BANDERA COUNTY TREASURER

2024/25 FISCAL YEAR

4TH, Quarter/July-September 2025

QUARTERLY INVESTMENT REPORT

PREPARED BY: Beverly Schmidt

Submitted 10/23/2025

BANDERA COUNTY INVESTMENT PORTFOLIO SUMMARY

Activity For 4th, Quarter ~ Beginning 7/1/2025 - Ending 9/31/2025

LOGIC

	Beg. Balance 7/25	Deposits	Withdrawals	Int. Earned	End. Balance 9/25
General Fund	$ 27,828,413.55	$ 950,000.00	$ (6,350,000.00)	$ 289,810.10	$ 22,718,223.65
Justice Center I & S - 2015	$ 752,641.52	$ 52,291.18	$ (781,062.50)	$ 3,336.00	$ 27,206.20
			Totals	$ **293,146.10**	$ 22,745,429.85

******INTEREST RATES:*** ***JULY 4.512%*** ***AUGUST 4.4223%*** ***SEPTEMBER 4.4108%***

TX PARTNERS (THCB) - CD (Opened 9/26/13)
Maturity Date: 9/26/26
Interest Rate: 4.00%

	Beg. Balance 7/25	Int. Earned	End. Balance 12/24
JULY- SEPT. 2025	233,511.34	$ 2,354.30	$ 235,865.64

BANDERA BANK CD (Opened 6/8/12)
Maturity Date: 6/8/26
Interest Rate: 4.33%

	Beg. Balance 7/25	Int. Earned	End. Balance 12/24
JULY- SEPT. 2025	$ 233,982.35	$ 2,070.25	$ 236,052.60
TOTALS		**$ 297,570.65**	**$ 23,217,348.09**

This report is in compliance with the investment strategies as approved by Bandera County Commissioners Court, approved on Jan 23rd, 2025 and the Public Funds Investment Act quarterly reporting. In an effort to diversify our portfolio, provide safety, stability, and reasonable liquidity, I have staggered CD maturity dates, with the objective being to utilize local banks to earn the maximum rate of return for Bandera County.

Respectfully Submitted,

Beverly Schmidt

Beverly Schmidt
Bandera County Treasurer

10/23/25
Date

LOGIC - GENERAL FUND

	Interest Rate	Beginning Balance	Deposits	Withdrawals	Interest Earned	Ending Balance
JULY	4.4097%	$ 27,828,413.55	$ 500,000.00	$ (1,825,000.00)	$ 104,910.67	$ 26,608,324.22
AUGUST	4.3944%	$ 26,608,324.22	$ 450,000.00	$ (1,450,000.00)	$ 98,628.33	$ 25,706,952.55
SEPTEMBER	4.3317%	$ 25,706,952.55	$ -	$ (3,075,000.00)	$ 86,271.10	$ 22,718,223.65
	Totals		$ 950,000.00	$ (6,350,000.00)	**$ 289,810.10**	

LOGIC - 2015 I&S

	Interest Rate	Beginning Balance	Deposits	Withdrawals	Interest Earned	Ending Balance
JULY	4.4097%	$ 752,641.52	$ 33,719.42	$ -	$ 2,909.58	$ 789,270.52
AUGUST	4.3944%	$ 789,270.52	$ 11,757.50	$ (781,062.50)	$ 344.33	$ 20,309.85
SEPTEMBER	4.3317%	$ 20,309.85	$ 6,814.26	$ -	$ 82.09	$ 27,206.20
	Totals		$ 52,291.18		**$ 3,336.00**	

TX PARTNERS(THCB) - CD (Opened 9/26/13)

Matures 9/26/26	Interest Rate	Beginning Balance	Deposits	Withdrawals	Interest Earned	Ending Balance
JULY- SEPT. 2025	4.00%	$ 233,511.34	$ -	$ -	$ 2,354.30	$ 235,865.64
	Totals				**$ 2,354.30**	

BANDERA BANK - CD: (Opened 6/8/13)

Matures 6/8/26	Interest Rate	Beginning Balance			Interest Earned	Ending Balance
JULY- SEPT. 2025	3.50%	$ 233,982.35	$ -	$ -	$ 2,070.25	$ 236,052.60
	Totals				**$ 2,070.25**	

TOTAL 4TH, QUARTER 2024 /2025 INTEREST EARNED	**$ 297,570.65**