

DATA Act Webinar for Agencies



January 5, 2016

Analysis with Structured Data
*Brought to you through a partnership
between AGA and XBRL US*



<https://www.agacgfm.org/DataActHub>

Analysis with Structured Data



Agenda

Introductions	Herschel Chandler, Information Unlimited
Framing the Discussion – Why This is Important for Agencies	Marcel Jemio, U.S. Treasury
The Broker/What Will Government Agencies Be Able to Do with Structured Data?	Kaitlin Devine, U.S. Treasury
CPE Questions	
Case Study: FDIC Example on Mapping & Analysis	Mark Montoya, FDIC
Case Study: Public Company Financial Analysis	Campbell Pryde, XBRL US
CPE Questions	
Summary and Q&A	Herschel Chandler, Information Unlimited

Framing the Discussion



Marcel Jemio, Solutions Architect, Office of the
Fiscal Assistant Secretary, U.S. Department of the
Treasury

The Broker/What Will Government Agencies Be Able to Do with Structured Data?



Kaitlin Devine, Product Owner of the DATA Act, U.S.
Department of the Treasury

Financial and Award Data



Better Together

Spending Data, Oversimplified



Appropriation
Account

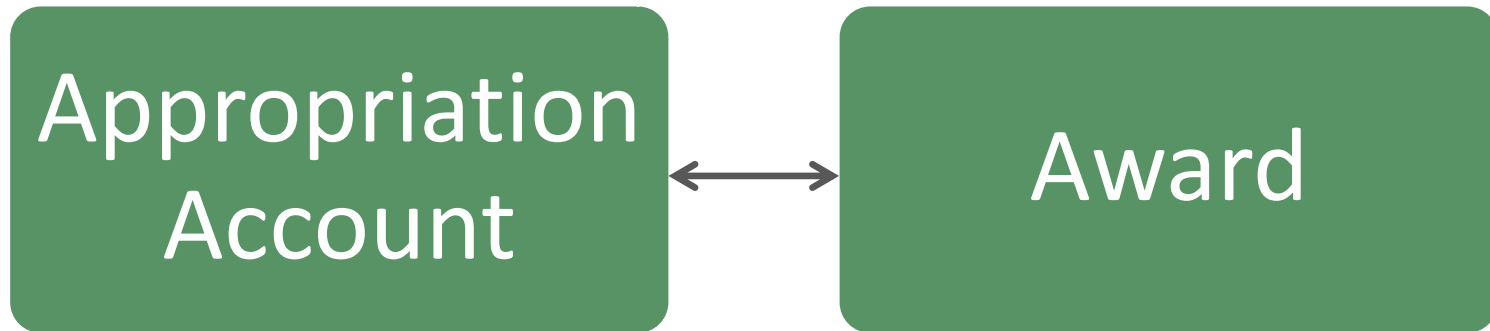
- High-level accounts that money is assigned to and debited from

Award

- Individual awards & modifications

Where Did Each Dollar Go???

