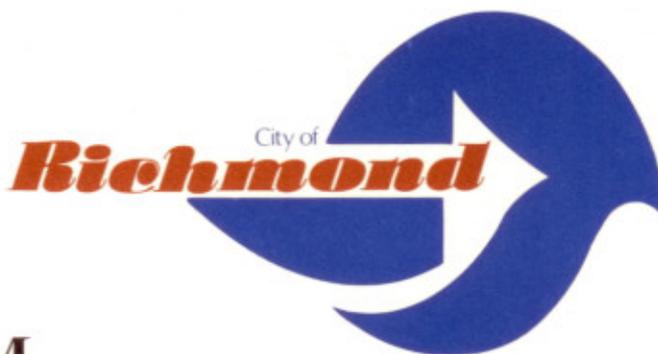
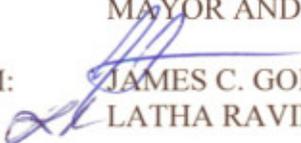


Finance Department



## MEMORANDUM

TO: MAYOR AND MEMBERS OF THE CITY COUNCIL

FROM:  JAMES C. GOINS, FINANCE DIRECTOR / TREASURER  
LATHA RAVINDER, DEPUTY TREASURER

DATE: January 3, 2006

SUBJECT: MONTHLY CASH BALANCES & INVESTMENT REPORTS –  
NOVEMBER 2005

Enclosed for your information are the Portfolio Summary, Investment Report, and Cash Report for the month of November 2005 prepared by the City Treasurer pursuant to the statutory requirements of the State of California.

Also enclosed is the Monthly Cash Balance by Fund Report for the month of November 2005.



**City of Richmond  
Portfolio Management  
Portfolio Summary  
November 30, 2005**

City of Richmond  
1401 Marina Way South  
Richmond, CA 94804  
(510)620-6739

<b>Investments</b>	<b>Par Value</b>	<b>Market Value</b>	<b>Book Value</b>	<b>% of Portfolio</b>	<b>Term</b>	<b>Days to Maturity</b>	<b>YTM/C 360 Equiv.</b>	<b>YTM/C 365 Equiv.</b>
Local Agency Investment Funds	12,805,151.61	12,805,151.61	12,805,151.61	15.86	1	1	3.586	3.636
Money Markets	15,189,473.92	15,189,473.92	15,189,473.92	18.82	1	1	3.279	3.324
Federal Agency Issues - Coupon	41,500,000.00	41,136,905.71	41,313,283.29	51.18	491	272	3.982	4.038
Treasury Securities - Coupon	10,000,000.00	9,859,529.21	9,914,916.28	12.28	530	328	3.673	3.724
Federal Agency Disc. -Amortizing	1,500,000.00	1,494,450.00	1,499,500.00	1.86	301	4	3.099	3.142
<b>Investments</b>	<b>80,994,625.53</b>	<b>80,485,510.45</b>	<b>80,722,325.10</b>	<b>100.00%</b>	<b>322</b>	<b>180</b>	<b>3.733</b>	<b>3.784</b>
<b>Cash and Accrued Interest</b>								
Accrued Interest at Purchase		82,857.00	82,857.00					
Subtotal		82,857.00	82,857.00					
<b>Total Cash and Investments</b>	<b>80,994,625.53</b>	<b>80,568,367.45</b>	<b>80,805,182.10</b>		<b>322</b>	<b>180</b>	<b>3.733</b>	<b>3.784</b>

<b>Total Earnings</b>	<b>November 30 Month Ending</b>	<b>Fiscal Year To Date</b>
Current Year	247,353.69	1,513,952.32
<b>Average Daily Balance</b>	<b>81,594,176.40</b>	<b>84,095,983.12</b>
<b>Effective Rate of Return</b>	<b>3.69%</b>	<b>4.29%</b>

The above investments are consistent with the City's Investment Policy and allowable under current legislation of the State of California. Investments were selected using safety, liquidity and yield as the criteria. The City has sufficient cash flow to cover anticipated expenditures through the next six months.

