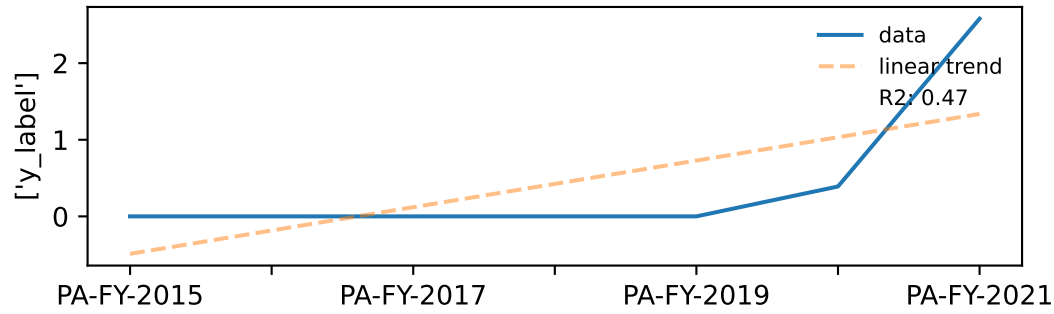


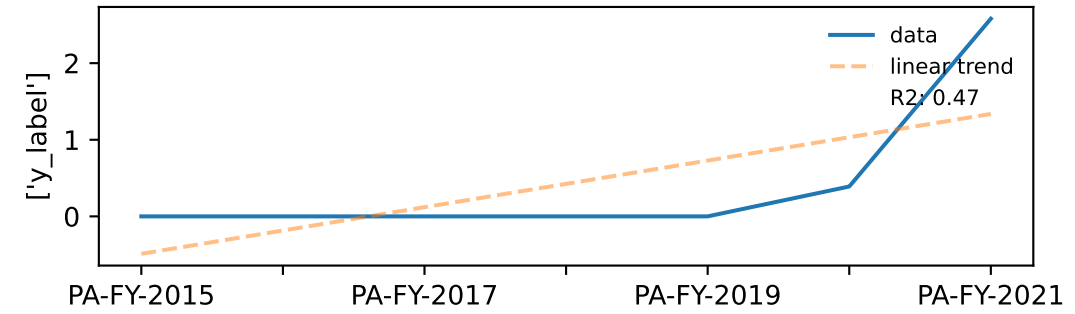
Financial Ratio Trends for EFC-PA

Stock Evaluation Ratios

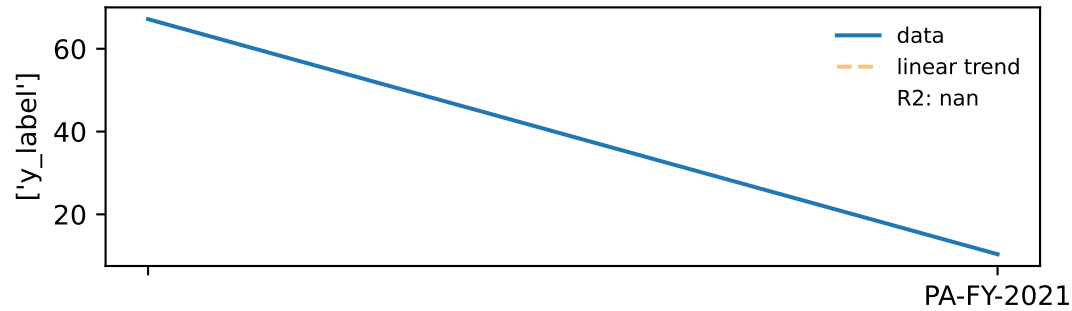
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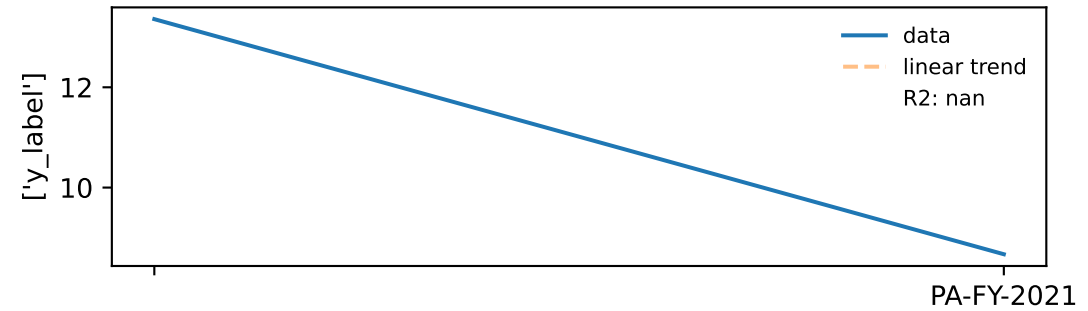
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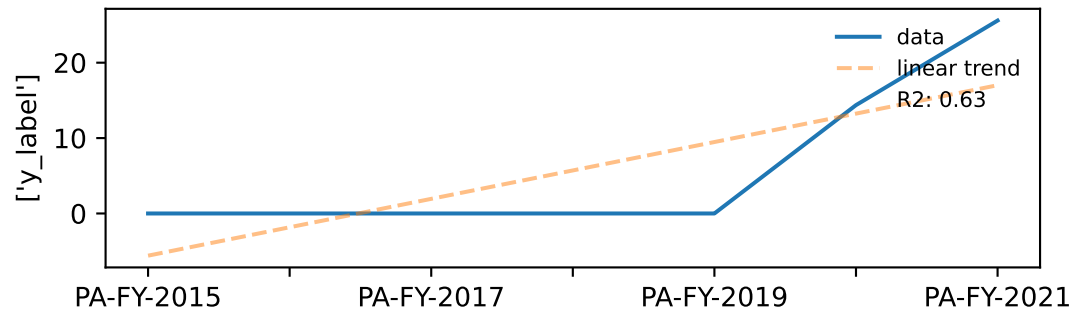