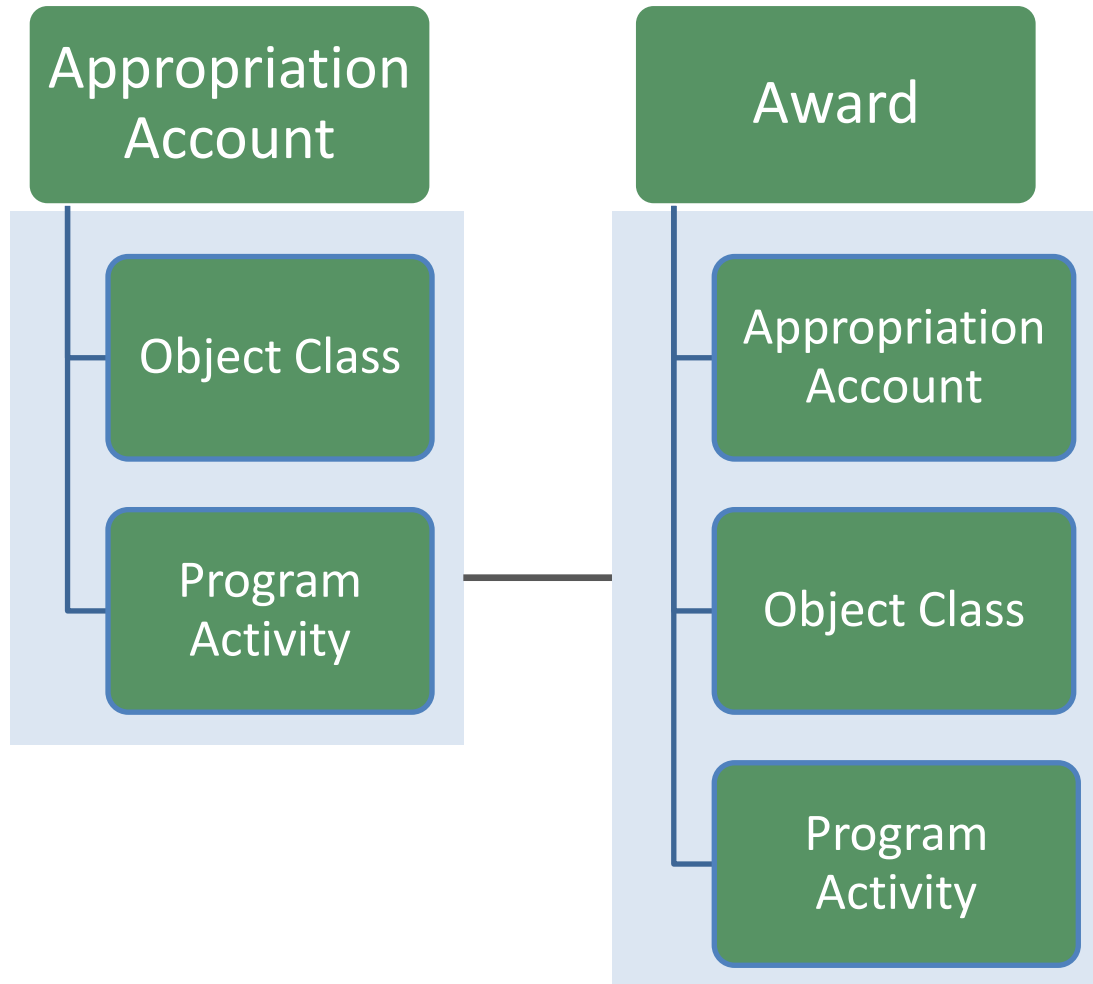
Not enough detail



- One appropriations account funds many awards

- An award can be funded by multiple appropriations accounts

Connecting the Dots



Will Answer Questions Like...



- Within the appropriations account that funds my program, what percentage of the money has already been obligated this fiscal year?
- What other agency initiatives does that appropriations account fund, and how does the breakdown compare to previous years?
- List every contractor who has received money (and how much) from a specific account.

Treasury's Data Broker



- Ingests agency-produced structured files:
 - Awards (similar to current USAspending)
 - Award amounts by appropriations account, object class, and program (optional)
 - Appropriations + object class + program
- Valid, linked data translated to XBRL
 - Submitted to Treasury/USAspending
 - Standardized data returned to agency as XBRL, JSON, etc.

Treasury's Data Broker

Built With Agencies



- Current prototype
 - Central validation and translation service
 - Emphasizes agency needs so they can focus on data extract and linking
 - De-emphasizes specific data standard syntax
 - MVP
- Status
 - Agency testing
 - Feedback informs next development cycle

Treasury's Data Broker

More Information



Source Code: <https://github.com/18f/data-act-pilot>

Data Standard:

<http://fedspendingtransparency.github.io/data-exchange-standard/>

CPE Questions



Case Study: FDIC Example on Mapping and Analysis



Mark Montoya, Senior Business Lead, FDIC

FDIC Taxonomy: Mapping and Analysis



- Data Validation
 - Pre, post and final validation
 - Data re-use to downstream applications
- Enterprise Architecture Service Broker
 - Bulk load of financial data
 - Accessible to all internal systems and applications
- Examiner Toolkit Suite
 - Access to financial data in 'real-time'

Data Validation



- Data are considered ‘clean’
 - Data checks at the source (pre-validation)
 - Data checks prior to storage (post-validation)
 - Financial analyst review (final validation)
- Data re-use
 - Data accessible via web services
 - Available for downstream application development

Enterprise Architecture Service Broker



- What is a Service Broker
 - Allows developers to build applications solutions without innate knowledge of the data.
 - Applications are developed to an interface
- Bulk load of financial data
 - Nightly loads from the FFIEC Central Data Repository
- Accessibility
 - Downstream systems and applications

