Monthly Financial Reporting

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

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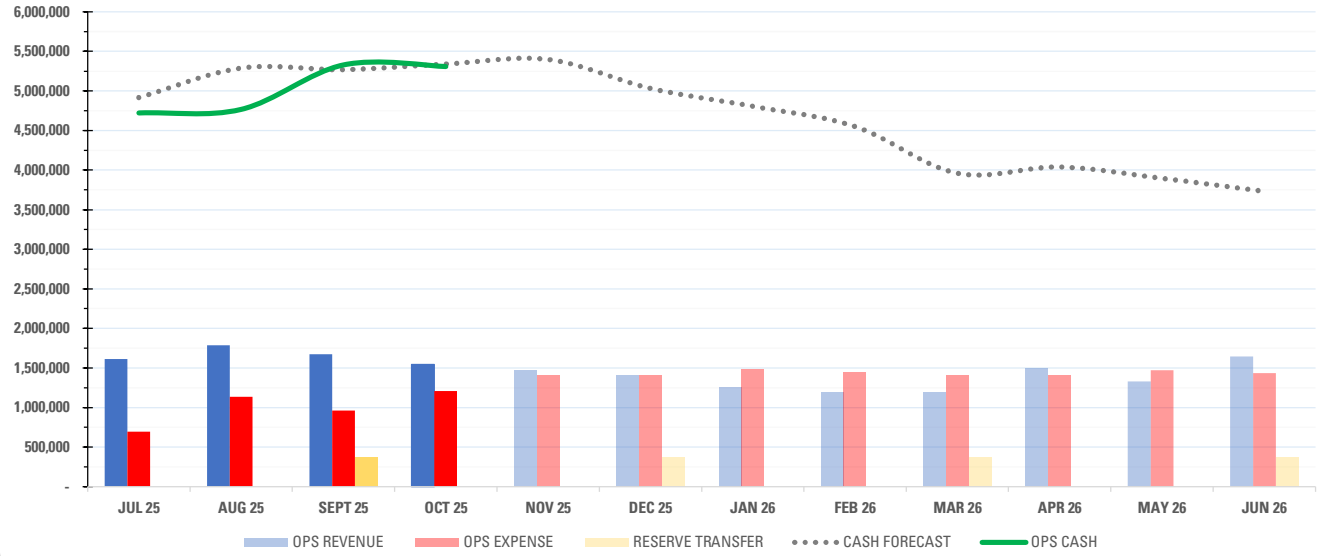
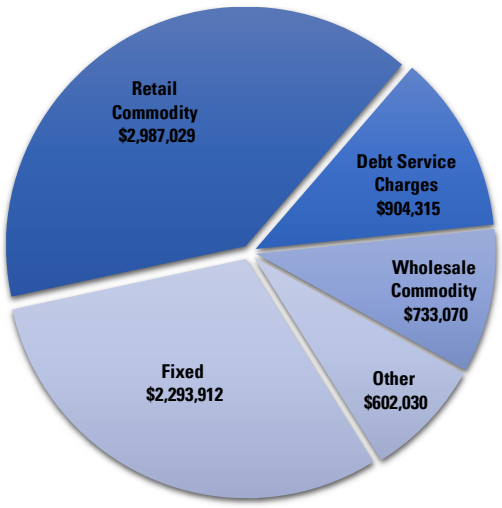
Amador Water Agency
Water Dashboard (Unaudited)
For the Period Jul 1, 2025 to Oct 31, 2025

Water Operations Unrestricted Cash Flow



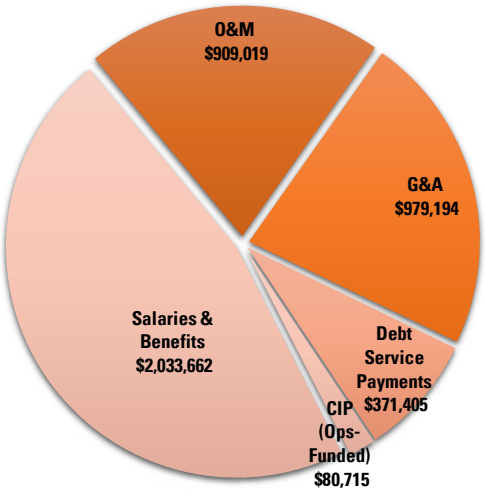
Operating Cash	Operating Cash Forecast
$5,307,532	$5,340,244

