

DATE: December 4, 2025

TO: City Council

FROM: Anthony Francisco, Director of Finance *Anthony Francisco*
 REVIEWED BY: Clint Mercer, Chief Accountant *Clint Mercer*
 PREPARED BY: Debbie Whitaker, Municipal Accountant III *Debbie Whitaker*

SUBJECT: Finance Director's Investment Report

FUND	MONTHLY COMPARISON						ANNUAL COMPARISON			
	MONTHLY BUDGETED INTEREST EARNINGS FYE26	MONTHLY INTEREST EARNINGS November 2025	MONTHLY % INCREASE (DECREASE)	MONTHLY INTEREST % OF PORTFOLIO HOLDINGS	MONTH-END BALANCE November 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	\$134,636	703.71%	23.28%	8,861,438	4.11%	\$50,255	\$35,653	-29.05%	1.40%
NET REVENUE STABILIZATION	\$4,167	\$11,661	179.86%	2.02%	4,932,901	2.29%	\$12,500	\$75,606	504.84%	2.97%
PUBLIC SAFETY SALES TAX FUND	\$4,167	\$5,315	27.55%	0.92%	(780,864)	-0.36%	\$12,500	\$23,986	91.89%	0.94%
HOUSING	N/A	\$0	100.00%	0.00%	3,857,456	1.79%	N/A	\$1,094	100.00%	0.04%
SPECIAL GRANTS FUND	N/A	\$15,797	100.00%	2.73%	14,284,999	6.63%	N/A	\$77,288	100.00%	3.04%
ROOM TAX FUND	\$208	\$3,037	1357.64%	0.53%	1,382,043	0.64%	\$625	\$14,249	2179.80%	0.56%
YFAC FUND	\$0	\$384	0.00%	0.07%	(332,184)	-0.15%	\$0	\$444	0.00%	0.02%
SEIZURES	\$42	\$2,157	5076.80%	0.37%	1,212,077	0.56%	\$125	\$16,604	13183.03%	0.65%
CLEET FUND	N/A	\$9	100.00%	0.00%	3,314	0.00%	N/A	\$26	100.00%	0.00%
TRANSIT & PARKING FUND	\$0	\$268	0.00%	0.05%	(143,294)	-0.07%	\$0	\$22,890	0.00%	0.90%
ART IN PUBLIC PLACES FUND	N/A	\$6	100.00%	0.00%	2,582	0.00%	N/A	\$36	100.00%	0.00%
WESTWOOD FUND	\$625	\$471	-24.70%	0.08%	819,873	0.38%	\$1,875	\$2,418	28.96%	0.10%
WATER FUND	\$10,000	\$118,657	1086.57%	20.51%	47,546,735	22.05%	\$30,000	\$695,894	2219.65%	27.35%
WASTEWATER FUND	\$4,167	\$16,493	295.84%	2.85%	7,512,223	3.48%	\$12,500	\$91,092	628.74%	3.58%
SEWER MAINTENANCE FUND	N/A	\$41,203	100.00%	7.12%	17,391,825	8.07%	N/A	\$189,263	100.00%	7.44%
DEVELOPMENT EXCISE	\$5,833	\$4,987	-14.51%	0.86%	1,868,225	0.87%	\$17,500	\$22,809	30.34%	0.90%
SANITATION FUND	\$25,000	\$25,320	1.28%	4.38%	10,644,734	4.94%	\$75,000	\$165,309	120.41%	6.50%
RISK MANAGEMENT FUND	N/A	\$121	100.00%	0.02%	(367,134)	-0.17%	N/A	\$4,734	100.00%	0.19%
CAPITAL PROJECTS FUND	\$58,333	\$125,992	115.99%	21.78%	67,314,575	31.22%	\$175,000	\$687,770	293.01%	27.03%
NORMAN FORWARD SALES TAX	\$1,250	\$17,960	1336.79%	3.10%	8,606,766	3.99%	\$3,750	\$93,538	2394.34%	3.68%
PARKLAND FUND	\$833	\$2,154	158.45%	0.37%	910,098	0.42%	\$2,500	\$13,763	450.53%	0.54%
UNP TAX INCREMENT DISTRICT	\$0	\$19,426	100.00%	3.36%	5,988,177	2.78%	\$0	\$63,943	100.00%	2.51%
CENTER CITY TAX INCREMENT DIST	\$167	\$13,392	0.00%	2.32%	5,606,848	2.60%	\$500	\$87,063	100.00%	3.42%
SINKING FUND	\$2,083	\$16,078	671.73%	2.78%	7,244,260	3.36%	\$6,250	\$140,419	2146.70%	5.52%
SITE IMPROVEMENT FUND	N/A	\$132	100.00%	0.02%	55,677	0.03%	N/A	\$853	100.00%	0.03%
TRUST & AGENCY FUNDS	N/A	\$25	100.00%	0.00%	10,731	0.00%	N/A	\$164	100.00%	0.01%
ARTERIAL ROAD FUND	N/A	\$2,746	100.00%	0.47%	1,161,747	0.54%	N/A	\$17,806	100.00%	0.70%
	\$133,627	\$578,423	332.86%	100.00%	215,595,827	100.00%	\$400,880	\$2,544,715	534.78%	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 \$215.6 million as of 11/30/25 are represented by working capital cash balances of all City funds of approximately \$94.46 million, outstanding encumbrances of \$49.04 million, General Obligation Bond proceeds of \$54.1 million, NUA revenue bond proceeds of \$6.17 million, NMA bond proceeds of \$6.22 million, and UNP TIF reserve amounts of \$5.61 million.

