

# Professional Financial Reports with {**rmarkdown**}

Brad Lindblad, MBA

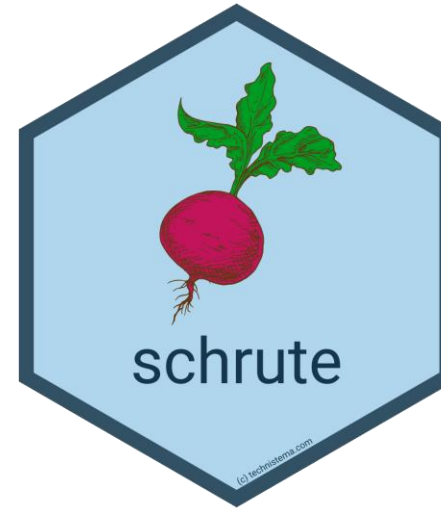
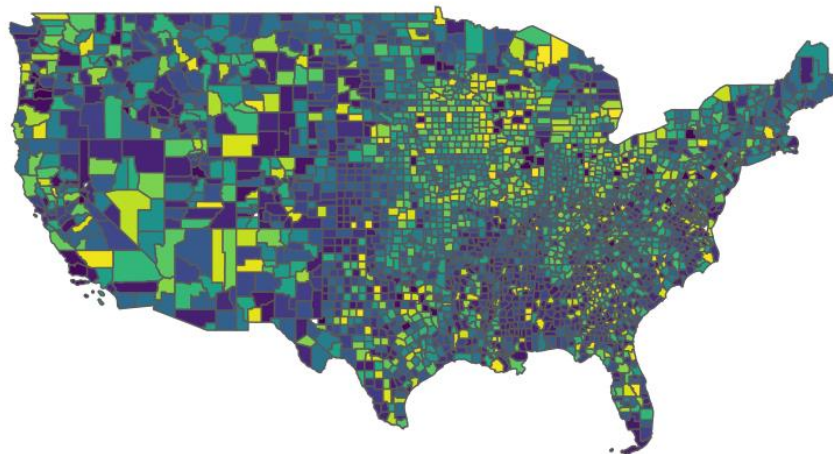
bradley.lindblad@gmail.com

[Technistema.com](http://Technistema.com)

Repo:

[https://github.com/bradlindblad/pro\\_reports\\_talk](https://github.com/bradlindblad/pro_reports_talk)

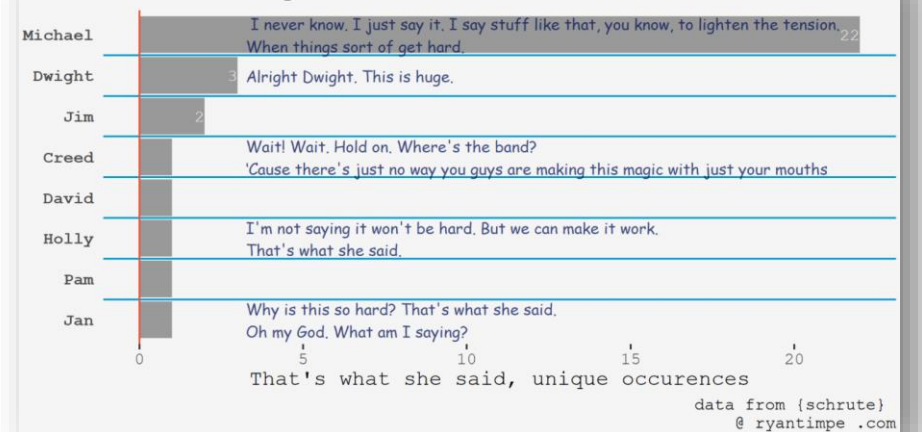
# About me



Schrute.jl

## That's what she said.

Jokes landed by characters in The Office (US)



@ryantimpe

Black Swan Financial, Inc.

