

### Financial Condition Analysis 2017-2021

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?	
<b>SWTJC 2017</b>	1.96	12.05%	5.92%	-0.02	-0.03	21.96%	2.18
<b>State 2017</b>	2.81	6.53%	4.80%	0.34	0.68	45.65%	0.27
<b>SWTJC 2018</b>	2.2	8.90%	5.30%	0.13	0.22	36.90%	1.21
<b>State 2018</b>	3.7	6.30%	4.60%	0.49	1.37	50.20%	0.24
<b>SWTJC 2019</b>	3	17.50%	4.60%	0.15	0.29	41.20%	0.96
<b>State 2019</b>	3.8	7.30%	3.50%	0.51	1.51	51.70%	0.21
<b>SWTJC 2020</b>	2.6	12.00%	4.20%	0.19	0.41	45.60%	0.8
<b>State 2020</b>	3.5	6.80%	1.30%	0.52	1.55	51.70%	0.22
<b>SWTJC 2021</b>	4.9	56.90%	22.40%	0.4	1.06	58.80%	0.47
<b>State 2021</b>	5.4	11.40%	9.50%	0.63	1.87	52.80%	0.2

Four financial stress indicators

Two financial stress indicators

One financial stress indicator

One financial stress indicator

No financial stress indicators

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. Standard is > 0.42

Well above the standard of 20%.

Trending down, well below the standard of < 2