	0001115055-13-000016	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-Q	2013	Q3	0	0	0	0	0	0	0
14	0001115055	0001140361-13-029733	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-Q	2013	Q2	0	0	0	0	0	0	0
15	0001115055	0001140361-13-018625	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-Q	2013	Q1	0	1	0	0	0	0	0
16	0001115055	0001140361-13-008936	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-K	2012	FY	0	1	0	0	0	0	0
17	0001115055	0001140361-12-044659	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-Q	2012	Q3	0	1	0	0	0	0	0
18	0001115055	0001140361-12-034072	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-Q	2012	Q2	0	1	0	1	0	0	0
19	0001115055	0001140361-12-022993	PINNACLE FINANCIAL PARTNERS INC	Accelus	10-Q	2012	Q1	0	0	0	0	0	0	0
20	0001115055	0001140361-12-012791	PINNACLE FINANCIAL PARTNERS INC		10-K	2011	FY	0	0	0	0	0	0	0
21	0001115055	0001140361-11-050973	PINNACLE FINANCIAL PARTNERS INC		10-Q	2011	Q3	0	0	0	0	0	0	0
22	0001115055	0001140361-11-038595	PINNACLE FINANCIAL PARTNERS INC		10-Q	2011	Q2	0	0	0	0	0	0	0

2.7. Other reporting styles

As mentioned, the reporting style analyzed in this document, INTBX-BSU-CF1-ISS-IEMIX-OILN, is one of approximately 99 different reporting styles used by public companies. The analyzed reporting style is used by economic entities that report using interest-based revenues. Below is a summary of other reporting styles, of which the INTBX-BSU-CF1-ISS-IEMIX-OILN is a part:

#	Reporting style	Filings Count	Filings With No Errors	Sum Errors (all filings)	Average Errors per Filing	Percent Without Error	Cum	Cum%
1	COMID-BSC-CF1-ISM-IEMIB-OILY-SPEC6	1,947	1,645	454	.2	84%	1,947	31.2%
2	COMID-BSC-CF1-ISS-IEMIB-OILY-SPEC1	874	745	214	.2	85%	2,821	45.2%
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4	INTBX-BSU-CF1-ISS-IEMIX-OILN	480	426	71	.1	89%	4,087	65.5%
5	COMID-BSC-CF1-ISS-IEMIB-OILY	178	162	30	.2	91%	4,265	68.3%
6	COMID-BSC-CF1-ISM-IEMIX-OILY-PARK	163	149	18	.1	91%	4,428	70.9%
7	COMID-BSC-CF1-IS3-IEMIB-OILN	130	93	49	.4	72%	4,558	73.0%
8	COMID-BSC-CF1-ISM-IEMIB-OILY-SPEC9	124	106	20	.2	85%	4,682	75.0%
9	COMID-BSC-CF1-IS6-IEMIX-OILN	108	92	24	.2	85%	4,790	76.7%
10	INSBX-BSU-CF1-ISS-IEMIX-OILN	95	87	9	.1	92%	4,885	78.2%
11	COMID-BSC-CF1-IS8-IEMIB-OILN	78	56	35	.4	72%	4,963	79.5%
12	COMID-BSC-CF1-ISM-IEMIT-OILY-SPEC6	65	44	27	.4	68%	5,028	80.5%
13	Limited2	64	64	0	.0	100%	5,092	81.6%
14	COMID-BSC-CF1-IS4-IEMIB-OILN	61	45	20	.3	74%	5,153	82.5%
15	COMID-BSU-CF1-ISS-IEMIB-OILY-SPEC1	60	48	19	.3	80%	5,213	83.5%
16	COMID-BSC-CF1-ISM-IEMIX-OILY-SPEC7	60	37	38	.6	62%	5,273	84.4%
17	Limited	58	58	0	.0	100%	5,331	85.4%

95	SECBX-BSC-CF1-ISS-IEMIB-OILN	1	1	0	.0	100%	6,240	100.0%
96	SECBX-BSU-CF1-ISM-IEMIX-OILN-CITI	1	1	0	.0	100%	6,241	100.0%
97	COMID-BSC-CF1-ISM-IEMIT-OILN	1	0	3	3.0		6,242	100.0%
98	COMID-BSC-CF2-ISS-IEMIT-OILY	1	0	2	2.0		6,243	100.0%
99	COMID-BSU-CF2-IS6-IEMIX-OILN	1	0	1	1.0		6,244	100.0%
		6,244	5,249	1,463	.2			
	Percent of all filings conforming to all FAC relations		84.1%					
	Total filings NOT conforming	995						
	Total tests	137,368	100.00%					
	Total inconsistent	1,463	1.07%					
	Total consistent	135,905	98.93%					



3. Analysis Tools Used

The following is a summary of the analysis tools used to gather information contained in this document.

