



**Monroe County Water Authority
Annual Investment Report**

**For the Period Ending
DECEMBER 31, 2025**

MONROE COUNTY WATER AUTHORITY
DECEMBER 31, 2025 INVESTMENT REPORT
MONROE COUNTY WATER AUTHORITY HELD FUNDS

	<u>Cash on Hand</u>	<u>Money Market/CDs/ US T-Bills</u>
Beginning Balance: As of 1/1/25		
Water Revenue*	\$ 489,962	\$ 7,407,069
Operations & Maintenance*	6,460,974	5,233,805
General Fund	-	20,548,404
Renewal & Replacement	-	32,044,134
Debt Service	-	3,644,677
OPEB Fund	-	37,485,581
Rate Stabilization Fund	-	11,750,000
Total	\$ 6,950,936	\$ 118,113,670

Ending Balance: As of 12/31/25		
Water Revenue*	\$ 375,181	\$ 8,407,046
Operations & Maintenance*	5,786,546	4,825,767
General Fund	-	19,432,042
Renewal & Replacement	-	31,758,834
Debt Service	-	4,405,454
OPEB Fund	-	39,485,581
PFAS	-	2,927,688
Rate Stabilization Fund	-	13,750,000
Total	\$ 6,161,727	\$ 124,992,412

Interest Received:	DECEMBER	DECEMBER
	2025	2024
Money Market/Cd's/US T-Bills	\$ 4,909,983	\$ 4,922,837
Interest Accrued -	1,902,912	1,990,032

* Earnings Credit

TRUSTEE HELD FUNDS

Beginning Balance: As of 1/1/25	
Debt Service	\$ 8,880
Debt Service Reserve*	1,565,042
Capital Improvement Fund*	10,561,115
New Construction Fund*	5,409,833

Ending Balance: As of 12/31/25	
Debt Service	\$ 7,900
Debt Service Reserve*	1,613,043
Capital Improvement Fund*	8,716,916
New Construction Fund*	5,667,074

Accrued interest	\$ 243,557
Interest Earned 2025	779,301

**BANK OF NEW YORK
STATEMENT OF CHANGES IN TRUSTEE FUNDS
FOR PERIOD ENDING DECEMBER 31, 2025**

	Debt Service Reserve Funds	Debt Service Funds	Capital Improvement Fund	New Construction Fund
CASH RECEIPTS				
Cash Balance Jan 1	\$ 27,107	\$ 40	\$ -	\$ -
Investment Liquidations	912,385	2,398,541	22,808,620	7,678,899
Interest Received	48,001	7,021	467,031	257,248
Transfer from Other Funds	-	11,664,203	1,740,500	-
Total	\$ 987,493	\$ 14,069,805	\$ 25,016,151	\$ 7,936,147
CASH DISBURSEMENTS				
Property Additions	\$ -	\$ -	\$ 4,080,062	\$ -
Interest to Bondholders	-	6,645,077	-	-
Bond Maturities & Purchases	-	5,035,000	-	-
Investment Purchases	932,970	2,389,728	20,936,089	7,936,147
Transfers to Other Funds	-	-	-	-
Cash Balance Dec 31, 2025	54,523	-	-	-
Total	\$ 987,493	\$ 14,069,805	\$ 25,016,151	\$ 7,936,147
Investments at Dec 31				
Investments (at cost)	\$ 1,558,520	\$ 7,900	\$ 8,716,916	\$ 5,667,074
Accrued Interest	850	-	76,094	166,613
Total	\$ 1,559,370	\$ 7,900	\$ 8,793,010	\$ 5,833,687
Cash & Investment Balance at 1/1/25	\$ 1,565,042	\$ 8,880	\$ 10,561,115	\$ 5,409,833
Cash & Investment Balance at 12/31/25	\$ 1,613,043	\$ 7,900	\$ 8,716,916	\$ 5,667,074

