

ST. FRANCIS HEALTH SERVICES OF MORRIS, INC. AND SUBSIDIARIES																								
UNAUDITED CONSOLIDATING BALANCE SHEETS																								
August 31, 2021																								
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		
<b>CURRENT ASSETS</b>																								
Cash and cash equivalents	12,724,059	2,545,688	792,991	781,280	2,574,727	1,795,993	2,011,400	1,791,007	1,588,229	915,509	906,185	1,519,778	985,246	1,039,452	958,590	17,660,388	32,930,136	-	32,930,136	36,743,925	-3,813,789	-10.4%	Inc Days in AR	
Assets whose use is limited	-	34	8,150	24,877	5,064	49,474	135,567	21,954	14,255	23,035	29,200	79,060	5,394	55,985	28,140	480,154	480,187	-	480,187	405,206	74,981	18.5%	SOSM Transfer	
Receivables																								
Trade	-	2,443,904	732,893	374,032	836,151	1,286,749	1,284,677	813,114	1,106,433	600,043	1,102,732	1,466,355	583,589	610,599	440,890	11,238,257	13,682,161	-	13,682,161	12,754,650	927,510	7.3%		
Related Party	15,099,623	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15,099,623	(15,099,623)	-	0	0			
Self Funded-Sub	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0			
Self Funded-Parent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0			
Other	152,147	-	23,135	4,639	19,318	10,923	3,000	2,115	251	9,446	15,923	5,338	880	766	9,127	104,861	257,007	-	257,007	299,137	-42,130	-14.1%	SFHS//MHS	
Prepaid expenses	11,272	22,604	18,733	37,092	27,213	62,085	61,016	29,437	40,368	25,838	32,124	40,108	9,281	22,683	58,238	464,216	498,093	-	498,093	327,541	170,552	52.1%	PCS (\$64K), NH Based \$236K	
<b>TOTAL CURRENT ASSETS</b>	<b>27,987,101</b>	<b>5,012,230</b>	<b>1,575,902</b>	<b>1,221,920</b>	<b>3,462,473</b>	<b>3,205,224</b>	<b>3,495,660</b>	<b>2,657,627</b>	<b>2,749,535</b>	<b>1,573,872</b>	<b>2,086,164</b>	<b>3,110,639</b>	<b>1,584,389</b>	<b>1,729,486</b>	<b>1,494,985</b>	<b>29,947,876</b>	<b>62,947,207</b>	<b>(15,099,623)</b>	<b>47,847,584</b>	<b>50,530,460</b>	<b>-2,682,876</b>	<b>-5.3%</b>		
<b>ASSETS WHOSE USE IS LIMITED</b>	<b>549,187</b>	<b>2,063</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>783,592</b>	<b>646,534</b>	<b>-</b>	<b>-</b>	<b>1,000</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>1,431,126</b>	<b>1,982,376</b>	<b>-</b>	<b>1,982,376</b>	<b>1,819,199</b>	<b>163,178</b>	<b>9.0%</b>		
(Pledged CD's, Def Comp, Restricted Cash)																								
<b>PROPERTY AND EQUIPMENT</b>																								
Land and Land Improvements	147,410	1,837,347	41,370	47,077	11,200	394,194	321,476	65,140	317,865	15,000	876,365	536,857	956,890	298,275	247,742	4,129,451	6,114,208	-	6,114,208	5,895,829	218,379	3.7%		
Building	845,935	14,894,450	7,110,884	4,606,179	8,352,858	23,553,994	23,904,885	6,023,818	18,878,003	2,889,951	19,726,787	19,299,648	12,359,396	10,559,357	9,761,543	167,027,302	182,767,686	-	182,767,686	176,053,334	6,714,352	3.8%		
Equipment	749,739	876,825	355,212	790,653	408,107	850,840	1,682,490	591,658	804,643	296,395	580,086	1,543,301	429,412	790,653	617,230	9,740,681	11,367,245	-	11,367,245	11,042,412	324,833	2.9%		
Automobiles	334,408	2,489,658	47,696	48,437	-	19,108	19,050	42,825	-	9,944	-	58,203	48,444	48,437	-	342,143	3,166,209	-	3,166,209	3,158,957	7,251	0.2%		
Construction in Progress	-	4,250	1,325,693	-	4,127,093	-	(288,060)	-	-	19,899	14,983	395,636	-	(30,700)	32,513	5,597,058	5,601,308	-	5,601,308	197,662	5,403,646	2733.8%	AHS/CHC	
Accumulated depreciation	(1,453,434)	(13,035,350)	(3,313,514)	(4,577,024)	(5,591,606)	(9,789,482)	(7,779,182)	(4,134,119)	(9,788,826)	(1,209,502)	(4,034,067)	(8,449,896)	(3,474,192)	(5,263,685)	(4,554,181)	(71,959,276)	(86,448,060)	-	(86,448,060)	-80,537,870	-5,910,190	7.3%		
<b>NET PROPERTY AND EQUIPMENT</b>	<b>624,058</b>	<b>7,067,180</b>	<b>5,567,341</b>	<b>915,322</b>	<b>7,307,653</b>	<b>15,028,654</b>	<b>17,860,657</b>	<b>2,589,321</b>	<b>10,211,685</b>	<b>2,021,687</b>	<b>17,164,154</b>	<b>13,383,749</b>	<b>10,319,950</b>	<b>6,402,337</b>	<b>6,104,847</b>	<b>114,877,358</b>	<b>122,568,596</b>	<b>-</b>	<b>122,568,596</b>	<b>115,810,324</b>	<b>6,758,272</b>	<b>5.8%</b>		
