

Finance Department – Treasury Division

M E M O R A N D U M

To: Mayor and Members of the City Council

From: Emily Combs, Director of Finance
Mubeen Qader, Deputy Director of Finance
Jerry Gurule, Accounting Manager
Antonio Banuelos, Accounting Manager

Date: September 16, 2025

Subject: MONTHLY CASH BALANCES & INVESTMENT REPORT –
July 2025

Enclosed for your information are the Investment Report, Portfolio Summary, and Comparative Cash Report for the month of July 2025 prepared by the City Treasurer pursuant to the statutory requirements of the State of California.

It is the policy of the City of Richmond (City) to invest public funds in a manner which prioritizes safety and liquidity over yield while meeting the daily cash flow demands of the City and conforming to all state and local statutes governing the investment of public funds. In accordance with California Government Code Section 53646 and the City's Investment Policy, the Director of Finance shall report monthly on the City's pooled and Bond funds to the City Manager and City Council and shall report quarterly on other investments.

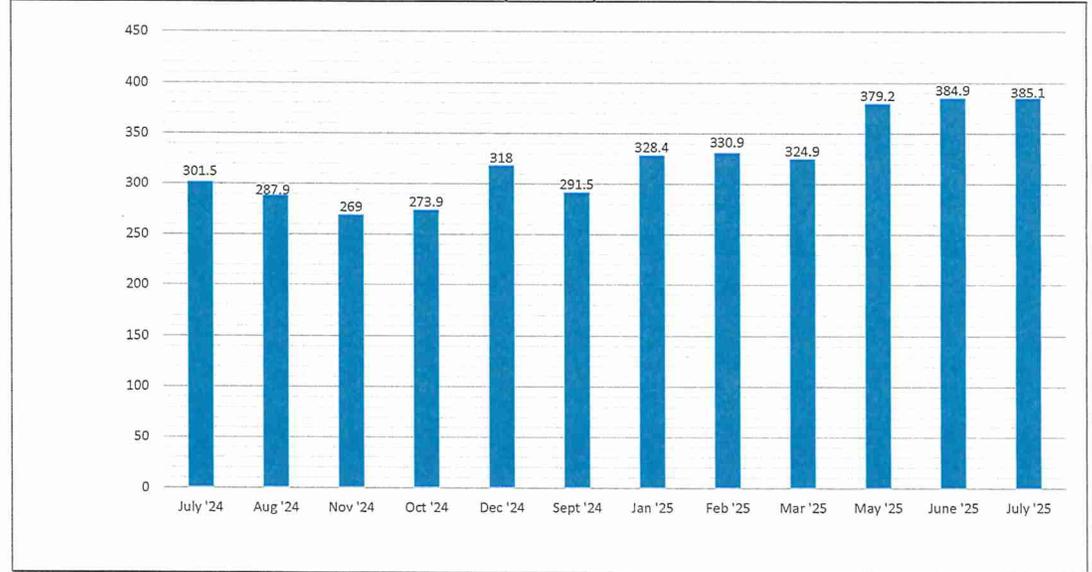
City of Richmond
Investment Report for July 2025
Pooled Investment Portfolio Analysis
UNAUDITED

Investment Composition:

Book Value of Investments Held	385,177,834.39
Market Value of Investments Held	384,995,864.90
Par Value of Investments Held	386,421,110.44
Unrealized Gain (Loss) - amount	(181,969.49)
Unrealized Gain (Loss) - percentage	-0.0473%

	%	Book Value
Local Agency Investment Fund (LAIF)	0.00%	2,244.67
JPFA Pooled Investment (CalTrust)	23.47%	90,402,098.23
Asset-Backed Securities	5.32%	20,504,097.32
Commercial Paper	2.92%	11,243,523.89
Bank Deposits	28.67%	110,423,677.93
Money Market Fund	5.83%	22,466,089.61
U.S. Treasuries	18.78%	72,319,887.02
U.S. Agencies	2.33%	8,993,533.30
Corporate Bonds	7.72%	29,753,790.00
Municipal Bonds	0.60%	2,316,903.75
Agency Mortgage-Backed Securities	4.35%	16,751,988.67
Certificate of Deposit	0.00%	-
Total Investments Held	100.00%	385,177,834.39

Book Value History
(in millions)



Pooled Cash & Investments:

Pooled Investments (Unrestricted)	385,177,834.39
General Checking	14,681,047.35
Total Pooled Cash & Investment	399,858,881.74

Fiscal Agent & Other Restricted Investments:

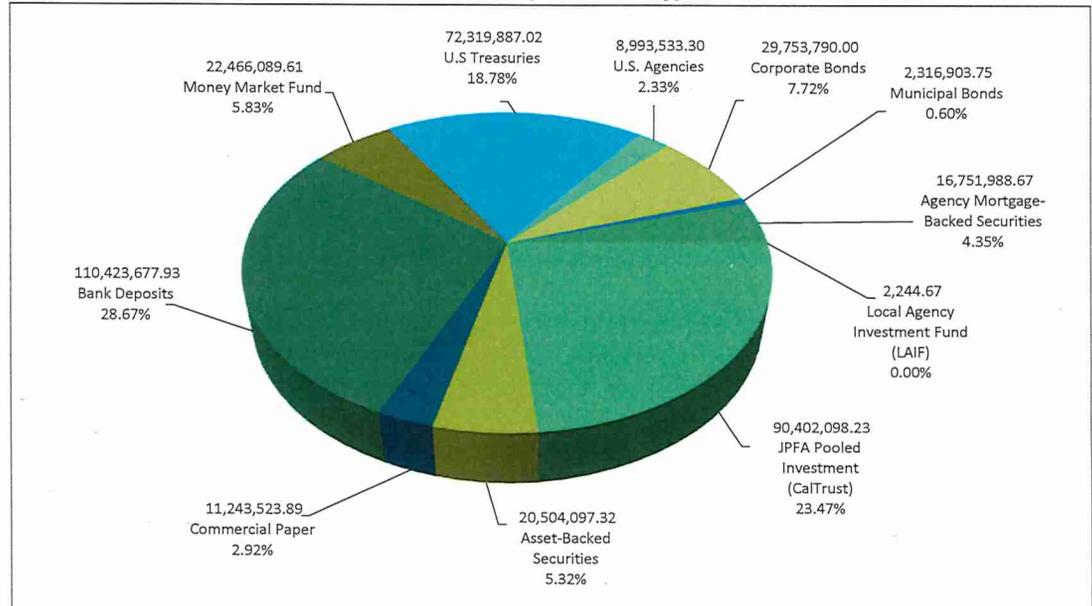
City	20,875,839.34
Successor Agency to the RCRA	28,506,765.20
Total Fiscal Agent & Other Investments	49,382,604.54

Other Operating Accounts:

All Other Cash	626,329.35
CalPERS CERBT (RPOA-OPEB)	13,146,097.80
PARS Combo Trust (City-OPEB)	56,592,023.37
PARS Combo Trust (Pension)	5,354,734.39
Total Other Operating Accounts	75,719,184.91

Total Cash Balance (Fund detail attached)	524,960,671.19
--	-----------------------

Book Value by Investment Type





City of Richmond
Portfolio Management
Portfolio Summary
 7/31/2025

City of Richmond
 Finance Department
 450 Civic Center Plaza
 Richmond, CA 94804
 (510)620-6740