\_\_\_\_\_  
James Goins, Director of Finance/Treasurer

Reporting period 11/01/2005-11/30/2005

Run Date: 01/03/2006 - 14:24

Portfolio CITY  
NLI AP  
PM (PRF\_PM1) SymRept 6.41.202b  
Report Ver. 5.00

**City of Richmond  
Portfolio Management  
Portfolio Details - Investments  
November 30, 2005**

CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	Moody's	YTM/C 365	Days to Maturity	Maturity Date
<b>Local Agency Investment Funds</b>												
98-07-724	1000	L.A.I.F. - City of Richmond			7,127,224.93	7,127,224.93	7,127,224.93	3.636		3.636	1	
55-07-001	1020	L.A.I.F. - Pension Fund			265,727.20	265,727.20	265,727.20	3.636		3.636	1	
65-07-007	1010	L.A.I.F. - Redevelopment			5,412,199.48	5,412,199.48	5,412,199.48	3.636		3.636	1	
<b>Subtotal and Average</b>			<b>18,971,818.28</b>		<b>12,805,151.61</b>	<b>12,805,151.61</b>	<b>12,805,151.61</b>			<b>3.636</b>	<b>1</b>	
<b>Money Markets</b>												
SYS1030	1030	Mechanics Bank			12,045,233.67	12,045,233.67	12,045,233.67	3.500		3.549	1	
431114503	200534	U. S. Treasury Note			3,144,240.25	3,144,240.25	3,144,240.25	2.430		2.464	1	
<b>Subtotal and Average</b>			<b>948,225.38</b>		<b>15,189,473.92</b>	<b>15,189,473.92</b>	<b>15,189,473.92</b>			<b>3.324</b>	<b>1</b>	
<b>Federal Agency Issues - Coupon</b>												
31331SRJ4	200520	Federal Farm Credit Bank		03/28/2005	3,000,000.00	2,978,430.00	2,994,959.27	3.550	Aaa	3.802	252	08/10/2006
31331SA78	200531	Federal Farm Credit Bank		06/23/2005	3,000,000.00	2,975,640.00	2,997,993.71	3.750	Aaa	3.819	323	10/20/2006
31331QWK9	200541	Federal Farm Credit Bank		11/10/2005	2,500,000.00	2,457,876.29	2,457,876.29	2.250	Aaa	4.563	274	09/01/2006
3133MW2M2	200512	Federal Home Loan Bank		02/07/2005	1,500,000.00	1,493,910.00	1,497,514.57	2.375	Aaa	3.200	76	02/15/2006
3133XAZL4	200515	Federal Home Loan Bank		03/24/2005	2,000,000.00	1,976,880.00	2,000,000.00	4.045	Aaa	4.045	113	09/24/2007
3133MQSS4	200521	Federal Home Loan Bank		03/28/2005	3,000,000.00	2,976,570.00	2,992,962.62	3.500	Aaa	3.842	257	08/15/2006
3133XBKL8	200526	Federal Home Loan Bank		04/15/2005	3,000,000.00	2,979,390.00	3,002,207.02	3.875	Aaa	3.790	326	10/23/2006
3133XBXA8	200530	Federal Home Loan Bank		06/03/2005	3,000,000.00	2,969,070.00	3,000,000.00	3.625	Aaa	3.625	372	12/08/2006
3133XBVC6	200532	Federal Home Loan Bank		06/23/2005	3,000,000.00	2,972,820.00	2,998,750.10	3.750	Aaa	3.790	364	11/30/2006
3133XDHC8	200536	Federal Home Loan Bank		10/28/2005	1,000,000.00	999,380.00	1,000,000.00	4.150	Aaa	4.150	148	04/28/2006
3128X22P9	200505	Federal Home Loan Mortgage Cor		02/07/2005	1,500,000.00	1,486,770.00	1,492,447.18	1.900	Aaa	3.310	133	04/13/2006
3134A4UP7	200513	Federal Home Loan Mortgage Cor		03/03/2005	3,000,000.00	2,985,000.00	2,990,743.51	1.875	Aaa	3.413	76	02/15/2006
3128X2ZC2	200538	Federal Home Loan Mortgage Cor		10/19/2005	1,000,000.00	994,690.00	995,254.58	2.000	Aaa	4.100	84	02/23/2006
3128X4SJ1	200539	Federal Home Loan Mortgage Cor		11/09/2005	1,500,000.00	1,499,859.17	1,499,859.17	4.510	Aaa	4.531	70	11/09/2006
3128X4HQ7	200540	Federal Home Loan Mortgage Cor		11/09/2005	3,000,000.00	2,984,385.50	2,984,385.50	4.250	Aaa	4.685	454	02/28/2007
3128X3SM6	200544	Federal Home Loan Mortgage Cor		11/10/2005	2,000,000.00	1,969,314.98	1,969,314.98	3.750	Aaa	4.680	610	08/03/2007
31359MXE8	200537	Federal National Mortgage Asso		10/19/2005	1,000,000.00	991,880.00	993,975.02	3.250	Aaa	4.251	223	07/12/2006
3136F7LZ8	200542	Federal National Mortgage Asso		11/09/2005	2,000,000.00	1,995,850.78	1,995,850.78	4.750	Aaa	5.189	70	11/09/2007
3136F3Q82	200545	Federal National Mortgage Asso		11/10/2005	1,500,000.00	1,449,188.99	1,449,188.99	2.500	Aaa	4.690	592	07/16/2007
<b>Subtotal and Average</b>			<b>2,392,344.78</b>		<b>41,500,000.00</b>	<b>41,136,905.71</b>	<b>41,313,283.29</b>			<b>4.038</b>	<b>272</b>	
<b>Treasury Securities - Coupon</b>												
912828BF6	200514	U. S. Treasury Note		03/07/2005	2,000,000.00	1,972,100.00	1,986,387.79	2.375		3.370	257	08/15/2006
912828BF6	200525	U. S. Treasury Note		03/28/2005	3,000,000.00	2,958,150.00	2,974,236.39	2.375		3.632	257	08/15/2006
912828DD9	200527	U. S. Treasury Note		04/15/2005	3,000,000.00	2,954,070.00	2,979,082.89	2.875		3.600	364	11/30/2006
912828DN7	200543	U. S. Treasury Note		11/10/2005	2,000,000.00	1,975,209.21	1,975,209.21	3.375		4.406	454	02/28/2007

Portfolio CITY  
NL! AP

**City of Richmond  
Portfolio Management  
Portfolio Details - Investments  
November 30, 2005**

CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	Moody's	YTM/C 365	Days to Maturity	Maturity Date
<b>Subtotal and Average</b>			<b>1,382,264.21</b>		<b>10,000,000.00</b>	<b>9,859,529.21</b>	<b>9,914,916.28</b>			<b>3.724</b>	<b>328</b>	
<b>Federal Agency Disc. -Amortizing</b>												
313397QC8	200509	Freddie Mac Discount Notes		02/07/2005	1,500,000.00	1,494,450.00	1,499,500.00	3.000	Aaa	3.142	4	12/05/2005
<b>Subtotal and Average</b>			<b>2,696,871.02</b>		<b>1,500,000.00</b>	<b>1,494,450.00</b>	<b>1,499,500.00</b>			<b>3.142</b>	<b>4</b>	
<b>Total and Average</b>			<b>26,391,523.67</b>		<b>80,994,625.53</b>	<b>80,485,510.45</b>	<b>80,722,325.10</b>			<b>3.784</b>	<b>180</b>	

**City of Richmond  
Portfolio Management  
Portfolio Details - Cash  
November 30, 2005**

CUSIP	Investment #	Issuer	Average Balance	Purchase Date	Par Value	Market Value	Book Value	Stated Rate	Moody's	YTM/C 365	Days to Maturity
		<b>Average Balance</b>	<b>0.00</b>	Accrued Interest at Purchase		82,857.00	82,857.00				<b>0</b>
				Subtotal		82,857.00	82,857.00				
		<b>Total Cash and Investmentss</b>	<b>81,594,176.40</b>		<b>80,994,625.53</b>	<b>80,568,367.45</b>	<b>80,805,182.10</b>			<b>3.784</b>	<b>180</b>

