

ST. FRANCIS HEALTH SERVICES OF MORRIS, INC. AND SUBSIDIARIES

UNAUDITED CONSOLIDATING BALANCE SHEETS

October 31, 2020

ASSETS	St. Francis Health Services of Morris (SFHS)	Prairie Community Services (PCS)	SKILLED NURSING FACILITIES													SFHS - CONSOLIDATED			FYE 09/20 YTD Consolidated	VARIANCE					
			Aitkin Health Services (AHS)	Browns Valley Health Center (BVHC)	Chisholm Health Center (CHC)	Duluth Health Services (DHS)	Farmington Health Services (FHS)	Franciscan Health Center (FHC)	Guardian Angels Health & Rehab Center (GAHR)	Koochiching Health Services (KHS)	Little Falls Health Services (LFHS)	Morris Health Services (MHS)	Pennington Health Services (PHS)	Renville Health Services (RHS)	Zumbrota Health Services (ZHS)	SUBTOTAL SNF's	TOTAL	2021 Estimated Eliminations				FYE 09/21 YTD Consolidated			
CURRENT ASSETS																									
Cash and cash equivalents	22,640,370	2,504,542	236,611	291,031	1,557,359	1,550,495	401,085	1,147,329	1,272,584	507,799	488,062	905,184	852,754	443,589	194,221	9,848,103	34,993,015	-	34,993,015	36,743,925	-1,750,910	-4.8%		\$6.3M COVID, \$640K AR Other, Net Income	
Assets whose use is limited	-	(339)	8,207	16,177	9,259	44,445	160,737	21,236	11,580	24,163	27,587	7,158	4,912	49,204	22,733	407,400	407,061	-	407,061	405,206	1,855	0.5%			
Receivables																									
Trade	-	2,508,086	699,354	410,602	907,424	1,489,928	1,137,303	467,538	1,230,041	577,931	889,254	1,262,427	527,310	466,549	557,892	10,623,554	13,131,640	-	13,131,640	13,300,431	-168,791	-1.3%			
Related Party	6,642,648	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,642,648	(6,642,648)	-	-	0	0				
Self Funded-Sub	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0				
Self Funded-Parent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0				
Other	55,136	-	13,847	660	33,482	12,661	4,773	3,000	7,294	13,317	22,733	146,265	6,692	17,816	-	282,541	337,677	-	337,677	299,137	38,540	12.9%		SFHS-US Bank for DHS, PCS	
Prepaid expenses	10,173	63,219	8,664	12,937	2,818	11,074	(109)	6,745	15,179	6,277	(2,051)	17,697	17,646	10,938	16,937	124,754	198,146	-	198,146	327,541	-129,395	-39.5%		Prepd Insur down \$57K	
TOTAL CURRENT ASSETS	29,348,327	5,075,508	966,685	731,406	2,510,343	3,108,604	1,703,790	1,645,849	2,536,679	1,129,487	1,425,585	2,338,732	1,409,314	988,097	791,783	21,286,352	55,710,187	(6,642,648)	49,067,539	51,076,241	-2,008,702	-3.9%			
ASSETS WHOSE USE IS LIMITED	610,637	2,063	-	-	-	520,322	832,967	-	-	1,000	-	-	-	-	-	1,354,289	1,966,989	-	1,966,989	1,819,199	147,790	8.1%		DHS/FHS	
<small>(Pledged CD's, Def Comp, Restricted Cash)</small>																									
PROPERTY AND EQUIPMENT																									
Land and Land Improvements	147,410	1,855,528	41,370	47,077	11,200	390,694	321,476	63,030	317,865	15,000	872,515	304,757	956,890	298,275	252,742	3,892,891	5,895,829	-	5,895,829	5,895,829	0	0.0%			
Building	826,886	14,906,058	7,104,614	4,606,179	8,332,600	23,552,730	23,881,882	6,014,017	18,850,553	2,886,421	19,708,058	12,789,951	12,355,669	10,553,437	9,728,137	160,364,248	176,097,192	-	176,097,192	176,053,334	43,858	0.0%			
Equipment	716,570	1,016,359	339,412	742,806	400,748	884,257	1,621,467	583,161	792,002	285,385	543,058	1,396,459	421,223	727,646	597,040	9,334,665	11,067,593	-	11,067,593	11,042,412	25,181	0.2%			
Automobiles	329,777	2,506,087	47,696	48,437	-	19,108	-	42,825	-	9,944	-	58,203	48,444	48,437	-	323,093	3,158,957	-	3,158,957	3,158,957	0	0.0%			
Construction in Progress	-	13,552	35,904	-	360,385	-	-	-	-	-	51,206	-	-	-	2,060	449,554	463,106	-	463,106	197,662	265,444	134.3%		DHS	
Accumulated depreciation	(1,331,397)	(12,612,284)	(3,115,437)	(4,436,606)	(5,332,300)	(9,133,700)	(7,053,991)	(3,991,173)	(9,354,791)	(1,023,510)	(3,456,561)	(7,975,695)	(3,184,339)	(4,886,792)	(4,217,676)	(67,162,569)	(81,106,250)	-	(81,106,250)	-80,537,870	-568,380	0.7%			
NET PROPERTY AND EQUIPMENT	689,245	7,685,299	4,453,559	1,007,893	3,772,633	15,713,089	18,770,834	2,711,860	10,605,629	2,173,241	17,718,275	6,573,675	10,597,886	6,741,004	6,362,304	107,201,883	115,576,427	-	115,576,427	115,810,324	-233,897	-0.2%			
OTHER ASSETS																									
Notes receivable, related parties	24,693,086	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	24,693,086	(24,693,086)	-	0	0				
MHCA	255,365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	255,365	-	255,365	255,365	0	0.0%			
Self Funded Health Insurance	2,551,418	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,551,418	-	2,551,418	2,644,942	-93,524	-3.5%			
TOTAL OTHER ASSETS	27,499,869	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27,499,869	(24,693,086)	2,806,783	2,900,308	-93,524	-3.2%				
TOTAL ASSETS	58,148,078	12,762,870	5,420,244	1,739,299.5	6,282,976	19,342,015	21,307,591	4,357,709	13,142,308	3,303,728	19,143,860.0	8,912,407	12,007,200	7,729,100	7,154,087	129,842,524	200,753,473	(31,335,734)	169,417,738	171,606,071	-2,188,333	-1.3%			
LIABILITIES AND NET ASSETS																									
CURRENT LIABILITIES																									
Current Maturities of L-T Debt	42,765	776,310	293,641	213,257	201,956	464,429	427,548	199,105	682,035	77,869	557,064	411,813	306,747	548,908	448,732	4,833,103	5,652,178	(1,280,879)	4,371,299	4,371,299	0	0.0%			
Capitalized Lease - Current	-	-	-	-	-	-	-	-	-	81,173	-	-	-	-	-	81,173	81,173	-	81,173	81,173	0	0.0%			
Accounts payable																									
Trade	91,637	226,583	110,388	51,581	364,701	134,461	140,285	3,341	51,054	53,209	86,284	148,882	(276)	10,861	127,638	1,282,409	1,600,629	-	1,600,629	1,740,189	-139,560	-8.0%		Timing	
Due to related parties - Misc	-	74,843	18,101	14,794	26,728	41,180	31,726	18,883	42,485	35,375	23,704	48,863	30,435	25,512	22,997	380,782	455,625	(455,625)	-	0	0				
Due to related parties - STL	-	-	945,000	768,000	-	-	815,000	-	-	784,848	1,614,175	125,000	-	-	1,135,000	6,187,023	6,187,023	(6,187,023)	-	0	0				
Due to related parties - STL Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0				
Accrued expenses																									
Compensation	521,540	1,644,858	180,265	142,123	339,102	469,264	407,164	205,948	345,923	193,578	267,891	336,527	261,407	262,156	204,271	3,615,617	5,782,016	-	5,782,016	6,823,667	-1,041,652	-15.3%		Includes \$295K FICA/Pension now, PLT up 368K, 30 more days Accrued Salary	
Deferred Revenue - COVID	-	284,675	216,756	65,679	337,123	183,913	274,165	120,556	184,523	170,138	247,171	131,132	111,058	76,439	82,500	2,201,152	2,485,827	-	2,485,827	2,485,827	0	0.0%		New Item	
Self Funded Hlth Insurance Payable	(50,608)	202,476	45,769	46,130	59,147	39,713	87,452	21,665	57,438	42,202	55,666	74,506	45,724	65,275	56,791	697,481	849,350	-	849,350	942,971	-93,621	-9.9%			
Other	410,158	671,522	91,232	79,003	138,343	296,395	627,601	84,626	183,978	98,234	148,488	310,157	112,780	169,399	100,855	2,441,090	3,522,770	-	3,522,770	3,167,437	355,333	11.2%			
TOTAL CURRENT LIABILITIES	1,015,492	3,881,267	1,901,153	1,380,567	1,467,098	1,629,355	2,810,940	654,123	1,547,437	1,536,626	3,000,443	1,586,881	867,874	1,158,550	2,178,784	21,719,832	26,616,591	(7,923,527)	18,693,064	19,612,564	-919,500	-4.7%			
Deferred Long Term Debt/Lease	131,157	4,735,110	3,464,902	1,119,429	2,479,300	17,365,081	19,367,201	3,193,572	10,266,935	373,805	18,951,067	7,983,729	9,023,546	5,229,037	5,825,604	104,643,208	109,509,474	(23,412,207)	86,097,267	86,386,819	-289,552	-0.3%			
Capitalized Finance Costs/Reoffering Premium	-	(39,192)	(113,918)	(13,395)	(62,153)	(481,271)	(425,380)	(64,241)	(84,231)	-	(239,326)	(31,769)	(108,230)	(70,719)	(143,396)	(1,838,030)	(1,877,221)	-	(1,877,221)	-1,886,738	9,517	-0.5%			
NET LONG-TERM DEBT/LEASES, less current maturities	131,157	4,695,918	3,350,985	1,106,034	2,417,147	16,883,809	18,941,821	3,129,330	10,182,704	373,805	18,711,742	7,951,960	8,915,316	5,158,318	5,682,208	102,805,178	107,632,25								