# Monthly Branch Report

For Fargo, ND Branch  
Nov, 2019



## Top Customers by State

Customer	Interest Income
Cremin, Cremin and Cremin	\$87,707.01
Rau and Sons	\$46,302.31
Towne-Towne	\$65,395.66
Krajcik PLC	\$34,106.65
Hill Ltd	\$33,592.04
Kirlin-Kirlin	\$33,210.16
Pacocha-Pacocha	\$11,685.69
Moriel-Moriel	\$10,106.83
Volkman Group	\$7,812.73
Schaden, Schaden and Schaden	\$6,875.26

## Top Customers by State - Total Interest Income



## Income Statement

	2019-11
Interest Income	
Loans & Leases	\$19,481.05
Debt Securities	\$39,008.22
Other Interest Income	\$6,523.29
Total Interest Income	\$65,012.56
Interest Expense	
Deposits	\$28,522.50
Long-term Debt	\$36,988.44
Total Interest Expense	\$65,510.94
Net Interest Income	-\$498.49
Noninterest Income	
Card Income	\$35,385.30
Service Charges	\$22,303.86
Total Noninterest Income	\$57,689.16
Total Revenue, Net of Interest Income	\$57,190.77
Noninterest Expense	
Provision for Credit Losses	\$36,409.22
Other Noninterest Expense	\$1,876.87
Total Noninterest Expense	\$38,286.09
Net Revenue	\$19,904.68

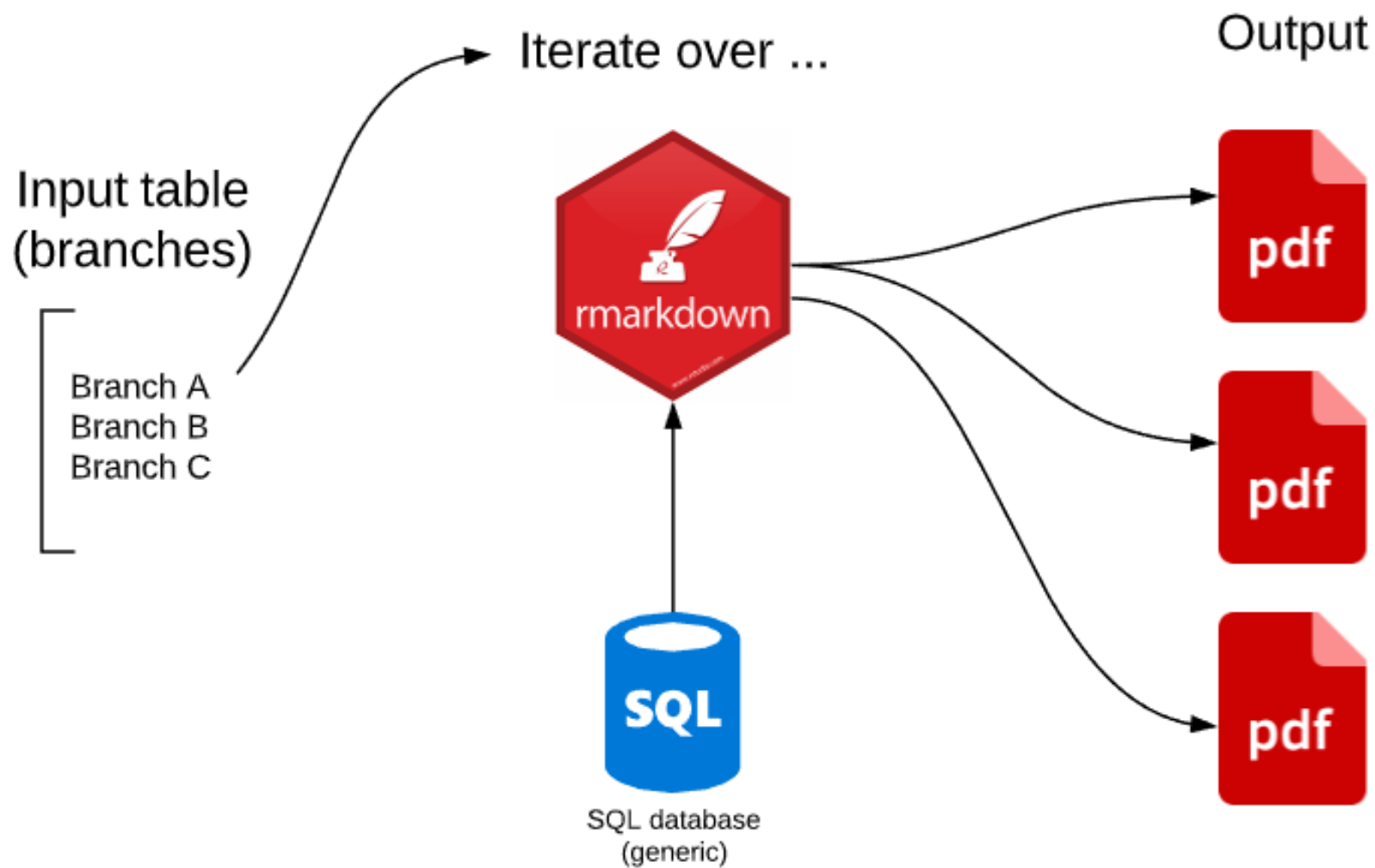
	2019-10	2019-09	2019-08	2019-07
Interest Income	\$6,652.57	\$9,013.30	\$8,948.21	\$8,399.30
Loans & Leases	\$2,704.48	\$17,284.72	\$19,154.07	\$8,348.16
Debt Securities	\$43,078.10	\$26,172.66	\$11,519.29	\$12,649.18
Other Interest Income	\$66,411.99	\$46,480.68	\$48,821.57	\$18,161.84
Interest Expense	\$71,482.90	\$71,770.13	\$94,113.88	\$79,884.17
Deposits	\$10,242.28	\$20,115.46	\$34,712.82	\$21,632.06
Long-term Debt	\$6,725.27	\$300,485	\$28,868	\$97,516.41
Total Interest Expense	\$1,295.29	-\$54,454.11	-\$60,946.08	-\$66,354.58
Net Interest Income	\$106.11	\$51,204.82	\$16,455.86	\$14,979.80
Noninterest Income	\$7,34	\$10,285.89	\$48,711.82	\$57,862.12
Card Income	\$1,40	\$61,950.71	\$107,388	\$52,841.93
Service Charges	\$1.16	\$7,896.60	\$27,121.40	\$11,512.65
Total Noninterest Income				
Total Revenue, Net of Interest Income				
Provision for Credit Losses	\$13,061.60	\$35,184.42		\$30,724.18
Other Noninterest Expense	\$4,582.94	\$3,543.49		\$4,450.43
Total Noninterest Expense	\$1,802.49	\$1,944.01		\$2,488.12
Net Revenue	\$48,287.69	\$41,694.51		\$40,842.72
	\$81,380.42	\$14,572.94		\$54,115.37

