



Stress test your portfolio

You know your borrowers and their individual business risks. But how is your entire portfolio positioned to face the volatility of today's agriculture? PRA creates a database of your borrowers and generates reports that help you see where the stress points are if market conditions change.

- Stress test individual segments or your entire portfolio
- Segment your portfolio by farm type, size, performance and leverage position
- Base stress tests on past or projected financial performance
- Identify borrowers who contribute most to portfolio risk
- Generate reports to summarize the financial position and performance of portfolio segments
- Build customer loyalty by providing them benchmarks of financial performance

Learn more at **FINPACK.com** or call **800-234-1111**



Portfolio Risk Analyst (PRA) creates a database of your borrowers and generates reports that help you see where the stress points are if market conditions change.

Portfolio Risk Analyst Sample Portfolio 03

Database View Tools Help

Preview

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	2012 Avg. All Farms	10% Decrease Gross Income	10% Increase Operating Expenses	2% Increase Interest Rates	10% Decrease Current Assets	10% Decrease Noncurrent Assets
Liquidity						
Current ratio	2.17	2.17	2.17	2.17	2.13	2.17
Working capital to gross revenues	37.4	41.7	37.6	37.6	31.1	37.6
Solvency						
Farm debt to asset ratio	32	32	32	32	33	34
Farm debt to equity ratio	6.46	6.46	6.46	6.46	6.49	6.5
Profitability						
Rate of return on assets	15.1	5.2	2.7	15.1	15.6	15.7
Operating profit margin	22.5	11.8	11.1	22.5	21.3	21.5
Net farm income	\$31,645	\$8,907	\$42,288	\$16,204	\$31,609	\$31,609
Engagement Capacity						
Term debt coverage ratio	6.26	2	3.99	5.13	6.26	6.26
Replacement margin coverage ratio	4.82	2.18	3.1	4.23	4.93	4.93
Efficiency						
Asset turnover ratio	16.1	12.7	16.2	16.1	16.7	16.3
Operating expense ratio	75.1	83.7	81.1	75.1	75.1	75.2
Net Worth Growth						
Market net worth change (%)	40	30	33	40	40	40

10% Decrease Gross Income - Term debt coverage ratio

Client	Original Value	Original Score	Adjusted Value	Adjusted Score	% Change
Sam Crawford	-10.29	1	-19.85	1	93
Cy Young	3.16	3	-2.43	1	-177
Sam Crawford	4.3	3	0.78	1	-82

DETAIL

Client	Original Value	Original Score	Adjusted Value	Adjusted Score	% Change
Sam Crawford	-10.29	1	-19.85	1	93
Cy Young	3.16	3	-2.43	1	-177
Sam Crawford	4.3	3	0.78	1	-82
Rod Carlen	4	3	2.99	3	-28
Ernie Banks	5.31	3	3.67	3	-31
Johnny Bench	6.04	3	4.33	3	-28

For over three decades, **FINPACK** has helped lenders make informed loan decisions. It is the choice for lenders who not only want to effectively manage their credit, but also care about the success of their customers. From small community banks to the largest lenders, FINPACK will work for you.

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