








































## Page 2

	<p>Lehigh County Authority</p> <p>System Operations Review - October 2025</p> <p>Presented: November 24, 2025</p> <p>Page 3</p>				
<u>Critical Activities</u>	<u>System</u>	<u>Description</u>	<u>Oct-25</u>	<u>2025 Totals</u>	<u>2024 Totals</u>
Wastewater Compliance	Allentown	Bypass	0	2	3
		Bypass Volume	0	111,496	1,713,644
		Permit Exceedances	0	0	0
		Sanitary Sewer Overflows	0	5	5
		COA Issued NOVs	0	1	0
		Regulatory Agency issued NOVs	0	2	0
	Arcadia	Bypass	0	0	0
		Bypass Volume	0	0	0
		Permit Exceedances	0	0	1
		Sanitary Sewer Overflows	0	0	0
		NOVs	0	0	1
	Heidelberg Heights	Bypass	0	2	4
		Bypass Volume	0	271,192	2,125,696
		Permit Exceedances	0	1	9
		Sanitary Sewer Overflows	0	0	0
		NOVs	0	0	0
	Lynn	Bypass	0	0	2
		Bypass Volume	0	0	1,010,000
		Permit Exceedances	0	2	2
		Sanitary Sewer Overflows	0	0	0
		NOVs	0	0	0
	Sand Spring	Bypass	0	0	0
		Bypass Volume	0	0	0
		Permit Exceedances	0	18	44
		Sanitary Sewer Overflows	0	0	0
		NOVs	0	0	1
	Wynnewood	Bypass	0	0	0
		Bypass Volume	0	0	0
		Permit Exceedances	0	0	9
		Sanitary Sewer Overflows	0	0	3
		NOVs	0	0	1
Water Compliance	Allentown	Boil Water Advisories	1	2	0
	Central Lehigh	Boil Water Advisories	0	0	0
	Suburban Water Systems	Boil Water Advisories	0	1	1

**LEHIGH COUNTY AUTHORITY  
FINANCIAL STATEMENTS  
OCTOBER 2025**

**LEHIGH COUNTY AUTHORITY  
YTD SUMMARY SCORESHEET  
OCTOBER 2025**

	<b>Sub W</b>	<b>Sub WW</b>	<b>City</b>
YTD Net income >0			
YTD Net income >= FC			
YTD Cash Flow >0			
YTD Cash Flow >= FC			
YTD DSCR >= FC			
YTD DSCR >= 1.20			
YTD Operating Ratio >= 1.00			
YTD Operating Ratio >= Budget Target			
YTD Days Cash on Hand >= 180.0			
YTD Operating Revenues >= FC			
YTD Operating Expenses <= FC			
FY FC Net Income >= Budget			
FY FC Cash Flows >=Budget			
FY FC DSCR >= Budget			
TOTAL GREEN	<u><u>14</u></u>	<u><u>9</u></u>	<u><u>12</u></u>

LEHIGH COUNTY AUTHORITY  
FINANCIAL STATEMENTS - SUMMARY  
For the Period Ended October 31, 2025

	Consolidated Financial Statements														
	Month					Year To Date					FULL YEAR				
	Actual	Q4 FC	Prior Year	FC Var	PY Var	Actual	Q4 FC	Prior Year	FC Var	PY Var	Q4 FC	Budget	Prior Year	Bud Var	PY Var
Income Statement															
Suburban Water	603,810	589,029	139,404	14,782	464,406	3,506,065	3,382,138	2,229,613	123,927	1,276,452	4,126,005	3,109,821	2,825,050	1,016,184	1,300,955
Suburban Wastewater	895,729	895,729	(100,670)	-	996,399	(680,947)	(680,947)	(383,758)	-	(297,189)	(1,107,295)	(1,990,849)	(421,780)	883,554	(685,515)
City Division	765,823	765,823	3,230,449	-	(2,464,626)	19,377,813	19,377,813	14,428,927	-	4,948,886	13,419,231	23,008,783	11,588,644	(9,589,552)	1,830,587
Total LCA	2,265,363	2,250,581	3,269,184	14,782	(1,003,821)	22,202,931	22,079,004	16,274,783	123,927	5,928,148	16,437,941	24,127,755	13,991,914	(7,689,814)	2,446,027
Cash Flow Statement															
Suburban Water	(1,363,341)	(1,476,594)	(819,030)	113,253	(544,311)	340,160	288,926	4,146,619	51,234	(3,806,459)	668,281	(400,000)	825,887	1,068,282	(157,606)
Suburban Wastewater	(1,777,299)	(1,897,806)	30,862	120,507	(1,808,161)	534,199	530,406	(2,534,761)	3,793	3,068,960	1,440,848	4,227,607	(4,645,472)	(2,786,759)	6,086,320
City Division	2,633,911	2,882,320	1,757,658	(248,408)	876,253	6,741,274	6,990,269	67,770,226	(248,994)	(61,028,952)	(7,140,944)	(15,865,171)	59,062,913	8,724,227	(66,203,857)
Total LCA	(506,729)	(492,081)	969,490	(14,648)	(1,476,219)	7,615,633	7,809,600	69,382,084	(193,968)	(61,766,451)	(5,031,814)	(12,037,564)	55,243,328	7,005,750	(60,275,142)
Debt Service Coverage Ratio															
Suburban Water	4.26	4.31	2.60	(0.05)	1.66	2.70	2.69	2.20	0.01	0.50	2.57	2.26	2.26	0.31	0.31
Suburban Wastewater	8.41	8.41	1.93	-	6.49	3.04	3.04	2.17	-	0.86	2.91	2.43	2.20	0.48	0.71
City Division	1.88	1.87	3.41	0.01	(1.53)	2.67	2.66	2.10	0.01	0.57	2.40	1.88	2.19	0.52	0.21

LEHIGH COUNTY AUTHORITY  
CONSOLIDATED FINANCIAL STATEMENTS  
For the Period Ended October 31, 2025

