

| Financial Ratio                      | <u>Northwest</u> | <u>Hudson-Bergen</u> | <u>Essex-Union</u> | <u>Central</u> | <u>Southwest</u> | <u>Ocean</u> |
|--------------------------------------|------------------|----------------------|--------------------|----------------|------------------|--------------|
| # of Hospitals in Peer Group         | 2                | 6                    | 3                  | 4              | 5                | 5            |
| Current                              | 2.06             | 1.39                 | 2.44               | 1.74           | 1.74             | 1.99         |
| Current - Adjusted                   | 4.20             | 1.97                 | 2.62               | 2.67           | 5.88             | 5.26         |
| Days Revenue in Accounts Receivable  | 32.58            | 42.64                | 52.60              | 41.37          | 42.20            | 39.91        |
| Days Expenses in Accounts Payable    | 61.45            | 79.68                | 84.60              | 57.02          | 60.78            | 63.89        |
| Days Operating Cash Available        | 197.06           | 66.76                | 139.58             | 112.26         | 219.79           | 262.46       |
| Days Operating Cash Avail - Adjusted | 197.43           | 66.76                | 148.72             | 112.26         | 219.79           | 262.46       |
| Acid Test - Adjusted                 | 3.20             | .49                  | 1.19               | 1.52           | 4.12             | 3.99         |
| Quick - Adjusted                     | 3.72             | 1.44                 | 1.81               | 2.14           | 4.69             | 4.59         |
| Cushion - Adjusted                   | 35.63            | 6.11                 | 10.65              | 13.51          | 26.98            | 35.83        |
| Average Age of Plant                 | 17.67            | 9.03                 | 10.55              | 17.18          | 12.11            | 8.87         |
| Remaining Useful Life                | 9.08             | 10.33                | 9.63               | 9.72           | 10.52            | 11.82        |
| Debt to Capitalization               | 33.04            | 17.44                | 29.24              | 26.63          | 34.94            | 17.69        |
| Equity Financing                     | .50              | .59                  | .52                | .60            | .54              | .61          |
| Debt Service Coverage                | 6.28             | 3.72                 | 11.71              | 3.21           | 6.53             | 7.76         |
| Capital Expense (%)                  | 1.69             | 2.75                 | 1.67               | 2.36           | 2.40             | 1.79         |
| Long Term Debt to Net Fixed Assets   | .87              | .26                  | .61                | .67            | .69              | .46          |
| Cash to Debt                         | 1.88             | 2.44                 | .94                | 1.44           | 1.10             | 2.96         |
| Cash Flow to Total Liabilities       | 15.42            | 18.23                | 7.63               | 12.06          | 18.55            | 25.40        |
| Operating Margin (%)                 | 1.29             | 7.41                 | 6.42               | 2.08           | 7.94             | 2.92         |
| Net Profit Margin (%)                | 4.89             | 7.28                 | 11.88              | 3.02           | 9.01             | 9.43         |
| Return on Total Assets (%)           | 4.14             | 9.05                 | 9.23               | 3.15           | 6.39             | 5.27         |
| Debt to Total Revenue (%)            | 27.30            | 13.67                | 23.33              | 28.98          | 29.55            | 27.89        |
| Net Fixed Asset Turnover             | 3.10             | 3.07                 | 2.89               | 3.02           | 2.20             | 2.34         |
| Expense per Adj Admission            | 26,555           | 15,798               | 21,053             | 16,486         | 18,000           | 17,950       |
| FTE per Adj Occupied Bed             | 7.05             | 4.87                 | 5.64               | 6.53           | 5.39             | 5.09         |

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STATEWIDE MEDIANS  
For the Period Ending: 12/31/25

