

Inter-Office Memorandum

November 4, 2025

To: Pete Landrum, City Manager
Mayor Adams, Vice Mayor Bales and City Council Members

From: David Graham, Financial Director

Subject: Financial Analysis – Third Quarter 2025

Attached is the quarterly “Summary of Revenue and Expenditures” report (Exhibit 1) that illustrates the revenue and the expenditures received or incurred through the 3rd quarter of 2025 for the city’s operating funds.

Included with this report is the 2025 amended budget (amended means it includes additional appropriations and certified revenue approved by Council after the initial appropriation ordinance was passed in December 2024), along with year-to-date revenues and expenditures. I think it is important to not only compare the 2025 totals to the total budget, but to compare this year’s totals to the 2024 year-to-date numbers.

Below I have highlighted some areas that have significant variances between either what was budgeted compared to actual, variances in comparison to last year’s revenues or expenditures or items of a significant nature that should be highlighted (See Exhibit 1).

General Fund (101):

Revenues: As of the close of the third quarter, the general fund has received 89% of its budgeted revenue, which is above expectations. Some of the more significant general fund revenue items include:

- *Property Tax Revenue:* The city received \$900k in its second half property tax settlement. This is very close to the prior year and represents 45% of the tax revenue budgeted. Overall tax revenues came in 2% over budget for the year and 3% more than the prior year. A portion of this increase was the result of the increase in delinquent property taxes during the first half. More detailed information relative to property taxes can be found on Exhibit 2.
- *Fees, Licenses and Permits:* Both planning and development fees and franchise fees are lagging behind budget projections at 68% and 67% respectively. Franchise fees made up the majority of this decrease \$23,464, which continues a historical trend of declining revenues. Planning and development fees tend to be less predictable because they are based on the number and size of building projects.
- *Intergovernmental Revenues:* The largest categories for intergovernmental revenue are hotel/motel taxes, local government funds and property tax rollbacks from the state. We will not receive any more property tax rollback revenue this year. This revenue came in 1.7% more than budgeted. Both hotel/motel taxes and local government funds exceed the 75% budget benchmark and prior year actuals as of the end of the 3rd Quarter.
- *Interest Revenue:* Year to date revenue is \$1m, which is ahead of budgeted revenues, but lags behind last year’s actual results. This decrease in revenue is the result of a 17% decrease in the interest rate. Last year the rate for STAR Ohio was 5.29% compared to 4.40% this year. While the City has invested in several longer-term investments to lessen the impact of declining interest rates, the City continues to carry 78% of its investments in money market accounts like STAR Ohio. These investments earn interest based on current market rates. Additional information regarding the city’s investments can be found in Exhibit 4.

Expenditures: General Fund expenditures for the third quarter are 60% of the total budget for the year and represent a 10% decrease in the total expenditures compared to the 3rd quarter of 2024.

- All of the expenditures within the various divisions are within the 75% benchmark for the year. All transfers out authorized by Council have been made.
- *Building and Facility Maintenance:* The expenditures for this account came in at 55% of the budgeted amount. This was a result of interior improvements to the building, such as lighting improvements, not being completed. This was also impacted by the fact that the air handler replacement came in under budget.

- *Capital Improvements:* This account currently sits at 25% of the budgeted amount. The largest item within this account is the \$500k that was set aside as the matching share for a grant for parks, which the city did not receive.

Police Fund (202):

Revenues: Revenues in the police fund represent 102% of the budgeted revenues for the year and is 5% higher than revenues reported for the third quarter last year. Some of the more significant revenue items include:

- *Property Taxes:* Property tax revenue for the Police fund came in at \$12.6m in 2025. This represents a 3% increase in the budgeted amount and a 5% increase over the amount received in the prior year. These additional revenues were, in part, impacted by the large delinquent payment received during the first half real estate settlement.
- *Intergovernmental Revenues:* These revenues are 84% of the budgeted amount. This account is made up primarily of property tax rollbacks and billing to Beavercreek Township for dispatch services. Property tax rollbacks came in 3% higher than the prior year. Dispatch services represent 51% of the budget due to timing related to these revenues, which are billed twice a year.
- *Other Revenue:* This line item exceeds the budgeted amount due to refunds received from Ohio Bureau of Workers Compensation and Miami Valley Risk Management Association. This account is conservatively budgeted each year since it is difficult to predict how much will be refunded.

Expenditures: Police Department expenditures are 69% of the 2025 budgeted amounts. This represents an increase of \$1.2m or 14% over last year at this time. The city has had a net increase of four additional staff members in the police department since the third quarter of last year. This coupled with the increases in the new collective bargaining agreement has resulted in the increased expenditures relative to last year.

- *Building Facilities Maintenance:* The expenditures for this account came in at 58% of the budgeted amount. Much of this decrease is a result of the parking lot project being included in both the 2025 budget for \$100,000 and a purchase order carried over from 2024 for this project. The total costs allocated to the Police Fund for the parking lot project in 2025 has been \$128k. A portion of the costs for this project were covered with ARPA monies.
- *Corrections:* These accounts are at 57% of the budgeted amount. This account is made up primarily of court costs and prosecution costs paid to the City of Fairborn. These payments are made quarterly, the third quarter payment was not made until after the end of the 3rd quarter.

Street Levy Fund (203):

Revenues: Overall revenues represent 94% of the amount budgeted for the year and are \$62k or 0.6% less than the amounts received at this same point last year.

- *Property Taxes:* The City received \$9.7m in property taxes, which was \$388k or 4% more than last year. This increase is primarily the result of an increase in delinquent tax collection. More detailed information relative to property taxes can be found on Exhibit 2.
- *Intergovernmental Revenues:* This account is made up primarily of grants to fund various road projects and property tax rollback reimbursements. Property tax rollbacks came in 3% over the budgeted amount. Grant revenue related to road projects represent expenditures where the state has made expenditures on our behalf. The budget for the grants is based on when the grant is awarded. Most of these projects take multiple years, so while the revenue is budgeted for 2025 it likely won't be accounted for until the project expenditures are paid in later years.
- *Other Revenue:* Similar to Police, this account exceeds the budgeted amount based on refunds from Ohio Bureau of Workers Compensation and Miami Valley Risk Management Association.

Expenditures: Overall expenditures are at 49% of the budgeted amount and have decreased \$2.3m compared to the prior year. The majority of the divisions within this fund are operating near the 75% benchmark with the following expectations:

- *Administration* expenditures in this fund represent 89% of the budgeted amount. This is a result of the timing of annual payments for liability insurance, computer software subscriptions and allocated costs, such as audit costs and county fees associated with real estate collection, being fully expended for the year.
- *Capital* expenditures in this fund represent 21% of the budgeted amount. Similar to the grant revenues discussed above related to intergovernmental revenues, expenditures related to the grant projects are budgeted in the year the grant is awarded. Many of the expenditures related to these projects will not be recognized until future years.

Street Maintenance (204)

Revenues: The Street Maintenance Fund receives the majority of its funding from gasoline taxes, license fees and grants. Overall revenues are 25% of the budgeted amounts and represents a \$234k or 8.4% decrease compared to the prior year.