3.1. Business rules metadata

Step one in the analysis process is having machine-readable business rules which can be used by automated processes to perform the analysis. The Excel spreadsheet (next section) shows the entire process.

The metadata utilized by the XBRL Cloud process is a commercially maintained version of an older format working prototype which I created. The working prototype can be found here:

INTBX-BSU-CF1-ISS-IEMIX-OILN reporting style: <http://www.xbrlsite.com/2015/fro/us-gaap/html/ReportFrames/INTBX-BSU-CF1-ISS-IEMIX-OILN/index.html>

All reporting styles: <http://www.xbrlsite.com/2015/fro/us-gaap/html/ReportFrames/>

There are issues with the older format and a new style of technical syntax is being used going forward which is 100% consistent with the XBRL technical specification. Those rules can be found here:

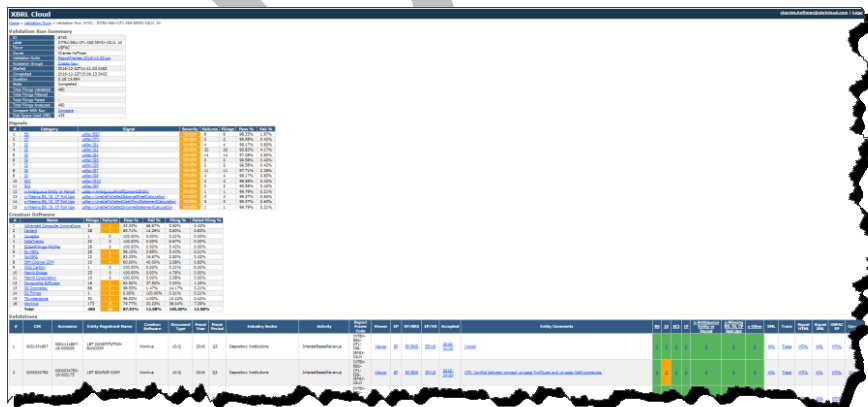
INTBX-BSU-CF1-ISS-IEMIX-OILN reporting style NEW FORMAT:
http://www.xbrlsite.com/2016/fac/v3/ReportingStyles/INTBX-BSU-CF1-ISS-IEMIX-OILN_schema.xsd

All reporting styles: <http://xbrlsite-app.azurewebsites.net/ReportFrameCodeService/ListReportFrameCodes.aspx>

3.2. Processing

The Excel spreadsheet shows the processing that takes place. It shows how facts are read from an XBRL instance using mappings, impute rules are used to derive information which is not explicitly reported, and consistency checks are used to determine the consistency with or inconsistency of reports. This processing is done for each XBRL-based report.

Another step in the process is determining which reports to process. This can be done manually, or XBRL Cloud has commercially available software for managing this. Below is a screenshot of the XBRL Cloud processing dashboard:



3.3. Analysis

Once the XBRL-based financial reports are processed, the results need to be analyzed to examine what is causing an inconsistency. There are exactly three reasons for inconsistencies:

1. Error in an XBRL-based financial filing.
2. Error in the US GAAP XBRL taxonomy.
3. Error in the consistency tests.

Any mechanism for looking at a report can be utilized for finding inconsistencies. Because I had the need to determine if tests are working correctly, I created some proprietary tools to make this process more efficient.

This is a screen shot of a Microsoft Access application which I use to manage the reports that I look at. This tool leverages API level functionality provided by XBRL Cloud.

The screenshot displays a Microsoft Access application window titled "Public Company XBRL-based Digital Financial Filings (Master 2015-02-25)". The main window is divided into several sections:

