




MONTHLY TREASURER'S REPORT

November 2025



Scott Beranek, Treasurer

ORLAND SCHOOL DISTRICT 135

School District Financial Profile

as of November 30, 2025

		<u>Score</u>	<u>Weight</u>	<u>Weighted</u>
Fund Balance to Revenue Ratio:				
<i>(Includes Educational, Operations & Maintenance, Transportation, Working Cash, & negative IMRF/FICA Funds)</i>				
11/31/2025	0.411	25% or > perfect score	4	35%
2025	0.523			1.40
2024	0.634			

Total Fund Balance divided by 50,306,698
 Total Revenues 122,304,712

Reflects the effect of additional revenues to the existing fund balances and overall strength of the district.

Expenditure to Revenue Ratio:
*(Includes Educational, Operations & Maintenance, Transportation, Working Cash Funds.
 Include one time expenditures, for example construction costs would be included in this ratio.)*

11/31/2025	3.193	Less than or equal to \$1.00	4	35%	1.40
2025	0.848				
2024	0.880				

Total Expenditures divided by 37,564,253
 Total Revenues 11,764,564
 Measures how much a district expended for every dollar received

Days Cash on Hand:
(Includes Educational, Operations & Maintenance, Transportation, Working Cash.)

11/31/2025	205	180 days or more	4	10%	0.40
2025	231				
2024	282				

Cash on hand divided by 50,355,184
 Expenditures per day 245,518
 Reflects the number of days a school district will be able to pay their average bills without additional revenues

% of Short-Term Borrowing Ability Remaining:
(Short-term debt max. available is 85% of EAV multiplied by the sum of the tax rates for the Educational, Oper & Maint, & Transportation Funds.)

11/31/2025	100.00%	75% or > of limit	4	10%	0.40
2024	100.00%				

No short-term debt, therefore a perfect score.

Tax Anticipation Warrants 0
 Short-term debt max. available 65,370,110
 Based on Tax Anticipation Warrants, represents how much short-term debt the school district can incur.

% of Long-Term Debt Margin Remaining:

11/31/2025	89.22%	75% or > of limit	4	10%	0.40
2024	93.93%				

Long-Term debt amount 21,365,000
 Statutory general obligation debt limit 198,172,729 (6.9% of EAV)
 Represents how much long-term debt the school district can incur.

Total Profile Score FY 2025 (Estimated)	Recognition	4.00
Total Profile Score FY 2024	Recognition	4.00
Total Profile Score FY 2023	Recognition	4.00

Financial Recognition	3.54 - 4.00
Financial Review	3.08 - 3.53
Financial Early Warning	2.62 - 3.07
Financial Watch	1.00 - 2.61

School District Financial Profile is presented on a cash basis.

