



200 South Fourth Street
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DATE: October 19, 2016

TO: Honorable Mayor John Rey
City Council

FROM: Anne Marie Gaura, City Manager
Cathy Haley, Finance Director
Theodore Kozinski, Senior Accountant, CPA

SUBJECT: Investment & Bank Balance Summary: September 2016

Attached is the September 30, 2016 Investment & Bank Balance Report that summarizes cash balances and investment transactions, yields, and earnings. The report is composed of the following sections:

- Schedule of Rates, Portfolio Summary, Weighting, and Yield
- Cash & Investment Portfolio

Investments for Fire Pension, Police Pension, Library, Library Trusts, and Library Reserve are not included in this annual report.

Schedule of Investment Rates, Portfolio Summary by Category, Portfolio Weighting, and Yields

FY17 Investment Rates

	IMET Average	MMKT Average	First Natl Bank Monthly Average	Brokerage MMKT Average	Illinois Funds Monthly Rate	Constant Maturities 90-day T-Bill	Secondary Market 90-day T-Bill	City of DeKalb EOM ITD Yield ^[A]	City of DeKalb FY ITD Yield ^[B]
July 2016	0.48%	N/A	0.10%	0.01%	0.36%	0.30%	0.30%	1.07%	1.16%
August 2016	0.56%	N/A	0.10%	0.01%	0.39%	0.30%	0.30%	1.05%	1.16%
September 2016	0.51%	N/A	0.10%	0.01%	0.40%	0.29%	0.29%	1.04%	1.15%
October 2016									
November 2016									
December 2016									
January 2017									
February 2017									
March 2017									
April 2017									
May 2017									
June 2017									
YTD Monthly Average	0.517%	0.000%	0.100%	0.010%	0.382%	0.297%	0.297%	1.053%	1.154%

^[A] This inception-to-date rate pertains to the weighted average yield on securities held at the end of the month.

^[B] This inception-to-date rate pertains to the weighted average yield on all outstanding and matured securities held during the fiscal year.

Cash & Investment Balances by Category

	IMET ^[b]	MMKT	First Natl Bank Balances ^[a]	Brokerage	Illinois Funds Balances	Total Cash	Investment Market Value	Total Cash & Investment Portfolio
July 2016	0	0	5,972,164	1,269	7,659,184	13,632,618	18,750,494	32,383,112
August 2016	0	0	4,643,715	7,422	9,075,240	13,726,376	20,300,801	34,027,176
September 2016	0	0	8,850,490	251,902	8,381,775	17,484,167	20,285,275	37,769,442
October 2016								
November 2016								
December 2016								
January 2017								
February 2017								
March 2017								
April 2017								
May 2017								
June 2017								

NOTES:

[a] Balances exclude Library, Fire Pension, Police Pension, all disbursement-related accounts

[b] IMET Balances exclude Restricted Assets = \$410,292.10

Total Portfolio Weighting & Yield

	Cash & MMKT	Non-Negotiable CD's	Negotiable CD's	Municipal Govt Securities	Federal & Agency Securities	Other	Portfolio % Total	Total Portfolio Yield
July 2016	42.10%	10.60%	47.30%	0.00%	0.00%	0.00%	100.00%	0.721%
August 2016	40.34%	11.54%	48.12%	0.00%	0.00%	0.00%	100.00%	0.742%
September 2016	46.29%	11.05%	42.66%	0.00%	0.00%	0.00%	100.00%	0.674%
October 2016								
November 2016								
December 2016								
January 2017								
February 2017								
March 2017								
April 2017								
May 2017								
June 2017								
YTD Monthly Average	42.91%	11.06%	46.03%	0.00%	0.00%	0.00%		

Note: Since IMET assets are presently restricted, these amounts are excluded from the Total Portfolio Yield and Overall Cash/Investment Return.

