Introduction to SeekiNF by SeekEdgar LLC

Rajendra Srivastava

PhD (Physics), PhD (Accounting)
Professor Emeritus, Ex EY Professor, and Ex Director of EY CARAT
University of Kansas; and CEO, SeekEdgar, LLC

Rutgers Business School
10:30-12:00pm
November 7, 2019

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Search SEC Filings for financial and non-financial information such as board members, executive compensation, audit committee, compensation committee, etc. in seconds through **SeekiNF**, a cloud technology by **SeekEdgar**.

CONGRATULATIONS
to the authors of publications as listed here that have used data from **SeekEdgar**.

2016. Journal of Emerging Technologies in Accounting. *Text mining. Text Mining to Uncover the Intensity of SEC Comment Letters and Its Association with the Probability of 10-K Restatement. By Yue Liu and Kevin C. Moffitt, Rutgers, The State University of New Jersey, Newark.*

Webinar on how to setup search criteria in SeekiNF, two slots, every Wednesday.
Register HERE for the webinar

UPDATES | Company specific information for the years 1994-2016 from 10K such as Business Address

Here is How You Create Your Own Account for SeekiNF.

1. Go to the website: https://www.seekedgar.com. Make sure that it is **.com** site not **.co**. Also, it is a secure site so you need to have https.

2. Select the menu item " SeekiNF LOGIN " from the top menu bar.

3. Type in your email with domain name, say, xxxx...@business.rutgers.edu and the desired password to log-in.

4. The system will send you an email asking you to activate the account. After you have activated your account by going to your email and clicking on the activation link provided, you are ready to use the search engine and the database with the same login combination used during the first login. This activation is needed only for the first time. Also, you need to accept the terms of the license the first time you log-in. Next time when you log-in, the system will remember you that it is a genuine account.

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| Recent Press and Other Releases | 10-K Exhibit 21(Subsidiaries) | Conference Call Transcripts | Search | Request Form | Special Request | SeekiNF Examples |

STEP 1: Please enter Phrase(s)/Keyword(s) you wish to search:

With the exact phrase:

The following features are for Single Phrase/Word only: (In case of Multiple Phrases/Words, please use the Request Form to submit the request.)

◯ Phrase/Word Counter

◯ Display words before & after

Number of words before:

Number of words After:

Proximity Search:

Please input within how many words:

With all of the words:

With at least one of the words:

Without the words:

STEP 2: Please select the options below (Default - ALL):

COMPANY: All   Name ▼

From: 1994 ▼ To: 2019 ▼

SIC (Optional): All SICs ▼

STEP 3: Please select the search Resolution here:

◉ Paragraph(All)   ◯ Footnote   ◯ SOX 404 Mgt Report   ◯ MD&A
◯ Table   ◯ Audit Report   ◯ SOX 404 Audit Report

STEP 4: Please select the Document(s) you want to search here:

◯ All
◉ Select (Please CLICK HERE for Filing Description): ◯ Un-Check All

Annual Reports ◯ Check All Annual Reports ◯ Un-Check All Annual Reports
◯ 10-K ◯ 10-KT ◯ 10-K405 ◯ 10KT405 ◯ 10KSB ◯ 10KSB40
◯ 10-K/A ◯ 10-KT/A ◯ 10-K405/A ◯ 10KT405/A ◯ 10KSB/A ◯ 10KSB40/A

Quarterly, Current & Foreign Annual Reports
◯ 10-Q ◯ 10-QT ◯ 10QSB ◯ 8-K ◯ 6-K ◯ 20-F ◯ 40-F
◯ 10-Q/A ◯ 10-QT/A ◯ 10QSB/A ◯ 8-K/A ◯ 6-K/A ◯ 20-F/A ◯ 40-F/A

Proxies & Registrations
◯ DEF 14A ◯ DEFM14A ◯ S-1 ◯ S-4 ◯ 15-12B ◯ 15-12G
◯ DEFA14A ◯ DEFM14C ◯ S-1/A ◯ S-4/A ◯ 15-12B/A ◯ 15-12G/A
◯ 15-12D ◯ 15-12B ◯ 15F-12G ◯ 15F-12D ◯ PRE 14A
◯ 15-12D/A ◯ 15F-12B/A ◯ 15F-12G/A ◯ 15F-12D/A

Ownership & Prospectuses
◯ Form 3 ◯ Form 4 ◯ Form 5 ◯ 424B1 ◯ 424B3 ◯ 424B5
◯ Form 3/A ◯ Form 4/A ◯ Form 5/A ◯ 424B2 ◯ 424B4 ◯ 424B7
◯ 13F-HR ◯ 13F-NT ◯ SC 13D ◯ SC 13G ◯ 424B8
◯ 13F-HR/A ◯ 13F-NT/A ◯ SC 13D/A ◯ SC 13G/A

Other Filings
◯ N-CSR ◯ N-CSRS A ◯ NSAR-A ◯ NSAR-AT ◯ NSAR-B
◯ N-CSR/A ◯ N-CSRS/A ◯ NSAR-A/A ◯ NSAR-AT/A ◯ NSAR-B/A
◯ NSAR-BT ◯ NSAR-U ◯ N-Q ◯ SD ◯ CORRESP (Comment Letters)
◯ NSAR-BT/A ◯ NSAR-U/A ◯ N-Q/A ◯ SD/A ◯ UPLOAD (Response Letters)
◯ AAER** ◯ 11-K/A ◯ CT ORDER
◯ 11-K

10-K, 10-Q & 8-K Exhibits & Shareholders Letters
◯ PRESS RELEASE* ◯ SHAREHOLDERS MEETINGS* ◯ CONFERENCE CALLS*
◯ OTHER 8-K EX ◯ SHAREHOLDERS LETTER* ◯ EXHIBIT 21 (10-K & 10-Q)
◯ EXHIBIT 95 (10-K & 10-Q) ◯ EXHIBIT 10 (10-K)
◯ EXHIBIT 99 (10-K) ◯ EXHIBIT 99 (10-Q) ◯ EXHIBIT 10 (10-Q)
◯ ITEM 1A (10-K)

Public Company Accounting Oversight Board
◯ INSPECTION REPORTS** ◯ SETTLED DISCIPLINARY ORDERS**
◯ ADJUDICATED DISCIPLINARY ACTIONS**

* These extraction are from various filings, filed by companies to the SEC website and not from company websites.
** AAER & PCAOB do not have CIK's, they have File number and Firm number respectively

STEP 5: SUBMIT

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18 million Filings

and

33 million Documents

(1994-2019)

Daily Updated

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- Paragraphs (All)
- Tables & Footnotes
- Audit Reports
- SOX 404 Reports
- MD&A

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Search All Filings by

- CIK Codes

- SIC Codes

- Ticker Symbols

SeekiNF

Search by

- One Company

- Multiple Companies

- All Companies

- One Filing

- All Filings

Unique Search Features
(Not Available from any Data Provider)

1. Boolean Logic (AND, OR, Negation)
   - Multiple Exact phrases (**with no stop words**)
   - With all of the phrases/words
   - With at least one of the phrases/words
   - Without certain phrases/words

- Examples

- **Chairman of the Board of Directors, Chief Executive Officer and President** | Chairman of the Board of Directors and Chief Executive Officer | Chief Executive Officer and Chairman of the Board of Directors | President, CEO and Chairman of the Board of Directors | CEO and Chairman of the Board of Directors | Chairman of the Board and Chief Executive Officer | Chairman of the Board and Chief Executive Officer in **Table** in all 10K types, got 21,940 for 1994-2017, in Table in 10 Ks in 28 seconds.

- **We do not have a qualified financial expert** serving on our board of directors | We do not have an audit committee financial expert serving on our Board of Directors | No member of our Board of Directors qualifies as an audit committee financial expert in Exact Phrase, Paragraph, 2 minutes got 309 hits.

More Examples of Phrase Searches Using Boolean Logic

- **For Going Concern Opinions:** (We have audited | I have audited) + (substantial doubt about| substantial doubts about | substantial doubts regarding | substantial doubt regarding) + going concern (Try 1994 and 2018)

- **For Clean Opinion:** (We have audited | I have audited) + present fairly + in all material respects - (substantial doubt about| substantial doubts about | substantial doubts regarding | substantial doubt regarding) - going concern

- **Audit Fees:** audit fee | audit fees | audit related fees | audit related fee in Exact Phrase, Table, in DEF 14A
- **Phrase Counter:** Litigation and Litigation Counts, Try for 2019
- futures + options + swaps + hedging, Paragraph, in10K
- (block chain | blockchain | distributed ledger) - chain link

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-------- Original message --------
From: "Kieschnick, Robert" <rkiesch@utdallas.edu>
Date: 07/26/2013 8:28 PM (GMT-06:00)
To: "Srivastava, Rajendra P." <rsrivastava@ku.edu>
Cc: "Radhakrishnan, Suresh" <sradhakr@utdallas.edu>
Subject: RE: trial version of FRAANK and SEEK-INF

Hi Raj,

Thank you for those examples. Actually I did a search with four key words (futures, options, swaps, hedging) for 2001 to 2002 and was very impressed as I read through the extracts of what the search turned up. I have a colleague that spent a year with 2 colleagues at UT@Austin trying to produce this type of information. Further, I plan to show two other colleagues that are trying to search for certain types of contracts. So, I can clearly see this system's potential.

However, I did not see how to save the search list nor the extracts and those are some of the things that I wanted to ask about when we talk. Moreover, I was not clear if it was possible to submit a list of specific firm reports to search. Hopefully we can discuss these questions. I have a meeting with my Dean in the morning, so would you have time around 2pm CST on Monday?

Thank you for your time,

Robert

Subject: RE: incredibly fast search engines from KU

Date: Tuesday, September 17, 2013 4:43:27 PM India Standard Time

From: William Kinney

To: Srivastava, Rajendra P.

Category: Suggested Contacts

Thanks, Raj. I have no doubt about the service – YOU have credibility with me. And, Jaime was, indeed, quick to respond to my e-mail.

My main reasons in contacting you was to (a) make sure I (we) had the best argument to use with Laura and (b) to give you a little feedback on what MIGHT be a competitor – and if WRDs isn't a serious competitor to save you and those wanting to buy the service a head start on defusing the criticism.

I hope this thing takes off – I've needed it all of my life!

