



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: December 16, 2025

Subject: MONTHLY CASH BALANCES & INVESTMENT REPORT –
October 2025

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

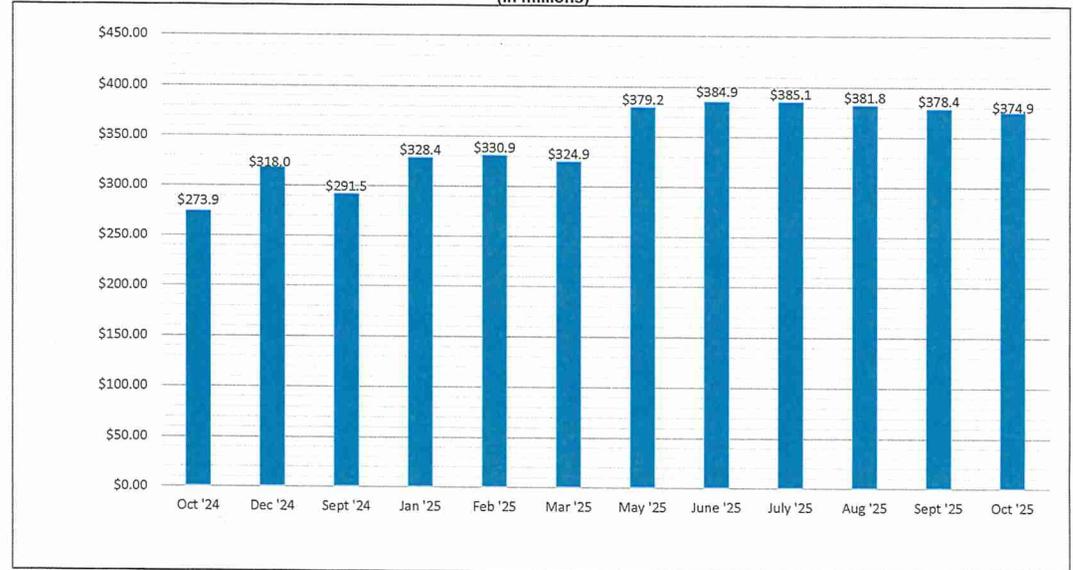
City of Richmond
Investment Report for October 2025
Pooled Investment Portfolio Analysis
UNAUDITED

Investment Composition:

Book Value of Investments Held	374,906,465.06
Market Value of Investments Held	376,363,270.18
Par Value of Investments Held	378,034,612.93
Unrealized Gain (Loss) - amount	1,456,805.12
Unrealized Gain (Loss) - percentage	0.3871%

	%	Book Value
Local Agency Investment Fund (LAIF)	0.04%	168,663.83
JPFA Pooled Investment (CalTrust)	14.96%	56,102,022.26
Asset-Backed Securities	10.26%	38,478,276.02
Commercial Paper	8.53%	31,965,027.41
Bank Deposits	18.11%	67,912,969.80
Money Market Fund	0.16%	604,495.10
U.S Treasuries	19.02%	71,298,230.47
U.S. Agencies	3.45%	12,947,565.34
Corporate Bonds	17.94%	67,266,993.04
Municipal Bonds	1.32%	4,950,610.25
Agency Mortgage-Backed Securities	6.13%	22,967,224.04
Certificate of Deposit	0.07%	244,387.50
Total Investments Held	100.00%	374,906,465.06

Book Value History
(in millions)



Pooled Cash & Investments:

Pooled Investments (Unrestricted)	374,906,465.06
General Checking	13,712,834.18
Total Pooled Cash & Investment	388,619,299.24

Fiscal Agent & Other Restricted Investments:

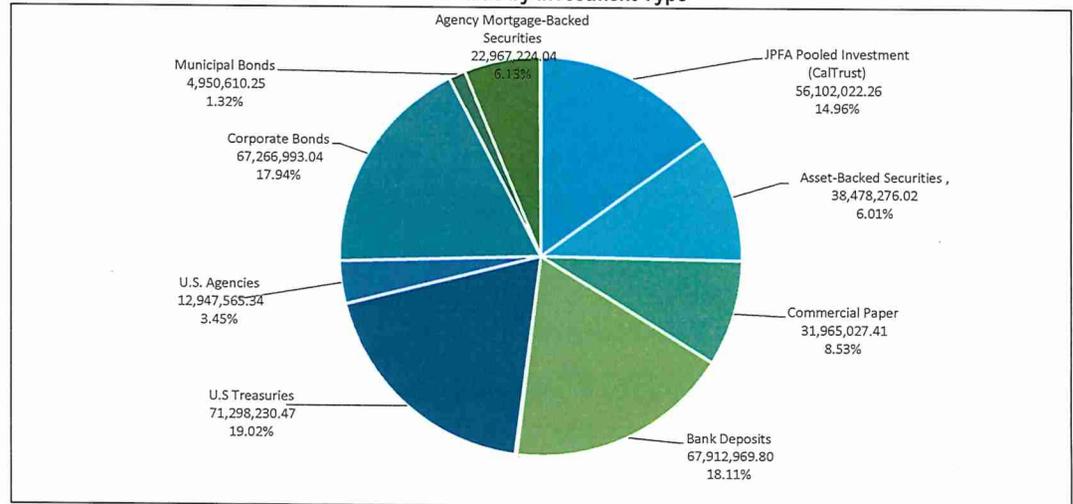
City	22,242,860.93
Successor Agency to the RCRA	19,188,815.44
Total Fiscal Agent & Other Investments	41,431,676.37

Other Operating Accounts:

All Other Cash	10,288,783.91
CalPERS CERBT (RPOA-OPEB)	14,339,320.99
PARS Combo Trust (City-OPEB)	59,564,555.48
PARS Combo Trust (Pension)	5,636,253.42
Total Other Operating Accounts	89,828,913.80

Total Cash Balance (Fund detail attached)	519,879,889.41
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Book Value by Investment Type





City of Richmond
Portfolio Management
Portfolio Summary
 10/31/2025

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	168,663.83	168,663.83	168,663.83	0.0%	0.00	1	4.15
CalTrust Short-Term	56,102,022.26	56,102,022.26	56,102,022.26	15.0%	0.00	1	4.12
Bank Deposits	67,912,969.80	67,912,969.80	67,912,969.80	18.1%	0.00	1	4.31
Money Market Funds	604,495.10	604,495.10	604,495.10	0.2%	0.00	1	3.92
U.S. Treasuries	72,000,000.00	71,691,808.74	71,298,230.47	19.0%	3.17	1160	3.81
U.S. Agencies	13,595,000.00	13,070,871.65	12,947,565.34	3.5%	2.73	997	3.99
Corporate Bonds	67,728,000.00	67,502,767.60	67,266,993.04	17.9%	2.60	948	4.13
Commercial Paper	32,750,000.00	32,266,274.64	31,965,027.41	8.5%	0.36	132	4.23
Municipal Bonds	5,110,000.00	4,975,504.08	4,950,610.25	1.3%	2.31	845	3.98
Agency Mortgage-Backed Securities	38,911,461.94	38,769,142.86	38,478,276.02	10.3%	3.57	1303	4.16
Asset-Backed Securities	22,907,000.00	23,054,332.94	22,967,224.04	6.1%	3.78	1380	4.00
Certificate of Deposits	245,000.00	244,416.68	244,387.50	0.1%	4.76	1740	4.06
Subtotal and Weighted Average:	378,034,612.93	376,363,270.18	374,906,465.06	100%	1.81	665	4.10
Cash							
Mechanics Bank	13,712,834.18	13,712,834.18	13,712,834.18		0.00	1	0.00
Subtotal and Weighted Average:	13,712,834.18	13,712,834.18	13,712,834.18		0.00	1	0.00
Total Cash and Investment:	391,747,447.11	390,076,104.36	388,619,299.24		1.81	665	4.10