# Key players



# Disclaimers:

- Rmarkdown / pandoc / TeX can cause pain
- Use {renv}: `> renv::restore()`
- Potentially, `> tinytex::reinstall_tinytex()`
- More troubleshooting at the Github README
- Tested on:
  - Windows 10
  - Linux Mint 20 (may need to install magick++ with apt)
  - Mac OS



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Black Swan Financial, Inc.

# Monthly Branch Report

For Fargo, ND Branch  
Nov, 2019



*technistema.com*

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**Income Statement**

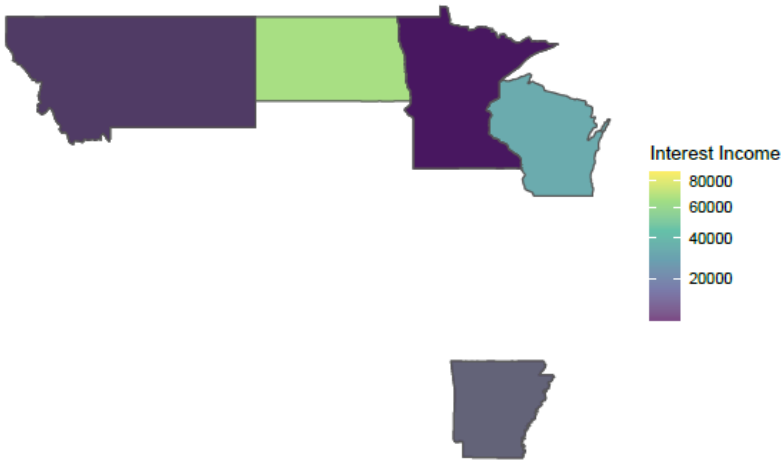
	2019-11
<b>Interest Income</b>	
Loans & Leases	\$19,481.05
Debt Securities	\$39,008.22
Other Interest Income	\$6,523.29
<b>Total Interest Income</b>	<b>\$65,012.56</b>
<b>Interest Expense</b>	
Deposits	\$28,522.50
Long-term Debt	\$36,988.44
<b>Total Interest Expense</b>	<b>\$65,510.94</b>
<b>Net Interest Income</b>	<b>-\$498.39</b>
<b>Noninterest Income</b>	
Card Income	\$35,385.30
Service Charges	\$22,303.86
<b>Total Noninterest Income</b>	<b>\$57,689.16</b>
<b>Total Revenue, Net of Interest Income</b>	<b>\$57,190.77</b>
<b>Noninterest Expense</b>	
Personnel	\$36,409.22
Occupancy	\$1,876.87
Marketing	\$1,109.95
<b>Total Noninterest Expense</b>	<b>\$39,396.04</b>
<b>Net Income</b>	<b>\$17,794.73</b>