**City of Richmond  
Portfolio Management  
Activity By Type**

**November 1, 2005 through November 30, 2005**

CUSIP	Investment #	Issuer	Stated Rate	Transaction Date	Purchases or Deposits	Redemptions or Withdrawals	Balance
<b>Local Agency Investment Funds (Monthly Summary)</b>							
98-07-724	1000	L.A.I.F. - City of Richmond	3.636		0.00	16,000,000.00	
<b>Subtotal</b>					<b>0.00</b>	<b>16,000,000.00</b>	<b>12,805,151.61</b>
<b>Money Markets (Monthly Summary)</b>							
SYS1030	1030	Mechanics Bank	3.500		2,380,562.21	10.00	
SYS1030	1030	Mechanics Bank	3.500		2,380,562.21	10.00	
431114503	200534	U. S. Treasury Note	2.430		15,564,239.73	14,412,091.35	
<b>Subtotal</b>					<b>20,325,364.15</b>	<b>14,412,111.35</b>	<b>15,189,473.92</b>
<b>Federal Agency Issues - Coupon</b>							
31331QWK9	200541	Federal Farm Credit Bank	2.250	11/10/2005	2,454,600.00	0.00	
3128X4SJ1	200539	Federal Home Loan Mortgage Cor	4.510	11/09/2005	1,499,850.00	0.00	
3128X4HQ7	200540	Federal Home Loan Mortgage Cor	4.250	11/09/2005	2,983,617.00	0.00	
3128X3SM6	200544	Federal Home Loan Mortgage Cor	3.750	11/10/2005	1,969,314.98	0.00	
3136F7LZ8	200542	Federal National Mortgage Asso	4.750	11/09/2005	1,995,720.00	0.00	
3136F3Q82	200545	Federal National Mortgage Asso	2.500	11/10/2005	1,447,365.00	0.00	
<b>Subtotal</b>					<b>12,350,466.98</b>	<b>0.00</b>	<b>41,313,283.29</b>
<b>Treasury Securities - Coupon</b>							
912828DN7	200543	U. S. Treasury Note	3.375	11/10/2005	1,974,062.50	0.00	
<b>Subtotal</b>					<b>1,974,062.50</b>	<b>0.00</b>	<b>9,914,916.28</b>
<b>Federal Agency Disc. -Amortizing</b>							
313397PV7	200529	Federal Home Loan Mortgage Cor	3.200	11/28/2005	0.00	3,000,000.00	
<b>Subtotal</b>					<b>0.00</b>	<b>3,000,000.00</b>	<b>1,499,500.00</b>
<b>Total</b>					<b>34,649,893.63</b>	<b>33,412,111.35</b>	<b>80,722,325.10</b>

**City of Richmond  
Portfolio Management  
Activity Summary  
November 2004 through November 2005**

Month End	Year	Number of Securities	Average Balance	Yield to Maturity		Managed Pool Rate	Number of Investments Purchased	Number of Investments Redeemed	Average Term	Average Days to Maturity
				360 Equivalent	365 Equivalent					
November	2004	4	43,184,992.47	1.835	1.861	1.890	0	0	1	1
December	2004	4	54,798,830.00	2.132	2.161	2.134	0	0	1	1
January	2005	4	71,986,424.53	2.226	2.257	2.264	0	0	1	1
February	2005	10	68,685,607.24	2.449	2.483	2.368	6	0	39	36
March	2005	16	66,133,505.18	2.871	2.911	2.542	6	0	160	134
April	2005	20	79,469,575.05	2.990	3.032	2.724	4	0	168	139
May	2005	20	92,124,032.00	3.067	3.110	2.856	0	0	168	127
June	2005	24	93,947,626.50	3.200	3.244	2.967	3	0	213	148
July	2005	23	93,959,054.54	3.201	3.246	2.967	0	1	216	137
August	2005	22	86,085,416.41	3.289	3.335	3.083	0	1	244	141
September	2005	22	79,180,594.66	3.443	3.491	3.324	0	0	251	129
October	2005	23	79,421,409.26	3.497	3.545	3.458	3	2	238	129
November	2005	29	81,594,176.40	3.733	3.784	3.636	7	1	322	180
<b>Average</b>		<b>17</b>	<b>76,263,986.80</b>	<b>2.918%</b>	<b>2.959%</b>	<b>2.786</b>	<b>2</b>	<b>0</b>	<b>156</b>	<b>100</b>

**City of Richmond  
Portfolio Management  
Distribution of Investments By Type  
November 2004 through November 2005**

Security Type	November 2004	December 2004	January 2005	February 2005	March 2005	April 2005	May 2005	June 2005	July 2005	August 2005	September 2005	October 2005	November 2005	Average by Period
<b>Local Agency Investment Funds</b>	81.4	78.4	77.9	74.8	47.6	48.6	47.1	39.0	37.1	35.1	33.0	35.2	15.9	50.1%
<b>Certificates of Deposit</b>														
<b>Money Markets</b>	18.6	21.6	22.1	12.2	16.4	12.1	13.5	13.3	15.3	12.2	12.7	14.3	18.8	15.6%
<b>Commercial Paper - Interest Bearing</b>														
<b>Repurchase Agreements</b>														
<b>Federal Agency Issues - Coupon</b>				4.4	20.2	18.2	18.2	27.1	27.9	31.9	32.9	35.4	51.2	20.6%
<b>Treasury Securities - Coupon</b>					7.2	8.5	8.5	8.3	8.5	9.7	10.0	9.7	12.3	6.4%
<b>Certificates of Deposit-Bank</b>														
<b>Bankers Acceptances -Amortizing</b>														
<b>Commercial Paper Disc. -Amortizing</b>														
<b>Federal Agency Disc. -Amortizing</b>				8.7	8.6	12.7	12.8	12.4	11.2	11.0	11.4	5.5	1.9	7.4%
<b>Treasury Discounts -Amortizing</b>														
<b>Miscellaneous Discounts -Amortizing</b>														
<b>Cash In Banks</b>														

