

**Finance Department – Treasury Division**

**MEMORANDUM**

**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:** November 4, 2025

**Subject:** MONTHLY CASH BALANCES & INVESTMENT REPORT –  
September 2025

Enclosed for your information are the Investment Report, Portfolio Summary, and Comparative Cash Report for the month of September 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.

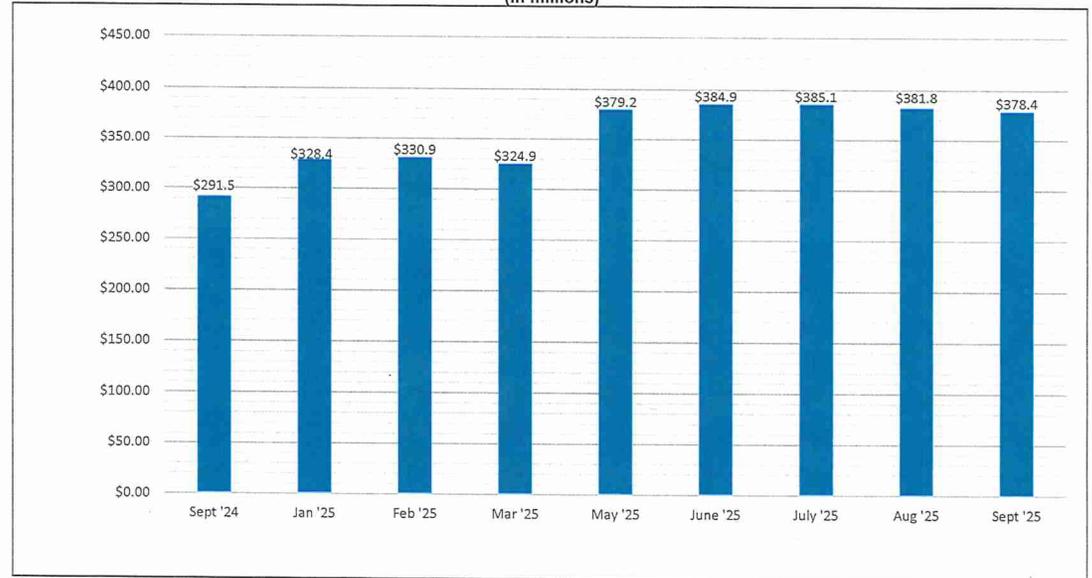
City of Richmond  
Investment Report for September 2025  
Pooled Investment Portfolio Analysis  
UNAUDITED

**Investment Composition:**

Book Value of Investments Held	378,466,017.24
Market Value of Investments Held	379,701,626.99
Par Value of Investments Held	381,495,716.33
Unrealized Gain (Loss) - amount	1,235,609.75
Unrealized Gain (Loss) - percentage	0.3254%

	%	Book Value
Local Agency Investment Fund (LAIF)	0.00%	2,244.67
JPFA Pooled Investment (CalTrust)	13.45%	50,906,907.40
Asset-Backed Securities	6.07%	22,967,224.04
Commercial Paper	9.44%	35,739,803.03
Bank Deposits	20.46%	77,446,140.20
Money Market Fund	0.15%	586,171.76
U.S. Treasuries	18.92%	71,620,097.66
U.S. Agencies	3.42%	12,947,565.34
Corporate Bonds	16.52%	62,520,487.04
Municipal Bonds	1.31%	4,950,610.25
Agency Mortgage-Backed Securities	10.18%	38,534,378.35
Certificate of Deposit	0.06%	244,387.50
<b>Total Investments Held</b>	<b>100.00%</b>	<b>378,466,017.24</b>

**Book Value History**  
(in millions)



**Pooled Cash & Investments:**

Pooled Investments (Unrestricted)	378,466,017.24
General Checking	13,470,697.74
<b>Total Pooled Cash &amp; Investment</b>	<b>391,936,714.98</b>

**Fiscal Agent & Other Restricted Investments:**

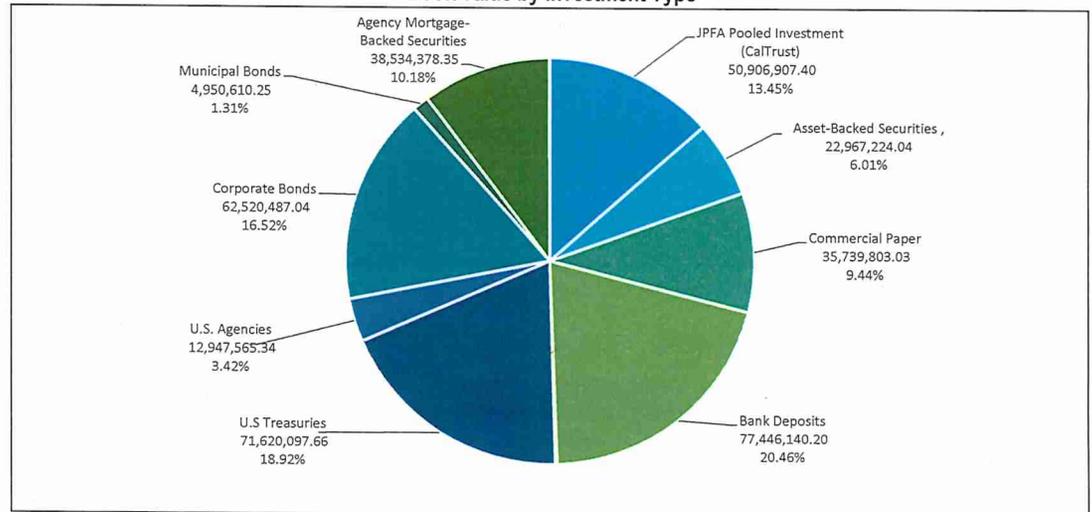
City	16,264,619.70
Successor Agency to the RCRA	19,139,019.91
<b>Total Fiscal Agent &amp; Other Investments</b>	<b>35,403,639.61</b>

**Other Operating Accounts:**

All Other Cash	5,760,747.33
CalPERS CERBT (RPOA-OPEB)	13,545,013.36
PARS Combo Trust (City-OPEB)	58,025,863.41
PARS Combo Trust (Pension)	5,492,288.75
<b>Total Other Operating Accounts</b>	<b>82,823,912.85</b>

<b>Total Cash Balance (Fund detail attached)</b>	<b>510,164,267.44</b>
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**Book Value by Investment Type**





**City of Richmond**  
**Portfolio Management**  
**Portfolio Summary**  
 9/30/2025

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	4.21
CalTrust Short-Term	50,906,907.40	50,906,907.40	50,906,907.40	13.5%	0.00	1	4.17
Bank Deposits	77,446,140.20	77,446,140.20	77,446,140.20	20.5%	0.00	1	4.31
Money Market Funds	586,171.76	586,171.76	586,171.76	0.2%	0.00	1	4.00
U.S. Treasuries	72,300,000.00	71,962,734.56	71,620,097.66	18.9%	3.09	1130	3.83
U.S. Agencies	13,595,000.00	13,043,400.40	12,947,565.34	3.4%	2.82	1028	3.99
Corporate Bonds	62,928,000.00	62,723,784.18	62,520,487.04	16.5%	2.74	1001	4.14
Commercial Paper	36,500,000.00	35,976,371.37	35,739,803.03	9.4%	0.34	126	4.28
Municipal Bonds	5,110,000.00	4,966,978.03	4,950,610.25	1.3%	2.40	876	3.98
Agency Mortgage-Backed Securities	38,969,252.30	38,780,015.33	38,534,378.35	10.2%	3.65	1334	4.17
Asset-Backed Securities	22,907,000.00	23,062,472.81	22,967,224.04	6.1%	3.86	1411	4.00
Certificate of Deposits	245,000.00	244,406.28	244,387.50	0.1%	4.85	1771	4.06
<i>Subtotal and Weighted Average:</i>	<b>381,495,716.33</b>	<b>379,701,626.99</b>	<b>378,466,017.24</b>	<b>100%</b>	<b>1.79</b>	<b>658</b>	<b>4.12</b>
<b>Cash</b>							
Mechanics Bank	13,470,697.74	13,470,697.74	13,470,697.74		0.00	1	0.00
<i>Subtotal and Weighted Average:</i>	<b>13,470,697.74</b>	<b>13,470,697.74</b>	<b>13,470,697.74</b>		<b>0.00</b>	<b>1</b>	<b>0.00</b>
<b>Total Cash and Investment:</b>	<b>394,966,414.07</b>	<b>393,172,324.73</b>	<b>391,936,714.98</b>		<b>1.79</b>	<b>658</b>	<b>4.12</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 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

