

Compare My Financial Ratios

Benchmark Report, 1596 Farms

	My Farm	Group Median	Count	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%
Current ratio	0.00	1.50	1596	0.56	0.82	0.97	1.14	1.37	1.69	2.22	3.19	5.75	19.24
Working capital	0	107,591	1596	-183,065	-42,804	-936	33,448	77,124	144,336	235,233	364,893	605,891	1,248,070
Working capital to gross revenue (%)	0.0	27.8	1596	-38.7	-13.1	-0.2	10.5	20.8	33.9	49.1	69.6	96.4	155.2
Farm debt to asset ratio (%)	0	39	1596	83	67	58	50	43	36	30	23	16	4
Farm equity to asset ratio (%)	0	61	1596	17	33	42	50	57	64	70	77	84	96
Farm debt to equity ratio	0.00	0.63	1596	4.08	1.92	1.32	0.97	0.74	0.56	0.42	0.30	0.19	0.04
Rate of return on farm assets (%)	0.0	0.3	1596	-8.8	-4.1	-2.4	-1.1	-0.2	0.9	1.8	2.9	4.6	10.1
Rate of return on farm equity (%)	0.0	-1.0	1596	-35.6	-12.6	-6.8	-3.5	-1.9	-0.3	1.2	2.9	6.6	20.0
Operating profit margin (%)	0.0	1.5	1596	-39.1	-19.0	-10.5	-5.2	-0.8	3.6	7.1	11.5	16.9	27.1
Net farm income	0	25,906	1596	-140,343	-51,094	-14,906	1,820	16,232	36,806	59,249	98,316	161,684	344,710
Term debt coverage ratio	0.00	0.69	1596	-1.53	-0.46	0.00	0.27	0.58	0.83	1.17	1.64	2.38	5.66
Replacement coverage ratio	0.00	0.59	1596	-1.39	-0.38	0.00	0.25	0.49	0.69	0.94	1.26	1.82	3.22
Asset turnover rate (%)	0.0	24.6	1596	8.1	12.4	15.9	19.0	22.5	27.0	31.5	37.0	48.1	89.3
Operating expense ratio	0.0	80.7	1596	110.2	97.0	90.9	86.5	82.5	78.6	75.3	71.8	65.9	55.2
Depreciation expense ratio (%)	0.0	8.4	1596	20.0	14.8	12.2	10.4	8.9	7.8	6.6	5.4	3.5	1.0
Interest expense ratio (%)	0.0	3.9	1596	16.6	9.8	7.2	5.6	4.3	3.5	2.5	1.5	0.7	0.0
Net farm income ratio (%)	0.0	5.4	1596	-32.5	-13.4	-6.2	-0.9	3.4	7.4	11.6	15.9	20.8	30.8

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FINBIN

Interpretation:

FINBIN benchmark reports help you identify strengths and weaknesses in your operation by highlighting how your farm compares to the range of results for a comparison group of farms.

- My Farm is the measure for your farm.
- Group Median is the 50% result for the benchmark group. Half the farms did “better” and half did “worse” than this level.
- Count is the number of farms included in the benchmarks for each measure.
- 10...100% displays the midpoint for each ten percent increment for the benchmark farms. All measures are displayed from “weak” to “strong.” Each row is independent, meaning the farms included in the 100% column for Current Ratio are different than those for Farm Debt to Asset Ratio.
- Highlighted cells show where your farm falls within the benchmark group for each measure.

For more information on interpretation of financial ratios, see
<http://www.cffm.umn.edu/Publications/pubs/FarmMgtTopics/FarmFinanceScorecard.pdf>