

Financial Ratio	Northwest	Hudson-Bergen	Essex-Union	Central	Southwest	Ocean
# of Hospitals in Peer Group	2	6	3	4	5	5
Current	2.12	1.35	1.91	1.70	1.86	1.86
Current - Adjusted	4.57	1.85	2.41	2.87	4.83	4.74
Days Revenue in Accounts Receivable	35.17	44.63	48.39	41.92	45.30	42.08
Days Expenses in Accounts Payable	57.31	79.74	82.47	55.76	57.92	60.89
Days Operating Cash Available	192.40	44.37	73.26	101.67	220.43	234.99
Days Operating Cash Avail - Adjusted	192.77	44.37	73.26	101.67	220.43	234.99
Acid Test - Adjusted	3.50	.40	.89	1.72	3.04	3.53
Quick - Adjusted	4.11	1.35	1.79	2.39	3.66	4.15
Cushion - Adjusted	31.41	2.77	9.20	12.44	24.09	27.41
Average Age of Plant	17.35	9.56	13.50	16.50	12.03	8.84
Remaining Useful Life	9.13	10.40	10.00	9.33	10.96	11.68
Debt to Capitalization	34.55	19.29	32.49	27.77	36.24	19.10
Equity Financing	.49	.57	.50	.60	.54	.61
Debt Service Coverage	5.11	3.23	5.81	3.25	5.08	6.92
Capital Expense (%)	1.76	2.82	1.59	2.54	2.51	1.72
Long Term Debt to Net Fixed Assets	.88	.30	.68	.68	.65	.47
Cash to Debt	1.77	1.37	.83	1.31	1.05	2.80
Cash Flow to Total Liabilities	12.65	30.14	(.67)	12.19	21.39	20.38
Operating Margin (%)	1.44	9.37	6.32	1.80	6.09	1.01
Net Profit Margin (%)	3.37	10.08	11.00	2.64	8.51	7.67
Return on Total Assets (%)	2.83	7.61	8.85	2.63	5.89	5.77
Debt to Total Revenue (%)	28.38	15.12	25.63	30.94	28.22	29.01
Net Fixed Asset Turnover	3.05	3.03	3.08	2.93	2.15	2.36
Expense per Adj Admission	26,409	16,453	21,633	16,002	18,088	17,892
FTE per Adj Occupied Bed	6.93	4.82	5.52	4.97	5.31	5.08

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Financial Ratio	Period Ending 06/30/25	Period Ending 03/31/25	Period Ending 12/31/24	Period Ending 09/30/24	Period Ending 06/30/24
# of Hospitals in Peer Group	25	25	25	25	25
Current	1.76	1.82	1.71	1.68	1.71
Current - Adjusted	2.66	2.64	2.61	2.69	2.81
Days Revenue in Accounts Receivable	44.35	42.33	42.04	44.12	44.65
Days Expenses in Accounts Payable	62.89	64.35	70.32	66.90	71.46
Days Operating Cash Available	149.15	128.28	144.60	146.92	136.06
Days Operating Cash Avail - Adjusted	149.15	128.28	144.60	146.92	136.86
Acid Test - Adjusted	2.12	1.96	1.96	1.99	2.02
Quick - Adjusted	2.53	2.39	2.38	2.41	2.47
Cushion - Adjusted	18.22	20.06	20.59	19.47	16.86
Average Age of Plant	12.61	12.98	14.10	13.91	13.70
Remaining Useful Life	10.37	10.56	11.47	9.78	9.71
Debt to Capitalization	24.52	26.75	27.04	25.92	27.23
Equity Financing	.59	.56	.57	.56	.56
Debt Service Coverage	4.30	4.93	4.30	4.17	5.04
Capital Expense (%)	2.22	2.21	2.20	2.16	2.11
Long Term Debt to Net Fixed Assets	.64	.63	.63	.62	.60
Cash to Debt	1.37	1.22	1.32	1.37	1.27
Cash Flow to Total Liabilities	17.07	13.89	15.50	16.83	15.93
Operating Margin (%)	3.41	2.46	2.55	2.36	2.28
Net Profit Margin (%)	4.87	4.92	5.95	5.52	5.48
Return on Total Assets (%)	4.66	4.01	4.84	4.29	4.56
Debt to Total Revenue (%)	26.52	26.29	28.10	28.62	28.80
Net Fixed Asset Turnover	2.43	2.45	2.41	2.46	2.46
Expense per Adj Admission	17,990	17,659	16,919	17,328	16,904
FTE per Adj Occupied Bed	5.31	5.33	5.36	5.39	5.43

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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	1.74	1.64	1.86
Current - Adjusted	2.32	2.16	4.79
Days Revenue in Accounts Receivable	43.30	44.82	40.23
Days Expenses in Accounts Payable	56.98	74.06	62.89
Days Operating Cash Available	87.91	43.81	227.71
Days Operating Cash Avail - Adjusted	87.91	45.32	227.71
Acid Test - Adjusted	.92	.61	3.28
Quick - Adjusted	1.69	1.38	3.91
Cushion - Adjusted	14.32	4.38	23.51
Average Age of Plant	8.38	15.21	12.48
Remaining Useful Life	11.04	9.57	9.74
Debt to Capitalization	22.50	23.05	26.79
Equity Financing	.61	.60	.56
Debt Service Coverage	3.23	2.38	7.32
Capital Expense (%)	1.49	2.63	1.88
Long Term Debt to Net Fixed Assets	.47	.54	.74
Cash to Debt	1.20	.81	1.76
Cash Flow to Total Liabilities	15.49	8.11	21.30
Operating Margin (%)	2.83	2.84	3.43
Net Profit Margin (%)	3.71	2.80	8.09
Return on Total Assets (%)	3.38	3.90	5.83
Debt to Total Revenue (%)	22.30	22.51	29.97
Total Asset Turnover	2.15	3.15	2.38
Expense per Adj Admission	17,892	13,840	20,289
FTE per Adj Occupied Bed	5.08	4.82	6.02

