

CITY OF RANCHO PALOS VERDES
SEPTEMBER 2025 TREASURER'S REPORT

	BMO Operating	BMO MMDA	Petty Cash	LAIF-CITY	Malaga Bank Non-Negotiable CD	Stifel Money Market	Stifel Investment	Total Cash
BEGINNING BALANCE	3,466,314.32	141,856.27	5,000.00	23,347,970.61	4,502,211.95	(824,039.56)	45,373,000.00	76,012,313.59
PLUS: DEPOSITS	3,246,038.57							3,246,038.57
PLUS: INTEREST EARNINGS(1)								-
LESS: CHECK DISBURSEMENTS	(2,086,461.50)							(2,086,461.50)
LESS: ELECTRONIC DISBURSEMENT	(983,456.36)							(983,456.36)
ADJUSTMENTS(3)	1,573.41					1,362,874.13	(4,227,000.00)	(2,862,552.46)
PLUS: TRANSFERS IN	3,000,000.00	2,000,000.00		2,000,000.00				7,000,000.00
LESS: TRANSFERS OUT	(4,000,000.00)							(4,000,000.00)
ENDING BALANCE	2,644,008.44	2,141,856.27	5,000.00	25,347,970.61	4,502,211.95	538,834.57	41,146,000.00	76,325,881.84

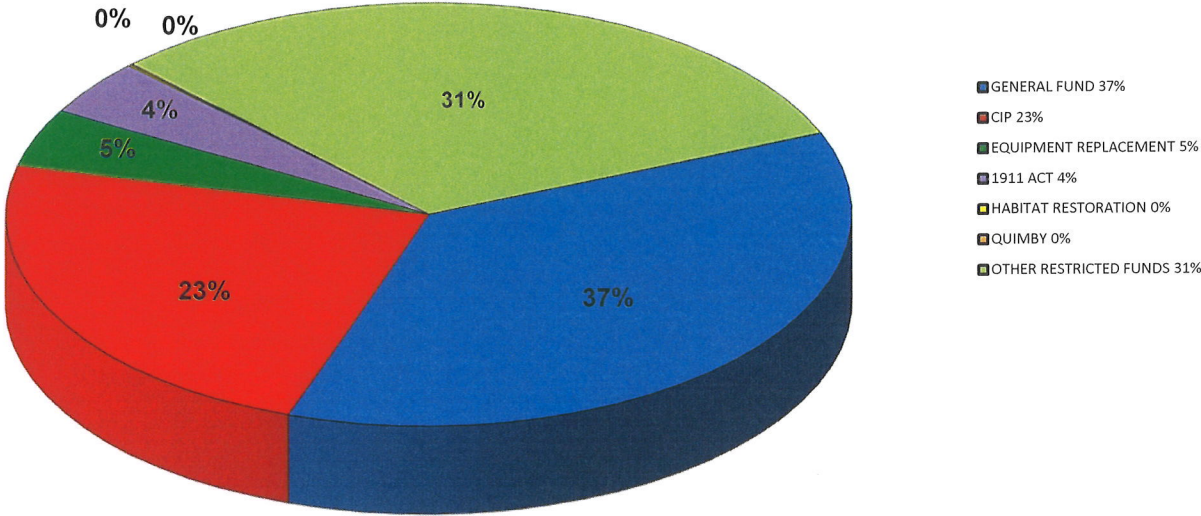
(1) All LAIF interest is paid quarterly.

(2) Electronic Disbursements:

Payroll	598,291.76
Payroll Charges	363,527.06
Bank and Merchant Fees	21,637.54
	<u>983,456.36</u>

(3) The net adjustment was due to void checks and miscellaneous adjustment.

