City of Owensboro

Department of Finance

Monthly Financial Reports

Period Ended September 30, 2026

Tom Watson – Mayor
Bob Glenn – Mayor Pro-Tem
Sharon NeSmith – Commissioner
Jeff Sanford – Commissioner
Curtis Maglinger – Commissioner

Nate Pagan – City Manager
Angela Waninger – Director of Finance
Dané Galloway – Deputy Director of Finance

City of Owensboro Kentucky

Finance Department
101 East Fourth Street,
Owensboro, KY 42303
Phone: (270) 687-8523
FAX: (270) 687-8526

Finance Memorandum

TO: Nate Pagan, City Manager

FROM: Angela Waninger, Director of Finance and Support Services

DATE: October 20, 2026

RE: Financial Report for Month Ended September 30, 2026

General Fund revenues through September 30, 2026, of $16,365,722 were $322,544 lower than budget primarily due timing in Property Tax and Transfer from Gateway TIF. General Fund expenditures of $19,111,478 were $4,145,224 under budget primarily due to timing in Maintenance, Transfer to Transit, and General Government expenditures.

Outside of timing variances, the revenues and expenditures in other funds are in line with budget.

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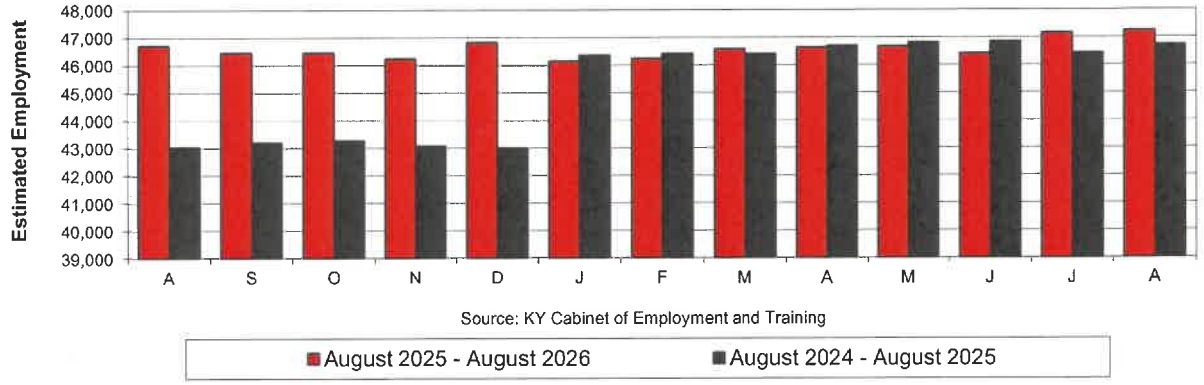
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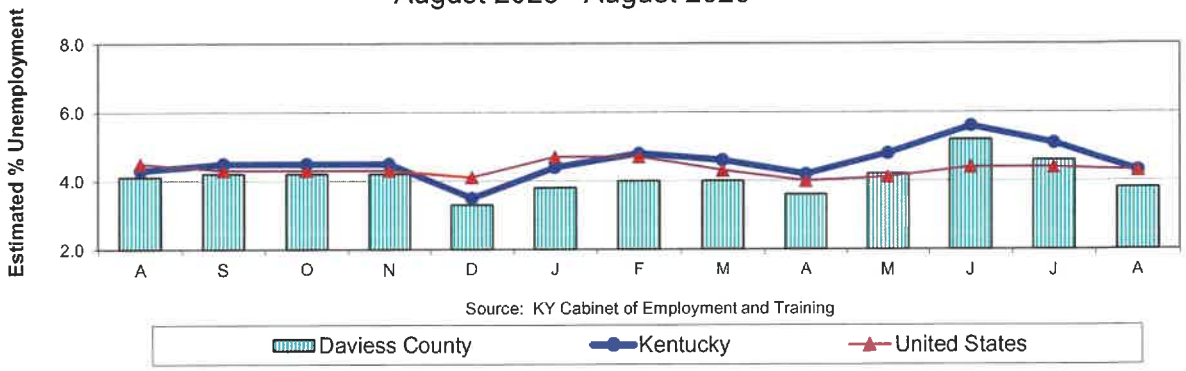
Owensboro Economic Indicators
Most Recent Twelve Months
(unless otherwise indicated)