ST. FRANCIS HEALTH SERVICES OF MORRIS, INC. AND SUBSIDIARIES

BALANCE SHEET RATIOS

October 31, 2020

	St. Francis Health Services of Morris (SFHS)	Prairie Community Services (PCS)	SKILLED NURSING FACILITIES													SUBTOTAL SNF's	FYE 09/20 YTD Consolidated
			Aitkin Health Services (AHS)	Browns Valley Health Center (BVHC)	Chisholm Health Center (CHC)	Duluth Health Services (DHS)	Farmington Health Services (FHS)	Franciscan Health Center (FHC)	Guardian Angels Health & Rehab Center (GAHR)	Koochiching Health Services (KHS)	Little Falls Health Services (LFHS)	Morris Health Services (MHS)	Pennington Health Services (PHS)	Renville Health Services (RHS)	Zumbrota Health Services (ZHS)		
Unaudited Ratios:																	
Quick Ratio: (Ability to meet current liabilities-Norm 1.2-1.5)																	
Quick Ratio: (FYE 09/21)	28.90	1.31	0.51	0.53	1.71	1.91	0.61	2.52	1.64	0.74	0.48	1.47	1.62	0.85	0.36	0.98	2.62
Quick Ratio: (FYE 09/20)	24.16	1.27	0.56	0.52	2.05	2.00	0.69	2.42	1.75	0.71	0.51	1.48	1.77	0.98	0.43	1.04	2.60
Quick Ratio: (FYE 09/19)*	22.75	1.41	0.52	0.50	2.15	0.44	1.26	2.50	1.84	0.58	0.52	1.34	1.94	1.06	0.49	0.87	2.59
Quick Ratio: (FYE 06/18)	4.76	1.20	0.42	1.08	2.28	3.08	0.30	2.62	2.18	1.29	0.56	2.05	2.98	1.21	0.79	1.13	1.87
Days in A/R: (Measures the avg length of time required to collect revenue) Industry Average for MN Nursing Homes = 44.0 per CliftonLarsonAllen 2019																	
Days in A/R: (FYE 09/21)	0.00	127.36	53.94	40.89	41.24	48.86	40.66	35.45	63.27	44.16	49.25	49.63	36.10	33.09	45.82	45.48	43.08
Days in A/R: (FYE 09/20)	0.00	34.57	45.83	39.01	42.06	45.41	43.64	31.71	53.10	49.86	47.48	53.12	31.06	30.20	41.64	43.50	41.53
Days in A/R: (FYE 09/19)*	0.00	34.97	30.73	33.11	51.05	60.10	72.42	29.57	38.77	39.35	51.74	38.34	41.14	31.60	43.09	45.21	42.88
Days in A/R: (FYE 06/18)	3.93	39.14	53.37	54.56	44.84	54.99	41.23	33.68	48.90	33.23	65.99	46.81	49.99	57.91	41.90	48.39	45.69
Average Payment Period (w/o intercompany)																	
Ave Pymt Period: (FYE 09/21)	84	49	67	65	76	51	63	55	64	61	65	54	44	68	64	61	59
Ave Pymt Period: (FYE 09/20)	111	59	80	66	58	50	69	55	68	62	69	61	50	79	64	63	63
Ave Pymt Period: (FYE 09/19)*	131	48	56	49	43	76	61	43	57	44	52	42	42	62	61	54	54
Ave Pymt Period: (FYE 06/18)	184	51	49	53	50	43	99	43	59	47	62	43	43	74	61	56	57
Main Banking Done at:	Bremer	Bremer	Peoples	Minnwest	Bremer	Bremer	Bremer	Bremer	Bremer	Bremer	Bremer	Bremer	Bremer	Bremer	Minnwest	Winona	
Days Cash on Hand: (Measures how long that cash on hand will cover avg exp) Industry Average for MN Nursing Homes = 10.0 per CliftonLarsonAllen 2019																	
Days Cash on Hand: (FYE 09/21)	1,879	32	17	31	82	50	13	99	54	43	23	35	45	27	12	39	110
Days Cash on Hand: (FYE 09/20)	2,163	42	36	39	75	55	20	99	62	39	27	40	58	42	15	46	119
Days Cash on Hand: (FYE 09/19) *	1,940	34	51	15	38	24	6	74	60	13	17	24	40	29	15	30	92
Days Cash on Hand: (FYE 06/18)	334	35	15	10	63	66	9	75	48	12	21	26	63	20	39	38	54
Average Age of Plant National Median = 12.7 per CLA 2019																	
Average Age of Plant: (FYE 09/21)	9.19	15.06	13.42	22.97	17.46	10.78	8.50	20.40	13.55	4.48	5.12	18.33	9.27	10.71	10.58	11.52	11.90
Average Age of Plant: (FYE 09/20)	8.77	14.44	13.24	20.70	17.05	12.84	8.25	19.64	13.28	4.29	4.95	16.37	9.48	10.58	10.37	11.46	11.78
Capital Spending Ratio																	
Capital Spending Ratio: (FYE 09/21)	0.00%	0.34%	0.09%	0.00%	3.22%	0.00%	0.01%	0.00%	0.00%	0.00%	0.14%	0.22%	0.02%	0.21%	0.11%	0.36%	0.28%
Capital Spending Ratio: (FYE 09/20)	2.20%	-0.27%	1.08%	2.22%	0.89%	19.39%	1.72%	0.31%	0.55%	0.81%	0.79%	-1.85%	1.05%	1.70%	0.34%	3.00%	2.24%
Industry Average for MN Nursing Homes = 88.1% per CliftonLarsonAllen 2019 Industry Average for MN Nursing Homes = 86.50% per CliftonLarsonAllen 2018																	

