EL CENTRO REGIONAL MEDICAL CENTER
BOARD OF TRUSTEES – REGULAR MEETING

MONDAY, November 24, 2025
5:30 PM

MOB CONFERENCE ROOM 1&2
1271 ROSS AVENUE, EL CENTRO, CA
&

TELECONFERENCE LOCATION *NOTE: Pursuant to Government Code Section 54953(b) Trustee Patty Maysent- CEO, UCSD Health will be attending the Regular Meeting via teleconference from:*

JACOBS MEDICAL CENTER, Suite 1-620
9300 CAMPUS POINT DR.
SAN DIEGO, CA 92037

This is a public meeting. If you are attending in person, and there is an item on the agenda on which you wish to be heard, please come forward to the microphone. Address yourself to the president. You may be asked to complete a speaker slip; while persons wishing to address the Board are not required to identify themselves (Gov't. Code § 54953.3), this information assists the Board by ensuring that all persons wishing to address the Board are recognized and it assists the Board Executive Secretary in preparing the Board meeting minutes. The president reserves the right to place a time limit on each person asking to be heard. If you wish to address the board concerning any other matter within the board's jurisdiction, you may do so during the public comment portion of the agenda.

BOARD MEMBERS, STAFF AND THE PUBLIC MAY ATTEND VIA ZOOM.
To participate and make a public comment in person, via Zoom or telephone, please raise your hand, speak up and introduce yourself.

Join Zoom Meeting: https://ecrmc.zoom.us/j/88423134280?pwd=6MQzandS85rC0Chae215eSTSXrpjQ3.1
Optional dial-in number: (669) 444-9171
Meeting ID: 884 2313 4280 **Passcode:** 468936

Public comments via zoom are subject to the same time limits as those in person.

OPEN SESSION AGENDA

ROLL CALL:

PLEDGE OF ALLEGIANCE:

PUBLIC COMMENTS: Any member of the public wishing to address the Board concerning matters within its jurisdiction may do so at this time. Three minutes is allowed per speaker with a cumulative total of 15 minutes per group, which time may be extended by the President. Additional information regarding the format for public comments may be provided at the meeting.

BOARD MEMBER COMMENTS:

CONSENT AGENDA: *(Items 1)*
All items appearing here will be acted upon for approval by one motion, without discussion. Should any Board member or other person request that any item be considered separately, that item will be taken up at a time as determined by the President.

1. Review and Approval of Board of Trustees Minutes of Regular Meeting of October 27, 2025

CHIEF EXECUTIVE OFFICER UPDATE

2. Verbal Report from the CEO to the Board of Trustees—**Informational**

3. Manager Update—Patty Maysent—**Informational**

FINANCE and OPERATIONAL UPDATE

4. Review and Approval of the Financial Statements for Month and Year-to-Date as of October 2025.

RECESS TO CLOSED SESSION – BOARD PRESIDENT

A. **HEARING/DELIBERATIONS RE MEDICAL QUALITY COMMITTEE REPORTS/STAFF PRIVILEGES.** The Hospital Board will recess to closed session pursuant to Government Code Section 37624.3 for a hearing and/or deliberations concerning reports of the ___ hospital medical audit committee, or _X_ quality assurance committees, or _X_ staff privileges.

B. **TRADE SECRETS.** The Hospital Board will recess to closed session pursuant to Govt. Code Section 37606(b) for the purpose of discussion and/or deliberation of reports involving hospital trade secret(s) as defined in subdivision (d) of Section 3426.1 of the Civil Code and which is necessary, and would, if prematurely disclosed create a substantial probability of depriving the hospital of a substantial economic benefit:

Discussion of:	Number of Items:
_X_ hospital service;	1
_X_ program;	1
_X_ hospital facility	1

C. **CONFERENCE WITH LEGAL COUNSEL.** The Hospital Board will recess to closed session pursuant to Government Code Section 54956.9 (d)(1).

RECONVENE TO OPEN SESSION – BOARD PRESIDENT

ANNOUNCEMENT OF CLOSED SESSION ACTIONS, IF ANY – GENERAL COUNSEL

5. Approval of Report of Medical Executive Committee's Credentials Recommendations Report for Appointments, Reappointments, Resignations and Other Credentialing/Privileging Actions of Medical Staff and/or AHP Staff *(Approved in Closed Session)*

ADJOURNMENT: Adjourn. (Time:) Subject to additions, deletions, or changes.

El Centro Regional Medical Center
BOARD OF TRUSTEES – REGULAR MINUTES
OPEN SESSION MINUTES
MOB CONFERENCE ROOMS 1 & 2
1271 Ross Avenue, El Centro, CA 92243
Zoom Meeting link: https://ecrmc.zoom.us/j/89946819618?pwd=J33Cfn7mUqXE5AaSwgULgWbEjq4MaQ.1

Monday, October 27, 2025

TOPIC	DISCUSSION/CONCLUSION	RECOMMENDATION/ACTION
ROLL CALL	**PRESENT**: Marroquin; Camarena; Carter; Ellett; Tomaszewski; Maysent *(present @ 5:50pm-7:17pm)*; Chief Executive Officer Pablo Velez; and Executive Board Secretary Belen Gonzalez **ABSENT:** Crankshaw **VIA Zoom:** City of El Centro Attorney Elizabeth Martyn; UCSD Tammy Morita; UCSD Nick Macchione; **ALSO PRESENT:** ECRMC Attorney Douglas Habig; ECRMC Chief of Staff Andrew Lafree, MD; **Hospital Administrative Staff:** David Momberg-CFO; Luis Castro-CHRO; Kimberly Probus-CNO; Seung Gwon, MD-CMO *(present @ 5:45pm)*	
CALL TO ORDER		The Board of Trustees convened in open session at 5:30 p.m. Acting Board President Marroquin called the meeting to order.
OPENING CEREMONY	The Pledge of Allegiance was recited in unison.	None

