

**OWRB Financial Assistance Division**  
**Audited Debt Coverage Ratio for**  
**Our Existing Loan Portfolio**  
**As of February 6th, 2024**

<b>Borrower</b>	<b>Loan Type(s)</b>	<b>2023 DCR</b>	<b>2022 DCR</b>	<b>2021 DCR</b>
Ada Public Works Authority	DW	(a)	3.35	3.97
Adair Municipal Authority	CW, DW	(a)	1.47	1.88
Altus Municipal Authority	CW, DW	(a)	(a)	1.78
Alva Utility Authority*	DW, FAP	(a)	6.23	4.71
Antlers Public Works Authority	CW, DW	(a)	2.65	2.53
Ardmore Public Works Authority	CW	(a)	1.84	2.07
Arkoma Municipal Authority	CW	(a)	-0.17 (c)	1.89
Atoka Municipal Authority*	DW, FAP	(a)	2.62	2.02
Bartlesville Municipal Authority	CW, DW	(a)	2.82	2.32
Beggs Public Works Authority	CW	2.34	1.82	1.63
Bethany Public Works Authority	CW	(a)	4.35	3.90
Bixby Public Works Authority	CW, DW	3.75	3.80	3.23
Blackwell Municipal Authority*	CW, FAP	(a)	2.23	1.94
Boise City Public Works Authority*	FAP	(a)	3.73	1.54 (b)
Bristow Municipal Authority*	CW, FAP	(a)	2.49	2.78
Broken Arrow Municipal Authority*	CW, DW, FAP	(a)	2.44	2.08
Broken Bow Public Works Authority	CW	(a)	4.60	2.61
Bryan County RWS & SWMD #2	DW	(a)	5.06	2.45
Cache Public Works Authority	DW	(a)	7.18	4.89
Caddo Public Works Authority	CW	3.11	2.70	2.12
Calera Public Works Authority	CW, DW	(a)	1.98	1.53
Calumet Public Works Authority	CW	3.74	3.59	5.11
Canadian County Rural Water & Sewer District #5	DW	1.44	1.31	1.34
Canton Public Works Authority	CW	(a)	2.44	3.84
Central Oklahoma Master Conservancy District	DW	(a)	13.47	20.13
Chandler Municipal Authority*	FAP	(a)	2.23 (b)	1.55 (b)
Checotah Public Works Authority	DW	(a)	N/A (d)	4.15
Cherokee County Rural Water District #1	FAP	(a)	1.85	2.58
Cherokee County Rural Water District #11	DW	(a)	1.78	1.65
Cherokee County Rural Water District #13	FAP	(a)	1.53	1.68
Cherokee County Rural Water District #2	FAP	(a)	8.37	5.76
Cherokee County Rural Water District #3	DW	(a)	1.34	2.09
Cherokee Development Authority	CW, DW	(a)	(a)	3.60
Chickasha Municipal Authority*	FAP	(a)	1.73 (b)	1.53 (b)
Choctaw County Rural Water & Sewer District #1*	FAP	(a)	1.63	1.46
Choctaw Utilities Authority*	CW, FAP	4.35	3.24	2.45
Chouteau Public Works Authority	CW	1.67	1.64	1.72
Claremore Public Works Authority*	FAP	(a)	1.79 (b)	1.66 (b)
Cleveland Municipal Authority*	FAP	(a)	(a)	3.78
Coalgate Public Works Authority*	CW, FAP	(a)	(a)	2.20
Colbert Public Utilities Authority	CW	(a)	3.96	4.43
Collinsville Municipal Authority	CW, DW	(a)	1.89	2.79
Comanche County Rural Water District #2	DW	(a)	1.47	1.32
Cotton County Rural Water District #2	DW	(a)	1.33	1.27
Coweta Public Works Authority	CW	2.26	2.63	3.12

