

MyFarm Financial Scorecard

Year:

Name:

Liquidity

| | This Year | 5-Year Ave | Strong 2.0 | Vulnerable 1.0 |
|-----------------|---|---|---------------|-------------------|
| Current ratio | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |
| Working capital | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |

Solvency (market)

Note: These solvency ratios include deferred liabilities

| | | | 30% | 70% |
|-------------------------|---|---|-----|-----|
| Farm debt/asset ratio | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |
| Farm equity/asset ratio | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |
| Farm debt/equity ratio | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |

Profitability (Cost)

| | | | | |
|-------------------------------|---|---|--|--|
| Net farm income | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |
| Rate of return on farm assets | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |
| Rate of return on farm equity | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |
| Operating profit margin | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |

Repayment Capacity (Accrual)

| | | | | |
|----------------------------|---|---|--|--|
| Term-debt coverage ratio | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |
| Capital-replacement margin | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |

Financial Efficiency

| | | | | |
|------------------------------|---|---|--|--|
| Asset-turnover rate (market) | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | Can vary depending on the type of farm | |
| Operating-expense ratio | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |
| Depreciation-expense ratio | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |
| Interest-expense ratio | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |
| Net farm income ratio | <input style="width: 100%; height: 20px;" type="text"/> | <input style="width: 100%; height: 20px;" type="text"/> | | |

