

Financial Ratio	Northwest	Hudson-Bergen	Essex-Union	Central	Southwest	Ocean
# of Hospitals in Peer Group	2	6	3	4	5	5
Current	2.12	1.42	2.13	1.60	1.85	2.14
Current - Adjusted	4.47	2.06	2.13	2.60	4.84	4.96
Days Revenue in Accounts Receivable	32.30	45.00	50.36	41.05	40.75	40.90
Days Expenses in Accounts Payable	58.69	74.13	73.44	58.36	61.83	64.77
Days Operating Cash Available	198.38	40.72	53.88	110.06	231.50	255.92
Days Operating Cash Avail - Adjusted	198.75	42.84	73.57	113.93	231.50	255.92
Acid Test - Adjusted	3.46	.52	.59	1.66	3.14	3.81
Quick - Adjusted	4.02	1.53	1.61	2.27	3.69	4.41
Cushion - Adjusted	35.47	6.27	6.13	14.25	25.51	35.31
Average Age of Plant	17.51	9.72	12.15	16.69	12.31	9.03
Remaining Useful Life	9.19	10.29	8.97	9.33	11.12	11.81
Debt to Capitalization	33.67	17.76	30.86	27.31	35.30	18.52
Equity Financing	.50	.59	.51	.60	.55	.61
Debt Service Coverage	5.09	3.73	5.24	2.87	5.21	6.62
Capital Expense (%)	1.73	2.73	1.61	2.44	2.47	1.78
Long Term Debt to Net Fixed Assets	.86	.29	.64	.68	.67	.46
Cash to Debt	1.86	1.98	.44	1.33	1.13	2.93
Cash Flow to Total Liabilities	12.40	21.04	(1.24)	12.09	20.45	25.20
Operating Margin (%)	1.25	9.16	4.88	1.99	6.46	2.54
Net Profit Margin (%)	3.24	9.62	10.28	2.73	8.80	9.38
Return on Total Assets (%)	2.67	7.39	8.13	2.93	5.80	5.39
Debt to Total Revenue (%)	27.71	14.08	25.83	29.86	28.78	28.39
Net Fixed Asset Turnover	3.04	3.03	3.06	3.01	2.19	2.36
Expense per Adj Admission	26,277	16,035	21,612	16,125	18,071	17,801
FTE per Adj Occupied Bed	6.96	4.87	5.41	6.52	5.30	5.09

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Financial Ratio	Period Ending 09/30/25	Period Ending 06/30/25	Period Ending 03/31/25	Period Ending 12/31/24	Period Ending 09/30/24
# of Hospitals in Peer Group	25	25	25	25	25
Current	1.80	1.76	1.82	1.71	1.68
Current - Adjusted	2.60	2.66	2.64	2.61	2.69
Days Revenue in Accounts Receivable	42.00	44.35	42.33	42.04	44.12
Days Expenses in Accounts Payable	65.38	62.89	64.35	70.32	66.90
Days Operating Cash Available	120.27	149.15	128.28	144.60	146.92
Days Operating Cash Avail - Adjusted	124.10	149.15	128.28	144.60	146.92
Acid Test - Adjusted	1.70	2.12	1.96	1.96	1.99
Quick - Adjusted	2.10	2.53	2.39	2.38	2.41
Cushion - Adjusted	22.52	18.22	20.06	20.59	19.47
Average Age of Plant	12.78	12.61	12.98	14.10	13.91
Remaining Useful Life	10.17	10.37	10.56	11.47	9.78
Debt to Capitalization	21.79	24.52	26.75	27.04	25.92
Equity Financing	.59	.59	.56	.57	.56
Debt Service Coverage	4.48	4.30	4.93	4.30	4.17
Capital Expense (%)	2.20	2.22	2.21	2.20	2.16
Long Term Debt to Net Fixed Assets	.64	.64	.63	.63	.62
Cash to Debt	1.23	1.37	1.22	1.32	1.37
Cash Flow to Total Liabilities	13.97	17.07	13.89	15.50	16.83
Operating Margin (%)	3.45	3.41	2.46	2.55	2.36
Net Profit Margin (%)	5.43	4.87	4.92	5.95	5.52
Return on Total Assets (%)	5.39	4.66	4.01	4.84	4.29
Debt to Total Revenue (%)	26.24	26.52	26.29	28.10	28.62
Net Fixed Asset Turnover	2.59	2.43	2.45	2.41	2.46
Expense per Adj Admission	17,936	17,990	17,659	16,919	17,328
FTE per Adj Occupied Bed	5.33	5.31	5.26	5.34	5.39

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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	1.67	1.60	2.00
Current - Adjusted	2.26	2.31	4.90
Days Revenue in Accounts Receivable	46.57	45.00	40.67
Days Expenses in Accounts Payable	57.18	72.19	66.17
Days Operating Cash Available	50.33	50.20	243.71
Days Operating Cash Avail - Adjusted	58.63	51.68	243.71
Acid Test - Adjusted	.81	.70	3.48
Quick - Adjusted	1.83	1.55	4.05
Cushion - Adjusted	14.28	8.30	25.37
Average Age of Plant	8.42	15.45	12.72
Remaining Useful Life	10.80	9.02	9.76
Debt to Capitalization	21.79	20.89	25.65
Equity Financing	.61	.60	.57
Debt Service Coverage	2.97	2.31	7.42
Capital Expense (%)	1.08	2.55	2.05
Long Term Debt to Net Fixed Assets	.46	.50	.73
Cash to Debt	1.22	.91	2.13
Cash Flow to Total Liabilities	13.86	8.90	23.85
Operating Margin (%)	1.86	3.33	4.16
Net Profit Margin (%)	2.56	3.60	9.09
Return on Total Assets (%)	2.30	3.94	6.73
Debt to Total Revenue (%)	22.34	21.93	29.13
Total Asset Turnover	2.36	3.17	2.40
Expense per Adj Admission	17,801	13,764	20,108
FTE per Adj Occupied Bed	5.09	5.31	5.35