The Examiner Toolkit Suite

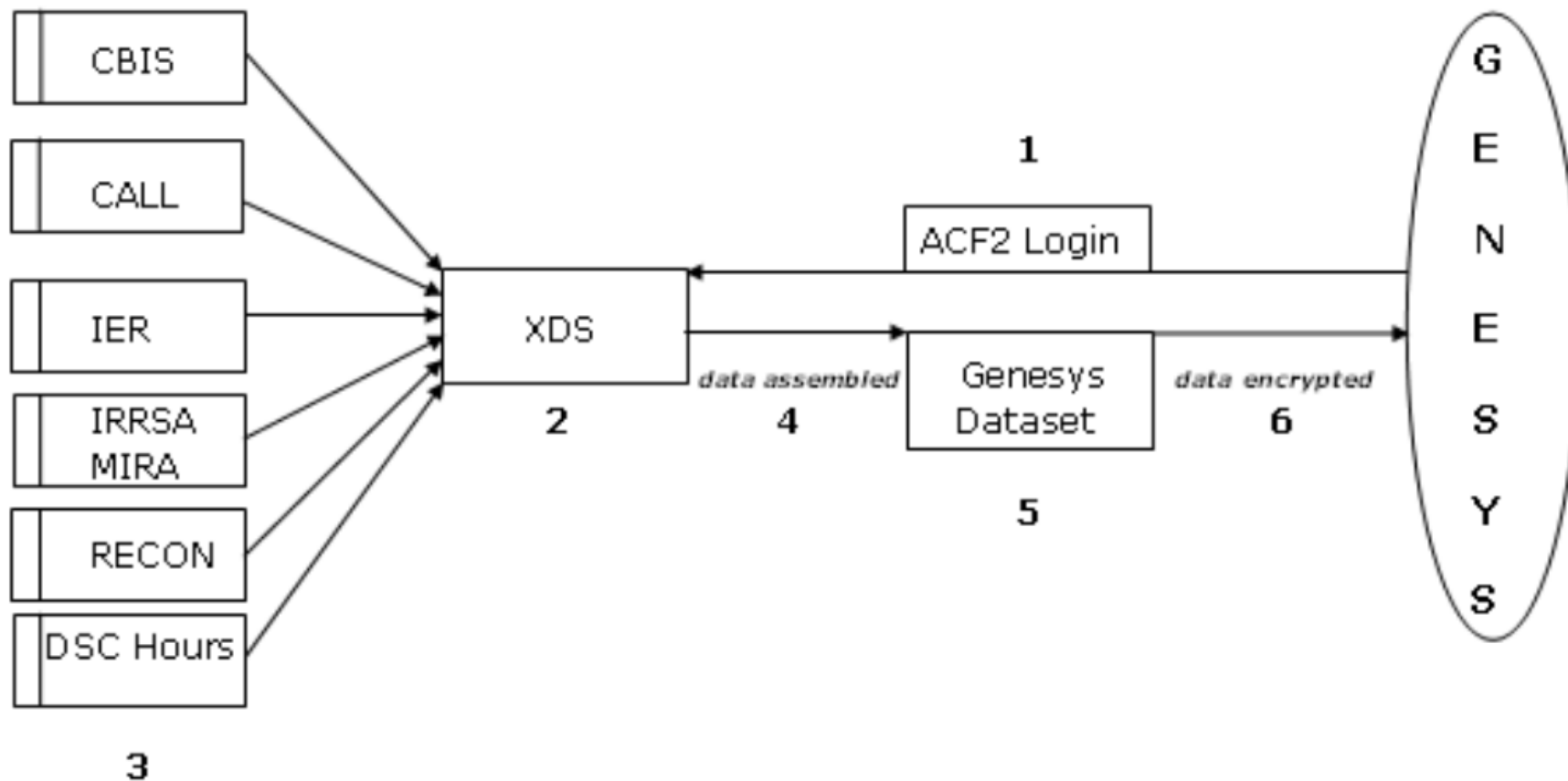


- What is the Examiner Toolkit Suite (ETS)
 - Shared by federal and state regulatory agencies
 - Enhanced capabilities
 - Faster access to financial data
- New technologies
 - Bank financial Call Report (XBRL)
 - Uniform Bank Performance Report (Inline XBRL)

The Big Picture (original)

