

BEDSIZE MEDIANS
For the Period Ending 06/30/21

| Financial Ratio | <u>Under 300 Beds</u> | <u>300-499 Beds</u> | <u>500 + Beds</u> |
|--------------------------------------|-----------------------|---------------------|-------------------|
| # of Hospitals in Peer Group | 9 | 11 | 10 |
| Current | 1.44 | 1.41 | 1.58 |
| Current - Adjusted | 2.14 | 1.62 | 3.46 |
| Days Revenue in Accounts Receivable | 46.15 | 43.92 | 39.82 |
| Days Expenses in Accounts Payable | 93.05 | 85.73 | 92.40 |
| Days Operating Cash Available | 124.28 | 108.85 | 334.92 |
| Days Operating Cash Avail - Adjusted | 124.28 | 108.85 | 343.37 |
| Acid Test - Adjusted | 1.27 | .70 | 2.83 |
| Quick - Adjusted | 1.77 | 1.30 | 3.18 |
| Cushion - Adjusted | 5.44 | 8.15 | 33.34 |
| Average Age of Plant | 14.58 | 14.63 | 11.88 |
| Remaining Useful Life | 9.17 | 7.96 | 9.46 |
| Debt to Capitalization | 26.51 | 24.56 | 31.07 |
| Equity Financing | .44 | .37 | .50 |
| Debt Service Coverage | 2.11 | 3.11 | 6.17 |
| Capital Expense (%) | 2.79 | 3.49 | 2.52 |
| Long Term Debt to Net Fixed Assets | .55 | .73 | .75 |
| Cash to Debt | 2.20 | 1.60 | 1.84 |
| Cash Flow to Total Liabilities | 12.37 | 11.91 | 17.04 |
| Operating Margin (%) | 2.40 | 5.11 | 2.77 |
| Net Profit Margin (%) | 4.15 | 5.22 | 8.57 |
| Return on Total Assets (%) | 3.04 | 5.30 | 5.33 |
| Debt to Total Revenue (%) | 18.69 | 24.22 | 38.83 |
| Total Asset Turnover | 2.64 | 2.87 | 2.06 |
| Expense per Adj Admission | 15,098 | 17,502 | 16,399 |
| FTE per Adj Occupied Bed | 4.98 | 5.97 | 6.10 |

NJHCFFA makes no representation or warranty as to the accuracy or completeness of the above information or its suitability for any purpose, and disclaims all liability which could arise from its compilation, distribution or use by any party.

REGION MEDIANS
For the Period Ending 06/30/21

| 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 | 9 | 4 | 4 | 6 | 5 |
| Current | 2.20 | 1.20 | 1.29 | 1.78 | 1.37 | 1.44 |
| Current - Adjusted | 3.66 | 1.62 | 2.79 | 2.10 | 3.09 | 4.21 |
| Days Revenue in Accounts Receivable | 34.29 | 41.84 | 43.15 | 46.07 | 38.72 | 46.15 |
| Days Expenses in Accounts Payable | 89.21 | 120.20 | 86.42 | 62.39 | 92.61 | 94.56 |
| Days Operating Cash Available | 301.89 | 84.43 | 202.29 | 152.75 | 225.68 | 323.70 |
| Days Operating Cash Avail - Adjusted | 304.42 | 84.43 | 210.75 | 152.75 | 225.83 | 323.70 |
| Acid Test - Adjusted | 3.11 | .63 | 2.01 | 1.46 | 2.54 | 3.31 |
| Quick - Adjusted | 3.43 | 1.29 | 2.43 | 1.90 | 2.93 | 3.83 |
| Cushion - Adjusted | 37.96 | 1.16 | 23.79 | 11.98 | 23.62 | 34.22 |
| Average Age of Plant | 14.32 | 9.87 | 22.93 | 16.88 | 9.27 | 14.63 |
| Remaining Useful Life | 9.22 | 8.23 | 8.69 | 10.43 | 8.95 | 9.40 |
| Debt to Capitalization | 44.11 | 24.56 | 27.55 | 51.56 | 25.67 | 23.58 |
| Equity Financing | .37 | .38 | .50 | .30 | .47 | .50 |
| Debt Service Coverage | 3.88 | 2.28 | 5.23 | 3.91 | 4.74 | 6.38 |
| Capital Expense (%) | 2.93 | 4.91 | 1.89 | 3.51 | 3.16 | 2.82 |
| Long Term Debt to Net Fixed Assets | .97 | .55 | .94 | .79 | .59 | .38 |
| Cash to Debt | 1.97 | 1.90 | 1.30 | 1.17 | 2.83 | 2.80 |
| Cash Flow to Total Liabilities | 10.76 | 11.91 | 16.92 | 10.70 | 15.25 | 17.63 |
| Operating Margin (%) | 2.83 | 5.22 | 3.25 | 2.95 | 2.77 | 2.37 |
| Net Profit Margin (%) | 4.84 | 5.22 | 8.89 | 4.13 | 5.30 | 10.50 |
| Return on Total Assets (%) | 3.10 | 7.09 | 5.87 | 3.26 | 3.22 | 7.05 |
| Debt to Total Revenue (%) | 39.04 | 17.20 | 32.33 | 48.21 | 44.18 | 27.52 |
| Net Fixed Asset Turnover | 2.14 | 2.99 | 2.49 | 2.07 | 1.86 | 2.14 |
| Expense per Adj Admission | 21,011 | 18,799 | 17,502 | 14,048 | 14,277 | 15,130 |
| FTE per Adj Occupied Bed | 6.64 | 5.97 | 5.70 | 6.81 | 4.77 | 4.78 |

