

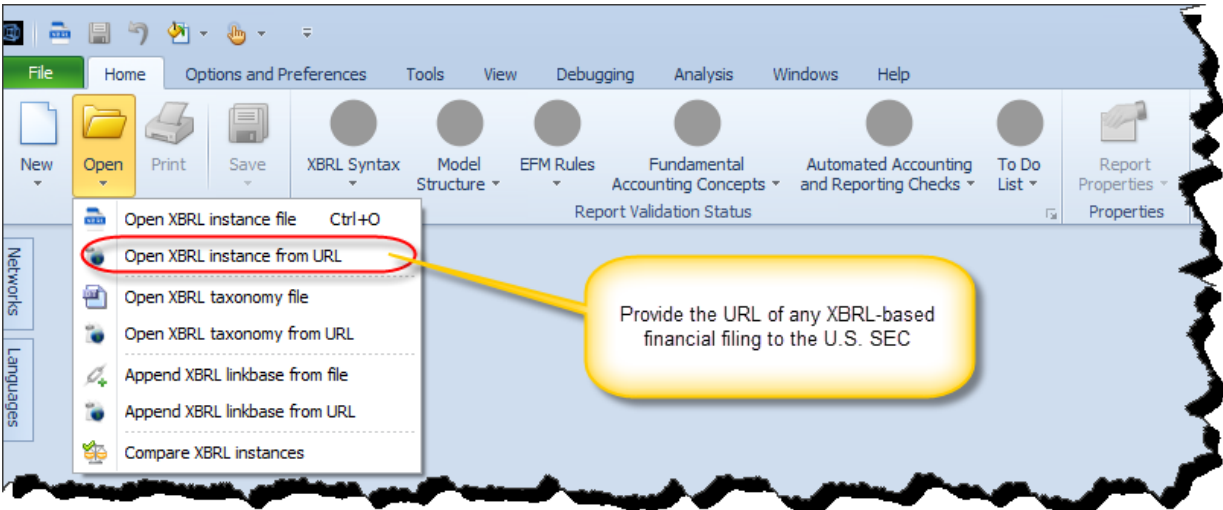
# Report Model Structure and Fundamental Accounting Concept Relations Validation using Pesseract

By Charles Hoffman, CPA

This walks you through validation of the fundamental accounting concept relations using the Pesseract digital financial reporting tool in the Viewer/Validation mode. This demonstration uses an XBRL-based public company financial filing which was submitted to the U.S. SEC. Local files and IFRS filings can be validated in the same manner.

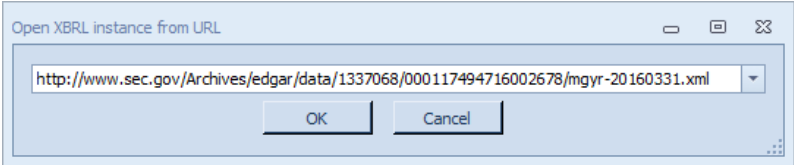
## STEP 1: Load the XBRL-based public company financial filing (any 10-K or 10-Q).

Open the Pesseract application, select “Open”, and then “Open XBRL instance from URL”.



In the dialog box that appears, enter the URL of the XBRL-based public company financial filing which was submitted to the SEC. For this demonstration, we will be using this XBRL-based financial filing which was made to the U.S. SEC:

<http://www.sec.gov/Archives/edgar/data/1337068/000117494716002678/mgyr-20160331.xml>



Press the OK button, then the XBRL-based document will be loaded into the application.

**NOTE:** You can open a local version of an XBRL-based financial filing using the “Open XBRL instance file” option.

## STEP 2: Run report model structure validation.

Notice that the document has been loaded into the application. Notice the following things about the user interface:

1. The “**Report Profile**” has been detected to be an “XBRL-based public company financial reports in US GAAP to the SEC”.
2. The “**Report Validation Status**” icons are all GRAY which indicates that no validation has been performed at this point.

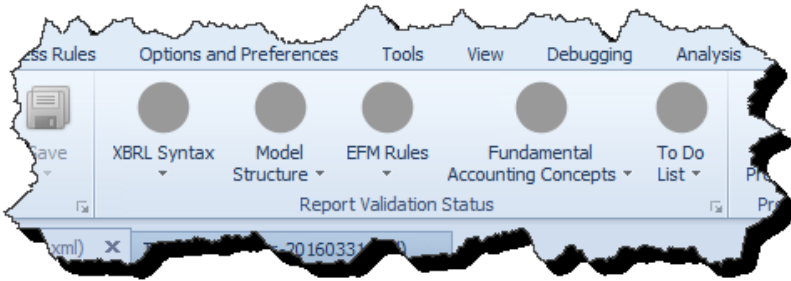
The screenshot shows the XBRL Viewer application interface. The top menu bar includes File, Home, Business Rules, Options and Preferences, Tools, View, Debugging, Analysis, Windows, and Help. The Report Validation Status group contains icons for XBRL Syntax, Model Structure, EFM Rules, Fundamental Accounting Concepts, and To Do List. The Report Profile section displays the detected profile: "XBRL-based public company financial reports in US GAAP to the SEC".

The main window is divided into several panes. The left pane shows a tree view of components, including Network and Table. The right pane shows the selected component's details, including Reporting Entity, Legal Entity, and Statement Line Items. Two yellow callout boxes highlight specific features:

- One callout points to the "Report Validation Status" icons in the top toolbar, stating: "Note that all 'Report Validation Status' icons are gray."
- Another callout points to the "Report Profile" section, stating: "Note that the 'Report Profile' has been set."