<b>OTHER ASSETS</b>																								
Notes receivable, related parties	27,315,210	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	27,315,210	(27,315,210)	-	0	0			
Notes receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0	#DIV/0!		
Operating Leases	34,693	26,672	4,903	26,164	19,272	92,795	21,604	27,197	29,485	31,336	36,708	59,688	3,117	54,466	(69,335)	337,399	398,765	-	398,765	0	398,765	#DIV/0!		
Long term Investments																								
SOS - Morris	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0			
Pines III	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0			
Prairie Surgicenter	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0			
SOS - Cloquet	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0			
MHCA	255,365	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	255,365	-	255,365	255,365	0	0.0%		
Self Funded Health Insurance	1,401,802	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,401,802	-	1,401,802	2,644,942	-1,243,140	-47.0%		
<b>TOTAL OTHER ASSETS</b>	<b>29,007,071</b>	<b>26,672</b>	<b>4,903</b>	<b>26,164</b>	<b>19,272</b>	<b>92,795</b>	<b>21,604</b>	<b>27,197</b>	<b>29,485</b>	<b>31,336</b>	<b>36,708</b>	<b>59,688</b>	<b>3,117</b>	<b>54,466</b>	<b>(69,335)</b>	<b>337,399</b>	<b>29,371,143</b>	<b>(27,315,210)</b>	<b>2,055,933</b>	<b>2,900,308</b>	<b>-844,375</b>	<b>-29.1%</b>		
<b>TOTAL ASSETS</b>	<b>58,167,417</b>	<b>12,108,145</b>	<b>7,148,146</b>	<b>2,163,407</b>	<b>10,789,398</b>	<b>19,110,265</b>	<b>22,024,456</b>	<b>5,274,145</b>	<b>12,990,705</b>	<b>3,627,894</b>	<b>19,287,026</b>	<b>16,554,076</b>	<b>11,907,457</b>	<b>8,186,289</b>	<b>7,530,497</b>	<b>146,593,759</b>	<b>216,869,322</b>	<b>(42,414,833)</b>	<b>174,454,489</b>	<b>171,060,291</b>	<b>3,394,198</b>	<b>2.0%</b>		
<b>LIABILITIES AND NET ASSETS</b>																								
<b>CURRENT LIABILITIES</b>																								
Current Maturities of L-T Debt	42,765	280,531	293,641	213,257	201,956	464,429	427,548	199,105	682,035	77,869	557,064	693,606	306,747	548,908	448,732	5,114,896	5,438,193	(1,378,148)	4,060,044	4,371,299	-311,255	-7.1%		
Finance Lease - Current	-	467,329	232	-	-	-	-	357	-	81,173	-	-	-	-	-	81,761	549,090	-	549,090	81,173	467,917	576.4%	New Break Out	
Operating Lease - Current	2,577	2,132	1,413	1,093	2,144	3,822	2,987	2,020	1,723	1,641	2,608	4,267	1,021	3,761	(4,858)	23,641	28,351	-	28,351	0	28,351	#DIV/0!		
Accounts payable																								
Trade	50,287	251,036	105,222	59,377	2,338,679	151,331	169,306	35,669	77,040	55,465	(58,077)	322,402	(24,187)	15,921	113,588	3,361,737	3,663,060	-	3,663,060	1,740,189	1,922,871	110.5%	Timing	
Due to related parties - Misc	-	80,758	22,225	21,019	29,548	44,868	46,474	21,335	36,755	20,289	31,368	46,853	29,110	38,688	26,491	415,023	495,781	(495,781)	-	0	0			
Due to related parties - STL	-	-	2,811,667	738,000	2,420,000	235,000	1,775,000	-	-	585,000	2,774,175	125,000	650,000	520,000	1,970,000	14,603,842	14,603,842	(14,603,842)	-	0	0			
Due to related parties - STL Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0	0			
Accrued expenses																								
Compensation	622,811	2,368,009	209,271	141,594	295,424	455,347	638,070	194,238	258,116	158,768	263,704	569,826	227,961	323,433	166,517	3,902,270	6,893,090	-	6,893,090	6,823,667	69,422	1.0%		
Deferred Revenue - COVID	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,485,827	-2,485,827	-100.0%	GJE Reversed from Prior Fiscal Year
Self Funded Hlth Insurance Payable	(1,200,224)	202,476	45,769	46,130	59,147	39,713	87,452	21,665	57,438	42,202	55,666	74,603	45,724	65,275	56,791	697,578	(300,169)	-	(300,169)	942,971	-1,243,140	-131.8%		
Other	379,424	584,562	61,493	81,466	197,921	559,272	412,810	70,382	132,878	120,662	110,690	243,356	66,438	163,713	136,760	2,357,841	3,321,827	-	3,321,827	3,167,437	154,390	4.9%		
<b>TOTAL CURRENT LIABILITIES</b>	<b>(102,360)</b>	<b>4,236,833</b>	<b>3,550,934</b>	<b>1,301,936</b>	<b>5,544,818</b>	<b>1,953,782</b>	<b>3</b>																	

