

DATE: October 6, 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 September 2025	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE September 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	\$31,556	88.37%	4.75%	8,250,055	3.64%	\$50,255	\$112,295	123.45%	5.63%
NET REVENUE STABILIZATION	\$4,167	\$18,581	345.96%	2.80%	5,167,664	2.28%	\$12,500	\$54,433	335.46%	2.73%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$8,090	94.15%	1.22%	(1,467,985)	-0.65%	\$12,500	\$15,282	22.26%	0.77%
HOUSING	N/A	\$139	100.00%	0.02%	3,797,829	1.68%	N/A	\$1,094	100.00%	0.05%
SPECIAL GRANTS FUND	N/A	\$18,518	100.00%	2.79%	15,686,851	6.92%	N/A	\$59,564	100.00%	2.98%
ROOM TAX FUND	\$208	\$3,679	1665.69%	0.55%	832,393	0.37%	\$625	\$9,682	1449.08%	0.49%
YFAC FUND	\$0	\$225	0.00%	0.03%	(159,142)	-0.07%	\$0	\$225	0.00%	0.01%
SEIZURES	\$42	\$3,807	9037.54%	0.57%	1,322,580	0.58%	\$125	\$12,669	10035.39%	0.63%
CLEET FUND	N/A	\$11	100.00%	0.00%	3,552	0.00%	N/A	\$11	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$5,922	0.00%	0.89%	768,926	0.34%	\$0	\$20,835	0.00%	1.04%
ART IN PUBLIC PLACES FUND	N/A	\$6	100.00%	0.00%	1,922	0.00%	N/A	\$27	100.00%	0.00%
WESTWOOD FUND	\$625	\$315	-49.62%	0.05%	1,587,255	0.70%	\$1,875	\$2,161	15.25%	0.11%
WATER FUND	\$10,000	\$171,859	1618.59%	25.86%	49,564,812	21.86%	\$30,000	\$489,011	1530.04%	24.50%
WASTEWATER FUND	\$4,167	\$21,993	427.84%	3.31%	6,687,237	2.95%	\$12,500	\$65,829	426.63%	3.30%
SEWER MAINTENANCE FUND	N/A	\$64,484	100.00%	9.70%	18,050,091	7.96%	N/A	\$189,263	100.00%	9.48%
DEVELOPMENT EXCISE	\$5,833	\$8,397	43.94%	1.26%	2,750,669	1.21%	\$17,500	\$22,809	30.34%	1.14%
SANITATION FUND	\$25,000	\$41,370	65.48%	6.23%	11,367,289	5.01%	\$75,000	\$118,133	57.51%	5.92%
RISK MANAGEMENT FUND	N/A	\$2,009	100.00%	0.30%	(86,214)	-0.04%	N/A	\$2,142	100.00%	0.11%
CAPITAL PROJECTS FUND	\$58,333	\$163,584	180.43%	24.62%	71,910,103	31.72%	\$175,000	\$516,548	195.17%	25.88%
NORMAN FORWARD SALES TAX	\$1,250	\$16,492	1219.40%	2.48%	6,607,818	2.91%	\$3,750	\$71,931	1818.15%	3.60%
PARKLAND FUND	\$833	\$3,398	307.71%	0.51%	946,275	0.42%	\$2,500	\$9,879	295.15%	0.50%
UNP TAX INCREMENT DISTRICT	\$0	\$20,552	100.00%	3.09%	6,007,114	2.65%	\$0	\$43,038	100.00%	2.16%
CENTER CITY TAX INCREMENT DIST	\$167	\$21,386	0.00%	3.22%	5,950,729	2.62%	\$500	\$62,676	100.00%	3.14%
SINKING FUND	\$2,083	\$33,537	1509.79%	5.05%	9,881,825	4.36%	\$6,250	\$102,556	1540.89%	5.14%
SITE IMPROVEMENT FUND	N/A	\$210	100.00%	0.03%	58,326	0.03%	N/A	\$614	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$40	100.00%	0.01%	11,242	0.00%	N/A	\$118	100.00%	0.01%
ARTERIAL ROAD FUND	N/A	\$4,376	100.00%	0.66%	1,217,067	0.54%	N/A	\$12,820	100.00%	0.64%
	\$133,627	\$664,538	397.31%	100.00%	226,716,286	100.00%	\$400,880	\$1,995,645	397.82%	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 \$226.72 million as of 09/30/25 are represented by working capital cash balances of all City funds of approximately \$101.48 million, outstanding encumbrances of \$51.28 million, General Obligation Bond proceeds of \$55.14 million, NUA revenue bond proceeds of \$9.09 million, NMA bond proceeds of \$4.16 million, and UNP TIF reserve amounts of \$5.57 million.