STATEMENTS OF ACTIVITIES	Consolidated Financial Statements															
	Month				Year To Date				Q4 FULL YEAR FORECAST				Full Year Budget			
	Sub W	Sub WW	City	LCA	Sub W	Sub WW	City	LCA	Sub W	Sub WW	City	LCA	Sub W	Sub WW	City	LCA
Operating Revenues:																
User Charges	1,894,022	1,589,246	4,601,433	8,084,701	15,555,735	15,650,272	49,090,004	80,296,011	18,858,778	19,506,130	59,484,324	97,849,233	18,824,442	19,760,438	59,533,021	98,117,902
Connection & System Charges	31,533	123,446	195,070	350,049	761,025	1,383,785	6,451,017	8,595,826	1,063,204	1,457,327	7,276,563	9,797,094	1,053,435	1,694,206	3,424,580	6,172,221
Other Miscellaneous Revenues	3,900	40,094	9,765	53,759	30,045	179,754	57,367	267,167	40,045	219,754	75,244	335,043	180,683	2,683	88,609	271,975
Total Operating Revenues	1,929,455	1,752,787	4,806,267	8,488,509	16,346,805	17,213,811	55,598,388	89,159,003	19,962,027	21,183,212	66,836,131	107,981,370	20,058,560	21,457,327	63,046,210	104,562,098
Operating Expenses:																
Personnel	237,529	83,309	1,780,238	2,101,075	3,250,479	1,216,396	11,053,712	15,520,587	3,988,467	1,655,251	13,945,987	19,589,704	4,316,490	2,206,442	13,975,346	20,498,278
Shared Services - General & Administrative	37,305	13,078	222,945	273,329	580,698	209,682	2,276,883	3,067,263	680,698	290,700	2,672,314	3,643,712	1,122,516	781,682	3,272,110	5,176,308
Utilities	(1,302)	(3,554)	21,080	16,225	502,553	245,095	1,914,737	2,662,384	552,553	276,271	2,165,848	2,994,671	550,628	307,879	2,083,602	2,942,109
Materials and Supplies	44,096	28,524	273,443	346,063	538,020	238,216	2,559,465	3,335,701	1,138,510	436,373	3,215,750	4,790,633	1,373,473	689,690	3,677,870	5,741,033
Miscellaneous Services	431,095	759,697	95,634	1,286,427	4,444,472	6,827,022	1,971,657	13,243,151	5,396,505	8,473,317	2,606,332	16,476,154	4,824,648	7,969,739	2,653,796	15,448,183
Treatment and Transportation	-	420,367	-	420,367	-	4,501,803	6,060	4,507,863	-	5,301,803	12,206	5,314,009	-	4,245,970	11,685	4,257,655
Depreciation and Amortization	299,834	579,763	540,539	1,420,136	2,993,948	5,795,747	5,416,638	14,206,333	3,593,616	7,020,369	6,501,464	17,115,449	3,541,890	7,107,287	6,516,803	17,165,980
Major Maintenance Expenses	-	-	-	-	-	-	-	-	-	-	4,100,000	4,100,000	-	-	4,100,000	4,100,000
Other Miscellaneous	-	-	5,980	5,980	-	-	14,520	14,520	200,000	22,653	14,520	237,173	221,483	22,653	-	244,136
Total Operating Expenses	1,048,558	1,881,185	2,939,859	5,869,601	12,310,170	19,033,961	25,213,672	56,557,802	15,550,348	23,476,737	35,234,421	74,261,507	15,951,128	23,331,343	36,291,211	75,573,682
Net Operating Profit	880,897	(128,398)	1,866,409	2,618,908	4,036,635	(1,820,150)	30,384,716	32,601,201	4,411,679	(2,293,525)	31,601,710	33,719,863	4,107,433	(1,874,016)	26,754,999	28,988,416
Non-Operating Income (Expense)																
Interest Income	52,348	74,974	466,227	593,550	783,749	534,389	4,661,926	5,980,064	918,119	604,389	5,601,926	7,124,434	203,191	207,242	1,432,632	1,843,065
Interest (Expense)	(329,435)	(50,847)	(1,566,812)	(1,947,095)	(1,314,319)	(395,186)	(15,668,828)	(17,378,333)	(1,197,656)	(416,698)	(23,784,405)	(25,398,759)	(1,197,656)	(176,093)	(20,178,848)	(21,552,597)
Other Miscellaneous	-	1,000,000	-	1,000,000	-	1,000,000	-	1,000,000	(6,137)	998,539	-	992,403	(3,147)	(197,982)	15,000,000	14,848,871
Net Non-Operating Income (Expense)	(277,087)	1,024,127	(1,100,585)	(353,545)	(530,570)	1,139,203	(11,006,903)	(10,398,269)	(285,674)	1,186,230	(18,182,479)	(17,281,923)	(997,612)	(116,833)	(3,746,216)	(4,860,661)
Net Income (Loss)	603,810	895,729	765,823	2,265,363	3,506,065	(680,947)	19,377,813	22,202,931	4,126,005	(1,107,295)	13,419,231	16,437,941	3,109,821	(1,990,849)	23,008,783	24,127,755
CASH FLOW STATEMENT																
Cash Flows From Operating Activities																
Operating Revenues	1,929,455	1,752,787	4,806,267	8,488,509	16,346,805	17,213,811	55,598,388	89,159,003	19,962,027	21,183,212	66,836,131	107,981,370	20,058,560	21,457,327	63,046,210	104,562,098
Operating Expenses (ex D&A)	(748,723)	(1,301,422)	(2,399,319)	(4,449,465)	(9,316,221)	(13,238,214)	(19,797,034)	(42,351,469)	(11,956,732)	(16,456,367)	(24,632,957)	(53,046,057)	(12,409,238)	(16,224,056)	(25,674,408)	(54,307,702)
Non-Cash Working Capital Changes	(2,049,505)	(1,749,413)	1,680,092	(2,118,826)	(2,025,136)	(1,179,176)	(29,897)	(3,234,209)	371	0	(0)	371	0	-	-	0
Net Cash Provided by (Used in) Operating Activities	(868,773)	(1,298,049)	4,087,040	1,920,218	5,005,447	2,796,421	35,771,457	43,573,325	8,005,666	4,726,844	42,203,173	54,935,683	7,649,323	5,233,271	37,371,802	50,254,396
Cash Flows From Financing Activities																
Capital Contributions	-	1,000,000	-	1,000,000	-	1,000,000	-	1,000,000	-	1,000,000	-	1,000,000	-	1,000,000	-	1,000,000
Proceeds New Borrowing	-	-	-	-	-	5,000,000	-	5,000,000	-	11,000,000	-	11,000,000	-	14,850,000	-	14,850,000
Interest Payments	(726)	(5,209)	(248,576)	(254,511)	(735,869)	(165,137)	(6,652,515)	(7,553,521)	(1,197,656)	(176,093)	(13,003,690)	(14,377,439)	(1,197,656)	(176,093)	(13,515,690)	(14,889,439)
Principal Payments	(6,517)	(39,694)	(5,281)	(51,491)	(64,904)	(394,417)	(1,172,552)	(1,631,873)	(2,277,211)	(2,000,831)	(4,761,978)	(9,040,021)	(2,277,211)	(2,000,831)	(4,250,000)	(8,528,042)
Net Cash Provided by (Used in) Financing Activities	(7,243)	955,097	(253,857)	693,998	(800,773)	5,440,446	(7,825,066)	(3,185,394)	(3,474,867)	9,823,075	(17,765,669)	(11,417,460)	(3,474,867)	13,673,076	(17,765,690)	(7,567,481)
Cash Flows from Capital and Related Activities																
Non-Operating Income (Expenses)	-	-	-	-	-	-	-	-	(6,137)	(1,461)	-	(7,597)	(3,147)	(1,147,982)	15,000,000	13,848,871
Capital Expenditures, net	(539,674)	(1,060,322)	(1,665,499)	(3,265,495)	(4,390,263)	(8,263,057)	(24,747,668)	(37,400,988)	(4,774,500)	(13,738,000)	(36,061,000)	(54,573,500)	(4,774,500)	(13,738,000)	(50,580,000)	(69,092,500)
Net Cash Provided By (Used In) Capital and Related Activities	(539,674)	(1,060,322)	(1,665,499)	(3,265,495)	(4,390,263)	(8,263,057)	(24,747,668)	(37,400,988)	(4,780,636)	(13,739,461)	(36,061,000)	(54,581,097)	(4,777,647)	(14,885,982)	(35,580,000)	(55,243,629)
Cash Flows From Investing Activities																
Investments Converting To Cash	-	-	-	-	734,000	3,109,000	-	3,843,000	992,000	3,109,000	-	4,101,000	-	-	-	-
Purchased Investments	-	(449,000)	-	(449,000)	(992,000)	(3,083,000)	-	(4,075,000)	(992,000)	(3,083,000)	-	(4,075,000)	-	-	-	-
Interest Income	52,348	74,974	466,227	593,550	783,749	534,389	4,661,926	5,980,064	918,119	604,389	5,601,926	7,124,434	203,191	207,242	1,432,632	1,843,065
Net Cash Provided By (Used In) Investing Activities	52,348	(374,026)	466,227	144,550	525,749	560,389	4,661,926	5,748,064	918,119	630,389	5,601,926	7,150,434	203,191	207,242	1,432,632	1,843,065
FUND NET CASH FLOWS	(1,363,341)	(1,777,299)	2,633,911	(506,729)	340,160	534,199	7,860,648	8,735,007	668,281	1,440,848	(6,021,570)	(3,912,440)	(400,000)	4,227,607	(14,541,256)	(10,713,649)
DEBT SERVICE RATIO																
Debt Service Ratio (Indenture Based)																
Total Operating Revenues	1,894,022	1,589,246	4,601,433	8,084,701	15,555,735	15,650,272	49,090,004	80,296,011	18,858,778	19,506,130	59,484,324	97,849,233	18,824,442	19,760,438	59,533,021	98,117,902
Total Operating Expenses (Cash Based)	(748,723)	(1,301,422)	(2,399,319)	(4,449,465)	(9,316,221)	(13,238,214)	(19,797,034)	(42,351,469)	(11,956,732)	(16,456,367)	(28,732,957)	(57,146,057)	(12,409,238)	(16,224,056)	(29,774,408)	(58,407,702)
Interest Income	52,348	1,074,974	466,227	1,593,550	783,749	1,534,389	4,661,926	6,980,064	911,982	1,602,929	5,601,926	8,116,836	200,044	59,260	1,432,632	1,691,936
Annual Lease Payment (City)	-	-	(93,281)	(93,281)	-	-	(932,812)	(932,812)	-	-	(1,119,374)	(1,119,374)	-	-	(1,323,915)	(1,323,915)
Total Non-Operating Revenues (Expenses)	35,433	163,540	204,835	403,808	791,070	1,563,539	6,508,384	8,862,992	1,103,249	1,677,081	7,351,807	10,132,137	1,234,118	1,696,889	3,513,189	6,444,196
Cash Available For Debt Service	1,233,080	1,526,339	2,779,894	5,539,313	7,814,332	5,509,986	39,530,468	52,854,786	8,917,277	6,329,773	42,585,725	57,832,775	7,849,367	5,292,531	33,380,519	46,522,417
Interest Paid	99,805	14,674	1,083,641	1,198,120	998,046	146,744	10,836,409	11,981,199	1,197,656	176,093	13,003,690	14,377,439	1,197,656	176,093	13,515,690	14,889,439
Debt Retirement (Principal Payments)	189,768	166,736	396,832	753,335	1,897,676	1,667,360	3,968,315	7,533,351	2,277,211	2,000,831	4,761,978	9,040,021	2,277,211	2,000,831	4,250,000	8,528,042
Total Debt Service	289,572	181,410	1,480,472	1,951,455	2,895,722	1,814,104	14,804,724	19,514,550	3,474,867	2,176,925	17,765,669	23,417,460	3,474,867	2,176,924	17,765,690	23,417,481
Debt Service Ratio	4.26	8.41	1.88	2.84	2.70	3.04	2.67	2.71	2.57	2.91	2.40	2.47	2.26	2.43	1.88	1.99