Water Revenue



Revenue YTD	% Budget
$6,616,041	37.0%

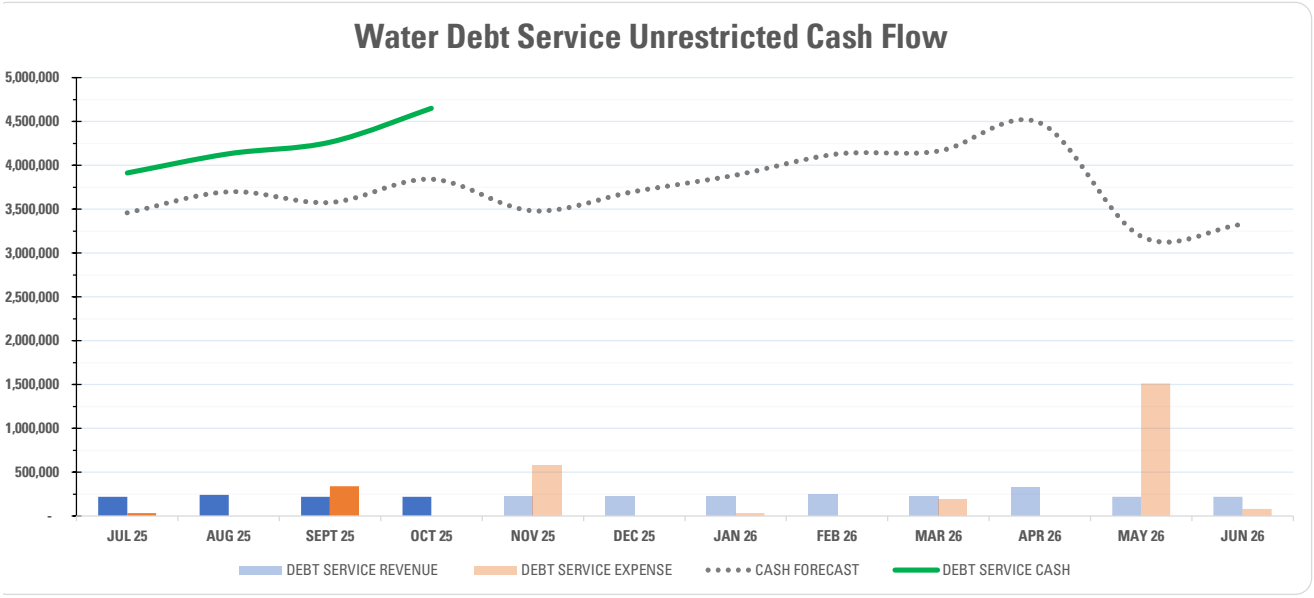
Water Expense



Budget Target	Expense YTD	% Budget
33.3%	$4,002,591	23.3%

**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 Oct 31, 2025



Debt Service Cash	Debt Service Cash Forecast
$4,652,166	$3,842,842

UNRESTRICTED CASH

Unrestricted Cash	Actual Funding Level	Target Funding Level	(Under)/Over Funded	% Funded
Debt Service Cash	$ 4,652,166	$ 2,850,480	$ 1,801,686	163%
Operating Cash	$ 5,307,532	$ -	$ 5,307,532	
Total Unrestricted Cash	**$ 9,959,697**	**$ 2,850,480**	**$ 7,109,217**	163%

POLICY RESERVES

Policy Reserve	Actual Funding Level	Max Policy Funding Level	(Under)/Over Funded	% Funded
Operating Reserve	$ 658,660	$ 7,005,900	$ (6,347,240)	9%
Capital Replacement Reserve	$ 1,103,976	$ 993,866	$ 110,110	111%
Emergency Reserve	$ 153,408	$ 500,000	$ (346,592)	31%
Rate Stabilization Reserve	$ 716,286	$ 1,000,000	$ (283,714)	72%
Total	$ 2,632,330	$ 9,499,766	$ (6,867,436)	28%

TOTAL CASH BALANCES [2]

Operating Cash	Debt Service Cash	Restricted Cash [1]	2024 Bond Cash	Total Water Cash
$5,307,532	$4,652,166	$6,070,137	$16,714,219	$32,744,052