Monroe County Water Authority
Trustee Investments
As of December 31, 2025

<u>FUND</u>	<u>TYPE</u>	<u>PURCHASE DATE</u>	<u>MATURITY DATE</u>	<u>DAYS TO MATURITY</u>	<u>FACE VALUE</u>	<u>PURCHASE PRICE</u>	<u>VALUE* 12/31/2025</u>	<u>YIELD</u>	<u>(PREMIUM) DISCOUNT AMORT</u>	<u>ACCRUED INTEREST</u>
2012 DSR	T-BILLS	12/12/25	09/03/26	246	\$ 482,000.00	\$ 470,151.27	\$ 471,015.22	3.42%		\$ 850.00
					\$ 482,000.00	\$ 470,151.27	\$ 471,015.22			
				average days to maturity	246		weighted average yield	3.42%		
2013 DSR	T-BOND SLUG	12/05/23	10/01/42	6118	\$ 1,088,369.00	\$ 1,088,369.00	\$ 1,088,369.00	2.70%		
					\$ 1,088,369.00	\$ 1,088,369.00	\$ 1,088,369.00			
				average days to maturity	6118		weighted average yield	2.70%		
CAP IMPROVE	T-BILLS	04/17/25	01/22/26	22	\$ 672,000.00	\$ 652,060.27	\$ 670,669.44	3.93%		18,373.00
				50	953,000.00	929,770.49	948,473.25	4.03%	18,021.00	
				78	732,000.00	714,793.32	726,553.92	3.63%	11,106.00	
				106	930,000.00	910,633.19	920,532.60	3.94%	9,638.00	
				134	1,570,000.00	1,538,444.09	1,549,888.30	3.58%	11,029.00	
				162	1,696,000.00	1,661,318.92	1,669,762.88	3.58%	7,927.00	
					\$ 6,553,000.00	\$ 6,407,020.28	\$ 6,485,880.39			
average days to maturity	92		weighted average yield	3.74%						
NEW CONST	T-BILLS	02/20/25	01/22/26	22	3,525,000.00	3,394,600.85	3,518,020.50	4.12%		121,861.00
				162	\$ 2,355,000.00	\$ 2,269,055.19	\$ 2,318,568.15	4.03%	44,752.00	
					\$ 5,880,000.00	\$ 5,663,656.04	\$ 5,836,588.65			
	average days to maturity	162		weighted average yield	4.08%					
TOTAL			TOTALS		\$ 14,003,369.00	\$ 13,629,196.59	\$ 13,881,853.26		\$ -	\$ 243,557.00
% In T-Bills	92.23%									
% in T-Bonds	7.77%									
	<u>100.00%</u>									
			Portfolio average days	1655		Portfolio weighted average yield		3.79%		

Monroe County Water Authority
Local Investments
As of December 31, 2025

<u>FUND</u>	<u>TYPE</u>	<u>PURCHASE DATE</u>	<u>MATURITY DATE</u>	<u>DAYS TO MATURITY</u>	<u>FACE VALUE</u>	<u>PURCHASE PRICE</u>	<u>VALUE*</u>	<u>YIELD</u>	<u>ACCRUED INTEREST</u>
OPEB									
	T-BILL	02/10/25	01/22/26	22	\$ 3,000,000.00	\$ 2,883,801.67	\$ 2,994,060.00	4.21%	108,808.92
	T-BILL	03/10/25	01/22/26	22	3,000,000.00	2,898,637.50	2,993,182.07	3.98%	91,481.25
	T-BILL	08/19/25	02/12/26	43	1,700,000.00	1,667,235.33	1,693,047.00	4.05%	24,804.74
	T-BILL	03/07/25	02/19/26	50	3,000,000.00	2,889,047.08	2,985,750.00	3.97%	93,150.56
	T-BILL	07/23/25	03/19/26	78	2,000,000.00	1,947,632.44	1,983,253.92	4.08%	23,951.97
	T-BILL	04/23/25	04/16/26	106	3,100,000.00	2,982,885.27	3,065,650.71	3.97%	82,439.28
	T-BILL	05/15/25	05/14/26	134	3,000,000.00	2,881,366.33	2,961,570.00	4.08%	74,927.10
	T-BILL	06/17/25	06/11/26	162	2,483,000.00	2,386,630.08	2,441,198.51	4.07%	51,272.04
	T-BILL	07/22/25	07/09/26	190	3,000,000.00	2,886,186.67	2,946,720.00	4.05%	52,379.46
	T-BILL	08/08/25	08/06/26	218	3,000,000.00	2,887,107.00	2,938,710.00	3.89%	45,095.00
	T-BILL	09/12/25	09/03/26	246	2,600,000.00	2,510,448.20	2,538,370.25	3.62%	27,670.50
	T-BILL	10/06/25	10/01/26	274	2,960,000.00	2,856,932.80	2,882,105.96	3.62%	24,621.80
	T-BILL	11/12/25	10/01/26	274	2,700,000.00	2,615,672.78	2,628,948.00	3.61%	12,792.43
	T-BILL	11/17/25	10/29/26	302	2,380,000.00	2,299,207.46	2,309,715.16	3.67%	10,974.50
	T-BILL	12/10/25	11/27/26	331	2,950,000.00	2,850,198.22	2,859,553.00	3.60%	5,954.13
					<u>\$ 40,873,000.00</u>	<u>\$ 39,442,988.83</u>	<u>\$ 40,221,834.59</u>		
			average days to maturity	163		weighted average yield		3.90%	
R & R									
	T-BILL	01/29/25	01/22/26	22	\$ 2,500,000.00	\$ 2,402,295.83	\$ 2,495,050.00	4.10%	91,701.12
	T-BILL	08/26/25	02/05/26	36	2,000,000.00	1,964,592.78	1,993,300.00	4.03%	27,586.94
	T-BILL	02/21/25	02/19/26	50	1,500,000.00	1,439,605.88	1,492,022.39	4.18%	52,073.81
	T-BILL	04/30/25	02/19/26	50	2,500,000.00	2,422,767.36	2,486,703.98	3.91%	64,143.45
	T-BILL	10/23/25	03/05/26	64	1,500,000.00	1,479,750.75	1,490,408.25	3.75%	10,505.25
	T-BILL	03/21/25	03/19/26	78	1,200,000.00	1,153,415.00	1,191,072.00	4.10%	36,477.15
	T-BILL	10/21/25	04/02/26	92	1,500,000.00	1,475,210.42	1,486,680.00	3.76%	10,797.68
	T-BILL	04/29/25	04/16/26	106	1,500,000.00	1,445,000.00	1,484,730.00	3.91%	38,437.50
	T-BILL	10/23/25	04/23/26	113	1,500,000.00	1,472,358.75	1,482,990.00	3.76%	10,479.72
	T-BILL	11/10/25	05/07/26	127	2,000,000.00	1,963,905.56	1,975,460.00	3.76%	10,341.78
	T-BILL	05/20/25	05/14/26	134	2,000,000.00	1,921,917.50	1,974,380.00	4.09%	48,937.50
	T-BILL	12/15/25	06/04/26	155	1,500,000.00	1,475,461.50	1,477,901.00	3.55%	2,296.00
	T-BILL	07/18/25	06/11/26	162	1,000,000.00	964,494.00	983,164.93	4.06%	17,969.50
	T-BILL	12/17/25	06/18/26	169	2,000,000.00	1,964,914.44	1,967,540.00	3.50%	2,684.08
	T-BILL	08/25/25	07/09/26	190	2,000,000.00	1,934,244.67	1,961,855.14	3.87%	26,467.84