TOPIC	DISCUSSION/CONCLUSION	RECOMMENDATION/ACTION
NOTICE OF MEETING	Notice of meeting was posted and mailed consistent with legal requirements.	None
PUBLIC COMMENTS	None	None
BOARD MEMBER COMMENTS	None	None
CONSENT AGENDA *(Item 1-2)* **Item 1. Review and Approval of Board of Trustees Minutes of Regular Meeting of September 22, 2025** **Item 2. Review and Approval of Triennial Policy: Health Care Worker Immunizations**	All items appearing here were acted upon for approval by one motion (or as to information reports, acknowledged receipt by the Board and directed to be appropriately filed) without discussion.	MOTION: by Carter, second by Ellet and carried to approve the Consent Agenda. All present in favor; none opposed.
NEW BUSINESS **Item 3. Defined Benefit Pension Plan—Gov. Code §7507 Compliance—Informational**	Douglas Habig reviewed the proposed freezing of contributions to the ECRMC Defined Benefit Plan at the time of closing and transfer of sponsorship of the Plan to IVHD.	Informational.
CHIEF EXECUTIVE OFFICER UPDATE **Item 4. Verbal Report from the CEO to the Board of Trustees—Informational**	Item to be discussed in Closed Session	Informational
Item 5. Manager Update—Patty Maysent—Informational	Item to be discussed in Closed Session	Informational.
FINANCE and OPERATIONAL UPDATE	David Momberg presented the Financial Statements for Month and Year-to-Date as of September 2025 report and answered questions.	MOTION: by Ellett, second by Carter and carried to approve the Financial Statements

TOPIC	DISCUSSION/CONCLUSION	RECOMMENDATION/ACTION
Item 6. Review and Approval of the Financial Statements for Month and Year-to-Date as of September 2025.	Presentation included: • Comparative volumes vs. Prior Month/Year • Balance Sheet vs. Prior Month comparison • Operating Statement vs. Prior Month comparison • Monthly Cash Flow (Fiscal Year to Date)	for Month and Year-to-Date as of September 2025. All present in favor; none opposed.
Item 7. Review and Approval of Resolution and Amendment to the Nondesignated Public Hospital Bridge Loan Program II. • Amendment: CALIFORNIA HEALTH FACILITIES FINANCING AUTHORITY Nondesignated Public Hospital Bridge Loan Program II FIRST AMENDMENT TO LOAN AND SECURITY AGREEMENT • Resolution No. ECRMC 25-03 RESOLUTION OF THE BOARD OF TRUSTEES OF EL CENTRO REGIONAL MEDICAL CENTER AUTHORIZING EXECUTION AND DELIVERY OF AN AMENDED AND RESTATED PROMISSORY NOTE, THE FIRST AMENDMENT LOAN AND SECURITY AGREEMENT, AND CERTAIN ACTIONS IN CONNECTION THERWITH—NON DESIGNATED PUBLIC HOSPITAL BRIDGE LOAN PROGRAM II.	David Momberg explained to the Board of Trustees the repayment and terms from lump sum to 24 equal monthly payments starting in December 2025—December 2027. Requested approval the documents presented.	MOTION: by Marroquin, second by Ellett and carried to approve the Resolution and Amendment to the Nondesignated Public Hospital Bridge Loan Program II. Documents: • Amendment: CALIFORNIA HEALTH FACILITIES FINANCING AUTHORITY Nondesignated Public Hospital Bridge Loan Program II FIRST AMENDMENT TO LOAN AND SECURITY AGREEMENT • Resolution No. ECRMC 25-03 RESOLUTION OF THE BOARD OF TRUSTEES OF EL CENTRO REGIONAL MEDICAL CENTER AUTHORIZING EXECUTION AND DELIVERY OF AN AMENDED AND RESTATED PROMISSORY NOTE, THE FIRST AMENDMENT LOAN AND SECURITY AGREEMENT, AND CERTAIN ACTIONS IN CONNECTION THERWITH—NON DESIGNATED PUBLIC HOSPITAL BRIDGE LOAN PROGRAM All present in favor; none opposed.

TOPIC	DISCUSSION/CONCLUSION	RECOMMENDATION/ACTION
Item 8. Review and Approval of AIA—Mascari Dinh Architect—NPC 4/5 Project.	David Momberg discussed the requirements to retrofit hospital to NPC-4/4D/5 standards by 2030. David Momberg presented the AIA contract document and proposed to continue seismic contract with MDA.	MOTION: by Ellett, second by Marroquin and carried to approve the AIA—Mascari Dinh Architect—NPC 4/5 Project. All present in favor; none opposed.
RECESS TO CLOSED SESSION		MOTION: by Ellett, second by Camarena and carried to recess to Closed Session at 6:14 pm for HEARING/ DELIBERATIONS RE MEDICAL QUALITY COMMITTEE REPORTS/STAFF PRIVILEGES, TRADE SECRETS and POSSIBLE LITIATION MATTERS. All present in favor to recess to Closed Session. None opposed
RECONVENE TO OPEN SESSION		The Board of Trustees reconvened to Open Session at 7:21 p.m.
ANNOUNCEMENT OF CLOSED SESSION ACTIONS, IF ANY—GENERAL COUNSEL		[**A. HEARING/DELIBERATIONS RE MEDICAL QUALITY COMMITTEE REPORTS/STAFF PRIVILEGES—GOVERNMENT CODE SECTION 37624.3**] MOTION: by, Ellet second by Marroquin and carried to approve the Report of Medical Executive Committee's Credentials Recommendations Report for Appointments, Reappointments, Resignations and Other

TOPIC	DISCUSSION/CONCLUSION	RECOMMENDATION/ACTION
		Credentialing/Privileging Actions of Medical Staff and/or AHP Staff. All present in favor; none opposed.
ADJOURNMENT		There being no further business, meeting was adjourned at approximately 7:23 p.m.