LEHIGH COUNTY AUTHORITY  
FINANCIAL STATEMENTS - SUBURBAN WATER  
For the Period Ended October 31, 2025

STATEMENTS OF ACTIVITIES

	Month				
	Actual	Q4 FC	Prior Year	FC Var	PY Var
Operating Revenues:					
User Charges	1,894,022	1,894,022	1,839,801	-	54,221
Connection & System Charges	31,533	31,533	41,240	-	(9,707)
Other Miscellaneous Revenues	3,900	3,900	4,470	-	(570)
Total Operating Revenues	1,929,455	1,929,455	1,885,511	-	43,944
Operating Expenses:					
Personnel	237,529	237,529	267,011	-	29,483
Shared Services - General & Administrative	37,305	37,305	52,930	-	15,625
Utilities	(1,302)	(1,302)	40,414	-	41,716
Materials and Supplies	44,096	44,096	55,234	-	11,138
Miscellaneous Services	431,095	431,095	776,810	-	345,715
Treatment and Transportation	-	-	-	-	-
Depreciation and Amortization	299,834	299,834	297,790	-	(2,044)
Major Maintenance Expenses	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-
Total Operating Expenses	1,048,558	1,048,558	1,490,190	-	441,633
Net Operating Profit	880,897	880,897	395,321	-	485,577
Non-Operating Income (Expense)					
Interest Income	52,348	70,000	71,778	(17,652)	(19,429)
Interest (Expense)	(329,435)	(359,705)	(327,694)	30,270	(1,741)
Other Miscellaneous	-	(2,163)	-	2,163	-
Net Non-Operating Income (Expense)	(277,087)	(291,868)	(255,916)	14,782	(21,171)
Net Income (Loss)	603,810	589,029	139,404	14,782	464,406

CASH FLOW STATEMENT

Cash Flows From Operating Activities					
Operating Revenues	1,929,455	1,929,455	1,885,511	-	43,944
Operating Expenses (ex D&A)	(748,723)	(748,723)	(1,192,400)	-	443,677
Non-Cash Working Capital Changes	(2,049,505)	(2,049,867)	(995,503)	362	(1,054,002)
Net Cash Provided by (Used in) Operating Activities	(868,773)	(869,135)	(302,392)	362	(566,381)
Cash Flows From Financing Activities					
Capital Contributions	-	-	-	-	-
Proceeds New Borrowing	-	-	-	-	-
Interest Payments	(726)	(128,207)	(142,595)	127,481	141,869
Principal Payments	(6,517)	(7,089)	(6,323)	573	(194)
Net Cash Provided by (Used in) Financing Activities	(7,243)	(135,296)	(148,918)	128,054	141,675
Cash Flows from Capital and Related Activities					
Non-Operating Income (Expenses)	-	(2,163)	-	2,163	-
Capital Expenditures, net	(539,674)	(540,000)	(443,498)	326	(96,176)
Net Cash Provided By (Used In) Capital and Related Activities	(539,674)	(542,163)	(443,498)	2,490	(96,176)
Cash Flows From Investing Activities					
Investments Converting To Cash	-	-	249,000	-	(249,000)
Purchased Invesments	-	-	(245,000)	-	245,000
Interest Income	52,348	70,000	71,778	(17,652)	(19,429)
Net Cash Provided By (Used In) Investing Activities	52,348	70,000	75,778	(17,652)	(23,429)
FUND NET CASH FLOWS	(1,363,341)	(1,476,594)	(819,030)	113,253	(544,311)

DEBT SERVICE RATIO

Debt Service Ratio (Indenture Based)					
User Charges	1,894,022	1,894,022	1,839,801	-	54,221
Operating Expenses (Cash Based)	(748,723)	(748,723)	(1,192,400)	-	443,677
Interest Income	52,348	67,837	71,778	(15,488)	(19,429)
Annual Lease Payment (City)	-	-	-	-	-
Non-Operating Revenues (Expenses)	35,433	35,433	45,710	-	(10,277)
Cash Available For Debt Service	1,233,080	1,248,568	764,889	(15,488)	468,191
Debt Service					
Interest Paid (Pro-rated)	99,805	99,805	120,900	-	(21,096)
Debt Retirement (Principal Payments) (Pro-rated)	189,768	189,768	173,474	-	16,293
Total Debt Service	289,572	289,572	294,374	-	(4,802)
Debt Service Ratio	4.26	4.31	2.60	(0.05)	1.66

Suburban - Water Year To Date					
Actual	Q4 FC	Prior Year	FC Var	PY Var	
15,555,735	15,555,735	14,682,754	-	872,981	
761,025	761,025	705,433	-	55,591	
30,045	30,045	110,222	-	(80,177)	
16,346,805	16,346,805	15,498,408	-	848,396	
3,250,479	3,250,479	3,350,672	-	100,193	
580,698	580,698	718,811	-	138,112	
502,553	502,553	429,856	-	(72,697)	
538,020	538,020	677,564	-	139,544	
4,444,472	4,444,472	4,384,029	-	(60,443)	
-	-	-	-	-	
2,993,948	2,993,948	2,977,873	-	(16,075)	
-	-	-	-	-	
-	-	-	-	-	
12,310,170	12,310,170	12,538,804	-	228,634	
4,036,635	4,036,635	2,959,604	-	1,077,031	
783,749	778,119	541,991	5,630	241,758	
(1,314,319)	(1,423,456)	(1,270,426)	109,137	(43,892)	
-	(9,160)	(1,556)	9,160	1,556	
(530,570)	(654,497)	(729,991)	123,927	199,421	
3,506,065	3,382,138	2,229,613	123,927	1,276,452	

16,346,805	16,346,805	15,498,408	-	848,396	
(9,316,221)	(9,316,221)	(9,560,931)	-	244,709	
(2,025,136)	(2,025,492)	(2,331,542)	356	306,406	
5,005,447	5,005,091	3,605,936	356	1,399,512	
-	-	-	-	-	
-	-	5,241,371	-	(5,241,371)	
(735,869)	(767,156)	(736,778)	31,287	909	
(64,904)	(68,793)	(62,871)	3,889	(2,033)	
(800,773)	(835,949)	4,441,722	35,176	(5,242,495)	
-	(9,160)	(1,556)	9,160	1,556	
(4,390,263)	(4,391,175)	(4,450,474)	912	60,211	
(4,390,263)	(4,400,335)	(4,452,029)	10,072	61,766	
734,000	734,000	988,000	-	(254,000)	
(992,000)	(992,000)	(979,000)	-	(13,000)	
783,749	778,119	541,991	5,630	241,758	
525,749	520,119	550,991	5,630	(25,242)	
340,160	288,926	4,146,619	51,234	(3,806,459)	

15,555,735	15,555,735	14,682,754	-	872,981	
(9,316,221)	(9,316,221)	(9,560,931)	-	244,709	
783,749	768,959	540,435	14,790	243,313	
-	-	-	-	-	
791,070	791,070	815,655	-	(24,585)	
7,814,332	7,799,542	6,477,913	14,790	1,336,419	
998,046	998,046	1,209,001	-	(210,955)	
1,897,676	1,897,676	1,734,741	-	162,935	
2,895,722	2,895,722	2,943,743	-	(48,020)	
2.70	2.69	2.20	0.01	0.50	

Full Year				
Q4 FC	Budget	Prior Year	Bud Var	PY Var
18,858,778	18,824,442	17,500,727	34,336	1,358,051
1,063,204	1,053,435	781,191	9,769	282,013
40,045	180,683	316,394	(140,638)	(276,349)
19,962,027	20,058,560	18,598,312	(96,533)	1,363,715
3,988,467	4,316,490	4,032,115	328,023	43,648
680,698	1,122,516	825,732	441,818	145,034
552,553	550,628	492,836	(1,925)	(59,717)
1,138,510	1,373,473	903,796	234,963	(234,714)
5,396,505	4,824,648	5,072,984	(571,857)	(323,521)
-	-	-	-	-
3,593,616	3,541,890	4,065,244	(51,726)	471,628
-	-	-	-	-
200,000	221,483	8,250	21,483	(191,750)
15,550,348	15,951,128	15,400,956	400,780	(149,392)
4,411,679	4,107,433	3,197,356	304,246	1,214,323
918,119	203,191	697,446	714,928	220,673
(1,197,656)	(1,197,656)	(1,091,073)	(0)	(106,583)
(6,137)	(3,147)	21,321	(2,990)	(27,458)
(285,674)	(997,612)	(372,306)	711,938	86,632
4,126,005	3,109,821	2,825,050	1,016,184	1,300,955