ST. FRANCIS HEALTH SERVICES OF MORRIS, INC. AND SUBSIDIARIES																							
UNAUDITED CONSOLIDATING STATEMENTS OF OPERATIONS AND CHANGES IN NET ASSETS																							
FYTD as of:																							
October 31, 2020																							
	St. Francis Health Services of Morris (SFHS)	Prairie Community Services (PCS)	SKILLED NURSING FACILITIES														SFHS - CONSOLIDATED						
			Aitkin Health Services (AHS)	Browns Valley Health Center (BVHC)	Chisholm Health Center (CHC)	Duluth Health Services (DHS)	Farmington Health Services (FHS)	Franciscan Health Center (FHC)	Guardian Angels Health & Rehab Center (GAHR)	Koochiching Health Services (KHS)	Little Falls Health Services (LFHS)	Morris Health Services (MHS)	Pennington Health Services (PHS)	Renville Health Services (RHS)	Zumbrota Health Services (ZHS)	SUBTOTAL SNF's	TOTAL	2021 Estimated Eliminations	FYE 09/21 YTD Consolidated	10/01/2019 - 10/31/2019	Variance (\$)	Variance (%)	
UNRESTRICTED REVENUES, GAINS, AND OTHER SUPPORT	320,583	2,468,163	401,891	311,283	682,052	945,281	867,202	408,827	602,635	405,673	559,762	788,583	452,786	437,086	377,417	7,240,478	10,029,225	(580,255)	9,448,969	9,807,230	-358,261	-3.7%	
EXPENSES																							
Resident Care	-	1,283,999	225,729	121,958	310,992	474,646	472,379	169,874	362,168	168,784	255,633	396,487	295,579	186,349	233,163	3,673,742	4,957,740	-	4,957,740	4,608,096	349,644	7.6%	
Other Care	-	8,338	9,409	6,542	15,816	25,323	21,685	15,572	21,535	10,885	18,139	21,943	18,882	17,585	11,316	214,631	222,969	-	222,969	243,564	-20,596	-8.5%	
Dietary	-	67,507	34,629	31,348	50,307	77,564	68,009	30,202	57,397	37,995	63,610	77,458	50,826	54,914	44,935	679,193	746,700	-	746,700	736,089	10,611	1.4%	
Laundry	-	384	4,367	6,791	6,802	8,653	5,470	7,995	4,763	5,303	3,136	27	10,375	2,383	2,966	69,032	69,416	-	69,416	73,359	-3,943	-5.4%	
Housekeeping	1,761	8,332	7,309	6,002	14,452	20,282	15,319	8,552	16,705	11,170	11,792	17,805	6,878	11,730	11,214	159,210	169,303	-	169,303	171,697	-2,394	-1.4%	
Maintenance	2,561	103,375	19,654	14,876	21,435	44,133	43,712	10,075	31,002	22,272	31,597	30,324	26,522	37,384	19,051	352,037	457,972	-	457,972	426,465	31,507	7.4%	
Property Costs:																							
Depreciation	12,304	71,106	19,716	16,402	25,937	71,950	70,503	16,619	58,634	19,388	57,348	36,962	29,180	38,753	33,858	495,249	578,659	-	578,659	566,486	12,172	2.1%	
Interest	1,033	22,762	12,411	3,539	6,865	54,120	63,349	8,044	30,033	1,223	76,289	22,111	23,598	15,345	16,571	333,499	357,295	(76,977)	280,317	273,296	7,022	2.6%	
Lease	1,254	3,460	1,318	579	1,267	2,346	1,610	734	868	2,610	2,517	2,254	1,389	2,882	1,304	21,678	26,392	-	26,392	20,148	6,244	31.0%	
Property Insurance	436	19	1,958	615	1,346	2,580	2,629	720	2,070	862	2,316	3,095	1,438	2,152	2,313	24,093	24,548	-	24,548	34,989	-10,441	-29.8%	
Amortization	-	974	927	131	651	1,664	1,346	363	581	-	758	218	410	519	1,093	8,660	9,634	-	9,634	9,782	-148	-1.5%	
Special Assessments	1,085	5,639	10,722	8,584	17,801	30,985	26,479	11,452	21,915	11,939	18,590	17,729	17,049	25,251	14,050	232,545	239,268	-	239,268	239,314	-46	0.0%	
Administrative	306,841	221,875	24,877	26,112	32,229	67,347	60,367	22,375	37,079	22,839	60,573	75,740	40,645	51,188	46,415	567,786	1,096,501	-	1,096,501	985,435	111,066	11.3%	
Bad Debts	-	(616)	-	-	-	-	-	-	-	-	423	-	3,634	-	-	4,058	3,442	-	3,442	194	3,248	1672.6%	
Management Fees	-	330,589	13,333	10,333	19,500	29,917	23,667	13,583	25,583	11,417	17,083	30,167	19,250	19,667	16,167	249,667	580,255	(580,255)	-	-	0	#DIV/0!	
Fringe Benefits	58,474	333,612	69,530	49,896	88,664	124,799	166,615	60,825	119,450	57,275	86,901	118,115	67,507	90,864	77,486	1,177,926	1,570,012	-	1,570,012	1,465,725	104,287	7.1%	
TOTAL EXPENSES	385,748	2,461,353	455,889	303,708	614,062	1,036,308	1,043,140	376,984	789,785	383,961	706,706	850,434	613,161	556,965	531,901	8,263,005	11,110,106	(657,232)	10,452,873	9,854,640	598,233	6.1%	
OPERATING INCOME (LOSS)	(65,164)	6,810	(53,999)	7,575	67,990	(91,027)	(175,938)	31,842	(187,149)	21,712	(146,944)	(61,851)	(160,375)	(119,879)	(154,484)	(1,022,527)	(1,080,881)	76,977	(1,003,904)	(47,410)	-956,494	2017.5%	
OTHER INCOME																							
Fund Raising Events	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	352	-352	-100.0%	FHS down \$18K
Gain (Loss) on Sale	-	(2,365)	-	-	-	-	-	-	-	-	-	-	14,793	-	-	14,793	12,427	-	12,427	72	12,355	17100.7%	SFHS/PCS
Grant Revenue	-	-	-	-	-	1,413	-	-	-	559	-	10,241	-	-	1,237	13,450	13,450	-	13,450	-	13,450	#DIV/0!	\$6.3M CMS/DHS Pmts
Interest Income	76,977	120	-	-	645	38	258	-	42	-	-	405	88	-	1,842	3,318	80,416	(76,977)	3,439	1,197	2,241	187.2%	
Misc Revenue	4,851	127	-	-	-	-	-	2,000	25	2,000	702	-	-	381	-	5,108	10,086	-	10,086	-	10,086	#DIV/0!	MHCA Gain last yr was \$111K
Rental Revenue	-	-	600	-	-	-	-	-	-	1,500	-	650	-	600	4,135	7,485	7,485	-	7,485	-	7,485	#DIV/0!	AHS \$5K
Donations	-	90	-	-	1	-	262	200	-	-	-	(125)	445	-	40	823	913	-	913	26,685	-25,772	-96.6%	
TOTAL OTHER INCOME	81,828	(2,028)	600	-	645	1,451	520	2,200	68	4,059	702	11,171	15,326	981	7,254	44,977	124,777	(76,977)	47,799	28,306	19,493	68.9%	
EXCESS REVENUES OVER(UNDER) EXPENSES	16,663	4,783	(53,999)	7,575	68,635	(89,576)	(175,419)	34,042	(187,082)	25,771	(146,243)	(50,680)	(145,049)	(118,898)	(147,230)	(977,551)	(956,105)	(0)	(956,105)	(19,103)	-937,002	4905.0%	
Contribution of Long Lived Asset	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
TRANSFERS (TO) FROM RELATED PARTIES	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	-	-	-	-	-	-	
INCREASE (DECREASE) IN NET ASSETS	16,663	4,783	(53,999)	7,575	68,635	(89,576)	(175,419)	34,042	(187,082)	25,771	(146,243)	(50,680)	(145,049)	(118,898)	(147,230)	(977,551)	(956,105)	(0)	(956,105)	(19,103)			
NET ASSETS/EQUITY, BEGINNING OF YEAR	56,984,766	4,180,902	221,505	(754,876)	2,330,095	918,427	(269,752)	540,213	1,599,249	1,367,526	(2,422,082)	(543,060)	2,369,059	1,531,131	(559,675.03)	6,327,759	67,493,427	-	67,493,427				
NET ASSETS/EQUITY, END OF YEAR	57,001,429	4,185,685	168,106	(747,301)	2,398,731	828,850	(445,170)	574,255	1,412,167	1,393,298	(2,568,325)	(593,740)	2,224,010	1,412,233	(706,904.57)	5,350,208	66,537,322	-	66,537,322				
Previous FYTD Excess Rev Over/Under	65,635	(35,060)	9,426	(50,086)	(46,712)	(73,853)	(28,937)	17,363	50,827	15,169	17,667	(3,416)	18,161	13,537	11,176	(49,677)	(19,103)	(0)	(19,103)				
Variance from Current FYTD	(48,971)	39,843	(62,825)	57,661	115,347	(15,723)	(146,481)	16,680	(237,909)	10,602	(163,909)	(47,265)	(163,211)	(132,435)	(158,405)	(927,873)	(937,002)	(0)	(937,002)				
Current Month Excess Rev Over/Under	16,663	4,783	(53,999)	7,575	68,635	(89,576)	(175,419)	33,975	(187,082)	25,771	(146,243)	(50,680)	(145,049)	(118,898)	(147,230)	(977,618)	(956,172)						

