Monthly Financial Reporting

For the Period July 1, 2025 to August 31, 2025

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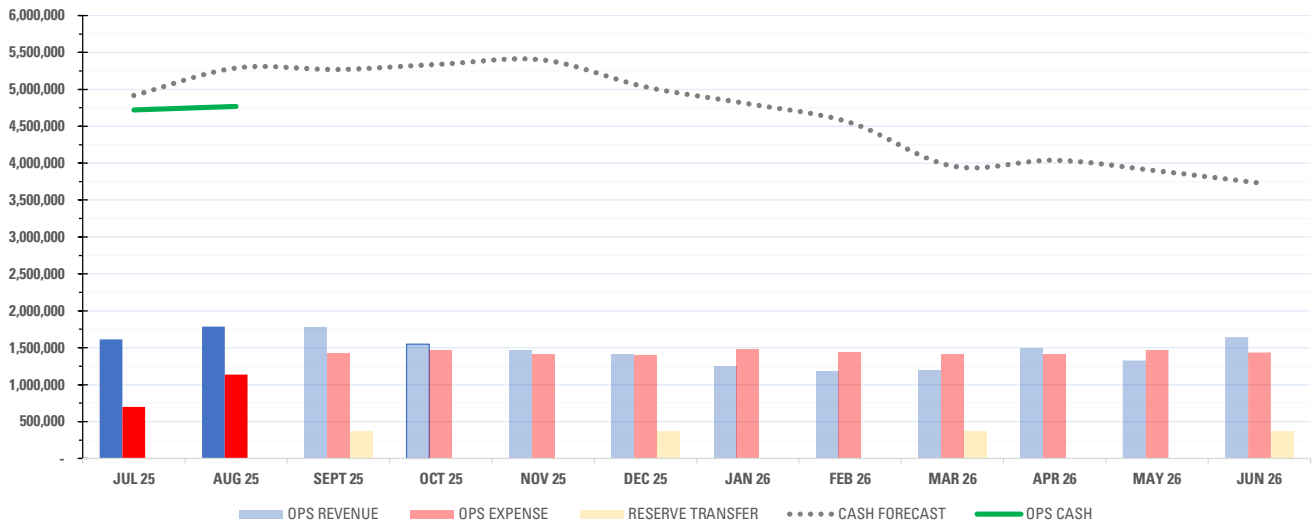
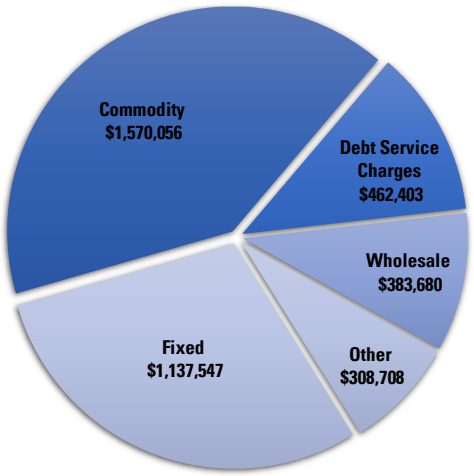
Amador Water Agency
Water Dashboard (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025

Water Operations Unrestricted Cash Flow



Operating Cash	Operating Cash Forecast
$4,766,312	$5,289,087

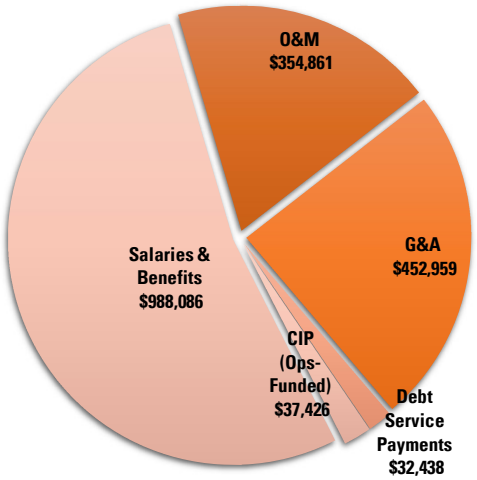
Water Revenue



Revenue YTD	% Budget
$3,399,992	19.0%

Budget Target
16.7%

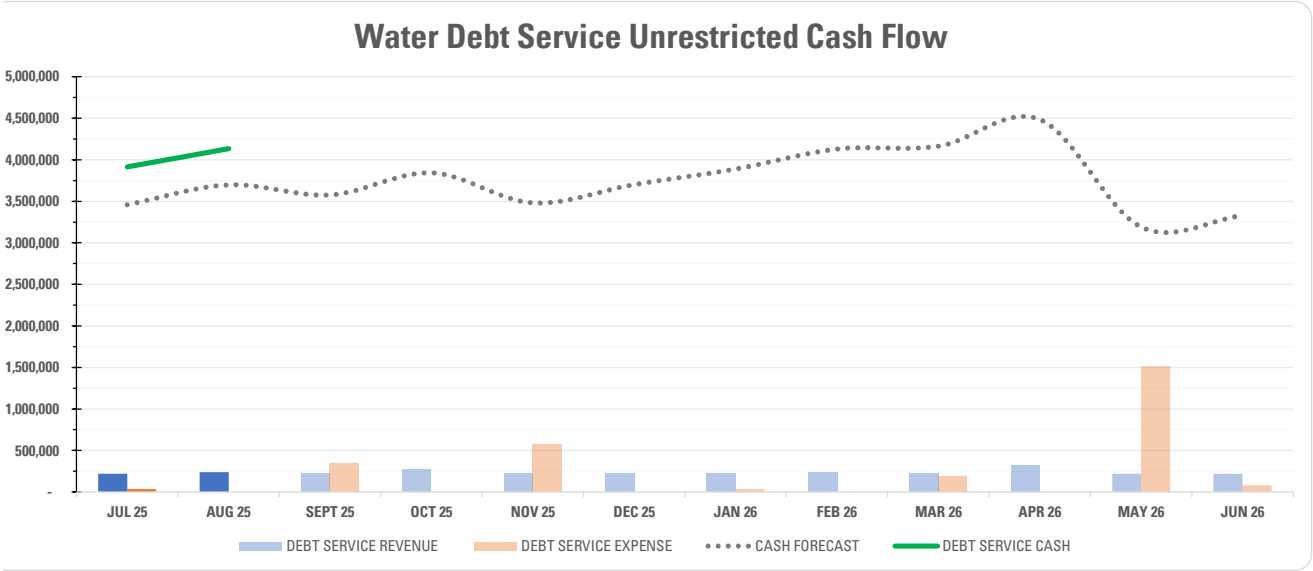
Water Expense



Expense YTD	% Budget
$1,833,331	10.7%

**No assurance provided on financial statements. Financial statements do not include a statement of cash flows. Substantially all disclosures required by accounting principles generally accepted in the United States not included. Any projections, plans or other forward-looking statements included in the information in these financial statements are subject to a variety of uncertainties that could cause any actual plans or results to differ materially from any such statement. The information herein is not intended to be used by investors or potential investors in considering the purchase or sale of the Agency's bonds, notes or other obligations and investors and potential investors should rely only on information filed by the Agency on the Municipal Securities Rulemaking Board's Electronic Municipal Market Access System for municipal securities disclosures maintained on the World Wide Web at https://emma.msrb.org/.*