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 Oct 31, 2025

Schedule B

		A	B	C	D = C - B	E = B / C
		FY 26 October	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (33.3%)
1	**OPERATING REVENUE**					
2	Fixed Service Charges	$ 578,168	$ 2,293,912	$ 6,913,000	$ 4,619,088	33.2%
3	Retail Commodity Sales	658,631	2,987,029	6,871,000	3,883,971	43.5%
4	Wholesale Commodity	162,197	733,070	1,682,000	948,930	43.6%
5	Customer Charges	14,616	76,249	276,000	199,751	27.6%
6	Uncollectable Accounts	(253)	(253)	(39,300)	39,047	0.6%
7	**TOTAL OPERATING REVENUE**	**1,413,359**	**6,090,006**	**15,702,700**	**9,612,694**	**38.8%**
8	**OPERATING EXPENSE**					
9	**Salaries and Benefits**					
10	Employee Wages	325,489	1,273,989	4,666,000	3,392,011	27.3%
11	Health Benefits	81,826	280,428	1,052,000	771,572	26.7%
12	CalPERS Retirement	25,155	102,186	373,600	271,414	27.4%
13	CalPERS Unfunded Accrued Liability	45,346	196,418	559,700	363,283	35.1%
14	Payroll Taxes	23,712	94,592	337,200	242,608	28.1%
15	Retiree Health	14,537	61,208	194,900	133,692	31.4%
16	Other Benefits	5,267	24,842	138,800	113,958	17.9%
17	**Total Salaries & Benefits**	**521,330**	**2,033,662**	**7,322,200**	**5,288,538**	**27.8%**
18	**Operations & Maintenance**					
19	Water System Maintenance	34,290	95,912	517,700	421,788	18.5%
20	Repair & Replacement Expense	4,193	10,017	677,400	667,383	1.5%
21	Treatment Expense	80,017	223,567	633,800	410,233	35.3%
22	Operating Electricity	59,693	161,864	738,300	576,436	21.9%
23	Vehicles and Equipment	29,565	122,006	416,600	294,594	29.3%
24	Transmission and Distribution	19,149	68,779	153,800	85,021	44.7%
25	Operating Facilities	46,121	184,396	253,200	68,804	72.8%
26	Permits and Fees	-	5,063	100,800	95,737	5.0%
27	Capital Purchases	-	-	150,000	150,000	0.0%
28	Cathodic Protection Program	37,415	37,415	350,000	312,585	10.7%
29	**Total Operations & Maintenance**	**310,443**	**909,019**	**3,991,600**	**3,082,581**	**22.8%**
30	**General & Administrative**					
31	Professional Services	73,258	168,421	850,100	681,679	19.8%
32	Grant / Water Transfers Consulting	29,475	51,100	63,000	11,900	81.1%
33	Insurance	143,713	279,035	339,500	60,465	82.2%
34	Customer Service and Billing	19,971	86,458	255,800	169,342	33.8%
35	Office Equipment and Supplies	6,951	146,269	353,900	207,632	41.3%
36	Administrative Office Maintenance	10,705	45,678	231,300	185,622	19.7%
37	Information Technology	12,047	42,891	149,600	106,709	28.7%
38	Legal Fees	5,783	20,689	73,700	53,011	28.1%
39	Dues and Memberships	30,792	64,611	65,800	1,189	98.2%
40	Board of Directors	21,087	35,156	114,200	79,044	30.8%
41	Safety, Training and Conferences	6,629	17,834	149,100	131,266	12.0%
42	Outreach, Publications and Advertising	845	13,107	52,000	38,893	25.2%
43	**Total General & Administrative**	**361,256**	**971,247**	**2,698,000**	**1,726,753**	**36.0%**
44	**TOTAL OPERATING EXPENSE**	**1,193,029**	**3,913,929**	**14,011,800**	**10,097,871**	**27.9%**
45	**NET OPERATING INCOME / (LOSS)**	**220,330**	**2,176,077**	**1,690,900**	**(485,177)**	
46	**NON-OPERATING INCOME / (EXPENSE)**					
47	Outside Service Contracts (Net)	(19)	28,544	221,000	192,456	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	2,334	10,950	124,500	113,550	8.8%
51	Interest Revenue	127,148	477,912	1,242,000	764,088	38.5%
52	Miscellaneous Expense	(114)	(941)	(12,800)	(11,859)	7.3%
53	**NET NON-OPERATING INCOME / (LOSS)**	**129,349**	**525,094**	**2,006,700**	**1,481,606**	**26.2%**
54	**NET INCOME / (LOSS)**	**349,680**	**2,701,172**	**3,697,600**	**996,428**	
55	Transfer Out - Capital Projects	(14,958)	(80,715)	(3,173,570)	(3,092,855)	2.5%
56	Transfer Out - Debt Service	-	-	-	-	0.0%
57	**INCREASE / (DECREASE) TO CASH RESERVES**	**$ 334,722**	**$ 2,620,456**	**$ 524,030**	**$ (2,096,426)**	

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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 38.8% of budget.

- **Line 3 Retail Commodity Sales** is trending over budget due to increased usage during Summer months.
- **Line 4 Wholesale Commodity** 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 FY25-26.

Operating Expense – Total operating expense is at 27.9% of budget.

- **Line 21 Treatment Expense** is trending over budget due to desludging the backwash tanks at Ione Water Treatment Plant.
- **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 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 26.2% 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 October 2025, net income is $2,701,678.

Increase / (Decrease) to Cash Reserves – As of October 2025, unrestricted cash reserves for water operations is estimated to have increased by $2,620,962 through the reporting month.

