



Those persons wishing to speak on any item included on the agenda, or on any matter within the subject matter jurisdiction of the Investment Advisory Committee, are invited fill out and submit to the City Clerk or Deputy City Clerk a "Request to Speak" form (name and address optional) which is available at the entrance to the City Council Chambers. Additionally, members of the public may submit electronic inquiries or comments by submitting emails to CityClerk@cityofchino.org.

If you require a reasonable accommodation to participate in this meeting per your rights under the Americans with Disabilities Act or for any other reason, please contact the City Clerk's Office (909) 334-3306, at least 48 hours prior to the advertised starting time of the meeting.

Any documents produced by the City and distributed to the Investment Advisory Committee regarding any item on this agenda will be made available in the City Clerk's Office during normal business hours at City Hall located at 13220 Central Avenue, Chino. In addition, such documents will be posted on the City's website at www.cityofchino.org.

CHINO INVESTMENT ADVISORY COMMITTEE

CITY HALL COUNCIL CHAMBERS
13220 CENTRAL AVENUE
CHINO, CA 91710

WEDNESDAY, DECEMBER 3, 2025 AT 3:00 PM

REGULAR MEETING

AGENDA

ROLL CALL

Committee Members: Mayor Eunice M. Ulloa, Council Member Christopher Flores, and Kim Sao, Director of Finance/City Treasurer

PUBLIC COMMENTS

This is the time and place for the general public to address the Committee about subjects that do not appear elsewhere on the agenda. Due to Brown Act requirements, action will not be taken on any issues not on the Agenda.

CONSENT CALENDAR

1. Minutes. Approve Minutes for the Investment Advisory Committee Regular Meeting on September 18, 2025 (All Members Present).

DISCUSSION

2. Monthly Investment Reports. Review and discuss the City of Chino July thru September 2025 Monthly Investment Reports.

Staff Report By: Kim Sao, Director of Finance/City Treasurer

3. Investment Policy. Review and discuss the current Investment Policy considering regulatory changes noted in the Local Agency Investment Guidelines in preparation for the annual adoption by the City Council in February 2026.

Staff Report By: Kim Sao, Director of Finance/City Treasurer and Chris Bateman, Vice

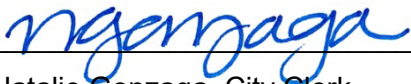
President, Investment Advisor, Time Value Investments, Inc.

COMMITTEE MEMBER AND STAFF COMMENTS

ADJOURN

The next Regular Meeting of the Investment Advisory Committee will be held as needed in these Council Chambers and posted with at least 72 hours notice per the requirements of the Ralph M. Brown Act.

I, Natalie Gonzaga, City Clerk of the City of Chino, hereby declare that on Wednesday, November 26, 2025 this agenda was posted on the south window of Chino City Hall and this agenda together with all of the agenda reports and related documents were posted on the City's website at www.cityofchino.org by myself or under my direction.



Natalie Gonzaga, City Clerk.

**MEMORANDUM
CITY OF CHINO
ADMINISTRATION DEPARTMENT**

INVESTMENT ADVISORY COMMITTEE MEETING DATE: DECEMBER 3, 2025

TO: COMMITTEE MEMBERS

FROM: NATALIE GONZAGA, CITY CLERK

SUBJECT

Minutes.

**INVESTMENT ADVISORY COMMITTEE
REGULAR MEETING – CITY HALL COUNCIL CHAMBERS
13220 CENTRAL AVENUE
CHINO, CA 91710**

**THURSDAY, SEPTEMBER 18, 2025
11:00 A.M.**

MINUTES

CALL TO ORDER

The September 18, 2025, Regular Meeting of the Investment Advisory Committee was called to order at 11:02 a.m. by Chair Kim Sao in the Council Chambers.

ROLL CALL

PRESENT: Director of Finance/City Treasurer Kim Sao (Chair), Mayor Eunice M. Ulloa, and Council Member Christopher Flores.

ABSENT: NONE.

PUBLIC COMMENTS

There were no requests to speak.

CONSENT CALENDAR

1. Minutes. Approve Minutes for the Investment Advisory Committee Regular Meeting on June 26, 2025 (All Members Present).

Motion by Mayor Ulloa, seconded by Council Member Flores, to approve Consent Calendar Item 1 – Minutes of June 26, 2025 as presented. The motion carried by the following vote:

AYES: ULLOA AND FLORES

NOES: NONE.

ABSENT: NONE.

DISCUSSION

2. Monthly Investment Report. Review and discuss the City of Chino May and June 2025 Monthly Investment Reports.

Kim Sao, Chair, provided a presentation on the May and June 2025 investment reports.

Mayor Ulloa inquired about the Community Facilities District (CFD) fund accounts, and Ms. Sao explained those funds are in a trusted escrow account with BNY. She confirmed staff will continue to monitor interest growth and is in close communication with BNY regarding the existing accounts the City has with them.

Mayor Ulloa inquired if the interest can be used to help offset prices for the benefit of City projects or the homeowner rather than the developer. Staff confirmed this information would be clarified and reported back to the Committee at a future meeting.

Mayor Ulloa inquired about the Redevelopment Agency (RDA) funds. Ms. Sao provided more information and will look into the status.

The Committee received and filed the City of Chino May and June 2025 Monthly Investment Reports.

3. CalTRUST Short-Term Funds. Review and discuss the closure of CalTRUST Short-Term Funds.

Kim Sao, Chair, provided a presentation on the item, and introduced Kyle Tanaka, Program Administrator, California Asset Management Program (CAMP). Mr. Tanaka provided a presentation regarding the transfer of CalTRUST Short-Term Funds to CAMP to earn higher interest.

Mayor Ulloa inquired about the banks the City utilizes and services fees. Ms. Sao noted the department is exploring the different bank options and Mayor Ulloa requested follow up information on the findings.

Mayor Ulloa requested a portfolio management summary monthly report to breakout managed pool investment accounts in future reports.

ADJOURN

The meeting adjourned at 12:08 p.m. The next Regular Meeting of the Investment Advisory Committee will be held quarterly in these Council Chambers with at least 72 hours' notice per the requirements of the Ralph M. Brown Act.

APPROVED AND ADOPTED ON THIS 3RD DAY OF DECEMBER 2025.

KIM SAO, CITY TREASURER

ATTEST:

NATALIE GONZAGA, CITY CLERK

(These minutes are not official until signed)

**MEMORANDUM
CITY OF CHINO
FINANCE DEPARTMENT**

INVESTMENT ADVISORY COMMITTEE MEETING DATE: DECEMBER 3, 2025

TO: COMMITTEE MEMBERS

FROM: KIM SAO, DIRECTOR OF FINANCE

SUBJECT

Monthly Investment Reports.

RECOMMENDATION

Review and discuss the City of Chino July through September 2025 Monthly Investment Reports.

Attachment: July – September 2025 Investment Reports



FINANCE DEPARTMENT

MEMORANDUM

DATE: September 22, 2025

TO: City Council

FROM: Kim Sao, Director of Finance 

SUBJECT: Monthly Investment Report – **JULY 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 July 31, 2025, the City's portfolio totaled \$320 million, consisting of \$185.7 million in liquid balances and \$133.8 million in investments with maturity dates ranging from one month to five years. During the month, three securities totaling \$9 million were called, two matured for \$6.06 million, and twelve new securities were purchased totaling \$25.49 million – primarily representing reinvested proceeds. The weighted average yield to maturity for the City portfolio is 3.96% (3.54% for investments with maturity dates), generating approximately \$1,864,848.63 in interest income for the month of July. The Successor Agency portfolio has a weighted average yield of 4.24%.

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 – CDs Below FDIC Limit:** 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 – Reallocate Idle Funds:** Staff continue to shift excess liquid balances into longer-term instruments to lock in favorable rates and improve portfolio stability.
3. **Yield Optimization – Callable vs. Non-Callable Bonds:** The portfolio has incorporated more non-callable bonds to reduce reinvestment risk, while selectively using callable instruments for yield enhancement.
4. **Yield Enhancement:** The CAMP Pool currently offers the highest yield among liquid options. Cash is initially deposited into CAMP to maximize short-term returns until it is reallocated into longer-term investments with defined maturity dates.

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
July 31, 2025

Investments	Par Value	Market Value	Book Value	% of Portfolio	Term	Days to Maturity	YTM 360 Equiv.	YTM 365 Equiv.
Savings Accounts	50,305.22	50,305.22	50,305.22	0.02	1	1	0.413	0.419
Managed Pool Investments	86,206,762.39	86,679,714.32	86,206,762.39	27.16	1	1	4.267	4.326
Managed Pool Investments-CalTrust	99,483,040.68	99,477,884.58	99,483,040.68	31.34	1	1	4.234	4.293
Federal Agency Issues - Coupon	77,000,000.00	76,122,090.00	77,020,240.65	24.27	1,654	845	3.012	3.054
Certificates of Deposit	9,489,000.00	9,513,535.38	9,489,000.00	2.99	1,402	964	4.155	4.212
Federal Agency Disc. -Amortizing	7,300,000.00	6,047,977.00	6,032,586.51	1.90	1,737	1,673	4.224	4.283
Treasury Note	40,000,000.00	39,151,570.00	39,128,327.50	12.33	1,398	1,191	3.902	3.957
	319,529,108.29	317,043,076.50	317,410,262.95	100.00%	649	413	3.902	3.957
Investments								

Total Earnings	July 31 Month Ending	Fiscal Year To Date
Current Year	1,036,901.49	1,036,901.49
Average Daily Balance	316,945,444.54	316,945,444.54
Effective Rate of Return	3.85%	3.85%

Notes:

1. 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.
2. The market value of investments for L.A. County Treasurer Fund utilizes the published market value at the beginning of this reporting month. Nothing has occurred during the month that would cause this market value to be materially different.
3. I certify that, with the exception of the market value for L.A. County Treasurer Fund, 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

9/5/25

Reporting period 07/01/2025-07/31/2025

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Portfolio Management
Portfolio Details - Investments
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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	24,610.37	24,610.37	24,610.37			0.000	1	
BMO MMP	BMO MMP	BMO			25,694.85	25,694.85	25,694.85	0.820		0.820	1	
Subtotal and Average			3,059,137.97		50,305.22	50,305.22	50,305.22			0.419	1	
Managed Pool Investments												
CAMP	CAMP	PFM CA ASSET MGMT PROGRAM		07/01/2025	38,612,156.66	38,612,156.66	38,612,156.66	4.410	AAA	4.410	1	
LACTP	LACTP	L.A. COUNTY TREASURER FUND		07/01/2025	0.00	0.00	0.00	3.560		3.560	1	
LAIF	LAIF	LOCAL AGENCY INVESTMENT FUND			47,594,605.73	48,067,557.66	47,594,605.73	4.258		4.258	1	
Subtotal and Average			90,863,316.70		86,206,762.39	86,679,714.32	86,206,762.39			4.326	1	
Managed Pool Investments-CalTrust												
CALTRST LQDTY	CALTST LQDTY	CAL TRUST-INVESTMENT TRUST		09/18/2019	54,449,768.61	54,449,768.61	54,449,768.61	4.370		4.370	1	
CALTRST SHORT	CALTST SHORT	CAL TRUST-INVESTMENT TRUST		04/01/2006	45,033,272.07	45,028,115.97	45,033,272.07	4.200		4.200	1	
Subtotal and Average			99,133,460.12		99,483,040.68	99,477,884.58	99,483,040.68			4.293	1	
Federal Agency Issues - Coupon												
3133ENKD1	FFCB011322	FEDERAL FARM CREDIT BUREAU		01/13/2022	3,000,000.00	2,959,950.00	3,000,000.00	1.400		1.400	165	01/13/2026
3133ENST8	FFCB030322	FEDERAL FARM CREDIT BUREAU		03/30/2022	3,000,000.00	2,969,910.00	3,000,000.00	2.770		2.770	241	03/30/2026
3133ETHN0	FFCB052325	FEDERAL FARM CREDIT BUREAU		05/23/2025	3,000,000.00	3,000,600.00	2,997,821.19	3.875		3.903	1,025	05/22/2028
3133ETPF8	FFCB070825	FEDERAL FARM CREDIT BUREAU		07/08/2025	3,000,000.00	2,980,260.00	2,981,548.82	3.750		3.888	1,802	07/08/2030
3133EPTW5	FFCB082523	FEDERAL FARM CREDIT BUREAU		08/25/2023	3,000,000.00	2,999,190.00	2,999,200.00	5.100		5.130	389	08/25/2026
3133ENFR6	FFCB120121	FEDERAL FARM CREDIT BUREAU		12/01/2021	2,000,000.00	1,979,820.00	2,000,000.00	1.340		1.340	122	12/01/2025
3133ENYA2	FFCB060122	FEDERAL FARM CREDIT BANK		06/01/2022	3,000,000.00	2,961,390.00	3,000,000.00	3.450		3.450	669	06/01/2027
3130AAGU1	FHLB012522A	FEDERAL HOME LOAN BANK		01/25/2022	3,000,000.00	2,886,900.00	3,000,000.00	1.500		1.500	542	01/25/2027
3130AQNW9	FHLB020822	FEDERAL HOME LOAN BANK		02/08/2022	3,000,000.00	2,900,190.00	3,000,000.00	1.800		1.800	556	02/08/2027
3130AQQU0	FHLB022522	FEDERAL HOME LOAN BANK		02/25/2022	3,000,000.00	2,994,390.00	3,000,000.00	1.550		1.550	24	08/25/2025
3130B5A73	FHLB022625	FEDERAL HOME LOAN BANK		02/26/2025	3,000,000.00	2,992,470.00	3,000,000.00	4.750		4.750	1,670	02/26/2030
3130B5HB7	FHLB030725	FEDERAL HOME LOAN BANK		03/07/2025	3,000,000.00	2,981,340.00	3,000,000.00	4.220		4.220	1,679	03/07/2030
3130ARDV0	FHLB04082022	FEDERAL HOME LOAN BANK		04/08/2022	3,000,000.00	2,945,550.00	3,000,000.00	3.000		3.000	601	03/25/2027
3130AMBC5	FHLB050201	FEDERAL HOME LOAN BANK		05/20/2021	3,000,000.00	2,943,150.00	3,000,000.00	1.000		1.000	203	02/20/2026
3130B1MN4	FHLB060524	FEDERAL HOME LOAN BANK		06/05/2024	3,000,000.00	3,006,840.00	3,000,000.00	5.250		5.250	1,222	12/05/2028
3130B1RB5	FHLB062624	FEDERAL HOME LOAN BANK		06/26/2024	3,000,000.00	3,012,930.00	3,000,000.00	5.000		5.000	1,425	06/26/2029
3130AMRQ7	FHLB063021A	FEDERAL HOME LOAN BANK		06/30/2021	3,000,000.00	2,956,770.00	3,000,000.00	0.875		0.875	151	12/30/2025
3130AWGS3	FHLB070225	FEDERAL HOME LOAN BANK		07/02/2025	3,000,000.00	3,022,800.00	3,041,670.64	4.125		3.810	1,778	06/14/2030
3130APAZ8	FHLB093021	FEDERAL HOME LOAN BANK		09/30/2021	2,000,000.00	1,928,720.00	2,000,000.00	1.030		1.030	425	09/30/2026
3130APB87	FHLB101321	FEDERAL HOME LOAN BANK		10/13/2021	2,000,000.00	1,928,300.00	2,000,000.00	1.100		1.100	438	10/13/2026

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CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity	Maturity Date
Federal Agency Issues - Coupon												
3130APL37	FHLB111621	FEDERAL HOME LOAN BANK		11/16/2021	3,000,000.00	2,896,110.00	3,000,000.00	1.400		1.400	472	11/16/2026
3130B3MU4	FHLB112124	FEDERAL HOME LOAN BANK		11/21/2024	3,000,000.00	2,991,570.00	3,000,000.00	4.800		4.799	1,566	11/14/2029
3130B4BY6	FHLB122424	FEDERAL HOME LOAN BANK		12/24/2024	3,000,000.00	2,993,760.00	3,000,000.00	4.625		4.625	1,606	12/24/2029
3130AQ5Y5	FHLB123021A	FEDERAL HOME LOAN BANK		12/30/2021	2,000,000.00	1,989,740.00	2,000,000.00	1.300		1.300	60	09/30/2025
3130AQBE2	FHLB123021B	FEDERAL HOME LOAN BANK		12/30/2021	3,000,000.00	2,897,910.00	3,000,000.00	1.650		1.650	516	12/30/2026
3134HA5Z2	FHLMC020725	FREDDIE MAC		02/07/2025	3,000,000.00	2,996,250.00	3,000,000.00	4.450		4.799	1,194	11/07/2028
3136GABX6	FM022725	FNMA		02/27/2025	3,000,000.00	3,005,280.00	3,000,000.00	4.625		4.625	1,487	08/27/2029
Subtotal and Average			77,700,644.81		77,000,000.00	76,122,090.00	77,020,240.65			3.054	845	
Certificates of Deposit												
02519ABY2	CD101823B	AMERICAN COML BK & TR		10/18/2023	250,000.00	250,537.50	250,000.00	5.350		5.350	77	10/17/2025
02589AGG1	CD020525	AMERICAN EXPR NATL BK		02/05/2025	250,000.00	252,835.00	250,000.00	4.250		4.250	1,649	02/05/2030
01664MAB2	CD122022	ALL IN FEDERAL CREDIT UN		12/20/2022	250,000.00	252,617.50	250,000.00	4.400		4.400	871	12/20/2027
02007G4M2	CD112924	ALLY BANK		11/29/2024	250,000.00	250,800.00	250,000.00	4.100		4.100	850	11/29/2027
052392CC9	CD112822	AUSTIN TELCO FED CR UN TEX		11/28/2022	250,000.00	253,060.00	250,000.00	5.050		5.050	483	11/27/2026
07181JAV6	CD112822A	BAXTER CR UN VERNON HILLS ILL		11/28/2022	250,000.00	252,955.00	250,000.00	5.000		5.000	486	11/30/2026
05610LCD4	CD101123	BMO BANK NA		10/11/2023	250,000.00	250,507.50	250,000.00	5.350		5.350	74	10/14/2025
05612LDR0	CD022825A	BMW BANK OF NORTH AMERICA		02/28/2025	250,000.00	252,320.00	250,000.00	4.250		4.250	1,307	02/28/2029
05584CVN3	CD022725	BNY MELLON NA		02/27/2025	250,000.00	251,637.50	250,000.00	4.200		4.200	941	02/28/2028
061785FP1	CD101323A	BANK OF DEERFIELD		10/13/2023	250,000.00	252,542.50	250,000.00	5.000		5.000	438	10/13/2026
05765LCD7	CE071825	BALBOA THRIFT & LOAN		07/18/2025	249,000.00	247,752.51	249,000.00	3.800		3.800	1,207	11/20/2028
20825WDW7	CD071425	CONNEXUS XREDIT UNION		07/14/2025	249,000.00	249,276.39	249,000.00	4.000		4.056	1,078	07/14/2028
23204HQS0	CD020725	CUSTOMERS BANK		02/07/2025	250,000.00	251,812.50	250,000.00	4.150		4.150	1,651	02/07/2030
27631PCV4	CD112624A	EASTERN COLORADO BANK		11/26/2024	250,000.00	250,172.50	250,000.00	4.000		4.000	1,578	11/26/2029
31925YBZ4	CD112724	FIRST BANK OF THE LAKE		11/27/2024	250,000.00	250,657.50	250,000.00	4.050		4.050	1,214	11/27/2028
31944MFB6	CD071625A	FIRST CAROLINA BANK		07/16/2025	249,000.00	247,886.97	249,000.00	3.800		3.800	1,081	07/17/2028
16863LAH8	CD071625B	CHIEF FINANCIAL FCU		07/16/2025	249,000.00	248,783.37	249,000.00	3.900		3.900	894	01/12/2028
34520LAX1	CD121522	FORBRIGHT BANK		12/15/2022	250,000.00	250,050.00	250,000.00	4.100		4.100	501	12/15/2026
356436AW5	CD013025	FREEDOM NORTHWEST CU		01/30/2025	250,000.00	251,847.50	250,000.00	4.150		4.150	1,643	01/30/2030
38150VR27	CD030425	GOLDMAN SACHS BANK USA		03/04/2025	250,000.00	253,307.50	250,000.00	4.300		4.300	1,676	03/04/2030
32056GDT4	CD121622	FIRST INTERNET		12/16/2022	250,000.00	250,220.00	250,000.00	4.150		4.150	502	12/16/2026
61690DB31	CD112724A	MORGAN STANLEY BANK		11/27/2024	250,000.00	250,172.50	250,000.00	4.000		4.000	1,579	11/27/2029
61776NGJ6	CD112724C	MORGAN STANLEY BANK		11/27/2024	250,000.00	250,172.50	250,000.00	4.000		4.000	1,579	11/27/2029
585899AN7	CD021125	MEMBERS TRUST OF SW FCU		02/11/2025	250,000.00	252,350.00	250,000.00	4.200		4.200	1,655	02/11/2030
623337AG7	CD101323	MT VERNON BANK & TRUST CO		10/13/2023	250,000.00	252,542.50	250,000.00	5.000		5.000	438	10/13/2026
67054NBT9	CD112629	NUMERICA CREDIT UNION		11/26/2024	250,000.00	251,755.00	250,000.00	4.150		4.150	1,578	11/26/2029

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Portfolio Management
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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												
74160NMP2	CD071825A	PRIME ALLIANCE BANK		07/18/2025	249,000.00	247,884.48	249,000.00	3.800		3.800	1,082	07/18/2028
69417ADD8	CD021425	PACIFIC CREST SVGS BANK		02/14/2025	250,000.00	251,317.50	250,000.00	4.100		4.100	1,658	02/14/2030
71104AAV5	CD022825B	PEOPLES EXCHANGE BANK		02/28/2025	245,000.00	246,519.00	245,000.00	4.200		4.200	941	02/28/2028
85508VBG3	CD022825	STAR BANK NA		02/28/2025	250,000.00	251,530.00	250,000.00	4.200		4.200	941	02/28/2028
856283U61	SBI092921	STATE BANK OF INDIA		09/29/2021	250,000.00	241,300.00	250,000.00	1.150		1.150	424	09/29/2026
87164WC89	SB093021	SYNCHRONY BANK		09/30/2021	250,000.00	241,067.50	250,000.00	0.950		0.950	425	09/30/2026
89580DBB7	CD101823A	TRIAD BUSINESS BANK		10/18/2023	250,000.00	250,507.50	250,000.00	5.300		5.300	77	10/17/2025
90355GSL1	CD112724B	UBS BANK USA		11/27/2024	250,000.00	250,765.00	250,000.00	4.050		4.050	1,579	11/27/2029
90983WBW0	CD101823	UNITED COMMUNITY BK III		10/18/2023	250,000.00	250,482.50	250,000.00	5.300		5.300	77	10/17/2025
90372WAF7	CD101023	UKRAINIAN FEDERAL CREDIT		10/10/2023	250,000.00	250,577.50	250,000.00	5.600		5.600	70	10/10/2025
91739JAV7	CD071625	UTAH FIRST CREDIT UNION		07/16/2025	249,000.00	248,337.66	249,000.00	3.900		3.900	1,445	07/16/2029
90352RCX1	CD123022	US ALLIANCE		12/30/2022	250,000.00	254,675.00	250,000.00	4.750		4.750	881	12/30/2027
Subtotal and Average			8,750,032.26		9,489,000.00	9,513,535.38	9,489,000.00			4.212	964	
Federal Agency Disc. -Amortizing												
76116FAC1	RFC052925	RFC PRINCIPAL STRIP		05/29/2025	3,650,000.00	3,011,578.50	2,999,282.92	3.736		4.293	1,718	04/15/2030
76116FAB3	RFC052925A	RFC PRINCIPAL STRIP		05/29/2025	3,650,000.00	3,036,398.50	3,033,303.59			4.273	1,628	01/15/2030
Subtotal and Average			6,021,222.95		7,300,000.00	6,047,977.00	6,032,586.51			4.283	1,673	
Treasury Note												
91282CLN9	US050725A	US TREASURY		05/07/2025	3,000,000.00	2,952,060.00	2,964,790.79	3.500		3.723	1,521	09/30/2029
91282CGZ8	UST050725	US TREASURY		05/07/2025	3,000,000.00	2,942,460.00	2,954,755.27	3.500		3.852	1,733	04/30/2030
91282CEM9	UST050725B	US TREASURY		05/07/2025	3,000,000.00	2,893,710.00	2,907,931.69	2.875		3.766	1,368	04/30/2029
91282CKR1	UST051724A	US TREASURY		05/17/2024	3,000,000.00	3,026,940.00	2,996,524.66	4.500		4.570	652	05/15/2027
91282CGT2	UST052325	US TREASURY		05/23/2025	3,000,000.00	2,981,130.00	2,980,857.18	3.625		3.688	973	03/31/2028
91282CHJ3	UST071725	US TREASURY		07/17/2025	3,000,000.00	2,972,100.00	2,967,422.39	3.750		3.995	1,794	06/30/2030
91282CHF1	UST071725A	US TREASURY		07/17/2025	3,000,000.00	2,973,630.00	2,969,182.06	3.750		3.985	1,764	05/31/2030
91282CES6	UST071825	US TREASURY		07/18/2025	6,000,000.00	5,755,980.00	5,762,853.16	2.750		3.870	1,399	05/31/2029
91282CGH8	UST073125	US TREASURY		07/31/2025	6,000,000.00	5,944,920.00	5,953,191.27	3.500		3.831	913	01/31/2028
91282CCY5	UST092923	US TREASURY		09/29/2023	3,000,000.00	2,767,020.00	2,718,847.27	1.250		4.600	1,156	09/30/2028
91282CFW6	UST121222	US TREASURY		12/12/2022	1,000,000.00	1,000,360.00	1,001,353.21	4.500		4.000	106	11/15/2025
912828R36	UST121222A	US TREASURY		12/12/2022	3,000,000.00	2,941,260.00	2,950,618.55	1.625		3.880	287	05/15/2026
Subtotal and Average			31,417,629.74		40,000,000.00	39,151,570.00	39,128,327.50			3.957	1,191	

