

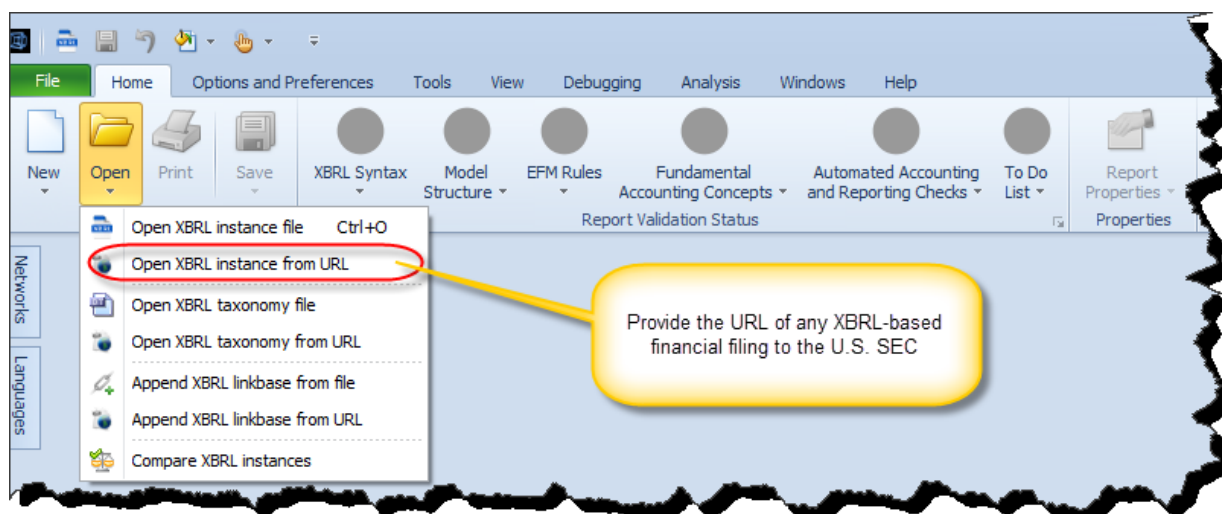
1. Validating the Model Structure and Fundamental Accounting Concept Relations

This section walks you through validation of the model structure and 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.

1.1. STEP 1: Load the XBRL-based public company financial filing

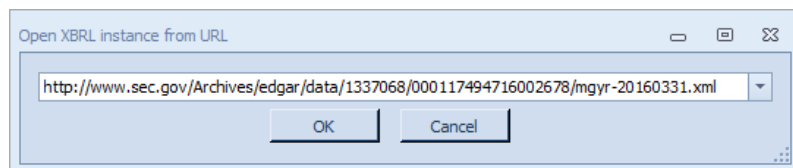
The following process can be used to load any 10-Q or 10-K XBRL-based financial report submitted by a public company to the SEC¹.

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>



¹ XBRL Cloud provides the Edgar Dashboard which is an easy way to search for a financial filing for any public company for any period, <https://edgardashboard.xbrlcloud.com/edgar-dashboard/>

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.

1.2. 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 Pesseract application interface. The 'Report Validation Status' group is highlighted, showing a list of components with gray status icons. Two callout boxes point to the status icons and the 'Report Profile' field.

Component: (Network and Table)

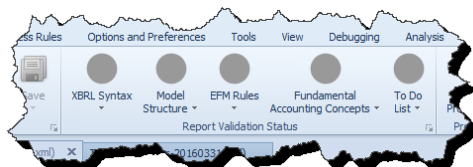
Component	Report Validation Status
001 - Document - Document and Entity Information	Gray
002 - Statement - Consolidated Balance Sheets	Gray
003 - Statement - Consolidated Balance Sheets (Parenthetical)	Gray
004 - Statement - Consolidated Statements of Operations	Gray
005 - Statement - Consolidated Statements of Comprehensive	Gray
006 - Statement - Consolidated Statements of Changes in Stockholders' Equity	Gray
007 - Statement - Consolidated Statements of Cash Flows	Gray
101 - Disclosure - BASIS OF PRESENTATION	Gray
102 - Disclosure - RECENT ACCOUNTING PRONOUNCEMENTS	Gray
103 - Disclosure - CONTINGENCIES	Gray
104 - Disclosure - EARNINGS PER SHARE	Gray
105 - Disclosure - STOCK-BASED COMPENSATION AND STOCK	Gray

Report Profile: XBRL-based public company financial reports in US GAAP to the SEC

Entity Information:

Field	Value
Reporting Entity [Axis]	0001337068 http://www.sec.gov/CIK
Legal Entity [Axis]	Entity [Domain]
Statement [Line Items]	2016-05-01 2015-10-01/2016-03-31
Entity Registrant Name	Magyar Bancorp, Inc.
Entity Central Index Key	0001337068
Amendment Flag	false
Document Type	10-Q
Document Fiscal Period Focus	Q2
Document Fiscal Year Focus	2016
Document Period End Date	2016-03-31
Current Fiscal Year End Date	--09-30
Entity Well-known Seasoned Issuer	No
Entity Voluntary Filers	No
Entity Current Reporting Status	Yes
Entity Filer Category	Smaller Reporting Company
Entity Common Stock, Shares Outstanding	5,819,494

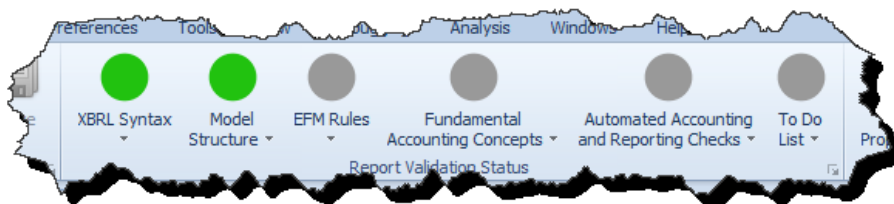
Now, press the "Model Structure" icon from the Report Validation Status group, then select the "Run Validation" option.



