

H2O America and Subsidiaries Detailed Debt Schedule

Long-term Debt Balances as of Dec. 31

Entity	Description	Rate	Maturity Date	2025	2024
H2O America	Series 2019A	3.05%	11/1/2029	\$ 310,000,000	\$ 310,000,000
	Series 2020	2.47%	8/1/2030	\$ 50,000,000	\$ 50,000,000
	Series 2019B	3.15%	11/1/2031	\$ 75,000,000	\$ 75,000,000
	Series 2019C	3.53%	11/1/2039	\$ 125,000,000	\$ 125,000,000
Total H2O America Long-Term Debt				\$ 560,000,000	\$ 560,000,000
SJWC	Series D	7.15%	1/1/2026	\$ 15,000,000	\$ 15,000,000
	Series E	6.81%	12/1/2028	\$ 15,000,000	\$ 15,000,000
	Series F	7.20%	9/1/2031	\$ 20,000,000	\$ 20,000,000
	Series G	5.93%	9/1/2033	\$ 20,000,000	\$ 20,000,000
	Series H	5.71%	1/1/2037	\$ 20,000,000	\$ 20,000,000
	Series I	5.93%	12/17/2037	\$ 20,000,000	\$ 20,000,000
	Series K	6.75%	5/15/2039	\$ 20,000,000	\$ 20,000,000
	Series L	5.14%	1/24/2044	\$ 50,000,000	\$ 50,000,000
	2016 Private Activity Revenue Bond	4.75%	11/1/2046	\$ 70,000,000	\$ 70,000,000
	Series M	4.29%	4/1/2049	\$ 80,000,000	\$ 80,000,000
	Series N	3.30%	7/1/2051	\$ 50,000,000	\$ 50,000,000
	Series O	3.00%	12/1/2051	\$ 50,000,000	\$ 50,000,000
	Series P	4.85%	2/1/2053	\$ 70,000,000	\$ 70,000,000
	Series Q	5.63%	7/31/2054	\$ 75,000,000	\$ 75,000,000
	Series R	5.83%	11/1/2055	\$ 55,000,000	
Total SJWC Long-Term Debt				\$ 630,000,000	\$ 575,000,000
CTWS	Term Loan Note and Supplement A	4.09%	1/20/2027	\$ 1,953,957	\$ 3,447,119
	CoBank Term Note Payable, Due 2037	4.15%	8/20/2037	\$ 10,257,547	\$ 10,941,616
Total CTWS Long-Term Debt				\$ 12,211,504	\$ 14,388,735
CWC	2004 Series Variable Rate	Variable	3/1/2029	\$ 12,500,000	\$ 12,500,000
	2004 Series A	Variable	7/1/2028	\$ 5,000,000	\$ 5,000,000
	2004 Series B	Variable	9/1/2028	\$ 4,550,000	\$ 4,550,000
	NP-CoBank Loan 10/29/12 16 Year	4.29%	3/1/2028	\$ 17,020,000	\$ 17,020,000
	NP-CoBank Loan 10/29/12 20 Year	4.72%	8/1/2032	\$ 14,795,000	\$ 14,795,000
	NP-CoBank Loan 03/05/13 20 Year	4.75%	3/4/2033	\$ 14,550,000	\$ 14,550,000
	NP-CoBank Loan 06/01/2016 20 Year	4.36%	5/20/2036	\$ 30,000,000	\$ 30,000,000
	NP-CoBank Loan 07/7/2016 20 Year	4.04%	7/7/2036	\$ 19,930,000	\$ 19,930,000
	NY Life Senior Note, Due September 2037	3.53%	9/25/2037	\$ 35,000,000	\$ 35,000,000
	NY Life Senior Note, Due September 2050	3.51%	3/12/2050	\$ 35,000,000	\$ 35,000,000
	2021A Note Payable, Due June 2051	3.07%	6/1/2051	\$ 50,000,000	\$ 50,000,000
	2021B Note Payable, Due December 2051	3.10%	12/1/2051	\$ 50,000,000	\$ 50,000,000
	NY Life Senior Note, Due December 2052	4.71%	12/1/2052	\$ 25,000,000	\$ 25,000,000
	\$25M Series 2023 30 yrs 6.46%	6.46%	1/15/2054	\$ 25,000,000	\$ 25,000,000
	\$50M Series 2024 30yrs 5.78%	5.78%	7/31/2054	\$ 50,000,000	\$ 50,000,000
	STATE OF CT (DWSRF) 20 YRS	2.00%	7/30/2044	\$ 308,000	\$ 327,000
	2025 Senior Notes 10/28/2025	6.08%	5/1/2055	\$ 60,000,000	