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Creek County Rural Water District #2	DW	(a)	1.70	1.33 (b)
Davis Municipal Authority	CW, DW	1.37	1.78	1.66
Del City Municipal Services Authority	CW	(a)	2.37	2.74
Delaware County Rural Water District #1	DW	3.40	6.27	3.10
Delaware County Rural Water District #3*	FAP	2.21	1.68	1.43
Dewar Public Works Authority	CW	(a)	2.38	3.21
Duncan Public Utilities Authority*	CW, DW, FAP	(a)	2.12	1.47
Durant City Utilities Authority	CW	(a)	4.86	2.64
East Central Oklahoma Water Authority	CW	(a)	9.05	4.52
Edmond Public Works Authority*	CW, DW, FAP	(a)	2.24	4.04
El Reno Municipal Authority*	CW, DW, FAP	(a)	3.92	4.71
Elgin Public Works Authority	CW, DW	1.33	1.97	1.27
Elk City Public Works Authority	DW	(a)	2.67	3.53 (b)
Enid Municipal Authority*	CW, DW, FAP	(a)	2.25	2.26
Eufaula Public Works Authority	CW, DW	2.59	2.50	2.52
Fairfax Public Works Authority	FAP	(a)	2.54	1.36
Fairview Utilities Authority	CW	(a)	4.15	3.40
Fort Gibson Utilities Authority	CW	(a)	(a)	2.71
Foss Reservoir Master Conservancy District	DW	(a)	1.26	2.31
Frederick Public Works Authority	CW, DW	(a)	1.98	4.15
Garfield County Rural Water & Sewer District #5	FAP	(a)	4.00	2.18
Garvin County Rural Water District #1	DW	(a)	1.38	2.41
Garvin County Rural Water District #4	DW	(a)	1.90	1.35
Geary Utilities Authority	DW	(a)	1.38	1.49
Glencoe Public Works Authority	CW	(a)	1.98	1.32
Glenpool Utility Services Authority	CW	4.02	3.84	3.33
Goldsby Water Authority	DW	(a)	11.46	9.22
Goltry Public Works Authority	DW	(a)	(a)	1.70
Grady County RWS & SWMD #6	DW	(a)	1.36	1.44
Grand Lake Public Works Authority	CW, DW, FAP	(a)	2.11	1.77
Grove Municipal Services Authority	CW, DW	(a)	7.70	5.31
Guthrie Public Works Authority	CW	(a)	1.52	1.63
Guymon Utilities Authority*	CW, FAP	(a)	2.06	2.09
Haileyville Public Works Authority	CW	(a)	(a)	N/A (d)
Harrah Public Works Authority*	CW, DW, FAP	4.35	3.40	4.16
Hartshorne Public Works Authority*	CW, FAP	(a)	(a)	2.62
Healdton Municipal Authority	DW	(a)	2.10	2.49
Heavener Utilities Authority*	FAP	(a)	(a)	1.87
Helena Public Works Authority*	FAP	(a)	(a)	7.06
Hennessey Utilities Authority	CW	(a)	1.98	1.49
Henryetta Municipal Authority	CW, DW	(a)	2.53	2.67
Hinton Public Works Authority	CW	1.80	1.87	10.01
Hobart Public Works Authority*	FAP	(a)	1.68	1.43
Hominy Public Works Authority	DW	(a)	(a)	10.36
Hughes County Rural Water District #5	FAP	1.65	1.76	1.83