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

Schedule C

		A	B	C	D = C-A	E = D/A
		FY 26 October	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (33.3%)
1	**FUNDING SOURCES**					
2	Debt Service Charges - AWS	$ 168,596	$ 674,303	$ 2,011,200	$ 1,336,897	33.5%
3	Debt Service Charges - La Mel Heights	950	3,800	11,400	7,600	33.3%
4	Debt Service Charges - Camanche	2,177	8,719	26,100	17,381	33.4%
5	Debt Service Charges - CAWP	49,104	196,305	588,300	391,995	33.4%
6	Debt Service Charges - Ridge Cluster	-	21,188	42,300	21,112	50.1%
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**	**220,827**	**904,315**	**24,495,540**	**23,591,225**	**3.7%**
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	-	100.0%
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	-	54,999	110,900	55,901	49.6%
23	Tanner Hydro Amador County - Principal	-	37,617	82,100	44,483	45.8%
24	Environ Review Amador County - Principal	-	16,196	32,600	16,404	49.7%
25	2024 Bonds - Principal	-	-	20,445,000	20,445,000	0.0%
26	**Total Principal**	**-**	**258,812**	**22,195,900**	**21,937,088**	**1.2%**
27	**Interest**					
28	BNY Mellon Bond Series 2016A - Interest	-	-	734,300	734,300	0.0%
29	GSL COP USDA - Interest	-	96,319	190,600	94,281	50.5%
30	Pioneer Phase III USDA - Interest ($3M)	-	-	35,000	35,000	0.0%
31	Pioneer Phase III USDA - Interest ($1.9M)	-	-	20,300	20,300	0.0%
32	Ione Hydro State of CA CEC - Interest	-	-	11,600	11,600	0.0%
33	Ridge Cluster DWR/SWRCB - Interest	-	5,211	9,600	4,389	54.3%
34	Tanner Hydro Amador County - Interest	-	10,496	19,000	8,504	55.2%
35	Environ Review Amador County - Interest	-	567	1,000	433	56.7%
36	2024 Bonds - Interest	-	-	1,022,250	1,022,250	0.0%
37	**Total Interest**	**-**	**112,593**	**2,043,650**	**1,931,057**	**5.5%**
38	Transfer Out - Debt Covenant Requirements	-	-	78,180	78,180	0.0%
39	**TOTAL DEBT SERVICE PAYMENT**	**-**	**371,405**	**24,317,730**	**23,946,325**	**1.5%**
40	**INCREASE / (DECREASE) TO RESERVES**	**$ 220,827**	**$ 532,910**	**$ 177,810**	**$ (355,100)**	

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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 3.7% 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 Oct 31, 2025

Schedule D

		A	B	C	D = C-A	E = D/A
		FY 26 October	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (33.3%)
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 is 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 Oct 31, 2025

Schedule E

			A	B	C	D = B / C
	SYSTEM		FY 26 October	FY 26 YTD	FY 26 Adjusted Budget	YTD% Budget (33.3%)
1		**FUNDING SOURCES**				
2		**Grant / Loan Proceeds**				
3		Grant Proceeds	14,535	14,535	2,701,080	0.5%
4		Loan Proceeds	383,283	522,003	32,078,600	1.6%
5		**Total Grant / Loan Proceeds**	**397,819**	**536,538**	**34,779,680**	**1.5%**
6		**Capacity Fees**				
7		Capacity Fee Receipts	9,808	125,130	-	0.0%
8		Capacity Fee Reserves	-	-	3,000,000	0.0%
9		**Total Capacity Fees**	**9,808**	**125,130**	**3,000,000**	**4.2%**
10		Transfer In - CFD No.1 Water Treatment Plant	-	-	300,000	0.0%
11		Transfer In - Operations	14,958	80,715	3,173,570	2.5%
12		**TOTAL FUNDING SOURCES**	**422,585**	**742,383**	**41,253,250**	**1.8%**
13		**WATER CAPITAL PROJECTS**				
14		**Funded by Grant / Loan**				
15	CAM	Camanche Service Lateral Replacement (Phase IV)	123,571	124,860	124,860	100.0%
16	CAWP	CAWP Transmission Main Improvements and Tank D Repl.	-	67,781	5,202,300	1.3%
17	IONE	Ione Reliability, Site Security and Access (Ione 1A.8 &1A.4)	144,646	150,458	9,538,800	1.6%
18	IONE	Ione Backwash Handling Improvements	-	62,126	2,530,900	2.5%
19	TAN	Tanner Clearwell Replacement	-	-	8,113,600	0.0%
20	TAN	Tanner Backwash Drying Beds	95,721	95,721	2,081,500	4.6%
21	TAN	Tanner WTP Flow Control & Reliability Improvments	142,917	145,917	4,611,500	3.2%
22	VARIOUS	DWR Ione Canal & Leak Repairs	105,379	160,061	1,676,220	9.5%
23	VARIOUS	*Task 3 - City of Ione*	160,775	160,775	900,000	17.9%
24	TAN	Amador City PRV Relocation	-	3,694	-	0.0%
25		**Total Funded by Grant / Loan**	**773,008**	**971,393**	**34,779,680**	**2.8%**
26		**Funded by Capacity Fees**				
27	AWA	System Rehab			-	0.0%
28	CAWP	*Robin Lane Pipe Replacement (RRE)*	-	-	1,241,800	0.0%
29	IONE	*Arroyo Seco and Amador Street Pipeline Repl. (RRE)*	-	-	832,200	0.0%
30	AWA	*Potable Fill Station*	-	6,735	-	0.0%
31	LAM	*La Mel Booster Station Fire Resistance Retrofit*	21,037	97,517	252,000	38.7%
32	CAWP	Mt. Crossman Tank - Site Acquisition	-	-	51,000	0.0%
33	TAN	Hayden Alley, Broadway, Borgh, Eureka, Tucker Hill Pipeline Repl. (RRE)	-	-	623,000	0.0%
34		**Total Funded by Capacity Fees**	**21,037**	**104,252**	**3,000,000**	**3.5%**
35		**Funded by CFD No.1**				
36	TAN	Tanner Clearwell Replacement	-	-	100,000	0.0%
37	TAN	Tanner Backwash Drying Beds	-	-	100,000	0.0%
38	TAN	Tanner WTP Flow Control & Reliability Improvments	-	-	100,000	0.0%
39		**Total Funded by CFD No.1**	**-**	**-**	**300,000**	**0.0%**
40		**Funded by Operations**				
41	TAN	Ridge Pump Station Generator	-	-	355,300	0.0%
42	AWA	Buckhorn WTP Finish Water Pumps Control Upgrade	-	-	25,970	0.0%
43	AWA	Wildflower Tank Rehab	-	-	300,000	0.0%
44	TAN	Hayden Alley, Broadway, Borgh, Eureka, Tucker Hill Pipeline Repl.	-	-	1,841,800	0.0%
45	CAWP	Upsize Madrone Tank Fill Line and McKenzie PRV	-	-	100,000	0.0%
46	AWA	2025 Water Master Plan Study Update	-	-	50,000	0.0%
47	AWA	Water Budget Analysis and Rate Review	14,958	80,715	146,400	55.1%
48	AWA	Hazard Mitigation Plan Updates	-	-	118,000	0.0%
49	AWA	UWMP Updates (Every 5 YRS)	-	-	236,100	0.0%
50	CAM	Camanche Service Lateral Replacement (Phase IV)	38,464	38,464	-	0.0%
51		**Total Funded by Operations**	**14,958**	**80,715**	**3,173,570**	**2.5%**
52		**TOTAL WATER CAPITAL PROJECTS**	**847,466**	**1,194,825**	**41,253,250**	**2.9%**
53		**INCREASE / (DECREASE) TO RESERVES**	**$ (424,882)**	**$ (452,442)**	**$ -**	