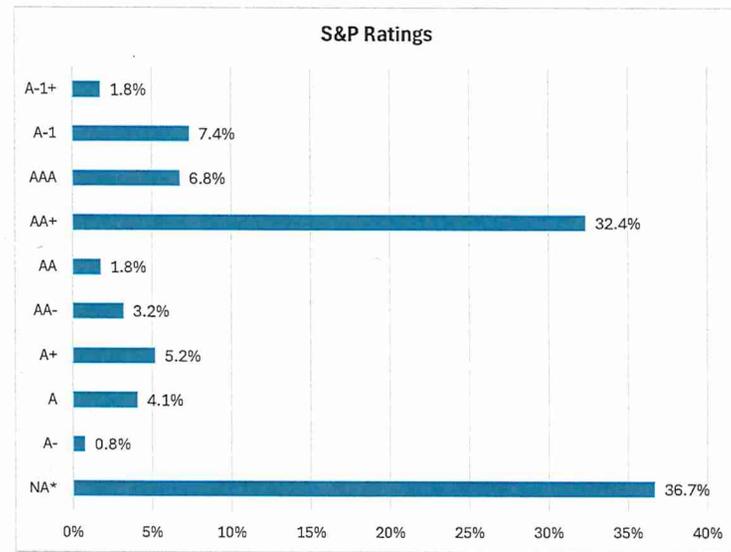
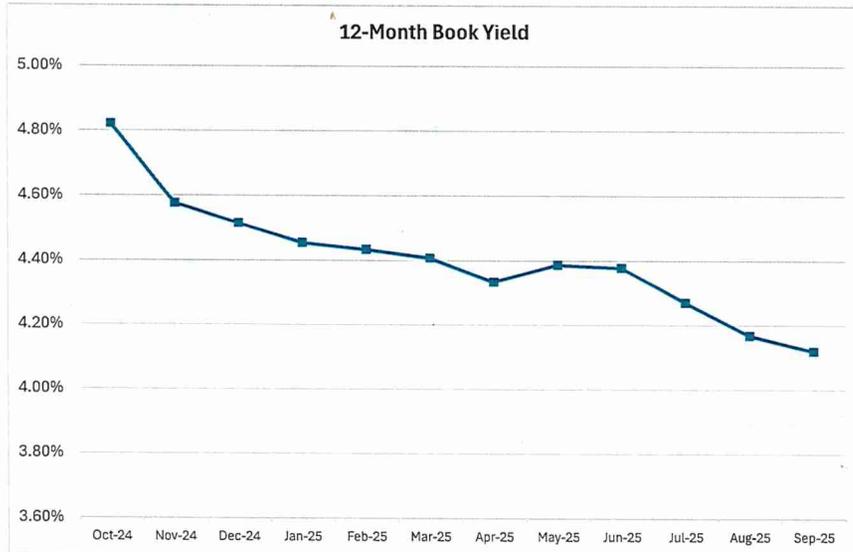
  
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 Emily Combs, Director of Finance

10/14/25  
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 Date

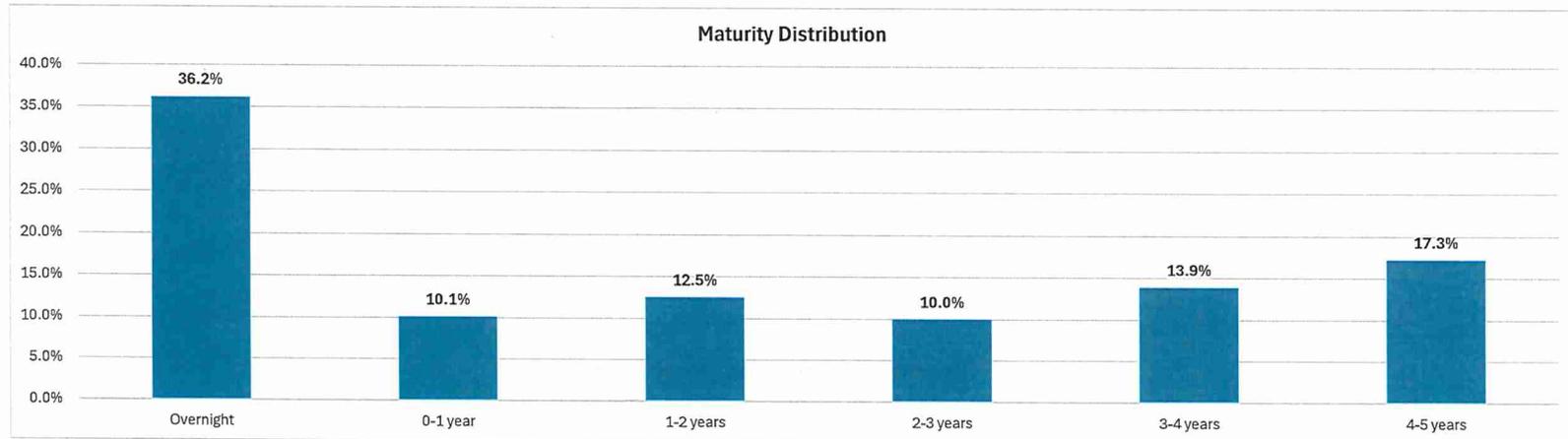


City of Richmond  
 Portfolio Management  
 Portfolio Summary  
 9/30/2025

City of Richmond  
 Finance Department  
 450 Civic Center Plaza  
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\*NA includes LAIF, CalTrust, Banking, CDs, and ABS that don't have an S&P Rating but are rated by other rating agencies





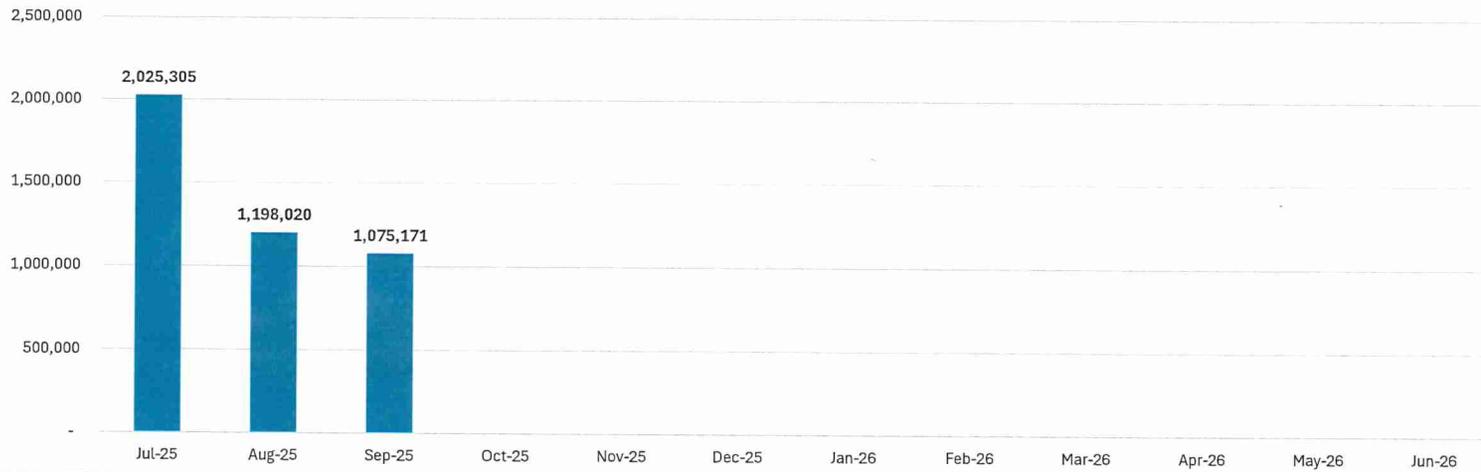
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12-Month Book Value History (in millions)



