

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

**For Period Ended
October 31, 2025**

Investment Portfolio	Cost	Par Value	Market Value	% of Portfolio
State Local Agency Investment Fund	1,332,502	1,332,502	1,347,537	1.07%
California Asset Management Plan	8,608,869	8,608,869	8,608,869	6.81%
Negotiable Certificates of Deposit	16,860,200	16,862,000	16,977,765	13.43%
Money Market Fund	904,953	904,953	904,953	0.72%
Municipal Bonds	5,372,687	5,640,000	5,476,581	4.33%
Government Agency Securities	82,991,525	84,017,820	83,590,615	66.11%
Corporate Bonds	7,013,250	7,000,000	7,038,805	5.57%
US Treasury	2,432,150	2,500,000	2,499,910	1.98%
Total Investments	\$ 125,516,135	\$ 126,866,144	\$ 126,445,035	100.02%

Weighted Average Days to Maturity	1,151.17
Blended Yield:	3.81%

Cash	Cost	Market Value
Bank Accounts and Change Funds	1,276,042	1,276,042
Total Cash	\$ 1,276,042	\$ 1,276,042

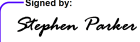
Total Cash and Investments	\$ 126,792,177	\$ 127,721,076
-----------------------------------	-----------------------	-----------------------

PARS Investment Portfolio	Cost	Market Value
115 Trust-OPEB Investment	2,030,909	2,903,937
115 Trust-Pension Investment	9,954,922	11,951,491
Total Restricted Funds Held in Trust	\$ 11,985,831	\$ 14,855,428

Benchmarks:	
LAIF	4.15%
CAMP	4.26%
2yr U.S. Treasury	3.60%
5yr U.S. Treasury	3.74%


Restricted Funds with Fiscal Agent	Book Value	Market Value
Water Revenue Bonds 2022	15,503,027	15,503,027
Water System Lease Revenue Refunding Bonds 2021	196	196
Successor Agency TARBS 2013/2016-Merged Project	3	3
Colonies CFD Area #1 2022	274,130	274,130
Colonies CFD Area #2 2015	1,328,422	1,328,422
Upland 54 CFD 2004	126,558	126,558
Sycamore Hills CFD 2015-1	737,021	737,021
Harvest at Upland CFD 2016-1 Area #1	574,224	574,224
Harvest at Upland CFD 2016-1 Area #2	2,171,737	2,171,737
Enclave at Upland CFD 2022-1	497,171	497,171
Sycamore Hills CFD 2015-1-2 STB 2022A	762,982	762,982
Total Restricted Funds	\$ 21,975,471	\$ 21,975,471

1. I hereby certify that the investments are in compliance with the investment policy adopted by the City Council in June 9, 2025.
2. The City has the ability to meet its budgeted expenditures for the next six months.
3. The market values for funds held in banking institutions do not change. The amounts listed as market values for these items are the same as their book values.
4. The book value for the State Pool is the withdrawal value provided by the State Treasurer. The market value of funds held by the State Treasurer equates to the City's pro-rata share of the market value of the entire State Pool.
5. Sources for current market valuation are Account Statements and the Wall Street Journal GNMA Mortgage rates on the last trading day of the month.
6. This report meets the requirements of Government Code Section 53646.

Signed by:

 Assistant City Manager (Finance Director)

11/18/2025 | 6:55 AM PST

Date

DocuSigned by:

 City Treasurer

11/18/2025 | 12:03 PM PST

Date

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

State Local Agency Investment Fund

**For Period Ended
October 31, 2025**

Fund or Account		Account Balance	
City of Upland	98-36-942	<u>1,332,502</u>	Market Value
Totals		<u>\$ 1,332,502</u>	<u>\$ 1,347,537</u>
Yield for Period Ended	10/31/2025	<u>4.15%</u>	

TREASURER'S REPORT
 City of Upland - Successor Agency - Public Financing Authority
California Asset Management Plan

**For Period Ended
 October 31, 2025**

Fund or Account		Account Balance	
City of Upland	6113-001	<u>8,608,869</u>	
			Market Value
	Totals	<u>\$ 8,608,869</u>	<u>\$ 8,608,869</u>
Yield for Period Ended	10/31/2025	<u><u>4.26%</u></u>	

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

US Bank Investments

**For Period Ended
October 31, 2025**

Investment Name	CUSIP	Cost	Par Value	Market Value	Stated Rate	Maturity Date
<u>Negotiable Certificates of Deposit</u>						
A+ FCU CD	00224TAN6	250,000	250,000	250,630	4.69%	2/17/2026
Alabama CU CD	01025RAF6	250,000	250,000	250,370	5.04%	12/22/2025
American Equity Bank CD	02568KAJ4	250,000	250,000	245,708	0.71%	5/27/2026
American Exp CD	02589AEZ1	250,000	250,000	256,053	4.49%	9/13/2028
Bank Hapoalim CD	06251A6Z8	244,000	244,000	250,900	4.38%	5/21/2029
BankUnited NA CD	066519RW1	249,000	249,000	242,805	1.38%	12/8/2026
Baxter CU CD	07181JAY0	250,000	250,000	252,548	4.45%	1/25/2027
Bom Bk CD	09776DAW4	249,000	249,000	251,567	4.06%	6/26/2028
Capital One NA CD	14042RQN4	250,000	250,000	243,520	1.28%	12/8/2026
Celtic Bank CD	15118RX51	245,340	249,000	248,953	4.00%	6/20/2029
Chartway FCU CD	16141BAD3	248,000	248,000	248,317	5.04%	12/16/2025
City FCU Tax CD	17783PAJ0	249,000	249,000	250,773	3.92%	1/12/2029
City National Bank CD	178180GU3	250,000	250,000	250,210	4.35%	1/12/2026
Civic Federal CU	178808AB7	249,000	249,000	251,781	4.05%	10/23/2028
Clearpath FCU CD	18507MAB7	250,000	250,000	250,208	5.10%	4/27/2026
Communitywide FCU CD	20416TAX0	250,000	250,000	250,325	4.69%	1/6/2026
Connex CU CD	208212BD1	250,000	250,000	251,488	5.37%	3/18/2026
Connexus CU CD	20825WDV9	249,000	249,000	250,340	3.98%	7/14/2027
Continental Bank CD	211163MG2	250,000	250,000	243,790	0.62%	8/24/2026
Cornerstone CD	21923MAB7	249,000	249,000	248,579	3.71%	10/1/2029
Credit Union of Texas CD	22551KBL5	245,000	245,000	245,066	3.70%	10/22/2027
New Jersey Ewing CU	22552BAE1	249,000	249,000	250,927	4.02%	1/18/2028
Customers Bank CD	23204HPB8	250,000	250,000	254,910	4.41%	6/14/2028
Discover Bank CD	254676AR0	250,000	250,000	256,533	4.53%	9/18/2028
Dort FCU CD	25844MBC1	250,000	250,000	251,930	4.91%	6/22/2026
Empower FCU CD	291916AE4	250,000	250,000	254,290	5.36%	10/23/2026
Essential CU CD	29669XAP3	250,000	250,000	254,040	4.63%	6/15/2027
Fahey Banking Co CD	303117DG7	250,000	250,000	251,133	3.88%	1/12/2028
First Carolina Bank CD	31944MBJ3	250,000	250,000	248,740	0.50%	12/23/2025
First Foundation Bank CD	32026U5U6	244,000	244,000	250,905	4.47%	5/22/2029
FirstBank of Nebraska CD	32116PAR9	248,000	248,000	241,790	0.62%	8/27/2026
First Technology FCU CD	33715LEB2	249,000	249,000	248,893	3.65%	8/5/2027
Generations Bank C D	37149CAV9	250,000	250,000	247,905	3.13%	5/6/2027
Gesa CU CD	37424PAH7	250,000	250,000	252,865	5.19%	7/31/2026
Global FCU CD	37892MAM6	248,000	248,000	249,942	4.96%	6/16/2026
Great Midwest CD	39083PDQ2	249,000	249,000	255,307	4.39%	4/27/2029
Greenstate CU CD	39573LCC0	250,000	250,000	249,490	0.90%	11/24/2025
Gulf Cap Bank CD	40219MAY0	248,000	248,000	248,999	3.83%	9/27/2028
Iriquois Fed CD	46355PDQ8	249,000	249,000	253,641	4.61%	9/17/2027
Jeanne D Arc CD	472207AK5	249,000	249,000	253,592	4.32%	7/31/2028
JPMorgan Chase Bank CD	48128URC5	250,000	250,000	249,750	0.50%	11/10/2025
Malaga Bank CD	56102ABK1	250,000	250,000	242,773	0.88%	11/19/2026
Medallion Bank CD	58404DXY2	249,000	249,000	251,550	4.06%	6/30/2028
Milestone Bk CD	59934MAK4	244,000	244,000	246,025	4.36%	12/15/2026
Morgan Stanley Bk CD	61690DRE0	244,000	244,000	251,305	4.51%	5/22/2029
Morgan Stanley Private Bk CD	61768E4B6	244,000	244,000	251,305	4.51%	5/22/2029
NBC Bancorp Inc CD	633398AA0	248,000	248,000	250,497	4.80%	9/14/2026
Oklahoma Educators CU CD	67885MAL4	249,000	249,000	249,097	3.70%	10/25/2027
Optum Bank Draper CD	68405VAU3	244,000	244,000	248,451	4.62%	9/13/2027
People's Bank CD	710275AH1	250,000	250,000	251,130	4.03%	1/12/2027
Popular Bank CD	73317ABL5	250,000	250,000	250,088	4.10%	1/8/2026