<u>FUND</u>	<u>TYPE</u>	<u>PURCHASE DATE</u>	<u>MATURITY DATE</u>	<u>DAYS TO MATURITY</u>	<u>FACE VALUE</u>	<u>PURCHASE PRICE</u>	<u>VALUE*</u>	<u>YIELD</u>	<u>ACCRUED INTEREST</u>
R & R CONTD	T-BILL	08/28/25	08/06/26	218	1,500,000.00	1,447,406.67	1,469,355.00	3.83%	19,166.25
	T-BILL	09/22/25	09/03/26	246	2,000,000.00	1,934,067.78	1,954,420.00	3.56%	18,865.44
	T-BILL	10/10/25	10/01/26	274	1,500,000.00	1,448,350.33	1,461,810.00	3.62%	10,300.68
	T-BILL	12/01/25	11/27/26	331	1,500,000.00	1,448,331.88	1,452,768.75	3.57%	4,293.60
						<u>\$ 32,700,000.00</u>	<u>\$ 31,758,091.10</u>	<u>\$ 32,281,611.43</u>	
			average days to maturity	138		weighted average yield		3.84%	
PFAS PAYMENT	T-BILL	12/22/2025	09/03/26	246	\$ 2,200,000.00	\$ 2,148,107.50	\$ 2,149,862.00	3.44%	3,052.45
	T-BILL	11/10/2025	10/29/26	302	770,000.00	743,717.48	748,363.00	3.62%	1,831.50
					<u>\$ 2,970,000.00</u>	<u>\$ 2,891,824.98</u>	<u>\$ 2,898,225.00</u>		
			average days to maturity	274		weighted average yield		3.49%	
DEBT SERV	T-BILL	08/05/25	01/02/26	2	\$ 481,000.00	\$ 473,029.43	\$ 480,948.03	4.10%	7,867.72
	T-BILL	09/02/25	01/02/26	2	960,000.00	947,227.41	959,896.28	4.03%	12,562.80
	T-BILL	11/02/25	01/02/26	2	1,000,000.00	993,646.67	999,891.96	3.89%	6,138.14
	T-BILL	11/18/25	07/09/26	190	1,050,000.00	1,026,350.50	1,031,352.00	3.60%	4,364.50
	T-BILL	12/01/25	07/09/26	190	986,000.00	965,199.78	967,194.58	3.56%	2,836.50
					<u>\$ 4,477,000.00</u>	<u>\$ 4,405,453.79</u>	<u>\$ 4,439,282.86</u>		
			average days to maturity	77		weighted average yield		3.80%	
RATE STAB FUND	T-BILL	07/17/25	01/08/26	8	\$ 1,500,000.00	\$ 1,470,096.88	\$ 1,499,130.00	4.24%	28,535.29
	T-BILL	07/18/25	03/19/26	78	2,000,000.00	1,946,686.00	1,983,253.92	4.07%	36,271.00
	T-BILL	08/06/25	04/16/26	106	2,000,000.00	1,946,518.61	1,979,640.00	3.94%	31,074.33
	T-BILL	09/15/25	05/14/26	241	3,000,000.00	2,929,306.67	2,961,570.00	3.64%	31,092.98
	T-BILL	10/08/25	06/11/26	162	2,030,000.00	1,981,241.09	1,995,824.80	3.63%	15,262.17
	T-BILL	11/02/25	07/09/26	190	2,000,000.00	1,951,433.33	1,964,480.00	3.65%	11,358.14
	T-BILL	12/04/25	08/06/26	218	1,500,000.00	1,464,730.21	1,469,355.00	3.57%	3,886.92
					<u>\$ 14,030,000.00</u>	<u>\$ 13,690,012.79</u>	<u>\$ 13,853,253.72</u>		
			average days to maturity	143		weighted average yield		3.80%	
GENERAL FUND	T-BILL	03/13/25	01/22/26	22	\$ 2,500,000.00	\$ 2,415,278.13	\$ 2,494,318.40	4.03%	75,577.76
	T-BILL	03/19/25	01/22/26	22	2,500,000.00	2,415,346.88	2,494,318.40	4.10%	73,695.24
	T-BILL	04/09/25	01/22/26	22	1,500,000.00	1,455,600.00	1,497,030.00	3.85%	41,009.22
	T-BILL	06/09/25	01/22/26	22	1,800,000.00	1,754,849.70	1,795,909.24	4.12%	40,774.50
	T-BILL	09/03/25	02/12/26	43	2,000,000.00	1,965,440.00	1,991,820.00	3.96%	25,386.27
	T-BILL	02/20/25	02/19/26	50	3,000,000.00	2,878,606.00	2,984,044.78	4.18%	89,711.50
	T-BILL	03/21/25	02/19/26	50	1,700,000.00	1,638,826.21	1,690,958.71	4.03%	48,391.65
	T-BILL	03/20/25	03/19/26	78	2,000,000.00	1,921,800.67	1,983,253.92	4.04%	57,359.61