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

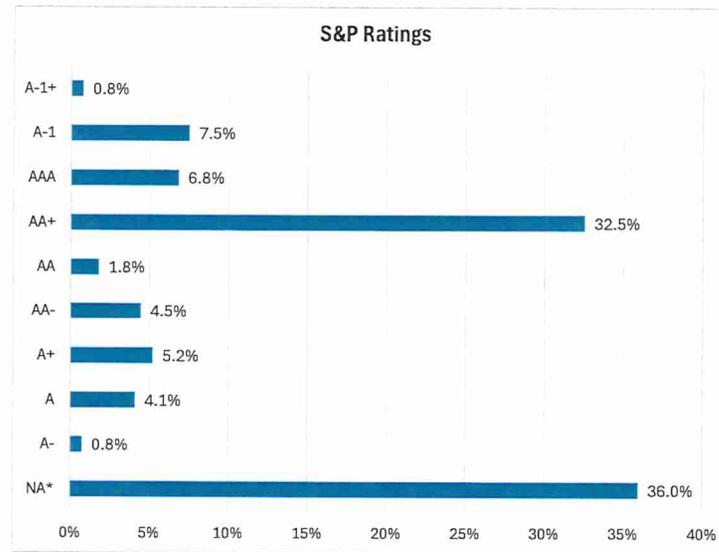
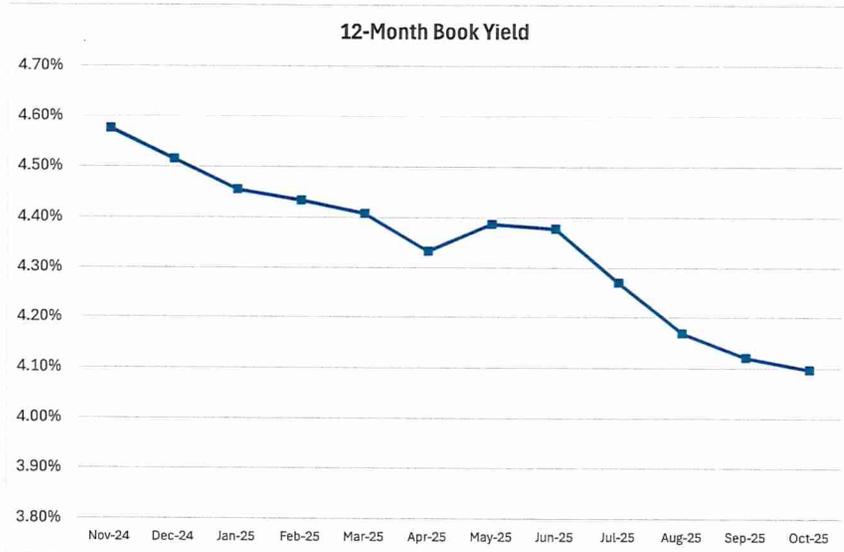
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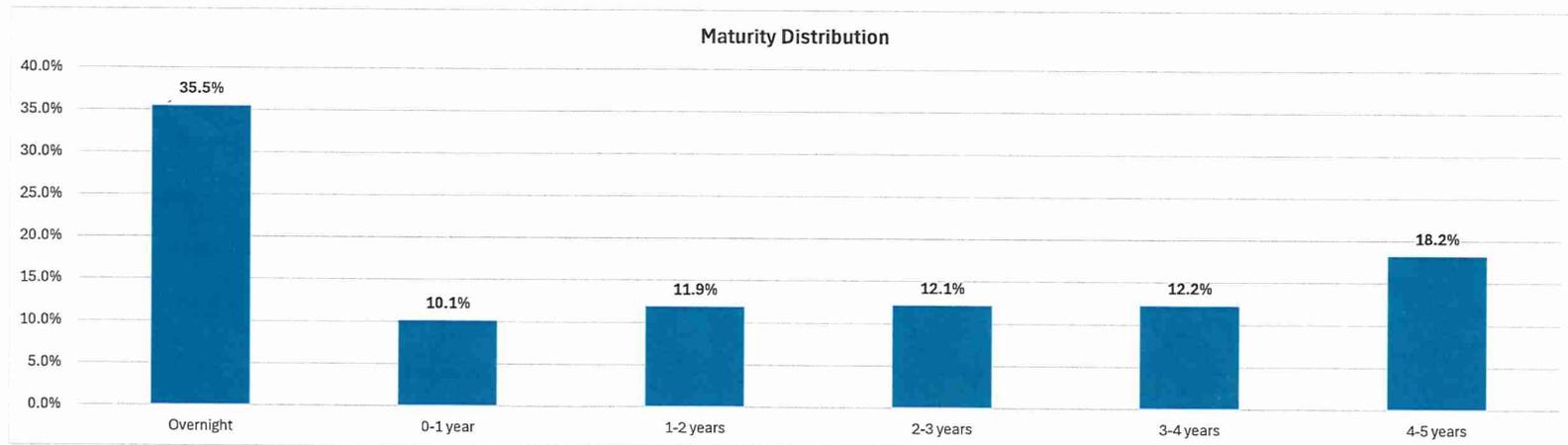


City of Richmond
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 Portfolio Summary
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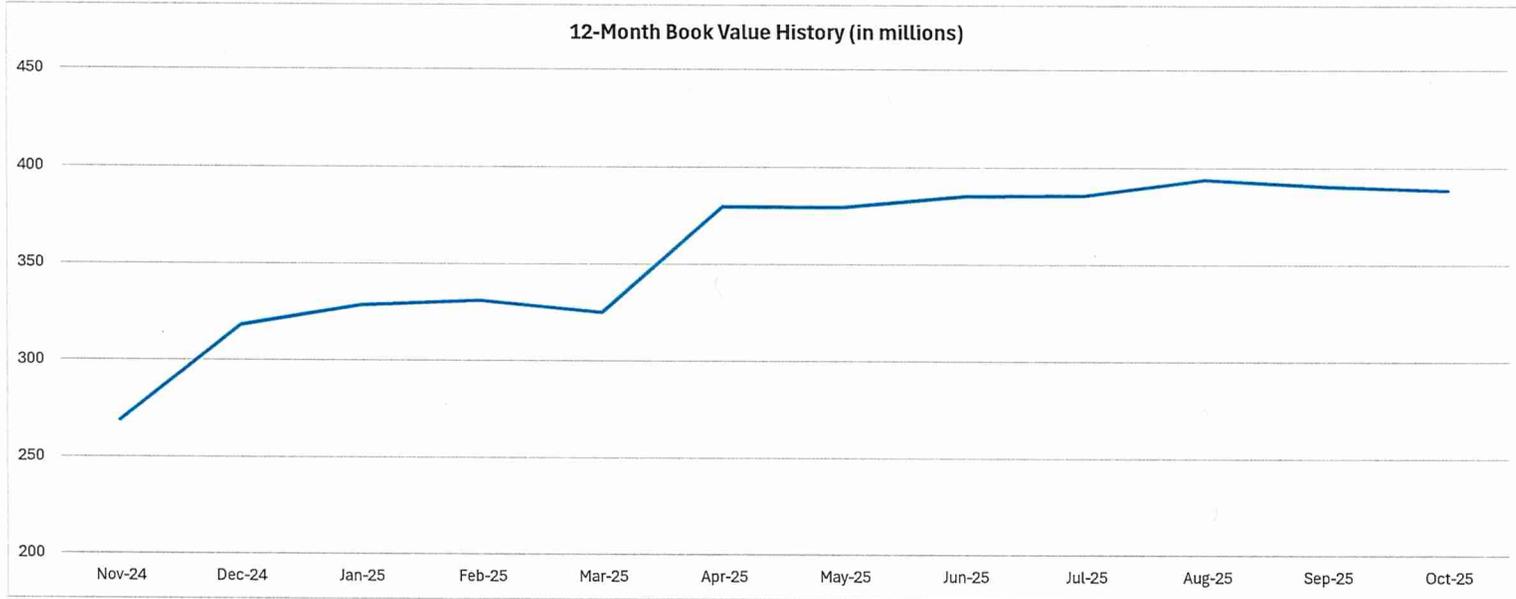
*NA includes LAIF, CalTrust, Banking, CDs, and ABS that don't have an S&P Rating but are rated by other rating agencies