Investment Type	Par Value	Market Value	Book Value	% of Portfolio	WAM	Days to Maturity	Book Yield
Local Agency Investment Funds	2,244.67	2,244.67	2,244.67	0.0%	0.00	1	4.26
CalTrust Short-Term	90,402,098.23	90,402,098.23	90,402,098.23	23.5%	0.00	1	4.20
Bank Deposits	110,423,677.93	110,423,677.93	110,423,677.93	28.7%	0.00	1	4.57
Money Market Funds	22,466,089.61	22,466,089.61	22,466,089.61	5.8%	0.00	1	4.18
U.S. Treasuries	72,400,000.00	72,262,214.81	72,319,887.02	18.8%	2.37	867	4.01
U.S. Agencies	9,595,000.00	8,975,308.50	8,993,533.30	2.3%	2.30	843	4.03
Corporate Bonds	30,000,000.00	29,686,260.00	29,753,790.00	7.7%	3.31	1208	4.18
Commercial Paper	11,500,000.00	11,254,441.66	11,243,523.89	2.9%	0.50	181	4.37
Municipal Bonds	2,335,000.00	2,305,695.75	2,316,903.75	0.6%	1.96	714	4.10
Agency Mortgage-Backed Securities	16,890,000.00	16,731,048.90	16,751,988.67	4.3%	3.46	1263	4.18
Asset-Backed Securities	20,407,000.00	20,486,784.84	20,504,097.32	5.3%	4.19	1531	4.20
Certificate of Deposits							
<i>Subtotal and Weighted Average:</i>	386,421,110.44	384,995,864.90	385,177,834.39	100%	1.15	423	4.27
Cash							
Mechanics Bank	14,681,047.35	14,681,047.35	14,681,047.35		0.00	1	0.00
<i>Subtotal and Weighted Average:</i>	14,681,047.35	14,681,047.35	14,681,047.35		0.00	1	0.00
Total Cash and Investment:	401,102,157.79	399,676,912.25	399,858,881.74		1.15	423	4.27

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 source of the market values for the investments are provided by Meeder Public Funds in accordance with the California Government Code Requirement. The City has sufficient cash flow to cover anticipated expenditures through the next six months

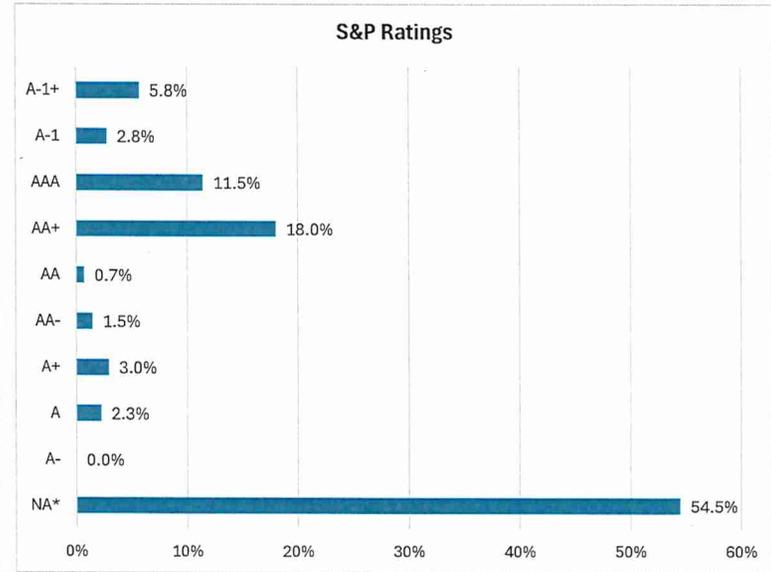
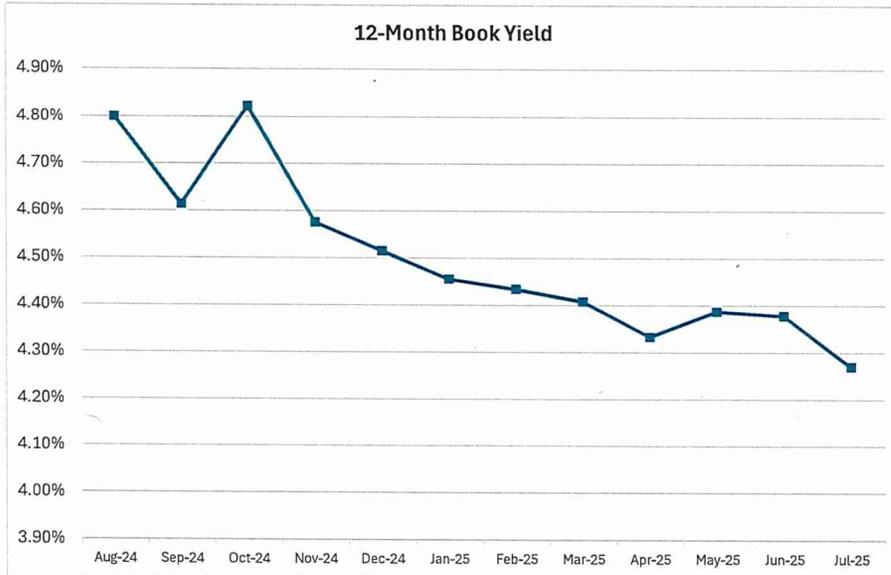
Emily Combs, Director of Finance

Date

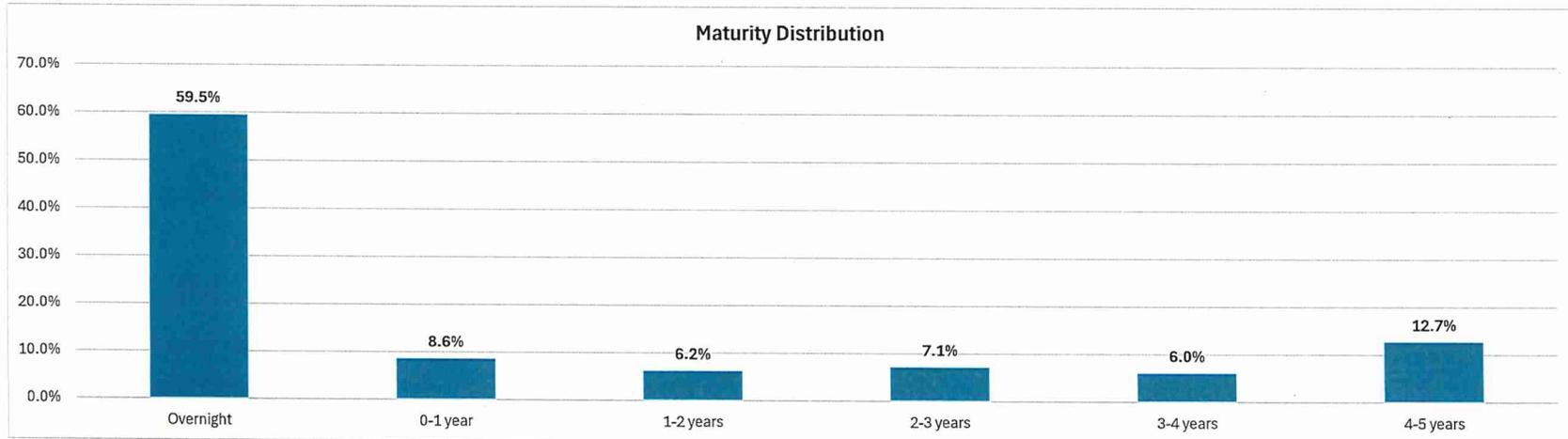


City of Richmond
 Portfolio Management
 Portfolio Summary
 7/31/2025

City of Richmond
 Finance Department
 450 Civic Center Plaza
 Richmond, CA 94804
 (510)620-6740



