

XBRL US Domain Working Group

United States Financial Reporting Taxonomy Framework

Financial Services Terms Taxonomy

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Status:	Public Working Draft, issued in accordance with XBRL International Processes REC 2002-04-20.
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Description:	This taxonomy is intended to provide detail (or primary) level accounting terms that will allow jurisdictional and industry taxonomies to be created that conform to specific accounting standards (such as US GAAP) to tag financial statements in XBRL.
Namespace identifier:	http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07
Recommended namespace prefix:	usfr-fst
Version of XBRL Specification Used:	XBRL 2.0a Specification dated 2002-11-15
Relation to Other XBRL Taxonomies:	This taxonomy does not reference any other XBRL taxonomies. It is intended to be referenced by other industry taxonomies such as the US-GAAP-BASI taxonomy, a part of the United States (US) Financial Reporting (FR) Taxonomy Framework. Other taxonomies in the USFR Taxonomy Framework are Global Common Document (INT-GCD), Accountants Report (INT-AR), Primary Terms (USFR-PT), Management Report (USFR-MR), Notes and Management Discussion and Analysis (USFR-NAMDA), SEC Officers Certification (USFR-SEC-CERT) and US GAAP BASI (US-GAAP-BASI).
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[fst-2003-07-07-calculation.xml](#) (Calculation linkbase)

<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-definition.xml> (Definition linkbase)

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This Taxonomy Documentation:

<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07.htm>
(HTML Format)

<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07.pdf>
(PDF Format)

<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07.doc>
(Word Format)

Taxonomy Elements:

<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-elements.pdf> (PDF Format)

<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-elements.xls> (Excel Format)

Abstract

This Taxonomy Documentation describes the eXtensible Business Reporting Language (XBRL) US Financial Reporting Taxonomy: **Financial Services Terms (USFR-FST)**. The USFR-FST Taxonomy has been prepared by the XBRL US Domain Working Group, with feedback from other members of XBRL International.

This USFR-FST Taxonomy is compliant with the XBRL 2.0a Specification, dated 2002-11-15 (<http://www.xbrl.org/tr/2001/>). It is a taxonomy used in conjunction with other taxonomies to create XBRL instance documents dealing with business reporting data. Specifically, the USFR-FST taxonomy represents the detail (or primary) level accounting concepts typically found in business and financial reports such as the Income Statement and Balance Sheet.

This document assumes a general understanding of accounting and XBRL. If the reader desires additional information relating to XBRL, the XBRL International web site (<http://www.xbrl.org>) is recommended. In particular, a reading of the XBRL 2.0a Specification is highly recommended (<http://www.xbrl.org/tr/2001/>).

Terminology

The terminology used in this document frequently overlaps with terminology from other disciplines. The following definitions are provided to explain the use of terms within the XBRL knowledge domain.

Taxonomy	An XBRL Taxonomy is an XML Schema-compliant .xsd file that contains XBRL elements, which are XML elements that are defined by XBRL-specific attributes. An XBRL Taxonomy may also contain references to XLink linkbases.
Instance document	An XML document that includes on or more XBRL elements and optional references to zero or more XLink linkbases.
Element	An XBRL element is a “fact” or piece of information described by an XBRL taxonomy. For example, an element with the name “Total NonInterestIncome” is the USFR-FST taxonomy’s XBRL element name for the financial statement disclosure fact for “Total Noninterest Income”.
Linkbase	Linkbases provide additional information about XBRL elements, in particular, relationships between them such as the relationship that “Total Noninterest Income” is defined as a part of “Income and Expenses.” Linkbases used by XBRL are compliant with the World Wide Web Consortium’s (W3C) XML Linking Language (XLink) Recommendation 1.0, 27 June 2001.

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1. Overview

1.1. Purpose

The XBRL US Domain Working Group is leading the development of this eXtensible Business Reporting Language (XBRL) **Financial Services Terms (USFR-FST)**

5 Taxonomy for the purpose of expressing common financial reporting concepts according to the Financial Accounting Standards Board (FASB) and other related/relevant accounting standards.

10 This **Financial Services Terms (USFR-FST)** Taxonomy is designed to facilitate the creation of XBRL jurisdiction and industry taxonomies focused on financial reporting. The purpose of the USFR-FST Taxonomy is to provide detail (or primary) level concepts for the consistent creation of XBRL documents for financial reporting purposes by private sector and certain public sector entities. The purpose of this and other taxonomies produced using XBRL is to supply a framework that will facilitate data exchange among software applications used by companies and individuals as well as other financial information stakeholders, such as lenders, investors, auditors, attorneys, and regulators.

