



City of Rialto

Treasurer's Monthly Report

June 30, 2023

TO: The Honorable Mayor and City Council,
City Manager, Deputy City Manager, Finance Director

FROM: Edward J. Carrillo - City Treasurer

CREATED BY: Katherine Stevens - Finance Director

| | | | REF |
|--|-------------|-----|------------|
| General Pooled Funds Investments + Cash Sweep Bank Account..... | 305,020,309 | 69% | A,G |
| Rialto Successor Agency (RSA) + Cash Sweep Bank Account..... | 10,086,979 | 2% | B,H |
| Rialto Utility Authority (RUA) Pre-existing Investments + Cash Sweep Bank Account..... | 19,138,481 | 4% | C,I |
| Other Bank Accounts + Cash Sweep Bank Accounts..... | 2,053,738 | 1% | D,J |
| Escrow Accounts..... | 14,909,233 | 3% | E |
| Cemetery Endowment Fund (Restricted Accounts)..... | 403,843 | 0% | F,K |
| Pepper Avenue Extension (Restricted Accounts)..... | 0 | 0% | L |
| General Fund Economic Reserve (Restricted Funds)..... | 20,172,004 | 5% | M |
| Public Agency Retirement Services - OPEB (Restricted Funds)..... | 26,427,021 | 6% | N |
| Cash with Fiscal Agents - (Restricted Bond Issues)..... | 5,847,450 | 1% | O |
| Cash with Fiscal Agents - RUA (Concession Agreement)..... | 38,777,713 | 9% | P |

CITY OF RIALTO'S PORTFOLIO

| | |
|--------------------|-------------|
| 442,836,770 | 100% |
|--------------------|-------------|

The City's Treasurer expects to have sufficient cash for the next six months.

The City of Rialto's investments and funds management is in compliance with the City's Investment Policy and State Mandates.

Pooled Investments have liquidity below 30 days, and therefore carry Market Value at Issued Value.

Wells Fargo Advisors, JP Morgan Advisors and Clearwater Analytics provided the Market Value of the investments held in the custody.

US Bank (Corporate Trust Department) provided Fiscal Agent information.

All figures are rounded to the nearest dollar.



City of Rialto

TREASURER'S BANK RECONCILIATION BALANCE SHEET

| ACTIVE ACCOUNTS | JUNE 2023 BALANCE | REF |
|--|----------------------|----------|
| GENERAL BANK ACCOUNT** | 18,153,626 | A |
| RSA BANK ACCOUNT** | (42,707) | B |
| RUA BANK ACCOUNT** | 161,158 | C |
| SPORTS CENTER/POOL **----- | 984 | |
| AMBULANCE LOCKBOX----- | 24,934 | |
| FLEXIBLE BENEFIT**----- | (485) | |
| ALARM LOCKBOX----- | 1,256 | |
| BANK CARD----- | - | |
| PAYROLL CLEARING ----- | 467,738 | |
| LIABILITY ACCT./GEORGE HILLS CO.----- | 96,969 | |
| WORKERS COMP/LWP CLAIMS SOLUTIONS----- | 24,297 | |
| PROPERTY EVIDENCE MONIES----- | 1,432,555 | |
| OTHER BANK ACCOUNTS | 2,048,249 | D |
| ENERGY CONSERVATION PROJECT----- | 84,787 | |
| AYALA @ 210 PARTNERS LLC----- | 310,950 | |
| LEWIS HILLWOOD----- | 5,359,520 | |
| ALDER AVENUE----- | 3,350,143 | |
| LAUREL/WALNUT/LOCUST----- | - | |
| SUB ACCOUNT A----- | 5,803,833 | |
| ESCROW ACCOUNTS | 14,909,233 | E |
| CEMETERY ENDOWMENT FUND----- | 102,391 | |
| RESTRICTED ACCOUNTS | 102,391 | F |

Note (**) - Cash is swept into Government Money Market Fund Sweep Accounts with Wells Fargo to earn interest on undisbursed monies. Accounts with negative balances are due to current month's outstanding checks.

TOTAL - ACTIVE ACCOUNTS 35,331,950 (A-F)



City of Rialto

INVESTMENT INTEREST & GAINS/(LOSS) SCHEDULE

6/30/2023

| INTEREST & GAIN/(LOSS) SUMMARY | 7/01/2022 - 05/31/23 | 06/30/23 | TOTAL TO DATE |
|---|----------------------|--------------|----------------|
| GENERAL POOLED FUNDS / INVESTMENTS | 5,829,517.49 | 694,398.56 | 6,523,916.05 |
| RSA BANK SWEEP ACCOUNT INTEREST | 125,924.17 | 41,211.66 | 167,135.83 |
| RUA PRE-EXISTING / INVESTMENTS | 385,953.33 | 35,155.77 | 421,109.10 |
| OTHER BANK ACCOUNTS | 1,837.45 | 60.22 | 1,897.67 |
| ESCROW ACCOUNTS | (2,711,020.04) | 43,201.54 | (2,667,818.50) |
| CEMETERY ENDOWMENT (RESTRICTED ACCOUNTS) | 4,821.28 | 75.98 | 4,897.26 |
| PEPPER AVENUE EXTENSION (RESTRICTED ACCOUNTS) | - | - | - |
| GENERAL FUND ECONOMIC RESERVE (RESTRICTED FUNDS) | 650,018.39 | 120,178.80 | 770,197.19 |
| PUBLIC AGENCY RETIREMENT-115 TRUST OPEB/PERS (RESTRICTED FUNDS) | 1,155,191.08 | 803,452.45 | 1,958,643.53 |
| CASH W/FISCAL AGENTS - (RESTRICTED BOND ISSUES) | 186,878.54 | 24,121.89 | 211,000.43 |
| CASH W/FISCAL AGENTS - RUA (CONCESSION AGREEMENT) | 655,664.06 | 116,960.19 | 772,624.25 |
| TOTAL | 6,284,785.75 | 1,878,817.06 | 8,163,602.81 |

