

FINANCIAL ASSESSMENT QUESTIONNAIRE (MAX 10 POINTS)

(For filling the following table must be use the data of the last financial statement)

Name	Formula	Value	Points
Own funds	Explicit		Positive = 1 point Negative = 0 point
	Own funds - (less) paid-up capital		Positive = 1 point Negative = 0 point
Working capital	Invested capital - (less) fixed assets		Positive = 1 point Negative = 0 point
Gross operating surplus	Explicit		Positive = 1 point Negative = 0 point
Net result	Explicit		Positive = 1 point Negative = 0 point
Self-financing capacity	Explicit		Positive = 0.5 point Negative = 0 point
General liquidity	Current assets / (divided) short-term debts		Higher or equal to 1 = 1 point Below 1 = 0 point
Financial independence	Own funds / (divided) Total liabilities		Higher or equal to 0.20 = 1 point Below 0.20 = 0 point
Indebtedness	Own funds / (divided) medium and long-term debts (MLT)		Higher or equal to 0.30 = 1 point Below 0.30 = 0 point
Coverage of the deposits and borrowed funds by SFC	SFC / (divided) MLT debts		Higher or equal to 0.25 = 1 point Below 0.25 = 0 point
Profitability	Gross operating surplus / (divided) turnover		Higher or equal to 0.10 = 0.5 point Below 0.10 = 0 point

Place and date _____

Signature of the Legal Representative _____