Portfolio CITY
AC
PM (PRF_PM2) 7.3.11

CITY
Portfolio Management
Portfolio Details - Investments
July 31, 2025

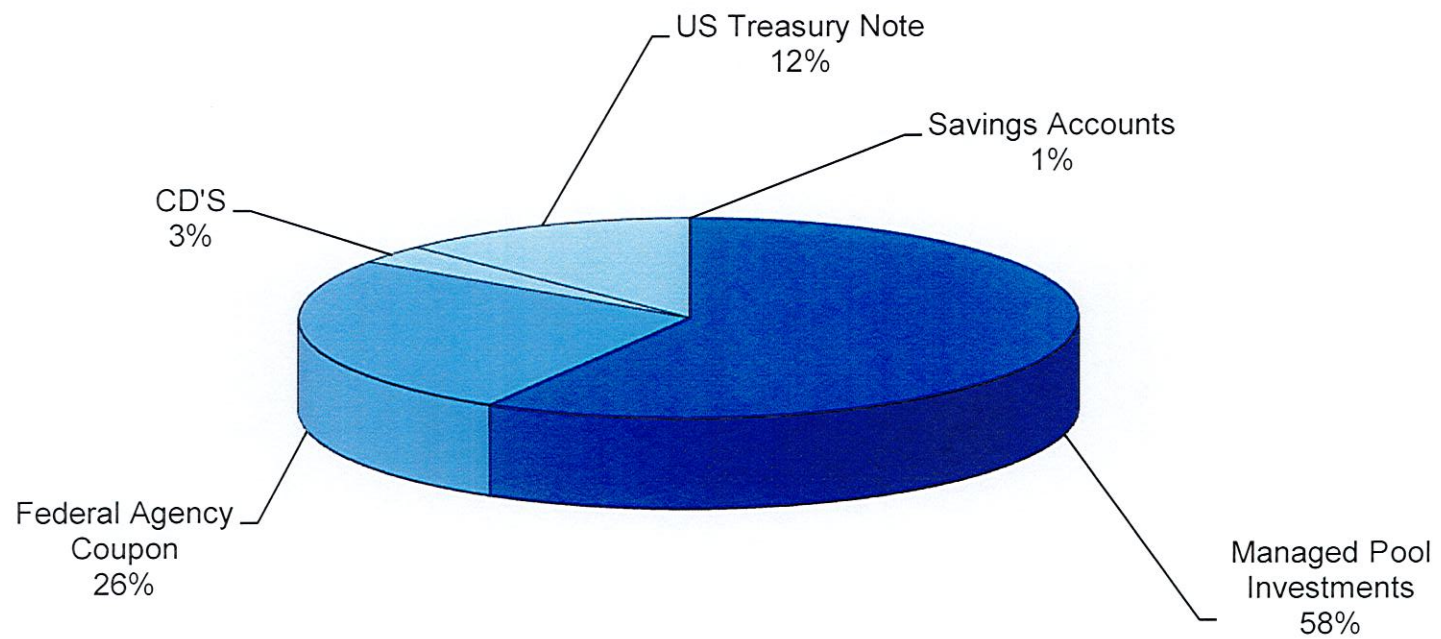
CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity
		Total and Average	316,945,444.54		319,529,108.29	317,043,076.50	317,410,262.95			3.957	413

CITY
Portfolio Management
Interest Earnings Summary
July 31, 2025

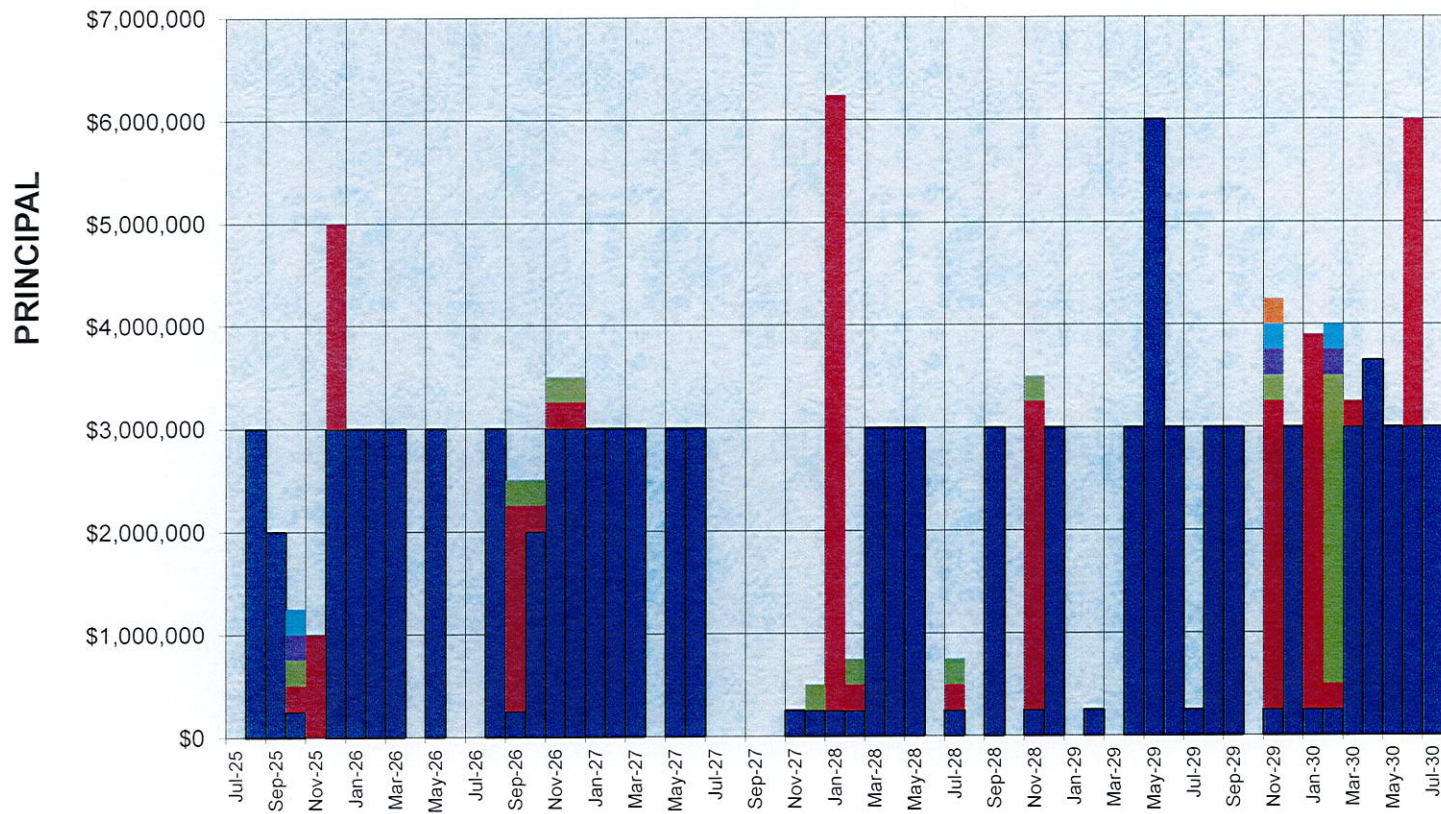
Page 1

	July 31 Month Ending	Fiscal Year To Date
CD/Coupon/Discount Investments:		
Interest Collected	325,214.39	325,214.39
Plus Accrued Interest at End of Period	743,403.26	743,403.26
Less Accrued Interest at Beginning of Period	(721,233.50)	(721,233.50)
Less Accrued Interest at Purchase During	(47,470.57)	(47,470.57)
Interest Earned during Period	299,913.58	299,913.58
Adjusted by Premiums and Discounts	45,518.05	45,518.05
Adjusted by Capital Gains or Losses	0.00	0.00
Earnings during Periods	345,431.63	345,431.63
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	1,121,445.37	1,121,445.37
Plus Accrued Interest at End of Period	231,060.43	231,060.43
Less Accrued Interest at Beginning of Period	(661,035.94)	(661,035.94)
Interest Earned during Period	691,469.86	691,469.86
Total Interest Earned during Period	991,383.44	991,383.44
Total Adjustments from Premiums and Discounts	45,518.05	45,518.05
Total Capital Gains or Losses	0.00	0.00
Total Earnings during Period	1,036,901.49	1,036,901.49

City of Chino Investment Portfolio JULY 2025



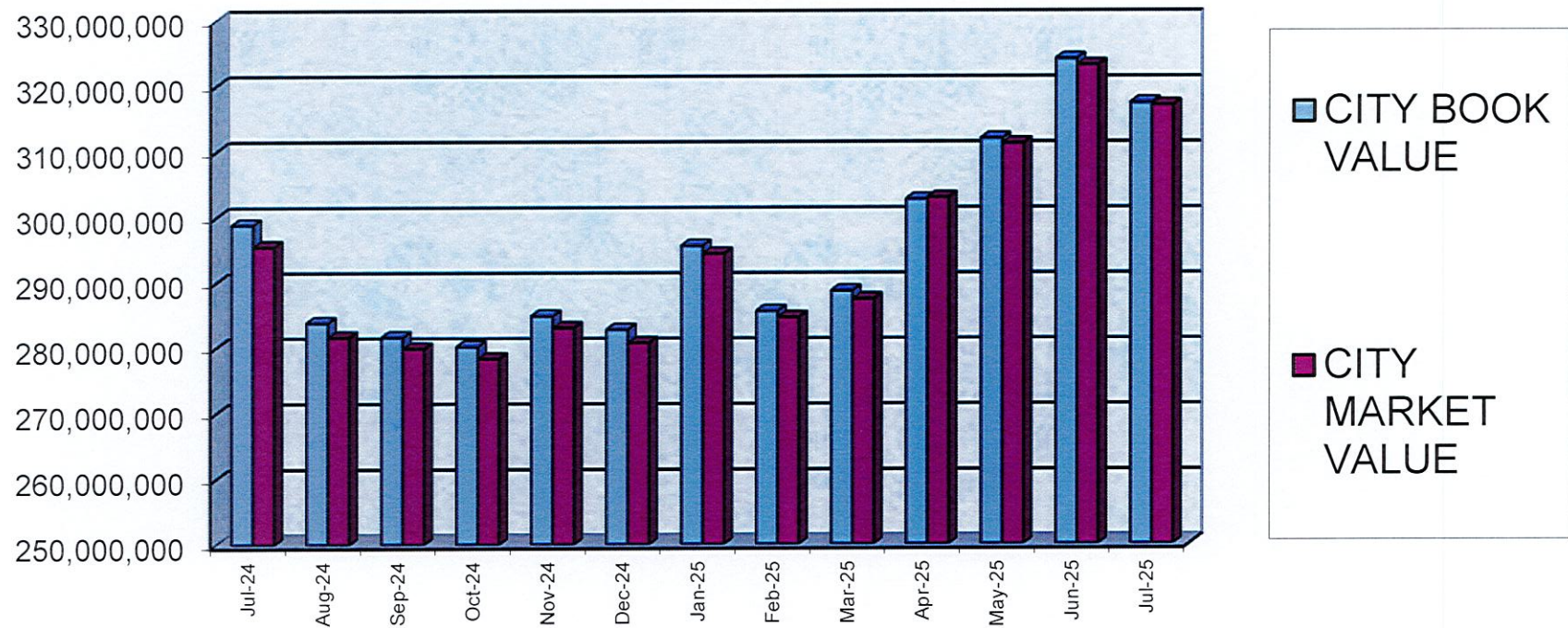
City of Chino Investment Portfolio MATURITY SCHEDULE



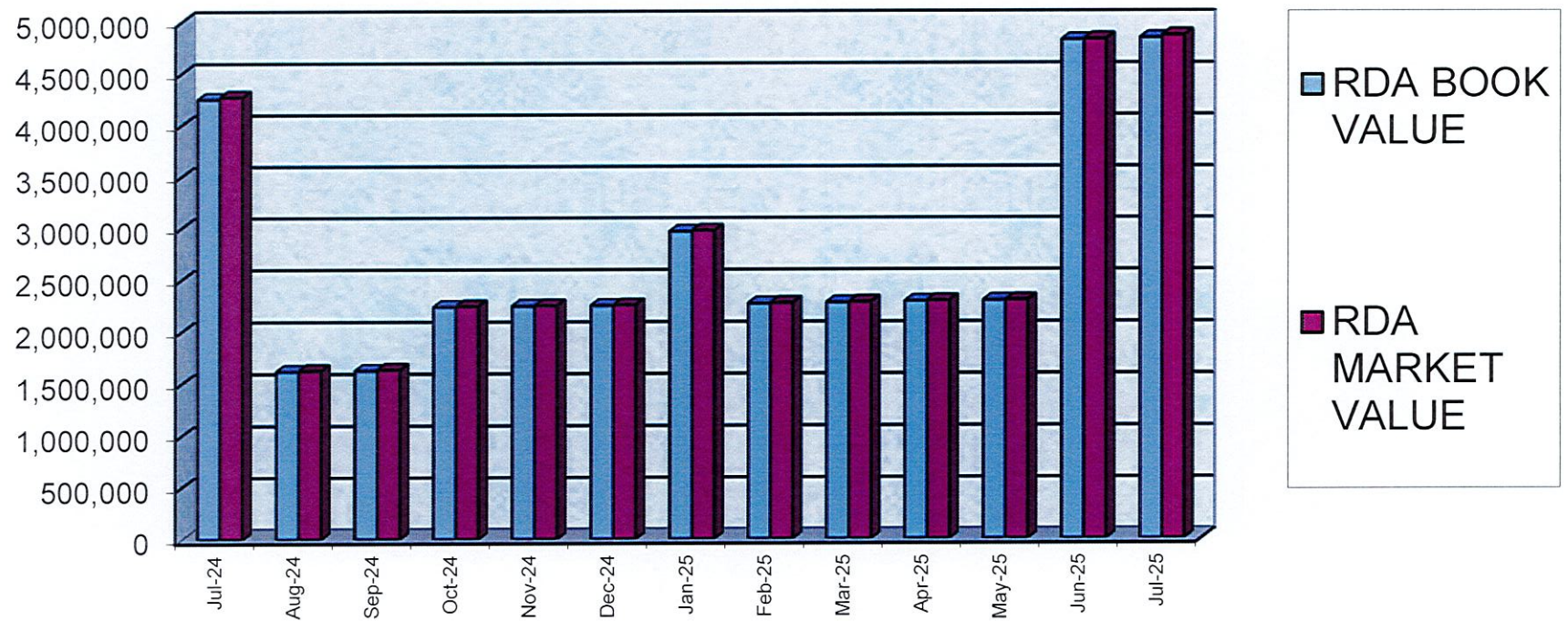
Note- Maturity Schedule does not include pension note

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

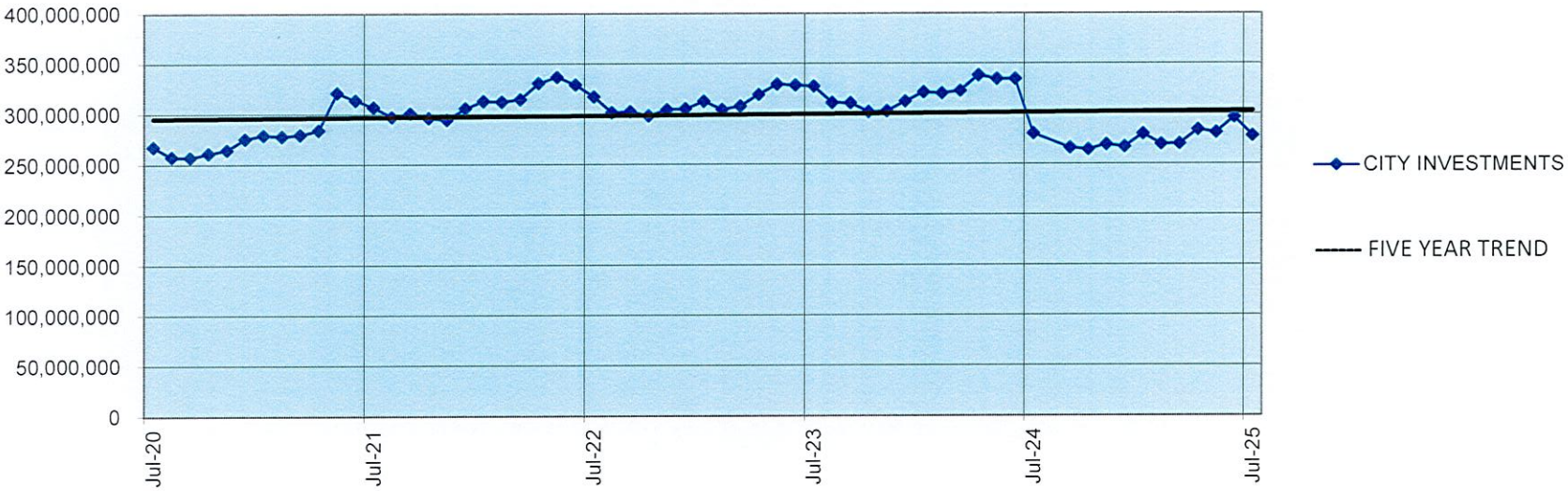
City of Chino Investment Portfolio BOOK VS. MARKET VALUE



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



City of Chino Investment Portfolio
FIVE YEAR HISTORY





**SUCCESSOR AGENCY
Portfolio Management
Portfolio Summary
July 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	2,540,415.30	2,565,659.64	2,540,415.30	52.50	1	1	4.200	4.258
Managed Pool Investments-CalTrust	2,298,190.22	2,298,963.46	2,298,190.22	47.50	1	1	4.142	4.200
Investments	4,838,605.52	4,864,623.10	4,838,605.52	100.00%	1	1	4.173	4.230

	July 31 Month Ending	Fiscal Year To Date
Total Earnings		
Current Year	17,364.10	17,364.10
Average Daily Balance	4,826,781.49	4,826,781.49
Effective Rate of Return	4.24%	4.24%

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.


KIM SAO, CITY TREASURER

9/5/25

SUCCESSOR AGENCY
Portfolio Management
Portfolio Details - Investments
July 31, 2025

Page 1

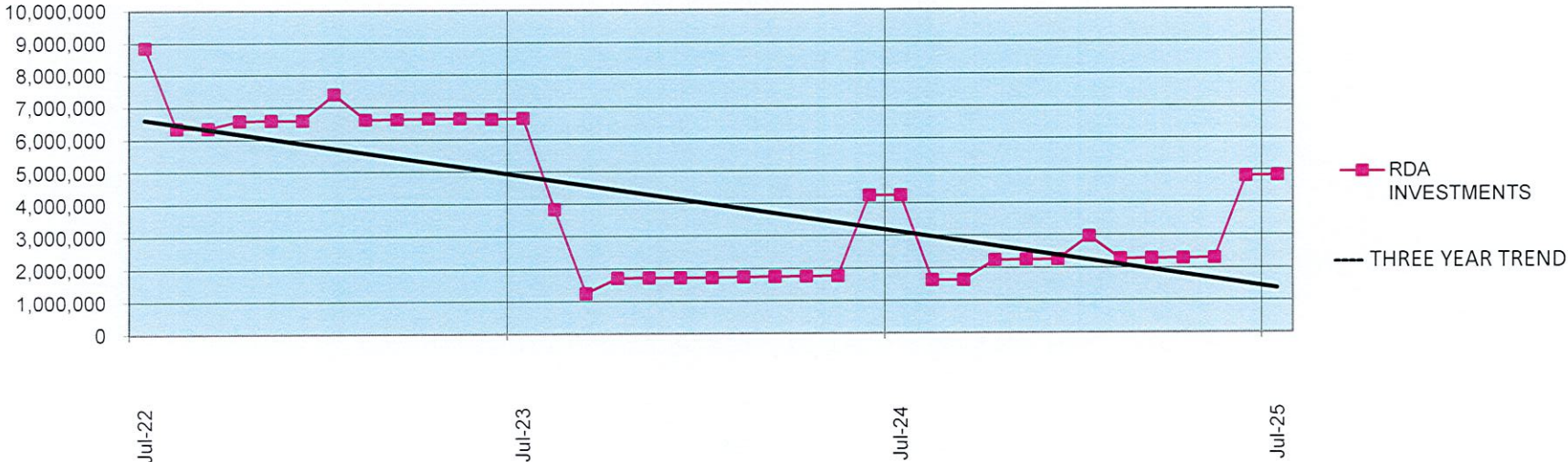
CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity	Maturity Date
Managed Pool Investments-LAIF												
LAIF RPTTF	LAIF RPTTF	LOCAL AGENCY INVESTMENT FUND			2,540,415.30	2,565,659.64	2,540,415.30	4.258		4.258	1	
Subtotal and Average			2,536,496.00		2,540,415.30	2,565,659.64	2,540,415.30			4.258	1	
Managed Pool Investments-CalTrust												
CALTRST MED	CALTRST MED	CAL TRUST-INVESTMENT TRUST OF		04/01/2006	0.00	0.00	0.00	4.000		4.000	1	
CALTRST SHORT	CALTST SHORT	CAL TRUST-INVESTMENT TRUST OF		08/20/2018	2,298,190.22	2,298,963.46	2,298,190.22	4.200		4.200	1	
Subtotal and Average			2,290,285.48		2,298,190.22	2,298,963.46	2,298,190.22			4.200	1	
Total and Average			4,826,781.49		4,838,605.52	4,864,623.10	4,838,605.52			4.230	1	

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

Page 1

	July 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)
	<u>0.00</u>	<u>0.00</u>
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
	<u>0.00</u>	<u>0.00</u>
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)
	<u>0.00</u>	<u>0.00</u>
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
	<u>0.00</u>	<u>0.00</u>
Earnings during Periods	0.00	0.00
Cash/Checking Accounts:		
Interest Collected	16,846.67	16,846.67
Plus Accrued Interest at End of Period	9,203.46	9,203.46
Less Accrued Interest at Beginning of Period	(8,686.03)	(8,686.03)
	<u>17,364.10</u>	<u>17,364.10</u>
Interest Earned during Period	17,364.10	17,364.10
Total Interest Earned during Period	17,364.10	17,364.10
Total Adjustments from Premiums and Discounts	0.00	0.00
Total Capital Gains or Losses	0.00	0.00
Total Earnings during Period	17,364.10	17,364.10

Chino RDA/Successor Agency Investment Portfolio
THREE YEAR HISTORY



CITY INVESTMENTS
CASH WITH FISCAL AGENTS
07/31/25

ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
2021A PFA (BNY MELLON BANK)					
	REVENUE FUND	24,658.04	24,658.04	100.00%	3.90% GOVRMNT MONEY
	CFD 2001-1 RSV	163,355.30	163,355.30	100.00%	3.90% GOVRMNT MONEY
	CFD 2003-1 RSV	433,885.72	433,885.72	100.00%	3.90% GOVRMNT MONEY
	CFD 2003-2 RSV	397,152.34	397,152.34	100.00%	3.90% GOVRMNT MONEY
	CFD 2003-3 A1 RSV	1,450,318.93	1,450,318.93	100.00%	3.90% GOVRMNT MONEY
	CFD 2003-4 RSV	357,393.93	357,393.93	100.00%	3.90% GOVRMNT MONEY
	CFD 2009-1 RSV	980,996.44	980,996.44	100.00%	3.90% GOVRMNT MONEY
	TOTAL	3,807,760.70	3,807,760.70	100.00%	3.90%
2001-1 COMMUNITY FACILITIES DISTRICT NO (2002 Bonds- BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	0.28	0.28	100.00%	3.57% GOVRMNT MONEY
	INTEREST FUND	20.47	20.47	100.00%	3.91% GOVRMNT MONEY
	PRINCIPAL	83.26	83.26	100.00%	3.90% GOVRMNT MONEY
	SURPLUS FUND	0.61	0.61	100.00%	3.28% GOVRMNT MONEY
	TOTAL	104.62	104.62	100.00%	3.90%
2003-1 COMMUNITY FACILITIES DISTRICT (BYN MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	0.82	0.82	100.00%	3.66% GOVRMNT MONEY
	INTEREST FUND	57.37	57.37	100.00%	3.90% GOVRMNT MONEY
	PRINCIPAL	201.36	201.36	100.00%	3.90% GOVRMNT MONEY
	SURPLUS FUND	1.33	1.33	100.00%	3.76% GOVRMNT MONEY
	TOTAL	260.88	260.88	100.00%	3.90%
2003-2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	INTEREST FUND	52.08	52.08	100.00%	3.90% GOVRMNT MONEY
	PRINCIPAL	187.83	187.83	100.00%	3.90% GOVRMNT MONEY
	SURPLUS FUND	1.29	1.29	100.00%	3.88% GOVRMNT MONEY
	TOTAL	241.20	241.20	100.00%	3.90%
2003- 3 IMPROV. AREA 1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	0.00	0.00	100.00%	0.00% GOVRMNT MONEY
	INTEREST FUND	195.97	195.97	100.00%	3.90% GOVRMNT MONEY
	PRINCIPAL	619.49	619.49	100.00%	3.90% GOVRMNT MONEY
	SURPLUS FUND	4.79	4.79	100.00%	3.97% GOVRMNT MONEY
	TOTAL	820.25	820.25	100.00%	3.90%
2003- 4 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	INTEREST FUND	46.33	46.33	100.00%	3.91% GOVRMNT MONEY
	PRINCIPAL	166.07	166.07	100.00%	3.90% GOVRMNT MONEY
	SURPLUS FUND	1.22	1.22	100.00%	4.10% GOVRMNT MONEY
	TOTAL	213.62	213.62	100.00%	3.90%
2009-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	INTEREST FUND	154.80	154.80	100.00%	3.90% GOVRMNT MONEY
	PRINCIPAL	309.37	309.37	100.00%	3.90% GOVRMNT MONEY
	SURPLUS FUND	2.48	2.48	100.00%	4.03% GOVRMNT MONEY
	TOTAL	466.65	466.65	100.00%	3.90%
2015 PFA (BNY MELLON BANK)					
	REVENUE FUND	25,096.17	25,096.17	100.00%	4.23% GOVRMNT MONEY
	PRINCIPAL ACCT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	25,096.17	25,096.17	100.00%	4.23%

CITY INVESTMENTS
CASH WITH FISCAL AGENTS
PAGE 2

ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
2003- 3 IMPROV.AREA 2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2015)					
	SPECIAL TAX FUND	7.36	7.36	100.00%	4.21% GOVRMNT MONEY
	INTEREST	221.02	221.02	100.00%	4.23% GOVRMNT MONEY
	PRINCIPAL	480.05	480.05	100.00%	4.23% GOVRMNT MONEY
	TOTAL	708.43	708.43	100.00%	4.23%
2005-2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2015)					
	SPECIAL TAX FUND	1.22	1.22	100.00%	4.10% GOVRMNT MONEY
	INTEREST	52.17	52.17	100.00%	4.22% GOVRMNT MONEY
	PRINCIPAL	110.99	110.99	100.00%	4.23% GOVRMNT MONEY
	TOTAL	164.38	164.38	100.00%	4.23%
2006-2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2015)					
	SPECIAL TAX FUND	1.83	1.83	100.00%	4.37% GOVRMNT MONEY
	INTEREST	82.90	82.90	100.00%	4.22% GOVRMNT MONEY
	PRINCIPAL	179.10	179.10	100.00%	4.23% GOVRMNT MONEY
	TOTAL	263.83	263.83	100.00%	4.23%
2005-1 COMMUNITY FACILITIES DISTRICT IMP AREA 1 (BNY MELLON BANK) (PFA 2015)					
	SPECIAL TAX FUND	4.27	4.27	100.00%	4.22% GOVRMNT MONEY
	INTEREST	187.35	187.35	100.00%	4.23% GOVRMNT MONEY
	PRINCIPAL	412.35	412.35	100.00%	4.23% GOVRMNT MONEY
	SURPLUS FUND	136,084.22	136,084.22	100.00%	4.23% GOVRMNT MONEY
	TOTAL	136,688.19	136,688.19	100.00%	4.23%
2016 PFA (BNY MELLON BANK)					
	REVENUE FUND	20,882.56	20,882.56	100.00%	4.23% GOVRMNT MONEY
	PRINCIPAL ACCT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	CFD 1999-1 RSV	339,252.21	339,252.21	100.00%	4.23% GOVRMNT MONEY
	CFD 2000-1 RSV	89,701.61	89,701.61	100.00%	4.23% GOVRMNT MONEY
	CFD 2006-1 RSV	305,730.79	305,730.79	100.00%	4.23% GOVRMNT MONEY
	TOTAL	755,567.17	755,567.17	100.00%	4.23%
2006-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2016)					
	SPECIAL TAX	0.61	0.61	100.00%	4.29% GOVRMNT MONEY
	INTEREST	129.81	129.81	100.00%	4.23% GOVRMNT MONEY
	PRINCIPAL	88.27	88.27	100.00%	4.23% GOVRMNT MONEY
	FACILITIES	510,516.16	510,516.16	100.00%	4.20% CAL TRUST SHORT
	TOTAL	510,734.85	510,734.85	100.00%	4.20%
2000-1 COMMUNITY FACILITIES DISTRICT NO (BNY MELLON BANK) (PFA 2016)					
	SPECIAL TAX	0.61	0.61	0.00%	4.92% GOVRMNT MONEY
	INTEREST	12.70	12.70	100.00%	4.25% GOVRMNT MONEY
	PRINCIPAL	59.55	59.55	100.00%	4.23% GOVRMNT MONEY
	TOTAL	72.86	72.86	100.00%	4.20%
1999-1 COMMUNITY FACILITIES DISTRICT NO (BNY MELLON BANK) (PFA 2016)					
	SPECIAL TAX	3.66	3.66	100.00%	4.10% GOVRMNT MONEY
	INTEREST	45.79	45.79	100.00%	4.24% GOVRMNT MONEY
	PRINCIPAL	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	49.45	49.45	100.00%	4.23%
PFA 2019A (BNY MELLON BANK)					
	PURCHASE FUND	167.35	167.35	100.00%	3.90% GOVRMNT MONEY
	REVENUE FUND	41,953.54	41,953.54	100.00%	3.90% GOVRMNT MONEY
	INTEREST FUND	2,440.17	2,440.17	100.00%	3.90% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	CFD 2005-1 A2 RSV	138,522.78	138,522.78	100.00%	3.90% GOVRMNT MONEY
	CFD 2006-3 RSV	370,324.43	370,324.43	100.00%	3.90% GOVRMNT MONEY
	TOTAL	553,408.27	553,408.27	100.00%	3.90%