<u>FUND</u>	<u>TYPE</u>	<u>PURCHASE DATE</u>	<u>MATURITY DATE</u>	<u>DAYS TO MATURITY</u>	<u>FACE VALUE</u>	<u>PURCHASE PRICE</u>	<u>VALUE*</u>	<u>YIELD</u>	<u>ACCRUED INTEREST</u>
GEN FUND CONT	T-BILL	12/15/25	05/07/26	127	425,000.00	419,192.61	419,785.25	3.53%	649.76
	T-BILL	07/17/25	06/11/26	162	400,000.00	385,721.40	393,265.97	4.07%	7,247.80
	T-BILL	10/21/25	10/01/26	274	1,000,000.00	967,359.17	973,684.45	3.54%	6,717.31
	T-BILL	11/06/25	10/29/26	302	1,200,000.00	1,158,409.50	1,166,280.00	3.63%	6,407.50
					\$ 20,025,000.00	\$ 19,376,430.27	\$ 19,884,669.11		
* value used on the monthly statements		average days to maturity		98	weighted average yield			3.99%	
					\$ 115,075,000.00	\$ 111,564,801.76	\$ 113,578,876.72		\$1,902,911.53
					TOTALS				
% in T-Bills		100.00%		Portfolio average days	149	weighted average yield			3.87%

