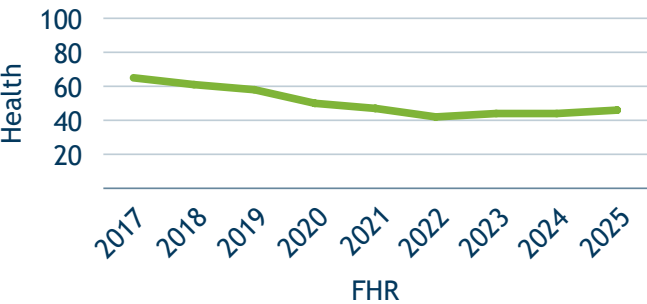


Sample Company, Inc

Sample Company’s Financial Health Rating (FHR™) for the trailing twelve months ending September 30, 2025, is 46 (0=worst, 100=best), placing it in the Medium Risk category. The company’s Core Health Score (CHS) improved slightly to 50, reflecting better cash flow and lower debt service burden despite continued margin pressure in streaming. Sample shows moderate resilience but remains constrained by high leverage and declining linear sales revenues. Default probability over the next 12 months is estimated at 2.2%, down from 3.1% in 2024.



Default Risk

Core Health	Very High Risk (0-19)	High Risk (20-39)	Medium Risk (40-59)	Low Risk (60-79)	Very Low Risk (80-100)
Very Strong Health (80-100)	D		A		
Strong Health (60-79)					
Medium Health (40-59)					
Poor Health (20-39)	C		B		
Very Poor Health (0-19)					

Financial Health Review

Corporate Risk Analysis

Financial period: September 30, 2025
Publication Date: October 05, 2025
Ticker: SMPL
Sector: Media
Address: 1234 Sample Address Street, Jacksonville, FL 32259, United States

Financial Score: 46
Risk Level: Medium Risk
Estimated Probability of Default: 2.2%
Annual Delta: +2 Rating Points
Core Health: 50 (Moderate Health)

Table 1: Key Data & Information

Metric	2023	2024	Q3 2025
Financial Health Rating (FHR)	42	44	46
Core Health Score (CHS)	45	48	50
Simulated FHR	43	45	47
	2023	2024	Q3 2025
Total Assets (USD B)	58.1	60.2	61.5
Total Liabilities (USD B)	39.6	41	41.3
Total Revenues (USD B)	30.1	29.2	28.6
EBITDA (USD B)	4.3	3.9	3.5
Cash Flow from Ops (USD B)	3.7	3.3	3.1
Free Cash Flow / Total Debt	0.09	0.07	0.06
Return on Capital Employed (ROCE)	7.8%	6.4%	5.9%

Sample Company demonstrates moderate Core Health and medium default risk, positioning it within Quadrant A.

This reflects a company that remains operationally sound and relatively stable, with manageable near-term risk.

The Core Health is a measure of medium-term sustainability based on operational efficiency, margin structure, and competitiveness.

The Financial Health is a measure of default risk in the short term. It is derived from Core Health and Resilience analysis, incorporating a company’s ability to meet internal and external obligations in the near term.