19,962,027	20,058,560	18,598,312	(96,533)	1,363,715	
(11,956,732)	(12,409,238)	(11,335,712)	452,506	(621,020)	
371	0	(2,619,858)	371	2,620,229	
8,005,666	7,649,323	4,642,742	356,343	3,362,924	
-	-	-	-	-	
-	-	5,241,371	-	(5,241,371)	
(1,197,656)	(1,197,656)	(1,450,802)	0	253,146	
(2,277,211)	(2,277,211)	(2,081,690)	(0)	(195,522)	
(3,474,867)	(3,474,867)	1,708,880	0	(5,183,747)	
(6,137)	(3,147)	(154,917)	(2,990)	148,781	
(4,774,500)	(4,774,500)	(6,077,263)	0	1,302,763	
(4,780,636)	(4,777,647)	(6,232,181)	(2,989)	1,451,544	
992,000	-	988,000	992,000	4,000	
(992,000)	-	(979,000)	(992,000)	(13,000)	
918,119	203,191	697,446	714,928	220,673	
918,119	203,191	706,446	714,928	211,673	
668,281	(400,000)	825,887	1,068,282	(157,606)	

18,858,778	18,824,442	17,500,727	34,336	1,358,051	
(11,956,732)	(12,409,238)	(11,335,712)	452,506	(621,020)	
911,982	200,044	718,767	711,938	193,215	
-	-	-	-	-	
1,103,249	1,234,118	1,097,586	(130,869)	5,663	
8,917,277	7,849,367	7,981,367	1,067,910	935,910	
1,197,656	1,197,656	1,450,802	(0)	(253,146)	
2,277,211	2,277,211	2,081,690	0	195,522	
3,474,867	3,474,867	3,532,491	(0)	(57,624)	
2.57	2.26	2.26	0.31	0.31	

LEHIGH COUNTY AUTHORITY  
VARIANCE ANALYSIS - YTD  
For the Period Ended October 31, 2025

**STATEMENTS OF ACTIVITIES**

**Operating Revenues:**

User Charges  
Connection & System Charges  
Other Miscellaneous Revenues

**Total Operating Revenues**

**Operating Expenses:**

Personnel  
Shared Services - General & Administrative  
Utilities  
Materials and Supplies  
Miscellaneous Services  
Treatment and Transportation  
Depreciation and Amortization  
Major Maintenance Expenses  
Other Miscellaneous

**Total Operating Expenses**

**Net Operating Profit**

**Non-Operating Income (Expense)**

Interest Income  
Interest (Expense)  
Other Miscellaneous

**Net Non-Operating Income (Expense)**

**Net Income (Loss)**

**CASH FLOW STATEMENT**

**Cash Flows From Operating Activities**

Operating Revenues  
Operating Expenses (ex D&A)  
Non-Cash Working Capital Changes

**Net Cash Provided by (Used in) Operating Activities**

**Cash Flows From Financing Activities**

Capital Contributions  
Proceeds New Borrowing  
Interest Payments  
Principal Payments

**Net Cash Provided by (Used in) Financing Activities**

**Cash Flows from Capital and Related Activities**

Non-Operating Income (Expenses)  
Capital Expenditures, net

**Net Cash Provided By (Used In) Capital and Related Activities**

**Cash Flows From Investing Activities**

Investments Converting To Cash  
Purchased Investments  
Interest Income

**Net Cash Provided By (Used In) Investing Activities**

**FUND NET CASH FLOWS**

Suburban - Water			
Actual	Q3 FC	FC Var	Comments
15,555,735	15,555,735	-	
761,025	761,025	-	
30,045	30,045	-	
<b>16,346,805</b>	<b>16,346,805</b>	<b>-</b>	
3,250,479	3,250,479	-	
580,698	580,698	-	
502,553	502,553	-	
538,020	538,020	-	
4,444,472	4,444,472	-	
-	-	-	
2,993,948	2,993,948	-	
-	-	-	
-	-	-	
<b>12,310,170</b>	<b>12,310,170</b>	<b>-</b>	
<b>4,036,635</b>	<b>4,036,635</b>	<b>-</b>	
783,749	778,119	5,630	
(1,314,319)	(1,423,456)	109,137	
-	(9,160)	9,160	
<b>(530,570)</b>	<b>(654,497)</b>	<b>123,927</b>	
<b>3,506,065</b>	<b>3,382,138</b>	<b>123,927</b>	Favorable financial activity

16,346,805	16,346,805	-	
(9,316,221)	(9,316,221)	-	
(2,025,136)	(2,025,492)	356	
<b>5,005,447</b>	<b>5,005,091</b>	<b>356</b>	
-	-	-	
-	-	-	
(735,869)	(767,156)	31,287	
(64,904)	(68,793)	3,889	
<b>(800,773)</b>	<b>(835,949)</b>	<b>35,176</b>	
-	(9,160)	9,160	
(4,390,263)	(4,391,175)	912	
<b>(4,390,263)</b>	<b>(4,400,335)</b>	<b>10,072</b>	
734,000	734,000	-	
(992,000)	(992,000)	-	
783,749	778,119	5,630	
<b>525,749</b>	<b>520,119</b>	<b>5,630</b>	
<b>340,160</b>	<b>288,926</b>	<b>51,234</b>	Favorable financial activity



LEHIGH COUNTY AUTHORITY  
FINANCIAL STATEMENTS - SUBURBAN WASTEWATER  
For the Period Ended October 31, 2025

STATEMENTS OF ACTIVITIES

Operating Revenues:

User Charges	1,589,246	1,589,246	1,613,574	-	(24,328)
Connection & System Charges	123,446	123,446	23,727	-	99,719
Other Miscellaneous Revenues	40,094	40,094	30	-	40,064

Total Operating Revenues

Operating Expenses:

Personnel	83,309	83,309	95,686	-	12,377
Shared Services - General & Administrative	13,078	13,078	18,069	-	4,991
Utilities	(3,554)	(3,554)	20,719	-	24,273
Materials and Supplies	28,524	28,524	51,654	-	23,131
Miscellaneous Services	759,697	759,697	627,936	-	(131,762)
Treatment and Transportation	420,367	420,367	385,464	-	(34,903)
Depreciation and Amortization	579,763	579,763	575,538	-	(4,225)
Major Maintenance Expenses	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-

Total Operating Expenses

Net Operating Profit

Non-Operating Income (Expense)

Interest Income	74,974	74,974	56,197	-	18,778
Interest (Expense)	(50,847)	(50,847)	(11,516)	-	(39,331)
Other Miscellaneous	1,000,000	1,000,000	(7,616)	-	1,007,616

Net Non-Operating Income (Expense)

Net Income (Loss)

CASH FLOW STATEMENT

Cash Flows From Operating Activities

Operating Revenues	1,752,787	1,752,787	1,637,331	-	115,455
Operating Expenses (ex D&A)	(1,301,422)	(1,301,422)	(1,199,528)	-	(101,894)
Non-Cash Working Capital Changes	(1,749,413)	(1,749,413)	(238,838)	0	(1,510,575)

Net Cash Provided by (Used in) Operating Activities

Cash Flows From Financing Activities

Capital Contributions	1,000,000	1,000,000	-	-	1,000,000
Proceeds New Borrowing	-	-	-	-	-
Interest Payments	(5,209)	(124,175)	(11,040)	119,506	5,831
Principal Payments	(39,694)	(40,017)	(49,571)	323	9,877

Net Cash Provided by (Used in) Financing Activities

Cash Flows from Capital and Related Activities

Non-Operating Income (Expenses)	-	-	(7,616)	-	7,616
Capital Expenditures, net	(1,060,322)	(1,061,000)	(156,073)	678	(904,249)

Net Cash Provided By (Used In) Capital and Related Activities

Cash Flows From Investing Activities

Investments Converting To Cash	-	-	245,000	-	(245,000)
Purchased Investments	(449,000)	(449,000)	(245,000)	-	(204,000)
Interest Income	74,974	74,974	56,197	-	18,778

Net Cash Provided By (Used In) Investing Activities

FUND NET CASH FLOWS

DEBT SERVICE RATIO

Debt Service Ratio (Indenture Based)

User Charges	1,589,246	1,589,246	1,613,574	-	(24,328)
Operating Expenses (Cash Based)	(1,301,422)	(1,301,422)	(1,199,528)	-	(101,894)
Interest Income	1,074,974	1,074,974	48,581	-	1,026,394
Annual Lease Payment (City)	-	-	-	-	-
Non-Operating Revenues (Expenses)	163,540	163,540	23,757	-	139,783