Bill

Unique Search Features
(Not Available from any Data Providers)

2. **Wild Card Search** (works only with all of the words feature, **Example:** Risk*)

3. **Proximity Search** (two or more words within few words)

- **Compensation data** (Bonus Salary, within 2 words, table, DEF 14A)
- **Executive bios** (Name age within 2 words, table in DEF 14A)
- **Who signed 10Ks**, etc. (title signature within 4 words, table, 10Ks)
- **Who invests where** (Uber Preferred within 10 words in Table, All)
- Infosys shares value within 300 words in Table in N-CSR and NQ (Institutional investors)
- Adjusted cost Fair value unrealized losses, within 10, Table, 10Ks (Phrase: fair value of financial instruments)

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Unique Search Features
(Not Available from any Data Provider)

3. Display (few words before & after a phrase)

- **Fiscal Year End** from 10K (0, 1)

- **STATE OF INCORPORATION**, 10K (0, 1)

- **Accession Number**, 10K (1, 0)

- **Business addresses,** 10K (0, 22)

- **audit committee met** in DEF 14A (0, 1, try 0, 5)

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Textual Analysis with Built-in Features

(Not Available from any Data Provider)

1. **Word Counter**
2. **Sentence Counter**
3. **Counter for Multiple Phrases (with no stop words)**
4. **Proximity Counter <u>with order</u> or <u>no order</u>, two words within few words.**

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Textual Analysis with Built-in Features
(Not Available from any Data Provider)

5. Cosine Similarity measure

6. Word Variation year-to-year

7. Readability Metrics (Six readability indices)

Textual Analysis:

Six Readability Indices

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Readability Indices

1. Gunning-Fog Index https://en.wikipedia.org/wiki/Gunning_fog_index

2. Smog Index https://en.wikipedia.org/wiki/SMOG

3. Flesch Reading Ease https://en.wikipedia.org/wiki/Flesch–Kincaid_readability_tests

4. Flesch-Kincaid Grade Level https://en.wikipedia.org/wiki/Flesch–Kincaid_readability_tests

5. Automated Readability Index https://en.wikipedia.org/wiki/Automated_readability_index

6. Coleman-Liau Index https://en.wikipedia.org/wiki/Coleman–Liau_index

7. Bog Index https://kelley.iu.edu/bpm/activities/bogindex.html

1. Gunning-Fog Index
(Robert Gunning, 1952)

Gunning-Fog Index = 0.4[(Words/Sentences)

+ 100(Complex words/Words)]

- 17 College graduate
- 16 College senior
- - - - -
- 12 High school senior
- - - - -
- 10 High school sophomore
- - - - -
- 6 Sixth grade

2. Smog Index

$$\text{Grade} = 1.043\sqrt{\text{number of polysyllables} \frac{30}{\text{number of sentences}}} + 3.1291$$

3. Flesch Reading Ease
(Technical Materials, developed under a contract to the U.S. Navy in 1975)

Flesch reading ease

= 206.835 -1.015(total words/total sentences)

- 84.6(total syllables/total words)

Scores

- 100.00-90.00, 5th grade.

- 90.0–80.0, 6th grade

- - - - -

- 30.0–0.0, College Graduate - Very difficult to read.

4. Flesch-Kincaid Grade Level
(extensively used in the field of education)

Flesch-Kincaid Grade Level

= 0.39(total words/total sentences)

+ 11.8(total syllables/total words)

- 15.59

Scores relate to the US Grade levels

5. Automated Readability Index

Automated Readability Index (ARI)

$$= 4.71(\text{characters/words})$$

$$+ 0.5(\text{words/sentences}) - 21.43$$

where characters is the number of letters and numbers, words is the number of spaces, and sentences is the number of sentences.

6. Coleman-Liau Index

Coleman-Liau Index = $0.0588L$ -$0.296S$ – 15.8

L is the average number of letters per 100 words and **S** is the average number of sentences per 100 words, i.e.,

L = 100(Letters/Words)

S = 100(Sentences/Words)

7. Bog Index

A plain English measure of financial reporting readability

by

Bonsall IV, Leone, Rennekamp

in

Journal of Accounting and Economics, 63 (2017) pp. 329–357

Textual Analysis

Companies are spending an increasing amount of time and energy beefing up their regulatory filings to meet disclosure requirements. The average 10-K is getting longer—about 42,000 words in 2013, up from roughly 30,000 words in 2000.

IBM 10Ks: 36,233 words in 2000

88,871 words in 2005

122,361 words in 2019

Assessment of Financial Risk and Fraud Risk using Textual Analysis

- "Detect Fraud Before Catastrophe" by Lee, Churyk, and Clinton, Strategic Finance, March 2013, p. 33.

  - Proactive content analysis techniques can help management accountants prevent catastrophic financial fallout.

- "Using Nonfinancial Measures to Assess Fraud Risk" by Brazel, Jones, and Zimbelman, JAR 2009, p. 1135.

- SEC: Corporate Filers Beware: New "RoboCop" is On Patrol

  - Based on AQM and Text Analytics (not used yet, some companies are working on it)

Fraud Risk Assessment Model using Textual Analysis

Fraud detection model based on the textual, i.e., content, analysis of MD&A in 10-K:

$Fraud_i$ = 2.89757 – 0.83408 (Positive Emotion$_i$)

– 0.48315 (Present Tense$_i$)

+ .0001 (Total Words$_i$)

– 2.80753(Colons$_i$)

"Conventional fraud detection measures using ratio analysis and other financial data were either unable to detect the fraud or unable to detect it soon enough to avoid catastrophic outcomes".

Text Mining: Fraud Risk Assessment Model using Nonfinancial Measures

Brazel, Jones, and Zimbelman (*JAR,* December 2009)

Del Global Technologies (1997, Fraud)

Income: Overstated $3.7 million.

Revenue: 25% from PY.

Employees: 6% (440 to 412)

Distribution Dealers: 38% (400 to 250)

Fischer Imaging Corp (1997, No Fraud):

Revenue: 27%

Employees: 20%

Distribution Dealers: 7%

Liu and Moffitt

(Journal of Emerging Technology in Accounting, 2016)

➢ Textual analysis of SEC Comments Letters and developed a measure of intensity based on the modality of comment letters.

➢ Observed that the intensity of comment letters is positively associated with the probability of a restatement of the reviewed 10-K filings.

➢ Moreover, textual analysis and text mining techniques provide information about companies' performance that is not available otherwise.
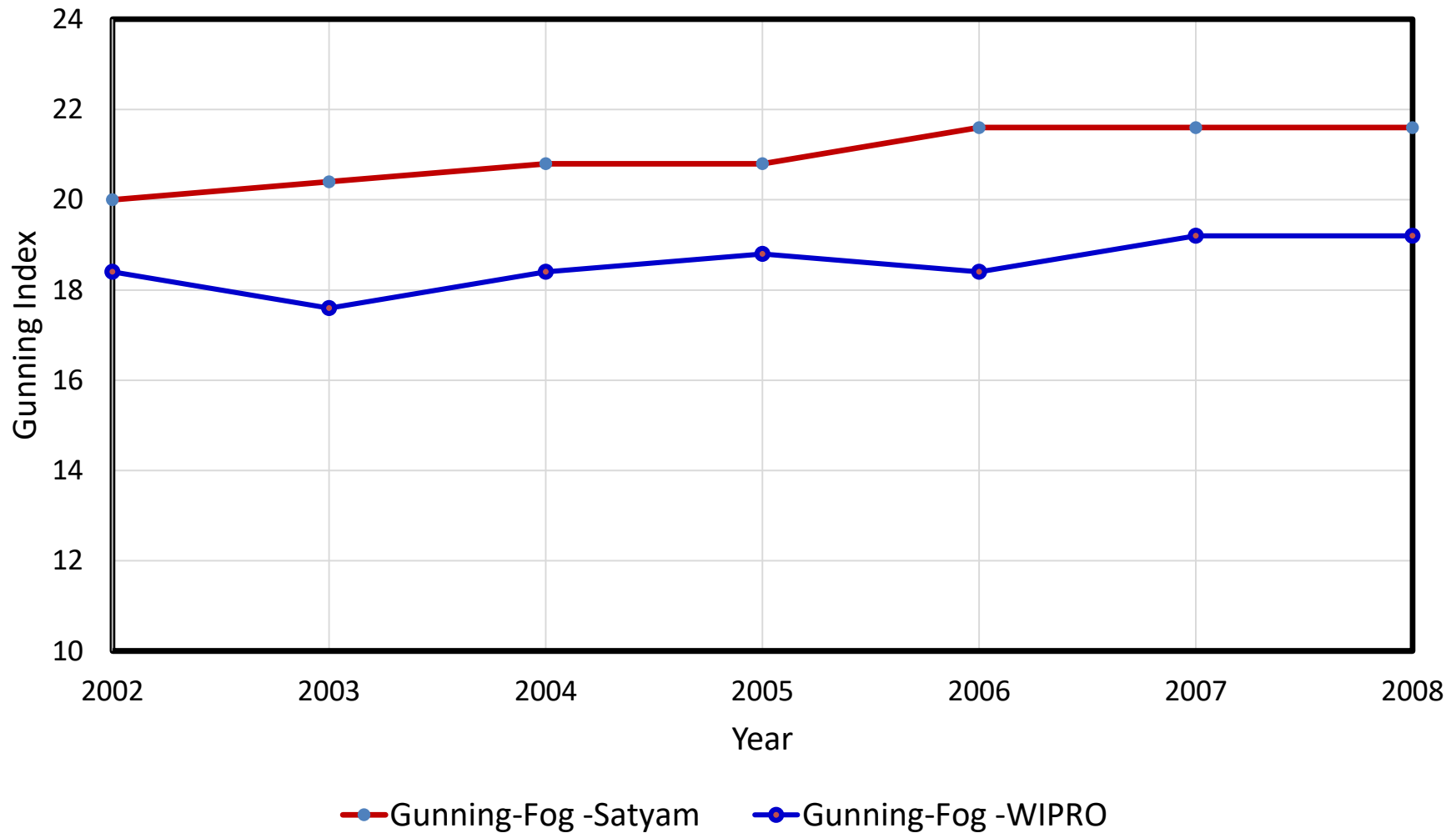
Example: Readability Indices for Satyam and WIPRO

Satyam Textual Analysisç

Year	2008	2007	2006	2005	2004	2003	2002
Total Word Count	81258	85673	80785	58473	67858	70837	259828
Total Word Count without numerics	74833	79145	74881	54641	60675	63526	227833
Sentence Count	2642	2770	2575	1966	2175	2368	5770
Gunning-Fog Index	21.6	21.6	21.6	20.8	20.8	20.4	20
Smog Index	18.666	18.762	18.73	18.459	18.394	18.18	13.618
Flesch Reading Ease	21.777	21.777	22.212	22.893	22.92	23.236	51.699
Flesch-Kincaid Grade Level	17.281	17.344	17.411	17.001	17.014	16.704	16.962
Automated Readability Index	17.759	17.819	17.908	17.316	17.383	16.964	13.404
Coleman-Liau Index	14.439	14.357	14.145	14.2	14.239	14.386	0.293