12-Month Investment Earnings





City of Richmond  
Portfolio Management  
Holdings Report  
9/30/2025

City of Richmond  
Finance Department  
450 Civic Center Plaza  
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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	4.170	4.17	09/30/25	0.00	1	0.00	NA	50,906,907.40	50,906,907.40	50,906,907.40	0.00
31846V567	FIRST AMER:GVT OBLG Z	4.010	4.00	09/30/25	0.00	1	0.00	AAAm	586,171.76	586,171.76	586,171.76	0.00
CALAIIF	California LAIF	4.210	4.21	09/30/25	0.00	1	0.02	NA	2,244.67	2,244.67	2,244.67	0.00
1690MEED	Mechanics Bank	4.310	4.31	09/30/25	0.00	1	0.00	NA	77,446,140.20	77,446,140.20	77,446,140.20	0.00
63763PX20	National Securities Clearing Corporation	0.000	4.33	10/02/25	0.01	2	0.01	A-1+	4,000,000.00	3,973,244.44	3,999,522.22	26,277.78
62479LXF7	MUFG Bank, Ltd., New York Branch	0.000	4.45	10/15/25	0.04	15	0.04	A-1	2,500,000.00	2,474,638.89	2,495,722.22	21,083.33
53943RY45	Lloyds Bank plc	0.000	4.34	11/04/25	0.10	35	0.10	A-1	4,000,000.00	3,956,623.33	3,983,793.33	27,170.00
89233GZ17	Toyota Motor Credit Corporation	0.000	4.30	12/01/25	0.17	62	0.17	A-1+	3,000,000.00	2,960,426.67	2,978,446.67	18,020.00
22533UAL7	Credit Agricole Corporate And Investment Bank, New	0.000	4.35	01/20/26	0.31	112	0.31	A-1	3,000,000.00	2,936,100.00	2,960,595.00	24,495.00
22533UBH5	Credit Agricole Corporate And Investment Bank, New	0.000	4.34	02/17/26	0.38	140	0.38	A-1	3,000,000.00	2,926,680.00	2,951,002.50	24,322.50
62479MCP6	MUFG Bank, Ltd., New York Branch	0.000	4.18	03/23/26	0.48	174	0.47	A-1	5,000,000.00	4,877,600.00	4,901,966.67	24,366.67
62479MDH3	MUFG Bank, Ltd., New York Branch	0.000	4.36	04/17/26	0.54	199	0.54	A-1	3,000,000.00	2,906,105.00	2,930,370.00	24,265.00
63873KE86	Natixis, New York Branch	0.000	4.18	05/08/26	0.60	220	0.60	A-1	4,000,000.00	3,878,950.00	3,901,450.00	22,500.00
14041NGD7	COMET 2023-1 A	4.420	4.35	05/15/28	2.62	958	0.60	AAA	3,641,000.00	3,642,848.94	3,650,504.68	7,655.74
22533UEP6	Credit Agricole Corporate And Investment Bank, New	0.000	4.16	05/15/26	0.62	227	0.61	A-1	5,000,000.00	4,849,434.70	4,873,502.76	24,068.06
89236TKX2	TOYOTA MOTOR CREDIT CORP	5.000	4.36	08/14/26	0.87	318	0.84	A+	3,778,000.00	3,802,292.54	3,811,284.18	8,991.64
14041NFV8	COMET 2019-3 A	2.060	2.77	08/15/28	2.88	1050	0.86	AAA	3,000,000.00	2,938,359.39	2,953,128.12	14,768.73
91282CLS8	UNITED STATES TREASURY	4.125	4.06	10/31/26	1.08	396	1.04	AA+	3,000,000.00	3,002,343.75	3,012,187.50	9,843.75
3137BTUM1	FHMS K-061 A2	3.347	4.03	11/25/26	1.15	421	1.03	AA+	2,586,402.12	2,558,517.47	2,568,682.70	10,165.23
857449AC6	STATE STREET BANK AND TRUST CO	4.594	3.98	11/25/26	1.15	421	1.10	AA-	4,000,000.00	4,029,560.00	4,030,160.00	600.00
91282CJP7	UNITED STATES TREASURY	4.375	3.84	12/15/26	1.21	441	1.15	AA+	3,000,000.00	3,020,976.56	3,023,437.50	2,460.94
91282CJT9	UNITED STATES TREASURY	4.000	3.94	01/15/27	1.29	472	1.24	AA+	3,600,000.00	3,602,812.50	3,613,640.62	10,828.12
3130ALS48	FEDERAL HOME LOAN BANKS	0.900	4.04	02/26/27	1.41	514	1.37	AA+	3,250,000.00	3,093,707.50	3,121,007.50	27,300.00
24422EXM6	JOHN DEERE CAPITAL CORP	4.850	4.03	03/05/27	1.43	521	1.37	A	3,000,000.00	3,038,160.00	3,039,660.00	1,500.00
3137F1G44	FHMS K-065 A2	3.243	4.11	04/25/27	1.57	572	1.42	AA+	3,000,000.00	2,949,609.38	2,969,258.73	19,649.35
02582JKH2	AMXCA 2024-1 A	5.230	4.19	04/16/29	3.54	1294	1.45	AAA	2,525,000.00	2,568,299.81	2,577,146.86	8,847.05
17325FBN7	CITIBANK NA	4.576	4.25	05/29/27	1.66	606	1.50	A+	3,000,000.00	3,016,560.00	3,027,480.00	10,920.00
91282CEN7	UNITED STATES TREASURY	2.750	3.72	04/30/27	1.58	577	1.52	AA+	400,000.00	393,734.38	394,484.38	750.00
91282CKV2	UNITED STATES TREASURY	4.625	3.85	06/15/27	1.71	623	1.61	AA+	3,600,000.00	3,650,203.12	3,657,375.00	7,171.88
576004HD0	MASSACHUSETTS (COMMONWEALTH OF)	3.680	4.10	07/15/27	1.79	653	1.71	NA	2,335,000.00	2,316,903.75	2,329,683.21	12,779.45
91282CNP2	UNITED STATES TREASURY	3.875	3.67	07/31/27	1.83	669	1.75	AA+	4,500,000.00	4,517,050.78	4,518,632.83	1,582.06
06055JMY2	BANK OF AMERICA CORP	4.500	4.50	08/06/27	1.85	675	0.77	A-	3,000,000.00	3,000,000.00	2,995,200.00	(4,800.00)
023135BC9	AMAZON.COM INC	3.150	4.01	08/22/27	1.89	691	1.75	AA	3,000,000.00	2,949,210.00	2,967,750.00	18,540.00
15654VBX5	CENTURY HOUSING CORPORATION	4.500	4.50	09/15/27	1.96	715	1.85	AA	4,000,000.00	4,000,000.00	4,016,640.00	16,640.00
02582JKM1	AMXCA 2025-1 A	4.560	4.14	12/17/29	4.21	1539	2.06	AAA	1,650,000.00	1,665,726.56	1,673,826.89	8,100.33
3130AMZY1	FEDERAL HOME LOAN BANKS	1.750	3.95	12/29/27	2.25	820	2.16	AA+	2,745,000.00	2,606,761.80	2,622,078.90	15,317.10
13063DC48	CALIFORNIA ST	1.700	3.89	02/01/28	2.34	854	2.25	AA-	1,775,000.00	1,684,936.50	1,689,911.82	4,975.32
9128283W8	UNITED STATES TREASURY	2.750	3.81	02/15/28	2.38	868	2.27	AA+	3,600,000.00	3,507,609.38	3,528,843.77	21,234.39
89236TJF3	TOYOTA MOTOR CREDIT CORP	1.900	4.08	04/06/28	2.52	919	2.40	A+	3,000,000.00	2,834,070.00	2,855,640.00	21,570.00
02582JKP4	AMXCA 2025-2 A	4.280	4.15	04/15/30	4.54	1658	2.37	AAA	3,091,000.00	3,101,383.84	3,119,880.91	18,497.07
91159HHS2	US BANCORP	3.900	4.20	04/26/28	2.57	939	2.35	A	3,000,000.00	2,976,420.00	2,995,110.00	18,690.00
91282CND9	UNITED STATES TREASURY	3.750	3.87	05/15/28	2.62	958	2.45	AA+	3,000,000.00	2,990,625.00	3,009,843.75	19,218.75
05522RDK1	BACCT 2025-1 A	4.310	4.12	05/15/30	4.62	1688	2.44	AAA	3,000,000.00	3,015,234.39	3,029,152.95	13,918.56
3137FPJF3	FHMS K-099 A1	2.258	3.19	06/25/29	3.73	1364	1.54	AA+	1,182,668.14	1,140,627.99	1,145,419.48	4,791.49
24422EYD5	JOHN DEERE CAPITAL CORP	4.250	3.88	06/05/28	2.68	979	2.48	A	4,000,000.00	4,038,640.00	4,032,400.00	(6,240.00)
91282CNH0	UNITED STATES TREASURY	3.875	3.78	06/15/28	2.71	989	2.52	AA+	3,600,000.00	3,609,000.00	3,623,625.00	14,625.00
3133EMLU4	FEDERAL FARM CREDIT BANKS FUNDING CORP	0.950	4.08	06/29/28	2.75	1003	2.66	AA+	3,600,000.00	3,293,064.00	3,324,744.00	31,680.00
02582JKV1	AMXCA 2025-4 A	4.300	3.94	07/15/30	4.79	1749	2.59	AAA	2,500,000.00	2,524,707.03	2,528,595.20	3,888.17
64952WFP3	NEW YORK LIFE GLOBAL FUNDING	4.150	3.86	07/25/28	2.82	1029	2.62	AA+	3,000,000.00	3,023,100.00	3,014,040.00	(9,060.00)
3130ANCS7	FEDERAL HOME LOAN BANKS	2.000	3.83	07/28/28	2.83	1032	2.56	AA+	1,000,000.00	962,640.00	965,880.00	3,240.00