6/15/2026 4:13PM

| Financial Ratio                      | Period<br>Ending<br><u>12/31/25</u> | Period<br>Ending<br><u>09/30/25</u> | Period<br>Ending<br><u>06/30/25</u> | Period<br>Ending<br><u>03/31/25</u> | Period<br>Ending<br><u>12/31/24</u> |
|--------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| # of Hospitals in Peer Group         | 25                                  | 25                                  | 25                                  | 25                                  | 25                                  |
| Current                              | 1.80                                | 1.80                                | 1.76                                | 1.82                                | 1.71                                |
| Current - Adjusted                   | 2.71                                | 2.60                                | 2.66                                | 2.64                                | 2.61                                |
| Days Revenue in Accounts Receivable  | 41.22                               | 42.00                               | 44.35                               | 42.33                               | 42.04                               |
| Days Expenses in Accounts Payable    | 65.76                               | 65.38                               | 62.89                               | 64.35                               | 70.32                               |
| Days Operating Cash Available        | 194.45                              | 120.27                              | 149.15                              | 128.28                              | 144.60                              |
| Days Operating Cash Avail - Adjusted | 198.15                              | 124.10                              | 149.15                              | 128.28                              | 144.60                              |
| Acid Test - Adjusted                 | 1.94                                | 1.70                                | 2.12                                | 1.96                                | 1.96                                |
| Quick - Adjusted                     | 2.32                                | 2.10                                | 2.53                                | 2.39                                | 2.38                                |
| Cushion - Adjusted                   | 22.63                               | 22.52                               | 18.22                               | 20.06                               | 20.59                               |
| Average Age of Plant                 | 12.52                               | 12.78                               | 12.61                               | 12.98                               | 14.10                               |
| Remaining Useful Life                | 10.01                               | 10.17                               | 10.37                               | 10.56                               | 11.47                               |
| Debt to Capitalization               | 21.16                               | 21.79                               | 24.52                               | 26.75                               | 27.04                               |
| Equity Financing                     | .60                                 | .59                                 | .59                                 | .56                                 | .57                                 |
| Debt Service Coverage                | 5.41                                | 4.48                                | 4.30                                | 4.93                                | 4.30                                |
| Capital Expense (%)                  | 2.08                                | 2.20                                | 2.22                                | 2.21                                | 2.09                                |
| Long Term Debt to Net Fixed Assets   | .61                                 | .64                                 | .64                                 | .63                                 | .63                                 |
| Cash to Debt                         | 1.63                                | 1.23                                | 1.37                                | 1.22                                | 1.32                                |
| Cash Flow to Total Liabilities       | 17.62                               | 13.97                               | 17.07                               | 13.89                               | 15.50                               |
| Operating Margin (%)                 | 4.60                                | 3.45                                | 3.41                                | 2.46                                | 2.55                                |
| Net Profit Margin (%)                | 6.92                                | 5.43                                | 4.87                                | 4.92                                | 5.29                                |
| Return on Total Assets (%)           | 5.27                                | 5.39                                | 4.66                                | 4.01                                | 4.78                                |
| Debt to Total Revenue (%)            | 24.19                               | 26.24                               | 26.52                               | 26.29                               | 27.65                               |
| Net Fixed Asset Turnover             | 2.43                                | 2.59                                | 2.43                                | 2.45                                | 2.41                                |
| Expense per Adj Admission            | 17,975                              | 17,936                              | 17,990                              | 17,659                              | 16,919                              |
| FTE per Adj Occupied Bed             | 5.41                                | 5.33                                | 5.31                                | 5.26                                | 5.34                                |

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**BEDSIZE MEDIANS**  
For the Period Ending 12/31/25

| Financial Ratio                      | <u>Under 300 Beds</u> | <u>300-499 Beds</u> | <u>500 + Beds</u> |
|--------------------------------------|-----------------------|---------------------|-------------------|
| # of Hospitals in Peer Group         | 7                     | 8                   | 10                |
| Current                              | 1.52                  | 1.62                | 1.90              |
| Current - Adjusted                   | 2.15                  | 2.47                | 5.57              |
| Days Revenue in Accounts Receivable  | 40.41                 | 44.24               | 39.82             |
| Days Expenses in Accounts Payable    | 61.13                 | 70.30               | 67.95             |
| Days Operating Cash Available        | 82.98                 | 67.21               | 241.12            |
| Days Operating Cash Avail - Adjusted | 86.96                 | 70.20               | 241.12            |
| Acid Test - Adjusted                 | .65                   | .61                 | 4.06              |
| Quick - Adjusted                     | 1.67                  | 1.60                | 4.64              |
| Cushion - Adjusted                   | 15.31                 | 8.83                | 25.97             |
| Average Age of Plant                 | 7.04                  | 15.41               | 12.71             |
| Remaining Useful Life                | 11.29                 | 9.52                | 9.73              |
| Debt to Capitalization               | 21.16                 | 19.90               | 24.89             |
| Equity Financing                     | .61                   | .60                 | .57               |
| Debt Service Coverage                | 3.62                  | 4.33                | 7.79              |
| Capital Expense (%)                  | 1.48                  | 2.47                | 1.92              |
| Long Term Debt to Net Fixed Assets   | .46                   | .50                 | .71               |
| Cash to Debt                         | 1.22                  | .96                 | 2.40              |
| Cash Flow to Total Liabilities       | 11.96                 | 8.97                | 24.35             |
| Operating Margin (%)                 | 2.11                  | 4.69                | 5.31              |
| Net Profit Margin (%)                | 3.09                  | 4.61                | 9.22              |
| Return on Total Assets (%)           | 2.66                  | 3.65                | 6.74              |
| Debt to Total Revenue (%)            | 22.09                 | 20.42               | 28.61             |
| Total Asset Turnover                 | 2.34                  | 3.06                | 2.38              |
| Expense per Adj Admission            | 17,950                | 14,785              | 20,655            |
| FTE per Adj Occupied Bed             | 5.09                  | 5.23                | 5.44              |