BELEN GONZALEZ, BOARD EXECUTIVE SECRETARY

APPROVED BY

SYLVIA MARROQUIN, ACTING-BOARD PRESIDENT

ECRMC
El Centro Regional Medical Center
An Agency Of The City Of El Centro

TO: HOSPITAL BOARD MEMBERS

FROM: David Momberg, Chief Financial Officer

DATE: November 24, 2025

MEETING: Board of Trustees

SUBJECT: Oct 2025 Month and Year-to-Date Financial Statements

BUDGET IMPACT: _X_ Does not Apply

A. Does the action impact/affect financial resources? ___Yes ___ No
B. If yes, what is the impact amount: _______________

BACKGROUND: The month of Oct resulted in net operating loss of ($1.9M), a negative margin of 15.9% and negative EBIDA of $123K. FYTD EBIDA is positive at $1.1M and positive margin YTD of 2.2%.

DISCUSSION: For a more detailed description of financial performance, please see the attached Financial Report.

RECOMMENDATION: (1) Approve (2) Do not approve

ATTACHMENT(S):

- Financial Packet for Oct 2025

Approved for agenda, Chief Executive Officer

Date and Signature: Pablo Velez

October 2025 Financial Report

November 24, 2025

To: Finance Committee

From: David Momberg, Chief Financial Officer

The following package contains:

- Comparative volumes vs. Prior Month/Year
- Balance Sheet vs. Prior Month comparison
- Operating Statement vs. Prior Month comparison
- Monthly Cash Flow (Fiscal Year to Date)

Balance Sheet:

a) Other receivables increased mainly due to higher Optum 340b Pharmacy receivables.
b) Deferred Outlfows of Resources – Pension decreased ($710k) due to lower payments made during the month related to credit on pension account.
c) Days in A/R increased to 82.46 from 79.61. The goal is 50 days.
d) Accounts payable days decreased, 87.5 vs. 88.69 days from previous month.
e) Current Ratio is 1.47 (1.51 last month).

Income Statement – Current Month Actual vs. Prior Month:

a) Our Inpatient Revenue is 0.7% higher minimal change on patient days (301 vs. 292 prior month).
b) Our Outpatient Revenue is 3.6% higher due to higher Outpatient visits (8,732 vs. 8,352 prior month).
c) Contractuals for the month are 84.5 % of gross revenues (82.8% YTD).
d) Charity and Bad debt are 1.3% of gross revenues.
e) Registry is 56.4% lower related to lower Pharmacy contract labor.
f) Professional Fees – Medical returns to regular expense levels after UCSD over accrual release on September 2025.
g) Repairs and Maintenance increased 42.1% mainly due to $50k credit from Crayon for renewal agreement in September, coupled with Baxter overaccrual reserve release.
h) Lease and Rental was 73.3% lower due to Shared Imaging (CT/PET Trailer) credit for the month.
i) October 2025 shows a Net loss of $1.8M (*$123k negative EBIDA*).

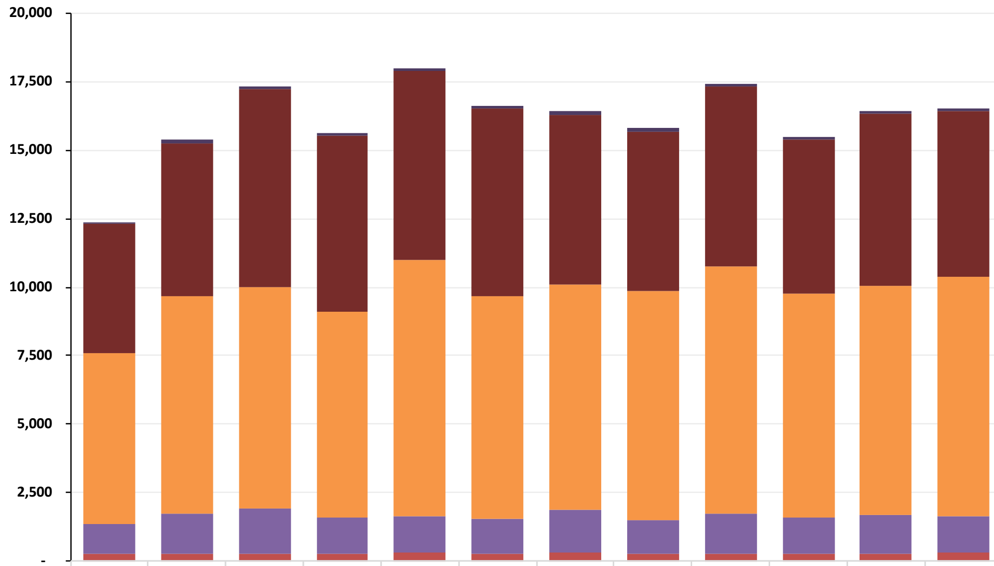
Definitions:

- **EBIDA** - Earnings Before Interest, Depreciation, and Amortization.
- **Contribution Margin** – Total Revenue minus Expenses (excluding functional areas of IT, Finance, HR, and management assessments/restructuring costs).
- **EBIDA Margin** – EBIDA/Total Revenue.
- **Operating Expenses Per Day** – Total Expenses less Depreciation divided by Days.
- **Operating Revenue Per Day** – Operating Income/Days.
- **Days Cash on Hand** – Cash/Operating Expenses per Day.
- **Days Revenue in A/R** – Accounts Receivable/Operating Revenue per Day.
- **Current Ratio** – Current Assets/Current Liabilities.
- **Equity Financing Ratio** – Total Capital/Total Debt.