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 Portfolio Management  
 Holdings Report  
 9/30/2025

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Identifier	Issuer	Coupon Rate	Book Yield	Maturity	WAM	Days to Mty.	Effective Duration	S&P	Par Value	Book Value	Market Value	Unrealized Gain/Loss
91282CNU1	UNITED STATES TREASURY	3.625	3.60	08/15/28	2.88	1050	2.70	AA+	1,000,000.00	1,000,742.19	1,000,078.13	(664.06)
532457DB1	ELI LILLY AND CO	4.000	3.97	10/15/28	3.04	1111	2.79	A+	4,650,000.00	4,653,394.50	4,656,510.00	3,115.50
91282CCY5	UNITED STATES TREASURY	1.250	3.66	09/30/28	3.00	1096	2.90	AA+	3,500,000.00	3,250,898.44	3,264,570.33	13,671.89
91282CDF5	UNITED STATES TREASURY	1.375	3.66	10/31/28	3.08	1127	2.96	AA+	3,500,000.00	3,258,007.81	3,270,585.96	12,578.15
9128285M8	UNITED STATES TREASURY	3.125	3.66	11/15/28	3.13	1142	2.91	AA+	3,500,000.00	3,442,304.69	3,446,679.71	4,375.02
3137FG6R1	FHMS K-1505 A1	3.750	3.96	11/25/29	4.15	1517	1.76	AA+	1,272,978.17	1,259,403.06	1,268,057.56	8,654.50
3137HBLV4	FHMS K-514 A2	4.572	4.21	12/25/28	3.24	1182	2.83	AA+	3,000,000.00	3,025,429.69	3,044,959.02	19,529.33
3137FKZZ2	FHMS K-088 A2	3.690	4.11	01/25/29	3.32	1213	2.99	AA+	2,500,000.00	2,459,277.34	2,481,839.42	22,562.08
24422EXH7	JOHN DEERE CAPITAL CORP	4.500	4.20	01/16/29	3.30	1204	3.01	A	3,000,000.00	3,029,250.00	3,044,610.00	15,360.00
3137FLMV3	FHMS K-090 A2	3.422	4.14	02/25/29	3.41	1244	3.10	AAA	3,000,000.00	2,921,601.56	2,951,722.53	30,120.97
89231HAD8	TAOT 2025-B A3	4.340	4.25	11/15/29	4.13	1507	2.13	AAA	3,500,000.00	3,510,664.08	3,530,237.20	19,573.12
717081ET6	PFIZER INC	3.450	3.95	03/15/29	3.45	1262	3.16	A	3,000,000.00	2,950,290.00	2,951,640.00	1,350.00
91282CEM9	UNITED STATES TREASURY	2.875	3.83	04/30/29	3.58	1308	3.33	AA+	3,500,000.00	3,382,968.75	3,407,304.71	24,335.96
91282CES6	UNITED STATES TREASURY	2.750	3.68	05/31/29	3.67	1339	3.42	AA+	3,500,000.00	3,384,472.66	3,390,078.13	5,605.47
91282CKX8	UNITED STATES TREASURY	4.250	3.85	06/30/29	3.75	1369	3.41	AA+	3,500,000.00	3,551,269.53	3,569,726.58	18,457.05
3137HFNZ4	FHMS K-528 A2	4.508	4.22	07/25/29	3.82	1394	3.42	AA+	3,000,000.00	3,022,968.75	3,045,238.20	22,269.45
3132XFSS8	FH WN1439	4.610	4.26	09/01/29	3.92	1432	3.52	AA+	5,000,000.00	5,049,414.06	5,063,997.40	14,583.34
037833DP2	APPLE INC	2.200	3.96	09/11/29	3.95	1442	3.72	AA+	3,500,000.00	3,269,420.00	3,284,190.00	14,770.00
13063DRE0	CALIFORNIA ST	2.500	3.85	10/01/29	4.00	1462	3.71	AA-	1,000,000.00	948,770.00	947,383.00	(1,387.00)
91282CLR0	UNITED STATES TREASURY	4.125	3.91	10/31/29	4.08	1492	3.67	AA+	3,000,000.00	3,024,492.19	3,048,046.89	23,554.70
3132KXCN2	FH WN5184	4.500	4.38	11/01/29	4.09	1493	3.64	AA+	2,275,000.00	2,285,041.99	2,294,461.49	9,419.50
857449AE2	STATE STREET BANK AND TRUST CO	4.782	4.25	11/23/29	4.15	1515	3.68	AA-	3,000,000.00	3,062,670.00	3,078,120.00	15,450.00
91282CMD0	UNITED STATES TREASURY	4.375	3.92	12/31/29	4.25	1553	3.82	AA+	3,000,000.00	3,054,843.75	3,078,046.89	23,203.14
91282CMG3	UNITED STATES TREASURY	4.250	3.93	01/31/30	4.34	1584	3.91	AA+	3,000,000.00	3,039,726.56	3,063,750.00	24,023.44
91282CQ08	UNITED STATES TREASURY	4.000	3.92	02/28/30	4.41	1612	4.01	AA+	3,000,000.00	3,010,078.13	3,035,156.25	25,078.12
3140HXXU9	FN BL6090	2.035	4.13	03/01/30	4.42	1613	3.85	AA+	3,813,684.77	3,470,453.13	3,510,905.84	40,452.71
58933YBJ3	MERCK & CO INC	4.300	4.20	05/17/30	4.63	1690	4.04	A+	3,000,000.00	3,013,020.00	3,024,030.00	11,010.00
742718FH7	PROCTER & GAMBLE CO	3.000	4.21	03/25/30	4.48	1637	4.14	AA-	3,000,000.00	2,846,970.00	2,880,210.00	33,240.00
91282CGS4	UNITED STATES TREASURY	3.625	3.90	03/31/30	4.50	1643	4.12	AA+	3,500,000.00	3,459,121.09	3,485,781.25	26,660.16
91282CMZ1	UNITED STATES TREASURY	3.875	3.93	04/30/30	4.58	1673	4.10	AA+	3,000,000.00	2,992,382.81	3,019,218.75	26,835.94
3140NVJN8	FN BZ1168	4.740	4.38	06/01/30	4.67	1705	3.99	AA+	2,298,519.10	2,333,715.17	2,338,262.79	4,547.62
3140NYEY3	FN BZ3750	4.210	4.31	06/01/30	4.67	1705	4.14	AA+	2,390,000.00	2,373,101.95	2,395,129.78	22,027.83
713448GH5	PEPSICO INC	4.300	4.39	07/23/30	4.81	1757	4.25	A+	3,000,000.00	2,987,460.00	3,019,110.00	31,650.00
91282CHJ3	UNITED STATES TREASURY	3.750	3.91	06/30/30	4.75	1734	4.28	AA+	3,500,000.00	3,474,433.59	3,501,640.63	27,207.03
880591FE7	TENNESSEE VALLEY AUTHORITY	3.875	3.97	08/01/30	4.84	1766	4.35	AA+	1,560,000.00	1,553,650.80	1,565,038.80	11,388.00
880591FE7	TENNESSEE VALLEY AUTHORITY	3.875	3.89	08/01/30	4.84	1766	4.35	AA+	1,039,000.00	1,038,168.80	1,042,355.97	4,187.17
880591FE7	TENNESSEE VALLEY AUTHORITY	3.875	3.95	08/01/30	4.84	1766	4.35	AA+	401,000.00	399,572.44	402,295.23	2,722.79
3140QC0B6	FN BZ4565	4.530	4.25	08/01/30	4.84	1766	4.24	AA+	3,650,000.00	3,685,216.81	3,702,080.39	16,863.58
795451DY6	Sallie Mae Bank	4.000	4.06	08/06/30	4.85	1771	4.35	BBB-	245,000.00	244,387.50	244,406.28	18.78
<b>Totals</b>		<b>3.54</b>	<b>4.12</b>		<b>1.81</b>	<b>662</b>	<b>1.53</b>		<b>381,495,716.33</b>	<b>378,466,017.24</b>	<b>379,701,626.99</b>	<b>1,235,609.74</b>