INVESTMENT BY TYPE

September 30, 2025					EARNED		
LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	INTEREST	COST	MARKET
**Checking							
BANK OF OKLAHOMA	GEN'L DEP.			2.37%	\$12,883.45	\$8,293,743.38	\$8,293,743.38
BANK OF OKLAHOMA	WARRANTS PAYABLE					(\$914,139.70)	(\$914,139.70)
BANK OF OKLAHOMA	PAYROLL					(\$4,084,880.72)	(\$4,084,880.72)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$245,438.00	\$245,438.00
BANK OF OKLAHOMA	INSURANCE CLAIMS					(\$667,981.79)	(\$667,981.79)
BANK OF OKLAHOMA	LOCK BOX					\$2,084,117.53	\$2,084,117.53
BANK OF OKLAHOMA	RETURN CHECKS					(\$7,512.96)	(\$7,512.96)
BANK OF OKLAHOMA	PARKS					\$0.00	\$0.00
BANK OF OKLAHOMA	FLEXIBLE SPENDING					\$2,854.10	\$2,854.10
BANK OF OKLAHOMA	CDBG-CV			2.45%	\$139.07	\$217,064.86	\$217,064.86
**Subtotal					\$13,022.52	\$5,168,702.70	\$5,168,702.70
**Money Market							
BANCFIRST-NUA	MONEY MKT.			4.16%	\$2,506.05	\$1,193,016.05	\$1,193,016.05
BANCFIRST-NMA Room Tax	MONEY MKT.			4.16%	\$568.31	\$39,331.64	\$39,331.64
BANCFIRST-NUA Water	MONEY MKT.			4.20%	\$20,688.53	\$6,884,283.85	\$6,884,283.85
BANCFIRST-NUA Clean Water	MONEY MKT.			4.16%	\$2,139.80	\$1,012,724.26	\$1,012,724.26
BANCFIRST-NMA PSST	MONEY MKT.			4.20%	\$8,089.69	\$1,707,904.81	\$1,707,904.81
BANCFIRST-NMA Norman Forward	MONEY MKT.			4.20%	\$2,053.64	\$2,414,611.08	\$2,414,611.08
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			4.33%	\$18,975.50	\$5,571,601.74	\$5,571,601.74
BANK OF OKLAHOMA ARPA	MONEY MKT.			2.45%	\$15,522.50	\$7,632,634.11	\$7,632,634.11
BANK OF OKLAHOMA-Westwood	MONEY MKT.			2.45%	\$314.89	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			2.45%	\$27.35	\$13,429.16	\$13,429.16
BANK OF OKLAHOMA	MONEY MKT.			2.45%	\$170.51	\$83,706.29	\$83,706.29
BANK OF OKLAHOMA	MONEY MKT.			2.45%	\$281.95	\$314,118.45	\$314,118.45
BANK OF OKLAHOMA-SW	MONEY MKT.			2.45%	\$23.27	\$11,422.76	\$11,422.76
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			2.45%	\$2,825.01	\$1,386,890.65	\$1,386,890.65
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			2.45%	\$1,310.62	\$643,427.08	\$643,427.08
BANK OF OKLAHOMA-Parks	MONEY MKT.			2.45%	\$224.84	\$224.84	\$224.84
BANK OF OKLAHOMA-2023A	MONEY MKT.			2.45%	\$52,563.90	\$25,790,769.12	\$25,790,769.12
BANK OF OKLAHOMA-2023B	MONEY MKT.			2.45%	\$29,821.05	\$14,640,079.22	\$14,640,079.22
BANK OF OKLAHOMA-2021	MONEY MKT.			2.45%	\$4,883.84	\$2,159,486.51	\$2,159,486.51
BANK OF OKLAHOMA-2024A	MONEY MKT.			2.45%	\$25,848.46	\$12,551,674.76	\$12,551,674.76
**Subtotal					\$188,839.71	\$84,051,336.38	\$84,051,336.38
**Sweep/Overnight							
GOLDMAN SACHS	GOVT SELECT 1237			4.22%	\$2,657.15	\$757,511.82	\$757,511.82
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			3.98%	\$297,520.55	\$91,283,734.77	\$91,283,734.77
**Certificate of Deposit							
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
**Subtotal					\$3,029.17	\$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	\$10,036,600.00
FFCB	3133ERWP2	02/28/25	10/01/25	4.24%	22,200.45	6,455,000.00	\$6,452,418.00
US T-Notes	91282CKY6	06/30/25	06/30/26	3.96%	24,933.11	7,500,000.00	\$7,541,625.00
US T-Notes	91282CLH2	06/30/25	08/31/26	3.91%	26,053.86	8,000,000.00	\$7,990,400.00
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,491.30	7,500,000.00	\$7,527,150.00
FFCB	3133ETBD8	03/31/25	03/26/27	4.42%	17,794.63	5,000,000.00	\$4,994,900.00
**Subtotal					159,468.62	44,455,000.00	\$44,543,093.00
TOTAL					664,537.72	226,716,285.67	\$226,046,866.85

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.