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

US Bank Investments

**For Period Ended
October 31, 2025**

Investment Name	CUSIP	Cost	Par Value	Market Value	Stated Rate	Maturity Date
Preferred CU CD	74043RAA2	250,000	250,000	255,973	4.88%	9/15/2027
RIA FCU CD	749622BX3	249,000	249,000	251,067	3.97%	10/13/2028
Red Crown Fed CD	756558AB8	200,000	200,000	203,224	5.31%	10/13/2026
Solarity CU CD	83418NAG6	248,000	248,000	250,083	5.01%	6/23/2026
Southern First CD	84287PJB9	244,000	244,000	252,303	4.69%	10/17/2028
Southwest Fin FCU CD	84485EAN7	249,000	249,000	250,994	3.97%	8/14/2028
State Employees CD	85678LAA3	249,000	249,000	253,268	4.72%	5/24/2027
Texas Exchange Bank CD	88241TMG2	249,000	249,000	242,678	1.18%	11/13/2026
Toyota Financial Savings Bank CD	89235MLE9	249,860	248,000	242,973	0.97%	7/29/2026
True Sky Credit CD	89786MAH7	250,000	250,000	253,958	4.43%	11/30/2027
TTCU Federal CU CD	89854LAD5	250,000	250,000	258,463	4.84%	7/26/2028
Tucson FCU CD	898812AC6	250,000	250,000	258,785	4.83%	9/8/2028
USAlliance FCU CD	90352RCD5	100,000	100,000	99,384	1.38%	1/28/2026
USAlliance FCU CD	90352RDL6	149,000	149,000	153,904	4.55%	6/28/2029
Union Bank CD	90520VAX1	250,000	250,000	246,940	0.61%	3/19/2026
Utah First CD	91739JAJ4	249,000	249,000	255,701	4.43%	4/30/2029
Valley Natl Bk CD	919853QY0	245,000	245,000	246,869	3.97%	7/24/2028
Vibrant CU CD	92559TAL2	248,000	248,000	249,468	5.32%	3/20/2026

Negotiable Certificates of Deposit Subtotal \$ 16,860,200 \$ 16,862,000 \$ 16,977,765

Cash and Equivalents (Money Market Fund)

First American Govt OB Fund-Y	31846V203	904,953	904,953	904,953	3.66%
-------------------------------	-----------	---------	---------	---------	-------

Money Market Fund Subtotal \$ 904,953 \$ 904,953 \$ 904,953

Municipal Bond Fund

Burbank Glendale, CA	120827EJ5	2,029,661	1,990,000	2,068,008	4.97%	7/1/2029
Corona, CA	21969AAH5	924,000	1,000,000	937,790	2.18%	5/1/2029
Riverside, CA	769036BR4	944,250	1,000,000	959,450	2.94%	6/1/2029
San Bernardino, CA	796720PB0	250,000	250,000	245,243	1.12%	8/1/2026
University of California, CA	91412HGG2	1,224,776	1,400,000	1,266,090	1.78%	5/15/2030

Municipal Bond Fund Subtotal \$ 5,372,687 \$ 5,640,000 \$ 5,476,581

Government Securities

Federal Home Ln Bks DEB	3130APV51	2,000,000	2,000,000	1,996,020	1.50%	11/24/2026
Federal Home Ln Bks DEB	3130AQ5D1	1,500,000	1,500,000	1,494,390	1.20%	12/22/2025
Federal Home Ln Bks DEB	3130ARKL4	591,600	600,000	604,368	4.22%	4/21/2027
Federal Home Ln Bks DEB	3130AWBZ2	998,300	1,000,000	1,007,660	4.09%	6/11/2027
Federal Home Ln Bks DEB	3130AWTR1	1,991,760	2,000,000	2,040,820	4.29%	9/8/2028
Fed Home Ln Mort Corp #WN1356	3132XFQJ0	1,481,250	1,500,000	1,512,690	4.26%	4/1/2029
Fed Home Ln Mort Corp #WN1476	3132XFUA4	987,813	1,000,000	996,680	4.21%	10/1/2029
Fed Home Ln Mort Corp #WN1510	3132XFVC9	1,484,063	1,500,000	1,492,485	4.02%	1/1/2030
Federal Home Ln Corp #WN1516	3132XFVJ4	985,000	1,000,000	995,370	4.02%	1/1/2030
Fed Home Ln Mort Corp #WN1530	3132XFVY1	1,481,719	1,500,000	1,494,195	4.02%	1/1/2030
Fed Home Ln Mort Corp #WN1542	3132XFWC8	2,302,059	2,310,000	2,323,052	4.29%	2/1/2030
Fed Home Ln Mort Corp #WN1543	3132XFWD6	2,293,531	2,300,000	2,314,720	4.37%	3/1/2030