Cash Available For Debt Service

Interest Paid (Pro-rated)	14,674	14,674	10,348	-	4,327
Debt Retirement (Principal Payments) (Pro-rated)	166,736	166,736	242,197	-	(75,461)

Total Debt Service

Debt Service Ratio

	Suburban - Wastewater														
	Month					Year To Date					Full Year				
	Actual	Q4 FC	Prior Year	FC Var	PY Var	Actual	Q4 FC	Prior Year	FC Var	PY Var	Q4 FC	Budget	Prior Year	Bud Var	PY Var
Operating Revenues:															
User Charges	1,589,246	1,589,246	1,613,574	-	(24,328)	15,650,272	15,650,272	16,236,335	-	(586,063)	19,506,130	19,760,438	19,809,163	(254,307)	(303,032)
Connection & System Charges	123,446	123,446	23,727	-	99,719	1,383,785	1,383,785	1,333,547	-	50,238	1,457,327	1,694,206	1,350,898	(236,879)	106,430
Other Miscellaneous Revenues	40,094	40,094	30	-	40,064	179,754	179,754	330	-	179,424	219,754	2,683	405	217,071	219,349
Total Operating Revenues	1,752,787	1,752,787	1,637,331	-	115,455	17,213,811	17,213,811	17,570,212	-	(356,401)	21,183,212	21,457,327	21,160,465	(274,115)	22,747
Operating Expenses:															
Personnel	83,309	83,309	95,686	-	12,377	1,216,396	1,216,396	1,393,528	-	177,131	1,655,251	2,206,442	1,654,801	551,191	(450)
Shared Services - General & Administrative	13,078	13,078	18,069	-	4,991	209,682	209,682	298,242	-	88,560	290,700	781,682	333,442	490,982	42,742
Utilities	(3,554)	(3,554)	20,719	-	24,273	245,095	245,095	237,049	-	(8,046)	276,271	307,879	263,757	31,609	(12,513)
Materials and Supplies	28,524	28,524	51,654	-	23,131	238,216	238,216	311,657	-	73,442	436,373	689,690	409,228	253,317	(27,145)
Miscellaneous Services	759,697	759,697	627,936	-	(131,762)	6,827,022	6,827,022	5,844,922	-	(982,100)	8,473,317	7,969,739	7,157,875	(503,578)	(1,315,442)
Treatment and Transportation	420,367	420,367	385,464	-	(34,903)	4,501,803	4,501,803	4,566,966	-	65,163	5,301,803	4,245,970	5,509,024	(1,055,833)	207,221
Depreciation and Amortization	579,763	579,763	575,538	-	(4,225)	5,795,747	5,795,747	5,755,377	-	(40,371)	7,020,369	7,107,287	6,954,193	86,918	(66,177)
Major Maintenance Expenses	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Other Miscellaneous	-	-	-	-	-	-	-	-	-	-	22,653	22,653	227,575	-	204,922
Total Operating Expenses	1,881,185	1,881,185	1,775,066	-	(106,119)	19,033,961	19,033,961	18,407,741	-	(626,219)	23,476,737	23,331,343	22,509,895	(145,394)	(966,842)
Net Operating Profit	(128,398)	(128,398)	(137,735)	-	9,336	(1,820,150)	(1,820,150)	(837,530)	-	(982,620)	(2,293,525)	(1,874,016)	(1,349,430)	(419,509)	(944,095)
Non-Operating Income (Expense)															
Interest Income	74,974	74,974	56,197	-	18,778	534,389	534,389	531,147	-	3,243	604,389	207,242	635,893	397,147	(31,503)
Interest (Expense)	(50,847)	(50,847)	(11,516)	-	(39,331)	(395,186)	(395,186)	(119,857)	-	(275,329)	(416,698)	(176,093)	(136,537)	(240,605)	(280,162)
Other Miscellaneous	1,000,000	1,000,000	(7,616)	-	1,007,616	1,000,000	1,000,000	42,482	-	957,518	998,539	(147,982)	428,294	1,146,521	570,245
Net Non-Operating Income (Expense)	1,024,127	1,024,127	37,065	-	987,062	1,139,203	1,139,203	453,772	-	685,431	1,186,230	(116,833)	927,650	1,303,063	258,581
Net Income (Loss)	895,729	895,729	(100,670)	-	996,399	(680,947)	(680,947)	(383,758)	-	(297,189)	(1,107,295)	(1,990,849)	(421,780)	883,554	(685,515)

Operating Revenues	1,752,787	1,752,787	1,637,331	-	115,455
Operating Expenses (ex D&A)	(1,301,422)	(1,301,422)	(1,199,528)	-	(101,894)
Non-Cash Working Capital Changes	(1,749,413)	(1,749,413)	(238,838)	0	(1,510,575)
Net Cash Provided by (Used in) Operating Activities	(1,298,049)	(1,298,049)	198,965	0	(1,497,014)
Capital Contributions	1,000,000	1,000,000	-	-	1,000,000
Proceeds New Borrowing	-	-	-	-	-
Interest Payments	(5,209)	(124,175)	(11,040)	119,506	5,831
Principal Payments	(39,694)	(40,017)	(49,571)	323	9,877
Net Cash Provided by (Used in) Financing Activities	955,097	835,268	(60,611)	119,829	1,015,708
Non-Operating Income (Expenses)	-	-	(7,616)	-	7,616
Capital Expenditures, net	(1,060,322)	(1,061,000)	(156,073)	678	(904,249)
Net Cash Provided By (Used In) Capital and Related Activities	(1,060,322)	(1,061,000)	(163,689)	678	(896,633)
Investments Converting To Cash	-	-	245,000	-	(245,000)
Purchased Investments	(449,000)	(449,000)	(245,000)	-	(204,000)
Interest Income	74,974	74,974	56,197	-	18,778
Net Cash Provided By (Used In) Investing Activities	(374,026)	(374,026)	56,197	-	(430,222)
FUND NET CASH FLOWS	(1,777,299)	(1,897,806)	30,862	120,507	(1,808,161)

Operating Revenues	17,213,811	17,213,811	17,570,212	-	(356,401)
Operating Expenses (ex D&A)	(13,238,214)	(13,238,214)	(12,652,365)	-	(585,849)
Non-Cash Working Capital Changes	(1,179,176)	(1,179,177)	(2,367,145)	0	1,187,969
Net Cash Provided by (Used in) Operating Activities	2,796,421	2,796,420	2,550,702	0	245,719
Capital Contributions	1,000,000	1,000,000	-	-	1,000,000
Proceeds New Borrowing	5,000,000	5,000,000	-	-	5,000,000
Interest Payments	(165,137)	(165,137)	(115,102)	(0)	(50,035)
Principal Payments	(394,417)	(397,532)	(491,235)	3,115	96,818
Net Cash Provided by (Used in) Financing Activities	5,440,446	5,437,331	(606,337)	3,115	6,046,783
Non-Operating Income (Expenses)	-	-	42,482	-	(42,482)
Capital Expenditures, net	(8,263,057)	(8,263,735)	(5,541,755)	678	(2,721,302)
Net Cash Provided By (Used In) Capital and Related Activities	(8,263,057)	(8,263,735)	(5,499,273)	678	(2,763,784)
Investments Converting To Cash	3,109,000	3,109,000	2,408,000	-	701,000
Purchased Investments	(3,083,000)	(3,083,000)	(1,919,000)	-	(1,164,000)
Interest Income	534,389	534,389	531,147	-	3,243
Net Cash Provided By (Used In) Investing Activities	560,389	560,389	1,020,147	-	(459,757)
FUND NET CASH FLOWS	534,199	530,406	(2,534,761)	3,793	3,068,960

Operating Revenues	21,183,212	21,457,327	21,160,465	(274,115)	22,747
Operating Expenses (ex D&A)	(16,456,367)	(16,224,056)	(15,555,702)	(232,312)	(900,665)
Non-Cash Working Capital Changes	0	1,301,072	0	0	(1,301,072)
Net Cash Provided by (Used in) Operating Activities	4,726,844	5,233,271	6,905,835	(506,427)	(2,178,990)
Capital Contributions	1,000,000	1,000,000	-	-	1,000,000
Proceeds New Borrowing	11,000,000	14,850,000	-	(3,850,000)	11,000,000
Interest Payments	(176,093)	(176,093)	(124,171)	(0)	(51,922)
Principal Payments	(2,000,831)	(2,000,831)	(2,906,363)	(0)	905,532
Net Cash Provided by (Used in) Financing Activities	9,823,075	13,673,076	(3,030,534)	(3,850,001)	12,853,609
Non-Operating Income (Expenses)	(1,461)	(1,147,982)	60,883	1,146,521	(62,344)
Capital Expenditures, net	(13,738,000)	(13,738,000)	(9,706,549)	(0)	(4,031,451)
Net Cash Provided By (Used In) Capital and Related Activities	(13,739,461)	(14,885,982)	(9,645,665)	1,146,521	(4,093,796)
Investments Converting To Cash	3,109,000	-	2,408,000	3,109,000	701,000
Purchased Investments	(3,083,000)	-	(1,919,000)	(3,083,000)	(1,164,000)
Interest Income	604,389	207,242	635,893	397,147	(31,503)
Net Cash Provided By (Used In) Investing Activities	630,389	207,242	1,124,893	423,147	(494,503)
FUND NET CASH FLOWS	1,440,848	4,227,607	(4,645,472)	(2,786,759)	6,086,320