Financial Ratio	25th Percentile	Median	75th Percentile
Current	1.05	1.80	2.39
Current - Adjusted	1.66	2.60	5.67
Days Revenue in Accounts Receivable	50.92	42.00	37.13
Days Expenses in Accounts Payable	78.17	65.38	49.54
Days Operating Cash Available	34.20	120.27	266.21
Days Operating Cash Avail - Adjusted	34.20	124.10	266.21
Acid Test - Adjusted	0.44	1.70	4.26
Quick - Adjusted	1.37	2.10	5.01
Cushion - Adjusted	4.27	22.52	34.94
Average Age of Plant	16.69	12.78	7.78
Remaining Useful Life	8.00	10.17	12.02
Debt to Capitalization	38.07	21.79	12.60
Equity Financing	0.47	0.59	0.67
Debt Service Coverage	2.31	4.48	9.34
Capital Expense (%)	2.77	2.20	1.46
Long Term Debt to Net Fixed Assets	0.77	0.64	0.29
Cash to Debt	0.50	1.23	3.57
Cash Flow to Total Liabilities	7.73	13.97	26.89
Operating Margin (%)	0.05	3.45	10.87
Net Profit Margin (%)	1.49	5.43	13.47
Return on Total Assets (%)	1.77	5.39	9.47
Debt to Total Revenue (%)	29.55	26.24	12.85
Net Fixed Asset Turnover	1.83	2.59	3.20
Expense per Adj Admission	26,277	17,936	13,764
FTE per Adj Occupied Bed	6.63	5.33	4.73

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	2.32	1.03	1.85
Current - Adjusted	3.68	1.71	3.74
Days Revenue in Accounts Receivable	40.67	50.57	42.00
Days Expenses in Accounts Payable	68.11	81.91	58.07
Days Operating Cash Available	175.89	52.10	124.10
Days Operating Cash Avail - Adjusted	176.25	123.38	124.10
Acid Test - Adjusted	2.42	.70	2.78
Quick - Adjusted	2.90	1.28	3.28
Cushion - Adjusted	21.56	19.81	25.39
Average Age of Plant	14.94	12.31	13.22
Remaining Useful Life	9.72	10.61	9.60
Debt to Capitalization	38.86	26.32	20.02
Equity Financing	.46	.49	.62
Debt Service Coverage	3.88	2.97	5.38
Capital Expense (%)	2.34	2.18	2.13
Long Term Debt to Net Fixed Assets	.86	.64	.46
Cash to Debt	1.18	.76	2.13
Cash Flow to Total Liabilities	10.61	18.24	16.82
Operating Margin (%)	.05	3.71	4.53
Net Profit Margin (%)	2.31	7.41	6.04
Return on Total Assets (%)	1.77	6.25	6.47
Debt to Total Revenue (%)	26.24	28.78	20.66
Net Fixed Asset Turnover	2.64	2.53	2.96
Expense per Adj Admission	24,431	20,108	15,377
FTE per Adj Occupied Bed	5.73	5.43	4.94

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TEACHING STATUS MEDIANs  
For the Period Ending 09/30/25

2/9/2026 2:55PM

Financial Ratio	<u>Non-Teaching</u>	<u>Major Teaching</u>	<u>Minor Teaching</u>
# of Hospitals in Peer Group	5	11	9
Current	1.06	1.85	1.47
Current - Adjusted	2.48	3.74	2.60
Days Revenue in Accounts Receivable	45.14	40.75	42.00
Days Expenses in Accounts Payable	70.93	65.38	58.64
Days Operating Cash Available	68.87	188.13	31.54
Days Operating Cash Avail - Adjusted	71.83	196.32	31.54
Acid Test - Adjusted	.85	2.78	.54
Quick - Adjusted	1.83	3.28	1.97
Cushion - Adjusted	4.11	25.22	27.46
Average Age of Plant	11.01	13.03	12.31
Remaining Useful Life	10.17	10.48	9.60
Debt to Capitalization	.07	30.86	21.79
Equity Financing	.74	.55	.61
Debt Service Coverage	9.93	4.56	3.20
Capital Expense (%)	2.44	2.20	1.89
Long Term Debt to Net Fixed Assets	.00	.73	.64
Cash to Debt	2.87	1.23	1.22
Cash Flow to Total Liabilities	38.00	20.20	10.32
Operating Margin (%)	12.65	3.45	2.13
Net Profit Margin (%)	15.25	4.80	2.90
Return on Total Assets (%)	11.41	4.13	3.74
Debt to Total Revenue (%)	13.77	28.76	24.02
Net Fixed Asset Turnover	2.36	2.33	2.73
Expense per Adj Admission	12,536	22,156	20,108
FTE per Adj Occupied Bed	4.80	5.56	5.96

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