Bi-Monthly Financial Reporting

For the Period July 1, 2026 to August 31, 2026

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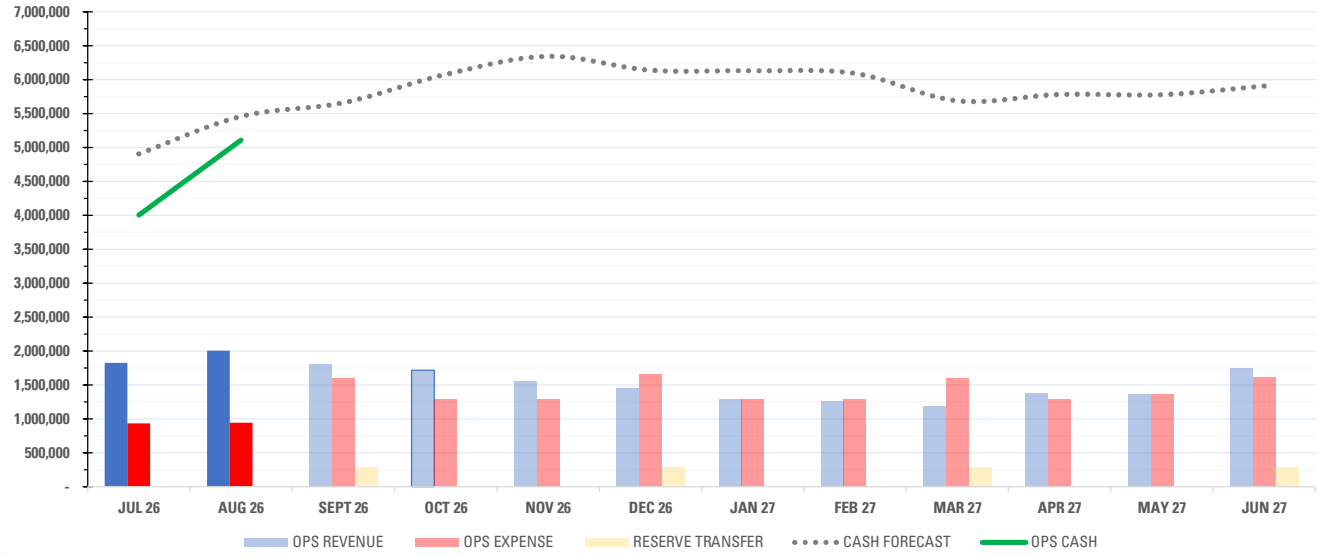
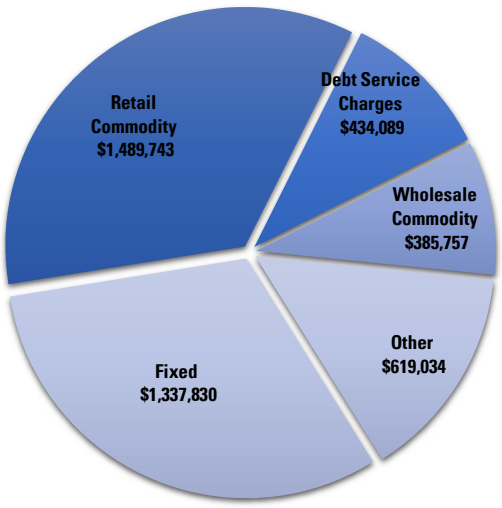
Amador Water Agency
Water Dashboard (Unaudited)
For the Period Jul 1, 2026 to August 31, 2026