WIPRO LTD

Year	2008	2007	2006	2005	2004	2003	2002
Total Word Count	93966	99464	96763	101922	87781	75005	120396
Total Word Count without numerics	85584	90570	88177	93798	78915	66793	104844
Sentence Count	3624	3894	3865	4080	3511	3290	4656
Gunning-Fog Index	19.2	19.2	18.4	18.8	18.4	17.6	18.4
Smog Index	17.059	16.935	16.644	16.797	16.625	16.004	16.688
Flesch Reading Ease	28.928	28.956	30.938	30.24	30.684	32.505	30.451
Flesch-Kincaid Grade Level	15.113	15.017	14.628	14.771	14.579	13.785	14.629
Automated Readability Index	15.082	15.012	14.573	14.709	14.397	13.423	14.471
Coleman-Liau Index	14.04	14.182	13.916	13.97	13.9	14.05	13.959

Example: Graph of Readability Indices for Satyam and WIPRO

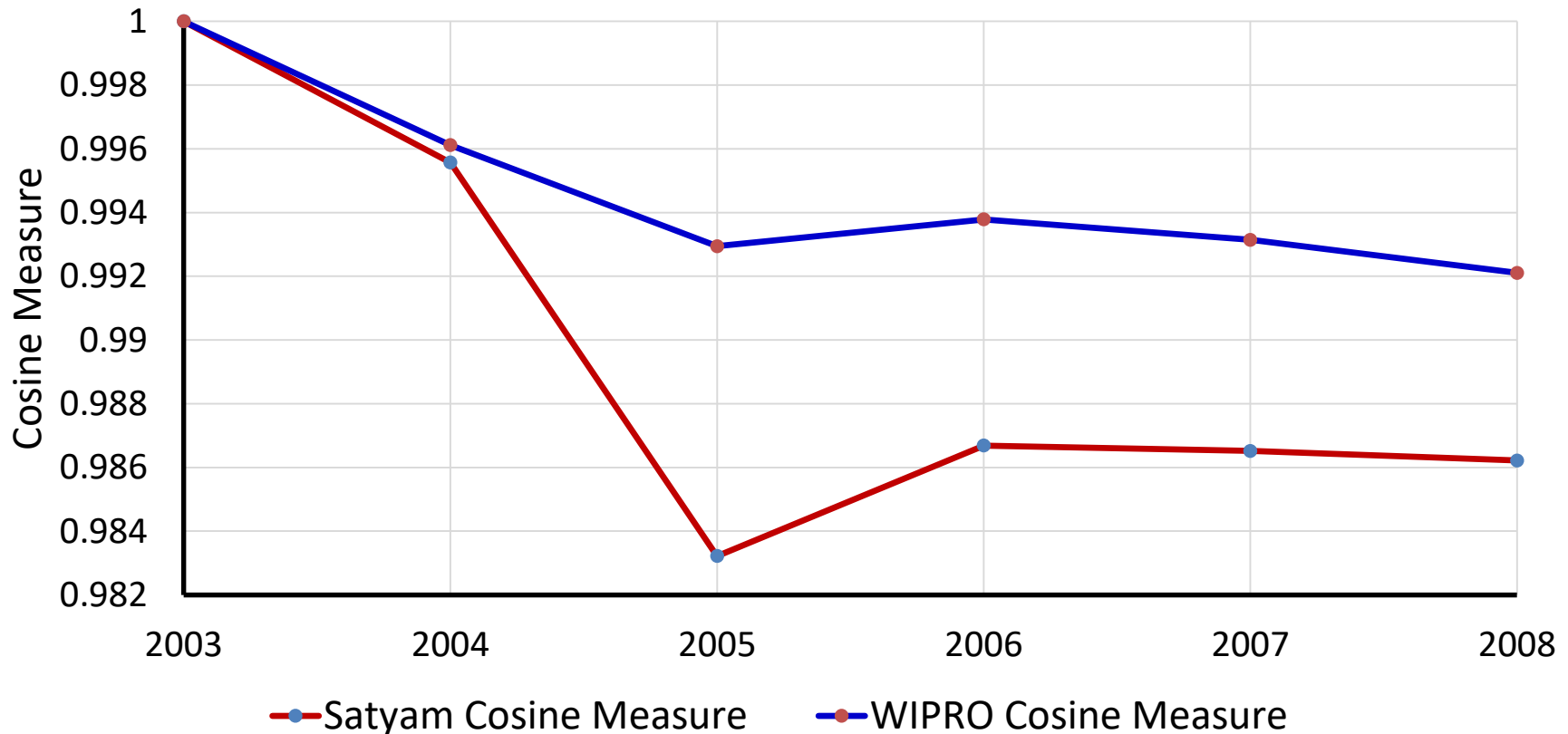# Example: Graph of Readability Indices for Satyam and WIPRO

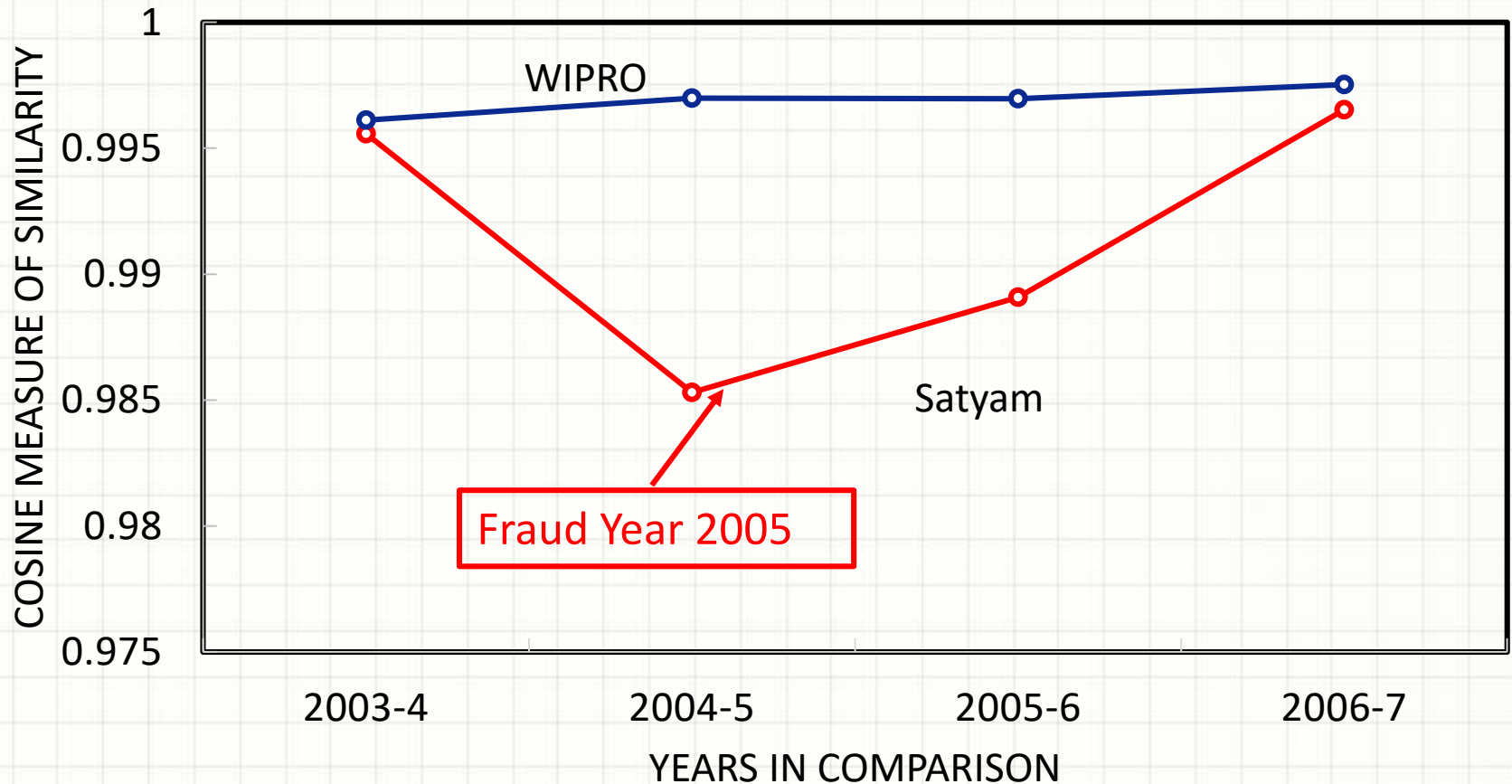# Anytime, Anywhere, at Your Finger Tips!

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Cosine Measure of Similarity

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CIK : 1275158   Change CIK   **Year :** 1994 to 2019

Add CIK

File Type:

○ 10-K	○ 8-K	○ 20-F	○ Form-3	○ 424B1	○ 424B4	○ 15F-12B	○ DEF 14A	○ N-CSR	○ UPLOAD	○ MDNA 10-K
○ 10-Q	○ 6-K	○ 40-F	○ Form-4	○ 424B2	○ 424B5	○ 15F-12G	○ DEFM14A	○ NSAR-A	○ CORRESP	○ MDNA 10-Q
○ N-Q	○ S-1	○ 11-K	○ Form-5	○ 424B3	○ 424B7	○ 15F-12D	○ DEFM14C	○ NSAR-B	○ ITEM 1A	○ FOOTNOTE 10-K
○ SD	○ S-4	○ 15-12B	○ 15-12G	○ 15-12D	○ 424B8	○ SC 13D	○ SC 13G	○ NSAR-U	○ 13F-HR	○ FOOTNOTE 10-Q

Cosine Similarity measures how close two documents are. **Word Variation** compares and provides the frequency of words that appear in two documents.

Search

Trail Version: Please email Tech Team at techteam@seekedgar.com if any error or suggestions.

