

Loan Risk Analysis Spreadsheet

Borrower: _____

Date: _____

Owner Equity %	_____ %	Percent Score	Score Assigned
Excluding Deferred Liabilities		>75%= 20	_____
		65-75%= 18	
		50-64%= 15	
		40-49%= 9	
		30-39%= 6	
		15-29%= 3	
		<15%= 0	
<i>Current & Intermediate Equity%</i>	_____ %	>70%= 15	_____
		60-70%= 12	
		50-59%= 9	
		40-49%= 6	
		25-39%= 3	
		<24%= 0	
Loan to Collateral %	_____ %	<50%= 25	_____
		51-60%= 22	
		61-70%= 18	
		71-80%= 15	
		81-90%= 10	
		91-100%= 6	
		>100%= 0	
Term Debt Coverage%	_____ %	>180%= 30	_____
		165-179%= 25	
Based on 3 years of history & cashflow projection		150-164%= 20	
		130-149%= 15	
		120-129%= 12	
		110-119%= 8	
		100-109%= 5	
		<100%= 0	

Points Scored	Risk Rating	Character (1pt each)	Past Loan Performance
93-100	1 A	Honesty/Integrity _____	(0-5 points) _____
85-92	2 A-	Management _____	
72-84	3 B	Production/Mkt _____	Total Points _____
60-71	4 B-	Contractual Perf _____	
47-59	5 C	Cooperation _____	Assigned Risk Rating Score:
33-46	6 D+		_____
18-32	7 D+		
under 17	8 D-		
<5	9 F		

Comments: _____