CITY OF DEKALB
CASH AND INVESTMENT DISTRIBUTION
SEPTEMBER 30, 2016

FINANCIAL INSTITUTION	CASH	%	INVESTMENTS	%	TOTAL	%
FIRST NATIONAL BANK						
General Pooled Account	2,685,132.73	15.01%	-	0.00%	2,685,132.73	7.03%
Ambulance Billing	20,307.66	0.11%	-	0.00%	20,307.66	0.05%
City Hall Credit Card	23,021.12	0.13%	-	0.00%	23,021.12	0.06%
Health Insurance: Section 125	40,261.89	0.22%	-	0.00%	40,261.89	0.11%
Health Insurance: IPBC	1,001.00	0.01%	-	0.00%	1,001.00	0.00%
Public Buildings Fund	-	0.00%	-	0.00%	-	0.00%
Airport Fund	8,658.58	0.05%	-	0.00%	8,658.58	0.02%
Pooled Cash Management	50,000.27	0.28%	-	0.00%	50,000.27	0.13%
Disbursement Fund	925,943.58	5.17%	-	0.00%	925,943.58	2.43%
Motor Fuel Tax Fund	1,653,336.40	9.24%	-	0.00%	1,653,336.40	4.33%
TIF Funds	3,015,451.21	16.85%	-	0.00%	3,015,451.21	7.90%
Bond Payment MMKT	363,611.66	2.03%	-	0.00%	363,611.66	0.95%
Neighborhood Rehab	63,726.34	0.36%	-	0.00%	63,726.34	0.17%
CDBG Fund	37.74	0.00%	-	0.00%	37.74	0.00%
	<u>8,850,490.18</u>	<u>49.46%</u>	<u>-</u>	<u>0.00%</u>	<u>8,850,490.18</u>	<u>23.18%</u>
US BANK - ILLINOIS FUNDS						
General Account	4,093,777.78	22.88%	-	0.00%	4,093,777.78	10.72%
E-Pay Utility Billing	-	0.00%	-	0.00%	-	0.00%
MFT Fund	1,537,170.78	8.59%	-	0.00%	1,537,170.78	4.03%
TIF Operating Cash	2,750,826.36	15.37%	-	0.00%	2,750,826.36	7.20%
	<u>8,381,774.92</u>	<u>46.84%</u>	<u>-</u>	<u>0.00%</u>	<u>8,381,774.92</u>	<u>21.95%</u>
STATE FARM BANK						
	<u>-</u>	<u>0.00%</u>	<u>249,554.29</u>	<u>1.23%</u>	<u>249,554.29</u>	<u>0.65%</u>
CREDIT UNION ACCOUNTS						
	<u>-</u>	<u>0.00%</u>	<u>-</u>	<u>0.00%</u>	<u>-</u>	<u>0.00%</u>
IMET - LIQUIDATING TRUST [RESTRICTED ACCOUNTS]						
Pooled Account	32,008.34	0.18%	-	0.00%	32,008.34	0.08%
TIF Account	326,613.81	1.83%	-	0.00%	326,613.81	0.86%
MFT Account	51,669.95	0.29%	-	0.00%	51,669.95	0.14%
	<u>410,292.10</u>	<u>2.29%</u>	<u>-</u>	<u>0.00%</u>	<u>410,292.10</u>	<u>1.07%</u>
Brokerage Accounts & Direct Investments						
MBS	-	0.00%	10,117,018.40	49.87%	10,117,018.40	26.50%
Fidelity	250,151.34	1.40%	3,246,145.48	16.00%	3,496,296.82	9.16%
FNC	1,750.49	0.01%	2,748,057.09	13.55%	2,749,807.58	7.20%
Non-negotiable Certificates of Deposit	-	0.00%	3,924,500.00	19.35%	3,924,500.00	10.28%
	<u>251,901.83</u>	<u>1.41%</u>	<u>20,035,720.97</u>	<u>98.77%</u>	<u>20,287,622.80</u>	<u>53.14%</u>
	<u>17,894,459.03</u>	<u>100.00%</u>	<u>20,285,275.26</u>	<u>100.00%</u>	<u>38,179,734.29</u>	<u>100.00%</u>
SUMMARY						
CASH					17,894,459.03	46.87%
INVESTMENTS					20,285,275.26	53.13%
					38,179,734.29	100.00%

**CITY OF DEKALB
INVESTMENT PORTFOLIO
SEPTEMBER 30, 2016**

FUND	Certificates of Deposit	U.S. Govt Agencies	U.S. Treasuries	Municipal Type Securities	Total Book Value	Market Value
1 General Fund	4,723,004.06	0.00	0.00	0.00	4,723,004.06	4,718,115.69
60 Water O/M Fund	2,846,923.43	0.00	0.00	0.00	2,846,923.43	2,862,485.75
61 Water New Construction Fun	742,628.25	0.00	0.00	0.00	742,628.25	743,158.19
70 Workers Comp Fund	936,739.50	0.00	0.00	0.00	936,739.50	944,266.04
71 Health Insurance Fund	0.00	0.00	0.00	0.00	0.00	0.00
13 TIF #1 Fund	2,443,812.71	0.00	0.00	0.00	2,443,812.71	2,447,315.85
14 TIF #2 Fund	8,566,340.18	0.00	0.00	0.00	8,566,340.18	8,569,933.74
TOTALS:	20,259,448.13	0.00	0.00	0.00	20,259,448.13	20,285,275.26