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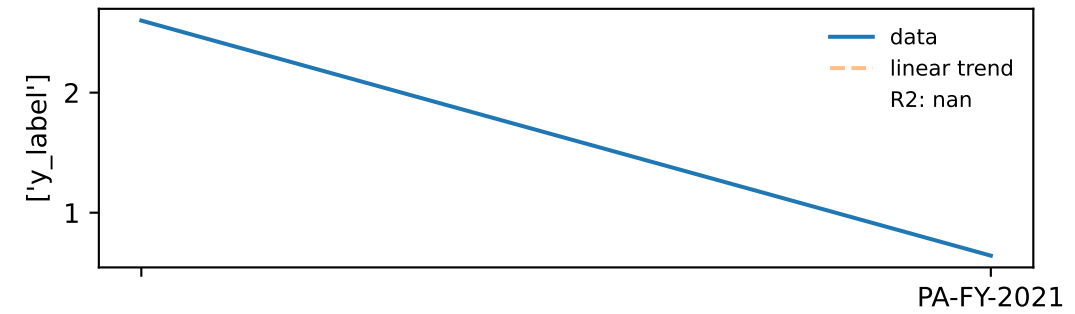
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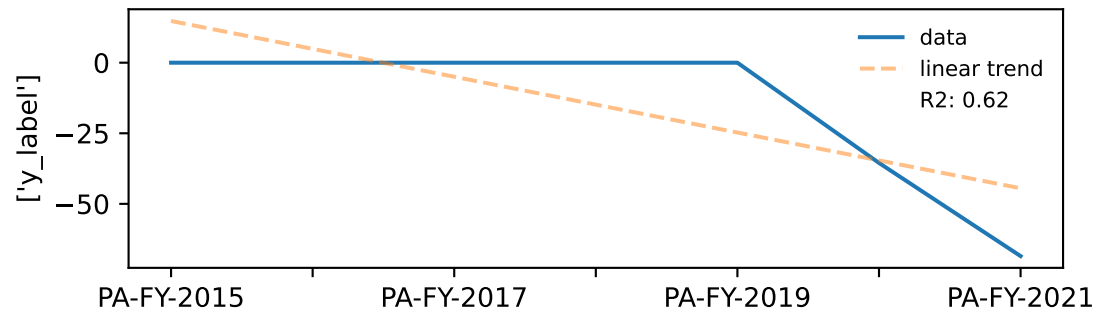
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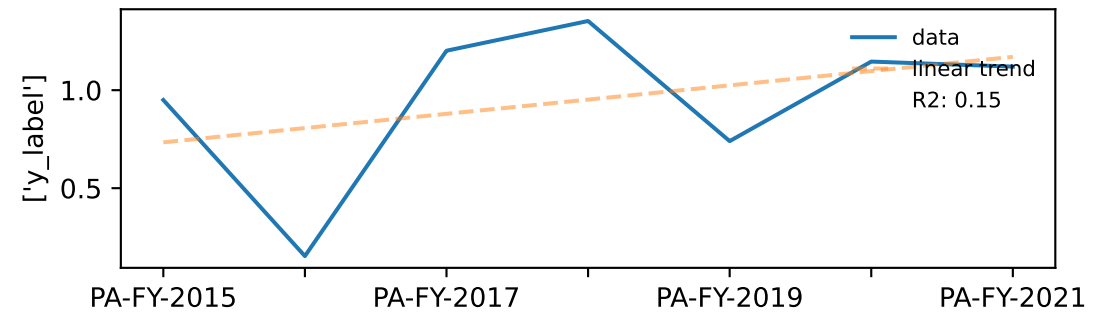
dividendPayoutRatio



