



FINANCE DEPARTMENT

MEMORANDUM

DATE: October 31, 2025

TO: City Council

FROM: Kim Sao, Director of Finance *KS*

SUBJECT: Monthly Investment Report – **OCTOBER 2025**

BACKGROUND

The City's Finance Department oversees the cash and investment portfolio for both the City and the Successor Agency (SA) to the Chino Redevelopment Agency. The investment policy, last revised and adopted on February 18, 2025, prioritizes three core objectives: safety, liquidity, and yield. It prioritizes the preservation of principals to protect public funds, maintains sufficient liquidity to meet the City's financial obligations, and seeks to optimize investment income without compromising the primary objectives of safety and liquidity.

DISCUSSION AND ANALYSIS

The City primarily holds its liquid balances in the Local Agency Investment Fund (LAIF), CalTRUST and California Asset Management Program, which are accessible on the same day. Investments with maturity dates, such as bonds and certificates of deposits, consist primarily of U.S. Treasury securities and Government Agency Bonds. These investments are generally held to maturity to protect against market fluctuations.

As of October 31, 2025, the City's portfolio totaled \$295.3 million, consisting of \$152 million in liquid balances and \$143.2 million in investments with maturity dates ranging from one month to five years. During the month, five securities matured for \$1.2 million and fourteen securities were purchased for 12.7 million. The weighted average yield to maturity for the city portfolio is 3.87% (3.50% for investments with maturity dates), generating \$ 1,105,558.05 in interest income for the month of October. The Successor Agency portfolio has a weighted average yield of 4.12%.

A combination of liquid balances, maturing securities, and incoming revenues provides sufficient cash flow to meet the City's expenditure obligations over the next six months.

Portfolio Actions in Support of Policy Objectives

To be aligned with the investment policy, staff continue to reinforce capital safety, improve liquidity, and optimize yield. Below are actions taken as of the date of this memo.

1. **Safety of Principal:** To safeguard principal, the CalTrust Short Term Fund was closed due to its floating NAV and inherent volatility, which posed a risk to capital preservation.
2. **Liquidity Management:** As of October 31, total liquid balances stood at \$152 million, representing approximately 51% of the overall portfolio. This liquidity structure has performed well under the inverted yield curve environment since 2022, with Pool fund yields consistently outperforming longer-term holdings. However, this approach offers limited protection in a declining rate environment. To mitigate that risk and enhance portfolio resilience, staff continue to monitor and reallocate excess liquid balances into longer-term instruments to lock in favorable yields and improve overall stability.
3. **Yield Optimization:** Callable securities represent 49% of the total portfolio. To reduce reinvestment risk, staff have continued to monitor and increase holdings in non-callable bonds while selectively purchasing callable securities to enhance yield.

The CAMP Pool currently offers the highest yield among liquid options at 4.26%, compared to LAIF at 4.15% and CalTrust at 4.19%. Unlike LAIF, which has a statutory deposit limit of \$75 million per agency, CAMP imposes no deposit cap, allowing greater flexibility in managing idle cash. Funds are initially deposited into CAMP to maximize short-term returns. When longer-term investments are made or withdrawals are needed for operational purposes, transfers from LAIF or CalTrust are used first to preserve CAMP's earning potential.

CONCLUSION

The City Treasurer remains committed to optimizing the City's investment portfolio in alignment with its adopted Investment Policy, which prioritizes safety, liquidity, and yield. Continuous review and refinement will ensure the portfolio adapts to changing economic conditions and maximizes returns while safeguarding public funds.

cc: City Attorney, City Manager



CITY Portfolio Management Portfolio Summary October 31, 2025

Investments	Par Value	Market Value	Book Value	% of Portfolio	Term	Days to Maturity	YTM 360 Equiv.	YTM 365 Equiv.
Savings Accounts	212,536.39	212,536.39	212,536.39	0.07	1	1	0.098	0.099
Managed Pool Investments-LAIF	12,491,673.60	12,632,621.33	12,491,673.60	4.26	1	1	4.093	4.150
Managed Pool Investments-CalTrust	55,039,734.11	55,039,734.11	55,039,734.11	18.78	1	1	4.133	4.190
Managed Pool Investments-CAMP	84,311,796.59	84,311,796.59	84,311,796.59	28.77	1	1	4.202	4.260
Federal Agency Issues - Coupon	71,000,000.00	70,648,710.00	71,026,178.19	24.24	1,706	858	3.054	3.097
Certificates of Deposit	10,964,000.00	11,042,476.95	10,964,000.00	3.74	1,421	1,045	3.888	3.942
Federal Agency Disc. -Amortizing	7,300,000.00	6,185,071.00	6,102,282.99	2.08	1,737	1,581	4.224	4.283
Treasury Note	54,000,000.00	53,187,130.00	52,856,888.93	18.04	1,356	1,123	3.785	3.838
Investments	295,319,740.69	293,260,076.37	293,005,090.80	100.00%	748	483	3.817	3.870

Total Earnings	October 31 Month Ending	Fiscal Year To Date
Current Year	919,766.82	4,261,386.34
Average Daily Balance	293,638,705.92	304,711,178.74
Effective Rate of Return	3.69%	4.15%

- Notes:
- The Investment Portfolio, as currently structured, provides sufficient liquidity to meet cash flow needs for the City's expenditure requirements for a minimum of the next six months from the date of the Investment Report.
 - I certify that the investments reported in this Investment Report are in conformity with the Investment Policy as approved and adopted by the City of Chino Council on February 18, 2025.