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Idabel Public Works Authority*	FAP	(a)	5.40	7.63
Inola Public Works Authority	CW	(a)	(a)	2.30
Jay Utilities Authority	CW, DW	(a)	3.78	3.40
Jet Utilities Authority	DW	(a)	1.56	2.05
Jones Public Works Authority*	FAP	(a)	3.01	1.74
Kingfisher Public Works Authority	CW	(a)	9.00	3.99
Laverne Public Works Authority	CW, DW	(a)	(a)	3.10
Lawton Water Authority*	CW, DW, FAP	(a)	(a)	3.69
LeFlore County Rural Water District #14	FAP	(a)	(a)	4.10
Lexington Public Works Authority	CW	1.45	1.75	2.88
Lindsay Public Works Authority	CW	(a)	(a)	N/A (d)
Locust Grove Public Works Authority	CW, DW	(a)	1.83	2.16
Logan County Rural Water District #2	DW	3.87	3.83	4.30
Logan County RWS & SWMD #1	DW	6.46	6.48	4.91
Lone Chimney Water Association	DW, FAP	0.25 (c)	1.93	1.78
Lone Grove Water & Sewer Trust Authority	CW	2.63	2.43	2.69
Mayes County Rural Water District #3	DW, FAP	2.49	1.52	1.65
Mayes County Rural Water District #5	FAP	(a)	1.41	1.79
Mayes County Rural Water District #6	DW	(a)	2.07	3.71
McAlester Public Works Authority	DW	2.45	2.07	2.29 (b)
McClain County Rural Water District #8	FAP	(a)	1.72	2.98
McCurtain County Rural Water District #8	DW	(a)	2.14	2.63
McIntosh County RWS & SWD #2	DW, FAP	(a)	1.41	1.69
McIntosh County RWSG & SWMD #9	DW	(a)	2.07	1.99
McLoud Public Works Authority*	CW, FAP	(a)	1.79	1.49
Meeker Public Works Authority	CW	2.25	2.72	2.23
Miami Special Utilities Authority*	CW, DW, FAP	(a)	6.02	3.79
Moore Public Works Authority*	CW, FAP	5.00	5.15	4.89
Mooreland Public Works Authority	DW	(a)	2.92	1.42
Muldrow Public Works Authority	CW	(a)	3.21	2.35
Muskogee County Rural Water District #1*	FAP	(a)	(a)	1.95
Muskogee County Rural Water District #3*	FAP	(a)	1.85	1.74
Muskogee Municipal Authority	CW, DW	(a)	1.56	3.33
Mustang Improvement Authority	CW	3.39	3.16	3.91
New Cordell Utilities Authority	DW	(a)	7.43	6.28 (b)
Newcastle Public Works Authority	CW, DW	(a)	35.76	31.68
Newkirk Municipal Authority	CW	(a)	(a)	5.59 (b)
Nicoma Park Development Authority	CW, DW	(a)	(a)	1.34
Noble County Rural Water District #2	FAP	(a)	11.80	6.98
Noble Utilities Authority	DW	(a)	21.99	24.11
Norman Utilities Authority*	CW, DW, FAP	1.93	1.64	1.89
Nowata & Rogers County Rural Water District #1 Cons.	FAP	(a)	(a)	4.55
Oilton Public Works Authority	CW	(a)	(a)	2.10
Okemah Utilities Authority*	CW, FAP	1.54	1.56	2.82
Oklahoma City Water Utilities Trust*	CW, DW, FAP	3.39	4.01	3.30

