

City of Royal Oak Investment Portfolio

May-25

ISSUER	TYPE	PURCH. DATE	MATURITY DATE	Rate	Yield	No of days	Investment	Annualized Interest	Principal + Interest	Investments
CIBC	CD	6/3/24	6/3/25	5.20%	5.27%	365	2,140,322.10	111,296.75	2,251,618.85	2,140,322.10
CIBC	CD	6/6/24	6/6/25	5.20%	5.27%	365	2,153,401.75	111,976.89	2,265,378.64	2,153,401.75
CIBC	CD	6/17/24	6/17/25	5.20%	5.27%	365	1,170,737.18	60,878.33	1,231,615.51	1,170,737.18
CIBC	CD	7/10/24	7/10/25	5.20%	5.20%	365	2,165,387.60	112,600.16	2,277,987.76	2,165,387.60
Citizens State Bank	CD	8/26/24	8/26/25	4.60%	4.65%	365	1,025,918.03	47,192.23	1,073,110.26	1,025,918.03
CIBC	CD	9/18/24	9/17/25	4.50%	4.50%	364	1,164,931.86	52,421.93	1,217,353.79	1,164,931.86
CIBC	CD	9/18/24	9/17/25	4.50%	4.50%	364	1,166,551.83	52,494.83	1,219,046.66	1,166,551.83
First Merchants Bank	CD	9/19/24	9/19/25	5.25%	5.35%	365	2,314,978.16	121,536.35	2,436,514.51	2,314,978.16
First Merchants Bank	CD	9/19/24	9/19/25	5.25%	5.35%	365	2,314,978.16	121,536.35	2,436,514.51	2,314,978.16
Citizens State Bank	CD	10/3/24	4/3/26	3.83%	3.90%	547	545,072.62	20,876.28	565,948.90	545,072.62
CIBC	CD	10/1/24	9/30/25	4.10%	4.16%	364	1,205,915.87	49,442.55	1,255,358.42	1,205,915.87
CIBC	CD	10/7/24	10/6/25	4.10%	4.16%	364	2,195,701.98	90,023.78	2,285,725.76	2,195,701.98
CIBC	CD	10/7/24	10/6/25	4.10%	4.16%	364	1,350,411.22	55,366.86	1,405,778.08	1,350,411.22
CIBC	CD	11/15/24	11/15/25	4.10%	4.10%	365	2,205,326.42	90,418.38	2,295,744.80	2,205,326.42
CIBC	CD	11/19/24	11/19/25	4.10%	4.10%	365	2,460,311.36	100,872.77	2,561,184.13	2,460,311.36
Citizens State Bank	CD	12/6/24	12/6/25	4.22%	4.26%	365	551,557.36	23,275.72	574,833.08	551,557.36
Huntington	CD	12/10/24	12/10/25	3.50%	3.55%	365	1,083.84	37.93	1,121.77	1,083.84
Flagstar Bank	CD	12/19/24	9/12/25	4.35%	4.35%	267	447,861.42	19,481.97	467,343.39	447,861.42
PNC Bank	CD	12/25/24	6/22/25	3.85%	3.85%	179	549,994.78	21,174.80	571,169.58	549,994.78
PNC Bank	CD	12/25/24	6/22/25	3.85%	3.85%	179	802,949.38	30,913.55	833,862.93	802,949.38
Flagstar Bank	CD	1/22/25	1/22/26	4.25%	4.25%	365	2,186,537.81	92,927.86	2,279,465.67	2,186,537.81
PNC Bank	CD	1/25/25	7/23/25	3.85%	3.85%	179	511,760.76	19,702.79	531,463.55	511,760.76
Citizens State Bank	CD	2/5/25	2/6/26	4.30%	4.35%	366	1,108,608.68	47,670.17	1,156,278.85	1,108,608.68
Community Unity Bank	CD	2/13/25	2/12/26	4.14%	4.23%	364	1,011,559.28	41,878.55	1,053,437.83	1,011,559.28
PNC Bank	CD	2/15/25	8/13/25	3.85%	3.85%	179	823,474.52	31,703.77	855,178.29	823,474.52
PNC Bank	CD	3/17/25	9/12/25	3.85%	3.85%	179	830,067.55	31,957.60	862,025.15	830,067.55
Flagstar Bank	CD	3/20/25	3/20/26	4.00%	4.00%	365	2,229,261.44	89,170.46	2,318,431.90	2,229,261.44
Citizens State Bank	CD	4/16/25	10/16/26	3.91%	3.95%	548	1,123,769.42	43,939.38	1,167,708.80	1,123,769.42
CIBC	CD	5/19/25	5/19/26	4.00%	4.06%	365	1,244,222.22	49,768.89	1,293,991.11	1,244,222.22
