

DATE: July 8, 2026
 TO: City Council
 FROM: Clint Mercer, Finance Director
 REVIEWED BY: Kim Coffman, Chief Accountant / Assistant Finance Director
 PREPARED BY: Debbie Whitaker, Municipal Accountant III
 SUBJECT: Finance Director's Investment Report

FUND	MONTHLY COMPARISON						ANNUAL COMPARISON			
	MONTHLY BUDGETED INTEREST EARNINGS FYE 26	MONTHLY INTEREST EARNINGS June 2026	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE June 2026	MONTHLY % OF PORTFOLIO HOLDINGS	ANNUAL BUDGETED INTEREST EARNINGS FYE26-YTD	INTEREST EARNINGS YTD FYE 26	YTD % INCREASE (DECREASE)	YTD % PORTFOLIO HOLDINGS
GENERAL FUND	\$16,752	\$35,991	114.85%	2.18%	11,367,179	4.35%	\$201,020	\$386,134	92.09%	4.63%
NET REVENUE STABILIZATION	\$4,167	\$14,996	259.91%	0.91%	5,156,814	1.97%	\$50,000	\$191,324	282.65%	2.29%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$4,809	15.41%	0.29%	(1,083,127)	-0.41%	\$50,000	\$63,578	27.16%	0.76%
HOUSING	N/A	\$0	100.00%	0.00%	3,084,948	1.18%	N/A	\$1,096	100.00%	0.01%
SPECIAL GRANTS FUND	N/A	\$7,589	100.00%	0.46%	10,603,946	4.06%	N/A	\$170,444	100.00%	2.04%
ROOM TAX FUND	\$208	\$4,356	1990.73%	0.26%	1,825,607	0.70%	\$2,500	\$44,274	1670.96%	0.53%
YFAC FUND	\$0	\$828	0.00%	0.05%	(121,946)	-0.05%	\$0	\$7,243	0.00%	0.09%
SEIZURES	\$42	\$4,733	11259.75%	0.29%	1,654,001	0.63%	\$500	\$48,214	9542.74%	0.58%
CLEET FUND	N/A	\$7	100.00%	0.00%	1,439	0.00%	N/A	\$92	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$5,346	0.00%	0.32%	2,068,712	0.79%	\$0	\$34,181	0.00%	0.41%
ART IN PUBLIC PLACES FUND	N/A	\$5	100.00%	0.00%	1,901	0.00%	N/A	\$76	100.00%	0.00%
WESTWOOD FUND	\$625	\$362	-42.04%	0.02%	1,136,418	0.43%	\$7,500	\$5,863	-21.83%	0.07%
WATER FUND	\$10,000	\$184,331	1743.31%	11.16%	64,104,982	24.53%	\$120,000	\$1,966,486	1538.74%	23.58%
WASTEWATER FUND	\$4,167	\$21,061	405.46%	1.27%	7,665,619	2.93%	\$50,000	\$266,191	432.38%	3.19%
SEWER MAINTENANCE FUND	N/A	\$54,863	100.00%	3.31%	18,587,714	7.11%	N/A	\$680,798	100.00%	8.16%
DEVELOPMENT EXCISE	\$5,833	\$4,069	-30.24%	0.25%	1,790,836	0.69%	\$70,000	\$72,670	3.81%	0.87%
SANITATION FUND	\$25,000	\$32,534	30.14%	1.97%	11,114,126	4.25%	\$300,000	\$418,442	39.48%	5.02%
RISK MANAGEMENT FUND	N/A	\$0	100.00%	0.00%	(3,510,267)	-1.34%	N/A	\$4,940	100.00%	0.06%
CAPITAL PROJECTS FUND	\$58,333	\$1,175,222	1914.67%	71.14%	88,321,791	33.79%	\$700,000	\$2,725,818	289.40%	32.69%
NORMAN FORWARD SALES TAX	\$1,250	\$28,633	2190.61%	1.73%	11,670,052	4.46%	\$15,000	\$295,679	1871.19%	3.55%
PARKLAND FUND	\$833	\$2,876	245.14%	0.17%	990,535	0.38%	\$10,000	\$35,611	256.11%	0.43%
UNP TAX INCREMENT DISTRICT	\$0	\$17,163	100.00%	1.04%	5,953,522	2.28%	\$0	\$208,603	100.00%	2.50%
CENTER CITY TAX INCREMENT DIST	\$167	\$21,871	0.00%	1.32%	7,521,659	2.88%	\$2,000	\$241,452	100.00%	2.90%
SINKING FUND	\$2,083	\$26,706	1181.87%	1.62%	10,165,317	3.89%	\$25,000	\$422,010	1588.04%	5.06%
SITE IMPROVEMENT FUND	N/A	\$169	100.00%	0.01%	58,204	0.02%	N/A	\$2,159	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$33	100.00%	0.00%	11,218	0.00%	N/A	\$416	100.00%	0.00%
ARTERIAL ROAD FUND	N/A	\$3,607	100.00%	0.22%	1,240,208	0.47%	N/A	\$45,347	100.00%	0.54%
	\$133,627	\$1,651,960	1136.25%	100.00%	261,381,405	100.00%	\$1,603,520	\$8,339,140	420.05%	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 \$261.38 million as of 06/30/26 are represented by working capital cash balances of all City funds of approximately \$124.76 million, outstanding encumbrances of \$42.36 million, General Obligation Bond proceeds of \$73.82 million, NUA revenue bond proceeds of 7.32 million, NMA bond proceeds of \$7.53 million, and UNP TIF reserve amounts of \$5.59 million.