15 The **authority** for this USFR-FST Taxonomy is based upon US Generally Accepted Accounting Principles (GAAP). Its **development** is based on input from accounting firms, technology companies and other domain experts in the field of financial reporting. In addition, the specific content of the taxonomy is based upon standards identified by the Financial Accounting Standards Board (FASB) and other related standards organizations.

The particular disclosures in this USFR-FST Taxonomy model are:

1. Required by numerous industries or jurisdictions
- 25 2. Typically represented in AICPA model financial statements, checklists and guidance materials as provided from each of the major international accounting firms.
3. Found in common reporting practice, or
4. Flow logically from items 1-3, for example, sub-totals and totals.

30 This USFR-FST Taxonomy is in **compliance** with the XBRL 2.0a Specification, dated 2002-11-15 (<http://www.xbrl.org/tr/2001/>).

1.2. Taxonomy Status

The USFR-FST Taxonomy is an **Acknowledged Public Working Draft**. Its content and structure have been reviewed by the XBRL US Domain, XBRL Specification and XBRL International Domain Working Groups.

35 XBRL Taxonomies can exist in five states insofar as XBRL International is concerned:

- **Working Draft** - Draft of an International Working Group.
- **Unacknowledged** - Developed externally but not royalty-free, or not known to be specification compliant.

40 • **Acknowledged** - Developed externally, compliant with the specification, and minimally 'advertised' by XBRL International.

- **Approved** - Acknowledged, and also complying with published best practices.

- **Recommended** - Approved, and recommended because it is better than alternative taxonomies for the same purpose.

45 The following is a summary of levels of approval attainable within each state of Taxonomy approval outlined above:

- **Internal Working Draft** – Internal Working Draft version of a Taxonomy exposed to XBRL International members for internal review and testing. An Internal Working Draft is subject to significant changes as initial testing is undertaken. Its structure may not be stable and its content may not be complete.
- 50 **Public Working Draft** – Working Draft version of a Taxonomy exposed to public for review and testing. A Public Working Draft has been tested and its structure is unlikely to change although its contents may still change as the result of broader testing.
- 55 • **Final** – Final version of a Taxonomy, designated by XBRL US as the most appropriate representation of a particular reporting environment.

1.3. Scope of Taxonomy

This *USFR-FST Taxonomy* is released in conjunction with XBRL International’s *Global Common Document (INT-GCD)* and *Accountants Report (INT-AR)* taxonomies and the following XBRL US taxonomies: *Notes and Management Discussion and Analysis (USFR-NAMDA)*, *Financial Services Terms (USFR-FST)*, *Primary Terms (USFR-PT)*, *SEC Officers Certification (USFR-SEC-CERT)* and *US GAAP CI (US-GAAP-CI)*. These taxonomies are all part of the US Financial Reporting Taxonomy Framework, an XBRL taxonomy framework that enables reusability of components and provides the foundation for creating new industry taxonomies (such Insurance, Banks and Savings Institutions) going forward.

65 The USFR-FST Taxonomy is designed to represent detail (or primary) level business and financial reporting concepts typically found in US financial reporting environments. As such, its structure and scope is **related to** the other taxonomies described above, but does not incorporate any elements of the reporting taxonomies listed above. It is a stand-alone taxonomy typically used in conjunction with other taxonomies.

70 Taken together, these taxonomies will meet the reporting needs of companies that meet three criteria; (i) they report under FASB standards, (ii) are in the broad category of “banking and savings institutions” and (iii) have relatively common reporting elements in their financial statements. In practice, these three criteria are less likely to hold for all companies. Additional taxonomies are likely to be required. These taxonomies are likely to identify the particular needs of:

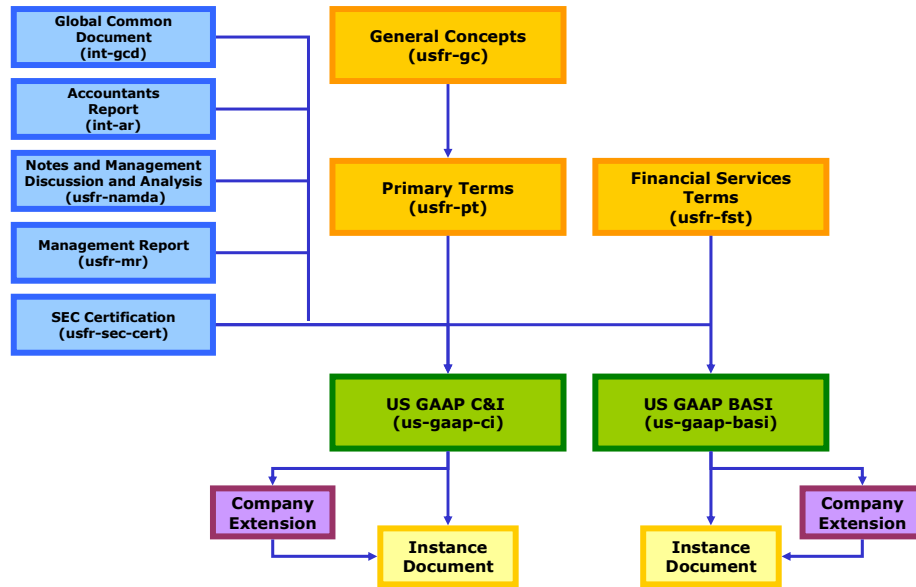
- *Vertical industries*, for example, certain banks or broker/dealers.
- *National jurisdictions* for those companies that require a non-US GAAP standard as the core financial standards setting foundation and may include supplementary reporting requirements or prevent use of available options by local accounting standards setters as well as stock exchanges etc.
- *National industry* or common practice, for example, tax or credit reporting.
- An individual *company*.

85 These *extension* taxonomies will either *extend* the USFR-FST Taxonomy to meet the particular reporting requirements of that industry, country or company *and/or* restrict by limiting the use of particular USFR-FST Taxonomy elements.

The inter-relationships of the various taxonomies are show in Figure 1:

Figure 1: Interrelationship of Taxonomies and Instance Document

US Financial Reporting Taxonomy Framework



1.4. Relationship to Other Work

90 XBRL utilizes the World Wide Web consortium (W3C www.w3.org) recommendations, specifically:

- XML 1.0 (<http://www.w3.org/TR/2000/REC-xml-20001006>)
- XML Namespaces (<http://www.w3.org/TR/1999/REC-xml-names-19990114/>)
- XML Schema 1.0 (<http://www.w3.org/TR/xmlschema-1/> and <http://www.w3.org/TR/xmlschema-2/>), and
- XLink 1.0 (<http://www.w3.org/TR/XLink/>).

2. Overview of Taxonomy

The primary purpose of the USFR-FST Taxonomy is to provide common financial services reporting terms to the USFR Taxonomy Framework which includes the following detailed information (specific XBRL taxonomy namespaces in parenthesis):

1. *Document Information (INT-GCD)*: Contains information that is specific to the document being created. For example, general information about the title of the document, its creator, or revisions to the document.
2. *Entity Information (INT-GCD)*: Contains information that describes the entity that issued the document. For example, the name of the entity and the industry in which the entity operates.
3. *Accountants Report (INT-AR)*: Contains information that describes the independent accountant’s report, if one is issued, such as the name and signature of the independent auditor/accountant.

- 110 4. *Income Statement (USFR-GC, USFR-PT, USFR-FST, US-GAAP-BASI)*: statement of income information, such as "Sales Revenues, Net" and "Income (Loss) from Continuing Operations".
- 115 5. *Balance Sheet (USFR-GC, USFR-PT, USFR-FST, US-GAAP-BASI)*: Contains balance sheet information, such as the line items for "Cash" and "Long Term Debt".
- 120 6. *Statement of Cash Flows (USFR-GC, USFR-PT, USFR-FST, US-GAAP-BASI)*: Contains cash flows statement information, such as "Net Cash Flows Provided By (Used In) Financing Activities". Note that structures for preparing the cash flows statement using both the direct and indirect methods are provided.
- 125 7. *Statement of Changes in Equity (USFR-GC, USFR-PT, US-GAAP-BASI)*: Contains statement of stockholders' equity information, such as "Sale of Common Stock".
8. *Comprehensive Income (USFR-GC, USFR-PT, US-GAAP-BASI)*: Contains statement of comprehensive income information, such as "Other Comprehensive Income".
- 130 9. *Notes to Financial Statements (USFR-NAMDA, USFR-FST)*: Contains notes to the financial statements information, such as "Significant Accounting Policies".
10. *Management Discussion and Analysis (USFR-NAMDA, USFR-FST)*: Contains management's comments such as "Segments of a Business" and "Material Changes".
- 135 11. *Management Report (USFR-MR)*: Information contained within the Management Report.
12. *SEC Officers Certification (USFR-SEC-CERT)*: Information contained in the Officers Certification report as mandated by the Sarbanes-Oxley Act Of 2002.
- Reporting elements from the USFR-FST taxonomy may be incorporated into a wide variety of other disclosures from press releases to multi-period summaries.

