Monthly Financial Reporting

For the Period July 1, 2025 to September 30, 2025

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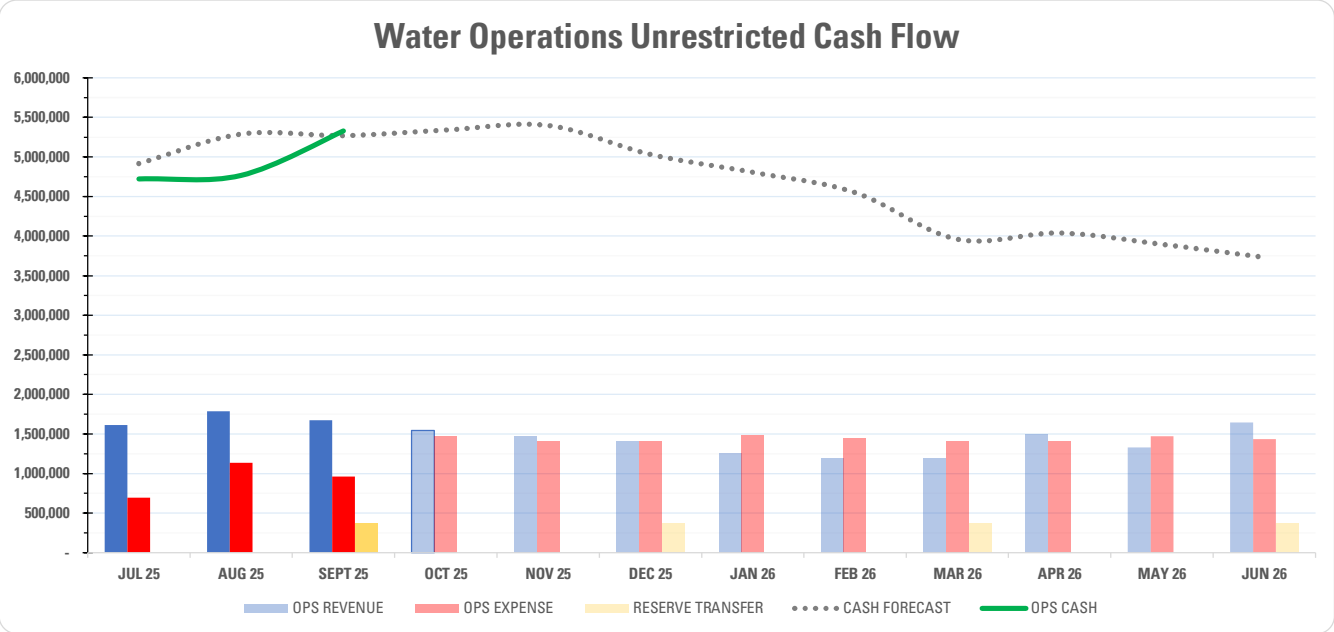
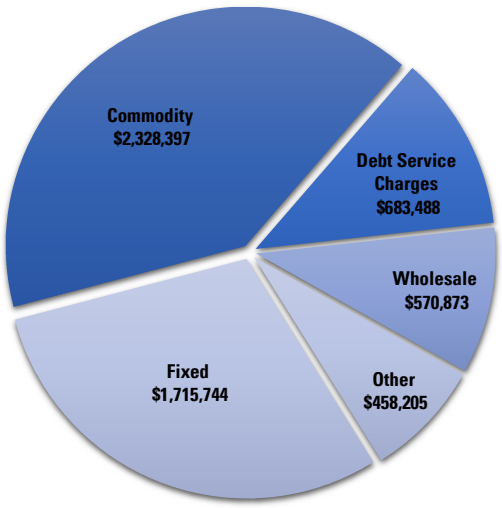
Amador Water Agency
Water Dashboard (Unaudited)
For the Period Jul 1, 2025 to Sep 30, 2025



