

DATE: July 7, 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

A. Francisco

FUND	MONTHLY COMPARISON						ANNUAL COMPARISON			
	MONTHLY BUDGETED INTEREST EARNINGS FYE25	MONTHLY INTEREST EARNINGS June 2025	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE June 2025	MONTHLY % OF PORTFOLIO HOLDINGS	ANNUAL BUDGETED INTEREST EARNINGS FYE25-YTD	INTEREST EARNINGS YTD FYE25	YTD % INCREASE (DECREASE)	YTD % PORTFOLIO HOLDINGS
GENERAL FUND	\$16,423	\$46,854	185.29%	6.69%	12,856,849	5.45%	\$193,214	\$531,360	175.01%	5.77%
NET REVENUE STABILIZATION	\$4,167	\$18,043	333.02%	2.57%	4,952,010	2.10%	\$50,000	\$224,975	349.95%	2.44%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$6,297	51.14%	0.90%	170,085	0.07%	\$50,000	\$102,901	105.80%	1.12%
HOUSING	N/A	\$461	100.00%	0.07%	4,508,817	1.91%	N/A	\$6,003	100.00%	0.07%
SPECIAL GRANTS FUND	N/A	\$20,401	100.00%	2.91%	16,496,151	6.99%	N/A	\$323,561	100.00%	3.51%
ROOM TAX FUND	\$208	\$2,615	1154.99%	0.37%	1,091,817	0.46%	\$2,500	\$41,547	1561.88%	0.45%
YFAC FUND	\$0	\$0	0.00%	0.00%	(206,912)	-0.09%	\$0	\$0	0.00%	0.00%
SEIZURES	\$42	\$4,610	10964.17%	0.66%	1,359,646	0.58%	\$500	\$75,942	15088.46%	0.82%
CLEET FUND	N/A	\$0	100.00%	0.00%	(12,660)	-0.01%	N/A	\$0	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$9,212	0.00%	1.31%	3,116,680	1.32%	\$0	\$60,925	0.00%	0.66%
ART IN PUBLIC PLACES FUND	N/A	\$9	100.00%	0.00%	2,662	0.00%	N/A	\$80	100.00%	0.00%
WESTWOOD FUND	\$625	\$937	49.97%	0.13%	1,428,096	0.61%	\$7,500	\$14,088	87.84%	0.15%
WATER FUND	\$10,000	\$169,287	1592.87%	24.16%	48,004,930	20.34%	\$120,000	\$2,003,733	1569.78%	21.76%
WASTEWATER FUND	\$4,167	\$23,272	458.52%	3.32%	6,861,377	2.91%	\$50,000	\$329,586	559.17%	3.58%
SEWER MAINTENANCE FUND	N/A	\$61,811	100.00%	8.82%	17,045,982	7.22%	N/A	\$809,585	100.00%	8.79%
DEVELOPMENT EXCISE	\$5,833	\$7,505	28.65%	1.07%	2,402,513	1.02%	\$70,000	\$129,047	84.35%	1.40%
SANITATION FUND	\$25,000	\$40,813	63.25%	5.82%	10,828,336	4.59%	\$300,000	\$488,657	62.89%	5.31%
RISK MANAGEMENT FUND	N/A	\$906	100.00%	0.13%	74,590	0.03%	N/A	\$70,799	100.00%	0.77%
CAPITAL PROJECTS FUND	\$58,333	\$175,857	201.47%	25.10%	71,399,706	30.26%	\$700,000	\$2,423,875	246.27%	26.33%
NORMAN FORWARD SALES TAX	\$1,250	\$27,526	2102.09%	3.93%	10,229,440	4.34%	\$15,000	\$275,097	1733.98%	2.99%
PARKLAND FUND	\$833	\$3,210	285.21%	0.46%	883,311	0.37%	\$10,000	\$39,510	295.10%	0.43%
UNP TAX INCREMENT DISTRICT	\$2,000	\$21,085	954.27%	3.01%	5,966,078	2.53%	\$240,000	\$421,788	75.74%	4.58%
CENTER CITY TAX INCREMENT DIST	\$167	\$20,661	0.00%	2.95%	5,682,781	2.41%	N/A	\$216,192	100.00%	2.35%
SINKING FUND	\$2,083	\$34,875	1574.00%	4.98%	9,593,030	4.07%	\$25,000	\$561,589	2146.35%	6.10%
SITE IMPROVEMENT FUND	N/A	\$201	100.00%	0.03%	55,298	0.02%	N/A	\$2,512	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$39	100.00%	0.01%	10,772	0.00%	N/A	\$489	100.00%	0.01%
ARTERIAL ROAD FUND	N/A	\$4,249	100.00%	0.61%	1,166,308	0.49%	N/A	\$52,825	100.00%	0.57%
	\$135,298	\$700,737	417.92%	100.00%	235,967,694	100.00%	\$1,833,714	\$9,206,666	402.08%	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 \$235.97 million as of 06/30/25 are represented by working capital cash balances of all City funds of approximately \$111.37 million, outstanding encumbrances of \$47.93 million, General Obligation Bond proceeds of \$56.68 million, NUA revenue bond proceeds of \$7.07 million, NMA bond proceeds of \$7.41 million, and UNP TIF reserve amounts of \$5.51 million.