INVESTMENT DETAIL BY FUND	FUND	MARKET VALUE
[1] NCD, \$ 245,000, Enerbank, due 10/04/2016, 0.783% YTM	14	245,000.00
[2] CD, \$ 249,000, Crestmark Bank, due 10/14/2016, 1.00% YTM	13	249,000.00
[3] NCD, \$ 50,000, Discover Bank, due 10/17/2016, 0.882% YTM	14	50,012.50
[4] NCD, \$ 150,000, Transportation Alliance Bank, due 10/24/2016, 0.775% YTM	14	150,046.50
[5] NCD, \$ 248,000, Bank Grove, due 10/25/2016, 0.762% YTM	14	248,054.56
[6] CD, \$ 249,000, Utah Community Bank, due 10/27/2016, 0.90% YTM	14	249,000.00
[7] NCD, \$ 70,000, BMW Bank, due 11/02/2016, 0.815% YTM	01	70,042.70
[8] NCD, \$ 248,000, Luana Savings Bank, due 11/07/2016, 0.801% YTM	13	248,044.64
[9] NCD, \$ 248,000, Wex Bank, due 11/14/2016, 0.759% YTM	14	248,119.04
[10] NCD, \$ 247,000, American Express Centurion Bank, due 11/17/2016, 1.055% YTM	01	247,461.89
[11] NCD, \$ 132,000, Investors Community Bank, due 11/30/2016, 1.063% YTM	01	132,135.96
[12] NCD, \$ 105,000, Everbank, due 11/30/2016, 0.830% YTM	14	105,076.65
[13] NCD, \$ 180,000, BMW Bank of North America, due 12/1/2016, 1.126% YTM	01	180,433.80
[14] NCD, \$ 44,000, Iberia Bank, due 12/13/2016, 0.700% YTM	01	44,039.16
[15] NCD, \$ 249,000, Paragon Commercial Bank, due 12/15/2016, 0.851% YTM	14	249,082.17
[16] NCD, \$ 150,000, Barclays Bank, due 12/21/2016, 0.901% YTM	01	150,478.50
[17] NCD, \$ 245,000, Goldman Sachs Bank, due 12/27/2016, 0.920% YTM	14	245,284.20
[18] NCD, \$ 248,000, Mercantile Commerce Bank, due 12/27/2016, 0.867% YTM	14	248,101.68
[19] NCD, \$ 100,000, Centrix Bank, due 12/28/2016, 1.038% YTM	01	100,186.00
[20] NCD, \$ 249,000, Citizens Banking Company, due 12/28/2016, Callable Monthly, 1.028% YTM	01	249,196.71
[21] NCD, \$ 86,000, JP Morgan MLCD, due 12/28/2016, 1.100% YTM	01	84,976.60
[22] NCD, \$ 249,000, BankUnited, due 12/30/2016, 0.600% YTM	60	249,029.88
[23] NCD, \$ 245,000, Safra Bank, due 01/03/2017, 0.627% YTM	14	245,124.95
[24] NCD, \$ 149,000, First Farmers Bank, due 01/06/2017, 0.951% YTM	14	149,227.97
[25] NCD, \$ 99,000, Barclays Bank, due 1/11/2017, 1.161% YTM	13	99,424.71
[26] NCD, \$ 95,000, Cardinal Bank, due 01/13/2017, 0.918% YTM	14	95,232.75
[27] NCD, \$ 249,000, Marlin Business Bank, due 01/18/2017, 1.026% YTM	13	249,637.44
[28] NCD, \$ 248,000, Merrick Bank, due 01/19/2017, 0.750% YTM	14	248,000.00
[29] NCD, \$ 248,000, Bank of China, due 01/20/2017, 0.650% YTM	14	248,024.80
[30] NCD, \$ 248,000, Santander Bank, due 01/20/2017, 0.659% YTM	14	248,024.80
[31] CD, \$ 249,000, Union National Bank of Elgin, due 02/06/2017, 0.870% YTM	14	249,000.00
[32] NCD, \$ 248,000, Midlands States Bank, due 02/13/2017, 0.986% YTM	14	248,337.28
[33] NCD, \$ 248,000, First Financial Bank, due 02/17/2017, 0.600% YTM	14	248,017.36
[34] NCD, \$ 159,000, PrivateBank, due 02/21/2017, Callable Monthly, 1.062% YTM	13	159,298.92
[35] NCD, \$ 248,000, Apple Bank, due 02/24/2017, 0.600% YTM	14	248,022.32
[36] NCD, \$ 248,000, Shinhan Bank, due 02/27/2017, 0.650% YTM	01	248,019.84
[37] NCD, \$ 248,000, Berkshire Bank, due 02/28/2017, 0.600% YTM	14	248,019.84
[38] NCD, \$ 206,000, Iberia Bank, due 02/28/2017, 1.113% YTM	13	206,315.18
[39] NCD, \$ 248,000, Sterling Bank, MO due 02/28/2017, 1.00% YTM	14	248,369.52
[40] NCD, \$ 248,000, Evergreen Bank, due 02/28/2017, 0.950% YTM	14	248,277.76
[41] NCD, \$ 248,000, Bank of India - NY, due 03/8/2017, 0.849% YTM	14	248,275.28
[42] NCD, \$ 248,000, Capital Bank - Miami, due 03/20/2017, 1.100% YTM	13	248,491.04
[43] NCD, \$ 249,000, Bank Leumi, due 03/23/2017, 1.000% YTM	14	249,420.81