SEPTEMBER 2025 CASH BALANCE BY MAJOR FUNDS



**CITY OF RANCHO PALOS VERDES
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	BALANCE				Change In	Change In
	FORWARD	DEBIT	CREDIT	CASH	Ending Cash Balance	Ending Cash Balance in %
CASH BALANCES BY FUND						
<i>Unrestricted</i>						
GENERAL FUND	29,657,492.12	12,087,625.41	13,860,499.58	27,884,617.95	(1,772,874.17)	-6%
<i>Restricted by Council Action</i>						
BEAUTIFICATION FUND	0.00	0.00	0.00	0.00	0.00	0%
CIP	16,245,295.72	1,922,377.92	309,906.49	17,857,767.15	1,612,471.43	10%
EQUIPMENT REPLACEMENT	3,358,131.15	24,493.31	1,894.84	3,380,729.62	22,598.47	1%
BUILDING REPLACEMENT	0.00	0.00	0.00	0.00	0.00	0%
EMPLOYEE PENSION PLAN	1,151,406.25	108,642.76	3.60	1,260,045.41	108,639.16	9%
EMPLOYEE BENEFITS	0.00	0.00	0.00	0.00	0.00	0%
Subtotal	20,754,833.12	2,055,513.99	311,804.93	22,498,542.18	1,743,709.06	8%
<i>Restricted by Law or External Agencies</i>						
STREET MAINTENANCE	1,853,492.24	114,558.57	153,954.36	1,814,096.45	(39,395.79)	-2%
1972 ACT	32,475.85	236.91	0.09	32,712.67	236.82	1%
GAS TAX-SB1	2,835,477.82	113,780.63	98,137.31	2,851,121.14	15,643.32	1%
EL PRADO	58,806.28	428.65	0.16	59,234.77	428.49	1%
CDBG	27,146.76	0.00	0.00	27,146.76	0.00	0%
CDBG-R	0.00	0.00	0.00	0.00	0.00	0%
1911 ACT	3,306,364.92	24,045.19	76,288.81	3,254,121.30	(52,243.62)	-2%
SOLID WASTE	563,256.91	42,434.34	10,475.33	595,215.92	31,959.01	6%
AIR QUALITY MANAGEMENT	140,188.56	15,300.39	0.36	155,488.59	15,300.03	11%
PROPOSITION C	502,895.65	84,493.62	7,069.50	580,319.77	77,424.12	15%
PROPOSITION A	2,999,025.57	116,049.11	7.56	3,115,067.12	116,041.55	4%
PUBLIC SAFETY GRANTS	72,248.90	381.16	60,000.28	12,629.78	(59,619.12)	-83%
MEASURE R	3,859,483.48	141,894.38	420,768.71	3,580,609.15	(278,874.33)	-7%
MEASURE M	751,955.86	299,808.42	8,538.32	1,043,225.96	291,270.10	39%
HABITAT RESTORATION	0.00	115,324.88	45,241.16	70,083.72	70,083.72	0%
SUBREGION 1 MAINTENANCE	809,681.85	15,933.72	3,564.24	822,051.33	12,369.48	2%
MEASURE A MAINTENANCE	(0.00)	48,351.04	20,000.00	28,351.04	28,351.04	0%
ABALONE COVE SEWER DISTRICT	131,786.01	16,071.46	14,436.46	133,421.01	1,635.00	1%
RPVTV	0.00	0.00	0.00	0.00	0.00	0%
GINSBURG CULTURE ARTS BUILDING	0.00	0.00	0.00	0.00	0.00	0%
DONOR RESTRICTED CONTRIBUTION	1,012,038.26	7,417.91	2.84	1,019,453.33	7,415.07	1%
FEDERAL GRANTS	0.00	3,454.00	3,454.00	0.00	0.00	0%
STATE GRANTS	1,313,538.12	170,524.12	126,757.95	1,357,304.29	43,766.17	3%
FEDERAL GRANTS-ARPA	(0.00)	14,112.08	14,112.08	(0.00)	0.00	0%
QUIMBY	64,192.04	468.29	0.18	64,660.15	468.11	1%
LOW-MODERATE INCOME HOUSING	536,319.63	69,187.58	32,599.39	572,907.82	36,588.19	7%
AFFORDABLE HSNG IN LIEU	978,381.11	7,137.36	2.70	985,515.77	7,134.66	1%
EET	103,909.72	758.03	0.26	104,667.49	757.77	1%
MEASURE A CAPITAL	0.00	0.00	0.00	0.00	0.00	0%
BIKEWAYS	83.09	0.00	83.09	(0.00)	(83.09)	-100%
UNDERGROUND UTILITIES	0.00	0.00	0.00	0.00	0.00	0%
ROADWAY BEAUTIFICATION	0.00	0.00	0.00	0.00	0.00	0%
MEASURE W	1,716,874.84	12,867.98	6,435.47	1,723,307.35	6,432.51	0%
WATER QUALITY FLOOD PROTECTION	0.00	0.00	0.00	0.00	0.00	0%
REDEVELOPMENT OBLIGATION RETI	192,889.29	164,000.66	325,979.08	30,910.87	(161,978.42)	-84%
IMPROVEMENT DISTRICT 9	0.00	0.00	0.00	0.00	0.00	0%
SPECIAL TRUSTS	1,737,475.59	193,045.07	21,422.50	1,909,098.16	171,622.57	10%
Subtotal	25,599,988.35	1,792,065.55	1,449,332.19	25,942,721.71	342,733.36	1%
GRAND TOTAL	76,012,313.59	15,935,204.95	15,621,636.70	76,325,881.84	313,568.25	0%

