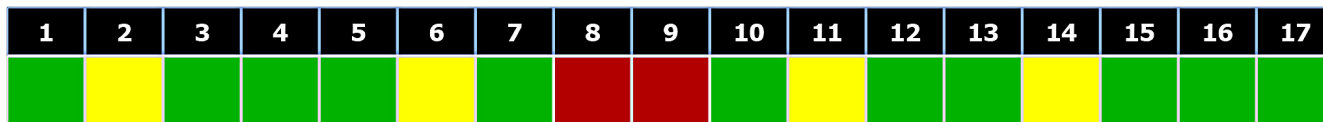


FINANCIAL HEALTH INDICATORS

How to read the indicators

2015 Financial Health Indicators at a Glance:



Critical Outlook Financial Health Indicators: 2
 Cautionary Outlook Financial Health Indicators: 4

● Critical ● Cautionary ● Positive

Each indicator is a reflection of different financial information. For ease of understanding each indicator, it is best to begin by reading the description of the indicator and why it is important. Before analyzing the graphic, it is helpful to read the requirements of the “critical outlook” and “cautionary outlook” to understand what is being reflected in each indicator. They sometimes can be challenging because multiple data points are typically needed to illustrate what the indicator is measuring.

For example, Indicator # 4 for this entity has been given a “positive outlook.” In order to be reflected “cautionary,” there must be a decline each year during the past three years, AND the decline has to be between 10% and 20%. There are two ways to be reflected a “critical outlook”: The current period and at least two of the previous three periods reflecting a zero or negative amount OR a rapidly declining trend defined as a decline in each of the last three periods with a drop of greater than 20%.

Indicator #4 - Positive Outlook