 KIM SAO, CITY TREASURER



CITY
Portfolio Management
Portfolio Details - Investments
October 31, 2025

CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity	Maturity Date
Savings Accounts												
BMO	BMO	BMO		07/01/2025	186,788.40	186,788.40	186,788.40			0.000	1	
BMO MMP	BMO MMP	BMO			25,747.99	25,747.99	25,747.99	0.820		0.820	1	
Subtotal and Average			459,141.67		212,536.39	212,536.39	212,536.39			0.099	1	
Managed Pool Investments-LAIF												
LAIF	LAIF	LOCAL AGENCY INVESTMENT FUND			12,491,673.60	12,632,621.33	12,491,673.60	4.150		4.150	1	
Subtotal and Average			15,198,739.72		12,491,673.60	12,632,621.33	12,491,673.60			4.150	1	
Managed Pool Investments-CalTrust												
CALTRST LQDTY	CALTST LQDTY	CAL TRUST-INVESTMENT TRUST		09/18/2019	55,039,734.11	55,039,734.11	55,039,734.11	4.190		4.190	1	
Subtotal and Average			54,850,658.81		55,039,734.11	55,039,734.11	55,039,734.11			4.190	1	
Managed Pool Investments-CAMP												
CAMP	CAMP	PFM CA ASSET MGMT PROGRAM		07/01/2025	84,311,796.59	84,311,796.59	84,311,796.59	4.260	AAA	4.260	1	
Subtotal and Average			84,017,631.59		84,311,796.59	84,311,796.59	84,311,796.59			4.260	1	
Federal Agency Issues - Coupon												
3133ENKD1	FFCB011322	FEDERAL FARM CREDIT BUREAU		01/13/2022	3,000,000.00	2,984,880.00	3,000,000.00	1.400		1.400	73	01/13/2026
3133ENST8	FFCB030322	FEDERAL FARM CREDIT BUREAU		03/30/2022	3,000,000.00	2,986,500.00	3,000,000.00	2.770		2.770	149	03/30/2026
3133ETHN0	FFCB052325	FEDERAL FARM CREDIT BUREAU		05/23/2025	3,000,000.00	3,007,770.00	2,998,043.89	3.875		3.903	933	05/22/2028
3133ETPF8	FFCB070825	FEDERAL FARM CREDIT BUREAU		07/08/2025	3,000,000.00	3,014,250.00	2,982,483.32	3.750		3.888	1,710	07/08/2030
3133ETB89	FFCB100225	FEDERAL FARM CREDIT BUREAU		10/02/2025	2,000,000.00	2,004,500.00	2,006,119.73	3.750		3.681	1,795	10/01/2030
3133ENFR6	FFCB120121	FEDERAL FARM CREDIT BUREAU		12/01/2021	2,000,000.00	1,995,420.00	2,000,000.00	1.340		1.340	30	12/01/2025
3133ENYA2	FFCB060122	FEDERAL FARM CREDIT BANK		06/01/2022	3,000,000.00	2,977,230.00	3,000,000.00	3.450		3.450	577	06/01/2027
3130AQGU1	FHLB012522A	FEDERAL HOME LOAN BANK		01/25/2022	3,000,000.00	2,919,450.00	3,000,000.00	1.500		1.500	450	01/25/2027
3130AQNW9	FHLB020822	FEDERAL HOME LOAN BANK		02/08/2022	3,000,000.00	2,929,260.00	3,000,000.00	1.800		1.800	464	02/08/2027
3130B5A73	FHLB022625	FEDERAL HOME LOAN BANK		02/26/2025	3,000,000.00	3,015,750.00	3,000,000.00	4.750		4.750	1,578	02/26/2030
3130B5HB7	FHLB030725	FEDERAL HOME LOAN BANK		03/07/2025	3,000,000.00	3,015,270.00	3,000,000.00	4.220		4.220	1,587	03/07/2030
3130ARDV0	FHLB04082022	FEDERAL HOME LOAN BANK		04/08/2022	3,000,000.00	2,970,150.00	3,000,000.00	3.000		3.000	509	03/25/2027
3130AMBC5	FHLB052021	FEDERAL HOME LOAN BANK		05/20/2021	3,000,000.00	2,973,420.00	3,000,000.00	1.000		1.000	111	02/20/2026
3130B1MN4	FHLB060524	FEDERAL HOME LOAN BANK		06/05/2024	3,000,000.00	3,001,350.00	3,000,000.00	5.250		5.250	1,130	12/05/2028
3130B1RB5	FHLB062624	FEDERAL HOME LOAN BANK		06/26/2024	3,000,000.00	3,025,410.00	3,000,000.00	5.000		5.000	1,333	06/26/2029
3130AMRQ7	FHLB063021A	FEDERAL HOME LOAN BANK		06/30/2021	3,000,000.00	2,985,540.00	3,000,000.00	0.875		0.875	59	12/30/2025
3130AWGS3	FHLB070225	FEDERAL HOME LOAN BANK		07/02/2025	3,000,000.00	3,053,250.00	3,039,531.25	4.125		3.810	1,686	06/14/2030
3130APAZ8	FHLB093021	FEDERAL HOME LOAN BANK		09/30/2021	2,000,000.00	1,951,140.00	2,000,000.00	1.030		1.030	333	09/30/2026

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CITY
Portfolio Management
Portfolio Details - Investments
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Federal Agency Issues - Coupon												
3130APB87	FHLB101321	FEDERAL HOME LOAN BANK		10/13/2021	2,000,000.00	1,951,000.00	2,000,000.00	1.100		1.100	346	10/13/2026
3130APL37	FHLB111621	FEDERAL HOME LOAN BANK		11/16/2021	3,000,000.00	2,928,120.00	3,000,000.00	1.400		1.400	380	11/16/2026
3130B3MU4	FHLB112124	FEDERAL HOME LOAN BANK		11/21/2024	3,000,000.00	3,000,840.00	3,000,000.00	4.800		4.799	1,474	11/14/2029
3130B4BY6	FHLB122424	FEDERAL HOME LOAN BANK		12/24/2024	3,000,000.00	3,017,400.00	3,000,000.00	4.625		4.625	1,514	12/24/2029
3130AQBE2	FHLB123021B	FEDERAL HOME LOAN BANK		12/30/2021	3,000,000.00	2,929,020.00	3,000,000.00	1.650		1.650	424	12/30/2026
3134HA5Z2	FHLMC020725	FREDDIE MAC		02/07/2025	3,000,000.00	3,000,180.00	3,000,000.00	4.450		4.799	1,102	11/07/2028
3136GABX6	FM022725	FNMA		02/27/2025	3,000,000.00	3,011,610.00	3,000,000.00	4.625		4.625	1,395	08/27/2029
Subtotal and Average			70,961,663.07		71,000,000.00	70,648,710.00	71,026,178.19			3.097	858	
Certificates of Deposit												
02589AGG1	CD020525	AMERICAN EXPR NATL BK		02/05/2025	250,000.00	255,072.50	250,000.00	4.250		4.250	1,557	02/05/2030
01664MAB2	CD122022	ALL IN FEDERAL CREDIT UN		12/20/2022	250,000.00	253,827.50	250,000.00	4.400		4.400	779	12/20/2027
02007G4M2	CD112924	ALLY BANK		11/29/2024	250,000.00	252,127.50	250,000.00	4.100		4.100	758	11/29/2027
052392CC9	CD112822	AUSTIN TELCO FED CR UN TEX		11/28/2022	250,000.00	253,722.50	250,000.00	5.050		5.050	391	11/27/2026
07181JAV6	CD112822A	BAXTER CR UN VERNON HILLS ILL		11/28/2022	250,000.00	253,652.50	250,000.00	5.000		5.000	394	11/30/2026
05612LDR0	CD022825A	BMW BANK OF NORTH AMERICA		02/28/2025	250,000.00	254,250.00	250,000.00	4.250		4.250	1,215	02/28/2029
05584CVN3	CD022725	BNY MELLON NA		02/27/2025	250,000.00	253,010.00	250,000.00	4.200		4.200	849	02/28/2028
061785FP1	CD101323A	BANK OF DEERFIELD		10/13/2023	250,000.00	253,167.50	250,000.00	5.000		5.000	346	10/13/2026
05765LCD7	CE071825	BALBOA THRIFT & LOAN		07/18/2025	249,000.00	249,908.85	249,000.00	3.800		3.800	1,115	11/20/2028
20825WDW7	CD071425	CONNEXUS XREDIT UNION		07/14/2025	249,000.00	251,131.44	249,000.00	4.000		4.056	986	07/14/2028
22537MAL1	CD103025	CREDIT HUMAN FCU		10/30/2025	249,000.00	248,372.52	249,000.00	3.650		3.650	1,459	10/30/2029
23204HQS0	CD020725	CUSTOMERS BANK		02/07/2025	250,000.00	254,102.50	250,000.00	4.150		4.150	1,559	02/07/2030
25844MCK2	CD102825B	DORT FINANCIAL CREDIT		10/28/2025	247,000.00	247,251.94	247,000.00	3.700		3.700	543	04/28/2027
27631PCV4	CD112624A	EASTERN COLORADO BANK		11/26/2024	250,000.00	252,510.00	250,000.00	4.000		4.000	1,486	11/26/2029
31925YBZ4	CD112724	FIRST BANK OF THE LAKE		11/27/2024	250,000.00	252,700.00	250,000.00	4.050		4.050	1,122	11/27/2028
31944MFB6	CD071625A	FIRST CAROLINA BANK		07/16/2025	249,000.00	249,854.07	249,000.00	3.800		3.800	989	07/17/2028
16863LAH8	CD071625B	CHIEF FINANCIAL FCU		07/16/2025	249,000.00	250,284.84	249,000.00	3.900		3.900	802	01/12/2028
32022WEF9	CD101725	FIRST FEDERAL BANK FL		10/17/2025	245,000.00	245,343.00	245,000.00	3.750		3.750	1,811	10/17/2030
34520LAX1	CD121522	FORBRIGHT BANK		12/15/2022	250,000.00	251,282.50	250,000.00	4.100		4.100	409	12/15/2026
356436AW5	CD013025	FREEDOM NORTHWEST CU		01/30/2025	250,000.00	254,232.50	250,000.00	4.150		4.150	1,551	01/30/2030
313812EQ8	CD103125	FEDERAL SAVINGS BANK		10/31/2025	249,000.00	247,162.38	249,000.00	3.550		3.550	1,825	10/31/2030
38150VR27	CD030425	GOLDMAN SACHS BANK USA		03/04/2025	250,000.00	255,747.50	250,000.00	4.300		4.300	1,584	03/04/2030
43942MAZ5	CD101725A	HOPE FEDERAL CREDIT UNION		10/17/2025	245,000.00	244,816.25	245,000.00	3.650		3.650	1,081	10/17/2028
32056GDT4	CD121622	FIRST INTERNET		12/16/2022	250,000.00	251,422.50	250,000.00	4.150		4.150	410	12/16/2026
45780PDH5	CD102825C	INST SAV NEWBURYPORT VIC		10/28/2025	249,000.00	248,833.17	249,000.00	3.650		3.650	1,091	10/27/2028
5380365S9	CD102525A	LIVE OAK BANKING COMPANY		10/28/2025	249,000.00	249,067.23	249,000.00	3.650		3.650	634	07/28/2027

