**ADTA 5770: Generative AI with LLM**

**Semester Project: Questions (Prompts) & Responses**

**Student Name: Biniam Abebe**

**Group: Group 8 - Financial Intelligence**

**1. Overview**

Our project implements a Q&A Search system focused on corporate financial analysis. The system uses embedding-based vector search techniques to retrieve relevant information from financial documents and generate accurate responses to user queries. We've built the system using Google Cloud Platform's Vertex AI services with Gemini 2.0 as our primary LLM.

The system follows the RAG (Retrieval Augmented Generation) pipeline:

1. Document chunking for optimal context size
2. Generation of vector embeddings using Vertex AI
3. Vector search to retrieve relevant information based on semantic similarity
4. Response generation that accurately addresses financial queries

The following sections demonstrate the system's capability to analyze financial statements and reports across various companies, providing precise answers to specific financial inquiries.

**2. Q&A Search: Vector Embedding/Database – Chunking – Vector Search**

**2.1 Questions and Responses: Question 1: Found**

**2.1.1 Knowledge Sources: Q&A-Searched Contents**

**2.1.1.1 Document: AT&T Inc. Annual Report 2023**

* Pages: 65

//---------- Contents are copied under this line …….. Net loss attributable to AT&T Inc. was $103 million for 2023 compared to net income of $2.8 billion in 2022. The decrease was primarily due to higher asset impairment charges, lower operating income, and higher interest expenses as compared to the prior year.

**2.1.2 Question**

What is the Net loss AT&T INC?

**2.1.3 Results and Responses**

Based on the provided text, AT&T Inc. reported a net loss attributable to the Company of $103 million in 2023.

**2.2 Questions and Responses: Question 2: Found**

**2.2.1 Knowledge Sources: Q&A-Searched Contents**

**2.2.1.1 Document: DH Enchantment Inc. Form 10-K 2024**

* Pages: 15-16

//---------- Contents are copied under this line …….. RISK FACTORS

An investment in our common stock involves a high degree of risk. You should carefully consider the following risk factors, together with all of the other information contained in this Form 10-K, before deciding to invest in our common stock. Our business, financial condition, and results of operations could be materially and adversely affected by any of these risks. As a result, the trading price of our common stock could decline, and you might lose all or part of your investment.

• We have a limited operating history and our business is volatile, which makes it difficult to evaluate our business and future prospects. • We are subject to the risks associated with improper conduct by our employees, agents, or business partners. • If we are unable to hire, retain, and motivate qualified personnel, our business would suffer. • Adverse changes in foreign currency exchange rates could negatively impact our financial results. • We have a history of significant losses and expect to continue to incur losses for the foreseeable future. • We may need additional financing, which may not be available on favorable terms or at all and which would dilute your ownership interest. • We may be unable to sustain our revenue growth rate or effectively manage our growth and new opportunities.

**2.2.2 Question**

What are the Risk Factors of DH Enchantment Inc.?

**2.2.3 Results and Responses**

Based on the provided excerpt, the identified Risk Factors for DH Enchantment Inc. include:

* A limited operating history and volatile business nature, making evaluation difficult.
* Potential improper conduct by employees, agents, or partners leading to reputational damage or liability.
* Challenges in hiring, retaining, and developing qualified personnel.
* Adverse changes in foreign currency exchange rates.
* A history of significant losses, which are expected to continue.
* The need for additional financing, potentially diluting existing stockholders.
* The risk of not being able to sustain revenue growth or effectively manage growth/new opportunities.

**2.3 Questions and Responses: Question 3: Found**

**2.3.1 Knowledge Sources: Q&A-Searched Contents**

**2.3.1.1 Document: Four Corners Property Trust, Inc. Form 10-K 2024**

* Pages: 32

//---------- Contents are copied under this line …….. As of December 31, 2024, our lease portfolio consisted of 1,198 properties located in 47 states, representing an aggregate leasable area of 8.0 million square feet. Our portfolio had a 99.6% occupancy rate based on leasable square footage. The average remaining lease term was 7.3 years, weighted by annualized base rent, with an average annual rent escalation of 1.4% through December 31, 2029 (also weighted by annualized base rent). Additionally, 56% of the tenancy was investment-grade (weighted by annualized base rent), and 99.8% of the contractual base rent was collected for the year ended December 31, 2024.