**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	19.69	19.69	100.00%	3.91% GOVRMNT MONEY
PRINCIPAL ACCOUNT	29.22	29.22	100.00%	3.90% GOVRMNT MONEY
SURPLUS FD	225.50	225.50	100.00%	3.75% GOVRMNT MONEY
CNST FUND	2,204.29	2,204.29	100.00%	3.90% GOVRMNT MONEY
TOTAL	2,478.70	2,478.70	100.00%	3.55%
CHINO 19A 2006-3 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2019A)				
SPECIAL TAX	0.72	0.72	100.00%	4.17% GOVRMNT MONEY
INTEREST FUND	53.18	53.18	100.00%	3.89% GOVRMNT MONEY
PRINCIPAL ACCOUNT	88.61	88.61	100.00%	3.90% GOVRMNT MONEY
CNST FUND	762,262.04	762,262.04	100.00%	3.90% GOVRMNT MONEY
TOTAL	762,404.55	762,404.55	100.00%	3.90%
2003- 3 IMPROV.AREA 6 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)				
SPECIAL TAX FUND	2.44	2.44	100.00%	4.10% GOVRMNT MONEY
INTEREST	6,220.28	6,220.28	100.00%	4.23% GOVRMNT MONEY
PRINCIPAL	187.62	187.62	100.00%	4.23% GOVRMNT MONEY
RESERVE	850,184.96	850,184.96	100.00%	4.23% GOVRMNT MONEY
FACILITIES	21.12	21.12	100.00%	4.21% GOVRMNT MONEY
TOTAL	856,616.42	856,616.42	100.00%	4.23%
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	2,403,744.67	2,403,744.67	100.00%	3.90% GOVRMNT MONEY
FACILITIES	0.11	0.11	100.00%	0.00% GOVRMNT MONEY
SPECIAL TAX	16.23	16.23	100.00%	3.88% GOVRMNT MONEY
INTEREST	672.01	672.01	100.00%	3.90% GOVRMNT MONEY
PRINCIPAL	898.52	898.52	100.00%	3.90% GOVRMNT MONEY
TOTAL	2,405,331.54	2,405,331.54	100.00%	3.90%
2003- 3 IMPROV.AREA 8 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)				
COST OF ISSUANCE	23.08	23.08	100.00%	3.90% GOVRMNT MONEY
BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
RESERVE	1,256,243.01	1,256,243.01	100.00%	3.90% GOVRMNT MONEY
FACILITIES	4.18	4.18	100.00%	3.83% GOVRMNT MONEY
SPECIAL TAX	2.96	2.96	100.00%	4.05% GOVRMNT MONEY
INTEREST	4,699.69	4,699.69	100.00%	3.90% GOVRMNT MONEY
PRINCIPAL	226.23	226.23	100.00%	3.90% GOVRMNT MONEY
TOTAL	1,261,199.15	1,261,199.15	100.00%	3.90%
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	13.86	13.86	100.00%	3.90% GOVRMNT MONEY
RESERVE	2,231,097.27	2,231,097.27	100.00%	3.90% GOVRMNT MONEY
FACILITIES	18,177.93	18,177.93	100.00%	3.90% GOVRMNT MONEY
SPECIAL TAX	4.88	4.88	100.00%	3.89% GOVRMNT MONEY
INTEREST	127,903.82	127,903.82	100.00%	3.90% GOVRMNT MONEY
PRINCIPAL	292.71	292.71	100.00%	3.90% GOVRMNT MONEY
TOTAL	2,377,490.47	2,377,490.47	100.00%	3.90%

**CITY INVESTMENTS
CASH WITH FISCAL AGENTS
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ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
2003- 3 IMPROV.AREA 10 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	COST OF ISSUE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	RESERVE	1,219,644.15	1,219,644.15	100.00%	3.90% GOVRMNT MONEY
	FACILITIES	9,707,301.84	9,707,301.84	100.00%	3.90% GOVRMNT MONEY
	SPECIAL TAX	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	INTEREST	36,256.89	36,256.89	100.00%	3.90% 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	10,963,202.88	10,963,202.88	100.00%	3.90%
2005-1 COMMUNITY FACILITIES DISTRICT IMP AREA 3 (BNY MELLON)					
	FACILITIES ACCT	40,349.63	40,349.63	100.00%	4.23% GOVRMNT MONEY
	SPECIAL TAX	0.61	0.61	100.00%	4.92% GOVRMNT MONEY
	INTEREST	684.29	684.29	100.00%	4.23% GOVRMNT MONEY
	PRINCIPAL	40.57	40.57	100.00%	4.21% GOVRMNT MONEY
	RESERVE FUND	171,047.66	171,047.66	100.00%	4.23% GOVRMNT MONEY
	TOTAL	212,122.76	212,122.76	100.00%	4.23%
2005-1 COMMUNITY FACILITIES DISTRICT IMP AREA 4 (BNY MELLON)					
	RESERVE	361,149.52	361,149.52	100.00%	4.23% GOVRMNT MONEY
	FACILITIES	21,494.40	21,494.40	100.00%	4.23% GOVRMNT MONEY
	SPECIAL TAX	1.22	1.22	100.00%	4.10% GOVRMNT MONEY
	INTEREST	1,492.57	1,492.57	100.00%	4.23% GOVRMNT MONEY
	PRINCIPAL	105.31	105.31	100.00%	4.23% GOVRMNT MONEY
	TOTAL	384,243.02	384,243.02	100.00%	4.23%
2016-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	RESERVE FUND	533,252.93	533,252.93	100.00%	3.90% GOVRMNT MONEY
	FACILITIES	774,610.44	774,610.44	100.00%	3.90% GOVRMNT MONEY
	SPECIAL TAX	1.22	1.22	100.00%	4.10% GOVRMNT MONEY
	INTEREST FUND	1,990.38	1,990.38	100.00%	3.90% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	104.80	104.80	100.00%	3.90% GOVRMNT MONEY
	TOTAL	1,309,959.77	1,309,959.77	100.00%	3.90%
2016-2 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	493,752.93	493,752.93	100.00%	4.23% GOVRMNT MONEY
	FACILITIES	600,812.70	600,812.70	100.00%	4.23% GOVRMNT MONEY
	SPECIAL TAX	1.22	1.22	100.00%	4.23% GOVRMNT MONEY
	INTEREST	1,986.95	1,986.95	100.00%	4.23% GOVRMNT MONEY
	PRINCIPAL	102.48	102.48	100.00%	4.23% GOVRMNT MONEY
	TOTAL	1,096,656.28	1,096,656.28	100.00%	4.23%

**CITY INVESTMENTS
CASH WITH FISCAL AGENTS
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ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
	2019-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)				
	RESERVE FD	599,364.15	599,364.15	100.00%	3.90% GOVRMNT MONEY
	FACILITIES	0.28	0.28	100.00%	3.57% GOVRMNT MONEY
	SPECIAL TAX	1.30	1.30	100.00%	3.85% GOVRMNT MONEY
	INTEREST	2,242.82	2,242.82	100.00%	3.90% GOVRMNT MONEY
	PRINCIPAL	107.53	107.53	100.00%	3.90% GOVRMNT MONEY
	TOTAL	601,716.08	601,716.08	100.00%	3.90%
	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	488,897.74	488,897.74	100.00%	4.23% GOVRMNT MONEY
	FACILITIES	8,943.19	8,943.19	100.00%	4.23% GOVRMNT MONEY
	SPECIAL TAX	1.87	1.87	100.00%	4.28% GOVRMNT MONEY
	INTEREST	173.15	173.15	100.00%	4.23% GOVRMNT MONEY
	PRINCIPAL	105.32	105.32	100.00%	4.23% GOVRMNT MONEY
	TOTAL	498,121.27	498,121.27	100.00%	4.23%
	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		28,524,164.41	28,524,164.41	100.000%	2.40%

SOURCE OF MARKET VALUE: FISCAL AGENT STATEMENTS AND CAL TRUST

**SUCCESSOR AGENCY
CASH WITH FISCAL AGENTS
07/31/25**

ACCT #	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
	2014 TAX ALLOCATION BONDS (BNY MELLON BANK)				
	DEBT SVC FUND	426.10	426.10	100.00%	4.23% GOVRMNT MONEY
	INTEREST FUND	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	426.10	426.10	100.00%	4.23%
	2019 TAX ALLOCATION BONDS (BNY MELLON BANK)				
	DEBT SERVICE	183.30	183.30	100.00%	3.90% GOVRMNT MONEY
	INTEREST	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	RESERVE FD	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PRINCIPAL	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	183.30	183.30	0.00%	3.90%
TOTAL WITH FISCAL AGENTS		609.40	609.40	100.00%	4.13%

SOURCE OF MARKET VALUE: FISCAL AGENT STATEMENTS

Compliance Table								
Requirement Per Investment Policy Adopted on Feb 18, 2025	Percentage of Portfolio Invested in Certificates of Deposits	U.S. Treasury Obligations Notes and Bills	Average Dollar Weighted Maturity	Percent of Portfolio With Maturities Greater Than 3 Years	Percent of Portfolio With Maturities Greater Than 4 Years	Percent of Portfolio That Can Be Liquidated In One Day	Direct Obligations of U.S. Federal Agencies	Direct Obligations of U.S. Federal Agencies
	Not to Exceed 30%	Not to Exceed 30%	Not to Exceed 2 Years	Not to Exceed 35 %	Not to Exceed 20 %	At Least 10%	Not to Exceed 50%	No One Agency to Exceed 40%, 100% = True
	Actual/Proposed	6.26%	2.97%	1.05	20.36%	13.47%	58.13%	41.87%
In Compliance?	YES	YES	YES	YES	YES	YES	YES	YES

Federal Nat Mortgage (FNMA)		CUSIP	%	First Call Date	Call Interval	Purchase Date	Maturity Date	Days to Maturity	Par Value	
FNMA	3136GABX6		4.63%	8/27/2026	ONCE	##	2/27/2025	8/27/2029	1,467	3,000,000
						##			-	
Totals										3,000,000

Federal Home Loan Bank (FHLB)		CUSIP	%	First Call Date	Call Interval	Purchase Date	Maturity Date	Days to Maturity	Par Value	
FHLB	3130AQUU0		1.55%	5/25/2025	QUARTERLY	##	2/25/2022	8/25/2025	25	3,000,000
FHLB	3130AQ5Y5		1.30%	3/30/2022	QUARTERLY	##	12/30/2021	9/30/2025	60	2,000,000
FHLB	3130AMRQ7		0.88%	9/30/2021	QUARTERLY	##	6/30/2021	12/30/2025	150	3,000,000
FHLB	3130AMBC5		1.00%	8/20/2021	QUARTERLY	##	5/20/2021	2/20/2026	200	3,000,000
FHLB	3130APAZ8		1.03%	9/30/2022	QUARTERLY	##	9/30/2021	9/30/2026	420	2,000,000
FHLB	3130APB87		1.10%	1/13/2022	QUARTERLY	##	10/13/2021	10/13/2026	433	2,000,000
FHLB	3130APL37		1.40%	2/16/2022	QUARTERLY	##	11/16/2021	11/16/2026	466	3,000,000
FHLB	3130AQBE2		1.65%	3/30/2022	QUARTERLY	##	12/30/2021	12/30/2026	510	3,000,000
FHLB	3130AQUG1		1.50%	10/25/2022	QUARTERLY	##	1/25/2022	1/25/2027	535	3,000,000
FHLB	3130AQNW9		1.80%	8/8/2022	ANY TIME	##	2/8/2022	2/8/2027	548	3,000,000
FHLB	3130ARDV0		3.00%	4/25/2022	MONTHLY	##	4/8/2022	3/25/2027	595	3,000,000
FHLB	3130B1MN4		5.25%	12/5/2025	ONLY ONCE	##	6/5/2024	12/5/2028	1,205	3,000,000
FHLB	3130B1RB5		5.00%	6/26/2024	ONLY ONCE	##	6/26/2024	6/26/2029	1,406	3,000,000
FHLB	3130B3MU4		4.80%	11/14/2025	ANNUALLY	##	11/21/2024	11/14/2029	1,544	3,000,000
FHLB	3130B4BY6		4.63%	12/24/2026	ANY TIME	##	12/24/2024	12/24/2029	1,584	3,000,000
FHLB	3130B5A73		4.75%	8/26/2026	SEMI ANUALLY	##	2/26/2025	2/26/2030	1,646	3,000,000
FHLB	3130B5HB7		4.22%	3/7/2028	ONLY ONCE	##	3/7/2025	3/7/2030	1,657	3,000,000
FHLB	3130AWGS3		3.80%	NA	NOT CALLABLE	##	7/2/2025	6/14/2030	1,754	3,000,000
Totals										51,000,000

Freddie Mac (FHLMC)		CUSIP	%	First Call Date	Call Interval	Purchase Date	Maturity Date	Days to Maturity	Par Value	
FREDDIE MAC	3134HA5Z2		4.45%	11/5/2025	ONLY ONCE	##	2/7/2025	11/7/2028	1,177	3,000,000
Totals										3,000,000

Federal Farm Bureau (FFCB)		CUSIP	%	First Call Date	Call Interval	Purchase Date	Maturity Date	Days to Maturity	Par Value	
FFCB	3133ENFR6		1.34%	12/1/2022	ANY TIME	##	12/1/2021	12/1/2025	121	2,000,000
FFCB	3133ENKD1		1.40%	4/13/2022	ANY TIME	##	1/13/2022	1/13/2026	163	3,000,000
FFCB	3133ENST8		2.77%	3/30/2023	ANY TIME	##	3/30/2022	3/30/2026	240	3,000,000
FFCB	3133EPTW5		5.10%	8/25/2025	ANY TIME	##	8/25/2023	8/25/2026	385	3,000,000
FFCB	3133ENYA2		3.45%	9/1/2022	ANY TIME	##	6/1/2022	6/1/2027	661	3,000,000
FFCB	3133ETHN0		3.90%	NA	NOT CALLABLE	##	5/23/2025	5/22/2028	1,012	3,000,000
FFCB	3133ETPF8		3.88%	NA	NOT CALLABLE	##	7/8/2025	7/8/2030	1,778	3,000,000
Totals										20,000,000

Certificates of Deposits	CUSIP	%	First Call Date	Call Interval	Purchase Date	Maturity Date	Days to Maturity	Par Value	
Ukrainian Federal Credit	90372WAF7	5.60%		NOT CALLABLE	##	10/10/2023	10/10/2025	70	250,000
BMO Bank NA	05610LCD4	5.35%		NOT CALLABLE	##	10/11/2023	10/14/2025	74	250,000
United Community Bk III	90983WBW0	5.30%		NOT CALLABLE	##	10/18/2023	10/17/2025	77	250,000
American Coml Bk & Tr	02519ABY2	5.35%		NOT CALLABLE	##	10/18/2023	10/17/2025	77	250,000
Triad Business Bank	89580DBB7	5.30%		NOT CALLABLE	##	10/18/2023	10/17/2025	77	250,000
State Bank India	856283U61	1.15%		NOT CALLABLE	##	9/29/2021	9/29/2026	419	250,000
Synchrony Bank	87164WC89	0.95%		NOT CALLABLE	##	9/30/2021	9/30/2026	420	250,000
Mt Vernon Bank & Trst Co	623337AG7	5.00%		NOT CALLABLE	##	10/13/2023	10/13/2026	433	250,000
Bank of Deerfield	061785FP1	5.00%		NOT CALLABLE	##	10/13/2023	10/13/2026	433	250,000
Austin Telco Fed	052392CC9	5.05%		NOT CALLABLE	##	11/28/2022	11/27/2026	477	250,000
Baxter Credit Union	07181JAV6	5.00%		NOT CALLABLE	##	11/28/2022	11/30/2026	480	250,000
Forbright Bank	34520LAX1	4.10%		NOT CALLABLE	##	12/15/2022	12/15/2026	495	250,000
First Internet Bank of In	32056GDT4	4.15%		NOT CALLABLE	##	12/16/2022	12/16/2026	496	250,000
Ally Bank	02007G4M2	4.10%		NOT CALLABLE	##	11/29/2024	11/29/2027	839	250,000
All in Federal Credit Un	01664MAB2	4.40%		NOT CALLABLE	##	12/20/2022	12/20/2027	860	250,000
US Alliance Fed Cr Union	90352RCX1	4.75%		NOT CALLABLE	##	12/30/2022	12/30/2027	870	250,000
Chief Financial FCU	16863LAH8	4.00%		NOT CALLABLE	##	7/16/2025	1/12/2028	882	249,000
BNY Mellon NA	05584CVN3	4.20%		NOT CALLABLE	##	2/27/2025	2/28/2028	928	250,000
Peoples Exchange Bank	71104AAV5	4.20%		NOT CALLABLE	##	2/28/2025	2/28/2028	928	245,000
Star Bank NA Bertha MN	85508VBG3	4.20%		NOT CALLABLE	##	2/28/2025	2/28/2028	928	250,000
Connexus Credit Union	20825WDW7	4.00%		NOT CALLABLE	##	7/14/2025	7/14/2028	1,064	249,000
First Carolina Bank	31944MFB6	3.80%		NOT CALLABLE	##	7/16/2025	7/17/2028	1,067	249,000
Prime Alliance Bank	74160NMP2	3.80%		NOT CALLABLE	##	7/18/2025	7/18/2028	1,068	249,000
Balboa Thrift & Loan	05765LCD7	3.80%		NOT CALLABLE	##	7/18/2025	11/20/2028	1,190	249,000
First Bank of the Lake	31925YBZ4	4.05%		NOT CALLABLE	##	11/27/2024	11/27/2028	1,197	250,000
BMW Bank North America	05612LDR0	4.25%		NOT CALLABLE	##	2/28/2025	2/28/2029	1,288	250,000
Utah First Fed Credit Union	91739JAV7	3.90%		NOT CALLABLE	##	7/16/2025	7/16/2029	1,426	249,000
Eastern Colorado Bank	27631PCV4	4.00%		NOT CALLABLE	##	11/26/2024	11/26/2029	1,556	250,000
Numerica Credit Union	67054NBT9	4.15%		NOT CALLABLE	##	11/26/2024	11/26/2029	1,556	250,000
Morgan Stanley Bank NA	61690DB31	4.00%		NOT CALLABLE	##	11/27/2024	11/27/2029	1,557	250,000
Morgan Stanley PVT Bank	61776NGJ6	4.00%		NOT CALLABLE	##	11/27/2024	11/27/2029	1,557	250,000
UBS Bank USA	90355GSL1	4.05%		NOT CALLABLE	##	11/27/2024	11/27/2029	1,557	250,000
Freedom Northwest Cu	356436AW5	4.15%		NOT CALLABLE	##	1/30/2025	1/30/2030	1,620	250,000
American Expr Natl Bk	02589AGG1	4.25%		NOT CALLABLE	##	2/5/2025	2/5/2030	1,625	250,000
Customers Bank	23204HQS0	4.15%		NOT CALLABLE	##	2/4/2025	2/7/2030	1,627	250,000
Members Trust of SW FCU	585899AN7	4.20%		NOT CALLABLE	##	2/11/2025	2/11/2030	1,631	250,000
Pacific Crest Svgs Bank	69417ADD8	4.10%		NOT CALLABLE	##	2/14/2025	2/14/2030	1,634	250,000
Goldman Sachs Bank USA	38150VR27	4.30%		NOT CALLABLE	##	3/4/2025	3/4/2030	1,654	250,000
Totals									9,489,000

US Treasury Notes	CUSIP	%	First Call Date	Call Interval	Purchase Date	Maturity Date	Days to Maturity	Par Value	
UST	91282CFW6	4.00%		NOT CALLABLE	##	12/12/2022	11/15/2025	105	1,000,000
UST	912828R36	3.88%		NOT CALLABLE	##	12/12/2022	5/15/2026	285	3,000,000
UST	912828CKR1	4.57%		NOT CALLABLE	##	5/17/2024	5/15/2027	645	3,000,000
UST	91282CGT2	3.88%		NOT CALLABLE	##	5/23/2025	3/31/2028	960	3,000,000
UST	91282CCY5	4.60%		NOT CALLABLE	##	9/29/2023	9/30/2028	1,140	3,000,000
UST	91282CEM9	3.78%		NOT CALLABLE	##	5/7/2025	4/30/2029	1,350	3,000,000
UST	91282CHF1	3.99%		NOT CALLABLE	##	7/17/2025	5/31/2030	1,740	3,000,000
UST	91282CHJ3	4.00%		NOT CALLABLE	##	7/17/2025	6/30/2030	1,770	3,000,000
UST	91282CLN9	4.25%		NOT CALLABLE	##	5/7/2025	9/30/2029	1,500	3,000,000
UST	91282CES6	3.87%		NOT CALLABLE	##	7/18/2025	5/31/2029	1,380	6,000,000
UST	91282CGZ8	3.85%		NOT CALLABLE	##	5/7/2025	5/30/2030	1,740	3,000,000
UST	91282CGH8	3.83%		NOT CALLABLE	##	7/31/2025	1/31/2028	900	6,000,000
Totals									40,000,000

Bonds	CUSIP	%	First Call Date	Call Interval	Purchase Date	Maturity Date	Days to Maturity	Par Value	
RFCSP	76116FAB3	4.21%	NA	NOT CALLABLE	##	5/29/2025	1/15/2030	1,605	3,650,000
RFCSP	76116FAC1	4.23%	NA	NOT CALLABLE	##	5/29/2025	4/15/2030	1,695	3,650,000
Totals									7,300,000

Saving Accounts	Purchase Date	Maturity Date	Days to Maturity	Par Value
BMO	Demand Deposits		1	50,305.22

Managed Pool Investments	Purchase Date	Maturity Date	Days to Maturity	Par Value
LA County	Demand Deposits		1	-
LAIF	Demand Deposits		1	47,594,605.73
CAMP	Demand Deposits		1	38,612,156.66
CALTRUST-Short Term	Demand Deposits		1	45,033,272.07
CALTRUST-Liquidity Fund	Demand Deposits		1	54,449,768.61
				185,689,803.07

Total Federal Agency Issues	77,000,000.00
Negotiable CDs	9,489,000.00
Treasury Notes	40,000,000.00
Bonds	7,300,000.00
Savings	50,305.22
Pooled Investments	185,689,803.07
Total Portfolio	319,529,108.29

PURCHASED, MATURED CALLED INVESTMENT SCHEDULES

PURCH/CALL/ MATURE DATE	CUSIP	TITLE/INV#	NEW	MATURED/ CALLED	AMOUNT
BEGINNING BAL FY25-26				PAR VALUE	123,353,000.00
07/01/25	3133ENZF0	FFCB		CALLED	(3,000,000.00)
07/02/25	3130AWGS3	FHLB		PURCHASE	3,000,000.00
07/03/25	3133ERJQ5	FFCB		CALLED	(3,000,000.00)
07/08/25	3133ETPF8	FFCB		PURCHASE	3,000,000.00
07/14/25	3134GXZN7	FHLMC		CALLED	(3,000,000.00)
07/14/25	20825WDW7	CD- CONNEXUS CU		PURCHASE	249,000.00
07/15/25	91282CEY3	UST		MATURITY	(3,058,000.00)
07/16/25	16863LAH8	CD- CHIEF FINANCIAL		PURCHASE	249,000.00
07/16/25	31944MFB6	CD- FIRST CAROLINA BK		PURCHASE	249,000.00
07/16/25	91739JAV7	CD-UTAH FIRST CU		PURCHASE	249,000.00
07/17/25	91282CHF1	UST		PURCHASE	3,000,000.00
07/17/25	91282CHJ3	UST		PURCHASE	3,000,000.00
07/18/25	74160NMP2	CD- PRIME ALLIANCE BK		PURCHASE	249,000.00
07/18/25	05765LCD7	CD- BALBOA THRIFT		PURCHASE	249,000.00
07/18/25	91282CES6	UST		PURCHASE	6,000,000.00
07/31/25	91282CGH8	UST		PURCHASE	6,000,000.00
07/31/25	91282CHN4	UST		MATURITY	(3,000,000.00)

TOTAL CURRENT PAR VALUE INVESTMENTS FY 25-26

133,789,000.00

JULY

Purchased

25,494,000.00

Matured / Called

(15,058,000.00)

Total Investments

133,789,000.00



FINANCE DEPARTMENT

MEMORANDUM

DATE: September 30, 2025

TO: City Council

FROM: Kim Sao, Director of Finance *KS*

SUBJECT: Monthly Investment Report – **AUGUST 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 August 31, 2025, the City's portfolio totaled \$304.5 million, consisting of \$170.7 million in liquid balances and \$133.7 million in investments with maturity dates ranging from one month to five years. During the month, one security totaling \$3 million was called, one matured for \$3 million, and one new security was purchased at \$6 million –representing reinvested proceeds. The weighted average yield to maturity for the City portfolio is 3.93% (3.49% for investments with maturity dates), generating approximately \$806,151.72 in interest income for the month of August. The Successor Agency portfolio has a weighted average yield of 4.19%.