**MONROE COUNTY WATER AUTHORITY
LOCAL INVESTMENT MATURED HISTORY
JANUARY 1, 2025 THRU DECEMBER 31, 2025**

BANK	FUND	SETTLEMENT DATE	MATURITY DATE	INTEREST YIELD	PURCHASE AMOUNT	MATURITY AMOUNT	INTEREST RECEIVED
Wilma/MT	Debt Service	09/03/24	01/09/25	4.87%	\$ 983,207.11	\$ 1,000,000.00	\$ 16,792.89
Key Bank	Debt Service	11/04/24	01/09/25	4.51%	1,686,249.27	1,700,000.00	13,750.73
Key Bank	General Fund	07/15/24	01/09/25	5.17%	2,438,441.67	2,500,000.00	61,558.33
Key Bank	General Fund	07/18/24	01/16/25	5.17%	1,559,798.22	1,600,000.00	40,201.78
Wilma/MT	OPEB	08/02/24	01/16/25	4.89%	2,934,313.33	3,000,000.00	65,686.67
Key Bank	General Fund	01/30/24	01/23/25	4.73%	1,910,210.11	2,000,000.00	89,789.89
Key Bank	General Fund	01/26/24	01/23/25	4.73%	1,909,250.00	2,000,000.00	90,750.00
Key Bank	R & R	02/07/24	01/23/25	4.79%	2,388,850.00	2,500,000.00	111,150.00
Key Bank	OPEB	09/13/24	02/06/25	4.72%	2,944,398.33	3,000,000.00	55,601.67
Wilma/MT	R & R	08/08/24	02/06/25	4.95%	1,951,820.56	2,000,000.00	48,179.44
Key Bank	Rate Stabilization	10/01/24	02/13/25	4.46%	1,967,525.00	2,000,000.00	32,475.00
Wilma/MT	OPEB	05/03/24	02/15/25	5.20%	2,926,875.00	3,000,000.00	73,125.00
Wilma/MT	T-Note Interest		02/15/25	5.20%			30,000.00
Wilma/MT	R & R	06/18/24	02/20/25	5.13%	1,449,488.50	1,500,000.00	50,511.50
Wilma/MT	General Fund	03/26/24	02/20/25	5.01%	2,964,184.26	3,100,000.00	135,815.74
Key Bank	General Fund	05/20/24	02/20/25	5.19%	1,442,960.00	1,500,000.00	57,040.00
Key Bank	OPEB	03/12/24	02/20/25	4.94%	2,865,018.75	3,000,000.00	134,981.25
Wilma/MT	OPEB	09/17/24	03/06/25	4.57%	2,937,482.50	3,000,000.00	62,517.50
Key Bank	General Fund	09/06/24	03/06/25	4.63%	2,932,577.50	3,000,000.00	67,422.50
Wilma/MT	General Fund	10/25/24	03/13/25	4.48%	1,671,479.90	1,700,000.00	28,520.10
Key Bank	Rate Stabilization	04/11/24	03/20/25	5.13%	2,955,568.42	3,100,000.00	144,431.58
Key Bank	General Fund	06/13/24	03/20/25	5.10%	1,923,933.33	2,000,000.00	76,066.67
Key Bank	R & R	05/16/24	03/20/25	5.13%	1,437,116.67	1,500,000.00	62,883.33
Wilma/MT	OPEB	03/21/24	03/20/25	4.95%	2,881,031.18	3,025,000.00	143,968.82
Key Bank	R & R	11/07/24	04/03/25	4.40%	1,473,846.25	1,500,000.00	26,153.75
Wilma/MT	R & R	10/18/24	04/03/25	4.42%	1,470,267.04	1,500,000.00	29,732.96
Key Bank	Rate Stabilization	10/03/24	04/03/25	4.34%	1,957,634.44	2,000,000.00	42,365.56
Wilma/MT	R & R	09/18/24	04/17/25	4.18%	2,440,846.74	2,500,000.00	59,153.26
Wilma/MT	General Fund	09/10/24	04/17/25	4.26%	974,991.42	1,000,000.00	25,008.58
Key Bank	OPEB	04/26/24	04/17/25	5.18%	2,949,174.67	3,100,000.00	150,825.33
Wilma/MT	R & R	12/30/24	04/29/25	4.30%	2,958,528.50	3,000,000.00	41,471.50
Key Bank	R & R	11/18/24	05/08/25	4.45%	2,448,937.50	2,500,000.00	51,062.50
Key Bank	OPEB	11/05/24	05/15/25	4.27%	2,926,439.46	2,992,000.00	65,560.54
Wilma/MT	Rate Stabilization	10/02/24	05/15/25	4.01%	1,951,575.00	2,000,000.00	48,425.00
Wilma/MT	R & R	09/24/24	05/15/25	4.06%	2,923,886.67	3,000,000.00	76,113.33
Key Bank	OPEB	06/12/24	05/15/25	5.06%	2,291,710.67	2,400,000.00	108,289.33
Key Bank	R & R	12/12/24	06/05/25	4.30%	2,939,333.33	3,000,000.00	60,666.67
Key Bank	Rate Stabilization	10/11/24	06/12/25	4.17%	1,459,231.67	1,500,000.00	40,768.33
Key Bank	OPEB	07/12/24	06/12/25	4.89%	2,295,703.33	2,400,000.00	104,296.67