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

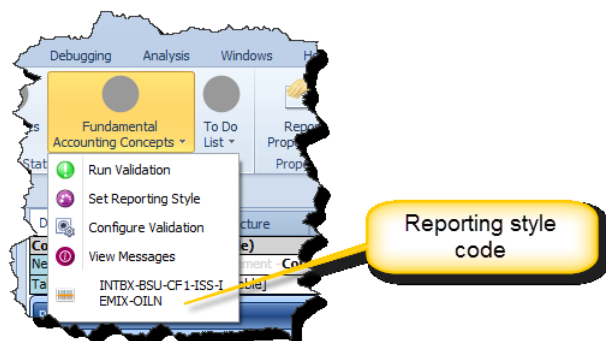
Further, the “Model Structure” Report Validation Status turns GREEN:



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

1.3. 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:



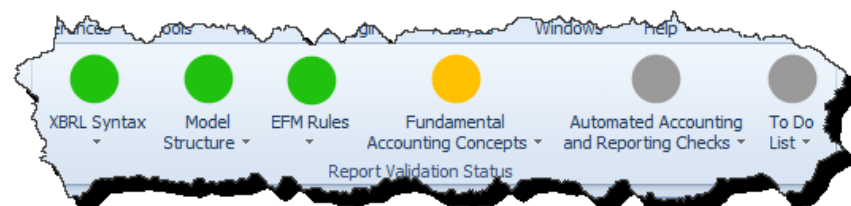
NOTE: This code should be set. However, if it is not set; go to the "Set Reporting Style" menu item and select that style from the list and set the reporting style code to "INTBX-BSU-CF1-ISS-IEMIX-OILN".

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:IncomeLossFromContinuingOperationsBeforeIncomeTaxesPriorToInterestAndIncomeLossFromContinuingOperations[487,000] - fac:IncomeTaxExpenseBenefit[us-gaap:IncomeTaxExpenseBenefit] 295,000])
FAC_CONSISTENCY_17	fac:IncomeLoss = (fac:IncomeLossFromContinuingOperationsAfterTax + fac:IncomeLossFromDiscontinuedOperationsAfterTax + fac:ExtraordinaryItemsOfIncomeExpenseOfTax)	✓	fac:IncomeLoss[us-gaap:ProfitLoss] 487,000]] = (fac:IncomeLossFromContinuingOperationsAfterTax[487,000] + fac:IncomeLossFromDiscontinuedOperationsAfterTax[0] + fac:ExtraordinaryItemsOfIncomeExpenseOfTax[0])
FAC_CONSISTENCY_18	fac:IncomeLoss = (fac:IncomeLossAttributableToParent + fac:IncomeLossAttributableToNoncontrollingInterest)	✓	fac:IncomeLoss[us-gaap:ProfitLoss] 487,000]] = (fac:IncomeLossAttributableToParent[487,000] + fac:IncomeLossAttributableToNoncontrollingInterest[0])
FAC_CONSISTENCY_19	fac:IncomeLossAvailableToCommonStockholdersBasic = (fac:IncomeLossAttributableToParent - fac:PreferredStockDividendsAndOtherAdjustments)	✓	fac:IncomeLossAvailableToCommonStockholdersBasic[us-gaap:NetIncomeLossAvailableToCommonStockholdersBasic] 487,000]] = (fac:IncomeLossAttributableToParent[487,000] - fac:PreferredStockDividendsAndOtherAdjustments[0])
FAC_CONSISTENCY_2	fac:Assets = fac:LiabilitiesAndEquity	✓	fac:Assets[us-gaap:Assets] 962,318,000]] = fac:LiabilitiesAndEquity[us-gaap:LiabilitiesAndEquity] 962,318,000]
FAC_CONSISTENCY_20	fac:ComprehensiveIncomeLoss = (fac:ComprehensiveIncomeLossAttributableToParent + fac:ComprehensiveIncomeLossAttributableToNoncontrollingInterest)	✓	fac:ComprehensiveIncomeLoss[470,000] = (fac:ComprehensiveIncomeLossAttributableToParent[us-gaap:ComprehensiveIncomeLossOfTax] 470,000] + fac:ComprehensiveIncomeLossAttributableToNoncontrollingInterest[0])
FAC_CONSISTENCY_21	fac:ComprehensiveIncomeLoss = (fac:IncomeLoss + fac:OtherComprehensiveIncomeLoss)	✓	fac:ComprehensiveIncomeLoss[470,000] = (fac:IncomeLoss[us-gaap:ProfitLoss] 487,000] + fac:OtherComprehensiveIncomeLoss[us-gaap:OtherComprehensiveIncomeLossOfTax] 17,000])
FAC_CONSISTENCY_27	fac:InterestIncomeExpenseOperating = (fac:InterestAndDividendIncomeOperating - fac:InterestExpenseOperating)	✓	fac:InterestIncomeExpenseOperating[us-gaap:InterestIncomeExpense] 8,212,000]] = (fac:InterestAndDividendIncomeOperating[us-gaap:InterestAndDividendIncomeOperating] 9,970,000] - fac:InterestExpenseOperating[us-gaap:InterestExpense] 1,758,000])