Total Investment: 76,325,881.84

CITY OF RANCHO PALOS VERDES
SEPTEMBER 2025 TREASURER'S REPORT

Investment	Issuer of Investment	CUSIP#	Acquisition Date	Term	Maturity Date	Purchasing Price	Market Value	Book Value (G/L Balance)	Yield
Local Agency Investment Fund (LAIF-CITY) Note (1)	State of California		N/A	N/A	On Demand		\$ 25,347,971	\$ 25,347,971	4.21%
MMDA	BMO		N/A	N/A	On Demand		\$ 2,141,856	\$ 2,141,856	3.56%
CD - Non-Negotiable	Malaga Bank		8/19/2024	36 Mos	8/19/2027		\$ 4,502,212	\$ 4,502,212	3.92%
CD - Bank of America -Stifel (Non-Negotiable)	A+ Fed Credit Union	00224TAB2	6/29/2022	60 Mos	6/29/2027	\$ 250,000.00	\$ 249,437.50	\$ 250,000	3.57%
	Austin	00782JAC6	9/27/2023	60 Mos	9/27/2028	\$ 250,000.00	\$ 259,552.50	\$ 250,000	4.84%
	Alaska USA Fed Cr Un	011852AH3	3/22/2023	36 Mos	3/23/2026	\$ 250,000.00	\$ 251,422.50	\$ 250,000	5.12%
	Alliant Credit Union	01882MAH5	11/15/2023	60 Mos	11/15/2028	\$ 250,000.00	\$ 262,435.00	\$ 250,000	5.12%
	American First Cr Un	02616ABX6	3/30/2023	36 Mos	3/30/2026	\$ 250,000.00	\$ 251,472.50	\$ 250,000	5.02%
	Auburn State Bank	05059LAC6	3/31/2022	48 Mos	3/31/2026	\$ 249,000.00	\$ 247,815.00	\$ 250,000	2.12%
	Bank Hapoalim	06251A2Q2	12/14/2020	60 Mos	12/25/2025	\$ 248,750.00	\$ 248,112.50	\$ 250,000	0.51%
	Bankers Bank	06610RBL2	4/13/2022	42 Mos	10/14/2025	\$ 249,125.00	\$ 249,797.50	\$ 250,000	2.06%
	BankNewport Rhode	06647JAV6	8/3/2022	48 Mos	8/3/2026	\$ 250,000.00	\$ 249,250.00	\$ 250,000	3.52%
	BankUnited	066519QK8	3/5/2021	60 Mos	3/5/2026	\$ 248,750.00	\$ 246,480.00	\$ 250,000	0.66%
	Beal Bank USA	07371CK32	3/9/2022	48 Mos	3/4/2026	\$ 249,250.00	\$ 247,840.00	\$ 250,000	1.92%
	Capital One	14042RQB0	11/17/2021	60 Mos	11/17/2026	\$ 248,750.00	\$ 241,795.00	\$ 250,000	1.14%
	Capital One	14042RQS3	4/20/2022	60 Mos	4/20/2027	\$ 248,750.00	\$ 246,537.50	\$ 250,000	2.85%
	Celtic Bank	18118RX51	6/20/2025	48 Mos	6/20/2029	\$ 246,875.00	\$ 250,212.50	\$ 250,000	4.02%
	Chief Finl Fed Cr Un								
	Rochester	16863LAB1	7/29/2022	60 Mos	7/29/2027	\$ 250,000.00	\$ 249,237.50	\$ 250,000	3.52%
	Chief Finl Fed Cr Un								
	Rochester	16863LAE5	10/12/2022	36 Mos	10/14/2025	\$ 250,000.00	\$ 250,042.50	\$ 250,000	4.60%
	Citizens Bank	173477CC2	8/5/2024	60 Mos	8/21/2029	\$ 249,000.00	\$ 249,102.00	\$ 249,000	4.60%
	Clearpath Fed Cr Un	18507MAD3	7/9/2024	60 Mos	7/30/2029	\$ 250,000.00	\$ 250,340.00	\$ 250,000	5.39%
	Coastlife Credit Union	19058LAB0	2/13/2023	36 Mos	2/12/2026	\$ 250,000.00	\$ 250,605.00	\$ 250,000	4.64%
	Comenity Capital Bk	20033A3A2	4/14/2022	60 Mos	4/14/2027	\$ 248,750.00	\$ 246,042.50	\$ 250,000	2.70%
	Connectone Bank	20786ADL6	9/24/2021	60 Mos	9/27/2026	\$ 248,750.00	\$ 242,812.50	\$ 250,000	0.83%
	County School FCU	22258JAB7	2/22/2023	55 Mos	9/30/2027	\$ 247,965.50	\$ 252,595.56	\$ 249,000	4.35%
	Dart Bk Mason	237412AS0	6/21/2022	42 Mos	12/22/2025	\$ 250,000.00	\$ 249,427.50	\$ 250,000	3.11%
	Eaglemark Savings Bank	27004PCM3	3/2/2022	60 Mos	3/2/2027	\$ 248,750.00	\$ 244,050.00	\$ 250,000	2.06%