Amador Water Agency
Water Dashboard (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025



Debt Service Cash	Debt Service Cash Forecast
$4,133,252	$3,698,369

UNRESTRICTED CASH

Unrestricted Cash	Actual Funding Level	Target Funding Level	(Under)/Over Funded	% Funded
Debt Service Cash	$ 4,133,252	$ 2,850,480	$ 1,282,772	145%
Operating Cash	$ 4,766,312	$ -	$ 4,766,312	
Total Unrestricted Cash	**$ 8,899,564**	**$ 2,850,480**	**$ 6,049,084**	145%

POLICY RESERVES

Policy Reserve	Actual Funding Level	Max Policy Funding Level	(Under)/Over Funded	% Funded
Operating Reserve	$ 399,898	$ 7,005,900	$ (6,606,002)	6%
Capital Replacement Reserve	$ 1,095,999	$ 993,866	$ 102,133	110%
Emergency Reserve	$ 135,655	$ 500,000	$ (364,345)	27%
Rate Stabilization Reserve	$ 610,506	$ 1,000,000	$ (389,494)	61%
Total	$ 2,242,057	$ 9,499,766	$ (7,257,709)	24%

TOTAL CASH BALANCES [2]

Operating Cash	Debt Service Cash	Restricted Cash [1]	2024 Bond Cash	Total Water Cash
$4,766,312	$4,133,252	$5,920,212	$16,755,755	$31,575,532

1) Restricted cash consists of capacity fee reserves, Community Facilities District reserves and cash held with trustee. These are not used for general operations and are not included or shown on the Unrestricted Cash Flow chart above. 2) Total Cash Balances excludes Policy Reserves cash.

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Amador Water Agency
Water Operations (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025

Schedule B

		A	B	C	D = C - B	E = B / C
		FY 26 August	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (16.7%)
1	**OPERATING REVENUE**					
2	Fixed Service Charges	$ 578,433	$ 1,137,547	$ 6,913,000	$ 5,775,453	16.5%
3	Commodity Sales	831,815	1,570,056	6,871,000	5,300,944	22.9%
4	Wholesale	200,180	383,680	1,682,000	1,298,320	22.8%
5	Customer Charges	21,102	30,906	276,000	245,094	11.2%
6	Uncollectable Accounts	-	-	(39,300)	39,300	0.0%
7	**TOTAL OPERATING REVENUE**	**1,631,530**	**3,122,189**	**15,702,700**	**12,580,511**	**19.9%**
8	**OPERATING EXPENSE**					
9	**Salaries and Benefits**					
10	Employee Wages	485,516	622,462	4,666,000	4,043,538	13.3%
11	Health Benefits	83,486	117,434	1,052,000	934,566	11.2%
12	CalPERS Retirement	39,293	50,589	373,600	323,011	13.5%
13	CalPERS Unfunded Accrued Liability	45,346	105,726	559,700	453,974	18.9%
14	Payroll Taxes	36,561	46,759	337,200	290,441	13.9%
15	Retiree Health	15,382	31,011	194,900	163,889	15.9%
16	Other Benefits	8,791	14,105	138,800	124,695	10.2%
17	**Total Salaries & Benefits**	**714,375**	**988,086**	**7,322,200**	**6,334,114**	**13.5%**
18	**Operations & Maintenance**					
19	Water System Maintenance	24,825	54,668	517,700	463,032	10.6%
20	Repair & Replacement Expense	817	2,293	677,400	675,107	0.3%
21	Treatment Expense	75,312	98,240	633,800	535,560	15.5%
22	Operating Electricity	48,641	87,388	738,300	650,912	11.8%
23	Vehicles and Equipment	24,707	50,106	416,600	366,494	12.0%
24	Transmission and Distribution	20,231	35,492	153,800	118,308	23.1%
25	Operating Facilities	3,767	22,559	253,200	230,641	8.9%
26	Permits and Fees	1,636	4,115	100,800	96,685	4.1%
27	Capital Purchases	-	-	150,000	150,000	0.0%
28	Cathodic Protection Program	-	-	350,000	350,000	0.0%
29	**Total Operations & Maintenance**	**199,938**	**354,861**	**3,991,600**	**3,636,739**	**8.9%**
30	**General & Administrative**					
31	Professional Services	20,157	27,855	850,100	822,245	3.3%
32	Grant / Water Transfers Consulting	10,012	10,566	63,000	52,434	16.8%
33	Insurance	90,778	128,107	339,500	211,393	37.7%
34	Customer Service and Billing	19,280	46,271	255,800	209,529	18.1%
35	Office Equipment and Supplies	13,626	129,063	353,900	224,837	36.5%
36	Administrative Office Maintenance	10,320	22,151	231,300	209,149	9.6%
37	Information Technology	6,166	18,832	149,600	130,768	12.6%
38	Legal Fees	4,632	4,632	73,700	69,068	6.3%
39	Dues and Memberships	-	33,819	65,800	31,981	51.4%
40	Board of Directors	3,921	5,765	114,200	108,435	5.0%
41	Safety, Training and Conferences	6,111	7,110	149,100	141,990	4.8%
42	Outreach, Publications and Advertising	10,003	11,029	52,000	40,971	21.2%
43	**Total General & Administrative**	**195,006**	**445,199**	**2,698,000**	**2,252,801**	**16.5%**
44	**TOTAL OPERATING EXPENSE**	**1,109,319**	**1,788,145**	**14,011,800**	**12,223,655**	**12.8%**
45	**NET OPERATING INCOME / (LOSS)**	**522,211**	**1,334,044**	**1,690,900**	**356,856**	
46	**NON-OPERATING INCOME / (EXPENSE)**					
47	Outside Service Contracts (Net)	29,294	29,294	221,000	191,706	13.3%
48	Property Tax	-	-	352,000	352,000	0.0%
49	Developer Fees	6,213	8,629	80,000	71,371	10.8%
50	Other Non-Operating Revenue	1,810	3,167	124,500	121,333	2.5%
51	Interest Revenue	118,588	236,712	1,242,000	1,005,288	19.1%
52	Miscellaneous Expense	(54)	(754)	(12,800)	(12,046)	5.9%
53	**NET NON-OPERATING INCOME / (LOSS)**	**155,852**	**277,049**	**2,006,700**	**1,729,651**	**13.8%**
54	**NET INCOME / (LOSS)**	**678,063**	**1,611,093**	**3,697,600**	**2,086,507**	
55	Transfer Out - Capital Projects	(20,501)	(37,426)	(3,173,570)	(3,136,144)	1.2%
56	Transfer Out - Debt Service	-	-	-	-	0.0%
57	**INCREASE / (DECREASE) TO CASH RESERVES**	**$ 657,561**	**$ 1,573,667**	**$ 524,030**	**$ (1,049,637)**	

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Schedule B: Water Operations (Unaudited)

Schedule B displays financial reporting information for Water Operations during fiscal year (FY) 26. Column (A) represents current month activity for FY 26. Column (B) displays year-to-date (YTD) activity for FY 26 as of the end of the reporting month. Column (C) displays the FY 26 adjusted budget. Column (D) compares YTD activity to the FY 26 adjusted budget and column (E) represents the YTD activity as a percentage of the adjusted budget.