Master Total Portfolio Report

as of November 30, 2025

General Fund (11498-101)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/Maturity Value	Adjusted Cost - Cash Basis	Rate
MM			ISDLAF+ - Liquid Fund Balance	\$2,225,408.83	\$2,225,408.83	4.97%
MM			ISDLAF+ - Max Fund Balance	\$186,293.06	\$186,293.06	5.07%
MM			ISDLAF+ - Bank of China	\$156,556.48	\$156,556.48	4.92%
MM			Fifth Third - General Operating Fund Balance	\$1,138,776.93	\$1,138,776.93	4.50% (1)
MM			Fifth Third -Investment Money Market	\$5,104,525.43	\$5,104,525.43	4.81%
CD	12/4/23	12/3/25	GBC International Bank	\$249,878.65	\$228,050.00	4.79
CD	12/4/23	12/3/25	Great Midwest Bank, S.S. B	\$249,848.22	\$229,150.00	4.52
CD	12/5/24	5/27/26	First Capital Bank	\$249,872.71	\$235,600.00	4.11
CD	12/5/24	12/3/26	Cornerstone Bank	\$249,848.96	\$230,800.00	4.07
CD	12/5/24	12/3/26	Bank Hapoalim B.M.	\$249,890.10	\$231,000.00	4.1
TR	12/6/24	5/31/26	US TREASURY N/B	\$525,000.00	\$499,652.34	4.14
CD	12/11/24	6/11/26	PCSB BANK	\$249,000.00	\$249,180.59	4.15
CD	12/11/24	6/11/26	DOLLAR BANK FSB PA	\$244,000.00	\$244,281.03	4.07
CD	12/11/24	12/11/26	OPTUM BANK INC	\$249,000.00	\$249,378.93	4.07
CD	12/11/24	12/11/26	UBS BANK USA	\$249,000.00	\$249,143.25	4.07
CD	12/13/24	6/15/26	UNITED REPUBLIC BK OMAHA	\$249,000.00	\$249,181.23	4.15
CD	12/13/24	12/14/26	BMW BANK NORTH AMERICA	\$244,000.00	\$244,139.43	4.07
CD	12/20/24	6/22/26	ENTERPRISE BANK & TRUST	\$249,000.00	\$249,181.23	4.15
CD	12/20/24	12/21/26	CELTIC BANK	\$249,000.00	\$249,143.44	4.07
TR	02/28/2025	01/05/2026	ISDLAF TERM SERIES	\$2,897,815.89	\$2,800,000.00	4.1
TR	02/27/2025	01/31/2026	US TREASURY N/B	\$4,083,000.00	\$3,948,069.61	4.05
CD	02/27/2025	02/09/2026	CrossFirst Bank	\$249,886.63	\$240,600.00	4.06
CD	02/27/2025	02/09/2026	Susquehanna Community Bank	\$249,828.50	\$240,500.00	4.08
CD	02/27/2025	02/09/2026	Sentry Bank	\$249,911.21	\$240,600.00	4.071
CD	02/27/2025	02/26/2026	Solera National Bank	\$249,910.92	\$239,900.00	4.184
CD	02/27/2025	02/26/2026	NexBank	\$249,914.76	\$240,000.00	4.142
TR	02/27/2025	02/28/2026	US TREASURY N/B	\$1,033,000.00	\$997,127.46	4.07
CD	02/27/2025	08/20/2026	Affinity Bank, National Association	\$249,855.64	\$235,700.00	4.067
CD	02/27/2025	08/20/2026	Financial Federal Bank	\$249,932.28	\$235,500.00	4.15
TR	02/27/2025	08/31/2026	US TREASURY N/B	\$1,045,000.00	\$995,648.24	4.02
TR	03/14/2025	01/15/2026	US TREASURY N/B	\$ 2,785,000.00	\$2,782,280.27	3.99
CD	03/13/2025	02/09/2026	Western Alliance Bank	\$ 4,371,566.89	\$4,217,800.00	4.00
CD	03/13/2025	02/09/2026	NorthEast Community Bank	\$ 249,883.12	\$241,100.00	3.99
CD	03/13/2025	02/09/2026	First Bank	\$ 249,879.55	\$241,100.00	3.99
CD	03/13/2025	03/13/2026	KS StateBank	\$ 249,867.85	\$239,900.00	4.16
CD	03/13/2025	03/13/2026	Trustar Bank	\$ 249,923.68	\$240,300.00	4.01
CD	03/13/2025	03/13/2026	First State Bank of DeQueen	\$ 249,911.94	\$240,000.00	4.13
CD	03/13/2025	03/13/2026	American National Bank & Trust	\$ 249,931.22	\$240,300.00	4.01
CD	03/13/2025	03/13/2026	First National Bank	\$ 249,898.04	\$240,100.00	4.08
CD	03/13/2025	03/13/2026	Consumers Credit Union	\$ 249,939.82	\$239,900.00	4.19
CD	03/13/2025	03/13/2026	Omb Bank	\$ 249,928.10	\$240,200.00	4.05
CD	03/13/2025	03/13/2026	Royal Business Bank	\$ 249,920.63	\$240,300.00	4.00
CD	03/13/2025	09/02/2026	CIBM Bank	\$ 249,871.46	\$236,200.00	3.93
CD	03/13/2025	09/02/2026	Oklahoma Capital Bank	\$ 249,935.16	\$236,300.00	3.92
CD	03/19/2025	09/21/2026	MORGAN STANLEY PVT BANK	\$ 244,000.00	\$244,517.10	3.95
CD	03/21/2025	09/21/2026	UNITED ROOSEVELT SAVINGS	\$ 249,000.00	\$249,279.59	3.92
Subtotal				\$34,024,412.66	\$33,232,664.47	

Payroll (11498-102)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/ Maturity Value	Original Cost	Rate
MM			ISDLAF+ - Liquid Fund Balance	\$40,721.47	\$40,721.47	4.97%
Subtotal				\$40,721.47	\$40,721.47	

Flexible Spending (11498-103)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/ Maturity Value	Original Cost	Rate
MM			ISDLAF+ - Liquid Fund Balance	\$38,424.86	\$38,424.86	4.97%
Subtotal				\$38,424.86	\$38,424.86	