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# STATEWIDE RATIO REPORT - QUARTILES

For the Period Ending 12/31/25

| Financial Ratio                      | 25th Percentile | Median | 75th Percentile |
|--------------------------------------|-----------------|--------|-----------------|
| Current                              | 1.15            | 1.80   | 2.45            |
| Current - Adjusted                   | 1.85            | 2.71   | 5.41            |
| Days Revenue in Accounts Receivable  | 49.85           | 41.22  | 35.94           |
| Days Expenses in Accounts Payable    | 79.68           | 65.76  | 56.57           |
| Days Operating Cash Available        | 42.67           | 194.45 | 269.70          |
| Days Operating Cash Avail - Adjusted | 50.63           | 198.15 | 271.51          |
| Acid Test - Adjusted                 | 0.38            | 1.94   | 4.24            |
| Quick - Adjusted                     | 1.42            | 2.32   | 4.87            |
| Cushion - Adjusted                   | 3.79            | 22.63  | 39.66           |
| Average Age of Plant                 | 16.47           | 12.52  | 6.92            |
| Remaining Useful Life                | 8.44            | 10.01  | 12.21           |
| Debt to Capitalization               | 38.18           | 21.16  | 11.67           |
| Equity Financing                     | 0.45            | 0.60   | 0.67            |
| Debt Service Coverage                | 3.62            | 5.41   | 8.66            |
| Capital Expense (%)                  | 2.75            | 2.08   | 1.53            |
| Long Term Debt to Net Fixed Assets   | 0.76            | 0.61   | 0.26            |
| Cash to Debt                         | 0.81            | 1.63   | 3.55            |
| Cash Flow to Total Liabilities       | 8.97            | 17.62  | 25.09           |
| Operating Margin (%)                 | 1.62            | 4.60   | 8.47            |
| Net Profit Margin (%)                | 2.85            | 6.92   | 11.97           |
| Return on Total Assets (%)           | 2.68            | 5.27   | 10.13           |
| Debt to Total Revenue (%)            | 29.55           | 24.19  | 13.05           |
| Net Fixed Asset Turnover             | 1.86            | 2.43   | 3.19            |
| Expense per Adj Admission            | 26,555          | 17,975 | 14,785          |
| FTE per Adj Occupied Bed             | 6.94            | 5.41   | 4.73            |