Operating Cash	Operating Cash Forecast
$5,330,230	$5,269,356

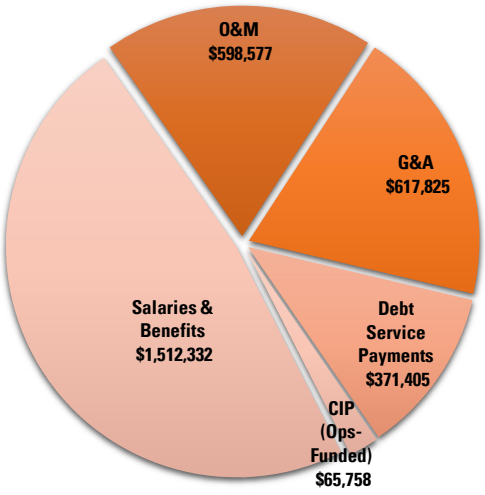
Water Revenue



Revenue YTD	% Budget
$5,073,219	28.4%

Budget Target
25.0%

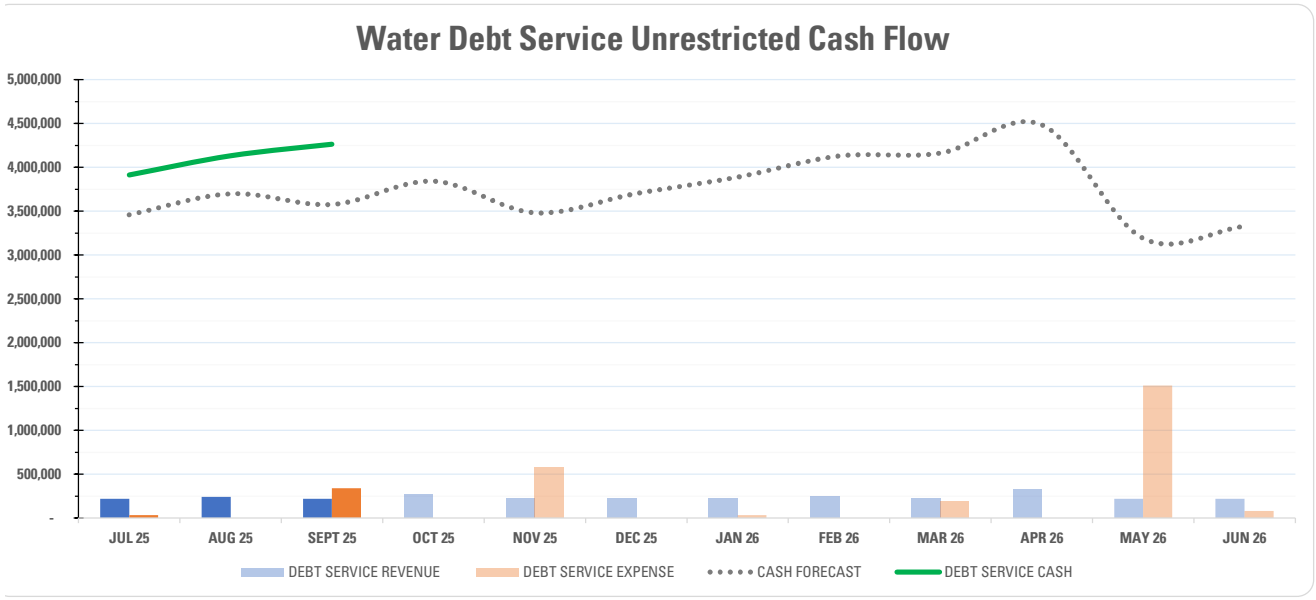
Water Expense



Expense YTD	% Budget
$2,794,491	16.2%

**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 Sep 30, 2025



Debt Service Cash	Debt Service Cash Forecast
$4,262,779	$3,576,471

UNRESTRICTED CASH

Unrestricted Cash	Actual Funding Level	Target Funding Level	(Under)/Over Funded	% Funded
Debt Service Cash	$ 4,262,779	$ 2,850,480	$ 1,412,299	150%
Operating Cash	$ 5,330,230	$ -	$ 5,330,230	
Total Unrestricted Cash	**$ 9,593,009**	**$ 2,850,480**	**$ 6,742,529**	150%

POLICY RESERVES

Policy Reserve	Actual Funding Level	Max Policy Funding Level	(Under)/Over Funded	% Funded
Operating Reserve	$ 401,349	$ 7,005,900	$ (6,604,551)	6%
Capital Replacement Reserve	$ 1,099,976	$ 993,866	$ 106,110	111%
Emergency Reserve	$ 136,147	$ 500,000	$ (363,853)	27%
Rate Stabilization Reserve	$ 612,721	$ 1,000,000	$ (387,279)	61%
Total	$ 2,250,193	$ 9,499,766	$ (7,249,573)	24%

TOTAL CASH BALANCES [2]

Operating Cash	Debt Service Cash	Restricted Cash [1]	2024 Bond Cash	Total Water Cash
$5,330,230	$4,262,779	$6,043,394	$16,747,458	$32,383,861