- *County Vehicle Permissive Taxes:* These tax dollars are maintained by the county until the city requests its share of these monies. These monies have been requested in the 4th quarter of this year.
- *Pass Through Grants:* This revenue was budgeted at \$6.6m in 2025, but through the 3rd quarter none of these revenues have been recognized. The same as intergovernmental revenue discussed for the Street Levy Fund (203), these revenues will be recognized as the state pays vendors on behalf of the city. The revenue for these projects is budgeted as the grants are awarded.
- *Interest income* is 210% of the budgeted amount and is up \$38k compared to last year. Even with the decreased interest rates, the average cash balance in this fund has increased compared to last year resulting in additional interest income.

Expenditures: Expenditures represent 10% of the budgeted amount and is \$909k less than the actual expenditures from the previous year. Like the Street Levy Fund (203), these expenditures are cyclical and will be increasing as projects are billed based on their percentage of completion.

Street Capital Improvement Levy Fund (260)

Revenues: The primary revenues in this fund are the 2.00 mill property tax levy and grant revenues related to road projects.

- *Property Taxes:* The city received \$2.9m in property taxes, which was \$119k or 4% more than last year. This increase is primarily the result of an increase in delinquent tax collection. More detailed information relative to property taxes can be found on Exhibit 2.
- *Intergovernmental Revenues:* This account is made up primarily of grants to fund various road projects. The same explanation provided for the Street Levy Fund (203) applies to this fund. As the expenditures are made by the state, the city will recognize the grant revenues.

Expenditures: The expenditures in this fund are also cyclical and currently represent 29% of the budgeted amount, but are significantly less than the capital expenditures reported in the prior year. This decrease relative to last year is a result of how the grants are allocated among the various street funds.

Park Levy Fund (279):

Revenues: The Parks Levy fund has received 99% of the revenue budgeted for the year and is 5.8% above last year's revenue.

- *Property Taxes:* The city received \$1.8m in property taxes for this levy, which is 2% more than budgeted and represents a \$72k or 4% increase over 2024. This increase is primarily the result of an increase in delinquent tax collection. This increase is discussed in more detail on Exhibit 2.
- *Charges for Services:* This line item is performing well both compared to the budget, where it currently sits at 97% three quarters of the way through the year. Many of these revenues are from summer programs that have already taken place. Most activities are exceeding prior year results, of special note, summer camp exceeded prior years actual by nearly \$25k due to adding an additional session in 2025.

Expenditures: Expenditures are at 71% of the budgeted amount, with only recreational programs exceeding the 75% benchmark. This is a result of the recreational programs mostly having been completed during the summer months.

Golf Course (572):

Revenues: Golf Course operating revenue is 102% of the budgeted amount and is outperforming last year's actual revenue by 4%. Total revenue is down relative to last year due to 2025 not including an operating transfer from the General Fund to subsidize the golf course. Key operating revenues exceed budgeted revenues across the board and have exceeded prior year revenue with the exception of the driving range, which is at 91% of the budget for 2025, but is down 11% compared to the prior year.

- The number of rounds in 2025 are up 2% compared to last year, but with the change in the pricing structure has resulted in an 8% increase in revenue from greens fees. This has also resulted in a 5% increase in cart fees compared to last year.
- Food and beverage operations has also seen an increase with net profit exceeding last year's net profit by \$26k.

Expenditures: Operating expenditures are at 85% of the annual budget. While this exceeds the traditional 75% benchmark based on a calendar year, this is in line with what you would expect for a golf year. Food and beverage expenditures have exceeded the budgeted amount, which will be addressed with a supplemental appropriation. This is consistent with the increased revenue from food and beverage during 2025.

Overtime & Comp Time: (Exhibit 3) Overtime citywide was \$399k, which is an increase of \$56k (or 16%) over last year's third quarter total. The majority of this increase relative to last year is related to our street funds as a result of the snow storms encountered early in 2025. Police makes up the majority of the total overtime, 64%, but continues to operate within 75% of the budgeted amount. Cemetery maintenance has exceeded its budgeted amount due to medical leave associated with one of its employees requiring other employees to work extra to maintain the cemetery's operations. Overtime within the Senior Center is a result of employee turnover during the year.

Investments: (Exhibit 4) Consistent with the city's investment policy, we attempt to ensure the protection of the principal invested, maintain liquidity necessary to meet the city's operating needs and maximize its investment return, the city has increased its purchase of long-term securities (securities that mature in more than one year from the time of investment) to help guard against interest rate decreases. On September 30, 2025, the city had \$9.6m invested in long-term investments. This represents 22% of our available cash.

Summary: In summary, all major city funds operated within the 2025 budget. After reading this recap, should you have any questions, please feel free to call me.

Enc: Summary of Revenue and Expenditures 3rd Quarter 2025 (Exhibit 1)
Property/Personal Property Tax & Local Government Fund Analysis (Exhibit 2)
Overtime/Comp. Analysis (Exhibit 3)
Investment Summary – 3rd Quarter FY 2025 (Exhibit 4)

City of Beavercreek
Summary of Revenue and Expenditures
For Month Ending September 30, 2025 - (Unaudited)