	Empower Credit Union	291916AB0	9/29/2023	60 Mos	9/29/2028	\$ 250,000.00	\$ 260,277.50	\$ 250,000	4.92%
	Farmers&Merchants Bank	307811DP1	1/14/2022	60 Mos	1/14/2027	\$ 248,750.00	\$ 242,015.00	\$ 250,000	1.25%
	First Fed S&L Bank	32022EAW6	12/29/2021	60 Mos	12/29/2026	\$ 248,750.00	\$ 241,795.00	\$ 250,000	5.30%
	First Nat'l Bank	32110YXG5	6/24/2022	60 Mos	6/24/2027	\$ 250,000.00	\$ 248,177.50	\$ 250,000	3.29%
	First Natl Bank/DAMA	32117BEQ7	12/30/2021	60 Mos	12/30/2026	\$ 248,750.00	\$ 242,387.50	\$ 250,000	1.29%
	Flushing Bank	34387AFF1	1/14/2022	36 Mos	11/4/2025	\$ 250,000.00	\$ 250,152.50	\$ 250,000	4.70%
	Four Pts FCU Omaha	35089LAD5	6/29/2022	60 Mos	6/29/2027	\$ 250,000.00	\$ 248,805.00	\$ 250,000	3.43%
	Generations Bank	37149CAX5	5/12/2022	60 Mos	5/12/2027	\$ 250,000.00	\$ 247,647.50	\$ 250,000	3.14%
	GESA Cr Union	37424PAH7	7/31/2023	36 Mos	7/31/2026	\$ 250,000.00	\$ 252,945.00	\$ 250,000	5.19%
	GHS Fed Credit Un	36266LAA4	9/15/2022	60 Mos	9/15/2027	\$ 250,000.00	\$ 250,015.00	\$ 250,000	3.80%
	Hapo Cmnty Cr Un	41138NAB4	8/31/2023	42 Mos	2/26/2027	\$ 250,000.00	\$ 254,307.50	\$ 250,000	4.92%
	Intercredit Bank NA	458657MC4	1/31/2022	60 Mos	1/29/2027	\$ 248,750.00	\$ 242,287.50	\$ 250,000	1.40%
	Kemba Finl Credit Un	48836LAN2	9/21/2022	60 Mos	9/21/2027	\$ 250,000.00	\$ 250,090.00	\$ 250,000	4.10%
	Lebanon FCU PA	52248LAB2	8/4/2022	60 Mos	8/4/2027	\$ 250,000.00	\$ 249,465.00	\$ 250,000	3.57%
	Liberty First Cr Un	530520AM7	8/29/2023	48 Mos	8/30/2027	\$ 250,000.00	\$ 256,210.00	\$ 250,000	4.89%
	Lincoln Park Cmnty Cr Un								
	Live Oak Bankinig	534574AC2	8/28/2023	60 Mos	8/28/2028	\$ 250,000.00	\$ 259,307.50	\$ 250,000	4.84%
	Money One FCU	538036UG7	2/1/2022	48 Mos	2/2/2026	\$ 249,000.00	\$ 247,685.00	\$ 250,000	1.27%
	Morgan Stanley Bk	60936TAL3	9/14/2023	60 Mos	9/14/2028	\$ 250,000.00	\$ 259,442.50	\$ 250,000	4.84%
	Salt Lake City	61690D6F0	6/11/2025	48 Mos	6/11/2029	\$ 250,000.00	\$ 254,870.00	\$ 250,000	4.24%
	Morgan Stanley PVT Bank	61776NTC7	6/11/2025	48 Mos	6/11/2029	\$ 250,000.00	\$ 254,870.00	\$ 250,000	4.24%
	Natl Bank of Commerce	633368FJ9	1/19/2022	60 Mos	1/19/2027	\$ 249,250.00	\$ 241,777.50	\$ 250,000	1.19%
	Old Dominion Nat'l Bank								
	Old Missouri Bank	679585AZ2	1/20/2022	60 Mos	1/20/2027	\$ 248,750.00	\$ 241,762.50	\$ 250,000	1.19%
	Onpath Fed Cr Union	68002LCN6	4/29/2022	54 Mos	10/29/2026	\$ 249,250.00	\$ 247,040.00	\$ 250,000	2.69%
	Pathfinder Bank	68283MAG1	9/15/2022	60 Mos	9/15/2027	\$ 250,000.00	\$ 250,027.50	\$ 250,000	3.80%
	Pima Fed Cr Un	70320KBR1	1/31/2022	60 Mos	1/29/2027	\$ 248,750.00	\$ 241,802.50	\$ 250,000	1.25%
	Pittsburgh City Hall	722000AC0	8/17/2023	36 Mos	8/17/2026	\$ 250,000.00	\$ 253,235.00	\$ 250,000	5.23%
	Rogue Credit Union	72500MAA3	8/16/2022	60 Mos	8/16/2027	\$ 250,000.00	\$ 250,002.50	\$ 250,000	3.61%
		77535MAL7	1/20/2023	48 Mos	1/20/2027	\$ 250,000.00	\$ 250,155.00	\$ 250,000	5.04%