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 Sep 30, 2025

Schedule B

		A	B	C	D = C - B	E = B / C
		FY 26 September	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (25.0%)
1	**OPERATING REVENUE**					
2	Fixed Service Charges	$ 578,196	$ 1,715,744	$ 6,913,000	$ 5,197,256	24.8%
3	Commodity Sales	758,341	2,328,397	6,871,000	4,542,603	33.9%
4	Wholesale	187,193	570,873	1,682,000	1,111,127	33.9%
5	Customer Charges	30,727	61,633	276,000	214,367	22.3%
6	Uncollectable Accounts	-	-	(39,300)	39,300	0.0%
7	**TOTAL OPERATING REVENUE**	**1,554,458**	**4,676,647**	**15,702,700**	**11,026,053**	**29.8%**
8	**OPERATING EXPENSE**					
9	**Salaries and Benefits**					
10	Employee Wages	326,038	948,500	4,666,000	3,717,500	20.3%
11	Health Benefits	81,168	198,602	1,052,000	853,398	18.9%
12	CalPERS Retirement	26,442	77,031	373,600	296,569	20.6%
13	CalPERS Unfunded Accrued Liability	45,346	151,072	559,700	408,628	27.0%
14	Payroll Taxes	24,121	70,880	337,200	266,320	21.0%
15	Retiree Health	15,661	46,672	194,900	148,228	23.9%
16	Other Benefits	5,470	19,575	138,800	119,225	14.1%
17	**Total Salaries & Benefits**	**524,246**	**1,512,332**	**7,322,200**	**5,809,868**	**20.7%**
18	**Operations & Maintenance**					
19	Water System Maintenance	6,954	61,622	517,700	456,078	11.9%
20	Repair & Replacement Expense	3,532	5,825	677,400	671,576	0.9%
21	Treatment Expense	45,310	143,550	633,800	490,250	22.6%
22	Operating Electricity	14,783	102,171	738,300	636,129	13.8%
23	Vehicles and Equipment	42,334	92,441	416,600	324,159	22.2%
24	Transmission and Distribution	14,138	49,630	153,800	104,170	32.3%
25	Operating Facilities	115,716	138,275	253,200	114,925	54.6%
26	Permits and Fees	948	5,063	100,800	95,737	5.0%
27	Capital Purchases	-	-	150,000	150,000	0.0%
28	Cathodic Protection Program	-	-	350,000	350,000	0.0%
29	**Total Operations & Maintenance**	**243,716**	**598,577**	**3,991,600**	**3,393,023**	**15.0%**
30	**General & Administrative**					
31	Professional Services	67,307	95,163	850,100	754,938	11.2%
32	Grant / Water Transfers Consulting	11,059	21,625	63,000	41,375	34.3%
33	Insurance	7,215	135,322	339,500	204,178	39.9%
34	Customer Service and Billing	20,217	66,488	255,800	189,312	26.0%
35	Office Equipment and Supplies	10,254	139,317	353,900	214,583	39.4%
36	Administrative Office Maintenance	12,822	34,973	231,300	196,327	15.1%
37	Information Technology	12,013	30,845	149,600	118,755	20.6%
38	Legal Fees	10,274	14,906	73,700	58,794	20.2%
39	Dues and Memberships	-	33,819	65,800	31,981	51.4%
40	Board of Directors	8,304	14,069	114,200	100,131	12.3%
41	Safety, Training and Conferences	4,095	11,204	149,100	137,896	7.5%
42	Outreach, Publications and Advertising	1,233	12,262	52,000	39,738	23.6%
43	**Total General & Administrative**	**164,792**	**609,991**	**2,698,000**	**2,088,009**	**22.6%**
44	**TOTAL OPERATING EXPENSE**	**932,755**	**2,720,900**	**14,011,800**	**11,290,900**	**19.4%**
45	**NET OPERATING INCOME / (LOSS)**	**621,703**	**1,955,747**	**1,690,900**	**(264,847)**	
46	**NON-OPERATING INCOME / (EXPENSE)**					
47	Outside Service Contracts (Net)	(731)	28,563	221,000	192,437	12.9%
48	Property Tax	-	-	352,000	352,000	0.0%
49	Developer Fees	-	8,629	80,000	71,371	10.8%
50	Other Non-Operating Revenue	5,449	8,616	124,500	115,884	6.9%
51	Interest Revenue	114,052	350,764	1,242,000	891,236	28.2%
52	Miscellaneous Expense	(74)	(827)	(12,800)	(11,973)	6.5%
53	**NET NON-OPERATING INCOME / (LOSS)**	**118,696**	**395,745**	**2,006,700**	**1,610,955**	**19.7%**
54	**NET INCOME / (LOSS)**	**740,399**	**2,351,492**	**3,697,600**	**1,346,108**	
55	Transfer Out - Capital Projects	(28,331)	(65,758)	(3,173,570)	(3,107,813)	2.1%
56	Transfer Out - Debt Service	-	-	-	-	0.0%
57	**INCREASE / (DECREASE) TO CASH RESERVES**	**$ 712,068**	**$ 2,285,735**	**$ 524,030**	**$ (1,761,705)**	

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Amador Water Agency
Monthly Financial Reporting
For the Period July 1, 2025 – September 30, 2025

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 29.8% 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 19.4% 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 25 Operating Facilities** is trending over budget due to paving project expenses.
- **Line 32 Grant/Water Transfers Consulting** is trending over budget due to WIFIA loan consulting services.
- **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.

Non-Operating Income / (Expense) – Non-Operating Income / (Expense) is at 19.7% 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 September 2025, net income is $2,351,492.

Increase / (Decrease) to Reserves – As of September 2025, unrestricted cash reserves for water operations is estimated to have increased by $2,285,735 through the reporting month.

Amador Water Agency
Water Debt Service (Unaudited)
For the Period Jul 1, 2025 to Sep 30, 2025