Water Operations Unrestricted Cash Flow



Operating Cash	Operating Cash Forecast
$5,107,862	$5,458,965

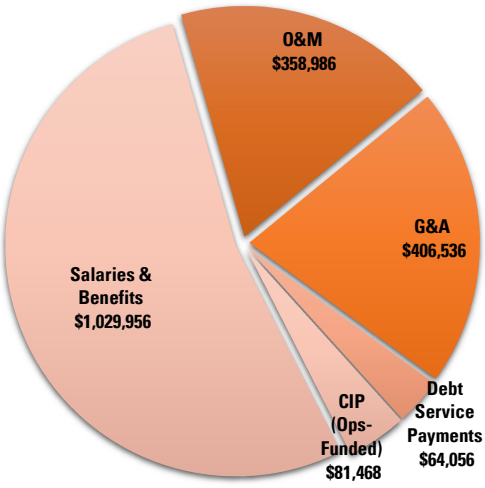
Water Revenue



Revenue YTD	% Budget
$3,832,364	20.8%

Budget Target
16.7%

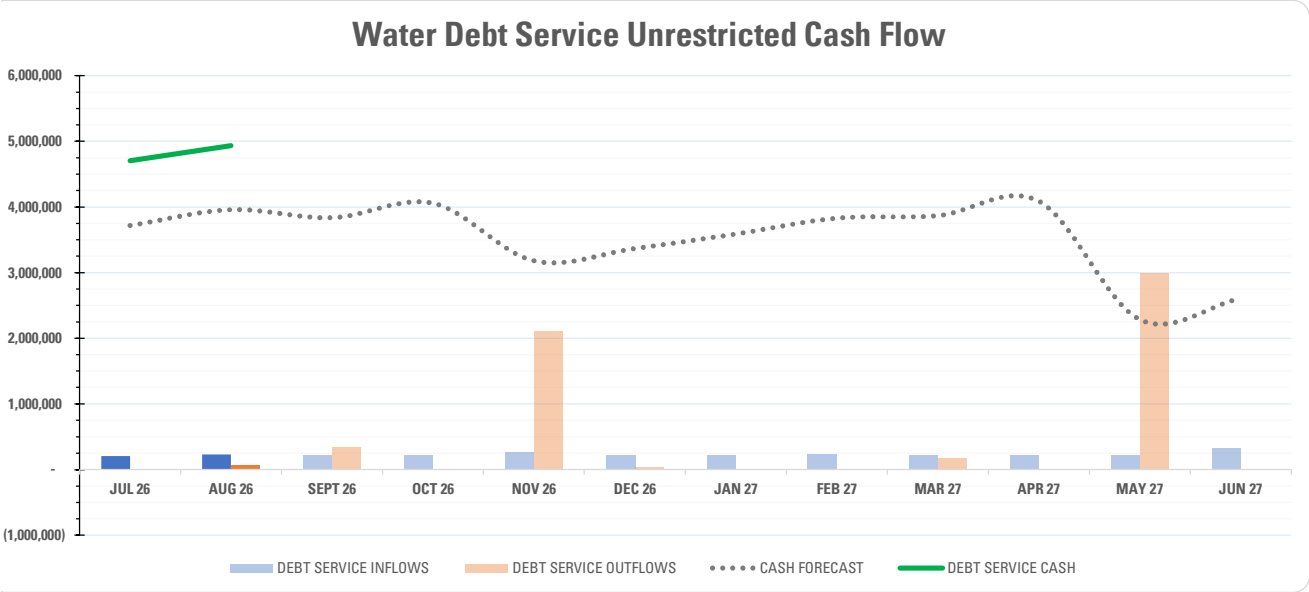
Water Expense



Expense YTD	% Budget
$1,876,945	11.4%

**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, 2026 to August 31, 2026



Debt Service Cash	Debt Service Cash Forecast
$4,934,661	$3,958,194

UNRESTRICTED CASH

Unrestricted Cash	Actual Funding Level	Target Funding Level	(Under)/Over Funded	% Funded
Debt Service Cash	$ 4,934,661	$ 3,837,180	$ 1,097,481	129%
Operating Cash	$ 5,107,862	$ -	$ 5,107,862	
Total Unrestricted Cash	**$ 10,042,523**	**$ 3,837,180**	**$ 6,205,343**	129%

POLICY RESERVES

Policy Reserve	Actual Funding Level	Max Policy Funding Level	(Under)/Over Funded	% Funded
Operating Reserve	$ 2,333,267	$ 6,925,610	$ (4,592,343)	34%
Capital Replacement Reserve	$ 1,140,003	$ 993,866	$ 146,137	115%
Emergency Reserve	$ 509,166	$ 500,000	$ 9,166	102%
Rate Stabilization Reserve	$ 1,023,874	$ 1,000,000	$ 23,874	102%
Total	$ 5,006,310	$ 9,419,476	$ (4,413,166)	53%

TOTAL CASH BALANCES [2]

Operating Cash	Debt Service Cash	Restricted Cash [1]	2026 Bond Cash	Total Water Cash
$5,107,862	$4,934,661	$16,146,229	$46,729,458	$72,918,209

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, 2026 to August 31, 2026

Schedule B

		A	B	C	D = C - B	E = B / C
		FY 27 July & August	FY 27 YTD	FY 27 Adopted Budget	(Over)/Under Budget $	YTD% Budget (16.70%)
1	**OPERATING REVENUE**					
2	Fixed Service Charges	$ 1,337,830	$ 1,337,830	$ 7,652,000	$ 6,314,170	17.5%
3	Retail Commodity Sales	1,489,743	1,489,743	7,052,000	5,562,257	21.1%
4	Wholesale Commodity	385,757	385,757	1,725,000	1,339,243	22.4%
5	Customer Charges	27,934	27,934	216,000	188,066	12.9%
6	Uncollectable Accounts	67	67	(41,600)	41,667	-0.2%
7	**TOTAL OPERATING REVENUE**	**3,241,330**	**3,241,330**	**16,603,400**	**13,362,070**	**19.5%**
8	**OPERATING EXPENSE**					
9	**Salaries and Benefits**					
10	Employee Wages	656,557	656,557	5,195,000	4,538,443	12.6%
11	Health Benefits	123,175	123,175	1,285,200	1,162,025	9.6%
12	CalPERS Retirement	50,401	50,401	426,600	376,199	11.8%
13	CalPERS Unfunded Accrued Liability	105,189	105,189	630,800	525,611	16.7%
14	Payroll Taxes	49,496	49,496	385,100	335,604	12.9%
15	Retiree Health	29,351	29,351	208,300	178,949	14.1%
16	Other Benefits	15,787	15,787	163,100	147,313	9.7%
17	**Total Salaries & Benefits**	**1,029,956**	**1,029,956**	**8,294,100**	**7,264,144**	**12.4%**
18	**Operations & Maintenance**					
19	Water System Maintenance	36,518	36,518	411,100	374,582	8.9%
20	Treatment Expense	114,777	114,777	635,800	521,023	18.1%
21	Operating Electricity	59,904	59,904	712,600	652,696	8.4%
22	Vehicles and Equipment	56,684	56,684	362,450	305,766	15.6%
23	Transmission and Distribution	84,194	84,194	225,900	141,706	37.3%
24	Operating Facilities	1,584	1,584	203,700	202,116	0.8%
25	Permits and Fees	5,324	5,324	98,200	92,876	5.4%
26	Cathodic Protection Program	-	-	350,000	350,000	0.0%
27	**Total Operations & Maintenance**	**358,986**	**358,986**	**2,999,750**	**2,640,764**	**12.0%**
28	**General & Administrative**					
29	Professional Services	44,222	44,222	636,480	592,258	6.9%
30	Grant / Water Transfers Consulting	985	985	49,770	48,785	2.0%
31	Insurance	151,420	151,420	408,050	256,630	37.1%
32	Customer Service and Billing	42,790	42,790	253,200	210,410	16.9%
33	Office Equipment and Supplies	66,502	66,502	273,590	207,088	24.3%
34	Administrative Office Maintenance	27,292	27,292	244,590	217,298	11.2%
35	Information Technology	12,248	12,248	151,200	138,952	8.1%
36	Legal Fees	9,477	9,477	130,140	120,663	7.3%
37	Dues and Memberships	23,461	23,461	66,600	43,139	35.2%
38	Board of Directors	10,104	10,104	192,860	182,756	5.2%
39	Safety, Training and Conferences	15,503	15,503	123,890	108,387	12.5%
40	Outreach, Publications and Advertising	1,226	1,226	27,000	25,774	4.5%
41	**Total General & Administrative**	**405,231**	**405,231**	**2,557,370**	**2,152,139**	**15.8%**
42	**TOTAL OPERATING EXPENSE**	**1,794,172**	**1,794,172**	**13,851,220**	**12,057,048**	**13.0%**
43	**NET OPERATING INCOME / (LOSS)**	**1,447,158**	**1,447,158**	**2,752,180**	**1,305,022**	
44	**NON-OPERATING INCOME / (EXPENSE)**					
45	Outside Service Contracts (Net)	34,594	34,594	197,000	162,406	17.6%
46	Property Tax	-	-	359,000	359,000	0.0%
47	Developer Fees	7,290	7,290	46,000	38,710	15.8%
48	Other Non-Operating Revenue	126,700	126,700	123,800	(2,900)	102.3%
49	Interest Revenue	422,450	422,450	981,000	558,550	43.1%
50	Miscellaneous Expense	(1,305)	(1,305)	(12,260)	(10,955)	10.6%
51	**NET NON-OPERATING INCOME / (LOSS)**	**589,729**	**589,729**	**1,694,540**	**1,104,811**	**34.8%**
52	**NET INCOME / (LOSS)**	**2,036,887**	**2,036,887**	**4,446,720**	**2,409,833**	
53	Transfer Out - Capital Projects	(81,468)	(81,468)	(2,592,100)	(2,510,632)	3.1%
54	Transfer Out - Policy Reserves			(1,173,785)		
55	Transfer Out - Debt Service	-	-	-	-	0.0%
56	**INCREASE / (DECREASE) TO CASH RESERVES**	**$ 1,955,419**	**$ 1,955,419**	**$ 680,835**	**$ (1,274,584)**	