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CITY
Portfolio Management
Portfolio Details - Investments
October 31, 2025

CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity	Maturity Date
Certificates of Deposit												
58404DYU9	CD102825	MEDALLION BANK UTAH		10/28/2025	249,000.00	247,117.56	249,000.00	3.550		3.550	1,822	10/28/2030
61690DB31	CD112724A	MORGAN STANLEY BANK		11/27/2024	250,000.00	252,510.00	250,000.00	4.000		4.000	1,487	11/27/2029
61776NGJ6	CD112724C	MORGAN STANLEY BANK		11/27/2024	250,000.00	252,510.00	250,000.00	4.000		4.000	1,487	11/27/2029
585899AN7	CD021125	MEMBERS TRUST OF SW FCU		02/11/2025	250,000.00	254,730.00	250,000.00	4.200		4.200	1,563	02/11/2030
623337AG7	CD101323	MT VERNON BANK & TRUST CO		10/13/2023	250,000.00	253,167.50	250,000.00	5.000		5.000	346	10/13/2026
67054NBT9	CD112629	NUMERICA CREDIT UNION		11/26/2024	250,000.00	254,030.00	250,000.00	4.150		4.150	1,486	11/26/2029
74160NMP2	CD071825A	PRIME ALLIANCE BANK		07/18/2025	249,000.00	249,854.07	249,000.00	3.800		3.800	990	07/18/2028
69417ADD8	CD021425	PACIFIC CREST SVGS BANK		02/14/2025	250,000.00	253,750.00	250,000.00	4.100		4.100	1,566	02/14/2030
71104AAV5	CD022825B	PEOPLES EXCHANGE BANK		02/28/2025	245,000.00	247,954.70	245,000.00	4.200		4.200	849	02/28/2028
85508VBG3	CD022825	STAR BANK NA		02/28/2025	250,000.00	252,902.50	250,000.00	4.200		4.200	849	02/28/2028
856283U61	SBI092921	STATE BANK OF INDIA		09/29/2021	250,000.00	244,240.00	250,000.00	1.150		1.150	332	09/29/2026
87164WC89	SB093021	SYNCHRONY BANK		09/30/2021	250,000.00	244,052.50	250,000.00	0.950		0.950	333	09/30/2026
90355GSL1	CD112724B	UBS BANK USA		11/27/2024	250,000.00	253,090.00	250,000.00	4.050		4.050	1,487	11/27/2029
91739JAV7	CD071625	UTAH FIRST CREDIT UNION		07/16/2025	249,000.00	250,648.38	249,000.00	3.900		3.900	1,353	07/16/2029
90352RCX1	CD123022	US ALLIANCE		12/30/2022	250,000.00	255,712.50	250,000.00	4.750		4.750	789	12/30/2027
92559TAR9	CD102225	VERIDIAN CREDIT UNION		10/27/2025	249,000.00	249,577.68	249,000.00	3.800		3.800	542	04/27/2027
92348DAJ8	CD102425	VERIDIAN CREDIT UNION		10/24/2025	249,000.00	248,957.67	249,000.00	3.650		3.650	905	04/24/2028
92512KAK9	CD101025	VERSABANK USA NA		10/10/2025	245,000.00	244,818.70	245,000.00	3.650		3.650	1,074	10/10/2028
Subtotal and Average			9,471,258.06		10,964,000.00	11,042,476.95	10,964,000.00			3.942	1,045	
Federal Agency Disc. -Amortizing												
76116FAC1	RFC052925	RFC PRINCIPAL STRIP		05/29/2025	3,650,000.00	3,076,183.50	3,034,129.23	3.736		4.293	1,626	04/15/2030
76116FAB3	RFC052925A	RFC PRINCIPAL STRIP		05/29/2025	3,650,000.00	3,108,887.50	3,068,153.76			4.273	1,536	01/15/2030
Subtotal and Average			6,090,919.43		7,300,000.00	6,185,071.00	6,102,282.99			4.283	1,581	
Treasury Note												
91282CLN9	US050725A	US TREASURY		05/07/2025	3,000,000.00	2,983,800.00	2,966,920.47	3.500		3.723	1,429	09/30/2029
91282CGZ8	UST050725	US TREASURY		05/07/2025	3,000,000.00	2,977,950.00	2,957,157.18	3.500		3.852	1,641	04/30/2030
91282CEM9	UST050725B	US TREASURY		05/07/2025	3,000,000.00	2,927,100.00	2,912,593.12	2.875		3.766	1,276	04/30/2029
91282CKR1	UST051724A	US TREASURY		05/17/2024	3,000,000.00	3,038,550.00	2,997,015.04	4.500		4.570	560	05/15/2027
91282CGT2	UST052325	US TREASURY		05/23/2025	3,000,000.00	3,003,030.00	2,982,667.19	3.625		3.688	881	03/31/2028
91282CHJ3	UST071725	US TREASURY		07/17/2025	3,000,000.00	3,007,140.00	2,969,093.03	3.750		3.995	1,702	06/30/2030
91282CHF1	UST071725A	US TREASURY		07/17/2025	3,000,000.00	3,007,830.00	2,970,789.34	3.750		3.985	1,672	05/31/2030
91282CES6	UST071825	US TREASURY		07/18/2025	6,000,000.00	5,824,200.00	5,778,448.24	2.750		3.870	1,307	05/31/2029
91282CGH8	UST073125	US TREASURY		07/31/2025	6,000,000.00	5,989,200.00	5,957,908.03	3.500		3.831	821	01/31/2028
91282CFC0	UST082625	US TREASURY		08/26/2025	6,000,000.00	5,788,800.00	5,783,102.89	2.625		3.670	1,368	07/31/2029