Exhibit 1

| GENERAL FUND (101) | | | | | | | |
|--|----------------------|------------------------|------------------------|---------------------|-------------------|------------------|------------------|
| REVENUE | AMENDED | 3rd Quarter | | 3rd Quarter | | 2024-2025 | % FY 2025 |
| | 2025 BUDGET* | 2025 YTD ACTUAL | 2024 YTD ACTUAL | | COMPARISON | REV/EXP | |
| PROPERTY TAXES | \$ 2,056,560 | \$ 2,093,229 | \$ 2,031,484 | \$ 61,745 | | 102% | |
| FEES, LICENSE & PERMITS | \$ 550,000 | \$ 370,563 | \$ 396,433 | \$ (25,870) | | 67% | |
| INTERGOVERNMENTAL REVENUES | \$ 2,069,280 | \$ 1,585,748 | \$ 1,522,902 | \$ 62,846 | | 77% | |
| SPECIAL ASSESSMENTS | \$ 125,000 | \$ 118,814 | \$ 126,925 | \$ (8,112) | | 95% | |
| CHARGES FOR SERVICES | \$ 138,592 | \$ 147,841 | \$ 82,981 | \$ 64,860 | | 107% | |
| INTEREST | \$ 1,000,000 | \$ 1,001,001 | \$ 1,130,214 | \$ (129,213) | | 100% | |
| OTHER REVENUES/TRANSFERS | \$ 886,691 | \$ 754,642 | \$ 717,539 | \$ 37,102 | | 85% | |
| TOTAL REVENUE | \$ 6,826,123 | \$ 6,071,837 | \$ 6,008,478 | \$ 63,359 | | 89% | |
| % Increase/(Decrease) over 2024 | | | | | | | 1.1% |
| EXPENDITURES | | | | | | | |
| COUNCIL | \$ 230,327 | \$ 165,902 | \$ 145,558 | \$ 20,344 | | 72% | |
| CLERK | \$ 77,201 | \$ 37,107 | \$ 41,853 | \$ (4,746) | | 48% | |
| COMMUNITY ENHANCEMENT | \$ 39,680 | \$ 5,161 | \$ 23,737 | \$ (18,576) | | 13% | |
| CITY MANGER | \$ 813,272 | \$ 587,575 | \$ 535,396 | \$ 52,179 | | 72% | |
| HR/RISK MGMT | \$ 212,004 | \$ 147,684 | \$ 143,109 | \$ 4,574 | | 70% | |
| FINANCE | \$ 713,811 | \$ 471,913 | \$ 476,337 | \$ (4,424) | | 66% | |
| INFORMATION TECHNOLOGY | \$ 254,794 | \$ 168,571 | \$ 119,448 | \$ 49,124 | | 66% | |
| CONTRACTUAL SERVICES | \$ 617,455 | \$ 378,741 | \$ 359,931 | \$ 18,809 | | 61% | |
| BLDG FACILITIES MAINTENANCE | \$ 194,965 | \$ 106,494 | \$ 167,608 | \$ (61,114) | | 55% | |
| CEMETERY MAINTENANCE | \$ 308,892 | \$ 215,520 | \$ 191,437 | \$ 24,083 | | 70% | |
| PLANNING & DEVELOPMENT | \$ 723,696 | \$ 535,116 | \$ 554,936 | \$ (19,821) | | 74% | |
| PLANNING & ZONING BOARDS | \$ 6,831 | \$ 1,055 | \$ 3,223 | \$ (2,167) | | 15% | |
| DISTRICT LIGHTING | \$ 99,000 | \$ 68,905 | \$ 72,001 | \$ (3,096) | | 70% | |
| CAPITAL IMPROVEMENTS | \$ 1,115,611 | \$ 280,283 | \$ 70,240 | \$ 210,043 | | 25% | |
| TRANSFERS OUT | \$ 240,000 | \$ 240,000 | \$ 877,270 | \$ (637,270) | | 100% | |
| TOTAL EXPENDITURES | \$ 5,647,538 | \$ 3,410,026 | \$ 3,782,084 | \$ (372,059) | | 60% | |
| % Increase/(Decrease) over 2024 | | | | | | | (9.8%) |
| POLICE LEVY FUND (202) | | | | | | | |
| REVENUE | AMENDED | 3rd Quarter | | 3rd Quarter | | 2024-2025 | % FY 2025 |
| | 2025 BUDGET* | 2025 YTD ACTUAL | 2024 YTD ACTUAL | | COMPARISON | REV/EXP | |
| TAXES | \$ 12,230,685 | \$ 12,581,863 | \$ 11,947,395 | \$ 634,468 | | 103% | |
| FEES, LICENSES, & PERMITS | \$ 96,600 | \$ 92,344 | \$ 62,576 | \$ 29,768 | | 96% | |
| INTERGOVERNMENTAL REVENUES | \$ 1,392,122 | \$ 1,171,638 | \$ 1,250,266 | \$ (78,628) | | 84% | |
| CHARGES FOR SERVICES | \$ 229,129 | \$ 234,243 | \$ 220,490 | \$ 13,753 | | 102% | |
| OTHER REVENUE | \$ 67,000 | \$ 214,734 | \$ 122,929 | \$ 91,805 | | 320% | |
| TOTAL REVENUE | \$ 14,015,536 | \$ 14,294,822 | \$ 13,603,656 | \$ 691,166 | | 102% | |
| % Increase/(Decrease) over 2024 | | | | | | | 5.1% |
| EXPENDITURES | | | | | | | |
| BLDG FACILITIES MAINT | \$ 454,617 | \$ 264,019 | \$ 133,565 | \$ 130,454 | | 58% | |
| POLICE ADMIN | \$ 323,810 | \$ 247,627 | \$ 282,528 | \$ (34,902) | | 76% | |
| SUPPORT SERVICES | \$ 2,167,687 | \$ 1,562,964 | \$ 1,469,958 | \$ 93,006 | | 72% | |
| EMERGENCY DISPATCH -911 Funds | \$ 71,250 | \$ 54,491 | \$ 61,475 | \$ (6,983) | | 76% | |
| CORRECTIONS | \$ 264,889 | \$ 151,672 | \$ 148,601 | \$ 3,070 | | 57% | |
| ALLOCABLE SUPPORT | \$ 2,076,815 | \$ 1,469,211 | \$ 1,277,175 | \$ 192,036 | | 71% | |
| SPECIAL SERVICES | \$ 1,430,014 | \$ 1,033,211 | \$ 809,634 | \$ 223,577 | | 72% | |
| POLICE OPERATIONS | \$ 7,244,424 | \$ 4,849,551 | \$ 4,280,718 | \$ 568,833 | | 67% | |
| OFF DUTY TRUST ACCOUNT | \$ 61,225 | \$ 32,961 | \$ 8,079 | \$ 24,883 | | 54% | |
| COPP PROGRAM | \$ 3,500 | \$ 843 | \$ 1,312 | \$ (470) | | 24% | |
| TOTAL EXPENDITURES | \$ 14,098,231 | \$ 9,666,551 | \$ 8,473,045 | \$ 1,193,506 | | 69% | |
| % Increase/(Decrease) over 2024 | | | | | | | 14.1% |

City of Beavercreek
Summary of Revenue and Expenditures
For Month Ending September 30, 2025 - (Unaudited)

Exhibit 1

STREET LEVY (203)

| REVENUE | AMENDED 2025 BUDGET* | 3rd Quarter 2025 YTD ACTUAL | 3rd Quarter 2024 YTD ACTUAL | 2024-2025 COMPARISON | % FY 2025 REV/EXP |
|--|---------------------------------|--|--|---------------------------------|------------------------------|
| TAXES | \$ 9,517,365 | \$ 9,741,324 | \$ 9,353,128 | \$ 388,197 | 102% |
| FEES, LICENSE & PERMITS | \$ 18,600 | \$ 43,167 | \$ 148,881 | \$ (105,714) | 232% |
| INTERGOVERNMENTAL REVENUES | \$ 1,589,575 | \$ 614,163 | \$ 935,074 | \$ (320,911) | 39% |
| OTHER REVENUES | \$ 54,260 | \$ 128,083 | \$ 151,514 | \$ (23,431) | 236% |
| TOTAL REVENUE | \$ 11,179,800 | \$ 10,526,736 | \$ 10,588,596 | \$ (61,859) | 94% |
| % Increase/(Decrease) over 2024 | | | | (0.6%) | |
| EXPENDITURES | | | | | |
| BLDG FACILITIES MAINT | \$ 368,909 | \$ 271,271 | \$ 326,124 | \$ (54,853) | 74% |
| STREET INSPECTION | \$ 878,082 | \$ 589,430 | \$ 625,039 | \$ (35,609) | 67% |
| ADMINISTRATION | \$ 931,785 | \$ 831,492 | \$ 748,359 | \$ 83,133 | 89% |
| STREET MAINTENANCE | \$ 3,342,117 | \$ 2,008,673 | \$ 2,494,372 | \$ (485,699) | 60% |
| SNOW & ICE CONTROL | \$ 274,054 | \$ 166,219 | \$ 61,820 | \$ 104,399 | 61% |
| WEED & GRASS CONTROL | \$ 496,695 | \$ 306,864 | \$ 303,811 | \$ 3,052 | 62% |
| VEHICLE & EQUIP MAINT. | \$ 418,537 | \$ 312,390 | \$ 225,247 | \$ 87,143 | 75% |
| TRAFFIC SAFETY | \$ 947,225 | \$ 733,756 | \$ 945,832 | \$ (212,076) | 77% |
| STORM WATER MAINT. | \$ 582,686 | \$ 384,519 | \$ 334,059 | \$ 50,459 | 66% |
| Total Operating Expenditures | \$ 8,240,090 | \$ 5,604,614 | \$ 6,064,664 | \$ (460,049) | 68% |
| % Increase/(Decrease) over 2024 | | | | (7.6%) | |
| CURRENT YEAR CAPITAL | \$ 5,578,878 | \$ 1,167,402 | \$ 2,992,057 | \$ (1,824,655) | 21% |
| TOTAL EXPENDITURES | \$ 13,818,968 | \$ 6,772,016 | \$ 9,056,720 | \$ (2,284,704) | 49% |
| % Increase/(Decrease) over 2024 | | | | (25.2%) | |