SCHEDULE OF INVESTMENTS
GENERAL POOLED FUNDS / INVESTMENTS - REF: G
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|---|------------------------------------|---------------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|------------|--------------|
| GENERAL INVESTMENT FUNDS - WELLS FARGO CASH SWEEP ACCOUNT | | | | | | | | | | | | | | |
| 94975H296 | ALLSPRING TREASURY PLUS | MONEY MARKET MUTUAL FUNDS | 06/01/23 | --- | 06/30/23 | --- | 4.94% | --- | AAA | AAA | 88,079,265 | | 88,079,265 | 88,079,265 |
| GENERAL INVESTMENT FUNDS - SUBTOTAL | | | | | | | | | | | 88,079,265 | | 88,079,265 | 88,079,265 |
| | | | | | | | | | | | | | | |
| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
| GENERAL INVESTMENT FUNDS - LOCAL AGENCY INVESTMENT FUND (LAIF | | | | | | | | | | | | | | |
| --- | LOCAL AGENCY INVESTMENT FUND | LAIF | 06/01/23 | --- | 06/30/23 | --- | 1.63% | --- | --- | --- | 6,437,475 | | 6,437,475 | 6,437,475 |
| GENERAL INVESTMENT FUNDS - SUBTOTAL | | | | | | | | | | | 6,437,475 | | 6,437,475 | 6,437,475 |
| | | | | | | | | | | | | | | |
| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
| GENERAL INVESTMENT FUNDS - PACIFIC PREMIER BANK # 8474 | | | | | | | | | | | | | | |
| --- | POOLED FUNDS #8474 | MONEY MARKET | 06/01/23 | --- | 06/30/23 | --- | 1.37% | --- | --- | --- | 1,019,047 | | 1,019,047 | 1,019,047 |
| GENERAL INVESTMENT FUNDS - SUBTOTAL | | | | | | | | | | | 1,019,047 | | 1,019,047 | 1,019,047 |
| | | | | | | | | | | | | | | |
| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
| GENERAL INVESTMENT FUNDS - J.P. MORGAN ADVISORS | | | | | | | | | | | | | | |
| 02665WDM0 | AMERICAN HONDA FINANCE CORPORATION | CORPORATE BOND | 03/24/22 | --- | 09/08/23 | 0.65% | 0.66% | 2 | A3 | A- | 997,075 | | 1,000,000 | 990,938 |
| 05724BAB5 | BAKER HUGHES HLDGS LLC | CORPORATE BOND | 04/20/22 | --- | 12/15/23 | 1.23% | 1.26% | 6 | A3 | A- | 1,986,588 | | 2,000,000 | 1,960,589 |
| 3133ENLD0 | FEDERAL FARM CREDIT BANK | AGENCY BOND | 01/11/22 | 01/26/24 | 01/26/26 | 1.53% | 1.68% | 31 | N/A | N/A | 2,000,000 | | 2,000,000 | 1,842,572 |
| 3133ENNE6 | FEDERAL FARM CREDIT BANK | AGENCY BOND | 02/03/22 | --- | 02/09/24 | 1.23% | 1.26% | 7 | AAA | AA+ | 745,000 | | 745,000 | 725,570 |
| 3134GXSM7 | FEDERAL HOME LN MTG CORP | AGENCY BOND | 04/22/22 | 07/17/23 | 05/17/27 | 4.00% | 4.14% | 47 | AAA | AA+ | 1,000,000 | | 1,000,000 | 966,682 |
| 3130AQJK0 | FEDERAL HOME LOAN BANK | AGENCY BOND | 01/05/22 | 07/25/23 | 04/25/24 | 1.00% | 1.04% | 10 | AAA | AA+ | 2,000,000 | | 2,000,000 | 1,927,089 |
| 3130ARJ44 | FEDERAL HOME LOAN BANK | AGENCY BOND | 03/24/22 | 07/22/23 | 04/22/24 | 2.40% | 2.46% | 10 | AAA | AA+ | 2,000,000 | | 2,000,000 | 1,949,486 |
| 3130ARWC1 | FEDERAL HOME LOAN BANK | AGENCY BOND | 04/27/22 | --- | 11/16/23 | 2.50% | 2.53% | 5 | AAA | AA+ | 3,000,000 | | 3,000,000 | 2,965,810 |
| 3130ARX55 | FEDERAL HOME LOAN BANK | AGENCY BOND | 04/27/22 | 08/26/23 | 11/26/24 | 3.13% | 3.23% | 17 | AAA | AA+ | 5,000,000 | | 5,000,000 | 4,843,628 |
| 3134GX7C2 | FREDDIE MAC | AGENCY BOND | 10/31/22 | 08/25/23 | 11/25/24 | 5.25% | 5.29% | 17 | AAA | AA+ | 5,000,000 | | 5,000,000 | 4,964,600 |
| 606822BJ2 | MITSUBISHI UFJ FINANCIAL GROUP | CORPORATE BOND | 04/22/22 | --- | 07/18/24 | 2.80% | 2.89% | 13 | A1 | A- | 3,975,820 | | 4,000,000 | 3,873,687 |
| 78015K7L2 | ROYAL BANK OF CANADA | AGENCY BOND | 01/04/22 | --- | 01/19/24 | 0.43% | 0.44% | 7 | A1 | A | 2,020,113 | | 2,026,000 | 1,977,756 |
| 83369NHL7 | SOCIETE GENERALE | CORPORATE BOND | 01/18/22 | 07/20/23 | 01/20/27 | 1.95% | 2.15% | 43 | A1 | A | 2,000,000 | | 2,000,000 | 1,812,952 |
| 91282CCN9 | UNITED STATES TREASURY | U.S. TREASURY BOND | 03/24/22 | --- | 07/31/23 | 0.13% | 0.13% | 1 | AAA | N/A | 1,997,039 | | 2,000,000 | 1,992,247 |
| 262006208 | DREYFUS GOVERNMENT CASH MANAGEMENT | MONEY MARKET MUTUAL FUNDS | 06/01/23 | --- | 06/30/23 | --- | 5.05% | --- | AAA | AAA | 6,087,195 | | 6,087,195 | 6,087,195 |
| --- | CASH | CASH | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | - | | - | - |
| GENERAL INVESTMENT FUNDS - SUBTOTAL | | | | | | | | | | | 39,808,831 | | 39,858,195 | 38,880,802 |