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Schedule B: Water Operations (Unaudited)

Schedule B displays financial reporting information for Water Operations during fiscal year (FY) 27. Column (A) represents current month activity for FY 27. Column (B) displays year-to-date (YTD) activity for FY 27 as of the end of the reporting month. Column (C) displays the FY 27 adopted budget. Column (D) compares YTD activity to the FY 27 adopted budget and column (E) represents the YTD activity as a percentage of the adopted budget.

Operating Revenue – Total operating revenue is at 19.5% of budget.

Operating Expense – Total operating expense is at 13.0% of budget.

- **Line 23 Transmission and Distribution** is trending over budget due to purchase of hydrant flushing system.
- **Line 31 Insurance** is trending over budget due to timing of annual insurance payments paid in July.
- **Line 33 Office Equipment and Supplies** is trending over budget due to purchase of Dell computers and timing of annual prepaid license fees.
- **Line 37 Dues and Memberships** are 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 34.8% of budget.

- **Line 48 Other Non-Operating Revenue** This account is trending over budget due to Pine Grove customer billings for July and August. Future billings are expected to transition to water sales.
- **Line 49 Interest Revenue** is trending over budget due to higher than anticipated interest rates and the 2024 and 2026 bond proceeds invested in CAMP.

Net Income / (Loss) – As of August 2026, net income is $2,036,887.

Increase / (Decrease) to Cash Reserves – As of August 2026, unrestricted cash reserves for water operations is estimated to have increased by $1,955,419 through the reporting month.

Amador Water Agency
Water Debt Service (Unaudited)
For the Period Jul 1, 2026 to August 31, 2026

Schedule C

		A	B	C	D = C-A	E = D/A
		FY 27 July & August	FY 27 YTD	FY 27 Adopted Budget	(Over)/Under Budget $	YTD% Budget (16.70%)
1	**FUNDING SOURCES**					
2	Debt Service Charges - AWS	$ 319,739	$ 319,739	$ 2,022,800	$ 1,703,061	15.8%
3	Debt Service Charges - La Mel Heights	1,666	1,666	11,400	9,734	14.6%
4	Debt Service Charges - Camanche	3,040	3,040	26,200	23,160	11.6%
5	Debt Service Charges - CAWP	88,829	88,829	588,100	499,271	15.1%
6	Debt Service Charges - Ridge Cluster	20,815	20,815	42,000	21,185	49.6%
7	City of Plymouth Reimbursement	-	-	149,200	149,200	0.0%
8	Transfer In - Ridge Cluster Debt Reserve	-	-	78,500	78,500	0.0%
9	Transfer In - CFD No.1	-	-	117,600	117,600	0.0%
10	Transfer In - Debt Service Charges Reserve	-	-	801,380	801,380	0.0%
11	Transfer In - Water Operations	-	-	-	-	0.0%
12	Capitalized Interest	-	-	1,934,600	1,934,600	0.0%
13	**TOTAL FUNDING SOURCES**	**434,089**	**434,089**	**5,771,780**	**5,337,691**	**7.5%**
14	**DEBT SERVICE PAYMENTS**					
15	**Principal**					
16	BNY Mellon Bond Series 2016A - Principal	-	-	-	-	0.0%
17	GSL COP USDA - Principal	-	-	155,000	155,000	0.0%
18	Pioneer Phase III USDA - Principal ($3M)	-	-	64,000	64,000	0.0%
19	Pioneer Phase III USDA - Principal ($1.9M)	-	-	42,000	42,000	0.0%
20	Ione Hydro State of CA CEC - Principal	-	-	152,900	152,900	0.0%
21	Ridge Cluster DWR/SWRCB - Principal	-	-	114,300	114,300	0.0%
22	Tanner Hydro Amador County - Principal	19,223	19,223	82,600	63,377	23.3%
23	Environ Review Amador County - Principal	8,229	8,229	33,200	24,971	24.8%
24	2024A Notes - Principal	-	-	-	-	0.0%
25	2026A Refunding (2016A) - Principal	-	-	1,000,000	1,000,000	0.0%
26	2026A Refunding (2024A) - Principal	-	-	-	-	0.0%
27	**Total Principal**	**27,453**	**27,453**	**1,644,000**	**1,616,547**	**1.7%**
28	**Interest**					
29	BNY Mellon Bond Series 2016A - Interest	-	-	-	-	0.0%
30	GSL COP USDA - Interest	-	-	184,400	184,400	0.0%
31	Pioneer Phase III USDA - Interest ($3M)	-	-	34,300	34,300	0.0%
32	Pioneer Phase III USDA - Interest ($1.9M)	-	-	19,800	19,800	0.0%
33	Ione Hydro State of CA CEC - Interest	-	-	10,100	10,100	0.0%
34	Ridge Cluster DWR/SWRCB - Interest	-	-	6,200	6,200	0.0%
35	Tanner Hydro Amador County - Interest	4,834	4,834	17,200	12,366	28.1%
36	Environ Review Amador County - Interest	152	152	400	248	38.1%
37	2026A Refunding (2016A) - Interest	-	-	874,900	874,900	0.0%
38	2026A Refunding (2024A) - Interest	-	-	967,700	967,700	0.0%
39	2026B COPs - Capitalized Interest	-	-	1,934,600	1,934,600	0.0%
40	**Total Interest**	**4,986**	**4,986**	**4,049,600**	**4,044,614**	**0.1%**
41	Arbitrage Rebate	-	-	-	-	0.0%
42	Cost of Issuance Expense 2016	31,617	31,617	-	(31,617)	0.0%
43	Transfer Out - Debt Covenant Requirements	-	-	78,180	78,180	0.0%
44	**TOTAL DEBT SERVICE PAYMENT**	**64,056**	**64,056**	**5,771,780**	**5,707,724**	**1.1%**
45	**INCREASE / (DECREASE) TO RESERVES**	**$ 370,033**	**$ 370,033**	**$ -**	**$ (370,033)**	