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

**UNAUDITED CONSOLIDATED STATEMENTS OF CASH FLOWS**

August 31, 2021

	SKILLED NURSING FACILITIES																Consolidated
	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's	TOTAL
<b>Operating Activities</b>																	
Change in Net Assets	489,450	(421,270)	(297,796)	217,630	(269,478)	(1,664,742)	(1,230,612)	607,731	(463,816)	327,644	(1,055,384)	2,813,738	(1,224,727)	(559,829)	(773,962)	(3,573,603)	(3,505,424)
<b>Adjustments to reconcile change in Net Assets to Net Cash from Operating Activities</b>																	
Depreciation	134,340	779,612.64	217,793	156,820	285,243	789,623	795,694	184,854	492,669	205,380	634,854	529,351	319,033	427,837	375,848	5,415,001	6,328,954
Amortization	-	10,711	10,197	1,441	7,156	18,304	13,524	3,989	6,390	-	8,340	2,393	4,510	5,706	12,026	93,975	104,686
Loss(Gain) on Disposal of Property/Equip	-	(86,712.47)	-	-	-	-	-	-	-	-	-	-	(15,803)	3,305	(290,522)	(303,019)	(389,732)
Unrealized Loss(Gain) on MHCA Investment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Contributions for Long-Lived Assets	-	-	-	-	-	-	-	-	-	-	-	(3,304,454)	-	-	-	(3,304,454)	(3,304,454)
<b>Changes in Assets and Liabilities</b>																	
Receivables - Trade	(104,079)	1,757	(163,906)	(39,152)	54,061	3,086	(145,412)	(382,902)	180,576	(47,477)	(269,973)	(46,566)	(46,206)	(62,385)	183,197	(783,058)	(885,381)
Receivables - Related	(8,395,476)	-	-	-	-	-	-	-	-	-	-	55,714	-	-	-	55,714	(8,339,762)
Prepaid Expenses	1,294	64,213	(3,186)	(22,148)	(19,424)	(43,063)	(40,346)	(19,926)	(17,340)	(16,445)	(26,679)	(6,299)	13,145	1,758	(36,106)	(236,058)	(170,552)
Accounts Payable - Trade	(5,443)	(29,765)	451	11,799	2,216,092	17,789	15,304	(4,709)	(34,565)	(20,182)	(150,257)	113,114	(111,765)	(102,485)	7,493	1,958,079	1,922,871
Accounts Payable - Related	(55,714)	(8,657)	3,056	4,075	(1,849)	(994)	8,163	920	(718)	1,774	6,073	1,993	(2,804)	10,779	1,845	32,314	(32,057)
Accounts Payable - Related STL	-	-	1,846,667	(30,000)	2,420,000	235,000	960,000	-	-	(199,848)	1,160,000	(25,000)	650,000	520,000	835,000	8,371,820	8,371,820
Accounts Payable - Related Construction	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Notes Payable - Current	-	(495,779)	-	-	-	-	-	-	-	-	-	281,793	-	-	-	281,793	(213,986)
Finance Lease	-	3,965,413	5,642	-	-	-	-	5,257	-	-	-	-	-	-	-	10,899	3,976,312
Accrued Expenses - Compensation	10,943	136,343	(52,378)	4,235	(7,415)	44,207	56,521	(1,801)	(57,846)	(11,033)	38,124	34,826	(6,997)	(77,502)	(40,805)	(77,864)	69,422
Accrued Expenses - Other	(24,959)	(10,678)	(16,878)	9,784	91,947	268,736	(154,275)	(5,122)	(42,894)	28,835	(24,554)	77,570	(40,064)	(35,379)	32,319	190,027	154,390
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)
Resident Trust/Security Deposits Liability	-	-	33	(10,488)	4,026	(3,706)	23,286	(1,886)	(1,212)	(729)	(628)	(71,507)	1,054	(7,574)	(5,649)	(74,981)	(74,981)
<b>Net Cash from Operating Activities</b>	<b>(7,949,646)</b>	<b>3,620,513</b>	<b>1,332,940</b>	<b>238,318</b>	<b>4,443,237</b>	<b>(519,672)</b>	<b>27,682</b>	<b>265,849</b>	<b>(123,279)</b>	<b>97,782</b>	<b>72,747</b>	<b>325,536</b>	<b>(571,682)</b>	<b>47,792</b>	<b>218,184</b>	<b>5,855,432</b>	<b>1,526,300</b>
<b>Investing Activities</b>																	
Construction & Purchase of Fixed Assets	(56,850)	(28,281)	(1,315,904)	(47,847)	(4,052,927)	(33,238)	183,728	(45,697)	(40,092)	(34,439)	(32,474)	(7,304,260)	(25,691)	(64,419)	200,896	(12,612,362)	(12,697,493)
Proceeds from Sale/Purchase of Property & Equipment																	
Decrease(Increase) in Pledged Assets	69,449	-	-	-	-	(328,230)	95,603	-	-	-	-	-	-	-	-	(232,627)	(163,178)
Change in Self Funded Insurance	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Change in Notes Receivable Related Party	(2,513,113)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(2,513,113)
Equity Distribution from MHCA																	
<b>Net Cash used for Investing Activities</b>	<b>(2,500,514)</b>	<b>(28,281)</b>	<b>(1,315,904)</b>	<b>(47,847)</b>	<b>(4,052,927)</b>	<b>(361,468)</b>	<b>279,331</b>	<b>(45,697)</b>	<b>(40,092)</b>	<b>(34,439)</b>	<b>(32,474)</b>	<b>(7,304,260)</b>	<b>(25,691)</b>	<b>(64,419)</b>	<b>200,896</b>	<b>(12,844,989)</b>	<b>(15,373,784)</b>
<b>Financing Activities</b>																	
Proceeds from Issuance of Long Term Debt	669,467	-	594,565	443,345	911,290	1,314,555	1,476,430	584,100	999,745	559,810	848,485	1,130,787	825,975	813,207	715,775	11,218,069	11,887,536
Repayment of Long Term Debt	(40,779)	(4,179,725)	(270,422)	(194,530)	(184,738)	(302,561)	(393,690)	(182,131)	(624,561)	(152,464)	(508,262)	3,069,573	(280,830)	(501,764)	(411,412)	(937,790)	(5,158,294)
Payment of Debt Issuance Costs																	
Contribution for Long Lived Assets												3,304,454				3,304,454	3,304,454
Intercompany Transfers																	
<b>Net Cash from Financing Activities</b>	<b>628,688</b>	<b>(4,179,725)</b>	<b>324,143</b>	<b>248,815</b>	<b>726,552</b>	<b>1,011,994</b>	<b>1,082,740</b>	<b>401,969</b>	<b>375,184</b>	<b>407,347</b>	<b>340,223</b>	<b>7,504,814</b>	<b>545,145</b>	<b>311,443</b>	<b>304,363</b>	<b>13,584,732</b>	<b>10,033,696</b>
<b>Net Change in Cash</b>	<b>(9,821,471)</b>	<b>(587,493)</b>	<b>341,178</b>	<b>439,286</b>	<b>1,116,863</b>	<b>130,853</b>	<b>1,389,753</b>	<b>622,122</b>	<b>211,813</b>	<b>470,690</b>	<b>380,496</b>	<b>526,090</b>	<b>(52,228)</b>	<b>294,816</b>	<b>723,443</b>	<b>6,595,176</b>	<b>(3,813,789)</b>
<b>Cash - Beg of Year</b>	<b>22,545,530</b>	<b>3,133,182</b>	<b>451,813</b>	<b>341,993</b>	<b>1,457,865</b>	<b>1,665,140</b>	<b>621,647</b>	<b>1,168,885</b>	<b>1,376,416</b>	<b>444,819</b>	<b>525,689</b>	<b>993,689</b>	<b>1,037,474</b>	<b>744,636</b>	<b>235,147</b>	<b>11,065,213</b>	<b>36,743,925</b>
<b>Cash - End of Period</b>	<b>12,724,059</b>	<b>2,545,688</b>	<b>792,991</b>	<b>781,280</b>	<b>2,574,727</b>	<b>1,795,993</b>	<b>2,011,400</b>	<b>1,791,007</b>	<b>1,588,229</b>	<b>915,509</b>	<b>906,185</b>	<b>1,519,778</b>	<b>985,246</b>	<b>1,039,452</b>	<b>958,590</b>	<b>17,660,388</b>	<b>32,930,136</b>