FAC_CONSISTENCY_28	fac:InterestIncomeExpenseOperating = (fac:InterestIncomeExpenseOperating - fac:ProvisionForLoanLossesAndOtherLosses)	✗	fac:InterestIncomeExpenseOperating[us-gaap:InterestIncomeExpense] 8,212,000]] = (fac:InterestIncomeExpenseOperatingAfterProvisionForLoanLossesAndOtherLosses[us-gaap:InterestIncomeExpense] 8,212,000] - fac:ProvisionForLoanLossesAndOtherLosses[us-gaap:ProvisionForLoanLossesAndOtherLosses] 468,000])
FAC_CONSISTENCY_48	fac:IncomeLossFromContinuingOperationsBeforeTax = (fac:IncomeLossFromContinuingOperationsAfterProvisionForLoanLossesAndOtherLosses + fac:NoninterestIncome - fac:NoninterestExpense)	✓	fac:IncomeLossFromContinuingOperationsBeforeTax[us-gaap:IncomeLossFromContinuingOperationsBeforeIncomeTaxesPriorToInterestAndIncomeLossFromContinuingOperations] 782,000]] = (fac:IncomeLossFromContinuingOperationsAfterProvisionForLoanLossesAndOtherLosses[us-gaap:IncomeLossFromContinuingOperationsAfterProvisionForLoanLossesAndOtherLosses] 743,000] + fac:NoninterestIncome[us-gaap:NoninterestIncome] 1,063,000] - fac:NoninterestExpense[us-gaap:NoninterestExpense] 8,024,000])
FAC_CONSISTENCY_5	fac:LiabilitiesAndEquity = (fac:Liabilities + fac:CommitmentsAndContingencies + fac:TemporaryEquity + fac:Equity)	✓	fac:LiabilitiesAndEquity[us-gaap:LiabilitiesAndEquity] 962,318,000]] = (fac:Liabilities[us-gaap:Liabilities] 515,115,000] + fac:CommitmentsAndContingencies[0] + fac:TemporaryEquity[0] + fac:Equity[us-gaap:StockholderEquityIncludingPortionAttributableToNoncontrollingInterest] 47,203,000])
FAC_CONSISTENCY_30	fac:NetCashFlow = (fac:NetCashFlowContinuing + fac:NetCashFlowDiscontinued + fac:ExchangeGainsLosses)	✓	fac:NetCashFlow[us-gaap:CashAndCashEquivalentsNetIncreaseDecrease] 2,820,000]] = (fac:NetCashFlowContinuing[2,820,000] + fac:NetCashFlowDiscontinued[0] + fac:ExchangeGainsLosses[0])
FAC_CONSISTENCY_36	fac:NetCashFlow = (fac:NetCashFlowFromOperatingActivities + fac:NetCashFlowFromInvestingActivities + fac:NetCashFlowFromFinancingActivities + fac:ExchangeGainsLosses)	✓	fac:NetCashFlow[us-gaap:CashAndCashEquivalentsNetIncreaseDecrease] 2,820,000]] = (fac:NetCashFlowFromOperatingActivities[4,224,000] + fac:NetCashFlowFromInvestingActivities[12,554,000] + fac:NetCashFlowFromFinancingActivities[11,150,000] + fac:ExchangeGainsLosses[0])
FAC_CONSISTENCY_7	fac:NetCashFlowContinuing = (fac:NetCashFlowFromOperatingActivitiesContinuing + fac:NetCashFlowFromInvestingActivitiesContinuing + fac:NetCashFlowFromFinancingActivitiesContinuing)	✓	fac:NetCashFlowContinuing[2,820,000] = (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_8	fac:NetCashFlowDiscontinued = (fac:NetCashFlowFromOperatingActivitiesDiscontinued + fac:NetCashFlowFromInvestingActivitiesDiscontinued + fac:NetCashFlowFromFinancingActivitiesDiscontinued)	✓	fac:NetCashFlowDiscontinued[0] = (fac:NetCashFlowFromOperatingActivitiesDiscontinued[0] + fac:NetCashFlowFromInvestingActivitiesDiscontinued[0] + fac:NetCashFlowFromFinancingActivitiesDiscontinued[0])
FAC_CONSISTENCY_9	fac:NetCashFlowFromOperatingActivities = (fac:NetCashFlowFromOperatingActivitiesContinuing + fac:NetCashFlowFromOperatingActivitiesDiscontinued)	✓	fac:NetCashFlowFromOperatingActivities[4,224,000] = (fac:NetCashFlowFromOperatingActivitiesContinuing[us-gaap:NetCashProvidedByUsedInOperatingActivitiesContinuingOperations] 4,224,000] + fac:NetCashFlowFromOperatingActivitiesDiscontinued[0])

