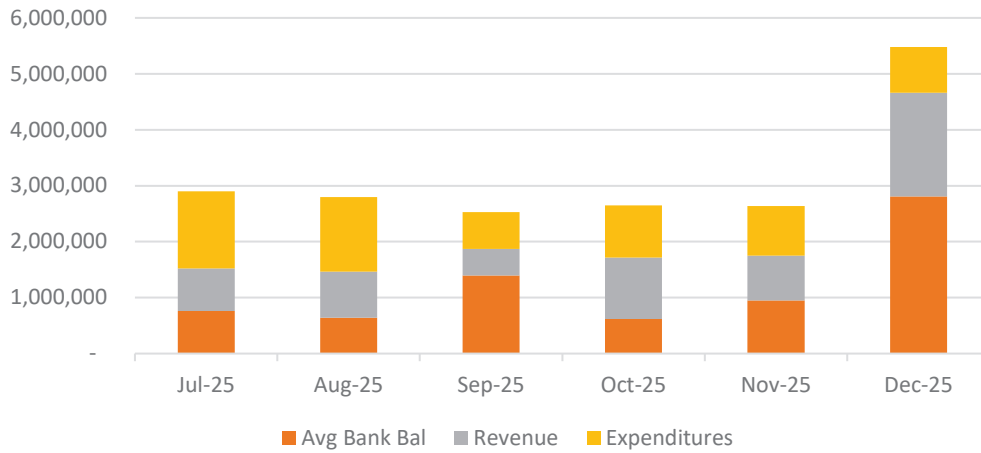
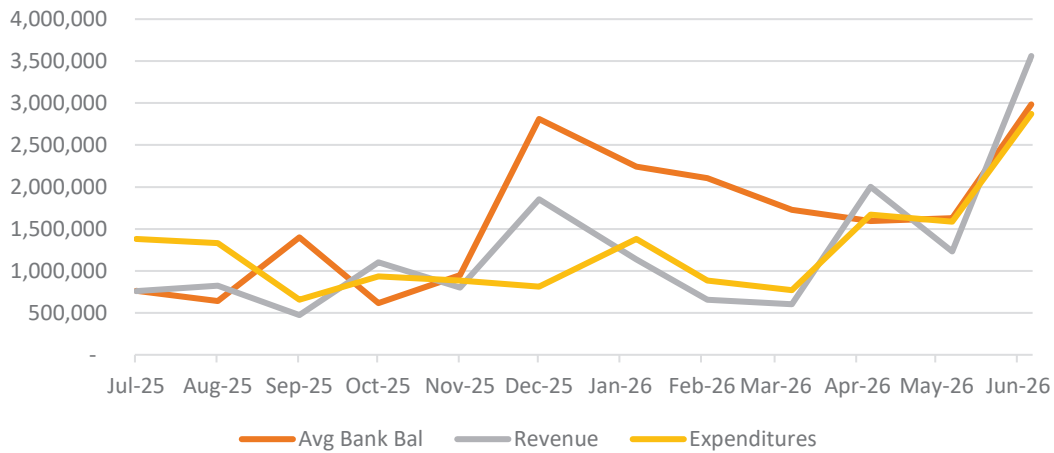