2.1. Contents of the Taxonomy

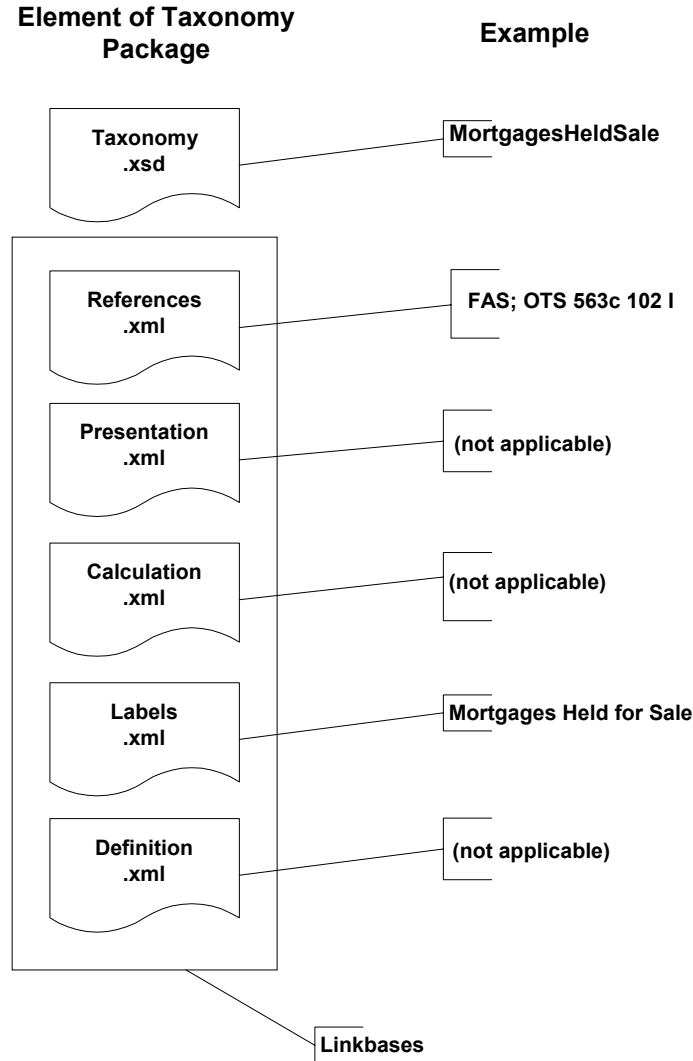
This USFR-FST Taxonomy makes available to users the most commonly disclosed financial information under the FASB Standards. This taxonomy is an expression of financial information in terms that are understandable to humans, but more importantly also understandable by a computer application.

The USFR-FST Taxonomy is made up of a "package" of interrelated XML files:

- **XML Schema File (.XSD file)**: An XBRL 2.0a-compliant Taxonomy XML Schema file.
- **XBRL Linkbases (.XML files)**: "Linkbases" for:
 - Labels
 - References
 - Presentation information
 - Calculation relationships between elements, and
 - Definitional relationships between elements.

150 The package is represented visually with an example based on the concept of "Total Deposits" as shown in Figure 2:

Figure 2: USFR-FST Taxonomy Package and Example



2.2. Taxonomy Structure

155 The USFR-FST Taxonomy contains almost 600 unique, individually identified pieces of
 information related to financial reporting. These 600 or so reporting concepts are
 common items found on banking and savings institutions’ financial statements such as
 “Net Loans”, “Total Deposits” and “Net Interest Income”. The XML Schema file at the
 heart of the USFR-FST taxonomy provides a straightforward listing of the elements in the
 160 taxonomy. The USFR-FST linkbases provide other information necessary to interpret and
 place (e.g. label and reference linkbases) taxonomy elements.

Given that information on the Taxonomy is included in XML Schema and linkbase files, it
 is best rendered for human interpretation in a “paper” paradigm. Users are encouraged
 to review versions of the taxonomy elements in Adobe Acrobat (PDF)

165 [http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-
 elements.pdf](http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-elements.pdf) or Excel [http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-
 07/usfr-fst-2003-07-07-elements.xls](http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-elements.xls) formats.