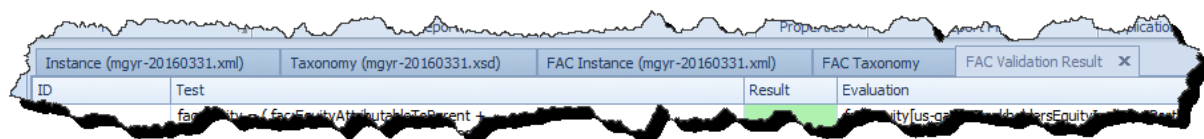
The messages indicate that all the fundamental accounting concept relations are valid which are indicated by the GREEN results but one is inconsistent with expectation. The inconsistent result is indicated by the ORANGE cell in the Result field.

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

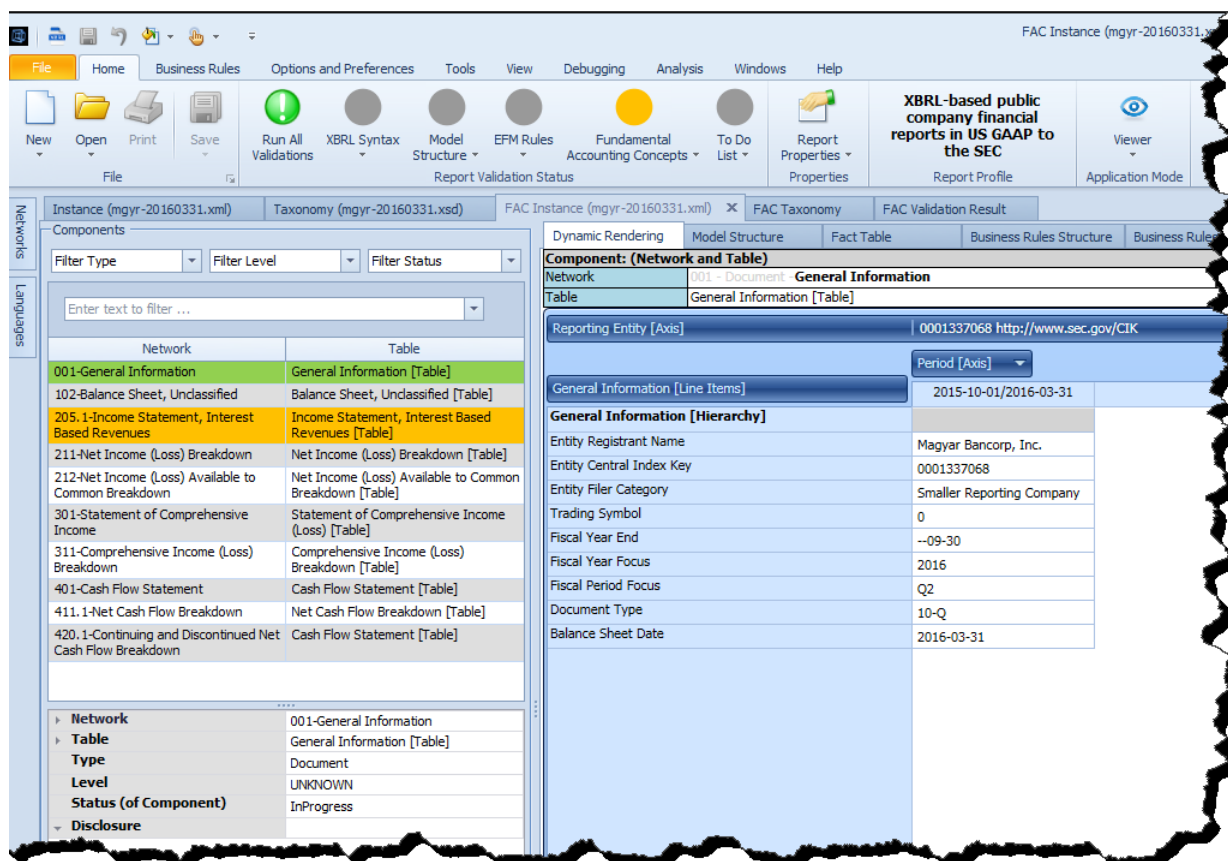


Notice that two THREE additional tabs were added to the application. One is the FAC Validation Result which you were looking at above, another is the FAC Taxonomy

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.

INTELLIGENT DIGITAL FINANCIAL REPORTING – PART 3: WORKING WITH DIGITAL FINANCIAL REPORTS – VALIDATING THE MODEL STRUCTURE AND FUNDAMENTAL ACCOUNTING CONCEPT RELATIONS – CHARLES HOFFMAN, CPA AND RENE VAN EGMOND

Instance (mgvr-20160331.xml) Taxonomy (mgvr-20160331.xsd) FAC Instance (mgvr-20160331.xml) FAC Taxonomy FAC Validation Result

Components

Filter Type Filter Level Filter Status

Enter text to filter ...

Network	Table
001-General Information	General Information [Table]
102-Balance Sheet, Unclassified	Balance Sheet, Unclassified [Table]
205.1-Income Statement, Interest Based Revenues	Income Statement, Interest Based Revenues [Table]
211-Net Income (Loss) Breakdown	Net Income (Loss) Breakdown [Table]
212-Net Income (Loss) Available to Common Breakdown	Net Income (Loss) Available to Common Breakdown [Table]
301-Statement of Comprehensive Income	Statement of Comprehensive Income (Loss) [Table]
311-Comprehensive Income (Loss) Breakdown	Comprehensive Income (Loss) Breakdown [Table]
401-Cash Flow Statement	Cash Flow Statement [Table]
411.1-Net Cash Flow Breakdown	Net Cash Flow Breakdown [Table]
420.1-Continuing and Discontinued Net Cash Flow Breakdown	Cash Flow Statement [Table]

Dynamic Rendering Model Structure Fact Table Business Rules Structure Business Rules

Component: (Network and Table)

Network 205.1 - Document Income Statement, Interest Based Revenues

Table Income Statement, Interest Based Revenues [Table]

Reporting Entity [Axis] 0001337068 http://www.sec.gov/CIK

Period [Axis] 2015-10-01/2016-03-31

Income Statement [Line Items]

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 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

Income (Loss) from Continuing Operations Before Tax 782,000

Income (Loss) from Continuing Operations After Tax 295,000

Income (Loss) from Continuing Operations, Net of Tax 487,000

Net Income (Loss) 487,000

Fact Characteristics and Properties

Properties Occurrences Provenance

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

Fact origin:

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

Computation does not foot

Provenance tab shows the origin of the fact returned

Conflicting / contradictory values

1.4. 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 Pesseract software interface. The 'Tools' tab is selected, and the 'Search' tool is used to find 'ProvisionForLoanLeaseAndOtherLosses'. The search results are displayed on the right side of the screen. A callout points to the 'Instance' tab in the 'Networks' pane, stating: 'Select the "Instance" tab to search that document.' Another callout points to the search results, stating: 'Search results. Double click to navigate to fact with this concept in report.'

The main window displays the 'Consolidated Statements of Cash Flows' for the period 2015-10-01/2016-03-31. The 'Provision for loan losses' line item is highlighted, showing a value of 468,000. The 'Report Element Properties' pane shows the 'us-gaap:ProvisionForLoanLeaseAndOtherLosses' concept, which is circled in red.

Report Element	2015-10-01/2016-03-31	2014-10-01/2015-03-31
Net income	487,000	329,000
Adjustment to reconcile net income to net cash provided by operating activities		
Depreciation expense	379,000	446,000
Premium amortization on investment securities, net	96,000	146,000
Provision for loan losses	468,000	590,000
Provision for loss on other real estate owned	270,000	25,000
Proceeds from the sales of loans	3,040,000	4,441,000
	(326,000)	(42,000)
	(43,000)	(43,000)
	53,000	9,000
	195,000	(26,000)
	(153,000)	(80,000)
	(36,000)	(757,000)
	1,771,000	

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:

Home

Business Rules

Options and Preferences

Tools

Learn

Debugging

Analysis

Windows

Help

468000

Search

Explore

Report Properties Semantics

View Referenced Taxonomies

Report Properties (XBRL Syntax) Technical

Additional Metadata + Information

Disclosure Templates + Information

Taxonomy

Search

Explore

Instance (http://20160331.xml)

Taxonomy (http://20160331.xml)

PAC Instance (http://20160331.xml)

PAC Taxonomy

PAC Validation Result

Rendering

Model Structure

Fact Table

Business Rules Structure

Business Rules

Edit

Elements

Filter Type

Filter Level

Filter Status

Enter text to filter...