El Centro Regional Medical Center
Comparative Volumes as of October 31, 2025

	Jul 2025	Aug 2025	Sep 2025	Oct 2025	YTD Actual	YTD Budget	YTD Variance
Adult Admissions (excl. Observation)	292	279	292	301	1,164	1,070	94
Patient Days (excl. Observation)	1,466	1,334	1,417	1,343	5,560	5,346	214
Average Length of Stay (excl. Observation)	5.0	4.8	4.9	4.5	4.8	5.0	(0.2)
Average Daily Census (excl. Observation)	47.3	43.0	47.2	43.3	45.2	22.8	22.4
Average Daily Census (ADC) Observation	3.2	4.0	3.0	2.7	3.2	4.5	(1.3)
Total ADC (including Observation)	50.5	47.0	50.2	46.1	48.4	27.3	21.2
Observation Days (excluding Obstetrics)	100	124	89	85	398	552	(154)
Outpatient Visits (excluding Clinics)	9,017	8,164	8,352	8,732	34,265	30,512	3,753
Emergency Room Visits	2,875	2,750	2,792	2,970	11,387	11,298	89
El Centro Rural Health Clinic Visits	3,385	2,808	3,281	3,152	12,626	13,699	(1,073)
Calexico Rural Health Clinic Visits	2,485	2,214	2,292	2,197	9,188	10,819	(1,631)
Rural Health Clinic Visits - Total	5,870	5,022	5,573	5,349	21,814	24,518	(2,704)
Wound Healing Center Visits	118	131	137	165	551	572	(21)
Oncology Center Visits	568	443	581	528	2,120	2,487	(367)
Oncology Center Infusion Procedures	1,524	1,164	1,213	1,342	5,243	5,551	(308)
Surgeries without C-Sections	486	397	461	527	1,871	1,719	152
DaVinci Cases	49	52	48	66	215	207	8

Rolling-12 Volume Trend



	Nov 2024	Dec 2024	Jan 2025	Feb 2025	Mar 2025	Apr 2025	May 2025	Jun 2025	Jul 2025	Aug 2025	Sep 2025	Oct 2025
Observation Days	68	127	123	108	84	69	111	110	100	124	89	85
Total Clinic Visits (RHCs, ONC, WHC)	4,727	5,610	7,224	6,386	6,899	6,836	6,203	5,820	6,556	5,596	6,291	6,042
Outpatient Visits (excl. Clinics)	6,195	7,902	8,038	7,531	9,341	8,165	8,238	8,357	9,017	8,164	8,352	8,732
Adult Patient Days (excl. Observation)	1,123	1,471	1,660	1,323	1,344	1,241	1,563	1,260	1,466	1,334	1,417	1,343
Adult Admissions	254	283	285	270	298	289	302	256	292	279	292	301

ECRMC BALANCE SHEET COMPARED TO PRIOR MONTH

	October 31, 2025	September 30, 2025	Variance ($)	Variance (%)
Assets				
Current Assets:				
Cash and Cash Equivalents	$ 4,816,084	$ 4,764,979	$ 51,104	1%
Net Patient Accounts Receivable	22,445,348	24,454,157	(2,008,809)	-8%
Other Receivables	268,135	217,634	50,501	23%
Due from Third-Party Payors	32,015,222	32,646,449	(631,228)	-2%
Inventories	2,987,774	2,988,915	(1,141)	0%
Prepaid Expenses & Other	1,248,205	1,323,319	(75,114)	-6%
Total Current Assets	63,780,768	66,395,454	(2,614,687)	-4%
Assets Limited as to Use				
Restricted Building Capital Fund	296,447	287,421	9,027	3%
Funds Held by Trustee for Debt Service	11,908,620	11,246,566	662,054	6%
Restricted Programs	11,497	11,497	-	0%
Total Assets Limited as to Use	12,216,564	11,545,484	671,081	6%
Property, Plant, and Equipment: Net	158,227,670	158,183,708	43,962	0%
Other Assets	930,110	921,259	8,851	1%
Total Assets	235,155,113	237,045,906	(1,890,793)	-1%
Deferred Outflows of Resources				
Deferred Outflows of Resources - Pension	(646,252)	63,883	(710,134)	-1112%
Total Deferred Outflows of Resources	(646,252)	63,883	(710,134)	-1112%
Total Assets and Deferred Outflows of Resources	$ 234,508,861	$ 237,109,788	$ (2,600,927)	-1%
Liabilities				
Current Liabilities:				
Current Portion of Bonds	1,425,000	1,420,000	5,000	0%
Current Portion of Capital Lease Obligations	875,845	885,946	(10,101)	-1%
Accounts Payable and Accrued Expenses	24,997,123	25,825,295	(828,172)	-3%
Accrued Compensation and Benefits	10,173,397	9,612,203	561,195	6%
Due to Third-Party Payors	6,643,581	6,125,062	518,519	8%
Total Current Liabilities	44,114,946	43,868,506	246,440	1%
Long-Term Bond Payable, Less Current Portion	111,315,935	111,417,203	(101,267)	0%
Capital Lease Obligations, Less Current Portion	4,222,456	4,447,082	(224,626)	-5%
Notes Payable, Less Current Portion	26,962,963	27,481,481	(518,519)	-2%
Net Pension Liability	55,644,700	55,644,700	-	0%
Total Liabilities	242,261,001	242,858,972	(597,971)	0%
Deferred Inflows of Resources	-	-	-	0%
Deferred Inflows of Resources - Pension	-	-	-	0%
Total Deferred Inflows of Resources				
Net Position				
Restricted Fund Balance	27,026	26,868	158	1%
Fund Balance	(7,779,166)	(5,776,052)	(2,003,113)	35%
Total Net Position	(7,752,140)	(5,749,184)	(2,002,956)	35%
Total Liabilities, Deferred Inflows of Resources and Net Position	$ 234,508,861	$ 237,109,788	$ (2,600,927)	-1%
Days Cash on Hand	11.83	12.08		
Days Revenue in A/R	82.76	79.61		
Days in A/P	87.69	88.69		
Current Ratio	1.45	1.51		
Debt Service Coverage Ratio	2.55	3.48		