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

US Bank Investments

**For Period Ended
October 31, 2025**

Investment Name	CUSIP	Cost	Par Value	Market Value	Stated Rate	Maturity Date
Fed Home Ln Mort Corp #WN1555	3132XFWR5	1,694,875	1,700,000	1,699,932	4.12%	4/1/2030
Fed Home Ln Mort Corp Gold #WN1602	3132XFX86	343,922	345,000	341,070	3.94%	8/1/2030
Fed Home Ln Mort Corp #WN1572	3132XFXA1	3,982,500	4,000,000	3,973,080	4.03%	5/1/2030
Fed Home Ln Mort Corp #WN2560	3132XGZ25	994,688	1,000,000	1,008,750	4.81%	1/1/2029
Fed Home Ln Mort Corp Gold #WN5017	3132XKSF5	1,123,242	1,125,000	1,125,270	4.20%	7/1/2029
Fed Home Ln Mort Corp #WN5034F	3132XKSY4	2,012,500	2,000,000	1,991,860	4.16%	7/1/2029
Fed Home Ln Mort Corp #WN5163	3132XKWZ6	2,659,953	2,675,000	2,662,454	4.17%	10/1/2029
Fed Home Ln Mort Corp Gold #WN5242	3132XKZG5	925,606	940,000	932,724	4.03%	3/1/2030
Fed Home Ln Mort Corp Gold #WB5243	3132XKZH3	2,649,922	2,675,000	2,657,853	4.03%	4/1/2030
Fed Home Ln Mort Corp Gold #WN5249	3132XKZP5	997,813	1,000,000	996,000	4.12%	4/1/2030
Federal Farm Credit Bks DEB	3133EPN50	998,000	1,000,000	1,018,160	4.17%	12/15/2028
Federal Home Ln Corp MTN	3134GXAP9	1,500,000	1,500,000	1,498,725	0.60%	11/12/2025
Federal Home Ln Corp MTN	3134GXBM5	1,500,000	1,500,000	1,498,725	0.60%	11/12/2025
Fed Natl Mortgage Assoc #BL3660	3140HVB60	1,844,250	1,954,820	1,865,524	2.84%	8/1/2029
Fed Natl Mortgage Assoc #BL3884	3140HVJ62	515,281	550,000	522,132	2.75%	9/1/2029
Fed Natl Mortgage Assoc #BL4193	3140HVUT9	471,563	500,000	475,420	2.85%	9/1/2029
Fed Natl Mortgage Assoc #BL4815	3140HWK50	956,875	1,000,000	951,080	2.81%	11/1/2029
Fed Natl Mortgage Assoc #BS1416	3140LBSE4	594,825	660,000	618,895	1.16%	3/1/2028
Fed Natl Mortgage Assoc #BS4790	3140LFKC7	2,908,547	3,150,000	2,977,727	2.23%	3/1/2029
Fed Natl Mortgage Assoc #BS5506	3140LGDL3	772,922	825,000	798,204	3.20%	6/1/2029
Fed Natl Mortgage Assoc #BS5552	3140LGE24	1,995,544	2,130,000	2,073,768	3.43%	5/1/2029
Fed Natl Mortgage Assoc #BS6109	3140LGYF3	4,340,455	4,343,000	4,316,595	4.00%	7/1/2029
Fed Natl Mortgage Assoc #BS6624	3140LHLE8	995,625	1,000,000	988,690	3.86%	10/1/2029
Fed Natl Mortgage Assoc #BZ0815	3140NU3Z0	1,499,063	1,500,000	1,526,895	4.56%	4/1/2029
Fed Natl Mortgage Assoc #BZ1806	3140NWAG0	1,463,438	1,500,000	1,498,635	4.05%	9/1/2029
Fed Natl Mortgage Assoc #BZ1969A	3140NWFK6	689,719	700,000	698,348	4.02%	10/1/2029
Fed Natl Mortgage Assoc #BZ1993	3140NWGB5	743,906	750,000	749,003	4.08%	11/1/2029
Fed Natl Mortgage Assoc #BA2127A	3140NWLH6	1,473,750	1,500,000	1,498,215	4.19%	10/1/2029
Fed Natl Mortgage Assoc #BZ2336	3140NWS22	1,491,563	1,500,000	1,520,940	4.42%	11/1/2029
Fed Natl Mortgage Assoc #BZ2399	3140NWU26	492,656	500,000	504,550	4.24%	11/1/2029
Fed Natl Mortgage Assoc #BZ2524	3140NWYW9	1,492,969	1,500,000	1,521,135	4.71%	12/1/2029
Fed Natl Mortgage Assoc #BZ2748	3140NXBS1	494,688	500,000	505,290	4.31%	1/1/2030
Fed Natl Mortgage Assoc #BZ2776	3140NXCN1	997,500	1,000,000	1,020,460	4.53%	1/1/2030
Fed Natl Mortgage Assoc #BZ3455	3140NXZV8	1,496,719	1,500,000	1,510,125	4.21%	4/1/2030
Fed Natl Mortgage Assoc #BZ4436	3140NY4W8	498,438	500,000	497,770	4.02%	8/1/2030
Fed Natl Mortgage Assoc #BZ4021	3140NYPF2	3,487,500	3,500,000	3,514,735	4.23%	6/1/2030
Fed Natl Mort Assoc #BZ0458	3140NYQL8	2,281,430	2,285,000	2,285,937	4.15%	6/1/2030
Fed Natl Mort Assoc #BA4276	3140NYXE6	995,625	1,000,000	1,002,390	4.23%	7/1/2030
Fed Natl Mortgage Assoc #BZ5346	3140Q05G3	4,025,000	4,000,000	3,982,800	4.14%	10/1/2030
Fed Natl Mortgage Assoc #BZ4505	3140Q0AF9	4,491,563	4,500,000	4,488,300	4.14%	8/1/2030

Government Securities Subtotal \$ 82,991,525 \$ 84,017,820 \$ 83,590,615

Corporate Bonds

Citibank	17325FBK3	513,250	500,000	512,190	4.72%	8/6/2029
JP Morgan Chase Med Term Nt	48130C6R1	2,000,000	2,000,000	1,990,480	4.07%	10/29/2030
Royal Bank CDA Med Term	78014RZE3	2,000,000	2,000,000	2,025,560	4.69%	03/14/2030
US Bancorp Med Trm Nt	91159XDW2	1,500,000	1,500,000	1,509,585	4.47%	09/10/2030
Wells Fargo Bk Med Trm Nt	95004HAF5	1,000,000	1,000,000	1,000,990	4.45%	08/04/2030