[44]	NCD, \$ 248,000, BMO Harris Bank, due 03/23/2017, 0.950% YTM	14	248,406.72
[45]	NCD, \$ 249,000, Flushing Bank, due 03/24/2017, 1.120% YTM	13	249,517.92
[46]	NCD, \$ 248,000, Investors Bank, due 03/27/2017, 1.181% YTM	13	248,436.48
[47]	NCD, \$ 247,000, First Midwest Bank, due 03/30/2017, 0.951% YTM	14	247,773.11
[48]	NCD, \$ 247,000, First Missouri State Bank, due 04/03/2017, 0.900% YTM	14	247,400.14
[49]	CD, \$ 249,500, First Internet Bank of Indiana, due 04/05/2017, 1.25% YTM	01	249,500.00
[50]	NCD, \$ 248,000, Peapack-Gladstone Bank, due 4/6/2017, 0.871% YTM	60	248,000.00
[51]	NCD, \$ 248,000, Parkway Bank, due 04/07/2017, 1.201% YTM	13	248,443.92
[52]	NCD, \$ 245,000, Leader Bank, due 04/21/2017, 1.090% YTM	14	245,556.15
[53]	NCD, \$ 249,000, Homestreet Bank, due 04/24/2017, 0.795% YTM	01	249,102.09
[54]	NCD, \$ 200,000, First Bank Highland Park, due 05/01/2017, 0.762% YTM	14	200,616.00
[55]	NCD, \$ 248,000, CFG Community Bank, due 5/3/2017, 0.950% YTM	14	248,000.00
[56]	NCD, \$ 53,000, Union Bank MLCD, due 05/30/2017, 1.500% YTM	01	53,673.10
[57]	NCD, \$ 248,000, Westfield Bank, due 05/30/2017, 0.946% YTM	60	248,644.80
[58]	NCD, \$ 249,000, Bryn Mawr Trust Company, due 06/20/2017, 1.101% YTM	60	249,796.80
[59]	NCD, \$ 240,000, Gateway Bank, due 04/24/2017, 0.771% YTM	13	240,705.60
[60]	NCD, \$ 100,000, HSBC Bank MLCD, due 06/30/2017, 1.300% YTM	01	97,830.00
[61]	NCD, \$ 200,000, Discover Bank, due 07/03/2017, 1.200% YTM	60	200,574.00
[62]	CD, \$ 247,000, Bank of Baroda, due 07/17/2017, 0.900% YTM	01	247,000.00
[63]	NCD, \$ 150,000, Compass Bank, due 07/10/2017, 1.200% YTM	60	150,429.00
[64]	NCD, \$ 125,000, Medallion Bank, due 07/17/2017, 1.100% YTM	60	125,442.50
[65]	NCD, \$ 248,000, Israel Discount Bank, due 07/19/2017, 1.120% YTM	01	248,000.00
[66]	NCD, \$ 100,000, HSBC Bank MLCD, due 07/31/2017, 1.500% YTM	01	97,030.00
[67]	NCD, \$ 248,000, GE Capital Retail Bank, UT, due 08/09/2017, 1.254% YTM	60	249,540.08
[68]	NCD, \$ 247,000, Frontier State Bank, due 08/10/2017, 0.880% YTM	14	247,000.00
[69]	NCD, \$ 248,000, TCM Bank, due 08/17/2017, 0.900% YTM	01	248,000.00
[70]	NCD, \$ 247,000, Infinity Federal Credit Union, due 08/18/2017, 0.870% YTM	61	247,130.91