	Current	Most Recent 12-mo average	Prior Year 12-mo average	% Change
Estimated Employment - August				
Daviess County	**47,225**	**46,582**	**45,423**	**+2.55%**
Owensboro MSA (Daviess,McLean,Hancock)	**51,062**	**50,380**	**50,416**	**-0.07%**
				Actual Change
Unemployment Rates - August				
Daviess County	**3.8%**	**4.09%**	**4.82%**	**-0.73%**
Owensboro MSA (Daviess,McLean,Hancock)	**3.8%**	**4.18%**	**4.86%**	**-0.68%**
Kentucky	**4.3%**	**4.57%**	**4.97%**	**-0.40%**
United States	**4.3%**	**4.33%**	**4.18%**	**+0.15%**

Employment Totals - Daviess County
August 2024 - August 2026



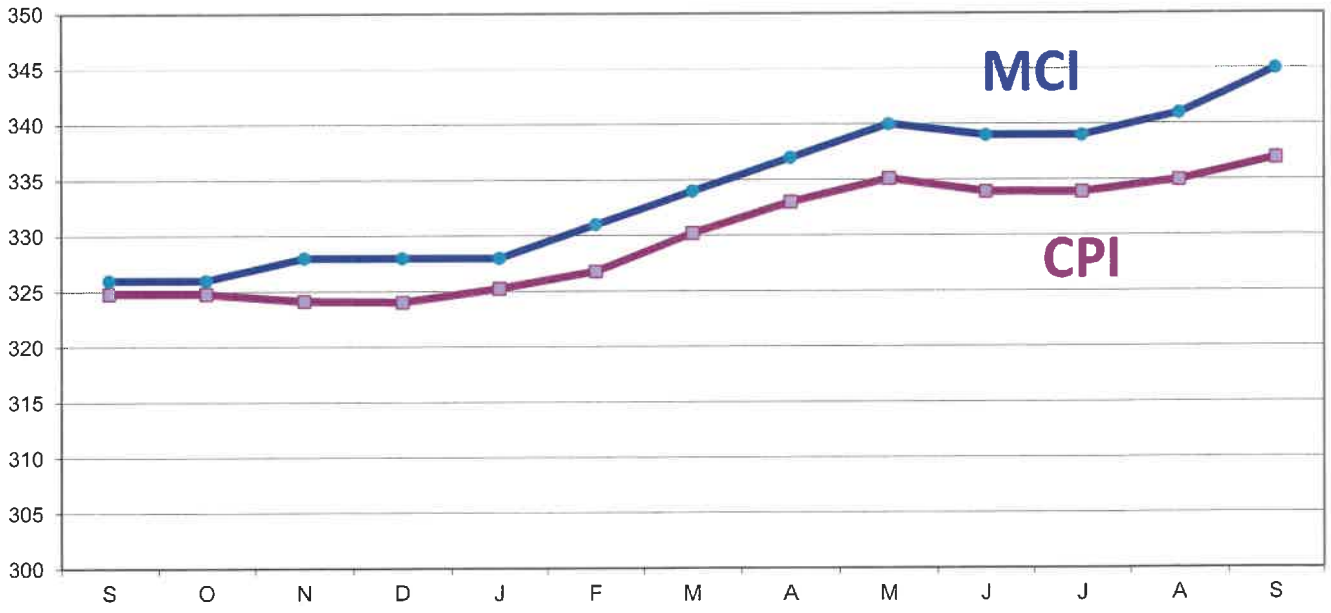
Monthly Unemployment Rates
August 2025 - August 2026



Owensboro Economic Indicators
Most Recent Twelve Months
(unless otherwise indicated)