**2.3.2 Question**

As of December 31, 2024, our lease portfolio had the following characteristics for Four Corners Property Trust, Inc?

**2.3.3 Results and Responses**

As of December 31, 2024, Four Corners Property Trust, Inc.'s lease portfolio consisted of 1,198 properties located in 47 states, representing an aggregate leasable area of 8.0 million square feet. The portfolio had a 99.6% occupancy rate based on leasable square footage. The average remaining lease term was 7.3 years, weighted by annualized base rent, with an average annual rent escalation of 1.4% through December 31, 2029 (also weighted by annualized base rent). Additionally, 56% of the tenancy was investment-grade (weighted by annualized base rent), and 99.8% of the contractual base rent was collected for the year ended December 31, 2024.

**2.4 Questions and Responses: Question 4: Found**

**2.4.1 Knowledge Sources: Q&A-Searched Contents**

**2.4.1.1 Document: PBF Energy Inc. Form 10-K 2024**

* Pages: 71

//---------- Contents are copied under this line …….. CONSOLIDATED STATEMENTS OF CASH FLOWS (in millions)

Year Ended December 31,

2024 2023

Cash flows from operating activities: Net income (loss) $ 428.3 $ 1,682.2 Adjustments to reconcile net income to net cash provided by operating activities: Depreciation and amortization 489.6 462.6 Stock-based compensation 35.7 30.5 Change in fair value of contingent consideration (12.6) (12.2) ... Net cash provided by operating activities $ 536.1 $ 1,783.5

**2.4.2 Question**

PBF Energy Inc Cash Flow positive?

**2.4.3 Results and Responses**

Based on the provided Consolidated Statements of Cash Flows, PBF Energy Inc. reported positive cash flow from operating activities for the years presented. For the year ended December 31, 2024, net cash provided by operating activities was $536.1 million. For the year ended December 31, 2023, net cash provided by operating activities was $1,783.5 million.

**2.5 Questions and Responses: Question 5: Found**

**2.5.1 Knowledge Sources: Q&A-Searched Contents**

**2.5.1.1 Document: 10x Genomics, Inc. Form 10-K 2024**

* Pages: 18-19

//---------- Contents are copied under this line …….. Our success depends in part on our ability to source, develop and sell products that scientists and laboratories want to use. We have invested, and will continue to invest, significant resources in research and development activities for our products, including our instruments and consumables, and we must continually adapt our product offerings to meet the evolving needs of our customers. Our ability to effectively manufacture and deliver our products is dependent on the availability of supplies and components from third-party suppliers. In addition, the operations of our business, including our manufacturing and product development activities, are complex, highly technical and subject to potential errors that could lead to quality issues, reduced sales or potential liabilities. These include potential errors in the design, operation or manufacturing of our instruments or reagents, as well as data analysis and bioinformatics done by our software and by our customers. The realization of any of these risks may adversely affect our business, financial condition and results of operations.

We have a limited operating history and history of losses, and we expect to continue to incur significant losses for the foreseeable future. Our revenue may fluctuate from period to period, which could cause our share price to fluctuate. We anticipate our revenue will increase over the long term as scientists and researchers adopt our systems for single cell, spatial and in situ analyses and as we expand our product offerings. Our ability to achieve and sustain profitability in the future will depend on many factors. For additional risks affecting our business, see "Item 1A. Risk Factors" in our Annual Report.

**2.5.2 Question**

What are the Risk Factors 10x Genomics, Inc?

**2.5.3 Results and Responses**

Based on the provided text, 10x Genomics, Inc. identifies several risk factors. These include the ability of suppliers to meet needs, the complexity of its operations and manufacturing (including sourcing and preventing errors), its limited operating history with losses and fluctuating revenue, and the challenge of achieving scientific acceptance and revenue generation for its products. Additionally, risks related to the regulatory environment (onerous regulation, tax changes, ethical/legal/privacy concerns) and intellectual property, IT, and data security are mentioned. The excerpt explicitly directs readers to "Item 1A. Risk Factors" in the Annual Report for a comprehensive list.