The list of 10-K 's filed between 1994 - 2019 years for CIK : 1275158

	Cosine Similarity		**Word Variation**	
Filing	**SEC File Link**	**Filing Date**	**Word Distribution**	
☑ 10-K	https://www.sec.gov/Archives/edgar/data/1275158/0001275158-19-000010-index.htm	03-15-2019	Download Distribution	
☑ 10-K	https://www.sec.gov/Archives/edgar/data/1275158/0001275158-18-000017-index.htm	03-15-2018	Download Distribution	
☑ 10-K	https://www.sec.gov/Archives/edgar/data/1275158/0001275158-17-000018-index.htm	03-02-2017	Download Distribution	
☑ 10-K	https://www.sec.gov/Archives/edgar/data/1275158/0001275158-16-000096-index.htm	03-01-2016	Download Distribution	
☐ 10-K/A	https://www.sec.gov/Archives/edgar/data/1275158/0001275158-15-000026-index.htm	05-07-2015	Download Distribution	
☐ 10-K	https://www.sec.gov/Archives/edgar/data/1275158/0001275158-15-000005-index.htm	02-24-2015	Download Distribution	
☐ 10-K	https://www.sec.gov/Archives/edgar/data/1275158/0001275158-14-000011-index.htm	03-07-2014	Download Distribution	

Graph of Cosine Similarity for Satyam and WIPRO

Cosine Measure of Similarity for Satyam and WIPRO in relation to 2003 20-F
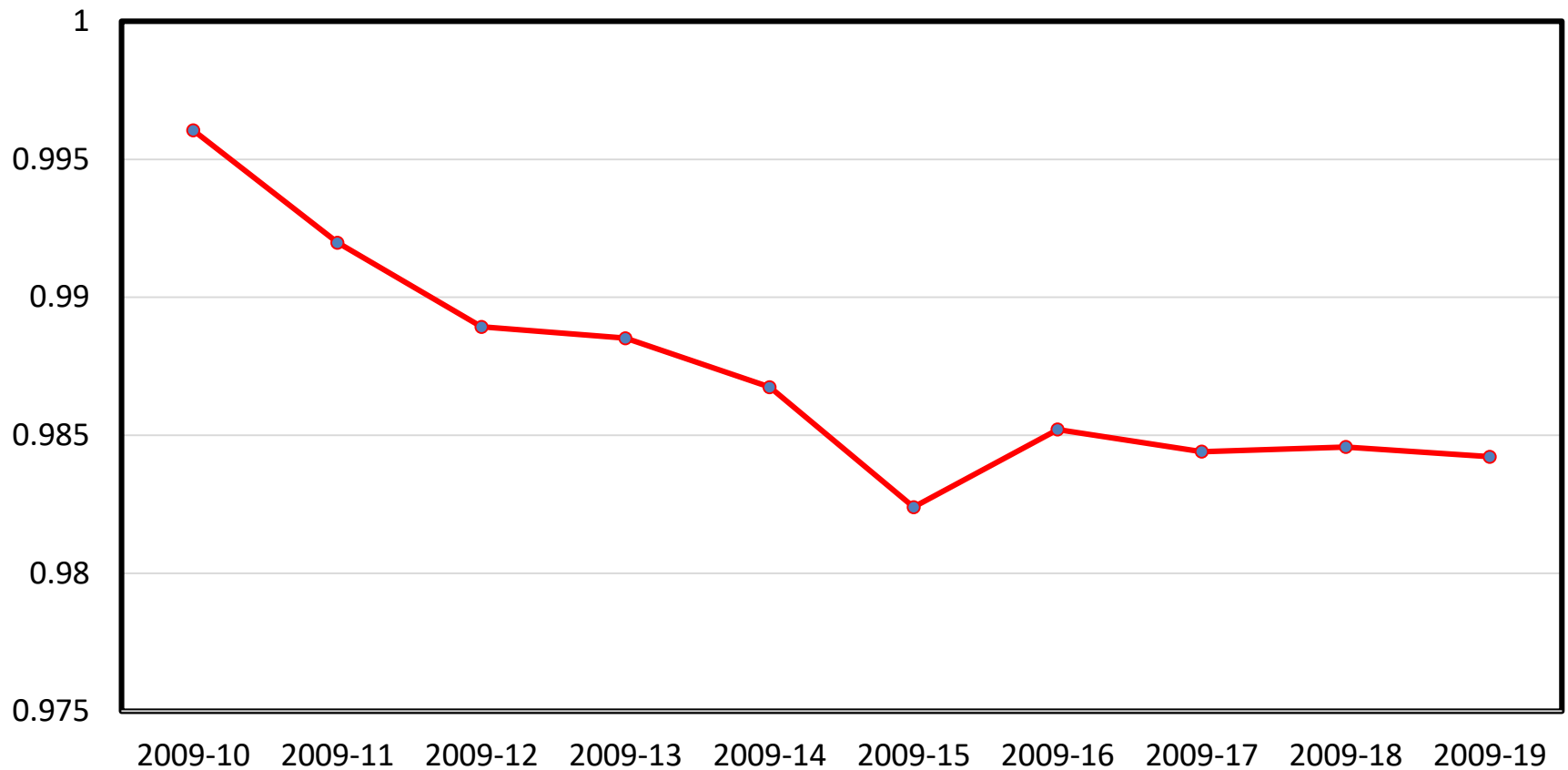
Change in Cosine Measure of Similarity for Satyam and WIPRO by Year (20-F)

# Graph of Cosine Similarity for Bancorp Inc. with respect to 2009 10K

File 1   https://www.sec.gov/Archives/edgar/data/1295401/0001295401-19-000040-index.html
File 2   https://www.sec.gov/Archives/edgar/data/1295401/0001562762-18-000100-index.html
File 3   https://www.sec.gov/Archives/edgar/data/1295401/0001295401-17-000002-index.html
File 4   https://www.sec.gov/Archives/edgar/data/1295401/0001295401-16-000017-index.html
File 5   https://www.sec.gov/Archives/edgar/data/1295401/0001295401-15-000005-index.html
File 6   https://www.sec.gov/Archives/edgar/data/1295401/0001295401-14-000003-index.html
File 7   https://www.sec.gov/Archives/edgar/data/1295401/0000950159-12-000151-index.html
File 8   https://www.sec.gov/Archives/edgar/data/1295401/0000950159-11-000137-index.html
File 9   https://www.sec.gov/Archives/edgar/data/1295401/0000950159-10-000205-index.html
File 10   https://www.sec.gov/Archives/edgar/data/1295401/0001193125-09-059928-index.html
File 11   https://www.sec.gov/Archives/edgar/data/1295401/0001193125-08-059003-index.html
File 12   https://www.sec.gov/Archives/edgar/data/1295401/0001193125-07-056963-index.html

Cosine Years	Cosine
2019 VS 2018	0.997664077
2018 VS 2017	0.997168298
2017 VS 2016	0.996570225
2016 VS 2015	0.992639558
2015 VS 2014	0.986645505
2014 VS 2012	0.992791407
2012 VS 2011	0.995728688
2011 VS 2010	0.99575684
2010 VS 2009	0.99604947
2009 VS 2008	0.995925613
2008 VS 2007	0.995980397

Change in Cosine Similarity Measure for Bancorp
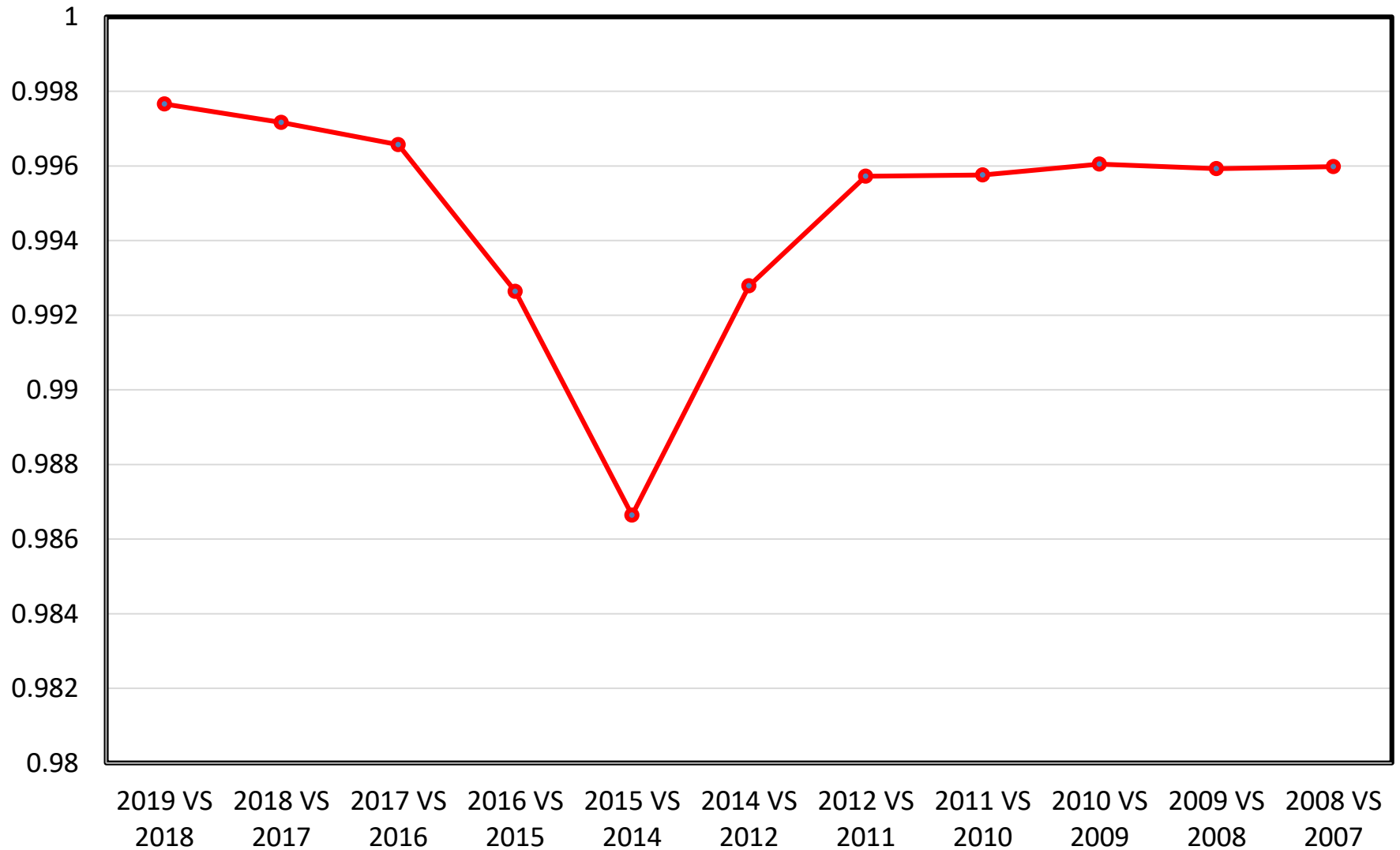
Enron -Cosine Measure w.r.t. 1999 10Q1

