

Overall Ratings Scheme

Total weighted points:

From	To	Rating	Recommendation
239.20	276.00	A	Low risk
202.40	239.19	B	Below average risk
165.60	202.39	C	Average risk
128.80	165.59	D	Above average risk
92.00	128.79	F	High risk

Components	Weight	Eff. Wt.	Levels		
Liquidity					
Current ratio, Balance Sheet	21	23%	Score	From	To
			3	1.70	Or Greater
			2	1.10	1.69
1	1.09	Or Less			
Solvency					
Debt to asset ratio (mkt), Balance Sheet	20	22%	Score	From	To
			3	29.99	Or Less
			2	30.00	59.99
1	60.00	Or Greater			
Repayment Capacity					
Projected term debt coverage ratio, FINFLO	25	27%	Score	From	To
			3	150.00	Or Greater
			2	110.00	149.99
1	109.99	Or Less			
Financial Efficiency					
Asset turnover rate (mkt), FINAN	4	4%	Score	From	To
			3	45.00	Or Greater
			2	35.00	44.99
1	34.99	Or Less			
Operating expense ratio, FINAN	4	4%	Score	From	To
			3	59.99	Or Less
			2	60.00	79.99
1	80.00	Or Greater			
Security Analysis					
Loan to value %, Balance Sheet	18	20%	Score	From	To
			3	59.99	Or Less
			2	60.00	79.99
1	80.00	Or Greater			
Total	92.00	100%			