	Current Year	Prior Year	Change
Owensboro City Construction (12 month total thru September)			
Single Family Units	85	134	-36.57%
Multi-Family Units	9	8	+12.50%
Value of Regular Commercial & Industrial Permits	$171,946,950	$94,903,240	+81.18%
Owensboro Riverport Authority (12 month total thru September)			
Terminal Operations-Tons	980,210	1,030,223	-4.85%
Active Business License Accounts (End of September) (total includes some non-city businesses)	12,206	11,680	+4.50%
Price Indices			
Consumer Price Index-Urban (September)	336.9	324.8	+3.74%
Municipal Price Index (September)	345.0	326.0	+5.83%

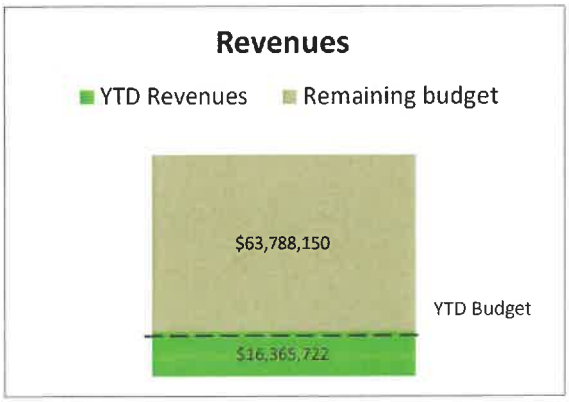
Consumer Price & Municipal Cost Indices
September 2025 - September 2026

