

		IGB Corporation				
TESTS		2006 @ 2005-12-31	@ 2004-12-31	@ 2003-12-31	@ 2002-12-31	SCORE
1	<b><u>PROFITABILITY</u></b>					
	SALES GROWTH/TURNOVER (in 000's)	\$619,677	\$504,558	\$532,166	\$405,689	1
	(% growth compared to previous year)	22.82%	-5.19%	31.18%	102.97%	
2	% TOTAL PROFIT GROWTH	22.30%	-23.12%	61.02%	84.89%	
	(% growth compared to previous year)					
3	NET PROFIT (in 000's)	\$105,458	\$101,123	\$147,533	\$78,810	1
	(% growth compared to previous year)	4.29%	-31.46%	87.20%	56.14%	
4	OPERATING CASHFLOW (in 000's)	\$156,786	\$45,552	-\$3,824	\$7,959	1
	(% growth compare to previous year)	244.19%	-1291.21%	-148.05%	1387.66%	
5	ROA	1.74%	1.76%	3.50%	1.92%	0
	(Net Profit : Total Asset ratio)					
6	QUALITY OF EARNINGS	148.67%	45.05%	-2.59%	10.10%	1
	(Cashflow : Net Profit ratio)					
7	<b><u>DEBT AND CAPITAL</u></b>					
	TOTAL LIABILITY / ASSET RATIO	20.80%	19.11%	25.45%	29.96%	1
8	GROWTH OF RECEIVABLES	-8.55%	13.72%	9.25%	18.36%	1
	(% Growth of receivables)					
9	CURRENT LIABILITY / ASSET RATIO	33.12%	38.67%	53.40%	63.64%	1
10	<b><u>OPERATING EFFICIENCY</u></b>					
11	NET INCOME / TURNOVER RATIO	27.98%	28.09%	34.64%	28.22%	0
12	TURNOVER / TOTAL CURRENT ASSET RATIO	49.06%	41.95%	45.41%	45.13%	1
	<b><u>ADDED TESTS</u></b>					
13	NET PROFIT : TOTAL LIABILITY RATIO	9.72%	6.89%	3.77%	2.75%	-1
14	OPERATING CASHFLOW : TOTAL LIABILITY RATIO	12.46%	4.14%	-0.36%	0.65%	0
	<b>TOTAL SCORE</b>					7