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 August 31, total liquid balances stood at \$170.7 million, representing approximately 56% 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 46% 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 4.40%, compared to LAIF at 4.25% and CalTrust at 4.34%. 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



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Portfolio Management
Portfolio Summary
August 31, 2025

Investments	Par Value	Market Value	Book Value	% of Portfolio	Term	Days to Maturity	YTM 360 Equiv.	YTM 365 Equiv.
Savings Accounts	576,350.07	576,350.07	576,350.07	0.19	1	1	0.036	0.037
Managed Pool Investments	70,351,177.72	70,716,189.69	70,351,177.72	23.28	1	1	4.274	4.333
Managed Pool Investments-CalTrust	99,833,930.21	99,918,382.30	99,833,930.21	33.03	1	1	4.214	4.272
Federal Agency Issues - Coupon	71,000,000.00	70,498,630.00	71,020,713.25	23.50	1,693	868	2.988	3.030
Certificates of Deposit	9,489,000.00	9,540,153.33	9,489,000.00	3.14	1,402	933	4.155	4.212
Federal Agency Disc. -Amortizing	7,300,000.00	6,134,445.50	6,056,071.19	2.00	1,737	1,642	4.224	4.283
Treasury Note	46,000,000.00	45,290,200.00	44,926,610.82	14.86	1,403	1,195	3.866	3.920
Investments	304,550,458.00	302,674,350.89	302,253,853.26	100.00%	686	444	3.878	3.932

Total Earnings	August 31 Month Ending	Fiscal Year To Date
Current Year	1,011,372.25	2,093,708.45
Average Daily Balance	309,022,344.03	312,983,894.28
Effective Rate of Return	3.85%	3.94%

Notes:

1. 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.
2. The market value of investments for L.A. County Treasurer Fund utilizes the published market value at the beginning of this reporting month. Nothing has occurred during the month that would cause this market value to be materially different.
3. I certify that, with the exception of the market value for L.A. County Treasurer Fund, 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

10/6/25

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Portfolio Management
Portfolio Details - Investments
August 31, 2025

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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	550,637.33	550,637.33	550,637.33			0.000	1	
BMO MMP	BMO MMP	BMO			25,712.74	25,712.74	25,712.74	0.820		0.820	1	
Subtotal and Average			375,040.35		576,350.07	576,350.07	576,350.07			0.037	1	
Managed Pool Investments												
CAMP	CAMP	PFM CA ASSET MGMT PROGRAM		07/01/2025	38,756,571.99	38,756,571.99	38,756,571.99	4.400	AAA	4.400	1	
LAIF	LAIF	LOCAL AGENCY INVESTMENT FUND			31,594,605.73	31,959,617.70	31,594,605.73	4.251		4.251	1	
Subtotal and Average			77,695,291.92		70,351,177.72	70,716,189.69	70,351,177.72			4.333	1	
Managed Pool Investments-CalTrust												
CALTRST LQDTY	CALTST LQDTY	CAL TRUST-INVESTMENT TRUST		09/18/2019	54,650,310.54	54,650,310.54	54,650,310.54	4.340		4.340	1	
CALTRST SHORT	CALTST SHORT	CAL TRUST-INVESTMENT TRUST		04/01/2006	45,183,619.67	45,268,071.76	45,183,619.67	4.190		4.190	1	
Subtotal and Average			99,494,359.70		99,833,930.21	99,918,382.30	99,833,930.21			4.272	1	
Federal Agency Issues - Coupon												
3133ENKD1	FFCB011322	FEDERAL FARM CREDIT BUREAU		01/13/2022	3,000,000.00	2,969,130.00	3,000,000.00	1.400		1.400	134	01/13/2026
3133ENST8	FFCB030322	FEDERAL FARM CREDIT BUREAU		03/30/2022	3,000,000.00	2,978,400.00	3,000,000.00	2.770		2.770	210	03/30/2026
3133ETHN0	FFCB052325	FEDERAL FARM CREDIT BUREAU		05/23/2025	3,000,000.00	3,019,800.00	2,997,895.42	3.875		3.903	994	05/22/2028
3133ETPF8	FFCB070825	FEDERAL FARM CREDIT BUREAU		07/08/2025	3,000,000.00	3,014,340.00	2,981,860.32	3.750		3.888	1,771	07/08/2030
3133ENFR6	FFCB120121	FEDERAL FARM CREDIT BUREAU		12/01/2021	2,000,000.00	1,985,080.00	2,000,000.00	1.340		1.340	91	12/01/2025
3133ENYA2	FFCB060122	FEDERAL FARM CREDIT BANK		06/01/2022	3,000,000.00	2,977,200.00	3,000,000.00	3.450		3.450	638	06/01/2027
3130AQGU1	FHLB012522A	FEDERAL HOME LOAN BANK		01/25/2022	3,000,000.00	2,905,470.00	3,000,000.00	1.500		1.500	511	01/25/2027
3130AQNW9	FHLB020822	FEDERAL HOME LOAN BANK		02/08/2022	3,000,000.00	2,915,340.00	3,000,000.00	1.800		1.800	525	02/08/2027
3130B5A73	FHLB022625	FEDERAL HOME LOAN BANK		02/26/2025	3,000,000.00	3,015,030.00	3,000,000.00	4.750		4.750	1,639	02/26/2030
3130B5HB7	FHLB030725	FEDERAL HOME LOAN BANK		03/07/2025	3,000,000.00	3,016,830.00	3,000,000.00	4.220		4.220	1,648	03/07/2030
3130ARDV0	FHLB04082022	FEDERAL HOME LOAN BANK		04/08/2022	3,000,000.00	2,963,430.00	3,000,000.00	3.000		3.000	570	03/25/2027
3130AMBC5	FHLB052021	FEDERAL HOME LOAN BANK		05/20/2021	3,000,000.00	2,954,460.00	3,000,000.00	1.000		1.000	172	02/20/2026
3130B1MN4	FHLB060524	FEDERAL HOME LOAN BANK		06/05/2024	3,000,000.00	3,005,790.00	3,000,000.00	5.250		5.250	1,191	12/05/2028
3130B1RB5	FHLB062624	FEDERAL HOME LOAN BANK		06/26/2024	3,000,000.00	3,021,720.00	3,000,000.00	5.000		5.000	1,394	06/26/2029
3130AMRQ7	FHLB063021A	FEDERAL HOME LOAN BANK		06/30/2021	3,000,000.00	2,967,330.00	3,000,000.00	0.875		0.875	120	12/30/2025
3130AWGS3	FHLB070225	FEDERAL HOME LOAN BANK		07/02/2025	3,000,000.00	3,056,250.00	3,040,957.51	4.125		3.810	1,747	06/14/2030
3130APAZ8	FHLB093021	FEDERAL HOME LOAN BANK		09/30/2021	2,000,000.00	1,939,780.00	2,000,000.00	1.030		1.030	394	09/30/2026
3130APB87	FHLB101321	FEDERAL HOME LOAN BANK		10/13/2021	2,000,000.00	1,939,540.00	2,000,000.00	1.100		1.100	407	10/13/2026
3130APL37	FHLB111621	FEDERAL HOME LOAN BANK		11/16/2021	3,000,000.00	2,913,120.00	3,000,000.00	1.400		1.400	441	11/16/2026
3130B3MU4	FHLB112124	FEDERAL HOME LOAN BANK		11/21/2024	3,000,000.00	2,998,470.00	3,000,000.00	4.800		4.799	1,535	11/14/2029
3130B4BY6	FHLB122424	FEDERAL HOME LOAN BANK		12/24/2024	3,000,000.00	3,016,050.00	3,000,000.00	4.625		4.625	1,575	12/24/2029

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Portfolio Management
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CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity	Maturity Date
Federal Agency Issues - Coupon												
3130AQ5Y5	FHLB123021A	FEDERAL HOME LOAN BANK		12/30/2021	2,000,000.00	1,995,340.00	2,000,000.00	1.300		1.300	29	09/30/2025
3130AQBE2	FHLB123021B	FEDERAL HOME LOAN BANK		12/30/2021	3,000,000.00	2,915,460.00	3,000,000.00	1.650		1.650	485	12/30/2026
3134HA5Z2	FHLMC020725	FREDDIE MAC		02/07/2025	3,000,000.00	2,999,460.00	3,000,000.00	4.450		4.799	1,163	11/07/2028
3136GABX6	FM022725	FNMA		02/27/2025	3,000,000.00	3,015,810.00	3,000,000.00	4.625		4.625	1,456	08/27/2029
Subtotal and Average			75,665,428.48		71,000,000.00	70,498,630.00	71,020,713.25			3.030	868	
Certificates of Deposit												
02519ABY2	CD101823B	AMERICAN COML BK & TR		10/18/2023	250,000.00	250,352.50	250,000.00	5.350		5.350	46	10/17/2025
02589AGG1	CD020525	AMERICAN EXPR NATL BK		02/05/2025	250,000.00	253,610.00	250,000.00	4.250		4.250	1,618	02/05/2030
01664MAB2	CD122022	ALL IN FEDERAL CREDIT UN		12/20/2022	250,000.00	253,205.00	250,000.00	4.400		4.400	840	12/20/2027
02007G4M2	CD112924	ALLY BANK		11/29/2024	250,000.00	251,400.00	250,000.00	4.100		4.100	819	11/29/2027
052392CC9	CD112822	AUSTIN TELCO FED CR UN TEX		11/28/2022	250,000.00	253,517.50	250,000.00	5.050		5.050	452	11/27/2026
07181JAV6	CD112822A	BAXTER CR UN VERNON HILLS ILL		11/28/2022	250,000.00	253,425.00	250,000.00	5.000		5.000	455	11/30/2026
05610LCD4	CD101123	BMO BANK NA		10/11/2023	250,000.00	250,330.00	250,000.00	5.350		5.350	43	10/14/2025
05612LDR0	CD022825A	BMW BANK OF NORTH AMERICA		02/28/2025	250,000.00	253,337.50	250,000.00	4.250		4.250	1,276	02/28/2029
05584CVN3	CD022725	BNY MELLON NA		02/27/2025	250,000.00	252,300.00	250,000.00	4.200		4.200	910	02/28/2028
061785FP1	CD101323A	BANK OF DEERFIELD		10/13/2023	250,000.00	253,012.50	250,000.00	5.000		5.000	407	10/13/2026
05765LCD7	CE071825	BALBOA THRIFT & LOAN		07/18/2025	249,000.00	248,907.87	249,000.00	3.800		3.800	1,176	11/20/2028
20825WDW7	CD071425	CONNEXUS XREDIT UNION		07/14/2025	249,000.00	250,309.74	249,000.00	4.000		4.056	1,047	07/14/2028
23204HQS0	CD020725	CUSTOMERS BANK		02/07/2025	250,000.00	252,600.00	250,000.00	4.150		4.150	1,620	02/07/2030
27631PCV4	CD112624A	EASTERN COLORADO BANK		11/26/2024	250,000.00	251,165.00	250,000.00	4.000		4.000	1,547	11/26/2029
31925YBZ4	CD112724	FIRST BANK OF THE LAKE		11/27/2024	250,000.00	251,782.50	250,000.00	4.050		4.050	1,183	11/27/2028
31944MFB6	CD071625A	FIRST CAROLINA BANK		07/16/2025	249,000.00	248,957.67	249,000.00	3.800		3.800	1,050	07/17/2028
16863LAH8	CD071625B	CHIEF FINANCIAL FCU		07/16/2025	249,000.00	249,465.63	249,000.00	3.900		3.900	863	01/12/2028
34520LAX1	CD121522	FORBRIGHT BANK		12/15/2022	250,000.00	250,677.50	250,000.00	4.100		4.100	470	12/15/2026
356436AW5	CD013025	FREEDOM NORTHWEST CU		01/30/2025	250,000.00	252,737.50	250,000.00	4.150		4.150	1,612	01/30/2030
38150VR27	CD030425	GOLDMAN SACHS BANK USA		03/04/2025	250,000.00	254,127.50	250,000.00	4.300		4.300	1,645	03/04/2030
32056GDT4	CD121622	FIRST INTERNET		12/16/2022	250,000.00	250,837.50	250,000.00	4.150		4.150	471	12/16/2026
61690DB31	CD112724A	MORGAN STANLEY BANK		11/27/2024	250,000.00	251,162.50	250,000.00	4.000		4.000	1,548	11/27/2029
61776NGJ6	CD112724C	MORGAN STANLEY BANK		11/27/2024	250,000.00	251,162.50	250,000.00	4.000		4.000	1,548	11/27/2029
585899AN7	CD021125	MEMBERS TRUST OF SW FCU		02/11/2025	250,000.00	253,215.00	250,000.00	4.200		4.200	1,624	02/11/2030
623337AG7	CD101323	MT VERNON BANK & TRUST CO		10/13/2023	250,000.00	253,012.50	250,000.00	5.000		5.000	407	10/13/2026
67054NBT9	CD112629	NUMERICA CREDIT UNION		11/26/2024	250,000.00	252,732.50	250,000.00	4.150		4.150	1,547	11/26/2029
74160NMP2	CD071825A	PRIME ALLIANCE BANK		07/18/2025	249,000.00	248,957.67	249,000.00	3.800		3.800	1,051	07/18/2028
69417ADD8	CD021425	PACIFIC CREST SVGS BANK		02/14/2025	250,000.00	252,192.50	250,000.00	4.100		4.100	1,627	02/14/2030
71104AAV5	CD022825B	PEOPLES EXCHANGE BANK		02/28/2025	245,000.00	247,246.65	245,000.00	4.200		4.200	910	02/28/2028

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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												
85508VBG3	CD022825	STAR BANK NA		02/28/2025	250,000.00	252,195.00	250,000.00	4.200		4.200	910	02/28/2028
856283U61	SBI092921	STATE BANK OF INDIA		09/29/2021	250,000.00	242,492.50	250,000.00	1.150		1.150	393	09/29/2026
87164WC89	SB093021	SYNCHRONY BANK		09/30/2021	250,000.00	242,275.00	250,000.00	0.950		0.950	394	09/30/2026
89580DBB7	CD101823A	TRIAD BUSINESS BANK		10/18/2023	250,000.00	250,332.50	250,000.00	5.300		5.300	46	10/17/2025
90355GSL1	CD112724B	UBS BANK USA		11/27/2024	250,000.00	251,755.00	250,000.00	4.050		4.050	1,548	11/27/2029
90983WBW0	CD101823	UNITED COMMUNITY BK III		10/18/2023	250,000.00	250,317.50	250,000.00	5.300		5.300	46	10/17/2025
90372WAF7	CD101023	UKRAINIAN FEDERAL CREDIT		10/10/2023	250,000.00	250,352.50	250,000.00	5.600		5.600	39	10/10/2025
91739JAV7	CD071625	UTAH FIRST CREDIT UNION		07/16/2025	249,000.00	249,473.10	249,000.00	3.900		3.900	1,414	07/16/2029
90352RCX1	CD123022	US ALLIANCE		12/30/2022	250,000.00	255,220.00	250,000.00	4.750		4.750	850	12/30/2027
Subtotal and Average			9,489,000.00		9,489,000.00	9,540,153.33	9,489,000.00			4.212	933	
Federal Agency Disc. -Amortizing												
76116FAC1	RFC052925	RFC PRINCIPAL STRIP		05/29/2025	3,650,000.00	3,051,144.50	3,011,024.61	3.736		4.293	1,687	04/15/2030
76116FAB3	RFC052925A	RFC PRINCIPAL STRIP		05/29/2025	3,650,000.00	3,083,301.00	3,045,046.58			4.273	1,597	01/15/2030
Subtotal and Average			6,044,707.64		7,300,000.00	6,134,445.50	6,056,071.19			4.283	1,642	
Treasury Note												
91282CLN9	US050725A	US TREASURY		05/07/2025	3,000,000.00	2,985,000.00	2,965,508.40	3.500		3.723	1,490	09/30/2029
91282CGZ8	UST050725	US TREASURY		05/07/2025	3,000,000.00	2,977,710.00	2,955,564.61	3.500		3.852	1,702	04/30/2030
91282CEM9	UST050725B	US TREASURY		05/07/2025	3,000,000.00	2,925,090.00	2,910,055.21	2.875		3.766	1,337	04/30/2029
91282CKR1	UST051724A	US TREASURY		05/17/2024	3,000,000.00	3,040,650.00	2,996,689.89	4.500		4.570	621	05/15/2027
91282CGT2	UST052325	US TREASURY		05/23/2025	3,000,000.00	3,003,270.00	2,981,467.08	3.625		3.688	942	03/31/2028
91282CHJ3	UST071725	US TREASURY		07/17/2025	3,000,000.00	3,008,670.00	2,987,985.32	3.750		3.995	1,763	06/30/2030
91282CHF1	UST071725A	US TREASURY		07/17/2025	3,000,000.00	3,008,880.00	2,969,723.64	3.750		3.985	1,733	05/31/2030
91282CES6	UST071825	US TREASURY		07/18/2025	6,000,000.00	5,819,520.00	5,768,108.03	2.750		3.870	1,368	05/31/2029
91282CGH8	UST073125	US TREASURY		07/31/2025	6,000,000.00	5,987,760.00	5,954,780.61	3.500		3.831	882	01/31/2028
91282CFC0	UST082625	US TREASURY		08/26/2025	6,000,000.00	5,783,160.00	5,773,431.30	2.625		3.670	1,429	07/31/2029
91282CCY5	UST092923	US TREASURY		09/29/2023	3,000,000.00	2,797,260.00	2,726,386.83	1.250		4.600	1,125	09/30/2028
91282CFW6	UST121222	US TREASURY		12/12/2022	1,000,000.00	1,000,540.00	1,000,957.46	4.500		4.000	75	11/15/2025
91282R36	UST121222A	US TREASURY		12/12/2022	3,000,000.00	2,952,690.00	2,955,952.44	1.625		3.880	256	05/15/2026
Subtotal and Average			40,258,515.94		46,000,000.00	45,290,200.00	44,926,610.82			3.920	1,195	

Portfolio CITY
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PM (PRF_PM2) 7.3.11

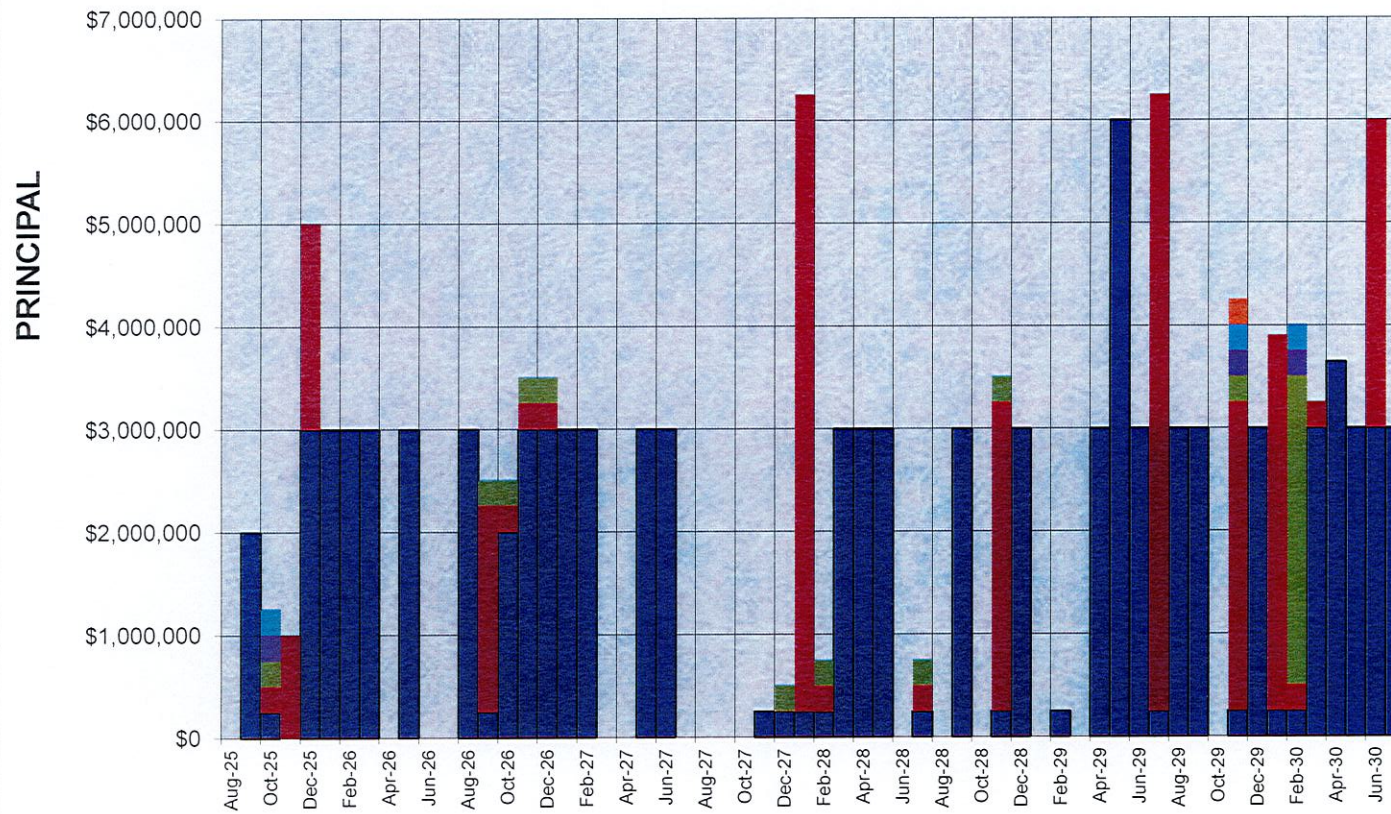
CITY
Portfolio Management
Interest Earnings Summary
August 31, 2025

Page 1

	August 31 Month Ending	Fiscal Year To Date
CD/Coupon/Discount Investments:		
Interest Collected	310,828.97	636,043.36
Plus Accrued Interest at End of Period	768,461.66	768,461.66
Less Accrued Interest at Beginning of Period	(743,403.26)	(721,233.50)
Less Accrued Interest at Purchase During	(11,127.72)	(58,598.29)
Interest Earned during Period	324,759.65	624,673.23
Adjusted by Premiums and Discounts	49,010.60	94,528.65
Adjusted by Capital Gains or Losses	750.00	750.00
Earnings during Periods	374,520.25	719,951.88
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	495,322.75	1,616,768.12
Plus Accrued Interest at End of Period	406,139.31	418,024.39
Less Accrued Interest at Beginning of Period	(264,610.06)	(661,035.94)
Interest Earned during Period	636,852.00	1,373,756.57
Total Interest Earned during Period	961,611.65	1,998,429.80
Total Adjustments from Premiums and Discounts	49,010.60	94,528.65
Total Capital Gains or Losses	750.00	750.00
Total Earnings during Period	1,011,372.25	2,093,708.45

Portfolio CITY
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PM (PRF_PM6) 7.3.11
Report Ver. 7.3.11

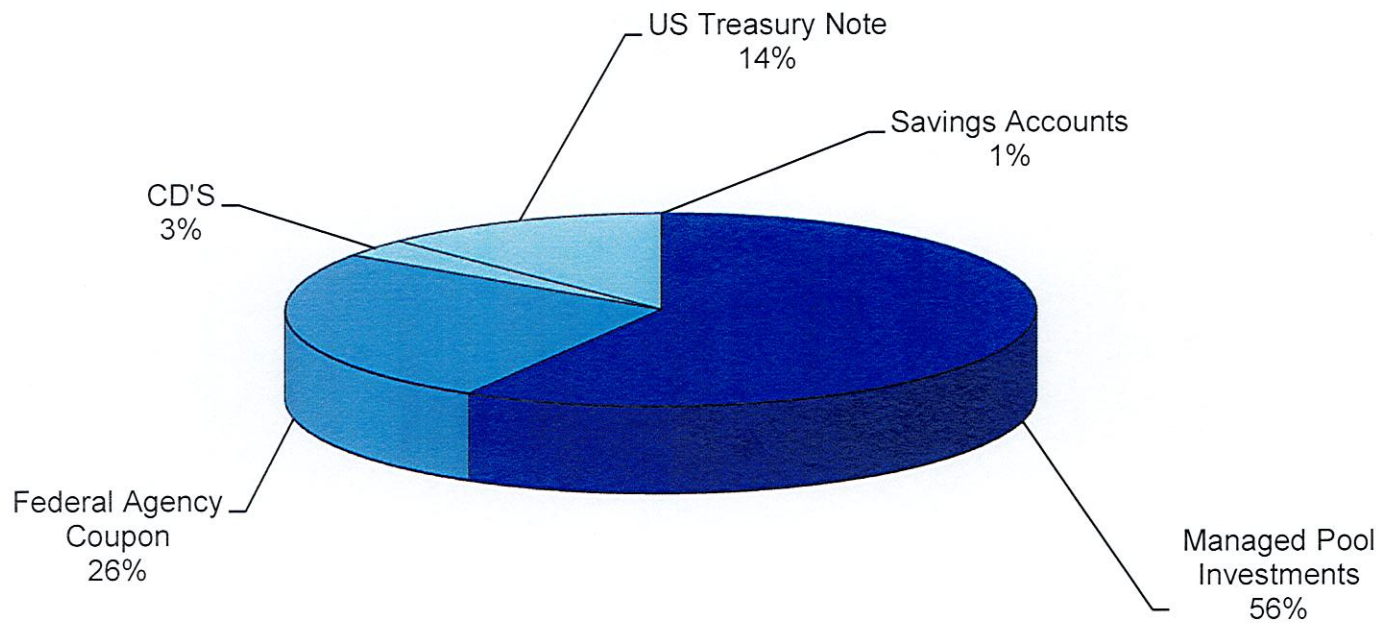
City of Chino Investment Portfolio MATURITY SCHEDULE



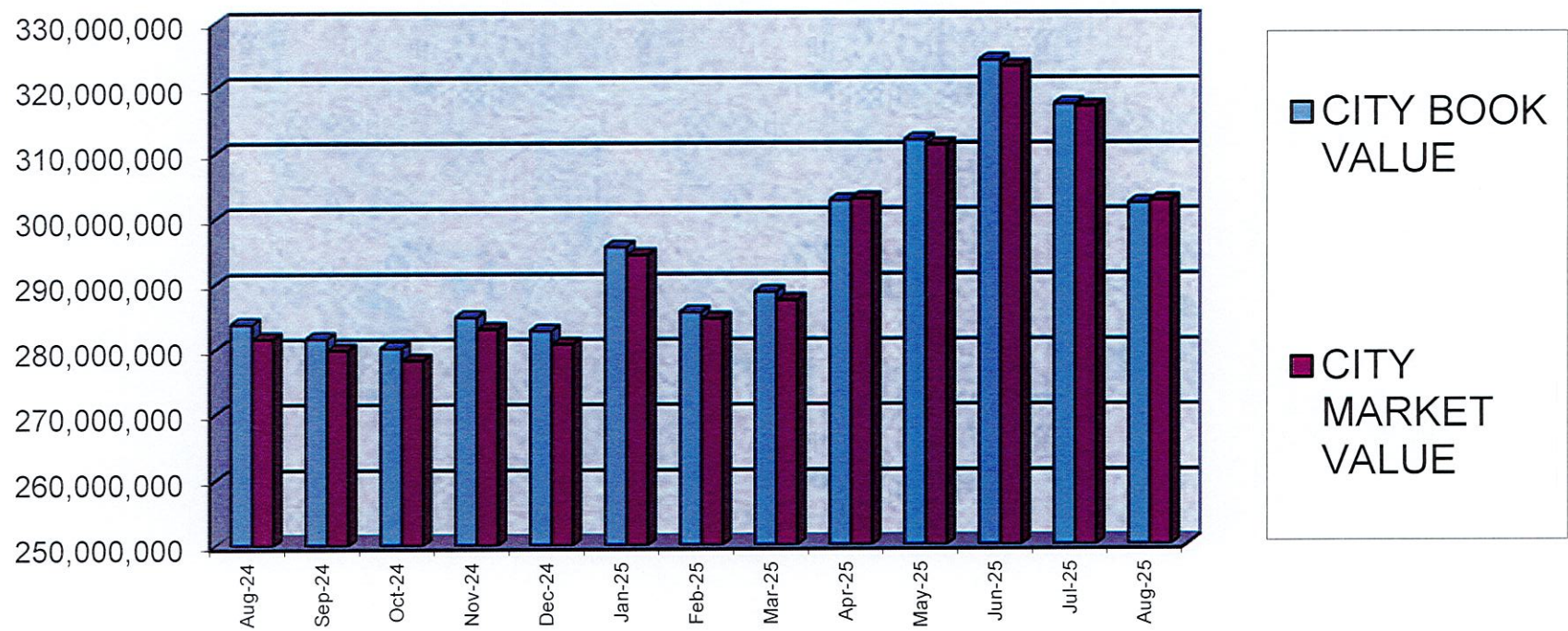
Note- Maturity Schedule does not include pension note