Top Customers by State

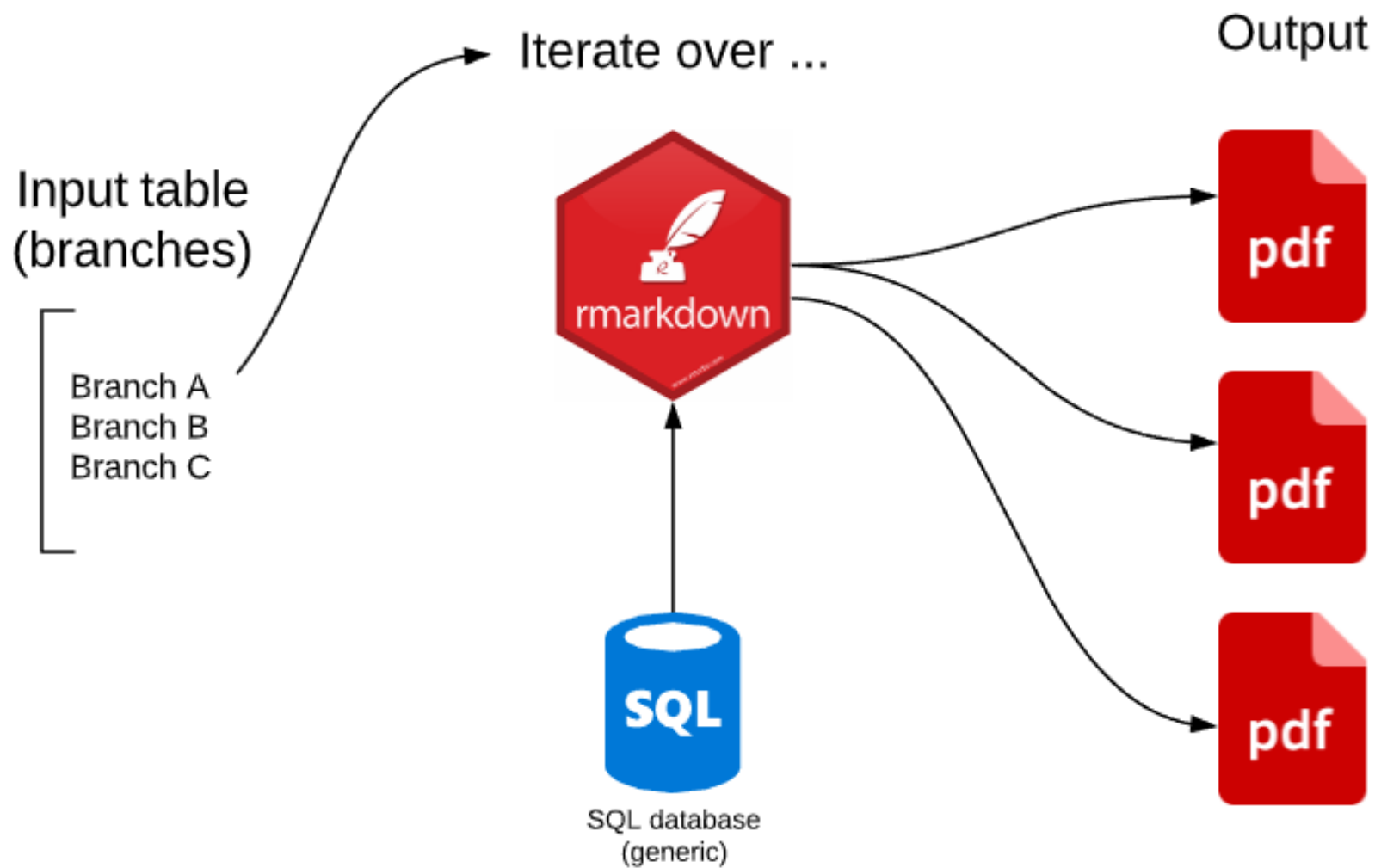
CIF	Customer	Interest Income
1000	Cremin, Cremin and Cremin	\$87,707.01
1003	Rau and Sons	\$66,302.31
1007	Towne-Towne	\$65,399.66
1006	Krajcik PLC	\$34,106.65
1002	Hilli Ltd	\$33,592.04
1008	Kirlin-Kirlin	\$33,210.16
1009	Pacocha-Pacocha	\$11,685.69
1005	Morar-Morar	\$10,108.83
1004	Volkman Group	\$7,612.73
1001	Schaden, Schaden and Schaden	\$6,675.26