User Charges	1,589,246	1,589,246	1,613,574	-	(24,328)
Operating Expenses (Cash Based)	(1,301,422)	(1,301,422)	(1,199,528)	-	(101,894)
Interest Income	1,074,974	1,074,974	48,581	-	1,026,394
Annual Lease Payment (City)	-	-	-	-	-
Non-Operating Revenues (Expenses)	163,540	163,540	23,757	-	139,783
Cash Available For Debt Service	1,526,339	1,526,339	486,384	-	1,039,955
Interest Paid (Pro-rated)	14,674	14,674	10,348	-	4,327
Debt Retirement (Principal Payments) (Pro-rated)	166,736	166,736	242,197	-	(75,461)
Total Debt Service	181,410	181,410	252,544	-	(71,134)
Debt Service Ratio	8.41	8.41	1.93	-	6.49

15,650,272	15,650,272	16,236,335	-	(586,063)
(13,238,214)	(13,238,214)	(12,652,365)	-	(585,849)
1,534,389	1,534,389	573,629	-	960,760
-	-	-	-	-
1,563,539	1,563,539	1,333,877	-	229,662
5,509,986	5,509,986	5,491,476	-	18,510
146,744	146,744	103,476	-	43,269
1,667,360	1,667,360	2,421,969	-	(754,610)
1,814,104	1,814,104	2,525,445	-	(711,341)
3.04	3.04	2.17	-	0.86

LEHIGH COUNTY AUTHORITY  
VARIANCE ANALYSIS - YTD  
For the Period Ended October 31, 2025

**STATEMENTS OF ACTIVITIES**

**Operating Revenues:**

User Charges  
Connection & System Charges  
Other Miscellaneous Revenues

**Total Operating Revenues**

**Operating Expenses:**

Personnel  
Shared Services - General & Administrative  
Utilities  
Materials and Supplies  
Miscellaneous Services  
Treatment and Transportation  
Depreciation and Amortization  
Major Maintenance Expenses  
Other Miscellaneous

**Total Operating Expenses**

**Net Operating Profit**

**Non-Operating Income (Expense)**

Interest Income  
Interest (Expense)  
Other Miscellaneous

**Net Non-Operating Income (Expense)**

**Net Income (Loss)**

**CASH FLOW STATEMENT**

**Cash Flows From Operating Activities**

Operating Revenues  
Operating Expenses (ex D&A)  
Non-Cash Working Capital Changes

**Net Cash Provided by (Used in) Operating Activities**

**Cash Flows From Financing Activities**

Capital Contributions  
Proceeds New Borrowing  
Interest Payments  
Principal Payments

**Net Cash Provided by (Used in) Financing Activities**

**Cash Flows from Capital and Related Activities**

Non-Operating Income (Expenses)  
Capital Expenditures, net

**Net Cash Provided By (Used In) Capital and Related Activities**

**Cash Flows From Investing Activities**

Investments Converting To Cash  
Purchased Investments  
Interest Income

**Net Cash Provided By (Used In) Investing Activities**

**FUND NET CASH FLOWS**

Suburban - Wastewater			
Actual	Q3 FC	FC Var	Comments
15,650,272	15,650,272	-	
1,383,785	1,383,785	-	
179,754	179,754	-	
<b>17,213,811</b>	<b>17,213,811</b>	-	
1,216,396	1,216,396	-	
209,682	209,682	-	
245,095	245,095	-	
238,216	238,216	-	
6,827,022	6,827,022	-	
4,501,803	4,501,803	-	
5,795,747	5,795,747	-	
-	-	-	
-	-	-	
<b>19,033,961</b>	<b>19,033,961</b>	-	
<b>(1,820,150)</b>	<b>(1,820,150)</b>	-	
534,389	534,389	-	
(395,186)	(395,186)	-	
1,000,000	1,000,000	-	
<b>1,139,203</b>	<b>1,139,203</b>	-	
<b>(680,947)</b>	<b>(680,947)</b>	-	
17,213,811	17,213,811	-	
(13,238,214)	(13,238,214)	-	
(1,179,176)	(1,179,177)	0	
<b>2,796,421</b>	<b>2,796,420</b>	<b>0</b>	
1,000,000	1,000,000	-	
5,000,000	5,000,000	-	
(165,137)	(165,137)	(0)	
(394,417)	(397,532)	3,115	
<b>5,440,446</b>	<b>5,437,331</b>	<b>3,115</b>	
-	-	-	
(8,263,057)	(8,263,735)	678	
<b>(8,263,057)</b>	<b>(8,263,735)</b>	<b>678</b>	
3,109,000	3,109,000	-	
(3,083,000)	(3,083,000)	-	
534,389	534,389	-	
<b>560,389</b>	<b>560,389</b>	-	
<b>534,199</b>	<b>530,406</b>	<b>3,793</b>	Lower debt serrvice