Operating Revenue – Total operating revenue is at 19.9% of budget.

- **Line 3 Commodity Sales** is trending over budget due to increased usage during Summer months.
- **Line 4 Wholesale** is trending over budget due to increased usage during Summer months.
- **Line 6 Uncollectable Accounts** is trending under budget due to no balances determined to be uncollectable year-to-date 2025.

Operating Expense – Total operating expense is at 12.8% of budget.

- **Line 24 Transmission and Distribution** is trending over budget due to timing of Underground Service Alert fee and timing of equipment and materials.
- **Line 33 Insurance** is trending over budget due to timing of property/liability payment.
- **Line 34 Customer Service and Billing** is trending over budget due to Civic Pay annual subscription payment in July.
- **Line 35 Office Equipment and Sales** is trending high due to the timing of payment of software licensing costs.
- **Line 39 Dues and Memberships** is trending over budget due to the timing of dues and memberships for the new FY.
- **Line 42 Outreach, Publications and Advertising** is trending over budget due to timing of Summer/Fall newsletter.

Non-Operating Income / (Expense) – Non-Operating Income / (Expense) is at 13.8% of budget.

- **Line 47 Contract Service Reimbursements** can trend over or under YTD expectations due to the timing of related costs and invoicing for contract services provided to outside agencies.
- **Line 48 Property Tax** receipts are generally received in November, December, April, and May which can cause this line item to trend over or under expected YTD%.
- **Line 49 Developer Fees** include meter set fees and engineering and inspection fees. The timing of these fees is difficult to predict, and this line item can trend over or under expected YTD%.
- **Line 50 Other Non-Operating Revenue** is budgeted primarily for the receipt of an annual payment from Pacific Gas & Electric. This payment relates to unused energy to pump water into the Amador Canal at the Electra Powerhouse. When the Agency does not use this energy and Pacific Gas & Electric is able to utilize this energy it results in a credit and eventual payment to the Agency.
- **Line 51 Interest Revenue** is trending over budget due to higher than anticipated interest rates and the 2024 bond proceeds invested in CAMP.

Net Income / (Loss) – As of August 2025, net income is $1,611,093.

Increase / (Decrease) to Reserves – As of August 2025, unrestricted cash reserves for water operations is estimated to have increased by $1,573,667 through the reporting month.

Amador Water Agency
Water Debt Service (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025

Schedule C

		A	B	C	D = C-A	E = D/A
		FY 26 August	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (16.7%)
1	**FUNDING SOURCES**					
2	Debt Service Charges - AWS	$ 168,521	$ 337,179	$ 2,011,200	$ 1,674,021	16.8%
3	Debt Service Charges - La Mel Heights	948	1,900	11,400	9,500	16.7%
4	Debt Service Charges - Camanche	2,179	4,363	26,100	21,737	16.7%
5	Debt Service Charges - CAWP	49,095	98,145	588,300	490,155	16.7%
6	Debt Service Charges - Ridge Cluster	20,691	20,815	42,300	21,485	49.2%
7	City of Plymouth Reimbursement	-	-	149,200	149,200	0.0%
8	Transfer In - Ridge Cluster Debt Reserve	-	-	78,200	78,200	0.0%
9	Transfer In - CFD No.1	-	-	121,590	121,590	0.0%
10	Transfer In - Debt Service Charges Reserve	-	-	-	-	0.0%
11	Transfer In - Water Operations	-	-	-	-	0.0%
12	Capitalized Interest	-	-	1,022,250	1,022,250	0.0%
13	Takeout Financing	-	-	20,445,000	20,445,000	0.0%
14	**TOTAL FUNDING SOURCES**	**241,434**	**462,403**	**24,495,540**	**24,033,137**	**1.9%**
15	**DEBT SERVICE PAYMENTS**					
16	**Principal**					
17	BNY Mellon Bond Series 2016A - Principal	-	-	1,120,000	1,120,000	0.0%
18	GSL COP USDA - Principal	-	-	150,000	150,000	0.0%
19	Pioneer Phase III USDA - Principal ($3M)	-	-	63,000	63,000	0.0%
20	Pioneer Phase III USDA - Principal ($1.9M)	-	-	41,000	41,000	0.0%
21	Ione Hydro State of CA CEC - Principal	-	-	151,300	151,300	0.0%
22	Ridge Cluster DWR/SWRCB - Principal	-	-	110,900	110,900	0.0%
23	Tanner Hydro Amador County - Principal	-	18,750	82,100	63,350	22.8%
24	Environ Review Amador County - Principal	-	8,079	32,600	24,521	24.8%
25	2024 Bonds - Principal	-	-	20,445,000	20,445,000	0.0%
26	**Total Principal**	**-**	**26,829**	**22,195,900**	**22,169,071**	**0.1%**
27	**Interest**					
28	BNY Mellon Bond Series 2016A - Interest	-	-	734,300	734,300	0.0%
29	GSL COP USDA - Interest	-	-	190,600	190,600	0.0%
30	Pioneer Phase III USDA - Interest ($3M)	-	-	35,000	35,000	0.0%
31	Pioneer Phase III USDA - Interest ($1.9M)	-	-	20,300	20,300	0.0%
32	Ione Hydro State of CA CEC - Interest	-	-	11,600	11,600	0.0%
33	Ridge Cluster DWR/SWRCB - Interest	-	-	9,600	9,600	0.0%
34	Tanner Hydro Amador County - Interest	-	5,307	19,000	13,693	27.9%
35	Environ Review Amador County - Interest	-	302	1,000	698	30.2%
36	2024 Bonds - Interest	-	-	1,022,250	1,022,250	0.0%
37	**Total Interest**	**-**	**5,609**	**2,043,650**	**2,038,041**	**0.3%**
38	Transfer Out - Debt Covenant Requirements	-	-	78,180	78,180	0.0%
39	**TOTAL DEBT SERVICE PAYMENT**	**-**	**32,438**	**24,317,730**	**24,285,292**	**0.1%**
40	**INCREASE / (DECREASE) TO RESERVES**	**$ 241,434**	**$ 429,964**	**$ 177,810**	**$ (252,154)**	

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Schedule C: Water Debt Service

Schedule C displays financial reporting information for Water debt service funding sources and debt service payments during fiscal year (FY) 26. Column (A) represents current month activity for FY 26. Column (B) displays year-to-date (YTD) activity for FY 26 as of the end of the reporting month. Column (C) displays the FY 26 adjusted budget. Column (D) compares YTD activity to the FY 26 adjusted budget and column (E) represents the YTD activity as a percentage of the adjusted budget.

