
Black Swan Financial, Inc.

Monthly Branch Report

For Fargo, ND Branch
Nov, 2019



technistema.com

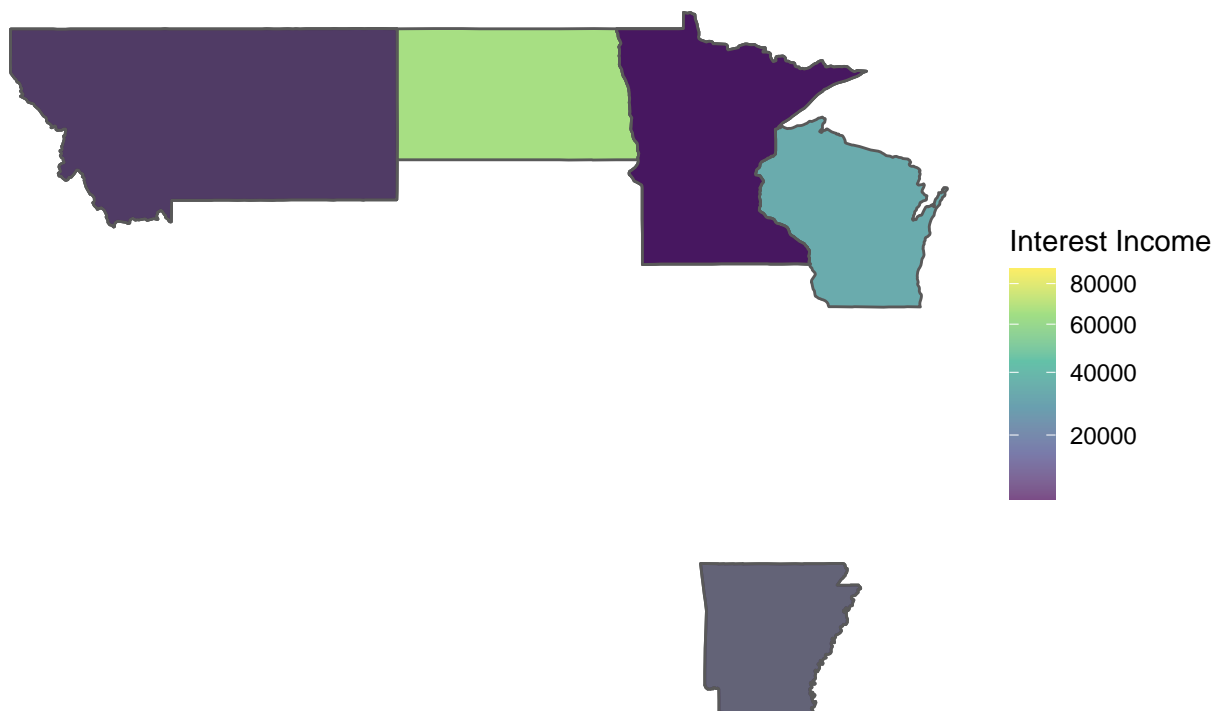
Income Statement

	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	-\$498.39
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	
Personnel	\$36,409.22
Occupancy	\$1,876.87
Marketing	\$1,109.95
Total Noninterest Expense	\$39,396.04
Net Income	\$17,794.73

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	Hill 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
Interest Income					
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
Total Interest Income	\$65,012.56	\$60,431.99	\$46,440.68	\$48,821.57	\$31,161.84
Interest Expense					
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
Total Interest Expense	\$65,510.94	\$81,725.27	\$100,895	\$128,868	\$97,516.43
Net Interest Income	-\$498.39	-\$21,293.29	-\$54,454.11	-\$80,046.08	-\$66,354.58
Noninterest Income					
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
Total Noninterest Income	\$57,689.16	\$91,335.45	\$61,550.71	\$107,168	\$52,841.93
Total Revenue, Net of Interest	\$57,190.77	\$70,042.16	\$7,096.60	\$27,121.60	-\$13,512.65
Income					
Noninterest Expense					
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
Total Noninterest Expense	\$39,396.04	\$42,043.03	\$40,287.03	\$41,694.53	\$40,642.72
Net Income	\$17,794.73	\$27,999.14	-\$33,190.42	-\$14,572.94	-\$54,155.37

Black Swan Financial, Inc.



technistema.com