Network

Table

43000 - Disclosure - LOANS RECEIVABLE, NET AND RELATED ALLOWANCE FOR LOAN LOSSES (Schedule of Activity in the Allowance for Loan Losses by Loan Category) (Details)

43001 - Disclosure - LOANS RECEIVABLE, NET AND RELATED ALLOWANCE FOR LOAN LOSSES (Schedule of All by Loan Category) (Details)

43008 - Disclosure - LOANS RECEIVABLE, NET AND RELATED ALLOWANCE FOR LOAN LOSSES (Schedule of Troubled Debt Restructurings) (Details)

43100 - Disclosure - DEPOSITS (Schedule of Deposits by Type of

Component: (Network and Table)

Reporting Entity (Axis)

Period (Axis)

Class of Financing Receivable

2015-10-01/2016-03-31

Financing Receivable, Allowance for Credit Losses (Line Item)

Commercial business (Member)

Other (Member)

Unallocated (Member)

Class of Financing Receivable, Type (Domain)

One-to-four-family residential (Member)

Common

Activity in the allowance for loan losses by loan category:

Balance at beginning of period

Charge-offs

Provision

Balance at the end of period

969,000

6,000

79,000

2,886,000

(45,000)

0

468,000

992,000

6,000

180,000

2,886,000

388,000

2015-10-01/2016-03-31

Search Result

1. Provision for loan losses

2. Loans and Leases Receivable, Gross

3. Provision

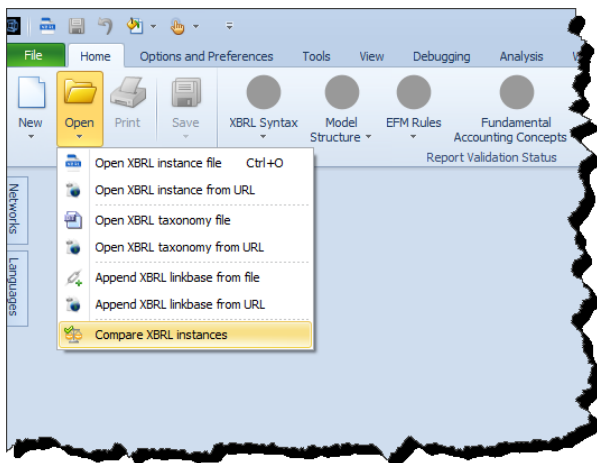
NOTE: You have to reconfigure the disclosure by dragging the “Class of Financing Receivable Type [Axis]” to the columns.

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

1.5. 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.

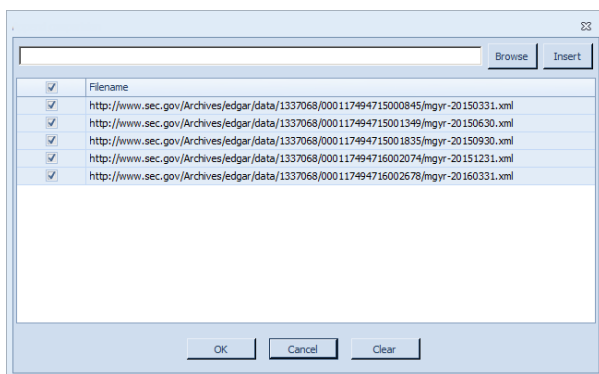
Select “Open” from the Home menu toolbar and then “Compare XBRL instances” from the menu:



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:

The screenshot shows the FAC Taxonomy application interface. On the left, there is a sidebar with a tree view of the taxonomy. The main area displays a table with five columns representing different time periods: 2015-10-01/2016-03-31, 2015-10-01/2015-12-31, 2014-10-01/2015-09-30, 2014-10-01/2015-06-30, and 2014-10-01/2015-03-31. The table lists various financial items, including 'Net Income (Loss) [Roll Up]', 'Interest Income (Expense), After Provision for Losses', and 'Provision for Loan, Lease, and Other Losses'. The values for these items are displayed in the respective columns, with some cells highlighted in green or yellow to indicate specific data points.

Item	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
Net Income (Loss) [Roll Up]					
Interest Income (Expense), After Provision for Losses	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), Operating, Net	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	1,313,000	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
Net Income (Loss)	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.

The screenshot shows a detailed view of the 'Provision for Loan, Lease, and Other Losses' line item. The table displays the values for this item across the same five time periods as the main table. The values are 468,000, 178,000, 1,264,000, 936,000, and 590,000 respectively. A pop-up window titled 'Fact Characteristics and Properties' is open, showing the 'Provenance' tab. It lists the fact origin for the selected period (2015-10-01/2015-12-31) as 'us-gaap:ProvisionForLoanAndLeaseLosses' with a value of 178,000.

Item	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
Provision for Loan, Lease, and Other Losses	468,000	178,000	1,264,000	936,000	590,000

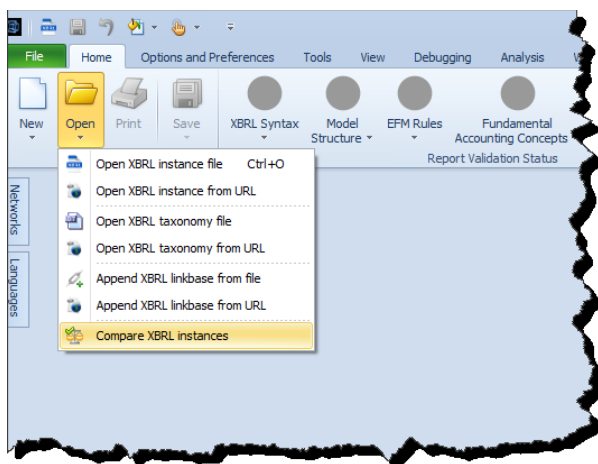
Fact origin:

Fact	Value
us-gaap:ProvisionForLoanLeaseAndOtherLosses	178,000
us-gaap:ProvisionForLoanAndLeaseLosses	178,000
us-gaap:ProvisionForLoanLossesExpensed	-

1.6. 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.

