

## Dwelling Place Key Financial Ratios

### Liquidity and Flow Cash Ratios

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)	Dwelling Place Performance June 30, 2020 (excluding construction)	Dwelling Place Performance June 30, 2020 (including construction)	NeighborWorks 2018 Peer Group Ratios	Percent of NeighborWorks Benchmark Achieved (including construction)	Status (including construction)	Trend (including construction)	
Current Assets	12.77	9.81	15.00	5.98	12.80	8.14	1.58	515.42%	Exceeds	Positive
Current Assets/Current Liabilities (higher is better)										
Quick Cash	11.31	8.64	14.48	5.74	12.39	7.84	1.26	622.24%	Exceeds	Positive
Cash+Marketable Securities/Current Liabilities (higher is better)										
Total Days Cash	80.41	82.84	130.97	225.61	188.98	253.55	144.00	176.08%	Exceeds	Positive
Cash and Cash Equivalents/((Total Expenses + Current Maturities)/364)(higher is better)										
Unrestricted Current Assets	12.67	9.81	11.21	5.98	10.84	8.14	1.07	761.08%	Exceeds	Positive
((Current Assets-Current Restricted Cash)/Current Liabilities) (higher is better)										
Unrestricted Quick Cash	3.36	2.62	5.24	2.84	5.74	4.21	0.77	546.24%	Exceeds	Positive
Cash and Cash Equivalents/Current Liabilities (higher is better)										
Unrestricted Days Cash	80.41	82.84	130.97	225.61	188.98	253.55	113.00	224.38%	Exceeds	Positive
Cash and Cash Equivalents/(Total Expenses-Depr+CP LTD/365) (higher is better)										
Defensive Interval	9.99	10.07	12.31	15.48	14.08	16.47	5.37	306.67%	Exceeds	Positive
Cash+Marketable Securities+Receivables/Average Months Expenses (higher is better)										

### Leverage & Debt Ratios

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)	Dwelling Place Performance June 30, 2020 (excluding construction)	Dwelling Place Performance June 30, 2020 (including construction)	NeighborWorks 2018 Peer Group Ratios	Percent of NeighborWorks Benchmark Achieved	Status	Trend	
Debt Ratio	40.20%	39.13%	36.42%	37.18%	31.15%	32.42%	222.50%	686.20%	Exceeds	Positive
Total Debt/Net Assets (lower is better)										
Short-term Debt Ratio	1.22%	1.57%	1.03%	3.19%	1.24%	2.25%	14.10%	625.45%	Exceeds	Positive
Short term debt/Net Assets (lower is better)										
Capital Ratio	71.33%	71.88%	73.30%	72.90%	76.25%	75.51%	31.00%	243.60%	Exceeds	Positive
Total Net Assets and Equity/Total Assets (higher is better)										

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.