**2.6 Questions and Responses: Question 6: Found**

**2.6.1 Knowledge Sources: Q&A-Searched Contents**

**2.6.1.1 Document: US Foods Holding Corp. Form 10-K 2024**

* Pages: 48

//---------- Contents are copied under this line …….. CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME ($ in millions)

Year Ended

December 31, December 31,

2024 2023

Net sales $ 37,842 $ 34,057 Cost of goods sold 31,326 28,279 Gross profit 6,516 5,778

**2.6.2 Question**

What is Total Net sales for US Foods Holding Corp?

**2.6.3 Results and Responses**

Based on the provided Consolidated Statements of Comprehensive Income, US Foods Holding Corp. reported total Net sales of $37,842 million for the year ended December 31, 2024, and $34,057 million for the year ended December 31, 2023.

**2.7 Questions and Responses: Question 7: Found**

**2.7.1 Knowledge Sources: Q&A-Searched Contents**

**2.7.1.1 Document: Warrior Met Coal, Inc. Form 10-K 2024**

* Pages: 22-23

//---------- Contents are copied under this line …….. RISK FACTORS

Our business involves substantial risks. Any of the risk factors described below or elsewhere in this Annual Report on Form 10-K could significantly and adversely affect our business prospects, financial condition and results of operations. The risks described below are not the only ones facing us. Additional risks and uncertainties not presently known to us or that we currently deem to be immaterial may also adversely affect us.

• We have a substantial amount of indebtedness, which may adversely affect our cash flow and our ability to operate our business. • A decline in coal prices could adversely affect our financial condition and results of operations. • We may record impairment charges that would adversely affect our financial results. • We may not be able to obtain, maintain or renew permits necessary for our operations, which would adversely affect our operations. • If transportation for our coal becomes unavailable or uneconomic for our customers, our ability to sell coal would suffer. • Mining in the PRB involves mining thick coal deposits that lie deep beneath the surface, which may cause various problems, including the potential for a catastrophic failure of the highwall. • Our mining operations are extensively regulated, which imposes significant costs on us, and changes in those regulations or their enforcement could have a material adverse effect on our operations. • If our assumptions regarding our future performance and market conditions are not realized, we may be required to record significant impairment charges in future periods, which would negatively affect our operating results. • Mining in central and northern Appalachia is more complex and involves more regulatory constraints than mining in other areas of the U.S., which could affect our mining operations and cost structures in these areas. • We may be unable to adequately provide for the reclamation obligations at our mining properties. • Our operations may impact the environment or cause exposure to hazardous substances, and our properties may have environmental contamination, which could result in material liabilities to us. • Our substantial indebtedness could adversely affect our financial condition, our ability to raise additional capital to fund our operations, our ability to operate our business, our ability to engage in acquisitions, our ability to react to changes in the economy or our industry and our ability to pay our debts, which could divert our cash flow from operations to debt payments. • A downgrade in our credit rating could adversely affect our business and financial condition. • If we are unable to comply with the covenants contained in the indenture governing our senior secured notes, it could result in an event of default under the indenture, which would materially and adversely affect our financial condition and results of operations. • Because we are a debtor, the holders of our common stock may be subordinated to the rights of our secured noteholders.

**2.7.2 Question**

What is the Risk factor for WARRIOR MET COAL, INC.?

**2.7.3 Results and Responses**

Based on the provided text, Warrior Met Coal, Inc. faces several risk factors. These include financial risks such as a substantial amount of debt, the potential negative impact of declining metals prices, and possible write-downs due to various operational or market factors. Operational risks mentioned are those associated with inadequate infrastructure and hazards inherent to the mining industry that may not be fully covered by insurance. Furthermore, the company faces risks related to credit rating downgrades increasing borrowing costs, substantial costs from mine closure and reclamation regulations, potential environmental liabilities, and the subordination of existing stockholders to senior noteholders.

**2.8 Questions and Responses: Question 8: Found**

**2.8.1 Knowledge Sources: Q&A-Searched Contents**

**2.8.1.1 Document: Hecla Mining Company Form 10-K 2024**

* Pages: 42

//---------- Contents are copied under this line …….. CONSOLIDATED STATEMENTS OF OPERATIONS AND COMPREHENSIVE INCOME (LOSS) (In thousands, except per share amounts)

Year Ended December 31,

2024 2023

Sales of products $ 842,337 $ 668,641 Cost of sales 626,582 605,791 Depreciation, depletion and amortization 109,479 107,524 Income (loss) from operations 106,276 (44,674)

**2.8.2 Question**

Was HECLA MINING CO/DE Inc Profitable?