Schedule C

	Water account		A FY 26 September	B FY 26 YTD	C FY 26 Adjusted Budget	D = C-A (Over)/Under Budget $	E = D/A YTD% Budget (25.0%)
1		**FUNDING SOURCES**					
2	102-04-419000	Debt Service Charges - AWS	$ 168,528	$ 505,708	$ 2,011,200	$ 1,505,492	25.1%
3	102-04-419009	Debt Service Charges - La Mel Heights	950	2,850	11,400	8,550	25.0%
4	102-04-419013	Debt Service Charges - Camanche	2,179	6,542	26,100	19,558	25.1%
5	102-04-419014	Debt Service Charges - CAWP	49,056	147,200	588,300	441,100	25.0%
6	102-04-425100	Debt Service Charges - Ridge Cluster	373	21,188	42,300	21,112	50.1%
7	102-04-425020	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	102-65-569010	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**	**221,085**	**683,488**	**24,495,540**	**23,812,052**	**2.8%**
15		**DEBT SERVICE PAYMENTS**					
16		**Principal**					
17	102-65-569210	BNY Mellon Bond Series 2016A - Principal	-	-	1,120,000	1,120,000	0.0%
18	102-65-569130	GSL COP USDA - Principal	150,000	150,000	150,000	-	100.0%
19	102-65-569101	Pioneer Phase III USDA - Principal ($3M)	-	-	63,000	63,000	0.0%
20	102-65-569150	Pioneer Phase III USDA - Principal ($1.9M)	-	-	41,000	41,000	0.0%
21	102-65-569235	Ione Hydro State of CA CEC - Principal	-	-	151,300	151,300	0.0%
22	102-65-569180	Ridge Cluster DWR/SWRCB - Principal	54,999	54,999	110,900	55,901	49.6%
23	102-65-569230	Tanner Hydro Amador County - Principal	18,867	37,617	82,100	44,483	45.8%
24	102-65-569225	Environ Review Amador County - Principal	8,117	16,196	32,600	16,404	49.7%
25	102-65-999903	2024 Bonds - Principal	-	-	20,445,000	20,445,000	0.0%
26		**Total Principal**	**231,983**	**258,812**	**22,195,900**	**21,937,088**	**1.2%**
27		**Interest**					
28	102-65-569001	BNY Mellon Bond Series 2016A - Interest	-	-	734,300	734,300	0.0%
29	102-65-569002	GSL COP USDA - Interest	96,319	96,319	190,600	94,281	50.5%
30	102-65-569003	Pioneer Phase III USDA - Interest ($3M)	-	-	35,000	35,000	0.0%
31	102-65-569050	Pioneer Phase III USDA - Interest ($1.9M)	-	-	20,300	20,300	0.0%
32	102-65-569004	Ione Hydro State of CA CEC - Interest	-	-	11,600	11,600	0.0%
33	102-65-569005	Ridge Cluster DWR/SWRCB - Interest	5,211	5,211	9,600	4,389	54.3%
34	102-65-569006	Tanner Hydro Amador County - Interest	5,190	10,496	19,000	8,504	55.2%
35	102-65-569007	Environ Review Amador County - Interest	265	567	1,000	433	56.7%
36	102-65-569010	2024 Bonds - Interest	-	-	1,022,250	1,022,250	0.0%
37		**Total Interest**	**106,984**	**112,593**	**2,043,650**	**1,931,057**	**5.5%**
38		Transfer Out - Debt Covenant Requirements	-	-	78,180	78,180	0.0%
39		**TOTAL DEBT SERVICE PAYMENT**	**338,967**	**371,405**	**24,317,730**	**23,946,325**	**1.5%**
40		**INCREASE / (DECREASE) TO RESERVES**	**$ (117,882)**	**$ 312,083**	**$ 177,810**	**$ (134,273)**	

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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 2.8% 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 1.5% 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 Sep 30, 2025

Schedule D

		A	B	C	D = C-A	E = D/A
		FY 26 September	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (25.0%)
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	13,500	6,494	51.9%
8	**Total General & Administrative**	**-**	**7,006**	**13,500**	**6,494**	**51.9%**
9	**TOTAL EXPENSE**	**-**	**7,006**	**13,500**	**6,494**	**51.9%**
10	**NET INCOME / (LOSS)**	**-**	**(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**	