**City of Richmond  
Portfolio Management  
Interest Earnings Summary  
November 30, 2005**

	November 30 Month Ending	Fiscal Year To Date
<b>CD/Coupon/Discount Investments:</b>		
Interest Collected	92,187.50	418,680.94
Plus Accrued Interest at End of Period	257,394.15	257,394.15
Less Accrued Interest at Beginning of Period	( 226,019.76)	( 193,696.73)
Less Accrued Interest at Purchase During Period	( 0.00)	( 0.00)
Interest Earned during Period	123,561.89	482,378.36
Adjusted by Premiums and Discounts	35,000.30	191,955.35
Adjusted by Capital Gains or Losses	0.00	0.00
Earnings during Periods	158,562.19	674,333.71
<b>Pass Through Securities:</b>		
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 Period	( 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
<b>Cash/Checking Accounts:</b>		
Interest Collected	37,684.94	1,010,008.37
Plus Accrued Interest at End of Period	736,336.60	736,336.60
Less Accrued Interest at Beginning of Period	( 685,230.04)	( 906,726.36)
Interest Earned during Period	88,791.50	839,618.61
<b>Total Interest Earned during Period</b>	<b>212,353.39</b>	<b>1,321,996.97</b>
<b>Total Adjustments from Premiums and Discounts</b>	<b>35,000.30</b>	<b>191,955.35</b>
<b>Total Capital Gains or Losses</b>	<b>0.00</b>	<b>0.00</b>
<b>Total Earnings during Period</b>	<b>247,353.69</b>	<b>1,513,952.32</b>



**CITY OF RICHMOND**  
**TREASURER'S INVESTMENT REPORT**  
 November 30, 2005

FUND/INVESTMENTS	FUND DESCRIPTION	PROJECT DESCRIPTION	INSTITUTION	BOOK/COST VALUE	MARKET VALUE	INTEREST/YIELD
<i>INVESTMENTS (administered by Asset Managers)</i>						
<b>7003</b>		<b>General Pension</b>	<b>Mechanics Bank</b>			
	General Pension					
	Money Market			0.00	-	0.00%
	Common Stock			0.00	-	
<b>TOTAL ASSETS</b>				<b>0.00</b>	<b>-</b>	
<i>TOTAL ASSETS (administered by Asset Managers)</i>				<b>0.00</b>	<b>-</b>	
FUND/INVESTMENTS	FUND DESCRIPTION	PROJECT DESCRIPTION	INSTITUTION	BOOK/COST VALUE	MARKET VALUE	INTEREST/YIELD
<i>INVESTMENTS (not administered by City)</i>						
		<b>Richmond Pension Obligation 2005 A&amp;B</b>	<b>Union Bank</b>			
	Cost of Issuance					
	Money Market			14,072.47	14,072.47	3.81%
<b>TOTAL ASSETS</b>				<b>14,072.47</b>	<b>14,072.47</b>	
<b>7109</b>		<b>JPFA Reassessment Rev. Bonds 2003A</b>	<b>Union Bank</b>			
	Revenue Fund	(formerly Atlas Rd West, District 855)				
	Money Market			1,389.74	1,389.74	3.81%
	Money Market			2.78	2.78	3.96%
	Money Market			1.79	1.79	3.91%
	Guaranteed Investment Contract			925,000.00	925,000.00	4.51%
	Cash			1.00	1.00	0.00%
	Money Market			5,250.79	5,250.79	3.81%
<b>TOTAL ASSETS</b>				<b>931,646.10</b>	<b>931,646.10</b>	
<b>TOTAL PROJECT ASSETS</b>				<b>931,646.10</b>	<b>931,646.10</b>	
<b>3221</b>		<b>JPFA TARB Series 2003A</b>	<b>Union Bank</b>			
	Interest Account					
	Money Market			129,614.65	129,614.65	3.81%
	Guaranteed Investment Contract			804,000.00	804,000.00	4.99%
	Surety Bond			1.00	1.00	100.00%
<b>TOTAL ASSETS</b>				<b>933,615.65</b>	<b>933,615.65</b>	

FUND/INVESTMENTS	FUND DESCRIPTION	PROJECT DESCRIPTION	INSTITUTION	BOOK/COST VALUE	MARKET VALUE	INTEREST/ YIELD
<b>3222</b>		<b>JPFA TARB Series 2003B</b>	<b>Union Bank</b>			
Money Market	Interest Account			76,870.50	76,870.50	3.81%
Guaranteed Investment Contract	Reserve Account			625,000.00	625,000.00	4.99%
Surety Bond				1.00	1.00	100.00%
<b>TOTAL ASSETS</b>				<b>701,871.50</b>	<b>701,871.50</b>	
<b>4327</b>		<b>JPFA TARB Series 2003B Capital Improv.</b>	<b>Union Bank</b>			
Money Market	Project Account			279,889.38	279,889.38	3.81%
<b>TOTAL PROJECT ASSETS</b>				<b>1,915,376.53</b>	<b>1,915,376.53</b>	
<b>5151</b>		<b>Richmond Auto Warehousing Company</b>	<b>Union Bank</b>			
Money Market	Refund Fund			493,765.30	493,765.30	3.81%
Money Market	Reserve Account			509,380.53	509,380.53	3.81%
Money Market	Project Fund			97,454.50	97,454.50	3.81%
Money Market	Cost of Issuance					
Money Market	Note Repayment Account			1,189,545.37	1,189,545.37	3.81%
<b>TOTAL PROJECT ASSETS</b>				<b>2,290,145.70</b>	<b>2,290,145.70</b>	
		<b>JPFA TARB Series 2004 A &amp; B</b>	<b>Union Bank</b>			
Money Market	Interest Account - Ser A			654.18	654.18	3.81%
Money Market	Interest Account - Ser B			64.35	64.35	3.81%
Money Market	Principal Account - Ser A			461.27	461.27	3.80%
Money Market	Principal Account - Ser B			133.06	133.06	3.80%
Money Market	Reserve Account - Ser A			1,511,678.62	1,511,678.62	3.81%
Money Market	Reserve Account - Ser B			201,557.16	201,557.16	3.81%
Money Market	Non-Housing Project - Ser A			1,877,366.24	1,877,366.24	3.81%
Money Market	Housing Project - Ser A			4,433,873.42	4,433,873.42	3.81%
Money Market	Project Account - Ser B			1,775,578.55	1,775,578.55	3.81%
Money Market	Cost of Issuance - Ser A & B			0.00	0.00	0.00%
<b>TOTAL PROJECT ASSETS</b>				<b>9,800,053.99</b>	<b>9,800,053.99</b>	
<b>3151</b>		<b>Cutting/ Canal 90A</b>	<b>Union Bank</b>			
Cash	Improvements			8,174.35	8,174.35	0.00%
<b>TOTAL PROJECT ASSETS</b>				<b>8,174.35</b>	<b>8,174.35</b>	