CIBC	CD	5/19/25	5/19/26	4.00%	4.06%	365	1,244,222.22	49,768.89	1,293,991.11	1,244,222.22
Huntington Investments, brokered										
Dreyfus Cash Mgt	MM	5/1/25	month end	3.81%	3.80%	30	907.78	34.59	942.37	907.78
Amer Elec Power, 500k	CP	3/13/25	6/13/25	0.000%	4.461%	92	494,440.29	-	494,440.29	494,440.29
General Motors, 1.015m	CP	02/06/25	06/05/25	0.00%	4.492%	119	1,000,351.25	-	1,000,351.25	1,000,351.25
General Motors, 511m	CP	04/30/25	10/16/25	0.00%	4.562%	169	500,489.72	-	500,489.72	500,489.72
General Motors, 511m	CP	05/13/25	11/05/25	0.00%	4.532%	176	500,071.77	-	500,071.77	500,071.77
LVMH MOET, 510k	CP	12/17/24	6/13/25	0.000%	4.289%	178	499,666.89	-	499,666.89	499,666.89
Penske Truck Leas., 565m	CP	04/24/25	10/14/25	0.00%	4.542%	173	553,159.92	-	553,159.92	553,159.92
Bank of America	CD	9/11/24	9/11/25	4.30%	4.30%	365	507,000.00	21,801.00	528,801.00	507,000.00
First NatlBkAmer, 750k	CD	11/22/24	11/21/25	4.10%	4.10%	364	750,000.00	30,750.00	780,750.00	750,000.00
JPMChase NA	CD	1/29/21	1/29/26	0.50%	0.50%	1,826	1,000,000.00	5,000.00	1,005,000.00	1,000,000.00
Morgan Stanley Mtg,508k	USGB	5/28/25	5/28/30	4.250%	4.250%	1,826	508,000.00	21,590.00	529,590.00	508,000.00
UST Bill, 528.7k	UST Sec	2/18/25	8/14/25	0.00%	4.22%	177	518,214.12	-	518,214.12	518,214.12
UST Note, 608.3k	UST Sec	2/7/25	3/31/26	0.75%	4.121%	417	585,631.32	4,392.23	590,023.55	585,631.32
UST Note, 738.4k	UST Sec	11/20/24	9/15/26	4.63%	4.17%	664	744,168.75	34,417.80	778,586.55	742,546.15
				value adjustment on UST Sec			(1,622.60)		(1,622.60)	
USTreasury Note, 733k	UST Sec	11/20/24	12/15/26	4.38%	4.14%	755	736,350.04	32,215.31	768,565.35	735,525.59
				value adjustment on UST Sec			(824.45)		(824.45)	
FederalHomeLoanBk,935		12/17/24	12/10/27	4.250%	4.170%	1,088	937,212.26	39,831.52	977,043.78	937,145.90
				value adjustment on USTN			(66.36)		(66.36)	
USTreasury Nt, 936.7k	USGB	2/13/25	3/15/27	4.250%	4.221%	760	937,062.87	39,825.17	976,888.04	936,769.00
				value adjustment on USTN			(293.87)		(293.87)	
Federal Farm Cr Bk,605k	USGB	5/13/25	11/12/27	4.419%	4.500%	913	605,000.00	26,734.95	631,734.95	605,000.00
Federal Farm Cr Bk,820k	USGB	11/19/24	11/12/27	4.125%	4.500%	1,088	819,425.77	33,801.31	853,227.08	819,425.77
Federal Farm Cr Bk	USGB	5/1/24	5/1/26	5.375%	5.375%	730		-	-	-
Federal HmLn Mtg,531k	USGB	3/18/25	3/18/30	4.300%	4.300%	1,826	531,000.00	22,833.00	553,833.00	531,000.00
Federal HmLn Mtg,525k	USGB	4/30/25	1/24/29	4.455%	4.457%	1,365	525,000.00	23,388.75	548,388.75	525,000.00
Robinson Capital, brokered										
Huntington Conservative	C/CE	5/1/25	month end			30	-	-	-	-
Federated Treas Oblig Fund	C/CE	5/1/25	month end	4.19%	4.19%	30	526,063.26	22,042.05	548,105.31	526,063.26
Chippewa Valley Schls,100	MuniB	12/19/22	5/1/27	1.18%	4.45%	1,594	87,154.00	1,029.29	88,183.29	87,154.00
Clarkston Com Schls,100	MuniB	12/23/22	5/1/26	1.94%	4.47%	1,225	92,200.00	1,790.52	93,990.52	92,200.00