**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 Sep 30, 2025

Schedule E

			A	B	C	D = B / C
	SYSTEM		FY 26 September	FY 26 YTD	FY 26 Adjusted Budget	YTD% Budget (25.0%)
1		**FUNDING SOURCES**				
2		**Grant / Loan Proceeds**				
3		Grant Proceeds	-	-	2,701,080	0.0%
4		Loan Proceeds	118,320	138,719	32,078,600	0.4%
5		**Total Grant / Loan Proceeds**	**118,320**	**138,719**	**34,779,680**	**0.4%**
6		**Capacity Fees**				
7		Capacity Fee Receipts	36,323	115,322	-	0.0%
8		Capacity Fee Reserves	-	-	3,000,000	0.0%
9		**Total Capacity Fees**	**36,323**	**115,322**	**3,000,000**	**3.8%**
10		Transfer In - CFD No.1 Water Treatment Plant	-	-	300,000	0.0%
11		Transfer In - Operations	28,331	65,758	3,173,570	2.1%
12		**TOTAL FUNDING SOURCES**	**182,974**	**319,799**	**41,253,250**	**0.8%**
13		**WATER CAPITAL PROJECTS**				
14		**Funded by Grant / Loan**				
15	CAM	Camanche Service Lateral Replacement (Phase IV)	697	1,290	124,860	1.0%
16	CAWP	CAWP Transmission Main Improvements and Tank D Repl.	53,194	67,781	5,202,300	1.3%
17	IONE	Ione Reliability, Site Security and Access (Ione 1A.8 &1A.4)	-	5,812	9,538,800	0.1%
18	IONE	Ione Backwash Handling Improvements	62,126	62,126	2,530,900	2.5%
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	3,000	3,000	4,611,500	0.1%
22	VARIOUS	DWR Ione Canal & Leak Repairs	30,937	54,683	2,576,220	2.1%
23	TAN	Amador City PRV Relocation	3,694	3,694	-	0.0%
24		**Total Funded by Grant / Loan**	**153,648**	**198,386**	**34,779,680**	**0.6%**
25		**Funded by Capacity Fees**				
26	AWA	System Rehab			-	0.0%
27	CAWP	*Robin Lane Pipe Replacement (RRE)*	-	-	1,241,800	0.0%
28	IONE	*Arroyo Seco and Amador Street Pipeline Repl. (RRE)*	-	-	832,200	0.0%
29	AWA	*Potable Fill Station*	730	6,735	-	0.0%
30	LAM	*La Mel Booster Station Fire Resistance Retrofit*	114	76,480	252,000	30.3%
31	CAWP	Mt. Crossman Tank - Site Acquisition	-	-	51,000	0.0%
32	TAN	Hayden Alley, Broadway, Borgh, Eureka, Tucker Hill Pipeline Repl. (RRE)	-	-	623,000	0.0%
33		**Total Funded by Capacity Fees**	**844**	**83,215**	**3,000,000**	**2.8%**
34		**Funded by CFD No.1**				
35	TAN	Tanner Clearwell Replacement	-	-	100,000	0.0%
36	TAN	Tanner Backwash Drying Beds	-	-	100,000	0.0%
37	TAN	Tanner WTP Flow Control & Reliability Improvments	-	-	100,000	0.0%
38		**Total Funded by CFD No.1**	**-**	**-**	**300,000**	**0.0%**
39		**Funded by Operations**				
40	TAN	Ridge Pump Station Generator	-	-	355,300	0.0%
41	AWA	Buckhorn WTP Finish Water Pumps Control Upgrade	-	-	25,970	0.0%
42	AWA	Wildflower Tank Rehab	-	-	300,000	0.0%
43	TAN	Hayden Alley, Broadway, Borgh, Eureka, Tucker Hill Pipeline Repl.	-	-	1,841,800	0.0%
44	CAWP	Upsize Madrone Tank Fill Line and McKenzie PRV	-	-	100,000	0.0%
45	AWA	2025 Water Master Plan Study Update	-	-	50,000	0.0%
46	AWA	Water Budget Analysis and Rate Review	28,331	65,758	146,400	44.9%
47	AWA	Hazard Mitigation Plan Updates	-	-	118,000	0.0%
48	AWA	UWMP Updates (Every 5 YRS)	-	-	236,100	0.0%
49		**Total Funded by Operations**	**28,331**	**65,758**	**3,173,570**	**2.1%**
50		**TOTAL WATER CAPITAL PROJECTS**	**182,823**	**347,359**	**41,253,250**	**0.8%**
51		**INCREASE / (DECREASE) TO RESERVES**	**$ 151**	**$ (27,560)**	**$ -**	

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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 0.8% of budget.

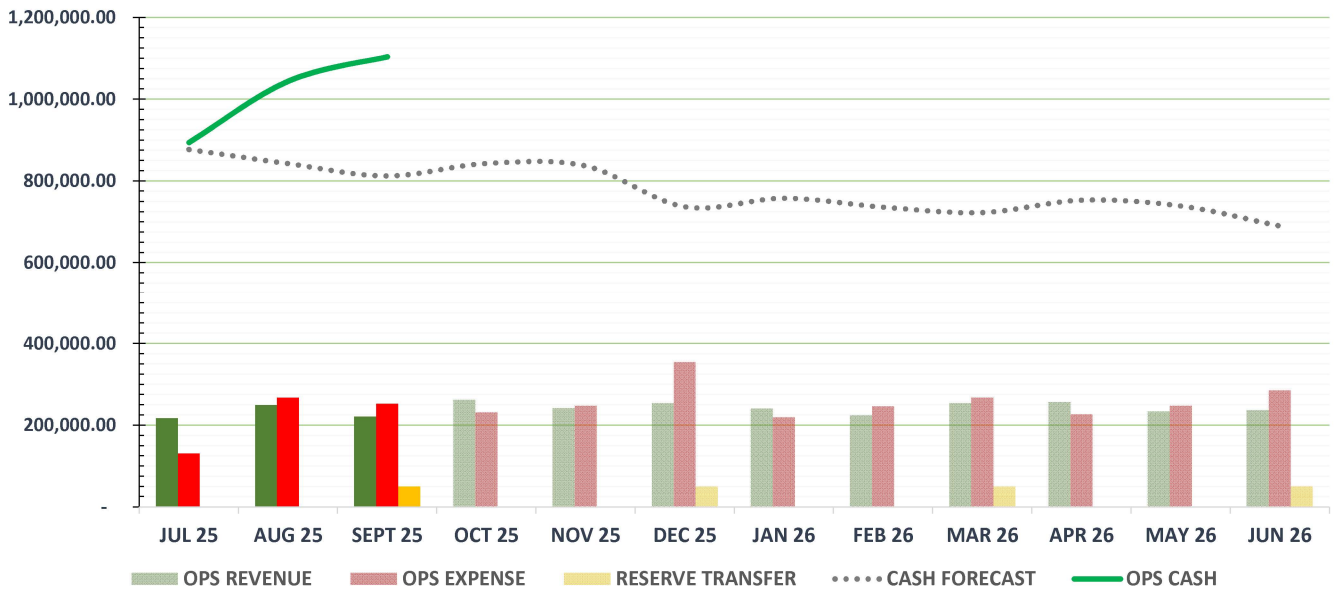
- **Line 2 Grant & Loan Proceeds**– As of September 2025 the Agency has grant and loan proceeds of $138,719.
- **Line 7 Capacity Fee Receipts** – As of September 2025 the Agency has collected $115,322 in capacity fees during FY 26. This line is not budgeted for at the beginning of the fiscal year, and 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 0.8% 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 23 Amador City PRV Relocation** is unbudgeted, carryover from FY25.
- **Line 29 Potable Fill Station** is unbudgeted, carryover from FY25.
- **Line 30 La Mel Booster Station Fire Resistance Retrofit** is trending over budget due to timing of work performed.
- **Line 46 Water Budget Analysis and Rate Review** is trending over budged due to Water Rate Source economics rate study billing.

