
Black Swan Financial, Inc.

Monthly Branch Report

Tidyverse Korea Kindred, ND Branch 2, 2020

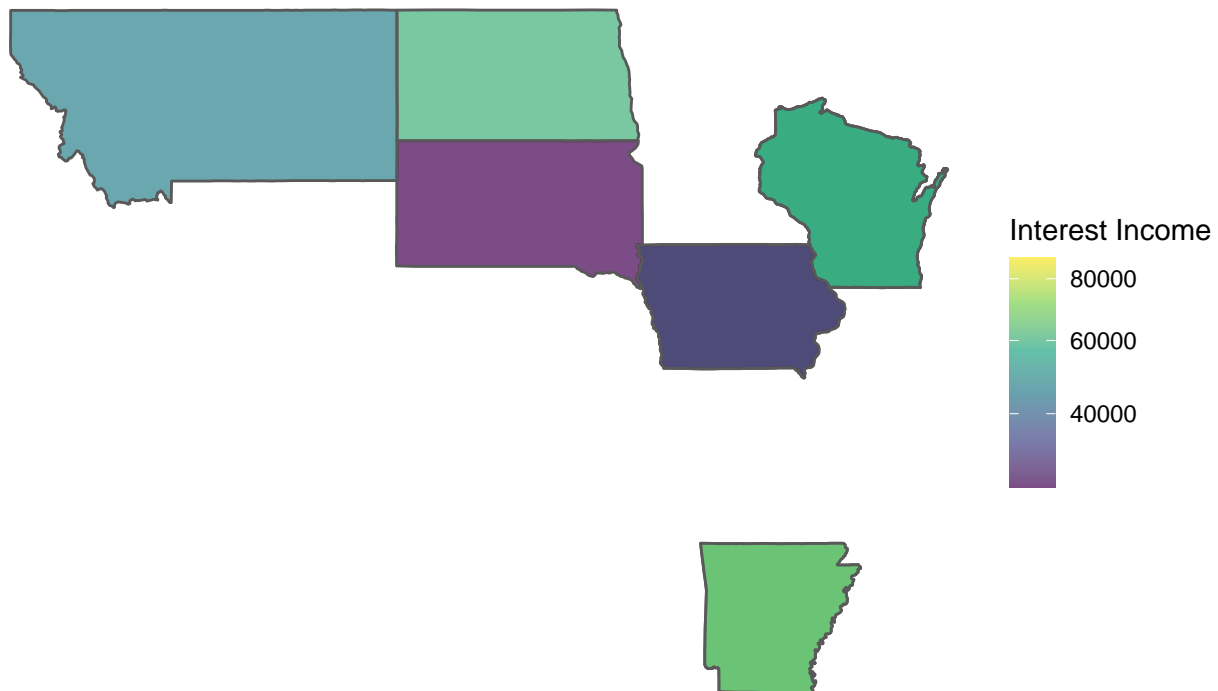


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Top Customers by State

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

	2019-12	2019-11	2019-10	2019-09	2019-08
Interest Income					
Loans & Leases	\$7,266.22	\$9,115.84	\$1,215.20	\$17,752.17	\$17,598.16
Debt Securities	\$17,241.08	\$30,430.20	\$37,252.58	\$23,827.87	\$19,252.03
Other Interest Income	\$11,994.46	\$43,001.20	\$47,302.68	\$2,156.44	\$56,024.80
Total Interest Income	\$36,501.76	\$82,547.24	\$85,770.46	\$43,736.48	\$92,874.99
Interest Expense					
Deposits	\$79,907.02	\$26,365.49	\$60,616.02	\$70,407.90	\$44,826.09
Long-term Debt	\$33,990.46	\$13,474.15	\$14,519.71	\$36,084.27	\$20,819.84
Total Interest Expense	\$113,897	\$39,839.63	\$75,135.72	\$106,492	\$65,645.94
Net Interest Income	-\$77,395.72	\$42,707.61	\$10,634.74	-\$62,755.68	\$27,229.05
Noninterest Income					
Card Income	\$7,875.98	\$74,383.40	\$84,360.24	\$65,157.18	\$62,620.83
Service Charges	\$15,929.78	\$19,660.61	\$45,319.12	\$35,980.72	\$42,994.20
Total Noninterest Income	\$23,805.76	\$94,044.01	\$129,679	\$101,138	\$105,615
Total Revenue, Net of Interest	-\$53,589.96	\$136,752	\$140,314	\$38,382.21	\$132,844
Income					
Noninterest Expense					
Personnel	\$32,101.82	\$37,334.25	\$35,538.61	\$30,835.35	\$34,187.21
Occupancy	\$1,913.81	\$2,116.90	\$4,519.71	\$3,665.76	\$4,524.94
Marketing	\$2,334.37	\$2,773.95	\$1,965.60	\$2,468.49	\$1,711.16
Total Noninterest Expense	\$36,350.00	\$42,225.10	\$42,023.91	\$36,969.60	\$40,423.30
Net Income	-\$89,939.96	\$94,526.52	\$98,290.19	\$1,412.62	\$92,420.79

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