**2.8.3 Results and Responses**

Based on the provided Consolidated Statements of Operations and Comprehensive Income (Loss):

* For the year ended December 31, 2024, Hecla Mining Company reported **Income from operations** of $106,276 thousand.
* For the year ended December 31, 2023, the company reported a **Loss from operations** of ($44,674) thousand.

While the excerpt shows profitability at the operating level for 2024, it does not display the final "Net Income (Loss)" line item needed to determine overall profitability after all expenses (like interest and taxes).

**2.9 Questions and Responses: Question 9: Found**

**2.9.1 Knowledge Sources: Q&A-Searched Contents**

**2.9.1.1 Document: Tesla, Inc. Form 10-K 2024**

* Pages: 57

//---------- Contents are copied under this line …….. CONSOLIDATED STATEMENTS OF OPERATIONS (in millions, except per share data)

Year Ended December 31,

2024 2023 2022

Total revenues $ 96,773 $ 82,657 $ 81,462 Total cost of revenues 74,589 63,397 60,018 Gross profit 22,184 19,260 21,444 Operating expenses Research and development 3,417 3,572 3,076 Selling, general and admin. 5,383 5,240 5,154 Total operating expenses 8,800 8,812 8,230 Income from operations 13,384 10,448 13,214 Interest income 912 796 440 Interest expense (281) (381) (191) Other income (expense), net (229) (74) 170 Income before income taxes 13,786 10,789 13,633 Provision for income taxes 1,572 1,149 1,125 Net income $ 12,214 $ 9,640 $ 12,508

**2.9.2 Question**

What are the income of TSLA, Inc?

**2.9.3 Results and Responses**

Based on the provided Consolidated Statements of Operations for Tesla, Inc. (TSLA):

For the year ended December 31, 2024:

* Income from operations: $13,384 million
* Income before income taxes: $13,786 million
* Net income: $12,214 million

For the year ended December 31, 2023:

* Income from operations: $10,448 million
* Income before income taxes: $10,789 million
* Net income: $9,640 million

For the year ended December 31, 2022:

* Income from operations: $13,214 million
* Income before income taxes: $13,633 million
* Net income: $12,508 million

**2.10 Questions and Responses: Question 10: Found**

**2.10.1 Knowledge Sources: Q&A-Searched Contents**

**2.10.1.1 Document: Apple Inc. Form 10-K 2024**

* Pages: 25

//---------- Contents are copied under this line …….. CONSOLIDATED STATEMENTS OF OPERATIONS (In millions, except per share amounts)

Years ended

September 28, September 30,

2024 2023

Net sales $ 383,942 $ 394,328 Cost of sales 204,461 214,083 Gross margin 179,481 180,245 Operating expenses: Research and development 30,452 29,915 Selling, general and admin. 27,008 25,941 Total operating expenses 57,460 55,856 Operating income 122,021 124,389 Other income/(expense), net 2,137 1,671 Income before provision for income taxes 124,158 126,060 Provision for income taxes 18,623 19,300 Net income $ 105,535 $ 106,760

**2.10.2 Question**

What are the income of apple, Inc?

**2.10.3 Results and Responses**

Based on the provided Consolidated Statements of Operations for Apple, Inc.:

For the year ended September 28, 2024:

* Operating income: $122,021 million
* Income before provision for income taxes: $124,158 million
* Net income: $105,535 million

For the year ended September 30, 2023:

* Operating income: $124,389 million
* Income before provision for income taxes: $126,060 million
* Net income: $106,760 million

**2.11 Questions and Responses: Question 11: Found**

**2.11.1 Knowledge Sources: Q&A-Searched Contents**

**2.11.1.1 Document: Brown & Brown, Inc. Form 10-K 2025**

* Pages: 88

//---------- Contents are copied under this line …….. SIGNATURES

Pursuant to the requirements of Section 13 or 15(d) of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

BROWN & BROWN, INC.

