

DATE: October 6, 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 27	MONTHLY INTEREST EARNINGS September 2026	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE September 2026	MONTHLY % OF PORTFOLIO HOLDINGS	ANNUAL BUDGETED INTEREST EARNINGS FYE27-YTD	INTEREST EARNINGS YTD FYE 27	YTD % INCREASE (DECREASE)	YTD % PORTFOLIO HOLDINGS
GENERAL FUND	\$31,620	\$26,999	-14.61%	4.14%	5,667,907	2.22%	\$379,440	\$90,666	-76.11%	4.80%
NET REVENUE STABILIZATION	\$4,167	\$15,577	273.85%	2.39%	5,203,968	2.04%	\$50,000	\$45,392	-9.22%	2.40%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$6,658	59.79%	1.02%	(309,994)	-0.12%	\$50,000	\$12,485	-75.03%	0.66%
HOUSING	N/A	\$0	100.00%	0.00%	3,997,627	1.56%	\$0	\$0	100.00%	0.00%
SPECIAL GRANTS FUND	N/A	\$5,496	100.00%	0.84%	4,848,223	1.90%	\$0	\$17,770	100.00%	0.94%
ROOM TAX FUND	\$208	\$789	278.54%	0.12%	84,235	0.03%	\$2,500	\$3,849	53.96%	0.20%
YFAC FUND	\$0	\$231	0.00%	0.04%	(326,574)	-0.13%	\$0	\$933	0.00%	0.05%
SEIZURES	\$42	\$3,791	8997.99%	0.58%	1,304,958	0.51%	\$500	\$12,089	2317.73%	0.64%
CLEET FUND	N/A	\$11	100.00%	0.00%	3,584	0.00%	\$0	\$20	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$3,249	0.00%	0.50%	722,575	0.28%	\$0	\$14,420	0.00%	0.76%
ART IN PUBLIC PLACES FUND	N/A	\$9	100.00%	0.00%	3,112	0.00%	\$0	\$22	100.00%	0.00%
WESTWOOD FUND	\$625	\$462	-26.04%	0.07%	829,669	0.32%	\$7,500	\$1,301	-82.66%	0.07%
WATER FUND	\$10,000	\$194,459	1844.59%	29.83%	67,276,171	26.32%	\$120,000	\$549,987	358.32%	29.10%
WASTEWATER FUND	\$4,167	\$24,650	491.60%	3.78%	8,750,631	3.42%	\$50,000	\$68,320	36.64%	3.62%
SEWER MAINTENANCE FUND	N/A	\$56,111	100.00%	8.61%	18,823,094	7.36%	\$0	\$165,246	100.00%	8.74%
DEVELOPMENT EXCISE	\$5,833	\$5,001	-14.27%	0.77%	2,100,322	0.82%	\$70,000	\$13,133	-81.24%	0.70%
SANITATION FUND	\$25,000	\$33,826	35.30%	5.19%	11,218,245	4.39%	\$300,000	\$97,411	-67.53%	5.15%
RISK MANAGEMENT FUND	N/A	\$2,626	100.00%	0.40%	1,432,032	0.56%	\$0	\$2,626	100.00%	0.14%
CAPITAL PROJECTS FUND	\$58,333	\$173,271	197.04%	26.58%	89,334,696	34.95%	\$700,000	\$510,702	-27.04%	27.03%
NORMAN FORWARD SALES TAX	\$1,250	\$23,180	1754.37%	3.56%	9,635,156	3.77%	\$15,000	\$76,965	413.10%	4.07%
PARKLAND FUND	\$833	\$3,180	281.57%	0.49%	1,068,028	0.42%	\$10,000	\$8,994	-10.06%	0.48%
UNP TAX INCREMENT DISTRICT	\$0	\$17,932	100.00%	2.75%	5,959,833	2.33%	\$0	\$35,655	100.00%	1.89%
CENTER CITY TAX INCREMENT DIST	\$167	\$22,863	0.00%	3.51%	7,656,231	3.00%	\$2,000	\$66,490	100.00%	3.52%
SINKING FUND	\$2,083	\$27,539	1221.88%	4.22%	9,005,797	3.52%	\$25,000	\$83,686	234.74%	4.43%
SITE IMPROVEMENT FUND	N/A	\$176	100.00%	0.03%	58,736	0.02%	\$0	\$512	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$34	100.00%	0.01%	11,320	0.00%	\$0	\$99	100.00%	0.01%
ARTERIAL ROAD FUND	N/A	\$3,746	100.00%	0.57%	1,251,574	0.49%	\$0	\$10,917	100.00%	0.58%
	\$148,495	\$651,862	338.98%	100.00%	255,611,157	100.00%	\$1,781,940	\$1,889,690	6.05%	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 \$255.61 million as of 09/30/26 are represented by working capital cash balances of all City funds of approximately \$110.06 million, outstanding encumbrances of \$54 million, General Obligation Bond proceeds of \$71.28 million, NUA revenue bond proceeds of 9.3 million, NMA bond proceeds of \$5.46 million, and UNP TIF reserve amounts of \$5.51 million.