cashPerShare

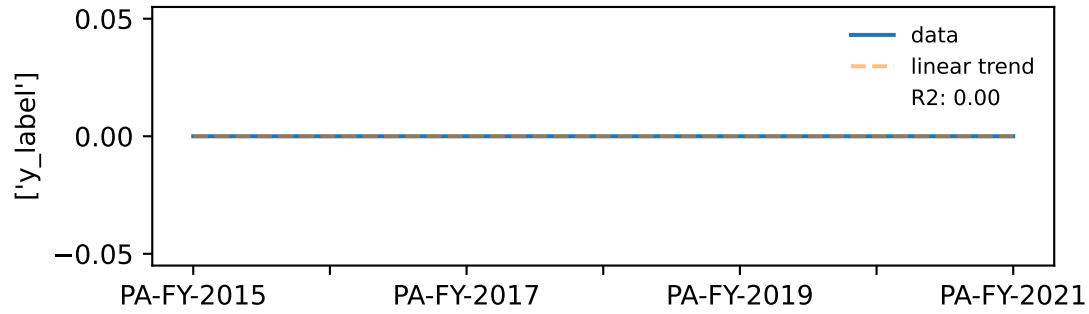


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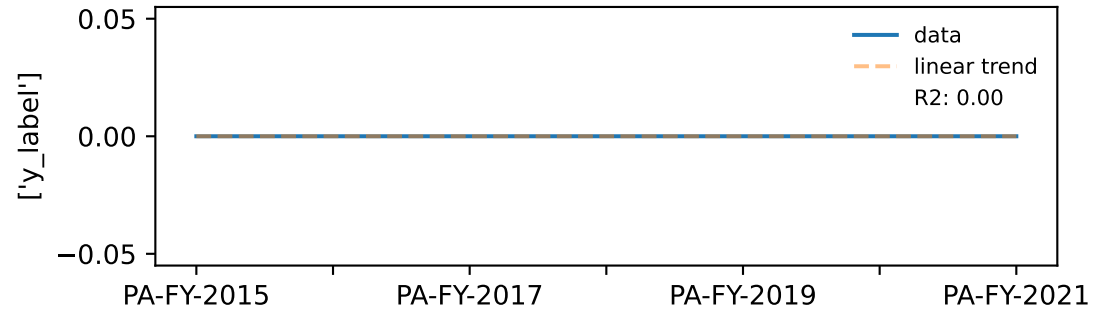