NOTE: REF G (CONTINUED TO NEXT PAGE)

SCHEDULE OF INVESTMENTS
GENERAL POOLED FUNDS / INVESTMENTS - REF: G (CONTINUED)
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|---|--|---------------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|-------------|--------------|
| GENERAL INVESTMENT FUNDS - WELLS FARGO ADVISORS | | | | | | | | | | | | | | |
| 94974BFN5 | WELLS FARGO & CO SUBORDINATED | CORPORATE BOND | 06/03/21 | --- | 08/15/23 | 4.13% | 4.13% | 2 | A3 | BBB | 5,519,832 | | 5,100,000 | 5,088,423 |
| 62479VMF7 | MUFG BANK LTD/NY COMMERCIAL PAPER | CORPORATE BOND | 06/14/23 | --- | 08/15/23 | --- | --- | 2 | P1 | A1 | 5,154,182 | | 5,200,000 | 5,165,264 |
| 38150AEF8 | GOLDMAN SACH GRP MTN CALLABLE | CORPORATE BOND | 11/20/20 | 08/24/23 | 11/24/23 | 0.60% | 0.61% | 5 | A2 | BBB+ | 3,000,000 | | 3,000,000 | 2,932,170 |
| 17329F6E9 | CITIGROUP GLOBAL MARKETS MTN CALLABLE | CORPORATE BOND | 03/30/21 | 09/30/23 | 03/31/24 | 0.70% | 0.72% | 9 | A2 | A | 8,250,000 | | 8,250,000 | 7,936,665 |
| 02665WDS7 | AMERICAN HONDA FINANCE MTN | CORPORATE BOND | 02/25/21 | --- | 07/12/24 | 0.55% | 0.57% | 12 | A3 | A- | 3,827,411 | | 3,825,000 | 3,634,133 |
| 17330PVQ9 | CITIGROUP GLOBAL MARKETS MTN CALLABLE | CORPORATE BOND | 08/11/22 | 08/15/23 | 08/15/24 | 4.00% | 4.08% | 14 | A2 | A | 2,000,000 | | 2,000,000 | 1,959,200 |
| 94974BGA2 | WELLS FARGO & CO. MTN | CORPORATE BOND | 04/22/22 | --- | 09/09/24 | 3.30% | 3.38% | 14 | A1 | BBB+ | 5,000,000 | | 5,000,000 | 4,870,800 |
| 45950VQE9 | INTERNATIONAL BANK FINANCE CORP MTN | CORPORATE BOND | 09/08/21 | --- | 09/10/24 | 0.43% | 0.45% | 14 | AAA | AAA | 5,000,000 | | 5,000,000 | 4,702,550 |
| 38150AFC4 | GOLDMAN SACHS GRP INC MTN CALLABLE | CORPORATE BOND | 03/26/21 | 09/30/23 | 09/30/24 | 1.00% | 1.07% | 15 | A2 | BBB+ | 4,500,000 | | 4,500,000 | 4,205,070 |
| 61761JVL0 | MORGAN STANLEY MTN SR UNSECURED | CORPORATE BOND | 07/15/21 | --- | 10/23/24 | 3.70% | 3.79% | 16 | A1 | A- | 5,048,828 | | 4,620,000 | 4,509,952 |
| 38150AFM2 | GOLDMAN SACHS GRP INC MTN CALLABLE | CORPORATE BOND | 05/10/21 | 08/12/23 | 11/12/24 | 1.00% | 1.07% | 16 | A2 | BBB+ | 10,000,000 | | 10,000,000 | 9,280,100 |
| 037833AZ3 | APPLE INC SR UNSECURED | CORPORATE BOND | 02/04/21 | --- | 02/09/25 | 2.50% | 2.60% | 19 | AAA | AA+ | 2,157,500 | | 2,000,000 | 1,920,460 |
| 06048WK66 | BANK OF AMERICA CORP MULTISTEP UP MTN CALLABLE | CORPORATE BOND | 02/04/21 | --- | 12/23/25 | 0.85% | 0.96% | 30 | A1 | A- | 1,994,000 | | 2,000,000 | 1,760,540 |
| 17290AE44 | CITIGROUP INC. MTN CALLABLE | CORPORATE BOND | 10/15/21 | 10/19/24 | 10/19/26 | 1.45% | 1.70% | 40 | A3 | BBB+ | 5,000,000 | | 5,000,000 | 4,257,500 |
| 46126GSY2 | JPMORGAN CHASE & CO MTN CALLABLE | CORPORATE BOND | 01/27/22 | 01/31/24 | 01/28/27 | 2.10% | 2.40% | 43 | A1 | A- | 3,000,000 | | 3,000,000 | 2,619,690 |
| 38150ALJ9 | GOLDMAN SACHS GRP INC MTN CALLABLE | CORPORATE BOND | 02/28/22 | 09/02/23 | 03/02/27 | 3.00% | 3.32% | 44 | A2 | BBB+ | 5,000,000 | | 5,000,000 | 4,512,500 |
| 3135G0SG4 | FEDERAL NATIONAL MTG ASSN NOTES | AGENCY BOND | 12/02/21 | --- | 07/10/23 | 0.25% | 0.25% | 0 | AAA | AA+ | 3,896,902 | | 3,910,000 | 3,906,442 |