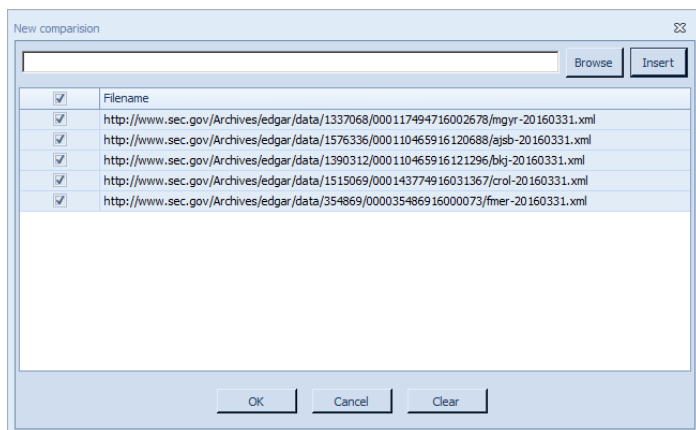
Select “Open” from the Home menu toolbar and then “Compare XBRL instances” from the menu:



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:

INTELLIGENT DIGITAL FINANCIAL REPORTING – PART 3: WORKING WITH DIGITAL FINANCIAL REPORTS – VALIDATING THE MODEL STRUCTURE AND FUNDAMENTAL ACCOUNTING CONCEPT RELATIONS – CHARLES HOFFMAN, CPA AND RENE VAN EGMOND

Component: (Network and Table)

Network	001 - Document: General Information				
Table	General Information [Table]				

Drop Filter Fields Here

Period [Axis]

Reporting Entity [Axis]

	2016-01-01/2016-03-31				2015-10-01/2016-03-31
General Information [Line Items]	0000354869 http://www.sec.gov/CIK	0001390312 http://www.sec.gov/CIK	0001515069 http://www.sec.gov/CIK	0001576336 http://www.sec.gov/CIK	0001337068 http://www.sec.gov/CIK
General Information [Hierarchy]					
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	crol	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)

Network205.1 - DocumentIncome Statement, Interest Based Revenues

TableIncome Statement, Interest Based Revenues [Table]

Drop Filter Fields Here

Period [Axis]▼Reporting Entity [Axis]▲

2016-01-01/2016-03-312015-10-01/2016-03-31

Income Statement [Line Items]	0000354869 http://www.sec.gov/CIK	0001390312 http://www.sec.gov/CIK	0001515069 http://www.sec.gov/CIK	0001576336 http://www.sec.gov/CIK	0001337068 http://www.sec.gov/CIK
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	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.

INTELLIGENT DIGITAL FINANCIAL REPORTING – PART 3: WORKING WITH DIGITAL FINANCIAL REPORTS – VALIDATING THE MODEL STRUCTURE AND FUNDAMENTAL ACCOUNTING CONCEPT RELATIONS – CHARLES HOFFMAN, CPA AND RENE VAN EGMOND

<div>Fact Characteristics and Properties</div> <div> <div>Properties</div> <div>Occurrences</div> <div>Provenance</div> </div> <div> <div>fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanLeaseAndOtherLosses[7,809,000]]</div> </div> <div>Fact origin:</div> <table> <tr> <td>1</td> <td>us-gaap:ProvisionForLoanLeaseAndOtherLosses</td> <td>7,809,000</td> </tr> <tr> <td>2</td> <td>us-gaap:ProvisionForLoanAndLeaseLosses</td> <td>7,809,000</td> </tr> <tr> <td>3</td> <td>us-gaap:ProvisionForLoanLossesExpensed</td> <td>-</td> </tr> </table>	1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	7,809,000	2	us-gaap:ProvisionForLoanAndLeaseLosses	7,809,000	3	us-gaap:ProvisionForLoanLossesExpensed	-	<div>Fact Characteristics and Properties</div> <div> <div>Properties</div> <div>Occurrences</div> <div>Provenance</div> </div> <div> <div>fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanAndLeaseLosses[300,000]]</div> </div> <div>Fact origin:</div> <table> <tr> <td>1</td> <td>us-gaap:ProvisionForLoanLeaseAndOtherLosses</td> <td>-</td> </tr> <tr> <td>2</td> <td>us-gaap:ProvisionForLoanAndLeaseLosses</td> <td>300,000</td> </tr> <tr> <td>3</td> <td>us-gaap:ProvisionForLoanLossesExpensed</td> <td>-</td> </tr> </table>	1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-	2	us-gaap:ProvisionForLoanAndLeaseLosses	300,000	3	us-gaap:ProvisionForLoanLossesExpensed	-
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	7,809,000																	
2	us-gaap:ProvisionForLoanAndLeaseLosses	7,809,000																	
3	us-gaap:ProvisionForLoanLossesExpensed	-																	
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-																	
2	us-gaap:ProvisionForLoanAndLeaseLosses	300,000																	
3	us-gaap:ProvisionForLoanLossesExpensed	-																	
<div>Fact Characteristics and Properties</div> <div> <div>Properties</div> <div>Occurrences</div> <div>Provenance</div> </div> <div> <div>fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanAndLeaseLosses[30,166]]</div> </div> <div>Fact origin:</div> <table> <tr> <td>1</td> <td>us-gaap:ProvisionForLoanLeaseAndOtherLosses</td> <td>-</td> </tr> <tr> <td>2</td> <td>us-gaap:ProvisionForLoanAndLeaseLosses</td> <td>30,166</td> </tr> <tr> <td>3</td> <td>us-gaap:ProvisionForLoanLossesExpensed</td> <td>-</td> </tr> </table>	1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-	2	us-gaap:ProvisionForLoanAndLeaseLosses	30,166	3	us-gaap:ProvisionForLoanLossesExpensed	-	<div>Fact Characteristics and Properties</div> <div> <div>Properties</div> <div>Occurrences</div> <div>Provenance</div> </div> <div> <div>fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanAndLeaseLosses[(60,000)]]</div> </div> <div>Fact origin:</div> <table> <tr> <td>1</td> <td>us-gaap:ProvisionForLoanLeaseAndOtherLosses</td> <td>-</td> </tr> <tr> <td>2</td> <td>us-gaap:ProvisionForLoanAndLeaseLosses</td> <td>(60,000)</td> </tr> <tr> <td>3</td> <td>us-gaap:ProvisionForLoanLossesExpensed</td> <td>-</td> </tr> </table>	1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-	2	us-gaap:ProvisionForLoanAndLeaseLosses	(60,000)	3	us-gaap:ProvisionForLoanLossesExpensed	-
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-																	
2	us-gaap:ProvisionForLoanAndLeaseLosses	30,166																	
3	us-gaap:ProvisionForLoanLossesExpensed	-																	
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	-																	
2	us-gaap:ProvisionForLoanAndLeaseLosses	(60,000)																	
3	us-gaap:ProvisionForLoanLossesExpensed	-																	
<div>Fact Characteristics and Properties</div> <div> <div>Properties</div> <div>Occurrences</div> <div>Provenance</div> </div> <div> <div>fac:ProvisionForLoanLeaseAndOtherLosses[us-gaap:ProvisionForLoanLeaseAndOtherLosses[468,000]]</div> </div> <div>Fact origin:</div> <table> <tr> <td>1</td> <td>us-gaap:ProvisionForLoanLeaseAndOtherLosses</td> <td>468,000</td> </tr> <tr> <td>2</td> <td>us-gaap:ProvisionForLoanAndLeaseLosses</td> <td>469,000</td> </tr> <tr> <td>3</td> <td>us-gaap:ProvisionForLoanLossesExpensed</td> <td>-</td> </tr> </table>	1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	468,000	2	us-gaap:ProvisionForLoanAndLeaseLosses	469,000	3	us-gaap:ProvisionForLoanLossesExpensed	-										
1	us-gaap:ProvisionForLoanLeaseAndOtherLosses	468,000																	
2	us-gaap:ProvisionForLoanAndLeaseLosses	469,000																	
3	us-gaap:ProvisionForLoanLossesExpensed	-																	

