

	<u>YTD Qtr End</u>	<u>Year End</u>	<u>Year End</u>	<u>Year End</u>	<u>Year End</u>	<u>Year End</u>
	3/31/2016	12/31/2015	12/31/2014	12/31/2013	12/31/2012	12/31/2011
<b><u>RMG SCORES BY CATEGORY</u></b>	<i>40 / 30 / 30%</i>	<i>40 / 30 / 30%</i>	<i>40 / 30 / 30%</i>	<i>40 / 30 / 30%</i>	<i>40 / 30 / 30%</i>	<i>40 / 30 / 30%</i>
Financial Indicator Scores	9.53	8.75	3.33	4.08	3.53	3.48
Credit Rating Scores	10.00	7.50	7.50	7.25	7.25	7.25
Qualitative Indicator Scores	8.70	8.70	7.50	6.60	6.60	6.60
<b>OVERALL RMG SCORE</b>	<b>9.42</b>	<b>8.36</b>	<b>5.83</b>	<b>5.79</b>	<b>5.57</b>	<b>5.55</b>

<b>RMG RATING LETTER GRADE</b>		<b>CCC+</b>	<b>B</b>	<b>BBB-</b>	<b>BBB-</b>	<b>BBB</b>	<b>BBB</b>
Standard & Poor's Rating	<i>Negative Outlook</i>	CC	BB-	BB-	BB-	BB	BB
Moody's Rating	<i>Negative Outlook</i>	Caa2	Ba3	Ba3	Ba3	Ba3	Ba3
FitchRatings Rating	<i>Stable Outlook</i>	NR	NR	NR	NR	NR	NR
DBRS Rating							

**CREDIT LIMIT ASSIGNMENT**

<b>Calculated Limit</b>	<i>in thousands dollars</i>	\$	<b>Decline</b>	<b>Decline</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<i>Calculated Limit is based on a percentage of:</i>								
Tangible Net Worth (in Original Currency)		\$	145,488	220,487	3,292,406	3,084,028	2,876,478	2,343,474
Calculated Limit / Tangible Net Worth (%)			0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

**Company Approved Credit Limit** \$

**ANALYST'S COMMENTS**

User's comments...