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ISSUER	TYPE	PURCH. DATE	MATURITY DATE	Rate	Yield	No of days	Investment	Annualized Interest	Principal + Interest	Investments
Clawson Schls,100	MuniB	12/2/22	5/1/27	3.65%	4.92%	1,611	95,012.00	3,467.94	98,479.94	95,012.00
Dearborn MI Sch Dist, 100	MuniB	11/1/22	5/1/27	1.36%	4.92%	1,642	85,808.00	1,169.56	86,977.56	85,808.00
FedHome Loan Bk, 275	Agency	4/28/25	9/1/28	4.00%	3.96%	1,222	276,544.68	11,061.79	287,606.47	276,544.68
FedHome Loan Bk, 225	Agency	12/17/24	12/14/29	2.125%	2.280%	1,823	203,474.97	4,323.84	207,798.81	203,474.97
FedHome Loan Bk, 200	Agency	1/13/25	9/30/26	0.980%	1.03%	625	188,884.00	1,851.06	190,735.06	188,884.00
Fed Farm Credit, 200	Agency	5/13/25	8/16/28	1.50%		1191	188,108.60	2,821.63	190,930.23	188,108.60
FedHome Loan Bk, 300	Agency	10/26/22	12/21/26	1.25%	4.33%	1,517	265,270.94	3,315.89	268,586.83	265,270.94
FedHome Loan Bk, 400	Agency	10/7/22	9/11/26	4.25%	4.33%	1,435	398,903.20	16,953.39	415,856.59	398,903.20
FedHome Loan Bk, 325	Agency	10/5/22	9/10/27	4.125%	4.05%	1,801	326,066.00	13,450.22	339,516.22	326,066.00
FedHome Loan Bk, 325	Agency	10/5/22	12/10/27	4.25%	3.71%	1,892	332,915.20	14,148.90	347,064.10	332,915.20
FedHome Loan Bk, 300	Agency	11/20/24	12/8/28	4.750%	4.75%	1,479	305,520.00	14,512.20	320,032.20	305,520.00
FedHome Loan Bk, 300	Agency	6/20/24	6/8/29	4.625%	4.56%	1,814	304,624.69	14,088.89	318,713.58	304,624.69
Fed Farm Credit, 400	Agency	9/26/22	9/15/27	3.38%	4.24%	1,815	384,678.92	12,982.91	397,661.83	384,678.92
Fed Farm Credit, 400	Agency	9/28/22	9/30/25	4.25%	4.29%	1,098	399,388.00	16,973.99	416,361.99	399,388.00
Fed Farm Credit, 400	Agency	9/30/22	9/30/25	4.25%	4.29%	1,096	399,584.00	16,982.32	416,566.32	399,584.00
Fed Farm Credit, 400	Agency	10/12/22	10/19/26	4.25%	4.34%	1,468	398,760.00	16,947.30	415,707.30	398,760.00
Fed Farm Credit, 400	Agency	10/13/22	10/20/25	4.50%	4.50%	1,103	399,956.00	17,998.02	417,954.02	399,956.00
Fed Farm Credit, 400	Agency	10/20/22	7/27/26	4.50%	4.70%	1,376	397,312.00	17,879.04	415,191.04	397,312.00
Fed Farm Credit, 300	Agency	11/1/22	10/27/27	4.38%	4.35%	1,821	300,347.96	13,140.22	313,488.18	300,347.96
Fed Farm Credit, 300	Agency	4/13/24	2/13/29	4.13%	4.24%	1,767	298,473.00	12,312.01	310,785.01	298,473.00
Fed Farm Credit, 325	Agency	3/1/23	12/1/27	4.125%	4.21%	1,736	323,836.50	13,358.26	337,194.76	323,836.50
Fed Farm Credit, 325	Agency	4/26/24	4/26/27	3.88%	3.99%	1,095	325,737.75	12,622.34	338,360.09	325,737.75
Fed Farm Credit, 225	Agency	4/15/24	12/15/28	4.25%	4.34%	1,705	227,517.75	9,669.50	237,187.25	227,517.75
Fed Farm Credit, 325	Agency	4/18/24	1/18/29	3.88%	4.03%	1,736	322,530.00	12,498.04	335,028.04	322,530.00
Fed Farm Credit, 300	Agency	4/28/24	9/28/27	4.63%	4.66%	1,248	298,842.00	13,821.44	312,663.44	298,842.00
Fed Farm Credit, 250	Agency	4/13/24	10/13/27	4.75%	4.77%	1,278	249,766.81	11,863.92	261,630.73	249,766.81
Fed Farm Credit, 225	Agency	2/24/25	1/18/30	4.500%	4.50%	1,789	227,002.50	10,215.11	237,217.61	227,002.50
Fed Farm Credit, 275	Agency	7/19/24	12/7/29	4.25%	4.20%	1,967	276,537.25	11,752.83	288,290.08	276,537.25
Fed Farm Credit, 200	Agency	8/6/24	8/16/27	3.75%	3.76%	1,105	199,824.07	7,493.40	207,317.47	199,824.07
Fed Farm Credit, 325	Agency	9/24/24	3/24/28	3.500%	3.50%	1,277	325,094.25	11,378.30	336,472.55	325,094.25
Fed Farm Credit, 300	Agency	4/14/25	4/1/30	4.00%	4.00%	1,813	297,186.00	11,887.44	309,073.44	297,186.00
Fed Farm Credit, 250	Agency	5/5/25	5/1/30	4.00%	4.00%	1822	250,930.00	10,037.20	260,967.20	250,930.00
FedHome Loan Bk, 300	Agency	11/17/22	6/12/26	5.75%	4.22%	1,303	315,066.41	18,116.32	333,182.73	315,066.41
Michigan Hsg Dev, 100	MuniB	10/17/24	6/1/27	4.005%	4.005%	957	100,000.00	4,005.00	104,005.00	100,000.00
Michigan Hsg Dev, 105	MuniB	11/26/24	10/1/26	1.68%	1.76%	674	99,804.60	1,676.72	101,481.32	99,804.60
Michigan Hsg Dev, 150	MuniB	3/30/23	4/1/27	5.357%	5.357%	1,463	150,000.00	8,035.50	158,035.50	150,000.00
USTnote, 325	USTN	4/30/24	1/31/29	4.00%	4.13%	1,737	321,140.63	12,845.63	333,986.26	321,140.63
West Ottawa Schls,100	UTGO	12/13/22	11/1/25	1.06%	4.53%	1,054	90,717.00	961.60	91,678.60	90,717.00