1st Half FY26

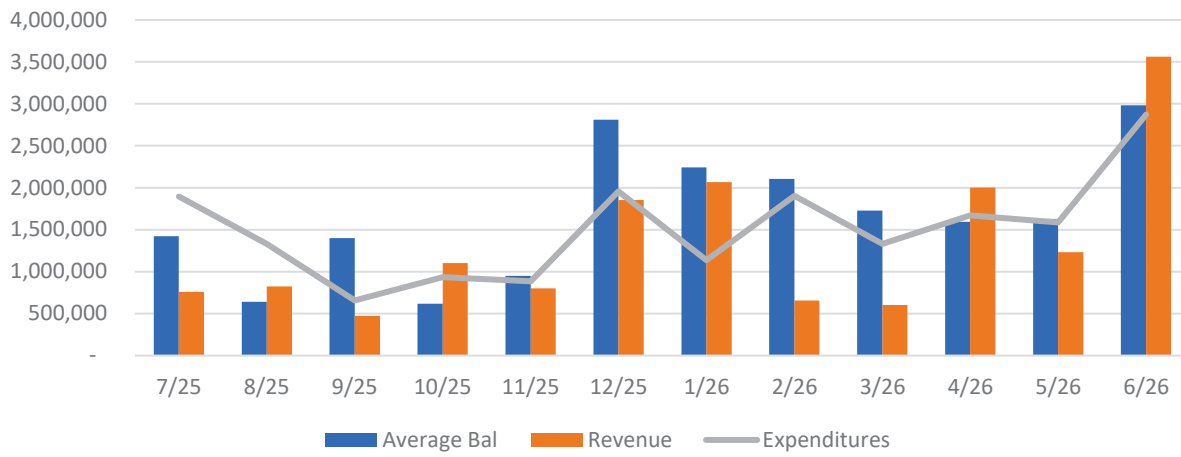


FY 26

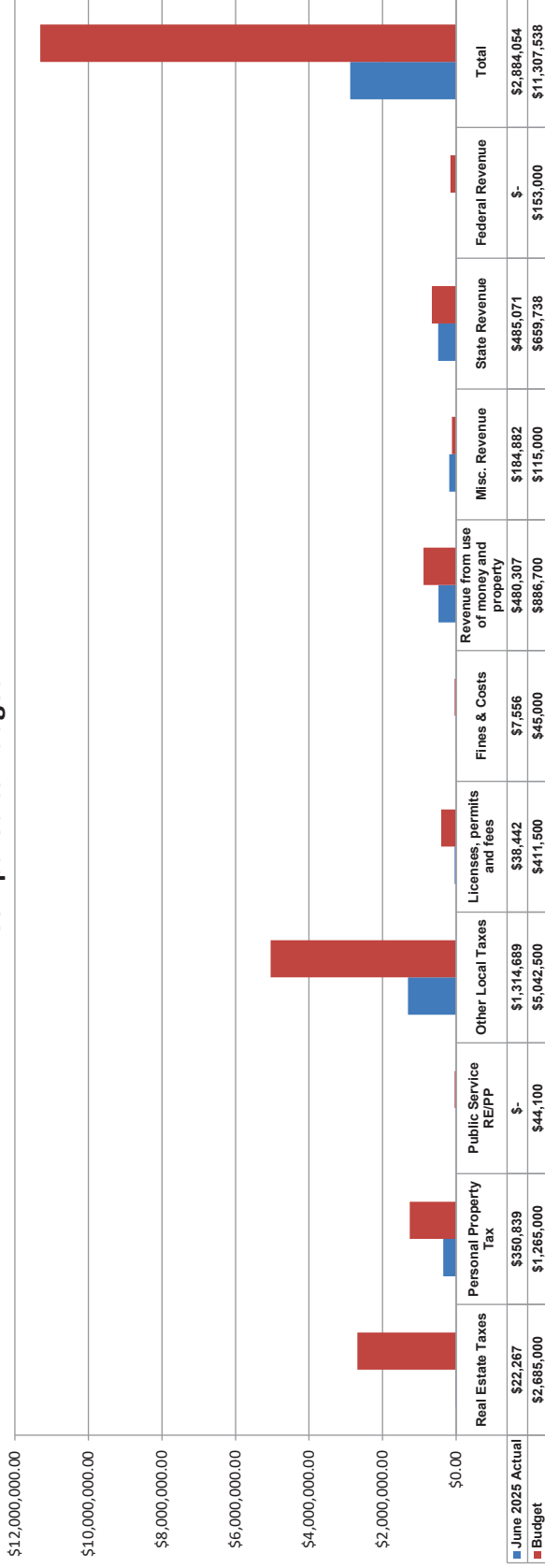


	25-Jul	25-Aug	25-Sep	25-Oct	25-Nov	25-Dec
Investments	24,919,435	24,499,280	22,835,292	23,090,207	23,090,207	21,047,791
Avg Bank Bal	763,104	640,885	1,398,666	616,172	949,580	2,811,521
Revenue	758,361	822,683	473,572	1,100,450	800,894	1,853,178
Expenditures	1,896,398	1,332,581	656,882	934,609	884,325	1,956,974

