

DATE: September 8, 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 FYE26	MONTHLY INTEREST EARNINGS August 2025	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE August 2025	MONTHLY % OF PORTFOLIO HOLDINGS	ANNUAL BUDGETED INTEREST EARNINGS FYE26-YTD	INTEREST EARNINGS YTD FYE26	YTD % INCREASE (DECREASE)	YTD % PORTFOLIO HOLDINGS
GENERAL FUND	\$16,752	\$36,111	115.56%	5.22%	8,020,864	3.61%	\$33,503	\$80,739	140.99%	6.07%
NET REVENUE STABILIZATION	\$4,167	\$18,130	335.12%	2.62%	5,171,778	2.32%	\$8,333	\$35,851	330.22%	2.69%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$7,193	72.62%	1.04%	(363,766)	-0.16%	\$8,333	\$7,193	-13.69%	0.54%
HOUSING	N/A	\$478	100.00%	0.07%	4,498,450	2.02%	N/A	\$955	100.00%	0.07%
SPECIAL GRANTS FUND	N/A	\$20,485	100.00%	2.96%	17,296,550	7.77%	N/A	\$41,046	100.00%	3.08%
ROOM TAX FUND	\$208	\$3,335	1500.63%	0.48%	1,009,984	0.45%	\$417	\$6,003	1340.78%	0.45%
YFAC FUND	\$0	\$0	0.00%	0.00%	(428,017)	-0.19%	\$0	\$0	0.00%	0.00%
SEIZURES	\$42	\$4,219	10025.29%	0.61%	1,275,101	0.57%	\$83	\$8,862	10534.32%	0.67%
CLEET FUND	N/A	\$0	100.00%	0.00%	(12,661)	-0.01%	N/A	\$0	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$7,311	0.00%	1.06%	1,921,070	0.86%	\$0	\$14,913	0.00%	1.12%
ART IN PUBLIC PLACES FUND	N/A	\$11	100.00%	0.00%	1,492	0.00%	N/A	\$21	100.00%	0.00%
WESTWOOD FUND	\$625	\$450	-28.07%	0.06%	1,168,785	0.53%	\$1,250	\$1,846	47.68%	0.14%
WATER FUND	\$10,000	\$165,600	1556.00%	23.93%	47,717,477	21.45%	\$20,000	\$317,152	1485.76%	23.83%
WASTEWATER FUND	\$4,167	\$21,775	422.59%	3.15%	6,245,104	2.81%	\$8,333	\$43,836	426.03%	3.29%
SEWER MAINTENANCE FUND	N/A	\$63,378	100.00%	9.16%	17,805,384	8.00%	N/A	\$124,780	100.00%	9.37%
DEVELOPMENT EXCISE	\$5,833	\$7,926	35.87%	1.15%	2,669,293	1.20%	\$11,667	\$14,413	23.54%	1.08%
SANITATION FUND	\$25,000	\$39,604	58.42%	5.72%	10,978,687	4.93%	\$50,000	\$76,763	53.53%	5.77%
RISK MANAGEMENT FUND	N/A	\$133	100.00%	0.02%	(601,312)	-0.27%	N/A	\$133	100.00%	0.01%
CAPITAL PROJECTS FUND	\$58,333	\$175,365	200.63%	25.35%	69,437,421	31.21%	\$116,667	\$352,964	202.54%	26.52%
NORMAN FORWARD SALES TAX	\$1,250	\$35,899	2771.90%	5.19%	5,479,854	2.46%	\$2,500	\$55,438	2117.52%	4.16%
PARKLAND FUND	\$833	\$3,300	296.02%	0.48%	943,709	0.42%	\$1,667	\$6,481	288.87%	0.49%
UNP TAX INCREMENT DISTRICT	\$0	\$20,890	100.00%	3.02%	6,001,494	2.70%	\$0	\$22,486	100.00%	1.69%
CENTER CITY TAX INCREMENT DIST	\$167	\$20,925	0.00%	3.02%	5,950,455	2.67%	\$333	\$41,289	100.00%	3.10%
SINKING FUND	\$2,083	\$34,846	1572.62%	5.04%	9,006,765	4.05%	\$4,167	\$69,019	1556.45%	5.19%
SITE IMPROVEMENT FUND	N/A	\$205	100.00%	0.03%	58,373	0.03%	N/A	\$405	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$39	100.00%	0.01%	11,251	0.01%	N/A	\$78	100.00%	0.01%
ARTERIAL ROAD FUND	N/A	\$4,270	100.00%	0.62%	1,218,036	0.55%	N/A	\$8,444	100.00%	0.63%
	\$133,627	\$691,877	417.77%	100.00%	222,481,622	100.00%	\$267,253	\$1,331,108	398.07%	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 \$222.48 million as of 08/31/25 are represented by working capital cash balances of all City funds of approximately \$97.92 million, outstanding encumbrances of \$49.35 million, General Obligation Bond proceeds of \$56.43 million, NUA revenue bond proceeds of \$8.68 million, NMA bond proceeds of \$4.55 million, and UNP TIF reserve amounts of \$5.55 million.