Profitability Ratios

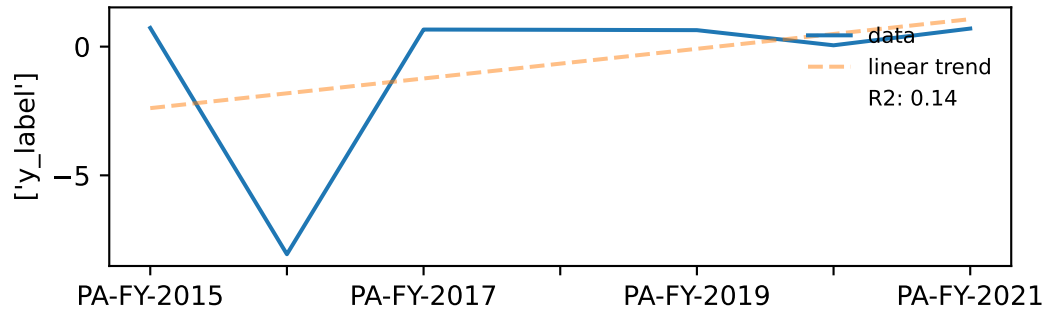
grossProfitMargin



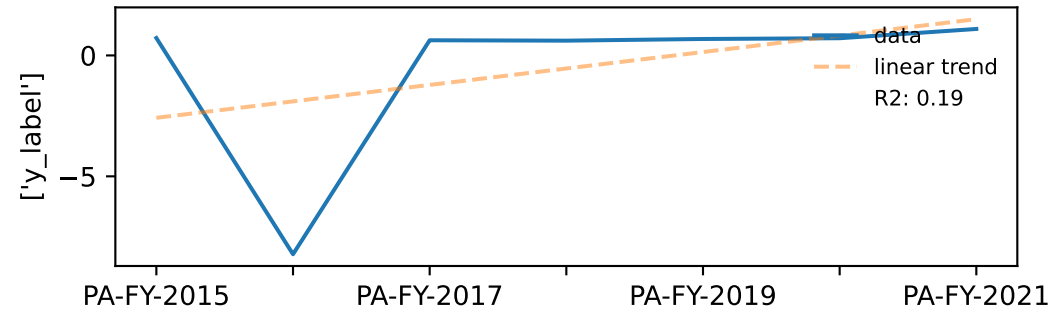
operatingProfitMargin



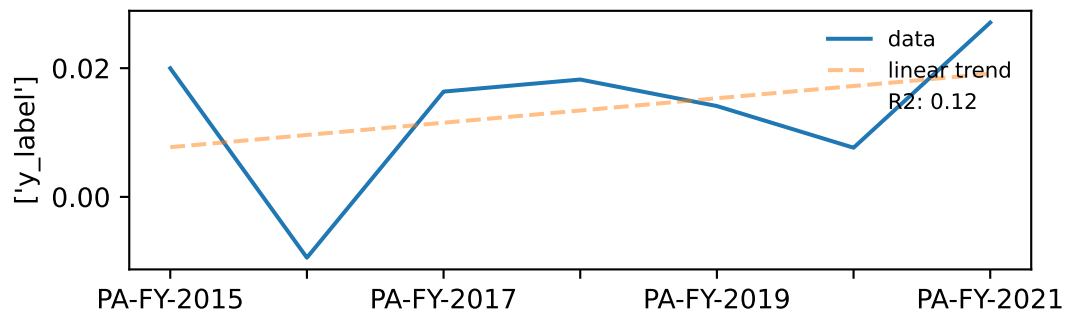
pretaxProfitMargin



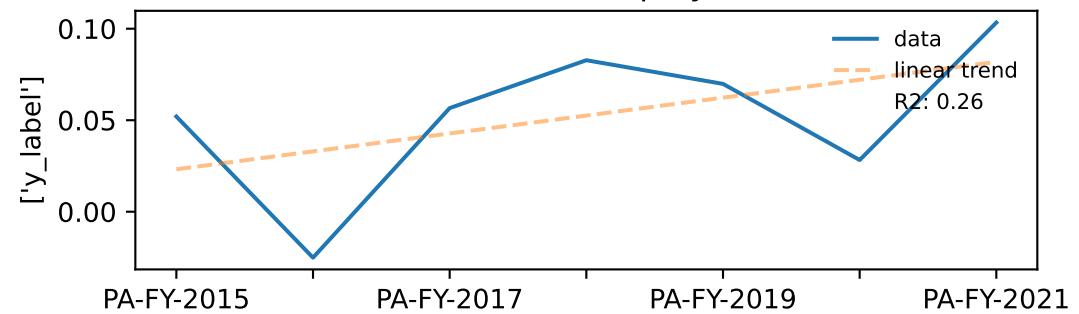
netProfitMargin



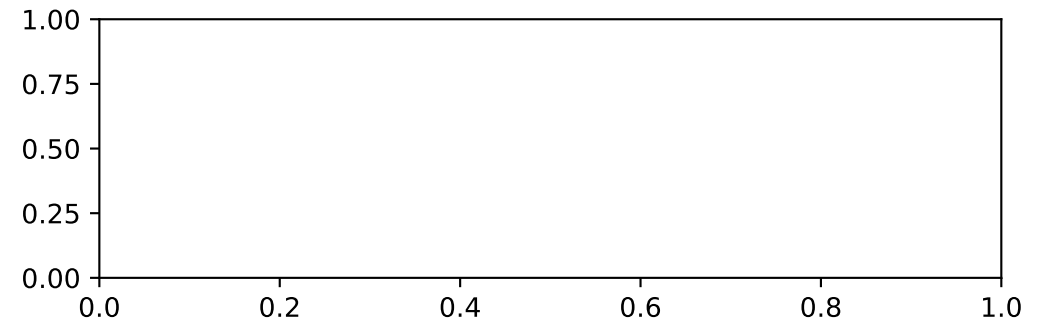
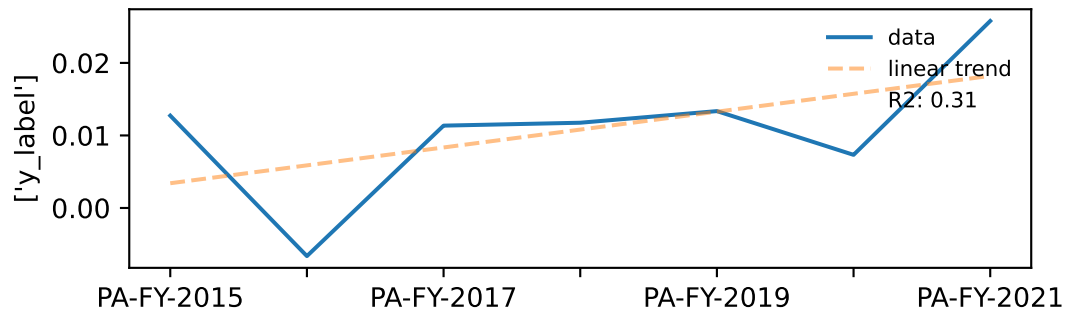
ROIC