City of Richmond
Portfolio Management
Portfolio Summary
10/31/2025

City of Richmond
Finance Department
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**City of Richmond
Portfolio Management
Holdings Report
10/31/2025**

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	4.120	4.12	10/31/25	0.00	1	0.00	NA	56,102,022.26	56,102,022.26	56,102,022.26	0.00
31846V567	FIRST AMER-GVT OBLG Z	3.820	3.92	10/31/25	0.00	1	0.00	AAAm	604,495.10	604,495.10	604,495.10	0.00
CALAIIF	California LAIF	4.150	4.15	10/31/25	0.00	1	0.00	NA	168,663.83	168,663.83	168,663.83	0.00
1690MEED	Mechanics Bank	4.310	4.31	10/31/25	0.00	1	0.00	NA	67,912,969.80	67,912,969.80	67,912,969.80	0.00
53943RY45	Lloyds Bank plc	0.000	4.34	11/04/25	0.01	4	0.01	A-1	4,000,000.00	3,956,623.33	3,998,570.00	41,946.67
89233GZ17	Toyota Motor Credit Corporation	0.000	4.30	12/01/25	0.08	31	0.09	A-1+	3,000,000.00	2,960,426.67	2,989,400.00	28,973.33
22533UAL7	Credit Agricole Corporate And Investment Bank, New	0.000	4.35	01/20/26	0.22	81	0.22	A-1	3,000,000.00	2,936,100.00	2,971,600.00	35,500.00
22533UBH5	Credit Agricole Corporate And Investment Bank, New	0.000	4.34	02/17/26	0.30	109	0.30	A-1	3,000,000.00	2,926,680.00	2,961,930.00	35,250.00
62479MCP6	MUFG Bank, Ltd., New York Branch	0.000	4.18	03/23/26	0.39	143	0.39	A-1	5,000,000.00	4,877,600.00	4,919,533.33	41,933.33
62479MDH3	MUFG Bank, Ltd., New York Branch	0.000	4.36	04/17/26	0.46	168	0.46	A-1	3,000,000.00	2,906,105.00	2,941,271.67	35,166.67
63873KE86	Natixis, New York Branch	0.000	4.18	05/08/26	0.52	189	0.51	A-1	4,000,000.00	3,878,950.00	3,915,400.00	36,450.00
22533UEF6	Credit Agricole Corporate And Investment Bank, New	0.000	4.16	05/15/26	0.54	196	0.53	A-1	5,000,000.00	4,849,434.70	4,890,854.15	41,419.45
63873KGA9	Natixis, New York Branch	0.000	3.88	07/10/26	0.69	252	0.68	A-1	2,750,000.00	2,673,107.71	2,677,715.49	4,607.78
89236TKX2	TOYOTA MOTOR CREDIT CORP	5.000	4.36	08/14/26	0.79	287	0.76	A+	3,778,000.00	3,802,292.54	3,807,090.60	4,798.06
74153WCP2	PRICOA GLOBAL FUNDING I	1.200	3.88	09/01/26	0.84	305	0.81	AA-	3,500,000.00	3,416,385.00	3,423,805.00	7,420.00
3137BTUM1	FHMS K-061 A2	3.347	3.87	11/25/26	1.07	390	0.96	AA+	2,583,559.48	2,555,705.48	2,564,727.45	9,021.97
857449AC6	STATE STREET BANK AND TRUST CO	4.594	3.98	11/25/26	1.07	390	1.01	AA-	4,000,000.00	4,029,560.00	4,027,360.00	(2,200.00)
91282CJP7	UNITED STATES TREASURY	4.375	3.84	12/15/26	1.12	410	1.07	AA+	3,000,000.00	3,020,976.56	3,021,093.75	117.19
91282CJT9	UNITED STATES TREASURY	4.000	3.94	01/15/27	1.21	441	1.16	AA+	3,600,000.00	3,602,812.50	3,613,078.12	10,265.62
3130ALS8	FEDERAL HOME LOAN BANKS	0.900	4.04	02/26/27	1.32	483	1.29	AA+	3,250,000.00	3,093,707.50	3,129,035.00	35,327.50
24422EXM6	JOHN DEERE CAPITAL CORP	4.850	4.03	03/05/27	1.34	490	1.28	A	3,000,000.00	3,038,160.00	3,036,900.00	(1,260.00)
3137F1G44	FHMS K-065 A2	3.243	4.11	04/25/27	1.48	541	1.34	AA+	3,000,000.00	2,949,609.38	2,969,248.89	19,639.51
91282CEN7	UNITED STATES TREASURY	2.750	3.72	04/30/27	1.50	546	1.45	AA+	400,000.00	393,734.38	394,859.38	1,125.00
17325FBN7	CITIBANK NA	4.576	4.25	05/29/27	1.57	575	1.41	A+	3,000,000.00	3,016,560.00	3,026,550.00	9,990.00
91282CKV2	UNITED STATES TREASURY	4.625	3.85	06/15/27	1.62	592	1.53	AA+	3,600,000.00	3,650,203.12	3,655,828.12	5,625.00
576004HD0	MASSACHUSETTS (COMMONWEALTH OF)	3.680	4.10	07/15/27	1.70	622	1.62	NA	2,335,000.00	2,316,903.75	2,328,142.10	11,238.35
91282CNP2	UNITED STATES TREASURY	3.875	3.67	07/31/27	1.75	638	1.66	AA+	4,500,000.00	4,517,050.78	4,519,160.14	2,109.36
06055JMY2	BANK OF AMERICA CORP	4.500	4.50	08/06/27	1.76	644	1.04	A-	3,000,000.00	3,000,000.00	2,986,230.00	(13,770.00)
023135BC9	AMAZON.COM INC	3.150	4.01	08/22/27	1.81	660	1.67	AA	3,000,000.00	2,949,210.00	2,968,380.00	19,170.00
15654VBX5	CENTURY HOUSING CORPORATION	4.500	4.50	09/15/27	1.87	684	1.76	AA	4,000,000.00	4,000,000.00	4,025,840.00	25,840.00
3130AMZY1	FEDERAL HOME LOAN BANKS	1.750	3.95	12/29/27	2.16	789	2.08	AA+	2,745,000.00	2,606,761.80	2,629,078.65	22,316.85
13063DC48	CALIFORNIA STATE	1.700	3.89	02/01/28	2.25	823	2.17	AA-	1,775,000.00	1,684,936.50	1,695,424.98	10,488.48
9128283W8	UNITED STATES TREASURY	2.750	3.81	02/15/28	2.29	837	2.18	AA+	3,600,000.00	3,507,609.38	3,533,343.77	25,734.39
89236TJF3	TOYOTA MOTOR CREDIT CORP	1.900	4.08	04/06/28	2.43	888	2.34	A+	3,000,000.00	2,834,070.00	2,864,310.00	30,240.00
91159HHS2	US BANCORP	3.900	4.20	04/26/28	2.49	908	2.31	A	3,000,000.00	2,976,420.00	2,995,650.00	19,230.00
14041NGD7	COMET 2023-1 A	4.420	4.35	05/15/28	2.54	927	0.52	AAA	3,641,000.00	3,642,848.94	3,648,149.50	5,300.56
91282CND9	UNITED STATES TREASURY	3.750	3.87	05/15/28	2.54	927	2.36	AA+	3,000,000.00	2,990,625.00	3,011,250.00	20,625.00
24422EYD5	JOHN DEERE CAPITAL CORP	4.250	3.88	06/05/28	2.60	948	2.40	A	4,000,000.00	4,038,640.00	4,032,600.00	(6,040.00)
91282CNH0	UNITED STATES TREASURY	3.875	3.78	06/15/28	2.62	958	2.44	AA+	3,600,000.00	3,609,000.00	3,625,593.77	16,593.77
3133EMLU4	FEDERAL FARM CREDIT BANKS FUNDING CORP	0.950	4.08	06/29/28	2.66	972	2.57	AA+	3,600,000.00	3,293,064.00	3,331,908.00	38,844.00
64952WFP3	NEW YORK LIFE GLOBAL FUNDING	4.150	3.86	07/25/28	2.73	998	2.53	AA+	3,000,000.00	3,023,100.00	3,010,740.00	(12,360.00)
3130ANCS7	FEDERAL HOME LOAN BANKS	2.000	3.83	07/28/28	2.74	1001	2.47	AA+	1,000,000.00	962,640.00	967,980.00	5,340.00
14041NFV8	COMET 2019-3 A	2.060	2.77	08/15/28	2.79	1019	0.78	AAA	3,000,000.00	2,938,359.39	2,955,152.61	16,793.22
91282CNU1	UNITED STATES TREASURY	3.625	3.60	08/15/28	2.79	1019	2.61	AA+	1,000,000.00	1,000,742.19	1,000,781.25	39.06
91282CCY5	UNITED STATES TREASURY	1.250	3.66	09/30/28	2.92	1065	2.82	AA+	3,500,000.00	3,250,898.44	3,274,414.08	23,515.64
532457DB1	ELI LILLY AND CO	4.000	3.97	10/15/28	2.96	1080	2.70	A+	4,650,000.00	4,653,394.50	4,665,903.00	12,508.50
91282CDF5	UNITED STATES TREASURY	1.375	3.66	10/31/28	3.00	1096	2.90	AA+	3,500,000.00	3,258,007.81	3,279,882.83	21,875.02
9128285M8	UNITED STATES TREASURY	3.125	3.66	11/15/28	3.04	1111	2.83	AA+	3,500,000.00	3,442,304.69	3,451,875.00	9,570.31
3137HBLV4	FHMS K-514 A2	4.572	4.21	12/25/28	3.15	1151	2.76	AA+	3,000,000.00	3,025,429.69	3,052,325.31	26,895.62
24422EXH7	JOHN DEERE CAPITAL CORP	4.500	4.20	01/16/29	3.21	1173	2.93	A	3,000,000.00	3,029,250.00	3,043,440.00	14,190.00