ST. FRANCIS HEALTH SERVICES OF MORRIS, INC. AND SUBSIDIARIES

INCOME STATEMENT RATIOS

FOR THE PERIOD ENDING . . .

October 31, 2020

	St. Francis Health Services of Morris (SFHS)	Prairie Community Services (PCS)	Aitkin Health Services (AHS)	Browns Valley Health Center (BVHC)	Chisholm Health Center (CHC)	Duluth Health Services (DHS)	Farmington Health Services (FHS)	Franciscan Health Center (FHC)	Guardian Angels Health & Rehab Center (GAHR)	Koochiching Health Services (KHS)	Little Falls Health Services (LFHS)	Morris Health Services (MHS)	Pennington Health Services (PHS)	Renville Health Services (RHS)	Zumbrota Health Services (ZHS)	SUBTOTAL SNF/Campus	FYE 09/21 YTD Consolidated before Eliminations	FYE 09/21 YTD Consolidated with Estimated Eliminations
Operating Margin (FYE 09/21)	-20.33%	0.28%	-13.44%	2.43%	9.97%	-9.63%	-20.29%	7.79%	-31.06%	5.35%	-26.25%	-7.84%	-35.42%	-27.43%	-40.93%	-14.12%	-10.78%	-10.62%
Operating Margin (FYE 09/20)	-12.11%	-0.92%	1.99%	-8.34%	3.42%	-6.47%	-16.40%	8.43%	2.09%	-3.77%	-7.89%	-1.17%	-3.87%	-1.98%	-8.01%	-3.72%	-3.33%	-2.67%
Operating Margin (FYE 09/19)*	1.38%	-0.48%	3.98%	-7.50%	3.90%	-2.69%	-7.79%	8.21%	5.47%	-7.78%	-9.26%	-5.02%	-1.01%	3.36%	-5.78%	-1.57%	-1.23%	-0.43%
Operating Margin (FYE 06/18)	-15.53%	-5.45%	-4.29%	8.17%	5.55%	5.62%	3.24%	5.64%	9.59%	3.00%	-18.52%	0.11%	7.94%	5.53%	0.83%	3.14%	0.29%	1.31%
Operating Margin: (Measures the profitability of an organization w/o contributions & investment earnings) Industry Average for MN Nursing Homes = 1.89% per CliftonLarsonAllen 2019																		
Operating Margin: (Measures the profitability of an organization w/o contributions & investment earnings) Industry Average for MN Nursing Homes = 0.90% per CliftonLarsonAllen 2018																		
Total Margin: (FYE 09/21)	5.20%	0.19%	-13.29%	2.43%	10.06%	-9.48%	-20.23%	8.33%	-31.04%	6.35%	-26.13%	-6.43%	-32.03%	-27.20%	-39.01%	-13.50%	-9.53%	-10.12%
Total Margin: (FYE 09/20)	19.74%	0.42%	4.63%	-2.46%	5.30%	-2.42%	-13.27%	12.96%	6.77%	0.82%	-5.24%	3.39%	1.65%	3.42%	-1.97%	0.43%	0.98%	1.03%
Total Margin: (FYE 09/19) *	34.04%	-0.10%	4.05%	-7.25%	3.98%	-2.65%	-7.51%	8.40%	5.54%	-7.77%	-8.91%	-4.78%	-0.80%	3.62%	-4.84%	-1.35%	-0.03%	-0.03%
Total Margin: (FYE 06/18)	-5.55%	-4.89%	-4.16%	9.09%	5.63%	5.70%	3.76%	5.72%	9.67%	3.74%	-18.14%	0.66%	8.15%	5.69%	2.23%	3.51%	1.08%	1.14%
Total Margin: (Measures the profitability of an organization) Industry Average for MN Nursing Homes = 2.31% per CliftonLarsonAllen 2019																		
Total Margin: (Measures the profitability of an organization) Industry Average for MN Nursing Homes = 1.15% per CliftonLarsonAllen 2018																		
EBITDA: (FYE 09/21)	-12.88%	4.12%	-5.20%	8.88%	14.86%	3.88%	-4.70%	13.84%	-16.24%	10.33%	-2.24%	-0.32%	-22.90%	-14.90%	-26.77%	-2.54%	-1.33%	-1.42%
EBITDA: (FYE 09/20)	-5.69%	3.24%	9.87%	-0.10%	8.58%	5.84%	-0.43%	13.99%	13.43%	2.10%	12.86%	6.55%	4.97%	7.22%	2.76%	6.85%	5.60%	5.90%
EBITDA: (FYE 09/19) *	4.62%	3.71%	13.10%	0.65%	10.03%	7.47%	2.60%	14.82%	17.78%	-1.75%	14.39%	3.42%	8.52%	13.19%	5.48%	8.71%	7.38%	7.84%
EBITDA: (FYE 06/18)	-6.85%	-1.26%	6.80%	16.40%	12.02%	14.22%	12.35%	12.89%	22.04%	9.79%	7.37%	8.91%	17.43%	16.12%	11.78%	13.33%	8.87%	9.42%
Industry Average for MN Nursing Homes = 7.68% per CliftonLarsonAllen 2019																		
Industry Average for MN Nursing Homes = 7.32% per CliftonLarsonAllen 2018																		
Bad Debts (FYE 09/20)	\$ -	-\$616	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$423	\$0	\$3,634	\$0	\$0	\$4,058	\$3,442	
Bad Debt Cost per Resident Day		#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!
Bad Debt Cost per Resident Day(10/18-09/19)		\$2.11	\$0.15	\$0.00	\$1.63	\$4.36	\$1.00	\$0.59	\$1.31	\$0.18	\$5.81	\$1.42	\$3.32	\$2.36	\$0.83	\$1.93	\$1.98	
Bad Debt Cost per Resident Day(FYE 09/19)*		\$1.77	\$0.12	\$0.15	\$1.27	\$3.48	\$0.82	\$0.47	\$1.05	\$0.15	\$4.65	\$1.11	\$2.76	\$1.90	\$0.65	\$1.56	\$1.61	
Bad Debt Cost per Resident Day (FYE 06/18)		\$0.63	\$0.96	\$0.00	\$1.04	\$0.15	\$0.80	\$0.86	\$1.35	\$0.10	\$3.04	\$0.07	\$0.17	\$1.29	\$0.16	\$0.69	\$0.67	
Skilled Nursing Casemix Current Month			1.02	0.93	1.04	0.99	0.95	1.07	0.94	0.90	0.89	1.02	0.88	0.97	0.95	0.97	Average CaseMix	
Casemix: (FYE 09/21)			1.02	0.93	1.04	0.99	0.95	1.07	0.94	0.90	0.89	1.02	0.88	0.97	0.95	0.97		
Casemix: (FYE 09/20)			1.01	0.91	1.02	1.01	0.98	1.10	0.94	0.93	1.03	1.01	0.98	1.02	1.01			
Casemix: (Oct18-Sept19)			1.01	0.94	1.01	1.05	1.06	1.05	0.97	0.95	0.96	1.03	1.03	1.00	1.02			
Casemix: (FYE 09/19)*			1.00	0.94	1.00	1.05	1.07	1.04	0.98	0.95	0.97	1.03	1.03	1.00	1.03			
Casemix: (FYE 06/18)			0.99	0.98	1.05	1.08	1.10	1.07	1.04	0.97	1.00	1.01	1.07	1.01	1.07			
Skilled Nursing Occupancy Current Month			93.40%	96.41%	87.89%	90.08%	76.19%	92.04%	68.64%	92.17%	83.06%	88.44%	71.89%	58.83%	68.26%	82.10%	Average % Occup	
Occupancy: (FYE 09/21)			93.40%	96.41%	87.89%	90.08%	76.19%	92.04%	68.64%	92.17%	83.06%	88.44%	71.89%	58.83%	68.26%	82.10%	Average % Occup	
Occupancy: (FYE 09/20)			97.53%	80.08%	90.84%	83.99%	75.57%	93.43%	88.61%	81.08%	82.51%	84.39%	87.33%	78.91%	84.07%			
Occupancy: (Oct18-Sept19)			97.88%	89.85%	91.09%	90.86%	87.47%	97.63%	93.56%	88.87%	70.95%	84.42%	93.90%	84.25%	89.19%	89.22%	Average % Occup	
Occupancy: (FYE 09/19)*			98.06%	90.91%	92.15%	91.01%	87.47%	97.82%	93.16%	88.29%	70.26%	95.95%	94.44%	86.69%	89.52%	0.00%		
Occupancy: (FYE 06/18)			90.63%	96.06%	91.21%	93.24%	88.27%	95.85%	94.75%	92.58%	62.03%	91.41%	94.75%	77.26%	95.94%	75.61%		
Industry Average for MN Nursing Homes = 88.1% per CliftonLarsonAllen 2019 Industry Average for MN Nursing Homes = 86.50% per CliftonLarsonAllen 2018																		