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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) 27. Column (A) represents current month activity for FY 27. Column (B) displays year-to-date (YTD) activity for FY 27 as of the end of the reporting month. Column (C) displays the FY 27 adopted budget. Column (D) compares YTD activity to the FY 27 adopted budget and column (E) represents the YTD activity as a percentage of the adopted budget.

Funding Sources – Total funding sources are at 7.5% 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 1.1% of budget.

- **Line 16 BNY Mellon Bond Series 2016A – Principal** is due annually in May.
- **Line 17 GSL COP USDA – Principal** is due annually in September.
- **Lines 18-19 Pioneer Phase III USDA – Principal** is due annually in November.
- **Line 20 Ione Hydro State of CA CEC – Principal** is paid bi-annually in December and June.
- **Line 21 Ridge Cluster – Principal** is paid bi-annually in September and March.
- **Line 22 Tanner Hydro Amador County – Principal** is due quarterly in July, October, January and April.
- **Line 23 Environ Review Amador County – Principal** is due quarterly in July, October, January and April.
- **Line 29 BNY Mellon Bond Series 2016A – Interest** is due bi-annually in November and May.
- **Line 30 GSL COP – Interest** is paid bi-annually in September and March.
- **Lines 31-32 Pioneer Phase III USDA – Interest** is due bi-annually in November and May.
- **Line 33 Ione Hydro State of CA CEC – Interest** is due bi-annually in November and June.
- **Line 34 Ridge Cluster – Interest** is due bi-annually in September and March.
- **Line 35 Tanner Hydro Amador County – Interest** is due quarterly in July, October, January and April.
- **Line 36 Environ Review Amador County – Interest** is due quarterly in July, October, January and April.
- **Line 38 2024 Bonds – Interest** is paid by the trustee from capitalized interest proceeds.
- **Line 41 Arbitrage Rebate** is a result of the 2026A and 2026B financing and could not be estimated during the original budget process.
- **Line 42 Cost of Issuance Expense 2016** is a result of the 2026A and 2026B financing and could not be estimated during the original budget process.

Line 43 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.

Amador Water Agency
Community Facilities District (Unaudited)
For the Period Jul 1, 2026 to August 31, 2026

Schedule D

		A	B	C	D = C-A	E = D/A
		FY 27 July & August	FY 27 YTD	FY 27 Adopted Budget	(Over)/Under Budget $	YTD% Budget (16.70%)
1	**REVENUE**					
2	CFD Revenue	$ -	$ -	$ 294,000	$ 294,000	0.0%
3	Transfer In - CFD No.1 Water Treatment Plant	-	-	137,600	137,600	0.0%
4	**TOTAL REVENUE**	**-**	**-**	**431,600**	**431,600**	**0.0%**
5	**EXPENSE**					
6	**General & Administrative**					
7	Administrative Fees	-	-	14,000	14,000	0.0%
8	**Total General & Administrative**	**-**	**-**	**14,000**	**14,000**	**0.0%**
9	**TOTAL EXPENSE**	**-**	**-**	**14,000**	**14,000**	**0.0%**
10	**NET INCOME / (LOSS)**	**-**	**-**	**417,600**	**417,600**	
11	Transfer to Capital Projects	(30,268)	(30,268)	(300,000)	(269,732)	10.1%
12	Transfer to Debt Service	-	-	(117,600)	(117,600)	0.0%
13	**INCREASE / (DECREASE) TO RESERVES**	**(30,268)**	**(30,268)**	**-**	**30,268**	

**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 27. Column (B) displays year-to-date (YTD) activity during FY 27 as of the end of the reporting month. Column (C) shows the FY 27 adopted budget. Column (D) compares YTD activity to the FY 27 adopted budget and column (E) represents the YTD activity as a percentage of the adopted 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 27 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, 2026 to August 31, 2026