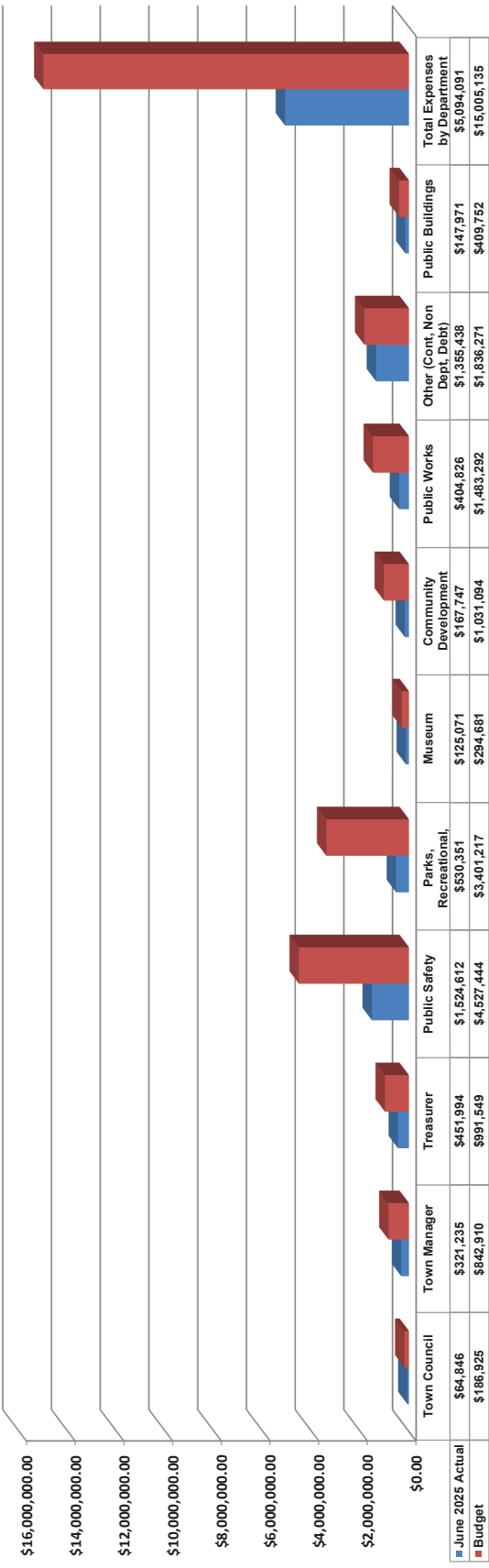
FY26



November 2025 YTD General Fund Revenues Compared to Budget