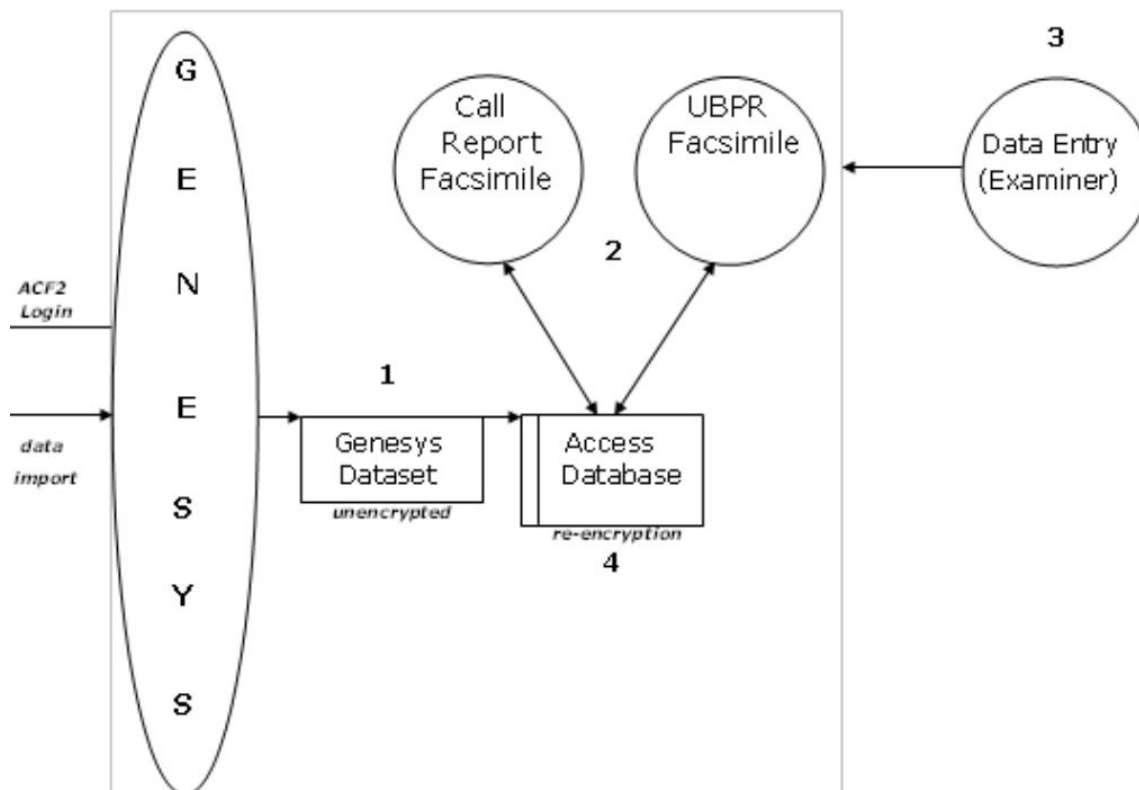


Original data request and preparation process



The Big Picture (original) cont'd

Original data update, save and export process



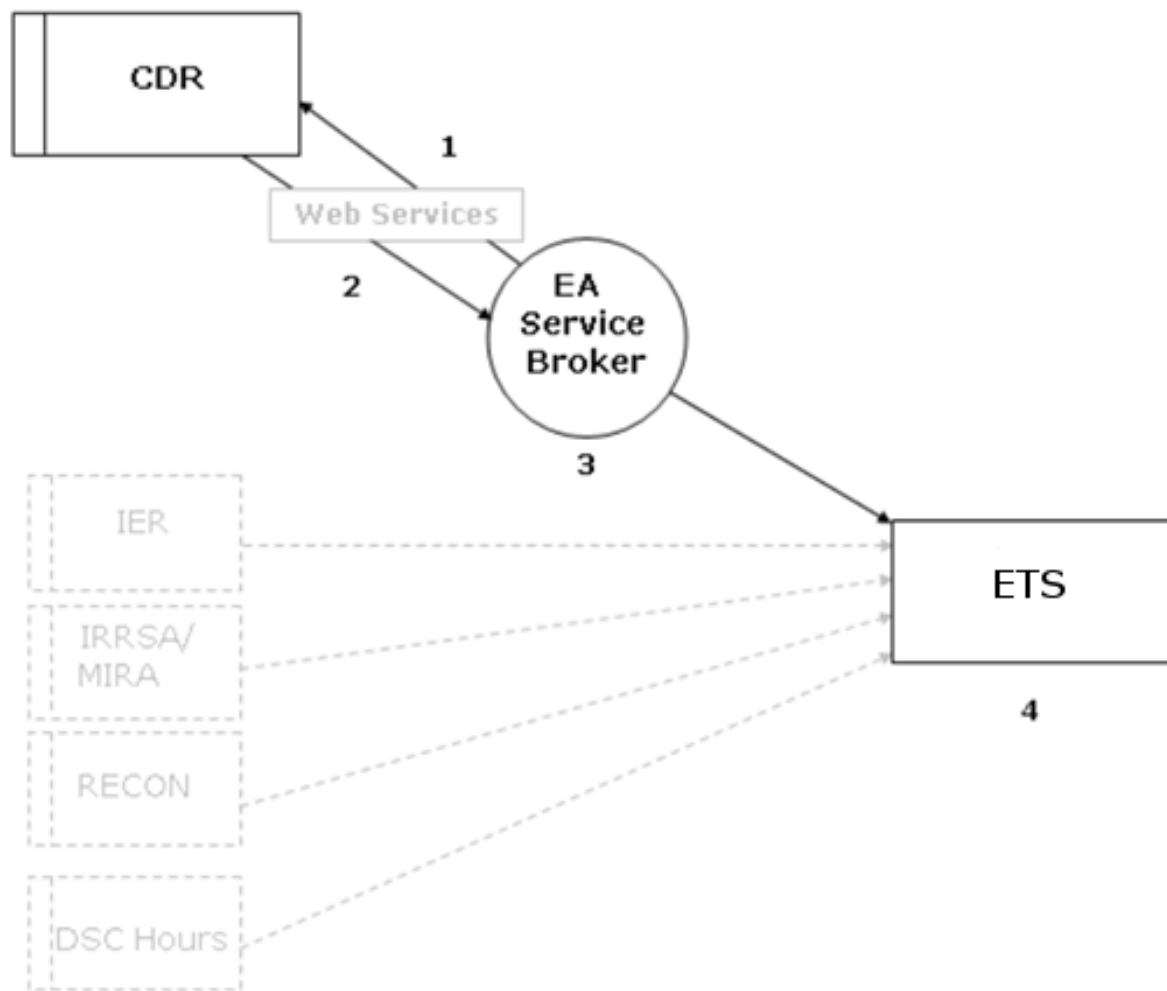
The Big Picture (current)