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CITY
Portfolio Management
Portfolio Details - Investments
October 31, 2025

CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity	Maturity Date
Treasury Note												
91282CCY5	UST092923	US TREASURY		09/29/2023	3,000,000.00	2,807,220.00	2,741,222.74	1.250		4.600	1,064	09/30/2028
91282CNM9	UST100225	US TREASURY		10/02/2025	5,000,000.00	5,035,900.00	5,040,275.81	3.875		3.248	987	07/15/2028
91282CDW8	UST100225A	US TREASURY		10/02/2025	3,000,000.00	2,830,410.00	2,833,068.98	1.750		3.583	1,187	01/31/2029
91282CFW6	UST121222	US TREASURY		12/12/2022	1,000,000.00	1,000,140.00	1,000,178.73	4.500		4.000	14	11/15/2025
91282R36	UST121222A	US TREASURY		12/12/2022	3,000,000.00	2,965,860.00	2,966,448.14	1.625		3.880	195	05/15/2026
Subtotal and Average			52,588,693.56		54,000,000.00	53,187,130.00	52,856,888.93			3.838	1,123	
Total and Average			293,638,705.92		295,319,740.69	293,260,076.37	293,005,090.80			3.870	483	

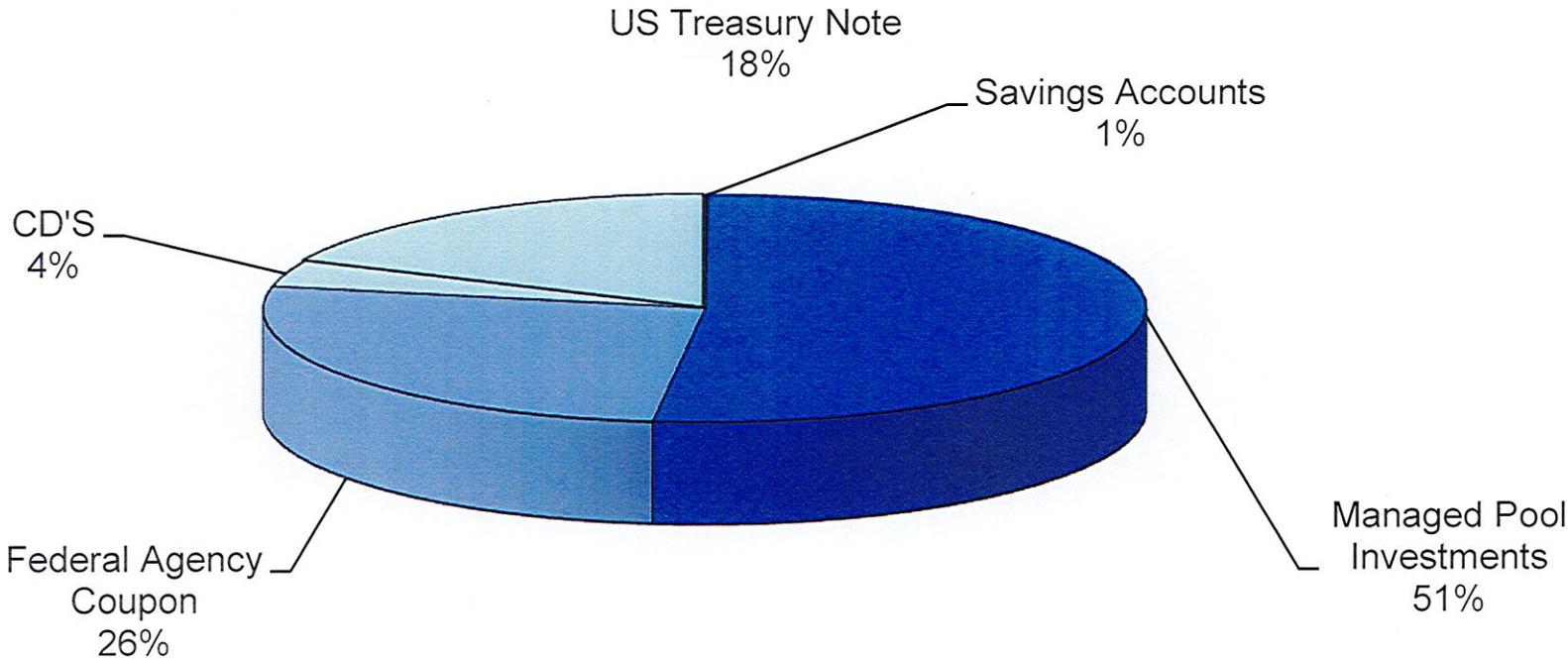
CITY
Portfolio Management
Portfolio Details - Cash
October 31, 2025

CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity
			Average Balance								0
			Total Cash and Investments		295,319,740.69	293,260,076.37	293,005,090.80			3.870	483

