

DATE: May 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

FUND	MONTHLY COMPARISON						ANNUAL COMPARISON			
	MONTHLY BUDGETED INTEREST EARNINGS FYE25	MONTHLY INTEREST EARNINGS April 2025	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE April 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	\$46,703	184.38%	6.31%	12,966,029	5.46%	\$161,012	\$438,655	172.44%	5.64%
NET REVENUE STABILIZATION	\$4,167	\$18,087	334.09%	2.44%	4,916,898	2.07%	\$41,667	\$187,792	350.70%	2.42%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$6,272	98.53%	1.12%	(246,686)	-0.10%	\$41,667	\$90,522	117.25%	1.16%
HOUSING	N/A	\$459	100.00%	0.06%	4,374,432	1.84%	N/A	\$5,068	100.00%	0.07%
SPECIAL GRANTS FUND	N/A	\$22,178	100.00%	3.00%	16,290,410	6.87%	N/A	\$280,369	100.00%	3.61%
ROOM TAX FUND	\$208	\$2,190	951.05%	0.30%	662,437	0.28%	\$2,083	\$36,550	1654.42%	0.47%
YFAC FUND	\$0	\$0	0.00%	0.00%	(479,360)	-0.20%	\$0	\$0	0.00%	0.00%
SEIZURES	\$42	\$4,759	11321.36%	0.64%	1,368,368	0.58%	\$417	\$66,629	15891.07%	0.86%
CLEET FUND	N/A	\$0	100.00%	0.00%	(10,788)	0.00%	N/A	\$0	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$6,473	0.00%	0.87%	1,477,222	0.62%	\$0	\$45,482	0.00%	0.59%
ART IN PUBLIC PLACES FUND	N/A	\$6	100.00%	0.00%	1,621	0.00%	N/A	\$64	100.00%	0.00%
WESTWOOD FUND	\$625	\$254	-59.41%	0.03%	986,431	0.42%	\$6,250	\$12,504	100.07%	0.16%
WATER FUND	\$10,000	\$153,274	1432.74%	20.70%	42,310,939	17.83%	\$100,000	\$1,659,666	1559.67%	21.35%
WASTEWATER FUND	\$4,167	\$27,234	553.62%	3.68%	6,741,445	2.84%	\$41,667	\$279,924	571.82%	3.60%
SEWER MAINTENANCE FUND	N/A	\$61,496	100.00%	8.31%	16,666,938	7.02%	N/A	\$682,568	100.00%	8.78%
DEVELOPMENT EXCISE	\$5,833	\$9,703	66.33%	1.31%	2,229,611	0.94%	\$58,333	\$112,615	93.05%	1.45%
SANITATION FUND	\$25,000	\$40,479	61.92%	5.47%	11,000,750	4.64%	\$250,000	\$403,690	61.48%	5.19%
RISK MANAGEMENT FUND	N/A	\$1,918	100.00%	0.26%	130,356	0.05%	N/A	\$67,102	100.00%	0.86%
CAPITAL PROJECTS FUND	\$58,333	\$184,957	217.07%	24.98%	72,226,714	30.44%	\$583,333	\$2,066,439	254.25%	26.58%
NORMAN FORWARD SALES TAX	\$1,250	\$20,496	1539.67%	2.77%	8,149,017	3.43%	\$12,500	\$222,480	1679.84%	2.86%
PARKLAND FUND	\$833	\$3,191	282.92%	0.43%	868,570	0.37%	\$8,333	\$32,913	294.96%	0.42%
UNP TAX INCREMENT DISTRICT	\$2,000	\$26,317	1215.86%	3.55%	5,938,064	2.50%	\$200,000	\$378,655	89.43%	4.87%
CENTER CITY TAX INCREMENT DIST	\$187	\$20,150	0.00%	2.72%	5,632,693	2.37%	N/A	\$173,614	100.00%	2.23%
SINKING FUND	\$2,083	\$77,330	3611.83%	10.44%	21,840,374	9.21%	\$20,833	\$482,226	2214.68%	6.20%
SITE IMPROVEMENT FUND	N/A	\$202	100.00%	0.03%	54,905	0.02%	N/A	\$2,097	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$39	100.00%	0.01%	10,695	0.00%	N/A	\$408	100.00%	0.01%
ARTERIAL ROAD FUND	N/A	\$4,260	100.00%	0.58%	1,158,038	0.49%	N/A	\$44,067	100.00%	0.57%
	\$135,298	\$740,428	447.26%	100.00%	237,266,325	100.00%	\$1,528,095	\$7,772,300	408.63%	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 \$237.27 million as of 04/30/25 are represented by working capital cash balances of all City funds of approximately \$117.67 million, outstanding encumbrances of \$43.99 million, General Obligation Bond proceeds of \$58.47 million, NUA revenue bond proceeds of \$6.26 million, NMA bond proceeds of \$5.41 million, and UNP TIF reserve amounts of \$5.47 million.

