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 repondence 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 Financial Institutions Examining Council (FFIEC). The reports are formatted into XBRL-compliant files (instance doc follow the taxonomies set by FFIEC. The FDIC uses this data to feed it's 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 standardized "Peer Comparison" report that the public can create byt selecting different definitions of peer groups, 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 2 transformations if necessary to place data values on a common basis, and generates a result for either further use,

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 Comparision" Analytic Report Generator Provided by FDIC BankFinder Points to notice:

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

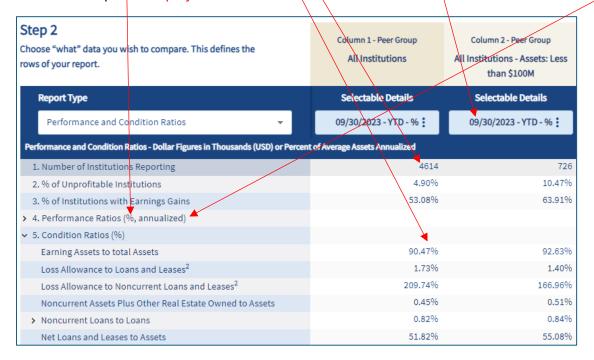




Exhibit 2: Excel file output document for an FDIC BankFinder Peer Comparison Reports

Points to notice:

- This is the same report as the one displayed on the web (above), but in the downloadable form that FDIC 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.

			<u>*</u>				
	А	C	D	Е	F	G H	
1	Performance and Condition Ratios						
2	Comparison Type: All Institutions - Asset	s Size Distributi	on				
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 (footnote	ELNATRY	0.35%		ELNATRY	0.09%	
18	Net Operating Income to Assets	NOUY	1.29%		NOUY	1.01%	
19	Return on Assets	ROA	1.25%		ROA	1.00%	
20	Pretax Return on Assets	ROAPTX	1.54%		ROAPTX	1.17%	



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1. A computer program product	Non-limiting preamble. By way of background, the eXtensible Business Repo
embodied on a non-transitory	Financial Reporting standard (see http://www.xbrl.org/Specification/xbrl-re
computer-readable medium	31+corrected-errata-2012-01-25.htm) specifies a Financial Report generatio
comprising:	that can be implemented as a "Computer Program Product" that can be "
	transitory computer readable medium" comprised of a set of interrelated
	eXtensible Markup Language (XML)-formatted files that specify:
	(1) how tagged numerical data items to be formatted in an XBRL Financial R
	Fact (a tagged numerical data value that will be reported) related to a Conce
	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-com
	(linkbases) that provide additional information that forms part of the conception of the provide additional information that forms part of the conception of the provided Report Instance Description (1998).
	in a given XBRL Financial Report Instance Document (see XBRL
	"Essentials https://specifications.xbrl.org/xbrl-essentials.html),
	(2) how the <i>numerical data</i> items are <i>tagged</i> in the XML-compliant Instance
	name ending in ".xml"), which indicates the content of the Financial Report,
	the related linkbases: (a) XML-compliant Schema Definition file (with a name
	contains formatting and semantic meaning information,
	(b) XML-compliant Label file (with a name ending in "_lab.xml") which indica numeric data value,
	(c) XML-compliant Calculation file (with a name ending in "_cal.xml") which
	determine how to combine information and to determine that the set of XM are valid,
	(d) XML-compliant Definition file (with a name ending in "_def.xml") relates concepts,
	(e) XML-compliant Presentation file (with a name ending in "_pre.xml") This
	concepts with other concepts so that the resulting relations can guide the createring, or visualization.
	(3) how each tagged numerical data item is identified and categorized from
	contained in the referenced linkbases using the tags,



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