

Dwelling Place Key Financial Ratios

Liquidity and Flow Cash Ratios

Current Assets

Current Assets/Current Liabilities (higher is better)

Quick Cash

Cash+Marketable Securities/Current Liabilities (higher is better)

Total Days Cash

Cash and Cash Equivalents/((Total Expenses + Current Maturities)/364)(higher is better)

Unrestricted Current Assets

((Current Assets-Current Restricted Cash)/Current Liabilities) (higher is better)

Unrestricted Quick Cash

Cash and Cash Equivalents/Current Liabilities (higher is better)

Unrestricted Days Cash

Cash and Cash Equivalents/(Total Expenses-Depr+CP LTD/365) (higher is better)

Defensive Interval

Cash+Marketable Securities+Receivables/Average Months Expenses (higher is better)

Dwelling Place Performance December 31, 2017 (excluding construction)	Dwelling Place Performance December 31, 2017 (including construction)	Dwelling Place Performance December 31, 2018 (excluding construction)	Dwelling Place Performance December 31, 2018 (including construction)	Dwelling Place Performance June 30, 2019 (excluding construction)	Dwelling Place Performance June 30, 2019 (including construction)	NeighborWorks 2017 Peer Group Ratios	Percent of NeighborWorks Benchmark Achieved (including construction)	Status (including construction)	Trend (including construction)
13.50	1.39	12.77	9.81	16.81	5.45	1.68	324.26%	Exceeds	Negative
12.78	1.31	11.31	8.64	15.97	5.17	1.16	445.90%	Exceeds	Negative
114.15	75.38	80.41	82.84	76.37	83.26	124.00	67.15%	Below	Positive
13.49	1.39	12.67	9.81	16.43	5.45	1.52	358.39%	Exceeds	Negative
5.23	0.54	3.36	2.62	4.28	1.48	1.08	136.75%	Exceeds	Negative
114.15	75.38	80.41	82.84	76.37	83.26	106.00	78.55%	Below	Positive
9.59	9.60	9.99	10.07	9.80	10.05	5.39	186.37%	Exceeds	Negative

Leverage & Debt Ratios

Debt Ratio

Total Debt/Net Assets (lower is better)

Short-term Debt Ratio

Short term debt/Net Assets (lower is better)

Capital Ratio

Total Net Assets and Equity/Total Assets (higher is better)

Dwelling Place Performance December 31, 2017 (excluding construction)	Dwelling Place Performance December 31, 2017 (including construction)	Dwelling Place Performance December 31, 2018 (excluding construction)	Dwelling Place Performance December 31, 2018 (including construction)	Dwelling Place Performance June 30, 2019 (excluding construction)	Dwelling Place Performance June 30, 2019 (including construction)	NeighborWorks 2017 Peer Group Ratios	Percent of NeighborWorks Benchmark Achieved	Status	Trend
39.55%	52.45%	40.20%	39.13%	43.25%	39.17%	208.10%	531.30%	Exceeds	Negative
1.00%	10.62%	1.22%	1.57%	0.95%	2.71%	11.20%	413.06%	Exceeds	Negative
71.66%	65.59%	71.33%	71.88%	69.81%	71.86%	32.50%	221.09%	Exceeds	Negative

NOTE: NeighborWorks Defensive Interval Ratio appears to include non-cash items in the numerator such as depreciation, amortization of closing costs and accrued interest on soft debt, none of which place any demands on cash or which affect capacity to operate.