STREET MAINTENANCE FUND (204)

| REVENUE | AMENDED 2025 BUDGET* | 3rd Quarter 2025 YTD ACTUAL | 3rd Quarter 2024 YTD ACTUAL | 2024-2025 COMPARISON | % FY 2025 REV/EXP |
|--|---------------------------------|--|--|---------------------------------|------------------------------|
| COUNTY VEHICLE PERMISSIVE TAX | \$ 240,000 | \$ - | \$ 208,297 | \$ (208,297) | 0% |
| GASOLINE/LICENSE TAXES | \$ 3,212,419 | \$ 2,328,046 | \$ 2,328,966 | \$ (920) | 72% |
| GRANTS-PASS THROUGH | \$ 6,595,782 | \$ - | \$ - | \$ - | 0% |
| TOWNSHIP FUEL | \$ 173,170 | \$ 153,231 | \$ 148,152 | \$ 5,079 | 88% |
| INTEREST | \$ 40,000 | \$ 83,883 | \$ 45,996 | \$ 37,888 | 210% |
| OTHER REVENUES | \$ 12,000 | \$ - | \$ 68,237 | \$ (68,237) | 0% |
| TOTAL REVENUE | \$ 10,273,371 | \$ 2,565,160 | \$ 2,799,648 | \$ (234,488) | 25% |
| % Increase/(Decrease) over 2024 | | | | (8.4%) | |
| EXPENDITURES | | | | | |
| STREET MAINTENANCE | \$ 537,517 | \$ 231,699 | \$ 193,658 | \$ 38,041 | 43% |
| ANNUAL PAVING | \$ 601,694 | \$ 19,898 | \$ 837,297 | \$ (817,400) | 3% |
| SNOW & ICE CONTROL | \$ 430,628 | \$ 160,649 | \$ 82,706 | \$ 77,943 | 37% |
| CAPITAL IMPROVEMENTS | \$ 9,732,934 | \$ 750,999 | \$ 959,049 | \$ (208,050) | 8% |
| TOTAL EXPENDITURES | \$ 11,302,773 | \$ 1,163,244 | \$ 2,072,711 | \$ (909,467) | 10% |
| % Increase/(Decrease) over 2024 | | | | (43.9%) | |

STREET CAPITAL IMPROVEMENT LEVY FUND (260)

| REVENUE | AMENDED 2025 BUDGET* | 3rd Quarter 2025 YTD ACTUAL | 3rd Quarter 2024 YTD ACTUAL | 2024-2025 COMPARISON | % FY 2025 REV/EXP |
|--|---------------------------------|--|--|---------------------------------|------------------------------|
| PROPERTY TAX | \$ 2,864,470 | \$ 2,934,414 | \$ 2,814,809 | \$ 119,605 | 102% |
| INTERGOVERNMENTAL - GRANTS | \$ 743,620 | \$ 46,482 | \$ 2,394,112 | \$ (2,347,630) | 6% |
| TOTAL REVENUE | \$ 3,608,090 | \$ 2,980,896 | \$ 5,208,921 | \$ (2,228,025) | 83% |
| % Increase/(Decrease) over 2024 | | | | (42.8%) | |
| EXPENDITURES | | | | | |
| ANNUAL PAVING | \$ 2,005,302 | \$ 580,950 | \$ 349,710 | \$ 231,240 | 29% |
| CAPITAL IMPROVEMENTS | \$ 3,079,424 | \$ 884,117 | \$ 2,657,526 | \$ (1,773,410) | 29% |
| TOTAL EXPENDITURES | \$ 5,084,725 | \$ 1,465,067 | \$ 3,007,237 | \$ (1,542,169) | 29% |
| % Increase/(Decrease) over 2024 | | | | (51.3%) | |

City of Beavercreek
Summary of Revenue and Expenditures
For Month Ending September 30, 2025 - (Unaudited)

Exhibit 1

| PARKS LEVY FUND (279) | | | | | | |
|----------------------------------|---------------------|------------------------|------------------------|---------------------|------------------|------------------|
| REVENUE | AMENDED | 3rd Quarter | | 3rd Quarter | | 2024-2025 |
| | 2025 BUDGET* | 2025 YTD ACTUAL | 2024 YTD ACTUAL | COMPARISON | % FY 2025 | |
| PROPERTY TAX | \$ 1,745,474 | \$ 1,787,215 | \$ 1,715,138 | \$ 72,076 | 102% | |
| INTERGOVERNMENTAL - GRANTS | \$ 369,762 | \$ 317,587 | \$ 252,063 | \$ 65,524 | 86% | |
| CHARGES FOR SERVICES | \$ 508,160 | \$ 490,976 | \$ 438,075 | \$ 52,901 | 97% | |
| DONATIONS & OTHER REVENUE | \$ 49,750 | \$ 54,467 | \$ 46,589 | \$ 7,877 | 109% | |
| TRANSFERS IN FROM GF | \$ 240,000 | \$ 240,000 | \$ 280,000 | \$ (40,000) | 100% | |
| TOTAL REVENUE | \$ 2,913,146 | \$ 2,890,244 | \$ 2,731,866 | \$ 158,379 | 99% | |
| % Increase/(Decrease) over 2024 | | | | 5.8% | | |
| EXPENDITURES | | | | | | |
| PARKS MAINTENANCE | \$ 1,773,404 | \$ 1,260,837 | \$ 1,325,699 | \$ (64,862) | 71% | |
| RECREATIONAL PROGRAMS | \$ 374,664 | \$ 287,584 | \$ 260,964 | \$ 26,620 | 77% | |
| SENIOR LEVY SERVICES | \$ 596,421 | \$ 405,285 | \$ 423,306 | \$ (18,021) | 68% | |
| CAPITAL | \$ 201,742 | \$ 101,386 | \$ 136,212 | \$ (34,825) | 50% | |
| TRANSFER OUT | \$ 126,000 | \$ 126,000 | \$ 100,650 | \$ 25,350 | 100% | |
| TOTAL EXPENDITURES | \$ 3,072,231 | \$ 2,181,092 | \$ 2,246,830 | \$ (65,739) | 71% | |
| % Increase/(Decrease) over 2024 | | | | (2.9%) | | |
| GOLF COURSE FUND (572) | | | | | | |
| REVENUE | AMENDED | 3rd Quarter | | 3rd Quarter | | 2024-2025 |
| | 2025 BUDGET* | 2025 YTD ACTUAL | 2024 YTD ACTUAL | COMPARISON | % FY 2025 | |
| GOLF & PRO SHOP | \$ 1,489,000 | \$ 1,536,239 | \$ 1,462,664 | \$ 73,575 | 103% | |
| FOOD & BEVERAGE REVENUE | \$ 245,500 | \$ 240,367 | \$ 242,068 | \$ (1,701) | 98% | |
| Total Operating Revenue | \$ 1,734,500 | \$ 1,776,606 | \$ 1,704,732 | \$ 71,874 | 102% | |
| % Increase/(Decrease) over 2024 | | | | 4.2% | | |
| MISC. REVENUE | \$ 15,000 | \$ 4,804 | \$ 14,233 | \$ (9,428) | 32% | |
| REFUNDS & REIMBURSEMENT | \$ 20,507 | \$ 3,898 | \$ 6,225 | \$ (2,328) | 19% | |
| TRANSFERS IN FROM GF & MISC. | \$ - | \$ - | \$ 552,856 | \$ (552,856) | 0% | |
| TOTAL REVENUE | \$ 1,770,007 | \$ 1,785,308 | \$ 2,278,046 | \$ (492,738) | 101% | |
| % Increase/(Decrease) over 2024 | | | | (21.6%) | | |
| EXPENDITURES | | | | | | |
| OPERATIONS | \$ 943,017 | \$ 806,840 | \$ 840,496 | \$ (33,656) | 86% | |
| FOOD & BEVERAGE | \$ 209,961 | \$ 211,814 | \$ 193,231 | \$ 18,583 | 101% | |
| MAINTENANCE | \$ 787,533 | \$ 640,032 | \$ 596,263 | \$ 43,770 | 81% | |
| Total Operating Expenditures | \$ 1,940,511 | \$ 1,658,686 | \$ 1,629,990 | \$ 28,696 | 85% | |
| % Increase/(Decrease) over 2024 | | | | 1.8% | | |
| CAPITAL EXPENDITURE | \$ 406,000 | \$ 194,679 | \$ 252,831 | \$ (58,152) | 48% | |
| BOND AND INTEREST PAYMENT | \$ 75,800 | \$ 5,400 | \$ 6,600 | \$ (1,200) | 7% | |
| TOTAL EXPENDITURES | \$ 2,422,311 | \$ 1,858,764 | \$ 1,889,420 | \$ (30,656) | 77% | |
| % Increase/(Decrease) over 2024 | | | | (1.6%) | | |
| NET OPERATING GAIN (LOSS) | \$ (206,011) | \$ 117,920 | \$ 74,742 | \$ 43,178 | (57%) | |