- Putting the pieces together
 - ‘Clean’ financial data from the FFIEC Central Data Repository (CDR)
 - Enterprise Architecture Service Broker
 - Examiner Toolkit Suite (ETS)

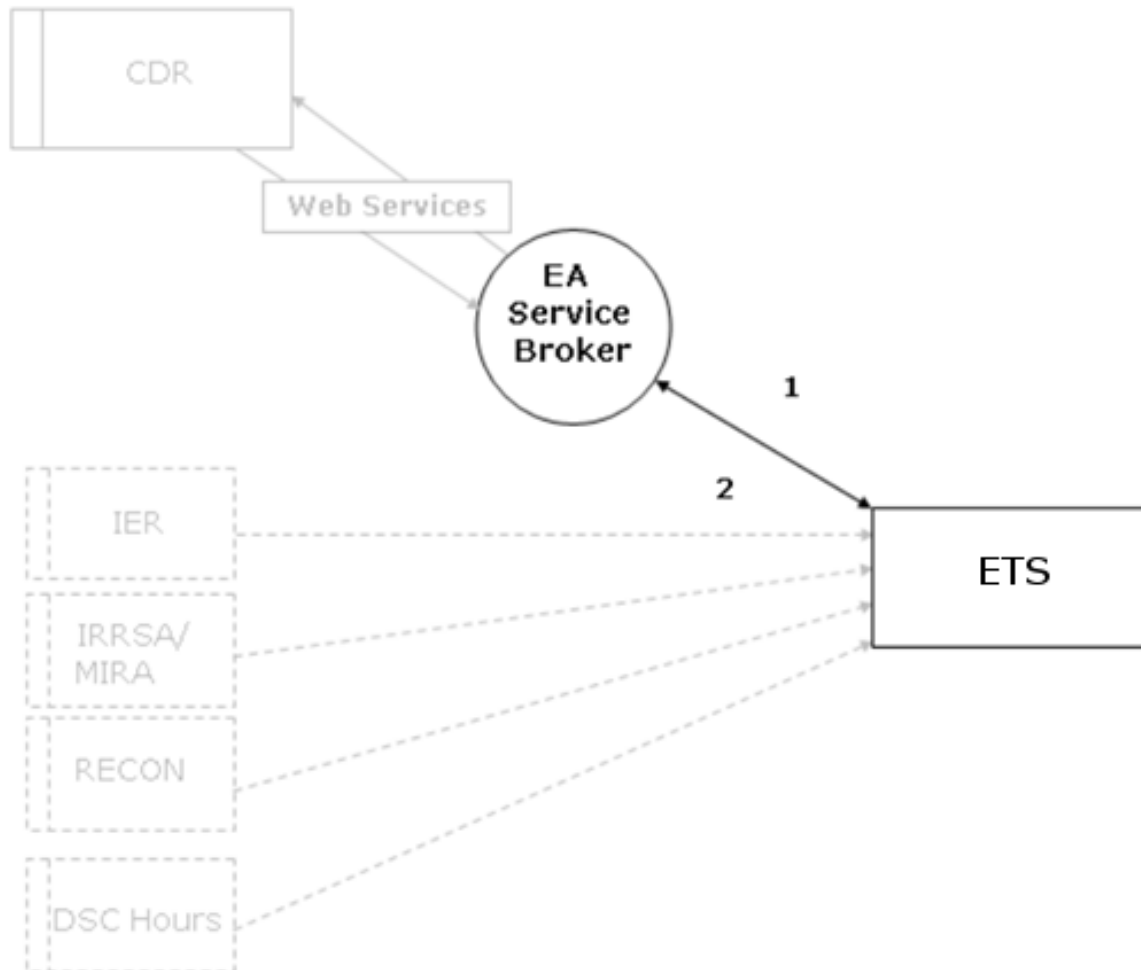
The Big Picture

CDR and the Enterprise Architecture Service Broker



The Big Picture (current)