City of Richmond
 Portfolio Management
 Holdings Report
 10/31/2025

City of Richmond
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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
3137FKZZ2	FHMS K-088 A2	3.690	4.11	01/25/29	3.24	1182	2.92	AA+	2,500,000.00	2,459,277.34	2,482,658.15	23,380.81
3137FLMV3	FHMS K-090 A2	3.422	4.14	02/25/29	3.32	1213	3.00	AAA	3,000,000.00	2,921,601.56	2,953,432.44	31,830.88
717081ET6	PFIZER INC	3.450	3.95	03/15/29	3.37	1231	3.08	A	3,000,000.00	2,950,290.00	2,956,110.00	5,820.00
02582JKH2	AMXCA 2024-1 A	5.230	4.19	04/16/29	3.46	1263	1.38	AAA	2,525,000.00	2,568,299.81	2,572,018.86	3,719.05
91282CEM9	UNITED STATES TREASURY	2.875	3.83	04/30/29	3.50	1277	3.29	AA+	3,500,000.00	3,382,968.75	3,413,593.75	30,625.00
91282CES6	UNITED STATES TREASURY	2.750	3.68	05/31/29	3.58	1308	3.33	AA+	3,500,000.00	3,384,472.66	3,396,367.21	11,894.55
3137FPJF3	FHMS K-099 A1	2.258	3.19	06/25/29	3.65	1333	1.52	AA+	1,157,946.90	1,116,785.51	1,121,558.61	4,773.10
91282CKX8	UNITED STATES TREASURY	4.250	3.85	06/30/29	3.66	1338	3.33	AA+	3,500,000.00	3,551,269.53	3,572,187.50	20,917.97
3137HFNZ4	FHMS K-528 A2	4.508	4.22	07/25/29	3.73	1363	3.35	AA+	3,000,000.00	3,022,968.75	3,049,333.77	26,365.02
3132XF5S8	FH WN1439	4.610	4.26	09/01/29	3.84	1401	3.46	AA+	5,000,000.00	5,049,414.06	5,064,308.00	14,893.94
037833DP2	APPLE INC	2.200	3.96	09/11/29	3.86	1411	3.64	AA+	3,500,000.00	3,269,420.00	3,287,760.00	18,340.00
13063DRE0	CALIFORNIA STATE	2.500	3.85	10/01/29	3.92	1431	3.67	AA-	1,000,000.00	948,770.00	951,937.00	3,167.00
91282CLR0	UNITED STATES TREASURY	4.125	3.91	10/31/29	4.00	1461	3.66	AA+	3,000,000.00	3,024,492.19	3,051,093.75	26,601.56
3132XKXN2	FH WNS184	4.500	4.38	11/01/29	4.00	1462	3.57	AA+	2,275,000.00	2,285,041.99	2,297,939.42	12,897.43
89231HAD8	TAOT 2025-B A3	4.340	4.25	11/15/29	4.04	1476	2.06	AAA	3,500,000.00	3,510,664.08	3,525,786.81	15,122.73
857449AE2	STATE STREET BANK AND TRUST CO	4.782	4.25	11/23/29	4.06	1484	3.60	AA-	3,000,000.00	3,062,670.00	3,083,520.00	20,850.00
3137FG6R1	FHMS K-1505 A1	3.750	3.96	11/25/29	4.07	1486	1.74	AA+	1,250,919.00	1,237,579.13	1,245,301.04	7,721.91
02582JKM1	AMXCA 2025-1 A	4.560	4.14	12/17/29	4.13	1508	1.99	AAA	1,650,000.00	1,665,726.56	1,672,577.40	6,850.84
91282CMD0	UNITED STATES TREASURY	4.375	3.92	12/31/29	4.17	1522	3.74	AA+	3,000,000.00	3,054,843.75	3,080,859.39	26,015.64
91282CMG3	UNITED STATES TREASURY	4.250	3.93	01/31/30	4.25	1553	3.83	AA+	3,000,000.00	3,039,726.56	3,066,796.89	27,070.33
6944PL3F4	PACIFIC LIFE GLOBAL FUNDING II	4.850	4.26	02/10/30	4.28	1563	3.79	AA-	1,300,000.00	1,330,121.00	1,326,819.00	(3,302.00)
91282CGQ8	UNITED STATES TREASURY	4.000	3.92	02/28/30	4.33	1581	3.92	AA+	1,700,000.00	1,705,710.94	1,721,781.25	16,070.31
3140HXXU9	FN BL6090	2.035	4.13	03/01/30	4.33	1582	3.79	AA+	3,807,337.54	3,464,677.15	3,517,191.42	52,514.28
742718FH7	PROCTER & GAMBLE CO	3.000	4.21	03/25/30	4.40	1606	4.06	AA-	3,000,000.00	2,846,970.00	2,882,550.00	35,580.00
91282CGS4	UNITED STATES TREASURY	3.625	3.90	03/31/30	4.41	1612	4.03	AA+	3,500,000.00	3,459,121.09	3,491,523.46	32,402.37
02582JKP4	AMXCA 2025-2 A	4.280	4.15	04/15/30	4.45	1627	2.29	AAA	3,091,000.00	3,101,383.84	3,121,252.24	19,868.40
91282CMZ1	UNITED STATES TREASURY	3.875	3.93	04/30/30	4.50	1642	4.10	AA+	3,000,000.00	2,992,382.81	3,023,437.50	31,054.69
05522RDK1	BACCT 2025-1 A	4.310	4.12	05/15/30	4.54	1657	2.36	AAA	3,000,000.00	3,015,234.39	3,030,293.82	15,059.43
58933YBJ3	MERCK & CO INC	4.300	4.20	05/17/30	4.54	1659	3.95	A+	3,000,000.00	3,013,020.00	3,026,310.00	13,290.00
3140NVJN8	FN BZ1168	4.740	4.38	06/01/30	4.58	1674	3.93	AA+	2,296,699.02	2,331,867.22	2,338,566.94	6,699.72
3140NYEY3	FN BZ3750	4.210	4.31	06/01/30	4.58	1674	4.08	AA+	2,390,000.00	2,373,101.95	2,400,698.26	27,596.31
91282CHJ3	UNITED STATES TREASURY	3.750	3.91	06/30/30	4.66	1703	4.19	AA+	3,500,000.00	3,474,433.59	3,507,382.83	32,949.24
02582JKV1	AMXCA 2025-4 A	4.300	3.94	07/15/30	4.70	1718	2.51	AAA	2,500,000.00	2,524,707.03	2,529,101.70	4,394.67
713448GH5	PEPSICO INC	4.300	4.39	07/23/30	4.73	1726	4.17	A+	3,000,000.00	2,987,460.00	3,024,900.00	37,440.00
880591FE7	TENNESSEE VALLEY AUTHORITY	3.875	3.97	08/01/30	4.75	1735	4.27	AA+	1,560,000.00	1,553,650.80	1,566,692.40	13,041.60
880591FE7	TENNESSEE VALLEY AUTHORITY	3.875	3.89	08/01/30	4.75	1735	4.27	AA+	1,039,000.00	1,038,168.80	1,043,457.31	5,288.51
880591FE7	TENNESSEE VALLEY AUTHORITY	3.875	3.95	08/01/30	4.75	1735	4.27	AA+	401,000.00	399,572.44	402,720.29	3,147.85
3140Q0CB6	FN BZ4565	4.530	4.25	08/01/30	4.75	1735	4.18	AA+	3,650,000.00	3,685,216.81	3,711,853.19	26,636.35
795451DY6	Sallie Mae Bank	4.000	4.06	08/06/30	4.76	1740	4.26	BBB-	245,000.00	244,387.50	244,416.68	29.18
91282CPA3	UNITED STATES TREASURY	3.625	3.71	09/30/30	4.91	1795	4.45	AA+	4,000,000.00	3,984,843.75	3,985,625.00	781.25
Totals		3.53	4.10		1.83	669	1.55		378,034,612.93	374,906,465.06	376,363,270.18	1,456,805.13