CITY OF BEAVERCREEK
PROPERTY TAX AND LOCAL GOVERNMENT FUND ANALYSIS

| FUND & REVENUE TYPE | 2025 | | | 2024 | | | 2025 TO 2024 | |
|-----------------------------|----------------------|------------------------|-----------------------|---------------|----------------------|------------------------|---------------|---------------------------|
| | AMENDED BUDGET | 3RD QUARTER YTD ACTUAL | DIFFERENCE ACT/BUDGET | % RECD | AMENDED BUDGET | 3RD QUARTER YTD ACTUAL | % REC'D | % Rev Inc.-(Dec) 25 to 24 |
| Property Taxes | \$ 2,056,500 | \$ 2,093,177 | \$ 36,677 | 101.8% | \$ 2,021,400 | \$ 2,031,484 | 100.5% | \$ 61,694 3.0% |
| <i>General Fund</i> | | | | | | | | |
| <i>Police Fund</i> | | | | | | | | |
| Property Taxes | \$ 11,669,735 | \$ 12,010,717 | \$ 340,982 | 102.9% | \$ 11,040,300 | \$ 11,393,520 | 103.2% | \$ 617,197 5.4% |
| Property Taxes (Pension) | \$ 560,700 | \$ 570,856 | \$ 10,156 | 101.8% | \$ 545,570 | \$ 553,875 | 101.5% | \$ 16,981 3.1% |
| Police Total | \$ 12,230,435 | \$ 12,581,573 | \$ 351,138 | 102.9% | \$ 11,585,870 | \$ 11,947,395 | 103.1% | \$ 634,178 5.3% |
| <i>Parks Levy Fund</i> | | | | | | | | |
| | \$ 1,745,420 | \$ 1,787,173 | \$ 41,753 | 102.4% | \$ 1,706,180 | \$ 1,715,138 | 100.5% | \$ 72,035 4.2% |
| <i>Street Levy Funds</i> | | | | | | | | |
| Street Levy Fund | \$ 9,517,095 | \$ 9,741,099 | \$ 224,004 | 102.4% | \$ 9,332,040 | \$ 9,353,128 | 100.2% | \$ 387,971 4.1% |
| Street Capital Improvement | \$ 2,864,380 | \$ 2,934,347 | \$ 69,967 | 102.4% | \$ 2,800,840 | \$ 2,814,809 | 100.5% | \$ 119,537 4.2% |
| Total Property Taxes | \$ 28,413,830 | \$ 29,137,369 | \$ 723,539 | 102.5% | \$ 27,446,330 | \$ 27,861,954 | 101.5% | \$ 1,275,415 4.6% |
| Local Government | \$ 800,000 | \$ 667,278 | \$ (132,722) | 83.4% | \$ 590,077 | \$ 599,985 | 101.7% | \$ 67,293 11.2% |

Note:

Within the City of Beavercreek values increased 0.6% from those reported in the previous year
 The projected increase in revenue relative to last year is the result of a couple of factors:

- 1 The modest valuation increase
- 2 The increase in the percentage of taxes paid in the first half
- 3 Difference in Delinquent Tax Collection

| | |
|---------------------------------------|------------|
| Delq Tax Collection 1st 1/2 2025 | \$ 916,726 |
| Delq Tax Collection 1st 1/2 2024 | \$ 229,408 |
| Change in Delinquent Tax Collection | \$ 687,319 |
| Percentage of Delinquent Tax Increase | 53.9% |

City of Beavercreek
Overtime/Comp. Analysis - 3rd Quarter 2025 Compared to 3rd Quarter 2024