Corporate Bonds Subtotal \$ 7,013,250 \$ 7,000,000 \$ 7,038,805

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

US Bank Investments

**For Period Ended
October 31, 2025**

Investment Name	CUSIP	Cost	Par Value	Market Value	Stated Rate	Maturity Date
US Treasury						
US Treasury Note 2.625%	9128286B1	464,450	500,000	484,670	2.71%	2/15/2029
US Treasury Note 3.750%	91282CJR3	978,600	1,000,000	1,003,870	3.74%	12/31/2028
US Treasury Note 4.000%	91282CJW2	989,100	1,000,000	1,011,370	3.96%	1/31/2029
US Treasury Subtotal		\$ 2,432,150	\$ 2,500,000	\$ 2,499,910		
Total Portfolio		\$ 115,574,764	\$ 116,924,773	\$ 116,488,628		

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

Investment Portfolio

**For Period Ended
October 31, 2025**

October 31, 2025	Market Value	Availability	No. of Days Until Maturity	Weight	Days to Maturity Weighted Avg	Total by Maturity
Petty Cash	32,898	10/31/2025	0	0.0%	-	
Checking Account	1,189,658	11/1/2025	1	0.9%	0.01	
Utility & Credit Cards Account	53,486	11/1/2025	1	0.0%	-	
Total Bank Accounts	1,276,042					1,276,042
State Local Agency Investment Fund	1,347,537	11/1/2025	1	1.1%	0.01	1,347,537
California Asset Management Plan	8,608,869	10/31/2025	0	6.7%	-	8,608,869
First American Govt OB Fund-Y	904,953	11/1/2025	1	0.7%	0.01	
Money Market Accounts	904,953					904,953
Federal Home Ln Corp MTN	1,498,725	11/12/2025	12	1.2%	0.14	
Federal Home Ln Corp MTN	1,498,725	11/12/2025	12	1.2%	0.14	
Government Securities	2,997,450					2,997,450
Greenstate CU CD	249,490	11/24/2025	24	0.2%	0.05	
JPMorgan Chase Bank CD	249,750	11/10/2025	10	0.2%	0.02	
Negotiable Certificates of Deposit	499,240					499,240
						\$ 15,634,091
						1 - 30 days
Federal Home Ln Bks DEB	1,494,390	12/22/2025	52	1.2%	0.61	
Government Securities	1,494,390					1,494,390
Alabama CU CD	250,370	12/22/2025	52	0.2%	0.10	
Chartway FCU CD	248,317	12/16/2025	46	0.2%	0.09	
First Carolina Bank CD	248,740	12/23/2025	53	0.2%	0.10	
Negotiable Certificates of Deposit	747,427					747,427
						\$ 2,241,817
						31 - 60 days
A+ FCU CD	250,630	2/17/2026	109	0.2%	0.21	
City National Bank CD	250,210	1/12/2026	73	0.2%	0.14	
Communitywide FCU CD	250,325	1/6/2026	67	0.2%	0.13	
Popular Bank CD	250,088	1/8/2026	69	0.2%	0.14	
USAlliance FCU CD	99,384	1/28/2026	89	0.1%	0.07	
Negotiable Certificates of Deposit	1,100,637					1,100,637
						\$ 1,100,637
						61 - 120 days
Clearpath FCU CD	250,208	4/27/2026	178	0.2%	0.35	
Connex CU CD	251,488	3/18/2026	138	0.2%	0.27	
Union Bank CD	246,940	3/19/2026	139	0.2%	0.27	
Vibrant CU CD	249,468	3/20/2026	140	0.2%	0.27	
Negotiable Certificates of Deposit	998,103					998,103
						\$ 998,103
						121 - 180 days
American Equity Bank CD	245,708	5/27/2026	208	0.2%	0.40	
Continental Bank CD	243,790	8/24/2026	297	0.2%	0.57	
Dort FCU CD	251,930	6/22/2026	234	0.2%	0.46	
Empower FCU CD	254,290	10/23/2026	357	0.2%	0.71	
FirstBank of Nebraska CD	241,790	8/27/2026	300	0.2%	0.57	
Gesa CU CD	252,865	7/31/2026	273	0.2%	0.54	
Global FCU CD	249,942	6/16/2026	228	0.2%	0.45	
NBC Bancorp Inc CD	250,497	9/14/2026	318	0.2%	0.62	
Red Crown Fed CD	203,224	10/13/2026	347	0.2%	0.55	
Solarity CU CD	250,083	6/23/2026	235	0.2%	0.46	
Toyota Financial Savings Bank CD	242,973	7/29/2026	271	0.2%	0.52	
Negotiable Certificates of Deposit	2,687,092					2,687,092

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

Investment Portfolio

**For Period Ended
October 31, 2025**

October 31, 2025	Market Value	Availability	No. of Days Until Maturity	Weight	Days to Maturity Weighted Avg	Total by Maturity
San Bernardino, CA Municipal Bonds	<u>245,243</u> 245,243	8/1/2026	274	0.2%	0.53	245,243
						\$ 2,932,335 181 - 1 year
Federal Home Ln Bks DEB	1,996,020	11/24/2026	389	1.6%	6.08	
Federal Home Ln Bks DEB	604,368	4/21/2027	537	0.5%	2.54	
Federal Home Ln Bks DEB Government Securities	<u>1,007,660</u> 3,608,048	6/11/2027	588	0.8%	4.64	3,608,048
BankUnited NA CD	242,805	12/8/2026	403	0.2%	0.77	
Baxter CU CD	252,548	1/25/2027	451	0.2%	0.89	
Capital One NA CD	243,520	12/8/2026	403	0.2%	0.77	
Connexus CU CD	250,340	7/14/2027	621	0.2%	1.22	
Credit Union of Texas CD	245,066	10/22/2027	721	0.2%	1.38	
Essential CU CD	254,040	6/15/2027	592	0.2%	1.18	
First Technology FCU CD	248,893	8/5/2027	643	0.2%	1.25	
Generations Bank C D	247,905	5/6/2027	552	0.2%	1.07	
Iriquois Fed CD	253,641	9/17/2027	686	0.2%	1.36	
Malaga Bank CD	242,773	11/19/2026	384	0.2%	0.73	
Milestone Bk CD	246,025	12/15/2026	410	0.2%	0.79	
Oklahoma Educators CU CD	249,097	10/25/2027	724	0.2%	1.41	
Optum Bank Draper CD	248,451	9/13/2027	682	0.2%	1.33	
People's Bank CD	251,130	1/12/2027	438	0.2%	0.86	
Preferred CU CD	255,973	9/15/2027	684	0.2%	1.37	
State Employees CD	253,268	5/24/2027	570	0.2%	1.13	
Texas Exchange Bank CD Negotiable Certificates of Deposit	<u>242,678</u> 4,228,151	11/13/2026	378	0.2%	0.72	4,228,151
						\$ 7,836,199 1 - 2 years
Federal Home Ln Bks DEB	2,040,820	9/8/2028	1043	1.6%	16.67	
Fed Natl Mortgage Assoc #BS1416 Government Securities	<u>618,895</u> 2,659,715	3/1/2028	852	0.5%	4.13	2,659,715
American Exp CD	256,053	9/13/2028	1048	0.2%	2.10	
Bom Bk CD	251,567	6/26/2028	969	0.2%	1.91	
Civic Federal CU	251,781	10/23/2028	1088	0.2%	2.14	
New Jersey Ewing CU	250,927	1/18/2028	809	0.2%	1.59	
Customers Bank CD	254,910	6/14/2028	957	0.2%	1.91	
Discover Bank CD	256,533	9/18/2028	1053	0.2%	2.11	
Fahey Banking Co CD	251,133	1/12/2028	803	0.2%	1.58	
Gulf Cap Bank CD	248,999	9/27/2028	1062	0.2%	2.07	
Jeanne D Arc CD	253,592	7/31/2028	1004	0.2%	1.99	
Medallion Bank CD	251,550	6/30/2028	973	0.2%	1.92	
RIA FCU CD	251,067	10/13/2028	1078	0.2%	2.12	
Southern First CD	252,303	10/17/2028	1082	0.2%	2.14	
Southwest Fin FCU CD	250,994	8/14/2028	1018	0.2%	2.00	
True Sky Credit CD	253,958	11/30/2027	760	0.2%	1.51	
TTCU Federal CU CD	258,463	7/26/2028	999	0.2%	2.02	
Tucson FCU CD	258,785	9/8/2028	1043	0.2%	2.11	
Valley Natl Bk CD Negotiable Certificates of Deposit	<u>246,869</u> 4,299,483	7/24/2028	997	0.2%	1.93	4,299,483
						\$ 6,959,198 2 - 3 years
Fed Home Ln Mort Corp #WN1356	1,512,690	4/1/2029	1248	1.2%	14.78	
Fed Home Ln Mort Corp #WN1476	996,680	10/1/2029	1431	0.8%	11.17	
Fed Home Ln Mort Corp #WN2560	1,008,750	1/1/2029	1158	0.8%	9.15	
Fed Home Ln Mort Corp Gold #WN5017	1,125,270	7/1/2029	1339	0.9%	11.80	