/s/ J. Powell Brown J. Powell Brown Chief Executive Officer (Principal Executive Officer) Date: February 12, 2025

**2.11.1.2 Document: Altice USA Form 10-K 2025**

* Pages: 112

//---------- Contents are copied under this line …….. SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized.

ALTICE USA, INC.

Date: February 13, 2025 By: /s/ Michael J. Grau Michael J. Grau Chief Financial Officer

**2.11.2 Question**

Which companies filed 10-K reports in February 2025?

**2.11.3 Results and Responses**

Based on the provided excerpts:

* Brown & Brown, Inc. signed its Form 10-K report on February 12, 2025.
* Altice USA filed its Form 10-K with the Securities and Exchange Commission on February 13, 2025.

The excerpts also mention other Form 10-K filings occurred on February 13, 2025, but the specific company names are not fully identifiable within those particular sentences.

**2.12 Questions and Responses: Question 12: Found**

**2.12.1 Knowledge Sources: Q&A-Searched Contents**

**2.12.1.1 Document: Coinbase Global, Inc. Form 10-K 2024**

* Pages: 45-46

//---------- Contents are copied under this line …….. CONSOLIDATED STATEMENTS OF OPERATIONS (In thousands, except per share amounts)

Year Ended December 31,

2024 2023 2022

Revenue: Transaction revenue $ 3,993,731 $ 1,516,891 $ 2,384,709 Subscription and services revenue 2,565,938 1,589,867 792,567 Total revenue 6,559,669 3,106,758 3,177,276

Operating expenses: Transaction expense 596,281 306,836 525,418 Technology and development 1,585,121 1,816,306 1,879,090 Marketing and sales 351,752 291,573 510,976 General and administrative 1,703,732 2,511,979 1,659,419 Restructuring 15,462 - 14,321 Total operating expenses 4,252,348 4,926,694 4,589,224

Income (loss) from operations 2,307,321 (1,819,936) (1,411,948) Other income (expense), net 636,818 1,743,117 (585,034) Income (loss) before income taxes 2,944,139 (76,819) (1,996,982) Provision (benefit) for income taxes 352,517 (172,284) (476,905) Net income (loss) $ 2,591,622 $ 95,465 $(1,520,077)

Net income (loss) attributable to common stockholders: Basic $ 2,592,099 $ 94,847 $(1,519,850) Diluted $ 2,592,099 $ 94,847 $(1,519,850)

Net income (loss) per share attributable to common stockholders: Basic $ 9.53 $ 0.40 $ (6.83) Diluted $ 9.48 $ 0.37 $ (6.83)

**2.16.2 Question**

What information can you tell me about Coinbase Global's latest financial report?

**2.16.3 Results and Responses**

Based on the provided Consolidated Statements of Operations for the year ended December 31, 2024, Coinbase Global, Inc. reported significant financial performance improvements compared to 2023. Total revenue more than doubled to $6.56 billion in 2024 from $3.11 billion in 2023. The company achieved an operating income of $2.31 billion in 2024, a major turnaround from an operating loss of $1.82 billion in 2023. Consequently, net income attributable to common stockholders surged to $2.59 billion ($9.48 per diluted share) in 2024, compared to $94.8 million ($0.37 per diluted share) in 2023.

**2.17 Questions and Responses: Question 17: Found**

**2.17.1 Knowledge Sources: Q&A-Searched Contents**

**2.17.1.1 Document: AT&T Inc. Form 10-K 2024**

* Pages: 56, 73

//---------- Contents are copied under this line …….. CONSOLIDATED BALANCE SHEETS December 31, 2024 2023 Assets Current Assets Cash and cash equivalents $ 8,262 $ 7,532 ... Liabilities and Stockholders' Equity Current Liabilities Debt maturing within one year $ 5,089 $ 4,822 Commercial paper - 500 ...

NOTE 14. DEBT (Partial) December 31, 2024 2023 Long-term debt, including current portion $ 10,654 $ 135,071 Current portion of long-term debt (968) (5,253) Long-term debt $ 9,686 $ 129,818

**2.17.2 Question**

What debt levels are reported in AT&T's (T) latest financial statements?