**City of Richmond  
Portfolio Management  
Accrued Interest/Earnings Report**

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

9/1/2025 - 9/30/2025

Identifier	Issuer	Ending Par Value	Maturity	Coupon Rate	Beginning Accrued	Ending Accrued	Purchased Accrued	Interest Received	Interest Income	Realized Gains/Losses	Earnings
CALTRUST	CalTrust Short Term Fund	50,906,907.40	9/30/2025	4.170	0.00	0.00	0.00	97,936.99	97,936.99	0.00	97,936.99
31846V567	FIRST AMER.GVT OBLG Z	586,171.76	9/30/2025	4.010	0.00	0.00	0.00	74,443.64	1,889.14	0.00	1,889.14
1690MEED	Mechanics Bank	77,446,140.20	9/30/2025	4.310	0.00	0.00	0.00	308,581.61	308,581.61	0.00	308,581.61
CALAI	California LAIF	2,244.67	9/30/2025	4.210	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CCYUSD	Cash	0.00	9/30/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	-9,036.52
63763PX20	National Securities Clearing Corporation	4,000,000.00	10/2/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
53943RY45	Lloyds Bank plc	4,000,000.00	11/4/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89233GZ17	Toyota Motor Credit Corporation	3,000,000.00	12/1/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
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
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
62479MCP6	MUFG Bank, Ltd., New York Branch	5,000,000.00	3/23/2026	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
63873KE86	Natixis, New York Branch	4,000,000.00	5/8/2026	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
22533UEF6	Credit Agricole Corporate And Investment Bank, New	5,000,000.00	5/15/2026	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00
89236TKX2	TOYOTA MOTOR CREDIT CORP	3,778,000.00	8/14/2026	5.000	8,920.28	24,661.94	0.00	0.00	15,741.67	0.00	15,741.67
91282CLS8	UNITED STATES TREASURY	3,000,000.00	10/31/2026	4.125	41,698.37	51,786.68	0.00	0.00	10,088.32	0.00	10,088.32
857449AC6	STATE STREET BANK AND TRUST CO	4,000,000.00	11/25/2026	4.594	49,002.67	64,316.00	0.00	0.00	15,313.33	0.00	15,313.33
3137BTUM1	FHMS K-061 A2	2,586,402.12	11/25/2026	3.347	7,220.52	7,213.91	0.00	7,220.52	7,213.91	25.55	7,239.52
91282CJP7	UNITED STATES TREASURY	3,000,000.00	12/15/2026	4.375	27,971.31	38,729.51	0.00	0.00	10,758.20	0.00	10,758.20
91282CJT9	UNITED STATES TREASURY	3,600,000.00	1/15/2027	4.000	18,782.61	30,521.74	0.00	0.00	11,739.13	0.00	11,739.13
3130AL5A8	FEDERAL HOME LOAN BANKS	3,250,000.00	2/26/2027	0.900	406.25	2,843.75	0.00	0.00	2,437.50	0.00	2,437.50
24422EXM6	JOHN DEERE CAPITAL CORP	3,000,000.00	3/5/2027	4.850	71,133.33	10,508.33	0.00	72,750.00	12,125.00	0.00	12,125.00
3137FIG44	FHMS K-065 A2	3,000,000.00	4/25/2027	3.243	8,107.50	8,107.50	0.00	8,107.50	8,107.50	0.00	8,107.50
91282CEN7	UNITED STATES TREASURY	400,000.00	4/30/2027	2.750	38,918.48	4,603.26	0.00	0.00	2,884.51	11,429.69	14,314.20
17325FBN7	CITIBANK NA	3,000,000.00	5/29/2027	4.576	35,082.67	46,522.67	0.00	0.00	11,440.00	0.00	11,440.00
91282CKV2	UNITED STATES TREASURY	3,600,000.00	6/15/2027	4.625	35,483.61	49,131.15	0.00	0.00	13,647.54	0.00	13,647.54
576004HD0	MASSACHUSETTS (COMMONWEALTH OF)	2,335,000.00	7/15/2027	3.680	10,979.69	18,140.36	0.00	0.00	7,160.67	0.00	7,160.67
91282CNP2	UNITED STATES TREASURY	4,500,000.00	7/31/2027	3.875	15,163.04	29,378.40	0.00	0.00	14,215.35	0.00	14,215.35
06055JMY2	BANK OF AMERICA CORP	3,000,000.00	8/6/2027	4.500	9,375.00	20,625.00	0.00	0.00	11,250.00	0.00	11,250.00
023135BC9	AMAZON.COM INC	3,000,000.00	8/22/2027	3.150	2,362.50	10,237.50	0.00	0.00	7,875.00	0.00	7,875.00
15654VBX5	CENTURY HOUSING CORPORATION	4,000,000.00	9/15/2027	4.500	0.00	11,500.00	0.00	0.00	11,500.00	0.00	11,500.00
3130AMZY1	FEDERAL HOME LOAN BANKS	2,745,000.00	12/29/2027	1.750	8,273.13	12,276.25	0.00	0.00	4,003.13	0.00	4,003.13
13063DC48	CALIFORNIA ST	1,775,000.00	2/1/2028	1.700	2,514.58	5,029.17	0.00	0.00	2,514.58	0.00	2,514.58
9128283W8	UNITED STATES TREASURY	3,600,000.00	2/15/2028	2.750	4,573.37	12,644.02	0.00	0.00	8,070.65	0.00	8,070.65
89236TJF3	TOYOTA MOTOR CREDIT CORP	3,000,000.00	4/6/2028	1.900	22,958.33	27,708.33	0.00	0.00	4,750.00	0.00	4,750.00
91159HHS2	US BANCORP	3,000,000.00	4/26/2028	3.900	40,625.00	50,375.00	0.00	0.00	9,750.00	0.00	9,750.00
91282CND9	UNITED STATES TREASURY	3,000,000.00	5/15/2028	3.750	33,322.01	42,493.21	0.00	0.00	9,171.20	0.00	9,171.20
14041NGD7	COMET 2023-1 A	3,641,000.00	5/15/2028	4.420	7,152.54	7,152.54	0.00	13,411.02	13,411.02	0.00	13,411.02
24422EYD5	JOHN DEERE CAPITAL CORP	4,000,000.00	6/5/2028	4.250	40,611.11	54,777.78	0.00	0.00	14,166.67	0.00	14,166.67
91282CNH0	UNITED STATES TREASURY	3,600,000.00	6/15/2028	3.875	29,729.51	41,163.93	0.00	0.00	11,434.43	0.00	11,434.43
3133EMLU4	FEDERAL FARM CREDIT BANKS FUNDING CORP	3,600,000.00	6/29/2028	0.950	5,890.00	8,740.00	0.00	0.00	2,850.00	0.00	2,850.00
64952WFP3	NEW YORK LIFE GLOBAL FUNDING	3,000,000.00	7/25/2028	4.150	0.00	22,825.00	-18,329.17	0.00	4,495.83	0.00	4,495.83
3130ANCS7	FEDERAL HOME LOAN BANKS	1,000,000.00	7/28/2028	2.000	1,833.33	3,500.00	0.00	0.00	1,666.67	0.00	1,666.67
14041NFV8	COMET 2019-3 A	3,000,000.00	8/15/2028	2.060	2,746.67	2,746.67	0.00	5,150.00	5,150.00	0.00	5,150.00
91282CNU1	UNITED STATES TREASURY	1,000,000.00	8/15/2028	3.625	6,698.37	4,629.76	0.00	0.00	7,092.40	5,624.99	12,717.39
91282CCY5	UNITED STATES TREASURY	3,500,000.00	9/30/2028	1.250	18,408.47	120.19	0.00	21,875.00	3,586.72	0.00	3,586.72
532457DB1	ELI LILLY AND CO	4,650,000.00	10/15/2028	4.000	5,683.33	21,183.33	0.00	0.00	15,500.00	0.00	15,500.00
91282CDF5	UNITED STATES TREASURY	3,500,000.00	10/31/2028	1.375	16,216.03	20,139.27	0.00	0.00	3,923.23	0.00	3,923.23
9128285M8	UNITED STATES TREASURY	3,500,000.00	11/15/2028	3.125	32,396.40	41,312.84	0.00	0.00	8,916.44	0.00	8,916.44



