DATE:	August 7, 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

	MONTHLY COMPARISON						ANNUAL COMPARISON			
FUND	MONTHLY BUDGETED INTEREST EARNINGS FYE 27	MONTHLY INTEREST EARNINGS July 2026	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE July 2026	MONTHLY % OF PORTFOLIO HOLDINGS	ANNUAL BUDGETED INTEREST EARNINGS FYE26-YTD	INTEREST EARNINGS YTD FYE 27	YTD % INCREASE (DECREASE)	YTD % PORTFOLIO HOLDINGS
GENERAL FUND	$31,620	$32,385	2.42%	5.16%	9,876,603	3.86%	$379,440	$32,385	-91.46%	5.16%
NET REVENUE STABILIZATION	$4,167	$14,339	244.15%	2.29%	5,695,724	2.23%	$50,000	$14,339	-71.32%	2.29%
PUBLIC SAFETY SALES TAX FUND	$4,167	$5,541	32.97%	0.88%	(1,140,455)	-0.45%	$50,000	$5,541	-88.92%	0.88%
HOUSING	N/A	$0	100.00%	0.00%	4,670,463	1.83%	$0	$0	100.00%	0.00%
SPECIAL GRANTS FUND	N/A	$7,388	100.00%	1.18%	9,111,067	3.56%	$0	$7,388	100.00%	1.18%
ROOM TAX FUND	$208	$2,985	1332.64%	0.48%	74,122	0.03%	$2,500	$2,985	19.39%	0.48%
YFAC FUND	$0	$408	0.00%	0.07%	(340,098)	-0.13%	$0	$408	0.00%	0.07%
SEIZURES	$42	$4,526	10763.05%	0.72%	123,758	0.05%	$500	$4,526	805.25%	0.72%
CLEET FUND	N/A	$3	100.00%	0.00%	1,201	0.00%	$0	$3	100.00%	0.00%
TRANSIT & PARKING FUND	$0	$6,053	0.00%	0.96%	2,495,724	0.98%	$0	$6,053	0.00%	0.96%
ART IN PUBLIC PLACES FUND	N/A	$6	100.00%	0.00%	2,529	0.00%	$0	$6	100.00%	0.00%
WESTWOOD FUND	$625	$435	-30.32%	0.07%	1,048,795	0.41%	$7,500	$435	-94.19%	0.07%
WATER FUND	$10,000	$179,438	1694.38%	28.59%	72,586,105	28.39%	$120,000	$179,438	49.53%	28.59%
WASTEWATER FUND	$4,167	$73,844	1672.25%	11.77%	8,747,533	3.42%	$50,000	$73,844	47.69%	11.77%
SEWER MAINTENANCE FUND	N/A	$0	100.00%	0.00%	(1,677,822)	-0.66%	$0	$0	100.00%	0.00%
DEVELOPMENT EXCISE	$5,833	$3,372	-42.20%	0.54%	2,052,350	0.80%	$70,000	$3,372	-95.18%	0.54%
SANITATION FUND	$25,000	$29,591	18.37%	4.72%	11,855,239	4.64%	$300,000	$29,591	-90.14%	4.72%
RISK MANAGEMENT FUND	N/A	$0	100.00%	0.00%	(3,744,552)	-1.46%	$0	$0	100.00%	0.00%
CAPITAL PROJECTS FUND	$58,333	$164,597	182.17%	26.23%	92,987,061	36.37%	$700,000	$164,597	-76.49%	26.23%
NORMAN FORWARD SALES TAX	$1,250	$30,394	2331.51%	4.84%	13,807,281	5.40%	$15,000	$30,394	102.63%	4.84%
PARKLAND FUND	$833	$2,763	231.52%	0.44%	1,099,552	0.43%	$10,000	$2,763	-72.37%	0.44%
UNP TAX INCREMENT DISTRICT	$0	$17,510	100.00%	2.79%	5,995,426	2.35%	$0	$17,510	100.00%	2.79%
CENTER CITY TAX INCREMENT DIST	$167	$20,945	0.00%	3.34%	8,334,708	3.26%	$2,000	$20,945	100.00%	3.34%
SINKING FUND	$2,083	$27,356	1213.10%	4.36%	10,532,950	4.12%	$25,000	$27,356	9.43%	4.36%
SITE IMPROVEMENT FUND	N/A	$162	100.00%	0.03%	64,286	0.03%	$0	$162	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	$31	100.00%	0.00%	12,389	0.00%	$0	$31	100.00%	0.00%
ARTERIAL ROAD FUND	N/A	$3,449	100.00%	0.55%	1,369,843	0.54%	$0	$3,449	100.00%	0.55%
	$148,495	$627,521	322.59%	100.00%	255,641,780	100.00%	$1,781,940	$627,521	-64.78%	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 $255.64 million as of 07/31/26 are represented by working capital cash balances of all City funds of approximately $106.09 million, outstanding encumbrances of $53.54 million, General Obligation Bond proceeds of $73.62 million, NUA revenue bond proceeds of 8.11 million, NMA bond proceeds of $8.67 million, and UNP TIF reserve amounts of $5.61 million.

