

DATE: April 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

FUND	MONTHLY COMPARISON						ANNUAL COMPARISON			
	MONTHLY BUDGETED INTEREST EARNINGS	MONTHLY INTEREST EARNINGS	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE	MONTHLY % OF PORTFOLIO HOLDINGS	ANNUAL BUDGETED INTEREST EARNINGS	INTEREST EARNINGS	YTD % INCREASE (DECREASE)	YTD % PORTFOLIO HOLDINGS
	FYE 26	March 2026			March 2026		FYE26-YTD	YTD FYE 26		
GENERAL FUND	\$16,752	\$35,303	110.75%	6.08%	9,056,303	4.21%	\$150,765	\$283,443	88.00%	5.12%
NET REVENUE STABILIZATION	\$4,167	\$16,226	289.43%	2.80%	4,781,166	2.22%	\$37,500	\$146,779	291.41%	2.65%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$6,760	62.23%	1.16%	(1,081,371)	-0.50%	\$37,500	\$47,557	26.82%	0.86%
HOUSING	N/A	\$0	100.00%	0.00%	3,463,099	1.61%	N/A	\$1,095	100.00%	0.02%
SPECIAL GRANTS FUND	N/A	\$10,838	100.00%	1.87%	10,707,087	4.98%	N/A	\$143,075	100.00%	2.58%
ROOM TAX FUND	\$208	\$3,895	1769.39%	0.67%	1,003,494	0.47%	\$1,875	\$32,743	1646.28%	0.59%
YFAC FUND	\$0	\$969	0.00%	0.17%	(257,964)	-0.12%	\$0	\$3,676	0.00%	0.07%
SEIZURES	\$42	\$5,298	12614.05%	0.91%	1,564,229	0.73%	\$375	\$34,097	8992.49%	0.62%
CLEET FUND	N/A	\$12	100.00%	0.00%	13	0.00%	N/A	\$78	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$0	0.00%	0.00%	(713,815)	-0.33%	\$0	\$23,158	0.00%	0.42%
ART IN PUBLIC PLACES FUND	N/A	\$6	100.00%	0.00%	2,133	0.00%	N/A	\$61	100.00%	0.00%
WESTWOOD FUND	\$625	\$264	-57.72%	0.05%	630,874	0.29%	\$5,625	\$4,771	-15.18%	0.09%
WATER FUND	\$10,000	\$170,681	1606.81%	29.41%	52,107,777	24.24%	\$90,000	\$1,444,623	1505.14%	26.09%
WASTEWATER FUND	\$4,167	\$25,344	508.25%	4.37%	7,821,970	3.64%	\$37,500	\$201,061	436.16%	3.63%
SEWER MAINTENANCE FUND	N/A	\$59,335	100.00%	10.22%	17,138,686	7.97%	N/A	\$519,179	100.00%	9.38%
DEVELOPMENT EXCISE	\$5,833	\$5,748	-1.46%	0.99%	2,242,777	1.04%	\$52,500	\$57,894	10.27%	1.05%
SANITATION FUND	\$25,000	\$34,994	39.98%	6.03%	10,087,671	4.69%	\$225,000	\$321,334	42.82%	5.80%
RISK MANAGEMENT FUND	N/A	\$0	100.00%	0.00%	(2,343,656)	-1.09%	N/A	\$4,940	100.00%	0.09%
CAPITAL PROJECTS FUND	\$58,333	\$77,536	32.92%	13.36%	62,113,415	28.90%	\$525,000	\$1,317,100	150.88%	23.79%
NORMAN FORWARD SALES TAX	\$1,250	\$21,406	1612.48%	3.69%	8,346,520	3.88%	\$11,250	\$219,105	1847.60%	3.96%
PARKLAND FUND	\$833	\$3,068	268.20%	0.53%	906,053	0.42%	\$7,500	\$27,107	261.42%	0.49%
UNP TAX INCREMENT DISTRICT	\$0	\$18,182	100.00%	3.13%	5,932,558	2.76%	\$0	\$157,560	100.00%	2.85%
CENTER CITY TAX INCREMENT DIST	\$167	\$22,605	0.00%	3.89%	6,734,472	3.13%	\$1,500	\$176,735	100.00%	3.19%
SINKING FUND	\$2,083	\$57,816	2675.19%	9.96%	13,502,664	6.28%	\$18,750	\$333,269	1677.44%	6.02%
SITE IMPROVEMENT FUND	N/A	\$183	100.00%	0.03%	53,964	0.03%	N/A	\$1,657	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$35	100.00%	0.01%	10,401	0.00%	N/A	\$319	100.00%	0.01%
ARTERIAL ROAD FUND	N/A	\$3,854	100.00%	0.66%	1,135,721	0.53%	N/A	\$34,643	100.00%	0.63%
	\$133,627	\$580,360	334.31%	100.00%	214,946,243	100.00%	\$1,202,640	\$5,537,059	360.41%	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 \$214.95 million as of 03/31/26 are represented by working capital cash balances of all City funds of approximately \$106.89 million, outstanding encumbrances of \$38.37 million, General Obligation Bond proceeds of \$50.89 million, NUA revenue bond proceeds of \$8.95 million, NMA bond proceeds of \$4.31 million, and UNP TIF reserve amounts of \$5.54 million.

