



## Financial Ratio Calculation Worksheet

**Entity Name:** \_\_\_\_\_

**Loan amount requested:** \_\_\_\_\_

The following information is required for the loan application with the Idaho Water Resource Board. Please fill out as completely as possible in the spaces provided. The sheet will do the calculations based on your input. This sheet will not save so you must print it out and attach it to the Loan Document. If you have any questions please contact the loan staff.

|  |  |  |                |                     |             |
|--|--|--|----------------|---------------------|-------------|
| <b>Number of units serviced (acres or residences)</b>                |  | <b>Yearly Expenditures, Revenues, and Cash - last 3 years required</b> |                |                     |             |
|  |  | <b>Year</b>  | <b>Revenue</b> | <b>Expenditures</b> | <b>Cash</b> |
| <b>Interest rate</b>   |  |  |                |                     |             |
|  |  |  |                |                     |             |
|  |  | <b>Average:</b>  |                |                     |             |
| <b>Total Debt</b>  |  |  |                |                     |             |
| <b>Current Assessment</b>  |  | <b>Is the assessment</b> _____   |                |                     |             |
| <b>Assessment Charged by</b>   |  | (use 1 for yearly and 12 for monthly)                                  |                |                     |             |
| (How is current assessment charged? By share, acre, residence, etc.) |  |  |                |                     |             |

| <b>Loan Term</b> | <b>Assessment after loan</b> | <b>Estimated Payment</b> |
|------------------|------------------------------|--------------------------|
| 5 years          |                              |                          |
| 10 years         |                              |                          |
| 15 years         |                              |                          |
| 20 years         |                              |                          |

| <b>Indicator</b>   | <b>5 year</b> | <b>10 year</b> | <b>15 year</b> | <b>20 year</b> |
|--------------------|---------------|----------------|----------------|----------------|
| Revenue/Expenses   |               |                |                |                |
| Debt Service ratio |               |                |                |                |
| Cash /Expenses     |               |                |                |                |
| Debt/Unit          |               |                |                |                |