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

**BALANCE SHEET RATIOS**

**August 31, 2021**

	SKILLED NURSING FACILITIES																
	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's	FYE 09/21 YTD Consolidated
<b>Unaudited Ratios:</b>																	
<b>Quick Ratio: (Ability to meet current liabilities-Norm 1.2-1.5)</b>																	
<b>Quick Ratio: (FYE 09/21)</b>	<b>(273.42)</b>	<b>1.18</b>	<b>0.44</b>	<b>0.94</b>	<b>0.62</b>	<b>1.64</b>	<b>0.98</b>	<b>4.88</b>	<b>2.21</b>	<b>1.38</b>	<b>0.56</b>	<b>1.50</b>	<b>1.22</b>	<b>1.03</b>	<b>0.51</b>	<b>0.98</b>	<b>2.63</b>
Quick Ratio: (FYE 09/20)	24.16	1.27	0.54	0.52	2.05	1.93	0.66	2.42	1.73	0.69	0.48	1.46	1.74	0.95	0.42	1.02	2.58
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
<b>Days in A/R: (Measures the avg length of time required to collect revenue)</b>																	
<b>Days in A/R: (FYE 09/21)</b>	<b>0.00</b>	<b>35.06</b>	<b>61.48</b>	<b>39.39</b>	<b>46.97</b>	<b>45.43</b>	<b>43.55</b>	<b>58.82</b>	<b>56.85</b>	<b>46.25</b>	<b>57.21</b>	<b>57.46</b>	<b>42.65</b>	<b>39.29</b>	<b>34.56</b>	<b>48.85</b>	<b>45.64</b>
Days in A/R: (FYE 09/20)	0.00	34.57	42.56	39.01	42.06	41.72	40.36	31.71	51.55	47.47	42.22	51.56	29.32	28.31	40.37	41.31	39.83
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
<b>Industry Average for MN Nursing Homes = 44.0 per CliftonLarsonAllen 2019</b>																	
<b>Average Payment Period (w/o intercompany)</b>																	
<b>Ave Pymt Period: (FYE 09/21)</b>	<b>-9</b>	<b>54</b>	<b>55</b>	<b>61</b>	<b>162</b>	<b>52</b>	<b>54</b>	<b>42</b>	<b>60</b>	<b>43</b>	<b>43</b>	<b>72</b>	<b>36</b>	<b>69</b>	<b>59</b>	<b>63</b>	<b>58</b>
Ave Pymt Period: (FYE 09/20)	111	59	79	66	58	50	68	55	68	62	68	61	50	78	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
<b>Main Banking Done at:</b>	<b>Bremer</b>	<b>Bremer</b>	<b>Peoples</b>	<b>Minnwest</b>	<b>Bremer</b>	<b>Bremer</b>	<b>Bremer</b>	<b>Bremer</b>	<b>Bremer</b>	<b>Bremer</b>	<b>Bremer</b>	<b>Bremer</b>	<b>Bremer</b>	<b>Bremer</b>	<b>Minnwest</b>	<b>Winona</b>	
<b>Days Cash on Hand: (Measures how long that cash on hand will cover avg exp)</b>																	
<b>Days Cash on Hand: (FYE 09/21)</b>	<b>1,124</b>	<b>33</b>	<b>60</b>	<b>88</b>	<b>135</b>	<b>56</b>	<b>63</b>	<b>144</b>	<b>79</b>	<b>74</b>	<b>42</b>	<b>57</b>	<b>57</b>	<b>64</b>	<b>62</b>	<b>71</b>	<b>104</b>
Days Cash on Hand: (FYE 09/20)	2,163	42	36	39	75	54	20	99	61	39	27	40	58	41	15	45	118
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
<b>Industry Average for MN Nursing Homes = 10.0 per CliftonLarsonAllen 2019</b>																	
<b>Average Age of Plant</b>																	
<b>Average Age of Plant: (FYE 09/21)</b>	<b>9.93</b>	<b>15.35</b>	<b>13.96</b>	<b>26.79</b>	<b>17.99</b>	<b>11.38</b>	<b>9.19</b>	<b>20.53</b>	<b>18.24</b>	<b>5.41</b>	<b>5.83</b>	<b>14.65</b>	<b>9.99</b>	<b>11.29</b>	<b>11.12</b>	<b>12.24</b>	<b>12.57</b>
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
<b>National Median = 12.7 per CLA 2019</b>																	
<b>Capital Spending Ratio</b>																	
<b>Capital Spending Ratio: (FYE 09/21)</b>	<b>1.48%</b>	<b>-0.66%</b>	<b>27.96%</b>	<b>1.31%</b>	<b>58.02%</b>	<b>-0.27%</b>	<b>-1.64%</b>	<b>0.38%</b>	<b>0.54%</b>	<b>0.68%</b>	<b>0.44%</b>	<b>75.02%</b>	<b>0.25%</b>	<b>0.84%</b>	<b>1.73%</b>	<b>14.47%</b>	<b>10.51%</b>
Capital Spending Ratio: (FYE 09/20)	2.20%	-0.27%	1.05%	2.10%	0.87%	18.62%	1.68%	0.30%	0.53%	0.78%	0.77%	-1.77%	1.00%	1.61%	0.33%	2.88%	2.17%
<b>National Median = 1.1% per CLA 2019</b>																	
<b>Debt to Capitalization Ratio</b>																	
<b>Debt to Capitalization Ratio: (FYE 09/21)</b>	<b>1.44%</b>	<b>56.38%</b>	<b>103.10%</b>	<b>149.99%</b>	<b>62.17%</b>	<b>104.88%</b>	<b>108.43%</b>	<b>76.71%</b>	<b>91.17%</b>	<b>36.93%</b>	<b>122.23%</b>	<b>85.30%</b>	<b>89.80%</b>	<b>86.74%</b>	<b>126.72%</b>	<b>98.18%</b>	<b>60.56%</b>
Debt to Capitalization Ratio: (FYE 09/20)	0.31%	56.97%	95.39%	229.76%	53.07%	95.57%	101.91%	86.09%	87.49%	28.70%	115.05%	107.47%	79.82%	79.36%	110.37%	94.92%	57.06%
<b>National Median = 73.2% per CLA 2019</b>																	
<b>Debt to Equity Ratio: (must be less than 3.0:1)</b>																	
<b>Debt to Equity Ratio: (FYE 09/21)</b>	<b>0.01</b>	<b>1.17</b>	<b>-33.30</b>	<b>-3.00</b>	<b>1.64</b>	<b>-21.50</b>	<b>-12.86</b>	<b>3.29</b>	<b>10.33</b>	<b>0.59</b>	<b>-5.50</b>	<b>5.80</b>	<b>8.81</b>	<b>6.54</b>	<b>-4.74</b>	<b>53.86</b>	<b>1.54</b>
Debt to Equity Ratio: (FYE 09/20)	0.00	1.32	20.68	-1.77	1.13	21.56	-53.48	6.19	7.00	0.40	-7.65	-14.39	3.96	3.85	-10.64	18.67	1.33
Debt to Equity Ratio: (FYE 09/19)*	0.00	1.35	73.10	-2.51	1.45	8.24	16.20	10.80	7.91	0.40	-10.05	-11.51	4.12	4.54	-17.76	13.69	1.28
Debt to Equity Ratio: (FYE 06/18)	0.00	1.71	-27.14	-27.21	1.55	5.31	2.95	10.75	6.85	0.36	-14.21	-88.79	3.38	4.92	42.69	7.15	1.02
<b>Debt Service Coverage: Measures ability to make its debt payments</b>																	
<b>Debt Service Coverage: (FYE 09/21)</b>	<b>12.83</b>	<b>1.23</b>	<b>0.16</b>	<b>1.77</b>	<b>0.37</b>	<b>(0.26)</b>	<b>0.23</b>	<b>3.28</b>	<b>0.38</b>	<b>3.44</b>	<b>0.26</b>	<b>0.36</b>	<b>(1.20)</b>	<b>0.06</b>	<b>(0.36)</b>	<b>0.26</b>	<b>0.36</b>
Debt Service Coverage: (FYE 09/20)	15.64	1.21	1.30	0.71	2.80	0.99	0.15	3.17	1.57	1.47	0.75	1.52	1.20	1.15	0.75	1.12	1.51
Debt Service Coverage: (FYE 09/19) *	17.00	1.38	1.56	0.15	2.21	0.97	0.44	2.81	1.75	(0.49)	0.77	0.58	1.10	1.44	0.64	1.10	1.53
Debt Service Coverage: (FYE 06/18)	0.67	(0.18)	0.62	2.33	1.83	1.82	1.75	1.96	1.88	2.39	0.33	1.29	1.97	1.24	1.07	1.44	1.54
<b>Industry Average for MN Nursing Homes = 1.6 per CliftonLarsonAllen 2018</b>																	
<b>BOND MINIMUM = 1.10 AT 12/31/08</b>																	