SeekiNF
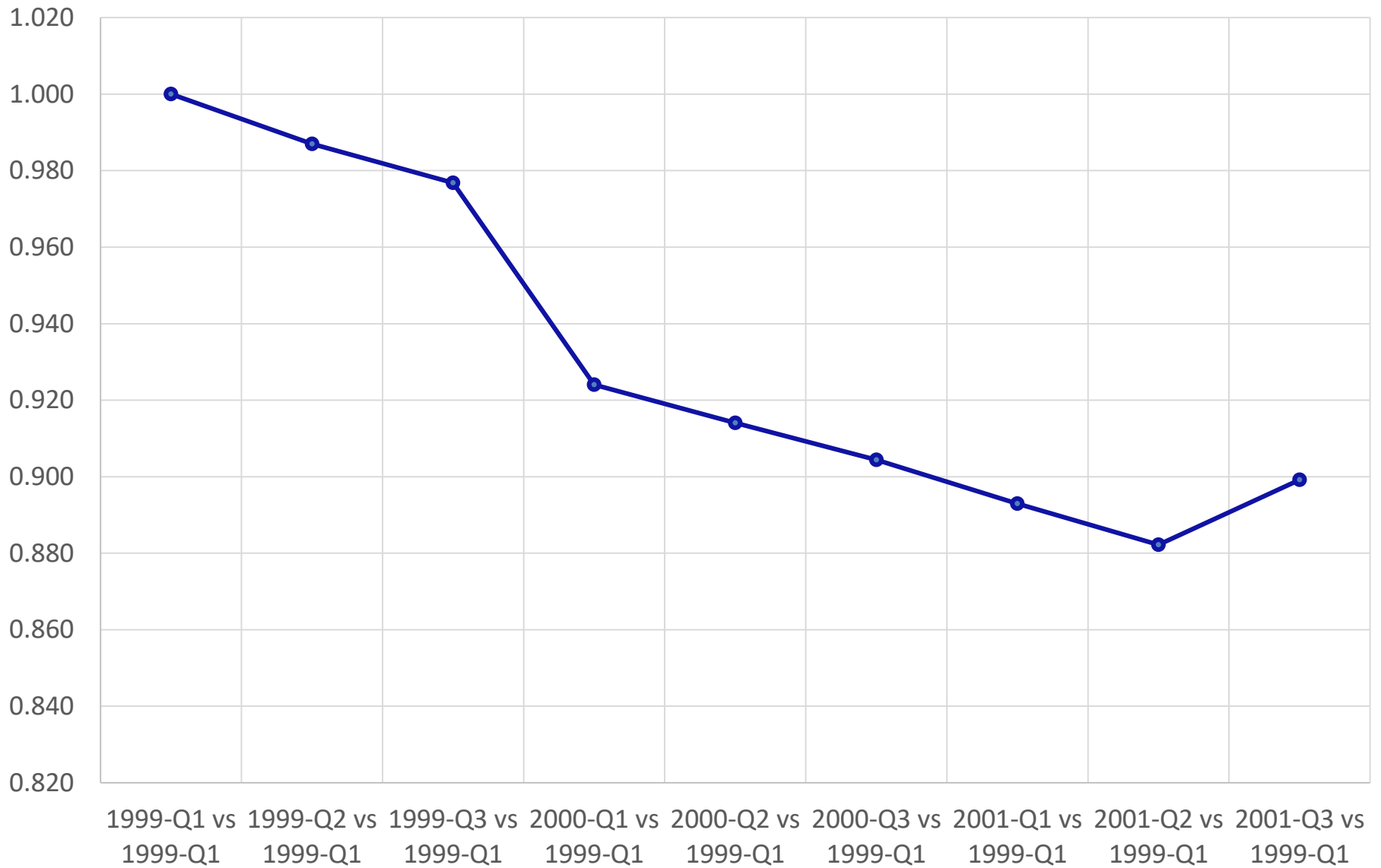
Example 12: Cosine Similarity Measure and Word Variability

Example 12b:

Word Variation Year-to-Year

Example: Word Variations
Year-to-Year for Satyam and WIPRO

New Words in 20-F of 2008 that were not present in 20-F of 2007 for Satyam

WORD VARIATIONS FOR 1106056		
	https://w	https://www.sec.gov/Archives/edgar/data/1106056/0001145549-07-000670-index.html
WORDS	2008	2007
nitor	22	0
afm	13	0
bridge	10	0
euronext	9	0
belts	6	0
deconsolidation	6	0
lieu	6	0
pharma	6	0
hetzel	5	0
caterpillar	4	0
chicago	4	0
conditional	4	0
contributed	4	0
fbt	4	0
fmsa	4	0
infocity	4	0

Words in 20-F of 2008 that are not present in 20-F of 2007 for Satyam

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Example: Word Variations Year-to-Year for Satyam and WIPRO

Words absent in 20-F of 2008, but were present in 20-F of 2007 for Satyam

WORD VARIATIONS FOR 1106056								
	https://w	https://www.sec.gov/Archives/edgar/data/1106056/0001145549-07-000670-index.html						
WORDS	2008	2007						
acceleration	0	6						
contingency	0	6						
fulfillment	0	6						
resolved	0	6						
upto	0	6						
allotment	0	5						
allotted	0	5						
bommakanti	0	5						
concerned	0	5						
rank	0	5						
redeem	0	5						
acquirer	0	4						
allocation	0	4						
consequence	0	4						
decided	0	4						
get	0	4						
heirs	0	4						
murty	0	4						
procedure	0	4						
quantifying	0	4						
quantum	0	4						
referral	0	4						
tranche	0	4						
triggering	0	4						

Words in 20-F of 2007 that are not present in 20-F of 2008 for Satyam

8. Risk Sentiment Metrics

- **Risk Sentiment** (Feng Li Model)
  https://papers.ssrn.com/sol3/papers.cfm?abstract_id=898181

- **Risk Sentiments** (Campbell et al. Model)
  https://link.springer.com/article/10.1007/s11142-013-9258-3

  a. **Risk Sentiment** (Financial)

  b. **Risk Sentiment** (Legal and Regulatory, i.e., Litigation)

  c. **Risk Sentiment** (Tax)

  d. **Risk Sentiment** (Systematic, economy)

  e. **Risk Sentiment** (Idiosyncratic, specific to firm)

  f. **Risk Sentiment** (Overall)

Enron Risk Sentiments = RSt = Ln(1+NRt)
Fang Li Measure
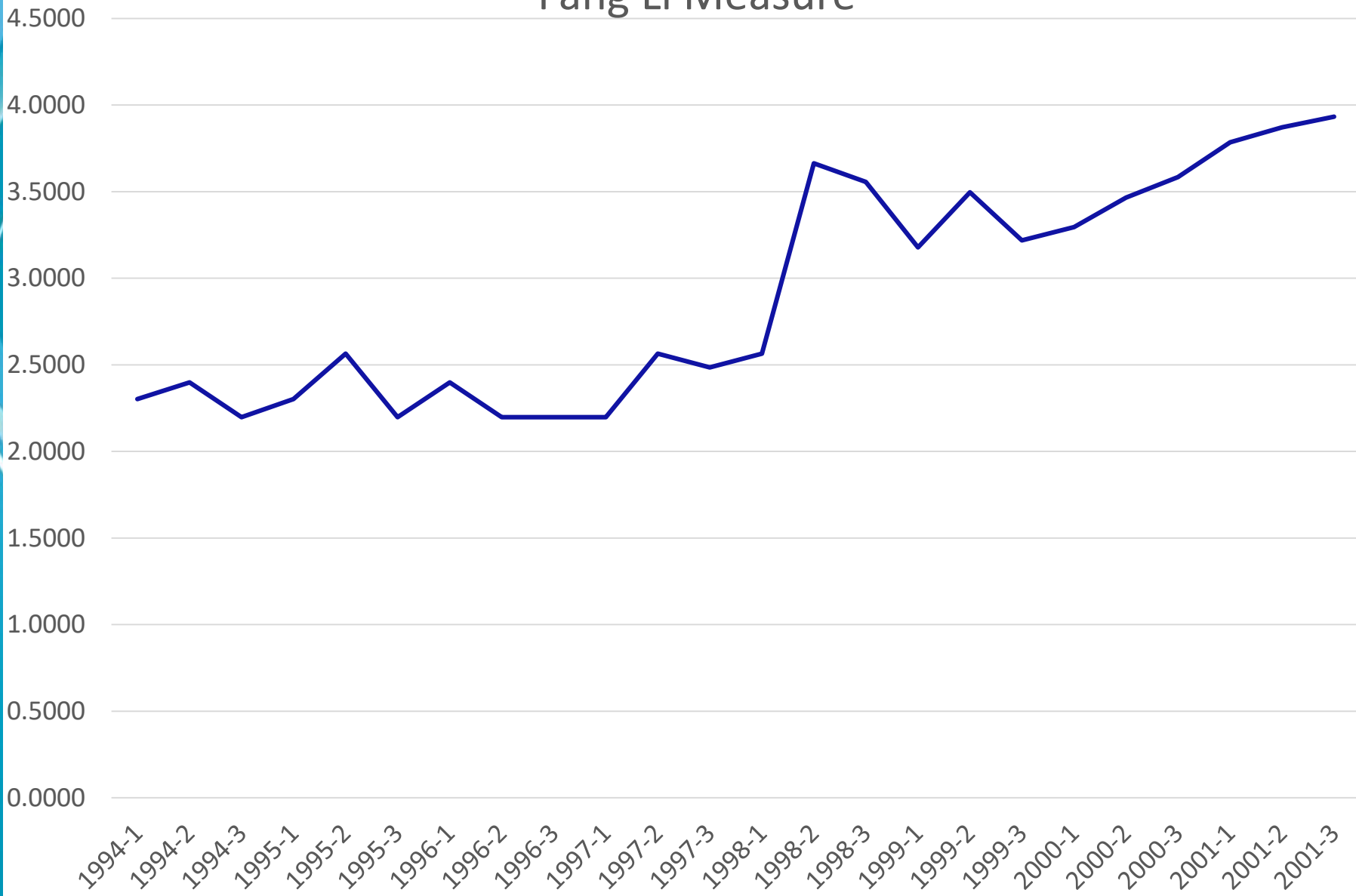
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The information content of mandatory risk factor disclosures in corporate filings

(Item 1A)

by

John L. Campbell • Hsinchun Chen •

Dan S. Dhaliwal • Hsin-min Lu • Logan B. Steele

In

Word List for Financial Risk

Table 9 Key words list by risk category

Risk category	Keyword	Risk category	Keyword
Financial	Anti-takeover (provisions|provision)	Financial	Reserves
Financial	Bank debt	Financial	Revolver
Financial	Capital (expenditure|expenditures)	Financial	Sale of productive assets
Financial	Capital (lease|leases)	Financial	Stock market listing
Financial	Chapter 11	Financial	Stock price drop
Financial	Chapter 7	Financial	Stock price volatility
Financial	Chapter 9	Financial	Underfunded pensions
Financial	Collateral	Financial	Underwriting
Financial	Concentrated ownership	Financial	Volatility of operating results
Financial	(Covenant|covenants)	Financial	Volatility of revenues
Financial	Credit (facility|facilities)	Financial	Volatility of sales
Financial	Credit rating	Financial	Working capital
Financial	Credit risk	Other-Idiosyncratic	Acquisition
Financial	Debt burden	Other-Idiosyncratic	Adequate staffing
Financial	Decline in stock price	Other-Idiosyncratic	Advertising