Funding Sources – Total funding sources are at 1.9% of budget.

- **Line 6 Debt Service Charges – Ridge Cluster** is billed to customers in August and February and the timing of bi-annual billings can cause the YTD% of budget to trend over or under expectations.
- **Line 7 City of Plymouth Reimbursement** is received twice per year approximately November/December and May/June and can cause the YTD% of budget to trend over or under expectations. This reimbursement is used for payments on the 2016A Certificates of Participation.

Debt Service Payments – Total debt service payments are at 0.1% of budget.

- **Line 17 BNY Mellon Bond Series 2016A – Principal** is due annually in May.
- **Line 18 GSL COP USDA – Principal** is due annually in September.
- **Lines 19-20 Pioneer Phase III USDA – Principal** is due annually in November.
- **Line 21 Ione Hydro State of CA CEC – Principal** is paid bi-annually in December and June.
- **Line 22 Ridge Cluster – Principal** is paid bi-annually in September and March.
- **Line 23 Tanner Hydro Amador County – Principal** is due quarterly in July, October, January and April.
- **Line 24 Environ Review Amador County – Principal** is due quarterly in July, October, January and April.
- **Line 28 BNY Mellon Bond Series 2016A – Interest** is due bi-annually in November and May.
- **Line 29 GSL COP – Interest** is paid bi-annually in September and March.
- **Lines 30-31 Pioneer Phase III USDA – Interest** is due bi-annually in November and May.
- **Line 32 Ione Hydro State of CA CEC – Interest** is due bi-annually in November and June.
- **Line 33 Ridge Cluster – Interest** is due bi-annually in September and March.
- **Line 34 Tanner Hydro Amador County – Interest** is due quarterly in July, October, January and April.
- **Line 35 Environ Review Amador County – Interest** is due quarterly in July, October, January and April.
- **Line 36 2024 Bonds – Interest** is paid by the trustee from capitalized interest proceeds.

Line 38 Transfer Out – Debt Covenant Requirements represents the transfer of unrestricted cash into restricted cash reserves required by covenants within the United States Department of Agriculture loans that paid for the Pioneer Tanks project. This transfer will be made in May 2026.

Amador Water Agency
Community Facilities District (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025

Schedule D

		A	B	C	D = C-A	E = D/A
		FY 26 August	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (16.7%)
1	**REVENUE**					
2	CFD Revenue	$ -	$ -	$ 303,000	$ 303,000	0.0%
3	Transfer In - CFD No.1 Water Treatment Plant	-		132,090	132,090	0.0%
4	**TOTAL REVENUE**	**-**	**-**	**435,090**	**435,090**	**0.0%**
5	**EXPENSE**					
6	**General & Administrative**					
7	Administrative Fees	7,006	7,006	13,500	6,494	51.9%
8	**Total General & Administrative**	**7,006**	**7,006**	**13,500**	**6,494**	**51.9%**
9	**TOTAL EXPENSE**	**7,006**	**7,006**	**13,500**	**6,494**	**51.9%**
10	**NET INCOME / (LOSS)**	**(7,006)**	**(7,006)**	**421,590**	**428,596**	
11	Transfer to Capital Projects	-	-	(300,000)	(300,000)	0.0%
12	Transfer to Debt Service	-	-	(121,590)	(121,590)	0.0%
13	**INCREASE / (DECREASE) TO RESERVES**	**(7,006)**	**(7,006)**	**-**	**7,006**	

**CFD revenues are received bi-annually on the property tax roll which causes actuals to trend over or under the expected budget % throughout the fiscal year.*

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Schedule D: Community Facilities District (CFD)

Schedule D displays financial reporting information for Water CFD. Column (A) represents current month activity during FY 26. Column (B) displays year-to-date (YTD) activity during FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) compares YTD activity to the FY 26 adjusted budget and column (E) represents the YTD activity as a percentage of the adjusted budget.

Revenue

- **Line 2 CFD Revenue** The CFD is collected through the property tax roll and as a result, the timing of these revenues varies throughout the fiscal year.
- **Line 3 Transfer In – CFD No.1 Water Treatment Plant** includes transfers in from existing cash reserves to fund water treatment plant capital projects. Transfer expected to be completed at year-end based on project expenses.

Expense

- **Line 7 Administrative Fees** includes consulting services and collection fees associated with collecting and reporting CFD No.1 assessments activity.
- **Line 11 Transfer Out – Capital Projects** includes transfers out to capital projects for eligible water projects supported by the CFD No. 1. FY 26 transfers funding out for the Regional Water Treatment Plan Evaluation / CEQA project.
- **Line 12 Transfer Out – Debt Service** includes transfers out to Water debt service for debt service payments related to the 2016A Certificates of Participation bonds.

Amador Water Agency
Water Capital (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025