Top Customers by State - Total Interest Income



# Income Statement Trend

	2019-11	2019-10	2019-09	2019-08	2019-07
<b>Interest Income</b>					
Loans & Leases	\$19,481.05	\$9,652.37	\$3,013.30	\$8,348.21	\$9,169.30
Debt Securities	\$39,008.22	\$7,704.43	\$17,254.72	\$29,154.07	\$9,343.16
Other Interest Income	\$6,523.29	\$43,075.19	\$26,172.66	\$11,319.29	\$12,649.38
<b>Total Interest Income</b>	<b>\$65,012.56</b>	<b>\$60,431.99</b>	<b>\$46,440.68</b>	<b>\$48,821.57</b>	<b>\$31,161.84</b>
<b>Interest Expense</b>					
Deposits	\$28,522.50	\$71,482.99	\$71,779.13	\$94,153.84	\$75,884.37
Long-term Debt	\$36,988.44	\$10,242.28	\$29,115.66	\$34,713.81	\$21,632.06
<b>Total Interest Expense</b>	<b>\$65,510.94</b>	<b>\$81,725.27</b>	<b>\$100,895</b>	<b>\$128,868</b>	<b>\$97,516.43</b>
<b>Net Interest Income</b>	<b>-\$498.39</b>	<b>-\$21,293.29</b>	<b>-\$54,454.11</b>	<b>-\$80,046.08</b>	<b>-\$66,354.58</b>
<b>Noninterest Income</b>					
Card Income	\$35,385.30	\$76,998.11	\$51,284.82	\$58,455.86	\$14,979.80
Service Charges	\$22,303.86	\$14,337.34	\$10,265.89	\$48,711.82	\$37,862.13
<b>Total Noninterest Income</b>	<b>\$57,689.16</b>	<b>\$91,335.45</b>	<b>\$61,550.71</b>	<b>\$107,168</b>	<b>\$52,841.93</b>
<b>Total Revenue, Net of Interest</b>	<b>\$57,190.77</b>	<b>\$70,042.16</b>	<b>\$7,096.60</b>	<b>\$27,121.60</b>	<b>-\$13,512.65</b>
<b>Income</b>					
<b>Noninterest Expense</b>					
Personnel	\$36,409.22	\$36,761.68	\$33,901.60	\$35,164.42	\$33,724.18
Occupancy	\$1,876.87	\$3,571.83	\$4,582.94	\$3,565.49	\$4,450.43
Marketing	\$1,109.95	\$1,709.51	\$1,802.49	\$2,964.62	\$2,468.12
<b>Total Noninterest Expense</b>	<b>\$39,396.04</b>	<b>\$42,043.03</b>	<b>\$40,287.03</b>	<b>\$41,694.53</b>	<b>\$40,642.72</b>
<b>Net Income</b>	<b>\$17,794.73</b>	<b>\$27,999.14</b>	<b>-\$33,190.42</b>	<b>-\$14,572.94</b>	<b>-\$54,155.37</b>



# Use it:

- Use my example repo to:
  - Fork the repo [https://github.com/bradlindblad/pro\\_reports\\_talk](https://github.com/bradlindblad/pro_reports_talk)
  - Pick off Excel reports
  - Make your own reporting easier
  - Automate the boring and error-prone stuff