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

Investment Portfolio

**For Period Ended
October 31, 2025**

October 31, 2025	Market Value	Availability	No. of Days Until Maturity	Weight	Days to Maturity Weighted Avg	Total by Maturity
Fed Home Ln Mort Corp #WN5034F	1,991,860	7/1/2029	1339	1.6%	20.88	
Fed Home Ln Mort Corp #WN5163	2,662,454	10/1/2029	1431	2.1%	29.83	
Federal Farm Credit Bks DEB	1,018,160	12/15/2028	1141	0.8%	9.10	
Fed Natl Mortgage Assoc #BL3660	1,865,524	8/1/2029	1370	1.5%	20.01	
Fed Natl Mortgage Assoc #BL3884	522,132	9/1/2029	1401	0.4%	5.73	
Fed Natl Mortgage Assoc #BL4193	475,420	9/1/2029	1401	0.4%	5.21	
Fed Natl Mortgage Assoc #BS4790	2,977,727	3/1/2029	1217	2.3%	28.37	
Fed Natl Mortgage Assoc #BS5506	798,204	6/1/2029	1309	0.6%	8.18	
Fed Natl Mortgage Assoc #BS5552	2,073,768	5/1/2029	1278	1.6%	20.75	
Fed Natl Mortgage Assoc #BS6109	4,316,595	7/1/2029	1339	3.4%	45.25	
Fed Natl Mortgage Assoc #BS6624	988,690	10/1/2029	1431	0.8%	11.08	
Fed Natl Mortgage Assoc #BZ0815	1,526,895	4/1/2029	1248	1.2%	14.92	
Fed Natl Mortgage Assoc #BZ1806	1,498,635	9/1/2029	1401	1.2%	16.44	
Fed Natl Mortgage Assoc #BZ1969A	698,348	10/1/2029	1431	0.5%	7.82	
Fed Natl Mortgage Assoc #BA2127A	1,498,215	10/1/2029	1431	1.2%	16.79	
Government Securities	29,556,015					29,556,015
Bank Hapoalim CD	250,900	5/21/2029	1298	0.2%	2.55	
Celtic Bank CD	248,953	6/20/2029	1328	0.2%	2.59	
City FCU Tax CD	250,773	1/12/2029	1169	0.2%	2.30	
Cornerstone CD	248,579	10/1/2029	1431	0.2%	2.79	
First Foundation Bank CD	250,905	5/22/2029	1299	0.2%	2.55	
Great Midwest CD	255,307	4/27/2029	1274	0.2%	2.55	
Morgan Stanley Bk CD	251,305	5/22/2029	1299	0.2%	2.56	
Morgan Stanley Private Bk CD	251,305	5/22/2029	1299	0.2%	2.56	
USAlliance FCU CD	153,904	6/28/2029	1336	0.1%	1.61	
Utah First CD	255,701	4/30/2029	1277	0.2%	2.56	
Negotiable Certificates of Deposit	2,417,632					2,417,632
Citibank	512,190	8/6/2029	1375	0.4%	5.51	
Corporate Bonds	512,190					512,190
US Treasury Note 2.625%	484,670	2/15/2029	1203	0.4%	4.57	
US Treasury Note 3.750%	1,003,870	12/31/2028	1157	0.8%	9.09	
US Treasury Note 4.000%	1,011,370	1/31/2029	1188	0.8%	9.41	
US Treasury	2,499,910					2,499,910
Burbank Glendale, CA	2,068,008	7/1/2029	1339	1.6%	21.68	
Corona, CA	937,790	5/1/2029	1278	0.7%	9.38	
Riverside, CA	959,450	6/1/2029	1309	0.8%	9.83	
Municipal Bonds	3,965,248					3,965,248
						\$ 38,950,996
						3- 4 years
Fed Home Ln Mort Corp #WN1510	1,492,485	1/1/2030	1523	1.2%	17.80	
Federal Home Ln Corp #WN1516	995,370	1/1/2030	1523	0.8%	11.87	
Fed Home Ln Mort Corp #WN1530	1,494,195	1/1/2030	1523	1.2%	17.82	
Fed Home Ln Mort Corp #WN1542	2,323,052	2/1/2030	1554	1.8%	28.26	
Fed Home Ln Mort Corp #WN1543	2,314,720	3/1/2030	1582	1.8%	28.67	
Fed Home Ln Mort Corp #WN1555	1,699,932	4/1/2030	1613	1.3%	21.47	
Fed Home Ln Mort Corp Gold #WN1602	341,070	8/1/2030	1735	0.3%	4.63	
Fed Home Ln Mort Corp #WN1572	3,973,080	5/1/2030	1643	3.1%	51.11	
Fed Home Ln Mort Corp Gold #WN5242	932,724	3/1/2030	1582	0.7%	11.55	
Fed Home Ln Mort Corp Gold #WB5243	2,657,853	4/1/2030	1613	2.1%	33.57	
Fed Home Ln Mort Corp Gold #WN5249	996,000	4/1/2030	1613	0.8%	12.58	
Fed Natl Mortgage Assoc #BL4815	951,080	11/1/2029	1462	0.7%	10.89	
Fed Natl Mortgage Assoc #BZ1993	749,003	11/1/2029	1462	0.6%	8.57	
Fed Natl Mortgage Assoc #BZ2336	1,520,940	11/1/2029	1462	1.2%	17.41	
Fed Natl Mortgage Assoc #BZ2399	504,550	11/1/2029	1462	0.4%	5.78	
Fed Natl Mortgage Assoc #BZ2524	1,521,135	12/1/2029	1492	1.2%	17.77	
Fed Natl Mortgage Assoc #BZ2748	505,290	1/1/2030	1523	0.4%	6.03	

