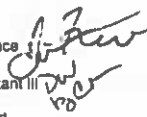


DATE: November 21, 2025

TO: City Council

FROM: Anthony Francisco, Director of Finance
 REVIEWED BY: Clint Mercer, Chief Accountant
 PREPARED BY: Debbie Whitaker, Municipal Accountant III

SUBJECT: Finance Director's Investment Report



FUND	MONTHLY COMPARISON						ANNUAL COMPARISON			
	MONTHLY BUDGETED INTEREST EARNINGS FYE25	MONTHLY INTEREST EARNINGS October 2025	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE October 2025	MONTHLY % OF PORTFOLIO HOLDINGS	ANNUAL BUDGETED INTEREST EARNINGS FYE25-YTD	INTEREST EARNINGS YTD FYE25	YTD % INCREASE (DECREASE)	YTD % PORTFOLIO HOLDINGS
GENERAL FUND	\$16,752	-\$76,641	-557.51%	-12.12%	8,089,730	3.62%	\$50,255	\$35,653	-29.05%	1.40%
NET REVENUE STABILIZATION	\$4,167	\$21,173	408.15%	3.35%	5,147,569	2.30%	\$12,500	\$75,606	504.84%	2.97%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$8,704	108.90%	1.38%	(1,176,045)	-0.53%	\$12,500	\$23,986	91.89%	0.94%
HOUSING	N/A	\$0	100.00%	0.00%	3,670,367	1.64%	N/A	\$1,094	100.00%	0.04%
SPECIAL GRANTS FUND	N/A	\$17,724	100.00%	2.80%	15,302,622	6.85%	N/A	\$77,288	100.00%	3.04%
ROOM TAX FUND	\$208	\$4,567	2092.14%	0.72%	1,162,345	0.52%	\$625	\$14,249	2179.80%	0.56%
YFAC FUND	\$0	\$220	0.00%	0.03%	(257,113)	-0.12%	\$0	\$444	0.00%	0.02%
SEIZURES	\$42	\$3,935	9342.92%	0.62%	1,227,463	0.55%	\$125	\$16,604	13183.03%	0.65%
CLEET FUND	N/A	\$14	100.00%	0.00%	3,401	0.00%	N/A	\$26	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$2,055	0.00%	0.32%	411,276	0.18%	\$0	\$22,890	0.00%	0.90%
ART IN PUBLIC PLACES FUND	N/A	\$9	100.00%	0.00%	2,345	0.00%	N/A	\$36	100.00%	0.00%
WESTWOOD FUND	\$625	\$257	-58.87%	0.04%	1,536,701	0.69%	\$1,875	\$2,418	28.96%	0.10%
WATER FUND	\$10,000	\$206,883	1968.83%	32.72%	52,565,961	23.52%	\$30,000	\$695,894	2219.65%	27.35%
WASTEWATER FUND	\$4,167	\$25,263	506.32%	3.99%	5,673,936	2.54%	\$12,500	\$91,092	628.74%	3.58%
SEWER MAINTENANCE FUND	N/A	\$73,993	100.00%	11.70%	18,022,378	8.06%	N/A	\$189,263	100.00%	7.44%
DEVELOPMENT EXCISE	\$5,833	\$9,315	59.69%	1.47%	1,891,117	0.85%	\$17,500	\$22,809	30.34%	0.90%
SANITATION FUND	\$25,000	\$47,176	88.70%	7.46%	11,415,332	5.11%	\$75,000	\$165,309	120.41%	6.50%
RISK MANAGEMENT FUND	N/A	\$2,592	100.00%	0.41%	(337,762)	-0.15%	N/A	\$4,734	100.00%	0.19%
CAPITAL PROJECTS FUND	\$58,333	\$171,222	193.52%	27.08%	68,046,475	30.44%	\$175,000	\$687,770	293.01%	27.03%
NORMAN FORWARD SALES TAX	\$1,250	\$21,607	1628.57%	3.42%	7,720,589	3.45%	\$3,750	\$93,536	2394.34%	3.68%
PARKLAND FUND	\$833	\$3,884	366.13%	0.61%	947,793	0.42%	\$2,500	\$13,763	450.53%	0.54%
UNP TAX INCREMENT DISTRICT	\$0	\$20,905	100.00%	3.31%	6,016,778	2.69%	\$0	\$63,943	100.00%	2.51%
CENTER CITY TAX INCREMENT DIST	\$167	\$24,388	0.00%	3.86%	5,931,420	2.65%	\$500	\$87,063	100.00%	3.42%
SINKING FUND	\$2,083	\$37,863	1717.43%	5.99%	9,211,385	4.12%	\$6,250	\$140,419	2146.70%	5.52%
SITE IMPROVEMENT FUND	N/A	\$239	100.00%	0.04%	58,099	0.03%	N/A	\$853	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$46	100.00%	0.01%	11,198	0.01%	N/A	\$164	100.00%	0.01%
ARTERIAL ROAD FUND	N/A	\$4,987	100.00%	0.79%	1,212,335	0.54%	N/A	\$17,806	100.00%	0.70%
	\$133,627	\$632,377	373.24%	100.00%	223,507,692	100.00%	\$400,880	\$2,544,715	534.78%	100.00%