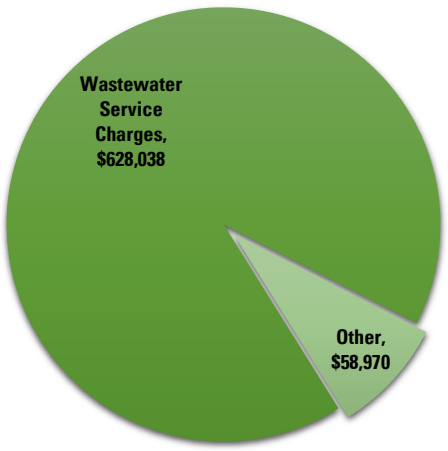
Amador Water Agency
Wastewater Dashboard (Unaudited)
For the Period Jul 1, 2025 to Sep 30, 2025

Wastewater Operations Unrestricted Cash Flow

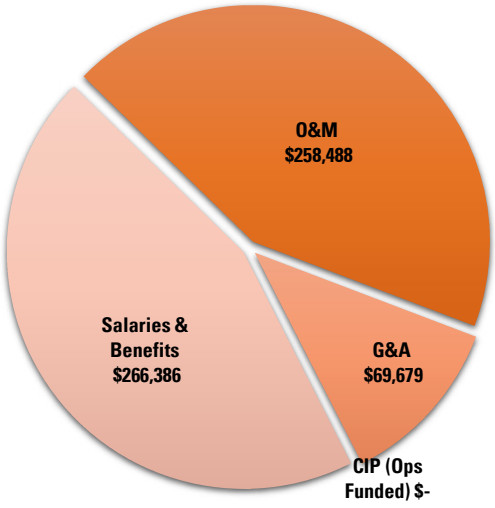


Operating Cash	Operating Cash Forecast
$1,103,799	$812,524

Wastewater Revenue



Wastewater Expense



Revenue YTD	% Budget	Budget Target	Expense YTD	% Budget
$687,009	23.8%	25.0%	$594,552	20.6%

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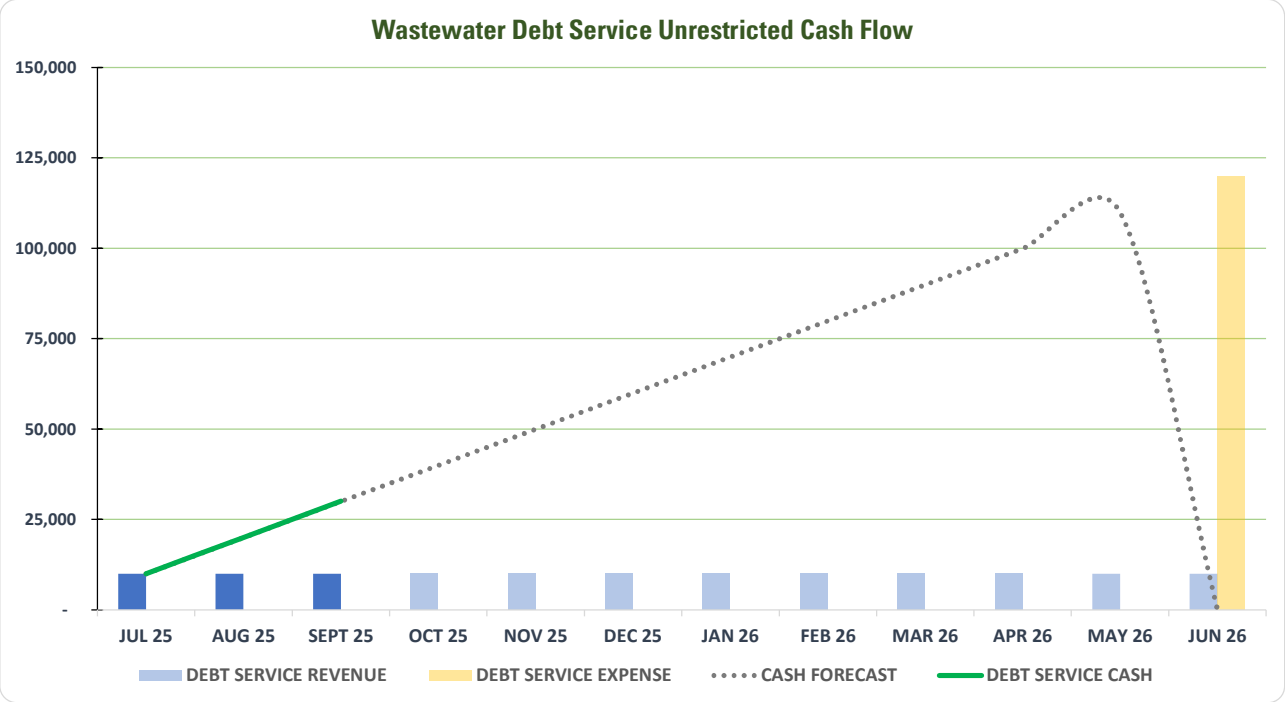
Amador Water Agency
Wastewater Dashboard (Unaudited)
For the Period Jul 1, 2025 to Sep 30, 2025