NJHCFFA makes no representation or warranty as to the accuracy or completeness of the above information or its suitability for any purpose, and disclaims all liability which could arise from its compilation, distribution or use by any party.

TEACHING STATUS MEDIANS
For the Period Ending 06/30/21

| Financial Ratio | <u>Non-Teaching</u> | <u>Major Teaching</u> | <u>Minor Teaching</u> |
|--------------------------------------|---------------------|-----------------------|-----------------------|
| # of Hospitals in Peer Group | 7 | 11 | 12 |
| Current | 1.07 | 1.69 | 1.49 |
| Current - Adjusted | 2.19 | 3.09 | 1.84 |
| Days Revenue in Accounts Receivable | 43.07 | 40.64 | 46.07 |
| Days Expenses in Accounts Payable | 120.20 | 92.16 | 87.32 |
| Days Operating Cash Available | 153.52 | 195.94 | 109.21 |
| Days Operating Cash Avail - Adjusted | 157.28 | 200.92 | 109.21 |
| Acid Test - Adjusted | 1.62 | 2.44 | 1.00 |
| Quick - Adjusted | 2.07 | 2.82 | 1.60 |
| Cushion - Adjusted | 5.44 | 18.66 | 4.44 |
| Average Age of Plant | 14.63 | 12.35 | 10.98 |
| Remaining Useful Life | 7.36 | 9.50 | 8.79 |
| Debt to Capitalization | 23.58 | 33.28 | 25.54 |
| Equity Financing | .50 | .46 | .46 |
| Debt Service Coverage | 4.30 | 3.83 | 3.99 |
| Capital Expense (%) | 2.87 | 2.82 | 2.72 |
| Long Term Debt to Net Fixed Assets | .54 | .86 | .65 |
| Cash to Debt | 2.31 | 1.84 | 1.57 |
| Cash Flow to Total Liabilities | 12.37 | 13.41 | 15.26 |
| Operating Margin (%) | 6.77 | 2.37 | 5.00 |
| Net Profit Margin (%) | 9.84 | 5.80 | 6.18 |
| Return on Total Assets (%) | 7.32 | 3.40 | 5.65 |
| Debt to Total Revenue (%) | 18.69 | 40.44 | 25.87 |
| Net Fixed Asset Turnover | 2.64 | 2.19 | 2.61 |
| Expense per Adj Admission | 11,313 | 16,548 | 16,951 |
| FTE per Adj Occupied Bed | 4.98 | 6.29 | 5.66 |

NJHCFFA makes no representation or warranty as to the accuracy or completeness of the above information or its suitability for any purpose, and disclaims all liability which could arise from its compilation, distribution or use by any party.