**LEHIGH COUNTY AUTHORITY**  
**FINANCIAL STATEMENTS - CITY DIVISION**  
**For the Period Ended October 31, 2025**

STATEMENTS OF ACTIVITIES	Month					City Division					Full Year					
	Actual	Q4 FC	Prior Year	FC Var	PY Var	Year To Date										
						Actual	Q4 FC	Prior Year	FC Var	PY Var	Q4 FC	Budget	Prior Year	Bud Var	PY Var	
Operating Revenues:																
User Charges	4,601,433	4,601,433	5,828,325	-	(1,226,893)	49,090,004	49,090,004	48,335,949	-	754,055	59,484,324	59,533,021	58,132,011	(48,697)	1,352,314	
Connection & System Charges	195,070	195,070	228,041	-	(32,971)	6,451,017	6,451,017	2,394,438	-	4,056,579	7,276,563	3,424,580	6,480,879	3,851,983	795,684	
Other Miscellaneous Revenues	9,765	9,765	3,960	-	5,805	57,367	57,367	203,250	-	(145,883)	75,244	88,609	254,620	(13,365)	(179,376)	
Total Operating Revenues	4,806,267	4,806,267	6,060,326	-	(1,254,059)	55,598,388	55,598,388	50,933,637	-	4,664,751	66,836,131	63,046,210	64,867,510	3,789,921	1,968,621	
Operating Expenses:																
Personnel	1,780,238	1,780,238	643,572	-	(1,136,666)	11,053,712	11,053,712	9,398,156	-	(1,655,556)	13,945,987	13,975,346	11,262,555	29,360	(2,683,432)	
Shared Services - General & Administrative	222,945	222,945	132,913	-	(90,032)	2,276,883	2,276,883	1,870,037	-	(406,846)	2,672,314	3,272,110	2,127,095	599,795	(585,219)	
Utilities	21,080	21,080	121,505	-	100,426	1,914,737	1,914,737	1,612,918	-	(301,819)	2,165,848	2,083,602	1,833,941	(82,246)	(331,907)	
Materials and Supplies	273,443	273,443	238,787	-	(34,656)	2,559,465	2,559,465	2,660,719	-	101,254	3,215,750	3,677,870	3,084,944	462,120	(130,806)	
Miscellaneous Services	95,634	95,634	158,946	-	63,312	1,971,657	1,971,657	1,625,703	-	(345,954)	2,606,332	2,653,796	2,537,609	47,464	(68,723)	
Treatment and Transportation	-	-	-	-	-	6,060	6,060	5,656	-	(404)	12,206	11,685	11,933	(521)	(273)	
Depreciation and Amortization	540,539	540,539	515,561	-	(24,978)	5,416,638	5,416,638	5,155,610	-	(261,028)	6,501,464	6,516,803	7,116,269	15,339	614,805	
Major Maintenance Expenses	-	-	1,558	-	1,558	-	-	27,802	-	27,802	4,100,000	4,100,000	5,736,126	-	1,636,126	
Other Miscellaneous	5,980	5,980	-	-	(5,980)	14,520	14,520	-	-	(14,520)	14,520	-	2,689,011	(14,520)	2,674,491	
Total Operating Expenses	2,939,859	2,939,859	1,812,843	-	(1,127,016)	25,213,672	25,213,672	22,356,602	-	(2,857,070)	35,234,421	36,291,211	36,399,482	1,056,790	1,165,060	
Net Operating Profit	1,866,409	1,866,409	4,247,484	-	(2,381,075)	30,384,716	30,384,716	28,577,034	-	1,807,681	31,601,710	26,754,999	28,468,029	4,846,711	3,133,681	
Non-Operating Income (Expense)																
Interest Income	466,227	466,227	541,414	-	(75,186)	4,661,926	4,661,926	4,782,865	-	(120,939)	5,601,926	1,432,632	5,742,204	4,169,294	(140,278)	
Interest (Expense)	(1,566,812)	(1,566,812)	(1,549,312)	-	(17,500)	(15,668,828)	(15,668,828)	(13,523,585)	-	(2,145,243)	(23,784,405)	(20,178,848)	(22,621,589)	(3,605,557)	(1,162,816)	
Other Miscellaneous	-	-	(9,136)	-	9,136	-	-	(5,407,387)	-	5,407,387	-	15,000,000	-	(15,000,000)	-	4,649,562
Net Non-Operating Income (Expense)	(1,100,585)	(1,100,585)	(1,017,035)	-	(83,551)	(11,006,903)	(11,006,903)	(14,148,107)	-	3,141,205	(18,182,479)	(3,746,216)	(16,879,385)	(14,436,263)	(1,303,094)	
Net Income (Loss)	765,823	765,823	3,230,449	-	(2,464,626)	19,377,813	19,377,813	14,428,927	-	4,948,886	13,419,231	23,008,783	11,588,644	(9,589,552)	1,830,587	
CASH FLOW STATEMENT																
Cash Flows From Operating Activities																
Operating Revenues	4,806,267	4,806,267	6,060,326	-	(1,254,059)	55,598,388	55,598,388	50,933,637	-	4,664,751	66,836,131	63,046,210	64,867,510	3,789,921	1,968,621	
Operating Expenses (ex D&A)	(2,399,319)	(2,399,319)	(1,295,723)	-	(1,103,596)	(19,797,034)	(19,797,034)	(17,173,190)	-	(2,623,844)	(24,632,957)	(25,674,408)	(23,547,087)	1,041,451	(1,085,871)	
Non-Cash Working Capital Changes	1,680,092	1,679,780	(1,775,936)	313	3,456,029	(29,897)	(29,623)	(2,191,134)	(274)	2,161,236	(0)	-	(4,649,562)	(0)	4,649,562	
Net Cash Provided by (Used in) Operating Activities	4,087,040	4,086,728	2,988,667	313	1,098,374	35,771,457	35,771,731	31,569,313	(274)	4,202,143	42,203,173	37,371,802	36,670,861	4,831,371	5,532,312	
Cash Flows From Financing Activities																
Capital Contributions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Proceeds New Borrowing	-	-	-	-	-	-	-	55,000,000	-	(55,000,000)	-	-	55,000,000	-	(55,000,000)	
Interest Payments	(248,576)	-	(1,078)	(248,576)	(247,498)	(6,652,515)	(6,403,938)	(4,338,698)	(248,576)	(2,313,817)	(13,003,690)	(13,515,690)	(13,459,853)	512,000	456,162	
Principal Payments	(5,281)	(4,635)	(5,228)	(645)	(53)	(1,172,552)	(1,171,906)	(744,334)	(645)	(428,218)	(4,761,978)	(4,250,000)	(4,793,582)	(511,978)	31,604	
Net Cash Provided by (Used in) Financing Activities	(253,857)	(4,635)	(6,306)	(249,222)	(247,551)	(7,825,066)	(7,575,845)	49,916,968	(249,222)	(57,742,034)	(17,765,669)	(17,765,690)	36,746,565	21	(54,512,234)	
Cash Flows From Capital and Related Activities																
Annual Lease Payment	-	-	-	-	-	(1,119,374)	(1,119,374)	(1,361,180)	-	241,806	(1,119,374)	(1,323,915)	(1,361,180)	204,541	241,806	
Non-Operating Income (Expenses)	-	-	(9,136)	-	9,136	-	-	(5,407,387)	-	5,407,387	-	15,000,000	-	(15,000,000)	-	15,000,000
Capital Expenditures, net	(1,665,499)	(1,666,000)	(1,756,980)	501	91,481	(24,747,668)	(24,748,169)	(11,730,353)	501	(13,017,315)	(36,061,000)	(50,580,000)	(18,735,537)	14,519,000	(17,325,463)	
Net Cash Provided By (Used In) Capital and Related Activities	(1,665,499)	(1,666,000)	(1,766,116)	501	100,617	(25,867,042)	(25,867,543)	(18,498,920)	501	(7,368,122)	(37,180,374)	(36,903,915)	(20,096,717)	(276,459)	(17,083,657)	
Cash Flows From Investing Activities																
Investments Converting To Cash	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Purchased Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Interest Income	466,227	466,227	541,414	-	(75,186)	4,661,926	4,661,926	4,782,865	-	(120,939)	5,601,926	1,432,632	5,742,204	4,169,294	(140,278)	
Net Cash Provided By (Used In) Investing Activities	466,227	466,227	541,414	-	(75,186)	4,661,926	4,661,926	4,782,865	-	(120,939)	5,601,926	1,432,632	5,742,204	4,169,294	(140,278)	
FUND NET CASH FLOWS	2,633,911	2,882,320	1,757,658	(248,408)	876,253	6,741,274	6,990,269	67,770,226	(248,994)	(61,028,952)	(7,140,944)	(15,865,171)	59,062,913	8,724,227	(66,203,857)	
DEBT SERVICE RATIO																
Debt Service Ratio (Indenture Based)																
User Charges	4,601,433	4,601,433	5,828,325	-	(1,226,893)	49,090,004	49,090,004	48,335,949	-	754,055	59,484,324	59,533,021	61,632,011	(48,697)	(2,147,686)	
Operating Expenses (Cash Based)	(2,399,319)	(2,399,319)	(1,297,282)	-	(1,102,038)	(19,797,034)	(19,797,034)	(17,200,992)	-	(2,596,041)	(28,732,957)	(29,774,408)	(29,283,213)	1,041,451	550,255	
Interest Income	466,227	466,227	532,278	-	(66,050)	4,661,926	4,661,926	(624,522)	-	5,286,448	5,601,926	1,432,632	5,742,204	4,169,294	(140,278)	
Annual Lease Payment (City)	(93,281)	(110,326)	(113,432)	17,045	20,151	(932,812)	(1,103,263)	(1,134,317)	170,451	201,505	(1,119,374)	(1,323,915)	(1,361,180)	204,541	241,806	
Non-Operating Revenues (Expenses)	204,835	204,835	232,001	-	(27,166)	6,508,384	6,508,384	2,597,688	-	3,910,696	7,351,807	3,513,189	3,235,500	3,838,618	4,116,307	
Cash Available For Debt Service	2,779,894	2,762,489	5,181,891	17,045	(2,401,997)	39,530,468	39,360,017	31,973,805	170,451	7,556,662	42,585,725	33,380,519	39,965,321	9,205,206	2,620,404	
Interest Paid	1,083,641	1,083,641	1,121,654	-	(38,014)	10,836,409	10,836,409	11,216,544	-	(380,135)	13,003,690	13,515,690	13,459,853	(512,000)	(456,162)	
Debt Retirement (Principal Payments)	396,832	396,832	399,465	-	(2,634)	3,968,315	3,968,315	3,994,652	-	(26,337)	4,761,978	4,250,000	4,793,582	511,978	(31,604)	
Total Debt Service	1,480,472	1,480,472	1,521,120	-	(40,647)	14,804,724	14,804,724	15,211,196	-	(406,472)	17,765,669	17,765,690	18,253,435	(21)	(487,766)	
Debt Service Ratio	1.88	1.87	3.41	0.01	(1.53)	2.67	2.66	2.10	0.01	0.57	2.40	1.88	2.19	0.52	0.21	

LEHIGH COUNTY AUTHORITY  
VARIANCE ANALYSIS - YTD  
For the Period Ended October 31, 2025

**STATEMENTS OF ACTIVITIES**

**Operating Revenues:**

User Charges  
Connection & System Charges  
Other Miscellaneous Revenues

**Total Operating Revenues**

**Operating Expenses:**

Personnel  
Shared Services - General & Administrative  
Utilities  
Materials and Supplies  
Miscellaneous Services  
Treatment and Transportation  
Depreciation and Amortization  
Major Maintenance Expenses  
Other Miscellaneous