| 3130ANZ60 | FEDERAL HOME LOAN BANK | AGENCY BOND | 09/08/21 | 09/27/23 | 06/27/25 | 0.60% | 0.64% | 24 | AAA | AA+ | 1,500,000 | | 1,500,000 | 1,385,115 |
| 3130ALZAS | FEDERAL HOME LOAN BANK | AGENCY BOND | 04/13/21 | 07/29/23 | 04/29/26 | 1.00% | 1.09% | 34 | AAA | AA+ | 6,000,000 | | 6,000,000 | 5,492,160 |
| 3130AMB76 | FEDERAL HOME LOAN BANK | AGENCY BOND | 05/18/21 | 08/18/23 | 05/18/26 | 1.25% | 1.37% | 35 | AAA | AA+ | 1,108,800 | | 1,100,000 | 998,162 |
| 3130AMKN1 | FEDERAL HOME LOAN BANK | AGENCY BOND | 05/18/21 | 08/27/23 | 05/27/26 | 1.00% | 1.09% | 35 | AAA | AA+ | 8,900,000 | | 8,900,000 | 8,143,589 |
| 3130ANUT5 | FEDERAL HOME LOAN BANK | AGENCY BOND | 08/30/21 | 09/16/23 | 09/16/26 | 0.75% | 0.82% | 39 | AAA | AA+ | 10,000,000 | | 10,000,000 | 9,062,800 |
| 3130ANZ52 | FEDERAL HOME LOAN BANK | AGENCY BOND | 09/08/21 | 09/28/23 | 09/28/26 | 0.75% | 0.82% | 39 | AAA | AA+ | 2,500,000 | | 2,500,000 | 2,263,175 |
| 3130ANXC9 | FEDERAL HOME LOAN BANK | AGENCY BOND | 09/02/21 | 09/29/23 | 09/29/26 | 0.70% | 0.77% | 39 | AAA | AA+ | 5,000,000 | | 5,000,000 | 4,508,150 |
| 99000QMY7 | COMENITY BANK | CERTIFICATES OF DEPOSIT | 09/23/21 | --- | 08/15/23 | 2.15% | 2.16% | 2 | N.A. | N.A. | 206,372 | | 200,000 | 199,019 |
| 05580AD92 | BMW BANK OF NORTH AMERICA | CERTIFICATES OF DEPOSIT | 09/20/21 | --- | 09/25/23 | 0.35% | 0.35% | 3 | N.A. | N.A. | 249,000 | | 249,000 | 246,077 |
| 87165HD64 | SYNCHRONY BANK | CERTIFICATES OF DEPOSIT | 09/20/21 | --- | 09/25/23 | 0.40% | 0.40% | 3 | N.A. | N.A. | 249,000 | | 249,000 | 246,107 |
| 38149MA52 | GOLDMAN SACHS GROUP BANK USA | CERTIFICATES OF DEPOSIT | 09/20/21 | --- | 09/29/23 | 0.35% | 0.35% | 3 | N.A. | N.A. | 249,000 | | 249,000 | 245,922 |
| 856285XP1 | STATE BANK OF INDIA | CERTIFICATES OF DEPOSIT | 09/20/21 | --- | 09/29/23 | 0.40% | 0.40% | 3 | N.A. | N.A. | 249,000 | | 249,000 | 245,952 |
| 947547NE1 | WEBBANK | CERTIFICATES OF DEPOSIT | 09/20/21 | 07/30/23 | 09/29/23 | 0.30% | 0.30% | 3 | N.A. | N.A. | 249,000 | | 249,000 | 245,890 |
| 538036SD7 | LIVE OAK BANKING COMPANY | CERTIFICATES OF DEPOSIT | 09/21/21 | --- | 10/02/23 | 0.25% | 0.25% | 3 | N.A. | N.A. | 249,000 | | 249,000 | 245,813 |
| 649447UA5 | NEW YORK COMMUNITY BANK | CERTIFICATES OF DEPOSIT | 10/05/21 | --- | 10/16/23 | 0.30% | 0.30% | 4 | N.A. | N.A. | 250,000 | | 250,000 | 246,305 |
| 45581ECS8 | INDUSTRIAL & COMMERCIAL BANK | CERTIFICATES OF DEPOSIT | 09/21/21 | --- | 10/18/23 | 0.35% | 0.35% | 4 | N.A. | N.A. | 249,000 | | 249,000 | 245,290 |
| 06251A2J8 | BANK HAPOLIM B.M. NEW YORK | CERTIFICATES OF DEPOSIT | 09/28/21 | --- | 10/26/23 | 0.25% | 0.25% | 4 | N.A. | N.A. | 248,253 | | 249,000 | 244,946 |
| 88241TJP6 | TEXAS EXCHANGE BANK | CERTIFICATES OF DEPOSIT | 09/22/21 | 07/18/23 | 12/18/23 | 0.35% | 0.35% | 6 | N.A. | N.A. | 248,000 | | 248,000 | 242,353 |
| 61765QQ28 | MORGAN STANLEY BANK NORTH AMERICA | CERTIFICATES OF DEPOSIT | 10/01/21 | --- | 01/08/24 | 0.35% | 0.36% | 6 | N.A. | N.A. | 250,000 | | 250,000 | 243,843 |