**MONROE COUNTY WATER AUTHORITY
LOCAL INVESTMENT MATURED HISTORY
JANUARY 1, 2025 THRU DECEMBER 31, 2025**

BANK	FUND	SETTLEMENT DATE	MATURITY DATE	INTEREST YIELD	PURCHASE AMOUNT	MATURITY AMOUNT	INTEREST RECEIVED
Wilma/MT	R & R	06/14/24	06/12/25	5.04%	951,700.83	1,000,000.00	48,299.17
Wilma/MT	Debt Service	05/01/25	07/01/25	4.25%	973,097.07	980,000.00	6,902.93
Wilma/MT	Debt Service	06/04/25	07/03/25	4.23%	976,717.49	980,000.00	3,282.51
Wilma/MT	Debt Service	04/08/25	07/03/25	4.26%	792,049.78	800,000.00	7,950.22
Wilma/MT	R & R	01/09/25	07/03/25	4.26%	1,960,109.72	2,000,000.00	39,890.28
Key Bank	Rate Stabilization	10/18/24	07/10/25	4.17%	1,455,722.92	1,500,000.00	44,277.08
Wilma/MT	Debt Service	12/04/24	07/10/25	4.24%	972,220.67	1,000,000.00	27,779.33
Wilma/MT	Debt Service	03/11/25	07/10/25	4.23%	1,035,463.36	1,050,000.00	14,536.64
Wilma/MT	OPEB	08/05/24	07/10/25	4.22%	1,635,278.31	1,700,000.00	64,721.69
Key Bank	Debt Service	02/13/25	07/10/25	4.18%	982,931.67	1,000,000.00	17,068.33
Key Bank	OPEB	02/11/25	07/17/25	4.31%	2,945,660.00	3,000,000.00	54,340.00
Key Bank	Rate Stabilization	01/24/25	07/17/25	4.26%	1,960,173.33	2,000,000.00	39,826.67
Wilma/MT	R & R	02/24/25	07/24/25	4.28%	982,695.83	1,000,000.00	17,304.17
Key Bank	OPEB	02/19/25	07/24/25	4.31%	2,946,008.33	3,000,000.00	53,991.67
Key Bank	OPEB	09/20/24	08/07/25	3.98%	2,608,033.50	2,700,000.00	91,966.50
Wilma/MT	Rate Stabilization	02/04/25	08/07/25	4.27%	1,957,802.67	2,000,000.00	42,197.33
Key Bank	R & R	08/23/24	08/07/25	4.42%	2,876,977.50	3,000,000.00	123,022.50
Wilma/MT	R & R	02/21/25	08/21/25	4.34%	1,468,430.58	1,500,000.00	31,569.42
Key Bank	R & R	04/10/25	08/28/25	4.17%	1,968,500.00	2,000,000.00	31,500.00
Wilma/MT	General Fund	05/02/25	09/04/25	4.24%	1,971,409.72	2,000,000.00	28,590.28
Wilma/MT	R & R	10/23/24	09/04/25	4.25%	2,892,481.00	3,000,000.00	107,519.00
Wilma/MT	OPEB	10/08/24	09/04/25	4.19%	2,503,971.38	2,600,000.00	96,028.62
Wilma/MT	Rate Stabilization	03/13/25	09/11/25	4.23%	2,938,029.00	3,000,000.00	61,971.00
Key Bank	R & R	03/27/25	09/25/25	4.20%	1,469,135.83	1,500,000.00	30,864.17
Key Bank	R & R	01/28/25	10/02/25	4.14%	2,917,872.50	3,000,000.00	82,127.50
Wilma/MT	Rate Stabilization	04/07/25	10/02/25	4.07%	1,985,590.80	2,025,000.00	39,409.20
Wilma/MT	OPEB	10/09/24	10/02/25	4.19%	2,784,384.89	2,900,000.00	115,615.11
Key Bank	R & R	11/07/25	10/30/25	4.26%	1,439,310.00	1,500,000.00	60,690.00
Wilma/MT	Rate Stabilization	05/14/25	11/06/25	4.23%	1,960,018.67	2,000,000.00	39,981.33
Key Bank	R & R	05/07/25	11/06/25	4.20%	2,448,686.11	2,500,000.00	51,313.89
Key Bank	OPEB	07/24/25	11/12/25	4.31%	2,665,018.35	2,700,000.00	34,981.65
Key Bank	OPEB	05/16/25	11/13/25	4.22%	2,252,819.33	2,300,000.00	47,180.67
Wilma/MT	General Fund	12/04/24	11/28/25	4.25%	767,578.31	800,000.00	32,421.69
Wilma/MT	RETIREMENT	04/08/25	11/28/25	3.91%	302,377.26	310,000.00	7,622.74
Wilma/MT	RETIREMENT	06/04/25	11/28/25	4.23%	300,785.73	307,000.00	6,214.27
Wilma/MT	RETIREMENT	05/01/25	11/28/25	4.25%	298,173.01	305,000.00	6,826.99
Key Bank	RETIREMENT	02/13/25	11/28/25	4.22%	580,512.00	600,000.00	19,488.00
Wilma/MT	RETIREMENT	03/11/25	11/28/25	3.97%	311,071.04	320,000.00	8,928.96
Wilma/MT	RETIREMENT	07/01/25	11/28/25	4.21%	301,778.44	307,000.00	5,221.56