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

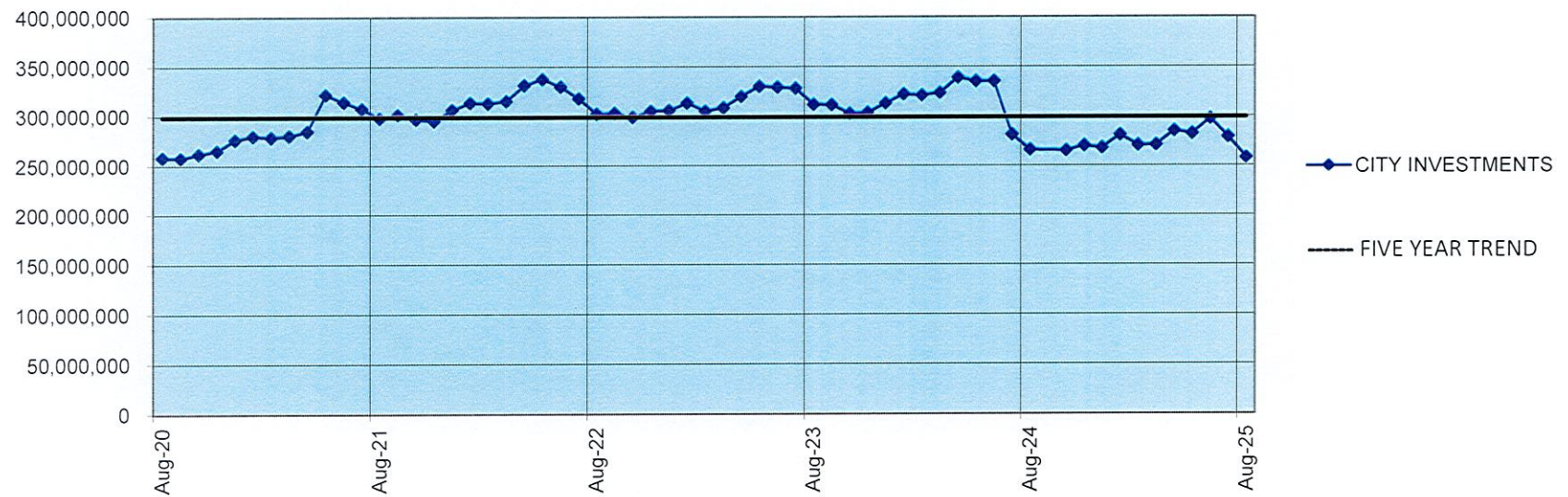
City of Chino Investment Portfolio AUGUST 2025



City of Chino Investment Portfolio BOOK VS. MARKET VALUE



City of Chino Investment Portfolio FIVE YEAR HISTORY



**CITY INVESTMENTS
CASH WITH FISCAL AGENTS
08/31/25**

ACCT# ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
2021A PFA (BNY MELLON BANK)				
REVENUE FUND	24,739.00	24,739.00	100.00%	3.86% GOVRMNT MONEY
CFD 2001-1 RSV	163,891.61	163,891.61	100.00%	3.86% GOVRMNT MONEY
CFD 2003-1 RSV	435,310.21	435,310.21	100.00%	3.86% GOVRMNT MONEY
CFD 2003-2 RSV	398,456.23	398,456.23	100.00%	3.86% GOVRMNT MONEY
CFD 2003-3 A1 RSV	1,455,080.50	1,455,080.50	100.00%	3.86% GOVRMNT MONEY
CFD 2003-4 RSV	358,567.29	358,567.29	100.00%	3.86% GOVRMNT MONEY
CFD 2009-1 RSV	984,217.19	984,217.19	100.00%	3.86% GOVRMNT MONEY
TOTAL	3,820,262.03	3,820,262.03	100.00%	3.86%
2001-1 COMMUNITY FACILITIES DISTRICT NO (2002 Bonds- BNY MELLON BANK) (PFA 2021)				
SPECIAL TAX FUND	169,848.37	169,848.37	100.00%	3.86% GOVRMNT MONEY
INTEREST FUND	0.04	0.04	100.00%	0.00% GOVRMNT MONEY
PRINCIPAL	0.31	0.31	100.00%	3.23% GOVRMNT MONEY
SURPLUS FUND	0.61	0.61	100.00%	3.86% GOVRMNT MONEY
TOTAL	169,849.33	169,849.33	100.00%	3.86%
2003-1 COMMUNITY FACILITIES DISTRICT (BYN MELLON BANK) (PFA 2021)				
SPECIAL TAX FUND	412,432.03	412,432.03	100.00%	3.86% GOVRMNT MONEY
INTEREST FUND	0.26	0.26	100.00%	3.85% GOVRMNT MONEY
PRINCIPAL	0.62	0.62	100.00%	3.23% GOVRMNT MONEY
SURPLUS FUND	1.33	1.33	100.00%	3.76% GOVRMNT MONEY
TOTAL	412,434.24	412,434.24	100.00%	3.86%
2003-2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)				
SPECIAL TAX FUND	378,699.21	378,699.21	100.00%	3.86% GOVRMNT MONEY
INTEREST FUND	0.26	0.26	100.00%	3.85% GOVRMNT MONEY
PRINCIPAL	188.45	188.45	100.00%	3.90% GOVRMNT MONEY
SURPLUS FUND	1.29	1.29	100.00%	3.88% GOVRMNT MONEY
TOTAL	378,889.21	378,889.21	100.00%	3.86%
2003- 3 IMPROV. AREA 1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)				
SPECIAL TAX FUND	1,285,834.21	1,285,834.21	100.00%	3.86% GOVRMNT MONEY
INTEREST FUND	196.59	196.59	100.00%	3.87% GOVRMNT MONEY
PRINCIPAL	3.12	3.12	100.00%	3.85% GOVRMNT MONEY
SURPLUS FUND	4.79	4.79	100.00%	3.97% GOVRMNT MONEY
TOTAL	1,286,038.71	1,286,038.71	100.00%	3.86%
2003- 4 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)				
SPECIAL TAX FUND	344,965.72	344,965.72	100.00%	3.86% GOVRMNT MONEY
INTEREST FUND	46.38	46.38	100.00%	0.00% GOVRMNT MONEY
PRINCIPAL	0.58	0.58	100.00%	3.45% GOVRMNT MONEY
SURPLUS FUND	1.22	1.22	100.00%	4.10% GOVRMNT MONEY
TOTAL	345,013.90	345,013.90	100.00%	3.86%
2009-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)				
SPECIAL TAX FUND	700,467.76	700,467.76	100.00%	3.90% GOVRMNT MONEY
INTEREST FUND	0.58	0.58	100.00%	3.90% GOVRMNT MONEY
PRINCIPAL	0.97	0.97	100.00%	3.90% GOVRMNT MONEY
SURPLUS FUND	2.48	2.48	100.00%	4.03% GOVRMNT MONEY
TOTAL	700,471.79	700,471.79	100.00%	3.90%
2015 PFA (BNY MELLON BANK)				
REVENUE FUND	25,185.97	25,185.97	100.00%	4.19% GOVRMNT MONEY
PRINCIPAL ACCT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
TOTAL	25,185.97	25,185.97	100.00%	4.19%

**CITY INVESTMENTS
CASH WITH FISCAL AGENTS
PAGE 2**

ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
2003- 3 IMPROV.AREA 2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2015)					
	SPECIAL TAX FUND	7.36	7.36	100.00%	4.21% GOVRMNT MONEY
	INTEREST	221.95	221.95	100.00%	4.19% GOVRMNT MONEY
	PRINCIPAL	481.91	481.91	100.00%	4.19% GOVRMNT MONEY
	TOTAL	711.22	711.22	100.00%	4.19%
2005-2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2015)					
	SPECIAL TAX FUND	1.22	1.22	100.00%	4.10% GOVRMNT MONEY
	INTEREST	52.48	52.48	100.00%	4.19% GOVRMNT MONEY
	PRINCIPAL	111.30	111.30	100.00%	4.19% GOVRMNT MONEY
	TOTAL	165.00	165.00	100.00%	4.19%
2006-2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2015)					
	SPECIAL TAX FUND	1.83	1.83	100.00%	4.37% GOVRMNT MONEY
	INTEREST	83.21	83.21	100.00%	4.22% GOVRMNT MONEY
	PRINCIPAL	179.72	179.72	100.00%	4.23% GOVRMNT MONEY
	TOTAL	264.76	264.76	100.00%	4.23%
2005-1 COMMUNITY FACILITIES DISTRICT IMP AREA 1 (BNY MELLON BANK) (PFA 2015)					
	SPECIAL TAX FUND	4.27	4.27	100.00%	4.22% GOVRMNT MONEY
	INTEREST	187.97	187.97	100.00%	4.23% GOVRMNT MONEY
	PRINCIPAL	413.90	413.90	100.00%	4.23% GOVRMNT MONEY
	SURPLUS FUND	136,571.14	136,571.14	100.00%	4.23% GOVRMNT MONEY
	TOTAL	137,177.28	137,177.28	100.00%	4.23%
2016 PFA (BNY MELLON BANK)					
	REVENUE FUND	20,957.29	20,957.29	100.00%	4.19% GOVRMNT MONEY
	PRINCIPAL ACCT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	CFD 1999-1 RSV	251,138.58	251,138.58	100.00%	4.19% GOVRMNT MONEY
	CFD 2000-1 RSV	66,403.53	66,403.53	100.00%	4.19% GOVRMNT MONEY
	CFD 2006-1 RSV	226,323.43	226,323.43	100.00%	4.19% GOVRMNT MONEY
	TOTAL	564,822.83	564,822.83	100.00%	4.19%
2006-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2016)					
	SPECIAL TAX	209,678.13	209,678.13	100.00%	4.19% GOVRMNT MONEY
	INTEREST	130.22	130.22	100.00%	4.19% GOVRMNT MONEY
	PRINCIPAL	88.58	88.58	100.00%	4.19% GOVRMNT MONEY
	FACILITIES	510,516.16	510,516.16	100.00%	4.19% CAL TRUST SHORT
	TOTAL	720,413.09	720,413.09	100.00%	4.53%
2000-1 COMMUNITY FACILITIES DISTRICT NO (BNY MELLON BANK) (PFA 2016)					
	SPECIAL TAX	113,490.43	113,490.43	0.00%	4.19% GOVRMNT MONEY
	INTEREST	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PRINCIPAL	72.56	72.56	100.00%	4.19% GOVRMNT MONEY
	TOTAL	113,562.99	113,562.99	100.00%	0.00%
1999-1 COMMUNITY FACILITIES DISTRICT NO (BNY MELLON BANK) (PFA 2016)					
	SPECIAL TAX	458,046.88	458,046.88	100.00%	4.19% GOVRMNT MONEY
	INTEREST	0.31	0.31	100.00%	3.23% GOVRMNT MONEY
	PRINCIPAL	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	458,047.19	458,047.19	100.00%	4.19%
PFA 2019A (BNY MELLON BANK)					
	PURCHASE FUND	167.93	167.93	100.00%	3.86% GOVRMNT MONEY
	REVENUE FUND	42,091.27	42,091.27	100.00%	3.86% GOVRMNT MONEY
	INTEREST FUND	2,448.21	2,448.21	100.00%	3.86% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	CFD 2005-1 A2 RSV	121,526.81	121,526.81	100.00%	3.86% GOVRMNT MONEY
	CFD 2006-3 RSV	324,891.94	324,891.94	100.00%	3.86% GOVRMNT MONEY
	TOTAL	491,126.16	491,126.16	100.00%	3.86%

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	89,993.76	89,993.76	100.00%	3.86% GOVRMNT MONEY
	INTEREST FUND	19.73	19.73	100.00%	3.85% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	29.26	29.26	100.00%	3.86% GOVRMNT MONEY
	SURPLUS FD	226.16	226.16	100.00%	3.70% GOVRMNT MONEY
	CNST FUND	2,211.49	2,211.49	100.00%	3.86% GOVRMNT MONEY
	TOTAL	92,480.40	92,480.40	100.00%	3.85%
CHINO 19A 2006-3 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2019A)					
	SPECIAL TAX	244,815.63	244,815.63	100.00%	3.86% GOVRMNT MONEY
	INTEREST FUND	53.44	53.44	100.00%	3.87% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	88.92	88.92	100.00%	3.87% GOVRMNT MONEY
	CNST FUND	764,764.37	764,764.37	100.00%	3.86% GOVRMNT MONEY
	TOTAL	1,009,722.36	1,009,722.36	100.00%	3.86%
2003- 3 IMPROV.AREA 6 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	SPECIAL TAX FUND	568,641.85	568,641.85	100.00%	4.19% GOVRMNT MONEY
	INTEREST	14,999.16	14,999.16	100.00%	4.19% GOVRMNT MONEY
	PRINCIPAL	188.24	188.24	100.00%	4.19% GOVRMNT MONEY
	RESERVE	838,250.00	838,250.00	100.00%	4.19% GOVRMNT MONEY
	FACILITIES	21.12	21.12	100.00%	4.17% GOVRMNT MONEY
	TOTAL	1,422,100.37	1,422,100.37	100.00%	4.19%
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	2,357,262.50	2,357,262.50	100.00%	3.86% GOVRMNT MONEY
	FACILITIES	0.11	0.11	100.00%	0.00% GOVRMNT MONEY
	SPECIAL TAX	1,521,726.10	1,521,726.10	100.00%	3.86% GOVRMNT MONEY
	INTEREST	54,376.11	54,376.11	100.00%	3.86% GOVRMNT MONEY
	PRINCIPAL	3.00	3.00	100.00%	4.00% GOVRMNT MONEY
	TOTAL	3,933,367.82	3,933,367.82	100.00%	3.86%
2003- 3 IMPROV.AREA 8 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	COST OF ISSUANCE	23.12	23.12	100.00%	3.85% GOVRMNT MONEY
	BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	RESERVE	1,236,200.00	1,236,200.00	100.00%	3.86% GOVRMNT MONEY
	FACILITIES	4.18	4.18	100.00%	3.83% GOVRMNT MONEY
	SPECIAL TAX	808,833.01	808,833.01	100.00%	3.86% GOVRMNT MONEY
	INTEREST	24,182.43	24,182.43	100.00%	3.86% GOVRMNT MONEY
	PRINCIPAL	0.67	0.67	100.00%	4.48% GOVRMNT MONEY
	TOTAL	2,069,243.41	2,069,243.41	100.00%	3.86%
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%	3.86% GOVRMNT MONEY
	RESERVE	2,194,806.25	2,194,806.25	100.00%	3.86% GOVRMNT MONEY
	FACILITIES	18,237.60	18,237.60	100.00%	3.86% GOVRMNT MONEY
	SPECIAL TAX	1,199,447.79	1,199,447.79	100.00%	3.86% GOVRMNT MONEY
	INTEREST	171,939.72	171,939.72	100.00%	3.86% GOVRMNT MONEY
	PRINCIPAL	293.64	293.64	100.00%	3.86% GOVRMNT MONEY
	TOTAL	3,584,738.87	3,584,738.87	100.00%	3.86%

**CITY INVESTMENTS
CASH WITH FISCAL AGENTS
PAGE 4**

ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
2003- 3 IMPROV.AREA 10 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	COST OF ISSUE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	RESERVE	1,200,000.00	1,200,000.00	100.00%	3.86% GOVRMNT MONEY
	FACILITIES	9,741,003.95	9,741,003.95	100.00%	3.86% GOVRMNT MONEY
	SPECIAL TAX	683,494.72	683,494.72	100.00%	3.86% GOVRMNT MONEY
	INTEREST	60,024.32	60,024.32	100.00%	3.86% 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	11,684,522.99	11,684,522.99	100.00%	3.86%
2005-1 COMMUNITY FACILITIES DISTRICT IMP AREA 3 (BNY MELLON)					
	FACILITIES ACCT	40,493.98	40,493.98	100.00%	4.19% GOVRMNT MONEY
	SPECIAL TAX	113,452.81	113,452.81	100.00%	4.19% GOVRMNT MONEY
	INTEREST	3,568.43	3,568.43	100.00%	4.19% GOVRMNT MONEY
	PRINCIPAL	40.57	40.57	100.00%	4.19% GOVRMNT MONEY
	RESERVE FUND	168,093.75	168,093.75	100.00%	4.19% GOVRMNT MONEY
	TOTAL	325,649.54	325,649.54	100.00%	4.19%
2005-1 COMMUNITY FACILITIES DISTRICT IMP AREA 4 (BNY MELLON)					
	RESERVE	354,912.50	354,912.50	100.00%	4.19% GOVRMNT MONEY
	FACILITIES	21,571.32	21,571.32	100.00%	4.19% GOVRMNT MONEY
	SPECIAL TAX	269,078.15	269,078.15	100.00%	4.19% GOVRMNT MONEY
	INTEREST	7,534.48	7,534.48	100.00%	4.19% GOVRMNT MONEY
	PRINCIPAL	105.62	105.62	100.00%	4.19% GOVRMNT MONEY
	TOTAL	653,202.07	653,202.07	100.00%	4.19%
2016-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	RESERVE FUND	524,743.75	524,743.75	100.00%	3.86% GOVRMNT MONEY
	FACILITIES	777,153.60	777,153.60	100.00%	3.86% GOVRMNT MONEY
	SPECIAL TAX	348,111.95	348,111.95	100.00%	3.86% GOVRMNT MONEY
	INTEREST FUND	10,266.44	10,266.44	100.00%	3.86% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	0.31	0.31	100.00%	3.23% GOVRMNT MONEY
	TOTAL	1,660,276.05	1,660,276.05	100.00%	3.86%
2016-2 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	485,225.00	485,225.00	100.00%	4.19% GOVRMNT MONEY
	FACILITIES	602,962.65	602,962.65	100.00%	4.19% GOVRMNT MONEY
	SPECIAL TAX	320,918.96	320,918.96	100.00%	4.19% GOVRMNT MONEY
	INTEREST	10,301.90	10,301.90	100.00%	4.19% GOVRMNT MONEY
	PRINCIPAL	102.79	102.79	100.00%	4.19% GOVRMNT MONEY
	TOTAL	1,419,511.30	1,419,511.30	100.00%	4.19%

**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	589,800.00	589,800.00	100.00%	3.86% GOVRMNT MONEY
	FACILITIES	0.28	0.28	100.00%	3.57% GOVRMNT MONEY
	SPECIAL TAX	385,468.07	385,468.07	100.00%	3.86% GOVRMNT MONEY
	INTEREST	11,539.33	11,539.33	100.00%	3.86% GOVRMNT MONEY
	PRINCIPAL	0.32	0.32	100.00%	3.13% GOVRMNT MONEY
	TOTAL	986,808.00	986,808.00	100.00%	3.86%
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	480,456.25	480,456.25	100.00%	4.19% GOVRMNT MONEY
	FACILITIES	8,975.22	8,975.22	100.00%	4.19% GOVRMNT MONEY
	SPECIAL TAX	284,633.67	284,633.67	100.00%	4.19% GOVRMNT MONEY
	INTEREST	10,364.75	10,364.75	100.00%	4.19% GOVRMNT MONEY
	PRINCIPAL	105.63	105.63	100.00%	4.19% GOVRMNT MONEY
	TOTAL	784,535.52	784,535.52	100.00%	4.19%
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		39,250,594.40	39,250,594.40	100.000%	2.69%

SOURCE OF MARKET VALUE: FISCAL AGENT STATEMENTS AND CAL TRUST

**SUCCESSOR AGENCY
CASH WITH FISCAL AGENTS
08/31/25**

ACCT #	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
	2014 TAX ALLOCATION BONDS (BNY MELLON BANK)				
	DEBT SVC FUND	1,538,876.55	1,538,876.55	100.00%	4.19% GOVRMNT MONEY
	INTEREST FUND	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	1,538,876.55	1,538,876.55	100.00%	4.19%
	2019 TAX ALLOCATION BONDS (BNY MELLON BANK)				
	DEBT SERVICE	183.92	183.92	100.00%	3.87% GOVRMNT MONEY
	INTEREST	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	RESERVE FD	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PRINCIPAL	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	183.92	183.92	0.00%	3.87%
TOTAL WITH FISCAL AGENTS		1,539,060.47	1,539,060.47	100.00%	4.19%

SOURCE OF MARKET VALUE: FISCAL AGENT STATEMENTS



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

Investments	Par Value	Market Value	Book Value	% of Portfolio	Term	Days to Maturity	YTM 360 Equiv.	YTM 365 Equiv.
Managed Pool Investments-CalTrust	2,170,819.38	2,176,167.67	2,170,819.38	100.00	1	1	4.133	4.190
Investments	2,170,819.38	2,176,167.67	2,170,819.38	100.00%	1	1	4.133	4.190

Total Earnings	August 31 Month Ending	Fiscal Year To Date
Current Year	15,038.13	32,402.23
Average Daily Balance	4,325,384.14	4,576,082.82
Effective Rate of Return	4.09%	4.17%

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.

KIM SAO, CITY TREASURER

10/6/25

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

Page 1

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			0.00	0.00	0.00	4.251		4.251	1	
Subtotal and Average			2,048,722.02		0.00	0.00	0.00			0.000	0	
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	2,170,819.38	2,176,167.67	2,170,819.38	4.190		4.190	1	
Subtotal and Average			2,276,662.13		2,170,819.38	2,176,167.67	2,170,819.38			4.190	1	
Total and Average			4,325,384.14		2,170,819.38	2,176,167.67	2,170,819.38			4.190	1	

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

Page 1

	August 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)
	<hr/>	<hr/>
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
	<hr/>	<hr/>
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)
	<hr/>	<hr/>
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
	<hr/>	<hr/>
Earnings during Periods	0.00	0.00
Cash/Checking Accounts:		
Interest Collected	7,629.16	24,475.83
Plus Accrued Interest at End of Period	16,612.43	16,612.43
Less Accrued Interest at Beginning of Period	(9,203.46)	(8,686.03)
	<hr/>	<hr/>
Interest Earned during Period	15,038.13	32,402.23
<hr/>		
Total Interest Earned during Period	15,038.13	32,402.23
Total Adjustments from Premiums and Discounts	0.00	0.00
Total Capital Gains or Losses	0.00	0.00
<hr/>		
Total Earnings during Period	15,038.13	32,402.23

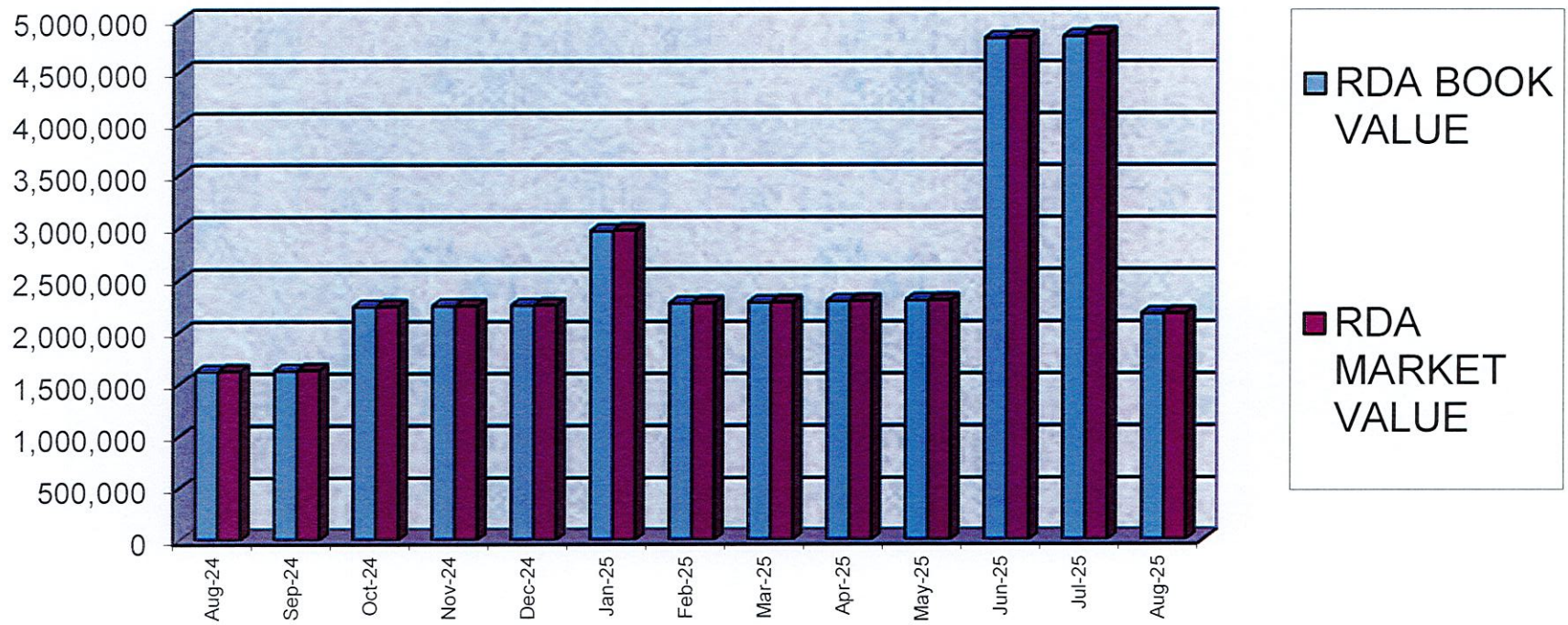
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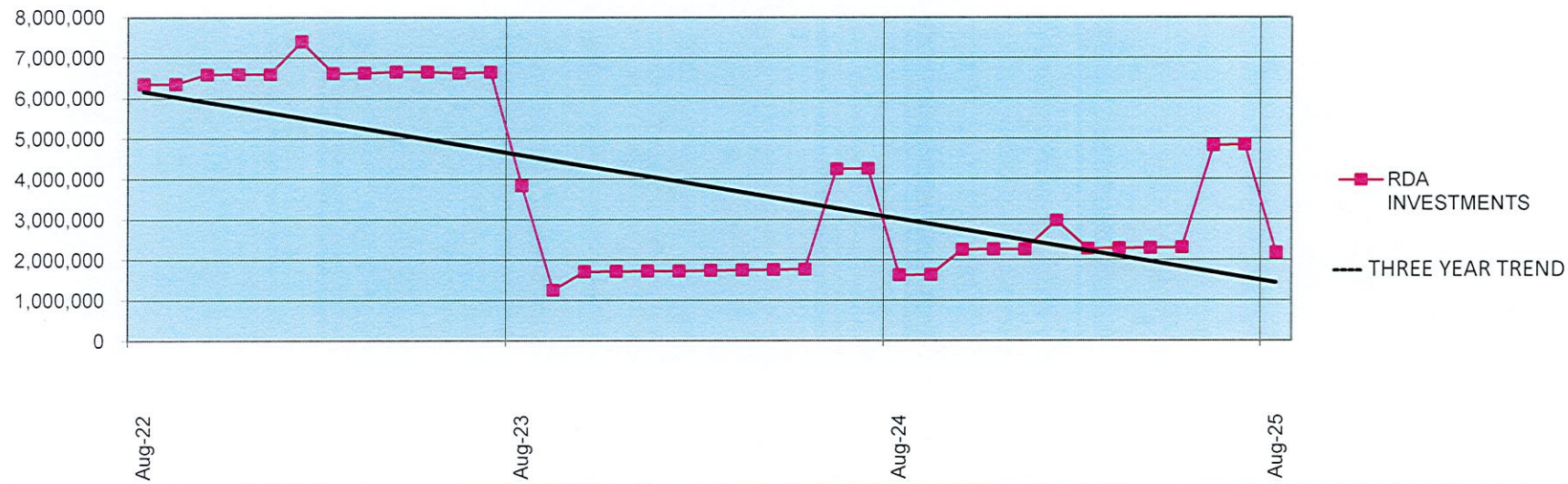
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Chino RDA/Successor Agency Investment Portfolio BOOK VS. MARKET VALUE



Chino RDA/Successor Agency Investment Portfolio
THREE YEAR HISTORY





FINANCE DEPARTMENT

MEMORANDUM

DATE: October 31, 2025

TO: City Council

FROM: Kim Sao, Director of Finance 

SUBJECT: Monthly Investment Report – **SEPTEMBER 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 September 30, 2025, the City's portfolio totaled \$299.6 million, consisting of \$167.9 million in liquid balances and \$131.7 million in investments with maturity dates ranging from one month to five years. During the month, one security matured for \$2 million. The weighted average yield to maturity for the City portfolio is 3.92% (3.38% for investments with maturity dates), generating approximately \$940,839.09 in interest income for the month of September. The Successor Agency portfolio has a weighted average yield of 4.17%.