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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 1.8% of budget.

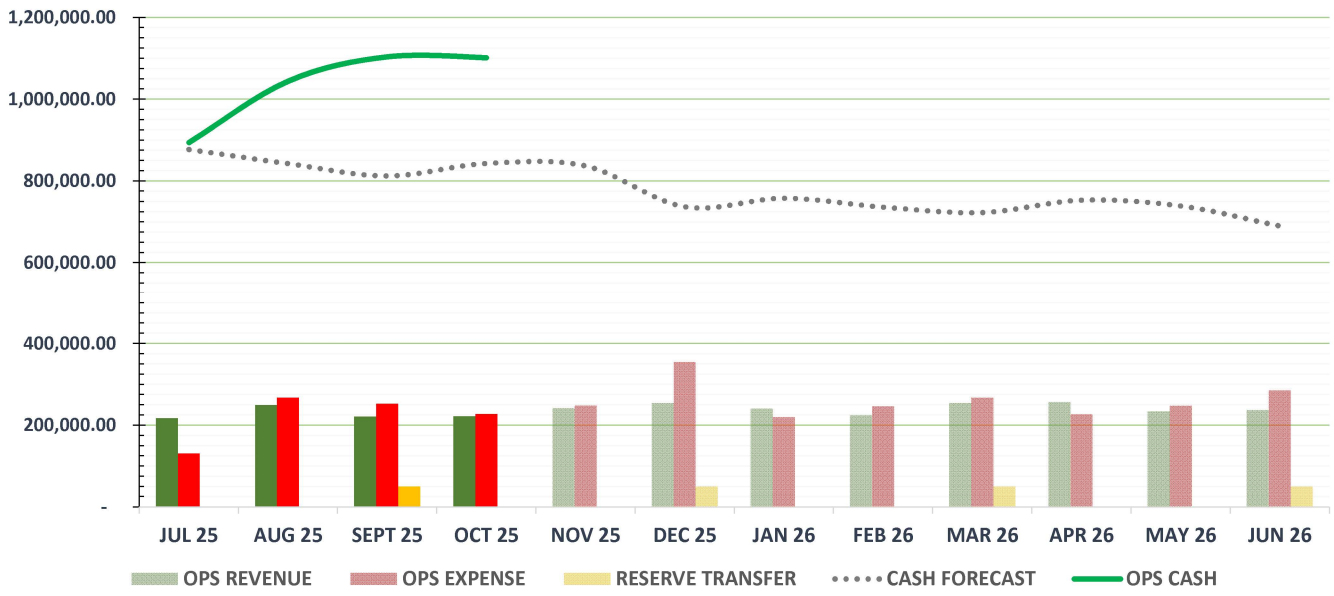
- **Line 2 Grant & Loan Proceeds**– As of October 2025 the Agency has grant and loan proceeds of $536,538.
- **Line 7 Capacity Fee Receipts** – As of October 2025 the Agency has collected $125,130 in capacity fees during FY 26. This line is not budgeted for at the beginning of the fiscal year, and during 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 2.9% 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 24 Amador City PRV Relocation** is unbudgeted, carryover from FY 25.
- **Line 30 Potable Fill Station** is unbudgeted, carryover from FY 25.
- **Line 31 La Mel Booster Station Fire Resistance Retrofit** is trending over budget due to timing of work performed.
- **Line 47 Water Budget Analysis and Rate Review** is trending over budged due to Water Rate Source economics rate study billing.
- **Line 50 Camanche Service Lateral Replacement (Phase IV)** expenses have exceeded the current grant amount and will be funded by operations.