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Okmulgee Municipal Authority*	CW, DW, FAP	(a)	1.93	1.84
Osage County Rural Water District #18 (Evergreen)	FAP	(a)	(a)	(a)
Osage County Rural Water District #21	DW	(a)	1.30	1.28
Osage County RWMD #15	DW	(a)	1.44	1.63
Owasso Public Works Authority*	CW, FAP	8.59	10.48	10.18
Panama Public Works Authority	CW	(a)	(a)	1.10 (c)
Pauls Valley Municipal Authority	CW	(a)	1.86	1.72
Pawnee Public Works Authority*	CW, DW, FAP	(a)	1.49	1.77
Perkins Public Works Authority	CW	3.24	3.03	2.99
Perry Municipal Authority	DW	(a)	2.40	2.04 (b)
Piedmont Municipal Authority	CW, DW	(a)	6.96	5.84
Pittsburg County Rural Water Sewer #20*	FAP	(a)	(a)	2.53 (b)
Ponca City Utility Authority	CW	3.77	3.99	3.58
Pontotoc County Rural Water District #6	DW	(a)	2.64	1.90 (b)
Porter Public Works Authority	DW	(a)	8.86	10.89 (b)
Porum Public Works Authority	CW	(a)	2.47	1.60
Pottawatomie County Development Authority	DW	(a)	12.52	9.49
Quinton Public Works Authority	CW, DW	(a)	2.32	2.44
Rogers County Rural Water District #3*	DW, FAP	(a)	3.18	3.10
Rogers County Rural Water District #4*	DW, FAP	(a)	2.85	2.15
Rogers County Rural Water District #5	DW	2.53	2.57	2.84
Rogers County Rural Water District #6	DW	(a)	(a)	1.64
Rogers County Rural Water District #7	DW	(a)	3.51	3.28
Rogers County Rural Water District #8	FAP	(a)	3.26	3.58
Roland Utility Authority	CW, DW, FAP	(a)	(a)	1.46
Salina Public Works Authority	CW, DW	(a)	1.81	2.34
Sallisaw Municipal Authority	DW	(a)	1.44	2.98
Sand Springs Municipal Authority	CW, DW	(a)	4.05	3.34
Sapulpa Municipal Authority	CW	(a)	2.69	2.40
Sayre Public Works Authority	DW	2.44	3.21	7.29
Seiling Public Works Authority*	FAP	(a)	5.27	4.57
Shattuck Municipal Authority	DW	(a)	6.13	4.92
Shawnee Municipal Authority	CW, DW	(a)	2.78	1.68
Skiatook Public Works Authority	CW, FAP	(a)	1.54	2.79
South Delaware County Regional Water Authority	DW	2.02	1.43	1.27
Sperry Utility Service Authority	CW	(a)	5.33	3.91
Stephens County RWSG & SWMD #5	FAP	(a)	1.70	1.27
Stillwater Utilities Authority	CW, DW	5.48	3.78	4.67
Stroud Utilities Authority	CW, DW	3.44	1.70	2.53
Sulphur Municipal Authority - ORF-09-0030-CW	CW	(a)	(a)	3.66
Sulphur Municipal Authority - ORF-05-0007-DW	DW	(a)	(a)	14.62
Tahlequah Public Works Authority	CW, DW	(a)	3.52	2.84
Tecumseh Utility Authority	DW	(a)	2.72	1.66
Tishomingo Municipal Authority	CW	(a)	(a)	2.67
Tonkawa Municipal Authority*	DW, FAP	(a)	3.31	3.22

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Tulsa Metropolitan Utility Authority	CW, FAP	2.73	2.48	2.54
Tuttle Public Works Authority	CW	(a)	4.40	3.90
Vian Public Works Authority	CW	(a)	3.58	3.59
Vinita Utilities Authority	CW, DW	(a)	1.90	1.81
Wagoner County Rural Water District #2	FAP	(a)	1.52	1.16
Wagoner County Rural Water District #5	DW	(a)	2.49	2.46
Wagoner County Rural Water District #7	DW	(a)	2.31	2.56
Wagoner County RWSG & SWMD #4*	CW, DW, FAP	3.66	2.45	2.51
Wagoner Public Works Authority*	DW, FAP	(a)	1.85	1.62
Walters Public Works Authority	CW	7.24	9.30	6.17
Warr Acres Public Works Authority	CW	(a)	4.15 (b)	4.12 (b)
Watonga Public Works Authority*	FAP	(a)	3.18 (b)	1.81 (b)
Waurika Lake Master Conservancy District	FAP	(a)	(a)	6.42
Waurika Public Works Authority*	CW, FAP	(a)	3.62	3.36
Weleetka Public Works Authority	CW	(a)	5.75	5.53
Wellston Public Works Authority*	FAP	(a)	1.71	1.74
Westville Utility Authority	FAP	(a)	1.78	1.47
Wilburton Public Works Authority	FAP	1.47	1.55	1.67
Woodward Municipal Authority	CW	(a)	4.86	4.57
Yale Water and Sewage Trust	CW	(a)	1.62	1.46

Note: Borrowers whose only active loans are 100% Loan Forgiveness are not included in this list.

\*The borrower has a DCR requirement of 1.40 instead of 1.25.

(a) The borrower's audit for that fiscal year has not been received.

(b) The entity was not an active borrower during that fiscal year

(c) The analyst is currently working with the borrower to understand why the DCR is below the minimum requirement and to ensure that a resolution will be reached.

(d) The audited figures are unreliable. The Auditor's Opinion is adverse or includes a disclaimer.