1.7. STEP 6: Run the period comparison using SECXBRL.info

You can get a similar set of comparison information using SECXBRL.info using this URL.

Period comparison:

<http://secxbri.28.io/v1/queries/public/api/spreadsheet-for-report.iq?token=c3049752-4d35-43da-82a2-f89f1b06f7a4&report=IncomeStatementInterestBasedRevenues&cik=0001337068&fiscalYear=2012&fiscalYear=2013&fiscalYear=2014&fiscalYear=2015&fiscalYear=2016&fiscalPeriod=ALL&validate=true&format=html>

Component: (Network and Table)																				
Network	205 1-Income Statement, Interest Based Revenues http://www.xbrl.info.com/2014/Prototype/iso/IncomeStatementInterestBasedRevenues)																			
Table	Income Statement, Interest Based Revenues (Table)																			
Unit (Axis)	USD																			
Fiscal Period Type (Axis)	YTD, Instant																			
	Fiscal Year (Axis)																			
	2012				2013				2014				2015				2016			
	Fiscal Period (Axis)				Fiscal Period (Axis)				Fiscal Period (Axis)				Fiscal Period (Axis)				Fiscal Period (Axis)			
	Q1	Q2	Q3	FY	Q1	Q2	Q3	FY	Q1	Q2	Q3	FY	Q1	Q2	Q3	FY	Q1	Q2		
	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	Reporting Entity (Axis)	
	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)	Magyar Bancorp, Inc. (1337068)		
Income Statement (Line Items)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)	(1337068)		
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	5,272,000	10,514,000	15,654,000	20,805,000	4,954,000	9,838,000	14,795,000	19,674,000	4,973,000	9,792,000	14,641,000	19,530,000	4,812,000	9,588,000	14,426,000	19,437,000	20,200,000	9,970,000		
Interest Expense, Operating	1,606,000	3,119,000	4,553,000	5,809,000	1,174,000	2,296,000	3,376,000	4,352,000	925,000	1,789,000	2,641,000	3,490,000	821,000	1,579,000	2,357,000	3,199,000	8,000,000	1,759,000		
Interest Income (Expense), Operating, Net	3,666,000	7,395,000	11,131,000	14,996,000	3,780,000	7,540,000	11,420,000	15,322,000	4,048,000	7,993,000	12,000,000	16,070,000	3,991,000	8,009,000	12,072,000	16,241,000	4,110,000	8,212,000		
Provision for Loan, Lease, and Other Losses	370,000	693,000	1,033,000	1,461,000	441,000	1,441,000	1,695,000	2,111,000	359,000	740,000	1,082,000	1,387,000	420,000	590,000	936,000	1,264,000	178,000	488,000		
Interest Income (Expense) After Provision for Losses	3,296,000	6,702,000	10,098,000	13,535,000	3,339,000	6,099,000	9,725,000	13,211,000	3,689,000	7,253,000	10,918,000	14,683,000	3,571,000	7,419,000	11,136,000	14,977,000	3,932,000	7,743,000		
Noninterest Income	0	0	0	0	0	0	0	0	0	0	0	1,437,000	562,000	1,016,000	0	1,990,000	621,000	1,063,000		
Noninterest Expense	0	0	0	0	0	0	0	0	0	0	0	15,361,000	3,877,000	7,982,000	0	15,657,000	4,051,000	8,024,000		
Income (Loss) from Continuing Operations Before Tax	38,000	5,000	248,000	630,000	414,000	-206,000	66,000	283,000	174,000	222,000	488,000	759,000	256,000	453,000	817,000	1,310,000	502,000	782,000		
Income Tax Expense (Benefit)	7,000	-35,000	34,000	121,000	132,000	-145,000	-67,000	21,000	41,000	29,000	106,000	185,000	74,000	124,000	243,000	413,000	193,000	295,000		
Income (Loss) from Continuing Operations After Tax	31,000	40,000	214,000	509,000	282,000	-81,000	133,000	262,000	133,000	193,000	382,000	574,000	182,000	329,000	574,000	897,000	309,000	487,000		
Income (Loss) from Discontinued Operations, Net of Tax	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	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	0	0		
Net Income (Loss)	31,000	40,000	214,000	509,000	282,000	-81,000	133,000	262,000	133,000	193,000	382,000	574,000	182,000	329,000	574,000	897,000	309,000	487,000		