STATEMENTS OF OPERATIONS COMPARISON TO BUDGET

	MTD July 31, 2025	MTD August 31, 2025	MTD September 30, 2025	MTD October 31, 2025	YTD October 31, 2024	YTD October 31, 2025	YTD BUDGET October 31, 2025
Adult Admissions	292	279	292	301	995	1,164	1,070
Adult Patient Days (excl. Observation)	1,466	1,334	1,417	1,343	5,204	5,560	5,346
Outpatient Visits (excl. Clinics)	9,017	8,164	8,352	8,732	29,108	34,265	30,512
Total Clinic Visits (RHCs, ONC, WHC)	6,556	5,596	6,291	6,042	31,261	24,485	27,577
Observation Days	100	124	89	85	801	398	552
OPERATING REVENUE							
I/P Revenue	$ 16,665,754	$ 14,629,847	$ 15,297,795	$ 15,400,126	$ 59,520,309	$ 61,993,522	$ 63,009,502
O/P Revenue - Laboratory	6,525,371	6,295,924	5,994,847	6,122,795	27,362,734	24,938,937	23,362,479
O/P Revenue - CT Scanner	6,655,082	6,335,707	5,788,942	6,024,188	27,188,885	24,803,919	44,296,556
O/P Revenue - Emergency Room	7,253,205	6,869,845	6,605,232	6,923,155	24,703,827	27,651,437	25,640,504
O/P Revenue - Oncology	751,496	684,894	559,911	609,364	28,641,152	2,605,665	12,961,541
O/P Revenue - Others	25,410,406	22,264,264	21,711,198	22,458,466	75,486,793	91,844,335	96,864,121
Gross Patient Revenues	63,261,315	57,080,481	55,957,925	57,538,094	242,903,700	233,837,815	266,134,702
Other Operating Revenue	89,686	471,340	440,899	1,838,271	1,784,005	2,840,195	1,692,484
Total Operating Revenue	63,351,001	57,551,821	56,398,824	59,376,365	244,687,705	236,678,010	267,827,186
Contractuals							
IP Contractuals	13,070,985	10,726,027	12,084,394	11,371,369	46,973,124	47,252,776	47,910,936
OP Contractuals	36,251,586	35,452,576	37,393,866	37,265,843	148,359,731	146,363,871	168,083,382
Charity	164,614	56,095	18,428	88,624	599,269	327,760	581,206
Provision for Bad Debts	636,967	637,285	689,493	664,405	2,418,941	2,628,150	2,277,505
Other Third Party Programs	(2,474,250)	(2,639,815)	(2,474,250)	(2,474,250)	(6,075,000)	(10,062,565)	(5,969,511)
M/Cal Disproportionate Share	0	0	0	0	(220,000)	0	(176,000)
Total Deductions	47,649,901	44,232,168	47,711,931	46,915,992	192,056,065	186,509,992	212,707,518
Total Net Revenues	15,701,099	13,319,653	8,686,893	12,460,372	52,631,641	50,168,018	55,119,668
EXPENSES							
Salaries & Wages	5,038,377	5,068,109	5,370,856	5,513,623	20,642,826	20,990,965	21,183,105
Registry	112,894	129,148	100,149	43,713	70,191	385,903	109,591
Employee Benefits	913,502	905,995	864,178	830,373	4,296,922	3,514,047	3,707,599
Employee Benefits - Pension GASB 68	719,600	710,137	719,600	710,134	1,868,245	2,859,471	2,462,592
Professional Fees - Medical	1,512,299	1,599,367	766,560	1,483,487	4,877,414	5,361,713	6,012,369
Professional Fees - Non-Med	270,941	421,663	195,416	183,378	801,781	1,071,397	842,683
Supplies - Medical	2,703,695	2,492,275	2,628,526	2,572,922	10,790,538	10,397,418	9,771,871
Supplies - Non-Medical	149,686	106,847	158,138	141,705	595,105	556,376	641,614
Food	86,453	84,103	89,393	94,233	325,717	354,181	319,459
Repairs and Maintenance	634,438	620,361	532,268	756,576	3,094,557	2,543,643	2,741,615
Other Fees	474,086	487,105	573,605	584,684	2,422,221	2,119,481	2,538,578
Lease and Rental	5,380	54,110	36,762	9,824	75,664	106,076	116,098
Utilities	183,296	173,640	188,382	164,846	890,955	710,163	788,540
Depreciation and Amortization	576,457	570,465	548,724	555,687	2,464,585	2,251,333	2,429,100
Insurance	224,229	179,433	179,516	169,807	833,103	752,984	733,053
Other Expenses	155,154	92,412	148,861	72,882	527,026	469,309	449,681
Total Operating Expenses	13,760,487	13,695,169	13,100,934	13,887,872	54,576,850	54,444,461	54,847,547
Operating Income	1,940,612	(375,516)	(4,414,041)	(1,427,499)	(1,945,209)	(4,276,443)	272,121
Operating Margin %	12.4%	-2.8%	-50.8%	-11.5%	-3.7%	-8.5%	0.5%
Non-Operating Revenue and Expenses							
Investment Income	177,172	33,742	38,954	38,487	435,587	288,355	228,305
Grants and Contributions Revenue	0	0	0	0	0	0	425,248
Non Operating Revenue/(Expense)	0	0	0	0	661,875	0	264,750
Interest Expense	(586,164)	(586,478)	(589,160)	(586,217)	(2,370,151)	(2,348,019)	(2,379,233)
Total Non-Operating Rev. and Expenses	(408,992)	(552,736)	(550,206)	(547,730)	(1,272,688)	(2,059,664)	(1,460,929)
(Deficit)/Excess Rev. Over Exp.	$ 1,531,620	$ (928,252)	$ (4,964,247)	$ (1,975,229)	$ (3,217,898)	$ (6,336,107)	$ (1,188,809)
(Deficit)/Excess Rev. Over Exp. %	9.8%	-7.0%	-57.1%	-15.9%	-6.1%	-12.6%	-2.2%
EBIDA	3,413,841	938,829	(3,106,763)	(123,191)	3,485,083	1,122,716	6,082,117
EBIDA %	21.7%	7.0%	-35.8%	-1.0%	6.6%	2.2%	11.0%