Food Service (11498-105)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/ Maturity Value	Original Cost	Rate
MM			Fifth Third - Depository Fund Balance	\$3,130,350.70	\$3,130,350.70	0.00%
Subtotal				\$3,130,350.70	\$3,130,350.70	

Working Cash (11498-201)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/ Maturity Value	Original Cost	Rate
MM			ISDLAF+ - Liquid Fund Balance	\$1,576,628.31	\$1,576,628.31	4.97%
MM			ISDLAF+ - MAX Fund Balance	\$637,839.38	\$637,839.38	5.07%
Subtotal				\$2,214,467.69	\$2,214,467.69	

2025 Bonds (11498-203)

Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/ Maturity Value	Original Cost	Rate
MM			ISDLAF+ - Liquid Fund Balance	\$2,774,280.14	\$2,774,280.14	5.00%
TR	03/06/2025	02/28/2026	US TREASURY N/B	\$ 2,068,000.00	\$1,999,624.06	3.96
Subtotal				\$4,842,280.14	\$4,773,904.20	
Grand Total				\$44,290,657.52	\$43,430,533.39	

Interest - Month-To-Date

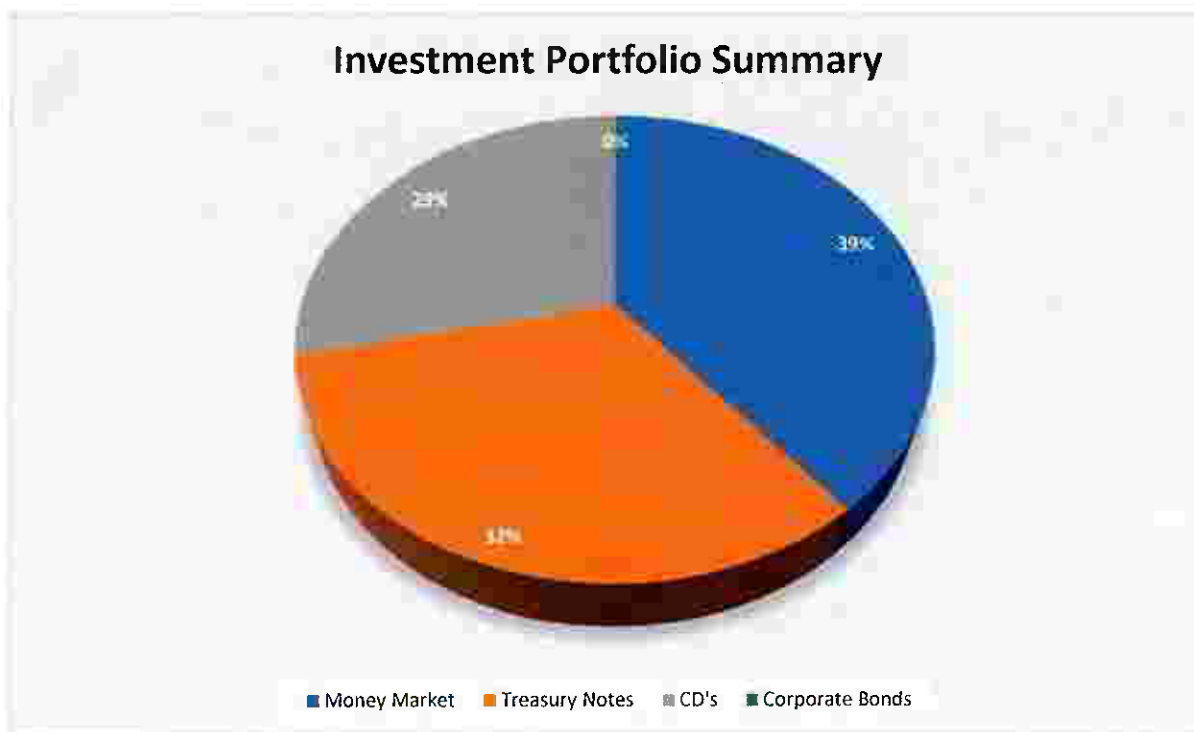
Total Interest - Month-To-Date

- (1) Approximately \$3.5 million compensating balance required to offset fees for the Fifth Third Food Service Account.
 (2) Approximately \$10 million compensating balance required to offset fees for the Fifth Third General Operating Account.