**City of Richmond
Portfolio Management
Accrued Interest/Earnings Report
10/1/2025 -10/31/2025**

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

Identifier	Issuer	Ending Par		Coupon Rate	Beginning		Purchased		Realized		Earnings	
		Value	Maturity		Accrued	Ending Accrued	Accrued	Interest Received	Interest Income	Gains/Losses		
CALTRUST	CalTrust Short Term Fund	56,102,022.26	10/31/2025	4.120	0.00	0.00	0.00	0.00	195,114.86	195,114.86	0.00	195,114.86
63763PX20	National Securities Clearing Corporation	0.00	10/2/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	26,755.56	26,755.56
62479LXF7	MUFG Bank, Ltd., New York Branch	0.00	10/15/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	25,361.11	25,361.11
31846V567	FIRST AMER.GVT OBLG Z	604,495.10	10/31/2025	3.820	0.00	0.00	0.00	0.00	1,889.14	4,670.19	0.00	4,670.19
1690MEED	Mechanics Bank	67,912,969.80	10/31/2025	4.570	0.00	0.00	0.00	0.00	266,829.60	266,829.60	0.00	266,829.60
CALAIF	California LAIF	168,663.83	10/31/2025	4.150	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CCYUSD	Cash	0.00	10/31/2025	0.000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-10,980.12
CCYUSD	Receivable	4,670.19	10/31/2025	0.000	0.00	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	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	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	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	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	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	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	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	0.00
63873KGA9	Natixis, New York Branch	2,750,000.00	7/10/2026	0.000	0.00	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	24,661.94	40,403.61	0.00	0.00	0.00	15,741.67	0.00	15,741.67
74153WCP2	PRICOA GLOBAL FUNDING I	3,500,000.00	9/1/2026	1.200	0.00	7,000.00	-3,500.00	0.00	0.00	3,500.00	0.00	3,500.00
91282CLS8	UNITED STATES TREASURY	0.00	10/31/2026	4.125	51,786.68	0.00	0.00	0.00	0.00	10,781.25	10,781.25	10,781.25
857449AC6	STATE STREET BANK AND TRUST CO	4,000,000.00	11/25/2026	4.594	64,316.00	79,629.33	0.00	0.00	0.00	15,313.33	0.00	15,313.33
3137BTUM1	FHMS K-061 A2	2,583,559.48	11/25/2026	3.347	7,213.91	7,205.98	0.00	7,213.91	7,205.98	30.65	7,236.63	7,236.63
91282CJP7	UNITED STATES TREASURY	3,000,000.00	12/15/2026	4.375	38,729.51	49,846.31	0.00	0.00	0.00	11,116.80	0.00	11,116.80
91282CJT9	UNITED STATES TREASURY	3,600,000.00	1/15/2027	4.000	30,521.74	42,652.17	0.00	0.00	0.00	12,130.43	0.00	12,130.43
3130AL5A8	FEDERAL HOME LOAN BANKS	3,250,000.00	2/26/2027	0.900	2,843.75	5,281.25	0.00	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	10,508.33	22,633.33	0.00	0.00	0.00	12,125.00	0.00	12,125.00
3137F1G44	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	8,107.50
91282CEN7	UNITED STATES TREASURY	400,000.00	4/30/2027	2.750	4,603.26	30.39	0.00	5,500.00	927.13	0.00	927.13	927.13
17325FBN7	CITIBANK NA	3,000,000.00	5/29/2027	4.576	46,522.67	57,962.67	0.00	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	49,131.15	63,233.61	0.00	0.00	0.00	14,102.46	0.00	14,102.46
576004HD0	MASSACHUSETTS (COMMONWEALTH OF)	2,335,000.00	7/15/2027	3.680	18,140.36	25,301.02	0.00	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	29,378.40	44,067.60	0.00	0.00	0.00	14,689.20	0.00	14,689.20
06055JMY2	BANK OF AMERICA CORP	3,000,000.00	8/6/2027	4.500	20,625.00	31,875.00	0.00	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	10,237.50	18,112.50	0.00	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	11,500.00	26,500.00	0.00	0.00	0.00	15,000.00	0.00	15,000.00
3130AMZY1	FEDERAL HOME LOAN BANKS	2,745,000.00	12/29/2027	1.750	12,276.25	16,279.38	0.00	0.00	0.00	4,003.13	0.00	4,003.13
13063DC48	CALIFORNIA STATE	1,775,000.00	2/1/2028	1.700	5,029.17	7,543.75	0.00	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	12,644.02	20,983.70	0.00	0.00	0.00	8,339.67	0.00	8,339.67
89236TJF3	TOYOTA MOTOR CREDIT CORP	3,000,000.00	4/6/2028	1.900	27,708.33	3,958.33	0.00	28,500.00	4,750.00	0.00	4,750.00	4,750.00
91159HHS2	US BANCORP	3,000,000.00	4/26/2028	3.900	50,375.00	1,625.00	0.00	58,500.00	9,750.00	0.00	9,750.00	9,750.00
91282CND9	UNITED STATES TREASURY	3,000,000.00	5/15/2028	3.750	42,493.21	51,970.11	0.00	0.00	0.00	9,476.90	0.00	9,476.90
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	13,411.02
24422EYD5	JOHN DEERE CAPITAL CORP	4,000,000.00	6/5/2028	4.250	54,777.78	68,944.44	0.00	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	41,163.93	52,979.51	0.00	0.00	0.00	11,815.57	0.00	11,815.57