INVESTMENT BY TYPE

June 30, 2025					EARNED		
LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	INTEREST	COST	MARKET
**Checking							
BANK OF OKLAHOMA	GEN'L DEP.			2.53%	\$27,439.71	\$16,579,659.03	\$16,579,659.03
BANK OF OKLAHOMA	WARRANTS PAYABLE					(\$719,204.10)	(\$719,204.10)
BANK OF OKLAHOMA	PAYROLL					(\$4,178,881.26)	(\$4,178,881.26)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$239,711.53	\$239,711.53
BANK OF OKLAHOMA	INSURANCE CLAIMS					(\$293,974.89)	(\$293,974.89)
BANK OF OKLAHOMA	LOCK BOX					\$1,591,719.90	\$1,591,719.90
BANK OF OKLAHOMA	RETURN CHECKS					(\$7,323.64)	(\$7,323.64)
BANK OF OKLAHOMA	PARKS					\$0.00	\$0.00
BANK OF OKLAHOMA	FLEXIBLE SPENDING					(\$7,270.50)	(\$7,270.50)
BANK OF OKLAHOMA	CDBG-CV			2.56%	\$460.54	\$215,970.92	\$215,970.92
**Subtotal					\$27,900.25	\$13,420,406.99	\$13,420,406.99
**Money Market							
BANCFIRST-NUA	MONEY MKT.			4.16%	\$633.47	\$623,863.67	\$623,863.67
BANCFIRST-NMA Room Tax	MONEY MKT.			4.16%	\$208.71	\$145,563.55	\$145,563.55
BANCFIRST-NUA Water	MONEY MKT.			4.20%	\$18,322.38	\$5,937,145.37	\$5,937,145.37
BANCFIRST-NUA Clean Water	MONEY MKT.			4.16%	\$561.30	\$504,293.79	\$504,293.79
BANCFIRST-NMA PSST	MONEY MKT.			4.20%	\$6,297.35	\$2,309,345.87	\$2,309,345.87
BANCFIRST-NMA Norman Forward	MONEY MKT.			4.20%	\$10,053.96	\$4,958,865.32	\$4,958,865.32
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			4.33%	\$19,424.63	\$5,514,200.37	\$5,514,200.37
BANK OF OKLAHOMA ARPA	MONEY MKT.			2.56%	\$17,382.93	\$7,849,990.83	\$7,849,990.83
BANK OF OKLAHOMA-Westwood	MONEY MKT.			2.56%	\$937.33	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			2.56%	\$28.45	\$13,342.82	\$13,342.82
BANK OF OKLAHOMA	MONEY MKT.			2.56%	\$177.35	\$83,168.07	\$83,168.07
BANK OF OKLAHOMA	MONEY MKT.			2.56%	\$647.90	\$295,432.81	\$295,432.81
BANK OF OKLAHOMA-SW	MONEY MKT.			2.56%	\$24.20	\$11,349.31	\$11,349.31
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			2.56%	\$2,840.52	\$1,377,973.18	\$1,377,973.18
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			2.56%	\$1,363.24	\$639,289.96	\$639,289.96
BANK OF OKLAHOMA-2023A	MONEY MKT.			2.56%	\$55,291.57	\$25,776,285.49	\$25,776,285.49
BANK OF OKLAHOMA-2023B	MONEY MKT.			2.56%	\$31,018.80	\$14,546,156.98	\$14,546,156.98
BANK OF OKLAHOMA-2021	MONEY MKT.			2.56%	\$6,957.64	\$3,232,006.77	\$3,232,006.77
BANK OF OKLAHOMA-2024A	MONEY MKT.			2.56%	\$28,315.35	\$13,126,290.05	\$13,126,290.05
**Subtotal					\$200,487.08	\$86,944,564.21	\$86,944,564.21
**Sweep/Overnight							
GOLDMAN SACHS	GOVT SELECT 1237			4.24%	\$2,643.50	\$749,636.70	\$749,636.70
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			4.25%	\$357,594.32	\$89,398,085.91	\$89,398,085.91
**Certificate of Deposit							
FIRST FIDELITY BANK	CD	03/31/25	09/30/25	3.02%	\$618.75	\$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					\$3,018.75	\$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%	41,995.27	10,000,000.00	\$10,072,000.00
FFCB	3133ERWP2	02/28/25	10/01/25	4.24%	22,200.45	6,455,000.00	\$6,445,446.60
US T-Notes	91282CKY6	06/30/25	06/30/26	3.96%		7,500,000.00	\$7,543,950.00
US T-Notes	91282CLH2	06/30/25	08/31/26	3.91%		8,000,000.00	\$7,980,960.00
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,491.30	7,500,000.00	\$7,523,250.00
FFCB	3133ETBD8	03/31/25	03/26/27	4.42%	18,405.74	5,000,000.00	\$4,994,900.00
**Subtotal					109,092.76	44,455,000.00	\$44,560,506.60
TOTAL					700,736.66	235,967,693.81	\$235,323,563.71

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.