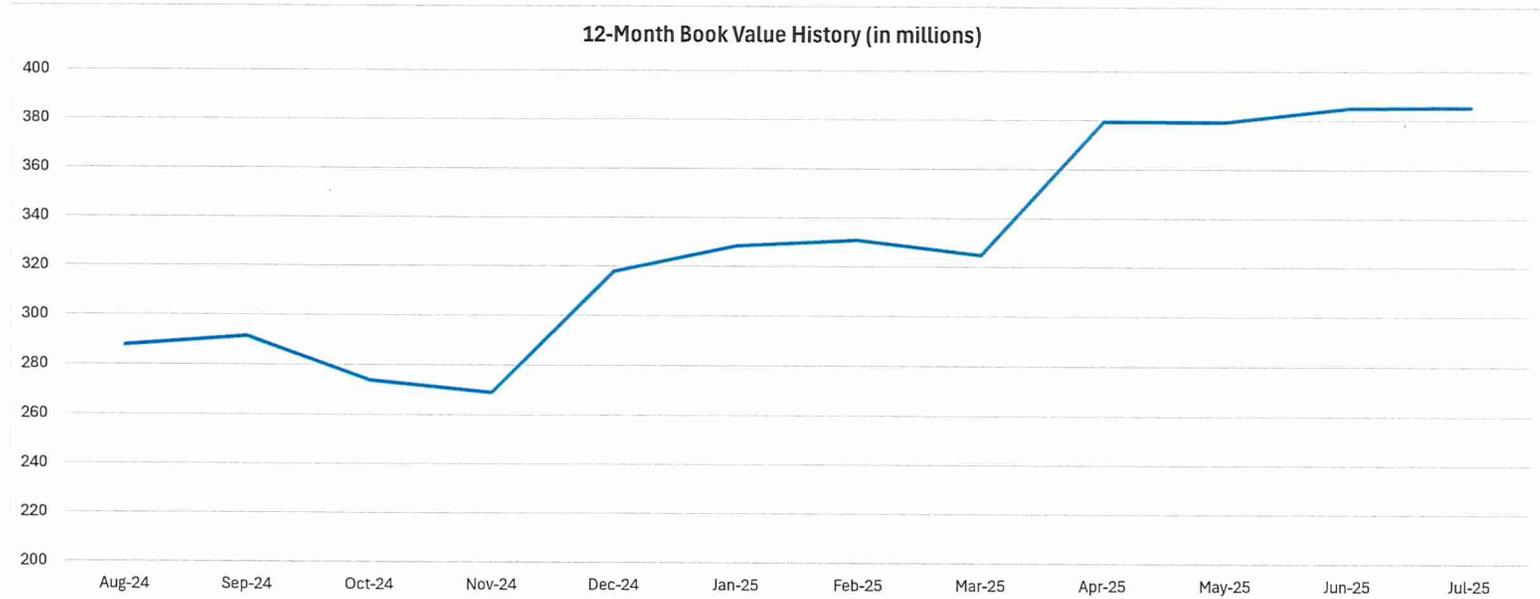
*NA includes LAIF, CalTrust, Banking, CDs, and ABS that don't have an S&P Rating but are rated by other rating agencies





City of Richmond
Portfolio Management
Portfolio Summary
7/31/2025

City of Richmond
Finance Department
450 Civic Center Plaza
Richmond, CA 94804
(510)620-6740





City of Richmond
 Portfolio Management
 Holdings Report
 7/31/2025

City of Richmond
 Finance Department
 450 Civic Center Plaza
 Richmond, CA 94804
 (510)620-6740