## INVESTMENT BY TYPE

August 31, 2025					EARNED		
LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	INTEREST	COST	MARKET
<b>**Checking</b>							
BANK OF OKLAHOMA	GEN'L DEP.			2.59%	\$15,091.59	\$4,876,407.65	\$4,876,407.65
BANK OF OKLAHOMA	WARRANTS PAYABLE					(\$1,085,027.65)	(\$1,085,027.65)
BANK OF OKLAHOMA	PAYROLL					(\$5,581,217.51)	(\$5,581,217.51)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$253,331.85	\$253,331.85
BANK OF OKLAHOMA	INSURANCE CLAIMS					(\$637,942.43)	(\$637,942.43)
BANK OF OKLAHOMA	LOCK BOX					\$1,674,455.36	\$1,674,455.36
BANK OF OKLAHOMA	RETURN CHECKS					(\$5,865.19)	(\$5,865.19)
BANK OF OKLAHOMA	PARKS					\$592.07	\$592.07
BANK OF OKLAHOMA	FLEXIBLE SPENDING					\$3,237.72	\$3,237.72
BANK OF OKLAHOMA	CDBG-CV			2.65%	\$477.96	\$216,925.79	\$216,925.79
<b>**Subtotal</b>					<b>\$15,569.55</b>	<b>(\$285,102.34)</b>	<b>(\$285,102.34)</b>
<b>**Money Market</b>							
BANCFIRST-NUA	MONEY MKT.			4.16%	\$1,770.80	\$1,002,610.57	\$1,002,610.57
BANCFIRST-NMA Room Tax	MONEY MKT.			4.16%	\$425.26	\$217,610.72	\$217,610.72
BANCFIRST-NUA Water	MONEY MKT.			4.20%	\$18,471.11	\$6,821,606.00	\$6,821,606.00
BANCFIRST-NUA Clean Water	MONEY MKT.			4.16%	\$1,519.46	\$852,406.10	\$852,406.10
BANCFIRST-NMA PSST	MONEY MKT.			4.20%	\$7,192.62	\$2,700,829.02	\$2,700,829.02
BANCFIRST-NMA Norman Forward	MONEY MKT.			4.20%	\$14,916.60	\$1,631,117.01	\$1,631,117.01
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			4.33%	\$19,297.79	\$5,554,126.24	\$5,554,126.24
BANK OF OKLAHOMA ARPA	MONEY MKT.			2.65%	\$17,250.92	\$7,617,111.61	\$7,617,111.61
BANK OF OKLAHOMA-Westwood	MONEY MKT.			2.65%	\$449.58	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			2.65%	\$29.53	\$13,401.81	\$13,401.81
BANK OF OKLAHOMA	MONEY MKT.			2.65%	\$184.06	\$83,535.78	\$83,535.78
BANK OF OKLAHOMA	MONEY MKT.			2.65%	\$691.49	\$312,514.63	\$312,514.63
BANK OF OKLAHOMA-SW	MONEY MKT.			2.65%	\$25.12	\$11,399.49	\$11,399.49
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			2.65%	\$3,049.59	\$1,384,065.64	\$1,384,065.64
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			2.65%	\$1,414.81	\$642,116.46	\$642,116.46
BANK OF OKLAHOMA-2023A	MONEY MKT.			2.65%	\$56,859.54	\$25,790,291.16	\$25,790,291.16
BANK OF OKLAHOMA-2023B	MONEY MKT.			2.65%	\$32,191.85	\$14,610,328.78	\$14,610,328.78
BANK OF OKLAHOMA-2021	MONEY MKT.			2.65%	\$6,695.67	\$3,007,429.57	\$3,007,429.57
BANK OF OKLAHOMA-2024A	MONEY MKT.			2.65%	\$28,746.28	\$13,020,634.04	\$13,020,634.04
<b>**Subtotal</b>					<b>\$211,182.08</b>	<b>\$85,273,134.63</b>	<b>\$85,273,134.63</b>
<b>**Sweep/Overnight</b>							
GOLDMAN SACHS	GOVT SELECT 1237			4.23%	\$2,658.81	\$754,854.67	\$754,854.67
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			4.25%	\$297,674.99	\$91,283,734.77	\$91,283,734.77
<b>**Certificate of Deposit</b>							
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
<b>**Subtotal</b>					<b>\$3,029.17</b>	<b>\$1,000,000.00</b>	<b>\$1,000,000.00</b>
<b>**U.S. Treasury Securities/Agency Securities</b>							
TVA Note	880591CJ9	08/31/23	11/01/25	4.89%	41,520.11	10,000,000.00	\$10,036,600.00
FFCB	3133ERWP2	02/28/25	10/01/25	4.24%	22,245.66	6,455,000.00	\$6,452,418.00
US T-Notes	91282CKY6	06/30/25	06/30/26	3.96%	24,800.67	7,500,000.00	\$7,541,625.00
US T-Notes	91282CLH2	06/30/25	08/31/26	3.91%	28,299.15	8,000,000.00	\$7,990,400.00
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,488.92	7,500,000.00	\$7,527,150.00
FFCB	3133ETBD8	03/31/25	03/26/27	4.42%	18,408.16	5,000,000.00	\$4,994,900.00
<b>**Subtotal</b>					<b>161,762.67</b>	<b>44,455,000.00</b>	<b>\$44,543,093.00</b>
<b>**TOTAL**</b>					<b>691,877.27</b>	<b>222,481,621.73</b>	<b>\$221,814,860.06</b>

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.