| Fund/Dept/Division | Div.# | 3rd Quarter | | 3rd Quarter | | % Change | 2025 Budget | % of Total Budget Spent |
|---------------------------|--------------|--------------------|-------------------|--------------------|-----------------|-------------------|--------------------|------------------------------------|
| | | 2025 | 2024 | \$ Change | % Change | | | |
| Finance | 1410 | \$ - | \$ 233 | \$ (233) | 100.0% | \$ 500 | \$ 500 | 100.0% |
| Planning & Zoning | 1610 | \$ - | \$ - | \$ - | 0.0% | \$ 825 | \$ 825 | 0.0% |
| Bldg. Facilities Maint. | 3250 | \$ - | \$ - | \$ - | 0.0% | \$ 500 | \$ 500 | 0.0% |
| Cemetery Maint. | 3750 | \$ 4,940 | \$ 3,654 | \$ 1,286 | 35.2% | \$ 4,000 | \$ 4,000 | 123.5% |
| General Fund Total | | \$ 4,940 | \$ 3,654 | \$ 1,286 | 35.2% | \$ 5,325 | \$ 5,325 | 92.8% |
| Police | | | | | | | | |
| Support Services | 2210 | \$ 18,078 | \$ 37,925 | \$ (19,847) | (52.3%) | \$ 50,000 | \$ 50,000 | 36.2% |
| Special Services | 2510 | \$ 12,613 | \$ 16,518 | \$ (3,905) | (23.6%) | \$ 35,000 | \$ 35,000 | 36.0% |
| Operations | 2610 | \$ 225,027 | \$ 207,835 | \$ 17,192 | 8.3% | \$ 250,000 | \$ 250,000 | 90.0% |
| Special Duty | 2615 | \$ 26,713 | \$ 5,906 | \$ 20,807 | 352.3% | \$ 50,000 | \$ 50,000 | 53.4% |
| Bldg Maintenance | 3250 | \$ - | \$ - | \$ - | #DIV/0! | \$ 100 | \$ 100 | 0.0% |
| Police Fund Total | | \$ 282,431 | \$ 268,184 | \$ 14,247 | 5.3% | \$ 385,100 | \$ 385,100 | 73.3% |
| Street Levy Fund | | | | | | | | |
| Street Inspections | 1720 | \$ 80 | \$ - | \$ 80 | #DIV/0! | \$ 1,000 | \$ 1,000 | 8.0% |
| Bldg Facilities Maint. | 3250 | \$ - | \$ - | \$ - | 0.0% | \$ 1,000 | \$ 1,000 | 0.0% |
| Street Maintenance | 3320 | \$ 1,875 | \$ 2,005 | \$ (130) | (6.5%) | \$ 13,000 | \$ 13,000 | 14.4% |
| Snow & Ice Removal | 3340 | \$ 66,967 | \$ 24,440 | \$ 42,527 | 174.0% | \$ 90,000 | \$ 90,000 | 74.4% |
| Weed & Grass Control | 3360 | \$ - | \$ - | \$ - | 0.0% | \$ 515 | \$ 515 | 0.0% |
| Vehicle & Equipment | 3410 | \$ - | \$ - | \$ - | 0.0% | \$ 10,000 | \$ 10,000 | 0.0% |
| Traffic Safety | 3510 | \$ 14,691 | \$ 13,684 | \$ 1,007 | 7.4% | \$ 20,000 | \$ 20,000 | 73.5% |
| Storm Water | 3610 | \$ 105 | \$ 101 | \$ 4 | 100.0% | \$ 2,000 | \$ 2,000 | 5.3% |
| Street Levy Total | | \$ 83,718 | \$ 40,229 | \$ 43,489 | 108.1% | \$ 137,515 | \$ 137,515 | 60.9% |
| State Highway | 1110 | \$ 2,194 | \$ 4,635 | \$ (2,440) | 100.0% | \$ 2,000 | \$ 2,000 | 109.7% |
| Park Levy | | | | | | | | |
| Parks Maintenance | 3720 | \$ 22,831 | \$ 25,314 | \$ (2,483) | (9.8%) | \$ 31,200 | \$ 31,200 | 73.2% |
| Senior Center | 3852 | \$ 2,749 | \$ 878 | \$ 1,870 | 100.0% | \$ 1,000 | \$ 1,000 | 274.9% |
| Park Levy Totals | | \$ 25,579 | \$ 26,192 | \$ (613) | (2.3%) | \$ 32,200 | \$ 32,200 | 79.4% |
| Golf Course | | | | | | | | |
| Operations | 4720 | \$ - | \$ - | \$ - | 0.0% | \$ 250 | \$ 250 | 0.0% |
| Maintenance | 4740 | \$ 127 | \$ 493 | \$ (366) | (74.2%) | \$ 1,200 | \$ 1,200 | 10.6% |
| Golf Course Totals | | \$ 127 | \$ 493 | \$ (366) | 100.0% | \$ 1,200 | \$ 1,200 | 10.6% |
| Year End Totals | | \$ 398,989 | \$ 343,387 | \$ 55,603 | 16.2% | \$ 563,340 | \$ 563,340 | 70.8% |