Schedule E

	SYSTEM		A FY 26 August	B FY 26 YTD	C FY 26 Adjusted Budget	D = B / C YTD% Budget (16.7%)
1		**FUNDING SOURCES**				
2		**Grant / Loan Proceeds**				
3		Grant Proceeds	-	-	2,701,080	0.0%
4		Loan Proceeds	20,400	20,400	32,078,600	0.1%
5		**Total Grant / Loan Proceeds**	**20,400**	**20,400**	**34,779,680**	**0.1%**
6		**Capacity Fees**				
7		Capacity Fee Receipts	33,699	78,999	-	0.0%
8		Capacity Fee Reserves	3,372	3,372	3,000,000	0.1%
9		**Total Capacity Fees**	**37,071**	**82,371**	**3,000,000**	**2.7%**
10		Transfer In - CFD No.1 Water Treatment Plant	-	-	300,000	0.0%
11		Transfer In - Operations	20,501	37,426	3,173,570	1.2%
12		**TOTAL FUNDING SOURCES**	**77,972**	**140,197**	**41,253,250**	**0.3%**
13		**WATER CAPITAL PROJECTS**				
14		**Funded by Grant / Loan**				
15	CAM	Camanche Service Lateral Replacement (Phase IV)	365	593	124,860	0.5%
16	CAWP	CAWP Transmission Main Improvements and Tank D Repl.	14,588	14,588	5,202,300	0.3%
17	IONE	Ione Reliability, Site Security and Access (Ione 1A.8 &1A.4)	5,812	5,812	9,538,800	0.1%
18	IONE	Ione Backwash Handling Improvements	-	-	2,530,900	0.0%
19	TAN	Tanner Clearwell Replacement	-	-	8,113,600	0.0%
20	TAN	Tanner Backwash Drying Beds	-	-	2,081,500	0.0%
21	TAN	Tanner WTP Flow Control & Reliability Improvments	-	-	4,611,500	0.0%
22	VARIOUS	DWR Ione Canal & Leak Repairs	6,559	23,746	2,576,220	0.9%
23		**Total Funded by Grant / Loan**	**27,324**	**44,738**	**34,779,680**	**0.1%**
24		**Funded by Capacity Fees**				
25	AWA	System Rehab			-	0.0%
26	CAWP	*Robin Lane Pipe Replacement (RRE)*	-	-	1,241,800	0.0%
27	IONE	*Arroyo Seco and Amador Street Pipeline Repl. (RRE)*	-	-	832,200	0.0%
28	AWA	*Potable Fill Station*	2,107	6,005	-	0.0%
29	LAM	*La Mel Booster Station Fire Resistance Retrofit*	-	76,366	252,000	30.3%
30	CAWP	Mt. Crossman Tank - Site Acquisition	-	-	51,000	0.0%
31	TAN	Hayden Alley, Broadway, Borgh, Eureka, Tucker Hill Pipeline Repl. (RRE)	-	-	623,000	0.0%
32		**Total Funded by Capacity Fees**	**2,107**	**82,371**	**3,000,000**	**2.7%**
33		**Funded by CFD No.1**				
34	TAN	Tanner Clearwell Replacement	-	-	100,000	0.0%
35	TAN	Tanner Backwash Drying Beds	-	-	100,000	0.0%
36	TAN	Tanner WTP Flow Control & Reliability Improvments	-	-	100,000	0.0%
37		**Total Funded by CFD No.1**	**-**	**-**	**300,000**	**0.0%**
38		**Funded by Operations**				
39	TAN	Ridge Pump Station Generator	-	-	355,300	0.0%
40	AWA	Buckhorn WTP Finish Water Pumps Control Upgrade	-	-	25,970	0.0%
41	AWA	Wildflower Tank Rehab	-	-	300,000	0.0%
42	TAN	Hayden Alley, Broadway, Borgh, Eureka, Tucker Hill Pipeline Repl.	-	-	1,841,800	0.0%
43	CAWP	Upsize Madrone Tank Fill Line and McKenzie PRV	-	-	100,000	0.0%
44	AWA	2025 Water Master Plan Study Update	-	-	50,000	0.0%
45	AWA	Water Budget Analysis and Rate Review	20,501	37,426	146,400	25.6%
46	AWA	Hazard Mitigation Plan Updates	-	-	118,000	0.0%
47	AWA	UWMP Updates (Every 5 YRS)	-	-	236,100	0.0%
48		**Total Funded by Operations**	**20,501**	**37,426**	**3,173,570**	**1.2%**
49		**TOTAL WATER CAPITAL PROJECTS**	**49,932**	**164,536**	**41,253,250**	**0.4%**
50		**INCREASE / (DECREASE) TO RESERVES**	**$ 28,041**	**$ (24,339)**	**$ -**	

**No assurance provided on financial statements. Financial statements do not include a statement of cash flows. Substantially all disclosures required by accounting principles generally accepted in the United States not included.*

Schedule E: Water Capital

Schedule E displays financial reporting information for Water capital projects during fiscal year (FY) 26. Column (A) represents current month activity during FY 26. Column (B) displays year-to-date (YTD) activity during FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) represents the YTD activity as a percentage of the adjusted budget.

Funding Sources – Total funding sources are at 0.3% of budget.

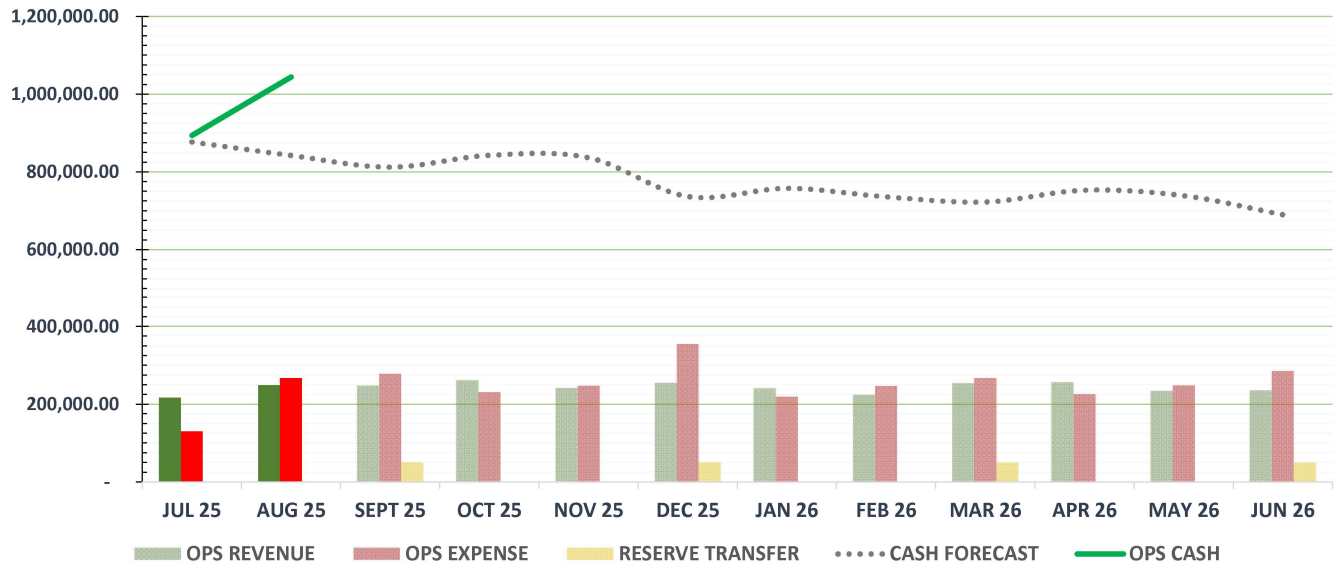
- **Line 2 Grant & Loan Proceeds**– As of August 2025 the Agency has grant and loan proceeds of $20,400.
- **Line 7 Capacity Fee Receipts** – As of August 2025 the Agency has collected $82,371 in capacity fees during FY 26. This line is not budgeted for at the beginning of the fiscal year, and during the mid-year budget process, the adopted budget will be updated to actual receipts received in the first half of the FY.

Water Capital Projects – Total Water capital projects are at 0.4% of budget.

- **Line 15 Camanche Service Lateral Replacement (Phase IV)** is 100% grant funded.
- **Lines 16-21** are funded by the debt issuance in October 2024.
- **Line 22 DWR Ione Canal & Leak Repairs** is 100% grant funded.
- **Line 28 Potable Fill Station** is unbudgeted, carryover from FY25.
- **Line 29 La Mel Booster Station Fire Resistance Retrofit** is trending over budget due to timing of work performed.
- **Line 45 Water Budget Analysis and Rate Review** is trending over budged due to Water Rate Source economics rate study billing.