INVESTMENT BY TYPE

July 31, 2026

LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	EARNED INTEREST	COST	MARKET
**Checking							
BANK OF OKLAHOMA	GEN'L DEP.			1.97%	$34,138.51	$11,481,113.93	$11,481,113.93
BANK OF OKLAHOMA	WARRANTS PAYABLE					($264,954.31)	($264,954.31)
BANK OF OKLAHOMA	PAYROLL					($4,725,264.43)	($4,725,264.43)
BANK OF OKLAHOMA	COURT BOND REFUNDS					$217,626.00	$217,626.00
BANK OF OKLAHOMA	INSURANCE CLAIMS					($119,921.38)	($119,921.38)
BANK OF OKLAHOMA	LOCK BOX					$1,536,647.41	$1,536,647.41
BANK OF OKLAHOMA	RETURN CHECKS					($12,348.42)	($12,348.42)
BANK OF OKLAHOMA	PARKS					$0.00	$0.00
BANK OF OKLAHOMA	FLEXIBLE SPENDING					$8,420.33	$8,420.33
BANK OF OKLAHOMA	WORKERS COMP					($134,335.65)	($134,335.65)
BANK OF OKLAHOMA	CDBG-CV					$140.97	$140.97
**Subtotal					$34,138.51	$7,987,124.45	$7,987,124.45
**Money Market							
BANCFIRST-NUA	MONEY MKT.			3.50%	$1,050.56	$832,668.17	$832,668.17
BANCFIRST-NMA Room Tax	MONEY MKT.			3.50%	$264.25	$182,135.37	$182,135.37
BANCFIRST-NUA Water	MONEY MKT.			3.50%	$15,177.73	$6,562,753.68	$6,562,753.68
BANCFIRST-NUA Clean Water	MONEY MKT.			3.50%	$909.20	$709,644.91	$709,644.91
BANCFIRST-NMA PSST	MONEY MKT.			3.50%	$5,540.56	$2,492,776.54	$2,492,776.54
BANCFIRST-NMA Norman Forward	MONEY MKT.			3.50%	$10,811.08	$5,993,721.48	$5,993,721.48
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			3.51%	$16,525.82	$5,609,128.11	$5,609,128.11
BANK OF OKLAHOMA ARPA	MONEY MKT.			1.99%	$4,915.29	$2,883,937.63	$2,883,937.63
BANK OF OKLAHOMA-Westwood	MONEY MKT.			1.99%	$435.48	$0.00	$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			1.99%	$22.58	$13,656.19	$13,656.19
BANK OF OKLAHOMA	MONEY MKT.			1.99%	$140.74	$85,121.37	$85,121.37
BANK OF OKLAHOMA	MONEY MKT.			1.99%	$108.91	$58,954.51	$58,954.51
BANK OF OKLAHOMA-SW	MONEY MKT.			1.99%	$26.26	$15,882.51	$15,882.51
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			1.99%	$2,331.89	$1,410,336.38	$1,410,336.38
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			1.99%	$1,081.84	$654,304.38	$654,304.38
BANK OF OKLAHOMA-Parks	MONEY MKT.			1.99%	$408.12	$1,331,704.57	$1,331,704.57
BANK OF OKLAHOMA-2023A	MONEY MKT.			1.99%	$38,968.54	$23,500,533.99	$23,500,533.99
BANK OF OKLAHOMA-2023B	MONEY MKT.			1.99%	$20,882.84	$12,500,650.36	$12,500,650.36
BANK OF OKLAHOMA-2024A	MONEY MKT.			1.99%	$17,815.03	$10,774,151.90	$10,774,151.90
BANK OF OKLAHOMA-2026A	MONEY MKT.			1.99%	$16,431.69	$9,937,925.77	$9,937,925.77
BANK OF OKLAHOMA-2026B	MONEY MKT.			1.99%	$27,954.88	$16,907,207.33	$16,907,207.33
BANK OF OKLAHOMA-2026C	MONEY MKT.			1.99%	$0.36	$195.27	$195.27
**Subtotal					$181,803.65	$102,457,390.42	$102,457,390.42
**Sweep/Overnight							
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			3.45%	$160,640.63	$56,026,553.99	$56,026,553.99
OKLAHOMA CLASS	OK-01-0019-0001			3.73%	$31,983.90	$10,123,379.96	$10,123,379.96
BANK OF OKLAHOMA	ICS ACCT			3.77%	$34,110.53	$10,872,331.21	$10,872,331.21
**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-Bills	912797RF6	12/24/25	07/09/26	3.44%	4,162.50		
US T-Notes	91282CLH2	06/30/25	08/31/26	3.91%	26,088.99	8,000,000.00	$7,998,720.00
US T-Bills	912797RS8	12/24/25	09/03/26	3.46%	14,380.56	5,000,000.00	$4,984,350.00
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,488.92	7,500,000.00	$7,502,775.00
US T-Bills	912797SK4	12/30/25	10/29/26	3.47%	14,380.56	5,000,000.00	$4,955,600.00
US T-Bills	912797SU2	12/30/25	11/28/26	3.45%	14,251.52	5,000,000.00	$4,939,400.00
TVA Note	880591EU2	11/26/25	02/01/27	3.58%	33,244.85	11,175,000.00	$11,102,474.25
US T-Notes	91282CMH1	05/19/26	01/31/27	3.78%	25,276.02	8,000,000.00	$8,004,921.84
FFCB	3133ET4Y0	01/07/26	09/22/28	3.52%	21,976.09	7,500,000.00	$7,377,975.00
FHLB	3130B0TY5	07/27/26	04/09/27	4.10%	1,648.39	5,000,000.00	$5,024,862.70
FNMA	3136GDMM2	07/31/26	07/31/31	4.68%		5,000,000.00	$4,981,950.00
					181,898.40	67,175,000.00	$56,866,216.09
TOTAL					627,521.46	255,641,780.03	$224,337,284.95

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.