Total CWC Long-Term Debt				\$ 448,653,000	\$ 388,672,000
SJWTX	Series A	6.27%	10/1/2036	\$ 15,000,000	\$ 15,000,000
	Series B	4.01%	3/20/2041	\$ 20,000,000	\$ 20,000,000
	Series B	4.11%	3/20/2041	\$ 10,000,000	\$ 10,000,000
	KT Water - Seller Financing Debt 8/14/2023	(a)	8/14/2052	\$ 29,000,000	\$ 29,000,000
	NP-CoBank Loan 10/31/22 30 Year	5.54%	5/30/2052	\$ 15,000,000	\$ 15,000,000
	NP-CoBank Loan 12/06/24 30 Year	6.47%	11/20/2054	\$ 20,000,000	\$ 20,000,000
	NP-CoBank Loan 9/18/25 30 Year	6.68%	9/1/2055	\$ 40,000,000	
Total SJWTX Long-Term Debt				\$ 149,000,000	\$ 109,000,000
MWC	2001 Series K, Due 2031	0.00%	4/1/2031	\$ 246,188	\$ 287,220
	2004 Series O, Due 2034	0.00%	4/1/2034	\$ 59,970	\$ 66,633
	2006 Series P, Due 2026	1.76%	3/15/2026	\$ 81,000	\$ 121,000
	2009 Series R, Due 2029	1.57%	4/1/2029	\$ 91,850	\$ 111,850
	2009 Series S, Due 2029	0.00%	9/1/2029	\$ 179,330	\$ 224,163
	2009 Series T, Due 2029	0.00%	9/1/2029	\$ 502,905	\$ 628,632
	2012 Series U, Due 2042	0.00%	4/1/2042	\$ 100,456	\$ 106,366
	2013 Series V, Due 2033	1.00%	4/1/2033	\$ 884,888	\$ 959,888
	2019 Series W Due 2048	1.00%	10/1/2048	\$ 793,942	\$ 825,733
	2024 Series X Due 2044	1.00%	4/1/2044	\$ 2,663,736	
	2024 Series Y Due 2054	1.00%	4/1/2054	\$ 2,311,520	
	CoBank Loan 01/10/2017 10 Year	4.18%	12/30/2026	\$ 5,000,000	\$ 5,000,000
	CoBank Loan 12/13/2018 25 Year	5.51%	12/30/2043	\$ 8,000,000	\$ 8,000,000
	CoBank Loan 03/18/2021 20 Year	3.89%	3/1/2041	\$ 17,000,000	\$ 17,000,000
	CoBank Loan 05/31/2022 20 Year	4.54%	5/31/2042	\$ 15,000,000	\$ 15,000,000
	CoBank Loan 12/06/2024 30 Year	6.47%	11/20/2054	\$ 15,000,000	\$ 15,000,000
	CoBank Loan 07/10/2025 30 Year	6.70%	7/20/2055	\$ 25,000,000	
	BSWC Series O, Due 2025	1.86%	10/1/2025	\$ -	\$ 220,000
	BSWC Series P, Due 2028	2.23%	4/1/2028	\$ 733,520	\$ 833,520
	BSWC Series Q, Due 2035	0.01%	3/17/2035	\$ 932,025	\$ 1,025,228
	BSWC Series R, Due 2025	1.00%	11/25/2025	\$ -	\$ 260,049
	BSWC Series S, Due 2039	1.00%	10/1/2039	\$ 3,603,021	\$ 3,841,681
	BSWC Series T, Due 2041	1.00%	10/1/2041	\$ 3,262,382	\$ 3,449,548
	Acquisition Fair Value Adjustments (b)			\$ (110,804)	\$ (198,263)
Total MWC Long-Term Debt				\$ 101,335,929	\$ 72,763,247
Total Long-Term Debt				\$ 1,901,200,434	\$ 1,719,823,982

(a) Debt does not contain a stated interest rate but is discounted using an effective rate of 5.61%.

(b) The balance represents the remaining unamortized fair value acquisition adjustment to long-term debt recorded in connection with Connecticut Water Service, Inc.'s acquisitions of Maine Water Company and Biddeford Saco Water Company in 2012. The adjustment is being amortized to interest expense over the remaining life of the underlying debt using the effective interest method.

Note: Totals may not align with Note 6 disclosures in 10-K filing due to rounding