

ABC Security
Bank Compliance Workbook

All Branches

V815.04.010

1-Dec	1-Jan	1-Feb	1-Mar	1-Apr	1-May	1-Jun	1-Jul	1-Aug	1-Sep
31-Dec	31-Jan	28-Feb	31-Mar	30-Apr	31-May	30-Jun	31-Jul	31-Aug	30-Sep
2021	2022	2022	2022	2022	2022	2022	2022	2022	2022

RMR

RMR Totals										
RMR Aging										
RMR Roll-Forward										
Ineligible RMR										
Eligible RMR										

Income Statement

Income Statement										
EBITDA										
Net income	(18,388)	26,843	(71,202)	(186,316)	27,435	(7,493)	(87,182)	8,302	258,193	64,323
Additions (subtractions)										
Cost capitalization	-	-	-	-	-	-	-	-	-	-
Other non-operating income	(6,691)	(30)	(21)	(9,780)	(20)	(106)	(7,029)	(21)	(15)	(21)
Interest expense	29,505	22,091	22,709	21,919	18,360	22,755	16,865	23,845	17,240	15,401
Unused line fee	-	-	-	-	-	-	-	-	-	-
Depreciation and amortization	-	-	-	-	-	-	-	-	-	-
Other non-operating expense	124,526	34	-	34	-	-	-	-	-	-
Income taxes	29,398	-	-	-	-	-	-	-	-	-
D&A included in Expenses	18,025	28,750	28,750	28,750	28,750	28,750	28,750	28,750	28,750	28,750
EBITDA	176,374	77,689	(19,764)	(145,392)	74,525	43,906	(48,596)	60,876	304,168	108,453

RMR Creation Cost

Overhead Allocation %'s	
Net RMR Creation Costs	
Creation Cost Adjustment	

Fixed Charge Coverage Ratio

Free Cash Flow	
Fixed Charges	
Fixed Charge Coverage Ratio	

Attrition Rate

Net Cancellations	
Annualized Attrition Rate	

Debt Leverage

Senior Debt	
Senior Debt Leverage Ratio	
Total Debt	
Total Debt Leverage Ratio	

Borrowing Base

Borrowing Base Calculation	
Availability	