Enterprise Architecture Service Broker and ETS



Examiner Toolkit Suite: XBRL Technologies



- Call Report
 - XBRL instances (quarter, year, multi-year)
 - XBRL taxonomies (calculations, report instructions)
- Uniform Bank Performance Report
 - XBRL instances (bank peer groups)
 - Inline XBRL (report presentation)

ETS: Call Report Viewer

ETS - [34522] - [Colorado Capital Bank] - [5/31/2011]

File Exam Management Asset Review Conduct Exam Review

Work Papers Exam Documents Management Shareholders DOE Page Settings BSA Violations Historical SAER IT Customer List Upload IT Customer List Submit for Review Email Reviewers Upload Document Save List

Work Papers Artifacts Call Report (09/30/2015)

Selected Schedule: Schedule RC-R Part I - Regulatory Capital Components and Ratios Adjusted Values Revert all adjustments

Schedule RC-R Part I - Regulatory Capital Components and Ratios

1. Common stock plus related surplus, net of treasury stock and unearned employee stock ownership plan (ESOP) shares	1,352
2. Retained earnings	4,727
3. Accumulated other comprehensive income (AOCI)	10
a. AOCI opt-out election (enter "1" for Yes; enter "0" for No.) (Advanced approaches institutions must enter "0" for No.)	1
4. Common equity tier 1 minority interest includable in common equity tier 1 capital	0
5. Common equity tier 1 capital before adjustments and deductions (sum of items 1 through 4)	6,089
6. LESS: Goodwill net of associated deferred tax liabilities (DTLs)	0
7. LESS: Intangible assets (other than goodwill and mortgage servicing assets (MSAs)), net of associated DTLs	0
8. LESS: Deferred tax assets (DTAs) that arise from net operating loss and tax credit carryforwards, net of any related valuation allowances and net of DTLs	0
9. AOCI-related adjustments (items 9.a through 9.e are effective January 1, 2015) (if entered "1" for Yes in item 3.a, complete only items 9.a through 9.e; if entered "0" for No in item 3.a, complete only item 9.f):	
a. LESS: Net unrealized gains (losses) on available-for-sale securities (if a gain, report as a positive value; if a loss, report as a negative value)	0
b. LESS: Net unrealized loss on available-for-sale preferred stock classified as an equity security under GAAP and available-for-sale equity exposures (report loss as a positive value)	0
c. LESS: Accumulated net gains (losses) on cash flow hedges (if a gain, report as a positive value; if a loss, report as a negative value)	0
d. LESS: Amounts recorded in AOCI attributed to defined benefit postretirement plans resulting from the initial and subsequent application of the relevant GAAP standards that pertain to such plans (if a gain, report as a positive value; if a loss, report as a negative value)	0
e. LESS: Net unrealized gains (losses) on held-to-maturity securities that are included in AOCI (if a gain, report as a positive value; if a loss, report as a negative value)	0
f. LESS: Accumulated net gain (loss) on cash flow hedges included in AOCI, net of applicable income taxes, that relate to the hedging of items that are not recognized at fair value on the balance sheet (if a gain, report as a positive value; if a loss, report as a negative value) (To be completed only by institutions that entered "0" for No in item 3.a)	NR
10. Other deductions from (additions to) common equity tier 1 capital before threshold-based deductions:	
a. LESS: Unrealized net gain (loss) related to changes in the fair value of liabilities that are due to changes in own credit risk (if a gain, report as a positive value; if a loss, report as a negative value)	0
b. LESS: All other deductions from (additions to) common equity tier 1 capital before threshold-based deductions	0
11. LESS: Non-significant investments in the capital of unconsolidated financial institutions in the form of common stock that exceed the 10 percent threshold for non-significant investments	0
12. Subtotal (item 5 minus items 6 through 11)	6,089
13. LESS: Significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	0
14. LESS: MSAs, net of associated DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	0
15. LESS: DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs, that exceed the 10 percent common equity tier 1 capital deduction threshold	0
16. LESS: Amount of significant investments in the capital of unconsolidated financial institutions in the form of common stock, net of associated DTLs; MSAs, net of associated DTLs; and DTAs arising from temporary differences that could not be realized through net operating loss carrybacks, net of related valuation allowances and net of DTLs; that exceeds the 15 percent common equity tier 1 capital deduction threshold	0
17. LESS: Deductions applied to common equity tier 1 capital due to insufficient amounts of additional tier 1 capital and tier 2 capital to cover deductions	0
18. Total adjustments and deductions for common equity tier 1 capital (sum of items 13 through 17)	0
19. Common equity tier 1 capital (item 12 minus item 18)	6,089