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# INCOME STATUS MEDIANS

For the Period Ending 12/31/25

6/15/2026 3:58PM

| Financial Ratio                      | <u>Lower Income</u><br><u>Population</u> | <u>Middle Income</u><br><u>Population</u> | <u>Upper Income</u><br><u>Population</u> |
|--------------------------------------|------------------------------------------|-------------------------------------------|------------------------------------------|
| # of Hospitals in Peer Group         | 4                                        | 10                                        | 11                                       |
| Current                              | 2.54                                     | 1.15                                      | 2.05                                     |
| Current - Adjusted                   | 3.42                                     | 2.30                                      | 3.92                                     |
| Days Revenue in Accounts Receivable  | 42.07                                    | 43.82                                     | 39.91                                    |
| Days Expenses in Accounts Payable    | 70.27                                    | 76.93                                     | 57.47                                    |
| Days Operating Cash Available        | 167.03                                   | 118.56                                    | 201.46                                   |
| Days Operating Cash Avail - Adjusted | 167.40                                   | 124.39                                    | 201.46                                   |
| Acid Test - Adjusted                 | 2.08                                     | 1.30                                      | 2.64                                     |
| Quick - Adjusted                     | 2.52                                     | 1.87                                      | 3.10                                     |
| Cushion - Adjusted                   | 20.78                                    | 20.62                                     | 24.64                                    |
| Average Age of Plant                 | 14.13                                    | 12.11                                     | 14.14                                    |
| Remaining Useful Life                | 9.88                                     | 10.97                                     | 10.01                                    |
| Debt to Capitalization               | 38.18                                    | 24.81                                     | 19.42                                    |
| Equity Financing                     | .46                                      | .48                                       | .63                                      |
| Debt Service Coverage                | 5.41                                     | 3.62                                      | 6.18                                     |
| Capital Expense (%)                  | 2.34                                     | 2.17                                      | 1.98                                     |
| Long Term Debt to Net Fixed Assets   | .83                                      | .62                                       | .46                                      |
| Cash to Debt                         | 1.14                                     | 1.63                                      | 2.40                                     |
| Cash Flow to Total Liabilities       | 13.22                                    | 18.09                                     | 18.71                                    |
| Operating Margin (%)                 | 4.21                                     | 4.67                                      | 4.60                                     |
| Net Profit Margin (%)                | 6.46                                     | 8.79                                      | 6.00                                     |
| Return on Total Assets (%)           | 5.08                                     | 5.83                                      | 5.24                                     |
| Debt to Total Revenue (%)            | 24.81                                    | 29.55                                     | 20.48                                    |
| Net Fixed Asset Turnover             | 2.55                                     | 2.42                                      | 3.05                                     |
| Expense per Adj Admission            | 24,612                                   | 20,655                                    | 15,037                                   |
| FTE per Adj Occupied Bed             | 5.82                                     | 5.71                                      | 4.93                                     |

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TEACHING STATUS MEDIANs  
For the Period Ending 12/31/25

6/15/2026 3:35PM

| Financial Ratio                      | <u>Non-Teaching</u> | <u>Major Teaching</u> | <u>Minor Teaching</u> |
|--------------------------------------|---------------------|-----------------------|-----------------------|
| # of Hospitals in Peer Group         | 4                   | 12                    | 9                     |
| Current                              | 1.38                | 1.93                  | 1.60                  |
| Current - Adjusted                   | 2.32                | 4.07                  | 2.44                  |
| Days Revenue in Accounts Receivable  | 42.24               | 40.56                 | 44.41                 |
| Days Expenses in Accounts Payable    | 79.68               | 67.95                 | 60.68                 |
| Days Operating Cash Available        | 67.21               | 199.81                | 74.39                 |
| Days Operating Cash Avail - Adjusted | 70.20               | 207.09                | 76.50                 |
| Acid Test - Adjusted                 | .58                 | 2.62                  | .40                   |
| Quick - Adjusted                     | 1.54                | 3.08                  | 1.78                  |
| Cushion - Adjusted                   | 1.15                | 24.80                 | 29.47                 |
| Average Age of Plant                 | 11.00               | 12.33                 | 12.71                 |
| Remaining Useful Life                | 8.65                | 10.33                 | 10.01                 |
| Debt to Capitalization               | .01                 | 27.19                 | 21.16                 |
| Equity Financing                     | .74                 | .54                   | .61                   |
| Debt Service Coverage                | 7.70                | 6.01                  | 3.65                  |
| Capital Expense (%)                  | 2.47                | 2.03                  | 2.26                  |
| Long Term Debt to Net Fixed Assets   | .00                 | .70                   | .63                   |
| Cash to Debt                         | 689.03              | 2.00                  | 1.22                  |
| Cash Flow to Total Liabilities       | 46.58               | 18.78                 | 11.96                 |
| Operating Margin (%)                 | 13.74               | 4.76                  | 2.11                  |
| Net Profit Margin (%)                | 19.84               | 6.46                  | 3.09                  |
| Return on Total Assets (%)           | 18.98               | 5.81                  | 3.63                  |
| Debt to Total Revenue (%)            | 9.64                | 27.30                 | 23.71                 |
| Net Fixed Asset Turnover             | 2.38                | 2.28                  | 2.77                  |
| Expense per Adj Admission            | 13,537              | 21,776                | 20,655                |
| FTE per Adj Occupied Bed             | 4.55                | 5.53                  | 6.20                  |

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