Schedule E

			A	B	C	D = B / C
	SYSTEM		FY 27 July & August	FY 27 YTD	FY 27 Adopted Budget	YTD% Budget (16.70%)
1		**FUNDING SOURCES**				
2		**Grant / Loan Proceeds**				
3		Grant Proceeds	-	-	-	0.0%
4		Loan Proceeds	59,547	59,547	14,227,482	0.4%
5		**Total Grant / Loan Proceeds**	**59,547**	**59,547**	**14,227,482**	**0.4%**
6		**Capacity Fees**				
7		Capacity Fee Receipts	485,051	485,051	-	0.0%
8		Capacity Fee Reserves	-	-	2,832,200	0.0%
9		**Total Capacity Fees**	**485,051**	**485,051**	**2,832,200**	**17.1%**
10		Transfer In - CFD No.1 Water Treatment Plant	30,268	30,268	300,000	10.1%
11		Transfer In - Operations	81,468	81,468	2,592,100	3.1%
12		**TOTAL FUNDING SOURCES**	**656,334**	**656,334**	**19,951,782**	**3.3%**
13		**WATER CAPITAL PROJECTS**				
14		**Funded by Grant / Loan**				
15	CAWP	CAWP Transmission Main Improvements and Tank D Repl.	14,725	14,725	3,500,000	0.4%
16	IONE	Ione Reliability, Site Security and Access	-	-	1,200,000	0.0%
17	TAN	Tanner Clearwell Replacement	23,977	23,977	7,004,975	0.3%
18	TAN	Tanner Backwash Drying Beds	20,845	20,845	2,522,507	0.8%
19		**Total Funded by Grant / Loan**	**59,547**	**59,547**	**14,227,482**	**0.4%**
20		**Funded by Capacity Fees**				
21	IONE	Arroyo Seco and Amador Street Pipeline Repl. (RRE)	-	-	832,200	0.0%
22	IONE	Mt. Crossman Tank - Site Acquisition	-	-	2,000,000	0.0%
23		**Total Funded by Capacity Fees**	**-**	**-**	**2,832,200**	**0.0%**
24		**Funded by CFD No.1**				
25	IONE	Ione Site Security and Access	30,268	30,268	300,000	10.1%
26		**Total Funded by CFD No.1**	**30,268**	**30,268**	**300,000**	**10.1%**
27		**Funded by Operations**				
28	TAN	Ridge Pump Station Generator	-	-	-	0.0%
29	AWA	Buckhorn WTP Finish Water Pumps Control Upgrade	-	-	19,800	0.0%
30	CAWP	Robin Lane Pipe Replacement	10,398	10,398	1,241,800	0.8%
31	TAN	Hayden Alley, Broadway, Borgh, Eureka, Tucker Hill Pipeline Repl	63,196	63,196	150,000	42.1%
32	CAWP	Upsize Madrone Tank Fill Line and McKenzie PRV	-	-	100,000	0.0%
33	AWA	EPA Homeland Security Plan	-	-	118,000	0.0%
34	AWA	ARC Flash Study	-	-	100,000	0.0%
35	AWA	SCADA System Upgrades	-	-	60,000	0.0%
36	AWA	Meters (New & Replacement)	6,698	6,698	52,500	12.8%
37	AWA	Repair & Replacement Expense	-	-	600,000	0.0%
38	AWA	Water Budget Analysis Rate Rev	1,176	1,176	-	0.0%
39	AWA	Capital Purchases	-	-	150,000	0.0%
40		**Total Funded by Operations**	**81,468**	**81,468**	**2,592,100**	**3.1%**
41		**TOTAL WATER CAPITAL PROJECTS**	**171,283**	**171,283**	**19,951,782**	**0.9%**
42		**INCREASE / (DECREASE) TO RESERVES**	**$ 485,051**	**$ 485,051**	**$ -**	

**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) 27. Column (A) represents current month activity during FY 27. Column (B) displays year-to-date (YTD) activity during FY 27 as of the end of the reporting month. Column (C) shows the FY 27 adopted budget. Column (D) represents the YTD activity as a percentage of the adopted budget.

Funding Sources – Total funding sources are at 3.3% of budget.

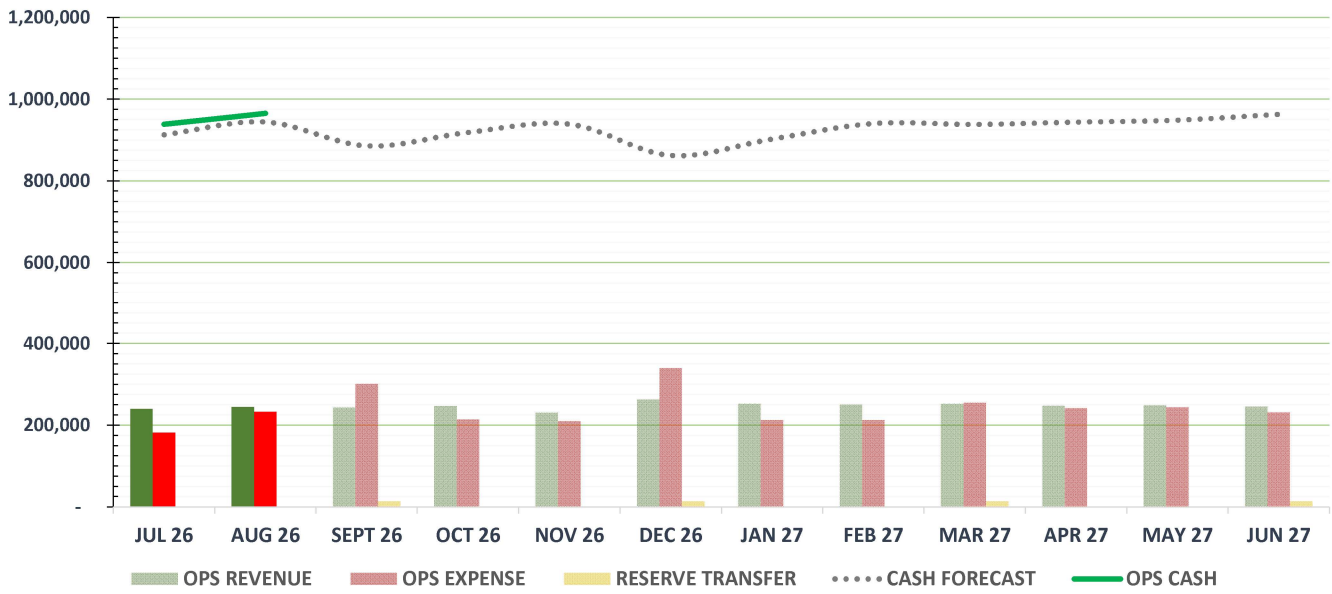
- **Line 2 Grant & Loan Proceeds**– As of August 2026 the Agency has grant and loan proceeds of $59,547.
- **Line 7 Capacity Fee Receipts** – As of August 2026 the Agency has collected $485,051 in capacity fees during FY 27. This line is not budgeted for at the beginning of the fiscal year, and during the mid-year budget process, the adopted budget is updated to actual receipts received in the first half of the FY.