Share Financial Updates **OUT OF BALANCE** 1 New Notification(s)

ETS: UBPR Viewer

ETS - [34522] - [Colorado Capital Bank] - [5/31/2011]

File Exam Management Asset Review Conduct Exam Review

Work Papers Exam Documents Management Shareholders DOE Page Settings BSA Violations Historical SAER IT Customer List Upload IT Customer List Submit for Review Email Reviewers Upload Document Save List

Documents Institution Violations SAER IT EIC Exam Close-out

Work Papers Artifacts Call Report (09/30/2015) UBPR

Pages: Allowance & Loan Mix-b Date 1: 09/30/2012 Date 2: 09/30/2011 Date 3: 12/31/2011 Date 4: 12/31/2010 Date 5: 12/31/2010 Apply to view Reset dates

Print Percentile Ranking Low: 10 High: 90 Percentile Change 10 Quarters From: Date 1 Quarters To: Date 2 Ranking and Change

View -- Uniform Bank Performance Report

FDIC Certificate # 3510 FRB District/ID_RSSD 5 / 480228 BANK OF AMERICA, NATIONAL ASSOCIATION; CHARLOTTE, NC Allowance & Loan Mix-b
 OCC Charter # 13044 County: MECKLENBURG Analysis of Credit Allowance and Loan Mix--Page 7A 9/6/2012 2:40:19 PM