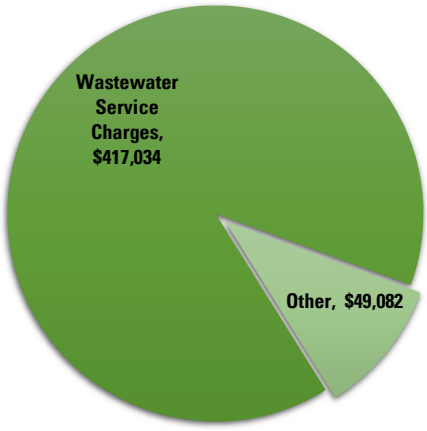
Amador Water Agency
Wastewater Dashboard (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025

Wastewater Operations Unrestricted Cash Flow



Operating Cash	Operating Cash Forecast
$1,044,460	$877,165

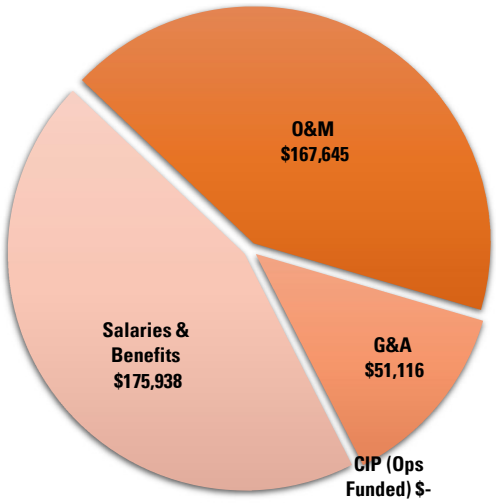
Wastewater Revenue



Revenue YTD	% Budget
$466,115	16.1%

Budget Target
16.7%

Wastewater Expense



Expense YTD	% Budget
$394,700	13.7%

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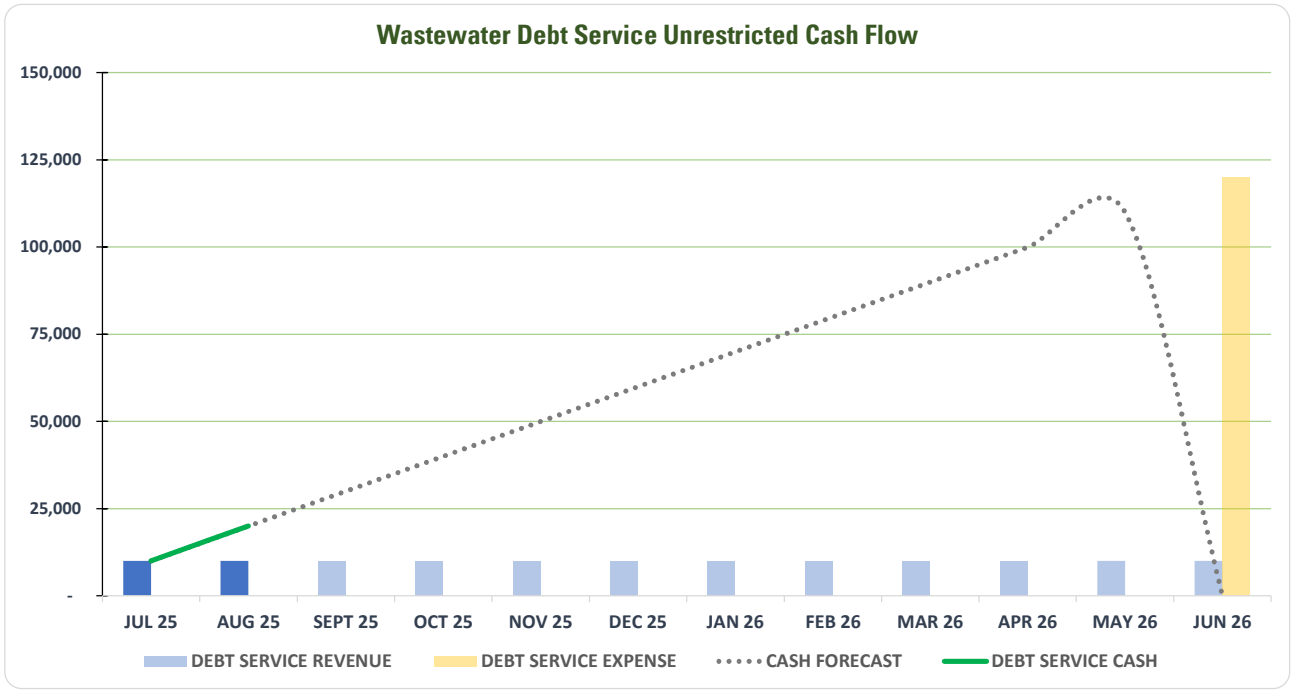
Amador Water Agency
Wastewater Dashboard (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025



Debt Service Cash	Debt Service Forecast
$20,039	$19,983

UNRESTRICTED CASH

Unrestricted Cash	Actual Funding Level	Target Funding Level	(Under) Over Funded	% Funded
Debt Service Cash	$ 20,039	$ 119,900	$ (99,861)	17%
Operating Cash	$ 1,044,460	$ -	$ 1,044,460	
Total	**$ 1,064,499**	**$ 119,900**	**$ 944,599**	**17%**

POLICY RESERVES

Policy Reserve	Actual Funding Level	Max Policy Funding Level	(Under) Over Funded	% Funded
Operating Reserve	$ 118,111	$ 1,423,350	$ (1,305,239)	8%
Capital Replacement Reserve	$ 76,571	$ 75,168	$ 1,403	102%
Emergency Reserve	$ 54,382	$ 500,000	$ (445,618)	11%
Rate Stabilization Reserve	$ 36,450	$ 100,000	$ (63,550)	36%
Total	**$ 285,514**	**$ 2,098,518**	**$ (1,813,004)**	**14%**

TOTAL CASH BALANCES [2]

Operating Cash	Debt Service Cash	Restricted Cash [1]	Total Wastewater Cash
$1,044,460	$20,039	$1,324,260	$2,388,759

1) Restricted cash consists of capacity fee reserves. These are not used for general operations and are not included or shown on the Unrestricted Cash Flow chart above. 2) Total Cash Balances excludes Policy Reserves cash.