STATEWIDE MEDIANS
For the Period Ending: 06/30/21

| Financial Ratio | Period Ending <u>06/30/21</u> | Period Ending <u>03/31/21</u> | Period Ending <u>12/31/20</u> | Period Ending <u>09/30/20</u> | Period Ending <u>06/30/20</u> |
|--------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|-------------------------------------|
| # of Hospitals in Peer Group | 30 | 30 | 30 | 30 | 30 |
| Current | 1.46 | 1.39 | 1.45 | 1.45 | 1.48 |
| Current - Adjusted | 2.26 | 2.34 | 2.12 | 2.54 | 2.26 |
| Days Revenue in Accounts Receivable | 42.73 | 41.27 | 41.87 | 42.40 | 43.86 |
| Days Expenses in Accounts Payable | 92.40 | 90.08 | 92.64 | 112.87 | 101.62 |
| Days Operating Cash Available | 188.40 | 179.55 | 192.85 | 191.66 | 168.97 |
| Days Operating Cash Avail - Adjusted | 188.45 | 179.55 | 194.93 | 200.90 | 174.83 |
| Acid Test - Adjusted | 1.72 | 1.79 | 1.69 | 1.52 | 1.50 |
| Quick - Adjusted | 2.07 | 2.13 | 1.95 | 2.02 | 1.90 |
| Cushion - Adjusted | 12.99 | 12.03 | 14.41 | 12.13 | 12.12 |
| Average Age of Plant | 12.83 | 12.70 | 12.44 | 12.08 | 11.74 |
| Remaining Useful Life | 9.29 | 8.83 | 8.81 | 8.16 | 8.00 |
| Debt to Capitalization | 28.54 | 29.19 | 26.40 | 26.99 | 30.12 |
| Equity Financing | .46 | .46 | .45 | .45 | .43 |
| Debt Service Coverage | 3.91 | 3.71 | 3.04 | 2.97 | 1.99 |
| Capital Expense (%) | 2.81 | 2.81 | 2.66 | 2.69 | 2.75 |
| Long Term Debt to Net Fixed Assets | .70 | .70 | .68 | .68 | .72 |
| Cash to Debt | 1.95 | 1.85 | 2.16 | 2.14 | 1.95 |
| Cash Flow to Total Liabilities | 13.92 | 11.93 | 9.74 | 9.17 | 4.92 |
| Operating Margin (%) | 3.53 | 1.32 | 1.12 | 1.09 | (.10) |
| Net Profit Margin (%) | 6.47 | 4.25 | 3.00 | 2.70 | .01 |
| Return on Total Assets (%) | 5.13 | 3.15 | 2.64 | 1.79 | .01 |
| Debt to Total Revenue (%) | 26.87 | 28.38 | 28.57 | 28.58 | 30.41 |
| Net Fixed Asset Turnover | 2.28 | 2.32 | 2.04 | 2.07 | 2.00 |
| Expense per Adj Admission | 15,824 | 17,338 | 15,567 | 15,429 | 16,539 |
| FTE per Adj Occupied Bed | 5.70 | 5.78 | 5.90 | 5.82 | 5.84 |

NJHCFFA makes no representation or warranty as to the accuracy or completeness of the above information or its suitability for any purpose, and disclaims all liability which could arise from its compilation, distribution or use by any party.