For the Period Ending 10/01/2020 through:
10/31/2020

of Days
31.00

For the Period of 10/01/2019 through:
10/31/2019

Census Days by Payer	MSHO								Total Possible	FYTD Occupancy	
	Medicare A	Veterans	Skilled/MCR	MSHO Unskilled	Medicaid	Hospice	Private	Insurance			
AHS	159	0	49	0	803	0	255	8	1274	1364	93.40%
BVHC	74	0	25	6	899	0	42	0	1046	1085	96.41%
CHC	175	62	75	0	1202	31	344	16	1905	2170	87.79%
DHS	270	378	21	68	1541	62	229	0	2569	2852	90.08%
FHC	0	0	36	31	863	160	251	0	1341	1457	92.04%
FHS	51	440	2	62	605	101	723	0	1984	2604	76.19%
GAHR	74	0	1	31	1503	0	306	0	1915	2790	68.64%
KHS	121	0	30	31	836	4	320	58	1400	1519	92.17%
LFHS	83	234	39	55	898	42	297	0	1648	1984	83.06%
MHS	140	0	18	70	894	124	728	0	1974	2232	88.44%
PHS	40	0	8	62	1146	93	180	31	1560	2170	71.89%
RHS	19	62	31	5	566	36	284	0	1003	1705	58.83%
ZHS	23	0	0	0	531	68	436	0	1058	1550	68.26%
Subtotal	1229	1176	335	421	12287	721	4395	113	20677	25482	81.14%
	6%	6%	2%	2%	59%	3%	21%	1%	100%		
PCS					7631				7631		
Grand Total	1229	1176	335	421	19918	721	4395	113	28308		
	4%	4%	1%	1%	70%	3%	16%	0%	100%		

Census Days by Payer	MSHO								Total	Prior Year Occupancy (10/18 - 09/19)	
	Medicare A	Veterans	Skilled/MCR	MSHO Unskilled	Medicaid	Hospice	Private	Insurance			
AHS	109	0	59	35	945	8	168	0	1324		97.88%
BVHC	23	0	0	0	880	0	111	0	1014		89.85%
CHC	197	152	56	70	1119	31	320	0	1945		91.09%
DHS	298	98	90	58	1505	109	241	16	2415		90.86%
FHC	22	0	10	33	1102	36	167	0	1370		97.63%
FHS	49	406	104	106	615	31	575	11	1897		87.47%
GAHR	177	0	63	36	1800	31	400	0	2507		93.56%
KHS	125	0	29	20	982	28	217	22	1423		88.87%
LFHS	83	105	11	102	719	124	497	0	1641		70.95%
MHS	196	0	8	31	930	84	697	0	1946		84.42%
PHS	87	0	72	150	1266	52	345	3	1975		93.90%
RHS	64	31	65	0	527	51	507	0	1245		84.25%
ZHS	69	0	39	14	494	135	618	0	1369		89.19%
Subtotal	1499	792	606	655	12884	720	4863	52	22071		89.22%
	7%	4%	3%	3%	58%	3%	22%	0%	100%		
PCS					8127				8127		
Grand Total	1499	792	606	655	21011	720	4863	52	30198		
	5%	3%	2%	2%	70%	2%	16%	0%	100%		

FYTD Accuity by Payer	MSHO								Total
	Medicare A	Veterans	Skilled/MCR	MSHO Unskilled	Medicaid	Hospice	Private	Insurance	
AHS	1.41		1.36		0.89		1.14	1.36	1.02
BVHC	1.52		1.58	1.58	0.85		0.95		0.93
CHC	1.25	0.89	1.37		1.02	0.95	0.96	1.36	1.04
DHS	1.20	1.00	1.35	0.80	0.94	1.01	1.06		0.99
FHC			1.11	1.22	1.05	1.04	1.13		1.07
FHS	1.40	0.97	1.10	0.96	0.81	1.01	1.01		0.95
GAHR	1.45		1.36	1.36	0.91		0.93		0.94
KHS	1.22		1.00	0.65	0.88	1.17	0.83	1.14	0.90
LFHS	1.23	1.02	1.42	0.88	0.85	1.17	0.73		0.89
MHS	1.34		1.58	1.23	0.99	0.96	0.98		1.02
PHS	0.95		0.73	0.91	0.87	0.85	0.87	1.10	0.88
RHS	1.37	0.91	0.53	2.22	1.00	1.53	0.84		0.97
ZHS	1.58				0.90	0.94	0.98		0.95
Average	1.33	0.96	1.21	1.18	0.92	1.06	0.95	1.24	0.97