FUND/INVESTMENTS	FUND DESCRIPTION	PROJECT DESCRIPTION	INSTITUTION	BOOK/COST VALUE	MARKET VALUE	INTEREST/ YIELD
<b>3051</b>		<b>JPFA Series 95A Rev Ref</b>	<b>Union Bank</b>			
	Revenue Fund					
Money Market				317,388.36	317,388.36	3.81%
Money Market				0.00	0.00	
	IPA Reserve Account					
Money Market				11,135.03	11,135.03	3.81%
US Government Agencies				425,898.93	428,216.30	5.32%
Cash				1.00	1.00	0.00%
	Lease Reserve Account					
Money Market				28,734.88	28,734.88	3.81%
US Government Agencies				1,099,345.51	1,105,327.20	5.32%
Cash				1.00	1.00	0.00%
<b>TOTAL PROJECT ASSETS</b>				<b>1,882,504.71</b>	<b>1,890,803.77</b>	
<b>4151</b>		<b>Harbor Navigation Impv. CIP</b>	<b>Union Bank</b>			
	Improvement Cash Payment					
Money Market				298,827.99	298,827.99	3.81%
	Imp Bd Proc					
Money Market				10,321.91	10,321.91	3.81%
TOTAL ASSETS				309,149.90	309,149.90	
<b>7108</b>		<b>Harbor Navigation Improvements</b>	<b>Union Bank</b>			
	Redemption Account					
Money Market				189.23	189.23	3.81%
	Reserve Fund					
Money Market				220,859.67	220,859.67	3.81%
TOTAL ASSETS				221,048.90	221,048.90	
<b>TOTAL PROJECT ASSETS</b>				<b>530,198.80</b>	<b>530,198.80</b>	
<b>3053</b>		<b>JPFA 96 Port Terminal Lease</b>	<b>Union Bank</b>			
	Revenue Fund					
Money Market				4,658.79	4,658.79	3.81%
	Reserve Fund					
Money Market				588,365.00	588,365.00	3.81%
TOTAL ASSETS				593,023.79	593,023.79	
<b>4151</b>		<b>JPFA 96 Port Terminal Lease</b>	<b>Union Bank</b>			
	Construction Fund					
Money Market				977,541.94	977,541.94	3.81%
<b>TOTAL PROJECT ASSETS</b>				<b>1,570,565.73</b>	<b>1,570,565.73</b>	

FUND/INVESTMENTS	FUND DESCRIPTION	PROJECT DESCRIPTION	INSTITUTION	BOOK/COST VALUE	MARKET VALUE	INTEREST/YIELD
<b>4151</b>		<b>Harbor 96 Depeening</b>	<b>Mechanics Bank</b>			
	Escrow Account					
Money Market				2,212.31	2,212.31	1.92%
<b>TOTAL PROJECT ASSETS</b>				<b>2,212.31</b>	<b>2,212.31</b>	
<b>3054</b>		<b>JPFA Port 99 Port Refunding Bonds</b>	<b>Union Bank</b>			
	Revenue Fund					
Money Market				103,212.00	103,212.00	3.81%
	Reserve Account					
Money Market				30,571.75	30,571.75	3.81%
Investment Agreement				1,095,500.00	1,095,500.00	5.52%
<b>TOTAL PROJECT ASSETS</b>				<b>1,229,283.75</b>	<b>1,229,283.75</b>	
<b>3055</b>		<b>JPFA 99A Revenue Refunding Bonds</b>	<b>Union Bank</b>			
	Debt Service					
Money Market				0.00	0.00	0.00%
	Interest Fund					
Money Market				0.00	0.00	
	Principal Fund					
Money Market				0.00	0.00	0.00%
	Reserve Account					
Money Market				5,963.91	5,963.91	3.81%
Guaranteed Investment Contract				70,000.00	70,000.00	8.58%
	Expense Fund					
Money Market				27,892.92	27,892.92	3.81%
	Surplus Fund					
Money Market				972,877.69	972,877.69	3.81%
	Obligation Fund					
Municipal Collateral Obligation				2.00	2.00	0.00%
	Reserve Account					
Money Market				619,708.79	619,708.79	3.81%
<b>TOTAL PROJECT ASSETS</b>				<b>1,696,445.31</b>	<b>1,696,445.31</b>	
<b>7111</b>		<b>Country Club Vista</b>	<b>Union Bank</b>			
	Interest Account					
Money Market				134.48	134.48	3.81%
	Principal Account					
Money Market				0.00	0.00	
	Reserve Fund					
Guaranteed Investment Contract				482,832.00	482,832.00	6.20%
Cash				1.00	1.00	0.00%
<b>TOTAL ASSETS</b>				<b>482,967.48</b>	<b>482,967.48</b>	
<b>4063</b>		<b>Country Club Vista Capital Impv.</b>	<b>Union Bank</b>			
	Improvement Fund					
Money Market				0.00	0.00	
<b>TOTAL ASSETS</b>				<b>0.00</b>	<b>0.00</b>	
<b>TOTAL PROJECT ASSETS</b>				<b>482,967.48</b>	<b>482,967.48</b>	