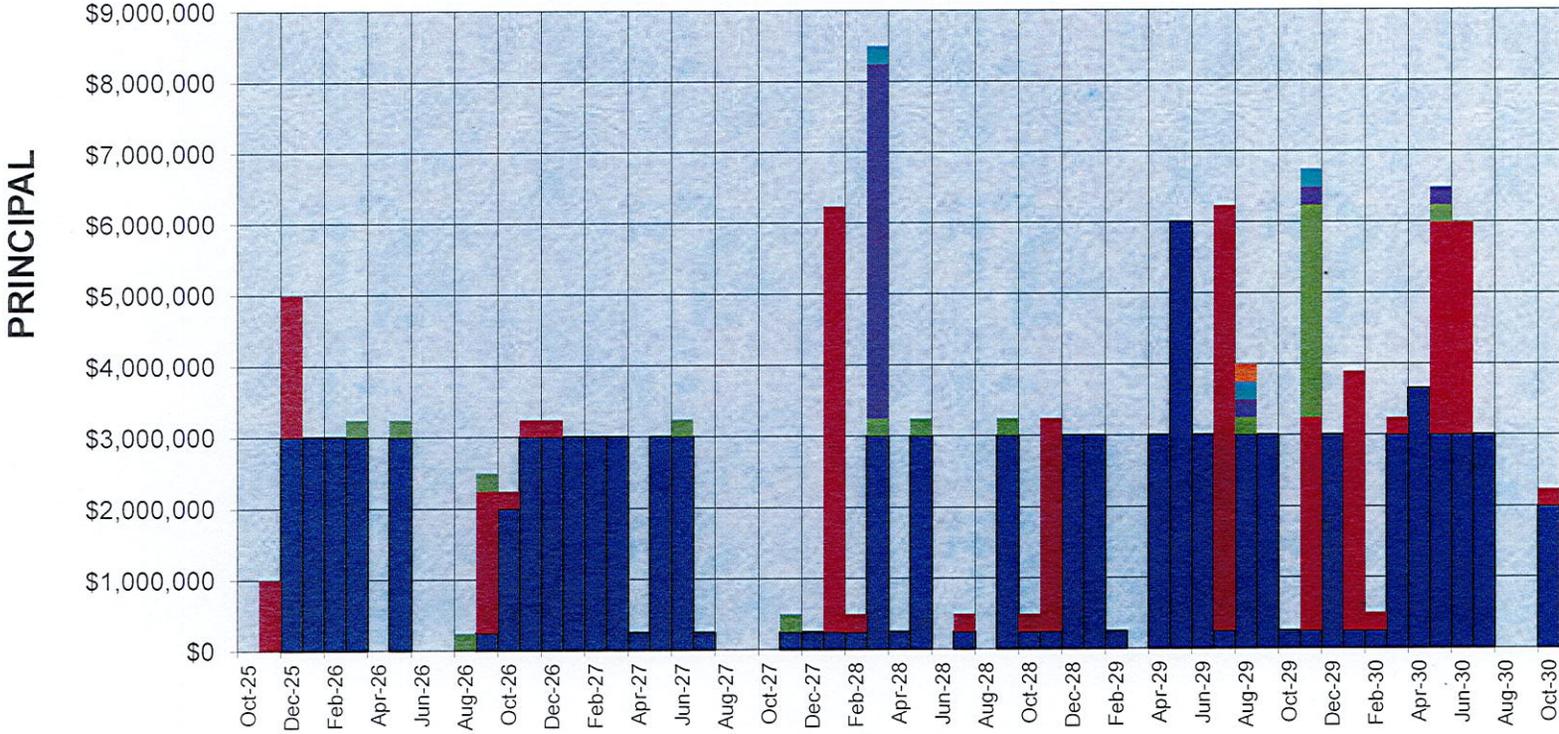
CITY
Portfolio Management
Interest Earnings Summary
October 31, 2025

	October 31 Month Ending	Fiscal Year To Date
CD/Coupon/Discount Investments:		
Interest Collected	136,123.95	1,102,148.24
Plus Accrued Interest at End of Period	973,566.76	973,566.76
Less Accrued Interest at Beginning of Period	(755,586.23)	(721,233.50)
Less Accrued Interest at Purchase During	(50,789.17)	(109,387.46)
Interest Earned during Period	303,315.31	1,245,094.04
Adjusted by Premiums and Discounts	55,818.87	201,554.13
Adjusted by Capital Gains or Losses	0.00	750.00
Earnings during Periods	359,134.18	1,447,398.17
Pass Through Securities:		
Interest Collected	0.00	0.00
Plus Accrued Interest at End of Period	0.00	0.00
Less Accrued Interest at Beginning of Period	(0.00)	(0.00)
Less Accrued Interest at Purchase During	(0.00)	(0.00)
Interest Earned during Period	0.00	0.00
Adjusted by Premiums and Discounts	0.00	0.00
Adjusted by Capital Gains or Losses	0.00	0.00
Earnings during Periods	0.00	0.00
Cash/Checking Accounts:		
Interest Collected	969,434.10	3,197,060.38
Plus Accrued Interest at End of Period	266,079.24	277,964.32
Less Accrued Interest at Beginning of Period	(674,880.70)	(661,036.53)
Interest Earned during Period	560,632.64	2,813,988.17
Total Interest Earned during Period	863,947.95	4,059,082.21
Total Adjustments from Premiums and Discounts	55,818.87	201,554.13
Total Capital Gains or Losses	0.00	750.00
Total Earnings during Period	919,766.82	4,261,386.34

City of Chino Investment Portfolio OCTOBER 2025



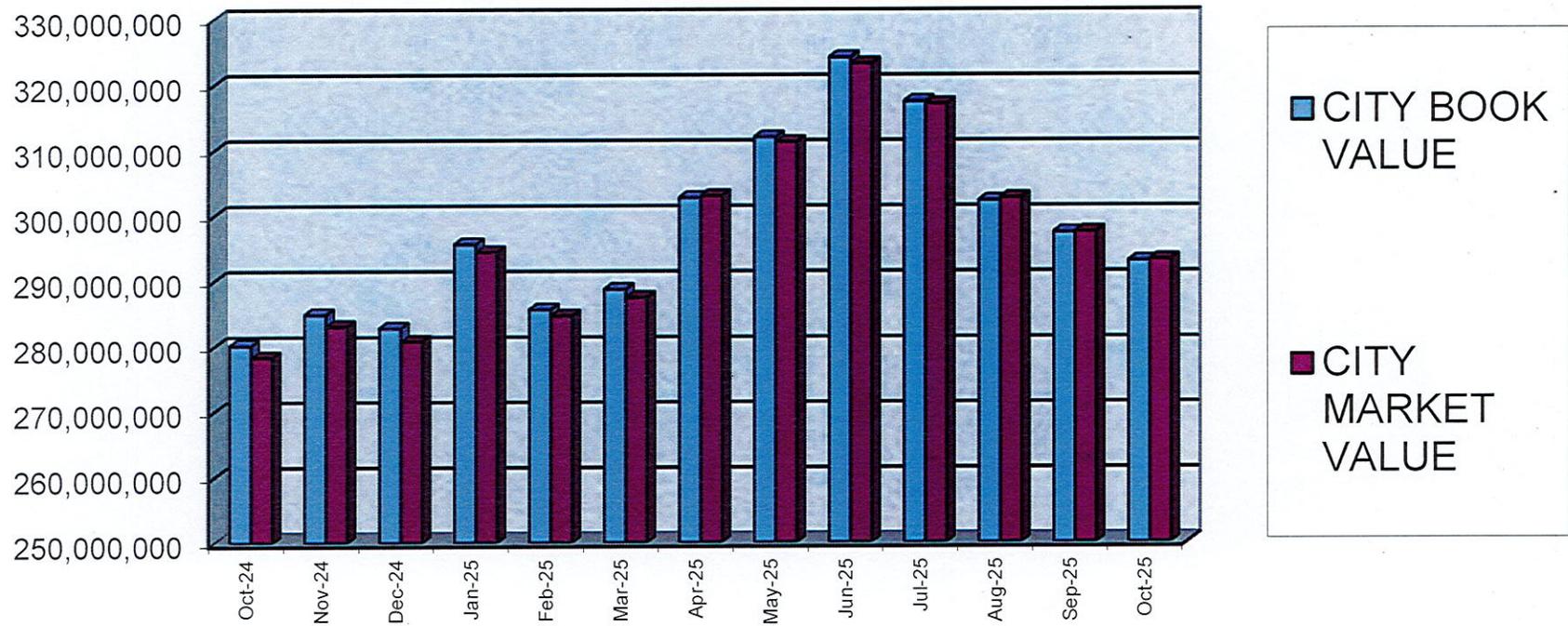
City of Chino Investment Portfolio
MATURITY SCHEDULE