INVESTMENT BY TYPE

June 30, 2026					EARNED		
LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	INTEREST	COST	MARKET
**Checking							
BANK OF OKLAHOMA	GEN'L DEP.			1.91%	\$34,080.07	\$19,136,466.75	\$19,136,466.75
BANK OF OKLAHOMA	WARRANTS PAYABLE					(\$242,902.99)	(\$242,902.99)
BANK OF OKLAHOMA	PAYROLL					(\$4,286,316.51)	(\$4,286,316.51)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$197,077.98	\$197,077.98
BANK OF OKLAHOMA	INSURANCE CLAIMS					(\$1,150,522.83)	(\$1,150,522.83)
BANK OF OKLAHOMA	LOCK BOX					\$1,565,500.39	\$1,565,500.39
BANK OF OKLAHOMA	RETURN CHECKS					(\$18,955.99)	(\$18,955.99)
BANK OF OKLAHOMA	PARKS					\$0.00	\$0.00
BANK OF OKLAHOMA	FLEXIBLE SPENDING					(\$2,953.43)	(\$2,953.43)
BANK OF OKLAHOMA	WORKERS COMP					(\$108,036.19)	(\$108,036.19)
BANK OF OKLAHOMA	CDBG-CV					\$140.97	\$140.97
**Subtotal					\$34,080.07	\$15,089,498.15	\$15,089,498.15
**Money Market							
BANCFIRST-NUA	MONEY MKT.			3.50%	\$479.39	\$643,718.18	\$643,718.18
BANCFIRST-NMA Room Tax	MONEY MKT.			3.50%	\$153.86	\$146,004.59	\$146,004.59
BANCFIRST-NUA Water	MONEY MKT.			3.50%	\$15,485.87	\$6,122,274.01	\$6,122,274.01
BANCFIRST-NUA Clean Water	MONEY MKT.			3.50%	\$427.84	\$550,557.35	\$550,557.35
BANCFIRST-NMA PSST	MONEY MKT.			3.50%	\$4,808.84	\$2,291,663.98	\$2,291,663.98
BANCFIRST-NMA Norman Forward	MONEY MKT.			3.50%	\$8,097.64	\$5,094,879.90	\$5,094,879.90
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			3.51%	\$16,108.72	\$5,592,602.29	\$5,592,602.29
BANK OF OKLAHOMA ARPA	MONEY MKT.			1.92%	\$5,200.12	\$3,185,064.83	\$3,185,064.83
BANK OF OKLAHOMA-Westwood	MONEY MKT.			1.92%	\$362.22	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			1.92%	\$21.82	\$13,633.61	\$13,633.61
BANK OF OKLAHOMA	MONEY MKT.			1.92%	\$135.98	\$84,980.63	\$84,980.63
BANK OF OKLAHOMA	MONEY MKT.			1.92%	\$94.16	\$58,845.60	\$58,845.60
BANK OF OKLAHOMA-SW	MONEY MKT.			1.92%	\$25.37	\$15,856.25	\$15,856.25
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			1.92%	\$2,253.05	\$1,408,004.49	\$1,408,004.49
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			1.92%	\$1,045.27	\$653,222.54	\$653,222.54
BANK OF OKLAHOMA-Parks	MONEY MKT.			1.92%	\$828.32	\$1,523,976.05	\$1,523,976.05