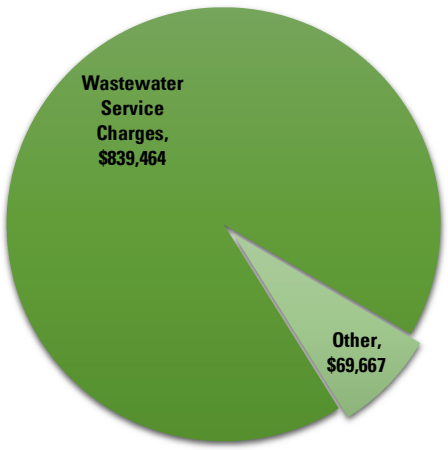
Amador Water Agency
Wastewater Dashboard (Unaudited)
For the Period Jul 1, 2025 to Oct 31, 2025

Wastewater Operations Unrestricted Cash Flow

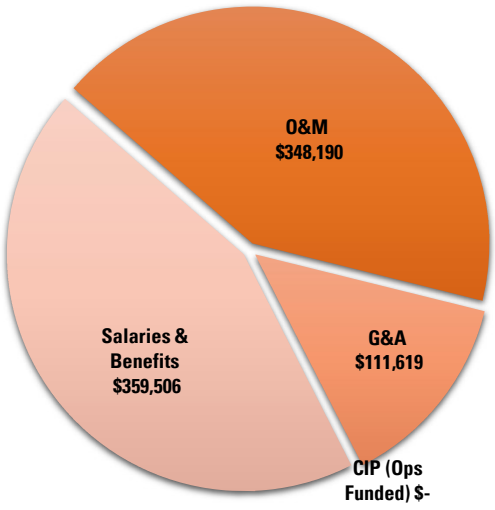


Operating Cash	Operating Cash Forecast
$1,101,659	$843,058

Wastewater Revenue



Wastewater Expense



Revenue YTD	% Budget	Budget Target	Expense YTD	% Budget
$909,131	31.4%	33.3%	$819,315	28.4%

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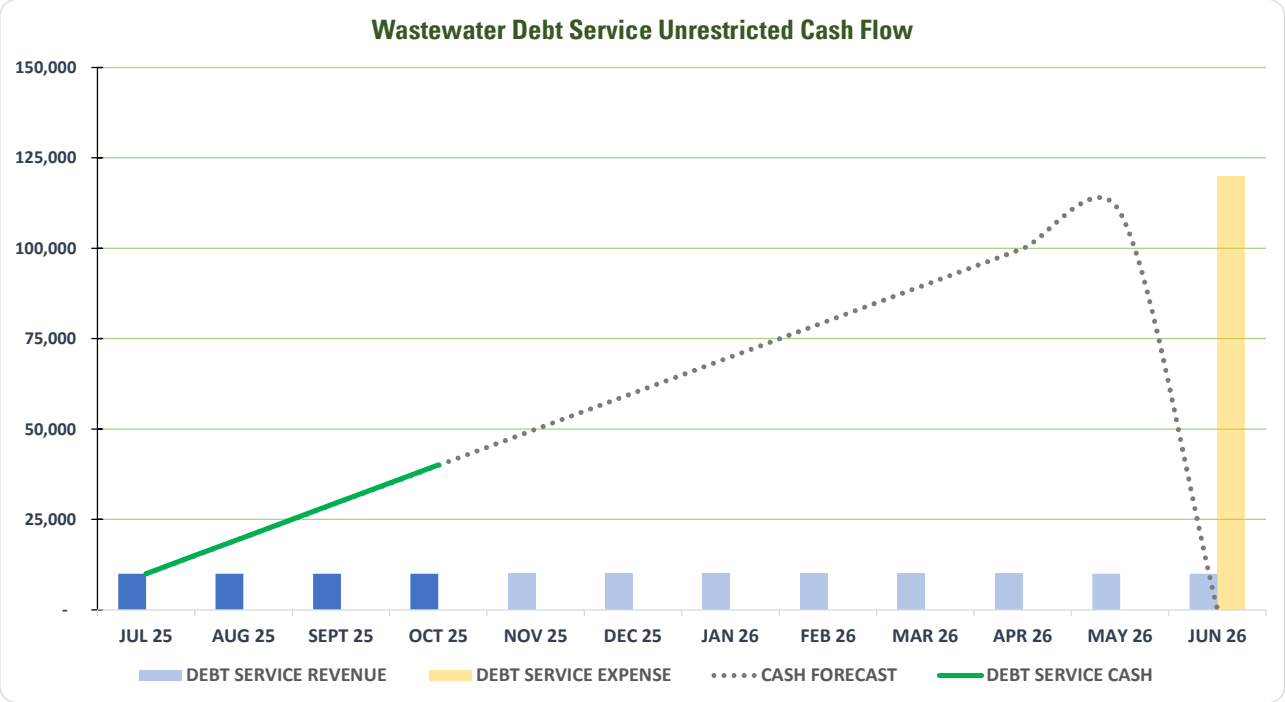
Amador Water Agency
Wastewater Dashboard (Unaudited)
For the Period Jul 1, 2025 to Oct 31, 2025