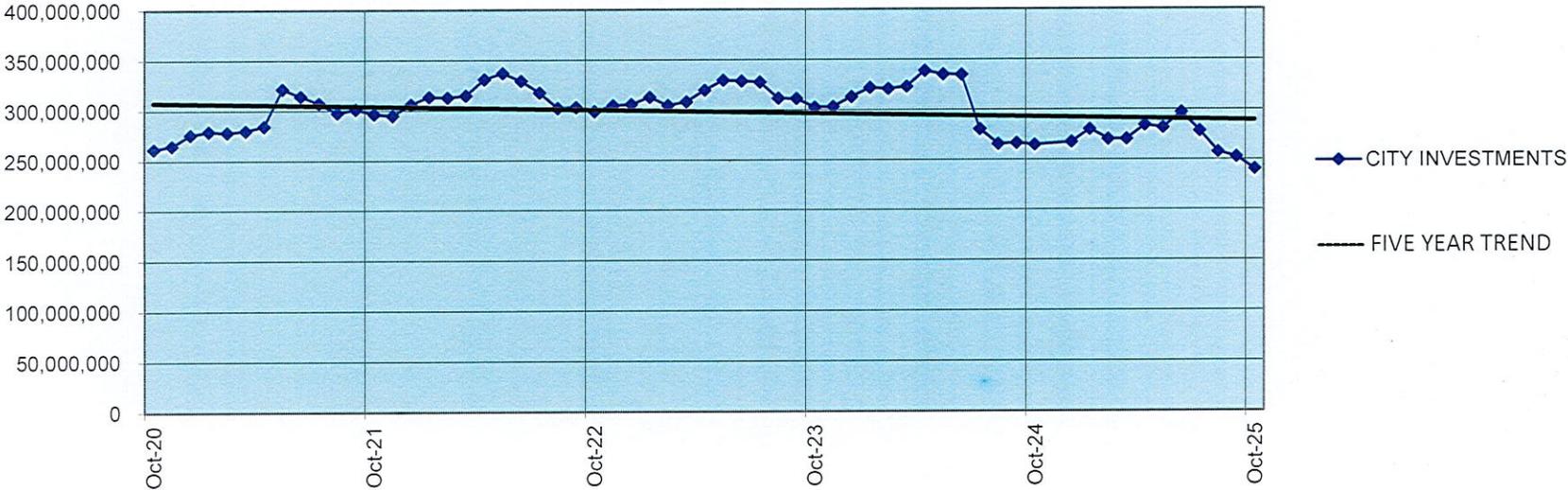
Note- Maturity Schedule does not include pension note

Colors in the stacks represent separate investments maturing in the same month.

City of Chino Investment Portfolio BOOK VS. MARKET VALUE



City of Chino Investment Portfolio FIVE YEAR HISTORY



**CITY INVESTMENTS
CASH WITH FISCAL AGENTS
10/31/25**

ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
2021A PFA (BNY MELLON BANK)					
	REVENUE FUND	25,205.18	25,205.18	100.00%	3.61% GOVRMNT MONEY
	CFD 2001-1 RSV	164,942.66	164,942.66	100.00%	3.61% GOVRMNT MONEY
	CFD 2003-1 RSV	438,101.77	438,101.77	100.00%	3.61% GOVRMNT MONEY
	CFD 2003-2 RSV	401,011.46	401,011.46	100.00%	3.61% GOVRMNT MONEY
	CFD 2003-3 A1 RSV	1,464,411.73	1,464,411.73	100.00%	3.61% GOVRMNT MONEY
	CFD 2003-4 RSV	360,866.76	360,866.76	100.00%	3.61% GOVRMNT MONEY
	CFD 2009-1 RSV	990,528.84	990,528.84	100.00%	3.61% GOVRMNT MONEY
	TOTAL	3,845,068.40	3,845,068.40	100.00%	3.61%
2001-1 COMMUNITY FACILITIES DISTRICT NO (2002 Bonds- BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	18.22	18.22	100.00%	3.62% GOVRMNT MONEY
	INTEREST FUND	0.08	0.08	100.00%	0.00% GOVRMNT MONEY
	PRINCIPAL	0.57	0.57	100.00%	3.51% GOVRMNT MONEY
	SURPLUS FUND	54.58	54.58	100.00%	3.61% GOVRMNT MONEY
	TOTAL	73.45	73.45	100.00%	3.61%
2003-1 COMMUNITY FACILITIES DISTRICT (BYN MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	43.99	43.99	100.00%	3.61% GOVRMNT MONEY
	INTEREST FUND	0.48	0.48	100.00%	4.17% GOVRMNT MONEY
	PRINCIPAL	1.14	1.14	100.00%	3.51% GOVRMNT MONEY
	SURPLUS FUND	132.39	132.39	100.00%	3.61% GOVRMNT MONEY
	TOTAL	178.00	178.00	100.00%	3.61%
2003-2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	160.77	160.77	100.00%	3.61% GOVRMNT MONEY
	INTEREST FUND	4.56	4.56	100.00%	3.51% GOVRMNT MONEY
	PRINCIPAL	37.14	37.14	100.00%	3.61% GOVRMNT MONEY
	SURPLUS FUND	1.29	1.29	100.00%	3.88% GOVRMNT MONEY
	TOTAL	203.76	203.76	100.00%	3.61%
2003- 3 IMPROV. AREA 1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	137.30	137.30	100.00%	3.61% GOVRMNT MONEY
	INTEREST FUND	0.64	0.64	100.00%	3.13% GOVRMNT MONEY
	PRINCIPAL	4.90	4.90	100.00%	3.67% GOVRMNT MONEY
	SURPLUS FUND	412.98	412.98	100.00%	3.61% GOVRMNT MONEY
	TOTAL	555.82	555.82	100.00%	3.61%
2003- 4 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	36.80	36.80	100.00%	3.61% GOVRMNT MONEY
	INTEREST FUND	0.12	0.12	100.00%	0.00% GOVRMNT MONEY
	PRINCIPAL	1.06	1.06	100.00%	3.77% GOVRMNT MONEY
	SURPLUS FUND	110.83	110.83	100.00%	3.61% GOVRMNT MONEY
	TOTAL	148.81	148.81	100.00%	3.61%
2009-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	74.77	74.77	100.00%	3.61% GOVRMNT MONEY
	INTEREST FUND	1.06	1.06	100.00%	3.77% GOVRMNT MONEY
	PRINCIPAL	1.79	1.79	100.00%	3.35% GOVRMNT MONEY
	SURPLUS FUND	225.08	225.08	100.00%	3.61% GOVRMNT MONEY
	TOTAL	302.70	302.70	100.00%	3.61%
2015 PFA (BNY MELLON BANK)					
	REVENUE FUND	25,686.93	25,686.93	100.00%	3.95% GOVRMNT MONEY
	PRINCIPAL ACCT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	25,686.93	25,686.93	100.00%	3.95%