**City of Richmond**  
**Portfolio Management**  
**Accrued Interest/Earnings Report**  
**9/1/2025 - 9/30/2025**

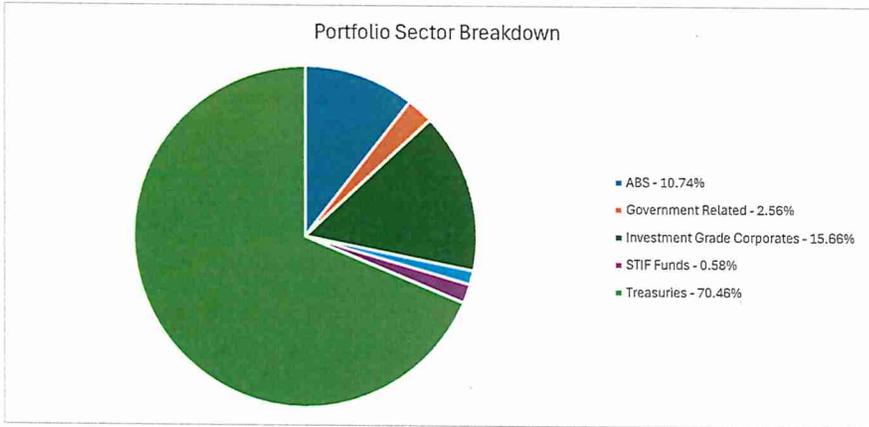
City of Richmond  
 Finance Department  
 450 Civic Center Plaza  
 Richmond, CA 94804  
 (510)620-6740