Debt Service Cash	Debt Service Forecast
$40,072	$39,967

UNRESTRICTED CASH

Unrestricted Cash	Actual Funding Level	Target Funding Level	(Under) Over Funded	% Funded
Debt Service Cash	$ 40,072	$ 119,900	$ (79,828)	33%
Operating Cash	$ 1,101,659	$ -	$ 1,101,659	
Total	**$ 1,141,730**	**$ 119,900**	**$ 1,021,830**	**33%**

POLICY RESERVES

Policy Reserve	Actual Funding Level	Max Policy Funding Level	(Under) Over Funded	% Funded
Operating Reserve	$ 134,889	$ 1,423,350	$ (1,288,461)	9%
Capital Replacement Reserve	$ 77,123	$ 75,168	$ 1,955	103%
Emergency Reserve	$ 72,742	$ 500,000	$ (427,258)	15%
Rate Stabilization Reserve	$ 52,872	$ 100,000	$ (47,128)	53%
Total	**$ 337,627**	**$ 2,098,518**	**$ (1,760,891)**	**16%**

TOTAL CASH BALANCES [2]

Operating Cash	Debt Service Cash	Restricted Cash [1]	Total Wastewater Cash
$1,101,659	$40,072	$1,350,709	$2,492,439

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 Oct 31, 2025

Schedule F

		A	B	C	D = C - B	E = B / C
		FY 26 October	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (33.3%)
1	**OPERATING REVENUE**					
2	WW Service Charges	$ 211,426	$ 839,464	$ 2,546,000	$ 1,706,536	33.0%
3	Customer Charges	505	1,945	6,400	4,455	30.4%
4	Uncollectable Accounts	-	-	(6,200)	6,200	0.0%
5	**TOTAL OPERATING REVENUE**	**211,931**	**841,409**	**2,546,200**	**1,704,791**	**33.0%**
6	**OPERATING EXPENSE**					
7	**Salaries and Benefits**					
8	Employee Wages	60,609	236,537	850,100	613,563	27.8%
9	Health Benefits	14,502	47,630	202,200	154,570	23.6%
10	CalPERS Retirement	4,855	19,506	72,400	52,894	26.9%
11	CalPERS Unfunded Accrued Liability	5,038	21,824	62,200	40,376	35.1%
12	Payroll Taxes	4,463	17,614	62,500	44,886	28.2%
13	Retiree Health	2,789	11,738	37,500	25,762	31.3%
14	Other Benefits	864	4,656	25,500	20,844	18.3%
15	**Total Salaries & Benefits**	**93,119**	**359,506**	**1,312,400**	**952,894**	**27.4%**
16	**Operations & Maintenance**					
17	Wastewater System Maintenance	5,142	9,572	82,400	72,828	11.6%
18	Repair & Replacement Expense	-	807	69,500	68,693	1.2%
19	Treatment Expense	26,490	140,449	405,500	265,051	34.6%
20	Operating Electricity	15,617	48,827	172,000	123,173	28.4%
21	Vehicles and Equipment	8,504	53,722	94,600	40,878	56.8%
22	Distribution and Collection	28,624	70,818	64,100	(6,718)	110.5%
23	Permits and Fees	-	1,253	88,000	86,747	1.4%
24	Disposal	269	1,659	71,900	70,241	2.3%
25	Operating Facilities	5,054	21,083	52,700	31,617	40.0%
26	Capital Purchases	-	-	133,400	133,400	0.0%
27	**Total Operations & Maintenance**	**89,702**	**348,190**	**1,234,100**	**885,910**	**28.2%**
28	**General & Administrative**					
29	Professional Services	10,562	22,344	72,900	50,556	30.7%
30	Grant Consulting	2,458	2,817	25,300	22,483	11.1%
31	Insurance	16,586	33,434	48,200	14,766	69.4%
32	Customer Service and Billing	2,211	9,303	27,200	17,897	34.2%
33	Office Equipment and Supplies	741	16,198	36,600	20,402	44.3%
34	Administrative Office Maintenance	1,051	5,860	28,900	23,040	20.3%
35	Information Technology	1,339	4,766	16,600	11,834	28.7%
36	Legal Fees	506	2,075	6,300	4,225	32.9%
37	Dues and Memberships	3,421	7,179	7,200	21	99.7%
38	Board of Directors	2,343	3,906	12,600	8,694	31.0%
39	Safety, Training and Conferences	607	2,255	14,400	12,145	15.7%
40	Outreach, Publications and Advertising	94	1,456	4,000	2,544	36.4%
41	**Total General & Administrative**	**41,919**	**111,593**	**300,200**	**188,607**	**37.2%**
42	**TOTAL OPERATING EXPENSE**	**224,741**	**819,289**	**2,846,700**	**2,027,411**	**28.8%**
43	**NET OPERATING INCOME / (LOSS)**	**(12,810)**	**22,120**	**(300,500)**	**(322,620)**	
44	**NON-OPERATING INCOME / (EXPENSE)**					
45	Outside Service Contracts (Net)	(30)	27,324	195,300	167,976	14.0%
46	Property Tax	-	-	39,160	39,160	0.0%
47	Standby Charges	1,359	5,435	16,000	10,565	34.0%
48	Developer Fees	-	-	10,000	10,000	0.0%
49	Other Non-Operating Revenue	259	534	900	366	59.3%
50	Interest Revenue	8,603	34,429	85,000	50,571	40.5%
51	Miscellaneous Expense	(22)	(26)	(1,000)	(974)	2.6%
52	**NET NON-OPERATING INCOME / (LOSS)**	**10,170**	**67,696**	**345,360**	**277,664**	**19.6%**
53	**NET INCOME / (LOSS)**	**(2,640)**	**89,816**	**44,860**	**(44,956)**	
54	Transfer Out - Capital Projects	-	-	(34,760)	(34,760)	0.0%
55	Transfer Out - Debt Service	-	-	-	-	0.0%
56	**INCREASE / (DECREASE) TO CASH RESERVES**	**$ (2,640)**	**$ 89,816**	**$ 10,100**	**$ (79,716)**	