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 September 30, total liquid balances stood at \$167.8 million, representing approximately 56% 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 44% 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 4.36%, compared to LAIF at 4.21% and CalTrust at 4.32%. 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
September 30, 2025

Investments	Par Value	Market Value	Book Value	% of Portfolio	Term	Days to Maturity	YTM 360 Equiv.	YTM 365 Equiv.
Savings Accounts	2,905,943.67	2,905,943.67	2,905,943.67	0.98	1	1	0.007	0.007
Managed Pool Investments-LAIF	26,094,605.73	26,144,957.39	26,094,605.73	8.77	1	1	4.154	4.212
Managed Pool Investments-CalTrust	54,844,356.30	54,844,356.30	54,844,356.30	18.44	1	1	4.261	4.320
Managed Pool Investments-CAMP	84,007,826.09	84,007,826.09	84,007,826.09	28.25	1	1	4.300	4.360
Federal Agency Issues - Coupon	69,000,000.00	68,594,900.00	69,020,385.86	23.21	1,703	862	3.037	3.080
Certificates of Deposit	9,489,000.00	9,575,027.83	9,489,000.00	3.19	1,402	903	4.155	4.212
Federal Agency Disc. -Amortizing	7,300,000.00	6,147,512.50	6,078,798.31	2.04	1,737	1,612	4.224	4.283
Treasury Note	46,000,000.00	45,258,260.00	44,955,417.70	15.12	1,403	1,165	3.866	3.920
Investments	299,641,731.79	297,478,783.78	297,396,333.66	100.00%	688	438	3.873	3.927

Total Earnings	September 30 Month Ending	Fiscal Year To Date
Current Year	926,114.23	3,255,853.82
Average Daily Balance	299,055,788.52	308,442,120.66
Effective Rate of Return	3.77%	4.19%

Notes:

1. 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.
2. 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

11/4/25

CITY
Portfolio Management
Portfolio Details - Investments
September 30, 2025

Page 1

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	2,880,213.60	2,880,213.60	2,880,213.60			0.000	1	
BMO MMP	BMO MMP	BMO			25,730.07	25,730.07	25,730.07	0.820		0.820	1	
Subtotal and Average			727,760.34		2,905,943.67	2,905,943.67	2,905,943.67			0.007	1	
Managed Pool Investments-LAIF												
LAIF	LAIF	LOCAL AGENCY INVESTMENT FUND			26,094,605.73	26,144,957.39	26,094,605.73	4.212		4.212	1	
Subtotal and Average			31,411,272.40		26,094,605.73	26,144,957.39	26,094,605.73			4.212	1	
Managed Pool Investments-CalTrust												
CALTRST LQDTY	CALTST LQDTY	CAL TRUST-INVESTMENT TRUST		09/18/2019	54,844,356.30	54,844,356.30	54,844,356.30	4.320		4.320	1	
Subtotal and Average			65,199,623.32		54,844,356.30	54,844,356.30	54,844,356.30			4.320	1	
Managed Pool Investments-CAMP												
CAMP	CAMP	PFM CA ASSET MGMT PROGRAM		07/01/2025	84,007,826.09	84,007,826.09	84,007,826.09	4.360	AAA	4.360	1	
Subtotal and Average			70,264,947.13		84,007,826.09	84,007,826.09	84,007,826.09			4.360	1	
Federal Agency Issues - Coupon												
3133ENFR6	FFCB120121	FEDERAL FARM CREDIT BUREAU		12/01/2021	2,000,000.00	1,990,680.00	2,000,000.00	1.340		1.340	61	12/01/2025
3130AMRQ7	FHLB063021A	FEDERAL HOME LOAN BANK		06/30/2021	3,000,000.00	2,977,080.00	3,000,000.00	0.875		0.875	90	12/30/2025
3133ENKD1	FFCB011322	FEDERAL FARM CREDIT BUREAU		01/13/2022	3,000,000.00	2,977,530.00	3,000,000.00	1.400		1.400	104	01/13/2026
3130AMBC5	FHLB052021	FEDERAL HOME LOAN BANK		05/20/2021	3,000,000.00	2,965,440.00	3,000,000.00	1.000		1.000	142	02/20/2026
3133ENST8	FFCB030322	FEDERAL FARM CREDIT BUREAU		03/30/2022	3,000,000.00	2,983,800.00	3,000,000.00	2.770		2.770	180	03/30/2026
3130APAZ8	FHLB093021	FEDERAL HOME LOAN BANK		09/30/2021	2,000,000.00	1,948,580.00	2,000,000.00	1.030		1.030	364	09/30/2026
3130APB87	FHLB101321	FEDERAL HOME LOAN BANK		10/13/2021	2,000,000.00	1,946,880.00	2,000,000.00	1.100		1.100	377	10/13/2026
3130APL37	FHLB111621	FEDERAL HOME LOAN BANK		11/16/2021	3,000,000.00	2,924,640.00	3,000,000.00	1.400		1.400	411	11/16/2026
3130AQBE2	FHLB123021B	FEDERAL HOME LOAN BANK		12/30/2021	3,000,000.00	2,925,900.00	3,000,000.00	1.650		1.650	455	12/30/2026
3130AQU1	FHLB012522A	FEDERAL HOME LOAN BANK		01/25/2022	3,000,000.00	2,916,210.00	3,000,000.00	1.500		1.500	481	01/25/2027
3130AQNW9	FHLB020822	FEDERAL HOME LOAN BANK		02/08/2022	3,000,000.00	2,926,560.00	3,000,000.00	1.800		1.800	495	02/08/2027
3130ARDV0	FHLB04082022	FEDERAL HOME LOAN BANK		04/08/2022	3,000,000.00	2,969,760.00	3,000,000.00	3.000		3.000	540	03/25/2027
3133ENYA2	FFCB060122	FEDERAL FARM CREDIT BANK		06/01/2022	3,000,000.00	2,976,390.00	3,000,000.00	3.450		3.450	608	06/01/2027
3133ETHN0	FFCB052325	FEDERAL FARM CREDIT BUREAU		05/23/2025	3,000,000.00	3,009,150.00	2,997,969.66	3.875		3.903	964	05/22/2028
3134HA5Z2	FHLMC020725	FREDDIE MAC		02/07/2025	3,000,000.00	2,999,820.00	3,000,000.00	4.450		4.799	1,133	11/07/2028
3130B1MN4	FHLB060524	FEDERAL HOME LOAN BANK		06/05/2024	3,000,000.00	3,004,770.00	3,000,000.00	5.250		5.250	1,161	12/05/2028
3130B1RB5	FHLB062624	FEDERAL HOME LOAN BANK		06/26/2024	3,000,000.00	3,030,210.00	3,000,000.00	5.000		5.000	1,364	06/26/2029
3136GABX6	FM022725	FNMA		02/27/2025	3,000,000.00	3,015,510.00	3,000,000.00	4.625		4.625	1,426	08/27/2029

Portfolio CITY
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CITY
Portfolio Management
Portfolio Details - Investments
September 30, 2025

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CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity	Maturity Date
Federal Agency Issues - Coupon												
3130B3MU4	FHLB112124	FEDERAL HOME LOAN BANK		11/21/2024	3,000,000.00	2,998,620.00	3,000,000.00	4.800		4.799	1,505	11/14/2029
3130B4BY6	FHLB122424	FEDERAL HOME LOAN BANK		12/24/2024	3,000,000.00	3,018,210.00	3,000,000.00	4.625		4.625	1,545	12/24/2029
3130B5A73	FHLB022625	FEDERAL HOME LOAN BANK		02/26/2025	3,000,000.00	3,017,490.00	3,000,000.00	4.750		4.750	1,609	02/26/2030
3130B5HB7	FHLB030725	FEDERAL HOME LOAN BANK		03/07/2025	3,000,000.00	3,014,460.00	3,000,000.00	4.220		4.220	1,618	03/07/2030
3130AWGS3	FHLB070225	FEDERAL HOME LOAN BANK		07/02/2025	3,000,000.00	3,048,510.00	3,040,244.38	4.125		3.810	1,717	06/14/2030
3133ETPF8	FFCB070825	FEDERAL FARM CREDIT BUREAU		07/08/2025	3,000,000.00	3,008,700.00	2,982,171.82	3.750		3.888	1,741	07/08/2030
Subtotal and Average			70,953,877.43		69,000,000.00	68,594,900.00	69,020,385.86			3.080	862	
Certificates of Deposit												
90372WAF7	CD101023	UKRAINIAN FEDERAL CREDIT		10/10/2023	250,000.00	250,100.00	250,000.00	5.600		5.600	9	10/10/2025
05610LCD4	CD101123	BMO BANK NA		10/11/2023	250,000.00	250,112.50	250,000.00	5.350		5.350	13	10/14/2025
02519ABY2	CD101823B	AMERICAN COML BK & TR		10/18/2023	250,000.00	250,150.00	250,000.00	5.350		5.350	16	10/17/2025
89580DBB7	CD101823A	TRIAD BUINESS BANK		10/18/2023	250,000.00	250,142.50	250,000.00	5.300		5.300	16	10/17/2025
90983WBW0	CD101823	UNITED COMMUNITY BK III		10/18/2023	250,000.00	250,137.50	250,000.00	5.300		5.300	16	10/17/2025
856283U61	SBI092921	STATE BANK OF INDIA		09/29/2021	250,000.00	243,437.50	250,000.00	1.150		1.150	363	09/29/2026
87164WC89	SB093021	SYNCHRONY BANK		09/30/2021	250,000.00	243,260.00	250,000.00	0.950		0.950	364	09/30/2026
061785FP1	CD101323A	BANK OF DEERFIELD		10/13/2023	250,000.00	253,180.00	250,000.00	5.000		5.000	377	10/13/2026
623337AG7	CD101323	MT VERNON BANK & TRUST CO		10/13/2023	250,000.00	253,180.00	250,000.00	5.000		5.000	377	10/13/2026
052392CC9	CD112822	AUSTIN TELCO FED CR UN TEX		11/28/2022	250,000.00	253,735.00	250,000.00	5.050		5.050	422	11/27/2026
07181JAV6	CD112822A	BAXTER CR UN VERNON HILLS ILL		11/28/2022	250,000.00	253,655.00	250,000.00	5.000		5.000	425	11/30/2026
34520LAX1	CD121522	FORBRIGHT BANK		12/15/2022	250,000.00	251,110.00	250,000.00	4.100		4.100	440	12/15/2026
32056GDT4	CD121622	FIRST INTERNET		12/16/2022	250,000.00	251,262.50	250,000.00	4.150		4.150	441	12/16/2026
02007G4M2	CD112924	ALLY BANK		11/29/2024	250,000.00	252,355.00	250,000.00	4.100		4.100	789	11/29/2027
01664MAB2	CD122022	ALL IN FEDERAL CREDIT UN		12/20/2022	250,000.00	254,155.00	250,000.00	4.400		4.400	810	12/20/2027
90352RCX1	CD123022	US ALLIANCE		12/30/2022	250,000.00	256,115.00	250,000.00	4.750		4.750	820	12/30/2027
16863LAH8	CD071625B	CHIEF FINANCIAL FCU		07/16/2025	249,000.00	250,523.88	249,000.00	3.900		3.900	833	01/12/2028
05584CVN3	CD022725	BNY MELLON NA		02/27/2025	250,000.00	253,312.50	250,000.00	4.200		4.200	880	02/28/2028
71104AAV5	CD022825B	PEOPLES EXCHANGE BANK		02/28/2025	245,000.00	248,275.65	245,000.00	4.200		4.200	880	02/28/2028
85508VBG3	CD022825	STAR BANK NA		02/28/2025	250,000.00	253,205.00	250,000.00	4.200		4.200	880	02/28/2028
20825WDW7	CD071425	CONNEXUS XREDIT UNION		07/14/2025	249,000.00	251,504.94	249,000.00	4.000		4.056	1,017	07/14/2028
31944MFB6	CD071625A	FIRST CAROLINA BANK		07/16/2025	249,000.00	250,190.22	249,000.00	3.800		3.800	1,020	07/17/2028
74160NMP2	CD071825A	PRIME ALLIANCE BANK		07/18/2025	249,000.00	250,190.22	249,000.00	3.800		3.800	1,021	07/18/2028
05765LCD7	CE071825	BALBOA THRIFT & LOAN		07/18/2025	249,000.00	250,245.00	249,000.00	3.800		3.800	1,146	11/20/2028
31925YBZ4	CD112724	FIRST BANK OF THE LAKE		11/27/2024	250,000.00	253,080.00	250,000.00	4.050		4.050	1,153	11/27/2028
05612LDR0	CD022825A	BMW BANK OF NORTH AMERICA		02/28/2025	250,000.00	254,562.50	250,000.00	4.250		4.250	1,246	02/28/2029
91739JAV7	CD071625	UTAH FIRST CREDIT UNION		07/16/2025	249,000.00	250,762.92	249,000.00	3.900		3.900	1,384	07/16/2029

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Portfolio Details - Investments
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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												
27631PCV4	CD112624A	EASTERN COLORADO BANK		11/26/2024	250,000.00	252,552.50	250,000.00	4.000		4.000	1,517	11/26/2029
67054NBT9	CD112629	NUMERICA CREDIT UNION		11/26/2024	250,000.00	254,132.50	250,000.00	4.150		4.150	1,517	11/26/2029
61690DB31	CD112724A	MORGAN STANLEY BANK		11/27/2024	250,000.00	252,552.50	250,000.00	4.000		4.000	1,518	11/27/2029
61776NGJ6	CD112724C	MORGAN STANLEY BANK		11/27/2024	250,000.00	252,552.50	250,000.00	4.000		4.000	1,518	11/27/2029
90355GSL1	CD112724B	UBS BANK USA		11/27/2024	250,000.00	253,172.50	250,000.00	4.050		4.050	1,518	11/27/2029
356436AW5	CD013025	FREEDOM NORTHWEST CU		01/30/2025	250,000.00	254,320.00	250,000.00	4.150		4.150	1,582	01/30/2030
02589AGG1	CD020525	AMERICAN EXPR NATL BK		02/05/2025	250,000.00	255,152.50	250,000.00	4.250		4.250	1,588	02/05/2030
23204HQS0	CD020725	CUSTOMERS BANK		02/07/2025	250,000.00	254,165.00	250,000.00	4.150		4.150	1,590	02/07/2030
585899AN7	CD021125	MEMBERS TRUST OF SW FCU		02/11/2025	250,000.00	254,825.00	250,000.00	4.200		4.200	1,594	02/11/2030
69417ADD8	CD021425	PACIFIC CREST SVGS BANK		02/14/2025	250,000.00	253,827.50	250,000.00	4.100		4.100	1,597	02/14/2030
38150VR27	CD030425	GOLDMAN SACHS BANK USA		03/04/2025	250,000.00	255,835.00	250,000.00	4.300		4.300	1,615	03/04/2030
Subtotal and Average			9,489,000.00		9,489,000.00	9,575,027.83	9,489,000.00			4.212	903	
Federal Agency Disc. -Amortizing												
76116FAB3	RFC052925A	RFC PRINCIPAL STRIP		05/29/2025	3,650,000.00	3,089,469.50	3,056,410.77			4.273	1,567	01/15/2030
76116FAC1	RFC052925	RFC PRINCIPAL STRIP		05/29/2025	3,650,000.00	3,058,043.00	3,022,387.54	3.736		4.293	1,657	04/15/2030
Subtotal and Average			6,067,813.54		7,300,000.00	6,147,512.50	6,078,798.31			4.283	1,612	
Treasury Note												
91282CFW6	UST121222	US TREASURY		12/12/2022	1,000,000.00	1,000,490.00	1,000,574.48	4.500		4.000	45	11/15/2025
912828R36	UST121222A	US TREASURY		12/12/2022	3,000,000.00	2,960,490.00	2,961,114.26	1.625		3.880	226	05/15/2026
91282CKR1	UST051724A	US TREASURY		05/17/2024	3,000,000.00	3,039,960.00	2,996,849.80	4.500		4.570	591	05/15/2027
91282CGH8	UST073125	US TREASURY		07/31/2025	6,000,000.00	5,985,660.00	5,956,318.69	3.500		3.831	852	01/31/2028
91282CGT2	UST052325	US TREASURY		05/23/2025	3,000,000.00	3,001,620.00	2,982,057.30	3.625		3.688	912	03/31/2028
91282CCY5	UST092923	US TREASURY		09/29/2023	3,000,000.00	2,799,240.00	2,733,683.18	1.250		4.600	1,095	09/30/2028
91282CEM9	UST050725B	US TREASURY		05/07/2025	3,000,000.00	2,921,940.00	2,912,110.23	2.875		3.766	1,307	04/30/2029
91282CES6	UST071825	US TREASURY		07/18/2025	6,000,000.00	5,813,640.00	5,773,193.38	2.750		3.870	1,338	05/31/2029
91282CFC0	UST082625	US TREASURY		08/26/2025	6,000,000.00	5,777,340.00	5,778,187.82	2.625		3.670	1,399	07/31/2029
91282CLN9	US050725A	US TREASURY		05/07/2025	3,000,000.00	2,979,840.00	2,966,202.86	3.500		3.723	1,460	09/30/2029
91282CGZ8	UST050725	US TREASURY		05/07/2025	3,000,000.00	2,972,550.00	2,956,347.84	3.500		3.852	1,672	04/30/2030
91282CHF1	UST071725A	US TREASURY		07/17/2025	3,000,000.00	3,003,150.00	2,970,247.76	3.750		3.985	1,703	05/31/2030
91282CHJ3	UST071725	US TREASURY		07/17/2025	3,000,000.00	3,002,340.00	2,968,530.10	3.750		3.995	1,733	06/30/2030
Subtotal and Average			44,941,494.37		46,000,000.00	45,258,260.00	44,955,417.70			3.920	1,165	

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Portfolio Details - Investments
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CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity
Total and Average			299,055,788.52		299,641,731.79	297,478,783.78	297,396,333.66			3.927	438

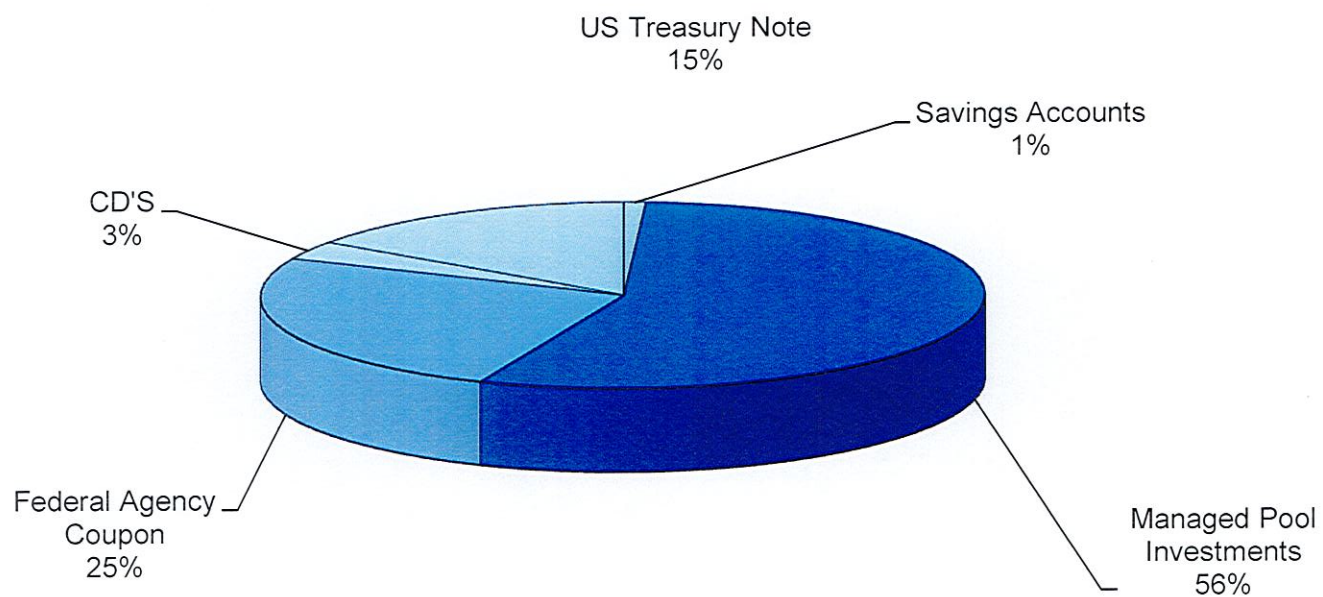
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Portfolio Management
Interest Earnings Summary
September 30, 2025

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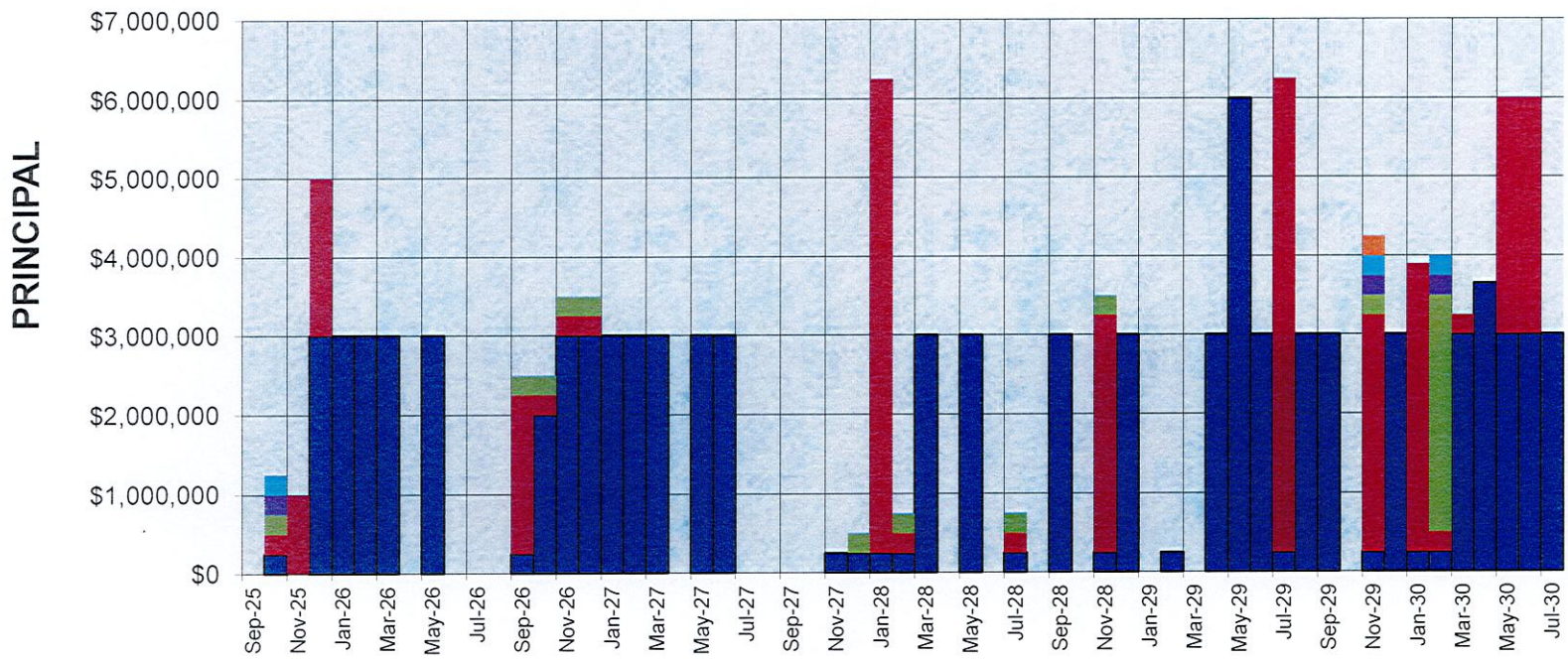
	September 30 Month Ending	Fiscal Year To Date
CD/Coupon/Discount Investments:		
Interest Collected	329,980.93	966,024.29
Plus Accrued Interest at End of Period	755,586.23	755,586.23
Less Accrued Interest at Beginning of Period	(768,461.66)	(721,233.50)
Less Accrued Interest at Purchase During	(0.00)	(58,598.29)
Interest Earned during Period	317,105.50	941,778.73
Adjusted by Premiums and Discounts	51,206.61	145,735.26
Adjusted by Capital Gains or Losses	0.00	750.00
Earnings during Periods	368,312.11	1,088,263.99
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	445,317.19	2,227,626.28
Plus Accrued Interest at End of Period	625,250.49	601,000.08
Less Accrued Interest at Beginning of Period	(512,765.56)	(661,036.53)
Interest Earned during Period	557,802.12	2,167,589.83
Total Interest Earned during Period	874,907.62	3,109,368.56
Total Adjustments from Premiums and Discounts	51,206.61	145,735.26
Total Capital Gains or Losses	0.00	750.00
Total Earnings during Period	926,114.23	3,255,853.82