2.3. *Element Naming Convention*

170 XBRL naming conventions follows that of XML Schema. Each name within a taxonomy
 must be unique and must start with an alpha character or the underscore character.
 Element names are case-sensitive so “different”, “Different” and “DIFFERENT” can all
 exist within the same taxonomy because they are considered unique. The USFR-FST
 Taxonomy naming convention follows these rules. In particular, element names should
 175 not be interpreted as containing a “hierarchical” structure or as indicating relationships
 with other elements. Taxonomy structure is expressed in the XBRL linkbases.

The USFR–FST Taxonomy uses a readable label approach to creating element names.
 Specific detail on the naming convection can be found in Section 5 “Naming Convention”
 below.

2.4. *Label Languages*

180 Currently, labels for taxonomy elements are provided in English. In the future, taxonomy
 labels could be expressed in additional languages as required.

2.5. *References*

185 This Taxonomy provides references to FASB and other relevant standards. Figure 3
 shows how the reference elements are used in this taxonomy, using “OTS 563c 102 i” to
 illustrate how a reference is matched to these elements:

Figure 3: Reference Naming Structure

Name:	OTS
Number:	563
Paragraph:	c
Subparagraph:	102
Clause:	i

190 Authoritative reference information used throughout the taxonomy relies on a series of
 acronyms. The following list provides an overview of the acronyms/references used
 commonly throughout the authoritative references:

- (AAG) – AICPA Audit and Accounting Guide;
- (APB) - Accounting Principles Board Opinion;
- (APS) - Accounting Principles Board Statement;
- (ARB) - Accounting Research Bulleting;
- 195 (Article 9) – Uniform Commercial Code Article 9;
- (ATB) - Accounting Terminology Bulletins;
- (CON) - FASB Statement of Financial Accounting Concepts;
- (CT) - FASB Accounting Standards Current Text and its Appendix E;
- (EITF) - FASB Emerging Issues Task Force issue;
- 200 (FAS) - Statement of Financial Accounting Standards;

- (FASB) - Financial Accounting Standards Board;
- (FFIEC) – Federal Financial Institutions Examination Council;
- (FIN) - FASB Interpretations;
- (FR) – Federal Register;
- 205 (FRR) - SEC Financial Reporting Release;
- (FTB) - FASB technical Bulletin;
- (OTS) – Office of Thrift Supervision Regulations;
- (PB) - AICPA Practice Bulletin;
- (SAB) – Securities and Exchange Commission Staff Accounting Bulletin;
- 210 (SAS) - Statement on Auditing Standards;
- (SOP) - AICPA Statement of Position;
- (SP) - SEC Staff Position;
- (SX) - Regulation S-X;
- (Topic) - Topic paragraph in Codification of SEC Staff Accounting Bulletins (SAB) .

215 **2.6. Further Documentation Available**

The intent of this document is to explain the Taxonomy. This document assumes a general understanding of accounting and XBRL. If the reader desires additional information relating to XBRL, the XBRL International web site (<http://www.xbrl.org>) is recommended. Specifically, a reading of the XBRL 2.0a Specification is highly

220 recommended (<http://www.xbrl.org/tr/2001/>). The purpose of this document is to explain how XBRL is being applied in this specific case, for this taxonomy.

The following documentation is available to assist those wishing to understand and use this taxonomy. This documentation is available on the XBRL International web site (<http://www.xbrl.org>):

225 **Taxonomy Package**

These documents correspond to a set of interrelated files comprising an XBRL taxonomy package:

- **XML Schema File (.XSD file):** An XBRL 2.0a-compliant Taxonomy XML Schema file.
- 230 • **XBRL Linkbases (.XML files):** Linkbases for
 - References
 - Labels
 - Presentation
 - Calculations, and
 - 235 ○ Definitions.

These files are located as follows:

<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07.xsd>
(Schema)

240 <http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-references.xml> (References linkbase)

<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-labels.xml> (Labels linkbase)

<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-presentation.xml> (Presentation linkbase)

245 <http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-calculation.xml> (Calculation linkbase)

<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-definition.xml> (Definition linkbase)

“Sample Company” Instance Documents

250 Since this taxonomy is imported by/into other taxonomies, a stand-alone instance document is not provided. Please see taxonomies such as the US-GAAP-BASI for sample company instance documents.

3. Items to Note in Using the Taxonomy

3.1. Introduction

255 The following explanation of the taxonomy, the taxonomies with which this USFR-FST is designed to interoperate, and examples of how to interpret the USFR-FST Taxonomy are provided to make the USFR-FST Taxonomy easier to use. Please refer to the detailed printout of the USFR-FST Taxonomy as you go through this explanation

260 (<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07-elements.pdf>). This explanatory document is designed to provide an overview of the USFR-FST Taxonomy to be a brief and concise overview. We expect that the XBRL community will create courses, books and other materials to provide a thorough explanation of every aspect of using the USFR-FST Taxonomy and other cognate taxonomies.

