

# EXHIBIT K2

### **Claim Chart for U.S. Patent 9,262,383, Claim 1**

The FDIC's infringement of the '816 patent is demonstrated by the FDIC's BankFind Suite of financial statement reporting tools. The homepage for this suite of tools is <https://banks.data.fdic.gov/bankfind-suite/>

Banks and other financial institutions subject to FDIC reporting requirements do so through the Call-Reports system of the Financial Institutions Examining Council (FFIEC). The reports are formatted into XBRL-compliant files (instance documents) that follow the taxonomies set by FFIEC. The FDIC uses this data to feed its analytic suite of tools.

Exhibit 1 on the next page is an output of combining data from all financial institutions for the first three quarters of a standardized "Peer Comparison" report that the public can create by selecting different definitions of peer groups, and the results to display.

The exhibit shows the actions central to the 816 patent claims 1, 10 and 17: that a system combines data from two or more sources, performs transformations if necessary to place data values on a common basis, and generates a result for either further use, or display.

Exhibit 2 following shows that the result of combining tagged data can be saved as a file (document) for further use.

**Exhibit 1. A Sample Report of the “Peer Comparison” Analytic Report Generator Provided by FDIC BankFinder**

**Points to notice:**

1. Combining **two or more documents**. This report combines 4,614 documents, one from each institution, adding values by **calculations**.
2. Combining two or more documents base based on **semantic tags**. This report rolls up three documents for 09/30/2023 because calculating “YTD” measures requires Q1+Q2+Q3.
3. **Transformations** of attributes are done through calculations to put all institutions on a common basis. “Annualized” is done to change performance ratios based on the position in the year, and the type of account. In general, metrics were required changing \$ accounts to **percentages**.
4. This report is **displayed** on the web.

**Step 2**  
Choose “what” data you wish to compare. This defines the rows of your report.

	Column 1 - Peer Group All Institutions	Column 2 - Peer Group All Institutions - Assets: Less than \$100M
<b>Report Type</b>	<b>Selectable Details</b>	
Performance and Condition Ratios	09/30/2023 - YTD - %	09/30/2023 - YTD - %
<b>Performance and Condition Ratios - Dollar Figures in Thousands (USD) or Percent of Average Assets Annualized</b>		
1. Number of Institutions Reporting	4614	726
2. % of Unprofitable Institutions	4.90%	10.47%
3. % of Institutions with Earnings Gains	53.08%	63.91%
> 4. Performance Ratios (% , annualized)		
✓ 5. Condition Ratios (%)		
Earning Assets to total Assets	90.47%	92.63%
Loss Allowance to Loans and Leases <sup>2</sup>	1.73%	1.40%
Loss Allowance to Noncurrent Loans and Leases <sup>2</sup>	209.74%	166.96%
Noncurrent Assets Plus Other Real Estate Owned to Assets	0.45%	0.51%
> Noncurrent Loans to Loans	0.82%	0.84%
Net Loans and Leases to Assets	51.82%	55.08%

**Exhibit 2: Excel file output document for an FDIC BankFinder Peer Comparison Reports**

**Points to notice:**

1. This is the same report as the one displayed on the web (above), but in the downloadable form that FDIC created, the creation of a **document** as well as a display.
2. The line items are matched by their **semantic** meaning.
3. The **unit type** (measure) was changed at the processor level.

	A	C	D	E	F	G	H
1	Performance and Condition Ratios						
2	Comparison Type: All Institutions - Assets Size Distribution						
3	Dollar Figures in Thousands (USD) or Percent of Average Assets Annualized						
4		Peer Group	All Institutions		Peer Group	ss than \$100M	
5		Report Period	20230930		Report Period	20230930	
6		Income Basis	YTD		Income Basis	YTD	
7		Unit Type	%		Unit Type	%	
8	1. Number of Institutions Reporting	TOTAL	4614		TOTAL	726	
9	2. % of Unprofitable Institutions	NTINCL	4.90%		NTINCL	10.47%	
10	3. % of Institutions with Earnings Gains	NTINCHPP	53.08%		NTINCHPP	63.91%	
11	4. Performance Ratios (% , annualized)	N/A			N/A		
12	Yield on Earning Assets	INTINCY	5.31%		INTINCY	4.75%	
13	Cost of Funding Earning Assets	INTEXPY	2.00%		INTEXPY	0.99%	
14	Net Interest Margin	NIMY	3.31%		NIMY	3.76%	
15	Noninterest Income to Average Assets	NONIAY	1.36%		NONIAY	1.67%	
16	Noninterest Expense to Average Assets	NONIXAY	2.42%		NONIXAY	3.88%	
17	Credit Loss Provision to Assets (footnot	ELNATRY	0.35%		ELNATRY	0.09%	
18	Net Operating Income to Assets	NOUJY	1.29%		NOUJY	1.01%	
19	Return on Assets	ROA	1.25%		ROA	1.00%	
20	Pretax Return on Assets	ROAPTX	1.54%		ROAPTX	1.17%	

<p>1. A computer program product embodied on a non-transitory computer-readable medium comprising:</p>	<p>Non-limiting preamble. By way of background, the eXtensible Business Reporting <b>Financial Reporting</b> standard (see <a href="http://www.xbrl.org/Specification/xbrl-re-31+corrected-errata-2012-01-25.htm">http://www.xbrl.org/Specification/xbrl-re-31+corrected-errata-2012-01-25.htm</a>) specifies a Financial Report generation that can be implemented as a “<b>Computer Program Product ...</b>” that can be “<b>transitory computer readable medium ...</b>” comprised of a set of interrelated eXtensible Markup Language (XML)-formatted files that specify:</p> <p>(1) how <i>tagged numerical data</i> items to be formatted in an <b>XBRL Financial Report</b> Fact (a <i>tagged numerical data</i> value that will be reported) related to a Concept (semantic meaning for the <i>tagged numerical data</i> value) in the context of the concepts to be included in the Financial Report, and a collection of XML-compliant (linkbases) that provide additional information that forms part of the concept in a given <b>XBRL Financial Report</b> Instance Document (see XBRL “Essentials <a href="https://specifications.xbrl.org/xbrl-essentials.html">https://specifications.xbrl.org/xbrl-essentials.html</a>),</p> <p>(2) how the <i>numerical data</i> items are <i>tagged</i> in the XML-compliant <b>Instance Document</b> (name ending in “.xml”), which indicates the content of the Financial Report, the related linkbases: (a) XML-compliant <b>Schema Definition</b> file (with a name ending in “.xsd”) which contains formatting and semantic meaning information,</p> <p>(b) XML-compliant <b>Label</b> file (with a name ending in “_lab.xml”) which indicates the <i>numeric data value</i>,</p> <p>(c) XML-compliant <b>Calculation</b> file (with a name ending in “_cal.xml”) which determine how to combine information and to determine that the set of XML-compliant <b>Fact</b> items are valid,</p> <p>(d) XML-compliant <b>Definition</b> file (with a name ending in “_def.xml”) relates the <i>numeric data value</i> to the concepts,</p> <p>(e) XML-compliant <b>Presentation</b> file (with a name ending in “_pre.xml”) This file relates the concepts with other concepts so that the resulting relations can guide the creation, rendering, or visualization.</p>
	<p>(3) how each <i>tagged numerical data</i> item is identified and categorized from the concepts contained in the referenced linkbases using the <i>tags</i>,</p> <p>(4) how each <i>tagged numerical data</i> item is formatted for display,</p>

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