Debt Service Cash	Debt Service Forecast
$30,060	$29,975

UNRESTRICTED CASH

Unrestricted Cash	Actual Funding Level	Target Funding Level	(Under) Over Funded	% Funded
Debt Service Cash	$ 30,060	$ 119,900	$ (89,840)	25%
Operating Cash	$ 1,103,799	$ -	$ 1,103,799	
Total	**$ 1,133,859**	**$ 119,900**	**$ 1,013,959**	**25%**

POLICY RESERVES

Policy Reserve	Actual Funding Level	Max Policy Funding Level	(Under) Over Funded	% Funded
Operating Reserve	$ 118,535	$ 1,423,350	$ (1,304,816)	8%
Capital Replacement Reserve	$ 76,845	$ 75,168	$ 1,677	102%
Emergency Reserve	$ 54,577	$ 500,000	$ (445,423)	11%
Rate Stabilization Reserve	$ 36,581	$ 100,000	$ (63,419)	37%
Total	**$ 286,537**	**$ 2,098,518**	**$ (1,811,981)**	**14%**

TOTAL CASH BALANCES [2]

Operating Cash	Debt Service Cash	Restricted Cash [1]	Total Wastewater Cash
$1,103,799	$30,060	$1,335,319	$2,469,179

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 Sep 30, 2025

Schedule F

		A	B	C	D = C - B	E = B / C
		FY 26 September	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (25.0%)
1	**OPERATING REVENUE**					
2	WW Service Charges	$ 211,005	$ 628,038	$ 2,546,000	$ 1,917,962	24.7%
3	Customer Charges	210	1,440	6,400	4,960	22.5%
4	Uncollectable Accounts	-	-	(6,200)	6,200	0.0%
5	**TOTAL OPERATING REVENUE**	**211,215**	**629,478**	**2,546,200**	**1,916,722**	**24.7%**
6	**OPERATING EXPENSE**					
7	**Salaries and Benefits**					
8	Employee Wages	57,806	175,929	850,100	674,171	20.7%
9	Health Benefits	14,495	33,128	202,200	169,072	16.4%
10	CalPERS Retirement	4,832	14,651	72,400	57,749	20.2%
11	CalPERS Unfunded Accrued Liability	5,038	16,786	62,200	45,414	27.0%
12	Payroll Taxes	4,289	13,150	62,500	49,350	21.0%
13	Retiree Health	3,003	8,949	37,500	28,551	23.9%
14	Other Benefits	984	3,792	25,500	21,708	14.9%
15	**Total Salaries & Benefits**	**90,448**	**266,386**	**1,312,400**	**1,046,014**	**20.3%**
16	**Operations & Maintenance**					
17	Wastewater System Maintenance	2,021	4,430	82,400	77,970	5.4%
18	Repair & Replacement Expense	12	807	69,500	68,693	1.2%
19	Treatment Expense	28,739	113,958	405,500	291,542	28.1%
20	Operating Electricity	18,246	33,209	172,000	138,791	19.3%
21	Vehicles and Equipment	24,988	45,218	94,600	49,382	47.8%
22	Distribution and Collection	2,824	42,193	64,100	21,907	65.8%
23	Permits and Fees	-	1,253	88,000	86,747	1.4%
24	Disposal	-	1,390	71,900	70,510	1.9%
25	Operating Facilities	14,013	16,029	52,700	36,671	30.4%
26	Capital Purchases	-	-	133,400	133,400	0.0%
27	**Total Operations & Maintenance**	**90,842**	**258,488**	**1,234,100**	**975,612**	**20.9%**
28	**General & Administrative**					
29	Professional Services	7,690	11,782	72,900	61,118	16.2%
30	Grant Consulting	106	359	25,300	24,941	1.4%
31	Insurance	1,502	16,848	48,200	31,352	35.0%
32	Customer Service and Billing	2,183	7,092	27,200	20,108	26.1%
33	Office Equipment and Supplies	1,126	15,457	36,600	21,143	42.2%
34	Administrative Office Maintenance	1,894	4,808	28,900	24,092	16.6%
35	Information Technology	1,335	3,427	16,600	13,173	20.6%
36	Legal Fees	1,073	1,569	6,300	4,731	24.9%
37	Dues and Memberships	-	3,758	7,200	3,442	52.2%
38	Board of Directors	923	1,563	12,600	11,037	12.4%
39	Safety, Training and Conferences	593	1,649	14,400	12,751	11.4%
40	Outreach, Publications and Advertising	137	1,362	4,000	2,638	34.1%
41	**Total General & Administrative**	**18,561**	**69,674**	**300,200**	**230,526**	**23.2%**
42	**TOTAL OPERATING EXPENSE**	**199,851**	**594,548**	**2,846,700**	**2,252,152**	**20.9%**
43	**NET OPERATING INCOME / (LOSS)**	**11,364**	**34,931**	**(300,500)**	**(335,431)**	
44	**NON-OPERATING INCOME / (EXPENSE)**					
45	Outside Service Contracts (Net)	(5)	27,354	195,300	167,946	14.0%
46	Property Tax	-	-	39,160	39,160	0.0%
47	Standby Charges	1,359	4,076	16,000	11,924	25.5%
48	Developer Fees	-	-	10,000	10,000	0.0%
49	Other Non-Operating Revenue	252	275	900	625	30.5%
50	Interest Revenue	8,073	25,825	85,000	59,175	30.4%
51	Miscellaneous Expense	(2)	(5)	(1,000)	(996)	0.5%
52	**NET NON-OPERATING INCOME / (LOSS)**	**9,677**	**57,526**	**345,360**	**287,834**	**16.7%**
53	**NET INCOME / (LOSS)**	**21,041**	**92,456**	**44,860**	**(47,596)**	
54	Transfer Out - Capital Projects	-	-	(34,760)	(34,760)	0.0%
55	Transfer Out - Debt Service	-	-	-	-	0.0%
56	**INCREASE / (DECREASE) TO CASH RESERVES**	**$ 21,041**	**$ 92,456**	**$ 10,100**	**$ (82,356)**	