| 47804GGX5 | JOHN MARSHALL BANK | CERTIFICATES OF DEPOSIT | 09/29/21 | --- | 06/17/24 | 0.25% | 0.26% | 12 | N.A. | N.A. | 243,020 | | 245,000 | 233,029 |
| 29278TP11 | ENERBANK USA | CERTIFICATES OF DEPOSIT | 10/12/21 | --- | 06/26/24 | 0.50% | 0.52% | 12 | N.A. | N.A. | 210,578 | | 211,000 | 200,912 |
| 89235MLG4 | TOYOTA FINANCIAL SAVINGS BANK | CERTIFICATES OF DEPOSIT | 09/23/21 | --- | 08/12/24 | 0.60% | 0.63% | 13 | N.A. | N.A. | 248,928 | | 249,000 | 235,987 |
| 795451AW3 | SALLIE MAE BANK/SALT | CERTIFICATES OF DEPOSIT | 09/20/21 | --- | 09/23/24 | 0.70% | 0.74% | 15 | N.A. | N.A. | 249,000 | | 249,000 | 234,989 |
| 90346JT75 | UBS BANK USA | CERTIFICATES OF DEPOSIT | 09/28/21 | --- | 10/07/24 | 0.65% | 0.69% | 15 | N.A. | N.A. | 249,000 | | 249,000 | 234,324 |
| 59013KNU6 | MERRICK BANK | CERTIFICATES OF DEPOSIT | 10/06/21 | --- | 10/21/24 | 0.55% | 0.58% | 16 | N.A. | N.A. | 249,000 | | 249,000 | 233,584 |
| 48128WB07 | JP MORGAN CHASE BANK NORTH AMERICA | CERTIFICATES OF DEPOSIT | 10/13/21 | 10/29/23 | 10/29/26 | 0.75% | 0.85% | 40 | N.A. | N.A. | 125,000 | | 125,000 | 109,703 |
| 22553PTV1 | CREDIT SUISSE AG LONDON MTN | CORPORATE BOND | 04/27/22 | 04/29/23 | 10/29/23 | 3.00% | 3.04% | 4 | A3 | N.A. | 5,000,000 | | 5,000,000 | 4,929,250 |
| 13605WQ79 | CANADIAN IMPERIAL BK COMM MTN CALLABLE | CORPORATE BOND | 12/18/20 | 12/22/23 | 06/22/24 | 0.55% | 0.58% | 12 | A2 | A- | 3,000,000 | | 3,000,000 | 2,831,070 |
| 459056HV2 | INTL BK RECON & DEVELOP SR UNSECURED | CORPORATE BOND | 09/07/21 | --- | 08/28/24 | 1.50% | 1.56% | 14 | AAA | AAA | 1,031,750 | | 1,000,000 | 956,740 |
| 89114TD01 | TORONTO DOMINION BANK MTN CALLABLE | CORPORATE BOND | 03/09/21 | 09/11/23 | 09/11/24 | 0.70% | 0.74% | 14 | A1 | A | 7,000,000 | | 7,000,000 | 6,571,600 |
| 89114TF49 | TORONTO DOMINION BANK MTN CALLABLE | CORPORATE BOND | 03/30/21 | 10/01/23 | 04/01/25 | 1.00% | 1.07% | 21 | A1 | A | 5,000,000 | | 5,000,000 | 4,631,750 |
| 06747PKV0 | BARCLAYS BANK PLC MTN CALLABLE | CORPORATE BOND | 06/08/20 | 10/08/23 | 04/08/25 | 3.25% | 3.41% | 21 | A1 | A+ | 5,136,480 | | 4,920,000 | 4,683,742 |
| 22553PTR0 | CREDIT SUISSE AG LONDON MTN CALLABLE | CORPORATE BOND | 05/04/22 | 08/06/23 | 05/06/25 | 4.00% | 4.21% | 22 | A3 | N.A. | 5,000,000 | | 5,000,000 | 4,746,550 |
| 89114VCS4 | TORONTO-DOMINION BANK MTN | CORPORATE BOND | 04/26/22 | 10/31/23 | 10/31/25 | 3.50% | 3.70% | 28 | A1 | A | 5,000,000 | | 5,000,000 | 4,721,250 |
| 89114XZS1 | TORONOT-DOMINION BANK MTN | CORPORATE BOND | 06/27/22 | 09/30/23 | 06/30/27 | 5.00% | 5.14% | 48 | A1 | A | 10,000,000 | | 10,000,000 | 9,723,200 |
| 60934N500 | FEDERATED HERMES TREASURY OBLIGATIONS FUND | MONEY MARKET MUTUAL FUNDS | 06/01/23 | --- | 06/30/23 | --- | 5.01% | --- | AAA | AAA | 3,420 | | 3,420 | 3,420 |
| --- | CASH | CASH | 06/01/23 | --- | 06/30/23 | --- | 4.60% | --- | --- | --- | 175,914 | | 175,914 | 175,914 |
| GENERAL INVESTMENT FUNDS - SUBTOTAL | | | | | | | | | | | 164,225,171 | | 163,021,335 | 153,469,140 |
| GENERAL FUNDS - TOTAL | | | | | | | | | | | 299,569,788 | G | 297,396,270 | 286,866,683 |