City funds are invested in interest bearing accounts and investment securities, as directed by the City's Investment Policy. Rates of return on these investments relate directly to current Treasury and Money Market rates. Total funds on deposit of \$223.5 million as of 10/31/25 are represented by working capital cash balances of all City funds of approximately \$103.64 million, outstanding encumbrances of \$48.95 million, General Obligation Bond proceeds of \$54.02 million, N/A revenue bond proceeds of \$6.11 million, NMA bond proceeds of \$5.19 million, and UNP TIF reserve amounts of \$5.59 million.

INVESTMENT BY TYPE

October 31, 2025					EARNED		
LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	INTEREST	COST	MARKET
**Checking							
BANK OF OKLAHOMA	GEN'L DEP.			2.37%	\$15,333.60	\$10,053,588.21	\$10,053,588.21
BANK OF OKLAHOMA	WARRANTS PAYABLE					(\$750,366.94)	(\$750,366.94)
BANK OF OKLAHOMA	PAYROLL					(\$3,934,846.36)	(\$3,934,846.36)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$11,681.74	\$11,681.74
BANK OF OKLAHOMA	INSURANCE CLAIMS					\$386,188.40	\$386,188.40
BANK OF OKLAHOMA	LOCK BOX					(\$88,889.41)	(\$88,889.41)
BANK OF OKLAHOMA	RETURN CHECKS					(\$3,543.95)	(\$3,543.95)
BANK OF OKLAHOMA	PARKS					\$0.00	\$0.00
BANK OF OKLAHOMA	FLEXIBLE SPENDING					(\$336.02)	(\$336.02)
BANK OF OKLAHOMA	CDBG-CV			2.45%	\$0.28	\$217,065.14	\$217,065.14
**Subtotal					\$15,333.88	\$5,890,540.81	\$5,890,540.81
**Money Market							
BANCFIRST-NUA	MONEY MKT.			4.16%	\$3,079.12	\$256,598.01	\$256,598.01
BANCFIRST-NMA Room Tax	MONEY MKT.			4.16%	\$674.09	\$75,077.99	\$75,077.99
BANCFIRST-NUA Water	MONEY MKT.			4.20%	\$22,061.33	\$5,631,220.57	\$5,631,220.57
BANCFIRST-NUA Clean Water	MONEY MKT.			4.16%	\$2,619.71	\$224,452.20	\$224,452.20
BANCFIRST-NMA PSST	MONEY MKT.			4.20%	\$8,704.10	\$1,915,924.16	\$1,915,924.16
BANCFIRST-NMA Norman Forward	MONEY MKT.			4.20%	\$4,391.27	\$3,200,442.78	\$3,200,442.78
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			4.33%	\$19,149.05	\$5,590,750.82	\$5,590,750.82
BANK OF OKLAHOMA ARPA	MONEY MKT.			2.45%	\$14,813.08	\$7,465,637.95	\$7,465,637.95
BANK OF OKLAHOMA-Westwood	MONEY MKT.			2.45%	\$257.07	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			2.45%	\$26.58	\$13,455.74	\$13,455.74
BANK OF OKLAHOMA	MONEY MKT.			2.45%	\$165.69	\$83,871.98	\$83,871.98
BANK OF OKLAHOMA	MONEY MKT.			2.45%	\$114.74	\$314,253.00	\$314,253.00
BANK OF OKLAHOMA-SW	MONEY MKT.			2.45%	\$2,479.62	\$13,902.38	\$13,902.38