3.2. How to Interpret the Taxonomy Structure

265 The USFR-FST Taxonomy is organized in a “flat” format. Each reporting concept is listed individually and without further structure. Any additional structure is intended to be provided by taxonomies which make use of USFR-FST, such as US-GAAP-BASI.

3.3. Equivalent facts

270 Although a taxonomy is conventionally displayed as a single tree, it is important to keep in mind that an element may have children that are reached via definition arcs, and other children that are reached via calculation arcs. The illusion that a taxonomy consists of a single tree breaks down in an important practical sense. Some “parent” concepts have several children, each of which could possibly be used in a different parent.

275 These exceptions require the use of “same-as” links. The “same as” concept is part of XBRL 2.0a Specification, and its interpretation is as follows: there will be an error *if* an instance document having two elements linked by a “same as” definition relationship *and* which have the same numeric context have different content values.

280 Specific to the USFR-FST Taxonomy, there are no equivalent facts that require the use of
"same as" links.

3.4. Namespaces

285 Namespaces are an important XML concept. XBRL, using XML Schema 1.0, uses XML
namespaces extensively in its schemas and instance documents. The purpose of a
namespace, in the context of XBRL is to identify the taxonomy to which any particular
XML element belongs. Using namespaces allows software to resolve any ambiguity or
confusion that may arise as a result of elements from different taxonomies sharing the
same element name.

290 For example, the USFR-FST Taxonomy uses the component name "Deposits" to represent
the concept "Total Deposits". If the United Kingdom creates an XBRL taxonomy that
also uses "Deposits", there needs to be a "differentiating" mechanism.

The way this is done is that each taxonomy has a unique namespace. A namespace is a
URI (Uniform Resource Identifier) such as
<http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07>, which is the namespace
of this release of the USFR-FST taxonomy. A namespace is *not* a URL that one is meant
to use with a browser; it is simply a globally unique identifier. Within any particular
XML document, however, it is quite unnecessary to repeat such a huge identifier with
every taxonomy element – instead, XML allows one to define an abbreviation for each of
the namespaces one uses. Using "qualified" namespaces in this way, instance documents
and taxonomies can define an alias such as `usfr-fst` for the USFR-FST taxonomy, and
300 `uk-fst` for the UK-FST taxonomy. Thus the USFR-FST element would be referred to as
`usfr-fst:Deposits` and the UK element as `uk-fst:Deposits` – the namespace alias
therefore adds a context-establishing prefix to any given XML element.

Using qualified namespaces, the USFR-FST Taxonomy "Net Interest Income" becomes
`usfr-fst:NetInterestIncome` and the United Kingdom Taxonomy's would be `uk-
305 fst:NetInterestIncome`. The namespace simply adds a contextual prefix to any given XML
element.

Note that these particular aliases reflect a usage convention only within the USFR-FST
Taxonomy itself as an aid to communication between humans. Software applications
must not depend on these particular prefixes being used; they should process namespace
310 identifiers and aliases as specified by the XML specifications.

3.5. Entering Numeric Values into Instance Documents

Figure 5 describes how weights have been incorporated into the FST Taxonomy and how
corresponding values will most often be entered into an instance document: (note that
the term "natural balance" is not used, this is intentional)

315 **Figure 5: Numeric Values and Weights**

Category	Typical Balance	Enter*
Asset	Debit	Positive
Liability & Equity	Credit	Positive
Revenue	Credit	Positive
Expense	Debit	Positive
Other Income (Expenses)		Positive or (Negative)
Cash Inflows		Positive
Cash Outflows		Positive
Number of Employees		Positive

***Enter** means enter into an instance document.

320 Please Note: This information is provided for reference purposes only. The USFR-FST Taxonomy is not typically used to create instance documents directly against or solely using it. Instead, industry taxonomies such as US-GAAP-BASI combine both text-based and numeric elements and, as a result, typically are the focus of instance documents.

3.6. Segmentation

325 XBRL instance documents distinguish facts relating to different segments of an entity in nonNumericContexts and numericContexts. For example, revenues for the entire company, and segmented into revenues for the Americas, Asia-Pacific, and EMEA, are represented in four different numericContexts.