Days Variance - Current FYTD to Prior FYTD	MSHO								Total	% Change
	Medicare A	Veterans	Skilled/MCR	MSHO Unskilled	Medicaid	Hospice	Private	Insurance		
AHS	50	0	-10	-35	-142	-8	87	8	-50	-3.78%
BVHC	51	0	25	6	19	0	-69	0	32	3.16%
CHC	-22	-90	19	-70	83	0	24	16	-40	-2.06%
DHS	-28	280	-69	10	36	-47	-12	-16	154	6.38%
FHC	-22	0	26	-2	-239	124	84	0	-29	-2.12%
FHS	2	34	-102	-44	-10	70	148	-11	87	4.59%
GAHR	-103	0	-62	-5	-297	-31	-94	0	-592	-23.61%
KHS	-4	0	1	11	-146	-24	103	36	-23	-1.62%
LFHS	0	129	28	-47	179	-82	-200	0	7	0.43%
MHS	-56	0	10	39	-36	40	31	0	28	1.44%
PHS	-47	0	-64	-88	-120	41	-165	28	-415	-21.01%
RHS	-45	31	-34	5	39	-15	-223	0	-242	-19.44%
ZHS	-46	0	-39	-14	37	-67	-182	0	-311	-22.72%
	-270	384	-271	-234	-597	1	-468	61	-1394	-6.32%
	19.37%	-27.55%	19.44%	16.79%	42.83%	-0.07%	33.57%	-4.38%	100%	
PCS					-496				-496	-6.10%
Grand Total	-270	384	-271	-234	-1093	1	-468	61	-1890	
	14%	-20%	14%	12%	58%	0%	25%	-3%	100%	

ST. FRANCIS HEALTH SERVICES OF MORRIS, INC. AND SUBSIDIARIES																																			
DEBT SUMMARY																																			
October 31, 2020																																			
BANK	LOAN #	LOAN DESCRIPTION	T-Tax TE=Tax Exempt	Pre-Pymt Penalty	Interest Rate	Issue Date or Date of Loan	Maturity Date	Interest Rate Fixed Through	Amortization Fees attached as of 09/30/20	ORIGINAL LOAN AMOUNT	Debt Associated with:															5 Year Maturity									
											SFHS	PCS	AHS	BVHC	CHC	DHS	FHS	FHC	GAHR	KHS	LFHS	MHS	PHS	RHS	ZHS	Total	2021	2022	2023	2024	2025	Thereafter	Total		
BREMNER	114841	HCF Rev. Note 1999A / (St Francis project)	TE	No	1.641%	7/1/1999	3/1/2020	7/1/2019	\$0	\$2,858,717	#REF!																\$0	\$0	\$0	\$0	\$0	\$0	\$0		
	132173	HCF Rev Note 2002C	TE	Yes	4.490%	5/21/2002	5/1/2022	5/1/2017	\$4,538	\$510,200																		\$37,905	\$22,576	\$0	\$0	\$0	\$60,481		
	134917	HCF Rev Note 2002B / SFHS project	TE	Yes	3.520%	12/4/2002	12/4/2022	12/4/2022	\$6,464	\$2,807,000																		\$29,694	\$31,089	\$7,944	\$0	\$0	\$68,726		
	139611	HCF Rev Note 2003 / SFHS Project	TE	Yes	4.460%	10/10/2003	10/10/2023	10/10/2018	\$0	\$3,997,610																		\$0	\$0	\$0	\$0	\$0	\$0		
	522087	HCF Rev Note 2009A / Chisholm Major Project 2007 / previous Note # 508272	TE	Yes	3.650%	10/21/2009	10/21/2029	10/21/2019	\$27,800	\$1,200,000																		\$64,880	\$67,131	\$69,459	\$71,869	\$74,362	\$262,345	\$610,046	
	44000917	HCF Revenue Note Series 2012	TE	Yes	3.520%	11/1/2012	11/1/2032	11/1/2022	\$84,812	\$9,617,000																			\$436,818	\$452,445	\$468,630	\$485,395	\$502,759	\$4,170,874	\$6,516,920
	44001378	HCF Revenue Note Series 2012A	TE	Yes	3.510%	12/28/2012	12/28/2032	12/28/2022	\$31,986	\$3,600,000																			\$162,263	\$168,051	\$174,046	\$180,254	\$186,684	\$1,567,365	\$2,438,653
	44001379	HCF Revenue Note Series 2012A	TE	Yes	3.510%	12/28/2012	12/28/2032	12/28/2022	\$0	\$6,400,000																			\$0	\$0	\$0	\$0	\$0	\$0	
	7701094800003	HCF Revenue Note Series 2015B	TE	Yes	2.901%	12/10/2015	12/10/2035	12/10/2020	\$85,508	\$5,911,476																			\$254,072	\$261,541	\$269,230	\$277,145	\$285,293	\$3,453,799	\$4,801,079
	7701094700003	HCF Revenue Note Series 2015A	TE	Yes	2.901%	12/10/2015	12/10/2035	12/10/2020	\$28,539	\$1,914,128																			\$82,587	\$86,015	\$87,515	\$90,087	\$92,736	\$1,105,783	\$1,543,723
7701094500003	HCF Revenue Note Series 2015	TE	Yes	2.901%	12/10/2015	12/10/2035	12/10/2020	\$0	\$2,134,396																			\$0	\$0	\$0	\$0	\$0	\$0		
MinnW est - Ortonville	25535	HCF Rev Note 2009A; 2,180,000; 240 months; 4.23%; Refinance #21426, 23157, 25065	TE	No	2.930%	12/10/2009	12/1/2029	12/10/2024	\$13,526	\$2,180,000																		\$116,899	\$120,274	\$123,747	\$127,320	\$130,997	\$359,866	\$979,103	
Minnwest - Redwood Falls	1463693481	HCF Rev Note 2009B; 5,165,000; 240 months; 4.23%; Refinance Existing Loans	TE	No	2.930%	12/10/2009	12/1/2029	12/10/2024	\$48,939	\$5,165,000																		\$309,572	\$318,766	\$328,232	\$337,979	\$348,016	\$998,701	\$2,641,266	
	1463693482	HCF Rev Note 2009C; 2,445,000; 240 months; 4.23%; Refinance Existing Loans	TE	No	2.930%	12/10/2009	12/1/2029	12/10/2024	\$22,299	\$2,445,000																			\$146,923	\$151,286	\$155,779	\$160,405	\$165,168	\$458,033	\$1,237,593
Winnona State	605975901	HCF Rev Note 2003 A ZHS PROJ 4.25%	TE	No	3.545%	12/17/2003	12/17/2023	12/17/2023	\$9,389	\$1,326,500																		\$54,748	\$56,720	\$58,764	\$14,166	\$0	\$0	\$184,398	
	605974001	HCF Rev Note 2003 B ZHS PROJ 4.25%	TE	No	3.545%	12/17/2003	12/17/2023	12/17/2023	\$8,998	\$1,071,400																			\$44,222	\$45,815	\$47,466	\$11,442	\$0	\$0	\$148,944
	172739	HCF Rev Note 2010 ZHS PROJ 4.0%	TE	Yes	4.000%	11/19/2010	11/19/2030	11/19/2020	\$40,593	\$1,938,878																			\$95,691	\$99,590	\$103,647	\$107,870	\$112,265	\$657,630	\$1,176,693
Bank of the West	#1-8	HCF Rev Note series 2004a 4.25%; Interest rate reset on 10/22/2009 to 4%	TE	No	4.000%	#REF!	10/22/2024	10/22/2019	\$26,164	\$2,139,332																		\$132,197	\$137,583	\$143,188	\$144,707	\$0	\$0	\$557,674	
Bell State	2115525	HCF Rev Note Series 2014A	TE	Yes	2.813%	7/3/2014	7/1/2034	7/1/2024	\$33,253	\$2,121,000																		\$94,558	\$97,252	\$100,022	\$102,872	\$105,803	\$1,086,579	\$1,587,085	
	2115528	HCF Rev Note Series 2014A	TE	Yes	2.813%	7/3/2014	7/1/2039	7/1/2024	\$83,954	\$4,810,000																			\$159,789	\$164,341	\$169,023	\$173,839	\$178,792	\$3,065,307	\$3,911,091
	2115531	HCF Rev Note Series 2014A	TE	Yes	2.813%	7/3/2014	7/1/2024	7/1/2024	\$9,464	\$986,000																			\$102,816	\$105,746	\$108,769	\$92,995	\$0	\$0	\$410,316
	2115534	HCF Rev Note Series 2014A	TE	Yes	2.813%	7/3/2014	7/1/2034	7/1/2024	\$31,351	\$1,997,000																			\$89,608	\$92,161	\$94,787	\$97,488	\$100,265	\$1,019,432	\$1,493,742
	2047115	HCF Rev Note, Series 2012; 2.31%	TE	Yes	3.142%	10/3/2012	10/3/2042	10/3/2022	\$108,640	\$10,000,000																			\$261,184	\$269,510	\$278,102	\$286,968	\$296,116	\$6,666,412	\$8,058,292
	2231292	HCF Rev Note 2018 (Little Falls Health Services Project)	TE	Yes	4.160%	10/31/2018	11/1/2043	10/31/2028	\$78,502	\$5,561,000																			\$139,658	\$145,580	\$151,753	\$158,188	\$164,895	\$4,558,929	\$5,319,003
	2231295	HCF Rev Note 2018 (Little Falls Health Services Project)	TE	Yes	4.160%	10/31/2018	11/1/2043	10/31/2028	\$77,628	\$5,500,000																			\$138,127	\$143,984	\$150,089	\$156,453	\$163,087	\$4,508,906	\$5,260,646
Choic Bank	14442	Suncrest Purchase 3.90% Revenue Note 2011	TE	Yes	3.900%	6/30/2011	7/1/2036	6/30/2021	\$120,368	\$5,150,000																		\$179,429	\$186,553	\$193,960	\$201,661	\$209,668	\$2,852,926	\$3,824,196	
Proop les Natlo (Not a Natlo Bond)	134058	HCF REV NOTE Series 2011 4.00% \$5,870,000	TE	NO	4.000%	7/29/2011	7/29/2031	7/29/2021	\$114,845	\$5,870,000																		\$279,948	\$291,515	\$303,560	\$315,787	\$329,150	\$2,230,350	\$3,750,309	
City of Little Rock	LEASE				2.901%	4/1/2016	12/1/2023		\$0	\$704,605																		\$81,173	\$81,047	\$85,742	\$85,251	\$0	\$0	\$333,213	
Public Bond Issuance - US Bank	222561000	HCFR Refunding Bonds	TE	Yes	3.980%	8/1/2019	8/1/2049	8/1/2049	\$467,199	\$19,215,000																		\$401,667	\$417,500	\$424,167	\$444,167	\$456,667	\$16,755,833	\$18,900,000	
	260011000	DHS Project 2020	TE	Yes	3.860%	2/1/2020	2/1/2050	2/1/2050	\$362,568	\$14,155,000																		\$285,000	\$290,000	\$300,000	\$305,000	\$315,000	\$12,525,000	\$14,020,000	
SUBTOTAL PROPERTY DEBT (EXTERNAL LOANS)										Avg Int Rate of ALL External Notes =	#REF!	\$131,537,805	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	#REF!	\$4,181,426	\$4,303,068	\$4,397,609	\$4,429,306	\$4,217,721	\$68,304,060	\$89,833,191		

