

### Financial Condition Analysis 2017-2020

	Composite Financial Index	Return on Net Position	Operating Margin	Primary Reserve	Viability Ratio	Equity Ratio	Leverage Ratio	
		Is the institution better off financially than it was a year ago?	Did the institution balance operating expenses with available revenue?	How long can the institution survive without addition net position generated by operation revenue?	How much of the debt can the institution pay off with existing resources?	What is the institution's ability to borrow?	What is the amount of principle and interest the institution must absorb related to net position?	
SWTJC 2017	1.96	12.05%	5.92%	-0.02	-0.03	21.96%	2.18	Four financial stress indicators
State 2017	2.81	6.53%	4.80%	0.34	0.68	45.65%	0.27	
SWTJC 2018	2.2	8.90%	5.30%	0.13	0.22	36.90%	1.21	Two financial stress indicators
State 2018	3.7	6.30%	4.60%	0.49	1.37	50.20%	0.24	
SWTJC 2019	3	17.50%	4.60%	0.15	0.29	41.20%	0.96	One financial stress indicator
State 2019	3.8	7.30%	3.50%	0.51	1.51	51.70%	0.21	
SWTJC 2020	2.6	12.00%	4.20%	0.19	0.41	45.60%	0.8	One financial stress indicator
State 2020	3.5	6.80%	1.30%	0.52	1.55	51.70%	0.22	
	Exceeding the standard of 2.0 or greater	Well above the standard positive return.	Standard is a positive margin.	Trending upward. Standard is > 0.14	Trending dramatically upward, still in caution status. Standard is > 0.42	Well above the standard of 20%.	Trending down, well below the standard of < 2	