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			2.45%	\$2,745.28	\$1,389,635.93	\$1,389,635.93
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			2.45%	\$1,273.63	\$644,700.71	\$644,700.71
BANK OF OKLAHOMA-Parks	MONEY MKT.			2.45%	\$219.64	\$0.00	\$0.00
BANK OF OKLAHOMA-2023A	MONEY MKT.			2.45%	\$51,029.57	\$25,828,460.87	\$25,828,460.87
BANK OF OKLAHOMA-2023B	MONEY MKT.			2.45%	\$28,979.30	\$14,668,987.91	\$14,668,987.91
BANK OF OKLAHOMA-2021	MONEY MKT.			2.45%	\$2,382.33	\$1,020,179.54	\$1,020,179.54
BANK OF OKLAHOMA-2024A	MONEY MKT.			2.45%	\$24,727.52	\$12,505,209.90	\$12,505,209.90
**Subtotal					\$189,892.72	\$80,842,762.44	\$80,842,762.44
**Sweep/Overnight							
GOLDMAN SACHS	GOVT SELECT 1237			4.22%	\$2,536.59	\$760,048.41	\$760,048.41
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			3.98%	\$317,256.99	\$98,606,719.83	\$98,606,719.83
**Certificate of Deposit							
FIRST FIDELITY BANK	CD	03/31/25	09/30/25	3.02%	\$629.17	\$250,000.00	\$250,000.00
GREAT NATIONS BANK	CD	09/30/24	09/30/25	4.22%	\$879.17	\$250,000.00	\$250,000.00
VALLIANCE BANK	CD	11/30/24	11/30/25	4.15%	\$864.58	\$250,000.00	\$250,000.00
FIRST NATIONAL BANK	CD	12/28/24	12/28/25	3.15%	\$656.25	\$250,000.00	\$250,000.00
**Subtotal					\$3,029.17	\$1,000,000.00	\$1,000,000.00
**U.S. Treasury Securities/Agency Securities							
TVA Note	880591CJ9	08/31/23	11/01/25	4.89%	41,520.11	10,000,000.00	\$10,000,000.00
FFCB	3133ERWP2	02/28/25	10/01/25	4.24%	4,898.97		
US T-Notes	91282CKY6	06/30/25	06/30/26	3.96%	24,800.67	7,500,000.00	\$7,539,225.00
US T-Notes	91282CLH2	06/30/25	08/31/26	3.91%	26,088.99	8,000,000.00	\$7,998,320.00
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,488.92	7,500,000.00	\$7,529,700.00
FFCB	3133ETBD8	03/31/25	03/26/27	4.42%	(19,469.51)		
**Subtotal					104,328.15	33,000,000.00	\$33,067,245.00
TOTAL					632,377.50	220,100,071.49	\$219,407,268.08

The Governmental Accounting Standards Board requires the reporting of market values of investment securities. These market values represent the amount of money the security would sell for on the open market, if cash flow demands were such that the security had to be sold. The City of Norman purchases investment securities with the intent of holding them to maturity, as stated in the City's Investment Policy. Only in exceptional circumstances would securities be sold before their maturity, due to cash flow demands or favorable market conditions.