

DATE: August 8, 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 July 2025	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE July 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	\$47,187	181.69%	6.72%	10,084,727	4.30%	\$16,752	\$47,187	181.69%	6.72%
NET REVENUE STABILIZATION	\$4,167	\$17,721	325.31%	2.52%	512,363	0.22%	\$4,167	\$17,721	325.31%	2.52%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$450	-89.21%	0.06%	(313,071)	-0.13%	\$4,167	\$450	-89.21%	0.06%
HOUSING	N/A	\$477	100.00%	0.07%	4,563,440	1.95%	N/A	\$477	100.00%	0.07%
SPECIAL GRANTS FUND	N/A	\$20,561	100.00%	2.93%	17,274,722	7.37%	N/A	\$20,561	100.00%	2.93%
ROOM TAX FUND	\$208	\$2,984	1332.31%	0.43%	929,304	0.40%	\$208	\$2,984	1332.31%	0.43%
YFAC FUND	\$0	\$0	0.00%	0.00%	(295,359)	-0.13%	\$0	\$0	0.00%	0.00%
SEIZURES	\$42	\$4,643	11043.34%	0.66%	1,460,813	0.62%	\$42	\$4,643	11043.34%	0.66%
CLEET FUND	N/A	\$0	100.00%	0.00%	(11,001)	0.00%	N/A	\$0	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$7,602	0.00%	1.08%	2,054,530	0.88%	\$0	\$7,602	0.00%	1.08%
ART IN PUBLIC PLACES FUND	N/A	\$10	100.00%	0.00%	3,197	0.00%	N/A	\$10	100.00%	0.00%
WESTWOOD FUND	\$625	\$1,396	123.44%	0.20%	1,317,116	0.56%	\$625	\$1,396	123.44%	0.20%
WATER FUND	\$10,000	\$169,146	1591.46%	24.09%	50,498,124	21.55%	\$10,000	\$169,146	1591.46%	24.09%
WASTEWATER FUND	\$4,167	\$91,115	2086.75%	12.98%	7,309,174	3.12%	\$4,167	\$91,115	2086.75%	12.98%
SEWER MAINTENANCE FUND	N/A	\$0	100.00%	0.00%	17,816,645	7.60%	N/A	\$0	100.00%	0.00%
DEVELOPMENT EXCISE	\$5,833	\$1,033	-82.29%	0.15%	2,570,715	1.10%	\$5,833	\$1,033	-82.29%	0.15%
SANITATION FUND	\$25,000	\$37,159	48.64%	5.29%	10,745,902	4.59%	\$25,000	\$37,159	48.64%	5.29%
RISK MANAGEMENT FUND	N/A	\$0	100.00%	0.00%	186,695	0.08%	N/A	\$0	100.00%	0.00%
CAPITAL PROJECTS FUND	\$58,333	\$177,599	204.46%	25.30%	71,400,669	30.48%	\$58,333	\$177,599	204.46%	25.30%
NORMAN FORWARD SALES TAX	\$1,250	\$38,640	2991.22%	5.50%	12,172,809	5.20%	\$1,250	\$38,640	2991.22%	5.50%
PARKLAND FUND	\$833	\$3,181	281.72%	0.45%	930,317	0.40%	\$833	\$3,181	281.72%	0.45%
UNP TAX INCREMENT DISTRICT	\$0	\$22,223	100.00%	3.17%	5,989,973	2.56%	\$0	\$22,223	100.00%	3.17%
CENTER CITY TAX INCREMENT DIST	\$167	\$20,364	0.00%	2.90%	5,909,660	2.52%	\$167	\$20,364	100.00%	2.90%
SINKING FUND	\$2,083	\$34,172	1540.28%	4.87%	9,891,266	4.22%	\$2,083	\$34,172	1540.28%	4.87%
SITE IMPROVEMENT FUND	N/A	\$200	100.00%	0.03%	57,819	0.02%	N/A	\$200	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$39	100.00%	0.01%	11,144	0.00%	N/A	\$39	100.00%	0.01%
ARTERIAL ROAD FUND	N/A	\$4,174	100.00%	0.59%	1,206,491	0.51%	N/A	\$4,174	100.00%	0.59%
	\$133,627	\$702,076	425.40%	100.00%	234,278,185	100.00%	\$133,627	\$702,076	425.40%	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 \$234.28 million as of 07/31/25 are represented by working capital cash balances of all City funds of approximately \$105.84 million, outstanding encumbrances of \$49.95 million, General Obligation Bond proceeds of \$56.63 million, NUA revenue bond proceeds of \$7.88 million, NMA bond proceeds of \$8.44 million, and UNP TIF reserve amounts of \$5.54 million.