Identifier	Issuer	Ending Par Value	Maturity	Coupon Rate	Beginning Accrued	Ending Accrued	Purchased Accrued	Interest Received	Interest Income	Realized Gains/Losses	Earnings
3137HBLV4	FHMS K-514 A2	3,000,000.00	12/25/2028	4.572	11,430.00	11,430.00	0.00	11,430.00	11,430.00	0.00	11,430.00
24422EXH7	JOHN DEERE CAPITAL CORP	3,000,000.00	1/16/2029	4.500	16,875.00	28,125.00	0.00	0.00	11,250.00	0.00	11,250.00
3137FKZZ2	FHMS K-088 A2	2,500,000.00	1/25/2029	3.690	7,687.50	7,687.50	0.00	7,687.50	7,687.50	0.00	7,687.50
3137FLMV3	FHMS K-090 A2	3,000,000.00	2/25/2029	3.422	8,555.00	8,555.00	0.00	8,555.00	8,555.00	0.00	8,555.00
717081ET6	PFIZER INC	3,000,000.00	3/15/2029	3.450	47,725.00	4,600.00	0.00	51,750.00	8,625.00	0.00	8,625.00
02582JKH2	AMXCA 2024-1 A	2,525,000.00	4/16/2029	5.230	5,869.22	5,869.22	0.00	11,004.79	11,004.79	0.00	11,004.79
91282CEM9	UNITED STATES TREASURY	3,500,000.00	4/30/2029	2.875	33,906.25	42,109.38	0.00	0.00	8,203.13	0.00	8,203.13
91282CES6	UNITED STATES TREASURY	3,500,000.00	5/31/2029	2.750	24,456.97	32,346.31	0.00	0.00	7,889.34	0.00	7,889.34
3137FPJF3	FHMS K-099 A1	1,182,668.14	6/25/2029	2.258	2,384.26	2,225.39	0.00	2,384.26	2,225.39	3,001.31	5,226.69
91282CKX8	UNITED STATES TREASURY	3,500,000.00	6/30/2029	4.250	25,465.35	37,591.71	0.00	0.00	12,126.36	0.00	12,126.36
3137HFNZ4	FHMS K-528 A2	3,000,000.00	7/25/2029	4.508	11,270.00	11,270.00	0.00	11,270.00	11,270.00	0.00	11,270.00
3132XFS58	FH WN1439	5,000,000.00	9/1/2029	4.610	19,848.61	19,208.33	0.00	19,848.61	19,208.33	0.00	19,208.33
037833DP2	APPLE INC	3,500,000.00	9/11/2029	2.200	36,361.11	4,277.78	0.00	38,500.00	6,416.67	0.00	6,416.67
13063DRE0	CALIFORNIA ST	1,000,000.00	10/1/2029	2.500	10,416.67	12,500.00	0.00	0.00	2,083.33	0.00	2,083.33
91282CLR0	UNITED STATES TREASURY	3,000,000.00	10/31/2029	4.125	41,698.37	51,786.68	0.00	0.00	10,088.32	0.00	10,088.32
3132XKXN2	FH WNS184	2,275,000.00	11/1/2029	4.500	8,815.63	8,531.25	0.00	8,815.62	8,531.25	0.00	8,531.25
89231HAD8	TAOT 2025-B A3	3,500,000.00	11/15/2029	4.340	6,751.11	6,751.11	0.00	12,658.33	12,658.33	0.00	12,658.33
857449AE2	STATE STREET BANK AND TRUST CO	3,000,000.00	11/23/2029	4.782	39,053.00	51,008.00	0.00	0.00	11,955.00	0.00	11,955.00
3137FG6R1	FHMS K-1505 A1	1,272,978.17	11/25/2029	3.750	4,041.58	3,978.06	0.00	4,041.58	3,978.05	216.79	4,194.84
02582JKM1	AMXCA 2025-1 A	1,650,000.00	12/17/2029	4.560	3,344.00	3,344.00	0.00	6,270.00	6,270.00	0.00	6,270.00
91282CMD0	UNITED STATES TREASURY	3,000,000.00	12/31/2029	4.375	22,469.43	33,169.16	0.00	0.00	10,699.73	0.00	10,699.73
91282CMG3	UNITED STATES TREASURY	3,000,000.00	1/31/2030	4.250	11,086.96	21,480.98	0.00	0.00	10,394.02	0.00	10,394.02
91282CGQ8	UNITED STATES TREASURY	3,000,000.00	2/28/2030	4.000	331.49	10,276.24	0.00	60,000.00	9,944.75	0.00	9,944.75
3140HXKU9	FN BL6090	3,813,684.77	3/1/2030	2.035	6,693.43	6,467.37	0.00	6,693.43	6,467.38	538.02	7,005.39
742718FH7	PROCTER & GAMBLE CO	3,000,000.00	3/25/2030	3.000	39,000.00	1,500.00	0.00	45,000.00	7,500.00	0.00	7,500.00
91282CGS4	UNITED STATES TREASURY	3,500,000.00	3/31/2030	3.625	53,384.56	348.56	0.00	63,437.50	10,401.49	0.00	10,401.49
02582JKP4	AMXCA 2025-2 A	3,091,000.00	4/15/2030	4.280	5,879.77	5,879.77	0.00	11,024.57	11,024.57	0.00	11,024.57
91282CMZ1	UNITED STATES TREASURY	3,000,000.00	4/30/2030	3.875	39,171.20	48,648.10	0.00	0.00	9,476.90	0.00	9,476.90
05522RDK1	BACCT 2025-1 A	3,000,000.00	5/15/2030	4.310	5,746.67	5,746.67	0.00	10,775.00	10,775.00	0.00	10,775.00
58933YBJ3	MERCK & CO INC	3,000,000.00	5/17/2030	4.300	37,266.67	48,016.67	0.00	0.00	10,750.00	0.00	10,750.00
3140NYEY3	FN BZ3750	2,390,000.00	6/1/2030	4.210	8,664.41	8,384.92	0.00	8,664.41	8,384.91	0.00	8,384.91
3140NVJN8	FN BZ1168	2,298,519.10	6/1/2030	4.740	9,387.29	9,079.15	0.00	9,387.29	9,079.15	-20.65	9,058.51
91282CHJ3	UNITED STATES TREASURY	3,500,000.00	6/30/2030	3.750	22,469.43	33,169.16	0.00	0.00	10,699.73	0.00	10,699.73
02582JKV1	AMXCA 2025-4 A	2,500,000.00	7/15/2030	4.300	4,777.78	4,777.78	0.00	8,958.33	8,958.33	0.00	8,958.33
713448GH5	PEPSICO INC	3,000,000.00	7/23/2030	4.300	13,616.67	24,366.67	0.00	0.00	10,750.00	0.00	10,750.00
880591FE7	TENNESSEE VALLEY AUTHORITY	1,560,000.00	8/1/2030	3.875	3,862.08	8,899.58	0.00	0.00	5,037.50	0.00	5,037.50
880591FE7	TENNESSEE VALLEY AUTHORITY	1,039,000.00	8/1/2030	3.875	2,572.25	5,927.35	0.00	0.00	3,355.10	0.00	3,355.10
880591FE7	TENNESSEE VALLEY AUTHORITY	401,000.00	8/1/2030	3.875	992.75	2,287.65	0.00	0.00	1,294.90	0.00	1,294.90
3140QC0CB6	FN BZ4565	3,650,000.00	8/1/2030	4.530	14,238.04	13,778.75	0.00	14,238.04	13,778.75	0.00	13,778.75
795451DY6	Sallie Mae Bank	245,000.00	8/6/2030	4.000	698.08	1,503.56	0.00	0.00	805.48	0.00	805.48
<b>Totals</b>		<b>381,495,716.33</b>			<b>1,328,503.60</b>	<b>1,454,547.80</b>	<b>-18,329.17</b>	<b>1,041,870.54</b>	<b>1,063,391.82</b>	<b>20,815.70</b>	<b>1,075,171.05</b>



	CalTRUST Short Term	LAIF		CalTRUST Short Term Net Total Return	CalTRUST Short Term Yield	LAIF Yield
Net Assets	\$859,191,972.36	N/A	One Month	0.47%	0.34%	0.35%
NAV per Share	\$10.08	N/A	Three Month	1.16%	1.06%	1.07%
30 day SEC Yield	3.94%	N/A	Six Month	2.26%	2.16%	2.15%
Distribution Yield	4.17%	N/A	One Year*	4.28%	4.48%	4.41%
Period Net Total Return	0.47%	0.35%	Two Year*	5.19%	4.76%	4.36%
Effective Duration	0.73 yrs	N/A	Three Year*	4.88%	4.48%	3.83%
Average Maturity	0.79Yrs	N/A yrs **	Five Year*	2.85%	2.89%	2.49%
Weighted Average Life	0.78 yrs	N/A yrs **	Ten Year*	2.23%	2.18%	1.93%
		** LAIF data not available	Since Inception*	2.05%	2.01%	1.86%