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Investment	Issuer of Investment	CUSIP#	Acquisition Date	Term	Maturity Date	Purchasing Price	Market Value	Book Value (G/L Balance)	Yield
	Saco&Biddefords Savs	78577THR9	7/21/2022	60 Mos	7/21/2027	\$ 250,000.00	\$ 249,015.00	\$ 250,000	3.48%
	Signature Fed Cr Un	82671DAA5	10/27/2022	48 Mos	10/27/2026	\$ 242,928.23	\$ 250,165.04	\$ 248,000	4.57%
	Southwest Finl Fed Cr Un	84485EAJ6	9/21/2022	60 Mos	9/21/2027	\$ 250,000.00	\$ 250,037.50	\$ 250,000	3.80%
	State Bank of India	856288BU8	6/16/2025	36 Mos	6/16/2028	\$ 250,000.00	\$ 254,062.50	\$ 250,000	4.25%
	Texas Exchange Bk	88241TJJ0	10/23/2020	60 Mos	10/23/2025	\$ 248,750.00	\$ 249,405.00	\$ 250,000	0.60%
	Texas Exchange Bk	88241TJN1	11/25/2020	60 Mos	11/25/2025	\$ 248,750.00	\$ 248,590.00	\$ 250,000	0.61%
	Texas Exchange Bk	88241TJR2	12/18/2020	60 Mos	12/18/2025	\$ 248,750.00	\$ 248,105.00	\$ 250,000	0.61%
	Texas Excnge BK								
	SSB	88241TNV8	8/5/2022	51 Mos	11/16/2026	\$ 250,000.00	\$ 249,550.00	\$ 250,000	3.61%
	Toyota Financial Svgs	89235MLE9	7/29/2021	60 Mos	7/29/2026	\$ 248,750.00	\$ 244,135.00	\$ 250,000	0.98%
	Trustone Finl Cr Un	89841MAF4	7/19/2022	60 Mos	7/19/2027	\$ 250,000.00	\$ 248,797.50	\$ 250,000	3.43%
	Tucson Fed Ce Un	898812AC6	9/8/2023	60 Mos	9/8/2028	\$ 250,000.00	\$ 259,392.50	\$ 250,000	4.84%
	United Bankers Bank	909557JP6	12/16/2021	56 Mos	8/17/2026	\$ 248,875.00	\$ 243,940.00	\$ 250,000	1.03%
	USB Bank	90355GPK6	7/3/2024	48 Mos	7/10/2028	\$ 250,000.00	\$ 256,265.00	\$ 250,000	4.51%
	UT Federal Cr Un	90356NAB6	8/29/2025	37 Mos	9/12/2028	\$ 250,000.00	\$ 250,500.00	\$ 250,000	4.05%
	Workers Fed Cr Un	98138MCB4	11/15/2023	60 Mos	11/15/2027	\$ 250,000.00	\$ 258,677.50	\$ 250,000	5.19%
Treasury-Bank of New York (Stifel)	United States Treas	912828R36	7/19/2024	23 Mos	5/15/2026	\$ 2,852,407.24	\$ 2,960,100.00	\$ 3,000,000	4.48%
	United States Treas	91282CAL5	9/30/2024	36 Mos	9/30/2027	\$ 908,075.01	\$ 938,240.00	\$ 1,000,000	3.56%
	United States Treas	91282CFT3	11/7/2024	60 Mos	10/31/2029	\$ 991,899.64	\$ 1,011,560.00	\$ 1,000,000	3.95%
	United States Treas	91282CFJ5	12/3/2024	56 Mos	8/31/2029	\$ 2,901,165.61	\$ 2,939,190.00	\$ 3,000,000	3.19%
	United States Treas	9128283F5	7/14/2025	30 Mos	11/15/2027	\$ 965,357.22	\$ 972,310.00	\$ 1,000,000	2.32%
Agency Bonds (Stifel)	Fed Home Loan Bank	3134HAFB4	8/23/2024	60 Mos	8/14/2029	\$ 396,986.97	\$ 399,740.00	\$ 400,000	4.21%
	Fed Agric MTG Corp	31422BPD6	1/14/2025	58 Mos	11/14/2029	\$ 901,651.39	\$ 944,800.00	\$ 1,000,000	4.70%
	Fed Agric MTG Corp	31422B4P2	2/14/2025	10 Mos	12/18/2025	\$ 2,907,393.15	\$ 2,977,380.00	\$ 3,000,000	4.30%
	Fed Agric MTG Corp	31422B6W5	2/14/2025	9 Mos	11/20/2025	\$ 972,185.11	\$ 995,100.00	\$ 1,000,000	4.30%
	Fed Home Loan Bank	3130B73V4	7/15/2025	42 Mos	1/8/2029	\$ 1,000,000.00	\$ 1,002,190.00	\$ 1,000,000	4.20%
	Fed Natl Assn Note	3136GAKP3	7/23/2025	60 Mos	7/23/2030	\$ 1,991,087.50	\$ 1,995,660.00	\$ 2,000,000	4.21%
	Fed Home Loan Bank	3130B7AA2	7/24/2025	60 Mos	7/15/2030	\$ 4,000,000.00	\$ 1,021,840.00	\$ 4,000,000	4.38%
	Fed Farm Credit Bank	3133ETUN5	8/25/2025	6 Mos	2/25/2026	\$ 2,000,000.00	\$ 1,998,480.00	\$ 2,000,000	4.45%
	Fed Farm Credit Bank	3133ELH31	8/29/2025	58 Mos	6/11/2030	\$ 901,150.27	\$ 898,760.00	\$ 1,000,000	1.61%
Total Investments								\$ 73,138,039	3.84%