- Table List:** A table with columns for "# Entity Registrant Name", "Form", and "CIK". The first few rows include "1ST CONSTITUTION BANCORP", "1ST SOURCE CORP", "ACCESS NATIONAL CORP", "ACNB CORP", "AJS Bancorp, Inc.", "ALAMOGORDO FINANCIAL CORP", "Allegiance Bancshares, Inc.", "AMERICAN EXPRESS COMPANY", "AMERICAN NATIONAL BANKSHARES INC.", "AMERICAN RIVER BANKSHARES", "Ameris Bancorp", "AMERISERV FINANCIAL INC /PA/", "AMES NATIONAL CORPORATION", "Anchor Bancorp", "Arrow Financial Corporation", "ASB Bancorp Inc", "ASSOCIATED BANC-CORP", "ASTORIA FINANCIAL CORP", "ATLANTIC CAPITAL BANKSHARES, INC.", "Atlantic Coast Financial CORP", "Auburn National Bancorporation, Inc", "BANCFIRST CORP /OK/", "Bancorp of New Jersey, Inc.", "Bancorp, Inc.", and "BANCORP SOUTH INC".
- Filter by:** A section with dropdown menus for "Activity", "Sector", "Generator", "Report frame", and "Auditor".
- Find:** A search section with radio buttons for "Entity name", "CIK", and "Ticker", and a text input field for "for:". A "Find" button is located below the input field.
- Lists:** A section with radio buttons for "Peers", "DOW 30", "Fortune 100", "SP 500", "Providence Journal Impact 50 (PJ)", "Defense Contractors", "All", and "Pass ALL Tests".
- List by inconsistency:** A section with radio buttons for various inconsistency types: "BS1 - Equity_Foots", "BS2 - BalanceSheet_Balances", "BS3 - Assets_Foots", "BS4 - Liabilities_Foots", "BS5 - LiabilitiesAndEquity_Foots", "IS1 - GrossProfit_Foots", "IS2 - OperatingIncomeLoss_Foots", "IS3 - IncomeBeforeEquityMethodInvest_Foots", "IS4 - IncomeFromContOperBeforeTax_Foots", "IS5 - IncomeFromContOperAfterTax_Foots", "IS6 - NetIncomeLoss_Foots", "IS7 - NetIncomeLoss_Attributable_Foots", "IS8 - NetIncomeAvailableToCommon_Foots", "IS9 - Comphcome_Attributable_Foots", "IS10 - ComprehensiveIncomeLoss_Foots", "CF1 - NetCashFlow_Foots", "CF2 - NetCashFlowContinuing_Foots", "CF3 - NetCashFlowDiscontinued_Foots", "CF4 - NetCashFlowOperatingActivities_Foots", "CF5 - NetCashFlowInvestingActivities_Foots", and "CF6 - NetCashFlowFinancingActivities_Foots".
- Entity Details:** A detailed view for "1ST SOURCE CORP" showing fields for "Entity Name", "CIK", "Accession #", "Sector", "Report frame", "Entity type", "Generator", "Activity", and "Entity comment". It also includes a table for "Inconsistencies" with columns for "BS", "IS", "CF", "SCI", and "TOTAL".
- Buttons:** "Open Report Parser", "Open Internal Dashboard Table", "Fundamental Concepts Table", "Load List of Filings", "Open Filings List", and "Close".

Two callout boxes are present:

- A yellow callout box with the text "Information about errors" pointing to the "Inconsistencies" table.
- A yellow callout box with the text "Any entity can be analyzed. This shows a list of all entities with this reporting style" pointing to the "Entity Details" section.

This screen shot shows the ability to interact with any fragment of the report:

The screenshot displays the XBRL Cloud Viewer interface. On the left, a tree view lists various financial report components such as 'Statement of Comprehensive Income' and 'Income Statement'. The main area shows the 'Income Statement (Abstract)' for the period ending 2015-09-30. The table includes columns for the period and rows for various income and expense categories. A large watermark 'XBRL' is overlaid on the image.

Compare reported information and fundamental accounting concept relations information. The interface helps see what is causing errors by using testing "jigs" which help analyze what is causing inconsistencies.

This screenshot shows a 'Fundamental Accounting Concepts Consistency Checks Report' on the left and an 'Actual Public Company Financial Statement' on the right. Red circles and arrows highlight specific data points and formulas. For example, in the 'Net Income (Loss) Breakdown' table, the value 42,561,000 is circled in red, and an arrow points to the formula $\text{fac:NetIncomeLoss[us-gaap:ProfitLoss]}[42,255,000]$. Another arrow points to the formula $\text{fac:NetIncomeLossAttributableToParent[us-gaap:NetIncomeLoss]}[42,561,000]$. The 'Actual Public Company Financial Statement' table shows various income and expense categories with corresponding values.

A very helpful feature in analyzing reports is searching to see where specific concepts are being used in an XBRL-based financial report. The XBRL Cloud viewer provides good functionality for this. Here is an example URL to an XBRL-based report rendered by the XBRL Cloud Viewer application.

Full URL:

<https://edgardashboard.xbrlcloud.com/flex/viewer/XBRLViewer.html#reportelement=us-gaap%3AProfitLoss&table=xbrl%3AImpliedTable&instance=http%3A%2F%2Fwww.sec.gov>

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<http://www.fedgov.com/Archives/Fedgar/Fdata/F34782/F000003478216000175/Fsrce-20160930.xml&network=http%3A%2F%2Fwww.1stsource.com%2Frole%2FEarningsPerShareDetails>

Shortened URL:

<http://goo.gl/VjM4bl>

You enter a concept such as "ProfitLoss" into the search text box (RED #1), click "Search", a list of concept is shown (RED #2), click on the list, that specific location is opened (RED #3), you click on the line item highlighted in ORANGE (RED #4), and then information about that line item is show in a form in the application (RED #5).