Investments Total 64,553,805.23

				Current Interest		Checking and Savings Account
Chase, JPMorgan	Chk	AP check'g	5/31/25	1.65%	4,958.38	4,147,209.65
Chase, JPMorgan	Chk	Auto	5/31/25	1.66%	205.46	148,519.62
Huntington	Chk	Pooled	5/31/25	*	-	2,413,536.74
Huntington	Chk	Pooled AP	5/31/25	*	-	119,656.07
Huntington	Chk	Auto	5/31/25	*	-	7,396.24
Huntington	Chk	Trust/tax	5/31/25	*	-	7,765.13
Huntington	Chk	Payroll	5/31/25	*	-	10,631.51
Huntington	Chk	Farm Mkt	5/31/25	*	-	18,577.51
Huntington	Chk	IceArena	5/31/25	*	-	16,907.60
MI Class	Inv/Savings-Tax		5/31/25	4.4034%	-	-
MI Class	Inv/Savings-pooled		5/31/25	4.4034%	143,632.40	38,950,612.33
PNC Bank	MM	Ambulance	5/31/25	1.87%	1,070.75	777,895.76

Checking/Savings Total 46,618,708.16

Total Investments & Bank Balance

64,553,805.23 2,712,270.97 67,116,209.21 111,172,513.39

* checking accounts generally earn zero interest or an under-market rate