

**CITY OF MORRO BAY**  
**QUARTERLY PORTFOLIO PERFORMANCE**  
12/31/2024

<b>LIQUID INSTRUMENTS</b>									
<b>INVESTMENT OR CUSIP NUMBER</b>	<b>INSTITUTION</b>	<b>PAR VALUE</b>	<b>PURCHASE PRICE</b>	<b>MARKET VALUE</b>	<b>ACCRUED INCOME</b>	<b>MARKET W/ ACCRUED INC.</b>	<b>INTEREST RATE</b>	<b>MATURITY DATE</b>	<b>DAYS TO MATURITY</b>
LAIF	LOCAL AGENCY INVESTMENT FUND	38,848,438	38,848,438	38,833,753	451,818	39,285,571	4.62%	DAILY	1
<b>POOLED MONEY INVESTMENT ACCOUNT:</b>									
		38,848,438	38,848,438	38,833,753	451,818	39,285,571			
MM	MECHANICS BANK - MONEY MARKET	25,686,383	25,686,383	25,686,383	-	25,686,383	4.67%	DAILY	1
SWEEP	MECHANICS BANK - SWEEP	4,613,148	4,613,148	4,613,148	-	4,613,148	0.01%	DAILY	1
<b>MONEY MARKET ACCOUNT:</b>									
		30,299,531	30,299,531	30,299,531	-				
<b>SUBTOTAL LIQUID INSTRUMENTS:</b>		<b>69,147,969</b>	<b>69,147,969</b>	<b>69,133,284</b>	<b>451,818</b>	<b>39,285,571</b>			

<b>NON-LIQUID INSTRUMENTS</b>									
<b>INVESTMENT OR CUSIP NUMBER</b>	<b>INSTITUTION</b>	<b>PAR VALUE</b>	<b>PURCHASE PRICE</b>	<b>MARKET VALUE</b>	<b>ACCRUED INCOME</b>	<b>MARKET W/ ACCRUED INC.</b>	<b>INTEREST RATE</b>	<b>MATURITY DATE</b>	<b>DAYS TO MATURITY</b>
33715LFH8	ZIONS BANK - First Technology FCU	248,000	248,000	248,800	172	248,972	5.05%	5/27/2025	147
53052LAT6	ZIONS BANK - Liberty FCU Evansville	248,000	248,000	248,774	1,019	249,793	5.00%	5/27/2025	147
795451BQ5	ZIONS BANK - Sallie Mae	245,000	245,000	243,974	4,062	248,036	3.40%	7/7/2025	188
20825WAZ3	ZIONS BANK - Connexus Cred. Union	249,000	249,000	247,865	-	247,865	3.40%	8/15/2025	227
27002YFE1	ZIONS BANK - Eaglebank - Bethesda	249,000	249,000	247,660	293	247,952	3.30%	8/18/2025	230
30960QAV9	ZIONS BANK- Farmers Insurance Group	249,000	249,000	250,244	157	250,401	4.60%	1/26/2026	391
90352RDA0	ZIONS BANK - US Alliance FCU Rye NY	249,000	249,000	251,086	160	251,247	4.70%	5/26/2026	511
39573LEC8	ZIONS BANK - Greenstate Credit Unions	248,000	248,000	250,786	999	251,785	4.90%	6/1/2026	517
254673Q33	ZIONS BANK - Discover Bank Greenwood	245,000	245,000	242,230	3,056	245,286	3.35%	8/17/2026	594
22282XAF7	ZIONS BANK- Covantage Cr Un Antigo WI	247,000	247,000	247,386	1,067	248,453	4.15%	8/24/2026	601
130162AX8	ZIONS BANK- California Cr Un Glendale	243,000	243,000	247,314	4,251	251,564	5.15%	8/28/2026	605
444425AC6	ZIONS BANK- Hughes Fed Cr Un Tuscon Az	248,000	248,000	252,403	70	252,473	5.15%	8/31/2026	608
065427BG0	ZIONS BANK- Bank Utah Ogden Utah	244,000	244,000	244,305	4,330	248,636	4.10%	1/26/2027	756
856285G21	ZIONS BANK - State Bank of India NY	250,000	250,000	238,612	1,726	240,338	1.75%	2/9/2027	770
25844MBN7	ZIONS BANK- Dort Fint Cr Un Grand Blanc	246,000	246,000	250,941	3,042	253,983	5.00%	2/26/2027	787
41138NAB4	ZIONS BANK- Hapo Comnty Cr Un Richland	248,000	248,000	252,977	1,019	253,996	5.00%	2/26/2027	787
02589ABQ4	ZIONS BANK - American Express Natl	247,000	247,000	236,672	1,529	238,202	2.00%	3/9/2027	798
14042TFJ1	ZIONS BANK - Capital One	246,000	246,000	238,985	1,438	240,423	2.70%	4/13/2027	833
19058RAE1	ZIONS BANK- Coastal1 Cr Un Pawtucket RI	249,000	249,000	250,082	-	250,082	4.15%	1/31/2028	1,126
05580A4P6	ZIONS BANK- BMW Bk North Amer Utah	244,000	244,000	251,777	1,453	253,230	4.90%	11/17/2028	1,417
<b>CERTIFICATES OF DEPOSIT</b>		<b>4,942,000</b>	<b>4,942,000</b>	<b>4,942,874</b>	<b>29,843</b>	<b>4,972,717</b>			
3133EP5S0	ZIONS BANK - Federal Farm Cr Bks	3,000,000	2,988,009	2,988,208	35,615	3,023,823	4.250%	3/20/2028	1,175
3133EP3B9	ZIONS BANK - Federal Farm Cr Bks	2,000,000	1,989,780	1,977,392	31,571	2,008,963	4.125%	2/13/2029	1,505
<b>FEDERAL FARM CREDIT</b>		<b>5,000,000</b>	<b>4,977,789</b>	<b>4,965,600</b>	<b>67,186</b>	<b>5,032,786</b>			
91282CKA8	ZIONS BANK- US Treasury Note	2,000,000	1,984,850	1,994,375	30,938	2,025,313	4.125%	2/15/2027	776
<b>U.S. TREASURY NOTES &amp; BONDS</b>		<b>2,000,000</b>	<b>1,984,850</b>	<b>1,994,375</b>	<b>30,938</b>	<b>2,025,313</b>			
<b>SUBTOTAL NON-LIQUID INSTRUMENTS:</b>		<b>11,942,000</b>	<b>11,904,639</b>	<b>11,902,849</b>	<b>127,966</b>	<b>12,030,815</b>			
<b>TOTAL LIQUID AND NON-LIQUID INVESTMENTS:</b>		<b>81,089,969</b>	<b>81,052,608</b>	<b>81,036,133</b>	<b>579,784</b>	<b>51,316,386</b>			