Identifier	Issuer	Coupon Rate	Book Yield	Maturity	WAM	Days to Mty.	Effective Duration	S&P	Par Value	Book Value	Market Value	Unrealized Gain/Loss
CALTRUST	CalTrust Short Term Fund	4.200	4.20	07/31/25	0.00	1	0.00	NA	90,402,098.23	90,402,098.23	90,402,098.23	0.00
31846V567	FIRST AMER-GVT OBLG Z	4.170	4.18	07/31/25	0.00	1	0.00	AAAm	22,466,089.61	22,466,089.61	22,466,089.61	0.00
CALAIIF	California LAIF	4.260	4.26	07/31/25	0.00	1	0.02	NA	2,244.67	2,244.67	2,244.67	0.00
1690MEED	Mechanics Bank	4.570	4.57	07/31/25	0.00	1	0.00	NA	110,423,677.93	110,423,677.93	110,423,677.93	0.00
912797QH3	UNITED STATES TREASURY	0.000	4.27	08/05/25	0.01	5	0.01	A-1+	9,000,000.00	8,987,397.03	8,995,698.99	8,301.96
912797QH3	UNITED STATES TREASURY	0.000	4.28	08/05/25	0.01	5	0.01	A-1+	5,000,000.00	4,995,318.33	4,997,610.55	2,292.22
912797MG9	UNITED STATES TREASURY	0.000	4.28	08/07/25	0.02	7	0.02	A-1+	9,000,000.00	8,985,261.51	8,993,616.12	8,354.61
62479LXF7	MUFG Bank, Ltd., New York Branch	0.000	4.45	10/15/25	0.21	76	0.21	A-1	2,500,000.00	2,474,638.89	2,477,083.33	2,444.44
22533UAL7	Credit Agricole Corporate And Investment Bank, New	0.000	4.35	01/20/26	0.47	173	0.47	A-1	3,000,000.00	2,936,100.00	2,938,940.00	2,840.00
22533UBH5	Credit Agricole Corporate And Investment Bank, New	0.000	4.34	02/17/26	0.55	201	0.55	A-1	3,000,000.00	2,926,680.00	2,929,500.00	2,820.00
62479MDH3	MUFG Bank, Ltd., New York Branch	0.000	4.36	04/17/26	0.71	260	0.70	A-1	3,000,000.00	2,906,105.00	2,908,918.33	2,813.33
14041NGD7	COMET 2023-1 A	4.420	4.35	05/15/28	2.79	1019	0.76	AAA	3,641,000.00	3,642,848.94	3,641,891.35	(957.59)
91282CLS8	UNITED STATES TREASURY	4.125	4.06	10/31/26	1.25	457	1.20	AA+	3,000,000.00	3,002,343.75	2,999,648.43	(2,695.32)
91282CJT9	UNITED STATES TREASURY	4.000	3.94	01/15/27	1.46	533	1.40	AA+	3,600,000.00	3,602,812.50	3,597,187.50	(5,625.00)
3130AL5A8	FEDERAL HOME LOAN BANKS	0.900	4.04	02/26/27	1.57	575	1.53	AA+	3,250,000.00	3,093,707.50	3,090,847.50	(2,860.00)
24422EXM6	JOHN DEERE CAPITAL CORP	4.850	4.03	03/05/27	1.59	582	1.49	A	3,000,000.00	3,038,160.00	3,029,760.00	(8,400.00)
3137F1G44	FHMS K-065 A2	3.243	4.11	04/25/27	1.73	633	1.57	AA+	3,000,000.00	2,949,609.38	2,945,410.44	(4,198.94)
02582JKH2	AMXCA 2024-1 A	5.230	4.19	04/16/29	3.71	1355	1.60	AAA	2,525,000.00	2,568,299.81	2,565,804.78	(2,495.03)
17325FBN7	CITIBANK NA	4.576	4.25	05/29/27	1.83	667	1.66	A+	3,000,000.00	3,016,560.00	3,008,820.00	(7,740.00)
91282CKV2	UNITED STATES TREASURY	4.625	3.85	06/15/27	1.87	684	1.77	AA+	3,600,000.00	3,650,203.12	3,642,328.12	(7,875.00)
576004HD0	MASSACHUSETTS (COMMONWEALTH OF)	3.680	4.10	07/15/27	1.96	714	1.86	NA	2,335,000.00	2,316,903.75	2,305,695.75	(11,208.00)
023135BC9	AMAZON.COM INC	3.150	4.01	08/22/27	2.06	752	1.90	AA	3,000,000.00	2,949,210.00	2,943,540.00	(5,670.00)
02582JKM1	AMXCA 2025-1 A	4.560	4.14	12/17/29	4.38	1600	2.21	AAA	1,650,000.00	1,665,726.56	1,663,358.60	(2,367.96)
3130AMZY1	FEDERAL HOME LOAN BANKS	1.750	3.95	12/29/27	2.41	881	2.32	AA+	2,745,000.00	2,606,761.80	2,600,613.00	(6,148.80)
9128283W8	UNITED STATES TREASURY	2.750	3.81	02/15/28	2.54	929	2.39	AA+	3,600,000.00	3,507,609.38	3,500,156.27	(7,453.11)
89236TJF3	TOYOTA MOTOR CREDIT CORP	1.900	4.08	04/06/28	2.68	980	2.55	A+	3,000,000.00	2,834,070.00	2,822,970.00	(11,100.00)
02582JKP4	AMXCA 2025-2 A	4.280	4.15	04/15/30	4.71	1719	2.51	AAA	3,091,000.00	3,101,383.84	3,098,088.81	(3,295.03)
91159HHS2	US BANCORP	3.900	4.20	04/26/28	2.74	1000	2.51	A	3,000,000.00	2,976,420.00	2,972,940.00	(3,480.00)
91282CND9	UNITED STATES TREASURY	3.750	3.87	05/15/28	2.79	1019	2.61	AA+	3,000,000.00	2,990,625.00	2,989,453.14	(1,171.86)
05522RDK1	BACCT 2025-1 A	4.310	4.12	05/15/30	4.79	1749	2.58	AAA	3,000,000.00	3,015,234.39	3,011,770.17	(3,464.22)
91282CNH0	UNITED STATES TREASURY	3.875	3.78	06/15/28	2.88	1050	2.68	AA+	3,600,000.00	3,609,000.00	3,599,718.77	(9,281.23)
3133EMLU4	FEDERAL FARM CREDIT BANKS FUNDING CORP	0.950	4.08	06/29/28	2.91	1064	2.81	AA+	3,600,000.00	3,293,064.00	3,283,848.00	(9,216.00)
161571HZ0	CHAIT 2025-1 A	4.160	4.16	07/15/30	4.96	1810	2.96	AAA	3,000,000.00	2,999,939.70	2,996,573.55	(3,366.15)
3137HBLV4	FHMS K-514 A2	4.572	4.21	12/25/28	3.40	1243	2.96	AA+	3,000,000.00	3,025,429.69	3,021,311.52	(4,118.17)
3137FKZZ2	FHMS K-088 A2	3.690	4.11	01/25/29	3.49	1274	3.13	AA+	2,500,000.00	2,459,277.34	2,455,832.35	(3,444.99)
24422EXH7	JOHN DEERE CAPITAL CORP	4.500	4.20	01/16/29	3.46	1265	3.17	A	3,000,000.00	3,029,250.00	3,020,970.00	(8,280.00)
3137FLMV3	FHMS K-090 A2	3.422	4.14	02/25/29	3.57	1305	3.23	AAA	3,000,000.00	2,921,601.56	2,918,865.51	(2,736.05)
89231HAD8	TAOT 2025-B A3	4.340	4.25	11/15/29	4.29	1568	2.28	AAA	3,500,000.00	3,510,664.08	3,509,297.58	(1,366.51)
91282CEM9	UNITED STATES TREASURY	2.875	3.83	04/30/29	3.75	1369	3.48	AA+	3,500,000.00	3,382,968.75	3,374,765.63	(8,203.13)
91282CKX8	UNITED STATES TREASURY	4.250	3.85	06/30/29	3.91	1430	3.57	AA+	3,500,000.00	3,551,269.53	3,541,562.50	(9,707.03)
3137HFNZ4	FHMS K-528 A2	4.508	4.22	07/25/29	3.98	1455	3.55	AA+	3,000,000.00	3,022,968.75	3,017,989.44	(4,979.31)
91282CLR0	UNITED STATES TREASURY	4.125	3.91	10/31/29	4.25	1553	3.83	AA+	3,000,000.00	3,024,492.19	3,022,500.00	(1,992.19)
857449AE2	STATE STREET BANK AND TRUST CO	4.782	4.25	11/23/29	4.31	1576	3.83	AA-	3,000,000.00	3,062,670.00	3,053,730.00	(8,940.00)
91282CMD0	UNITED STATES TREASURY	4.375	3.92	12/31/29	4.42	1614	3.97	AA+	3,000,000.00	3,054,843.75	3,052,734.39	(2,109.36)
91282CMG3	UNITED STATES TREASURY	4.250	3.93	01/31/30	4.50	1645	4.07	AA+	3,000,000.00	3,039,726.56	3,037,734.39	(1,992.17)
91282CGQ8	UNITED STATES TREASURY	4.000	3.92	02/28/30	4.58	1673	4.09	AA+	3,000,000.00	3,010,078.13	3,008,437.50	(1,640.63)
742718FH7	PROCTER & GAMBLE CO	3.000	4.21	03/25/30	4.65	1698	4.23	AA-	3,000,000.00	2,846,970.00	2,847,360.00	390.00
91282CGS4	UNITED STATES TREASURY	3.625	3.90	03/31/30	4.67	1704	4.20	AA+	3,500,000.00	3,459,121.09	3,451,328.13	(7,792.97)
91282CMZ1	UNITED STATES TREASURY	3.875	3.93	04/30/30	4.75	1734	4.26	AA+	3,000,000.00	2,992,382.81	2,991,093.75	(1,289.06)
58933YBJ3	MERCK & CO INC	4.300	4.20	05/17/30	4.79	1751	4.20	A+	3,000,000.00	3,013,020.00	2,999,220.00	(13,800.00)



City of Richmond
Portfolio Management
Holdings Report
 7/31/2025

City of Richmond
 Finance Department
 450 Civic Center Plaza
 Richmond, CA 94804
 (510)620-6740

Identifier	Issuer	Coupon Rate	Book Yield	Maturity	WAM	Days to Mty.	Effective Duration	S&P	Par Value	Book Value	Market Value	Unrealized Gain/Loss
3140NYEY3	FN BZ3750	4.210	4.31	06/01/30	4.84	1766	4.26	AA+	2,390,000.00	2,373,101.95	2,371,639.64	(1,462.31)
91282CHJ3	UNITED STATES TREASURY	3.750	3.91	06/30/30	4.91	1795	4.43	AA+	3,500,000.00	3,474,433.59	3,466,640.63	(7,792.97)
713448GH5	PEPSICO INC	4.300	4.39	07/23/30	4.98	1818	4.41	A+	3,000,000.00	2,987,460.00	2,986,950.00	(510.00)
Totals		3.80	4.27		1.15	422	0.96		386,421,110.44	385,177,834.39	384,995,864.90	(181,969.53)



