

BANDERA COUNTY TREASURER



2025/26 FISCAL YEAR

1ST, Quarter/October-December 2025

QUARTERLY INVESTMENT REPORT

PREPARED BY: Beverly Schmidt

Submitted 1/22/2026

BANDERA COUNTY INVESTMENT PORTFOLIO SUMMARY

Activity For 1st, Quarter ~ Beginning 10/1/2025 - Ending 12/31/2025

LOGIC

	<u>Beg. Balance 10/25</u>	<u>Deposits</u>	<u>Withdrawals</u>	<u>Int. Earned</u>	<u>End. Balance 12/25</u>
General Fund	\$ 22,718,223.65	\$ 2,775,000.00	\$ (4,225,000.00)	\$ 225,325.83	\$ 21,493,549.48
Justice Center I & S - 2015	\$ 27,206.20	\$ 212,535.99	\$ (550.00)	\$ 1,006.36	\$ 240,198.55
Totals	\$ 226,332.19	\$ 21,733,748.03			

***INTEREST RATES:

OCTOBER 4.2418% NOVEMBER 4.0905% DECEMBER 3.9519%

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

Maturity Date: 9/26/26

Interest Rate: 4.00%

OCT.-DEC. 2025	<u>Beg. Balance 10/25</u>	<u>Int. Earned</u>	<u>End. Balance 12/25</u>
	235,865.64	\$ 2,205.18	\$ 238,070.82

BANDERA BANK CD (Opened 6/8/12)

Maturity Date: 6/8/26

Interest Rate: 4.33%

OCT.-DEC. 2025	<u>Beg. Balance 10/25</u>	<u>Int. Earned</u>	<u>End. Balance 12/25</u>
	\$ 236,052.60	\$ 2,065.80	\$ 238,118.40

TOTALS	\$ 230,603.17	\$ 22,209,937.25
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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
Bandera County Treasurer

Date

LOGIC - GENERAL FUND

	<u>Interest Rate</u>	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Withdrawals</u>	<u>Interest Earned</u>	<u>Ending Balance</u>
OCTOBER	4.2418%	\$ 22,718,223.65	\$ -	\$ (1,450,000.00)	\$ 79,978.70	\$ 21,348,202.35
NOVEMBER	4.0905%	\$ 21,348,202.35	\$ 925,000.00	\$ (1,675,000.00)	\$ 72,314.27	\$ 20,670,516.62
DECEMBER	3.9519%	\$ 20,670,516.62	\$ 1,850,000.00	\$ (1,100,000.00)	\$ 73,032.86	\$ 21,493,549.48
Totals		\$ 2,775,000.00	\$ (4,225,000.00)	\$ 225,325.83		

LOGIC - 2015 I&S

	<u>Interest Rate</u>	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Withdrawals</u>	<u>Interest Earned</u>	<u>Ending Balance</u>
OCTOBER	4.2418%	\$ 27,206.20	\$ 14,469.81	\$ -	\$ 107.93	\$ 41,783.94
NOVEMBER	4.0905%	\$ 41,783.94	\$ 62,452.87	\$ (550.00)	\$ 288.58	\$ 103,975.39
DECEMBER	3.9519%	\$ 103,975.39	\$ 135,613.31	\$ -	\$ 609.85	\$ 240,198.55
Totals		\$ 212,535.99	\$ (550.00)	\$ 1,006.36		

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

<i>Matures</i>	<u>Interest Rate</u>	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Withdrawals</u>	<u>Interest Earned</u>	<u>Ending Balance</u>
OCT.-DEC. 2025	3.75%	\$ 235,865.64	\$ -	\$ -	\$ 2,205.18	\$ 238,070.82
Totals					\$ 2,205.18	

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

<i>Matures</i>	<u>Interest Rate</u>	<u>Beginning Balance</u>	<u>Deposits</u>	<u>Withdrawals</u>	<u>Interest Earned</u>	<u>Ending Balance</u>
OCT.-DEC. 2025	3.50%	\$ 236,052.60	\$ -	\$ -	\$ 2,065.80	\$ 238,118.40
Totals					\$ 2,065.80	

TOTAL 1ST, QUARTER 2025 /2026 INTEREST EARNED \$ 230,603.17