



How We Use AI with XBRL

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Jason Zanfardino

Chief Executive Officer and Co-Founder
Counterparty Insight

About Counterparty Insight

- We are a credit risk and bank counterparty intelligence platform.
- Founded in early 2026 by a team of experienced bank credit risk and SaaS experts.
- Focus on bank credit analysis and loan syndication deal tracking.
- AI is embedded throughout the platform.

XBRL datasets power our entire bank credit analysis platform

Did You Know?

Starting in 2005, U.S. banks have filed quarterly financial statements (named Call Reports) to the FDIC in XBRL format

- The FFIEC Call Report is the largest deployed XBRL dataset in U.S. financial services.
- About 4,300 U.S. banks file a Call Report every quarter, and every one of those filings is XBRL.
- Each filing contains approximately 600 facts.
- All XBRL filings are available on the FFIEC website.

What We've Built with XBRL and AI

Three separate but related features:

1. A quantitative risk-rating model using XBRL-filed facts paired with a conversational AI chat analyst.
2. Financial Review assembler, which auto-generates a credit write-up using XBRL-structured data with AI.
3. A financial statement AI assistant that handles open-ended financial statement questions from the user.

1) Quantitative bank risk rating model directly on XBRL data

- The bank rating model is a CAMELS-style scoring framework computed entirely from XBRL Call Report facts.
- We then layer on an AI chat assistant to support interactive follow-up questions, such as:
 - What were the primary drivers of the risk rating?
 - What factors are driving the rating up/down?
 - How does this bank's rating compare to its peers?

Risk Rating AI Analyst ↑ Export to Word 📌 🗑️ ⌛ >

What is driving JPMorgan Chase Bank, National Association's composite rating?

What's Driving JPMorgan Chase's A+ Rating (5.33)
The composite score breaks down into two key dynamics: a strong quantitative profile further enhanced by a G-SIB adjustment.

Adjustment Impact

- Raw quantitative score: 6.73 (A-)
- G-SIB adjustment: -2.00 (government support / systemic importance)
- Final score: 5.33 (A+)

The G-SIB adjustment is the single largest factor lifting JPM from A- territory to A+.

CAMELS Component Drivers

Component	Weight	Score	Grade	Impact
Asset Quality	40%	5.75	A	Strongest driver
Management	12%	6.00	A	Supportive
Earnings	12%	6.00	A	Supportive
Sensitivity	12%	7.00	A-	Neutral
Liquidity	12%	8.50	BBB	Drag
Capital	12%	9.50	BB	Largest drag

Pulling the Rating Up

- **Asset Quality (5.75, 40% weight)** dominates the score. Texas Ratio of 4.21% (score 7), NCOs at 0.15% (score 7), and noncurrent loans at 0.85% (score 8) all reflect a clean book.
- **Earnings:** ROAA of 1.33% scores 6, solidly in A territory.
- **Management:** Efficiency Ratio at 54.83% (score 6) and strong

2) AI-generated Financial Reviews

- The AI-generated Financial Review is a structured deliverable:
 - A written credit review for each bank, generated by the LLM against the XBRL context.
 - AI does the first-draft research lift and the analyst edits and finalizes.
- XBRL and AI allows the platform to generate reports on the full 4,300+ bank universe each quarter

The screenshot displays the JPMorgan Chase Bank, National Association AI-generated financial review interface. The top navigation bar includes links for Bank Profile, Risk Rating, AI Analyst, Summary Financials, Call Report Schedules, UBPR, XBRL QA, Financial Reviews (selected), Syndications, Exposures, and Risk Signals. The main content area is titled "JPMorgan Chase Bank, National Association" and includes a "Draft" status, a "Mark as Finalized" button, and an "Export to Word" button. A list of included sections is shown on the left, with checkboxes for Executive Summary, Bank Profile, Financial Summary (8Q trend), Capital Adequacy, Loan Portfolio, Asset Quality, Earnings, Liquidity & Funding, Risk Signals & Anomalies, Peer Comparison, and Counterparty Insight Risk Rating. The main content area displays the "Executive Summary" and "Bank Profile" sections, each with a "Regenerate" button. The Executive Summary section includes an AI-drafted top-line rating and key strengths and concerns, recommendation in 3-5 sentences. The Bank Profile section includes FDIC institution metadata and a detailed description of the bank's charter, headquarters, and assets.

3) AI Analyst

- Alongside Financial Reviews, the AI Analyst chat ingests all XBRL Call Report schedules covering the past 12 quarters.
- This structured XBRL data provides the ingredients passed to the LLM.
- AI is used as a conversational interface to help a credit analyst explain WHY the financial results are what they are.

Prompt: What drove the change in total assets?

AI Output:

JPMorgan Chase Bank, National Association Export All to Word Credit Memo Briefing Memo PDF ×

Bank Profile Risk Rating **AI Analyst** Summary Financials Call Report Schedules UBPR XBRL QA Financial Reviews Syndications Exposures Risk Signals

What drove the change in total assets?

Total Assets — QoQ Driver Analysis
Total Assets grew +7.0% QoQ (\$3.75T → \$4.02T), an unusually large sequential expansion of ~\$264B. Here's the breakdown by major asset category:

Asset Category	Q1 2026	Q4 2025	QoQ Change	Contribution
Total Securities	\$821.98B	\$777.91B	+\$44.07B (+5.7%)	Largest absolute build
Net Loans & Leases	\$1,451.42B	\$1,422.50B	+\$28.92B (+2.0%)	Modest loan growth
Cash & Balances Due	\$317.58B	\$350.46B	-\$32.88B (-9.4%)	Cash redeployed

The "big three" categories net to roughly +\$40B, meaning the majority of the \$264B asset increase came from other balance sheet items — most likely trading assets, fed funds sold / reverse repo, and derivatives receivables, which are characteristic of JPM's large capital markets footprint.

Supporting Evidence from RC-K Quarterly Averages

Average Balance	Q1 2026	Q4 2025	QoQ
Qtly Avg Fed Funds Sold & Rev Repo	\$373.58B	\$341.51B	+\$32.07B (+9.4%)
Qtly Avg US Treasury & Govt Sec	\$477.39B	\$454.36B	+\$23.03B (+5.1%)
Qtly Avg Total Assets	\$3,920.68B	\$3,808.42B	+\$112.26B (+2.9%)

Reverse repo activity grew nearly 10% on an average basis — a strong indicator that securities financing / capital markets balances were a meaningful contributor to period-end asset growth.

Funding Side

Funding Source	Q1 2026	Q4 2025	QoQ
Total Deposits	\$2,788.00B	\$2,697.84B	+\$90.15B (+3.3%)
Total Liabilities	\$3,680.61B	\$3,416.69B	+\$263.92B (+7.7%)
Total Equity Capital	\$335.93B	\$335.94B	~Flat

Deposits funded only ~\$90B of the ~\$264B asset increase. The remaining ~\$174B was funded by non-deposit liabilities (repo, other borrowings, trading liabilities) — consistent with capital markets-driven growth rather than traditional banking expansion.