City of Richmond
Portfolio Management
Accrued Interest/Earnings Report
7/1/2025 - 7/31/2025

City of Richmond
 Finance Department
 450 Civic Center Plaza
 Richmond, CA 94804
 (510)620-6740

Identifier	Issuer	Ending Par Value	Maturity	Coupon Rate	Beginning Accrued	Ending Accrued	Purchased Accrued	Interest Received	Interest Income	Realized Gains/Losses	Earnings
31846V567	FIRST AMER-GVT OBLG Z	22,466,089.61	7/31/2025	4.170	0.00	0.00	0.00	0.00	152,125.59	0.00	152,125.59
	Receivable	152,125.59	7/31/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
3137FLMV3	FHMS K-090 A2	3,000,000.00	2/25/2029	3.422	0.00	8,555.00	-5,988.50	0.00	2,566.50	0.00	2,566.50
3137HBLV4	FHMS K-514 A2	3,000,000.00	12/25/2028	4.572	0.00	11,430.00	-8,001.00	0.00	3,429.00	0.00	3,429.00
3137FKZZ2	FHMS K-088 A2	2,500,000.00	1/25/2029	3.690	0.00	7,687.50	-5,637.50	0.00	2,050.00	0.00	2,050.00
742718FH7	PROCTER & GAMBLE CO	3,000,000.00	3/25/2030	3.000	0.00	31,500.00	-29,000.00	0.00	2,500.00	0.00	2,500.00
3137F1G44	FHMS K-065 A2	3,000,000.00	4/25/2027	3.243	0.00	8,107.50	-5,945.50	0.00	2,162.00	0.00	2,162.00
3137HFNZ4	FHMS K-528 A2	3,000,000.00	7/25/2029	4.508	0.00	11,270.00	-8,264.67	0.00	3,005.33	0.00	3,005.33
3130AL5A8	FEDERAL HOME LOAN BANKS	3,250,000.00	2/26/2027	0.900	0.00	12,593.75	-11,781.25	0.00	812.50	0.00	812.50
161571HZ0	CHAIT 2025-1 A	3,000,000.00	7/15/2030	4.160	0.00	2,080.00	0.00	0.00	2,080.00	0.00	2,080.00
91282CEM9	UNITED STATES TREASURY	3,500,000.00	4/30/2029	2.875	0.00	25,429.69	-22,695.31	0.00	2,734.38	0.00	2,734.38
91282CKX8	UNITED STATES TREASURY	3,500,000.00	6/30/2029	4.250	0.00	12,934.78	-8,892.66	0.00	4,042.12	0.00	4,042.12
9128283W8	UNITED STATES TREASURY	3,600,000.00	2/15/2028	2.750	0.00	45,671.27	-42,936.46	0.00	2,734.81	0.00	2,734.81
58933YBJ3	MERCK & CO INC	3,000,000.00	5/17/2030	4.300	0.00	26,516.67	-23,291.67	0.00	3,225.00	0.00	3,225.00
24422EXH7	JOHN DEERE CAPITAL CORP	3,000,000.00	1/16/2029	4.500	0.00	5,625.00	-2,250.00	0.00	3,375.00	0.00	3,375.00
91282CGS4	UNITED STATES TREASURY	3,500,000.00	3/31/2030	3.625	0.00	42,638.32	-39,171.79	0.00	3,466.53	0.00	3,466.53
91282CNH0	UNITED STATES TREASURY	3,600,000.00	6/15/2028	3.875	0.00	17,913.93	-14,102.46	0.00	3,811.47	0.00	3,811.47
91282CJT9	UNITED STATES TREASURY	3,600,000.00	1/15/2027	4.000	0.00	6,652.17	-2,739.13	0.00	3,913.04	0.00	3,913.04
91282CKV2	UNITED STATES TREASURY	3,600,000.00	6/15/2027	4.625	0.00	21,381.15	-16,831.96	0.00	4,549.19	0.00	4,549.19
857449AE2	STATE STREET BANK AND TRUST CO	3,000,000.00	11/23/2029	4.782	0.00	27,098.00	-23,511.50	0.00	3,586.50	0.00	3,586.50
91282CHJ3	UNITED STATES TREASURY	3,500,000.00	6/30/2030	3.750	0.00	11,413.04	-7,846.47	0.00	3,566.57	0.00	3,566.57
17325FBN7	CITIBANK NA	3,000,000.00	5/29/2027	4.576	0.00	23,642.67	-20,592.00	0.00	3,050.67	0.00	3,050.67
24422EXM6	JOHN DEERE CAPITAL CORP	3,000,000.00	3/5/2027	4.850	0.00	59,008.33	-55,775.00	0.00	3,233.33	0.00	3,233.33
023135BC9	AMAZON.COM INC	3,000,000.00	8/22/2027	3.150	0.00	41,737.50	-39,637.50	0.00	2,100.00	0.00	2,100.00
89236TJF3	TOYOTA MOTOR CREDIT CORP	3,000,000.00	4/6/2028	1.900	0.00	18,208.33	-16,941.67	0.00	1,266.66	0.00	1,266.66
912797QC4	UNITED STATES TREASURY	0.00	7/29/2025	0.000	0.00	0.00	0.00	0.00	0.00	4,670.32	4,670.32
912797PG6	UNITED STATES TREASURY	0.00	7/31/2025	0.000	0.00	0.00	0.00	0.00	0.00	7,334.25	7,334.25
912797QH3	UNITED STATES TREASURY	9,000,000.00	8/5/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
912797MG9	UNITED STATES TREASURY	9,000,000.00	8/7/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22533UBH5	Credit Agricole Corporate And Investment Bank, New	3,000,000.00	2/17/2026	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
62479MDH3	MUFG Bank, Ltd., New York Branch	3,000,000.00	4/17/2026	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
91282CLS8	UNITED STATES TREASURY	3,000,000.00	10/31/2026	4.125	0.00	31,273.78	-28,919.84	0.00	2,353.94	0.00	2,353.94
91282CND9	UNITED STATES TREASURY	3,000,000.00	5/15/2028	3.750	0.00	23,845.11	-21,705.16	0.00	2,139.95	0.00	2,139.95
22533UAL7	Credit Agricole Corporate And Investment Bank, New	3,000,000.00	1/20/2026	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
713448GH5	PEPSICO INC	3,000,000.00	7/23/2030	4.300	0.00	2,866.67	-716.67	0.00	2,150.00	0.00	2,150.00
3130AMZY1	FEDERAL HOME LOAN BANKS	2,745,000.00	12/29/2027	1.750	0.00	4,270.00	-3,469.38	0.00	800.62	0.00	800.62
62479LXF7	MUFG Bank, Ltd., New York Branch	2,500,000.00	10/15/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
912797QH3	UNITED STATES TREASURY	5,000,000.00	8/5/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
912797PG6	UNITED STATES TREASURY	0.00	7/31/2025	0.000	0.00	0.00	0.00	0.00	0.00	2,090.00	2,090.00
912797QC4	UNITED STATES TREASURY	0.00	7/29/2025	0.000	0.00	0.00	0.00	0.00	0.00	698.10	698.10
3133EMLU4	FEDERAL FARM CREDIT BANKS FUNDING CORP	3,600,000.00	6/29/2028	0.950	0.00	3,040.00	-2,850.00	0.00	190.00	0.00	190.00
89231HAD8	TAOT 2025-B A3	3,500,000.00	11/15/2029	4.340	0.00	6,751.11	-5,907.22	0.00	843.89	0.00	843.89
3140NYEY3	FN BZ3750	2,390,000.00	6/1/2030	4.210	0.00	8,664.41	-8,384.92	0.00	279.49	0.00	279.49
02582JKP4	AMXCA 2025-2 A	3,091,000.00	4/15/2030	4.280	0.00	5,879.77	-5,144.80	0.00	734.97	0.00	734.97
14041NGD7	COMET 2023-1 A	3,641,000.00	5/15/2028	4.420	0.00	7,152.54	-6,705.51	0.00	447.03	0.00	447.03
91159HHS2	US BANCORP	3,000,000.00	4/26/2028	3.900	0.00	30,875.00	-30,550.00	0.00	325.00	0.00	325.00
02582JKH2	AMXCA 2024-1 A	2,525,000.00	4/16/2029	5.230	0.00	5,869.22	-5,502.40	0.00	366.82	0.00	366.82
05522RDK1	BACCT 2025-1 A	3,000,000.00	5/15/2030	4.310	0.00	5,746.67	-5,387.50	0.00	359.17	0.00	359.17
02582JKM1	AMXCA 2025-1 A	1,650,000.00	12/17/2029	4.560	0.00	3,344.00	-3,135.00	0.00	209.00	0.00	209.00
91282CMG3	UNITED STATES TREASURY	3,000,000.00	1/31/2030	4.250	0.00	346.47	0.00	0.00	346.47	0.00	346.47