\*Annualized



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	4.251	4.212			

\* Revised

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

FUND	FUND DESCRIPTION	September 2024 FUND BALANCE	September 2024 TOTAL	September 2025 FUND BALANCE	September 2025 TOTAL	% of Change
<b>GENERAL FUND</b>						
0001	GENERAL FUND	73,682,786.05		129,137,650.60		
<i>General Fund Total</i>			<b>73,682,786.05</b>		<b>129,137,650.60</b>	<b>75.3%</b>
<b>SPECIAL REVENUE FUNDS</b>						
1001	SECURED PENSION OVERRIDE	(22,334,761.00)		(20,767,180.52)		
1002	STATE GAS TAX	2,010,634.49		2,835,975.42		
1003	TRANSPORTATION OPERATIONS	(1,988,417.00)		(2,137,633.16)		
1004	ASSET SEIZURE FUND	266,193.20		270,412.34		
1005	LIBRARY FUND	5,202,625.01		4,898,698.24		
1006	OUTSIDE FUNDED SVCS - GRANTS	(3,213,557.76)		(795,971.20)		
1007	EMERGENCY MED SERV	88,554.78		184,792.53		
1009	VEOLIA MITIGATION	350,249.24		395,968.72		
1010	N.RICHMOND WASTE	(57,497.82)		(173,602.33)		
1011	OUTSIDE FUNDED SVCS - DONATION	7,276.47		7,564.95		
1012	HILLTOP LANDSCAPE MAINT DIST	(242,143.41)		(390,716.68)		
1015	MARINA BAY LNDSKP & LIGHT DIST	686,293.98		751,790.11		
1017	CHEVRON MODERNIZATION PROJECT	17,994,089.94		16,716,126.58		
1018	RENT CONTROL	2,628,072.19		1,679,558.89		
1019	GAS TAX SEC 201	5,835,961.28		6,011,001.88		
1050	CR-PLANNING & BUILDING	8,792,590.77		7,110,814.06		
1051	CR-ENGINEERING	760,602.50		886,391.50		
1053	CR-CODE ENFORCEMENT	(158,166.83)		(158,166.83)		
1054	ENGINEERING GRANTS	(2,357,184.31)		(2,971,979.79)		
1055	ENCROACHMENT SERVICES	3,606,558.93		4,317,999.66		
1200	HOUSING ADMINISTRATION	1,955,679.94		2,531,732.72		
1201	CDBG	1,674,603.18		1,644,266.05		
1202	HOME PROGRAM	451,896.91		471,942.67		
1203	NEIGHBORHOOD STABILIZATION	72,733.20		37,079.27		
1205	EMPLOYMENT & TRAINING	(52,269.21)		(1,084,911.50)		
1207	COR-NEIGHBORHOOD STAB(CITY)	(109,346.29)		(111,722.99)		
1208	SUCCESSOR HOUSING AGENCY	2,734,328.56		2,982,983.00		
1209	CAL-HOME GRANT FUND	1,309,582.18		1,461,012.17		
1302	HOUSING IN LIEU	2,206,034.73		1,366,348.03		
1303	KIDS FIRST	10,126,606.07		13,701,358.32		
1304	EMERGENCY RECOVERY	153,004.91		292,556.94		
1305	PUBLIC ART	3,121,032.96		3,805,073.12		
1306	ARPA	21,624,487.27		15,898,573.88		
1307	TRANSFORMATIVE CLIMATE GRANT	(958,823.79)		(1,212,807.98)		
1308	ENCAMPMENT RESOLUTION FUND-2-R	6,095,967.28		4,345,832.46		
1309	ENCAMPMENT RESOLUTION FUND-3-R	-		8,542,314.43		
1405	HOMEKEY R3	-		6,941,196.44		
<i>Special Revenue Funds</i>			<b>68,283,492.55</b>		<b>80,284,671.40</b>	<b>18%</b>
<b>CAPITAL PROJECT FUNDS</b>						
2001	GENERAL CAPITAL FUND	48,308,547.14		57,036,203.99		
2002	MEASURE J	3,794,663.50		5,212,508.75		
2007	HARBOR FUND	49,214.47		51,165.56		
2110	IMPACT FEE - PARKS	202,382.76		219,758.73		
2111	IMPACT FEE - TRAFFIC	1,836,522.09		1,965,651.85		
2113	IMPACT FEE - FIRE	63,767.86		126,494.60		
2114	IMPACT FEE - POLICE	718,029.14		758,206.46		
2115	IMPACT FEE - COMM/AQUATC	786,148.12		883,306.57		
2116	IMPACT FEE - PARKS/OPEN	3,796,468.47		4,142,167.60		
2117	IMPACT FEE - LIBRARY	2,040,191.20		2,078,070.65		
2118	IMPACT FEE - HILLTOP	34,169.31		35,523.95		
2119	IMPACT FEE - STORM DRAINAGE	1,169,374.06		1,224,882.65		
2120	IMPACT FEE - WASTEWATER	2,559,694.09		2,082,671.25		
2125	SECTION 108 IRON TRIANGLE	279,647.15		104,809.23		
<i>Capital Project Funds Total</i>			<b>65,638,819.36</b>		<b>75,921,421.84</b>	<b>15.7%</b>
<b>DEBT SERVICE FUNDS</b>						
3001	DS - 2005 TAXABLE POB	153,849.58		171,037.33		
3002	DS - 99A PENSION OBLIG BOND	79,386.74		77,258.92		
3005	DS-2007 REFNDING&CVC CTR	2,407,085.90		2,084,991.86		
<i>Debt Service Funds Total</i>			<b>2,640,322.22</b>		<b>2,333,288.11</b>	<b>-11.6%</b>
<b>ENTERPRISE FUNDS</b>						
4001	PORT OF RICHMOND	22,732,638.34		21,108,483.62		
4003	WASTEWATER	23,316,720.96		27,504,285.97		
4005	MARINA	5,548,215.22		5,849,492.90		

FUND	FUND DESCRIPTION	September 2024 FUND BALANCE	September 2024 TOTAL	September 2025 FUND BALANCE	September 2025 TOTAL	% of Change
4006	STORMWATER	848,111.20		(37,121.28)		
4008	KCRT - CABLE TELEVIS	220,157.06		(210,548.09)		
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	1,159,146.10		1,180,966.95		
4401	RHA-HACIENDA	1,207,273.91		1,198,163.58		
4402	RHA-FRIENDSHIP MANOR	(14,439.98)		(14,439.98)		
4403	RHA-TRIANGLE COURT	(73,168.83)		(73,168.83)		
4404	RHA-NEVIN PLAZA	(245,830.56)		(410,157.91)		
4405	RHA-NYSTROM VILLAGE	1,231,936.33		1,065,238.84		
4406	RHA-RICHMOND VILLAGE ONE	66,777.57		68,910.33		
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	(1,133,151.60)		(930,700.96)		
4502	RHA - HSG CORP	140,708.13		210,417.13		
<b>Enterprise Funds Total</b>			<b>56,136,048.27</b>		<b>57,597,322.69</b>	<b>2.6%</b>
<b>INTERNAL SERVICE FUNDS</b>						
5001	INSURANCE RESERVES	50,849,674.76		63,689,348.74		
5003	EQUIPMENT SERVICES	4,111,058.13		10,467,723.62		
5008	COMP ABSENCES	2,604,742.58		3,344,387.04		
<b>Internal Service Funds Total</b>			<b>57,565,475.47</b>		<b>77,501,459.40</b>	<b>34.6%</b>
<b>TRUST &amp; AGENCY FUNDS</b>						
6001	GENERAL TRUST & AGENCY	957.57		995.54		
6002	JOHNSON TRUST	11,658.30		12,120.49		
6004	COMMISSION ON AGING	37,988.41		33,693.24		
6005	SEAVER GALLERY TRUST FUND	372,028.72		386,703.67		
6006	POLICE GENERAL TRUST	1,711,529.36		1,932,847.23		
6007	SENIOR TRUST DEPOSIT	100,312.47		120,251.05		
6047	CALPERS CERT ACCT	11,896,024.49		13,545,013.36		
6048	OPEB PL FUND	51,748,385.61		58,025,863.41		
6049	PT MOLATE NAVY GRANT	566,236.64		212,685.56		
6050	GENERAL PENSION FUND	747,558.20		571,046.53		
6051	POLICE & FIRE PENSION	7,742,805.70		8,131,429.07		
6056	SAN PABLO 854 ASSES	286,745.81		298,113.75		
6057	HARBOR NAVIGATION IM	193,456.07		201,125.56		
6058	MARINA WESTSHORE DEB	798,837.48		793,344.59		
6059	COUNTRY CLUB VISTA	1,266,372.37		997,876.24		
6060	REASSESSMENT DISTRICT 2003-1	1,998,634.84		2,077,869.83		
6061	REGLA CITY	936.07		984.21		
6062	SHIMADA CITY	13,436.20		13,287.21		
6064	ZHOUSHAN FRIENDSHIP COM.	2,701.77		2,527.77		
6065	PENSION PLAN	1,047,938.06		-		
6999	PAYROLL LIABILITIES FUND	(14,927,323.40)		(20,287,877.19)		
<b>Trust &amp; Agency Funds Total</b>			<b>65,617,220.74</b>		<b>67,069,901.12</b>	<b>2.2%</b>
<b>SUCCESSOR AGENCY - FIDUCIARY FUNDS</b>						
6101	SA - PROPERTY TAX TRUST FUND	2,242,669.29		3,799,418.94		
6102	SA-ADMINISTRATION	(35,739.78)		281,795.89		
6103	SA-CAPITAL PROJECT FUNDS	9,017,525.07		9,725,348.21		
6300	SA-DS HARBOR 98 TARB	-		-		
6304	SA-DS 2003B TARB	725,513.00		646,291.28		
6305	SA-DS 2004A TARB 2/3	1,147,918.42		1,196,826.02		
6306	SA-DS 2004A TARB -1/3 HSING	1,001,354.01		1,975,932.87		
6309	SA-DS 2007/10B TARB - HOUSING	2,243,036.03		2,394,102.85		
6401	SA-DS 2014A NON-TAXABLE BONDS	1,143,972.50		230,983.63		
6404	SA-DS 2021 ANTB	16,113.82		67,852.58		
6405	SA-DS 2021 BTRB	0.01		0.01		
<b>Successor Agency - Fiduciary Funds</b>			<b>17,502,362.37</b>		<b>20,318,552.28</b>	<b>16.09%</b>
<b>TREASURER'S FUNDS</b>						
9999	TREASURER'S FUND -	(159,000.59)		0.00		
<b>Treasurer's Fund Total</b>			<b>(159,000.59)</b>		<b>0.00</b>	<b>100.00%</b>
<b>TOTAL CASH</b>			<b>\$ 406,907,526.44</b>		<b>\$ 510,164,267.44</b>	<b>25.38%</b>