ST. FRANCIS HEALTH SERVICES OF MORRIS, INC. AND SUBSIDIARIES

DEBT SUMMARY
October 31, 2020

BANK	LOAN #	LOAN DESCRIPTION	T=Tax TE=Tax Exempt	Pre-Pymt Penalty	Interest Rate	Issue Date or Date of Loan	Maturity Date	Interest Rate Fixed Through	Amortization Fees attached as of 09/30/20	ORIGINAL LOAN AMOUNT	SFHS	PCS	AHS	BVHC	CHC	DHS	FHS	FHC	GAHR	KHS	LFHS	MHS	PHS	RHS	ZHS	Total	5 Year Maturity					Total		
																											2021	2022	2023	2024	2025		Thereafter	
	V#B13-16	4 Van loans for PCS	T	No	3.990%	4/1/2016	4/1/2022	Loan Term	\$0	\$99,150		#REF!														#REF!	\$17,804	\$10,467	\$0	\$0	\$0	\$0	\$28,271	
Chrysler Capital	VFB01	Van for PCS	T	No	0.000%	12/17/2014	12/17/2019	Loan Term	\$0	\$25,060		#REF!														#REF!	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
	VFB02	Van for PCS	T	No	0.000%	12/17/2014	12/17/2019	Loan Term	\$0	\$28,296		#REF!															#REF!	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	VFB03	Van for PCS	T	No	0.000%	12/17/2014	12/17/2019	Loan Term	\$0	\$24,513		#REF!															#REF!	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	VFB08	Van for PCS	T	No	0.000%	5/17/2015	5/17/2020	Loan Term	\$0	\$25,672		#REF!															#REF!	\$0	\$0	\$0	\$0	\$0	\$0	\$0
	VFB04	Van for SFHS	T	No	0.000%	12/17/2014	12/17/2019	Loan Term	\$0	\$29,525		#REF!															#REF!	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Enterprise Fleet Management - Leased Vehicles	VFB24	Vehicle for PCS	T	NA	7.53%	3/9/2018	2/1/2023	Lease Term	\$0	\$23,257		#REF!														#REF!	\$3,662	\$3,948	\$5,898	\$0	\$0	\$0	\$13,509	
	VFB25	Vehicle for PCS	T	NA	7.53%	3/9/2018	2/1/2023	Lease Term	\$0	\$23,257		#REF!														#REF!	\$3,662	\$3,948	\$5,898	\$0	\$0	\$0	\$13,509	
	VFB26	Vehicle for PCS	T	NA	7.53%	3/9/2018	2/1/2023	Lease Term	\$0	\$23,257		#REF!														#REF!	\$3,662	\$3,948	\$5,898	\$0	\$0	\$0	\$13,509	
	VFB27	Vehicle for PCS	T	NA	7.59%	3/16/2018	2/1/2023	Lease Term	\$0	\$23,256		#REF!															#REF!	\$3,645	\$3,931	\$6,066	\$0	\$0	\$0	\$13,642
	VFB28	Vehicle for PCS	T	NA	7.53%	3/9/2018	2/1/2023	Lease Term	\$0	\$23,257		#REF!															#REF!	\$3,662	\$3,948	\$5,898	\$0	\$0	\$0	\$13,509
	VFB29	Vehicle for PCS	T	NA	7.53%	3/9/2018	2/1/2023	Lease Term	\$0	\$23,257		#REF!															#REF!	\$3,662	\$3,948	\$5,898	\$0	\$0	\$0	\$13,509
	VFB30	Vehicle for PCS	T	NA	7.59%	3/16/2018	2/1/2023	Lease Term	\$0	\$23,256		#REF!															#REF!	\$3,645	\$3,931	\$6,066	\$0	\$0	\$0	\$13,642
	VFB31	Vehicle for SFHS	T	NA	7.40%	3/2/2018	2/1/2023	Lease Term	\$0	\$23,324		#REF!															#REF!	\$3,682	\$3,963	\$5,687	\$0	\$0	\$0	\$13,332
	VFB32	Vehicle for SFHS	T	NA	7.43%	3/5/2018	2/1/2023	Lease Term	\$0	\$23,283		#REF!															#REF!	\$3,673	\$3,955	\$5,784	\$0	\$0	\$0	\$13,412
	VFB33	Vehicle for SFHS	T	NA	7.40%	3/2/2018	2/1/2023	Lease Term	\$0	\$23,324		#REF!															#REF!	\$3,682	\$3,964	\$5,687	\$0	\$0	\$0	\$13,332
	VFB34	Vehicle for SFHS	T	NA	7.40%	3/2/2018	2/1/2023	Lease Term	\$0	\$23,324		#REF!															#REF!	\$3,682	\$3,964	\$5,687	\$0	\$0	\$0	\$13,332
	VFB35	Vehicle for SFHS	T	NA	7.17%	3/2/2018	2/1/2022	Lease Term	\$0	\$23,226		#REF!															#REF!	\$4,704	\$6,260	\$0	\$0	\$0	\$0	\$10,964
	VFB36	Vehicle for PCS	T	NA	7.62%	3/20/2018	2/1/2023	Lease Term	\$0	\$23,255		#REF!															#REF!	\$3,635	\$3,922	\$6,161	\$0	\$0	\$0	\$13,718
	VFB37	Vehicle for SFHS	T	NA	7.40%	3/2/2018	2/1/2023	Lease Term	\$0	\$23,324		#REF!															#REF!	\$3,682	\$3,963	\$5,687	\$0	\$0	\$0	\$13,332
	VFB38	Vehicle for SFHS	T	NA	7.65%	4/6/2018	4/6/2022	Lease Term	\$0	\$36,415		#REF!															#REF!	\$7,204	\$10,944	\$0	\$0	\$0	\$0	\$18,148