Word List for Litigation Risk

Table 9 continued

Risk category	Keyword	Risk category	Keyword
Legal and Regulatory	Pending (lawsuit|lawsuits)	Other-Systematic	Foreign exchange
Legal and Regulatory	Plaintiff	Other-Systematic	(Forward|forwards)
Legal and Regulatory	Possibility of (restatement|restatements)	Other-Systematic	Fuel
Legal and Regulatory	Potential (lawsuit|lawsuits)	Other-Systematic	Future
Legal and Regulatory	Product liability	Other-Systematic	Gas
Legal and Regulatory	(Regulation|regulations)	Other-Systematic	Gasoline
Legal and Regulatory	Regulatory	Other-Systematic	GDP
Legal and Regulatory	Regulatory approval	Other-Systematic	G.D.P.
Legal and Regulatory	Regulatory change	Other-Systematic	GNP
Legal and Regulatory	Regulatory compliance	Other-Systematic	G.N.P.
Legal and Regulatory	Regulatory environment	Other-Systematic	General business risks
Legal and Regulatory	Related (party|parties)	Other-Systematic	General conditions

Risk Sentiments for Hertz Based on 10K

Risk Sentiments Graph for Hertz
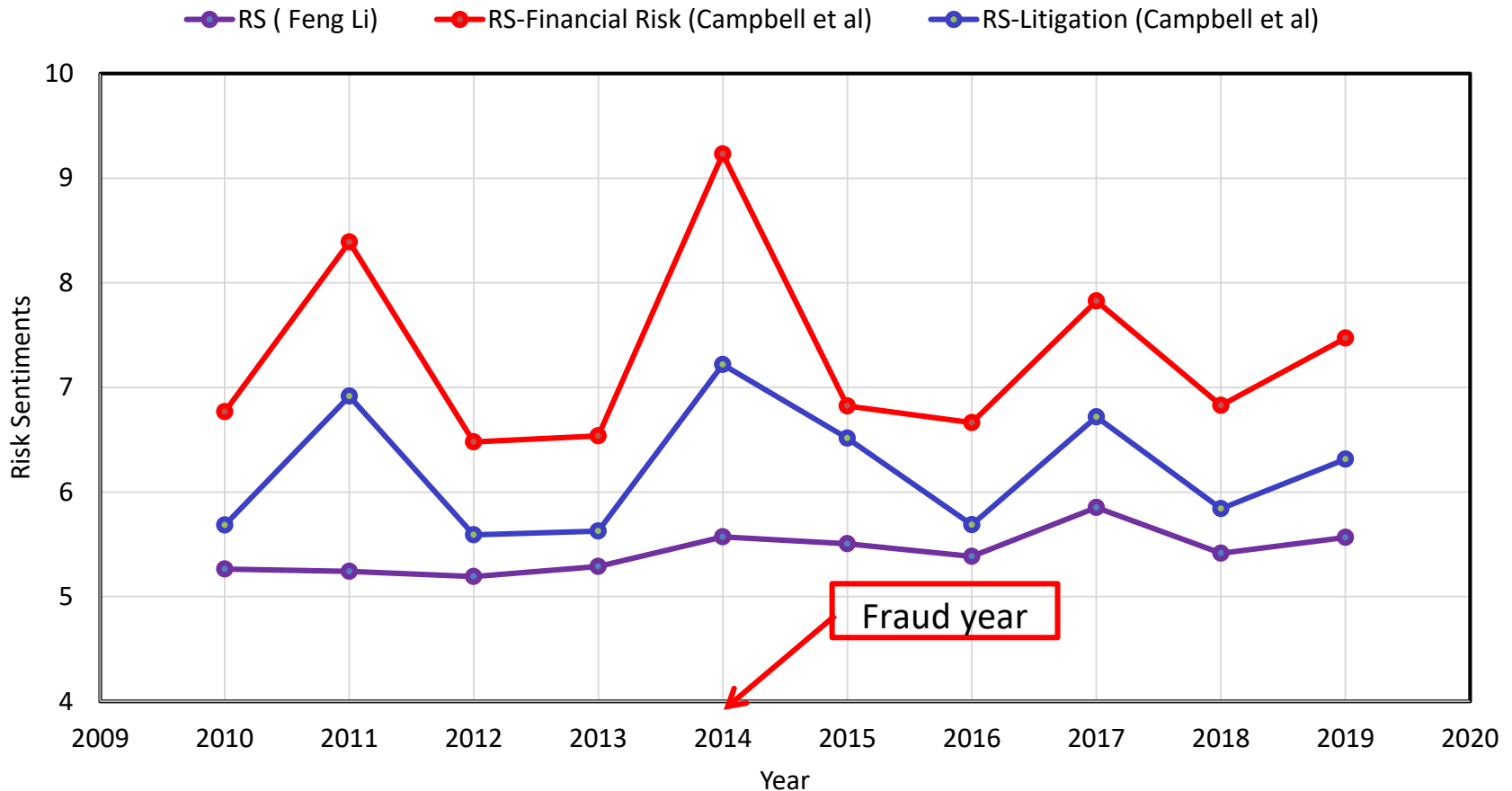
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Obtain Any Financial and Non-Financial Data

- Off Balance Sheet Items
- Air Traffic Liability
- Fuel Hedge Contracts
- Advertising expenses
- Marketing expense
- Off Balance Sheet items
- R&D Tax Credit (use R D Tax Credit)
- Executive Compensation Tables
- Executive Bios

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Download all Searched Output Results

- **Snippets in HTML File**

- **Tables in Excel Spreadsheet**

- **Tables in HTML File**

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1. **Number of Audit Committee Meetings** for 1994-2018.
2. **Number of Board of Directors Meetings** for 1994-2018.
3. **Compensation and Executive Bios** from Form 424Bs for the years 2003-2018.
4. **Subsidiaries database** by year and country (1994-2018).
5. **Conference calls transcripts** (who said what?) for the last 25 years (1994-2018) from SEC Filings.
6. **Company specific information** for the years 1994-2018 from 10Ks such as: CIK, Company Name, Business Address, Mailing Address, Filing Date, Date Accepted, Period of Report, IRS No., State of Incorporation, Fiscal Year End.
7. **File Analyses for all 10Ks and 10Qs** for 25 years (1994-2018): Word Count, Word Count without Numeric, Total Number of Sentences, and six readability indices.
8. **Database based on Forms 3, and 4**.
9. **Competition Metrics** for all companies based on 10K Filings (1994-2018).

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Current Subscribers

1. Australian National University, Australia
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18. University of Montreal, Canada (single user)

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22. University of Southern California, USA

23. University of Sydney, Australia

24. University of Texas-Dallas, USA

25. University of Texas – San Antonio, USA

26. University of Waterloo, Canada

27. Washington University in St. Louis, USA

28. Xavier University, USA

29. Yale University, USA

30. BuzzFeed News (USA, News media)

Example – Graph of Going Concern Opinions by Year

Percentage of Going Concern Opinions (GCOs) by Year
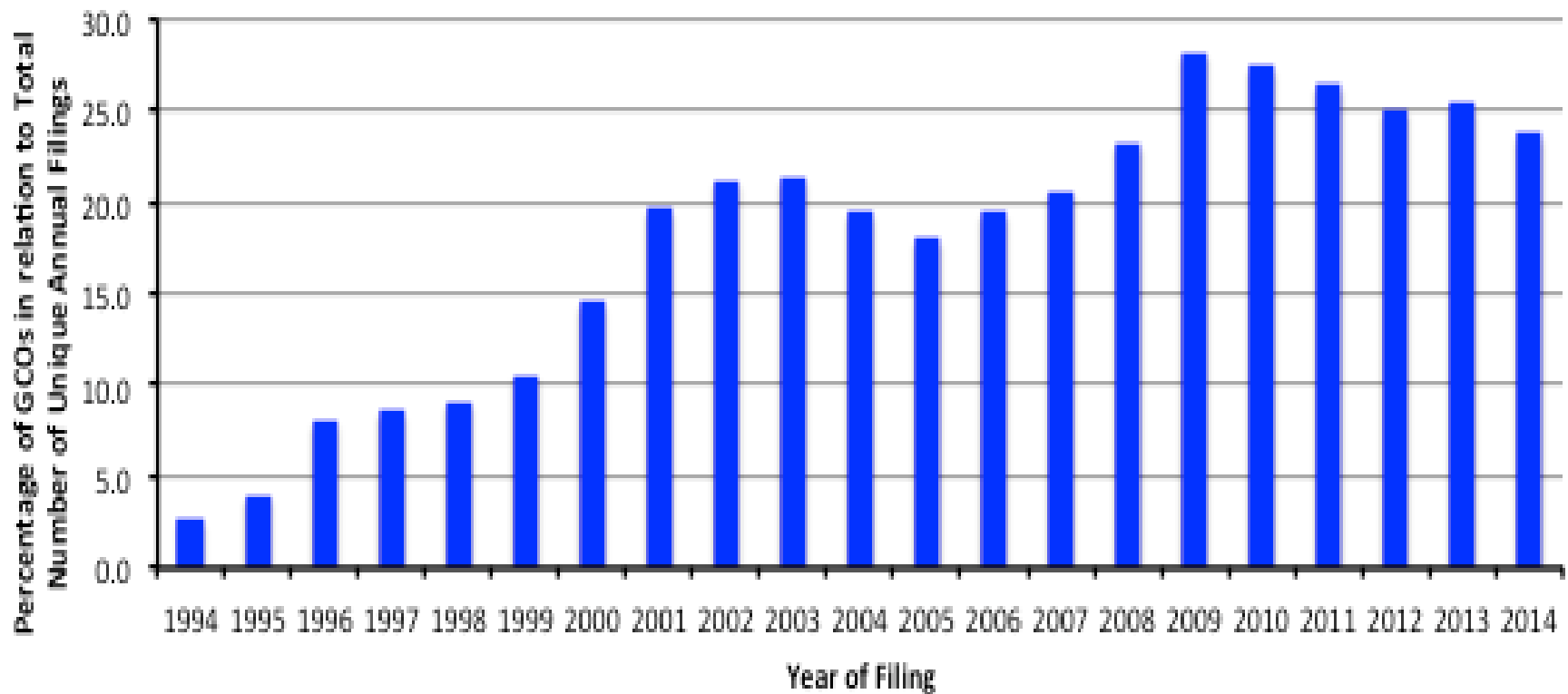
SeekiNF