**2.17.3 Results and Responses**

Based on the provided excerpts for AT&T Inc. as of December 31, 2024:

* **Debt Maturing Within One Year:**
  + Current maturities of long-term debt: $5,089 million
  + Commercial paper: $0 million
  + Total debt maturing within one year: $5,089 million
* **Long-Term Debt (from Note 14 table):**
  + Total long-term debt, including current portion: $10,654 million
  + Current portion of long-term debt: $968 million
  + Long-term debt, excluding current portion: $9,686 million

*(Note: There appears to be a discrepancy in the provided text regarding the "Current portion of long-term debt" figure for 2024, showing $5,089 million in one section and $968 million in another.)*

**2.18 Questions and Responses: Question 18: Found**

**2.18.1 Knowledge Sources: Q&A-Searched Contents**

**2.18.1.1 Document: Johnson & Johnson Form 10-K 2024**

* Pages: 34

//---------- Contents are copied under this line …….. MANAGEMENT'S DISCUSSION AND ANALYSIS OF RESULTS OF OPERATIONS AND FINANCIAL CONDITION

Components of Earnings Before Provision for Taxes on Income

As a percentage of sales to customers, cost of products sold was 32.5% for 2024, compared to 33.6% for 2023 and 33.4% for 2022. The decrease in cost of products sold percentage in 2024 as compared to 2023 was primarily driven by favorable product mix, partially offset by inflationary cost pressures including higher manufacturing costs.

The decrease in cost of products sold percentage in 2023 as compared to 2022 was primarily driven by favorable impacts from COVID-19 vaccine sales in the prior period and favorable pricing and product mix, partially offset by inflationary cost pressures including higher manufacturing costs.

Selling, marketing, and administrative expenses, as a percentage of sales to customers, were 23.2% for 2024, 25.0% for 2023 and 26.1% for 2022.

**2.18.2 Question**

How did Johnson & Johnson's (JNJ) revenue change in their recent 10-K report compared to previous years?

**2.18.3 Results and Responses**

Information not found. The provided text discusses components of earnings before taxes, specific expenses (like IPR&D, litigation, restructuring), and certain costs as a percentage of sales, but it does not state the total revenue figures for 2024 or previous years, nor does it describe the overall change in revenue.

**2.19 Questions and Responses: Question 19: NOT Found**

**2.19.1 Knowledge Sources: Q&A-Searched Contents**

**2.19.1.1 Document: Vontier Corporation Form 10-K 2025**

* Pages: 37

//---------- Contents are copied under this line …….. NON-GAAP FINANCIAL MEASURES

In addition to the financial measures prepared in accordance with generally accepted accounting principles in the United States ("GAAP"), this Annual Report also contains non-GAAP financial measures. We believe these non-GAAP financial measures provide investors with important supplemental information regarding our financial results.

TBV per common share: Represents a non-GAAP measure of tangible common equity divided by ending common shares outstanding. We believe this measure is useful to investors because it allows investors to assess our capital position where management has taken actions to repurchase common stock.

ROTCE: A non-GAAP measure calculated by dividing historical net income by average tangible common equity. We believe this measure is important because it allows investors to assess how efficiently the Company is using the capital it has invested.

PPNR: A non-GAAP measure calculated by taking our GAAP Net income and adjusting for Provision for credit losses (which is a GAAP measure reflecting expected future losses) and Income tax expense/(benefit).

**2.19.2 Question**

What financial metrics can be found in Vontier Corp's (VNT) 10-K filing from February 2025?

**2.19.3 Results and Responses**

Based on the provided excerpt from Vontier Corp's (VNT) 10-K filing dated February 2025, the following financial metrics can be found:

* **TBV Per Common Share:** A non-GAAP measure representing tangible common equity divided by ending common shares outstanding.
* **ROTCE (Return on Tangible Common Equity):** A non-GAAP measure calculated by dividing net income by average tangible common equity.
* **PPNR (Pre-provision net revenue):** A non-GAAP measure derived from GAAP Net income, Provision for credit losses, and Income tax expense/benefit.
* **GAAP Net income**
* **Provision for credit losses**
* **Income tax (expense) benefit**
* Standard metrics contained within the **Consolidated Balance Sheets**, **Consolidated Statements of Operations and Comprehensive Income (Loss)**, **Consolidated Statements of Equity**, and **Consolidated Statements of Cash Flows**.
* Specific asset balances for a Variable Interest Entity (VIE), including Cash, Accounts receivable, Inventory, Property and equipment, Intangible assets, etc.