	09/30/2011			09/30/2011			12/31/2011			12/31/2010			12/31/2010		
	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT
Loan Mix, % Average Gross NL&S	3.00	5.89	25	3.00	5.89	25	2.84	5.82	25	4.25	7.44	31	4.25	7.44	31
Construction & Development	0.42	1.12	31	0.42	1.12	31	0.39	1.11	31	0.71	1.39	37	0.71	1.39	37
Other Const & Land Development	2.58	4.63	29	2.58	4.63	29	2.45	4.58	30	3.54	5.81	35	3.54	5.81	35
1-4 Family Residential	50.40	25.73	91	50.40	25.73	91	49.98	25.06	91	49.61	24.97	91	49.61	24.97	91
Home Equity Loans	14.23	5.26	93	14.23	5.26	93	14.10	5.03	93	15.51	5.17	94	15.51	5.17	94
Other Real Estate Loans	6.60	29.55	12	6.60	29.55	12	6.54	29.84	11	7.81	27.87	13	7.81	27.87	13
Farmland	0.18	0.77	42	0.18	0.77	42	0.18	0.76	42	0.21	0.68	45	0.21	0.68	45
Multifamily	0.65	2.75	18	0.65	2.75	18	0.66	2.69	17	0.99	2.51	23	0.99	2.51	23
Non-Farm Non-Residential	5.77	25.02	13	5.77	25.02	13	5.70	25.32	12	6.61	22.67	14	6.61	22.67	14
Owner Occupied Non-Farm Non-Residential	2.36	9.73	18	2.36	9.73	18	2.48	9.83	18	2.15	9.13	19	2.15	9.13	19
Other Non-Farm Non-Residential	3.41	13.46	13	3.41	13.46	13	3.23	13.71	12	4.47	13.03	16	4.47	13.03	16
Total Real Estate	60.00	65.21	32	60.00	65.21	32	59.36	65.06	31	61.67	64.80	36	61.67	64.80	36
Financial Institution Loans	0.03	0.08	74	0.03	0.08	74	0.03	0.08	73	0.04	0.15	71	0.04	0.15	71
Agricultural Loans	0.15	0.40	56	0.15	0.40	56	0.14	0.42	56	0.17	0.38	58	0.17	0.38	58
Commercial & Industrial Loans	15.51	17.54	45	15.51	17.54	45	15.81	17.63	46	15.07	17.61	42	15.07	17.61	42
Loans to Individuals	10.16	6.52	72	10.16	6.52	72	10.18	6.27	73	10.59	6.77	72	10.59	6.77	72
Credit Card Loans	0.00	0.45	46	0.00	0.45	46	0.00	0.41	47	0.00	0.43	47	0.00	0.43	47
Municipal Loans	2.01	0.90	80	2.01	0.90	80	2.01	0.86	81	2.00	0.82	83	2.00	0.82	83
Foreign Office Loans & Leases	7.76	0.30	95	7.76	0.30	95	7.92	0.25	96	5.93	0.35	93	5.93	0.35	93
All Other Loans	2.13	1.84	69	2.13	1.84	69	2.27	1.71	72	2.21	1.69	71	2.21	1.69	71
Lease Financing Receivables	2.27	0.81	82	2.27	0.81	82	2.27	0.79	82	2.32	0.90	81	2.32	0.90	81
Supplemental:															
Loans to Foreign Governments	0.07	0.00	94	0.07	0.00	94	0.08	0.00	95	0.04	0.00	95	0.04	0.00	95
Loans to Finance Comm'l Real Est	0.93	0.45	79	0.93	0.45	79	0.92	0.43	79	0.92	0.46	77	0.92	0.46	77
Memorandum (% of Avg Tot Loans):															
Loans & Lease Commitments	43.61	31.22	79	43.61	31.22	79	44.26	29.93	78	58.91	30.42	87	58.91	30.42	87
Officer, Shareholder Loans	0.16	0.55	41	0.16	0.55	41	0.16	0.52	43	0.00	0.54	14	0.00	0.54	14
Officer, Shareholder Loans to Assets	0.08	0.33	39	0.08	0.33	39	0.08	0.32	41	0.00	0.35	14	0.00	0.35	14
Other Real Estate Owned % Assets															
Construction & Land Development	0.02	0.22	29	0.02	0.22	29	0.02	0.21	29	0.03	0.19	32	0.03	0.19	32
Farmland	0.00	0.00	64	0.00	0.00	64	0.00	0.00	63	0.00	0.00	68	0.00	0.00	68
1-4 Family	0.09	0.10	60	0.09	0.10	60	0.09	0.09	61	0.08	0.09	59	0.08	0.09	59
Multifamily	0.01	0.02	62	0.01	0.02	62	0.01	0.01	62	0.01	0.01	63	0.01	0.01	63
Non-Farm Non-Residential	0.02	0.11	27	0.02	0.11	27	0.02	0.11	28	0.01	0.08	28	0.01	0.08	28
Foreclosed GNMA	0.10	0.00	95	0.10	0.00	95	0.10	0.00	96	0.07	0.00	95	0.07	0.00	95
Foreign Offices	0.00	0.00	92	0.00	0.00	92	0.00	0.00	92	0.00	0.00	91	0.00	0.00	91
Subtotal	0.23	0.48	39	0.23	0.48	39	0.23	0.47	41	0.20	0.41	39	0.20	0.41	39
Direct and Indirect Inv	0.37	0.02	95	0.37	0.02	95	0.37	0.01	95	0.35	0.01	97	0.35	0.01	97
Total	0.60	0.53	62	0.60	0.53	62	0.61	0.51	62	0.55	0.45	63	0.55	0.45	63
Asset Servicing % Assets															
Mortgage Servicing w/ Recourse	0.45	0.04	91	0.45	0.04	91	0.44	0.03	92	1.68	0.04	95	1.68	0.04	95
Mortgage Servicing w/o Recourse	102.61	8.32	96	102.61	8.32	96	94.05	7.77	96	111.51	8.58	97	111.51	8.58	97
Other Financial Assets	8.60	1.09	92	8.60	1.09	92	8.47	1.07	92	8.66	1.18	91	8.66	1.18	91
Total	111.66	11.57	95	111.66	11.57	95	102.95	10.49	95	121.85	11.87	95	121.85	11.87	95

Share Financial Updates

OUT OF BALANCE 1 New Notification(s)



The national consortium for the business reporting standard.

Examiner Toolkit Suite: Examiner Analysis



- Call Report
 - ROI, ROE and ROA for a bank
 - Liquidity, assets, capital and earning ratios
 - CAMEL ratings
- Uniform Bank Performance Report
 - Trend Analysis
 - How a bank compares with peer groups

Case Study: Public Company Analysis



Campbell Pryde, President and CEO, XBRL US

CPE Questions



Summary



Herschel Chandler, Managing Principal, Information
Unlimited

Questions? Ask the Experts ...



- Herschel Chandler, Managing Principal, Information Unlimited, Inc. (IUI)
- Kaitlin Devine, Product Owner of the DATA Act, U.S. Treasury
- Christina Ho, Deputy Assistant Secretary, Accounting Policy and Financial Transparency, U.S. Department of the Treasury
- Marcel Jemio, Product Owner of the DATA Act, U.S. Treasury
- Mark Montoya, Senior Business Analyst, FDIC
- Campbell Pryde, President and CEO, XBRL US