
Black Swan Financial, Inc.

Monthly Branch Report

For Belfield, ND Branch
Nov, 2019



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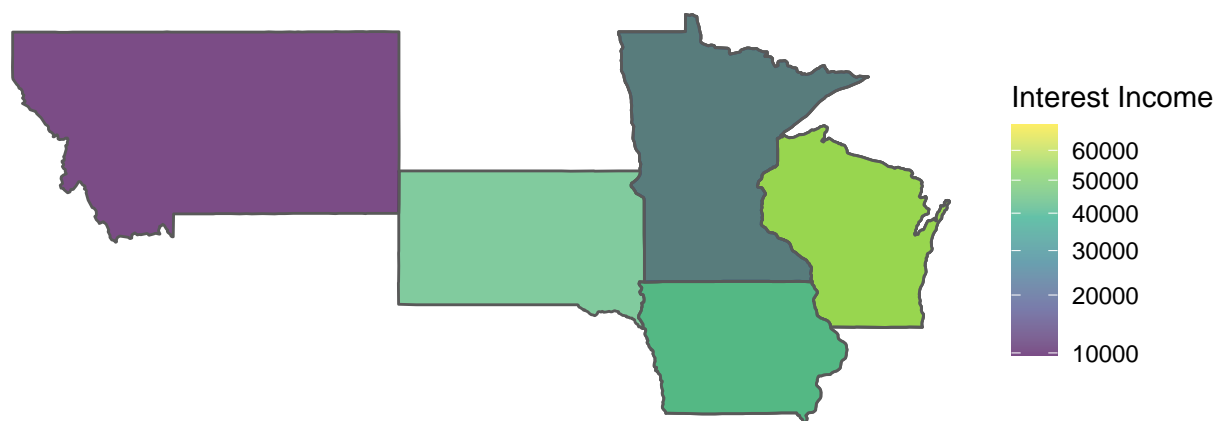
Income Statement

	2019-11
Interest Income	
Loans & Leases	\$5,296.28
Debt Securities	\$30,247.55
Other Interest Income	\$9,061.37
Total Interest Income	\$44,605.20
Interest Expense	
Deposits	\$96,850.30
Long-term Debt	\$18,834.38
Total Interest Expense	\$115,685
Net Interest Income	-\$71,079.48
Noninterest Income	
Card Income	\$53,240.99
Service Charges	\$42,965.07
Total Noninterest Income	\$96,206.06
Total Revenue, Net of Interest Income	\$25,126.58
Noninterest Expense	
Personnel	\$34,338.07
Occupancy	\$4,514.18
Marketing	\$1,877.15
Total Noninterest Expense	\$40,729.39
Net Income	-\$15,602.81

Top Customers by State

CIF	Customer	Interest Income
1015	Terry, Terry and Terry	\$69,078.32
1013	Crona-Crona	\$57,825.93
1019	Bradtke Group	\$56,544.34
1016	DuBuque-DuBuque	\$55,265.81
1017	Borer, Borer and Borer	\$50,493.06
1010	Goldner Ltd	\$43,277.87
1011	Jones Inc	\$42,437.01
1012	Corwin Ltd	\$42,032.20
1018	Predovic LLC	\$20,573.86
1014	Bergstrom PLC	\$9,706.12

Top Customers by State - Total Interest Income



Income Statement Trend

	2019-11	2019-10	2019-09	2019-08	2019-07
Interest Income					
Loans & Leases	\$5,296.28	\$12,551.97	\$12,912.04	\$5,717.86	\$5,678.85
Debt Securities	\$30,247.55	\$33,175.02	\$7,028.35	\$13,917.61	\$29,247.19
Other Interest Income	\$9,061.37	\$35,679.83	\$28,005.92	\$35,597.89	\$35,445.69
Total Interest Income	\$44,605.20	\$81,406.82	\$47,946.31	\$55,233.36	\$70,371.73
Interest Expense					
Deposits	\$96,850.30	\$31,760.98	\$42,631.08	\$50,660.42	\$73,028.47
Long-term Debt	\$18,834.38	\$31,382.32	\$18,231.93	\$11,762.69	\$10,362.80
Total Interest Expense	\$115,685	\$63,143.30	\$60,863.00	\$62,423.11	\$83,391.27
Net Interest Income	-\$71,079.48	\$18,263.53	-\$12,916.69	-\$7,189.76	-\$13,019.54
Noninterest Income					
Card Income	\$53,240.99	\$18,323.59	\$15,281.17	\$11,750.23	\$64,598.43
Service Charges	\$42,965.07	\$18,492.31	\$40,254.60	\$39,977.46	\$30,953.75
Total Noninterest Income	\$96,206.06	\$36,815.90	\$55,535.78	\$51,727.70	\$95,552.18
Total Revenue, Net of Interest	\$25,126.58	\$55,079.42	\$42,619.09	\$44,537.94	\$82,532.64
Income					
Noninterest Expense					
Personnel	\$34,338.07	\$31,654.73	\$34,734.93	\$35,280.54	\$31,004.14
Occupancy	\$4,514.18	\$1,250.16	\$3,540.99	\$1,332.84	\$2,827.48
Marketing	\$1,877.15	\$2,103.09	\$2,346.06	\$1,016.46	\$1,516.45
Total Noninterest Expense	\$40,729.39	\$35,007.98	\$40,621.98	\$37,629.84	\$35,348.07
Net Income	-\$15,602.81	\$20,071.45	\$1,997.11	\$6,908.10	\$47,184.58

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