Summary:

Local Agency Investment Fund(LAIF-CITY)	\$ 25,347,970.61
MMDA - BMO	\$ 2,141,856.27
Certificate of Deposit - Malaga Bank	\$ 4,502,211.95
Certificate of Deposit - Stifel	\$ 16,746,000.00
Treasury Bills - Stifel	\$ 9,000,000.00
Agency Bonds - Stifel	\$ 15,400,000.00
Total Investments	\$ 73,138,038.83

BMO Balance	\$ 2,644,008.44
Petty Cash	\$ 5,000.00
Stifel Money Market	\$ 538,834.57
Total Cash & Investment	\$ 76,325,881.84
Total Cash & Investment from above	\$ 76,325,881.84
	\$ -

Investment with Stifle:

Purchasing Price	\$ 37,497,477.57
Market Value	\$ 34,893,717.69
Book Value (General Ledger Balance)	\$ 38,146,000.00

Asset Category	Percentage
State of California - LAIF	33%
Stifel - CD	22%
Stifel - Agency Bond	20%
Stifel - Treasury Bills	12%
Malaga Bank - CD	6%
BMO - Money Market	3%
BMO - Checkiing	3%
Stifel - Money Market	1%

NOTE:

(1) LAIF market values will be reported to vary from book value if the City calculated share of total LAIF assets is less than the City book value.

I certify that this report accurately reflects all City investments and complies with the investment policy of the City of Rancho Palos Verdes as approved by the City Council. Furthermore, I certify that sufficient investment liquidity and anticipated revenues are available to meet the City's expenditure requirements for the next six months.

Treasurer Vde 10/24/21 Dated