Example – Graph of "We may never become profitable" with GC Opinions by Year

Percent of No/Never Profitable Companies and GC Audit Opinions
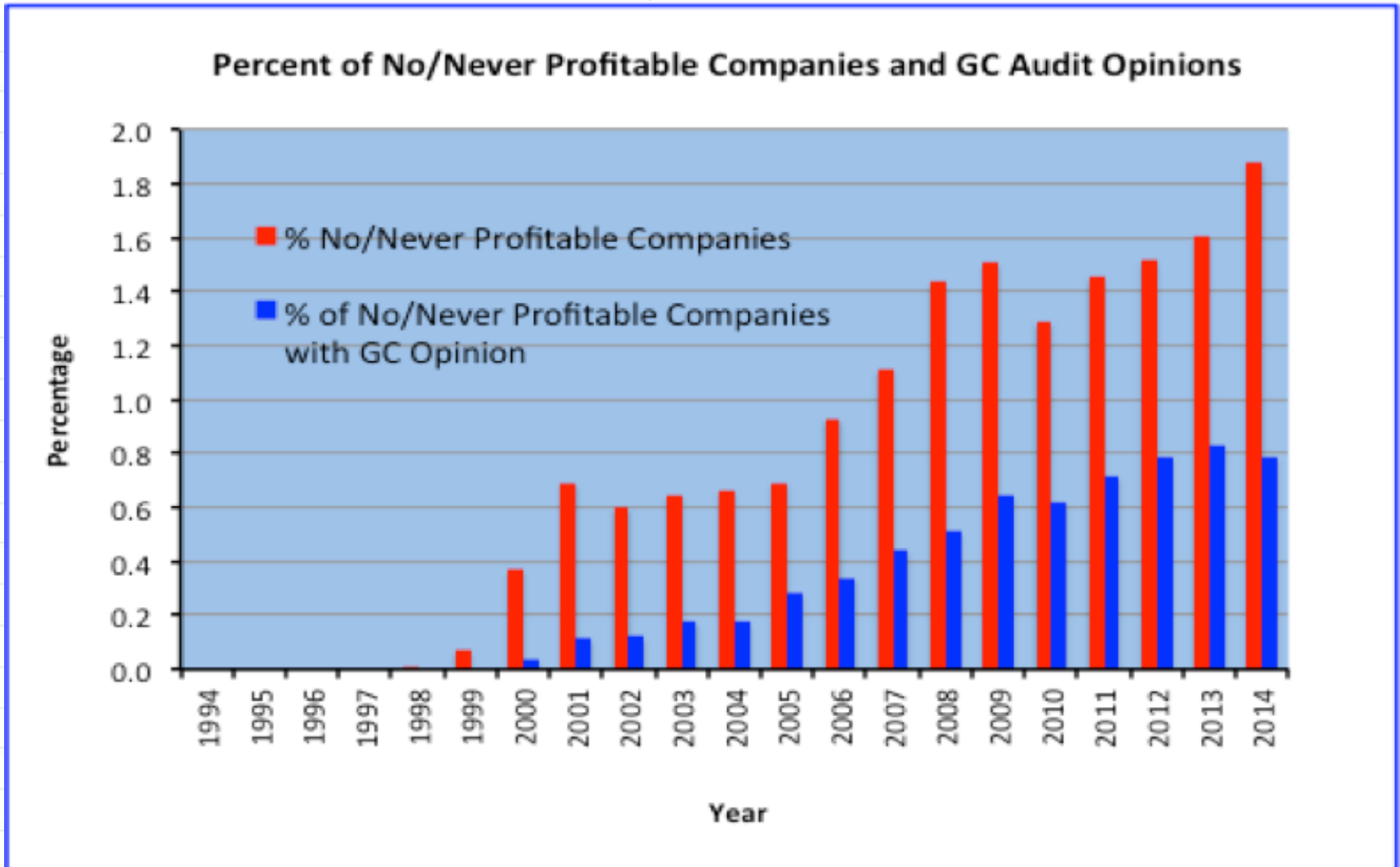
Competition Metric for Five companies for 10 years
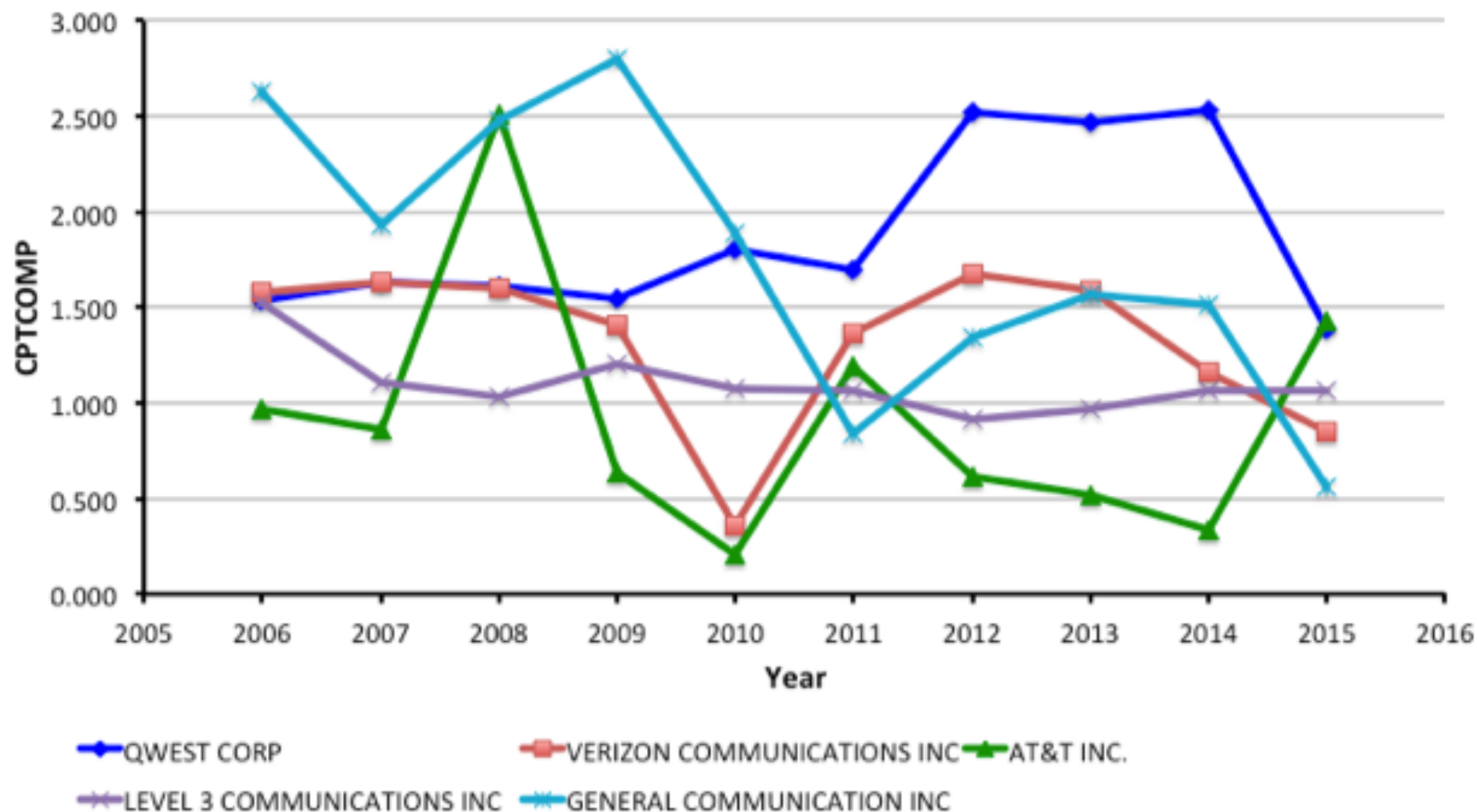
1 - 20 of 54 `<` `>`

Download Results

COMM 2014-CCRE19 Mortgage Trust
CIK :1612841
SIC :6189
File Type :PressRelease
File Date :08-21-2014
Filename :0001539497-14-001002.txt.EX-99.3.txt

DEUTSCHE MORTGAGE & ASSET RECEIVING CORP
CIK :1013454
SIC :6189
File Type :424B5
File Date :08-21-2014
Filename :0001539497-14-001003.txt

COMM 2014-CCRE19 Mortgage Trust
CIK :1612841
SIC :6189
File Type :424B5
File Date :08-21-2014
Filename :0001539497-14-001003.txt

COMM 2014-CCRE19 Mortgage Trust
CIK :1612841
SIC :6189
File Type :8-K
File Date :08-21-2014
Filename :0001539497-14-001002.txt

LendingClub Corp
CIK :1409970
SIC :6199
File Type :424B3
File Date :10-17-2012
Filename :0001409970-12-001192.txt

COMM 2014-CCRE19 Mortgage Trust CIK: 1013454 TYPE: 424B5 DATE: 20140821

View File	Download Raw File	Cosine Similarity/Word Variation	Raw Non Dollar Values in CSV	Raw Dollar Values in CSV	Download Table in CSV

Annex A-1 ID#	Mortgage Loan		Representation	Exception
All LCF Mortgage Loans	All LCF Mortgage Loans	(6)	Permitted Liens; Title Insurance	The lien of real property taxes and assessments shall not be considered due and payable until the earlier of (a) the date on which interest and/or penalties would first be payable thereon and (b) the date on which enforcement is entitled to be taken by the related taxing authority.
28	Trump Plaza Commercial	(13)	Actions Concerning Mortgage Loan	The Sponsor, Donald Trump, is subject to current litigation brought by multiple plaintiffs in New York and California who allege that Mr. Trump operated an unlicensed, illegal educational institution purporting to teach real estate strategies and techniques. The educational institution has ceased conducting business.
28	Trump Plaza Commercial	(16)	Insurance	The lender only holds and disburses proceeds under policies that are maintained by Borrower. Proceeds of insurance policies maintained by the Sublessor are held and applied in accordance with the provisions of the sublease between Borrower and Trump Plaza Owners, Inc. ("Sublessor").
All LCF Mortgage Loans	All LCF Mortgage Loans	(16)	Insurance	The exceptions to Representation and Warranty No. 29, relating to terrorism insurance, are also exceptions to Representation and Warranty No. 16.
Various	Certain LCF Mortgage Loans	(16)	Insurance	Subject to the other exceptions to Representation