returnOnEquity

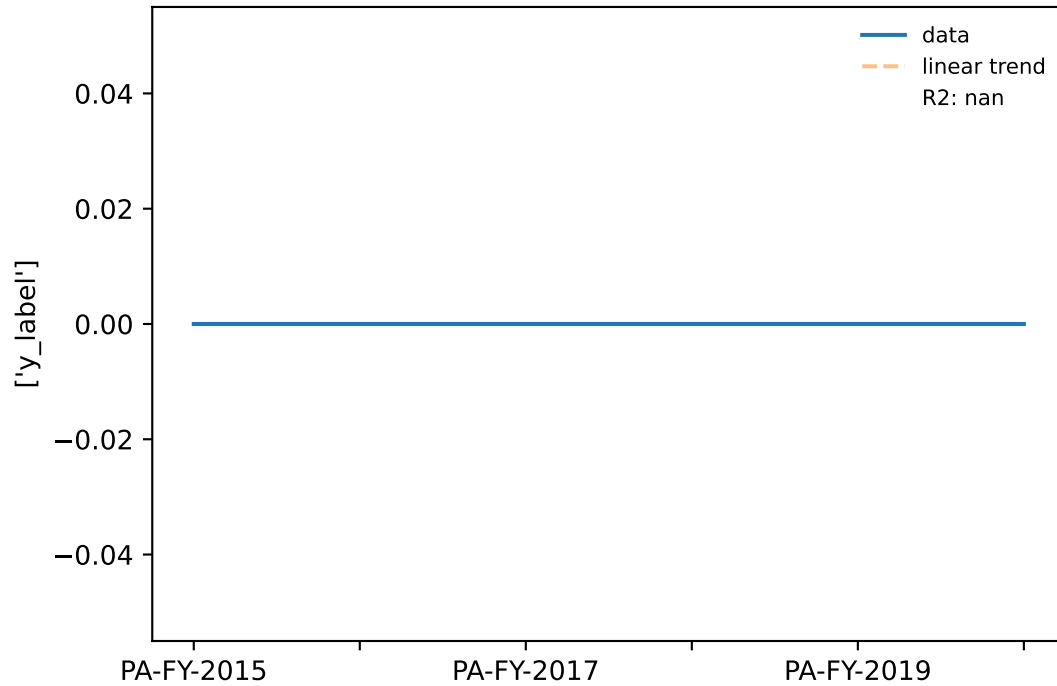


returnOnAssets

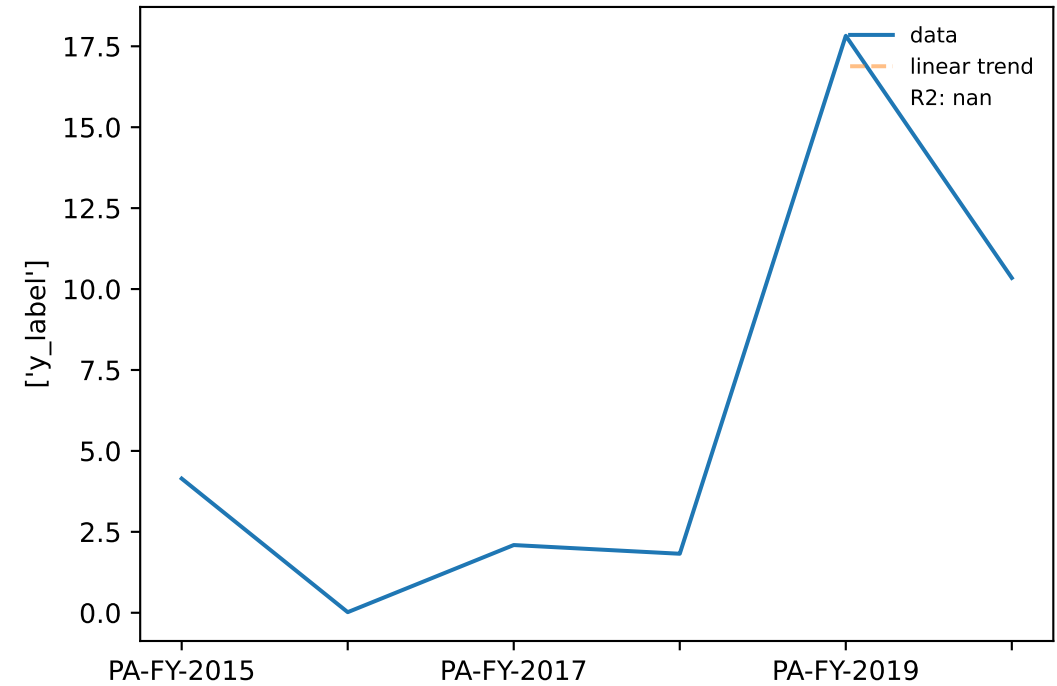


Debt & Interest Ratios