INVESTMENT BY TYPE

		April 30, 2025					
LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	EARNED INTEREST	COST	MARKET
**Checking							
BANK OF OKLAHOMA	GEN'L DEP.			2.55%	\$41,007.92	\$21,584,411.18	\$21,584,411.18
BANK OF OKLAHOMA	WARRANTS PAYABLE					(\$3,792,165.44)	(\$3,792,165.44)
BANK OF OKLAHOMA	PAYROLL					(\$3,921,880.58)	(\$3,921,880.58)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$284,922.84	\$284,922.84
BANK OF OKLAHOMA	INSURANCE CLAIMS					(\$193,697.12)	(\$193,697.12)
BANK OF OKLAHOMA	LOCK BOX					\$1,453,170.48	\$1,453,170.48
BANK OF OKLAHOMA	RETURN CHECKS					(\$5,844.58)	(\$5,844.58)
BANK OF OKLAHOMA	PARKS					\$0.00	\$0.00
BANK OF OKLAHOMA	FLEXIBLE SPENDING					(\$11,037.45)	(\$11,037.45)
BANK OF OKLAHOMA	CDBG-CV			2.56%	\$458.55	\$215,035.53	\$215,035.53
**Subtotal					\$41,466.47	\$15,612,914.86	\$15,612,914.86
**Money Market							
BANCFIRST-NUA	MONEY MKT.			4.86%	\$2,782.15	\$245,886.53	\$245,886.53
BANCFIRST-NMA Room Tax	MONEY MKT.			4.86%	\$617.99	\$73,916.33	\$73,916.33
BANCFIRST-NUA Water	MONEY MKT.			4.58%	\$19,160.28	\$5,797,150.33	\$5,797,150.33
BANCFIRST-NUA Clean Water	MONEY MKT.			4.86%	\$2,373.93	\$215,259.48	\$215,259.48
BANCFIRST-NMA PSST	MONEY MKT.			4.58%	\$8,272.04	\$2,002,581.10	\$2,002,581.10
BANCFIRST-NMA Norman Forward	MONEY MKT.			4.58%	\$4,242.30	\$3,336,383.25	\$3,336,383.25
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			4.77%	\$24,601.86	\$5,474,728.86	\$5,474,728.86
BANK OF OKLAHOMA ARPA	MONEY MKT.			2.56%	\$19,176.90	\$8,982,262.66	\$8,982,262.66
BANK OF OKLAHOMA-Westwood	MONEY MKT.			2.56%	\$253.68	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			2.56%	\$28.33	\$13,285.03	\$13,285.03
BANK OF OKLAHOMA	MONEY MKT.			2.56%	\$176.58	\$82,807.86	\$82,807.86
BANK OF OKLAHOMA	MONEY MKT.			2.56%	\$627.22	\$294,135.39	\$294,135.39
BANK OF OKLAHOMA-SW	MONEY MKT.			2.56%	\$8,336.99	\$9,636.99	\$9,636.99
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			2.56%	\$2,824.84	\$1,324,707.42	\$1,324,707.42
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			2.56%	\$1,357.34	\$636,521.14	\$636,521.14
BANK OF OKLAHOMA-2023A	MONEY MKT.			2.56%	\$55,985.71	\$26,245,653.06	\$26,245,653.06
BANK OF OKLAHOMA-2023B	MONEY MKT.			2.56%	\$30,884.72	\$14,483,297.13	\$14,483,297.13
BANK OF OKLAHOMA-2021	MONEY MKT.			2.56%	\$8,173.72	\$3,832,982.08	\$3,832,982.08
BANK OF OKLAHOMA-2024A	MONEY MKT.			2.56%	\$29,766.45	\$13,904,599.51	\$13,904,599.51
**Subtotal					\$219,643.03	\$86,955,794.15	\$86,955,794.15
**Sweep/Overnight							
GOLDMAN SACHS	GOVT SELECT 1237			4.29%	\$2,658.43	\$744,420.79	\$744,420.79
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			4.25%	\$327,310.87	\$98,998,194.71	\$98,998,194.71
**Certificate of Deposit							
FIRST FIDELITY BANK	CD	03/31/25	09/30/25	2.97%	\$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	12/28/23	12/28/24	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							
US T-Bills	912797PB7	03/31/25	04/29/25	4.27%	16,916.67		
US T-Bills	912797NN3	03/31/25	05/29/25	4.30%	17,541.67	5,000,000.00	\$4,983,600.00
TVA Note	880591CJ9	08/31/23	11/01/25	4.89%	41,995.27	10,000,000.00	\$10,128,800.00
FFCB	3133ERWP2	02/28/25	10/01/25	4.24%	24,979.69	6,455,000.00	\$6,441,444.50
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,491.30	7,500,000.00	\$7,558,050.00
FFCB	3133ETBD8	03/31/25	03/26/27	4.42%	18,405.74	5,000,000.00	\$4,997,850.00
**Subtotal					146,330.34	33,955,000.00	\$34,109,744.50
TOTAL					740,427.89	237,266,324.51	\$236,676,648.22

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.