The bottom status bar indicates: "Loading was successful: please see messages as there are errors/warnings."

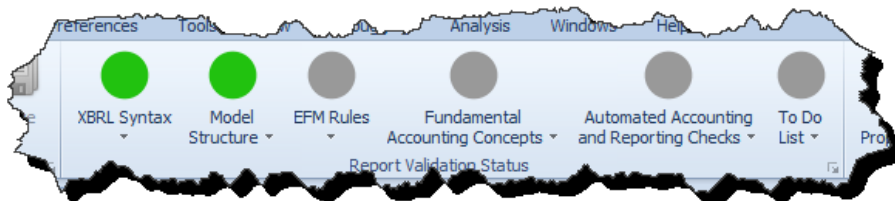
Now, press the “**Model Structure**” icon from the Report Validation Status group, then select the “**Run Validation**” option.



Notice that the “Model Structure Validation Results” form is shown which shows an analysis of the relations between the categories of report elements that make up the structure of the report as shown below:

Child	Parent						
	Network	Table	Axis	Member	LineItems	Abstract	Concept
Network	0	0	0	0	0	0	0
Table	0	0	0	0	0	0	0
Axis	0	29	0	0	0	0	0
Member	0	0	35	110	0	0	0
LineItems	0	56	0	0	0	0	0
Abstract	0	0	0	0	46	30	0
Concept	0	0	0	0	75	305	0

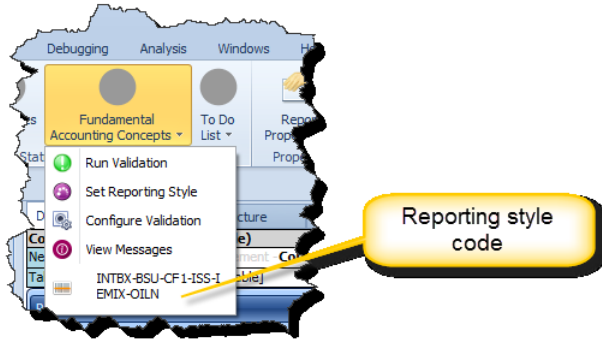
Further, the “Model Structure” Report Validation Status turns GREEN:



You can close the “Model Structure Validation Results” form.

### **STEP 3:** *Run the fundamental accounting concept relations validation.*

Next, we will run the fundamental accounting concept validation (FAC). The first step in this process is to make sure the filing has the correct reporting style code assigned. For this specific filing, the reporting style code should have automatically been set to “INTBX-BSU-CF1-ISS-IEMIX-OILN”. Press on the “Fundamental Accounting Concepts” icon to check this:



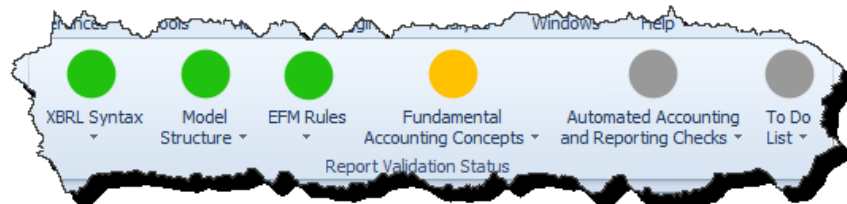
NOTE: This code should be set. However, if it is not set; go to the “Set Reporting Style” menu item and select that style from the list and set the reporting style code to “INTBX-BSU-CF-1-ISS-IEMIX-OILN”.

Then select the “Run validation” from the Fundamental Accounting Concepts icon to execute the validation. The following messages appear:

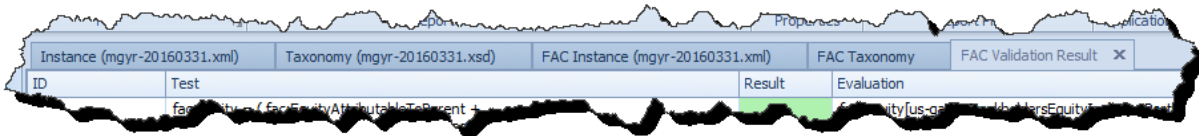
ID	Test	Result	Evaluation
FAC_CONSISTENCY_1	fac:Equity = ( fac:EquityAttributableToParent + fac:EquityAttributableToNoncontrollingInterest )	✓	fac:Equity[us-gaap:StockholderEquityIncludingPortionAttributableToNoncontrollingInterest] 47,203,000 ]] = ( fac:EquityAttributableToParent[ 47,203,000 ] + fac:EquityAttributableToNoncontrollingInterest[ 0 ] )
FAC_CONSISTENCY_10	fac:NetCashFlowFromInvestingActivities = ( fac:NetCashFlowFromInvestingActivitiesContinuing + fac:NetCashFlowFromInvestingActivitiesDiscontinued )	✓	fac:NetCashFlowFromInvestingActivities[ 12,554,000 ] = ( fac:NetCashFlowFromInvestingActivitiesContinuing[us-gaap:NetCashProvidedByUsedInInvestingActivitiesContinuingOperations] 12,554,000 ] + fac:NetCashFlowFromInvestingActivitiesDiscontinued[ 0 ] )
FAC_CONSISTENCY_11	fac:NetCashFlowFromFinancingActivities = ( fac:NetCashFlowFromFinancingActivitiesContinuing + fac:NetCashFlowFromFinancingActivitiesDiscontinued )	✓	fac:NetCashFlowFromFinancingActivities[ 11,150,000 ] = ( fac:NetCashFlowFromFinancingActivitiesContinuing[us-gaap:NetCashProvidedByUsedInFinancingActivitiesContinuingOperations] 11,150,000 ] + fac:NetCashFlowFromFinancingActivitiesDiscontinued[ 0 ] )
FAC_CONSISTENCY_16	fac:IncomeLossFromContinuingOperationsAfterTax = ( fac:IncomeLossFromContinuingOperationsBeforeTax - fac:IncomeTaxExpenseBenefit )	✓	fac:IncomeLossFromContinuingOperationsAfterTax[ 487,000 ] = ( fac:IncomeLossFromContinuingOperationsBeforeIncomeTaxesAndInterestDividends[ 782,000 ] - fac:IncomeTaxExpenseBenefit[us-gaap:IncomeTaxExpenseBenefit] 295,000 ] )
FAC_CONSISTENCY_17	fac:NetIncomeLoss = ( fac:NetIncomeLossAttributableToParent + fac:NetIncomeLossAttributableToNoncontrollingInterest )	✓	fac:NetIncomeLoss[us-gaap:ProfitLoss] 487,000 ]] = ( fac:NetIncomeLossAttributableToParent[ 487,000 ] + fac:NetIncomeLossAttributableToNoncontrollingInterest[ 0 ] )
FAC_CONSISTENCY_18	fac:NetIncomeLoss = ( fac:NetIncomeLossAttributableToParent + fac:NetIncomeLossAttributableToNoncontrollingInterest )	✓	fac:NetIncomeLoss[us-gaap:ProfitLoss] 487,000 ]] = ( fac:NetIncomeLossAttributableToParent[ 487,000 ] + fac:NetIncomeLossAttributableToNoncontrollingInterest[ 0 ] )
FAC_CONSISTENCY_19	fac:NetIncomeLossAvailableToCommonStockholdersBasic = ( fac:NetIncomeLossAttributableToParent + fac:PreferredStockDividendsAndOtherAdjustments )	✓	fac:NetIncomeLossAvailableToCommonStockholdersBasic[us-gaap:NetIncomeLossAvailableToCommonStockholdersBasic] 487,000 ]] = ( fac:NetIncomeLossAttributableToParent[ 487,000 ] - fac:PreferredStockDividendsAndOtherAdjustments[ 0 ] )
FAC_CONSISTENCY_20	fac:Assets = fac:LiabilitiesAndEquity	✓	fac:Assets[us-gaap:Assets] 562,318,000 ]] = fac:LiabilitiesAndEquity[us-gaap:LiabilitiesAndStockholdersEquity] 562,318,000 ]
FAC_CONSISTENCY_22	fac:ComprehensiveIncomeLoss = ( fac:ComprehensiveIncomeLossAttributableToParent + fac:ComprehensiveIncomeLossAttributableToNoncontrollingInterest )	✓	fac:ComprehensiveIncomeLoss[ 470,000 ] = ( fac:ComprehensiveIncomeLossAttributableToParent[ 470,000 ] + fac:ComprehensiveIncomeLossAttributableToNoncontrollingInterest[ 0 ] )
FAC_CONSISTENCY_23	fac:ComprehensiveIncomeLoss = ( fac:NetIncomeLoss + fac:OtherComprehensiveIncomeLoss )	✓	fac:ComprehensiveIncomeLoss[ 470,000 ] = ( fac:NetIncomeLoss[us-gaap:ProfitLoss] 487,000 ] + fac:OtherComprehensiveIncomeLoss[us-gaap:OtherComprehensiveIncomeLossNetOfTax] 17,000 ] )
FAC_CONSISTENCY_27	fac:InterestExpenseOperating = ( fac:InterestAndDividendIncomeOperating - fac:InterestExpenseOperating )	✓	fac:InterestExpenseOperating[us-gaap:InterestExpenseNet] 8,212,000 ]] = ( fac:InterestAndDividendIncomeOperating[us-gaap:InterestAndDividendIncomeOperating] 9,970,000 ] - fac:InterestExpenseOperating[us-gaap:InterestExpenseNet] 1,758,000 ] )
FAC_CONSISTENCY_28	fac:InterestIncomeExpenseAfterProvisionForLosses = ( fac:InterestIncomeExpenseOperating - fac:ProvisionForLossesAndOtherLosses )	✗	fac:InterestIncomeExpenseAfterProvisionForLosses[us-gaap:InterestIncomeExpenseAfterProvisionForLosses] 7,243,000 ]] = ( fac:InterestIncomeExpenseOperating[us-gaap:InterestIncomeExpenseNet] 8,212,000 ] - fac:ProvisionForLossesAndOtherLosses[ 468,000 ] )
FAC_CONSISTENCY_48	fac:IncomeLossFromContinuingOperationsBeforeTax = ( fac:InterestIncomeExpenseAfterProvisionForLosses + fac:InterestExpense )	✓	fac:IncomeLossFromContinuingOperationsBeforeTax[ 487,000 ] = ( fac:InterestIncomeExpenseAfterProvisionForLosses[us-gaap:InterestIncomeExpenseAfterProvisionForLosses] 7,243,000 ] + fac:InterestExpense[us-gaap:InterestExpenseNet] 1,063,000 ] )
FAC_CONSISTENCY_50	fac:LiabilitiesAndEquity = ( fac:Liabilities + fac:CommitmentsAndContingencies + fac:TemporaryEquity + fac:Equity )	✓	fac:LiabilitiesAndEquity[us-gaap:LiabilitiesAndEquity] 562,318,000 ]] = ( fac:Liabilities[us-gaap:Liabilities] 515,115,000 ] + fac:CommitmentsAndContingencies[ 0 ] + fac:TemporaryEquity[ 0 ] + fac:Equity[us-gaap:StockholderEquityIncludingPortionAttributableToNoncontrollingInterest] 47,203,000 ] )
FAC_CONSISTENCY_56	fac:NetCashFlow = ( fac:NetCashFlowContinuing + fac:NetCashFlowFromInvestingActivities + fac:NetCashFlowFromFinancingActivities + fac:ExchangeGainsLosses )	✓	fac:NetCashFlow[us-gaap:CashAndCashEquivalentsPeriodIncreaseDecrease] 2,820,000 ]] = ( fac:NetCashFlowContinuing[ 4,224,000 ] + fac:NetCashFlowFromInvestingActivities[ 12,554,000 ] + fac:NetCashFlowFromFinancingActivities[ 11,150,000 ] + fac:ExchangeGainsLosses[ 0 ] )
FAC_CONSISTENCY_57	fac:NetCashFlowContinuing = ( fac:NetCashFlowFromOperatingActivities + fac:NetCashFlowFromInvestingActivitiesContinuing + fac:NetCashFlowFromFinancingActivitiesContinuing )	✓	fac:NetCashFlowContinuing[ 4,224,000 ] = ( fac:NetCashFlowFromOperatingActivitiesContinuing[us-gaap:NetCashProvidedByUsedInOperatingActivitiesContinuingOperations] 4,224,000 ] + fac:NetCashFlowFromInvestingActivitiesContinuing[us-gaap:NetCashProvidedByUsedInInvestingActivitiesContinuingOperations] 12,554,000 ] + fac:NetCashFlowFromFinancingActivitiesContinuing[us-gaap:NetCashProvidedByUsedInFinancingActivitiesContinuingOperations] 11,150,000 ] )
FAC_CONSISTENCY_58	fac:NetCashFlowDiscontinued = ( fac:NetCashFlowFromOperatingActivitiesDiscontinued + fac:NetCashFlowFromInvestingActivitiesDiscontinued + fac:NetCashFlowFromFinancingActivitiesDiscontinued )	✓	fac:NetCashFlowDiscontinued[ 0 ] = ( fac:NetCashFlowFromOperatingActivitiesDiscontinued[ 0 ] + fac:NetCashFlowFromInvestingActivitiesDiscontinued[ 0 ] + fac:NetCashFlowFromFinancingActivitiesDiscontinued[ 0 ] )
FAC_CONSISTENCY_59	fac:NetCashFlowFromOperatingActivities = ( fac:NetCashFlowFromOperatingActivitiesContinuing + fac:NetCashFlowFromOperatingActivitiesDiscontinued )	✓	fac:NetCashFlowFromOperatingActivities[ 4,224,000 ] = ( fac:NetCashFlowFromOperatingActivitiesContinuing[us-gaap:NetCashProvidedByUsedInOperatingActivitiesContinuingOperations] 4,224,000 ] + fac:NetCashFlowFromOperatingActivitiesDiscontinued[ 0 ] )