**Total Operating Expenses**

**Net Operating Profit**

**Non-Operating Income (Expense)**

Interest Income  
Interest (Expense)  
Other Miscellaneous

**Net Non-Operating Income (Expense)**

**Net Income (Loss)**

**CASH FLOW STATEMENT**

**Cash Flows From Operating Activities**

Operating Revenues  
Operating Expenses (ex D&A)  
Non-Cash Working Capital Changes

**Net Cash Provided by (Used in) Operating Activities**

**Cash Flows From Financing Activities**

Capital Contributions  
Proceeds New Borrowing  
Interest Payments  
Principal Payments

**Net Cash Provided by (Used in) Financing Activities**

**Cash Flows from Capital and Related Activities**

Non-Operating Income (Expenses)  
Capital Expenditures, net

**Net Cash Provided By (Used In) Capital and Related Activities**

**Cash Flows From Investing Activities**

Investments Converting To Cash  
Purchased Investments  
Interest Income

**Net Cash Provided By (Used In) Investing Activities**

**FUND NET CASH FLOWS**

City Division			
Actual	Q3 FC	FC Var	Comments
49,090,004	49,090,004	-	
6,451,017	6,451,017	-	
57,367	57,367	-	
<b>55,598,388</b>	<b>55,598,388</b>	-	
11,053,712	11,053,712	-	
2,276,883	2,276,883	-	
1,914,737	1,914,737	-	
2,559,465	2,559,465	-	
1,971,657	1,971,657	-	
6,060	6,060	-	
5,416,638	5,416,638	-	
-	-	-	
14,520	14,520	-	
<b>25,213,672</b>	<b>25,213,672</b>	-	
<b>30,384,716</b>	<b>30,384,716</b>	-	
4,661,926	4,661,926	-	
(15,668,828)	(15,668,828)	-	
-	-	-	
<b>(11,006,903)</b>	<b>(11,006,903)</b>	-	
<b>19,377,813</b>	<b>19,377,813</b>	-	
55,598,388	55,598,388	-	
(19,797,034)	(19,797,034)	-	
(29,897)	(29,623)	(274)	
<b>35,771,457</b>	<b>35,771,731</b>	<b>(274)</b>	
-	-	-	
-	-	-	
(6,652,515)	(6,403,938)	(248,576)	
(1,172,552)	(1,171,906)	(645)	
<b>(7,825,066)</b>	<b>(7,575,845)</b>	<b>(249,222)</b>	Unfavorable debt service
-	-	-	
(24,747,668)	(24,748,169)	501	
<b>(24,747,668)</b>	<b>(24,748,169)</b>	<b>501</b>	
-	-	-	
-	-	-	
4,661,926	4,661,926	-	
<b>4,661,926</b>	<b>4,661,926</b>	-	
<b>7,860,648</b>	<b>8,109,643</b>	<b>(248,994)</b>	unfavorable debt service

LEHIGH COUNTY AUTHORITY  
CASH & INVESTMENT SUMMARY  
For the Period Ended October 31, 2025

	Suburban Water				Suburban Wastewater				City Division				Total			
	10/31/2025 Actual	2025 Forecast	2025 Budget	2024 Audited	10/31/2025 Actual	2025 Forecast	2025 Budget	2024 Audited	10/31/2025 Actual	2025 Forecast	2025 Budget	2024 Audited	10/31/2025 Actual	2025 Forecast	2025 Budget	2024 Audited
Cash																
Operating																
Unrestricted	7,114,483	9,968,331	10,929,923	9,315,874	4,779,713	1,355,710	9,817,617	(501,114)	32,406,955	38,000,526	56,340,325	16,539,187	44,301,151	49,324,568	77,087,865	25,353,947
Restricted	-	-	-	-	18,605	500,922	3,025	9,561	70,512,371	58,621,247	25,769,470	87,223,530	70,530,976	59,122,169	25,772,496	87,233,091
Total Operating	7,114,483	9,968,331	10,929,923	9,315,874	4,798,318	1,856,632	9,820,642	(491,554)	102,919,326	96,621,773	82,109,796	103,762,717	114,832,127	108,446,737	102,860,361	112,587,038
Capital																
Unrestricted	319,718	321,054	319,718	321,054	2,107,366	5,955,385	5,955,385	6,862,722	691,785	3,022,601	3,022,601	3,022,601	3,118,869	9,299,040	9,297,704	10,206,378
Restricted	-	-	-	-	338,360	338,677	338,360	338,677	7,524,574	7,500,035	7,500,035	7,500,035	7,862,934	7,838,712	7,838,396	7,838,712
Total Capital	319,718	321,054	319,718	321,054	2,445,726	6,294,062	6,293,745	7,201,399	8,216,359	10,522,636	10,522,636	10,522,636	10,981,803	17,137,752	17,136,099	18,045,090
Other Restricted																
Debt Reserves	4,243,019	1,674,161	1,907,712	1,658,337	-	-	-	-	41,691,707	31,800,765	30,004,516	31,800,765	45,934,726	33,474,926	31,912,228	33,459,102
Escrow - Developer Deposits	218,888	260,682	218,888	260,682	7,764	7,764	56,678	7,764	3,403	3,403	32,106	3,403	230,055	271,849	307,671	271,849
Total Other Restricted	4,461,907	1,934,843	2,126,600	1,919,019	7,764	7,764	56,678	7,764	41,695,110	31,804,167	30,036,622	31,804,167	46,164,781	33,746,775	32,219,899	33,730,951
Total Cash	11,896,108	12,224,229	13,376,241	11,555,948	7,251,809	8,158,458	16,171,064	6,717,610	152,830,795	138,948,577	122,669,054	146,089,521	171,978,711	159,331,264	152,216,359	164,363,078
Investments																
Operating																
Unrestricted	2,142,246	1,845,869	2,023,130	1,845,869	7,262,188	7,278,350	6,965,466	7,278,350	-	-	-	-	9,404,434	9,124,219	8,988,596	9,124,219
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Operating	2,142,246	1,845,869	2,023,130	1,845,869	7,262,188	7,278,350	6,965,466	7,278,350	-	-	-	-	9,404,434	9,124,219	8,988,596	9,124,219
Capital																
Unrestricted	1,000,000	1,000,184	1,000,000	1,000,184	-	-	-	-	-	-	-	-	1,000,000	1,000,184	1,000,000	1,000,184
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Capital	1,000,000	1,000,184	1,000,000	1,000,184	-	-	-	-	-	-	-	-	1,000,000	1,000,184	1,000,000	1,000,184
Other Restricted																
Debt Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Escrow	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Other Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	3,142,246	2,846,053	3,023,130	2,846,053	7,262,188	7,278,350	6,965,466	7,278,350	-	-	-	-	10,404,434	10,124,403	9,988,596	10,124,403
Total Cash and Investments	15,038,354	15,070,282	16,399,371	14,402,001	14,513,997	15,436,808	23,136,530	13,995,960	152,830,795	138,948,577	122,669,054	146,089,521	182,383,145	169,455,667	162,204,955	174,487,481
Summary																
Cash																
Unrestricted	7,434,201	10,289,386	11,249,641	9,636,929	6,887,080	7,311,095	15,773,001	6,361,608	33,098,740	41,023,127	59,362,926	19,561,788	47,420,020	58,623,608	86,385,569	35,274,414
Restricted	4,461,907	1,934,843	2,126,600	1,919,019	364,729	847,363	398,063	356,001	119,732,055	97,925,450	63,306,128	126,527,733	124,558,691	100,707,656	65,830,791	128,802,754
Total Cash	11,896,108	12,224,229	13,376,241	11,555,948	7,251,809	8,158,458	16,171,064	6,717,610	152,830,795	138,948,577	122,669,054	146,089,521	171,978,711	159,331,264	152,216,359	164,077,168
Investments																
Unrestricted	3,142,246	2,846,053	3,023,130	2,846,053	7,262,188	7,278,350	6,965,466	7,278,350	-	-	-	-	10,404,434	10,124,403	9,988,596	10,124,403
Restricted	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Investments	3,142,246	2,846,053	3,023,130	2,846,053	7,262,188	7,278,350	6,965,466	7,278,350	-	-	-	-	10,404,434	10,124,403	9,988,596	10,124,403
Total Cash and Investments	15,038,354	15,070,282	16,399,371	14,402,001	14,513,997	15,436,808	23,136,530	13,995,960	152,830,795	138,948,577	122,669,054	146,089,521	182,383,145	169,455,667	162,204,955	174,201,571

CERTIFICATES OF DEPOSIT

Oct - 2025

Fund	Bank	Location	Gross Amount	Date of Purchase	Date Due	Net Rate %
LLRI CR	Comenity Bank	Wilmington, DE	200,000.00	10/15/25	10/15/27	3.700
WW Capac	OnPath Federal Union	Metairie, LA	249,000.00	10/17/25	10/17/27	3.700