The screenshot shows the XBRL Cloud application interface. The main window displays a financial report for 1ST SOURCE CORP (10-Q) titled "2409402 - Disclosure - Earnings Per Share (Details)". The report is organized into columns for different periods: 2015-07-01 - 2015-09-30, 2015-01-01 - 2015-03-30, 2015-07-01 - 2015-09-30, and 2015-01-01 - 2015-03-30. The table lists various components of earnings per share, with "Net earnings allocated to common stock" highlighted in orange. A search bar at the top right contains the text "ProfitLoss". A search results panel on the right shows "Search Results" with "Concepts (1 matches)" and "us-gap:ProfitLoss". A detailed view of the "Report Element" for "Net Income (Loss), Including Portion Attributable to Noncontrolling Interest" is shown in the foreground, with a red callout #5 pointing to the "Report Element" title. Other callouts include #1 pointing to the search bar, #2 pointing to the search results, #3 pointing to the "Earnings Per Share (Details)" link in the left sidebar, and #4 pointing to the orange-highlighted row in the table.

Another way to analyze the report is using the XBRL Cloud Evidence Package. Here is an example of the XBRL Cloud Evidence package (this is NOT THE SAME REPORT):

http://www.xbrlcloud.com/site1/2015/Demos/ReportFrames/InterestBased/evidence-package/?#Rendering-IncomeStatementInterestBasedRevenues-fac_IncomeStatementInterestBasedRevenuesTable.html

I am helping a software developer create a new software application intended for professional accountants. That software is not on the market yet, but it will be available soon. The software developer does let people in the BETA program. Below is a screen shot of the application.

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The screenshot displays the XBRL software interface for an instance of a public company's financial reports. The main window shows a table titled "Earnings Per Share (Abstract)" with columns for reporting entities and periods. The table includes metrics such as "Outstanding stock options", "Distributed earnings allocated to common stock", "Undistributed earnings allocated to common stock", "Net earnings allocated to common stock", and "Net earnings allocated to participating securities".

Reporting Entity (Us)	2016-07-01/2016-09-30	2016-01-01/2016-09-30	2015-07-01/2015-09-30	2015-01-01/2015-09-30
000034782 http://www.sec.gov/CIK				
Earnings Per Share (Abstract)				
Outstanding stock options (in shares)		0		0
Distributed earnings allocated to common stock	4,656,000	13,995,000	4,299,000	12,888,000
Undistributed earnings allocated to common stock	9,515,000	28,260,000	9,499,000	29,748,000
Net earnings allocated to common stock	14,171,000	42,255,000	13,798,000	42,636,000
Net earnings allocated to participating securities	93,000	306,000	130,000	433,000
Net income allocated to common stock and participating securities	14,264,000	42,561,000	13,928,000	43,069,000
Weighted average shares outstanding for basic common shares		64,646		26,211,630
Dilutive effect of stock compensation (in shares)				0
Weighted average shares of diluted earnings per common share		64,646		26,211,630
Basic earnings per common share (in dollars per share)		0.53		1.63
Diluted earnings per common share (in dollars per share)		0.53		1.63

Each software tool has different pros and cons. I am very fortunate to have so many different software applications at my disposal.

4. Excel spreadsheet for running tests

The tests for this analysis were run using commercial software provided by XBRL Cloud with a set of tests which is constantly maintained and updated. The following Excel spreadsheet application which was one of the first working prototypes of this testing scheme closely mimics the results provided by the commercial software, but the results are not exactly the same.

This software is excellent for reverse-engineering the testing process to understand the process and duplicate the testing results.

http://xbrlsite.azurewebsites.net/2016/Analysis/InterestBasedRevenues/Analysis_INTBX-BSU-CF1-ISS-IEMIX-OILN.zip

