# New Braunfels ISD – Q3 FY 2025-2026 Investment Summary

As of March 31, 2026
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## Portfolio Overview

- Total Portfolio Value: $291.4 million
- Average Yield (365-day equivalent): 3.65%
- Average Days to Maturity: 8 days
- Total Interest Earnings (Quarter): $2.29 million
- Effective Rate of Return: 3.72%

NBISD's portfolio remains highly liquid, diversified, and compliant with the Texas Public Funds Investment Act (PFIA).

## Investment Mix

| Asset Type | % of Portfolio | Market Value | Average Yield |
|---|---|---|---|
| **Investment Pools** | 91.66% | $267.0M | 3.80% |
| **Bank Accounts** | 4.0% | $11.6M | 0.00% |
| **Money Markets** | .02% | $.05M | 3.43% |
| **Treasuries & Agencies** | 4.32% | $12.6M | 3.90% |

Insight: The portfolio has shifted further into overnight, high-liquidity instruments to support bond construction activity while maintaining stable and competitive returns.

## Quarter Highlights

- $2.29M in interest income generated during the quarter.
- Portfolio increased to $291.4M, driven by bond construction activity.
- Over 90% of holdings remain in overnight pools for maximum liquidity.
- $75M added to the 2024 Bond Construction Fund, increasing earning capacity.
- Continued reinvestment in short-term U.S. Treasuries to capture yield.

## Compliance & Outlook

- All investments are AA+ or higher and fully compliant with PFIA.
- Interest rates remain stable in the mid-3% range, supporting consistent earnings.
- High liquidity ensures flexibility for upcoming construction expenditures and operational needs.

**NBISD remains financially strong, highly liquid, and strategically positioned to balance safety, liquidity, and yield.**