SCHEDULE OF INVESTMENTS
RSA STAGE COACH SWEEP ACCOUNT - REF: H
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|--|-------------------------|---------------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|------------|--------------|
| RSA INVESTMENTS - WELLS FARGO CASH SWEEP ACCOUNT | | | | | | | | | | | | | | |
| 94975H296 | ALLSPRING TREASURY PLUS | MONEY MARKET MUTUAL FUNDS | 06/01/23 | --- | 06/30/23 | --- | 4.94% | --- | --- | --- | 10,129,686 | | 10,129,686 | 10,129,686 |
| RSA INVESTMENTS - TOTAL | | | | | | | | | | | 10,129,686 | H | 10,129,686 | 10,129,686 |

SCHEDULE OF INVESTMENTS
RUA PRE-EXISTING / INVESTMENTS - REF: I
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|---|--|---------------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|------------|--------------|
| RUA INVESTMENTS - WELLS FARGO CASH SWEEP ACCOUNT | | | | | | | | | | | | | | |
| 94975H296 | ALLSPRING TREASURY PLUS | MONEY MARKET MUTUAL FUNDS | 06/01/23 | --- | 06/30/23 | --- | 4.94% | --- | --- | --- | 1,434,942 | | 1,434,942 | 1,434,942 |
| RUA INVESTMENTS - SUBTOTAL | | | | | | | | | | | 1,434,942 | | 1,434,942 | 1,434,942 |
| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
| RUA INVESTMENTS - LOCAL AGENCY INVESTMENT FUND (LAIF) | | | | | | | | | | | | | | |
| --- | LOCAL AGENCY INVESTMENT FUND | LAIF | 06/01/23 | --- | 06/30/23 | --- | 1.63% | --- | --- | --- | 102,570 | | 102,570 | 102,570 |
| RUA INVESTMENTS - SUBTOTAL | | | | | | | | | | | 102,570 | | 102,570 | 102,570 |
| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
| RUA INVESTMENTS - WELLS FARGO ADVISORS | | | | | | | | | | | | | | |
| 94974BFN5 | WELLS FARGO & CO SUBORDINATED | CORPORATE BOND | 06/03/21 | --- | 08/15/23 | 4.13% | 4.13% | 2 | A3 | BBB | 974,088 | | 900,000 | 897,957 |
| 38150AJK2 | GOLDMAN SACHS GRP INC MTN | CORPORATE BOND | 11/22/21 | 08/24/23 | 11/24/23 | 1.00% | 1.03% | 5 | A2 | BBB+ | 3,900,000 | | 3,900,000 | 3,784,209 |
| 02665WDS7 | AMERICAN HONDA FINANCE MTN | CORPORATE BOND | 02/04/21 | --- | 07/12/24 | 0.55% | 0.58% | 12 | A3 | A- | 3,477,992 | | 3,475,000 | 3,301,598 |
| 38150AJ48 | GOLDMAN SACHS GRP INC MTN | CORPORATE BOND | 10/27/21 | 07/27/23 | 10/29/24 | 1.15% | 1.22% | 16 | A2 | BBB+ | 413,000 | | 413,000 | 386,155 |
| 95001DCG3 | WELLS FARGO & CO MTN | CORPORATE BOND | 10/26/22 | 10/28/23 | 10/28/25 | 6.00% | 6.03% | 28 | A1 | BBB+ | 2,145,000 | | 2,145,000 | 2,131,122 |
| 3130AMRA2 | FEDERAL HOME LOAN BANK | AGENCY BOND | 06/02/21 | 09/24/23 | 06/24/26 | 0.63% | 0.68% | 36 | AAA | AA+ | 1,000,000 | | 1,000,000 | 908,940 |
| 13605WQ79 | CANADIAN IMPERIAL BANK COMM MTN CALLABLE | CORPORATE BOND | 12/18/20 | 12/22/23 | 06/22/24 | 0.55% | 0.58% | 12 | A2 | A- | 270,000 | | 270,000 | 254,796 |
| 88114TDD1 | TORONTO DOMINION BANK MTN CALLABLE | CORPORATE BOND | 03/09/21 | 09/11/23 | 09/11/24 | 0.70% | 0.74% | 14 | A1 | A | 3,000,000 | | 3,000,000 | 2,816,400 |
| 88114T49 | TORONTO DOMINION BANK MTN CALLABLE | CORPORATE BOND | 03/30/21 | 10/01/23 | 04/01/25 | 1.00% | 1.07% | 21 | A1 | A | 3,000,000 | | 3,000,000 | 2,779,050 |
| 60934N500 | FEDERATED HERMES TREASURY OBLIGATIONS FUND | MONEY MARKET MUTUAL FUNDS | 06/01/23 | --- | 06/30/23 | --- | 5.01% | --- | AAA | AAA | 888 | | 888 | 888 |
| --- | CASH | CASH | 06/01/23 | --- | 06/30/23 | --- | 4.60% | --- | --- | --- | 178,696 | | 178,696 | 178,696 |
| RUA INVESTMENTS - SUBTOTAL | | | | | | | | | | | 18,359,664 | | 18,282,584 | 17,439,811 |
| RUA INVESTMENTS - TOTAL | | | | | | | | | | | 19,897,176 | I | 19,820,097 | 18,977,323 |

SCHEDULE OF INVESTMENTS
OTHER BANK ACCOUNTS - CASH SWEEP ACCOUNTS - REF: J
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|---|-------------------------|---------------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|-----------|--------------|
| SPORTS CENTER & POOL - WELLS FARGO CASH SWEEP ACCOUNT | | | | | | | | | | | | | | |
| 94975H296 | ALLSPRING TREASURY PLUS | MONEY MARKET MUTUAL FUNDS | 06/01/23 | --- | 06/30/23 | --- | 4.94% | --- | AAA | AAA | 1,038 | | 1,038 | 1,038 |
| OTHER BANK ACCOUNTS INVESTMENTS - SUBTOTAL | | | | | | | | | | | 1,038 | | 1,038 | 1,038 |
| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
| FLEXIBLE BENEFIT - WELLS FARGO CASH SWEEP ACCOUNT | | | | | | | | | | | | | | |
| 94975H296 | ALLSPRING TREASURY PLUS | MONEY MARKET MUTUAL FUNDS | 06/01/23 | --- | 06/30/23 | --- | 4.95% | --- | AAA | AAA | 4,451 | | 4,451 | 4,451 |
| OTHER BANK ACCOUNTS INVESTMENTS - SUBTOTAL | | | | | | | | | | | 4,451 | | 4,451 | 4,451 |
| OTHER BANK ACCOUNTS INVESTMENTS - TOTAL | | | | | | | | | | | 5,489 | J | 5,489 | 5,489 |