**MONROE COUNTY WATER AUTHORITY
LOCAL INVESTMENT MATURED HISTORY
JANUARY 1, 2025 THRU DECEMBER 31, 2025**

BANK	FUND	SETTLEMENT DATE	MATURITY DATE	INTEREST YIELD	PURCHASE AMOUNT	MATURITY AMOUNT	INTEREST RECEIVED
Wilma/MT	RETIREMENT	09/02/25	11/28/25	4.11%	302,033.24	305,000.00	2,966.76
Wilma/MT	RETIREMENT	08/05/25	11/28/25	4.19%	301,025.81	305,000.00	3,974.19
Wilma/MT	R & R	01/27/25	11/28/25	4.11%	2,899,604.17	3,000,000.00	100,395.83
Wilma/MT	R & R	06/06/25	12/04/25	4.27%	2,937,871.75	3,000,000.00	62,128.25
Key Bank	R & R	06/18/25	12/11/25	4.27%	1,959,617.78	2,000,000.00	40,382.22
Wilma/MT	Rate Stabilzation	06/16/25	12/11/25	4.27%	1,469,398.83	1,500,000.00	30,601.17
Wilma/MT	R & R	04/09/25	12/26/25	3.81%	1,459,947.38	1,500,000.00	40,052.62
Wilma/MT	OPEB	01/17/25	12/26/25	4.14%	2,886,609.92	3,000,000.00	113,390.08
TOTALS					\$ 163,280,572.11	\$ 167,911,000.00	\$ 4,660,427.89

**MONROE COUNTY WATER AUTHORITY
MONEY MARKET
AS OF DECEMBER 31, 2025**

BANK	FUND	ENDING BALANCE 12/31/25
M & T Bank	OPEB	\$ 42,592.17
	PFAS	35,862.62
	Rate Stabilization	59,987.21
	General Fund	50,972.89
		<hr style="width: 100%; border: 1px solid black;"/> \$ 189,414.89
	Interest Earned as of December 31, 2025	\$ 2,493.65
	Weighted Average Yield	1.90%
Key Bank	R & R	\$ 742.90
	General Fund	4,638.94
		<hr style="width: 100%; border: 1px solid black;"/> \$ 5,381.84
	Interest Earned as of December 31, 2025	\$ 119.26
	Weighted Average Yield	0.50%
	Total Interest on Money Markets	\$ 2,612.91

**MONROE COUNTY WATER AUTHORITY
LOCAL CASH & INVESTMENT
STATEMENT OF COLLATERAL
AS OF DECEMBER 31, 2025**

<u>MCWA INVESTMENT</u>	<u>COLLATERAL TYPE</u>	<u>MARKET VALUE</u>
	<u>M & T Bank</u>	
\$ 19,063,587.64	GNMA G2SF	\$ 19,444,859.39
250,000.00	FDIC Time Deposits	250,000.00
250,000.00	FDIC Demand Deposits	250,000.00
<u>\$ 19,563,587.64</u>		<u>\$ 19,944,859.39</u>
	<u>KEY BANK</u>	
\$ 904,712.76	GN 23188B FB FLT	\$ 922,807.02
250,000.00	FDIC Demand Deposits	250,000.00
250,000.00	FDIC Time Deposits	250,000.00
<u>\$ 1,404,712.76</u>		<u>\$ 1,422,807.02</u>
	<u>J.P.Morgan Chase Bank</u>	
\$ 250,000.00	US T-Notes	\$ 250,006.81
250,000.00	FDIC Time Deposits	250,000.00
<u>\$ 500,000.00</u>		<u>\$ 500,006.81</u>
 \$ 21,468,300.40	 TOTAL	 \$ 21,867,673.22

**MONROE COUNTY WATER AUTHORITY
INVESTMENT HISTORY**

<u>2025</u>	<u>AVERAGE INVESTMENT BALANCE</u>	<u>INTEREST RATE</u>	<u>INTEREST EARNED</u>
<u>OPERATIONS & MAINTENANCE - MONEY MARKET/ M & T</u>			
JANUARY	\$ 6,962,256.41	2.00 % - 2.00 %	\$ 14,010.63
FEBRUARY	7,120,329.25	2.00 % - 2.00 %	11,165.48
MARCH	9,409,986.34	2.00 % - 2.00 %	13,509.69
APRIL	10,484,951.83	2.00 % - 2.00 %	15,960.18
MAY	8,283,699.51	2.00 % - 2.00 %	12,137.19
JUNE	7,297,443.08	2.00 % - 2.00 %	13,654.19
JULY	5,475,941.10	2.00 % - 2.00 %	10,237.47
AUG	8,732,617.71	2.00 % - 2.00 %	17,468.22
SEPT	8,896,147.48	2.00 % - 2.00 %	15,140.92
OCT	8,681,514.89	2.00 % - 2.00 %	20,100.67
NOV	6,883,974.95	2.00 % - 2.00 %	11,345.71
DEC	6,151,394.23	2.00 % - 1.90%	11,560.39
			\$ 166,290.74
<u>WATER REVENUE - MONEY MARKET / M & T BANK</u>			
JANUARY	\$ 4,323,668.46	2.00 % - 2.00 %	\$ 6,300.41
FEBRUARY	4,071,803.76	2.00 % - 2.00 %	6,167.32
MARCH	4,617,724.22	2.00 % - 2.00 %	8,317.09
APRIL	4,409,140.34	2.00 % - 2.00 %	6,209.05
MAY	3,568,899.15	2.00 % - 2.00 %	5,076.47
JUNE	4,279,100.67	2.00 % - 2.00 %	6,936.92
JULY	4,756,991.73	2.00 % - 2.00 %	6,881.08
AUG	4,557,543.14	2.00 % - 2.00 %	6,438.49
SEPT	4,855,521.89	2.00 % - 2.00 %	7,433.56
OCT	4,755,483.13	2.00 % - 2.00 %	5,779.58
NOV	4,393,737.93	2.00 % - 2.00 %	7,765.17
DEC	5,037,800.70	2.00 % - 1.90%	7,046.01
			\$ 80,351.15