	VFB39	Vehicle for PCS	T	NA	7.85%	7/25/2018	7/1/2023	Lease Term	\$0	\$47,041		#REF!															#REF!	\$8,528	\$9,222	\$12,794	\$0	\$0	\$0	\$30,544
	VFB40	Vehicle for PCS	T	NA	8.14%	8/7/2018	8/1/2023	Lease Term	\$0	\$47,041		#REF!															#REF!	\$8,469	\$9,184	\$13,125	\$0	\$0	\$0	\$30,777
	VFB41	Vehicle for PCS	T	NA	8.14%	1/4/2019	1/1/2023	Lease Term	\$0	\$24,044		#REF!															#REF!	\$3,463	\$3,756	\$4,074	\$5,561	\$0	\$0	\$16,854
	VFB42	Vehicle for PCS	T	NA	8.12%	1/7/2019	1/1/2023	Lease Term	\$0	\$24,044		#REF!															#REF!	\$3,464	\$3,756	\$4,072	\$5,598	\$0	\$0	\$16,890
	VFB43	Vehicle for PCS	T	NA	8.14%	1/4/2019	1/1/2023	Lease Term	\$0	\$24,044		#REF!															#REF!	\$3,463	\$3,756	\$4,074	\$5,561	\$0	\$0	\$16,854
	VFB44	Vehicle for PCS	T	NA	8.14%	1/4/2019	1/1/2023	Lease Term	\$0	\$24,044		#REF!															#REF!	\$3,463	\$3,756	\$4,074	\$5,561	\$0	\$0	\$16,854
	VFB45	Vehicle for PCS	T	NA	8.14%	1/4/2019	1/1/2023	Lease Term	\$0	\$24,044		#REF!															#REF!	\$3,463	\$3,756	\$4,074	\$5,561	\$0	\$0	\$16,854
	VFB46	Vehicle for PCS	T	NA	8.14%	1/4/2019	1/1/2023	Lease Term	\$0	\$24,044		#REF!															#REF!	\$3,463	\$3,756	\$4,074	\$5,561	\$0	\$0	\$16,854
	VFB47	Vehicle for PCS	T	NA	8.11%	1/9/2019	1/1/2023	Lease Term	\$0	\$23,890		#REF!															#REF!	\$3,464	\$3,755	\$4,071	\$5,623	\$0	\$0	\$16,913
	VFB48	Vehicle for PCS	T	NA	7.84%	1/21/2019	1/1/2023	Lease Term	\$0	\$24,938		#REF!															#REF!	\$3,682	\$3,918	\$4,170	\$5,715	\$0	\$0	\$17,484
	VFB49	Vehicle for PCS	T	NA	7.84%	1/21/2019	1/1/2023	Lease Term	\$0	\$24,938		#REF!															#REF!	\$3,682	\$3,918	\$4,170	\$5,715	\$0	\$0	\$17,484
	VFB50	Vehicle for PCS	T	NA	7.84%	1/21/2019	1/1/2023	Lease Term	\$0	\$24,938		#REF!															#REF!	\$3,682	\$3,918	\$4,170	\$5,715	\$0	\$0	\$17,484
	VFB51	Vehicle for SFHS	T	NA	7.84%	1/21/2019	1/1/2023	Lease Term	\$0	\$24,938		#REF!															#REF!	\$3,682	\$3,918	\$4,170	\$5,715	\$0	\$0	\$17,484
	VFB52	Vehicle for PCS	T	NA	7.84%	1/21/2019	1/1/2023	Lease Term	\$0	\$24,938		#REF!															#REF!	\$3,682	\$3,918	\$4,170	\$5,715	\$0	\$0	\$17,484
	VFB53	Vehicle for PCS	T	NA	7.44%	5/21/2019	5/1/2024	Lease Term	\$0	\$49,842		#REF!															#REF!	\$8,328	\$8,975	\$9,671	\$11,328	\$0	\$0	\$38,302
	VFB54	Vehicle for PCS	T	NA	7.33%	4/16/2019	4/1/2024	Lease Term	\$0	\$25,910		#REF!															#REF!	\$3,653	\$3,930	\$4,228	\$7,155	\$0	\$0	\$19,967
	VFB55	Vehicle for SFHS	T	NA	6.82%	1/24/2020	1/1/2025	Lease Term	\$0	\$37,390		#REF!															#REF!	\$7,035	\$7,508	\$8,013	\$10,251	\$0	\$0	\$32,807
	VFB56	Vehicle for SFHS	T	NA	6.80%	1/24/2020	1/1/2025	Lease Term	\$0	\$24,758		#REF!															#REF!	\$3,634	\$3,888	\$4,161	\$4,453	\$6,259	\$0	\$22,395
	VFB57	Vehicle for PCS	T	NA	6.80%	1/24/2020	1/1/2025	Lease Term	\$0	\$24,758		#REF!															#REF!	\$3,634	\$3,888	\$4,161	\$4,453	\$6,259	\$0	\$22,395
	VFB58	Vehicle for SFHS	T	NA	6.80%	1/24/2020	1/1/2025	Lease Term	\$0	\$24,758		#REF!															#REF!	\$3,634	\$3,888	\$4,161	\$4,453	\$6,259	\$0	\$22,395
	VFB59	Vehicle for PCS	T	NA	7.00%	2/11/2020	2/1/2025	Lease Term	\$0	\$24,563		#REF!															#REF!	\$3,518	\$3,773	\$4,046	\$4,339	\$6,675	\$0	\$22,351
	VFB60	Vehicle for PCS	T	NA	7.00%	2/11/2020	2/1/2025	Lease Term	\$0	\$24,563		#REF!															#REF!	\$3,518	\$3,773	\$4,046	\$4,339	\$6,675	\$0	\$22,351
	VFB61	Vehicle for PCS	T	NA	7.00%	2/11/2020	2/1/2025	Lease Term	\$0	\$24,563		#REF!															#REF!	\$3,518	\$3,773	\$4,046	\$4,339	\$6,675	\$0	\$22,351
	VFB62	Vehicle for PCS	T	NA	6.83%	2/19/2020	2/1/2025	Lease Term	\$0	\$24,563		\$22,445															#REF!	\$3,549	\$3,799	\$4,067	\$4,354	\$6,675	\$0	\$22,445
	VFB63	Vehicle for PCS	T	NA	6.																													