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Report Ver. 7.3.11

City of Chino Investment Portfolio SEPTEMBER 2025



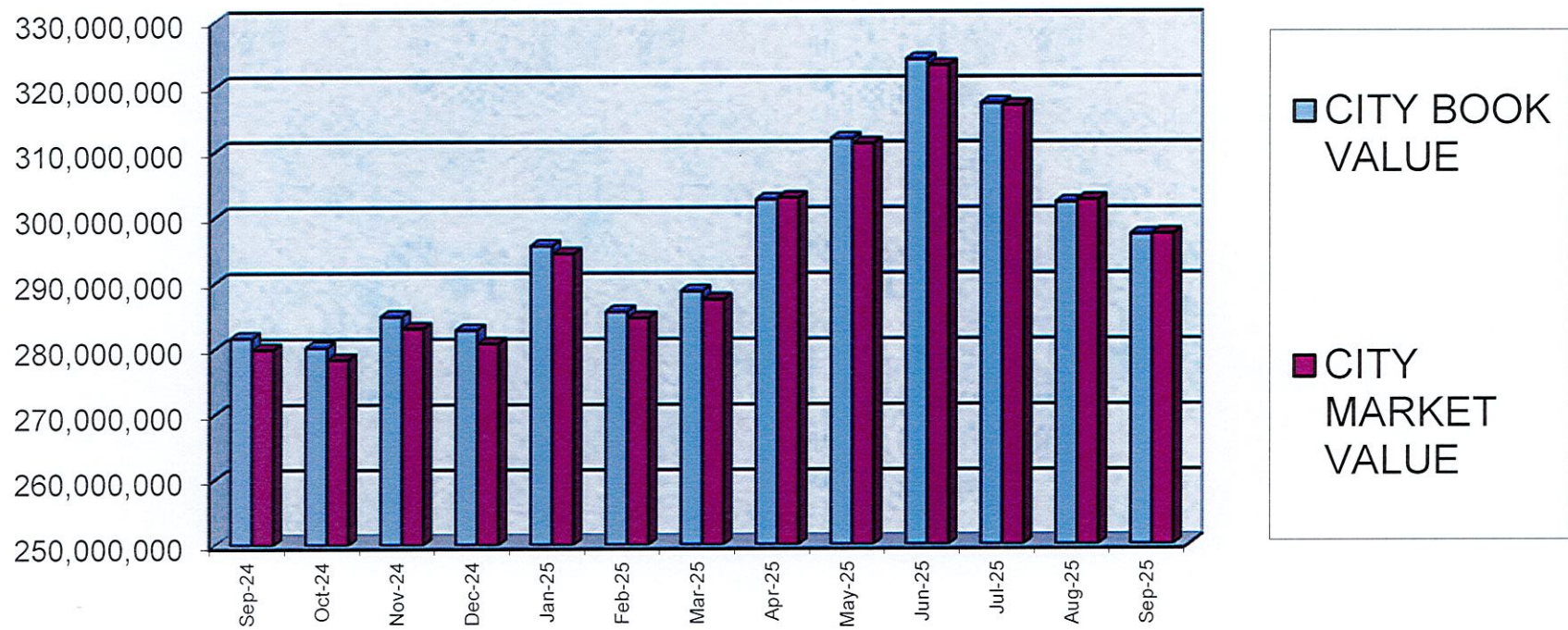
City of Chino Investment Portfolio **MATURITY SCHEDULE**



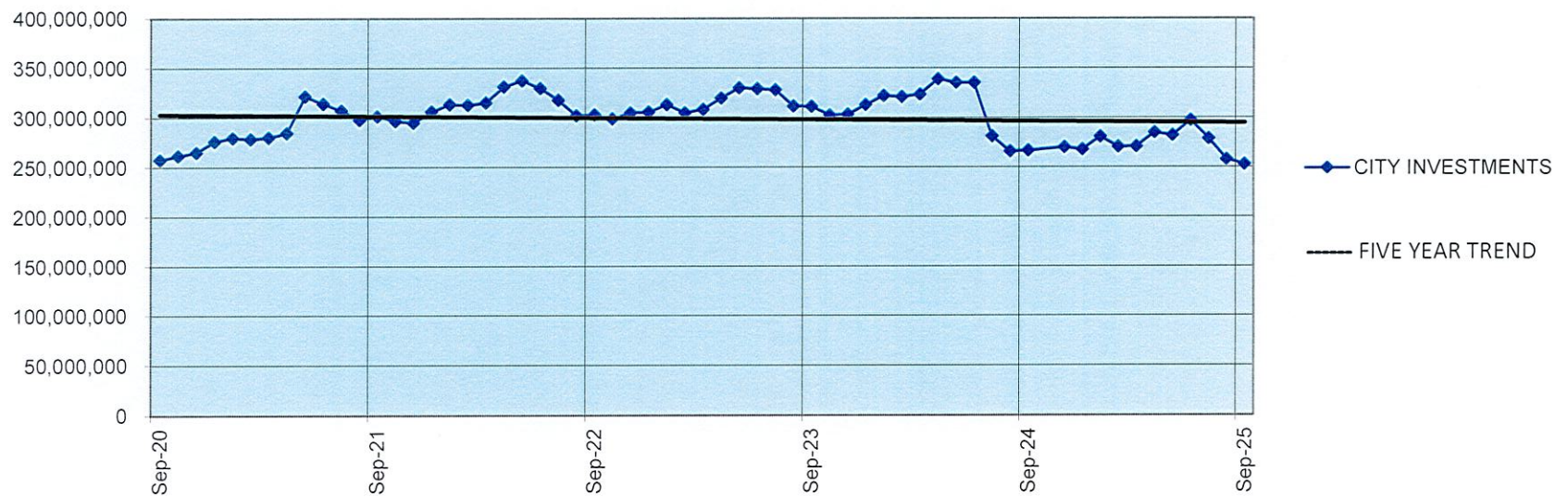
Note- Maturity Schedule does not include pension note

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
09/30/25

ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
2021A PFA (BNY MELLON BANK)					
	REVENUE FUND	24,820.59	24,820.59	100.00%	3.73% GOVRMNT MONEY
	CFD 2001-1 RSV	164,431.66	164,431.66	100.00%	3.73% GOVRMNT MONEY
	CFD 2003-1 RSV	436,744.58	436,744.58	100.00%	3.73% GOVRMNT MONEY
	CFD 2003-2 RSV	399,769.15	399,769.15	100.00%	3.73% GOVRMNT MONEY
	CFD 2003-3 A1 RSV	1,459,875.05	1,459,875.05	100.00%	3.73% GOVRMNT MONEY
	CFD 2003-4 RSV	359,748.80	359,748.80	100.00%	3.73% GOVRMNT MONEY
	CFD 2009-1 RSV	987,460.23	987,460.23	100.00%	3.73% GOVRMNT MONEY
	TOTAL	3,832,850.06	3,832,850.06	100.00%	3.73%
2001-1 COMMUNITY FACILITIES DISTRICT NO (2002 Bonds- BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	53.97	53.97	100.00%	3.72% 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	0.61	0.61	100.00%	3.28% GOVRMNT MONEY
	TOTAL	55.23	55.23	100.00%	3.71%
2003-1 COMMUNITY FACILITIES DISTRICT (BYN MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	131.06	131.06	100.00%	3.73% 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	1.33	1.33	100.00%	3.76% GOVRMNT MONEY
	TOTAL	134.01	134.01	100.00%	3.73%
2003-2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	120.35	120.35	100.00%	3.73% GOVRMNT MONEY
	INTEREST FUND	0.48	0.48	100.00%	4.17% GOVRMNT MONEY
	PRINCIPAL	1.24	1.24	100.00%	3.23% GOVRMNT MONEY
	SURPLUS FUND	1.29	1.29	100.00%	3.88% GOVRMNT MONEY
	TOTAL	123.36	123.36	100.00%	3.73%
2003- 3 IMPROV. AREA 1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	408.19	408.19	100.00%	3.73% GOVRMNT MONEY
	INTEREST FUND	0.62	0.62	100.00%	3.23% GOVRMNT MONEY
	PRINCIPAL	4.90	4.90	100.00%	3.67% GOVRMNT MONEY
	SURPLUS FUND	4.79	4.79	100.00%	3.76% GOVRMNT MONEY
	TOTAL	418.50	418.50	100.00%	3.73%
2003- 4 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	109.61	109.61	100.00%	3.73% GOVRMNT MONEY
	INTEREST FUND	0.10	0.10	100.00%	0.00% GOVRMNT MONEY
	PRINCIPAL	1.06	1.06	100.00%	3.77% GOVRMNT MONEY
	SURPLUS FUND	1.22	1.22	100.00%	4.10% GOVRMNT MONEY
	TOTAL	111.99	111.99	100.00%	3.73%
2009-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2021)					
	SPECIAL TAX FUND	222.60	222.60	100.00%	3.90% GOVRMNT MONEY
	INTEREST FUND	1.06	1.06	100.00%	3.90% GOVRMNT MONEY
	PRINCIPAL	1.79	1.79	100.00%	3.90% GOVRMNT MONEY
	SURPLUS FUND	2.48	2.48	100.00%	4.03% GOVRMNT MONEY
	TOTAL	227.93	227.93	100.00%	3.90%
2015 PFA (BNY MELLON BANK)					
	REVENUE FUND	25,275.81	25,275.81	100.00%	4.04% GOVRMNT MONEY
	PRINCIPAL ACCT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	25,275.81	25,275.81	100.00%	4.04%

CITY INVESTMENTS
CASH WITH FISCAL AGENTS
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ACCT#	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
	2003- 3 IMPROV.AREA 2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2015)				
	SPECIAL TAX FUND	0.00	0.00	0.00%	4.21% GOVRMNT MONEY
	INTEREST	222.88	222.88	100.00%	4.19% GOVRMNT MONEY
	PRINCIPAL	483.77	483.77	100.00%	4.19% GOVRMNT MONEY
	TOTAL	706.65	706.65	100.00%	4.19%
	2005-2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2015)				
	SPECIAL TAX FUND	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	INTEREST	52.79	52.79	100.00%	4.05% GOVRMNT MONEY
	PRINCIPAL	111.61	111.61	100.00%	4.04% GOVRMNT MONEY
	TOTAL	164.40	164.40	100.00%	4.04%
	2006-2 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2015)				
	SPECIAL TAX FUND	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	INTEREST	83.52	83.52	100.00%	4.05% GOVRMNT MONEY
	PRINCIPAL	180.34	180.34	100.00%	4.04% GOVRMNT MONEY
	TOTAL	263.86	263.86	100.00%	4.04%
	2005-1 COMMUNITY FACILITIES DISTRICT IMP AREA 1 (BNY MELLON BANK) (PFA 2015)				
	SPECIAL TAX FUND	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	INTEREST	188.59	188.59	100.00%	4.05% GOVRMNT MONEY
	PRINCIPAL	415.45	415.45	100.00%	4.04% GOVRMNT MONEY
	SURPLUS FUND	137,058.37	137,058.37	100.00%	4.04% GOVRMNT MONEY
	TOTAL	137,662.41	137,662.41	100.00%	4.04%
	2016 PFA (BNY MELLON BANK)				
	REVENUE FUND	21,032.09	21,032.09	100.00%	4.04% GOVRMNT MONEY
	PRINCIPAL ACCT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	CFD 1999-1 RSV	252,291.61	252,291.61	100.00%	4.04% GOVRMNT MONEY
	CFD 2000-1 RSV	66,708.39	66,708.39	100.00%	4.04% GOVRMNT MONEY
	CFD 2006-1 RSV	227,362.53	227,362.53	100.00%	4.04% GOVRMNT MONEY
	TOTAL	567,394.62	567,394.62	100.00%	4.04%
	2006-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2016)				
	SPECIAL TAX	100.00	100.00	100.00%	4.04% GOVRMNT MONEY
	INTEREST	130.70	130.70	100.00%	4.04% GOVRMNT MONEY
	PRINCIPAL	88.89	88.89	100.00%	4.04% GOVRMNT MONEY
	FACILITIES	510,516.16	510,516.16	100.00%	4.17% CAL TRUST SHORT
	TOTAL	510,835.75	510,835.75	100.00%	4.17%
	2000-1 COMMUNITY FACILITIES DISTRICT NO (BNY MELLON BANK) (PFA 2016)				
	SPECIAL TAX	47.24	47.24	0.00%	4.04% GOVRMNT MONEY
	INTEREST	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PRINCIPAL	60.17	60.17	100.00%	4.04% GOVRMNT MONEY
	TOTAL	107.41	107.41	100.00%	2.26%
	1999-1 COMMUNITY FACILITIES DISTRICT NO (BNY MELLON BANK) (PFA 2016)				
	SPECIAL TAX	188.59	188.59	100.00%	4.05% GOVRMNT MONEY
	INTEREST	0.57	0.57	100.00%	3.51% GOVRMNT MONEY
	PRINCIPAL	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	189.16	189.16	100.00%	4.05%
	PFA 2019A (BNY MELLON BANK)				
	PURCHASE FUND	168.51	168.51	100.00%	3.73% GOVRMNT MONEY
	REVENUE FUND	42,229.98	42,229.98	100.00%	3.73% GOVRMNT MONEY
	INTEREST FUND	2,456.27	2,456.27	100.00%	3.86% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	CFD 2005-1 A2 RSV	121,971.74	121,971.74	100.00%	3.73% GOVRMNT MONEY
	CFD 2006-3 RSV	326,081.45	326,081.45	100.00%	3.73% GOVRMNT MONEY
	TOTAL	492,907.95	492,907.95	100.00%	3.73%

**CITY INVESTMENTS
CASH WITH FISCAL AGENTS
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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	35.99	35.99	100.00%	3.72% GOVRMNT MONEY
	INTEREST FUND	19.78	19.78	100.00%	3.74% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	29.31	29.31	100.00%	3.72% GOVRMNT MONEY
	SURPLUS FD	226.83	226.83	100.00%	3.56% GOVRMNT MONEY
	CNST FUND	2,218.79	2,218.79	100.00%	3.73% GOVRMNT MONEY
	TOTAL	2,530.70	2,530.70	100.00%	3.40%
CHINO 19A 2006-3 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK) (PFA 2019A)					
	SPECIAL TAX	97.55	97.55	100.00%	3.73% GOVRMNT MONEY
	INTEREST FUND	53.70	53.70	100.00%	3.73% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	89.23	89.23	100.00%	3.73% GOVRMNT MONEY
	CNST FUND	767,284.03	767,284.03	100.00%	3.73% GOVRMNT MONEY
	TOTAL	767,524.51	767,524.51	100.00%	3.73%
2003- 3 IMPROV.AREA 6 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	SPECIAL TAX FUND	197.28	197.28	100.00%	4.05% GOVRMNT MONEY
	INTEREST	23.88	23.88	100.00%	4.06% GOVRMNT MONEY
	PRINCIPAL	211.12	211.12	100.00%	4.05% GOVRMNT MONEY
	RESERVE	841,288.86	841,288.86	100.00%	4.04% GOVRMNT MONEY
	FACILITIES	21.12	21.12	100.00%	4.02% GOVRMNT MONEY
	TOTAL	841,742.26	841,742.26	100.00%	4.04%
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	2,365,191.63	2,365,191.63	100.00%	3.73% GOVRMNT MONEY
	FACILITIES	0.11	0.11	100.00%	0.00% GOVRMNT MONEY
	SPECIAL TAX	483.24	483.24	100.00%	3.73% GOVRMNT MONEY
	INTEREST	21.82	21.82	100.00%	3.71% GOVRMNT MONEY
	PRINCIPAL	5.56	5.56	100.00%	3.78% GOVRMNT MONEY
	TOTAL	2,365,702.36	2,365,702.36	100.00%	3.73%
2003- 3 IMPROV.AREA 8 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)					
	COST OF ISSUANCE	23.17	23.17	100.00%	3.75% GOVRMNT MONEY
	BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	RESERVE	1,240,344.84	1,240,344.84	100.00%	3.73% GOVRMNT MONEY
	FACILITIES	4.18	4.18	100.00%	3.83% GOVRMNT MONEY
	SPECIAL TAX	257.96	257.96	100.00%	3.73% GOVRMNT MONEY
	INTEREST	20.69	20.69	100.00%	3.72% GOVRMNT MONEY
	PRINCIPAL	16.67	16.67	100.00%	3.72% GOVRMNT MONEY
	TOTAL	1,240,667.51	1,240,667.51	100.00%	3.73%
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%	3.75% GOVRMNT MONEY
	RESERVE	2,202,168.09	2,202,168.09	100.00%	3.75% GOVRMNT MONEY
	FACILITIES	18,297.68	18,297.68	100.00%	3.73% GOVRMNT MONEY
	SPECIAL TAX	385.87	385.87	100.00%	3.73% GOVRMNT MONEY
	INTEREST	436.69	436.69	100.00%	3.73% GOVRMNT MONEY
	PRINCIPAL	289.69	289.69	100.00%	3.74% GOVRMNT MONEY
	TOTAL	2,221,591.89	2,221,591.89	100.00%	3.75%

**CITY INVESTMENTS
CASH WITH FISCAL AGENTS
PAGE 4**

ACCT# ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
2003- 3 IMPROV.AREA 10 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)				
BOND PROCEEDS	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
COST OF ISSUE	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
RESERVE	1,204,024.42	1,204,024.42	100.00%	3.73% GOVRMNT MONEY
FACILITIES	9,773,100.29	9,773,100.29	100.00%	3.73% GOVRMNT MONEY
SPECIAL TAX	311.83	311.83	100.00%	3.74% GOVRMNT MONEY
INTEREST	151.69	151.69	100.00%	3.73% 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	10,977,588.23	10,977,588.23	100.00%	3.73%
2005-1 COMMUNITY FACILITIES DISTRICT IMP AREA 3 (BNY MELLON)				
FACILITIES ACCT	40,638.46	40,638.46	100.00%	4.04% GOVRMNT MONEY
SPECIAL TAX	39.22	39.22	100.00%	4.05% GOVRMNT MONEY
INTEREST	3.31	3.31	100.00%	3.93% GOVRMNT MONEY
PRINCIPAL	43.05	43.05	100.00%	4.04% GOVRMNT MONEY
RESERVE FUND	168,704.98	168,704.98	100.00%	4.04% GOVRMNT MONEY
TOTAL	209,429.02	209,429.02	100.00%	4.04%
2005-1 COMMUNITY FACILITIES DISTRICT IMP AREA 4 (BNY MELLON)				
RESERVE	356,202.99	356,202.99	100.00%	4.04% GOVRMNT MONEY
FACILITIES	21,648.33	21,648.33	100.00%	4.04% GOVRMNT MONEY
SPECIAL TAX	93.03	93.03	100.00%	4.04% GOVRMNT MONEY
INTEREST	7,541.48	7,541.48	100.00%	4.04% GOVRMNT MONEY
PRINCIPAL	105.93	105.93	100.00%	4.04% GOVRMNT MONEY
TOTAL	385,591.76	385,591.76	100.00%	4.04%
2016-1 COMMUNITY FACILITIES DISTRICT (BNY MELLON BANK)				
RESERVE FUND	526,503.32	526,503.32	100.00%	3.73% GOVRMNT MONEY
FACILITIES	779,714.35	779,714.35	100.00%	3.73% GOVRMNT MONEY
SPECIAL TAX	111.01	111.01	100.00%	3.73% GOVRMNT MONEY
INTEREST FUND	8.76	8.76	100.00%	3.77% GOVRMNT MONEY
PRINCIPAL ACCOUNT	7.08	7.08	100.00%	3.67% GOVRMNT MONEY
TOTAL	1,306,344.52	1,306,344.52	100.00%	3.73%
2016-2 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	486,989.50	486,989.50	100.00%	4.04% GOVRMNT MONEY
FACILITIES	605,114.11	605,114.11	100.00%	4.04% GOVRMNT MONEY
SPECIAL TAX	110.98	110.98	100.00%	4.05% GOVRMNT MONEY
INTEREST	9.52	9.52	100.00%	4.10% GOVRMNT MONEY
PRINCIPAL	111.45	111.45	100.00%	4.05% GOVRMNT MONEY
TOTAL	1,092,335.56	1,092,335.56	100.00%	4.04%

**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	591,777.74	591,777.74	100.00%	3.73% GOVRMNT MONEY
	FACILITIES	0.28	0.28	100.00%	3.57% GOVRMNT MONEY
	SPECIAL TAX	122.94	122.94	100.00%	3.73% GOVRMNT MONEY
	INTEREST	9.91	9.91	100.00%	3.73% GOVRMNT MONEY
	PRINCIPAL	7.98	7.98	100.00%	3.76% GOVRMNT MONEY
	TOTAL	591,918.85	591,918.85	100.00%	3.73%
	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	482,203.37	482,203.37	100.00%	4.04% GOVRMNT MONEY
	FACILITIES	9,007.21	9,007.21	100.00%	4.04% GOVRMNT MONEY
	SPECIAL TAX	98.05	98.05	100.00%	4.05% GOVRMNT MONEY
	INTEREST	4.13	4.13	100.00%	4.12% GOVRMNT MONEY
	PRINCIPAL	1.23	1.23	100.00%	4.07% GOVRMNT MONEY
	TOTAL	491,313.99	491,313.99	100.00%	4.04%
	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		28,063,710.26	28,063,710.26	100.000%	2.27%
SOURCE OF MARKET VALUE: FISCAL AGENT STATEMENTS AND CAL TRUST					

**SUCCESSOR AGENCY
CASH WITH FISCAL AGENTS
09/30/25**

ACCT #	ACCOUNT TITLE	BOOK VALUE	MARKET VALUE	MARKET PERCENT	YIELD
	2014 TAX ALLOCATION BONDS (BNY MELLON BANK)				
	DEBT SVC FUND	709.72	709.72	100.00%	4.05% GOVRMNT MONEY
	INTEREST FUND	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PRINCIPAL ACCOUNT	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	709.72	709.72	100.00%	4.05%
	2019 TAX ALLOCATION BONDS (BNY MELLON BANK)				
	DEBT SERVICE	1.24	1.24	100.00%	4.03% GOVRMNT MONEY
	INTEREST	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	RESERVE FD	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	PRINCIPAL	0.00	0.00	0.00%	0.00% GOVRMNT MONEY
	TOTAL	1.24	1.24	0.00%	4.03%
TOTAL WITH FISCAL AGENTS		710.96	710.96	100.00%	4.05%

SOURCE OF MARKET VALUE: FISCAL AGENT STATEMENTS

City	28,063,710.26
Successor	710.96
Combined Market Value	<u>28,064,421.22</u>



**SUCCESSOR AGENCY
Portfolio Management
Portfolio Summary
September 30, 2025**

Investments	Par Value	Market Value	Book Value	% of Portfolio	Term	Days to Maturity	YTM 360 Equiv.	YTM 365 Equiv.
Managed Pool Investments-CalTrust	2,175,725.34	2,183,234.68	2,175,725.34	100.00	1	1	4.113	4.170
Investments	2,175,725.34	2,183,234.68	2,175,725.34	100.00%	1	1	4.113	4.170

Total Earnings	September 30 Month Ending	Fiscal Year To Date
Current Year	7,955.96	40,358.19
Average Daily Balance	2,170,982.91	3,791,811.11
Effective Rate of Return	4.46%	4.22%

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.

KIM SAO, CITY TREASURER

11/4/25

**SUCCESSOR AGENCY
Portfolio Management
Portfolio Details - Investments
September 30, 2025**

Page 1

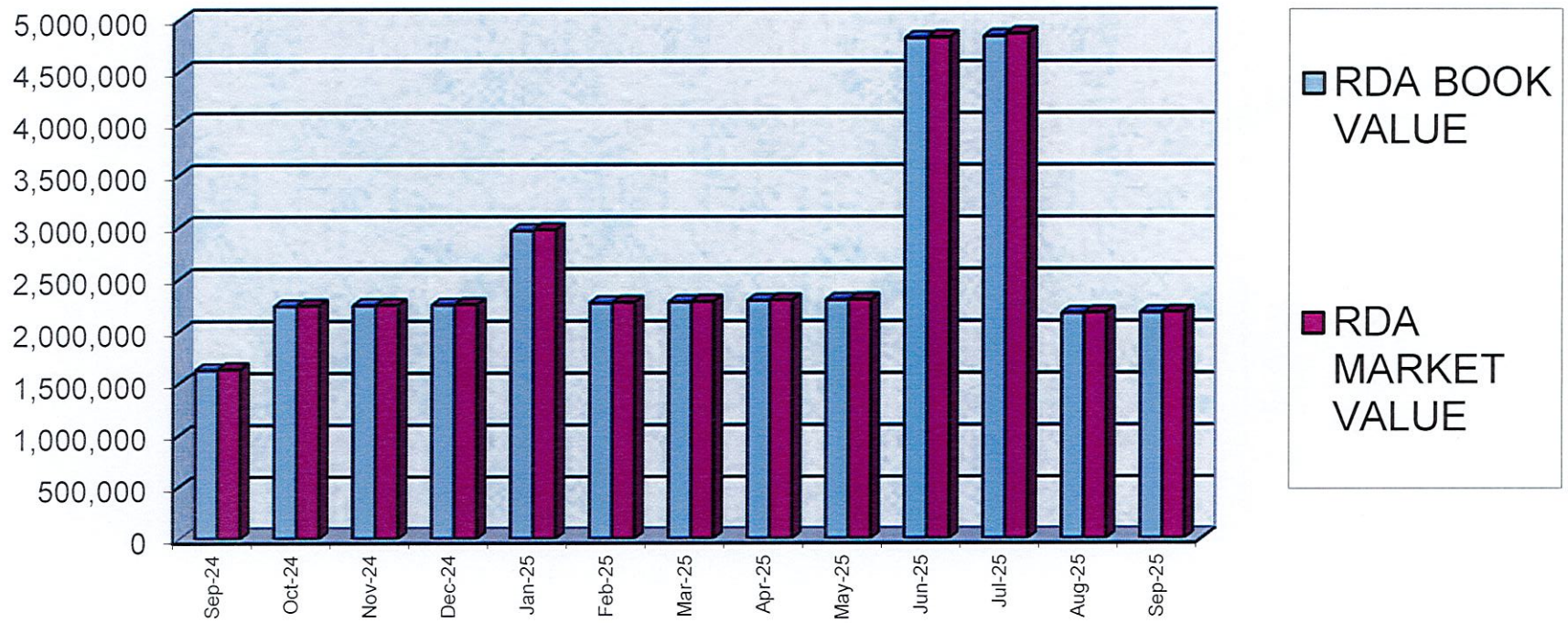
CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	S&P	YTM 365	Days to Maturity	Maturity Date
Managed Pool Investments-LAIF												
LAIF RPTTF	LAIF RPTTF	LOCAL AGENCY INVESTMENT FUND			0.00	0.00	0.00	4.251		4.251	1	
Subtotal and Average			0.00		0.00	0.00	0.00			0.000	0	
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	CALTRST SHORT	CAL TRUST-INVESTMENT TRUST OF		08/20/2018	2,175,725.34	2,183,234.68	2,175,725.34	4.170		4.170	1	
Subtotal and Average			2,170,982.91		2,175,725.34	2,183,234.68	2,175,725.34			4.170	1	
Total and Average			2,170,982.91		2,175,725.34	2,183,234.68	2,175,725.34			4.170	1	

**SUCCESSOR AGENCY
Portfolio Management
Interest Earnings Summary
September 30, 2025**

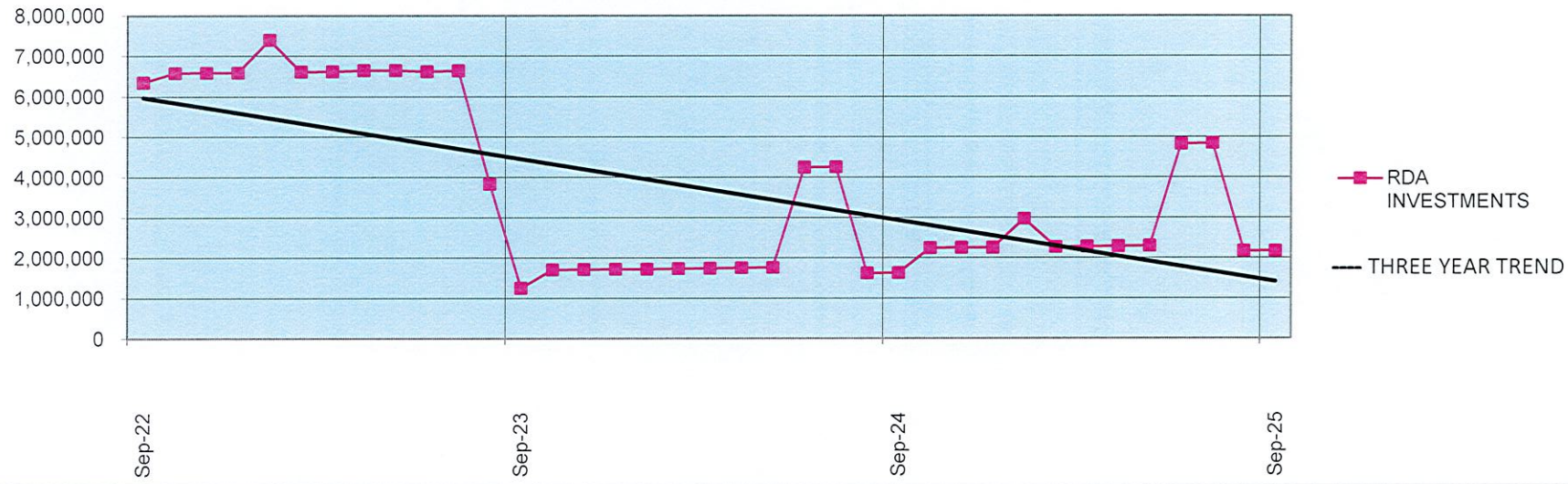
Page 1

	September 30 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)
	<hr/>	<hr/>
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
	<hr/>	<hr/>
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)
	<hr/>	<hr/>
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
	<hr/>	<hr/>
Earnings during Periods	0.00	0.00
Cash/Checking Accounts:		
Interest Collected	7,955.96	32,431.79
Plus Accrued Interest at End of Period	16,612.43	16,612.43
Less Accrued Interest at Beginning of Period	(16,612.43)	(8,686.03)
	<hr/>	<hr/>
Interest Earned during Period	7,955.96	40,358.19
<hr/>		
Total Interest Earned during Period	7,955.96	40,358.19
Total Adjustments from Premiums and Discounts	0.00	0.00
Total Capital Gains or Losses	0.00	0.00
<hr/>		
Total Earnings during Period	7,955.96	40,358.19

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



Chino RDA/Successor Agency Investment Portfolio
THREE YEAR HISTORY



**MEMORANDUM
CITY OF CHINO
FINANCE DEPARTMENT**

INVESTMENT ADVISORY COMMITTEE MEETING DATE: DECEMBER 3, 2025

TO: COMMITTEE MEMBERS

FROM: KIM SAO, DIRECTOR OF FINANCE

SUBJECT

Investment Policy.