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Amador Water Agency
Wastewater Operations (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025

Schedule F

		A	B	C	D = C - B	E = B / C
		FY 26 August	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (16.7%)
1	**OPERATING REVENUE**					
2	WW Service Charges	$ 210,941	$ 417,034	$ 2,546,000	$ 2,128,966	16.4%
3	Customer Charges	580	1,230	6,400	5,170	19.2%
4	Uncollectable Accounts	-	-	(6,200)	6,200	0.0%
5	**TOTAL OPERATING REVENUE**	**211,521**	**418,264**	**2,546,200**	**2,127,936**	**16.4%**
6	**OPERATING EXPENSE**					
7	**Salaries and Benefits**					
8	Employee Wages	89,994	118,123	850,100	731,977	13.9%
9	Health Benefits	14,545	18,633	202,200	183,567	9.2%
10	CalPERS Retirement	7,479	9,819	72,400	62,581	13.6%
11	CalPERS Unfunded Accrued Liability	5,038	11,747	62,200	50,453	18.9%
12	Payroll Taxes	6,766	8,862	62,500	53,638	14.2%
13	Retiree Health	2,932	5,947	37,500	31,553	15.9%
14	Other Benefits	1,840	2,809	25,500	22,691	11.0%
15	**Total Salaries & Benefits**	**128,595**	**175,938**	**1,312,400**	**1,136,462**	**13.4%**
16	**Operations & Maintenance**					
17	Wastewater System Maintenance	2,409	2,409	82,400	79,991	2.9%
18	Repair & Replacement Expense	-	795	69,500	68,705	1.1%
19	Treatment Expense	56,478	85,219	405,500	320,281	21.0%
20	Operating Electricity	7,830	14,964	172,000	157,036	8.7%
21	Vehicles and Equipment	8,848	20,230	94,600	74,370	21.4%
22	Distribution and Collection	35,165	39,369	64,100	24,731	61.4%
23	Permits and Fees	182	1,253	88,000	86,747	1.4%
24	Disposal	1,318	1,390	71,900	70,510	1.9%
25	Operating Facilities	428	2,017	52,700	50,684	3.8%
26	Capital Purchases	-	-	133,400	133,400	0.0%
27	**Total Operations & Maintenance**	**112,657**	**167,645**	**1,234,100**	**1,066,455**	**13.6%**
28	**General & Administrative**					
29	Professional Services	3,237	4,092	72,900	68,808	5.6%
30	Grant Consulting	192	254	25,300	25,046	1.0%
31	Insurance	10,902	15,346	48,200	32,854	31.8%
32	Customer Service and Billing	2,139	4,909	27,200	22,291	18.0%
33	Office Equipment and Supplies	1,498	14,331	36,600	22,269	39.2%
34	Administrative Office Maintenance	1,450	2,914	28,900	25,986	10.1%
35	Information Technology	685	2,092	16,600	14,508	12.6%
36	Legal Fees	495	495	6,300	5,805	7.9%
37	Dues and Memberships	-	3,758	7,200	3,442	52.2%
38	Board of Directors	436	641	12,600	11,959	5.1%
39	Safety, Training and Conferences	848	1,056	14,400	13,344	7.3%
40	Outreach, Publications and Advertising	1,111	1,225	4,000	2,775	30.6%
41	**Total General & Administrative**	**22,993**	**51,113**	**300,200**	**249,087**	**17.0%**
42	**TOTAL OPERATING EXPENSE**	**264,245**	**394,697**	**2,846,700**	**2,452,003**	**13.9%**
43	**NET OPERATING INCOME / (LOSS)**	**(52,724)**	**23,567**	**(300,500)**	**(324,067)**	
44	**NON-OPERATING INCOME / (EXPENSE)**					
45	Outside Service Contracts (Net)	27,359	27,359	195,300	167,941	14.0%
46	Property Tax	-	-	39,160	39,160	0.0%
47	Standby Charges	1,359	2,718	16,000	13,282	17.0%
48	Developer Fees	-	-	10,000	10,000	0.0%
49	Other Non-Operating Revenue	1	23	900	877	2.5%
50	Interest Revenue	8,909	17,752	85,000	67,248	20.9%
51	Miscellaneous Expense	(2)	(3)	(1,000)	(997)	0.3%
52	**NET NON-OPERATING INCOME / (LOSS)**	**37,626**	**47,849**	**345,360**	**297,511**	**13.9%**
53	**NET INCOME / (LOSS)**	**(15,098)**	**71,415**	**44,860**	**(26,555)**	
54	Transfer Out - Capital Projects	-	-	(34,760)	(34,760)	0.0%
55	Transfer Out - Debt Service	-	-	-	-	0.0%
56	**INCREASE / (DECREASE) TO CASH RESERVES**	**$ (15,098)**	**$ 71,415**	**$ 10,100**	**$ (61,315)**	

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Schedule F: Wastewater Operations

Schedule F displays financial reporting information for Agency Wastewater Operations during fiscal year (FY) 26. Column (A) represents current month activity for FY 26. Column (B) displays year-to-date (YTD) activity for FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) compares YTD activity to the FY 26 adjusted budget and column (E) represents the YTD activity as a percentage of the adjusted budget.

Operating Revenue – Total operating revenue is at 16.4% of budget.

Operating Expense – Total operating expense is at 13.9% of budget.

- **Line 17 Wastewater System Maintenance** contains $35,000 unexpended for wastewater system emergency repairs.
- **Line 19 Treatment Expense** is trending over budget due to an ARSA Quarterly payment.
- **Line 21 Vehicles and Equipment** is trending over budget due 100gal skid purchase.
- **Line 22 Distribution and Collection** is trending over budget due to pressure relief valve purchase for Vista Ln.
- **Line 31 Insurance** is trending over budget due to timing of property/liability payment.
- **Line 32 Customer Service and Billing** is trending over budget due to Civic Pay annual subscription payment in July.
- **Line 33 Office Equipment and Supplies** is trending high due to the timing of payment of software licensing costs.
- **Line 37 Dues and Memberships** is trending over budget due to the timing of dues and memberships for the new FY.
- **Line 40 Outreach, Publications and Advertising** is trending over budget due to the Summer/Fall newsletter.

Non-Operating Revenue / (Expense) – Non-Operating Revenue / (Expense) is at 13.9% of budget.

- **Line 45 Contract Service Reimbursements** can trend over or under YTD expectations due to the timing of related costs and invoicing for contract services provided to outside agencies.
- **Line 46 Property Tax** receipts are generally received in November, December, April, and May which can cause this line item to trend over or under expected YTD%.
- **Line 48 Developer Fees** are difficult to predict, and this line item can trend over or under expected YTD%.
- **Line 50 Interest Revenue** is trending over budget due to higher than anticipated interest rates.

Net Income / (Loss) – As of August 2025, net income is $71,415.

Increase / (Decrease) to Reserves – As of August 2025, unrestricted cash reserves for wastewater operations is estimated to have increased by $71,415 this fiscal year.