\*FYE Ending 09/30/2019 was 15 months - July 2018 - September 2019



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

**INCOME STATEMENT RATIOS**

**FOR THE PERIOD ENDING . . .**

**August 31, 2021**

	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
<b>Operating Margin (FYE 09/21)</b>	-11.32%	-1.99%	-7.08%	6.39%	-4.27%	-16.97%	-12.28%	12.15%	-6.89%	6.32%	-15.71%	-5.58%	-25.49%	-10.78%	-25.08%	-9.11%	-7.50%	-7.11%
Operating Margin (FYE 09/20)	-12.11%	-0.03%	3.41%	-2.48%	5.16%	-3.22%	-14.08%	12.35%	6.00%	-0.44%	-6.58%	2.68%	1.05%	2.52%	-3.17%	-0.36%	-0.61%	0.15%
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 (FYE 06/17)	-2.62%	-1.11%	-16.88%	0.55%	5.62%	7.37%	0.27%	8.29%	4.16%	-4.56%	-9.19%	0.00%	2.03%	2.32%	4.36%	1.51%	0.61%	1.46%
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																		
<b>Total Margin: (FYE 09/21)</b>	13.88%	-1.62%	-6.89%	6.49%	-4.20%	-16.91%	-11.94%	12.27%	-6.86%	7.02%	-15.47%	-5.49%	-25.08%	-10.49%	-17.33%	-8.48%	-6.15%	-6.50%
Total Margin: (FYE 09/20)	19.74%	0.42%	3.65%	-2.33%	5.21%	-3.29%	-13.77%	12.41%	6.07%	0.16%	-6.51%	2.84%	1.11%	2.76%	-2.20%	-0.17%	0.52%	0.54%
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: (FYE 06/17)	30.76%	-0.89%	-16.85%	0.89%	5.67%	7.41%	0.42%	8.39%	4.70%	12.31%	-9.00%	0.67%	2.22%	2.84%	5.39%	2.62%	3.11%	3.27%
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																		
<b>EBITDA: (FYE 09/21)</b>	-5.77%	1.93%	1.30%	12.19%	1.44%	-2.74%	2.11%	17.69%	5.28%	10.92%	4.40%	3.69%	-13.57%	0.41%	-11.57%	2.07%	1.73%	1.84%
EBITDA: (FYE 09/20)	-5.69%	4.12%	11.33%	5.31%	10.38%	8.83%	1.44%	18.26%	17.43%	5.27%	13.97%	10.35%	9.68%	11.62%	7.18%	10.07%	8.19%	8.62%
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%
EBITDA: (FYE 06/17)	5.04%	3.45%	-3.61%	10.33%	12.54%	14.83%	9.66%	15.91%	16.36%	1.31%	13.32%	10.22%	12.34%	12.72%	15.57%	11.67%	9.11%	9.63%
Industry Average for MN Nursing Homes = 7.68% per CliftonLarsonAllen 2019																		
Industry Average for MN Nursing Homes = 7.32% per CliftonLarsonAllen 2018																		
<b>Bad Debts (FYE 09/21)</b>	\$ -	\$1,835	\$15,539	\$5,896	\$54,909	\$55,634	\$77,318	\$29,587	\$100,202	\$17,506	\$30,334	\$47,174	\$7,837	\$38,548	\$29,178	\$509,663	\$511,498	
<b>Bad Debt Cost per Resident Day (FYE 09/21)</b>		\$0.02	\$1.28	\$0.56	\$3.27	\$2.36	\$3.42	\$1.94	\$5.01	\$1.22	\$1.76	\$2.34	\$0.55	\$3.30	\$2.91	\$2.44	\$1.77	
Bad Debt Cost per Resident Day (FYE 09/20)		\$1.58	\$3.42	\$0.88	\$0.10	\$7.74	\$6.10	\$0.41	\$1.91	\$1.97	\$7.59	\$1.90	\$2.13	\$3.10	\$2.73	\$3.31	\$2.85	
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	
Bad Debt Cost per Resident Day (FYE 06/17)		\$0.44	-\$0.10	\$0.80	\$0.44	\$0.62	-\$0.02	\$1.76	\$0.00	\$0.00	\$0.16	\$0.38	\$0.02	\$1.22	\$0.51	\$0.42	\$0.43	



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

**INCOME STATEMENT RATIOS**

FOR THE PERIOD ENDING . . .