City of Richmond
Portfolio Management
Accrued Interest/Earnings Report
 7/1/2025 - 7/31/2025

City of Richmond
 Finance Department
 450 Civic Center Plaza
 Richmond, CA 94804
 (510)620-6740

Identifier	Issuer	Ending Par Value	Maturity	Coupon Rate	Beginning Accrued	Ending Accrued	Purchased Accrued	Interest Received	Interest Income	Realized Gains/Losses	Earnings
91282CMZ1	UNITED STATES TREASURY	3,000,000.00	4/30/2030	3.875	0.00	29,378.40	-29,062.50	0.00	315.90	0.00	315.90
91282CMD0	UNITED STATES TREASURY	3,000,000.00	12/31/2029	4.375	0.00	11,413.04	-11,056.39	0.00	356.65	0.00	356.65
91282CLR0	UNITED STATES TREASURY	3,000,000.00	10/31/2029	4.125	0.00	31,273.78	-30,937.50	0.00	336.28	0.00	336.28
91282CGQ8	UNITED STATES TREASURY	3,000,000.00	2/28/2030	4.000	0.00	50,217.39	-49,891.30	0.00	326.09	0.00	326.09
576004HD0	MASSACHUSETTS (COMMONWEALTH OF)	2,335,000.00	7/15/2027	3.680	0.00	3,819.02	-3,819.02	0.00	0.00	0.00	0.00
1690MEED	Mechanics Bank	110,423,677.93	7/31/2025	4.570	0.00	0.00	0.00	445,547.91	445,547.91	0.00	445,547.91
CALTRUST	CalTrust Short Term Fund	90,402,098.23	7/31/2025	4.200	0.00	0.00	0.00	519,676.81	519,676.81	0.00	519,676.81
CALAJF	California LAIF	2,244.67	7/31/2025	4.260	0.00	0.00	0.00	813,019.66	813,019.66	0.00	813,019.66
Totals		386,573,236.03			0.00	745,120.98	-664,979.11	1,778,244.38	2,010,511.84	14,792.67	2,025,304.51



	CalTRUST Short Term	LAIF		CalTRUST Short Term Net Total Return	CalTRUST Short Term Yield	LAIF Yield
Net Assets	\$1,027,944,510.35	N/A	One Month	0.16%	0.36%	0.36%
NAV per Share	\$10.05	N/A	Three Month	0.78%	1.08%	1.08%
30 day SEC Yield	4.20%	N/A	Six Month	2.08%	2.18%	2.15%
Distribution Yield	4.20%	N/A	One Year*	4.59%	4.58%	4.47%
Period Net Total Return	0.16%	0.36%	Two Year*	5.03%	4.81%	4.29%
Effective Duration	0.74 yrs	N/A	Three Year*	4.58%	4.36%	3.67%
Average Maturity	0.81Yrs	N/A yrs **	Five Year*	2.65%	2.77%	2.37%
Weighted Average Life	0.79 yrs	N/A yrs **	Ten Year*	2.14%	2.12%	1.87%
		** LAIF data not available	Since Inception*	2.02%	1.99%	1.84%

*Annualized

Portfolio Sector Breakdown

Sector	Percentage
Treasuries	64.04%
Investment Grade Corporates	14.46%
ABS	9.44%
STIF Funds	6.94%
Government Related	5.12%