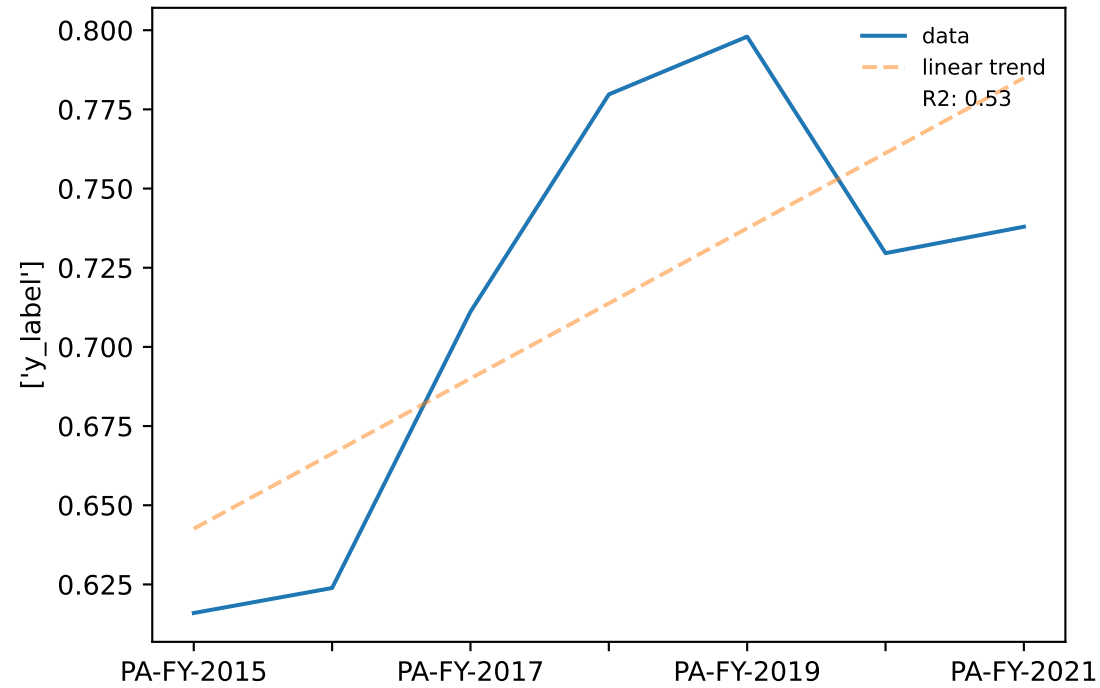
interestCoverage



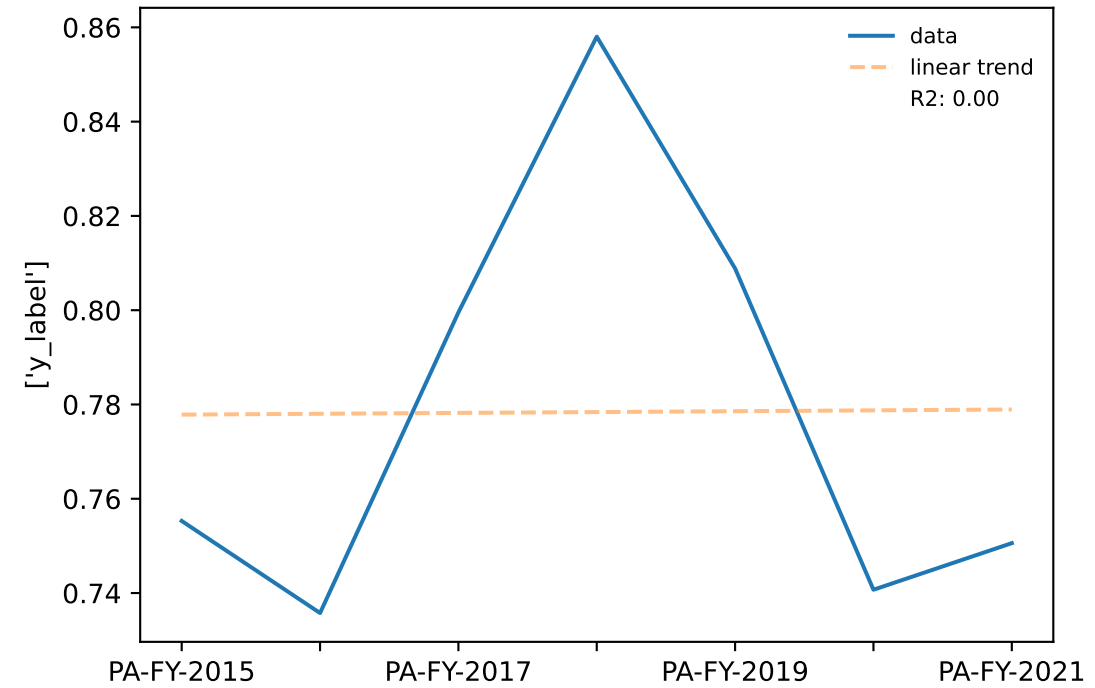
fixedChargeCoverage