Schedule G

Amador Water Agency
Wastewater Debt Service (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025

		A	B	C	D = C - B	E = B / C
		FY 26 August	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (16.7%)
1	**FUNDING SOURCES**					
2	Debt Service Charges - General	$ 4,935	$ 9,857	$ 59,100	$ 49,243	16.7%
3	Debt Service Charges - Camanche	5,082	10,182	60,800	50,618	16.7%
4	Transfers In - Operating	-	-	-	-	0.0%
5	**TOTAL FUNDING SOURCES**	**10,017**	**20,039**	**119,900**	**99,861**	**17%**
6	**DEBT SERVICE**					
7	**Principal**					
8	Wastewater Internal General - Principal	-	-	40,800	40,800	0.0%
9	Wastewater Internal Camanche - Principal	-	-	44,500	44,500	0.0%
10	**Total Principal**	**-**	**-**	**85,300**	**85,300**	**0.0%**
11	**Interest**					
12	Wastewater Internal General - Interest	-	-	17,300	17,300	0.0%
13	Wastewater Internal Camanche - Interest	-	-	17,300	17,300	0.0%
14	**Total Interest**	**-**	**-**	**34,600**	**34,600**	**0.0%**
15	**TOTAL DEBT SERVICE**	**-**	**-**	**119,900**	**119,900**	**0.0%**
16	**INCREASE / (DECREASE) TO RESERVES**	**$ 10,017**	**$ 20,039**	**$ -**	**$ (20,039)**	

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Schedule G: Wastewater Debt Service

Schedule G displays financial reporting information for Wastewater debt service funding sources and debt service payments during fiscal year (FY) 26. Wastewater has no external loans outstanding but repays internal loans to both Water and Wastewater Capacity fees annually in June each fiscal year. Column (A) represents current month activity during FY 26. Column (B) displays year-to-date (YTD) activity during FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) compares YTD activity to the FY 26 adjusted budget and column (E) represents the YTD activity as a percentage of the adjusted budget.

Funding Sources

- **Line 2 Debt Service Charges – General** includes debt service charges assessed to all wastewater system customers for internal loan repayment purposes.
- **Line 3 Debt Service Charges – Camanche** includes debt service charges assessed to customers in the Camanche system for internal loan repayment purposes.

Debt Service

- **Line 8 Wastewater Internal General Principal** includes the principal portion of debt service payments for wastewater internal loans from water capacity fees. This includes the loans approved in board resolutions 2014-09, 2014-08, 2005-64, 2012-14, 2004-39, and 2013-48. These are repaid annually in June.
- **Line 9 Wastewater Internal Camanche Principal** includes the principal portion of debt service payments for wastewater internal loans from wastewater capacity fees. This includes the loans approved in board resolutions 2010-08 and 2010-22.
- **Line 12 Wastewater Internal General Interest** includes the interest portion of debt service payments for wastewater internal loans from water capacity fees. This includes the loans approved in board resolutions 2014-09, 2014-08, 2005-64, 2012-14, 2004-39, and 2013-48. These are repaid annually in June. Interest is tied to the average LAIF rate.
- **Line 13 Wastewater Internal Camanche Interest** includes the interest portion of debt service payments for wastewater internal loans from wastewater capacity fees. This includes the loans approved in board resolutions 2010-08 and 2010-22. These are repaid annually in June. Interest is tied to the average LAIF rate.
- **Line 16 Increase/ (Decrease) to Reserves** The debt service transaction is completed in June of 2026, resulting in an excess of debt service over funding sources. However, the activities are expected to net to zero for the fiscal year.

Amador Water Agency
Wastewater Capital (Unaudited)
For the Period Jul 1, 2025 to Aug 31, 2025

Schedule H

	System		A FY 26 August	B FY 26 YTD	C FY 26 Adjusted Budget	D = B / C YTD% Budget (16.7%)
1		**FUNDING SOURCES**				
2		Grant Funding	$ -	$ -	$ -	0.0%
3		**Total Grant**	**-**	**-**	**-**	**0.0%**
4		**Capacity Fees**				
5		Capacity Fee Receipts	10,405	20,810	-	0.0%
6		Capacity Fee Reserves	-	-	253,650	0.0%
7		**Total Capacity Fees**	**10,405**	**20,810**	**253,650**	**8.2%**
8		Transfer In From Operations	-	-	34,760	0.0%
9		**TOTAL FUNDING SOURCES**	**10,405**	**20,810**	**288,410**	**7.2%**
10		**WASTEWATER CAPITAL PROJECTS**				
11		**Funded by Capital Grants**				
12			-	-	-	0.0%
13		**Total Funded by Capital Grants**	**-**	**-**	**-**	**0.0%**
14		**Funded by Capacity Fees**				
15	CAM	Lift Station A, B, and D Security Fencing	-	-	33,200	0.0%
16	MAR	Lift Station 2 Security Fencing	-	-	12,650	0.0%
17	GM	Lift Station Security Fencing	-	-	11,400	0.0%
18	PG	HWY 88 Sewer Relocation Project	-	-	146,400	0.0%
19	CAM	Lift Station C Conversion	(295)	(1,325)	50,000	-2.6%
20		**Total Funded by Capacity Fees**	**(295)**	**(1,325)**	**253,650**	**-0.5%**
21		**Funded by Operations**				
22	WW	Sewer Budget Analysis and Rate Review	-	-	34,760	0.0%
23		**Total Funded by Operations**	**-**	**-**	**34,760**	**0.0%**
24		**TOTAL WASTEWATER CAPITAL PROJECTS**	**(295)**	**(1,325)**	**288,410**	**-0.5%**
25		**INCREASE / (DECREASE) TO RESERVES**	**$ 10,700**	**$ 22,135**	**$ -**	

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Schedule H: Wastewater Capital

Schedule H displays financial reporting information for Wastewater capital projects during fiscal year (FY) 26. Column (A) represents current month activity for FY 26. Column (B) displays year-to-date (YTD) activity for FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) represents the YTD activity as a percentage of the adjusted budget.

- **Line 5 Capacity Fee Receipts** had total activity of $10,405 through the month of August 2025.
- **Lines 12-22** had ($295) of activity during August 2025 due to a duplicate payment refund for Amador Steel and Supply.

Salaries & Benefits Summary

This section provides a summary of Agency-wide salaries and benefits as of the end of the reporting month.

Column (A) represents current month activity for FY 26. Column (B) displays year-to-date (YTD) activity for FY 26 as of the end of the reporting month. Column (C) shows the FY 26 adjusted budget. Column (D) represents the YTD activity as a percentage of the adjusted budget.

As of August 2025, total salaries and benefits expense is at 13.5% of budget, mainly due to vacant positions.

		A	B	C	D = B / C
		FY 26 August	FY 26 YTD	FY 26 Adjusted Budget	YTD% Budget (16.7%)
1	**SALARIES AND BENEFITS**				
2	Employee Wages	$ 575,511	$ 740,585	$ 5,516,100	13.4%
3	Health Benefits	98,031	136,066	1,254,200	10.8%
4	CalPERS Retirement	46,772	60,408	446,000	13.5%
5	CalPERS Unfunded Accrued Liability	50,384	117,473	621,900	18.9%
6	Payroll Taxes	43,327	55,621	399,700	13.9%
7	Retiree Health	18,315	36,957	232,400	15.9%
8	Other Benefits	10,631	16,914	164,300	10.3%
9	**TOTAL SALARIES AND BENEFITS**	**$ 842,970**	**$ 1,164,024**	**$ 8,634,600**	**13.5%**