
Black Swan Financial, Inc.

Monthly Branch Report

For Kindred, ND Branch
Nov, 2019



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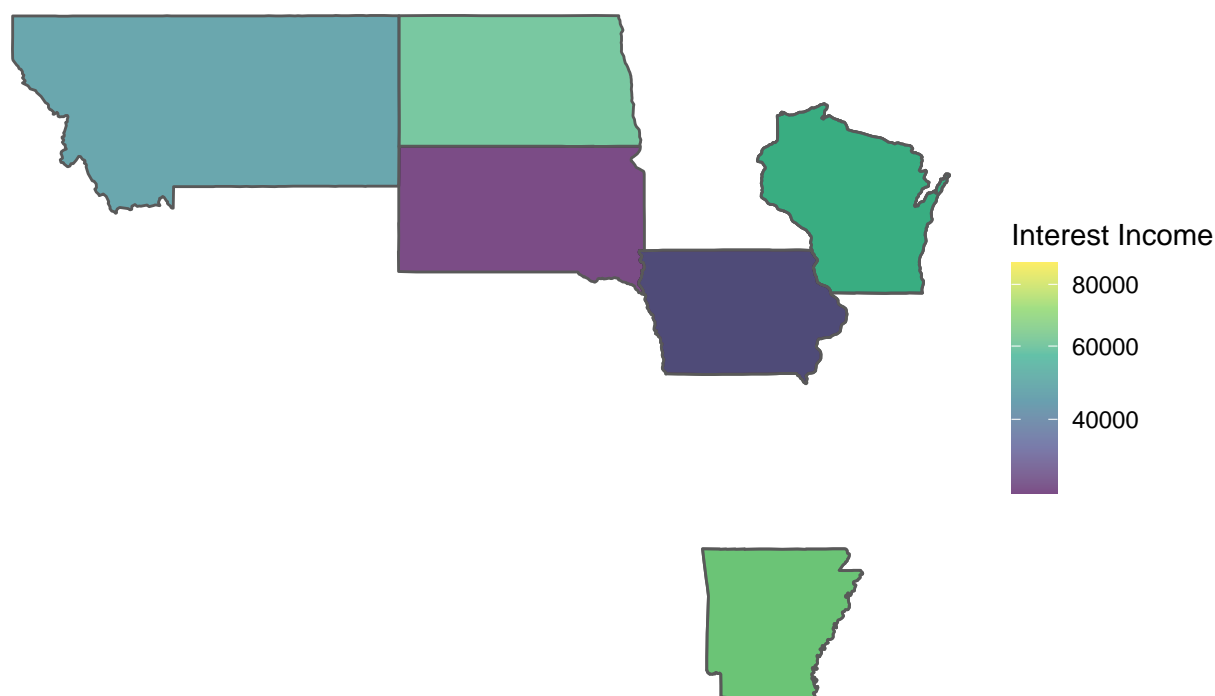
Income Statement

	2019-11
Interest Income	
Loans & Leases	\$9,115.84
Debt Securities	\$30,430.20
Other Interest Income	\$43,001.20
Total Interest Income	\$82,547.24
Interest Expense	
Deposits	\$26,365.49
Long-term Debt	\$13,474.15
Total Interest Expense	\$39,839.63
Net Interest Income	\$42,707.61
Noninterest Income	
Card Income	\$74,383.40
Service Charges	\$19,660.61
Total Noninterest Income	\$94,044.01
Total Revenue, Net of Interest Income	\$136,752
Noninterest Expense	
Personnel	\$37,334.25
Occupancy	\$2,116.90
Marketing	\$2,773.95
Total Noninterest Expense	\$42,225.10
Net Income	\$94,526.52

Top Customers by State

CIF	Customer	Interest Income
1025	Weber-Weber	\$87,446.70
1027	DuBuque Ltd	\$68,086.82
1024	Haag-Haag	\$64,094.54
1021	Terry, Terry and Terry	\$60,268.03
1029	Lind, Lind and Lind	\$58,303.71
1026	Heaney-Heaney	\$56,604.06
1020	Daugherty-Daugherty	\$54,804.03
1028	Deckow Ltd	\$47,286.80
1023	Hermann Group	\$26,762.69
1022	Yundt-Yundt	\$23,956.85

Top Customers by State - Total Interest Income



Income Statement Trend

	2019-11	2019-10	2019-09	2019-08	2019-07
Interest Income					
Loans & Leases	\$9,115.84	\$1,215.20	\$17,752.17	\$17,598.16	\$4,867.03
Debt Securities	\$30,430.20	\$37,252.58	\$23,827.87	\$19,252.03	\$10,667.53
Other Interest Income	\$43,001.20	\$47,302.68	\$2,156.44	\$56,024.80	\$43,413.39
Total Interest Income	\$82,547.24	\$85,770.46	\$43,736.48	\$92,874.99	\$58,947.95
Interest Expense					
Deposits	\$26,365.49	\$60,616.02	\$70,407.90	\$44,826.09	\$71,159.32
Long-term Debt	\$13,474.15	\$14,519.71	\$36,084.27	\$20,819.84	\$24,816.86
Total Interest Expense	\$39,839.63	\$75,135.72	\$106,492	\$65,645.94	\$95,976.19
Net Interest Income	\$42,707.61	\$10,634.74	-\$62,755.68	\$27,229.05	-\$37,028.23
Noninterest Income					
Card Income	\$74,383.40	\$84,360.24	\$65,157.18	\$62,620.83	\$24,716.49
Service Charges	\$19,660.61	\$45,319.12	\$35,980.72	\$42,994.20	\$24,061.23
Total Noninterest Income	\$94,044.01	\$129,679	\$101,138	\$105,615	\$48,777.72
Total Revenue, Net of Interest	\$136,752	\$140,314	\$38,382.21	\$132,844	\$11,749.48
Income					
Noninterest Expense					
Personnel	\$37,334.25	\$35,538.61	\$30,835.35	\$34,187.21	\$36,162.16
Occupancy	\$2,116.90	\$4,519.71	\$3,665.76	\$4,524.94	\$1,714.27
Marketing	\$2,773.95	\$1,965.60	\$2,468.49	\$1,711.16	\$1,781.84
Total Noninterest Expense	\$42,225.10	\$42,023.91	\$36,969.60	\$40,423.30	\$39,658.27
Net Income	\$94,526.52	\$98,290.19	\$1,412.62	\$92,420.79	-\$27,908.79

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