

DATE: May 11, 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 26	MONTHLY INTEREST EARNINGS April 2026	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE April 2026	MONTHLY % OF PORTFOLIO HOLDINGS	ANNUAL BUDGETED INTEREST EARNINGS FYE26-YTD	INTEREST EARNINGS YTD FYE 26	YTD % INCREASE (DECREASE)	YTD % PORTFOLIO HOLDINGS
GENERAL FUND	\$16,752	\$32,205	92.25%	5.73%	10,838,148	4.89%	\$167,517	\$313,973	87.43%	5.17%
NET REVENUE STABILIZATION	\$4,167	\$14,256	242.14%	2.54%	5,137,255	2.32%	\$41,667	\$160,293	284.70%	2.64%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$6,953	66.88%	1.24%	(1,774,364)	-0.80%	\$41,667	\$54,149	29.96%	0.89%
HOUSING	N/A	\$0	100.00%	0.00%	3,362,793	1.52%	N/A	\$1,096	100.00%	0.02%
SPECIAL GRANTS FUND	N/A	\$10,845	100.00%	1.93%	10,584,878	4.77%	N/A	\$153,355	100.00%	2.53%
ROOM TAX FUND	\$208	\$3,556	1606.68%	0.63%	1,142,756	0.52%	\$2,083	\$36,113	1633.44%	0.59%
YFAC FUND	\$0	\$1,220	0.00%	0.22%	(180,971)	-0.08%	\$0	\$4,832	0.00%	0.08%
SEIZURES	\$42	\$4,563	10851.82%	0.81%	1,647,945	0.74%	\$417	\$38,423	9121.46%	0.63%
CLEET FUND	N/A	\$3	100.00%	0.00%	586	0.00%	N/A	\$81	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$0	0.00%	0.00%	1,702,619	0.77%	\$0	\$23,158	0.00%	0.38%
ART IN PUBLIC PLACES FUND	N/A	\$6	100.00%	0.00%	1,092	0.00%	N/A	\$67	100.00%	0.00%
WESTWOOD FUND	\$625	\$438	-29.96%	0.08%	759,144	0.34%	\$6,250	\$5,186	-17.02%	0.09%
WATER FUND	\$10,000	\$157,324	1473.24%	27.98%	57,010,158	25.71%	\$100,000	\$1,593,763	1493.76%	26.26%
WASTEWATER FUND	\$4,167	\$21,954	426.90%	3.90%	7,826,632	3.53%	\$41,667	\$221,873	432.50%	3.66%
SEWER MAINTENANCE FUND	N/A	\$51,419	100.00%	9.14%	18,514,938	8.35%	N/A	\$567,923	100.00%	9.36%
DEVELOPMENT EXCISE	\$5,833	\$5,827	-0.11%	1.04%	2,006,879	0.91%	\$58,333	\$63,418	8.72%	1.04%
SANITATION FUND	\$25,000	\$30,945	23.78%	5.50%	11,126,636	5.02%	\$250,000	\$350,669	40.27%	5.78%
RISK MANAGEMENT FUND	N/A	\$0	100.00%	0.00%	(3,020,129)	-1.36%	N/A	\$4,940	100.00%	0.08%
CAPITAL PROJECTS FUND	\$58,333	\$119,569	104.98%	21.26%	60,463,016	27.27%	\$583,333	\$1,430,449	145.22%	23.57%
NORMAN FORWARD SALES TAX	\$1,250	\$21,843	1647.41%	3.88%	9,843,121	4.44%	\$12,500	\$239,811	1818.49%	3.95%
PARKLAND FUND	\$833	\$2,707	224.79%	0.48%	978,109	0.44%	\$8,333	\$29,672	256.07%	0.49%
UNP TAX INCREMENT DISTRICT	\$0	\$16,957	100.00%	3.02%	5,963,758	2.69%	\$0	\$173,635	100.00%	2.86%
CENTER CITY TAX INCREMENT DIST	\$167	\$20,562	0.00%	3.66%	7,475,454	3.37%	\$1,667	\$196,228	100.00%	3.23%
SINKING FUND	\$2,083	\$35,598	1608.72%	6.33%	9,032,062	4.07%	\$20,833	\$367,016	1661.68%	6.05%
SITE IMPROVEMENT FUND	N/A	\$153	100.00%	0.03%	57,983	0.03%	N/A	\$1,809	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$29	100.00%	0.01%	11,176	0.01%	N/A	\$349	100.00%	0.01%
ARTERIAL ROAD FUND	N/A	\$3,419	100.00%	0.61%	1,235,504	0.56%	N/A	\$37,884	100.00%	0.62%
	\$133,627	\$562,350	320.84%	100.00%	221,747,175	100.00%	\$1,336,267	\$6,070,167	354.26%	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 \$221.75 million as of 04/30/26 are represented by working capital cash balances of all City funds of approximately \$111.91 million, outstanding encumbrances of \$41.27 million, General Obligation Bond proceeds of \$50.14 million, NUA revenue bond proceeds of \$7.49 million, NMA bond proceeds of \$5.38 million, and UNP TIF reserve amounts of \$5.56 million.