FUND/INVESTMENTS	FUND DESCRIPTION	PROJECT DESCRIPTION	INSTITUTION	BOOK/COST VALUE	MARKET VALUE	INTEREST/YIELD
<b>5102</b>		<b>Municipal Sewer District</b>	<b>Union Bank</b>			
Money Market	Revenue Fund			0.00	0.00	
Money Market	Interest Account			0.00	0.00	
Money Market	Principal Account			0.00	0.00	
Money Market	Reserve Fund			96,267.56	96,267.56	3.81%
Commercial Paper				2,955,667.59	2,973,747.24	6.40%
Cash				1.00	100.00	0.00%
Money Market	Rebate Fund			7,936.52	7,936.52	3.81%
<b>TOTAL ASSETS</b>				<b>3,059,872.67</b>	<b>3,078,051.32</b>	
<b>5103</b>		<b>Wastewater Capital Impv.</b>	<b>Union Bank</b>			
Money Market	Project Fund			43.01	43.01	3.81%
Investment Agreement				19,758,146.08	19,758,146.08	3.49%
<b>TOTAL ASSETS</b>				<b>19,758,189.09</b>	<b>19,758,189.09</b>	
<b>TOTAL PROJECT ASSETS</b>				<b>22,818,061.76</b>	<b>22,836,240.41</b>	
<b>3056</b>		<b>JPFA Series 2000A</b>	<b>Union Bank</b>			
Money Market	Interest Account			1,062.51	1,062.51	3.81%
Money Market	Principal Account			2,129.45	2,129.45	3.81%
Money Market	Reserve Account			49,487.19	49,487.19	3.81%
Guaranteed Investment Contract				1,760,343.00	1,760,343.00	5.50%
<b>TOTAL ASSETS</b>				<b>1,813,022.15</b>	<b>1,813,022.15</b>	
<b>3057</b>		<b>Lease Revenue Bonds Series 2000B</b>	<b>Union Bank</b>			
Money Market	Interest Account			346.07	346.07	3.81%
Money Market	Principal Account			372.66	372.66	3.81%
Money Market	Reserve Account			14,309.78	14,309.78	3.81%
Guaranteed Investment Contract				466,605.00	466,605.00	6.00%
<b>TOTAL ASSETS</b>				<b>481,633.51</b>	<b>481,633.51</b>	
<b>4323</b>		<b>JPFA Series 2000A Capital Imp.</b>	<b>Union Bank</b>			
Money Market	Project Account			14,778,680.30	14,778,680.30	3.81%
<b>TOTAL ASSETS</b>				<b>14,778,680.30</b>	<b>14,778,680.30</b>	
<b>4324</b>		<b>JPFA Series 2000B Capital Imp.</b>	<b>Union Bank</b>			
Money Market	Housing Project			846,558.02	846,558.02	3.81%
<b>TOTAL ASSETS</b>				<b>846,558.02</b>	<b>846,558.02</b>	
<b>TOTAL PROJECT ASSETS</b>				<b>17,919,893.98</b>	<b>17,919,893.98</b>	

FUND/INVESTMENTS	FUND DESCRIPTION	PROJECT DESCRIPTION	INSTITUTION	BOOK/COST VALUE	MARKET VALUE	INTEREST/ YIELD
<b>3058</b>		<b>JPFA Lease Revenue 2001A</b>	<b>Union Bank</b>			
	Bond Fund					
Money Market				74,225.06	74,225.06	3.81%
<b>4065</b>		<b>Lease Revenue Bonds 2001A CIP</b>	<b>Union Bank</b>			
	Reserve Account					
Money Market				5.65	5.65	3.89%
Investment Agreement				2,406,413.76	2,406,413.76	6.05%
TOTAL ASSETS				2,406,419.41	2,406,419.41	
	Project Fund					
Money Market				6,543,919.12	6,543,919.12	3.81%
TOTAL ASSETS				6,543,919.12	6,543,919.12	
<b>TOTAL PROJECT ASSETS</b>				<b>9,024,563.59</b>	<b>9,024,563.59</b>	
<b>3005</b>		<b>Police &amp; Fire Pension Bonds 1999</b>	<b>U.S. Bank</b>			
	Bond Fund					
Money Market				1.00	1.00	0.00%
Cash				0.42	0.42	0.00%
<b>TOTAL PROJECT ASSETS</b>				<b>1.42</b>	<b>1.42</b>	
<b>3215</b>		<b>Harbor 91 TARB Debt</b>	<b>U.S. Bank</b>			
	Bond Fund					
Cash				33,821.73	33,821.73	3.34%
	Interest Account					
Money Market				217.62	217.62	3.22%
	Reserve Account					
Investment Agreement				1,146,500.00	1,146,500.00	6.50%
Cash				22.49	22.49	4.45%
TOTAL ASSETS				1,146,522.49	1,146,522.49	
	Escrow Fund					
Investment Agreement				1.00	1,272,837.50	6.87%
TOTAL ASSETS				1.00	1,272,837.50	
<b>TOTAL PROJECT ASSETS</b>				<b>1,180,561.84</b>	<b>2,419,577.61</b>	
<b>3216</b>		<b>Harbor 98 TARB Debt</b>	<b>U.S. Bank</b>			
	Special Fund					
Money Market				0.00	0.00	
Cash						
TOTAL ASSETS				0.00	0.00	
	Interest Account					
Cash				0.48	0.48	0.00%
	Reserve Account					
Money Market				0.70	0.70	
Investment Agreement				1,039,777.92	1,039,777.92	5.98%
TOTAL ASSETS				1,039,778.62	1,039,778.62	
<b>TOTAL PROJECT ASSETS</b>				<b>1,039,779.10</b>	<b>1,039,779.10</b>	