**CITY INVESTMENTS
CASH WITH FISCAL AGENTS
PAGE 3**

ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
CHINO 19A 2005-1 A2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2019A)					
	SPECIAL TAX	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	INTEREST FUND	19.82	19.82	100.00%	3.63% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	29.35	29.35	100.00%	3.61% GOVRMNT MONEY
	SURPLUS FD	273.03	273.03	100.00%	3.46% GOVRMNT MONEY
	CNST FUND	2,225.69	2,225.69	100.00%	3.61% GOVRMNT MONEY
	TOTAL	2,547.89	2,547.89	100.00%	3.22%
CHINO 19A 2006-3 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2019A)					
	SPECIAL TAX	123.75	123.75	100.00%	3.61% GOVRMNT MONEY
	INTEREST FUND	53.96	53.96	100.00%	3.61% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	89.53	89.53	100.00%	3.61% GOVRMNT MONEY
	CNST FUND	769,668.13	769,668.13	100.00%	3.61% GOVRMNT MONEY
	TOTAL	769,935.37	769,935.37	100.00%	3.61%
2003- 3 IMPROV.AREA 6 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	SPECIAL TAX FUND	263.10	263.10	100.00%	3.96% GOVRMNT MONEY
	INTEREST	25.60	25.60	100.00%	3.95% GOVRMNT MONEY
	PRINCIPAL	211.72	211.72	100.00%	3.95% GOVRMNT MONEY
	RESERVE	844,140.13	844,140.13	100.00%	3.95% GOVRMNT MONEY
	FACILITIES	21.12	21.12	100.00%	3.98% GOVRMNT MONEY
	TOTAL	844,661.67	844,661.67	100.00%	3.95%
2003- 3 IMPROV.AREA 7 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	20 BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	COST OF ISSUANCE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	RESERVE	2,372,541.63	2,372,541.63	100.00%	3.61% GOVRMNT MONEY
	FACILITIES	0.11	0.11	100.00%	0.00% GOVRMNT MONEY
	SPECIAL TAX	645.76	645.76	100.00%	3.61% GOVRMNT MONEY
	INTEREST	120.72	120.72	100.00%	3.61% GOVRMNT MONEY
	PRINCIPAL	5.56	5.56	100.00%	3.60% GOVRMNT MONEY
	TOTAL	2,373,313.78	2,373,313.78	100.00%	3.61%
2003- 3 IMPROV.AREA 8 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	COST OF ISSUANCE	23.21	23.21	100.00%	3.62% GOVRMNT MONEY
	BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	RESERVE	1,244,198.85	1,244,198.85	100.00%	3.61% GOVRMNT MONEY
	FACILITIES	4.18	4.18	100.00%	3.59% GOVRMNT MONEY
	SPECIAL TAX	344.37	344.37	100.00%	3.61% GOVRMNT MONEY
	INTEREST	23.29	23.29	100.00%	3.61% GOVRMNT MONEY
	PRINCIPAL	16.71	16.71	100.00%	3.59% GOVRMNT MONEY
	TOTAL	1,244,610.61	1,244,610.61	100.00%	3.61%
2003- 3 IMPROV.AREA 9 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	COST OF ISSUE	13.87	13.87	100.00%	3.60% GOVRMNT MONEY
	RESERVE	2,209,011.47	2,209,011.47	100.00%	3.61% GOVRMNT MONEY
	FACILITIES	18,354.52	18,354.52	100.00%	3.61% GOVRMNT MONEY
	SPECIAL TAX	513.99	513.99	100.00%	3.61% GOVRMNT MONEY
	INTEREST	561.50	561.50	100.00%	3.61% GOVRMNT MONEY
	PRINCIPAL	290.59	290.59	100.00%	3.61% GOVRMNT MONEY
	TOTAL	2,228,745.94	2,228,745.94	100.00%	3.61%

**CITY INVESTMENTS
CASH WITH FISCAL AGENTS
PAGE 5**

ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
	2019-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)				
	RESERVE FD	593,616.74	593,616.74	100.00%	3.61% GOVRMNT MONEY
	FACILITIES	0.28	0.28	100.00%	3.57% GOVRMNT MONEY
	SPECIAL TAX	164.07	164.07	100.00%	3.61% GOVRMNT MONEY
	INTEREST	11.15	11.15	100.00%	3.59% GOVRMNT MONEY
	PRINCIPAL	7.98	7.98	100.00%	3.63% GOVRMNT MONEY
	TOTAL	593,800.22	593,800.22	100.00%	3.61%
	2021-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)				
	BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	COI	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	RESERVE FD	483,837.85	483,837.85	100.00%	3.95% GOVRMNT MONEY
	FACILITIES	9,037.77	9,037.77	100.00%	3.95% GOVRMNT MONEY
	SPECIAL TAX	131.01	131.01	100.00%	3.95% GOVRMNT MONEY
	INTEREST	5.32	5.32	100.00%	4.12% GOVRMNT MONEY
	PRINCIPAL	1.38	1.38	100.00%	4.35% GOVRMNT MONEY
	TOTAL	493,013.33	493,013.33	100.00%	3.95%
	2022-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)				
	BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	COST OF ISSUE	93,989.16	93,989.16	100.00%	3.84% GOVRMNT MONEY
	RESERVE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	FACILITIES	10,910,146.75	10,910,146.75	100.00%	3.84% GOVRMNT MONEY
	SPECIAL TAX	816,479.42	816,479.42	100.00%	3.84% GOVRMNT MONEY
	INTEREST	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PRINCIPAL	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	REDEMPTION	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	ADMIN EXPENSE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	SURPLUS TAX	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	REBATE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	11,820,615.33	11,820,615.33	100.00%	3.84%
	PFA 2025A COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)				
	BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PURCHASE FUND	25,740,000.00	25,740,000.00	100.00%	0.00% GOVRMNT MONEY
	RESERVE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	INTEREST	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PRINCIPAL	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	REDEMPTION	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	ADMIN EXPENSE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	SURPLUS TAX	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	REBATE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	2003-3 1A2 RESERVE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	2005-1 A1 RESERVE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	2005-2 RESERVE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	2006-2 RESERVE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	25,740,000.00	25,740,000.00	100.00%	0.00%
	2003 REFUNDING STORM DRAIN COP (BNY MELLON BANK)				
	DEBT CLEARING ACCT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	0.00	0.00	0.00%	0.00%
	TOTAL WITH FISCAL AGENTS	62,448,361.55	62,448,361.55	100.00%	0.99%

SOURCE OF MARKET VALUE: FISCAL AGENT STATEMENTS AND CAL TRUST



**SUCCESSOR AGENCY
Portfolio Management
Portfolio Summary
October 31, 2025**

Investments	Par Value	Market Value	Book Value	% of Portfolio	Term	Days to Maturity	YTM 360 Equiv.	YTM 365 Equiv.
Managed Pool Investments-LAIF	16,905.39	17,096.14	16,905.39	0.77	1	1	4.093	4.150
Managed Pool Investments-CalTrust	2,183,354.59	2,188,698.03	2,183,354.59	99.23	1	1	4.064	4.120
Investments	2,200,259.98	2,205,794.17	2,200,259.98	100.00%	1	1	4.064	4.120

Total Earnings	October 31 Month Ending	Fiscal Year To Date
Current Year	7,662.67	48,321.41
Average Daily Balance	2,185,242.14	3,386,903.48
Effective Rate of Return	4.13%	4.23%

Notes:

1. The Investment Portfolio, as currently structured, provides sufficient liquidity to meet cash flow needs for the Successor Agency's expenditure requirements for a minimum of the next six months from the date of the Investment Report.
2. I certify that the Investment Report presented herewith accurately reflects the Successor Agency's pooled investments as of the date of this Report.
3. I further certify that the investments reported in this Investment Report are in conformity with the Investment Policy as approved and adopted by the Successor Agency on February 18, 2025.