August 31, 2021

	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	
<b>Overall Nursing Casemix Current Month</b>			0.99	0.86	1.01	0.99	0.98	0.95	0.89	0.91	0.99	0.96	0.94	1.00	1.02	0.96	Average CaseMix		
<b>Casemix: (FYE 09/21)</b>			1.03	0.88	1.05	1.05	0.98	0.99	0.91	0.90	0.93	0.99	0.95	1.01	1.12	0.98			
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	1.00			
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				
Casemix: (FYE 06/17)			1.03	0.91	1.04	1.09	1.03	1.11	1.05	0.92	1.09	0.99	1.00	1.01	1.09				
<b>Skilled Casemix Current Month</b>			1.35	1.16	1.34	1.22	1.36	1.31	1.28	1.20	1.44	1.10	1.10	1.32	1.36	1.27	Average CaseMix		
<b>Casemix: (FYE 09/21)</b>			1.39	1.38	1.26	1.28	1.42	1.48	1.24	1.21	1.41	1.48	1.04	1.30	1.34	1.33			
<b>Non Skilled Casemix Current Month</b>			0.94	0.83	0.98	0.95	0.93	0.93	0.87	0.89	0.91	0.95	0.91	0.99	0.97	0.93	Average CaseMix		
<b>Casemix: (FYE 09/21)</b>			0.99	0.85	1.01	1.02	0.93	0.97	0.89	0.87	0.88	0.96	0.94	0.98	1.09	0.95			
<b>Skilled Nursing Occupancy Current Month</b>			86.14%	94.65%	68.99%	78.58%	82.60%	98.15%	66.42%	82.09%	90.37%	87.63%	65.71%	76.77%	69.76%	80.60%	Average % Occup		
<b>Occupancy: (FYE 09/21)</b>			82.56%	89.79%	71.55%	76.54%	80.02%	96.81%	66.38%	87.55%	80.20%	83.30%	61.04%	72.94%	70.05%	78.36%	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%	85.26%	Average % Occup		
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%	89.89%			
Occupancy: (FYE 06/17)			82.41%	98.34%	94.19%	93.39%	89.69%	97.74%	91.47%	93.30%	90.84%	95.78%	90.50%	85.76%	95.53%	92.36%			
<b>Industry Average for MN Nursing Homes = 88.1% per CliftonLarsonAllen 2019</b>																			
<b>Industry Average for MN Nursing Homes = 86.50% per CliftonLarsonAllen 2018</b>																			
<b>Group Home/Housing with Services (HWS) Occupancy</b>	Multiple Homes					Suncrest	Terrace/Suites			Jack Pines Chateau	Bridgeway Estates	Skyview Court & Plaza/Walnut	Meadows on Main/Prairie View	Bridges of Zumbrota	Subtotal HWS ONLY				
<b>Current Month</b>			87.18%			84.44%	61.29%			54.57%	87.79%	60.00%	62.50%	75.37%	69.42%				
<b>Occupancy: (FYE 09/21)</b>			85.39%			85.62%	65.05%			45.87%	94.08%	56.25%	64.01%	70.96%	68.83%				
Occupancy: (FYE 09/20)			87.29%			95.00%	91.20%			78.61%	97.17%	74.54%	82.73%	86.33%	86.51%				
Occupancy: (FYE 09/19)*			86.46%			82.17%	94.55%			87.33%	97.22%	79.17%	83.87%	89.38%	88.71%				
Occupancy: (FYE 06/18)			87.52%			77.79%	91.54%			86.53%	97.87%		94.94%	88.40%	89.23%				
<b>SNF Average</b>																			
<b>FYE 09/21 Avg Length of Stay (LOS)</b>			99	802	319	192	48	487	368	185	157	106	680	232	610	330			
<b>FYE 09/21 Avg LOS - Medicare Stays only</b>			25	44	37	26	23	23	27	34	155	29	38	10	41	39			
<b>FYE 09/21 Avg LOS - Other Skilled Stays only</b>			28	38	47	16	20	42	30	31	21	17	21	28	49	30			

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

**INCOME STATEMENT RATIOS**

FOR THE PERIOD ENDING . . .

August 31, 2021

	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
<b>Skilled Nursing Census - 10/01/2020</b>			42	32	60	85	61	44	71	45	53	66	54	36	36	685	Nursing Home ONLY	
Admissions From: Medicaid			2	3	1	11	3	7	5	4	4	0	2	2	1	45	6%	
Admissions From: Medicare			24	6	42	71	53	13	30	36	31	39	8	30	8	391	52%	
Admissions From: Private			1	3	1	3	13	2	6	6	9	6	5	15	3	73	10%	
Admissions From: MSHO			5	2	3	4	7	1	4	0	13	4	3	0	1	47	6%	
Admissions From: Other			21	2	20	25	60	1	11	5	35	3	4	9	0	196	26%	
<b>FYTD Admissions</b>			53	16	67	114	136	24	56	51	92	52	22	56	13	752	933	Prior Year Admits
Discharges To: Hospital			1	1	3	13	3	1	7	2	5	9	0	1	2	48	6%	-19.40%
Discharges To: SNF			0	1	2	4	2	0	0	4	2	2	1	0	0	18	2%	
Discharges To: Related Facility			0	0	0	1	13	0	0	0	1	0	0	8	0	23	3%	
Discharges To: Assisted Living			6	2	6	22	7	2	8	4	11	12	1	8	3	92	12%	
Discharges To: Home			35	5	36	55	59	6	26	31	39	16	8	7	5	328	41%	
Discharges To: Expired			16	5	31	27	44	13	26	17	29	17	20	33	10	288	36%	
<b>FYTD Discharges</b>			58	14	78	122	128	22	67	58	87	56	30	57	20	797	953	Prior Year Discharges
<b>Skilled Nursing Census - Current Month End</b>			37	34	49	77	69	46	60	38	58	62	46	35	29	640		-16.37%
<b>Group Home/HWS Census</b>																	PCS/HWS ONLY	
Admissions From: Medicaid		81				2	0			1	0	0		0	0	3	4%	MA
Admissions From: Medicare		0				0	0			0	0	0		0	0	0	0%	MC
Admissions From: Private		0				14	15			1	8	12		12	9	71	96%	PP
Admissions From: MSHO		0				0	0			0	0	0		0	0	0	0%	MSHO
Admissions From: Other		0				0	0			0	0	0		0	0	0	0%	OTHER
<b>FYTD Admissions</b>		81				16	15			2	8	12		12	9	74		
Discharges To: Hospital		0				0	0			0	0	0		0	0	0	0%	HOSP
Discharges To: SNF		0				2	8			2	4	2		12	2	32	34%	SNF
Discharges To: Related Facility		0				1	13			0	0	0		1	2	17	18%	RELATED
Discharges To: Assisted Living		0				6	1			1	3	1		0	2	14	15%	HWS
Discharges To: Home		89				3	3			0	1	2		5	1	15	16%	HOME
Discharges To: Expired		0				5	1			0	3	4		4	0	17	18%	EXPIRED
<b>FYTD Discharges</b>		89				17	26	PCS/HWS Census - Current M		3	11	9		22	7	95		