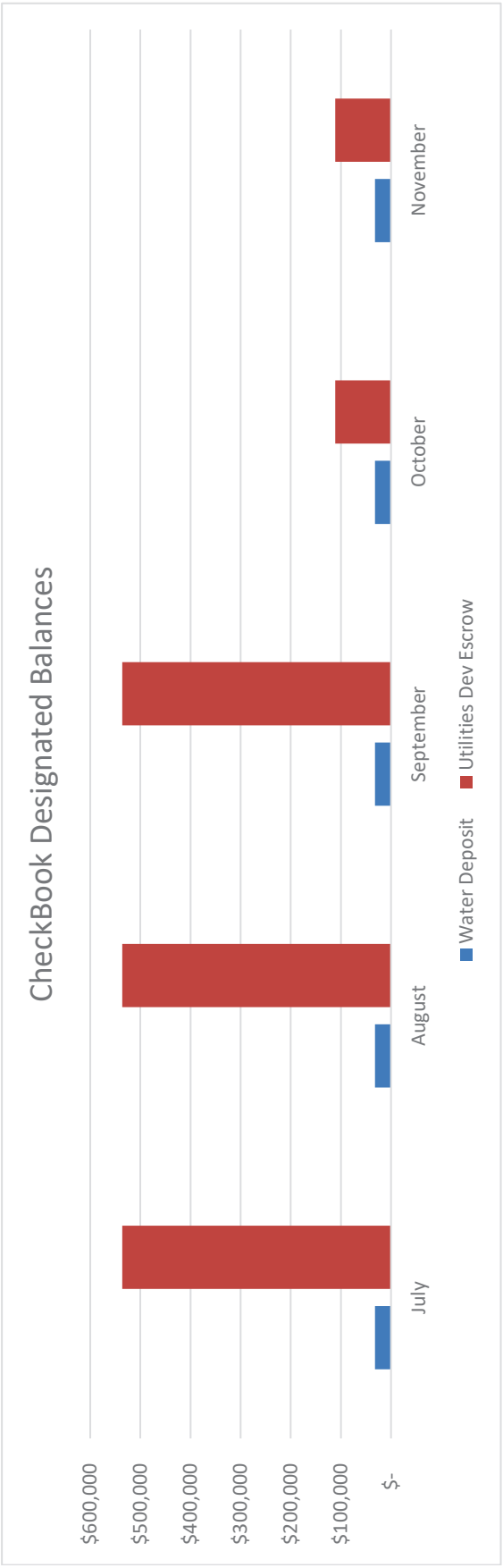
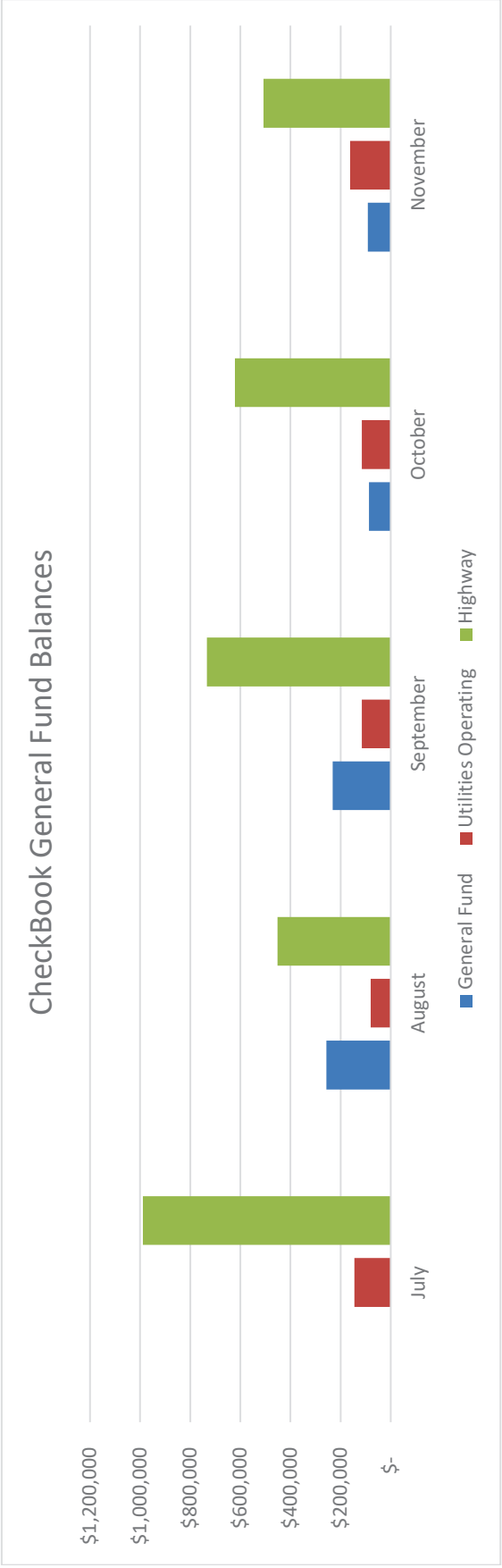