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

Investment Portfolio

**For Period Ended
October 31, 2025**

October 31, 2025	Market Value	Availability	No. of Days Until Maturity	Weight	Days to Maturity Weighted Avg	Total by Maturity
Fed Natl Mortgage Assoc #BZ2776	1,020,460	1/1/2030	1523	0.8%	12.17	
Fed Natl Mortgage Assoc #BZ3455	1,510,125	4/1/2030	1613	1.2%	19.07	
Fed Natl Mortgage Assoc #BZ4436	497,770	8/1/2030	1735	0.4%	6.76	
Fed Natl Mortgage Assoc #BZ4021	3,514,735	6/1/2030	1674	2.8%	46.07	
Fed Natl Mort Assoc #BZ0458	2,285,937	6/1/2030	1674	1.8%	29.96	
Fed Natl Mort Assoc #BA4276	1,002,390	7/1/2030	1704	0.8%	13.37	
Fed Natl Mortgage Assoc #BZ5346	3,982,800	10/1/2030	1796	3.1%	56.01	
Fed Natl Mortgage Assoc #BZ4505	4,488,300	8/1/2030	1735	3.5%	60.97	
Government Securities	43,274,996					43,274,996
JP Morgan Chase Med Term Nt	1,990,480	10/29/2030	1824	1.6%	28.43	
Royal Bank CDA Med Term	2,025,560	3/14/2030	1595	1.6%	25.30	
US Bancorp Med Trm Nt	1,509,585	9/10/2030	1775	1.2%	20.98	
Wells Fargo Bk Med Trm Nt	1,000,990	8/4/2030	1738	0.8%	13.62	
Corporate Bonds	6,526,615					6,526,615
University of California, CA	1,266,090	5/15/2030	1657	1.0%	16.43	
Municipal Bonds	1,266,090					1,266,090
						\$ 51,067,701
						4- 5 years
Total Investments	\$ 127,721,076			100%	1,151	\$ 127,721,076

Average Maturity in Days 1151
 Average Maturity in Years: 3

TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

CA Government Code Section 53607

**For Period Ended
October 31, 2025**

Investment Name	CUSIP ID	Issue Date	Cost	Par Value	Market Value	Maturity Date
<u>Sales & Maturities</u>						
US Treasury Note 2.625%	9128286B1	2/15/2019	464,450.00	464,450.00	450,209.96	2/15/2029
Fed Natl Mortgage Assoc #BL3660	3140HVB60	8/1/2019	3,173.25	3,173.25	3,028.30	8/1/2029
California CU CD	130162BB5	10/25/2023	250,000.00	250,000.00	250,267.50	10/27/2025
Federal Home Ln Corp MTN	3134GWZG4	10/20/2020	2,000,000.00	2,000,000.00	1,996,200.00	10/20/2025
Fed Natl Mortgage Assoc #BS8656	3140LKTN3	6/1/2023	659,587.50	660,000.00	665,385.60	6/1/2028
Federal Home Ln Bks DEB	3130AKLH7	12/30/2020	1,500,000.00	1,500,000.00	1,490,745.00	12/30/2025
Federal Home Ln Bks DEB	3130AL6A7	2/26/2021	1,000,000.00	1,000,000.00	988,060.00	2/26/2026
Federal Home Ln Bks DEB	3130AL6L3	2/26/2021	1,000,000.00	1,000,000.00	988,070.00	2/26/2026
1st Source Bank CD	33646CNW0	1/18/2023	250,000.00	250,000.00	250,107.50	1/19/2027
Sales & Maturities Subtotal			\$ 7,127,210.75	\$ 7,127,623.25	\$ 7,082,073.86	
<u>Purchases</u>						
Credit Union of Texas CD	22551KBL5	10/22/2025	245,000.00	245,000.00	245,066.15	10/22/2027
Fed Home Ln Mort Corp Gold #WN1602	3132XFX86	9/1/2025	343,921.88	345,000.00	341,070.45	8/1/2030
Fed Natl Mortgage Assoc #BZ5346	3140Q05G3	10/1/2025	4,025,000.00	4,000,000.00	3,982,800.00	10/1/2030
JP Morgan Chase Med Term Nt	48130C6R1	10/29/2025	2,000,000.00	2,000,000.00	1,990,480.00	10/29/2030
Oklahoma Educators CU CD	67885MAL4	10/24/2025	249,000.00	249,000.00	249,097.11	10/25/2027
Purchases Subtotal			\$ 6,862,921.88	\$ 6,839,000.00	\$ 6,808,513.71	