CB TOTAL	-	0.00%
CD TOTAL	12,398,325.82	28.55%
TR TOTAL	14,022,401.98	32.29%
MM TOTAL	17,009,805.59	39.17%

ORLAND SCHOOL DISTRICT 135
Master Total Portfolio Report
as of November 30, 2025

Money Market	\$	17,009,806
Treasury Notes	\$	14,022,402
CD's	\$	12,398,326
Corporate Bonds	\$	-
Total	\$	<u>43,430,533</u>



Master Total Portfolio Report

Matured Investments
as of November 30, 2025



Investment Type	Purchase Date	Maturity Date	Instrument/Description	Par-Value/Maturity Value	Adjusted Cost Basis	Interest Received (1)	Rate
TR	02/28/2025	07/01/2025	ISDLAF TERM SERIES	\$3,548,948.50	\$3,500,000.00	\$ 48,948.50	4.15
CD	01/09/2025	07/10/2025	Summit State Bank	\$5,552.32	\$5,439.83	\$ 112.49	4.15
CD	01/09/2025	07/10/2025	Quad City Bank and Trust Company	\$30,270.76	\$29,657.50	\$ 613.26	4.15
CD	01/09/2025	07/10/2025	Pinnacle Bank	\$249,199.03	\$244,150.44	\$ 5,048.59	4.15
CD	01/09/2025	07/10/2025	F & C Bank	\$249,199.03	\$244,150.44	\$ 5,048.59	4.15
CD	01/09/2025	07/10/2025	Crown Bank	\$249,199.03	\$244,150.44	\$ 5,048.59	4.15
CD	01/09/2025	07/10/2025	Citizens Bank & Trust	\$249,199.03	\$244,150.44	\$ 5,048.59	4.15
CD	01/09/2025	07/10/2025	Bar Harbor Bank & Trust	\$249,199.03	\$244,150.44	\$ 5,048.59	4.15
CD	01/09/2025	07/10/2025	The Malvern National Bank	\$249,199.06	\$244,150.47	\$ 5,048.59	4.15
CD	02/27/2025	07/14/2025	Cendera Bank, National Association	\$249,890.39	\$246,100.00	\$ 3,790.39	4.103
CD	02/27/2025	07/14/2025	Bank 7	\$249,886.35	\$246,000.00	\$ 3,886.35	4.209
CD	01/07/2025	08/11/2025	American Plus Bank, N.A.	\$249,920.18	\$244,000.00	\$ 5,920.18	4.10
CD	01/07/2025	08/11/2025	Dundee Bank	\$249,837.15	\$244,000.00	\$ 5,837.15	4.04
CD	03/05/2025	08/11/2025	Western Alliance Bank	\$ 6,311,273.86	\$6,200,000.00	\$ 111,273.86	4.12
CD	03/05/2025	09/08/2025	Enterprise Bank	\$ 249,932.74	\$244,800.00	\$ 5,132.74	4.09
CD	03/05/2025	09/08/2025	Harmony Bank	\$ 249,835.80	\$244,600.00	\$ 5,235.80	4.18
CD	12/5/24	10/8/25	Western Alliance Bank	\$4,661,578.73	\$4,500,000.00	\$ 161,578.73	4.269
CD	11/30/23	11/28/25	Customers Bank	\$249,860.06	\$226,650.00	\$ 23,210.06	5.03
CD	11/30/23	11/28/25	Farmers Bank & Trust	\$249,856.19	\$228,650.00	\$ 21,206.19	4.64
CD	11/30/23	11/28/25	GBank	\$249,876.98	\$226,650.00	\$ 23,226.98	5.13
CD	11/30/23	11/28/25	Schertz Bank & Trust	\$249,875.86	\$226,600.00	\$ 23,275.86	5.14
CD	11/30/23	11/28/25	The Federal Savings Bank	\$249,859.65	\$226,200.00	\$ 23,659.65	5.14
CD	11/30/23	11/28/25	First Internet Bank of Indiana	\$249,849.98	\$227,950.00	\$ 21,899.98	4.73
CD	11/30/23	11/28/25	CIBC Bank USA	\$249,858.97	\$227,500.00	\$ 22,358.97	4.92
Total				\$19,301,168.68	\$18,759,700.00	\$641,468.68	

**Orland Park School District 135
Preliminary Cash Reconciliation
November 30, 2025**

Cash in Bank	<u>\$17,009,806</u>
Outstanding checks	2,737,851
Outstanding wires	
Bond wires	
Deposits in transit	
Adjustments to cash account	
Reconciling items (1)	
Cash Balance - All Funds	<u>\$14,271,955</u>

(1) To be reconciled.