Rated AAF by S&P Global Ratings



[Home](#) -> [PMIA](#) -> PMIA Average Monthly Effective Yields



LOCAL AGENCY INVESTMENT FUND

PMIA Average Monthly Effective Yields

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
1977	5.770	5.660	5.660	5.650	5.760	5.850	5.930	6.050	6.090	6.090	6.610	6.730
1978	6.920	7.050	7.140	7.270	7.386	7.569	7.652	7.821	7.871	8.110	8.286	8.769
1979	8.777	8.904	8.820	9.082	9.046	9.224	9.202	9.528	9.259	9.814	10.223	10.218
1980	10.980	11.251	11.490	11.480	12.017	11.798	10.206	9.870	9.945	10.056	10.426	10.961
1981	10.987	11.686	11.130	11.475	12.179	11.442	12.346	12.844	12.059	12.397	11.887	11.484
1982	11.683	12.044	11.835	11.773	12.270	11.994	12.235	11.909	11.151	11.111	10.704	10.401
1983	10.251	9.887	9.688	9.868	9.527	9.600	9.879	10.076	10.202	10.182	10.164	10.227
1984	10.312	10.280	10.382	10.594	10.843	11.119	11.355	11.557	11.597	11.681	11.474	11.024
1985	10.579	10.289	10.118	10.025	10.180	9.743	9.656	9.417	9.572	9.482	9.488	9.371
1986	9.252	9.090	8.958	8.621	8.369	8.225	8.141	7.844	7.512	7.586	7.432	7.439
1987	7.365	7.157	7.205	7.044	7.294	7.289	7.464	7.562	7.712	7.825	8.121	8.071
1988	8.078	8.050	7.945	7.940	7.815	7.929	8.089	8.245	8.341	8.397	8.467	8.563
1989	8.698	8.770	8.870	8.992	9.227	9.204	9.056	8.833	8.801	8.771	8.685	8.645
1990	8.571	8.538	8.506	8.497	8.531	8.538	8.517	8.382	8.333	8.321	8.269	8.279
1991	8.164	8.002	7.775	7.666	7.374	7.169	7.098	7.072	6.859	6.719	6.591	6.318
1992	6.122	5.863	5.680	5.692	5.379	5.323	5.235	4.958	4.760	4.730	4.659	4.647
1993	4.678	4.649	4.624	4.605	4.427	4.554	4.438	4.472	4.430	4.380	4.365	4.384
1994	4.359	4.176	4.248	4.333	4.434	4.623	4.823	4.989	5.106	5.243	5.380	5.528
1995	5.612	5.779	5.934	5.960	6.008	5.997	5.972	5.910	5.832	5.784	5.805	5.748
1996	5.698	5.643	5.557	5.538	5.502	5.548	5.587	5.566	5.601	5.601	5.599	5.574
1997	5.583	5.575	5.580	5.612	5.634	5.667	5.679	5.690	5.707	5.705	5.715	5.744
1998	5.742	5.720	5.680	5.672	5.673	5.671	5.652	5.652	5.639	5.557	5.492	5.374
1999	5.265	5.210	5.136	5.119	5.086	5.095	5.178	5.225	5.274	5.391	5.484	5.639
2000	5.760	5.824	5.851	6.014	6.190	6.349	6.443	6.505	6.502	6.517	6.538	6.535
2001	6.372	6.169	5.976	5.760	5.328	4.958	4.635	4.502	4.288	3.785	3.526	3.261
2002	3.068	2.967	2.861	2.845	2.740	2.687	2.714	2.594	2.604	2.487	2.301	2.201
2003	2.103	1.945	1.904	1.858	1.769	1.697	1.653	1.632	1.635	1.596	1.572	1.545
2004	1.528	1.440	1.474	1.445	1.426	1.469	1.604	1.672	1.771	1.890	2.003	2.134
2005	2.264	2.368	2.542	2.724	2.856	2.967	3.083	3.179	3.324	3.458	3.636	3.808
2006	3.955	4.043	4.142	4.305	4.563	4.700	4.849	4.946	5.023	5.098	5.125	5.129
2007	5.156	5.181	5.214	5.222	5.248	5.250	5.255	5.253	5.231	5.137	4.962	4.801
2008	4.620	4.161	3.777	3.400	3.072	2.894	2.787	2.779	2.774	2.709	2.568	2.353
2009	2.046	1.869	1.822	1.607	1.530	1.377	1.035	0.925	0.750	0.646	0.611	0.569
2010	0.558	0.577	0.547	0.588	0.560	0.528	0.531	0.513	0.500	0.480	0.454	0.462
2011	0.538	0.512	0.500	0.588	0.413	0.448	0.381	0.408	0.378	0.385	0.401	0.382
2012	0.385	0.389	0.383	0.367	0.363	0.358	0.363	0.377	0.348	0.340	0.324	0.326
2013	0.300	0.286	0.285	0.264	0.245	0.244	0.267	0.271	0.257	0.266	0.263	0.264
2014	0.244	0.236	0.236	0.233	0.228	0.228	0.244	0.260	0.246	0.261	0.261	0.267
2015	0.262	0.266	0.278	0.283	0.290	0.299	0.320	0.330	0.337	0.357	0.374	0.400
2016	0.446	0.467	0.506	0.525	0.552	0.576	0.588	0.614	0.634	0.654	0.678	0.719
2017	0.751	0.777	0.821	0.884	0.925	0.978	1.051	1.084	1.111	1.143	1.172	1.239
2018	1.350	1.412	1.524	1.661	1.755	1.854	1.944	1.998	2.063	2.144	2.208	2.291
2019	2.355	2.392	2.436	2.445	2.449	2.428	2.379	2.341	2.280	2.190	2.103	2.043
2020	1.967	1.912	1.787	1.648	1.363	1.217	0.920	0.784	0.685	0.620	0.576	0.540

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	0.458	0.407	0.357	0.339	0.315	0.262	0.221	0.221	0.206	0.203	0.203	0.212
2022	0.234	0.278	0.365	0.523	0.684	0.861	1.090	1.276	1.513	1.772	2.007	2.173
2023	2.425	2.624	2.831	2.870	2.993	3.167	3.305*	3.434	3.534	3.670	3.843	3.929
2024	4.012	4.122	4.232	4.272	4.332	4.480	4.516	4.579	4.575	4.518	4.477	4.434
2025	4.366	4.333	4.313	4.281	4.272	4.269	4.258					

* Revised

CITY OF RICHMOND
CASH BALANCES BY FUND
COMPARATIVE REPORT - July 2024 AND July 2025

FUND	FUND DESCRIPTION	July 2024 FUND BALANCE	July 2024 TOTAL	July 2025 FUND BALANCE	July 2025	TOTAL	% of Change
GENERAL FUND							
0001	GENERAL FUND	82,948,622.19		137,623,986.88			
<i>General Fund Total</i>			82,948,622.19		137,623,986.88		65.9%
SPECIAL REVENUE FUNDS							
1001	SECURED PENSION OVERRIDE	(28,502,143.00)		(20,767,180.52)			
1002	STATE GAS TAX	1,719,482.57		2,616,073.62			
1003	TRANSPORTATION OPERATIONS	(1,763,058.96)		(1,949,896.63)			
1004	ASSET SEIZURE FUND	263,698.03		267,691.27			
1005	LIBRARY FUND	5,294,669.37		4,998,307.36			
1006	OUTSIDE FUNDED SVCS - GRANTS	(2,354,916.80)		(6,637,868.85)			
1007	EMERGENCY MED SERV	156,677.94		(20,931.96)			
1009	VEOLIA MITIGATION	346,966.16		393,602.05			
1010	N.RICHMOND WASTE	(56,746.05)		(59,499.86)			
1011	OUTSIDE FUNDED SVCS - DONATION	7,208.26		7,519.51			
1012	HILLTOP LANDSCAPE MAINT DIST	(70,039.22)		(145,233.35)			
1015	MARINA BAY LNDSCP & LIGHT DIST	779,623.03		984,852.99			
1017	CHEVRON MODERNIZATION PROJECT	17,996,131.93		16,132,984.56			
1018	RENT CONTROL	1,381,685.35		1,259,956.86			
1019	GAS TAX SEC 201	5,571,181.40		5,625,908.85			
1050	CR-PLANNING & BUILDING	8,212,651.61		7,312,492.82			
1051	CR-ENGINEERING	760,602.50		835,891.50			
1053	CR-CODE ENFORCEMENT	(158,166.83)		(158,166.83)			
1054	ENGINEERING GRANTS	(3,242,563.28)		(2,814,905.95)			
1055	ENCROACHMENT SERVICES	3,490,114.94		4,204,559.39			
1200	HOUSING ADMINISTRATION	1,349,544.32		1,959,758.97			
1201	CDBG	1,594,991.22		1,647,068.58			
1202	HOME PROGRAM	450,311.64		470,886.68			
1203	NEIGHBORHOOD STABILIZATION	80,679.54		37,079.27			
1205	EMPLOYMENT & TRAINING	699,502.74		(1,078,480.78)			
1207	COR-NEIGHBORHOOD STAB(CITY)	(109,346.29)		(111,722.99)			
1208	SUCCESSOR HOUSING AGENCY	2,753,252.71		2,966,900.48			
1209	CAL-HOME GRANT FUND	1,242,154.61		1,461,012.17			
1302	HOUSING IN LIEU	2,176,778.84		1,416,170.08			
1303	KIDS FIRST	9,164,648.81		14,044,559.10			
1304	EMERGENCY RECOVERY	164,989.85		299,574.19			
1305	PUBLIC ART	2,862,890.20		3,625,163.62			
1306	ARPA	22,547,350.51		16,429,771.90			
1307	TRANSFORMATIVE CLIMATE GRANT	(1,702,058.06)		(1,636,324.36)			
1308	ENCAMPMENT RESOLUTION FUND-2-R	6,563,677.29		4,369,987.85			
1309	ENCAMPMENT RESOLUTION FUND-3-R	-		9,347,481.87			
1405	HOMEKEY R3	-		7,181,125.89			
<i>Special Revenue Funds</i>			59,672,426.88		74,516,169.35		25%
CAPITAL PROJECT FUNDS							
2001	GENERAL CAPITAL FUND	49,009,297.33		57,543,690.95			
2002	MEASURE J	2,973,367.58		5,512,229.87			
2007	HARBOR FUND	48,753.16		50,858.25			
2110	IMPACT FEE - PARKS	179,519.82		217,581.75			
2111	IMPACT FEE - TRAFFIC	1,723,796.10		1,949,942.81			
2113	IMPACT FEE - FIRE	47,355.17		124,732.64			
2114	IMPACT FEE - POLICE	698,152.94		752,478.68			
2115	IMPACT FEE - COMM/AQUATC	723,420.87		873,629.63			
2116	IMPACT FEE - PARKS/OPEN	3,529,548.45		4,104,658.73			
2117	IMPACT FEE - LIBRARY	1,958,365.21		2,083,308.64			
2118	IMPACT FEE - HILLTOP	33,849.03		35,310.59			
2119	IMPACT FEE - STORM DRAINAGE	1,134,714.21		1,217,528.30			
2120	IMPACT FEE - WASTEWATER	2,535,700.71		2,658,324.20			
2125	SECTION 108 IRON TRIANGLE	277,084.28		104,231.49			
<i>Capital Project Funds Total</i>			64,872,924.86		77,228,506.53		19.0%
DEBT SERVICE FUNDS							
3001	DS - 2005 TAXABLE POB	8,574,755.91		164,374.98			
3002	DS - 99A PENSION OBLIG BOND	78,825.88		76,794.90			
3005	DS-2007 REFNDING&CVC CTR	1,111,696.41		1,041,829.11			
<i>Debt Service Funds Total</i>			9,765,278.20		1,282,998.99		-86.9%
ENTERPRISE FUNDS							
4001	PORT OF RICHMOND	17,211,192.54		20,523,549.15			
4003	WASTEWATER	41,744,173.17		40,283,745.69			
4005	MARINA	5,656,704.31		5,930,575.25			