Word Distribution:

Download Distribution

FILE ANALYSIS	
Total Word Count	119614
Total Word Count without numerics	98901
Sentence Count	1820
Gunning-Fog Index	30.8
Smog Index	23.652
Flesch Reading Ease	0.916
Flesch-Kincaid Grade Level	26.632
Automated Readability Index	30.053
Coleman-Liau Index	14.601

Executive Compensation Tables from DEF 14A

STEP 5: SUBMIT

1 - 20 of 3681 < >
Download Results

DS HEALTHCARE GROUP, INC.
CIK :1463959
SIC :2844
File Type :DEF 14A
File Date :12-31-2015

BUTLER NATIONAL CORP
CIK :15847
SIC :7990
File Type :DEF 14A
File Date :12-30-2015

VARIAN MEDICAL SYSTEMS INC
CIK :203527
SIC :3845
File Type :DEF 14A
File Date :12-30-2015

MTS SYSTEMS CORP
CIK :68709
SIC :3829
File Type :DEF 14A
File Date :12-30-2015

MISONIX INC
CIK :880432
SIC :3821
File Type :DEF 14A
File Date :12-30-2015

SIMULATIONS PLUS INC
CIK :1023459
SIC :7373
File Type :DEF 14A
File Date :12-29-2015

CARDICA INC
CIK :1178104
SIC :3841
File Type :DEF 14A
File Date :12-29-2015

View File   Download Raw File   Compare   Download Table in CSV

Name and Principal Position	Year	Salary ($)	Bonus ($)	Stock Awards ($)	Option Awards and Stock Appreciation Rights ($)	Non-Equity Incentive Plan Compensation ($)	Change in Pension Value and Nonqualified Deferred Compensation Earnings($)	All Other Compensation ($)(1)	Total ($)(2)
Clark D. Stewart, CEO President and Director	2015	458	---	---	---	---	---	79	537
	2014	396	---	---	---	---	---	46	442
	2013	477	9	---	---	---	---	39	525
R. Warren Wagoner Director - Chairman of the Board	2015	---	---	---	---	---	---	---	---
	2014	75	---	---	---	---	---	10	85
	2013	269	5	---	---	---	---	15	289
Craig D. Stewart Vice President and Chief Financial Officer	2015	246	---	---	---	---	---	40	286
	2014	210	---	---	---	---	---	46	256
	2013	214	6	---	---	---	---	44	264
Christopher J. Reedy Vice President and Secretary	2015	244	10	---	---	---	---	23	277
	2014	227	---	---	---	---	---	23	250
	2013	230	23	---	---	---	---	26	279

Word Distribution:

Download Distribution

WORD COUNT	
Total Word Count	2964
Total Word Count without numerics	2486

TOP WORD LIST		
WORD LIST	COUNT	PERCENTAGE
the	127	4.3
of	95	3.2
0	82	2.8
and	79	2.7
to	52	1.8
000	38	1.3
for	38	1.3
in	35	1.2
by	29	1.0
or	29	1.0
a	29	1.0
which	24	0.8
stock	23	0.8
1	21	0.7
stewart	19	0.6
as	18	0.6
at	18	0.6
125	18	0.6
be	18	0.6
on	17	0.6

Salary-Bonusseekedgar_20161009171611.xlsx

	CIK	COMPANY NAME	SIC	FILING DATE	FILE TYPE	SEC LINK	SNIPPET NUMBER	H	I	J	K	L	M	N	O	P	Q	R	S
1	CIK	COMPANY NAME	SIC	FILING DATE	FILE TYPE	SEC LINK	SNIPPET NUMBER												
2																			
3	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-1		Jack Heilbron			Larry Dubose		Kenneth Elsberry					
4	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-1	Base Salary	$	308,711	$	62,500	$	205,962					
5	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-1	Cash Bonus		150,000		75,000		106,000					
6	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-1	Stock		145,000		75,000		104,000					
7	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-1	Other		85,049		23,974		21,885					
8	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-1												
9	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-1	Total Compensation	$	688,760	$	236,474	$	437,847					
10	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-1												
11	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-1	Peer Group Average	$	2,579,000	$	590,000	$	1,175,000					
12	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-2	Name and Principal Position	Year	Salary		Bonus (1)		Stock Awards (2)		Options Awa	All Other Compensation (4	Total	
13	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-2	Larry G. Dubose	2015	$	62,500	$	75,000	$	75,000		$	23,974	$
14	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-2	CFO and Treasurer of NetREIT Du	2014		266,863		10,000		60,000		$	30,343	
15	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-2												
16	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-2	Kenneth W. Elsberry	2015		209,923		106,000		104,000			21,884	
17	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-2	Chief Financial Officer	2014		198,041		80,000		75,000			19,816	
18	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-2												
19	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-2	Jack K. Heilbron	2015		308,711		150,000		145,000			85,049	
20	1080657	NETREIT, INC.	6798	10/7/16	DEF 14A	http://www.	Table-2	Chairman of the Board, President	2014		291,236		140,000		100,000			78,749	
21	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Joshua H. Levine,	2016	682,188		0		4,365,000		0	156,787	24,558	5,228,533
22	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	President and Chief Executive	2015	662,481		0		2,974,500		0	333,890	30,567	4,001,438
23	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Officer	2014	637,519		0		3,270,250		0	857,592	18,401	4,783,762
24	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Kevin Waters,(5)	2016	343,975		0		1,450,525		0	39,594	9,972	1,844,066
25	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Senior Vice President,	2015	0		0		0		0	0	0	0
26	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Chief Financial Officer	2014	0		0		0		0	0	0	0
27	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Kelly Londy,	2016	417,500		0		1,631,550		0	55,988	4,557	2,109,595
28	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Executive Vice President,	2015	401,539		0		640,245		0	118,052	5,226	1,165,062
29	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Chief Operating Officer	2014	368,077		0		342,000		0	310,240	7,077	1,027,394
30	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Alaleh Nouri,	2016	320,711		0		1,091,250		0	33,835	5,643	1,451,439
31	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Senior Vice President,	2015	276,058		37,500		-6)	121,350	0	57,972	5,081	497,961
32	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	General Counsel and Corporate	2014	255,574		37,500		-6)	331,193	0	99,112	8,893	732,272
33	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Secretary											
34	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Gregory Lichtwardt,(7)	2016	145,561		0		0		0	0	273,571	419,132
35	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Executive Vice President,	2015	390,116		0		576,219		0	114,694	614	1,081,643
36	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Operations and Chief Financial	2014	292,989		-8)		0		1,794,375	0	255,671	631	2,343,666
37	1138723	ACCURAY INC	3841	10/7/16	DEF 14A	http://www.	Table-1	Officer											

Example 5(a). Executive Compensation Tables in html Format

Executive Bios

Number of Employees
From 10K

Number of Employees From 10K

STEP 5: SUBMIT

1 - 20 of 305

Download Results

View File | Download Raw File | Compare | Download Table in CSV

Word Distribution:

Download Distribution

	2016[1]	2015[1]	2014	2013	2012
(Dollars in thousands, except per share data)					
Fiscal years ended October 31					
OPERATING RESULTS:					
Net sales	$2,392,175	$2,390,875	$2,172,691	$2,041,431	$1,958,690
Net sales growth from prior year	0.1%	10.0%	6.4%	4.2%	4.0%
Gross profit as a percentage of net sales	36.6%	35.0%	35.6%	35.5%	34.4%
Selling, general, and administrative expense as a percentage of net sales	22.6%	22.5%	23.5%	24.2%	23.9%
Operating earnings	$ 334,396	$ 299,114	$ 263,157	$ 230,662	$ 205,613
As a percentage of net sales	14.0%	12.5%	12.1%	11.3%	10.5%
Net earnings	$ 230,994	$ 201,591	$ 173,870	$ 154,845	$ 129,541
As a percentage of net sales	9.7%	8.4%	8.0%	7.6%	6.6%
Basic net earnings per share[2]	$ 2.10	$ 1.81	$ 1.54	$ 1.34	$ 1.09
Diluted net earnings per share[2]	$ 2.06	$ 1.78	$ 1.51	$ 1.31	$ 1.07
Return on average stockholders' equity	43.0%	44.7%	45.3%	46.1%	44.7%
SUMMARY OF FINANCIAL POSITION:					
Total assets	$1,387,518	$1,303,658	$1,192,415	$1,002,748	$ 935,199
Average net working capital as a percentage of net sales[3]	15.9%	16.0%	15.1%	16.6%	15.2%
Long-term debt, including current portion	$ 353,907	$ 377,952	$ 353,956	$ 223,544	$ 225,340
Stockholders' equity	$ 550,035	$ 462,165	$ 408,727	$ 358,738	$ 312,402
Debt-to-capitalization ratio	39.2%	45.0%	47.8%	38.4%	41.9%
CASH FLOW DATA:					
Cash provided by operating activities	$ 361,942	$ 236,869	$ 182,365	$ 221,876	$ 185,798
Repurchases of Toro common stock	$ 111,999	$ 106,964	$ 103,039	$ 99,587	$ 93,395
Cash dividends per share of Toro common stock[2]	$ 0.60	$ 0.50	$ 0.40	$ 0.28	$ 0.22
OTHER STATISTICAL DATA:					
Market price range:					
High sales price[2]	$ 49.50	$ 37.91	$ 33.68	$ 29.75	$ 21.18
Low sales price[2]	$ 32.35	$ 30.10	$ 27.88	$ 20.12	$ 12.94
Average number of employees	6,834	6,682	5,979	5,002	5,066

FILE ANALYSIS

Total Word Count	10115
Total Word Count without numerics	6684
Sentence Count	192
Gunning-Fog Index	25.2
Smog Index	21.53
Flesch Reading Ease	3.467
Flesch-Kincaid Grade Level	21.456
Automated Readability Index	22.949
Coleman-Liau Index	17.849

General Agriculture Corp
CIK :1519894
SIC :0100
File Type :10-K
File Date :12-27-2016
Filename :0001144204-16-141396.txt

SPAN AMERICA MEDICAL SYSTEMS INC
CIK :718924
SIC :3842
File Type :10-K
File Date :12-23-2016
Filename :0001437749-16-043736.txt

TORO CO
CIK :737758
SIC :3524
File Type :10-K
File Date :12-22-2016
Filename :0001047469-16-017295.txt

PIEDMONT NATURAL GAS CO INC
CIK :78460
SIC :4924
File Type :10-K
File Date :12-22-2016
Filename :0000078460-16-000066.txt

GREIF INC
CIK :43920

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CONCLUS

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will drive the future research,

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