Same issue shown by 28msec

Entity comparison:

<http://secxbri.28.io/v1/queries/public/api/spreadsheet-for-report.iq?token=c3049752-4d35-43da-82a2-f89f1b06f7a4&report=IncomeStatementInterestBasedRevenues&fiscalYear=2015&fiscalPeriod=FY&validate=true&format=html&cik=0001337068&cik=0001576336&cik=0001390312&cik=0001515069&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>

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EGMOND

Component: (Network and Table)	
Network	205-1-Income Statement, Interest Based Revenues http://www.xbrl.com/2014/Financials/IncomeStatement/InterestBasedRevenues
Table	Income Statement, Interest Based Revenues (Table)
Unit (Units)	USD
Initial Period Type (Units)	YTD, Instant
Fiscal Year (Units)	
2015	
Fiscal Period (Units)	
FY	
Reporting Entity (Units)	
AUS Bancorp. Inc. (1576338) ALAMO OROO FINANCIAL CORP (1100542) BANK OF HAWAII CORP (46105) BAYLAKE CORP (275116) Bancorp of New Jersey, Inc. (1350312) Bank of Marin Bancorp. Inc. (1403475) Camell Bancorp. Inc. (1510069) EAGLE FINANCIAL SERVICES INC (880541) FIRSTMERIT CORP OAH (354896) Investor Holding Corp (1602058) Magar Bancorp. Inc. (1337088) PENNS WOODS BANCORP INC (716905) PIONEER FINANCIAL SERVICES INC (1216752) Polina Bancorp Inc (1526610) S&T BANCORP INC (719220) SIMMONS FIRST NATIONAL CORP (90408) TIDELANDS BANCSHARES INC (1179406) TWO RIVER BANCORP (1343034) WELLS FARGO & COMPANY MN (72971) Xerith Bankshares, Inc. (1442741)	
Income Statement (Line Items)	
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	5,241,000 12,223,728 432,110,000 35,275,000 31,526,000 56,438,000 5,241,203 24,463,000 706,517,000 37,340,000 19,437,000 46,124,000 76,627,000 10,212,854 203,548,000 300,948,000 16,971,740 32,103,000 49,277,000,000 36,841,000
Interest Expense, Operating	722,000 1,433,895 39,023,000 2,835,000 8,041,000 2,251,000 677,863 1,347,000 56,222,000 5,882,000 3,199,000 5,219,000 11,388,000 3,192,805 15,997,000 22,353,000 5,046,998 3,963,000 3,978,000,000 6,480,000
Interest Income (Expense), Operating, Net	4,519,000 10,789,833 394,087,000 32,540,000 23,485,000 57,187,000 4,563,240 23,116,000 741,295,000 31,458,000 16,241,000 40,905,000 65,241,000 7,059,859 187,551,000 278,595,000 11,921,754 28,340,000 45,301,000,000 30,361,000
Provision for Loan, Lease, and Other Losses	80,000 694,000 1,000,000 200,000 924,000 500,000 163,635 -227,000 45,100,000 1,885,000 1,264,000 2,300,000 25,185,000 73,150 10,388,000 9,022,000 1,175,000 490,000 2,442,000,000 2,599,000
Interest Income (Expense) After Provision for Losses	4,439,000 10,095,833 393,087,000 32,440,000 22,561,000 56,687,000 4,399,605 23,373,000 696,195,000 29,593,000 14,977,000 38,605,000 40,066,000 6,986,709 177,163,000 269,573,000 10,748,754 27,160,000 42,859,000,000 27,762,000
Noninterest Income	718,000 4,602,912 185,219,000 9,695,000 309,000 9,193,000 197,584 8,438,000 268,968,000 8,344,000 1,990,000 12,765,000 268,000 4,130,235 51,033,000 95,825,000 1,378,363 3,537,000 40,756,000,000 1,389,000
Noninterest Expense	5,138,000 14,688,129 248,104,000 30,410,000 18,527,000 49,949,000 4,168,550 22,491,000 638,690,000 27,393,000 16,697,000 33,736,000 31,163,000 11,184,708 136,717,000 258,138,000 13,874,872 21,385,000 49,074,000,000 23,514,000
Income (Loss) from Continuing Operations Before Tax	19,000 340,614 331,202,000 11,726,000 7,343,000 35,931,000 428,639 9,330,000 328,503,000 10,584,000 1,310,000 17,634,000 9,191,000 -87,794 91,479,000 107,294,000 -1,806,755 9,932,000 33,841,000,000 5,637,000
Income Tax Expense (Benefit)	-67,000 20,000 70,498,000 3,709,000 2,635,000 10,490,000 157,437 2,433,000 97,019,000 3,511,000 413,000 3,738,000 3,702,000 70,459 24,398,000 32,600,000 0 3,585,000 10,355,000,000 1,454,000
Income (Loss) from Continuing Operations After Tax	86,000 320,614 150,704,000 8,017,000 4,808,000 15,441,000 271,202 6,897,000 229,484,000 7,073,000 897,000 13,896,000 5,489,000 -138,223 67,081,000 74,694,000 -1,806,755 6,347,000 23,276,000,000 4,183,000
Income (Loss) from Discontinued Operations, Net of Tax	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 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 0 0 0 0
Net Income (Loss)	86,000 320,614 150,704,000 8,017,000 4,808,000 15,441,000 271,202 6,897,000 229,484,000 7,073,000 897,000 13,896,000 5,489,000 -138,223 67,081,000 74,694,000 -1,806,755 6,347,000 23,276,000,000 4,183,000