\*FYE Ending 09/30/2019 was 15 months - July 2018 - September 2019

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

DEBT SUMMARY

August 31, 2021

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:													Total			
											SFHS	PCS	AHS	BVHC	CHC	DHS	FHS	FHC	GAHR	KHS	LFHS	MHS	PHS		RHS	ZHS	
BREMER	132173	HCF Rev Note 2002C	TE	Yes	4.490%	5/21/2002	5/1/2022	5/1/2017	\$4,538	\$510,200		\$25,800												\$25,800			
	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				\$41,552											\$41,552		
	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				\$550,874											\$550,874		
	44000917	HCF Revenue Note Series 2012	TE	Yes	3.520%	11/1/2012	11/1/2032	11/1/2022	\$84,812	\$9,617,000		\$108,390				\$6,008,472									\$6,116,862		
	44001378	HCF Revenue Note Series 2012A	TE	Yes	3.510%	12/28/2012	12/28/2032	12/28/2022	\$31,986	\$3,600,000										\$2,290,130					\$2,290,130		
	7701094800003	HCF Revenue Note Series 2015B	TE	Yes	2.901%	12/10/2015	12/10/2035	12/10/2020	\$85,508	\$5,911,476														\$4,568,181	\$4,568,181		
	7701094700003	HCF Revenue Note Series 2015A	TE	Yes	2.901%	12/10/2015	12/10/2035	12/10/2020	\$28,539	\$1,914,128				\$1,468,032											\$1,468,032		
	PPP Loans	PPP Loans				4/23/2021			\$0	\$11,887,536	\$669,467		\$594,565	\$443,345	\$911,290	\$1,314,555	\$1,476,430	\$584,100	\$999,745	\$559,810	\$848,485	\$1,130,787	\$825,975	\$813,207	\$715,775	\$11,887,536	
MinnWest - 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				\$872,782											\$872,782		
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													\$2,358,668	\$2,358,668			
	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													\$1,103,023	\$1,103,023			
Winona 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														\$134,279	\$134,279		
	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														\$108,462	\$108,462		
	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														\$1,088,781	\$1,088,781		
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%	10/22/2004	10/22/2024	10/22/2019	\$26,164	\$2,139,332		\$436,696													\$436,696		
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						\$1,500,676								\$1,500,676			
	2115528	HCF Rev Note Series 2014A	TE	Yes	2.813%	7/3/2014	7/1/2039	7/1/2024	\$83,954	\$4,810,000											\$3,764,790				\$3,764,790		
	2115531	HCF Rev Note Series 2014A	TE	Yes	2.813%	7/3/2014	7/1/2024	7/1/2024	\$9,464	\$986,000		\$316,178													\$316,178		
	2115534	HCF Rev Note Series 2014A	TE	Yes	2.813%	7/3/2014	7/1/2034	7/1/2024	\$31,351	\$1,997,000						\$1,411,697									\$1,411,697		
	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											\$7,819,188				\$7,819,188		
	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												\$5,191,978				\$5,191,978	
	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												\$5,135,014				\$5,135,014	
2097467		TE	Yes																		\$0				\$0		
Choice 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						\$3,661,635									\$3,661,635		
Peoples National (Neighborhood National)	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		\$3,492,423													\$3,492,423		
City of Little Rock	LEASE				2.901%	4/1/2016	12/1/2023		\$0	\$704,605										\$252,040					\$252,040		
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						\$18,530,000									\$18,530,000		
	260011000	DHS Project 2020	TE	Yes	3.860%	2/1/2020	2/1/2050	2/1/2050	\$362,568	\$14,155,000						\$13,880,000									\$13,880,000		
<b>SUBTOTAL PROPERTY DEBT (EXTERNAL LOANS)</b>									Avg Int Rate of ALL External Notes =	3.2219%	\$141,290,945	\$669,467	\$887,064	\$4,086,988	\$1,316,127	\$2,971,747	\$18,856,190	\$20,006,430	\$3,496,473	\$7,008,217	\$811,850	\$14,940,266	\$3,420,917	\$8,645,163	\$4,274,898	\$6,615,478	\$98,007,275