4. Reviewing This Taxonomy

4.1. Introduction

330 This section is designed to provide guidance in reviewing this taxonomy. This will assist the user of this documentation and of the taxonomy as well as assisting in providing feedback to the XBRL US Domain Working Group and XBRL International. There are three levels of review

1. Global Review: A high level review of completeness.
2. Detailed Review: A detailed review of accounting disclosures and completeness
- 335 3. XBRL Review: A review of appropriate treatment of disclosures within the context of the XBRL specification and good practice in building taxonomies.

4.2. Global Review

This is a high level review, undertaken with the objective of ensuring the taxonomy has not omitted any key sections. This contrasts with the Detailed Review, which is
 340 concerned with a line-by line analysis. If a crucial part of the taxonomy is missing, such as a specific aspect related to a general business reporting concept, this should be picked up in the Global Review. Knowledge of GAAP and Financial Reporting is required to undertake this review. It is intended to identify missing sections of the taxonomy rather than a missing element within a section. A question that would be asked in the Global
 345 Review might be “are there XBRL elements that capture necessary general business and reporting concepts information?” rather than validating each of the individual General Concept disclosures.

4.3. Detailed Review

The objective of the Detailed Review is to ensure the taxonomy correctly captures
 350 information typically related to high-level business and reporting concepts. It has two components, the first driven from GAAP and the second driven from XBRL.

Model Report Review

This review involves validating the elements and disclosures in the taxonomy on a line-by-line basis against commonly used business and financial reports.

355 The accuracy is checked by reviewing the taxonomy against:

- Model financial statements; and
- Actual financial statements

GAAP to XBRL

360 Reviewers should be able to identify an element in the taxonomy for every item, applying to the financial services industry as a whole, required to be disclosed under GAAP. This requires a 100% mapping from GAAP to the USFR-FST Taxonomy. This includes checking all the appropriate GAAP references.

365 This review should ensure that the element list is sufficiently complete in relation to all of these matters and in the context of the financial services industry, as a whole.

XBRL to GAAP

Not all elements in the Taxonomy will map directly to a GAAP disclosure requirement. Such elements should exist in the taxonomy because it is either 1) *common practice* for enterprises to disclose the fact or 2) the fact is a sub-total that helps the *structural completeness* of the taxonomy.
 370

4.4. XBRL Review

This review has an XBRL focus, and involves verifying some of the attributes of the elements. The principal attributes to be verified are *weights*, *labels* and *data type*.

Weights

375 Is the weight correct, so that the children would correctly roll-up to its probable parent?

Labels

Label names should be consistent. For example, equity might be labeled as “Equity”. There should therefore be no cases of “Stockholder’s Equity” or any other variations. All abbreviations should also be consistent.

380 **Data-Types**

Is the element data-type correct? Valid data types include (but are not limited to) string, monetary, date, tuple and shares.

5. Naming Convention

5.1. Introduction

385 This section explains the naming conventions created and used in the USFR-FST Taxonomy to associate digital “tags” to concepts from the FASB Standards and other related materials. The purpose of this “translation” is to provide a consistent, reliable, language-independent, unambiguous way for relevant parties to use and integrate XBRL standards into their software applications.

390 5.2. Key Terms

The following terms are used throughout this section:

- **Component:** A representation of a fact that relates to the element or concept being described. This fact may represent, among other things, an accounting term, an accounting concept, or a GAAP-defined definition. Examples: [assets] = “Assets”;
395 [Expenses] = “Expenses”.
- **Composite:** A series of two or more components joined together to make a complete element (“tag”) name. A composite represents a more specific concept than a component. Also referred to as a composite element name. Examples:
400 [IncomeExpenses] = “Income and Expenses”; [AssetsLiabilitiesEquity] = “Assets, Liabilities and Equity”.
- **Reference:** A reference to literature that supports the existence and necessity of a component and/or composite. Each component and composite has at least one reference. Typically these refer to chapter/subchapter/paragraphs/etc., as denoted in authoritative information such as FASB and GAAP. However, other references may
405 also be present.
- **Label:** A label is text that describes a component and/or composite to a user. A single component or composite may have multiple labels, typically one per language, although a single language may have multiple types of labels.

5.3. Concepts and Considerations

410 The USFR-FST Taxonomy XBRL “element name” has been created using a Label CamelCase Concatenation (LC3) convention. The base for the element name is the label name for a given element. The label is a natural language expression that is meaningful to experts in the domain of that taxonomy (e.g., “IncomeExpense”, “ChangeInBalances”) for a given element. If multiple labels exist in one or more label linkbases for that
415 taxonomy, all element names in the taxonomy shall be derived from a linkbase in the primary language of the taxonomy and will be consistent with the label link having the highest assigned priority.