The messages indicate that all the fundamental accounting concept relations are valid which are indicated by the GREEN results but one is inconsistent with expectation. The inconsistent result is indicated by the ORANGE cell in the Result field.

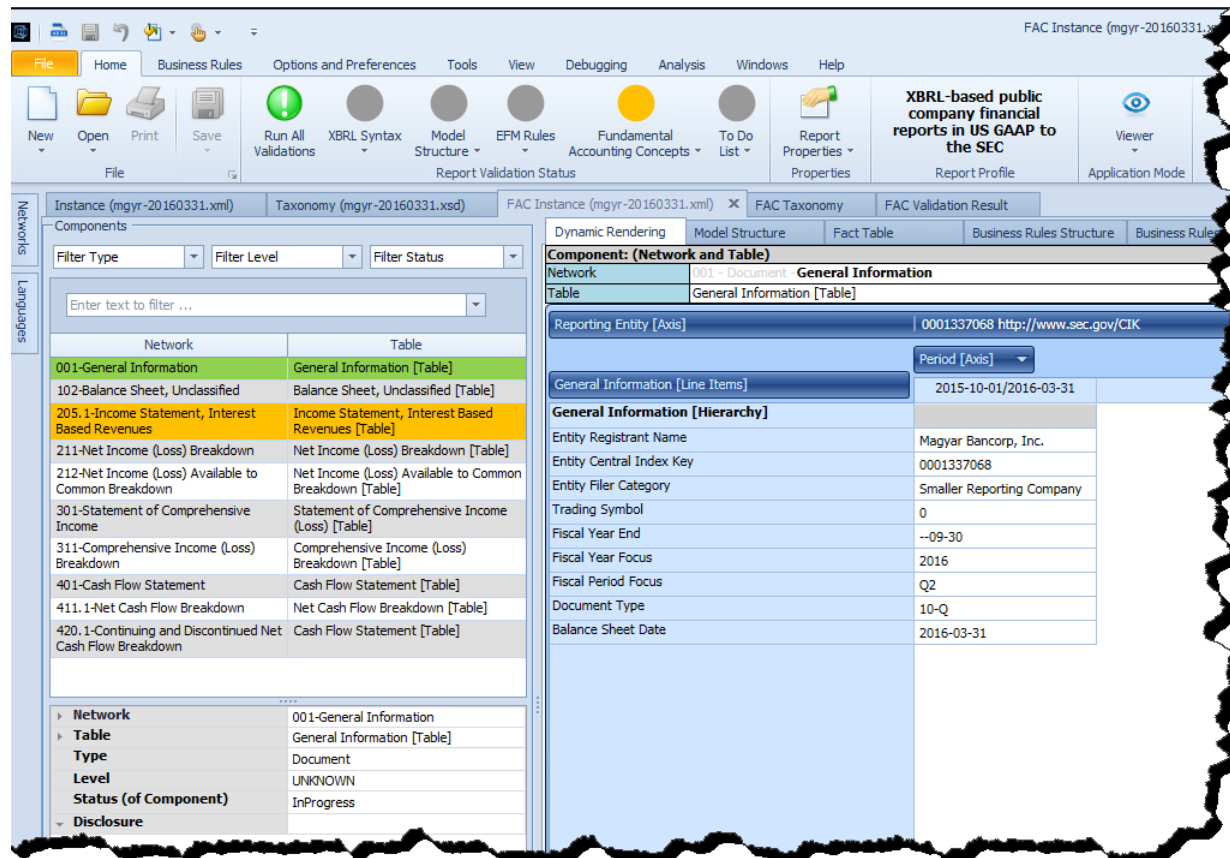
Further, notice that the “Fundamental Accounting Concept” icon turned ORANGE to indicate that an inconsistency has been detected.