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

DEBT SUMMARY

August 31, 2021

BANK	LOAN #	LOAN DESCRIPTION	T=Tax TE=Tax Exempt	Pre-Pytm 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:													Total			
											SFHS	PCS	AHS	BVHC	CHC	DHS	FHS	FHC	GAHR	KHS	LFHS	MHS	PHS		RHS	ZHS	
<    >	V=#B13-16	4 Van loans for PCS	T	No	3.990%	4/1/2016	4/1/2022	Loan Term	\$0	\$99,150		\$11,978													\$11,978		
Enterprise Fleet Management - Leased Vehicles	V#B24	Vehicle for PCS	T	NA	7.53%	3/9/2018	2/1/2023	Lease Term	\$0	\$23,257		\$10,162													\$10,162		
	V#B25	Vehicle for PCS	T	NA	7.53%	3/9/2018	2/1/2023	Lease Term	\$0	\$23,257		\$10,162													\$10,162		
	V#B26	Vehicle for PCS	T	NA	7.53%	3/9/2018	2/1/2023	Lease Term	\$0	\$23,257		\$10,162													\$10,162		
	V#B27	Vehicle for PCS	T	NA	7.59%	3/16/2018	2/1/2023	Lease Term	\$0	\$23,256		\$10,311													\$10,311		
	V#B28	Vehicle for PCS	T	NA	7.53%	3/9/2018	2/1/2023	Lease Term	\$0	\$23,257		\$10,162													\$10,162		
	V#B29	Vehicle for PCS	T	NA	7.53%	3/9/2018	2/1/2023	Lease Term	\$0	\$23,257		\$10,162													\$10,162		
	V#B30	Vehicle for PCS	T	NA	7.59%	3/16/2018	2/1/2023	Lease Term	\$0	\$23,256		\$10,311													\$10,311		
	V#B31	Vehicle for SFHS	T	NA	7.40%	3/2/2018	2/1/2023	Lease Term	\$0	\$23,324	\$9,968														\$9,968		
	V#B32	Vehicle for PCS	T	NA	7.43%	3/5/2018	2/1/2023	Lease Term	\$0	\$23,283		\$10,056													\$10,056		
	V#B33	Vehicle for SFHS	T	NA	7.40%	3/2/2018	2/1/2023	Lease Term	\$0	\$23,324	\$9,968														\$9,968		
	V#B34	Vehicle for SFHS	T	NA	7.40%	3/2/2018	2/1/2023	Lease Term	\$0	\$23,324	\$9,968														\$9,968		
	V#B35	Vehicle for SFHS	T	NA	7.17%	3/2/2018	2/1/2022	Lease Term	\$0	\$23,226	\$6,665														\$6,665		
	V#B36	Vehicle for PCS	T	NA	7.62%	3/20/2018	2/1/2023	Lease Term	\$0	\$23,255		\$10,396													\$10,396		
	V#B37	Vehicle for SFHS	T	NA	7.40%	3/2/2018	2/1/2023	Lease Term	\$0	\$23,324	\$9,968														\$9,968		
	V#B38	Vehicle for SFHS	T	NA	7.65%	4/6/2018	4/6/2022	Lease Term	\$0	\$36,415	\$11,566														\$11,566		
	V#B39	Vehicle for PCS	T	NA	7.85%	7/25/2018	7/1/2023	Lease Term	\$0	\$47,041		\$22,753													\$22,753		
	V#B40	Vehicle for PCS	T	NA	8.14%	8/7/2018	8/1/2023	Lease Term	\$0	\$47,041		\$23,041													\$23,041		
	V#B41	Vehicle for PCS	T	NA	8.14%	1/4/2019	1/1/2023	Lease Term	\$0	\$24,044		\$13,690													\$13,690		
	V#B42	Vehicle for PCS	T	NA	8.12%	1/7/2019	1/1/2023	Lease Term	\$0	\$24,044		\$13,726													\$13,726		
	V#B43	Vehicle for PCS	T	NA	8.14%	1/4/2019	1/1/2023	Lease Term	\$0	\$24,044		\$13,690													\$13,690		
	V#B44	Vehicle for PCS	T	NA	8.14%	1/4/2019	1/1/2023	Lease Term	\$0	\$24,044		\$13,690													\$13,690		
	V#B45	Vehicle for PCS	T	NA	8.14%	1/4/2019	1/1/2023	Lease Term	\$0	\$24,044		\$13,690													\$13,690		
	V#B46	Vehicle for PCS	T	NA	8.14%	1/4/2019	1/1/2023	Lease Term	\$0	\$24,044		\$13,690													\$13,690		
	V#B47	Vehicle for PCS	T	NA	8.11%	1/9/2019	1/1/2023	Lease Term	\$0	\$23,890		\$13,749													\$13,749		
	V#B48	Vehicle for PCS	T	NA	7.84%	1/21/2019	1/1/2023	Lease Term	\$0	\$24,938		\$14,118													\$14,118		
	V#B49	Vehicle for PCS	T	NA	7.84%	1/21/2019	1/1/2023	Lease Term	\$0	\$24,938		\$14,118													\$14,118		
	V#B50	Vehicle for PCS	T	NA	7.84%	1/21/2019	1/1/2023	Lease Term	\$0	\$24,938		\$14,118													\$14,118		
	V#B51	Vehicle for SFHS	T	NA	7.84%	1/21/2019	1/1/2023	Lease Term	\$0	\$24,938	\$14,118														\$14,118		
	V#B52	Vehicle for PCS	T	NA	7.84%	1/21/2019	1/1/2023	Lease Term	\$0	\$24,938		\$14,118													\$14,118		
	V#B53	Vehicle for PCS	T	NA	7.44%	5/21/2019	5/1/2024	Lease Term	\$0	\$49,842		\$30,692													\$30,692		
	V#B54	Vehicle for PCS	T	NA	7.33%	4/16/2019	4/1/2024	Lease Term	\$0	\$25,910		\$15,628													\$15,628		
	V#B55	Vehicle for SFHS	T	NA	6.52%	1/24/2020	1/1/2024	Lease Term	\$0	\$37,390	\$26,376														\$26,376		
	V#B56	Vehicle for SFHS	T	NA	6.80%	1/24/2020	1/1/2025	Lease Term	\$0	\$24,758	\$19,074														\$19,074		
	V#B57	Vehicle for PCS	T	NA	6.80%	1/24/2020	1/1/2025	Lease Term	\$0	\$24,758		\$19,074													\$19,074		
	V#B58	Vehicle for SFHS	T	NA	6.80%	1/24/2020	1/1/2025	Lease Term	\$0	\$24,758	\$19,074														\$19,074		
	V#B59	Vehicle for PCS	T	NA	7.00%	2/11/2020	2/1/2025	Lease Term	\$0	\$24,563		\$19,136													\$19,136		
	V#B60	Vehicle for PCS	T	NA	7.00%	2/11/2020	2/1/2025	Lease Term	\$0	\$24,563		\$19,136													\$19,136		
	V#B61	Vehicle for PCS	T	NA	7.00%	2/11/2020	2/1/2025	Lease Term	\$0	\$24,563		\$19,136													\$19,136		
	V#B62	Vehicle for PCS	T	NA	6.83%	2/19/2020	2/1/2025	Lease Term	\$0	\$24,563		\$19,201													\$19,201		
	V#B63	Vehicle for PCS	T	NA	6.83%	2/19/2020	2/1/2025	Lease Term	\$0	\$24,563		\$19,201													\$19,201		
	V#B64	Vehicle for PCS	T	NA	6.83%	2/19/2020	2/1/2025	Lease Term	\$0	\$24,563		\$19,201													\$19,201		
	V#B65	Vehicle for PCS	T	NA	6.83%	2/19/2020	2/1/2025	Lease Term	\$0	\$24,563		\$19,201													\$19,201		
	V#B66	Vehicle for PCS	T	NA	6.82%	4/27/2020	4/1/2025	Lease Term	\$0	\$45,023		\$26,680													\$26,680		
	V#B67	Vehicle for PCS	T	NA	6.82%	4/27/2020	4/1/2025	Lease Term	\$0	\$45,023		\$26,680													\$26,680		
	V#B68	Vehicle for PCS	T	NA	6.82%	4/27/2020	4/1/2025	Lease Term	\$0	\$45,023		\$26,680													\$26,680		
	V#B69	Vehicle for PCS	T	NA	7.03%	6/4/2020	6/1/2025	Lease Term	\$0	\$50,491		\$40,562													\$40,562		
	V#B70	Vehicle for PCS	T	NA	7.03%	6/4/2020	6/1/2025	Lease Term	\$0	\$50,511		\$40,578													\$40,578		
	<b>SUBTOTAL VEHICLE DEBT/LEASE (EXTERNAL)</b>										\$1,891,496	\$136,743	\$662,840	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$799,583
	<b>INTERNAL LOANS WITH SEBS</b>												\$3,314,551	\$20,065	\$282,861	\$452,690	\$0	\$873,182	\$314,601	\$4,372,166	\$134,744	\$4,944,286	\$9,490,924	\$1,255,485	\$1,859,645	\$0	\$27,315,200
	<b>GRAND TOTAL OF ALL LOANS (INTERNAL/EXTERNAL &amp; VEHICLE)</b>											\$806,210	\$4,864,454	\$4,107,053	\$1,598,988	\$3,424,438	\$18,856,190	\$20,879,612	\$3,811,074	\$11,380,383	\$946,594	\$19,884,552	\$12,911,841	\$9,900,649	\$6,134,542	\$6,615,478	\$126,122,057