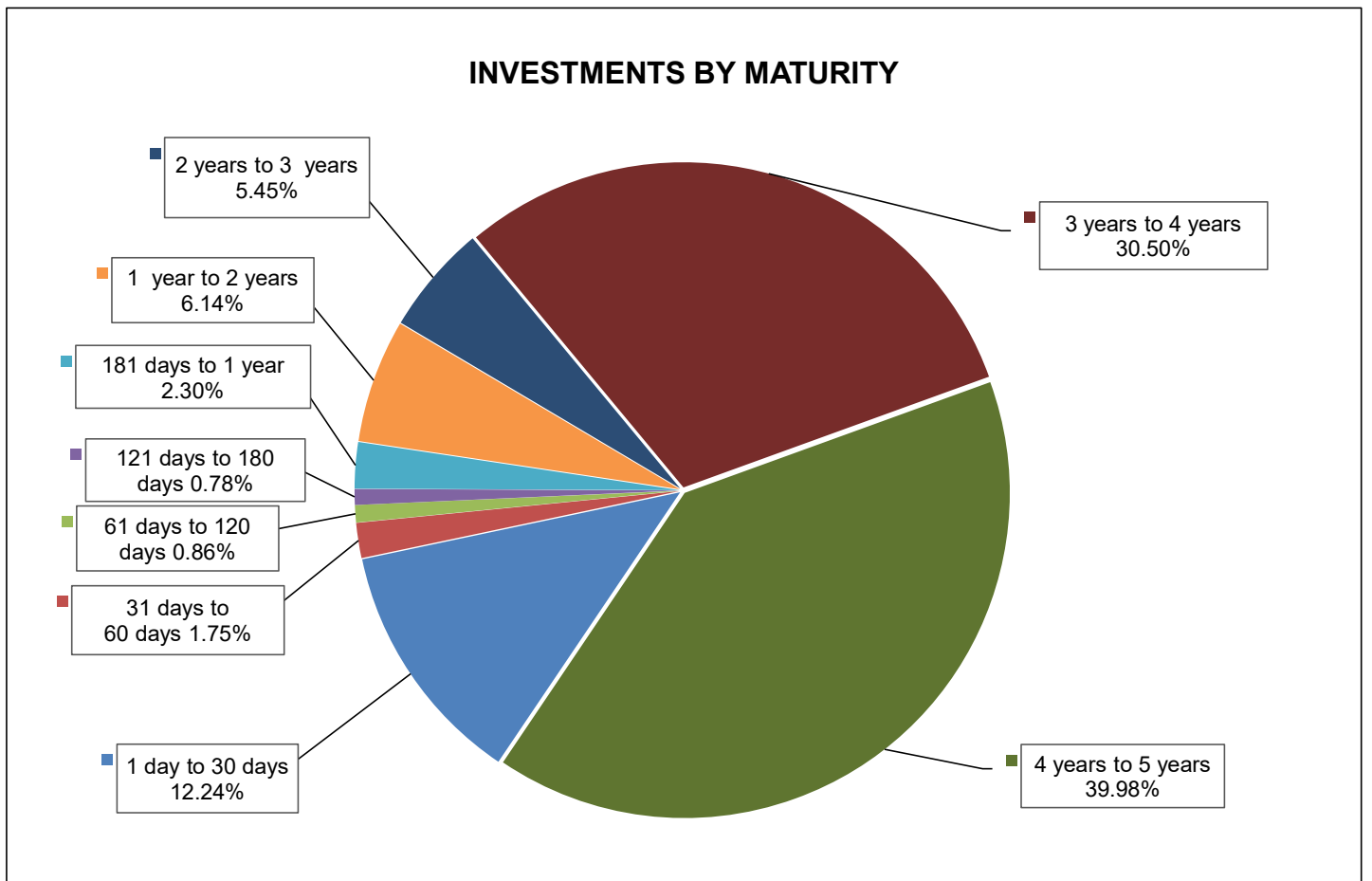
TREASURER'S REPORT

City of Upland - Successor Agency - Public Financing Authority

Maturities in Thousands of Dollars

**For Period Ended
October 31, 2025**

Investment Portfolio	1 day to 30 days	31 days to 60 days	61 days to 120 days	121 days to 180 days	181 days to 1 year	1 year to 2 years	2 years to 3 years	3 years to 4 years	4 years to 5 years
State Local Agency Investment Fund	1,348	-	-	-	-	-	-	-	-
California Asset Management Plan	8,609	-	-	-	-	-	-	-	-
Bank Accounts and Change Funds	1,276	-	-	-	-	-	-	-	-
Negotiable Certificates of Deposit	499	747	1,101	998	2,687	4,228	4,299	2,418	-
Government Securities	2,997	1,494	-	-	-	3,608	2,660	29,556	43,275
Money Market Fund	905	-	-	-	-	-	-	-	-
Municipal Bonds	-	-	-	-	245	-	-	3,965	1,266
Corporate Bonds	-	-	-	-	-	-	-	512	6,527
US Treasury	-	-	-	-	-	-	-	2,500	-
Total Cash and Investments	\$ 15,634	\$ 2,241	\$ 1,101	\$ 998	\$ 2,932	\$ 7,836	\$ 6,959	\$ 38,951	\$ 51,068
Percentage	12.24%	1.75%	0.86%	0.78%	2.30%	6.14%	5.45%	30.50%	39.98%



TREASURER'S REPORT

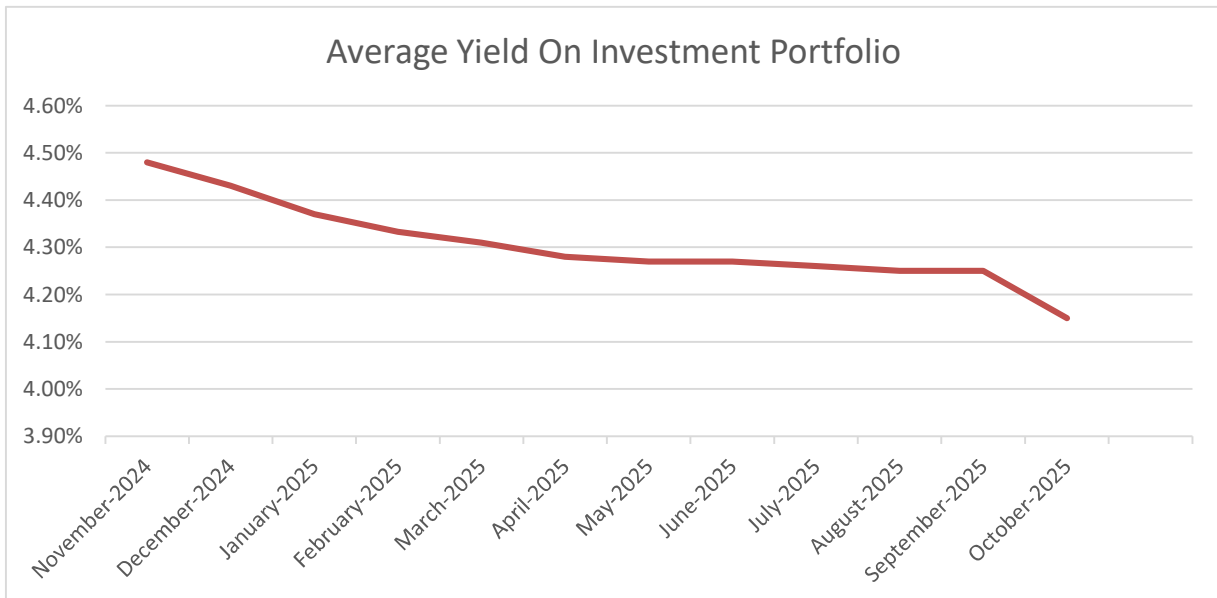
City of Upland - Successor Agency - Public Financing Authority
Bank Accounts and Change Funds

**For Period Ended
 October 31, 2025**

Account Name	Institution	Insured Deposits	Collateralized Deposits	Total Deposits
Petty Cash City of Upland	City of Upland	\$ -	\$ -	\$ 32,898
City of Upland Payroll Zero Balance Account	Chase	-	-	-
City of Upland Checking Account	Chase	250,000	939,658	1,189,658
City of Upland Utility & Credit Cards Account	Chase	53,486	-	53,486
City of Upland Successor Agency	Chase	-	-	-
Totals		\$ 303,486	\$ 939,658	\$ 1,276,042

TREASURER'S REPORT
 City of Upland - Successor Agency - Public Financing Authority
State Local Agency Investment Fund
For 12 Month Period Ended
October 31, 2025

Month	Yield
November-2024	4.48%
December-2024	4.43%
January-2025	4.37%
February-2025	4.33%
March-2025	4.31%
April-2025	4.28%
May-2025	4.27%
June-2025	4.27%
July-2025	4.26%
August-2025	4.25%
September-2025	4.25%
October-2025	4.15%