Financial Ratio	25th Percentile	Median	75th Percentile
Current	1.15	1.76	2.31
Current - Adjusted	1.78	2.66	5.41
Days Revenue in Accounts Receivable	50.97	44.35	37.73
Days Expenses in Accounts Payable	84.49	62.89	55.42
Days Operating Cash Available	39.55	149.15	250.47
Days Operating Cash Avail - Adjusted	39.55	149.15	250.47
Acid Test - Adjusted	0.40	2.12	4.11
Quick - Adjusted	1.35	2.53	4.83
Cushion - Adjusted	2.08	18.22	29.26
Average Age of Plant	16.50	12.61	7.78
Remaining Useful Life	7.90	10.37	11.98
Debt to Capitalization	37.93	24.52	13.63
Equity Financing	0.49	0.59	0.65
Debt Service Coverage	2.38	4.30	9.61
Capital Expense (%)	2.86	2.22	1.59
Long Term Debt to Net Fixed Assets	0.77	0.64	0.30
Cash to Debt	0.68	1.37	3.23
Cash Flow to Total Liabilities	8.11	17.07	30.74
Operating Margin (%)	0.20	3.41	11.53
Net Profit Margin (%)	1.49	4.87	15.07
Return on Total Assets (%)	1.74	4.66	9.63
Debt to Total Revenue (%)	30.77	26.52	13.62
Net Fixed Asset Turnover	1.81	2.43	3.18
Expense per Adj Admission	26,409	17,990	13,840
FTE per Adj Occupied Bed	7.22	5.31	4.64

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Financial Ratio	<u>Lower Income</u> <u>Population</u>	<u>Middle Income</u> <u>Population</u>	<u>Upper Income</u> <u>Population</u>
# of Hospitals in Peer Group	4	10	11
Current	2.20	1.14	1.89
Current - Adjusted	3.66	2.49	4.22
Days Revenue in Accounts Receivable	41.85	53.35	43.30
Days Expenses in Accounts Payable	64.58	86.82	55.76
Days Operating Cash Available	169.65	117.00	149.15
Days Operating Cash Avail - Adjusted	170.02	117.00	149.15
Acid Test - Adjusted	2.34	1.52	2.83
Quick - Adjusted	2.88	2.11	3.51
Cushion - Adjusted	19.95	17.24	22.34
Average Age of Plant	16.15	12.03	12.73
Remaining Useful Life	10.21	10.70	9.54
Debt to Capitalization	39.81	28.50	21.58
Equity Financing	.46	.49	.62
Debt Service Coverage	3.84	3.23	6.16
Capital Expense (%)	2.37	2.31	2.05
Long Term Debt to Net Fixed Assets	.90	.64	.49
Cash to Debt	1.11	1.45	1.72
Cash Flow to Total Liabilities	10.56	19.61	20.21
Operating Margin (%)	.20	3.85	3.45
Net Profit Margin (%)	2.30	8.11	4.87
Return on Total Assets (%)	1.82	7.01	4.66
Debt to Total Revenue (%)	26.54	28.22	21.28
Net Fixed Asset Turnover	2.67	2.42	2.96
Expense per Adj Admission	24,342	19,398	15,417
FTE per Adj Occupied Bed	6.24	5.42	4.75

Financial Ratio	<u>Non-Teaching</u>	<u>Major Teaching</u>	<u>Minor Teaching</u>
# of Hospitals in Peer Group	5	11	9
Current	1.33	1.89	1.52
Current - Adjusted	2.45	4.22	2.41
Days Revenue in Accounts Receivable	44.50	42.08	44.35
Days Expenses in Accounts Payable	74.06	59.38	60.89
Days Operating Cash Available	187.96	180.45	27.30
Days Operating Cash Avail - Adjusted	192.53	180.45	27.30
Acid Test - Adjusted	.73	2.95	.49
Quick - Adjusted	1.56	3.51	1.79
Cushion - Adjusted	3.62	22.34	2.53
Average Age of Plant	10.74	13.17	12.03
Remaining Useful Life	10.44	10.42	9.54
Debt to Capitalization	.09	32.49	24.52
Equity Financing	.73	.53	.61
Debt Service Coverage	10.02	4.42	3.67
Capital Expense (%)	2.63	2.20	1.90
Long Term Debt to Net Fixed Assets	.00	.74	.64
Cash to Debt	2.52	1.37	1.20
Cash Flow to Total Liabilities	105.06	20.21	12.10
Operating Margin (%)	12.75	3.41	1.42
Net Profit Margin (%)	16.25	4.03	3.71
Return on Total Assets (%)	12.71	3.96	3.84
Debt to Total Revenue (%)	14.78	28.22	23.31
Net Fixed Asset Turnover	2.07	2.36	2.65
Expense per Adj Admission	12,801	21,720	20,289
FTE per Adj Occupied Bed	4.75	5.72	6.04