Notice that two THREE additional tabs were added to the application. One is the FAC Validation Result which you were looking at above, another is the FAC Taxonomy which explains all of the FAC validation rules, and the third is the FAC instance which provides the validation result.



Select the "FAC Instance" tab. Notice the line Network/Table on the left that is ORANGE, indicating the location of the inconsistency:



Click on the ORANGE Network/Table and that report fragment appears in the panel on the right (see the screen shot below). You can see that the fact for the line item "Interest Income (Expense) After Provision for Loan Losses" has an ORANGE highlighting, indicating that there is some sort of inconsistency. If you get out your calculator and compute the value, you notice that the report says the value is 7,743,000 but you will likely compute the value 7,744,000. There is a \$1,000 difference between what was reported and the what the computation shows.

If you click on the reported fact for the line item “Provision for Loan, Lease, and Other Losses”, a form will appear. Click on the “Provenance” tab and you will see that two facts were discovered in the XBRL-based financial report.

The fundamental accounting concept relations validation shows that the XBRL-based financial report contains conflicting information. Further investigation of reporting concepts will confirm this inconsistency.

The screenshot displays the XBRL Viewer interface. On the right, a financial statement table shows the following data:

Reporting Entity [Axis]	0001337068 http://www.sec.gov/CIK
Period [Axis]	2015-10-01/2016-03-31
<b>Net Income (Loss) [Roll Up]</b>	
<b>Income (Loss) from Continuing Operations After Tax [Roll Up]</b>	
<b>Income (Loss) from Continuing Operations Before Tax [Roll Up]</b>	
<b>Interest Income (Expense), After Provision for Losses [Roll Up]</b>	
<b>Interest Income (Expense), Net [Roll Up]</b>	
Interest and Dividend Income, Operating	9,970,000
Interest Expense, Operating	1,758,000
Interest Income (Expense), Operating, Net	8,212,000
Provision for Loan, Lease, and Other Losses	468,000
Interest Income (Expense) After Provision for Losses	7,743,000
Noninterest Income	1,063,000
Noninterest Expense	8,024,000
Profit (Loss) from Continuing Operations Before Tax	782,000
Profit (Loss) from Continuing Operations After Tax	295,000
Profit (Loss) from Continuing Operations After Tax, Net of Tax	0
<b>Net Income (Loss)</b>	<b>487,000</b>

A callout bubble points to the 'Provision for Loan, Lease, and Other Losses' row with the text: "Computation does not foot".

Below the main table, a 'Fact Characteristics and Properties' dialog box is open, showing the 'Provenance' tab. It lists the following fact origins:

Order	Fact Origin	Value
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	468,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	469,000
3	us-gaap:ProvisionForLoanLossesExpense	-

Two callout bubbles point to this table: "Conflicting / contradictory values" (pointing to the first two rows) and "Provenance tab shows the origin of the fact returned" (pointing to the entire table).

## STEP 4: Determine if the inconsistency is an error.

We want to find out where the concept “us-gaap:ProvisionForLoanLeaseAndOtherLosses” is being used. To do this, first, select “Instance” tab to work with that document. Next, select the “Tools” tab from the toolbar ribbon. Enter or copy/paste “ProvisionForLoanLeaseAndOtherLosses” into the “Search” tool. Press the “Search” button and the “Search Result” form appears on the right side of the screen. Click on the line item “Provision for loan losses” and you can see that this is the concept which is being picked up by the validation, that value is \$468,000. If you not click on the “Statement of Operations” Network/Table, you can see that a different concept was used which has a value of \$469,000 on the income statement representation.

The screenshot shows the XBRL software interface with the search results for 'ProvisionForLoanLeaseAndOtherLosses'. A yellow callout bubble points to the 'Instance' tab in the left sidebar, with the text: "Select the 'Instance' tab to search that document." Another yellow callout bubble points to the search results on the right, with the text: "Search results. Double click to navigate to fact with this concept in report." The main window displays the 'Consolidated Statements of Cash Flows' table, with the 'Provision for loan losses' row highlighted in yellow. The 'Report Element Properties' pane shows the concept details, including the name 'us-gaap:ProvisionForLoanLeaseAndOtherLosses' and the value '468,000'.