El Centro Regional Medical Center

Unaudited

Monthly Cash Flow

	July 2025	August 2025	September 2025	October 2025	Year-to-Date 2026
Cash Flow From Operating Activities					
Net Income/(Loss)	$ 1,531,620	$ (928,870)	$ (4,964,247)	$ (2,003,113)	**$ (6,364,610)**
Adjustments to reconcile net income to net cash:					
Add: Depreciation	576,457	570,465	548,724	555,687	**$ 2,251,333**
Capital Lease Interest	4,729	4,807	4,518	4,063	**$ 18,117**
Bond Interest	578,211	578,211	578,211	578,211	**$ 2,312,843**
Accounts Receivable	181,484	117,559	5,349,354	2,008,809	**$ 7,657,205**
Other Receivables	161,635	(26,032)	(19,841)	(50,501)	**$ 65,260**
Inventory	(22,343)	(46,520)	1,424	1,141	**$ (66,296)**
Prepaid Expenses/Other Assets	(696,936)	477,026	(95,484)	66,263	**$ (249,130)**
Accounts Payable and Accrued Expenses	1,035,816	1,216,039	340,127	(1,502,650)	**$ 1,089,333**
Accrued Compensation and Benefits	(1,907,284)	211,863	427,550	561,195	**$ (706,676)**
Third-Party Liabilities	(2,473,448)	(3,782,432)	(1,812,277)	631,228	**$ (7,436,930)**
Net Pension Obligation	719,600	710,137	719,600	710,134	**$ 2,859,471**
Net Cash From Operating Activities	$ (310,459)	$ (897,746)	$ 1,077,659	$ 1,560,467	**$ 1,429,921**
Cash Flow From Investing Activities					
Fixed Assets - Gross	$ (804,470)	$ (518,646)	$ (691,873)	$ (599,649)	**$ (2,614,638)**
Intangible Assets - Gross	$ -	$ -	$ -	$ -	**$ -**
Restricted Assets	3,912,524	(666,888)	(669,248)	(670,923)	**$ 1,905,464**
Net Cash From Investing Activities	$ 3,108,054	$ (1,185,535)	$ (1,361,121)	$ (1,270,572)	**$ (709,174)**
Cash Flow From Financing Activities					
Bond Payable	$ (4,719,631)	$ -	$ -	$ -	**$ (4,719,631)**
Capital Leases	(234,766)	(240,557)	(286,507)	(238,790)	**$ (1,000,620)**
Notes Payable	-	-	-	-	**$ -**
Net Cash From Financing Activites	$ (4,954,397)	$ (240,557)	$ (286,507)	$ (238,790)	**$ (5,720,251)**
Total Change In FY 2026 Cash	$ (2,156,803)	$ (2,323,837)	$ (569,969)	$ 51,104	**$ (4,999,505)**
Cash & Cash Equivalents, Beginning Balance	9,815,589	7,658,786	5,334,948	4,764,979	**9,815,589**
Cash & Cash Equivalents, Ending Balance	**$ 7,658,786**	**$ 5,334,948**	**$ 4,764,979**	**$ 4,816,084**	**4,816,084**