INVESTMENT BY TYPE

November 30, 2025

LIST BY TYPE	SEC. NO.	PURCHASED	MATURITY	YIELD	EARNED INTEREST	COST	MARKET
**Checking							
BANK OF OKLAHOMA	GEN'L DEP.			1.99%	\$6,813.81	\$9,884,235.23	\$9,884,235.23
BANK OF OKLAHOMA	WARRANTS PAYABLE					(\$1,440,178.78)	(\$1,440,178.78)
BANK OF OKLAHOMA	PAYROLL					(\$10,855,685.66)	(\$10,855,685.66)
BANK OF OKLAHOMA	COURT BOND REFUNDS					\$179,217.62	\$179,217.62
BANK OF OKLAHOMA	INSURANCE CLAIMS					(\$490,930.51)	(\$490,930.51)
BANK OF OKLAHOMA	LOCK BOX					\$1,752,419.48	\$1,752,419.48
BANK OF OKLAHOMA	RETURN CHECKS					(\$6,579.00)	(\$6,579.00)
BANK OF OKLAHOMA	PARKS					\$0.00	\$0.00
BANK OF OKLAHOMA	FLEXIBLE SPENDING					\$1,052.95	\$1,052.95
BANK OF OKLAHOMA	WORKERS COMP					(\$32,547.53)	(\$32,547.53)
BANK OF OKLAHOMA	CDBG-CV			2.12%	\$0.25	\$217,065.39	\$217,065.39
**Subtotal					\$6,814.06	(\$791,930.81)	(\$791,930.81)
**Money Market							
BANCFIRST-NUA	MONEY MKT.			4.16%	\$1,690.79	\$446,188.23	\$446,188.23
BANCFIRST-NMA Room Tax	MONEY MKT.			4.16%	\$110.25	\$110,260.50	\$110,260.50
BANCFIRST-NUA Water	MONEY MKT.			4.20%	\$16,973.94	\$5,337,786.08	\$5,337,786.08
BANCFIRST-NUA Clean Water	MONEY MKT.			4.16%	\$1,448.87	\$384,079.43	\$384,079.43
BANCFIRST-NMA PSST	MONEY MKT.			4.20%	\$5,314.56	\$2,120,553.97	\$2,120,553.97
BANCFIRST-NMA Norman Forward	MONEY MKT.			4.20%	\$6,763.49	\$3,988,646.70	\$3,988,646.70
BANK OF OKLAHOMA UNP TIF	MONEY MKT.			3.80%	\$18,522.85	\$5,609,273.67	\$5,609,273.67
BANK OF OKLAHOMA ARPA	MONEY MKT.			2.12%	\$13,192.70	\$7,478,830.65	\$7,478,830.65
BANK OF OKLAHOMA-Westwood	MONEY MKT.			2.12%	\$470.65	\$0.00	\$0.00
BANK OF OKLAHOMA-CW	MONEY MKT.			2.12%	\$23.78	\$13,479.52	\$13,479.52
BANK OF OKLAHOMA	MONEY MKT.			2.12%	\$148.22	\$84,020.20	\$84,020.20
BANK OF OKLAHOMA	MONEY MKT.			2.12%	\$102.63	\$314,335.82	\$314,335.82
BANK OF OKLAHOMA-SW	MONEY MKT.			2.12%	\$185.81	\$14,088.19	\$14,088.19
BANK OF OKLAHOMA-Opioid Abt	MONEY MKT.			2.12%	\$2,455.66	\$1,392,091.59	\$1,392,091.59
BANK OF OKLAHOMA-Misty Lake	MONEY MKT.			2.12%	\$1,139.27	\$645,839.98	\$645,839.98
BANK OF OKLAHOMA-Parks	MONEY MKT.			2.12%	\$383.84	\$0.00	\$0.00
BANK OF OKLAHOMA-2023A	MONEY MKT.			2.12%	\$45,642.07	\$25,874,102.94	\$25,874,102.94
BANK OF OKLAHOMA-2023B	MONEY MKT.			2.12%	\$25,921.91	\$14,694,909.82	\$14,694,909.82
BANK OF OKLAHOMA-2021	MONEY MKT.			2.12%	\$1,802.78	\$1,021,982.32	\$1,021,982.32
BANK OF OKLAHOMA-2024A	MONEY MKT.			2.12%	\$22,098.25	\$12,527,308.15	\$12,527,308.15
**Subtotal					\$164,392.32	\$82,057,777.76	\$82,057,777.76
**Sweep/Overnight							
GOLDMAN SACHS	GOVT SELECT 1237			4.10%	\$2,593.90	\$762,642.31	\$762,642.31
BANK OF OKLAHOMA PORTFOLIO	SHORT TERM			3.72%	\$318,310.31	\$98,392,337.87	\$98,392,337.87
**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	4.05%	\$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%	1,399.84	0.00	\$0.00
US T-Notes	91282CKY6	06/30/25	06/30/26	3.96%	24,933.11	7,500,000.00	\$7,536,750.00
US T-Notes	91282CLH2	06/30/25	08/31/26	3.91%	26,053.86	8,000,000.00	\$8,001,840.00
FFCB	3133ERP96	12/31/24	09/24/26	4.24%	26,491.30	7,500,000.00	\$7,530,675.00
TVA Note	880591EU2	11/26/25	02/01/27	3.58%	4,404.81	11,175,000.00	\$11,075,654.25
**Subtotal					83,282.92	34,175,000.00	\$34,144,919.25
TOTAL					578,422.68	215,595,827.13	\$214,803,104.07

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.