## INVESTMENT BY TYPE

July 31, 2025					EARNED		
LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	INTEREST	COST	MARKET
<b>**Checking</b>							
BANK OF OKLAHOMA	GEN'L DEP.			2.60%	\$26,536.61	\$12,832,638.21	\$12,832,638.21
BANK OF OKLAHOMA	WARRANTS PAYABLE					\$989,966.91	\$989,966.91
BANK OF OKLAHOMA	PAYROLL					(\$6,577,574.65)	(\$6,577,574.65)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$274,871.34	\$274,871.34
BANK OF OKLAHOMA	INSURANCE CLAIMS					(\$45,811.81)	(\$45,811.81)
BANK OF OKLAHOMA	LOCK BOX					\$1,842,966.71	\$1,842,966.71
BANK OF OKLAHOMA	RETURN CHECKS					(\$6,196.62)	(\$6,196.62)
BANK OF OKLAHOMA	PARKS					\$592.07	\$592.07
BANK OF OKLAHOMA	FLEXIBLE SPENDING					(\$298.10)	(\$298.10)
BANK OF OKLAHOMA	CDBG-CV			2.65%	\$476.91	\$216,447.83	\$216,447.83
<b>**Subtotal</b>					\$27,013.52	\$9,527,601.89	\$9,527,601.89
<b>**Money Market</b>							
BANCFIRST-NUA	MONEY MKT.			4.16%	\$1,177.24	\$812,940.34	\$812,940.34
BANCFIRST-NMA Room Tax	MONEY MKT.			4.16%	\$315.37	\$181,532.19	\$181,532.19
BANCFIRST-NUA Water	MONEY MKT.			4.20%	\$17,594.38	\$6,378,937.32	\$6,378,937.32
BANCFIRST-NUA Clean Water	MONEY MKT.			4.16%	\$1,020.79	\$692,708.28	\$692,708.28
BANCFIRST-NMA PSST	MONEY MKT.			4.20%	\$6,944.07	\$2,503,190.98	\$2,503,190.98
BANCFIRST-NMA Norman Forward	MONEY MKT.			4.20%	\$12,606.61	\$5,759,354.86	\$5,759,354.86
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			4.33%	\$20,628.08	\$5,534,828.45	\$5,534,828.45
BANK OF OKLAHOMA ARPA	MONEY MKT.			2.65%	\$17,334.50	\$7,867,325.33	\$7,867,325.33
BANK OF OKLAHOMA-Westwood	MONEY MKT.			2.65%	\$1,396.48	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			2.65%	\$29.46	\$13,372.28	\$13,372.28
BANK OF OKLAHOMA	MONEY MKT.			2.65%	\$183.65	\$83,351.72	\$83,351.72
BANK OF OKLAHOMA	MONEY MKT.			2.65%	\$688.65	\$311,823.14	\$311,823.14
BANK OF OKLAHOMA-SW	MONEY MKT.			2.65%	\$25.06	\$11,374.37	\$11,374.37
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			2.65%	\$3,042.87	\$1,381,016.05	\$1,381,016.05
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			2.65%	\$1,411.69	\$640,701.65	\$640,701.65
BANK OF OKLAHOMA-2023A	MONEY MKT.			2.65%	\$56,884.77	\$25,802,404.86	\$25,802,404.86
BANK OF OKLAHOMA-2023B	MONEY MKT.			2.65%	\$32,121.16	\$14,578,211.14	\$14,578,211.14
BANK OF OKLAHOMA-2021	MONEY MKT.			2.65%	\$7,023.90	\$3,139,654.52	\$3,139,654.52
BANK OF OKLAHOMA-2024A	MONEY MKT.			2.65%	\$28,930.58	\$13,106,709.72	\$13,106,709.72
<b>**Subtotal</b>					\$209,359.31	\$88,799,437.20	\$88,799,437.20
<b>**Sweep/Overnight</b>							
GOLDMAN SACHS	GOVT SELECT 1237			4.14%	\$2,559.16	\$752,195.86	\$752,195.86
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			4.25%	\$300,562.27	\$89,743,950.28	\$89,743,950.28
<b>**Certificate of Deposit</b>							
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
<b>**Subtotal</b>					\$3,029.17	\$1,000,000.00	\$1,000,000.00
<b>**U.S. Treasury Securities/Agency Securities</b>							
TVA Note	880591CJ9	08/31/23	11/01/25	4.89%	41,520.11	10,000,000.00	\$10,072,000.00
FFCB	3133ERWP2	02/28/25	10/01/25	4.24%	22,245.66	6,455,000.00	\$6,445,446.60
US T-Notes	91282CKY6	06/30/25	06/30/26	3.96%	24,800.67	7,500,000.00	\$7,543,950.00
US T-Notes	91282CLH2	06/30/25	08/31/26	3.91%	26,088.99	8,000,000.00	\$7,980,960.00
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,488.92	7,500,000.00	\$7,523,250.00
FFCB	3133ETBD8	03/31/25	03/26/27	4.42%	18,408.16	5,000,000.00	\$4,994,900.00
<b>**Subtotal</b>					159,552.51	44,455,000.00	\$44,560,506.60
<b>**TOTAL**</b>					702,075.94	234,278,185.23	\$233,631,495.97

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.