INVESTMENT BY TYPE

March 31, 2026

LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	EARNED INTEREST	COST	MARKET
**Checking							
BANK OF OKLAHOMA	GEN'L DEP.			1.96%	\$32,238.56	\$19,601,351.44	\$19,601,351.44
BANK OF OKLAHOMA	WARRANTS PAYABLE					(\$751,551.97)	(\$751,551.97)
BANK OF OKLAHOMA	PAYROLL					(\$8,055,250.35)	(\$8,055,250.35)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$275,227.56	\$275,227.56
BANK OF OKLAHOMA	INSURANCE CLAIMS					(\$465,057.48)	(\$465,057.48)
BANK OF OKLAHOMA	LOCK BOX					\$1,542,237.24	\$1,542,237.24
BANK OF OKLAHOMA	RETURN CHECKS					(\$6,960.40)	(\$6,960.40)
BANK OF OKLAHOMA	PARKS					\$0.00	\$0.00
BANK OF OKLAHOMA	FLEXIBLE SPENDING					(\$11,930.61)	(\$11,930.61)
BANK OF OKLAHOMA	WORKERS COMP					(\$842,093.73)	(\$842,093.73)
BANK OF OKLAHOMA	CDBG-CV			1.99%	\$0.23	\$140.51	\$140.51
**Subtotal						\$32,238.79	\$11,286,112.21
**Money Market							
BANCFIRST-NUA	MONEY MKT.			4.16%	\$2,087.12	\$1,203,310.69	\$1,203,310.69
BANCFIRST-NMA Room Tax	MONEY MKT.			4.16%	\$467.63	\$37,583.06	\$37,583.06
BANCFIRST-NUA Water	MONEY MKT.			4.20%	\$16,965.82	\$6,730,049.53	\$6,730,049.53
BANCFIRST-NUA Clean Water	MONEY MKT.			4.16%	\$1,786.01	\$1,021,556.21	\$1,021,556.21
BANCFIRST-NMA PSST	MONEY MKT.			4.20%	\$6,759.57	\$1,688,927.72	\$1,688,927.72
BANCFIRST-NMA Norman Forward	MONEY MKT.			4.20%	\$2,017.24	\$2,582,751.67	\$2,582,751.67
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			3.80%	\$16,765.28	\$5,544,904.42	\$5,544,904.42
BANK OF OKLAHOMA ARPA	MONEY MKT.			1.99%	\$8,381.64	\$4,928,510.71	\$4,928,510.71
BANK OF OKLAHOMA-Westwood	MONEY MKT.			1.99%	\$264.27	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			1.99%	\$22.43	\$13,567.53	\$13,567.53
BANK OF OKLAHOMA	MONEY MKT.			1.99%	\$139.83	\$84,568.82	\$84,568.82
BANK OF OKLAHOMA	MONEY MKT.			1.99%	\$96.83	\$58,560.44	\$58,560.44
BANK OF OKLAHOMA-SW	MONEY MKT.			1.99%	\$25.17	\$15,222.23	\$15,222.23
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			1.99%	\$2,316.75	\$1,401,181.40	\$1,401,181.40
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			1.99%	\$1,074.82	\$650,057.07	\$650,057.07
BANK OF OKLAHOMA-Parks	MONEY MKT.			1.99%	\$969.02	\$619,151.42	\$619,151.42
BANK OF OKLAHOMA-2023A	MONEY MKT.			1.99%	\$42,549.98	\$25,722,263.21	\$25,722,263.21
BANK OF OKLAHOMA-2023B	MONEY MKT.			1.99%	\$23,324.80	\$14,066,245.74	\$14,066,245.74
BANK OF OKLAHOMA-2021	MONEY MKT.			1.99%	\$0.00	\$102.04	\$102.04
BANK OF OKLAHOMA-2024A	MONEY MKT.			1.99%	\$18,358.76	\$11,098,228.40	\$11,098,228.40
**Subtotal						\$144,372.97	\$77,466,742.31
**Sweep/Overnight							
GOLDMAN SACHS	GOVT SELECT 1237			3.65%	\$2,098.23	\$771,895.05	\$771,895.05
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			3.47%	\$195,293.46	\$57,746,493.42	\$57,746,493.42
**Certificate of Deposit							
FIRST FIDELITY BANK	CD	09/30/25	03/31/26	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
**U.S. Treasury Securities/Agency Securities							
US T-Notes	91282CKY6	06/30/25	06/30/26	3.96%	24,800.67	7,500,000.00	\$7,516,200.00
FNMA Notes	3135G0K36	12/30/25	04/24/26	3.55%	14,919.39	5,000,000.00	\$4,994,600.00
US T-Bills	912797RF6	12/24/25	07/09/26	3.44%	14,337.50	5,000,000.00	\$4,950,450.00
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	\$4,922,650.00
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,488.93	7,500,000.00	\$7,515,300.00
US T-Bills	912797SK4	12/30/25	10/29/26	3.47%	14,380.56	5,000,000.00	\$4,894,950.00
US T-Bills	912797SU2	12/30/25	11/28/26	3.45%	14,251.52	5,000,000.00	\$4,852,250.00
TVA Note	880591EU2	11/26/25	02/01/27	3.58%	33,244.85	11,175,000.00	\$11,089,623.00
FFCB	3133ET4Y0	01/07/26	09/22/28	3.52%	20,517.76	7,500,000.00	\$7,441,125.00
					203,410.73	66,675,000.00	\$66,175,868.00
TOTAL						580,360.02	214,946,242.99
							\$213,675,215.94

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.