This confirms that there is, in fact, a conflict/contradiction in the facts which have been reported.

Fact Characteristics and Properties		
Properties	Occurrences	Provenance
fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanLeaseAndOtherLosses[468,000 ]]		
Fact origin:		
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	468,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	469,000
3	us-gaap:ProvisionForLoanLossesExpensed	-



Further, the roll forward of the provision for loan losses does not correctly foot and it uses the same concept which was reported on the income statement. You can find that disclosure by searching on the value "468000". Clear the search text box by clicking the red "X", the search results show up on the right of the application. The third fact is in the disclosure you are looking for:

Activity in the allowance for loan losses by loan category:	Commercial business (Member)	Other (Member)	Unallocated (Member)	Class of Financing Receivable Type (Domain)	One-to four-family residential (Member)	Comm
Balance at beginning of period	969,000	6,000	79,000	2,886,000	395,000	
Charge-offs					(45,000)	
Recoveries					0	
Provision				-468,000	36,000	
Balance at the end of period	969,000	8,000	180,000	2,890,000	386,000	

NOTE: You have to reconfigure the disclosure by dragging the "Class of Financing Receivable Type [Axis]" to the columns.

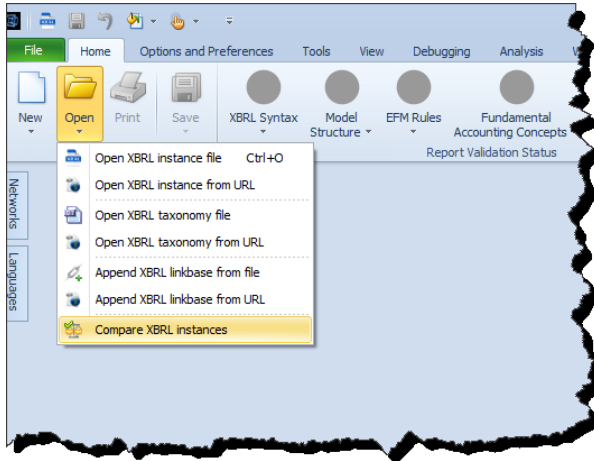
Because this information is contradictory, this inconsistency is confirmed to be an ERROR in the XBRL-based financial filing of this public company.



## STEP 5: *Confirming the inconsistency by comparing information across periods.*

To further determine if an inconsistency is an error, one can compare the information reported within one XBRL-based financial report with other reports for the same economic entity and therefore see if the inconsistency is unique to one specific period or whether the same inconsistency **exists for other periods**. To do this you use the comparison functionality of the application.

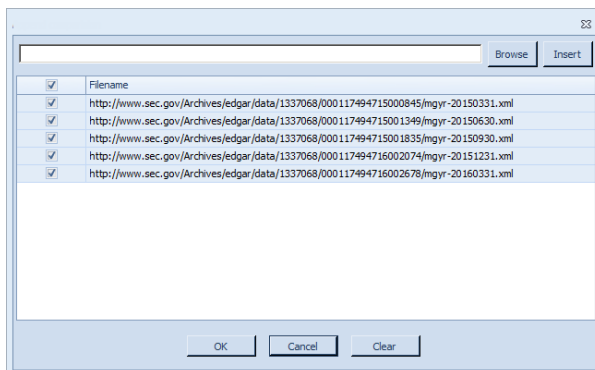
Select “Open” from the Home menu toolbar and then “Compare XBRL instances” from the menu:



In the comparison dialog you can enter as many XBRL instances as you might want to compare. Add the following XBRL instances using that comparison dialog:

- <http://www.sec.gov/Archives/edgar/data/1337068/000117494716002678/mgyr-20160331.xml>
- <http://www.sec.gov/Archives/edgar/data/1337068/000117494716002074/mgyr-20151231.xml>
- <http://www.sec.gov/Archives/edgar/data/1337068/000117494715001835/mgyr-20150930.xml>
- <http://www.sec.gov/Archives/edgar/data/1337068/000117494715001349/mgyr-20150630.xml>
- <http://www.sec.gov/Archives/edgar/data/1337068/000117494715000845/mgyr-20150331.xml>

After copying and pasting these XBRL instances the comparison dialog will look like the following screen shot below.



Press the OK button and the documents will load. Select the network “205.1-Income Statement, Interest Based Revenues” and you will see a five year comparison shown side-by-side which you can use to further investigate inconsistencies:

Income Statement (Line Items)	2015-10-01/2016-03-31	2015-10-01/2015-12-31	2014-10-01/2015-09-30	2014-10-01/2015-06-30	2014-10-01/2015-03-31
<b>Net Income (Loss) [Roll Up]</b>					
<b>Income (Loss) from Continuing Operations After Tax [Roll Up]</b>					
<b>Income (Loss) from Continuing Operations Before Tax [Roll Up]</b>					
<b>Interest Income (Expense), After Provision for Losses [Roll Up]</b>					
<b>Interest Income (Expense), Net [Roll Up]</b>					
Interest and Dividend Income, Operating	9,970,000	5,002,000	19,437,000	14,429,000	9,588,000
Interest Expense, Operating	1,758,000	892,000	3,196,000	2,357,000	1,579,000
Interest Income (Expense), Operating, Net	8,212,000	4,110,000	16,241,000	12,072,000	8,009,000
Provision for Loan, Lease, and Other Losses	468,000	178,000	1,264,000	936,000	590,000
Interest Income (Expense) After Provision for Losses	7,743,000	3,932,000	14,977,000	11,136,000	7,419,000
Noninterest Income	1,063,000	621,000	1,990,000	0	0
Noninterest Expense	8,024,000	4,051,000	15,657,000	0	0
Income (Loss) from Continuing Operations Before Tax	782,000	502,000	1,310,000	817,000	453,000
Income Tax Expense (Benefit)	295,000	193,000	413,000	243,000	124,000
Income (Loss) from Continuing Operations After Tax	487,000	309,000	897,000	574,000	329,000
Income (Loss) from Discontinued Operations, Net of Tax	0	0	0	0	0
<b>Net Income (Loss)</b>	487,000	309,000	897,000	574,000	329,000