[71]	NCD, \$ 75,000, Capital One NA, due 08/21/2017, 1.388% YTM	60	75,332.25
[72]	NCD, \$ 245,000, VIST Bank, due 08/25/2017, 0.779% YTM	14	245,521.85
[73]	NCD, \$ 248,000, Sallie Mae Bank, due 08/29/2017, 1.485% YTM	60	250,507.28
[74]	NCD, \$ 250,000, American Express Federal Savings, due 09/05/2017, 1.355% YTM	60	250,932.50
[75]	NCD, \$ 200,000, Comenity Bank, due 09/11/2017, 1.350% YTM	60	204,763.58
[76]	NCD, \$ 248,000, Synovus Bank, due 09/18/2017, 1.445% YTM	60	249,006.88
[77]	NCD, \$ 248,000, ZBNA, due 09/21/2017, 0.853% YTM	14	246,601.28
[78]	CD, \$ 249,554, State Farm Bank, due 09/22/2017, 1.49% YTM	01	249,554.29
[79]	NCD, \$ 110,000, Ally Bank, due 09/25/2017, 1.352% YTM	60	110,486.20
[80]	NCD, \$ 249,000, First Bank - NC, due 09/29/2017, 0.800% YTM	14	248,980.08
[81]	NCD, \$ 142,000, Everbank, due 11/30/2016, 0.850% YTM	14	141,992.90
[82]	NCD, \$ 249,000, Live Oak Banking Company, due 10/03/2017, 1.450% YTM	70	250,226.00
[83]	NCD, \$ 199,000, Capital One Bank USA, due 10/10/2017, 1.519% YTM	70	200,010.92
[84]	NCD, \$ 248,000, Wells Fargo Bank, due 11/17/2017, 0.920% YTM	61	248,037.20
[85]	NCD, \$ 100,000, Union Bank MLCD, due 12/27/2017, 1.509% YTM	01	96,920.00
[86]	NCD, \$ 248,000, Clifton Savings Bank, due 01/08/2018, 1.250% YTM	01	248,000.00
[87]	CD, \$ 246,000, First State Bank, due 01/20/2018, 1.000% YTM	14	246,000.00
[88]	CD, \$ 200,000, State Bank of India - NY/CHI, due 02/15/2018, 1.100% YTM	01	200,000.00
[89]	NCD, \$ 248,000, Washington Trust Westerly, due 02/28/2018, 1.017% YTM	61	247,990.08
[90]	NCD, \$ 249,000, FirstBank - PR, due 03/29/2018, 1.067% YTM	14	248,932.77
[91]	NCD, \$ 248,000, Essa Bank, due 07/31/2018, Callable 7/31/15, 1.565% YTC	70	248,828.32
[92]	NCD, \$ 75,000, Capital One NA, due 08/13/2018, 1.837% YTM	01	76,056.75
[93]	NCD, \$ 100,000, Compass Bank, due 08/21/2018, 1.529% YTM	01	101,867.00
[94]	NCD, \$ 240,000, ConnectOne Bank, due 12/13/2018, 1.661% YTM	70	245,200.80
[95]	NCD, \$ 245,000, Third Federal Savings, due 12/28/2018, 1.721% YTM	01	248,611.30
[96]	CD, \$ 250,000, Cathay Bank, Continuously Self-Callable, due 02/18/2019, 1.65% YTM	01	250,000.00
[97]	CD, \$ 250,000, World's Foremost Bank, Continuously Self-Callable, due 04/04/2023, 2.65% \	01	250,000.00

INVESTMENT TOTALS:

20,285,275.26