SCHEDULE OF INVESTMENTS
CEMETERY ENDOWMENT FUND - REF: K
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|--|--|---------------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|-----------|--------------|
| CEMETERY ENDOWMENT FUND - WELLS FARGO ADVISORS | | | | | | | | | | | | | | |
| 38150AFG5 | GOLDMAN SACHS GRP INC MTN CALLABLE | CORPORATE BOND | 04/28/21 | 07/30/23 | 04/30/26 | 1.35% | 1.52% | 34 | A2 | BBB+ | 320,000 | | 320,000 | 283,677 |
| 60934N500 | FEDERATED HERMES TREASURY OBLIGATIONS FUND | MONEY MARKET MUTUAL FUNDS | 06/01/23 | --- | 06/30/23 | --- | 5.01% | --- | AAA | AAA | 104 | | 104 | 104 |
| --- | CASH | CASH | 06/01/23 | --- | 06/30/23 | --- | 4.65% | --- | --- | --- | 17,671 | | 17,671 | 17,671 |
| CEMETERY ENDOWMENT FUND - TOTAL | | | | | | | | | | | 337,775 | K | 337,775 | 301,452 |

SCHEDULE OF INVESTMENTS
PEPPER AVENUE EXTENSION (RESTRICTED FUNDS) - REF: L
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|---------------------------------------|--------|-------------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|-----------|--------------|
| PEPPER AVENUE EXTENSION - WELLS FARGO | | | | | | | | | | | | | | |
| | | CERTIFICATES OF DEPOSIT | 07/12/21 | --- | 07/12/22 | --- | 0.01% | --- | --- | --- | 0 | | 0 | 0 |
| PEPPER AVENUE EXTENSION - TOTAL | | | | | | | | | | | 0 | L | 0 | 0 |

SCHEDULE OF INVESTMENTS
GENERAL FUND ECONOMIC RESERVE (RESTRICTED FUNDS) - REF: M
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|--|--|---------------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|------------|--------------|
| GENERAL FUND ECONOMIC RESERVE - WELLS FARGO ADVISORS | | | | | | | | | | | | | | |
| 07274MWF8 | BAYERISCHE LANDESBK GIRO COMMERCIAL PAPER | CORPORATE BONDS | 6/15/2023 | --- | 9/15/2023 | --- | --- | 3 | P1 | --- | 9,864,995 | | 10,000,000 | 9,884,500 |
| 22533UWF6 | CREDIT AGRICOLE CIB NY COMMERCIAL PAPER | CORPORATE BONDS | 6/15/2023 | --- | 9/15/2023 | --- | --- | 3 | P1 | A1 | 5,327,688 | | 5,400,000 | 5,339,628 |
| 62479MWF6 | MUFG BANK LTD/NY COMMERCIAL PAPER | CORPORATE BONDS | 6/14/2023 | --- | 6/15/2023 | --- | --- | 0 | P1 | A1 | 4,932,150 | | 5,000,000 | 4,942,400 |
| 60934N500 | FEDERATED HERMES TREASURY OBLIGATIONS FUND | MONEY MARKET MUTUAL FUNDS | 06/01/23 | --- | 06/30/23 | --- | 5.01% | --- | AAA | AAA | 5,475 | | 5,475 | 5,475 |
| --- | CASH | CASH | 06/01/23 | --- | 06/30/23 | --- | 4.65% | --- | --- | --- | 1 | | 1 | 1 |
| GENERAL FUND ECONOMIC RESERVE (RESTRICTED FUNDS) - TOTAL | | | | | | | | | | | 20,130,309 | M | 20,405,476 | 20,172,004 |

SCHEDULE OF INVESTMENTS
PUBLIC AGENCY RETIREMENT - OPEB (RESTRICTED FUNDS) - REF: N
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|--|--|--------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|------------|--------------|
| PUBLIC AGENCY RETIREMENT OPEB - US BANK | | | | | | | | | | | | | | |
| | PARS OPEB TRUST PROGRAM (6746058500) CLOSED NOV 2022 | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 0 | | 0 | 0 |
| | PARS OPEB TRUST PROGRAM 115P (6746058501) | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 26,281,252 | | 26,281,252 | 26,427,021 |
| | PARS OPEB TRUST PROGRAM 115P (6746058502) | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 0 | | 0 | 0 |
| PUBLIC AGENCY RETIREMENT OPEB (RESTRICTED FUNDS) TOTAL | | | | | | | | | | | 26,281,252 | N | 26,281,252 | 26,427,021 |