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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 24.7% of budget.

Operating Expense – Total operating expense is at 20.9% 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 in July.
- **Line 22 Distribution and Collection** is trending over budget due to pressure relief valve purchase for Vista Ln.
- **Line 25 Operating Facilities** is trending over budget due to paving project expenses.
- **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 16.7% 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 49 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 50 Interest Revenue** is trending over budget due to higher than anticipated interest rates.

Net Income / (Loss) – As of September 2025, net income is $92,456.

Increase / (Decrease) to Reserves – As of September 2025, unrestricted cash reserves for wastewater operations is estimated to have increased by $92,456 this fiscal year.

Schedule G

Amador Water Agency
Wastewater Debt Service (Unaudited)
For the Period Jul 1, 2025 to Sep 30, 2025

		A	B	C	D = C - B	E = B / C
		FY 26 September	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (25.0%)
1	**FUNDING SOURCES**					
2	Debt Service Charges - General	$ 4,942	$ 14,799	$ 59,100	$ 44,301	25.0%
3	Debt Service Charges - Camanche	5,080	15,262	60,800	45,538	25.1%
4	Transfers In - Operating	-	-	-	-	0.0%
5	**TOTAL FUNDING SOURCES**	**10,022**	**30,060**	**119,900**	**89,840**	**25%**
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**	**$ 10,022**	**$ 30,060**	**$ -**	**$ (30,060)**	

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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 Sep 30, 2025

Schedule H

	System		A FY 26 September	B FY 26 YTD	C FY 26 Adjusted Budget	D = B / C YTD% Budget (25.0%)
1		**FUNDING SOURCES**				
2		Grant Funding	$ -	$ -	$ -	0.0%
3		**Total Grant**	-	-	-	**0.0%**
4		**Capacity Fees**				
5		Capacity Fee Receipts	10,405	31,215	-	0.0%
6		Capacity Fee Reserves	-	-	253,650	0.0%
7		**Total Capacity Fees**	**10,405**	**31,215**	**253,650**	**12.3%**
8		Transfer In From Operations	-	-	34,760	0.0%
9		**TOTAL FUNDING SOURCES**	**10,405**	**31,215**	**288,410**	**10.8%**
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	-	(1,325)	50,000	-2.6%
20		**Total Funded by Capacity Fees**	-	**(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**	-	**(1,325)**	**288,410**	**-0.5%**
25		**INCREASE / (DECREASE) TO RESERVES**	**$ 10,405**	**$ 32,540**	**$ -**	

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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 $31,215 through the month of September 2025.

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 September 2025, total salaries and benefits expense is at 20.6% of budget, mainly due to vacant positions.

		A	B	C	D = B / C
		FY 26 September	FY 26 YTD	FY 26 Adjusted Budget	YTD% Budget (25.0%)
1	**SALARIES AND BENEFITS**				
2	Employee Wages	$ 383,844	$ 1,124,429	$ 5,516,100	20.4%
3	Health Benefits	95,664	231,730	1,254,200	18.5%
4	CalPERS Retirement	31,275	91,683	446,000	20.6%
5	CalPERS Unfunded Accrued Liability	50,384	167,858	621,900	27.0%
6	Payroll Taxes	28,409	84,030	399,700	21.0%
7	Retiree Health	18,664	55,621	232,400	23.9%
8	Other Benefits	6,454	23,367	164,300	14.2%
9	**TOTAL SALARIES AND BENEFITS**	**$ 614,694**	**$ 1,778,718**	**$ 8,634,600**	**20.6%**