3133EMLU4	FEDERAL FARM CREDIT BANKS FUNDING CORP	3,600,000.00	6/29/2028	0.950	8,740.00	11,590.00	0.00	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	22,825.00	33,200.00	0.00	0.00	0.00	10,375.00	0.00	10,375.00
3130ANCS7	FEDERAL HOME LOAN BANKS	1,000,000.00	7/28/2028	2.000	3,500.00	5,166.67	0.00	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	5,150.00
91282CNU1	UNITED STATES TREASURY	1,000,000.00	8/15/2028	3.625	4,629.76	7,683.42	0.00	0.00	0.00	3,053.67	0.00	3,053.67
91282CCY5	UNITED STATES TREASURY	3,500,000.00	9/30/2028	1.250	120.19	3,846.15	0.00	0.00	0.00	3,725.96	0.00	3,725.96



City of Richmond
 Portfolio Management
 Accrued Interest/Earnings Report
 10/1/2025 -10/31/2025

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
532457DB1	ELI LILLY AND CO	4,650,000.00	10/15/2028	4.000	21,183.33	36,683.33	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	20,139.27	132.94	0.00	24,062.50	4,056.18	0.00	4,056.18
9128285M8	UNITED STATES TREASURY	3,500,000.00	11/15/2028	3.125	41,312.84	50,526.49	0.00	0.00	9,213.65	0.00	9,213.65
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	28,125.00	39,375.00	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	4,600.00	13,225.00	0.00	0.00	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	42,109.38	277.97	0.00	50,312.50	8,481.09	0.00	8,481.09
91282CES6	UNITED STATES TREASURY	3,500,000.00	5/31/2029	2.750	32,346.31	40,498.63	0.00	0.00	8,152.32	0.00	8,152.32
3137FPJF3	FHMS K-099 A1	1,157,946.90	6/25/2029	2.258	2,225.39	2,178.87	0.00	2,225.39	2,178.87	878.76	3,057.63
91282CKX8	UNITED STATES TREASURY	3,500,000.00	6/30/2029	4.250	37,591.71	50,122.28	0.00	0.00	12,530.57	0.00	12,530.57
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	19,208.33	19,848.61	0.00	19,208.33	19,848.61	0.00	19,848.61
037833DP2	APPLE INC	3,500,000.00	9/11/2029	2.200	4,277.78	10,694.44	0.00	0.00	6,416.67	0.00	6,416.67
13063DRE0	CALIFORNIA STATE	1,000,000.00	10/1/2029	2.500	12,500.00	2,083.33	0.00	12,500.00	2,083.33	0.00	2,083.33
91282CLR0	UNITED STATES TREASURY	3,000,000.00	10/31/2029	4.125	51,786.68	341.85	0.00	61,875.00	10,430.17	0.00	10,430.17
3132KXGN2	FH WN5184	2,275,000.00	11/1/2029	4.500	8,531.25	8,815.63	0.00	8,531.25	8,815.63	0.00	8,815.63
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	51,008.00	62,963.00	0.00	0.00	11,955.00	0.00	11,955.00
3137FG6R1	FHMS K-1505 A1	1,250,919.00	11/25/2029	3.750	3,978.06	3,909.12	0.00	3,978.06	3,909.13	235.24	4,144.37
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	33,169.16	44,225.54	0.00	0.00	11,056.39	0.00	11,056.39
91282CMG3	UNITED STATES TREASURY	3,000,000.00	1/31/2030	4.250	21,480.98	32,221.47	0.00	0.00	10,740.49	0.00	10,740.49
6944PL3F4	PACIFIC LIFE GLOBAL FUNDING II	1,300,000.00	2/10/2030	4.850	0.00	14,186.25	-10,158.06	0.00	4,028.19	0.00	4,028.19
91282CGQ8	UNITED STATES TREASURY	1,700,000.00	2/28/2030	4.000	10,276.24	11,646.41	0.00	0.00	6,828.73	12,441.40	19,270.13
3140HXCXU9	FN BL6090	3,807,337.54	3/1/2030	2.035	6,467.37	6,671.83	0.00	6,467.37	6,671.83	571.25	7,243.08
742718FH7	PROCTER & GAMBLE CO	3,000,000.00	3/25/2030	3.000	1,500.00	9,000.00	0.00	0.00	7,500.00	0.00	7,500.00
91282CGS4	UNITED STATES TREASURY	3,500,000.00	3/31/2030	3.625	348.56	11,153.85	0.00	0.00	10,805.29	0.00	10,805.29
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	48,648.10	321.13	0.00	58,125.00	9,798.03	0.00	9,798.03
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	48,016.67	58,766.67	0.00	0.00	10,750.00	0.00	10,750.00
3140NYEY3	FN BZ3750	2,390,000.00	6/1/2030	4.210	8,384.92	8,664.41	0.00	8,384.92	8,664.42	0.00	8,664.42
3140NVJN8	FN BZ1168	2,296,699.02	6/1/2030	4.740	9,079.15	9,374.36	0.00	9,079.15	9,374.36	-27.87	9,346.49
91282CHJ3	UNITED STATES TREASURY	3,500,000.00	6/30/2030	3.750	33,169.16	44,225.54	0.00	0.00	11,056.39	0.00	11,056.39
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	24,366.67	35,116.67	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	8,899.58	13,937.08	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	5,927.35	9,282.45	0.00	0.00	3,355.10	0.00	3,355.10
880591FE7	TENNESSEE VALLEY AUTHORITY	401,000.00	8/1/2030	3.875	2,287.65	3,582.55	0.00	0.00	1,294.90	0.00	1,294.90
3140QOCB6	FN BZ4565	3,650,000.00	8/1/2030	4.530	13,778.75	14,238.04	0.00	13,778.75	14,238.04	0.00	14,238.04
795451DY6	Sallie Mae Bank	245,000.00	8/6/2030	4.000	1,503.56	2,335.89	0.00	0.00	832.33	0.00	832.33
91282CPA3	UNITED STATES TREASURY	4,000,000.00	9/30/2030	3.625	0.00	12,747.25	-3,983.52	0.00	8,763.73	0.00	8,763.73
Totals		378,039,283.12			1,454,547.80	1,580,196.87	-17,641.58	968,377.77	1,136,411.62	77,027.35	1,202,458.85



