New Braunfels ISD – FY2026 Annual Investment Summary

As of June 30, 2026

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FY2026 By the Numbers

Total Interest Earned	**$9.33 Million**
Ending Portfolio Value	$232.2 Million
Average Daily Portfolio	$271.5 Million
Average Yield	3.66%
Effective Rate of Return	3.71%
PFIA Compliance	100%

Portfolio Overview

- Total Portfolio Value: $232.2 million
- Average Yield (365-day equivalent): 3.66%
- Average Days to Maturity: 7 days
- Fourth Quarter Interest Earnings: $2.37 million
- FY2026 Cumulative Interest Earnings: $9.33 million
- Effective Rate of Return: 3.71%

Our investment portfolio remained highly liquid, diversified, and fully compliant with PFIA while generating record investment earnings during FY2026.

Investment Mix

Asset Type	**% Portfolio**	**Market Value**	**Avg. Yield**
Investment Pools	90.4%	$209.8M	3.82%
Bank Accounts	4.1%	$9.6M	0.00%
Money Markets	0.5%	$1.2M	3.41%
Treasuries & Agencies	5.0%	$11.6M	≈3.83%

Insight: The portfolio concluded the fiscal year with over 90% of assets in overnight investment pools, maximizing liquidity while earning competitive market returns.

Year-End Highlights

- Generated $2.37 million in the fourth quarter, bringing FY2026 cumulative investment earnings to $9.33 million.
- Maintained over 90% of the portfolio in overnight investment pools.
- Average daily portfolio exceeded $271 million.
- Continued investment in U.S. Treasuries and highly rated investment pools.
- Average portfolio maturity remained at 7 days.

Compliance & Outlook

- Fully compliant with the Texas Public Funds Investment Act and Board Policy CDA.
- Continued emphasis on safety, liquidity, and yield.
- Staff will continue monitoring interest-rate trends and cash flow needs to maximize earnings.

Financial Insight

Why does liquidity matter?

Maintaining over 90% of the portfolio in overnight investment pools ensures funds are immediately available for payroll, vendor payments, and bond construction while continuing to earn competitive market returns.

FY2026 concluded with record investment earnings, exceptional liquidity, and full compliance with the Texas Public Funds Investment Act, demonstrating NBISD's commitment to prudent financial stewardship.