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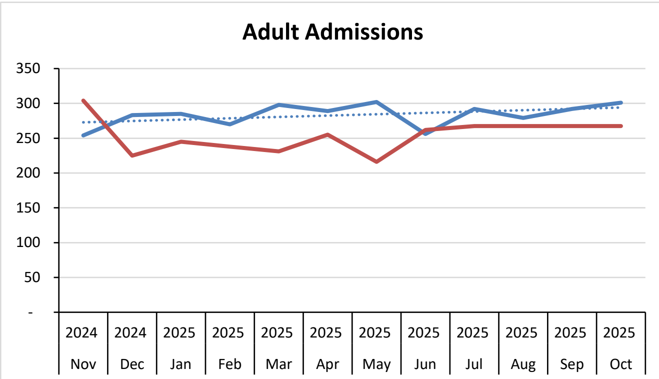
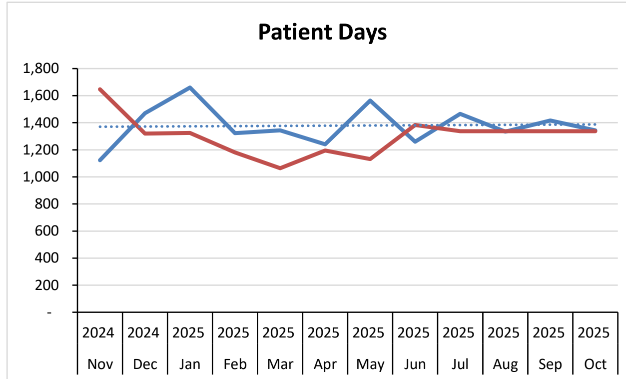
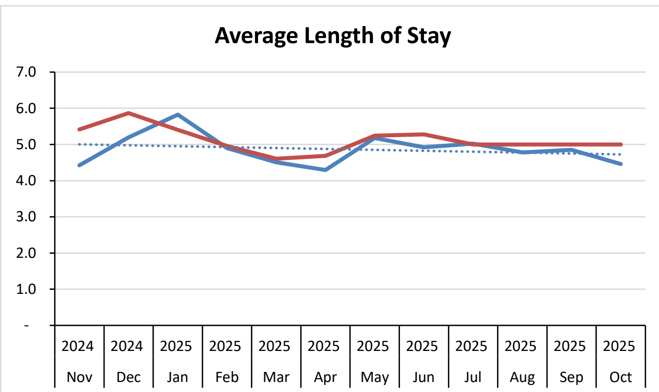
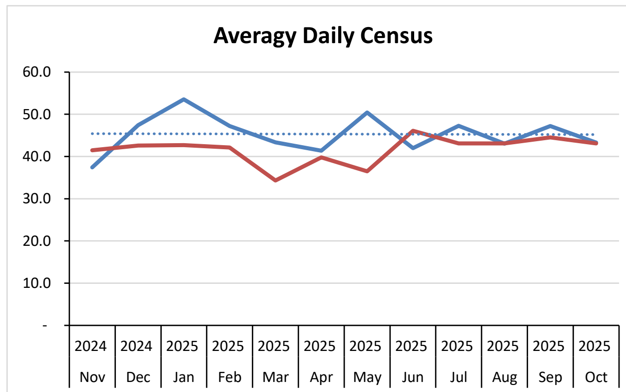
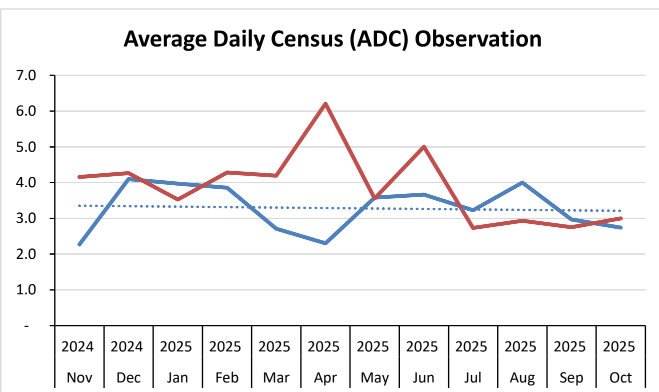
El Centro Regional Medical Center
Rolling-12 Volume trend