If you click on the line item “Provision for Loan, Lease, and Other Losses” for the periods that show no inconsistencies, you can see that the value for the two concepts reported always have the same value.

Income Statement (Line Items)	2015-10-01/2016-03-31	2015-10-01/2015-12-31
Provision for Loan, Lease, and Other Losses	468,000	178,000
Interest Income (Expense) After Provision for Losses	7,743,000	3,932,000

**Fact Characteristics and Properties**

Properties Occurrences Provenance

fact:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanLeaseAndOtherLosses[178,000]]

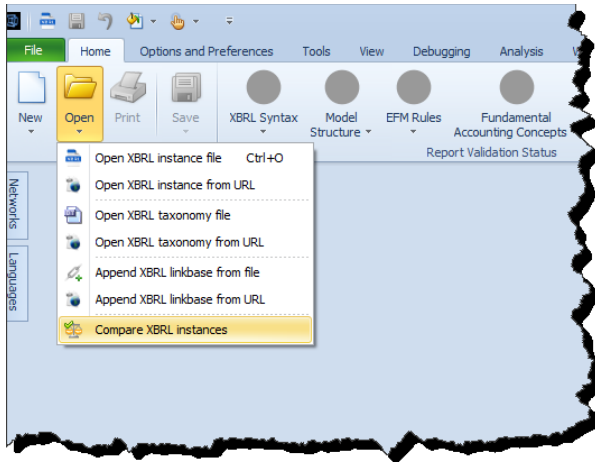
Fact origin:

Origin	Value
1 us-gaap:ProvisionForLoanLeaseAndOtherLosses	178,000
2 us-gaap:ProvisionForLoanAndLeaseLosses	178,000
3 us-gaap:ProvisionForLoanLossesExpensed	-

## STEP 6: *Confirming the inconsistency by comparing information across entities.*

Similar to how you compared information across periods in STEP 5, you can also compare information across reporting entities. Again, to do this you use the comparison functionality of the application.

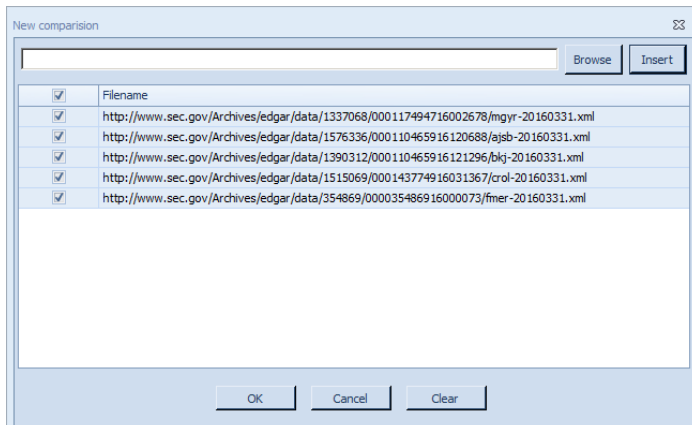
Select “Open” from the Home menu toolbar and then “Compare XBRL instances” from the menu:



In the comparison dialog you can enter as many XBRL instances as you might want to compare. Add the following XBRL instances using that comparison dialog:

- <http://www.sec.gov/Archives/edgar/data/1337068/000117494716002678/mgyr-20160331.xml>
- <http://www.sec.gov/Archives/edgar/data/1576336/000110465916120688/ajsb-20160331.xml>
- <http://www.sec.gov/Archives/edgar/data/1390312/000110465916121296/bkj-20160331.xml>
- <http://www.sec.gov/Archives/edgar/data/1515069/000143774916031367/crol-20160331.xml>
- <http://www.sec.gov/Archives/edgar/data/354869/000035486916000073/fmer-20160331.xml>

After copying and pasting these XBRL instances the comparison dialog will look like the following screen shot below.