Water Capital Projects – Total Water capital projects are at 0.9% of budget.

- **Lines 15-18** are funded by the debt issuance in 2024 and 2026.

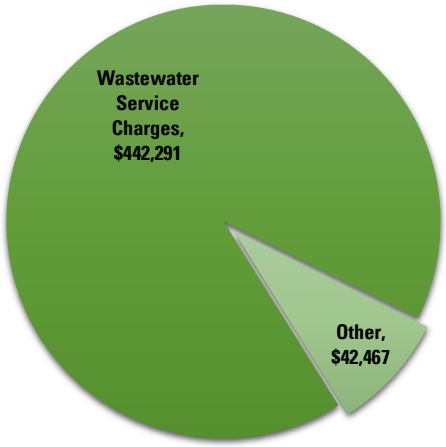
Amador Water Agency
Wastewater Dashboard (Unaudited)
For the Period Jul 1, 2026 to August 31, 2026

Wastewater Operations Unrestricted Cash Flow



Operating Cash	Operating Cash Forecast
$965,265	$913,231

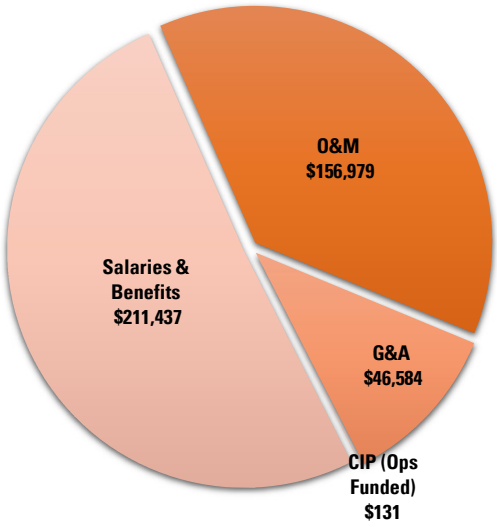
Wastewater Revenue



Revenue YTD	% Budget
$484,758	16.5%

Budget Target
16.7%

Wastewater Expense



Expense YTD	% Budget
$415,131	14.4%

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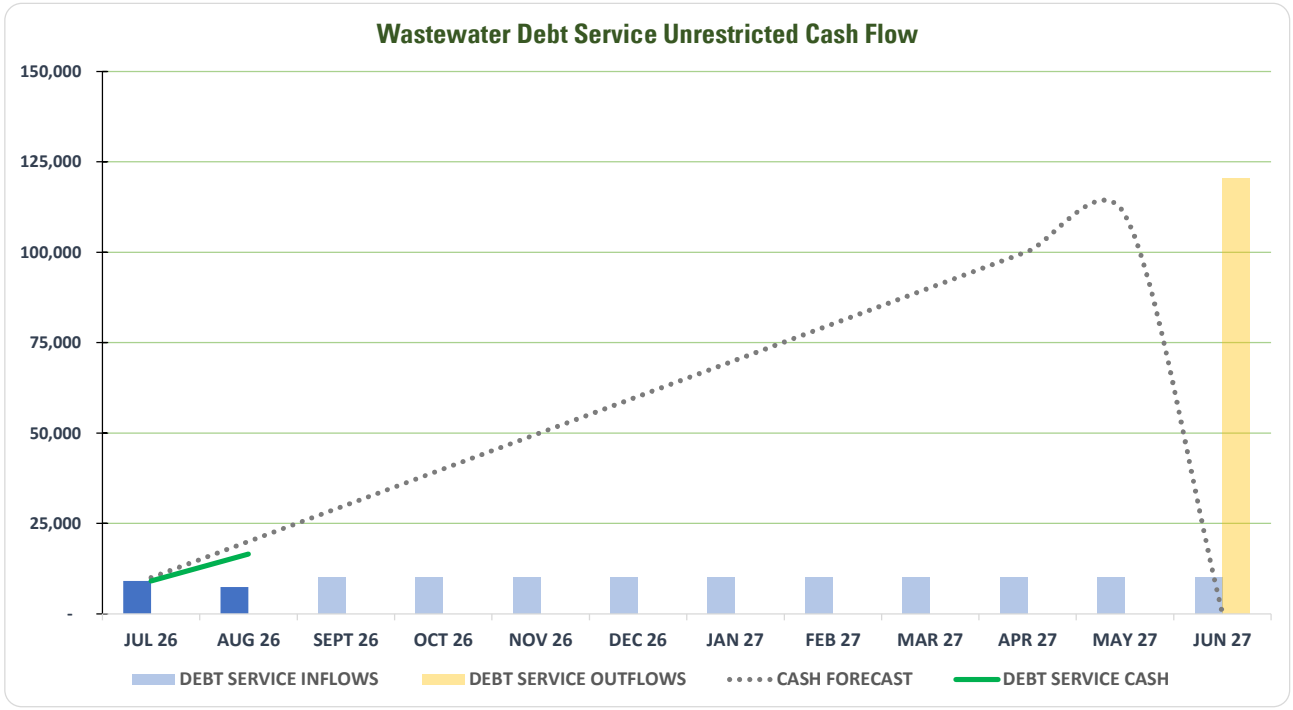
Amador Water Agency
Wastewater Dashboard (Unaudited)
For the Period Jul 1, 2026 to August 31, 2026



Debt Service Cash	Debt Service Forecast
$16,592	$20,050

UNRESTRICTED CASH

Unrestricted Cash	Actual Funding Level	Target Funding Level	(Under) Over Funded	% Funded
Debt Service Cash	$ 16,592	$ 120,300	$ (103,708)	14%
Operating Cash	$ 965,265	$ -	$ 965,265	
Total	**$ 981,857**	**$ 120,300**	**$ 861,557**	**14%**