California State Treasurer
Fiona Ma, CPA



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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

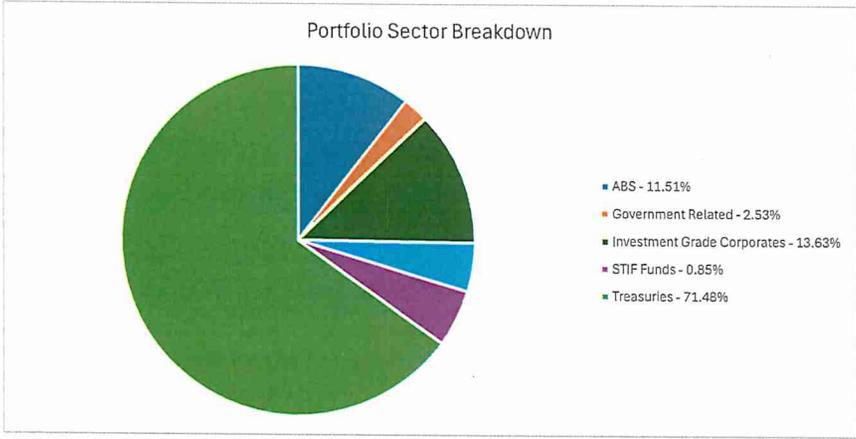
	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
2021	0.458	0.407	0.357	0.339	0.315	0.262	0.221	0.221	0.206	0.203	0.203	0.212
2022	0.234	0.278	0.365	0.523	0.684	0.861	1.090	1.276	1.513	1.772	2.007	2.173
2023	2.425	2.624	2.831	2.870	2.993	3.167	3.305*	3.434	3.534	3.670	3.843	3.929
2024	4.012	4.122	4.232	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	4.150		

* Revised



	CalTRUST Short Term	LAIF	CalTRUST Short Term Net Total Return	CalTRUST Short Term Yield	LAIF Yield
Net Assets	\$872,333,930.15	N/A	One Month	0.35%	0.35%
NAV per Share	\$10.07	N/A	Three Month	1.22%	1.06%
30 day SEC Yield	3.89%	N/A	Six Month	2.01%	2.15%
Distribution Yield	4.12%	N/A	One Year*	4.41%	4.37%
Period Net Total Return	0.22%	0.35%	Two Year*	5.08%	4.72%
Effective Duration	0.75 yrs	N/A	Three Year*	4.95%	4.53%
Average Maturity	0.80 yrs	N/A yrs **	Five Year*	2.88%	2.95%
Weighted Average Life	0.79 yrs	N/A yrs **	Ten Year*	2.25%	2.21%
		** LAIF data not available	Since Inception*	2.05%	2.02%