INCOME STATUS MEDIANS
For the Period Ending 06/30/21

| 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 | 7 | 12 | 11 |
| Current | 1.58 | 1.32 | 1.69 |
| Current - Adjusted | 2.33 | 2.17 | 2.86 |
| Days Revenue in Accounts Receivable | 39.06 | 47.83 | 41.40 |
| Days Expenses in Accounts Payable | 92.64 | 106.75 | 82.23 |
| Days Operating Cash Available | 195.85 | 152.62 | 195.94 |
| Days Operating Cash Avail - Adjusted | 200.92 | 152.62 | 195.94 |
| Acid Test - Adjusted | 1.90 | 1.55 | 1.62 |
| Quick - Adjusted | 2.12 | 1.92 | 2.07 |
| Cushion - Adjusted | 14.79 | 5.04 | 17.05 |
| Average Age of Plant | 12.83 | 10.65 | 12.88 |
| Remaining Useful Life | 9.50 | 8.91 | 9.17 |
| Debt to Capitalization | 56.66 | 24.07 | 26.51 |
| Equity Financing | .24 | .39 | .50 |
| Debt Service Coverage | 3.36 | 4.87 | 4.40 |
| Capital Expense (%) | 3.53 | 2.83 | 2.47 |
| Long Term Debt to Net Fixed Assets | .78 | .54 | .73 |
| Cash to Debt | 1.45 | 2.33 | 1.91 |
| Cash Flow to Total Liabilities | 11.91 | 13.92 | 15.18 |
| Operating Margin (%) | 2.49 | 2.72 | 6.00 |
| Net Profit Margin (%) | 5.22 | 4.52 | 7.82 |
| Return on Total Assets (%) | 3.40 | 4.00 | 5.65 |
| Debt to Total Revenue (%) | 37.21 | 20.30 | 27.52 |
| Net Fixed Asset Turnover | 2.31 | 2.44 | 2.19 |
| Expense per Adj Admission | 17,502 | 17,272 | 14,498 |
| FTE per Adj Occupied Bed | 5.61 | 4.98 | 6.12 |

NJHCFFA makes no representation or warranty as to the accuracy or completeness of the above information or its suitability for any purpose, and disclaims all liability which could arise from its compilation, distribution or use by any party.

STATEWIDE RATIO REPORT - QUARTILES

For the Period Ending 06/30/21

| Financial Ratio | 25th Percentile | Median | 75th Percentile |
|--------------------------------------|-----------------|--------|-----------------|
| Current | 1.00 | 1.46 | 1.99 |
| Current - Adjusted | 1.58 | 2.26 | 4.03 |
| Days Revenue in Accounts Receivable | 53.06 | 42.73 | 39.85 |
| Days Expenses in Accounts Payable | 120.20 | 92.40 | 75.56 |
| Days Operating Cash Available | 75.24 | 188.40 | 334.36 |
| Days Operating Cash Avail - Adjusted | 75.24 | 188.45 | 334.36 |
| Acid Test - Adjusted | 0.66 | 1.72 | 3.31 |
| Quick - Adjusted | 1.29 | 2.07 | 3.71 |
| Cushion - Adjusted | 2.72 | 12.99 | 35.87 |
| Average Age of Plant | 16.59 | 12.83 | 8.44 |
| Remaining Useful Life | 7.13 | 9.29 | 11.69 |
| Debt to Capitalization | 40.64 | 28.54 | 20.76 |
| Equity Financing | 0.27 | 0.46 | 0.52 |
| Debt Service Coverage | 1.78 | 3.91 | 7.48 |
| Capital Expense (%) | 4.91 | 2.81 | 1.97 |
| Long Term Debt to Net Fixed Assets | 0.91 | 0.70 | 0.38 |
| Cash to Debt | 0.48 | 1.95 | 2.47 |
| Cash Flow to Total Liabilities | 7.44 | 13.92 | 21.17 |
| Operating Margin (%) | -0.22 | 3.53 | 6.38 |
| Net Profit Margin (%) | 2.39 | 6.47 | 10.72 |
| Return on Total Assets (%) | 1.64 | 5.13 | 8.03 |
| Debt to Total Revenue (%) | 44.97 | 26.87 | 17.78 |
| Net Fixed Asset Turnover | 1.68 | 2.28 | 2.99 |
| Expense per Adj Admission | 20,320 | 15,824 | 11,920 |
| FTE per Adj Occupied Bed | 6.48 | 5.70 | 4.64 |

NJHCFFA makes no representation or warranty as to the accuracy or completeness of the above information or its suitability for any purpose, and disclaims all liability which could arise from its compilation, distribution or use by any party.

Copyright 2014 NJHCFFA. All Rights Reserved

STATEWIDE RATIO REPORT - QUARTILES
For the Period Ending 06/30/21