POLICY RESERVES

Policy Reserve	Actual Funding Level	Max Policy Funding Level	(Under) Over Funded	% Funded
Operating Reserve	$ 217,858	$ 1,440,490	$ (1,222,632)	15%
Capital Replacement Reserve	$ 79,614	$ 75,168	$ 4,446	106%
Emergency Reserve	$ 254,588	$ 500,000	$ (245,412)	51%
Rate Stabilization Reserve	$ 102,200	$ 100,000	$ 2,200	102%
Total	**$ 654,260**	**$ 2,115,658**	**$ (1,461,398)**	**31%**

TOTAL CASH BALANCES [2]

Operating Cash	Debt Service Cash	Restricted Cash [1]	Total Wastewater Cash
$965,265	$16,592	$1,535,106	$2,516,963

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, 2026 to August 31, 2026

Schedule F

		A	B	C	D = C - B	E = B / C
		FY 27 July & August	FY 27 YTD	FY 27 Adopted Budget	(Over)/Under Budget $	YTD% Budget (16.70%)
1	**OPERATING REVENUE**					
2	WW Service Charges	$ 442,291	$ 442,291	$ 2,622,000	$ 2,179,709	16.9%
3	Customer Charges	890	890	5,700	4,810	15.6%
4	Uncollectable Accounts	-	-	(6,200)	6,200	0.0%
5	**TOTAL OPERATING REVENUE**	**443,181**	**443,181**	**2,621,500**	**2,178,319**	**16.9%**
6	**OPERATING EXPENSE**					
7	**Salaries and Benefits**					
8	Employee Wages	140,761	140,761	901,500	760,739	15.6%
9	Health Benefits	27,607	27,607	221,000	193,393	12.5%
10	CalPERS Retirement	11,690	11,690	78,000	66,310	15.0%
11	CalPERS Unfunded Accrued Liability	11,688	11,688	70,100	58,412	16.7%
12	Payroll Taxes	10,534	10,534	67,000	56,466	15.7%
13	Retiree Health	5,636	5,636	39,900	34,264	14.1%
14	Other Benefits	3,521	3,521	24,800	21,279	14.2%
15	**Total Salaries & Benefits**	**211,437**	**211,437**	**1,402,300**	**1,190,863**	**15.1%**
16	**Operations & Maintenance**					
17	Wastewater System Maintenance	4,249	4,249	46,300	42,051	9.2%
18	Repair & Replacement Expense	-	-	30,600	30,600	0.0%
19	Treatment Expense	87,434	87,434	451,000	363,566	19.4%
20	Operating Electricity	24,463	24,463	145,000	120,537	16.9%
21	Vehicles and Equipment	11,578	11,578	141,650	130,072	8.2%
22	Distribution and Collection	8,048	8,048	111,990	103,942	7.2%
23	Permits and Fees	1,392	1,392	87,200	85,808	1.6%
24	Disposal	19,205	19,205	65,000	45,795	29.5%
25	Operating Facilities	610	610	74,100	73,490	0.8%
26	Capital Purchases	-	-	15,000	15,000	0.0%
27	**Total Operations & Maintenance**	**156,979**	**156,979**	**1,167,840**	**1,010,861**	**13.4%**
28	**General & Administrative**					
29	Professional Services	6,631	6,631	85,820	79,189	7.7%
30	Grant Consulting	109	109	5,530	5,421	2.0%
31	Insurance	18,287	18,287	55,550	37,263	32.9%
32	Customer Service and Billing	4,245	4,245	28,000	23,755	15.2%
33	Office Equipment and Supplies	6,296	6,296	30,620	24,324	20.6%
34	Administrative Office Maintenance	3,339	3,339	27,010	23,671	12.4%
35	Information Technology	1,361	1,361	16,800	15,439	8.1%
36	Legal Fees	593	593	14,460	13,867	4.1%
37	Dues and Memberships	2,590	2,590	7,400	4,810	35.0%
38	Board of Directors	1,123	1,123	21,440	20,317	5.2%
39	Safety, Training and Conferences	1,873	1,873	15,210	13,337	12.3%
40	Outreach, Publications and Advertising	136	136	3,000	2,864	4.5%
41	**Total General & Administrative**	**46,582**	**46,582**	**310,840**	**264,258**	**15.0%**
42	**TOTAL OPERATING EXPENSE**	**414,998**	**414,998**	**2,880,980**	**2,465,982**	**14.4%**
43	**NET OPERATING INCOME / (LOSS)**	**28,183**	**28,183**	**(259,480)**	**(287,663)**	
44	**NON-OPERATING INCOME / (EXPENSE)**					
45	Outside Service Contracts (Net)	19,533	19,533	156,000	136,468	12.5%
46	Property Tax	-	-	39,980	39,980	0.0%
47	Standby Charges	2,690	2,690	16,000	13,310	16.8%
48	Developer Fees	788	788	3,000	2,212	26.3%
49	Other Non-Operating Revenue	63	63	1,100	1,037	5.7%
50	Interest Revenue	18,504	18,504	105,000	86,496	17.6%
51	Miscellaneous Expense	(2)	(2)	(1,140)	(1,138)	0.2%
52	**NET NON-OPERATING INCOME / (LOSS)**	**41,575**	**41,575**	**319,940**	**278,365**	**13.0%**
53	**NET INCOME / (LOSS)**	**69,758**	**69,758**	**60,460**	**(9,298)**	
54	Transfer Out - Capital Projects	(131)	(131)	-	131	0.0%
55	Transfer Out - Policy Reserves	-	-	(55,000)		
56	Transfer Out - Debt Service	-	-	-	-	0.0%
57	**INCREASE / (DECREASE) TO CASH RESERVES**	**$ 69,628**	**$ 69,628**	**$ 8,460**	**$ (61,168)**	

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Schedule F: Wastewater Operations

Schedule F displays financial reporting information for Agency Wastewater Operations during fiscal year (FY) 27. Column (A) represents current month activity for FY 27. Column (B) displays year-to-date (YTD) activity for FY 27 as of the end of the reporting month. Column (C) shows the FY 27 adopted budget. Column (D) compares YTD activity to the FY 27 adopted budget and column (E) represents the YTD activity as a percentage of the adopted budget.

