

Operating Loan Credit Score with decreased prices, yields and land valuation

Introduction
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Financial Statements
Ratios
Credit Scoring
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Term Loan Credit Model
Operating Loan Credit Model

Operating Loan Credit Scoring Model


Ratio Categories (FFSC)					Ratio Categories (FFSC)					
MT Ranch Holdings	Interval Range	Scoring Interval	Category Weights	Scoring Result	MT Ranch Holdings	Interval Range	Scoring Interval	Category Weights	Scoring Result	
Liquidity					Profitability					
Current Ratio	2.22	0	5		Rate of Return on Business Equity	-0.056	0	5		
		1	4				0.01	4		
		1.25	3				0.04	3		
		1.6	2				0.06	2		
		2	1				0.1	1		
Farm's Score Value =				1	15.0%			5	30.0%	1.50
Solvency					Repayment Capacity					
Equity/Asset Ratio	0.736	0	5		Term Debt and Capital	-2.73	0	5		
		0.5	4		Lease Coverage Ratio		0.03	4		
		0.6	3				0.1	3		
		0.7	2				0.2	2		
		0.8	1				0.3	1		
Farm's Score Value =				2	20.0%			5	35.0%	1.75

Operating Loan Credit Score = 3.80

Credit Score Scale	Loan Class
1	1
1.91	2
2.61	3
3.31	4
4.01	5

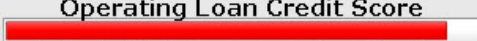
Loan Performance Scale
 Class 1, Risk Level 1, Low
 Class 2, Risk Level 2
 Class 3, Risk Level 3
 Class 4, Risk Level 4, High
 Class 5, Non-Performing, Risk Level 5

Term Loan Credit Score



3.55

Operating Loan Credit Score



3.80

Save, Load, Delete

	Purchase Price or Value of Asset	Depreciation on Assets Purchased This Year	Asset Value Plus for + Contribution - for Distribution	Percent Purchased Asset that is Financed	Loan Proceeds Received	Additional Ending Principal	Additional Ending Interest	Added Principal End Next Yr	Added Interest End Next Yr
Machinery & Equipment	\$0	\$0	\$0	0%	\$0	\$0	\$0	\$0	\$0
Real Estate (Land & Buildings)	\$0	\$0	-\$250,000	0%	\$0	\$0	\$0	\$0	\$0
Breeding Livestock	\$0	\$0	\$0	0%	\$0	\$0	\$0	\$0	\$0

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Ratio Categories (FFSC)	Score Range	Scoring Interval	Category Weights	Scoring Result
Liquidity				
Current Ratio	2.22	0	5	
		1	4	
		1.25	3	
		1.6	2	
		2	1	
Farm's Score Value =		1	10.0%	0.10
Solvency				
Equity/Asset Ratio	0.736	0	5	
		0.5	4	
		0.6	3	
		0.7	2	
		0.8	1	
Farm's Score Value =		2	35.0%	0.70
Profitability				
Rate of Return on	-0.056	0	5	
Business Equity		0.01	4	
		0.04	3	
		0.06	2	
		0.1	1	
Farm's Score Value =		5	10.0%	0.50

Ratio Categories (FFSC)	Score Range	Scoring Interval	Category Weights	Scoring Result
Repayment Capacity				
Term Debt and Capital	-2.729	0	5	
Lease Coverage Ratio		0.03	4	
		0.05	3	
		0.07	2	
		0.1	1	
Farm's Score Value =		5	35.0%	1.75
Financial Efficiency				
Net Business Income	-0.0284	0	5	
From Operations Ratio		0.1	4	
		0.2	3	
		0.3	2	
		0.4	1	
Farm's Score Value =		5	10.0%	0.50

Term Loan Credit Score = 3.55

Credit Score Scale	Loan Class	Loan Performance Scale
1	1	Class 1, Risk Level 1, Low
1.81	2	Class 2, Risk Level 2
2.71	3	Class 3, Risk Level 3
3.61	4	Class 4, Risk Level 4, High
4.51	5	Class 5, Non-Performing, Risk Level 5

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	Purchase Price or Value of Asset	Depreciation on Assets Purchased This Year	Asset Value Plus for + Contribution - for Distribution	Percent Purchased Asset that is Financed	Loan Proceeds Received	Additional Ending Principal	Additional Ending Interest	Added Principal End Next Yr	Added Interest End Next Yr
Machinery & Equipment	\$0	\$0	\$0	0%	\$0	\$0	\$0	\$0	\$0
Real Estate (Land & Buildings)	\$0	\$0	-\$250,000	0%	\$0	\$0	\$0	\$0	\$0
Breeding Livestock	\$0	\$0	\$0	0%	\$0	\$0	\$0	\$0	\$0