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Black Swan Financial, Inc.

# Monthly Branch Report

Tidyverse Korea Fargo, ND Branch 2, 2020



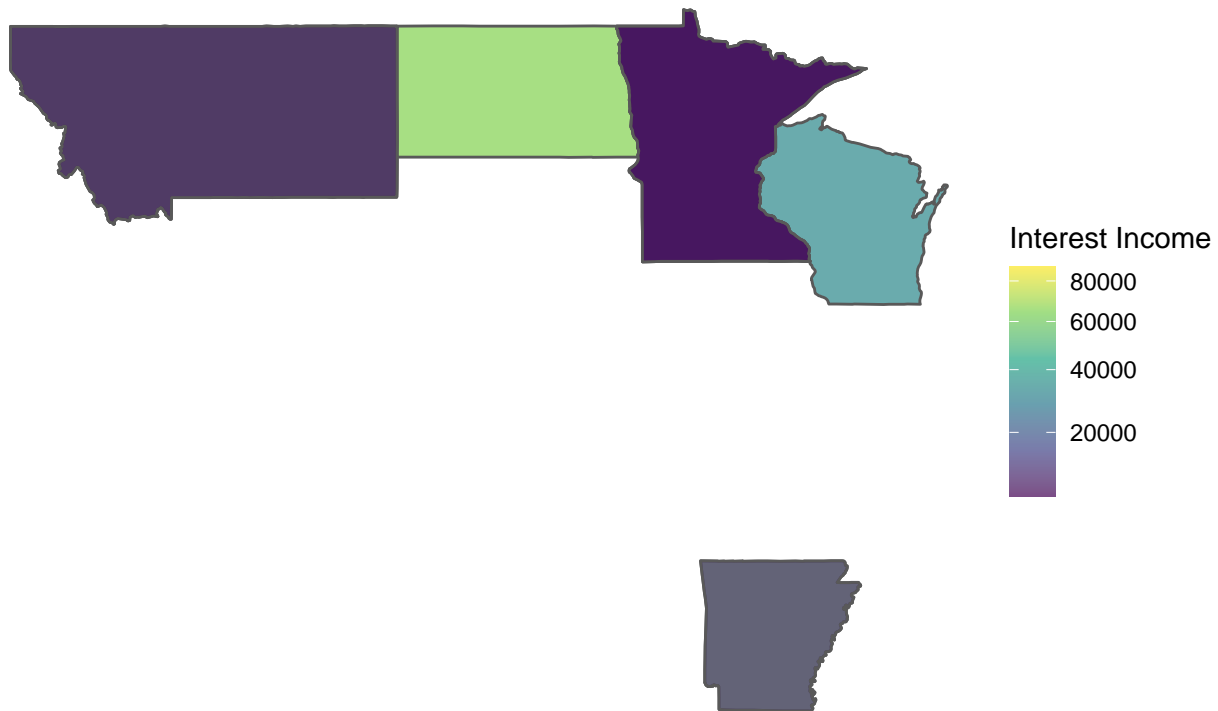
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## Top Customers by State

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

	2019-12	2019-11	2019-10	2019-09	2019-08
<b>Interest Income</b>					
Loans & Leases	\$18,752.91	\$19,481.05	\$9,652.37	\$3,013.30	\$8,348.21
Debt Securities	\$10,229.18	\$39,008.22	\$7,704.43	\$17,254.72	\$29,154.07
Other Interest Income	\$28,585.24	\$6,523.29	\$43,075.19	\$26,172.66	\$11,319.29
<b>Total Interest Income</b>	<b>\$57,567.32</b>	<b>\$65,012.56</b>	<b>\$60,431.99</b>	<b>\$46,440.68</b>	<b>\$48,821.57</b>
<b>Interest Expense</b>					
Deposits	\$49,370.57	\$28,522.50	\$71,482.99	\$71,779.13	\$94,153.84
Long-term Debt	\$33,829.38	\$36,988.44	\$10,242.28	\$29,115.66	\$34,713.81
<b>Total Interest Expense</b>	<b>\$83,199.95</b>	<b>\$65,510.94</b>	<b>\$81,725.27</b>	<b>\$100,895</b>	<b>\$128,868</b>
<b>Net Interest Income</b>	<b>-\$25,632.63</b>	<b>-\$498.39</b>	<b>-\$21,293.29</b>	<b>-\$54,454.11</b>	<b>-\$80,046.08</b>
<b>Noninterest Income</b>					
Card Income	\$39,267.87	\$35,385.30	\$76,998.11	\$51,284.82	\$58,455.86
Service Charges	\$53,596.31	\$22,303.86	\$14,337.34	\$10,265.89	\$48,711.82
<b>Total Noninterest Income</b>	<b>\$92,864.18</b>	<b>\$57,689.16</b>	<b>\$91,335.45</b>	<b>\$61,550.71</b>	<b>\$107,168</b>
<b>Total Revenue, Net of Interest</b>	<b>\$67,231.55</b>	<b>\$57,190.77</b>	<b>\$70,042.16</b>	<b>\$7,096.60</b>	<b>\$27,121.60</b>
<b>Income</b>					
<b>Noninterest Expense</b>					
Personnel	\$39,232.44	\$36,409.22	\$36,761.68	\$33,901.60	\$35,164.42
Occupancy	\$5,684.00	\$1,876.87	\$3,571.83	\$4,582.94	\$3,565.49
Marketing	\$1,594.44	\$1,109.95	\$1,709.51	\$1,802.49	\$2,964.62
<b>Total Noninterest Expense</b>	<b>\$46,510.88</b>	<b>\$39,396.04</b>	<b>\$42,043.03</b>	<b>\$40,287.03</b>	<b>\$41,694.53</b>
<b>Net Income</b>	<b>\$20,720.67</b>	<b>\$17,794.73</b>	<b>\$27,999.14</b>	<b>-\$33,190.42</b>	<b>-\$14,572.94</b>

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