	November-2024	December-2024	January-2025	February-2025	March-2025	April-2025	May-2025	June-2025	July-2025	August-2025	September-2025	October-2025
Investment Portfolio												
State Local Agency Investment Fund (LAIF)	1,287,663	1,286,657	1,302,381	1,302,381	1,302,910	1,316,637	1,316,135	1,316,903	1,331,201	1,333,331	1,333,338	1,347,537
California Asset Management Plan (CAMP)	21,351,474	21,436,959	34,938,121	32,051,655	35,681,612	40,817,576	45,977,553	40,835,363	28,580,966	19,173,748	10,071,972	8,608,869
Negotiable Certificates of Deposit	21,857,191	20,915,991	19,860,577	19,626,946	18,953,344	17,718,099	17,194,346	16,777,042	17,519,686	18,950,018	16,985,578	16,977,765
Money Market Fund	1,282,318	2,970,445	1,638,182	2,612,689	2,778,602	1,402,801	937,196	2,569,850	887,381	610,504	335,964	904,953
Municipal Bonds	5,418,081	5,379,438	5,389,045	5,435,679	5,440,404	4,482,473	5,680,643	5,728,913	5,707,231	5,467,239	5,469,246	5,476,581
Government Agency Securities	67,278,098	66,795,537	69,520,942	69,451,576	68,378,801	72,608,309	73,807,904	78,316,444	79,433,963	81,533,780	85,304,126	83,590,615
Corporate Bonds	-	-	-	-	2,012,080	2,025,300	2,011,420	2,020,400	2,011,700	2,023,940	5,049,285	7,038,805
US Treasury	4,593,315	4,573,988	4,587,668	4,628,525	4,644,080	4,680,155	3,190,038	3,209,748	2,956,450	2,985,390	2,981,560	2,499,910
Total Investments	\$ 123,068,141	\$ 123,359,014	\$ 137,236,914	\$ 135,109,452	\$ 139,191,834	\$ 145,051,351	\$ 150,115,234	\$ 150,774,662	\$ 138,428,579	\$ 132,077,951	\$ 127,531,069	\$ 126,445,035
Weighted Average Days to Maturity	644.59	587.03	586.30	1151.17	597.60	632.10	626.31	684.65	848.13	985.22	1051.60	1151.17
Blended Yield:	2.90%	2.88%	3.07%	3.05%	3.15%	3.23%	3.37%	3.41%	3.57%	3.65%	3.69%	3.81%
Cash												
Bank Accounts and Change of Funds	4,126,869	9,249,352	2,656,231	5,623,619	3,090,907	2,599,122	6,064,643	5,908,392	5,066,570	1,187,149	5,981,489	1,276,042
Total Cash	\$ 4,126,869	\$ 9,249,352	\$ 2,656,231	\$ 5,623,619	\$ 3,090,907	\$ 2,599,122	\$ 6,064,643	\$ 5,908,392	\$ 5,066,570	\$ 1,187,149	\$ 5,981,489	\$ 1,276,042
Total Cash and Investments	\$ 127,195,010	\$ 132,608,367	\$ 139,893,145	\$ 140,733,071	\$ 142,282,741	\$ 147,650,473	\$ 156,179,877	\$ 156,683,054	\$ 143,495,149	\$ 133,265,100	\$ 133,512,558	\$ 127,721,076
PARS Investment Portfolio												
115 Trust-OPEB Investment	2,395,435	2,344,893	2,383,062	2,403,858	2,598,295	2,615,569	2,674,733	2,747,152	2,758,488	2,816,041	2,866,585	2,903,937
115 Trust-Pension Investment	8,430,889	8,430,889	8,387,542	8,481,040	10,216,704	10,288,163	10,469,272	10,726,609	10,761,740	11,627,654	11,810,158	11,951,491
Total Restricted Funds Held in Trust	\$ 10,826,324	\$ 10,775,782	\$ 10,770,605	\$ 10,884,899	\$ 12,814,999	\$ 12,903,732	\$ 13,144,005	\$ 13,473,760	\$ 13,520,228	\$ 14,443,695	\$ 14,676,743	\$ 14,855,428
Benchmarks:												
LAIF	4.48%	4.43%	4.37%	4.33%	4.31%	4.28%	4.27%	4.27%	4.26%	4.25%	4.21%	4.15%
CAMP	4.81%	4.65%	4.55%	4.47%	4.45%	4.42%	4.43%	4.43%	4.41%	4.41%	4.27%	4.26%
2yr U.S. Treasury	4.13%	4.25%	4.22%	3.99%	3.89%	3.60%	3.89%	3.72%	3.94%	3.59%	3.60%	3.60%
5yr U.S. Treasury	4.05%	4.38%	4.36%	4.03%	3.96%	3.72%	3.96%	3.79%	3.96%	3.68%	3.74%	3.74%
Restricted Funds with Fiscal Agent												
Wtr Sys Lease Rev Ref Bonds 2011												
Wtr Revenue Bonds 2022	15,502,017	15,502,081	15,502,147	15,502,213	15,628,608	15,502,417	15,502,481	15,502,547	15,502,611	15,502,677	16,528,998	15,503,027
Wtr Sys Lease Rev Ref Bonds 2021	-	-	-	-	44,573	5	5	5	5	5	666,573	196
Successor Agency TAN 2013 / TAN 2016- Me	2	2	2	163,469	-	-	-	-	-	2,693,469	2	3
Colonies CFD Area #1 2022	294,866	294,866	294,866	462,072	287,726	287,726	287,726	287,726	287,726	1,528,476	274,130	274,130
Colonies CFD Area #2 2015	1,328,153	1,328,159	1,328,164	1,540,571	1,328,139	1,328,144	1,328,150	1,328,155	1,328,161	2,440,570	1,328,416	1,328,422
Upland 54 CFD 2004	128,003	128,003	128,003	150,953	124,917	124,917	124,917	124,917	124,917	222,585	126,545	126,558
Sycamore Hills CFD 2015-1	744,258	744,258	744,259	905,735	728,559	728,559	728,560	728,560	728,561	1,109,151	736,955	737,021
Harvest at Upland CFD 2016-1 Area #1	578,762	580,730	582,705	740,309	572,835	574,718	576,507	578,353	580,139	914,859	572,469	574,224
Harvest at Upland CFD 2016-1 Area #2	2,156,911	2,156,917	2,156,924	2,306,852	2,164,312	2,164,319	2,164,326	2,164,333	2,164,340	2,584,269	2,171,730	2,171,737
	4,107,462	4,120,735	4,133,924	4,228,570	478,427	488,285	489,740	491,248	492,711	667,788	495,718	497,171
Sycamore Hills CFD 2015-1-2	771,562	771,563	771,564	952,712	757,752	757,753	757,754	757,756	757,757	1,127,958	762,981	762,982
Total Restricted Funds	\$ 25,611,996	\$ 25,627,314	\$ 25,642,558	\$ 26,953,456	\$ 22,115,848	\$ 21,956,843	\$ 21,960,166	\$ 21,963,600	\$ 21,966,928	\$ 28,791,807	\$ 23,664,517	\$ 21,975,471