INVESTMENT BY TYPE

April 30, 2026

LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	EARNED INTEREST	COST	MARKET
**Checking							
BANK OF OKLAHOMA	GEN'L DEP.			1.90%	\$21,163.23	\$14,416,874.69	\$14,416,874.69
BANK OF OKLAHOMA	WARRANTS PAYABLE					(\$2,305,278.27)	(\$2,305,278.27)
BANK OF OKLAHOMA	PAYROLL					(\$3,821,537.79)	(\$3,821,537.79)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$255,842.79	\$255,842.79
BANK OF OKLAHOMA	INSURANCE CLAIMS					(\$539,342.86)	(\$539,342.86)
BANK OF OKLAHOMA	LOCK BOX					\$1,361,332.21	\$1,361,332.21
BANK OF OKLAHOMA	RETURN CHECKS					(\$16,070.70)	(\$16,070.70)
BANK OF OKLAHOMA	PARKS					\$0.00	\$0.00
BANK OF OKLAHOMA	FLEXIBLE SPENDING					(\$3,183.14)	(\$3,183.14)
BANK OF OKLAHOMA	WORKERS COMP					(\$311,109.06)	(\$311,109.06)
BANK OF OKLAHOMA	CDBG-CV			1.92%	\$0.23	\$140.74	\$140.74
**Subtotal					\$21,163.46	\$9,037,668.61	\$9,037,668.61
**Money Market							
BANCFIRST-NUA	MONEY MKT.			4.16%	\$2,371.83	\$859,185.36	\$859,185.36
BANCFIRST-NMA Room Tax	MONEY MKT.			4.16%	\$515.19	\$73,984.78	\$73,984.78
BANCFIRST-NUA Water	MONEY MKT.			4.20%	\$16,351.03	\$5,990,520.82	\$5,990,520.82
BANCFIRST-NUA Clean Water	MONEY MKT.			4.16%	\$2,025.09	\$639,689.53	\$639,689.53
BANCFIRST-NMA PSST	MONEY MKT.			4.20%	\$6,591.52	\$1,891,091.24	\$1,891,091.24
BANCFIRST-NMA Norman Forward	MONEY MKT.			4.20%	\$3,640.18	\$3,417,721.55	\$3,417,721.55
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			3.80%	\$14,988.32	\$5,559,892.74	\$5,559,892.74
BANK OF OKLAHOMA ARPA	MONEY MKT.			1.92%	\$7,899.12	\$4,607,434.97	\$4,607,434.97
BANK OF OKLAHOMA-Westwood	MONEY MKT.			1.92%	\$415.00	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			1.92%	\$21.75	\$13,589.28	\$13,589.28
BANK OF OKLAHOMA	MONEY MKT.			1.92%	\$135.54	\$84,704.36	\$84,704.36
BANK OF OKLAHOMA	MONEY MKT.			1.92%	\$93.86	\$58,654.30	\$58,654.30
BANK OF OKLAHOMA-SW	MONEY MKT.			1.92%	\$582.47	\$15,804.70	\$15,804.70
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			1.92%	\$2,245.73	\$1,403,427.13	\$1,403,427.13
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			1.92%	\$1,041.87	\$651,098.94	\$651,098.94
BANK OF OKLAHOMA-Parks	MONEY MKT.			1.92%	\$1,156.83	\$837,410.30	\$837,410.30
BANK OF OKLAHOMA-OWRB	MONEY MKT.			1.92%	\$76.58	\$76.58	\$76.58
BANK OF OKLAHOMA-2023A	MONEY MKT.			1.92%	\$41,076.67	\$25,651,249.67	\$25,651,249.67
BANK OF OKLAHOMA-2023B	MONEY MKT.			1.92%	\$21,859.58	\$13,575,054.75	\$13,575,054.75
BANK OF OKLAHOMA-2024A	MONEY MKT.			1.92%	\$17,522.75	\$10,917,257.80	\$10,917,257.80
**Subtotal					\$140,610.91	\$76,247,848.80	\$76,247,848.80
**Sweep/Overnight							
GOLDMAN SACHS	GOVT SELECT 1237			3.59%	\$2,315.30	\$774,210.35	\$774,210.35
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			3.44%	\$166,896.58	\$62,983,205.41	\$62,983,205.41
OKLAHOMA CLASS	OK-01-0019-0001			3.68%	\$29,242.24	\$10,029,242.24	\$10,029,242.24
**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	\$1,000,000.00
**U.S. Treasury Securities/Agency Securities							
FNMA Notes	3135G0K36	12/30/25	04/24/26	3.55%	11,188.70		
US T-Notes	91282CKY6	06/30/25	06/30/26	3.96%	24,933.11	7,500,000.00	\$7,510,725.00
US T-Bills	912797RF6	12/24/25	07/09/26	3.44%	13,875.00	5,000,000.00	\$4,965,450.00
US T-Notes	91282CLH2	06/30/25	08/31/26	3.91%	26,053.86	8,000,000.00	\$7,999,840.00
US T-Bills	912797RS8	12/24/25	09/03/26	3.46%	13,916.67	5,000,000.00	\$4,937,750.00
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,491.30	7,500,000.00	\$7,512,525.00
US T-Bills	912797SK4	12/30/25	10/29/26	3.47%	13,916.67	5,000,000.00	\$4,910,150.00
US T-Bills	912797SU2	12/30/25	11/28/26	3.45%	13,791.79	5,000,000.00	\$4,896,650.00
TVA Note	880591EU2	11/26/25	02/01/27	3.58%	33,036.10	11,175,000.00	\$11,111,414.25
FFCB	3133ET4Y0	01/07/26	09/22/28	3.52%	21,972.83	7,500,000.00	\$7,427,700.00
					199,176.03	61,675,000.00	\$61,272,204.25
TOTAL					562,350.36	221,747,175.41	\$210,540,927.07

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.