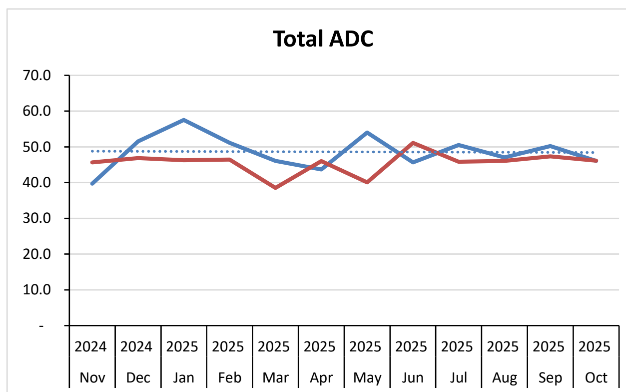


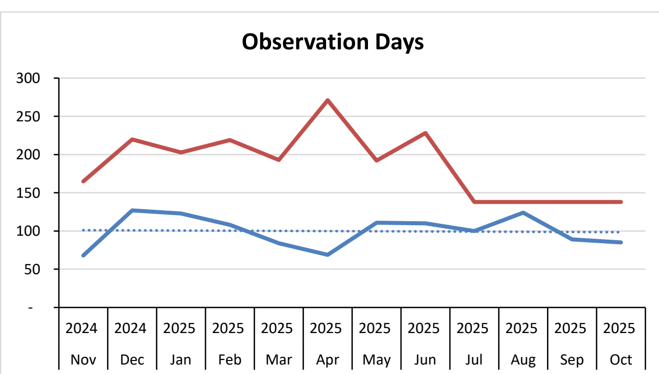


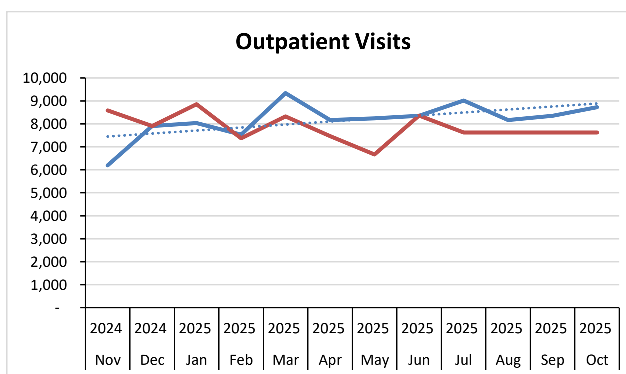






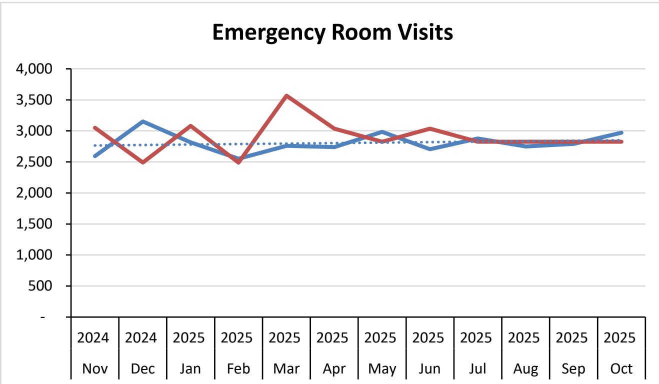


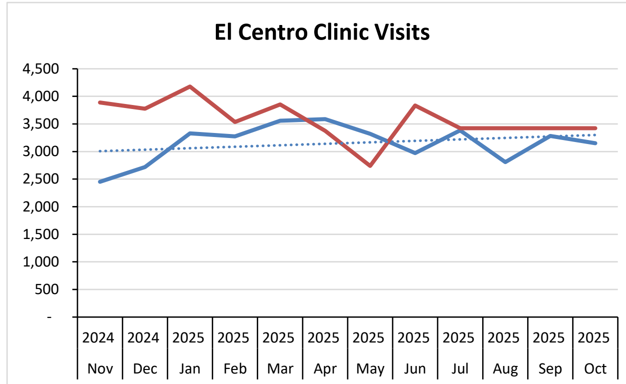


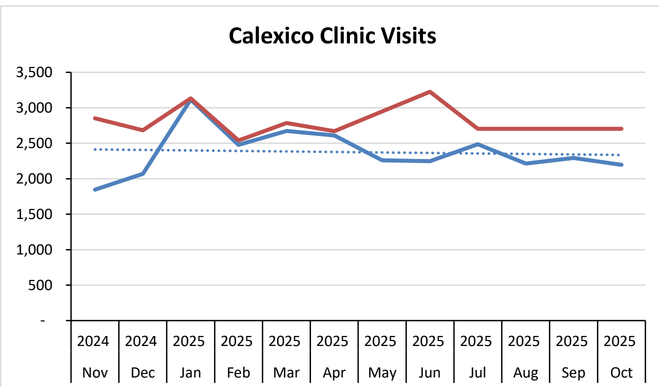


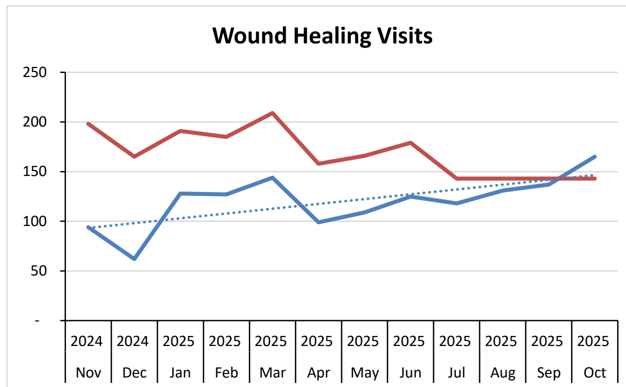
BUDGET
ACTUALS

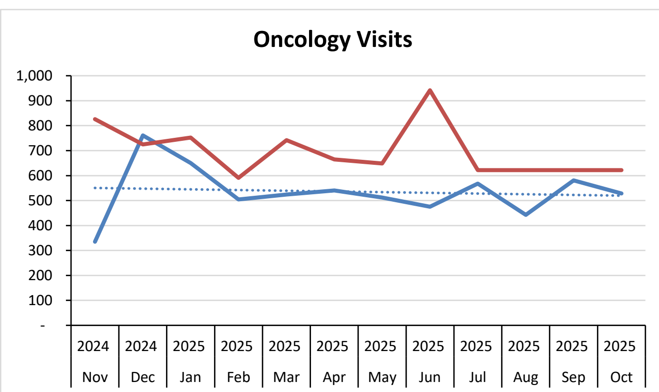
El Centro Regional Medical Center
Rolling-12 Volume trend

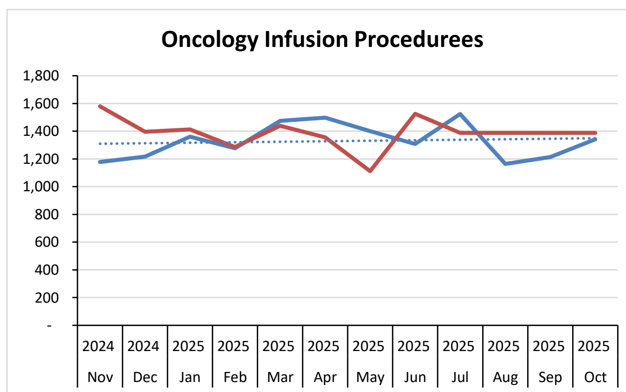


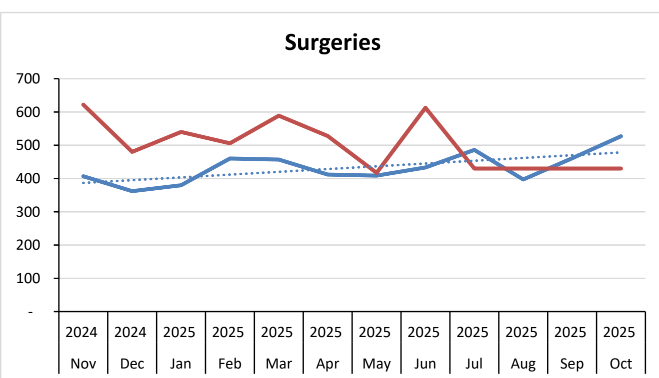


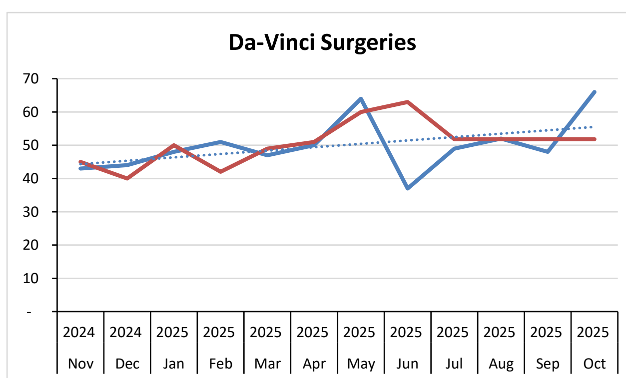












BUDGET
ACTUALS