

## FINPACK

### Overall Ratings Scheme

Total weighted points:

From	To	Rating	Recommendation
53.50	60.00	6	Lowest quality - liquidation possible
44.50	53.49	5	High degree of risk
35.50	44.49	4	Above average risk
26.50	35.49	3	Acceptable, average risk
17.50	26.49	2	Good quality, minimal risk
10.00	17.49	1	Highest quality, no apparent risk

### Components

**Weight**

**Eff. Wt.**

**Levels**

#### Liquidity

Current ratio, Balance Sheet	2.5	25%	Score	From	To
			1	1.50	Or Greater
			2	1.00	1.49
			3	0.50	0.99
			4	0.25	0.49
			5	0.10	0.24
			6	0.09	Or Less

Intermediate farm % in debt (mkt), Balance Sheet	1.5	15%	Score	From	To
			1	9.99	Or Less
			2	10.00	11.11
			3	11.12	14.29
			4	14.30	20.00
			5	20.01	33.33
			6	33.34	Or Greater

#### Solvency

Debt to equity ratio (mkt), Balance Sheet	3	30%	Score	From	To
			1	49.99	Or Less
			2	50.00	74.99
			3	75.00	99.99
			4	100.00	149.99
			5	150.00	199.99
			6	200.00	Or Greater

Net worth growth % (cost), Balance Sheet	1.5	15%	Score	From	To
			1	20.00	Or Greater
			2	15.00	19.99
			3	10.00	14.99
			4	5.00	9.99
			5	1.00	4.99
			6	0.99	Or Less

#### Security Analysis

Loan to value %, Balance Sheet	1.5	15%	Score	From	To
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			1	59.99	Or Less
			2	60.00	70.00
			3	70.01	80.00
			4	80.01	90.00
			5	90.01	100.00
			6	100.01	Or Greater
<b>Total</b>		<b>10.00</b>		<b>100%</b>	