Specific requirements of the LC3 naming convention are as follows:

- The base for the element name is the label name for an element. The label is a
420 natural language expression that is meaningful to experts in the domain of that

taxonomy (e.g., “Revaluo Propio”, “Restatement of Fixed Assets”) for a given element.

- 425 • If multiple labels exist in one or more label linkbases for that taxonomy, all element names in the taxonomy shall be derived from a linkbase in the primary language of the taxonomy and will be consistent with the label link having the highest assigned priority.
- The first character of the element name must be alphabetic.
- The first alphabetic character of the element name shall be capitalized.
- 430 • Connective words in the label shall be omitted from the element name, in order to make names shorter. Connective words include (but are not limited to) the, and, to, for, from, which, of
- All special characters shall be omitted from the element name. Special characters include, but are not limited to; () * +. [] ? \ / ^ { } | @ # % ^ - _ = ~ ` " ` ; : < > & \$, £ €.
- 435 • Element names shall be limited to 256 characters or fewer.
- A list of standard abbreviations and rules for substitution (e.g. “Property Plant and Equipment” always replaced by “PPE”) will be maintained and consistently applied to labels when used in constructing element names.
- 440 • In the event that two or more elements share the same element name and the element name is less than 256 characters, uniqueness shall be accomplished by appending an additional distinguishing suffix word, or, failing that, by appending the first duplicate name with a number, beginning with 1 and incrementing by 1 for each element with a common name.
- 445 • In the event that two or more elements share the same name and the element name is equal to 256 characters, the last ten characters of the element name shall be dropped and rule number 9 shall be applied.

Composite Element Names are not Hierarchical in Nature

450 The order in which label “fragments” are listed in a component in a composite element name are combined should not be interpreted as a hierarchy. Although some composite element names may “appear” to resemble this relationship, it is strictly coincidence and unintentional. All components in a composite element name are equal in stature, i.e., there is no implied hierarchy within the composite element name. The hierarchy is expressed in the XBRL linkbases.

6. Sample Instance Documents

455 The USFR-FST taxonomy is a key component used to create industry-specific taxonomies such as the US-GAAP-BASI Taxonomy. As such, it is “imported” by other taxonomies, like the US-GAAP-BASI Taxonomy, instead of being used as a stand-alone taxonomy for creating instance documents. As such, sample instance documents are not provided for the USFR-FST taxonomy.

460 7. Review and Testing, Updates and Changes

7.1. Change Log

None at this time.

The following table will be used to track changes made to this document:

Version Number	Version Date	Modified By	Changes Made
1.0	07-Jul-2003	Brad Homer	Original Version

7.2. Updates to this Taxonomy

465 This taxonomy will be updated with revisions for errors and new features within the following guidelines:

- 470 • Since financial statements created based on the USFR-FST Taxonomy must be available indefinitely, the taxonomy must be available indefinitely. All updates will take the form of new versions of the taxonomy with a different date. For example, the taxonomy <http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-07-07/usfr-fst-2003-07-07.xsd> will never change. New versions will be issued under a different name, such as <http://www.xbrl.org/taxonomy/us/fr/common/fst/2003-12-31/usfr-fst-2003-12-31.xsd>. This will ensure that any taxonomy created will be available indefinitely.
- 475 • It is anticipated that this taxonomy will be updated as required to incorporate changes in generally accepted accounting principles and business reporting norms.

7.3. Errors and Clarifications

The following information relating to this taxonomy will be accumulated:

- 480 • Errors which are brought to the attention of the preparers of this specification
- Workarounds where appropriate and available
- Clarification of items which come to the attention of the editors via comments and feedback
- Best practices on how to use this taxonomy to create instance documents.

485 If you wish to report an error, require a clarification or suggest a best practice, please provide feedback as indicated in the "Comments and Feedback" section of this document.

7.4. Comments and Feedback

490 Comments and feedback on either accounting concepts contained in the USFR-FST Taxonomy or specific to the US Financial Reporting Taxonomy Framework are welcome, particularly ideas to improve this taxonomy. If you have a comment or feedback or wish to report an error, email comments to:

Jeff Naumann (jnaumann@aicpa.org)

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8. Acknowledgements

495 A tremendous effort has gone into creating this piece of intellectual property that is being placed in the public domain by the XBRL US Jurisdiction for use and benefit of all. The XBRL US Jurisdiction and members of the XBRL US Domain Working Group believe that this cooperative effort will benefit all participants in the financial information supply chain.

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9. XBRL International Members

505 A current list of corporate members of XBRL International can be found at the XBRL International web site (www.xbrl.org).