FUND/INVESTMENTS	FUND DESCRIPTION	PROJECT DESCRIPTION	INSTITUTION	BOOK/COST VALUE	MARKET VALUE	INTEREST/YIELD
<b>7110</b>		<b>Marina Westshore Debt</b>	<b>U.S. Bank</b>			
	Redemption Fund					
Money Market				6,932.94	6,932.94	3.35%
	Reserve Fund					
Money Market				313,826.33	313,826.33	3.34%
	Expense Fund					
Money Market				24,421.92	24,421.92	3.34%
<b>TOTAL ASSETS</b>				<b>345,181.19</b>	<b>345,181.19</b>	
<b>4251</b>		<b>Marina Westshore Capital Imp.</b>	<b>U.S. Bank</b>			
	Acquisition & Construction Fnd					
L.A.I.F.				78,304.39	78,604.39	
Money Market				696.90	696.90	3.30%
<b>TOTAL ASSETS</b>				<b>79,001.29</b>	<b>79,301.29</b>	
<b>TOTAL PROJECT ASSETS</b>				<b>424,182.48</b>	<b>424,482.48</b>	
<b>5153</b>		<b>Port Capital Improvement</b>	<b>Mechanics Bank</b>			
	Escrow Account					
Money Market				25,778.93	25,778.93	1.00%
<b>TOTAL PROJECT ASSETS</b>				<b>25,778.93</b>	<b>25,778.93</b>	
<b>4051</b>		<b>Capital Lease #2</b>	<b>SunTrust Leasing 01</b>			
	Escrow Account	General Purpose Capital Impv				
Money Market				132,436.81	132,436.81	3.26%
<b>TOTAL PROJECT ASSETS</b>				<b>132,436.81</b>	<b>132,436.81</b>	
<b>4071</b>		<b>Capital Lease #3</b>	<b>SunTrust Leasing 03</b>			
	Escrow Account					
Money Market				0.41	0.41	
<b>TOTAL PROJECT ASSETS</b>				<b>0.41</b>	<b>0.41</b>	
<b>7004</b>		<b>Police &amp; Fire Pension</b>	<b>Wellington Trust Co.</b>			
	Pension Fund					
Core Bond				6,725,771.57	6,830,682.36	
Intl Research Equity				2,330,106.49	3,452,593.51	
US Core Equity				6,706,089.14	8,313,732.12	
<b>TOTAL PROJECT ASSETS</b>				<b>15,761,967.20</b>	<b>18,597,007.99</b>	
<b>TOTAL ASSETS (not administered by City)</b>				<b>90,666,802.28</b>	<b>94,767,636.55</b>	



## CASH BALANCE BY FUND Monthly Report

Unaudited

FUND	Month Ended 31-Jul-05	Month Ended 31-Aug-05	Month Ended 30-Sep-05	Month Ended 31-Oct-05	Month Ended 30-Nov-05
General Fund	\$ 30,113,456.05	\$ 29,059,379.92	\$ 25,269,649.53	\$ 24,654,946.82	\$ 20,674,192.70
<b>SPECIAL REVENUE FUNDS</b>					
General Purpose	\$ (1,382,804.41)	\$ (1,731,434.67)	\$ (1,711,222.73)	\$ (1,615,229.22)	\$ (1,645,205.95)
Paratransit Operations	\$ (564,217.13)	\$ (635,909.83)	\$ (558,516.67)	\$ (515,473.48)	\$ (638,121.46)
Parks, Rec & Environment	\$ 3,935,548.59	\$ 3,991,182.84	\$ 4,042,791.83	\$ 4,277,620.46	\$ 4,487,453.20
Employment and Training	\$ (2,382,197.36)	\$ (3,101,355.25)	\$ (2,911,025.61)	\$ (2,020,226.49)	\$ (2,101,504.07)
Police & Crime Prev	\$ 992,920.77	\$ 1,088,491.08	\$ 1,090,814.20	\$ 1,143,368.10	\$ 1,069,196.96
Maintenance	\$ 3,462.43	\$ 3,462.43	\$ 3,462.43	\$ 3,462.43	\$ 3,462.43
State Gas Tax	\$ 5,166,074.05	\$ 5,499,116.61	\$ 5,158,805.24	\$ 5,412,775.68	\$ 5,606,162.67
Cost Recovery	\$ (177,715.04)	\$ 94,173.78	\$ 183,623.58	\$ 63,541.80	\$ (231,356.48)
<b>Subtotal Special Revenue Funds</b>	<b>\$ 5,591,071.90</b>	<b>\$ 5,207,726.99</b>	<b>\$ 5,298,732.27</b>	<b>\$ 6,749,839.28</b>	<b>\$ 6,550,087.30</b>
<b>DEBT SERVICE FUNDS</b>					
General Debt Service	\$ (1,802,271.05)	\$ (1,844,904.38)	\$ (1,719,357.53)	\$ (1,719,357.53)	\$ (1,761,691.57)
Joint Powers Financing Auth	\$ 1,021,456.06	\$ 1,021,456.06	\$ 1,010,518.12	\$ 1,010,518.12	\$ 1,006,988.12
<b>Subtotal Debt Service Funds</b>	<b>\$ (780,814.99)</b>	<b>\$ (823,448.32)</b>	<b>\$ (708,839.41)</b>	<b>\$ (708,839.41)</b>	<b>\$ (754,703.45)</b>
<b>CAPITAL PROJECT FUNDS</b>					
Measure C	\$ 3,948,214.39	\$ 3,948,214.39	\$ 3,948,214.39	\$ 3,948,214.39	\$ 3,948,214.39
General Capital Improvement	\$ 3,940,806.92	\$ 3,718,856.01	\$ 3,212,532.19	\$ 4,224,968.72	\$ 3,707,607.50
Atlas Road Improvement	\$ 1,451,467.66	\$ 1,451,467.66	\$ 1,451,467.66	\$ 1,451,467.66	\$ 1,451,467.66
Harbor Navigation	\$ 577,659.00	\$ 577,660.99	\$ 577,660.99	\$ 577,668.11	\$ 577,671.74
Port Remediation	\$ (135,082.58)	\$ (135,082.58)	\$ (135,082.58)	\$ (135,082.58)	\$ (135,082.58)
Marina Westshore	\$ (29,820.31)	\$ (29,820.31)	\$ (29,820.31)	\$ (29,820.31)	\$ (29,820.31)
<b>Subtotal Capital Project Funds</b>	<b>\$ 9,753,245.08</b>	<b>\$ 9,531,296.16</b>	<b>\$ 9,024,972.34</b>	<b>\$ 10,037,415.99</b>	<b>\$ 9,520,058.40</b>
<b>ENTERPRISE FUNDS</b>					
FundCable TV	\$ 426,341.11	\$ 378,904.45	\$ 318,269.27	\$ 484,725.75	\$ 433,503.82
FundStorm Sewer	\$ 531,950.39	\$ 416,571.48	\$ 157,693.41	\$ 75,318.58	\$ (5,766.69)
Municipal Sewer	\$ (1,894,867.43)	\$ (5,523,598.39)	\$ (2,120,559.91)	\$ (2,214,388.10)	\$ (2,516,903.23)
FundPort of Richmond	\$ (1,075,760.12)	\$ (1,447,058.76)	\$ (1,572,512.50)	\$ (1,340,709.09)	\$ (1,216,008.36)
FundRichmond Marina	\$ 2,414,138.56	\$ 2,207,323.56	\$ 2,259,649.56	\$ 2,328,007.46	\$ 2,328,007.46
FundConvention Center	\$ (142,873.07)	\$ (147,550.73)	\$ (57,643.41)	\$ (75,843.71)	\$ (76,652.33)
<b>Subtotal Enterprise Funds</b>	<b>\$ 258,929.44</b>	<b>\$ (4,115,408.39)</b>	<b>\$ (1,015,103.58)</b>	<b>\$ (742,889.11)</b>	<b>\$ (1,053,819.33)</b>