City of Beavercreek Investment Summary
3rd Quarter 2025

Exhibit 4

| Long-Term Investments | | | | | | | | | | | Long-Term Investments Held by the City of Beavercreek | | | | | | | | | | | |
|---|--------------|--------------|------------|------------|------------|-------------------|--------|---------------|------------|------------|---|--------------|--------------|-----------|------------------------|-----------|--------------|-----------|-----------------|--|------------|--|
| Security | | | Coupon | | | Yield to Maturity | | Purchase Date | | Par Value | | Market Value | | | Unrealized Gain/(Loss) | | Callable | | Annual Interest | | | |
| Moody's Rating | Type | Earning Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.125% | 4.426% | 12/23/2024 | 6/15/2029 | 250,000.00 | 249,313.36 | 250,580.00 | 1,248.64 | n/a | n/a | n/a | n/a | 10,312.50 | 10,937.50 | | | |
| Security Type | Rating | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.375% | 4.426% | 12/23/2024 | 8/31/2028 | 250,000.00 | 249,761.04 | 255,087.50 | 5,326.46 | n/a | n/a | n/a | n/a | 10,937.50 | 10,000.00 | | | |
| US Treasury Note | Aa1 | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.375% | 4.449% | 12/23/2024 | 11/30/2028 | 250,000.00 | 249,653.62 | 255,400.00 | 5,746.38 | n/a | n/a | n/a | n/a | 10,625.00 | 10,625.00 | | | |
| US Treasury Note | Aa1 | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.000% | 4.343% | 12/23/2024 | 1/15/2027 | 250,000.00 | 248,388.97 | 250,937.50 | 2,548.53 | n/a | n/a | n/a | n/a | 10,000.00 | 10,000.00 | | | |
| US Treasury Note | Aa1 | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.250% | 4.348% | 12/23/2024 | 3/15/2027 | 250,000.00 | 249,541.32 | 252,032.50 | 2,491.18 | n/a | n/a | n/a | n/a | 11,250.00 | 11,250.00 | | | |
| US Treasury Note | Aa1 | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.500% | 4.641% | 1/10/2025 | 5/31/2029 | 250,000.00 | 249,341.12 | 257,012.50 | 7,671.38 | n/a | n/a | n/a | n/a | 10,625.00 | 10,625.00 | | | |
| US Treasury Note | Aa1 | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.250% | 4.334% | 12/23/2024 | 11/30/2026 | 250,000.00 | 249,604.79 | 251,475.00 | 1,870.21 | n/a | n/a | n/a | n/a | 10,312.50 | 10,312.50 | | | |
| US Treasury Note | Aa1 | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.125% | 4.849% | 12/23/2024 | 11/30/2029 | 250,000.00 | 246,626.28 | 254,022.50 | 7,396.22 | n/a | n/a | n/a | n/a | 3,750.00 | 3,750.00 | | | |
| Federal Home Loan Bank | Agency | Stepped | Stepped | Stepped | Stepped | 1.500% | 1.500% | 3/18/2021 | 3/24/2026 | 250,000.00 | 250,000.00 | 247,080.00 | (2,920.00) | n/a | n/a | n/a | n/a | 10,000.00 | 10,000.00 | | | |
| Federal Home Loan Bank | Agency | Agency | Agency | Agency | Agency | 2.000% | 2.000% | 3/22/2021 | 3/30/2026 | 250,000.00 | 250,000.00 | 247,692.50 | (2,307.50) | n/a | n/a | n/a | n/a | 5,000.00 | 5,000.00 | | | |
| Federal Home Loan Bank | Aaa | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 0.750% | 0.750% | 8/9/2021 | 11/26/2025 | 250,000.00 | 250,000.00 | 248,722.50 | (1,277.50) | 5/26/2025 | 5/26/2025 | 5/26/2025 | 5/26/2025 | 4,375.00 | 4,375.00 | | | |
| Federal Home Loan Bank | Aaa | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 1.750% | 1.750% | 8/9/2021 | 8/26/2026 | 250,000.00 | 250,000.00 | 247,662.50 | (2,337.50) | 5/26/2025 | 5/26/2025 | 5/26/2025 | 5/26/2025 | 19,520.00 | 19,520.00 | | | |
| Federal Home Loan Bank | Aaa | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 2.000% | 2.000% | 12/30/2021 | 12/29/2026 | 250,000.00 | 250,000.00 | 244,820.00 | (5,180.00) | n/a | n/a | n/a | n/a | 10,000.00 | 10,000.00 | | | |
| Federal Home Loan Bank | Aaa | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.000% | 4.995% | 12/11/2023 | 7/28/2026 | 250,000.00 | 245,375.00 | 249,715.00 | 4,340.00 | 4/28/2025 | 4/28/2025 | 4/28/2025 | 4/28/2025 | 18,350.00 | 18,350.00 | | | |
| Federal Home Loan Bank | Aaa | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 3.670% | 5.462% | 12/11/2023 | 8/26/2027 | 500,000.00 | 483,450.00 | 496,655.00 | 13,205.00 | 5/26/2025 | 5/26/2025 | 5/26/2025 | 5/26/2025 | 11,875.00 | 11,875.00 | | | |
| Federal Home Loan Bank | Aaa | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.750% | 4.750% | 3/25/2024 | 3/25/2028 | 250,000.00 | 250,000.00 | 248,070.00 | (1,907.00) | 3/6/2026 | 3/6/2026 | 3/6/2026 | 3/6/2026 | 10,312.50 | 10,312.50 | | | |
| Federal Home Loan Bank | Aaa | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.125% | 4.378% | 3/25/2024 | 3/20/2029 | 250,000.00 | 248,812.50 | 254,352.50 | 5,540.00 | n/a | n/a | n/a | n/a | 19,520.00 | 19,520.00 | | | |
| Federal Home Loan Bank | Aaa | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.000% | 4.025% | 9/5/2025 | 9/3/2030 | 488,000.00 | 487,770.95 | 485,652.72 | (2,118.23) | 12/3/2026 | 12/3/2026 | 12/3/2026 | 12/3/2026 | 9,677.50 | 9,677.50 | | | |
| Federal Home Loan Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.250% | 4.466% | 2/27/2025 | 2/26/2030 | 240,000.00 | 239,030.95 | 244,720.80 | 5,689.85 | n/a | n/a | n/a | n/a | 10,200.00 | 10,200.00 | | | |
| Federal Home Loan Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 3.950% | 4.000% | 8/14/2025 | 8/9/2027 | 245,000.00 | 244,769.95 | 246,141.70 | 1,371.75 | n/a | n/a | n/a | n/a | 10,200.00 | 10,200.00 | | | |
| Federal Home Loan Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.250% | 4.313% | 2/28/2025 | 3/1/2027 | 240,000.00 | 239,714.95 | 241,713.60 | 1,998.65 | n/a | n/a | n/a | n/a | 9,555.00 | 9,555.00 | | | |
| Federal Farm Credit Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 3.900% | 3.897% | 9/9/2025 | 1/11/2027 | 245,000.00 | 245,014.95 | 245,472.85 | 457.90 | n/a | n/a | n/a | n/a | 8,960.00 | 8,960.00 | | | |
| Federal National Mortgage | CD | CD | CD | CD | CD | 4.000% | 4.186% | 6/20/2025 | 11/24/2027 | 224,000.00 | 223,215.27 | 224,683.20 | 1,467.93 | n/a | n/a | n/a | n/a | 10,200.00 | 10,200.00 | | | |
| American Express Bank | CD | CD | CD | CD | CD | 4.250% | 4.273% | 3/5/2025 | 2/26/2030 | 240,000.00 | 239,894.95 | 244,720.80 | 4,825.85 | n/a | n/a | n/a | n/a | 9,960.00 | 9,960.00 | | | |
| Banc of California | CD | CD | CD | CD | CD | 4.150% | 4.518% | 1/27/2025 | 1/24/2028 | 240,000.00 | 238,348.01 | 242,736.00 | 4,387.99 | n/a | n/a | n/a | n/a | 11,500.00 | 11,500.00 | | | |
| Bank of America, NA | CD | CD | CD | CD | CD | 4.600% | 4.600% | 11/21/2022 | 11/25/2025 | 250,000.00 | 250,000.00 | 250,170.00 | 170.00 | 5/25/2025 | 5/25/2025 | 5/25/2025 | 5/25/2025 | 10,555.00 | 10,555.00 | | | |
| Cadence Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 3.900% | 3.897% | 9/9/2025 | 1/11/2027 | 245,000.00 | 245,014.95 | 250,482.50 | 482.50 | n/a | n/a | n/a | n/a | 9,600.00 | 9,600.00 | | | |
| Cross River Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 3.800% | 3.800% | 9/3/2024 | 5/20/2025 | 240,000.00 | 239,324.08 | 240,348.48 | 1,602.72 | n/a | n/a | n/a | n/a | 9,800.00 | 9,800.00 | | | |
| Customers BK | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.000% | 4.146% | 6/24/2025 | 3/24/2027 | 240,000.00 | 245,014.95 | 245,855.05 | 840.10 | n/a | n/a | n/a | n/a | 11,500.00 | 11,500.00 | | | |
| Forbright Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.000% | 3.997% | 8/12/2025 | 8/28/2028 | 240,000.00 | 239,894.95 | 241,101.60 | 1,206.65 | n/a | n/a | n/a | n/a | 9,600.00 | 9,600.00 | | | |
| Morgan Stanley Bank | CD | CD | CD | CD | CD | 4.300% | 4.297% | 6/13/2025 | 9/25/2026 | 245,000.00 | 245,014.95 | 246,225.00 | 1,210.05 | n/a | n/a | n/a | n/a | 10,555.00 | 10,555.00 | | | |
| Morgan Stanley Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.150% | 4.152% | 9/9/2025 | 8/29/2030 | 240,000.00 | 239,990.95 | 240,127.20 | 136.25 | n/a | n/a | n/a | n/a | 9,960.00 | 9,960.00 | | | |
| Northeast Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.600% | 4.600% | 12/11/2023 | 12/14/2026 | 250,000.00 | 250,000.00 | 252,492.50 | 2,492.50 | n/a | n/a | n/a | n/a | 11,500.00 | 11,500.00 | | | |
| Parkway B&TC | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.250% | 4.247% | 3/6/2025 | 3/6/2028 | 240,000.00 | 240,014.95 | 243,345.60 | 3,330.65 | n/a | n/a | n/a | n/a | 10,200.00 | 10,200.00 | | | |
| Pinnacle Bank, Inc. | CD | CD | CD | CD | CD | 4.000% | 4.023% | 6/30/2025 | 6/3/2027 | 240,000.00 | 239,894.95 | 241,101.60 | 1,206.65 | n/a | n/a | n/a | n/a | 11,375.00 | 11,375.00 | | | |
| Southern First Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.300% | 4.297% | 6/13/2025 | 9/25/2026 | 245,000.00 | 245,014.95 | 246,225.00 | 1,210.05 | n/a | n/a | n/a | n/a | 10,555.00 | 10,555.00 | | | |
| Truist Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.150% | 4.152% | 9/9/2025 | 8/29/2030 | 240,000.00 | 239,990.95 | 240,127.20 | 136.25 | n/a | n/a | n/a | n/a | 9,960.00 | 9,960.00 | | | |
| UBS Bank USA | CD | CD | CD | CD | CD | 4.600% | 4.600% | 12/11/2023 | 12/14/2026 | 250,000.00 | 250,000.00 | 252,492.50 | 2,492.50 | n/a | n/a | n/a | n/a | 11,500.00 | 11,500.00 | | | |
| VALLEY NATIONAL BANK | CD | CD | CD | CD | CD | 4.250% | 4.247% | 3/6/2025 | 3/6/2028 | 240,000.00 | 240,014.95 | 243,345.60 | 3,330.65 | n/a | n/a | n/a | n/a | 10,200.00 | 10,200.00 | | | |
| Wells Fargo Bank | CD | CD | CD | CD | CD | 4.550% | 4.550% | 12/11/2023 | 12/20/2027 | 250,000.00 | 250,000.00 | 254,795.00 | 4,795.00 | n/a | n/a | n/a | n/a | 11,375.00 | 11,375.00 | | | |
| Western Alliance Bank | n/a | Fixed Rate | Fixed Rate | Fixed Rate | Fixed Rate | 4.050% | 4.047% | 7/25/2025 | 2/1/2027 | 245,000.00 | 245,014.95 | 245,984.90 | 969.95 | n/a | n/a | n/a | n/a | 9,922.50 | 9,922.50 | | | |
| US Treasury | n/a | | | n/a | | | 2.620% | | 12/1/2015 | | 8/1/2030 | | 9,557.00 | | 2,279,360.00 | | 39,869.99 | | 95,000.00 | | | |
| Agency | n/a | | | n/a | | | 4.000% | | 9/10/2012 | | 8/1/2032 | | 4,364,275.21 | | 2,965,408.45 | | 9,743,422.72 | | 8,014.27 | | 90,057.50 | |
| CD | n/a | | | n/a | | | 4.000% | | 9/10/2012 | | 8/1/2032 | | 4,369,000.00 | | 40,000.00 | | 37,436.29 | | 182,245.00 | | 367,302.50 | |
| Total Long-Term Investments Held by the City of Beavercreek | 9,656,557.00 | | | | | | | | | | | 9,557.00 | | | 49,557.00 | | n/a | | 1,850.39 | | 369,152.89 | |