 _____ 12/5/25
 KIM SAO, CITY TREASURER

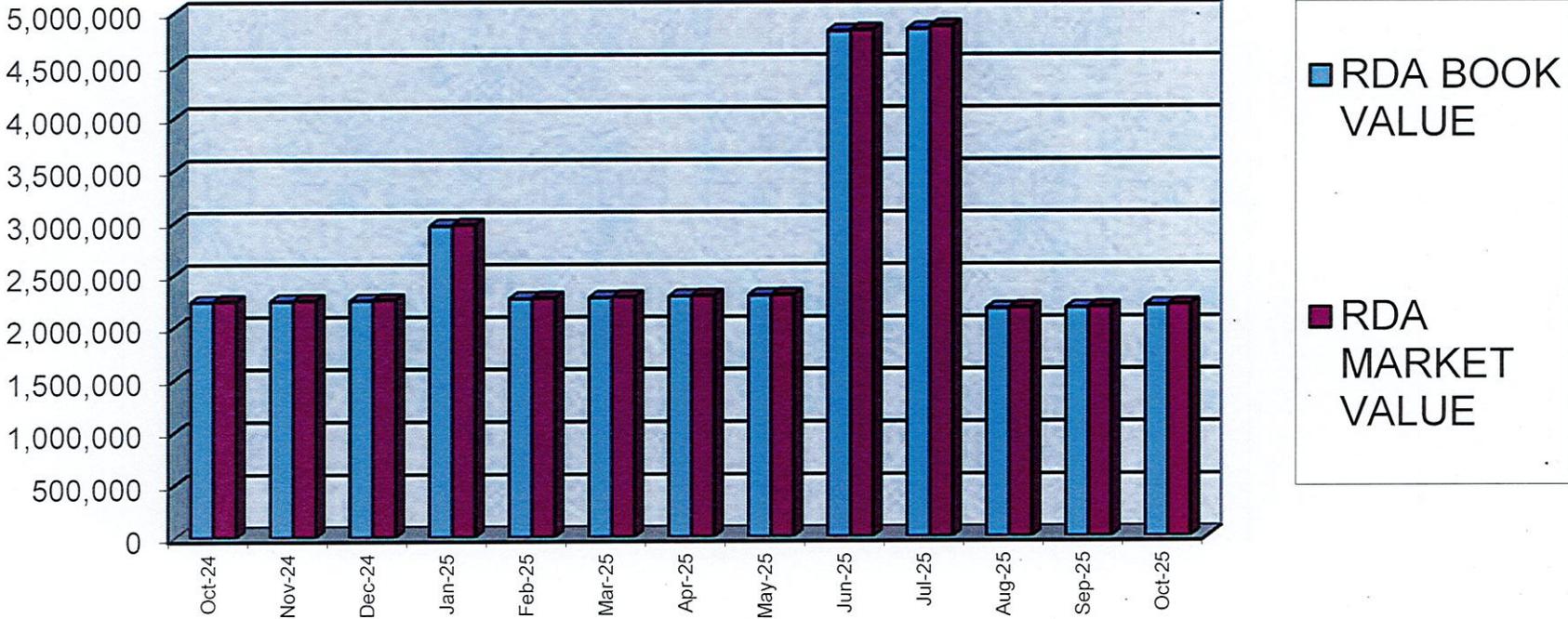
**SUCCESSOR AGENCY
Portfolio Management
Portfolio Details - Investments
October 31, 2025**

CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity	Maturity Date
Managed Pool Investments-LAIF												
LAIF RPTTF	LAIF RPTTF	LOCAL AGENCY INVESTMENT FUND			16,905.39	17,096.14	16,905.39	4.150		4.150	1	
		Subtotal and Average	9,270.70		16,905.39	17,096.14	16,905.39			4.150	1	
Managed Pool Investments-CalTrust												
CALTRST MED	CALTRST MED	CAL TRUST-INVESTMENT TRUST OF		04/01/2006	0.00	0.00	0.00	3.940		3.940	1	
CALTRST SHORT	CALTST SHORT	CAL TRUST-INVESTMENT TRUST OF		08/20/2018	2,183,354.59	2,188,698.03	2,183,354.59	4.120		4.120	1	
		Subtotal and Average	2,175,971.44		2,183,354.59	2,188,698.03	2,183,354.59			4.120	1	
		Total and Average	2,185,242.14		2,200,259.98	2,205,794.17	2,200,259.98			4.120	1	

**SUCCESSOR AGENCY
Portfolio Management
Interest Earnings Summary
October 31, 2025**

	October 31 Month Ending	Fiscal Year To Date
CD/Coupon/Discount Investments:		
Interest Collected	0.00	0.00
Plus Accrued Interest at End of Period	0.00	0.00
Less Accrued Interest at Beginning of Period	(0.00)	(0.00)
Less Accrued Interest at Purchase During	(0.00)	(0.00)
Interest Earned during Period	0.00	0.00
Adjusted by Premiums and Discounts	0.00	0.00
Adjusted by Capital Gains or Losses	0.00	0.00
Earnings during Periods	0.00	0.00
Pass Through Securities:		
Interest Collected	0.00	0.00
Plus Accrued Interest at End of Period	0.00	0.00
Less Accrued Interest at Beginning of Period	(0.00)	(0.00)
Less Accrued Interest at Purchase During	(0.00)	(0.00)
Interest Earned during Period	0.00	0.00
Adjusted by Premiums and Discounts	0.00	0.00
Adjusted by Capital Gains or Losses	0.00	0.00
Earnings during Periods	0.00	0.00
Cash/Checking Accounts:		
Interest Collected	24,534.64	56,966.43
Plus Accrued Interest at End of Period	41.01	41.01
Less Accrued Interest at Beginning of Period	(16,912.98)	(8,686.03)
Interest Earned during Period	7,662.67	48,321.41
Total Interest Earned during Period	7,662.67	48,321.41
Total Adjustments from Premiums and Discounts	0.00	0.00
Total Capital Gains or Losses	0.00	0.00
Total Earnings during Period	7,662.67	48,321.41

Chino RDA/Successor Agency Investment Portfolio BOOK VS. MARKET VALUE



Chino RDA/Successor Agency Investment Portfolio THREE YEAR HISTORY