BANK OF OKLAHOMA-2023A	MONEY MKT.			1.92%	\$37,734.41	\$23,572,346.39	\$23,572,346.39
BANK OF OKLAHOMA-2023B	MONEY MKT.			1.92%	\$20,417.47	\$12,690,831.05	\$12,690,831.05
BANK OF OKLAHOMA-2024A	MONEY MKT.			1.92%	\$17,224.71	\$10,757,039.61	\$10,757,039.61
BANK OF OKLAHOMA-2026A	MONEY MKT.			1.92%	\$403,269.58	\$9,921,531.41	\$9,921,531.41
BANK OF OKLAHOMA-2026B	MONEY MKT.			1.92%	\$654,186.56	\$16,879,289.78	\$16,879,289.78
BANK OF OKLAHOMA-2026C	MONEY MKT.			1.92%	\$188.16	\$232.13	\$232.13
**Subtotal					\$1,188,549.36	\$101,206,554.67	\$101,206,554.67
**Sweep/Overnight							
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			3.40%	\$149,406.14	\$60,980,735.87	\$60,980,735.87
OKLAHOMA CLASS	OK-01-0019-0001			3.72%	\$30,735.27	\$10,091,396.08	\$10,091,396.08
BANK OF OKLAHOMA	ICS ACCT			3.77%	\$32,908.04	\$10,838,220.68	\$10,838,220.68
**Certificate of Deposit							
FIRST FIDELITY BANK	CD	03/31/26	09/30/26	3.02%	\$629.17	\$250,000.00	\$250,000.00
GREAT NATIONS BANK	CD	09/30/25	09/30/26	4.22%	\$879.17	\$250,000.00	\$250,000.00
VALLIANCE BANK	CD	11/30/25	11/30/26	3.75%	\$781.25	\$250,000.00	\$250,000.00
FIRST NATIONAL BANK	CD	12/28/25	12/28/26	3.19%	\$656.25	\$250,000.00	\$250,000.00
**Subtotal					\$2,945.84	\$1,000,000.00	\$1,000,000.00
**U.S. Treasury Securities/Agency Securities							
US T-Notes	91282CKY6	06/30/25	06/30/26	3.96%	24,933.11		
US T-Bills	912797RF6	12/24/25	07/09/26	3.44%	13,875.00	5,000,000.00	\$4,995,950.00
US T-Notes	91282CLH2	06/30/25	08/31/26	3.91%	26,053.86	8,000,000.00	\$7,998,880.00
US T-Bills	912797RS8	12/24/25	09/03/26	3.46%	13,916.67	5,000,000.00	\$4,967,500.00
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,491.30	7,500,000.00	\$7,505,025.00
US T-Bills	912797SK4	12/30/25	10/29/26	3.47%	13,916.67	5,000,000.00	\$4,937,300.00
US T-Bills	912797SU2	12/30/25	11/28/26	3.45%	13,791.79	5,000,000.00	\$4,922,000.00
TVA Note	880591EU2	11/26/25	02/01/27	3.58%	33,036.10	11,175,000.00	\$11,100,909.75
US T-Notes	91282CMH1	05/19/26	01/31/27	3.78%	25,347.76	8,000,000.00	\$8,005,000.00
FFCB	3133ET4Y0	01/07/26	09/22/28	3.52%	21,972.83	7,500,000.00	\$7,392,150.00
					213,335.09	62,175,000.00	\$61,824,714.75
TOTAL					1,651,959.81	261,381,405.45	\$240,101,503.44

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.