## CASH BALANCE BY FUND Monthly Report

Unaudited

FUND	Month Ended 31-Jul-05	Month Ended 31-Aug-05	Month Ended 30-Sep-05	Month Ended 31-Oct-05	Month Ended 30-Nov-05
<b>INTERNAL SERVICE FUNDS</b>					
Workers Compensation	\$ 1,316,633.69	\$ 1,061,653.61	\$ 3,630,512.07	\$ 4,440,662.89	\$ 5,233,001.28
Information Technology	\$ (2,560,627.10)	\$ (2,150,572.83)	\$ (2,051,866.19)	\$ (1,860,048.47)	\$ (1,798,222.68)
Equipment Services	\$ 1,157,224.78	\$ 936,819.63	\$ 1,745,624.50	\$ 1,852,172.96	\$ 1,641,723.81
Equipment Revolving	\$ 6,688,837.02	\$ 6,582,376.09	\$ 6,561,160.11	\$ 6,561,160.11	\$ 6,463,078.36
Telecommunications	\$ 304,022.16	\$ 291,986.06	\$ 409,664.44	\$ 458,674.52	\$ 507,626.48
General Liability	\$ 5,051,533.84	\$ 5,327,195.37	\$ 4,244,309.73	\$ 4,075,425.23	\$ 2,417,386.04
<b>Subtotal Internal Service Funds</b>	<b>\$ 11,957,624.39</b>	<b>\$ 12,049,457.93</b>	<b>\$ 14,539,404.66</b>	<b>\$ 15,528,047.24</b>	<b>\$ 14,464,593.29</b>
<b>TRUST &amp; AGENCY FUNDS</b>					
Pension Reserve	\$ 19,088,442.55	\$ 16,411,806.80	\$ 14,793,622.09	\$ 15,795,033.95	\$ 15,795,033.95
General Pension	\$ 853,194.45	\$ 794,994.58	\$ 1,244,673.19	\$ 1,191,282.52	\$ 1,464,426.42
Police & Firemen Pension	\$ 1,131,721.31	\$ 740,584.54	\$ 932,512.67	\$ 573,076.72	\$ 188,231.01
Garfield Pension	\$ 33,843.15	\$ 27,706.73	\$ 21,570.31	\$ 15,401.89	\$ 9,265.47
Cafeteria Option	\$ (37,234.81)	\$ (37,234.81)	\$ (37,234.81)	\$ (37,234.81)	\$ (37,234.81)
Johnson Library	\$ 8,010.01	\$ 8,010.01	\$ 8,010.01	\$ 8,010.01	\$ 8,010.01
Senior Center	\$ 47,730.59	\$ 47,515.23	\$ 48,743.44	\$ 46,032.88	\$ 46,388.14
Shimada Sister City	\$ 9,001.86	\$ 9,001.86	\$ 8,555.06	\$ 8,555.06	\$ 11,555.06
General Agency	\$ 658,510.20	\$ 820,940.42	\$ 828,491.62	\$ 830,061.86	\$ 818,012.39
Special Assessment	\$ 4,166,509.87	\$ 2,324,367.53	\$ 2,242,349.27	\$ 2,010,453.43	\$ 2,020,570.77
<b>Subtotal Trust &amp; Agency Funds</b>	<b>\$ 25,959,729.18</b>	<b>\$ 21,147,692.89</b>	<b>\$ 20,091,292.85</b>	<b>\$ 20,440,673.51</b>	<b>\$ 20,324,258.41</b>
<b>OTHER</b>					
Housing Authority - Payroll GF	\$ (3,178,197.17)	\$ (3,116,950.02)	\$ (3,499,690.87)	\$ (3,475,453.86)	\$ (3,523,364.80)
<b>TOTAL CITY FUNDS</b>	<b>\$ 79,675,043.88</b>	<b>\$ 68,939,747.16</b>	<b>\$ 69,000,417.79</b>	<b>\$ 72,483,740.46</b>	<b>\$ 66,201,302.52</b>
<b>REDEVELOPMENT AGENCY</b>					
Redevelopment Agency Operations	\$ 2,862,693.53	\$ 1,618,885.52	\$ 1,389,166.43	\$ 2,788,688.29	\$ 2,655,237.80
Debt Service-Redevelopment Agency	\$ 2,439,159.95	\$ 3,787,809.51	\$ 4,537,809.51	\$ 3,242,115.17	\$ 3,242,115.17
Capital Projects-Redevelopment Agency	\$ 7,240,557.70	\$ 7,158,199.13	\$ 6,952,379.62	\$ 6,023,875.13	\$ 7,419,576.49
<b>Subtotal Agency Funds</b>	<b>\$ 12,542,411.18</b>	<b>\$ 12,564,894.16</b>	<b>\$ 12,879,355.56</b>	<b>\$ 12,054,678.59</b>	<b>\$ 13,316,929.46</b>
Community Development Block Grant	\$ (619,725.38)	\$ (484,465.83)	\$ (138,114.76)	\$ (391,425.02)	\$ (533,932.78)
<b>Total Redevelopment Agency</b>	<b>\$ 11,922,685.80</b>	<b>\$ 12,080,428.33</b>	<b>\$ 12,741,240.80</b>	<b>\$ 11,663,253.57</b>	<b>\$ 12,782,996.68</b>