General information														Balance Sheet					
#	Entity/Registrant Name	CK	Entity Filer Category	Trading symbol	Fiscal Year End	Fiscal Year Focus	Fiscal Period Focus	Document Type	Balance Sheet Date	Income Statement Start Period (Year to Date)	Assets	Liabilities	Commitments and Contingencies	Temporary/Equity	Redeemable Noncontrolling Interest	Equity Attributable to Parent			
1	1ST CONSTITUTION BANCSHARES	000034872	Smaller Reporting Company	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	1,055,918,000	951,361,000	0	0	0	103,547,000			
2	1ST SOURCE CORP	000034782	Accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	5,447,911,000	4,717,652,000	0	0	0	670,259,000			
3	ACCESS NATIONAL CORP	000176376	Accelerated Filer	ANCX	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	1,362,838,000	1,241,507,000	0	0	0	121,331,000			
4	ACNB CORP	000076573	Accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	1,206,893,000	1,088,195,000	0	0	0	118,698,000			
5	AJIS Bancorp, Inc.	000767636	Smaller Reporting Company	Not provided	-12-31	2016	Q2	10-Q	2016-09-30	2016-01-01	202,530,000	163,096,000	0	0	1,051,000	32,443,000			
6	ALAMOCORPO FINANCIAL CORP	000100542	Smaller Reporting Company	altrg	-12-31	2016	Q2	10-Q	2016-06-30	2016-01-01	297,107,082	256,634,887	0	0	0	30,472,195			
7	Alliance Bancshares, Inc.	000942091	Non-accelerated Filer	albn	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	2,481,302,000	2,360,807,000	0	0	0	120,495,000			
8	AMERICAN EXPRESS COMPANY	000000492	Large Accelerated Filer	AXP	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	153,377,000,000	132,360,000,000	0	0	0	21,000,000,000			
9	AMERICAN NATIONAL BANKSHARES INC.	0000747636	Accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	1,676,534,000	1,411,821,000	0	0	0	264,713,000			
10	AMERICAN RIVER BANKSHARES	000100826	Non-accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	853,846,000	569,180,000	0	0	0	284,666,000			
11	Ameris Bancorp	0000257693	Large Accelerated Filer	ABCB	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	6,495,495,000	5,890,912,000	0	0	0	604,583,000			
12	AMERSERV FINANCIAL INC (PA)	0000707605	Smaller Reporting Company	ASRV	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	1,145,655,000	1,045,611,000	0	0	0	100,044,000			
13	AMEC NATIONAL CORPORATION	0001132851	Accelerated Filer	atn	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	1,340,343,376	1,189,607,251	0	0	0	110,736,125			
14	Anchor Bancorp	0001448301	Smaller Reporting Company	Not provided	-06-30	2017	Q1	10-Q	2016-09-30	2016-01-01	435,963,000	372,185,000	0	0	0	63,778,000			
15	Aron Financial Corporation	0000717538	Accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	2,580,468,000	2,351,277,000	0	0	0	229,200,000			
16	ASB Bancorp Inc	0006203900	Accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	797,240,000	705,897,000	0	0	0	91,343,000			
17	ASSOCIATED BANK CORP	0000007169	Large Accelerated Filer	ASB	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	23,152,769,000	26,055,848,000	0	0	0	3,097,116,000			
18	ASTORIA FINANCIAL CORP	0000930322	Large Accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	18,815,942,000	13,198,280,000	0	0	0	1,707,662,000			
19	ATLANTIC CAPITAL BANKSHARES, INC.	0001461755	Non-accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	2,761,244,000	2,452,781,000	0	0	0	308,463,000			
20	Atlantic Coast Financial CORP	0001404296	Smaller Reporting Company	ACFC	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	536,893,000	650,787,000	0	0	0	96,125,000			
21	Auburn National Bancorporation, Inc	0000756274	Smaller Reporting Company	ALBN	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	851,673,000	766,617,000	0	0	0	85,056,000			
22	BANCFIRST CORP (OK)	0000760498	Accelerated Filer	BANF	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	6,783,537,000	6,089,806,000	0	0	0	693,731,000			
23	Bancorp, Inc.	000139401	Accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	4,217,531,000	3,678,433,000	0	0	0	339,078,000			
24	Bancorp of New Jersey, Inc.	0001390312	Smaller Reporting Company	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	636,072,000	759,365,000	0	0	0	76,107,000			
25	BANCORP SOUTH INC	0000701653	Large Accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	14,611,483,000	12,887,373,000	0	0	0	1,724,110,000			
26	Bank Financial CORP	0001303942	Accelerated Filer	Not provided	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	1,540,273,000	1,336,606,000	0	0	0	203,667,000			
27	BankGreen Holding Co	0006273983	Smaller Reporting Company	BTGC	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	1,835,904,000	1,712,331,000	0	0	0	123,573,000			
28	BANK MUTUAL CORP	0000273983	Smaller Reporting Company	BTGC	-12-31	2016	Q3	10-Q	2016-09-30	2016-01-01	1,835,904,000	1,712,331,000	0	0	0	123,573,000			

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