Operating Revenue – Total operating revenue is at 16.9% of budget.

Operating Expense – Total operating expense is at 14.4% of budget.

- **Line 24 Disposal** is trending over budget due to higher than expected Wastewater disposal expenses.
- **Line 31 Insurance** is trending over budget due to timing of annual insurance payments paid in July.
- **Line 37 Dues and Memberships** are trending over budget due to the timing of dues and memberships for the new FY.

Non-Operating Revenue / (Expense) – Non-Operating Revenue / (Expense) is at 13.0% of budget.

- **Line 45 Outside Service Contracts** 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 credit and an eventual payment to the Agency. This account is trending over budget due to a public auction settlement received.
- **Line 50 Interest Revenue** is trending over budget due to higher than anticipated interest rates.

Net Income / (Loss) – As of August 2026, net income is $69,758.

Increase / (Decrease) to Reserves – As of August 2026, unrestricted cash reserves for wastewater operations is estimated to have increased by $69,628 this fiscal year.

Amador Water Agency
Wastewater Debt Service (Unaudited)
For the Period Jul 1, 2026 to August 31, 2026

Schedule G

		A	B	C	D = C - B	E = B / C
		FY 27 July & August	FY 27 YTD	FY 27 Adopted Budget	(Over)/Under Budget $	YTD% Budget (16.70%)
1	**FUNDING SOURCES**					
2	Debt Service Charges - General	$ 8,398	$ 8,398	$ 59,300	$ 50,902	14.2%
3	Debt Service Charges - Camanche	8,194	8,194	61,000	52,806	13.4%
4	Transfers In - Operating	-	-	-	-	0.0%
5	**TOTAL FUNDING SOURCES**	**16,592**	**16,592**	**120,300**	**103,708**	**14%**
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	-	-	19,300	19,300	0.0%
13	Wastewater Internal Camanche - Interest	-	-	15,700	15,700	0.0%
14	**Total Interest**	**-**	**-**	**35,000**	**35,000**	**0.0%**
15	**TOTAL DEBT SERVICE**	**-**	**-**	**120,300**	**120,300**	**0.0%**
16	**INCREASE / (DECREASE) TO RESERVES**	**$ 16,592**	**$ 16,592**	**$ -**	**$ (16,592)**	

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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) 27. 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's activity during FY 27. Column (B) displays year-to-date (YTD) activity during FY 27 as of the end of the reporting month. Column (C) shows the FY 27 adopted budget. Column (D) compares YTD activity to the FY 27 adopted budget and column (E) represents the YTD activity as a percentage of the adopted budget.

Funding Sources – Total funding sources are at 14% of 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 annually in June 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, 2026 to August 31, 2026

Schedule H

	System		A FY 27 July & August	B FY 27 YTD	C FY 27 Adopted Budget	D = B / C YTD% Budget (16.70%)
1		**FUNDING SOURCES**				
2		Grant Funding	$ -	$ -	$ -	0.0%
3		**Total Grant**	**-**	**-**	**-**	**0.0%**
4		**Capacity Fees**				
5		Capacity Fee Receipts	11,922	11,922	-	0.0%
6		Capacity Fee Reserves	-	-	57,250	0.0%
7		**Total Capacity Fees**	**11,922**	**11,922**	**57,250**	**20.8%**
8		Transfer In From Operations	131	131	-	0.0%
9		**TOTAL FUNDING SOURCES**	**12,053**	**12,053**	**57,250**	**21.1%**
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		**Total Funded by Capacity Fees**	**-**	**-**	**57,250**	**0.0%**
19		**Funded by Operations**				
20		Sewer Budget Analysis and Rate Review	131	131	-	0.0%
21		**Total Funded by Operations**	**131**	**131**	**-**	**0.0%**
22		**TOTAL WASTEWATER CAPITAL PROJECTS**	**131**	**131**	**57,250**	**0.2%**
23		**INCREASE / (DECREASE) TO RESERVES**	**$ 11,922**	**$ 11,922**	**$ -**	

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Schedule H: Wastewater Capital

Schedule H displays financial reporting information for Wastewater capital projects during fiscal year (FY) 27. Column (A) represents current month's activity for FY 27. Column (B) displays year-to-date (YTD) activity for FY 27 as of the end of the reporting month. Column (C) shows the FY 27 adopted budget. Column (D) represents the YTD activity as a percentage of the adopted budget.

- **Line 5 Capacity Fee Receipts** had total activity of $11,922 through the month of August 2026.

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's activity for FY 27. Column (B) displays year-to-date (YTD) activity for FY 27 as of the end of the reporting month. Column (C) shows the FY 27 adopted budget. Column (D) represents the YTD activity as a percentage of the adopted budget.

As of August 2026, total salaries and benefits expense is at 12.8% of budget, mainly due to vacant positions.

		A	B	C	D = B / C
		FY 27 July & August	FY 27 YTD	FY 27 Adopted Budget	YTD% Budget (16.70%)
1	**SALARIES AND BENEFITS**				
2	Employee Wages	$ 797,318	$ 797,318	$ 6,096,500	13.1%
3	Health Benefits	150,782	150,782	1,506,200	10.0%
4	CalPERS Retirement	62,091	62,091	504,600	12.3%
5	CalPERS Unfunded Accrued Liability	116,877	116,877	700,900	16.7%
6	Payroll Taxes	60,029	60,029	452,100	13.3%
7	Retiree Health	34,987	34,987	248,200	14.1%
8	Other Benefits	19,308	19,308	187,900	10.3%
9	**TOTAL SALARIES AND BENEFITS**	**$ 1,241,392**	**$ 1,241,392**	**$ 9,696,400**	**12.8%**