City of Beavercreek Investment Summary

3rd Quarter 2025

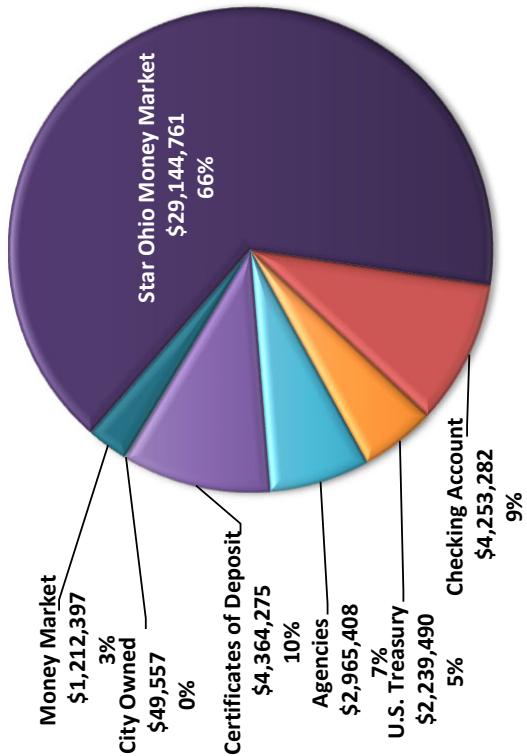
Exhibit 4

| Short-Term Investments | | Prior Year | | Current | | S&P Rating | | Cost Value | | Market Value | | Unrealized Gain/(Loss) | |
|-------------------------------------|--|------------|--------|---------|---------|------------|------|----------------------|----------------------|----------------------|------------------|------------------------|---------------------|
| | | Rate | Change | Rate | Change | | | Par Value | Cost Value | Market Value | Gain/(Loss) | | |
| STAR Ohio | | 4.400% | 5.290% | 5.290% | -0.890% | AAAm | AAAm | 29,144,761.30 | 29,144,761.30 | 29,144,761.30 | - | 1,282,369.50 | |
| JP Morgan Money Market | | 4.260% | 4.950% | 4.950% | -0.690% | AAAm | AAAm | 1,212,396.82 | 1,212,396.82 | 1,212,396.82 | - | 51,648.10 | |
| Checking Account | | 0.104% | 0.131% | 0.131% | -0.026% | N/A | N/A | 4,253,282.15 | 4,253,282.15 | 4,253,282.15 | - | 4,444.14 | |
| Raymond James Bank Deposit | | 4.000% | n/a | n/a | n/a | N/A | N/A | 2,500.01 | 2,500.01 | 2,500.01 | - | 100.00 | |
| Total Short-Term Investments | | | | | | | | 34,612,940.28 | 34,612,940.28 | 34,612,940.28 | - | 1,338,561.75 | |
| Total Investments | | | | | | | | 44,269,497.28 | 44,231,670.95 | 44,267,434.50 | 85,320.55 | - | 1,707,714.64 |

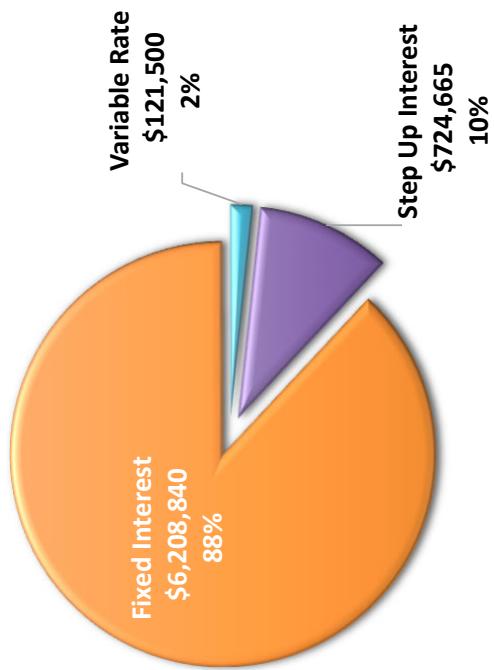
Annualized
Interest

1,282,369.50
51,648.10
4,444.14
100.00

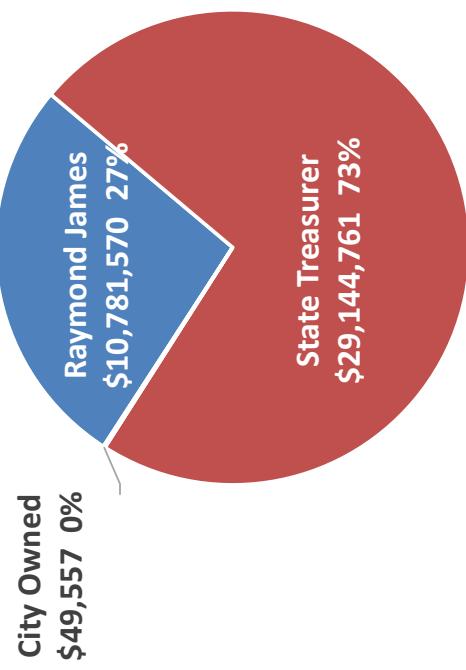
Investment by Type



Investment Earnings Type



Investment by Broker



Maturity Schedule