debtToTotalCap

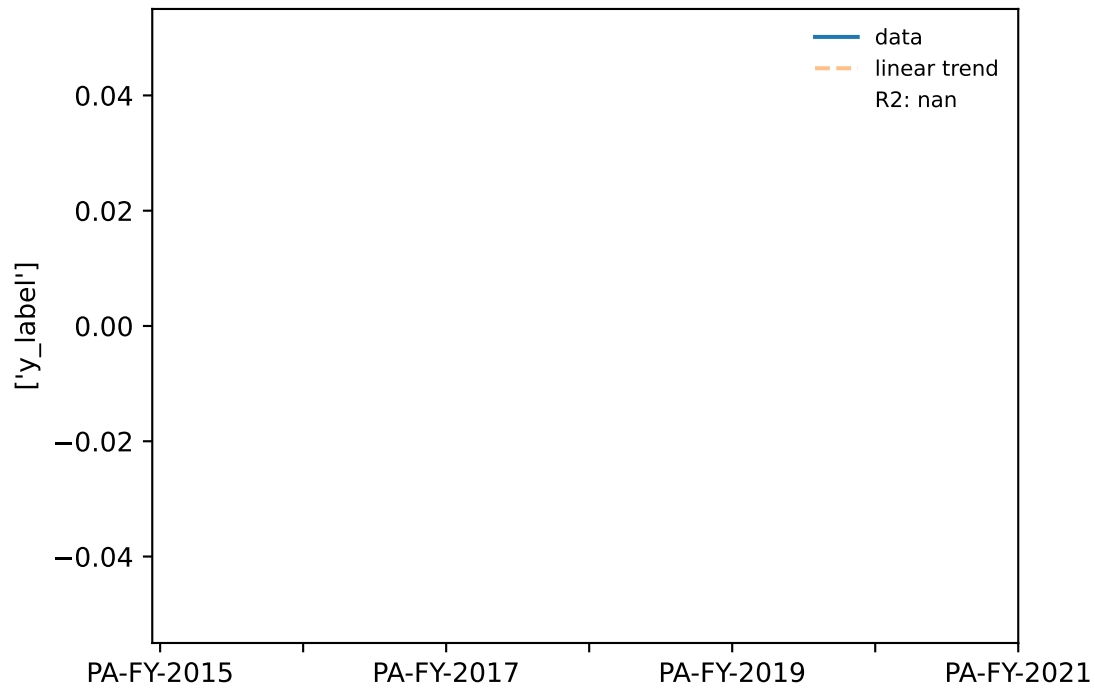


totalDebtRatio

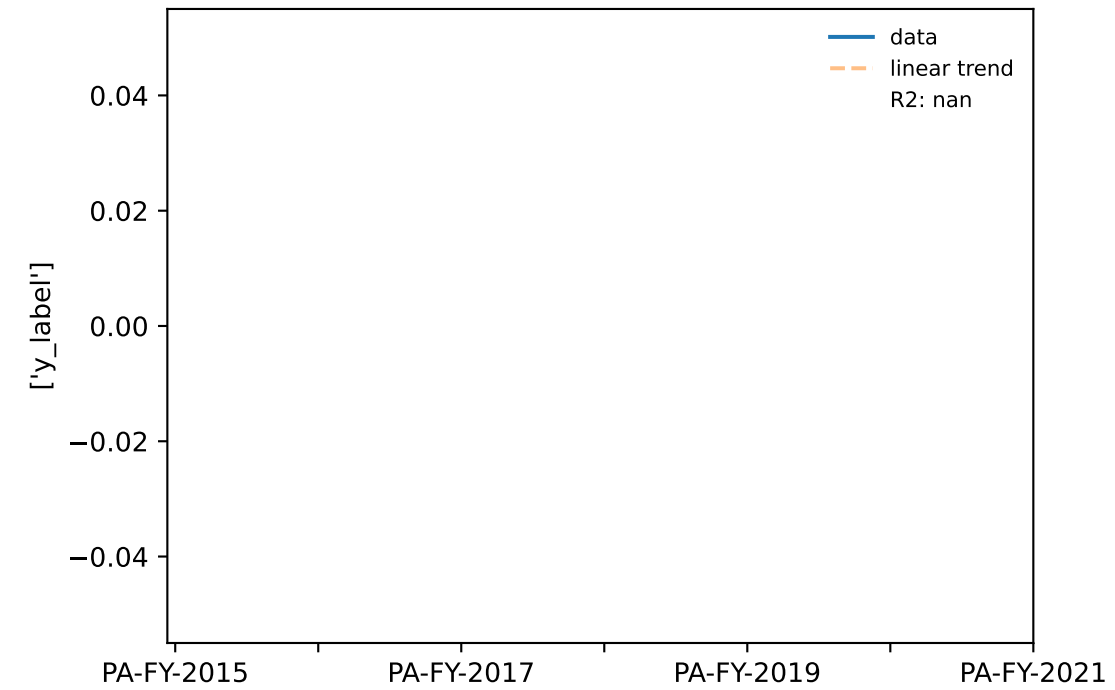


Liquidity Ratios