<b>QUARTERLY ACCRUED INTEREST AS OF 12/31/2024</b>	<b>YTD RECORDED INTEREST AS OF 12/31/2024</b>	<b>% OF LIQUID PORTFOLIO HOLDINGS</b>	<b>WEIGHTED AVERAGE RATE OF EARNINGS</b>	<b>WEIGHTED AVERAGE DAYS TO MATURITY</b>
579,784	1,720,876	85.312%	4.303%	137

**CITY OF MORRO BAY**  
**QUARTERLY PORTFOLIO PERFORMANCE**  
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**QUARTERLY PERFORMANCE COMPARISON - PORTFOLIO VS LAIF**

	9/30/2023	12/31/2023	3/31/2024	6/30/2024	9/30/2024	12/31/2024
Portfolio - weighted average rate of earnings	3.521%	3.724%	4.074%	4.270%	4.428%	4.303%
LAIF - quarterly earnings rate	3.590%	4.000%	4.300%	4.550%	4.710%	4.620%
Portfolio over -(under) LAIF	-0.070%	-0.280%	-0.230%	-0.280%	-0.282%	-0.317%

**PUBLIC AGENCY RETIREMENT SERVICES (PARS) - LEAGALLY RESTRICTED INVESTMENTS EXCLUDED FROM WEIGHTED PORTFOLIO**

PARS OPEB	Public Agency Retirement Services	2,614,175		-2.83%	DAILY	DAILY
PARS Pension Trust	Public Agency Retirement Services	3,008,554		-2.61%	DAILY	DAILY
		<b>5,622,729</b>				

Portfolio holdings as of the quarter ended Dec 31, 2024, are in compliance with the current Investment Policy. With 85.312% of the portfolio held in liquid instruments, allowing the City to meet cash flow needs for at least six months, in compliance with the investment policy approved by the City Council in Dec 2024. The investment policy will be updated annually as required by state law.

**CHANGES FROM PRIOR QUARTERLY REPORT**

**MATURED INSTRUMENTS**

		PAR	PURCHASE		PURCHASE	MATURITY
		VALUE	PRICE	INTEREST	DATE	DATE
				RATE		
<b>CERTIFICATES OF DEPOSIT</b>						
<b>U.S. OBLIGATIONS</b>						
<b>U.S. TREASURY BILLS</b>						
91282CFQ9	US Treasury Notes	1,000,000	996,718	4.375%	10/31/2022	10/31/2024
	<b>TOTAL MATURED VALUE</b>		<b>996,718</b>			

**NEW INSTRUMENTS**

			PURCHASE		PURCHASE	MATURITY
			PRICE	INTEREST	DATE	DATE
				RATE		
<b>CERTIFICATES OF DEPOSIT</b>						
<b>U.S. OBLIGATIONS</b>						
<b>U.S. TREASURY NOTES &amp; BONDS</b>						
	<b>TOTAL NEW INSTRUMENTS</b>		<b>-</b>			