**BANK CHARGES M & T
2025
OPERATIONS AND PAYROLL ACCOUNTS**

	COST	CREDITS	TOTAL COST
	2,259.56	(10,094.20)	(7,834.64)
JAN	1,030.95	(7,555.79)	(6,524.84)
FEB	1,368.35	(8,351.59)	(6,983.24)
MARCH	1,372.27	(8,266.15)	(6,893.88)
APRIL	1,372.27	(8,266.15)	(6,893.88)
MAY	1,403.96	(11,642.53)	(10,238.57)
JUNE	1,378.03	(8,042.02)	(6,663.99)
JULY	1,678.05	(10,962.47)	(9,284.42)
AUGUST	1,604.24	(8,072.85)	(6,468.61)
SEPTEMBER	1,821.67	(9,570.31)	(7,748.64)
OCTOBER	1,408.41	(8,782.23)	(7,373.82)
NOVEMBER	1,573.33	(8,843.20)	(7,269.87)
DECEMBER*	1,709.59	(9,753.52)	90,178.40

\$ 17,721.12 \$ (108,108.81) \$ -

*earnings credit paid for banking fees for 2025

**M & T
2025
WATER REVENUE ACCOUNT
LOCKBOX**

	COST	CREDITS	TOTAL COST
JAN	\$ 5,799.66	\$ (342.48)	\$ 5,457.18
FEB	6,347.16	(415.90)	5,931.26
MARCH	6,625.59	(370.93)	6,254.66
APRIL	6,562.00	(439.06)	6,122.94
MAY	6,103.53	(402.58)	5,700.95
JUNE	6,849.30	(313.85)	6,535.45
JULY	7,182.43	(554.05)	6,628.38
AUGUST	5,973.63	(375.77)	5,597.86
SEPTEMBER	6,836.73	(445.86)	6,390.87
OCTOBER	7,197.01	(397.63)	6,799.38
NOVEMBER	5,969.86	(334.74)	5,635.12
DECEMBER	5,246.23	(397.42)	4,848.81

\$ 76,693.13 \$ (4,790.27) \$ 71,902.86

**KEY BANK
2025
WATER REVENUE ACCOUNT
ELECTRONIC**

	COST		CREDITS		TOTAL COST
JAN	\$ 3,544.45	\$	(2,010.47)	\$	1,533.98
FEB	3,802.43		(1,787.22)	\$	2,015.21
MARCH	3,506.75		(2,017.74)		1,489.01
APRIL	3,342.68		(2,169.80)		1,172.88
MAY	4,310.82		(2,102.33)		2,208.49
JUNE	3,546.39		(2,033.78)		1,512.61
JULY	3,553.03		(2,152.86)		1,400.17
AUGUST	4,085.31		(2,451.87)		1,633.44
SEPTEMBER	3,580.59		(1,912.97)		1,667.62
OCTOBER	3,591.24		(1,821.66)		1,769.58
NOVEMBER	4,089.07		(1,914.31)		2,174.76
DECEMBER	3,691.12		(1,884.00)		1,807.12
	<u>\$ 44,643.88</u>	\$	<u>(24,259.01)</u>	\$	<u>20,384.87</u>
TOTAL FOR ALL SERVICES	\$ 139,058.13	\$	(137,158.09)	\$	92,287.73

**Trustee Services
2025
Bank of New York**

2010 B Series	\$ 2,420.00
2017 Series	2,200.00
2012 Series	2,000.00
2013 Series	2,332.00
2020 Series	2,700.00
	<u>\$ 11,652.00</u>

Auditors: EFPR Group, LLP
Trustee: The Bank of New York Mellon
Financial Advisors:

Banks: Key Bank
M & T Bank
JP Morgan Chase Bank