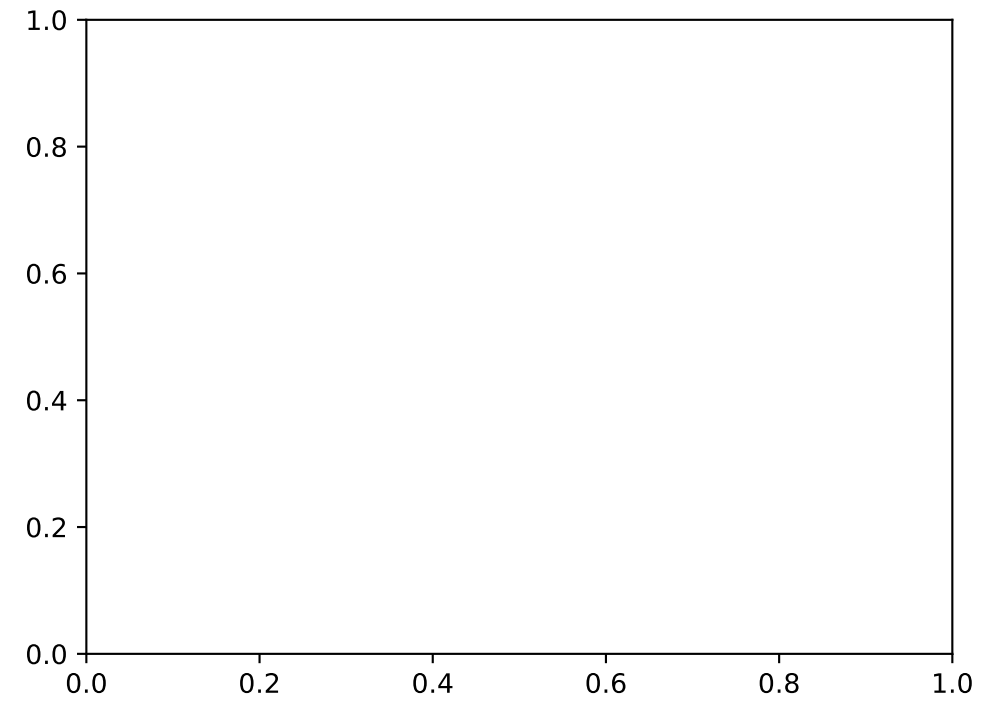
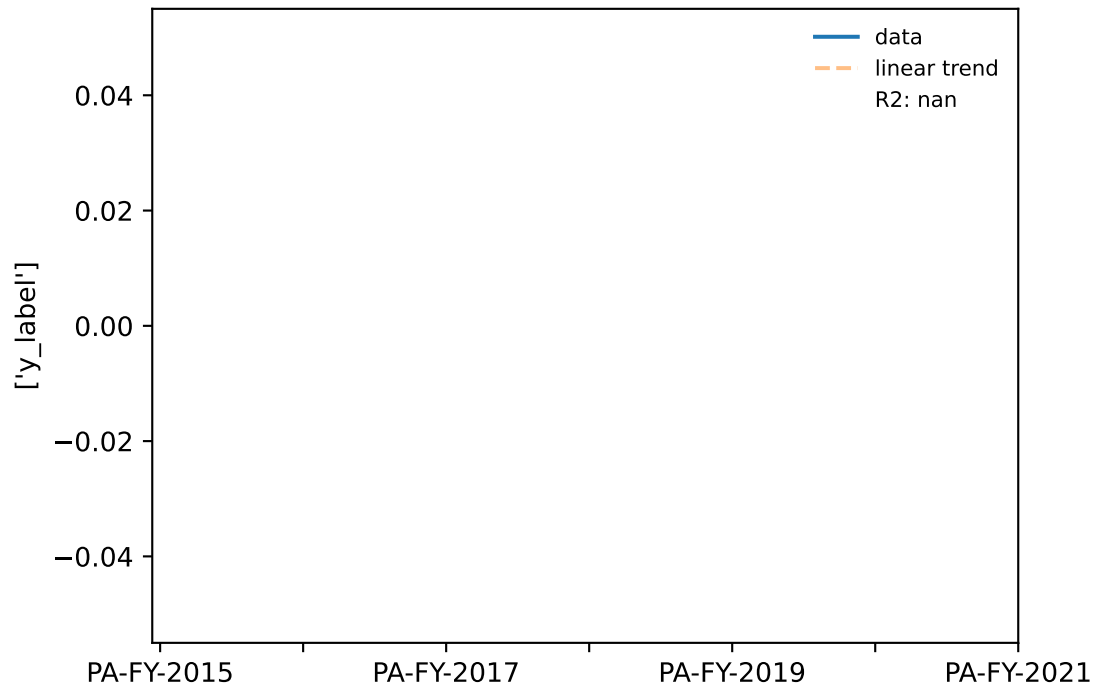
currentRatio



quickRatio



cashRatio



Efficiency Ratios