November 2025 YTD General Fund Operating Expenses Compared to Budget



Usable Funds November 2025	
ACCOUNT NAME	Bank Balance
General Fund (OPB)	90,945.84
CD General Fund (TB)	1,043,182.15
Money Market - General Fund (OPB)	30.97
Subtotal General Fund	\$ 1,134,158.96
Water Department Account (TB)	-
Sewer Department Account (TB)	-
Utilities Operating Account (OPB)	161,475.55
Subtotal Utilities	\$ 161,475.55
Highway Fund (OPB)	\$ 507,554.08
Total Bank Balances, usable balances	\$ 1,803,188.59

Designated Funds November 2025	
ACCOUNT NAME	Bank Balance
Water Deposit Account (TB)	31,967.85
Sewer Compliance (TB)	-
Sewer Capital Escrow (availability fees) (TB)	-
Utilities Development Escrow (OPB)	111,355.56
Money Market - Utilities (OPB)	66.11
Certificate of Deposit-Police Dept-24 month	40,337.86
Designated Funds	\$ 183,727.38



Debt 11/30/25

	Original Amount	Inception Date	Maturity	Interest Rate	Last Payment	Next Payment	Payment (can fluctuate slightly)	Outstanding 1/30/25
Series 2020A-2	4,176,000.00	10/16/20	10/01/32	1.676%	4/1/2025	4/1/2026	191,956	2,450,000.00
Loan 5000008745	966,480.00	11/30/23	11/30/28	6.300%	11/30/2028	12/30/2025	18,860	616,336.45
Totals	5,142,480.00						210,816	3,066,336.45

Series 2020A-2 92.7% General Fund and 7.3% Water Fund

Series 2020A-1 100% Water Fund Paid off 10/1/25

VAC Paid Off

Prime Rate History

	Percentage
04-May-22	4.00%
15-Jun-22	4.75%
27-Jul-22	5.50%
21-Sep-22	6.25%
02-Nov-22	7.00%
14-Dec-22	7.50%
01-Feb-23	7.75%
22-Mar-23	8.00%
03-May-23	8.25%
26-Jul-23	8.50%
18-Sep-24	8.00%
07-Nov-24	7.75%
18-Dec-24	7.50%
17-Sep-25	7.25%

Prime rate changed 9/17/25

Investment Benchmark Report 11/30/25

Investments Return	11/30/25 Balance	Earnings Rate	11/30/25 Return	YTD FY 25/26
CDs TowneBank	1,083,520.01	3.98%	0.00	11,794.49
Virginia Investment Pool - GF and Utilities	22,081,069.36	4.09%	68,224.10	361,304.53
Investments OPB	0.00	2.84%	6,255.62	45,361.67
Total	23,164,589.37	3.64%	74,479.72	418,460.69

Bank Accounts Return	11/30/25 Balance	Earnings Rate	11/30/25 Return	YTD FY 25/26
Bank Accounts TowneBank	40,622.78	0.01%	0.35	1.69
Bank Accounts OPB	3,308,296.03	0.10%	138.33	629.51
Total	3,348,918.81	0.06%	138.68	631.20

Moved all funds from OPB to VIP

OPB was reducing the rate to 2.88
Bank Balances OPB does not
reflect transfer as of this
statement. It will reduce by
2,117,948

Utilities 11/30/25 Balances	
Old Point Bank Investment	0.00
Old Point Bank Bank Account	468,184.35
TowneBank Util	40,622.78
VIP	6,413,353.32
Total	6,922,160.45

GF and Other 11/30/25 Balances	
Old Point Bank Account	2,840,111.68
Towne CD	1,083,520.01
Old Point Bank Investments	0.00
VIP	15,667,716.04
Total	19,591,347.73