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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 33% of budget.

Operating Expense – Total operating expense is at 28.8% 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 to a 100gal skid purchase in July.
- **Line 22 Distribution and Collection** is trending over budget due to a 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 19.6% 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 October 2025, net income is $89,816.

Increase / (Decrease) to Reserves – As of October 2025, unrestricted cash reserves for wastewater operations is estimated to have increased by $89,816 this fiscal year.

Schedule G

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

		A	B	C	D = C - B	E = B / C
		FY 26 October	FY 26 YTD	FY 26 Adjusted Budget	(Over)/Under Budget $	YTD% Budget (33.3%)
1	**FUNDING SOURCES**					
2	Debt Service Charges - General	$ 4,952	$ 19,751	$ 59,100	$ 39,349	33.4%
3	Debt Service Charges - Camanche	5,059	20,320	60,800	40,480	33.4%
4	Transfers In - Operating	-	-	-	-	0.0%
5	**TOTAL FUNDING SOURCES**	**10,011**	**40,072**	**119,900**	**79,828**	**33%**
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**	**$ 10,011**	**$ 40,072**	**$ -**	**$ (40,072)**	

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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 Oct 31, 2025

Schedule H

	System		A FY 26 October	B FY 26 YTD	C FY 26 Adjusted Budget	D = B / C YTD% Budget (33.3%)
1		**FUNDING SOURCES**				
2		Grant Funding	$ -	$ -	$ -	0.0%
3		**Total Grant**	**-**	**-**	**-**	**0.0%**
4		**Capacity Fees**				
5		Capacity Fee Receipts	10,405	41,620	-	0.0%
6		Capacity Fee Reserves	-	-	253,650	0.0%
7		**Total Capacity Fees**	**10,405**	**41,620**	**253,650**	**16.4%**
8		Transfer In From Operations	-	-	34,760	0.0%
9		**TOTAL FUNDING SOURCES**	**10,405**	**41,620**	**288,410**	**14.4%**
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**	**$ 42,945**	**$ -**	

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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 $41,620 through the month of October 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 October 2025, total salaries and benefits expense is at 27.7% of budget, mainly due to vacant positions.

		A	B	C	D = B / C
		FY 26 October	FY 26 YTD	FY 26 Adjusted Budget	YTD% Budget (33.3%)
1	**SALARIES AND BENEFITS**				
2	Employee Wages	$ 386,097	$ 1,510,526	$ 5,516,100	27.4%
3	Health Benefits	96,328	328,058	1,254,200	26.2%
4	CalPERS Retirement	30,009	121,692	446,000	27.3%
5	CalPERS Unfunded Accrued Liability	50,384	218,242	621,900	35.1%
6	Payroll Taxes	28,175	112,205	399,700	28.1%
7	Retiree Health	17,325	72,947	232,400	31.4%
8	Other Benefits	6,131	29,498	164,300	18.0%
9	**TOTAL SALARIES AND BENEFITS**	**$ 614,450**	**$ 2,393,168**	**$ 8,634,600**	**27.7%**