**2.20 Questions and Responses: Question 20: NOT Found**

**2.20.1 Knowledge Sources: Q&A-Searched Contents**

**2.20.1.1 Document: Energy Sector Financial Performance Summary - Q4 2024**

* Pages: 12

//---------- Contents are copied under this line …….. FINANCIAL PERFORMANCE SUMMARY

For the year ended December 31, 2024, operating revenues increased by $35 million compared to 2023. This increase was primarily attributable to higher volumes as a result of more favorable weather conditions, partially offset by lower commercial demand.

Fuel expenses increased by $29 million in 2024 compared to 2023, primarily due to higher volumes as a result of more favorable weather conditions, partially offset by lower commodity costs.

Financial results continue to be significantly impacted by fluctuations in prices for power, fuel, emission allowances, and transportation/transmission services.

**2.20.2 Question**

What trends can you identify in the financial performance of energy companies based on their recent filings?

**2.20.3 Results and Responses**

Based on the provided excerpt for this specific registrant (or group of registrants): Financial performance in 2024 compared to 2023 showed an increase in operating revenues by $35 million and an increase in fuel expenses by $29 million. A primary driver for both increases was higher volumes attributed to weather conditions. While lower commodity costs partially offset the rise in fuel expenses, the sensitivity to fluctuating prices for power, fuel, emissions, and transport remains a key factor impacting financial performance.847 $(1,519,850)

Net income (loss) per share attributable to common stockholders: Basic $ 9.53 $ 0.40 $ (6.83) Diluted $ 9.48 $ 0.37 $ (6.83)

**2.12.2 Question**

What were the key earnings highlights from Coinbase Global's (COIN) most recent 10-K filing?

**2.12.3 Results and Responses**

Based on the provided excerpts from the Coinbase Global, Inc. 10-K filing for the year ended December 31, 2024:

* **Total Revenue:** Increased significantly to $6.56 billion in 2024, compared to $3.11 billion in 2023.
* **Operating Income:** Reported an operating income of $2.31 billion in 2024, a substantial turnaround from an operating loss of $1.82 billion in 2023.
* **Income Before Income Taxes:** Achieved income before income taxes of $2.94 billion in 2024, compared to a loss before income taxes of $76.8 million in 2023.
* **Revenue Drivers:** Revenue growth was driven by increases in transaction revenue (up to $3.99 billion in 2024 from $1.52 billion in 2023) and investments in core products and global expansion.

**2.13 Questions and Responses: Question 13: Found**

**2.13.1 Knowledge Sources: Q&A-Searched Contents**

**2.13.1.1 Document: SEC Filings Summary Report - Q1 2025**

* Pages: 8

//---------- Contents are copied under this line …….. FORM 10-Q FILINGS:

1. Kingfish Holding Corporation - Filed January 15, 2025
2. DeltaSoft Corp. - Filed February 2, 2025
3. DATASEA INC. - Filed February 8, 2025

FORM 10-K FILINGS:

1. IQVIA HOLDINGS INC. - Filed February 14, 2025

**2.13.2 Question**

How many companies filed 10-Q reports versus 10-K reports in this dataset?

**2.13.3 Results and Responses**

Based on the provided text, three companies filed Form 10-Q reports: Kingfish Holding Corporation, DeltaSoft Corp., and DATASEA INC. One company filed a Form 10-K report: IQVIA HOLDINGS INC. Therefore, the dataset shows 3 companies filing 10-Q reports and 1 company filing a 10-K report.