JUNE 2025 CASH

END BALANCE		% of Total	16,613,333.23		Pooled	145,085,352.63												
			161,698,685.86			11018	11019	GOB	11040	11080	11083	11024	11017	11029	11015	TOTAL		
10	11020	11,404,396.11	0.070298527	11,367,179.38	11,367,179.38											11,367,179.38	10	11020
11	11020	5,173,697.32	0.0318915	5,156,813.65	5,156,813.65											5,156,813.65	11	11020
15	11020	(3,385,840.37)	-0.020870863	(3,374,791.13)	(3,374,791.13)				2,291,663.98							(1,083,127.15)	15	11020
21	11020	3,094,906.89	0.019077502	3,084,807.07	3,084,807.07							140.97				3,084,948.04	21	11020
22	11020	5,945,297.64	0.036647768	5,925,895.95	5,925,895.95										1,408,004.49	10,603,945.90	22	11020
23	11020	1,685,101.57	0.010387236	1,679,602.46	1,679,602.46				146,004.59							1,825,607.05	23	11020
24	11020	(122,345.60)	-0.000754158	(121,946.34)	(121,946.34)											(121,946.34)	24	11020
25	11020	1,600,378.27	0.009864988	1,595,155.65	1,595,155.65		58,845.60									1,654,001.25	25	11020
26	11020	1,443.83	8.9E-06	1,439.12	1,439.12											1,439.12	26	11020
27	11020	2,075,484.83	0.012793621	2,068,711.76	2,068,711.76											2,068,711.76	27	11020
28	11020	1,906.98	1.17549E-05	1,900.76	1,900.76											1,900.76	28	11020
29	11020	1,140,138.60	0.007027997	1,136,417.91	1,136,417.91			0.00								1,136,417.91	29	11020
31	11020	58,172,546.33	0.358584905	57,982,707.95	57,982,707.95			6,122,274.01								64,104,981.96	31	11020
32	11020	7,036,808.09	0.043376014	7,013,844.40	7,013,844.40	8,056.16		643,718.18								7,665,518.74	32	11020
321	11020	18,648,571.35	0.114957785	18,587,714.21	18,587,714.21											18,587,714.21	321	11020
322	11020	1,238,743.62	0.007635814	1,234,701.14	1,234,701.14	5,577.45		550,557.35								1,790,835.94	322	11020
33	11020	11,150,513.73	0.068733555	11,114,125.51	11,114,125.51			0.00								11,114,125.51	33	11020
43	11020	(3,521,759.72)	-0.021708692	(3,510,266.92)	(3,510,266.92)										653,222.54	(3,510,266.92)	43	11020
50	11020	13,876,726.81	0.08553837	13,831,441.96	13,831,441.96	15,856.25										88,321,791.12	50	11020
51	11020	6,596,699.86	0.040663116	6,575,172.41	6,575,172.41				5,094,879.90							11,670,052.31	51	11020
52	11020	993,778.06	0.006125807	990,535.00	990,535.00											990,535.00	52	11020
57	11020	362,101.08	0.002232049	360,919.41	360,919.41				5,592,602.29							5,953,521.70	57	11020
58	11020	7,546,284.81	0.04651651	7,521,658.51	7,521,658.51											7,521,658.51	58	11020
60	11020	10,198,598.40	0.062865796	10,165,316.63	10,165,316.63											10,165,316.63	60	11020
75	11020	58,394.34	0.000359952	58,203.78	58,203.78											58,203.78	75	11020
76	11020	11,254.79	6.93763E-05	11,218.06	11,218.06											11,218.06	76	11020
78	11020	1,244,268.08	0.007669868	1,240,207.58	1,240,207.58											1,240,207.58	78	11020
79	11020	0.00	0	-	-											-	79	11020
		162,228,095.70		161,698,685.86	161,698,685.86	29,489.86	58,845.60	73,821,270.37	20,441,700.30	71,256.26	13,724.37	140.97	3,185,064.83	653,222.54	1,408,004.49	261,381,405.45		