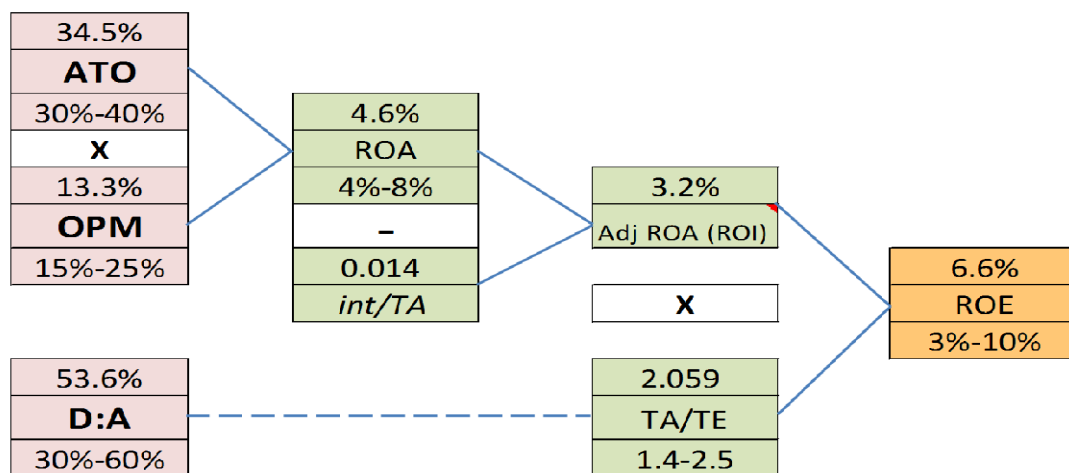


Ratio Scorecard					Comparison	
		Score Card				
		Weak	Caution	Strong	M-View	AgFA Avg
Liquidity						
1.	Current Ratio	<1.3	1.3-2.0	>2.0	1.11	11.31
3.	Working Capital:Gross Revenue	<10%	10%-30%	>30%	3.3%	26.1%
Solvency						
4.	Debt:Asset (D:A)	>60%	30%-60%	<30%	53.6%	19.3%
Profitability						
8.	Rate of Return on Assets (ROA)	<4%	4%-8%	>8%	4.6%	6.8%
9.	Rate of Return on Equity (ROE)	<3%	3%-10%	>10%	6.6%	7.4%
10.	Operating Profit Margin (OPM)	<15%	15%-25%	>25%	13.3%	20.7%
Repayment Capacity						
15.	Term-Debt Coverage Ratio	<1.25	1.25-1.75	>1.75	1.39	1.77
Financial Efficiency						
17.	Asset Turnover Ratio (ATO)	<30%	30%-45%	>45%	34.5%	32.8%
18.	Operating Expense Ratio ³	>80%	60%-80%	<60%	72.8%	65.8%
19.	Depreciation Expense Ratio	>10%	5%-10%	<5%	13.9%	8.0%
20.	Interest Expense Ratio	>10%	5%-10%	<5%	4.0%	2.5%

DuPont System for Financial Analysis



- ATO = Asset Turnover ratio (measures how well assets are converting to revenues)
- OPM = Operating Profit Margin Ratio (measure efficiency)
- D:A = Debt to Asset ratio (measure of leverage)
- TA/TE = Total Assets to Total Equity (D:A is converted to this ratio of leverage)
- ROA = Return on Assets (measure of profitability)
- ROE = Return on Equity (measure of profitability)
- ROI = Return on Investment (measure that adjusts ROA for interest expenses)