INVESTMENT BY TYPE

September 30, 2026					EARNED		
LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	INTEREST	COST	MARKET
**Checking							
BANK OF OKLAHOMA	GEN'L DEP.			1.90%	\$31,774.94	\$20,506,191.07	\$20,506,191.07
BANK OF OKLAHOMA	WARRANTS PAYABLE					(\$4,772,345.27)	(\$4,772,345.27)
BANK OF OKLAHOMA	PAYROLL					(\$4,687,096.81)	(\$4,687,096.81)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$260,707.39	\$260,707.39
BANK OF OKLAHOMA	INSURANCE CLAIMS					\$159,526.78	\$159,526.78
BANK OF OKLAHOMA	LOCK BOX					\$1,949,617.21	\$1,949,617.21
BANK OF OKLAHOMA	RETURN CHECKS					(\$18,832.11)	(\$18,832.11)
BANK OF OKLAHOMA	PARKS					\$0.00	\$0.00
BANK OF OKLAHOMA	FLEXIBLE SPENDING					\$15,518.09	\$15,518.09
BANK OF OKLAHOMA	WORKERS COMP					(\$276,600.51)	(\$276,600.51)
**Subtotal					\$31,774.94	\$13,136,685.84	\$13,136,685.84
**Money Market							
BANCFIRST-NUA	MONEY MKT.			3.50%	\$2,070.41	\$1,211,984.96	\$1,211,984.96
BANCFIRST-NMA Room Tax	MONEY MKT.			3.50%	\$461.13	\$38,768.11	\$38,768.11
BANCFIRST-NUA Water	MONEY MKT.			3.50%	\$17,646.67	\$7,060,810.79	\$7,060,810.79
BANCFIRST-NUA Clean Water	MONEY MKT.			3.50%	\$1,769.75	\$1,029,015.45	\$1,029,015.45
BANCFIRST-NMA PSST	MONEY MKT.			3.50%	\$6,657.83	\$2,700,708.74	\$2,700,708.74
BANCFIRST-NMA Norman Forward	MONEY MKT.			3.50%	\$1,506.01	\$2,722,763.32	\$2,722,763.32
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			3.71%	\$16,947.14	\$5,513,155.99	\$5,513,155.99
BANK OF OKLAHOMA ARPA	MONEY MKT.			1.92%	\$4,031.37	\$2,618,403.77	\$2,618,403.77
BANK OF OKLAHOMA-Westwood	MONEY MKT.			1.92%	\$462.22	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			1.92%	\$21.92	\$13,700.73	\$13,700.73
BANK OF OKLAHOMA	MONEY MKT.			1.92%	\$136.65	\$85,399.00	\$85,399.00
BANK OF OKLAHOMA	MONEY MKT.			1.92%	\$132.88	\$83,043.49	\$83,043.49
BANK OF OKLAHOMA-SW	MONEY MKT.			1.92%	\$1,339.19	\$17,248.00	\$17,248.00
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			1.92%	\$1,349.62	\$1,029,827.16	\$1,029,827.16
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			1.92%	\$1,050.42	\$656,438.44	\$656,438.44
BANK OF OKLAHOMA-Parks	MONEY MKT.			1.92%	\$230.82	\$235,513.53	\$235,513.53
BANK OF OKLAHOMA-2023A	MONEY MKT.			1.92%	\$37,468.50	\$23,370,836.30	\$23,370,836.30
BANK OF OKLAHOMA-2023B	MONEY MKT.			1.92%	\$18,174.50	\$10,618,216.59	\$10,618,216.59
BANK OF OKLAHOMA-2024A	MONEY MKT.			1.92%	\$16,915.45	\$10,354,211.42	\$10,354,211.42
BANK OF OKLAHOMA-2026A	MONEY MKT.			1.92%	\$15,954.23	\$9,970,271.62	\$9,970,271.62
BANK OF OKLAHOMA-2026B	MONEY MKT.			1.92%	\$27,142.68	\$16,962,283.90	\$16,962,283.90
BANK OF OKLAHOMA-2026C	MONEY MKT.			1.92%	\$0.26	\$128.65	\$128.65
**Subtotal					\$171,469.65	\$96,292,729.96	\$96,292,729.96
**Sweep/Overnight							
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			3.52%	\$168,207.24	\$54,366,124.47	\$54,366,124.47
OKLAHOMA CLASS	OK-01-0019-0001			3.86%	\$32,184.97	\$10,188,065.43	\$10,188,065.43
BANK OF OKLAHOMA	ICS ACCT			3.90%	\$46,002.85	\$15,952,551.61	\$15,952,551.61
**Certificate of Deposit							
FIRST FIDELITY BANK	CD	09/30/26	03/31/27	3.93%	\$629.17	\$250,000.00	\$250,000.00
GREAT NATIONS BANK	CD	09/30/26	09/30/27	4.03%	\$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-Bills	912797RS8	12/24/25	09/03/26	3.46%	1,391.67		
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,491.30		
US T-Bills	912797SK4	12/30/25	10/29/26	3.47%	13,916.67	5,000,000.00	\$4,985,000.00
US T-Bills	912797SU2	12/30/25	11/28/26	3.45%	13,791.79	5,000,000.00	\$4,968,300.00
TVA Note	880591EU2	11/26/25	02/01/27	3.58%	33,036.10	11,175,000.00	\$11,120,019.00
US T-Notes	91282CMH1	05/19/26	01/31/27	3.78%	25,347.76	8,000,000.00	\$7,995,781.28
FFCB	3133ET4Y0	01/07/26	09/22/28	3.52%	21,972.83	7,500,000.00	\$7,305,300.00
FHLB	3130B0TY5	07/27/26	04/09/27	4.10%	17,310.87	5,000,000.00	\$5,009,535.70
FNMA	3136GDDMM2	07/31/26	07/31/31	4.68%	19,500.00	5,000,000.00	\$4,879,850.00
FHLMC	3134HC5S4	08/04/26	08/04/31	4.69%	19,541.67	5,000,000.00	\$4,873,562.95
US T-Bills	91282CJA0	09/21/26	09/30/28	4.75%	1,142.22	5,000,000.00	\$4,974,609.40
FNMA	3136GDSV6	09/29/26	09/29/31	5.14%	5,833.76	8,000,000.00	\$7,911,782.96
					199,276.64	64,675,000.00	\$36,374,400.28
TOTAL					651,862.13	255,611,157.31	\$201,169,940.55

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.