RECOMMENDATION

Review and discuss the current Investment Policy considering regulatory changes noted in the Local Agency Investment Guidelines in preparation for the annual adoption by the City Council in February 2026.

Attachment: Investment Policy

CITY OF CHINO
STATEMENT OF INVESTMENT POLICY
ADOPTED FEBRUARY 18, 2025

1.0 POLICY:

This statement is intended to provide guidelines for the prudent investment of the temporarily idle cash of the City of Chino (City) and outline the policies for maximizing the efficiency of the City's cash management system. The goal is to enhance the economic status of the City, while protecting the investment corpus of pooled cash in accordance with applicable local, state, and federal laws.

2.0 SCOPE:

This investment policy applies to all financial assets and investment activities of the City, except for proceeds of debt issuance. Debt proceeds shall be invested in accordance with the "Permitted Investments" and/or investment provisions for each specific bond indenture and/or bond document.

The Policy applies to the following funds and is accounted for in the City's annual audited financial statements.

- A. General Fund
- B. Special Revenue Funds
- C. Debt Service Funds
- D. Capital Improvement Funds
- E. Enterprise Funds
- F. Internal Service Funds
- G. Successor Agency Funds
- H. Any joint powers authority funds.

3.0 STANDARDS OF PRUDENCE:

The City Treasurer, Deputy City Treasurer, or Designee authorized to make investment decisions on behalf of the City of Chino investing public funds pursuant to this policy are trustees and therefore fiduciaries subject to the prudent investor standard. When investing, reinvesting, purchasing, acquiring, exchanging, selling, and managing public

funds, the City Treasurer or Deputy City Treasurer shall act with care, skill, prudence, and diligence under the circumstances then prevailing, that a prudent person acting in a like capacity and familiarity with those matters would use in the conduct of funds of a like character and with like aims, to safeguard the principal and maintain the liquidity needs of the agency. Within the limitations of this section and considering individual investments as part of an overall strategy, the City Treasurer or a Deputy City Treasurer is authorized to acquire investments as authorized by law.

4.0 INVESTMENT OBJECTIVES:

When investing, reinvesting, purchasing, acquiring, exchanging, selling, and managing public funds, the primary objective of the City Treasurer or Deputy City Treasurer shall be to safeguard the principal of the funds under its control. The secondary objective shall be to meet the liquidity needs of the City. The third objective shall be to achieve a market average rate of return consistent with the primary objectives of safety and liquidity, throughout budgetary and economic cycles. At no time should safety or liquidity be compromised in exchange for higher yields.

1. Safety: The preservation of invested capital (principal) is of primary importance. The City Treasurer or a Deputy City Treasurer shall only invest in investments that are considered safe. The safety and risk associated with an investment refers to the potential loss of principal, accrued interest, or a combination of these amounts. Each investment decision shall seek to ensure that capital losses are avoided.

2. Liquidity: The City's investment portfolio shall contain investments with a diversified mix of maturities in order to provide sufficient liquidity to meet projected operating cash requirements of the City.

3. Return on Investments: The City's investment portfolio shall be designed with the objective of obtaining a reasonable and competitive market rate of return throughout budgetary and economic cycles, taking into consideration risk constraints, prudent investment principles, and the cash flow characteristics of the portfolio

5.0 DELEGATION OF AUTHORITY:

The authority to invest City funds is vested in the City Treasurer as adopted by resolution of the City Council or Agency of the City of Chino. All investment decisions and investment of funds shall be made in full compliance with this policy, the California Government Code Sections 53600 et. seq. and all other relevant state and federal requirements as well as any amendments or additions to such requirements.

Management responsibility for the investment of City funds is vested in the City Treasurer who shall prepare written procedures for the operation of the investment program and safekeeping of investment instruments consistent with this investment policy. The written procedures may provide for the delegation of authority to a designee or Deputy City Treasurer who, upon assuming such office, shall become responsible for investment transactions. No person may engage in an investment decision except as permitted by this policy and by the procedures promulgated by the City Treasurer. Prior to implementing such procedures, the City Treasurer shall submit them to the City Council for approval.

The Investment Advisory Committee is hereby established, and it is vested with the authority to oversee the implementation of this policy and to recommend amendments of this policy to the City Council. The Committee is composed of two City Council Members, the City Manager, the City Treasurer, the Deputy City Treasurer, and one alternate City Council Member who shall serve only in the absence of the regular City Council Members. The Committee shall meet once every quarter and at such other times as may be called by the City Treasurer or either City Council Member. The City Treasurer shall be the chair of the Committee. The Committee may recommend the employment of a qualified investment advisor whose employment shall be determined by the City Council. The investment advisor shall advise the City Treasurer, the Committee and the City Council.

6.0 ETHICS AND CONFLICTS OF INTEREST:

Elected officials and employees of the City involved in the investment process shall refrain from personal business activity that could conflict with proper execution of the investment program, or which could impair their ability to make impartial decisions under the Political Reform Act and Government Code Section 1090 *et seq.* Elected officials and employees shall disclose to the City Manager any material interests in

financial institutions that conduct business with the City, and they shall further disclose any personal investment position or financial asset that could be related to the performance

of the City's investment program. Elected officials and employees shall subordinate their personal investment transactions to those of the City particularly with regard to the time of purchases and sales. Any firm proposing to provide any type of investment service to the City shall acknowledge their familiarity with the provisions of the Political Reform Act, Government Code Section 81000 *et seq.* and CA Code of Regulations 18110 *et seq.* and the provisions limiting contractual conflicts of interest under Government Code Section 1090 *et seq.*

Any firm proposing to provide any type of investment service to the City shall also acknowledge their familiarity with and agree to abide by any Federal or State law, regulation, rule or policy pertaining to or limiting campaign contributions by such firms, their employees, spouses or agents.

All persons, firms, broker/dealers, financial institutions and advisors providing investment services or bond issue assistance shall disclose to the City Manager and the Treasurer all fee sharing, fee-splitting and commission arrangements with other entities or persons prior to the City agreeing to buy an investment or issue bonds.

7.0 AUTHORIZED FINANCIAL DEALERS AND INSTITUTIONS:

The City Treasurer shall select all security dealers and depositories subject to City Council approval. The City shall conduct its investment transactions with several competing, reputable security broker/dealers. These may include “primary” dealers or regional dealers that qualify under Securities & Exchange Commission Rule 15C3-1 (uniform net capital rule). The selection process shall focus on financial viability, knowledge, experience, and ethics in the fixed-income securities industry. The City Treasurer will maintain a list and a written agreement with financial institutions authorized to provide investment services subject to City Council approval.

All financial institutions and broker/dealers who desire to become qualified bidders for investment transactions must supply the City Treasurer with the following: audited financial statements, proof of Financial Industry Regulatory Authority (FINRA) or National Association of Securities Dealers (NASD) certification, proof of state registration, completed broker/dealer questionnaire, and certification of having read the City's investment policy and depository contracts. The City Treasurer will conduct

periodic reviews of the financial condition and registrations of qualified bidders.

8.0 AUTHORIZED AND SUITABLE INVESTMENTS:

Authorized and suitable investments shall mean and include any of the following securities to the extent the same are permitted by applicable federal and state code under 53601 and 53601.6. The City is empowered by statute to invest in the following types of securities included in the Local Agency Investment Guidelines (LAIG) Figure 1 below. The Table of Notes for Figure 1 is provided for footnotes related to this figure.

No investment shall be made that is prohibited by law. Thus, no investments are authorized in inverse floaters, range notes, interest-only strips that are derived from a pool of mortgages, nor in any other investment that could result in zero interest if held to maturity, unless, if issued or backed by the United States Government in the event of, and for the duration of, a period of negative market interest rates.

(See Figure 1 on following pages)

FIGURE 1**ALLOWABLE INVESTMENT INSTRUMENTS PER STATE GOVERNMENT CODE (AS OF JANUARY 1, 2025)^A APPLICABLE TO ALL LOCAL AGENCIES^B**

See “Table of Notes for Figure 1” for footnotes related to this figure.

TYPE	MAXIMUM MATURITY ^C	MAXIMUM SPECIFIED % OF PORTFOLIO ^D	MINIMUM QUALITY REQUIREMENTS	GOV'T CODE SECTIONS
Local Agency Bonds	5 years	None	None	53601(a)
U.S. Treasury Obligations	5 years	None	None	53601(b)
State Obligations— CA And Others	5 years	None	None	53601(c) 53601(d)
CA Local Agency Obligations	5 years	None	None	53601(e)
U.S Agency Obligations	5 years	None	None	53601(f)
Bankers’ Acceptances	180 days	40% ^E	None	53601(g)
Commercial Paper—Non-Pooled Funds ^F (under \$100,000,000 of investments)	270 days or less	25% of the agency’s money ^G	Highest letter and number rating by an NRSRO ^H	53601(h)(2)(c)
Commercial Paper—Non-Pooled Funds ^I (min. \$100,000,000 of investments)	270 days or less	40% of the agency’s money ^G	Highest letter and number rating by an NRSRO ^H	53601(h)(2)(c)
Commercial Paper— Pooled Funds ^J	270 days or less	40% of the agency’s money ^G	Highest letter and number rating by an NRSRO ^H	53635(a)(1)
Negotiable Certificates of Deposit	5 years	30% ^K	None	53601(i)
Non-negotiable Certificates of Deposit	5 years	None	None	53630 et seq.

FIGURE 1 (continued)**ALLOWABLE INVESTMENT INSTRUMENTS PER STATE GOVERNMENT CODE (AS OF JANUARY 1, 2025)^A APPLICABLE TO ALL LOCAL AGENCIES^B**

See “Table of Notes for Figure 1” for footnotes related to this figure.

TYPE	MAXIMUM MATURITY ^C	MAXIMUM SPECIFIED % OF PORTFOLIO ^D	MINIMUM QUALITY REQUIREMENTS	GOV'T CODE SECTIONS
Placement Service Deposits	5 years	50% ^L	None	53601.8 and 53635.8
Placement Service Certificates of Deposit	5 years	50% ^L	None	53601.8 and 53635.8
Repurchase Agreements	1 year	None	None	53601(j)
Reverse Repurchase Agreements and Securities Lending Agreements	92 days ^M	20% of the base value of the portfolio	None ^N	53601(j)
Medium-Term Notes ^O	5 years or less	30%	“A” rating category or its equivalent or better	53601(k)
Mutual Funds And Money Market Mutual Funds	N/A	20% ^P	Multiple ^{Q, R}	53601(l) and 53601.6(b)
Collateralized Bank Deposits ^S	5 years	None	None	53630 et seq. and 53601(n)
Mortgage Pass-Through and Asset-Backed Securities ^T	5 years or less ^T	20%	“AA” rating category or its equivalent or better ^T	53601(o)
County Pooled Investment Funds	N/A	None	None	27133
Joint Powers Authority Pool	N/A	None	Multiple ^U	53601(p)

TABLE OF NOTES FOR FIGURE 1

- ^A Sources: Sections 16340, 16429.1, 27133, 53601, 53601.6, 53601.8, 53630 et seq., 53635, 53635.8, and 57603.
- ^B Municipal Utilities Districts have the authority under the Public Utilities Code Section 12871 to invest in certain securities not addressed here.
- ^C Section 53601 provides that the maximum term of any investment authorized under this section, unless otherwise stated, is five years from the settlement date. However, the legislative body may grant express authority to make investments either specifically or as a part of an investment program approved by the legislative body that exceeds this five year remaining maturity limit. Such approval must be issued no less than three months prior to the purchase of any security exceeding the five-year maturity limit.
- ^D Percentages apply to all portfolio investments regardless of source of funds. For instance, cash from a reverse repurchase agreement would be subject to the restrictions.
- ^E No more than 30% of the agency's money may be in bankers' acceptances of any one commercial bank.
- ^F Applies to local agencies, other than counties or a city and county, with less than \$100 million of investment assets under management. Includes agencies defined as a city, a district, or other local agency that do not pool money in deposits or investment with other local agencies, other than local agencies that have the same governing body.
- ^G Local agencies, other than counties or a city and county, may purchase no more than 10% of the outstanding commercial paper and medium-term notes of any single issuer.
- ^H Issuing corporation must be organized and operating within the U.S., have assets in excess of \$500 million, and debt other than commercial paper must be in a rating category of "A" or its equivalent or higher by a nationally recognized statistical rating organization, or the issuing corporation must be organized within the U.S. as a special purpose corporation, trust, or LLC, have program wide credit enhancements, and have commercial paper that is rated "A-1" or higher, or the equivalent, by a nationally recognized statistical rating organization.
- ^I Applies to counties or a city and county, and the City of Los Angeles that have \$100 million or more of investment assets under management.
- ^J Includes agencies defined as a county, a city and county, or other local agency that pools money in deposits or investments with other local agencies, including local agencies that have the same governing body. Local agencies that pool exclusively with other local agencies that have the same governing body must adhere to the limits set forth in Section 53601(h)(2)(C).
- ^K No more than 30% of the agency's money may be in negotiable certificates of deposit that are authorized under Section 53601(i).
- ^L Effective January 1, 2020, no more than 50% of the agency's money may be invested in deposits, including certificates of deposit, through a placement service as authorized under 53601.8 (excludes negotiable certificates of deposit authorized under Section 53601(i)). On January 1, 2026, the maximum percentage of the portfolio reverts back to 30%. Investments made pursuant to 53635.8 remain subject to a maximum of 30% of the portfolio.
- ^M Reverse repurchase agreements or securities lending agreements may exceed the 92-day term if the agreement includes a written codicil guaranteeing a minimum earning or spread for the entire period between the sale of a security using a reverse repurchase agreement or securities lending agreement and the final maturity dates of the same security.
- ^N Reverse repurchase agreements must be made with primary dealers of the Federal Reserve Bank of New York or with a nationally or state chartered bank that has a significant relationship with the local agency. The local agency must have held the securities used for the agreements for at least 30 days.
- ^O "Medium-term notes" are defined in Section 53601 as "all corporate and depository institution debt securities with a maximum remaining maturity of five years or less, issued by corporations organized and operating within the United States or by depository institutions licensed by the United States or any state and operating within the United States."
- ^P No more than 10% invested in any one mutual fund. This limitation does not apply to money market mutual funds.
- ^Q A mutual fund must receive the highest ranking by not less than two nationally recognized rating agencies or the fund must retain an investment advisor who is registered with the SEC (or exempt from registration), has assets under management in excess of \$500 million, and has at least five years' experience investing in instruments authorized by Sections 53601 and 53635.
- ^R A money market mutual fund must receive the highest ranking by not less than two nationally recognized statistical rating organizations or retain an investment advisor registered with the SEC or exempt from registration and who has not less than five years' experience investing in money market instruments with assets under management in excess of \$500 million.
- ^S Investments in notes, bonds, or other obligations under Section 53601(n) require that collateral be placed into the custody of a trust company or the trust department of a bank that is not affiliated with the issuer of the secured obligation, among other specific collateral requirements.
- ^T Security types authorized under Section 53601(o) that are issued or guaranteed by an issuer identified in subdivisions (b) or (f), are not subject to the limitations placed on privately issued securities authorized in Section 53601(o)(2)(A)(B).
- ^U A joint powers authority pool must retain an investment advisor who is registered with the SEC (or exempt from registration), has assets under management in excess of \$500 million, and has at least five years' experience investing in instruments authorized by Section 53601, subdivisions (a) to (o).
- ^V Local entities can deposit between \$200 million and \$10 billion into the Voluntary Investment Program Fund, upon approval by their governing bodies. Deposits in the fund will be invested in the Pooled Money Investment Account.
- ^W Only those obligations issued or unconditionally guaranteed by the International Bank for Reconstruction and Development (IBRD), International Finance Corporation (IFC), and Inter-American Development Bank (IADB), with a maximum remaining maturity of five years or less.

9.0 REVIEW OF INVESTMENT PORTFOLIO:

The securities held by the City must be in compliance with Section 8.0 Authorized and Suitable Investments at the time of purchase. Because some securities may not comply with Section 8.0 Authorized and Suitable Investments subsequent to the date of purchase, the city should at least quarterly review the portfolio to identify those securities that do not comply. The city will report to the council and its committee any major and critical incidences of noncompliance identified as soon as possible for possible action.

10.0 INVESTMENT POOLS/MUTUAL FUNDS:

A thorough investigation of the pool/fund is required prior to investing, and on a continual basis. Best efforts will be made to acquire the following information:

1. A description of eligible investment securities, and a written statement of investment policy and objectives.
2. A description of interest calculations and how it is distributed, and how gains and losses are treated.
3. A description of how the securities is safeguarded (including the settlement processes), and how often the securities are priced and the program audited.
4. A description of who may invest in the program, how often, and what size deposit and withdrawal are allowed.
5. A schedule for receiving statements and portfolio listings.
6. Are reserves, retained earnings, etc. utilized by the pool/funds?
7. A fee schedule, and when and how is it assessed.
8. Is the pool/fund eligible for bond proceeds and/or will it accept such proceeds

11.0 COLLATERALIZATION:

All demand deposits, time deposits and repurchase agreements are to be fully collateralized with securities authorized by the California Government Code and the City. The eligible collateral for repurchase agreements must be those investments authorized by Section 53651 of the California Government Code. The Treasurer may specify the type of eligible collateral for use in repurchase agreements. Eligible collateral must be in book entry form. Collateral is valued at current market plus accrued interest through the date of valuation to anticipate market changes and provide a level of security for all funds.

- A) The cost value (book value) of collateral pledged for demand deposits must always be equal to or greater than the amount on deposit, plus accrued interest, in accordance with the following ratio:

U.S. Treasury Securities	110%
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- B) The cost value (book value) of collateral pledged for repurchase agreements must always be equal to or greater than the par amount, plus accrued interest, with the following ratios:

U.S. Treasury Securities	102%
U.S. Government Agencies	102%
Cash (in immediately available funds)	100%

It is the policy of the City to require reports at least on a quarterly basis from institutions with which the Treasurer has pledged security interest. The Treasurer shall monitor the adequacy of collateralization to ensure that balances are collateralized in accordance with the ratios approved herein.

With regards to repurchase agreements, it is the policy of the City to initiate a margin call in the event pledged collateral falls below the appropriate ratio.

Collateralized investments and deposits often require substitution of collateral. Any broker or financial institution requesting substitution must contact the City through the City Treasurer, for approval in the event the counterparty to the transaction is not authorized under agreement with the City to make substitutions.

12.0 SAFEKEEPING AND CUSTODY:

All security transactions, including collateral for repurchase agreements, entered into by the City of Chino should be conducted on a delivery-versus-payment (DVP) basis. Securities will be held by a third-party custodian designated by the Treasurer and evidenced by safekeeping receipts.

13.0 DIVERSIFICATION OF INVESTMENTS:

City Treasurer shall diversify its investments by security type, issuer and maturity as specified in Figure 1. The purpose of this diversification is to reduce portfolio risk by avoiding overconcentration in any maturity, sector, asset class, or specific issuer.

14.0 MAXIMUM MATURITIES

To the extent possible, the City will attempt to provide sufficient liquidity to meet cash flow needs for the City's expenditure requirements for a minimum of the next six months. The City will not directly invest in securities maturing more than 5 years from the date of settlement. Forward settlement on new issues is 45 days from the time of investment.

15.0 INTERNAL CONTROLS

The Treasurer is responsible for establishing and maintaining an internal control structure designed to ensure that the assets of the City of Chino are protected from loss, theft, fraud or misuse. Accordingly, the Treasurer shall establish an annual process of independent review by an external auditor. This review will provide internal control by assuring compliance with policies and procedures.

16.0 PERFORMING STANDARDS

The investment portfolio shall be designed with the objective of obtaining a rate of return throughout budgetary and economic cycles, commensurate with the risk constraints and cash flow needs. The City's investment strategy is a ladder portfolio which is generally considered a buy-and-hold strategy with the primary focus on receiving consistent income.

17.0 REPORTING

The City Treasurer shall provide the City Council with monthly reports about the City's investments. These reports shall include, at a minimum, the following information for each type of investment held in the City's investment portfolio: the issuer; date of purchase; date of maturity; amount of investment; current market value; yield on investment; yield and total return on portfolio; income generated from investments; and a description of unusual investment activity or developments during the month for which the report is prepared. The City Treasurer shall prepare such a report for each month and shall deliver via email to the Mayor and each City Council Member within the following month.

18.0 INVESTMENT POLICY ADOPTION:

The City's investment policy shall be adopted annually by resolution by the City Council. The policy shall be reviewed annually by the City Treasurer and the City Council and any modifications made thereto shall be approved by the City Council.

19.0 GLOSSARY:

AGENCIES -Agencies of the Federal government set up to supply credit to various classes of institutions (e.g., S&L's, small business firms, students, farmers, housing agencies, etc.) Examples include Federal Home Loan Mortgage Corporation (FHLMC), Federal National Mortgage Association (FNMA), Federal Home Loan Bank (FHLB) and Federal Farm Credit Bank (FFCB).

BANKERS' ACCEPTANCE (BA)-A draft or bill of exchange accepted by a bank or trust company. The accepting institution guarantees payment of the bill as well as the issuer.

BOOK VALUE (COST VALUE) - The purchase price of the security as recorded on the City's books.

BROKER/DEALER - An individual or firm acting as principal in a securities transaction.

CALLABLES - Securities that the issuer has the right to redeem prior to maturity.

CERTIFICATE OF DEPOSIT (CD) - A time deposit with a specific maturity

evidenced by a certificate. Large denomination CD's are typically negotiable.

COLLATERAL - Securities, evidence of deposit or other property which a borrower pledges to secure repayment of a loan. Also refers to securities pledged by a bank to secure deposits of public monies.

CORPORATE MEDIUM TERM NOTE -A security issued by a corporation doing business in the U.S. with a maturity not to exceed five years.

COST VALUE (BOOK VALUE) - The purchase price of the security as recorded on the City's books.

DELIVERY VS. PAYMENT - Delivery of securities with a simultaneous exchange of money.

DIVERSIFICATION - Dividing investment funds among a variety of securities offering independent returns.

FINANCIAL ADVISOR-A firm or bank that acts in a financial advisory capacity with respect to a new issue of municipal securities pursuant to a written contract.

INTERNAL RATE OF RETURN - Rate of return over the life of a security on variables.

LOCAL AGENCY INVESTMENT FUND (LAIF) - The aggregate of all funds from political subdivisions that are placed in the custody of the State Treasurer for investment and reinvestment.

MARKET VALUE-The price at which a security is trading, usually the liquidation value.

MASTER REPURCHASE AGREEMENT - A written contract covering all future transactions between the parties to repurchase-reverse, repurchase agreements that establishes each party's rights in the transactions. A master agreement will often specify, among other things, the right of the buyer-lender to liquidate the underlying securities in the event of default by the seller borrower.

MONEY MARKET MUTUAL FUNDS - Open-ended mutual fund that invests in commercial paper, banker's acceptances, repurchase agreements, government securities, certificates of deposit and other highly liquid and safe securities, and pays money market rates of interest. The fund's net asset value remains a constant \$1 share, with the interest rate increasing or decreasing.

NATIONALLY RECOGNIZED STATISTICAL RATING ORGANIZATION (NRSRO) - A rating organization designated by the SEC as being nationally recognized.

OFFER PRICE - The price at which a broker/dealer will offer securities to an investor.

OPEN MARKET OPERATIONS - Federal Reserve activity. Under the Federal Reserve Act, the Fed uses purchases and sales of Government and Federal Agency securities to add to or subtract from commercial bank reserves. Goals are to sustain economic growth, high employment and reasonable price stability.

PAPER GAIN OR LOSS Term used for unrealized gain or loss on securities being held in a portfolio based on comparison of current market quotes and their original cost. This situation exists as long as the security is held while there is a difference between cost value (book value) and the market value.

PORTFOLIO - Collection of securities held by an investor.

PRIMARY DEALER - A group of government securities dealers that serve as trading counterparties of the New York Fed in its implementation of monetary policy. This role includes the obligations to: (i) participate consistently in open market operations to carry out U.S. monetary policy pursuant to the direction of the Federal Open Market Committee (FOMC); and, (ii) provide the New York Fed's trading desk with market information and analysis helpful in the formulation and implementation of monetary policy. Primary dealers are also required to participate in all auctions of U.S. government debt and to make reasonable markets for the New York Fed when it transacts on behalf of its foreign official account holders.

RATE OF RETURN - The yield obtainable on a security based, on its purchase price or its current market price. This may be the amortized yield to maturity; on a bond, the current income return.

REPURCHASE AGREEMENT (REPO) - A holder of securities sells these securities to an investor with an agreement to repurchase them at a fixed price on a fixed date. The security "buyer" in effect lends the "seller" money for the period of the agreement, and the terms of the agreement are structured to compensate them for this.

REVERSE REPURCHASE AGREEMENT (REVERSE REPO) - A reverse - repurchase agreement (reverse repo) involves an investor borrowing cash from a financial institution in exchange for securities. The investor agrees to repurchase the securities at a specific date for the same cash value plus an agreed upon interest rate. Although the transaction is similar to repo, the purpose of entering into a reverse repo is quite different. While a repo is a straightforward investment of public funds, the reverse repo is a borrowing.

SAFEKEEPING - The service provided by banks and trust companies for clients when the bank or trust company stores the securities, takes in coupon payments, and redeems issues at maturity.

SECURITIES & EXCHANGE COMMISSION (SEC) - Agency created by Congress to protect investors in securities transactions by administering securities legislation.

SEC RULE 15(C)3 -1- See Uniform Net Capital Rule.