Nov-25	Current Yield	One Year Ago	YOY Change
Total Portfolio	3.64%	4.42%	-0.78%
90-day T-Bill	3.78%	4.42%	-0.64%
One Year T-Bill	3.52%	4.33%	-0.81%
VIP Stable NAV Liquidity	4.09%	5.04%	-0.95%

2024, higher portfolio rate due to sweep

Compliance Report

11/30/2025

23,164,589.37

CLASS	LENGTH/POLICY	Amount Invested	Percent of Overall Portfolio	PERCENT OF PORTFOLIO/POLICY	Compliance %	In Compliance?	Code Section
Municipal Obligations: Stocks, bonds, notes and other evidence of Indebtedness of the Commonwealth of Virginia, or of any county, city, town, district, authority of public body of the Commonwealth of Virginia.	36 months or less	-		20%			\$2.2-4500
US Government Obligations: Stocks, bonds, notes and other evidence of indebtedness of the United States, its agencies or government sponsored corporations.	36 months or less		0	100%			§ 2.2-4505
Savings accounts or time deposits (CDs) In any bank or savings and loan association within the Commonwealth of Virginia	12 months or less	1,083,520.01	4.68%	75%	70%	Yes	§ 2.2-4509
Commercial Paper	No greater than 270 days			5%			§2.2-4502
Corporate Notes	No greater than 270 days			15%			§2.2-4510
Repurchase Agreements	90 days or less			50%			§2.2-4507
Certificates representing ownership in either treasury bond principal at maturity or its coupons	36 months or less			20%			§2.2-4505
Virginia Investment Pool (VIP)	Daily			100%			§2.2-4605
Virginia Local Government Investment Pool (LGIP)	Daily	22,081,069.36	95.32%	100%	5%	Yes	§2.2-4605
Registered Money Market Mutual Funds	Daily	-	0.00%	100%	100%	Yes	§2.2-4508
The State Non-Arbitrage Pool (SNAP)	Depending Upon Length of Bond			100% of bond proceeds			§2.2- 4700
Total		23,164,589.37	100.00%				

Returns FY 23

Return	Average Bal	Average Rate	FY Return
Sweep	-	0.00%	-
VIP GF	533,145.50	0.20%	1,451.46
Bank Accounts	14,798,625.52	0.13%	54,829.83
Total	15,331,771.02	0.10%	56,281.29

Returns FY 24

Return	Average Bal	Average Rate	FY Return
Sweep	4,353,735.39	3.35%	199,782.38
VIP GF	3,663,821.12	5.52%	166,921.75
Bank Accounts	16,071,575.29	0.12%	35,796.44
Total	24,089,131.80	4.44%	402,500.57

Returns FY 25

Return	Average Bal	Average Rate	FY Return
Sweep	11,131,468.23	4.74%	276,536.40
VIP GF	6,569,792.01	4.81%	395,307.97
VIP Util	1,763,682.68	4.48%	48,334.01
OPB Util	5,572,193.00	4.07%	127,693.56
OPB GF	5,018,142.29	4.07%	122,969.21
OPB Luter	123,587.87	4.15%	13,782.97
Bank Accounts	5,001,247.44	0.43%	8,195.50
CD PD	38,750.21	4.44%	1,580.78
CD GF	1,893,565.39	4.22%	21,181.00
Total	37,112,429.12	3.94%	1,015,581.40

Returns FY 26

Return	Average Bal	Average Rate	FY Return
VIP GF	6,569,792.01	4.81%	277,349.76
VIP Util	1,763,682.68	4.48%	83,954.77
OPB Util	5,572,193.00	4.07%	23,751.52
OPB GF	5,018,142.29	4.07%	21,610.15
Bank Accounts	5,001,247.44	0.43%	631.20
CD PD	38,750.21	4.44%	738.02
CD GF	1,893,565.39	4.22%	11,056.47
Total	25,857,373.02	3.94%	419,091.89