

Certificate of Annual Financial Statements

In connection with the delivery of the financial statements required by Section 4.11 (A) of the First Supplemental Indenture dated as of February 15, 1997, between the Cooper Health System, a New Jersey Non-Profit Corporation ("Cooper Health System"), and the Bank of New York Mellon, as master trustee ("Master Trustee"), and as such Section 4.11 is incorporated by reference in the Second Supplemental Indenture and the Third Supplemental Indenture, each dated as of August 1, 2004, Fourth Supplemental Indenture and Fifth Supplemental Indenture each dated December 1, 2005, Sixth Supplemental Indenture dated October 10, 2007, Seventh Supplemental Indenture dated November 1, 2008, Eight Supplemental Indenture dated December 1, 2009, Ninth Supplemental Indenture dated March 1, 2009, Tenth Supplemental Indenture dated March 16, 2009, Eleventh Supplemental Indenture dated November 1, 2009, Twelfth Supplemental Indenture dated July 1, 2013 and the Thirteenth Supplemental Indenture dated November 18, 2014. Health System and Master Trustee, the undersigned authorized officer of the Cooper Health System hereby certifies that, to the best of his knowledge, the Cooper Health System is not in default of any covenant in the Master Trustee Indenture dated as of February 15, 1997, between the Cooper Health System and Master Trustee as amended and supplemented.

IN WITNESS WHEREOF, the undersigned has executed this Certificate as an authorized officer of the Borrower as of the 28th day of April, 2017.



Name: William G. Smith
Title: SVP Finance/Chief Accounting Officer
The Cooper Health System

One Cooper Plaza
Camden, NJ 08103

CooperHealth.org

The Cooper Health System
Annual Certificate of Chief Accounting Officer Ratios

	12/31/2016 Actual	Required Covenants
Debt service coverage (updated)	4.85	1.25
Days cash on hand	140.2	60.0
Current ratio	2.61	1.50