

Dwelling Place Key Financial Ratios

Liquidity and Flow Cash Ratios

Current Assets	13.50	1.39	12.77	9.81	15.00	5.98	1.68	355.97%	Exceeds	Negative
Current Assets/Current Liabilities (higher is better)										
Quick Cash	12.78	1.31	11.31	8.64	14.48	5.74	1.16	494.41%	Exceeds	Negative
Cash+Marketable Securities/Current Liabilities (higher is better)										
Total Days Cash	114.15	75.38	80.41	82.84	130.97	225.61	124.00	181.94%	Exceeds	Positive
Cash and Cash Equivalents/((Total Expenses + Current Maturities)/364)(higher is better)										
Unrestricted Current Assets	13.49	1.39	12.67	9.81	11.21	5.98	1.52	393.44%	Exceeds	Negative
((Current Assets-Current Restricted Cash)/Current Liabilities) (higher is better)										
Unrestricted Quick Cash	5.23	0.54	3.36	2.62	5.24	2.84	1.08	262.56%	Exceeds	Positive
Cash and Cash Equivalents/Current Liabilities (higher is better)										
Unrestricted Days Cash	114.15	75.38	80.41	82.84	130.97	225.61	106.00	212.84%	Exceeds	Positive
Cash and Cash Equivalents/(Total Expenses-Depr+CP LTD/365) (higher is better)										
Defensive Interval	9.59	9.60	9.99	10.07	12.31	15.48	5.39	287.25%	Exceeds	Positive
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 Dec 31, 2019 (excluding construction)	Dwelling Place Performance Dec 31, 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	15.00	5.98	1.68	355.97%	Exceeds	Negative
12.78	1.31	11.31	8.64	14.48	5.74	1.16	494.41%	Exceeds	Negative
114.15	75.38	80.41	82.84	130.97	225.61	124.00	181.94%	Exceeds	Positive
13.49	1.39	12.67	9.81	11.21	5.98	1.52	393.44%	Exceeds	Negative
5.23	0.54	3.36	2.62	5.24	2.84	1.08	262.56%	Exceeds	Positive
114.15	75.38	80.41	82.84	130.97	225.61	106.00	212.84%	Exceeds	Positive
9.59	9.60	9.99	10.07	12.31	15.48	5.39	287.25%	Exceeds	Positive

Leverage & Debt Ratios

Debt Ratio	39.55%	52.45%	40.20%	39.13%	36.42%	37.18%	208.10%	559.71%	Exceeds	Positive
Total Debt/Net Assets (lower is better)										
Short-term Debt Ratio	1.00%	10.62%	1.22%	1.57%	1.03%	3.19%	11.20%	351.04%	Exceeds	Negative
Short term debt/Net Assets (lower is better)										
Capital Ratio	71.66%	65.59%	71.33%	71.88%	73.30%	72.90%	32.50%	224.30%	Exceeds	Positive
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 Dec 31, 2019 (excluding construction)	Dwelling Place Performance Dec 31, 2019 (including construction)	NeighborWorks 2017 Peer Group Ratios	Percent of NeighborWorks Benchmark Achieved	Status	Trend
39.55%	52.45%	40.20%	39.13%	36.42%	37.18%	208.10%	559.71%	Exceeds	Positive
1.00%	10.62%	1.22%	1.57%	1.03%	3.19%	11.20%	351.04%	Exceeds	Negative
71.66%	65.59%	71.33%	71.88%	73.30%	72.90%	32.50%	224.30%	Exceeds	Positive

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.