*Annualized



Rated AAF by S&P Global Ratings

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

FUND	FUND DESCRIPTION	October 2024 FUND BALANCE	October 2024 TOTAL	October 2025 FUND BALANCE	October 2025 TOTAL	% of Change
GENERAL FUND						
0001	GENERAL FUND	65,868,888.73		124,614,301.07		
<i>General Fund Total</i>			65,868,888.73		124,614,301.07	89.2%
SPECIAL REVENUE FUNDS						
1001	SECURED PENSION OVERRIDE	(20,771,705.14)		(19,136,780.22)		
1002	STATE GAS TAX	1,984,274.25		2,982,892.16		
1003	TRANSPORTATION OPERATIONS	(2,095,656.24)		(1,704,019.39)		
1004	ASSET SEIZURE FUND	266,688.17		270,412.34		
1005	LIBRARY FUND	5,149,095.50		4,910,240.36		
1006	OUTSIDE FUNDED SVCS - GRANTS	(2,983,771.78)		43,128.76		
1007	EMERGENCY MED SERV	84,007.12		179,862.75		
1009	VEOLIA MITIGATION	350,900.52		395,968.72		
1010	N.RICHMOND WASTE	(57,687.39)		(76,748.59)		
1011	OUTSIDE FUNDED SVCS - DONATION	7,290.00		7,564.95		
1012	HILLTOP LANDSCAPE MAINT DIST	(363,513.21)		(439,663.55)		
1015	MARINA BAY LNDS CP & LIGHT DIST	634,680.09		758,840.49		
1017	CHEVRON MODERNIZATION PROJECT	17,802,972.54		16,172,485.56		
1018	RENT CONTROL	2,924,628.40		2,188,026.95		
1019	GAS TAX SEC 201	6,110,268.12		6,191,822.99		
1050	CR-PLANNING & BUILDING	8,088,613.83		6,680,492.77		
1051	CR-ENGINEERING	774,602.50		896,793.00		
1053	CR-CODE ENFORCEMENT	(158,166.83)		(158,166.83)		
1054	ENGINEERING GRANTS	(3,476,045.98)		(2,946,635.78)		
1055	ENCROACHMENT SERVICES	3,704,936.88		4,432,882.49		
1200	HOUSING ADMINISTRATION	1,823,100.05		2,525,480.10		
1201	CDBG	1,672,947.62		1,642,023.05		
1202	HOME PROGRAM	452,211.38		471,942.67		
1203	NEIGHBORHOOD STABILIZATION	72,733.20		37,079.27		
1205	EMPLOYMENT & TRAINING	583,003.53		(1,265,228.25)		
1207	COR-NEIGHBORHOOD STAB(CITY)	(111,722.99)		(111,722.99)		
1208	SUCCESSOR HOUSING AGENCY	2,872,699.13		2,923,746.40		
1209	CAL-HOME GRANT FUND	1,309,582.18		1,502,962.97		
1302	HOUSING IN LIEU	2,210,093.97		1,247,912.44		
1303	KIDS FIRST	10,042,767.55		15,005,394.16		
1304	EMERGENCY RECOVERY	153,305.46		292,556.94		
1305	PUBLIC ART	3,133,418.04		3,805,073.12		
1306	ARPA	20,606,657.45		14,972,886.98		
1307	TRANSFORMATIVE CLIMATE GRANT	(1,254,488.39)		(728,265.05)		
1308	ENCAMPMENT RESOLUTION FUND-2-R	6,089,161.71		4,320,235.10		
1309	ENCAMPMENT RESOLUTION FUND-3-R	-		8,536,906.34		
1405	HOMEKEY R3	-		6,704,795.22		
<i>Special Revenue Funds</i>			67,631,881.24		83,533,178.40	24%
CAPITAL PROJECT FUNDS						
2001	GENERAL CAPITAL FUND	48,085,251.32		56,549,464.11		
2002	MEASURE J	3,742,993.17		5,033,566.50		
2007	HARBOR FUND	49,305.98		51,165.56		
2110	IMPACT FEE - PARKS	202,725.11		219,758.73		
2111	IMPACT FEE - TRAFFIC	1,839,782.25		1,965,651.85		
2113	IMPACT FEE - FIRE	63,860.28		126,494.60		
2114	IMPACT FEE - POLICE	719,342.61		758,206.46		
2115	IMPACT FEE - COMM/AQUATC	787,518.36		883,306.57		
2116	IMPACT FEE - PARKS/OPEN	3,803,145.23		4,142,167.60		
2117	IMPACT FEE - LIBRARY	2,043,881.15		2,078,070.65		
2118	IMPACT FEE - HILLTOP	34,232.85		35,523.95		
2119	IMPACT FEE - STORM DRAINAGE	1,171,509.28		1,224,882.65		
2120	IMPACT FEE - WASTEWATER	2,564,453.73		2,082,671.25		
2125	SECTION 108 IRON TRIANGLE	280,155.69		104,809.23		
<i>Capital Project Funds Total</i>			65,388,157.01		75,255,739.71	15.1%
DEBT SERVICE FUNDS						
3001	DS - 2005 TAXABLE POB	156,290.13		171,081.03		
3002	DS - 99A PENSION OBLIG BOND	79,534.50		77,258.92		
3005	DS-2007 REFNDING&CVC CTR	3,053,286.66		2,977,866.91		
<i>Debt Service Funds Total</i>			3,289,111.29		3,226,206.86	-1.9%
ENTERPRISE FUNDS						
4001	PORT OF RICHMOND	22,819,636.52		26,504,677.50		
4003	WASTEWATER	20,417,081.76		25,573,690.13		
4005	MARINA	5,638,767.40		5,975,898.25		

FUND	FUND DESCRIPTION	October 2024 FUND BALANCE	October 2024 TOTAL	October 2025 FUND BALANCE	October 2025 TOTAL	% of Change
4006	STORMWATER	329,718.86		(38,328.19)		
4008	KCRT - CABLE TELEVIS	127,067.06		(292,214.55)		
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	1,143,671.80		1,263,053.82		
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	(204,345.01)		(410,157.91)		
4405	RHA-NYSTROM VILLAGE	1,201,839.59		999,445.00		
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	(1,209,704.61)		(1,005,974.04)		
4502	RHA - HSG CORP	140,708.13		205,217.13		
Enterprise Funds Total			52,721,838.59		61,042,272.66	15.8%
INTERNAL SERVICE FUNDS						
5001	INSURANCE RESERVES	52,533,608.72		64,424,744.93		
5003	EQUIPMENT SERVICES	4,970,002.19		10,012,352.43		
5008	COMP ABSENCES	2,475,797.72		3,481,311.07		
Internal Service Funds Total			59,979,408.63		77,918,408.43	29.9%
TRUST & AGENCY FUNDS						
6001	GENERAL TRUST & AGENCY	959.35		995.54		
6002	JOHNSON TRUST	11,679.98		12,120.49		
6004	COMMISSION ON AGING	39,022.08		33,126.93		
6005	SEAVER GALLERY TRUST FUND	372,649.14		-		
6006	POLICE GENERAL TRUST	1,707,887.16		1,932,220.23		
6007	SENIOR TRUST DEPOSIT	100,082.99		117,423.23		
6047	CALPERS CERT ACCT	12,997,027.31		14,339,320.99		
6048	OPEB PL FUND	52,927,761.85		59,564,555.48		
6049	PT MOLATE NAVY GRANT	566,236.64		213,536.52		
6050	GENERAL PENSION FUND	727,887.58		554,912.16		
6051	POLICE & FIRE PENSION	7,700,068.44		8,101,244.55		
6056	SAN PABLO 854 ASSES	287,279.01		298,113.75		
6057	HARBOR NAVIGATION IM	193,815.79		201,125.56		
6058	MARINA WESTSHORE DEB	522,928.32		505,422.25		
6059	COUNTRY CLUB VISTA	763,775.93		995,587.70		
6060	REASSESSMENT DISTRICT 2003-1	2,002,351.17		2,077,869.83		
6061	REGLA CITY	4,739.07		984.21		
6062	SHIMADA CITY	13,436.20		13,287.21		
6064	ZHOUSHAN FRIENDSHIP COM.	2,701.77		2,527.77		
6065	PENSION PLAN	1,090,631.21		-		
6999	PAYROLL LIABILITIES FUND	(10,437,471.11)		(16,312,895.44)		
Trust & Agency Funds Total			71,595,449.88		72,651,478.96	1.5%
SUCCESSOR AGENCY - FIDUCIARY FUNDS						
6101	SA - PROPERTY TAX TRUST FUND	1,986,647.29		3,799,418.94		
6102	SA-ADMINISTRATION	210,997.72		273,196.96		
6103	SA-CAPITAL PROJECT FUNDS	9,052,156.91		9,793,998.44		
6300	SA-DS HARBOR 98 TARB	-		-		
6304	SA-DS 2003B TARB	726,011.28		648,220.11		
6305	SA-DS 2004A TARB 2/3	1,152,727.47		1,782,818.63		
6306	SA-DS 2004A TARB -1/3 HSING	1,005,456.82		1,398,282.29		
6309	SA-DS 2007/10B TARB - HOUSING	2,252,150.76		2,401,772.28		
6401	SA-DS 2014A NON-TAXABLE BONDS	1,149,638.64		232,048.35		
6404	SA-DS 2021 ANTB	16,325.76		68,099.49		
6405	SA-DS 2021 BTRB	0.01		0.01		
Successor Agency - Fiduciary Funds			17,552,112.66		20,397,855.50	16.21%
TREASURER'S FUNDS						
9999	TREASURER'S FUND -	825,327.72		1,240,447.82		
Treasurer's Fund Total			825,327.72		1,240,447.82	50.30%
TOTAL CASH			\$ 404,852,175.75		\$ 519,879,889.41	28.41%