SCHEDULE OF INVESTMENTS
CASH W/FISCAL AGENTS (RESTRICTED BOND ISSUES) - REF: O
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|---|--|--------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|-----------|--------------|
| CASH WITH FISCAL AGENTS - US BANK | | | | | | | | | | | | | | |
| | 2008 SERIES B | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 3,054,633 | | 3,054,633 | 3,054,633 |
| | 2008 SERIES C | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 1,918,004 | | 1,918,004 | 1,918,004 |
| | 2014 SERIES A | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 464 | | 464 | 464 |
| | 2015 SERIES A & B | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 1,621 | | 1,621 | 1,621 |
| | 2015 SERIES C | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 325 | | 325 | 325 |
| | 2018 REFUNDING 2008 SERIES A | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 1,568 | | 1,568 | 1,568 |
| | 2016 ELM PARK | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 466,786 | | 466,786 | 466,786 |
| | 2022 SERIES CFD 2019-2 FOOTHILL & SPRUCE | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 404,049 | | 404,049 | 404,049 |
| TOTAL - CASH W/FISCAL AGENTS (RESTRICTED BOND ISSUES) | | | | | | | | | | | 5,847,450 | O | 5,847,450 | 5,847,450 |

SCHEDULE OF INVESTMENTS
CASH W/FISCAL AGENTS - RUA (CONCESSION AGREEMENT) - REF: P
JUNE 2023

| CUSIP # | ISSUER | TYPE OF INVESTMENT | PURCHASE DATE | CALL DATE | MATURITY DATE | COUPON RATE | YIELD | MONTHS REMAINING | RATING MOODY'S | RATING S&P | AMOUNT INVESTED | REF | PAR VALUE | MARKET VALUE |
|--|---------------------------------------|--------------------|---------------|-----------|---------------|-------------|-------|------------------|----------------|------------|-----------------|-----|------------|--------------|
| CASH WITH FISCAL AGENTS RUA (CA) - US BANK | | | | | | | | | | | | | | |
| | RIALTO TRUST AND RUA LOCKBOX ACCOUNTS | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 8,810,631 | | 8,810,631 | 8,810,631 |
| | WASTEWATER ACCOUNTS | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 18,345,878 | | 18,345,878 | 18,020,820 |
| | WATER ACCOUNTS | | 06/01/23 | --- | 06/30/23 | --- | --- | --- | --- | --- | 12,122,482 | | 12,122,482 | 11,946,262 |
| CASH WITH FISCAL AGENTS - RUA (CONCESSION AGREEMENT) - TOTAL | | | | | | | | | | | 39,278,992 | P | 39,278,992 | 38,777,713 |

407,504,820

| | |
|--|-------|
| RECAP - INVESTMENTS & CASH W/FISCAL AGENTS | REF |
| GENERAL POOLED FUNDS / INVESTMENTS | G |
| RSA / STAGE COACH SWEEP ACCOUNT | H |
| RUA / INVESTMENTS & STAGE COACH SWEEP ACCOUNT | I |
| OTHER BANK ACCOUNTS / STAGE COACH ACCOUNTS | J |
| CEMETERY ENDOWMENT FUND / INVESTMENTS | K |
| PEPPER AVENUE EXTENSION - LINE OF CREDIT & CD (RESTRICTED FUNDS) | L |
| GENERAL FUND ECONOMIC RESERVE (RESTRICTED FUNDS) | M |
| PUBLIC AGENCY RETIREMENT - OPEB (RESTRICTED FUNDS) | N |
| CASH W/FISCAL AGENTS (RESTRICTED BOND ISSUES) | O |
| CASH W/FISCAL AGENTS - RUA (CONCESSION AGREEMENT) | P |
| TOTAL - RECAP INVESTMENTS & CASH W/FISCAL AGENTS | (G-P) |



City of Rialto

TREASURER'S REPORT - GLOSSARY OF TERMS

- ❖ **Accrued Interest** - The interest that has accumulated on a bond since the last interest payment up to, but not including, the settlement date. Accrued interest occurs as a result of the difference in timing of cash flows and the measurement of these cash flows.
- ❖ **Call Date** - The call date is the date on which a bond can be redeemed before maturity. If the issuer feels there is a benefit to refinancing the issue, the bond may be redeemed on the call date at par or at a small premium to par.
- ❖ **Coupon Rate** - A coupon rate is the yield paid by a fixed-income security; a fixed-income security's coupon rate is simply just the annual coupon payments paid by the issuer relative to the bond's face or par value.
- ❖ **Credit Rating** - The credit rating is a financial indicator to potential investors of debt securities such as bonds. These are assigned by credit rating agencies such as Moody's, Standard & Poor's, and Fitch, which publish code designations (such as AAA, B, CC) to express their assessment of the risk quality of a bond.
- ❖ **Original Cost/Amount Invested** - The original cost of an asset takes into consideration all of the costs that can be attributed to its purchase and to putting the asset to use.
- ❖ **Market Value** - is the price an asset would fetch in the marketplace, or the value that the investment community gives to a particular equity or business.
- ❖ **Par Value** - The face value of a bond. Par value is important for a bond or fixed-income instrument because it determines its maturity value as well as the dollar value of coupon payments.
- ❖ **Realized Gain/(Loss)** - Realized gain/loss is the cumulative amount of realized gains and losses resulting from the sale of securities. A realized loss is the monetary value of a loss that results from a trade
- ❖ **StageCoach Sweep Account** – A sweep account automatically transfers cash funds into a safe but higher interest-earning investment option at the close of each business day, e.g. into a money market fund. Sweep accounts try to minimize idle cash drag by capitalizing on the immediate availability of higher-interest accounts.



City of Rialto

TREASURER'S REPORT - GLOSSARY OF TERMS

- ❖ **Unrealized Gains/(Loss)** - a profitable/(losing) position that has yet to be cashed in. The actual gain/(loss) is not realized until the position is closed. A position with an unrealized gain may eventually turn into a position with an unrealized loss, as the market fluctuates and vice versa.
- ❖ **Yield** - The income return on an investment. This refers to the interest or dividends received from a security and is expressed as a percentage based on the investment's cost and its current market value.