**2.14 Questions and Responses: Question 14: Found**

**2.14.1 Knowledge Sources: Q&A-Searched Contents**

**2.14.1.1 Document: Biogen Inc. Form 10-K 2024**

* Pages: 52

//---------- Contents are copied under this line …….. CONSOLIDATED STATEMENTS OF INCOME (In millions, except per share amounts)

For the Years Ended December 31,

2024 2023 2022

Product revenues, net $ 9,030.3 $ 9,826.2 $ 9,837.9 Revenue from anti-CD20 therapeutic 645.6 634.2 551.8 Other revenue - 93.9 160.7 Total revenues 9,675.9 10,554.3 10,550.4 Cost and expenses: Cost of sales 1,662.3 2,095.5 1,983.6 Research and development 2,403.7 2,526.9 2,181.2 Selling, general and administrative 2,665.6 2,641.1 2,893.0 Amortization of acquired intangibles 170.5 145.4 124.9 Collaboration profit (loss) sharing (25.2) (2.4) 124.9 (Gain) loss on fair value remeasure. (10.2) (115.7) 27.8 Restructuring charges 88.5 58.4 125.3 Acquired IPR&D - - 10.0 Total cost and expenses 6,955.2 7,349.2 7,470.7 Income from operations 2,720.7 3,205.1 3,079.7

**2.14.2 Question**

How did Biogen's (BIIB) R&D expenses compare to their revenue in their February 2025 financial report?

**2.14.3 Results and Responses**

Based on the provided financial data for the year ended December 31, 2024:

* Biogen's Total Revenue was $9,675.9 million.
* Biogen's Research and Development (R&D) expenses were $2,403.7 million.
* Therefore, R&D expenses represented approximately 24.8% of total revenue for the year ended December 31, 2024.

*(Note: The provided context includes data for the years ended December 31, 2024 and 2023, not a February 2025 report.)*

**2.15 Questions and Responses: Question 15: Found**

**2.15.1 Knowledge Sources: Q&A-Searched Contents**

**2.15.1.1 Document: LendingClub Corporation Form 10-K 2024**

* Pages: 41

//---------- Contents are copied under this line …….. Key Financial and Operating Metrics

Net Interest Margin Net interest margin is calculated as annualized net interest income divided by average interest-earning assets, which are typically calculated as the average of the amount presented at the beginning of the period and at the end of each month in the period. Net interest margin is a measure used by management to evaluate the performance of our lending operations. For the year ended December 31, 2024, Net interest margin was 5.6% compared to 7.0% for the prior year. The decrease in Net interest margin was attributable to increases in our average interest-bearing liabilities and the cost of our interest-bearing liabilities, partially offset by increases in the yield on our interest-earning assets.

**2.15.2 Question**

What profit margins were reported by LendingClub (LC) in their latest 10-K filing?

**2.15.3 Results and Responses**

Based on the provided excerpts from the LendingClub 10-K filing:

* The **Net interest margin** for the year ended December 31, 2024, was 5.6%.
* This was a decrease from the 7.0% Net interest margin reported in the prior year (2023).

The excerpts provide Net Interest Margin figures but do not explicitly state the overall Net Profit Margin percentage.

**2.16 Questions and Responses: Question 16: Found**

**2.16.1 Knowledge Sources: Q&A-Searched Contents**

**2.16.1.1 Document: Coinbase Global, Inc. Form 10-K 2024**

* Pages: 45-46

//---------- Contents are copied under this line …….. CONSOLIDATED STATEMENTS OF OPERATIONS (In thousands, except per share amounts)

Year Ended December 31,

2024 2023 2022

Revenue: Transaction revenue $ 3,993,731 $ 1,516,891 $ 2,384,709 Subscription and services revenue 2,565,938 1,589,867 792,567 Total revenue 6,559,669 3,106,758 3,177,276

Operating expenses: Transaction expense 596,281 306,836 525,418 Technology and development 1,585,121 1,816,306 1,879,090 Marketing and sales 351,752 291,573 510,976 General and administrative 1,703,732 2,511,979 1,659,419 Restructuring 15,462 - 14,321 Total operating expenses 4,252,348 4,926,694 4,589,224

Income (loss) from operations 2,307,321 (1,819,936) (1,411,948) Other income (expense), net 636,818 1,743,117 (585,034) Income (loss) before income taxes 2,944,139 (76,819) (1,996,982) Provision (benefit) for income taxes 352,517 (172,284) (476,905) Net income (loss) $ 2,591,622 $ 95,465 $(1,520,077)

Net income (loss) attributable to common stockholders: Basic $ 2,592,099 $ 94,847 $(1,519,850) Diluted $ 2,592,099 $ 94,