First, note that five different entities are loaded:

Component: (Network and Table)					
Network	001 - Document General Information				
Table	General Information [Table]				
Drop Filter Fields Here					
<div style="display: flex; justify-content: space-between;"> <span>Period [Axis]</span> <span>Reporting Entity [Axis]</span> </div>					
2016-01-01/2016-03-31					
General Information [Line Items]	0000354869 <a href="http://www.sec.gov/CIK">http://www.sec.gov/CIK</a>	0001390312 <a href="http://www.sec.gov/CIK">http://www.sec.gov/CIK</a>	0001515069 <a href="http://www.sec.gov/CIK">http://www.sec.gov/CIK</a>	0001576336 <a href="http://www.sec.gov/CIK">http://www.sec.gov/CIK</a>	0001337068 <a href="http://www.sec.gov/CIK">http://www.sec.gov/CIK</a>
<b>General Information [Hierarchy]</b>					
Entity Registrant Name	FIRSTMERIT CORP /OH/	Bancorp of New Jersey, Inc.	Carroll Bancorp, Inc.	AJS Bancorp, Inc.	Magyar Bancorp, Inc.
Entity Central Index Key	0000354869	0001390312	0001515069	0001576336	0001337068
Entity Filer Category	Large Accelerated Filer	Smaller Reporting Company	Smaller Reporting Company	Smaller Reporting Company	Smaller Reporting Company
Trading Symbol	0	0	crof	0	0
Fiscal Year End	--12-31	--12-31	--12-31	--12-31	--09-30
Fiscal Year Focus	2016	2016	2016	2016	2016
Fiscal Period Focus	Q1	Q1	Q1	Q1	Q2
Document Type	10-Q	10-Q	10-Q	10-Q	10-Q
Balance Sheet Date	2016-03-31	2016-03-31	2016-03-31	2016-03-31	2016-03-31

Second, notice that of the five economic entities, only one has an inconsistency:

Component: (Network and Table)					
Network	Income Statement, Interest Based Revenues				
Table	Income Statement, Interest Based Revenues [Table]				
Drop Filter Fields Here					
<div style="display: flex; justify-content: space-between;"> <span>Period [Axis]</span> <span>Reporting Entity [Axis]</span> </div>					
2016-01-01/2016-03-31					
Income Statement [Line Items]	0000354869 <a href="http://www.sec.gov/CIK">http://www.sec.gov/CIK</a>	0001390312 <a href="http://www.sec.gov/CIK">http://www.sec.gov/CIK</a>	0001515069 <a href="http://www.sec.gov/CIK">http://www.sec.gov/CIK</a>	0001576336 <a href="http://www.sec.gov/CIK">http://www.sec.gov/CIK</a>	0001337068 <a href="http://www.sec.gov/CIK">http://www.sec.gov/CIK</a>
<b>Net Income (Loss) [Roll Up]</b>					
<b>Income (Loss) from Continuing Operations After Tax [Roll Up]</b>					
<b>Income (Loss) from Continuing Operations Before Tax [Roll Up]</b>					
<b>Interest Income (Expense), After Provision for Losses [Roll Up]</b>					
<b>Interest Income (Expense), Net [Roll Up]</b>					
Interest and Dividend Income, Operating	200,688,000	8,062,000	1,469,995	1,296,000	9,970,000
Interest Expense, Operating	15,532,000	1,836,000	226,178	159,000	1,758,000
Interest Income (Expense), Operating, Net	185,156,000	6,226,000	1,243,817	1,137,000	8,212,000
Provision for Loan, Lease, and Other Losses	7,809,000	300,000	30,166	(60,000)	468,000
Interest Income (Expense) After Provision for Losses	177,347,000	5,926,000	1,213,651	1,197,000	7,743,000
Noninterest Income	67,394,000	84,000	80,040	177,000	1,063,000
Noninterest Expense	166,963,000	3,991,000	1,194,263	1,140,000	8,024,000
Income (Loss) from Continuing Operations Before Tax	77,778,000	2,019,000	99,428	234,000	782,000
Income Tax Expense (Benefit)	23,642,000	727,000	29,584	62,000	295,000
Income (Loss) from Continuing Operations After Tax	54,136,000	1,292,000	69,844	172,000	487,000
Income (Loss) from Discontinued Operations, Net of Tax	0	0	0	0	0
Net Income (Loss)	54,136,000	1,292,000	69,844	172,000	487,000

By examining which concepts were used to report the line item by each economic entity you can determine what might be correct and what might be incorrect. In the five different screen shots below for each of the five economic entities; notice that only one economic entity, the one with the inconsistency, reports more than one of the three probable fact values or if they do report more than one then the fact values of the two different facts are the SAME value. This information itself is not an indication as to whether this is an error or not. It is just information. But when you dig deeper and see how the economic entities are using the second concept you can determine if the use of the two concepts is consistent with the rules of logic.

Fact Characteristics and Properties

Properties Occurrences Provenance

fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanLeaseAndOtherLosses[7,809,000]]

Fact origin:

1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	7,809,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	7,809,000
3	us-gaap:ProvisionForLoanLossesExpensed	-

Fact Characteristics and Properties

Properties Occurrences Provenance

fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanAndLeaseLosses[300,000]]

Fact origin:

1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-
2	us-gaap:ProvisionForLoanAndLeaseLosses	300,000
3	us-gaap:ProvisionForLoanLossesExpensed	-

Fact Characteristics and Properties

Properties Occurrences Provenance

fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanAndLeaseLosses[30,166]]

Fact origin:

1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-
2	us-gaap:ProvisionForLoanAndLeaseLosses	30,166
3	us-gaap:ProvisionForLoanLossesExpensed	-

Fact Characteristics and Properties

Properties Occurrences Provenance

fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanAndLeaseLosses[(60,000)]]

Fact origin:

1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-
2	us-gaap:ProvisionForLoanAndLeaseLosses	(60,000)
3	us-gaap:ProvisionForLoanLossesExpensed	-

Fact Characteristics and Properties

Properties Occurrences Provenance

fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanLeaseAndOtherLosses[468,000]]

Fact origin:

1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	468,000
2	us-gaap:ProvisionForLoanAndLeaseLosses	469,000
3	us-gaap:ProvisionForLoanLossesExpensed	-