FUND	FUND DESCRIPTION	July 2024	July 2024	July 2025	TOTAL	% of Change
		FUND BALANCE	TOTAL	FUND BALANCE July 2025		
4006	STORMWATER	1,059,858.95		1,105,289.66		
4008	KCRT - CABLE TELEVIS	225,530.55		(199,647.05)		
4101	RHA-HSNG CHOICE VOUCHER-SEC 8	800,059.89		756,220.89		
4102	RHA-HOPE 6	236,457.65		236,457.65		
4103	RHA-PROJECT REAL	(33,203.52)		(33,203.52)		
4201	RHA-CAPITAL FUND	1,187,549.44		1,134,811.83		
4401	RHA-HACIENDA	1,210,015.96		1,200,623.49		
4402	RHA-FRIENDSHIP MANOR	(14,439.98)		(14,439.98)		
4403	RHA-TRIANGLE COURT	(73,168.83)		(73,168.83)		
4404	RHA-NEVIN PLAZA	(345,170.22)		(66,089.91)		
4405	RHA-NYSTROM VILLAGE	1,408,856.86		1,004,785.93		
4406	RHA-RICHMOND VILLAGE ONE	70,395.16		70,706.16		
4407	RHA-RICHMOND VILLAGE TWO	98,968.00		99,243.00		
4408	RHA-RICHMOND VILLAGE THREE	8,780.00		8,890.00		
4409	RHA-LOCAL FUND	19,892.40		19,892.40		
4501	RHA-CENTRAL OFFICE COST CNTR	(1,115,526.10)		(1,190,666.13)		
4502	RHA - HSG CORP	140,708.13		210,417.13		
Enterprise Funds Total			69,497,634.36		71,007,992.81	2.2%
INTERNAL SERVICE FUNDS						
5001	INSURANCE RESERVES	50,217,926.95		60,760,293.69		
5003	EQUIPMENT SERVICES	3,684,577.45		10,387,818.28		
5008	COMP ABSENCES	2,275,822.64		3,005,614.23		
Internal Service Funds Total			56,178,327.04		74,153,726.20	32.0%
TRUST & AGENCY FUNDS						
6001	GENERAL TRUST & AGENCY	948.59		989.56		
6002	JOHNSON TRUST	11,549.02		12,047.70		
6004	COMMISSION ON AGING	37,214.56		34,001.73		
6005	SEAVER GALLERY TRUST FUND	292,136.18		384,381.21		
6006	POLICE GENERAL TRUST	1,685,061.71		1,917,057.07		
6007	SENIOR TRUST DEPOSIT	92,857.75		112,781.49		
6047	CALPERS CERT ACCT	11,881,174.49		13,146,097.80		
6048	OPEB PL FUND	49,695,445.52		56,592,023.37		
6049	PT MOLATE NAVY GRANT	562,620.63		312,510.35		
6050	GENERAL PENSION FUND	782,437.42		599,695.74		
6051	POLICE & FIRE PENSION	7,794,115.99		7,501,334.08		
6056	SAN PABLO 854 ASSES	284,057.99		296,323.31		
6057	HARBOR NAVIGATION IM	191,642.70		199,917.63		
6058	MARINA WESTSHORE DEB	791,846.21		788,455.86		
6059	COUNTRY CLUB VISTA	1,264,672.01		1,519,348.36		
6060	REASSESSMENT DISTRICT 2003-1	1,979,900.53		2,065,390.41		
6061	REGLA CITY	1,356.07		744.21		
6062	SHIMADA CITY	13,514.95		13,287.21		
6064	ZHOUSHAN FRIENDSHIP COM.	2,788.71		2,701.77		
6065	PENSION PLAN	950,286.00		-		
6999	PAYROLL LIABILITIES FUND	(23,028,057.97)		(26,356,446.14)		
Trust & Agency Funds Total			55,287,569.06		59,142,642.72	7.0%
SUCCESSOR AGENCY - FIDUCIARY FUNDS						
6101	SA - PROPERTY TAX TRUST FUND	2,781,161.04		7,762,404.79		
6102	SA-ADMINISTRATION	(7,931.32)		31,928.40		
6103	SA-CAPITAL PROJECT FUNDS	8,905,850.81		9,581,396.51		
6300	SA-DS HARBOR 98 TARB	-		-		
6304	SA-DS 2003B TARB	2,398,184.21		1,890,074.16		
6305	SA-DS 2004A TARB 2/3	1,727,292.99		1,797,463.44		
6306	SA-DS 2004A TARB -1/3 HSING	1,288,996.40		984,059.08		
6309	SA-DS 2007/10B TARB - HOUSING	3,395,432.25		2,322,072.57		
6401	SA-DS 2014A NON-TAXABLE BONDS	3,366,253.70		2,557,438.30		
6404	SA-DS 2021 ANTB	1,501,174.90		2,456,181.95		
6405	SA-DS 2021 BTRB	0.06		0.01		
Successor Agency - Fiduciary Funds			25,356,415.04		29,383,019.21	15.88%
TREASURER'S FUNDS						
9999	TREASURER'S FUND -	1,149,532.20		621,628.50		
Treasurer's Fund Total			1,149,532.20		621,628.50	-45.92%
TOTAL CASH			\$ 424,728,729.83		\$ 524,960,671.19	23.60%