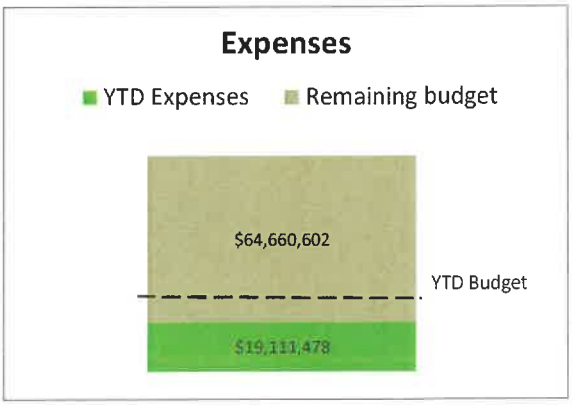


Sources: Bureau of Labor Statistics; American City & County Magazine

CITY OF OWENSBORO
GENERAL FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

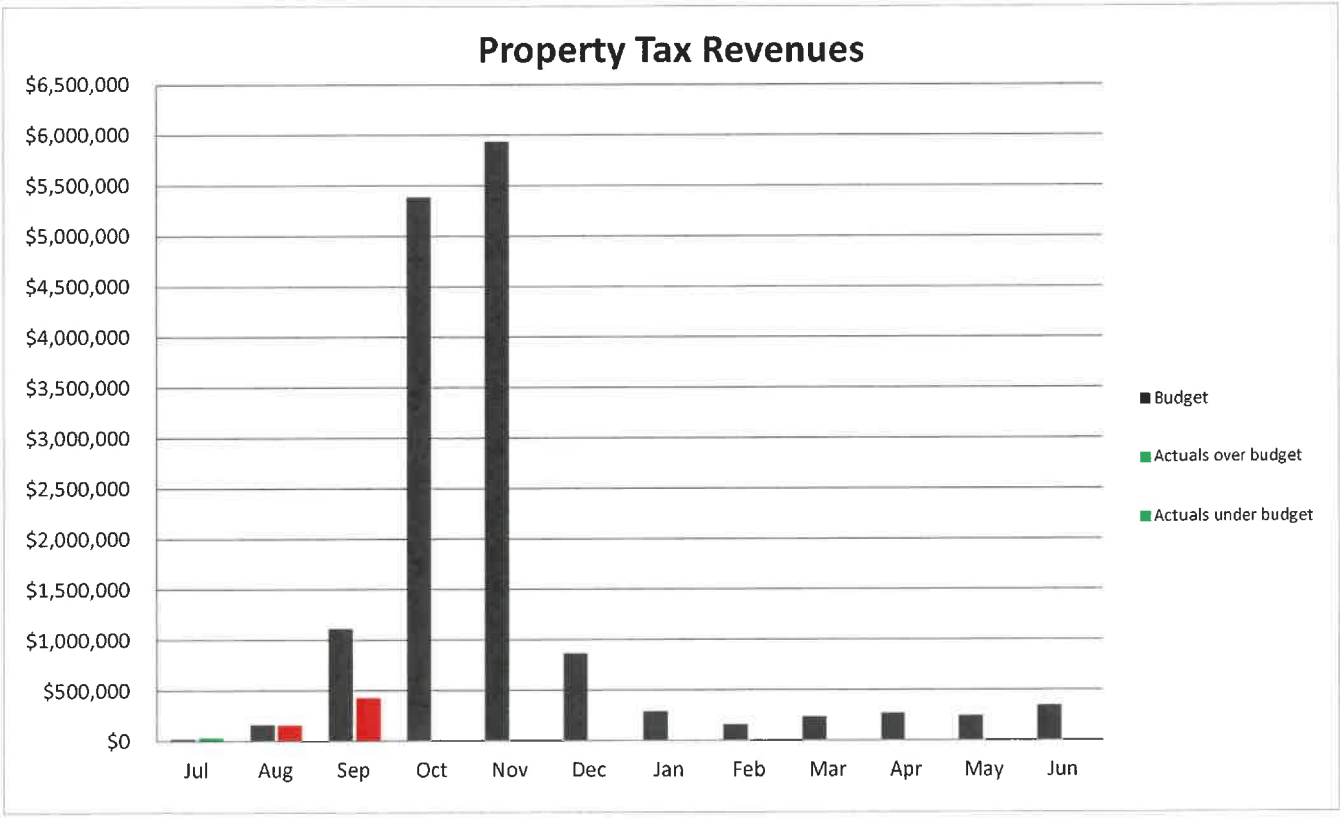
	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Property Taxes	$1,116,284	$428,150	($688,134)	$1,302,991	$621,065	($681,926)
Occupational tax:						
Withholding	1,926,915	1,835,378	(91,537)	6,271,324	6,550,557	279,233
Net Profits	250,705	313,534	62,829	480,600	557,161	76,561
OMU:						
Dividend	723,579	724,102	523	2,176,830	2,172,306	(4,524)
In lieu of taxes	286,166	284,116	(2,050)	863,115	870,980	7,865
Insurance licenses	5,789	4,264	(1,525)	2,544,316	2,836,929	292,613
Other	1,071,509	803,100	(268,409)	3,049,090	2,756,724	(292,366)
Total revenues	**$5,380,947**	**$4,392,644**	**($988,303)**	**$16,688,266**	**$16,365,722**	**($322,544)**
Expenditures:						
Personnel Services	$3,443,840	$3,352,138	($91,702)	$9,869,511	$9,694,096	($175,415)
Maintenance	1,174,631	581,685	(592,946)	3,106,659	2,107,238	(999,421)
Supplies	302,108	243,214	(58,894)	934,385	631,139	(303,246)
Utilities	141,553	103,386	(38,167)	365,705	276,679	(89,026)
Other	1,806,601	473,062	(1,333,539)	3,087,178	2,280,950	(806,228)
Agencies Contribution	140,225	83,770	(56,455)	845,993	717,848	(128,145)
Debt Service	75,861	70,263	(5,598)	75,861	70,263	(5,598)
Transfer To	2,118,418	781,800	(1,336,618)	3,451,120	1,960,109	(1,491,011)
Capital	390,103	483,540	93,437	1,520,290	1,373,156	(147,134)
Total expenditures	**$9,593,340**	**$6,172,858**	**($3,420,483)**	**$23,256,702**	**$19,111,478**	**($4,145,224)**
Operating Excess/ (Deficiency)	**($4,212,393)**	**($1,780,214)**	**$2,432,180**	**($6,568,436)**	**($2,745,756)**	**$3,822,680**





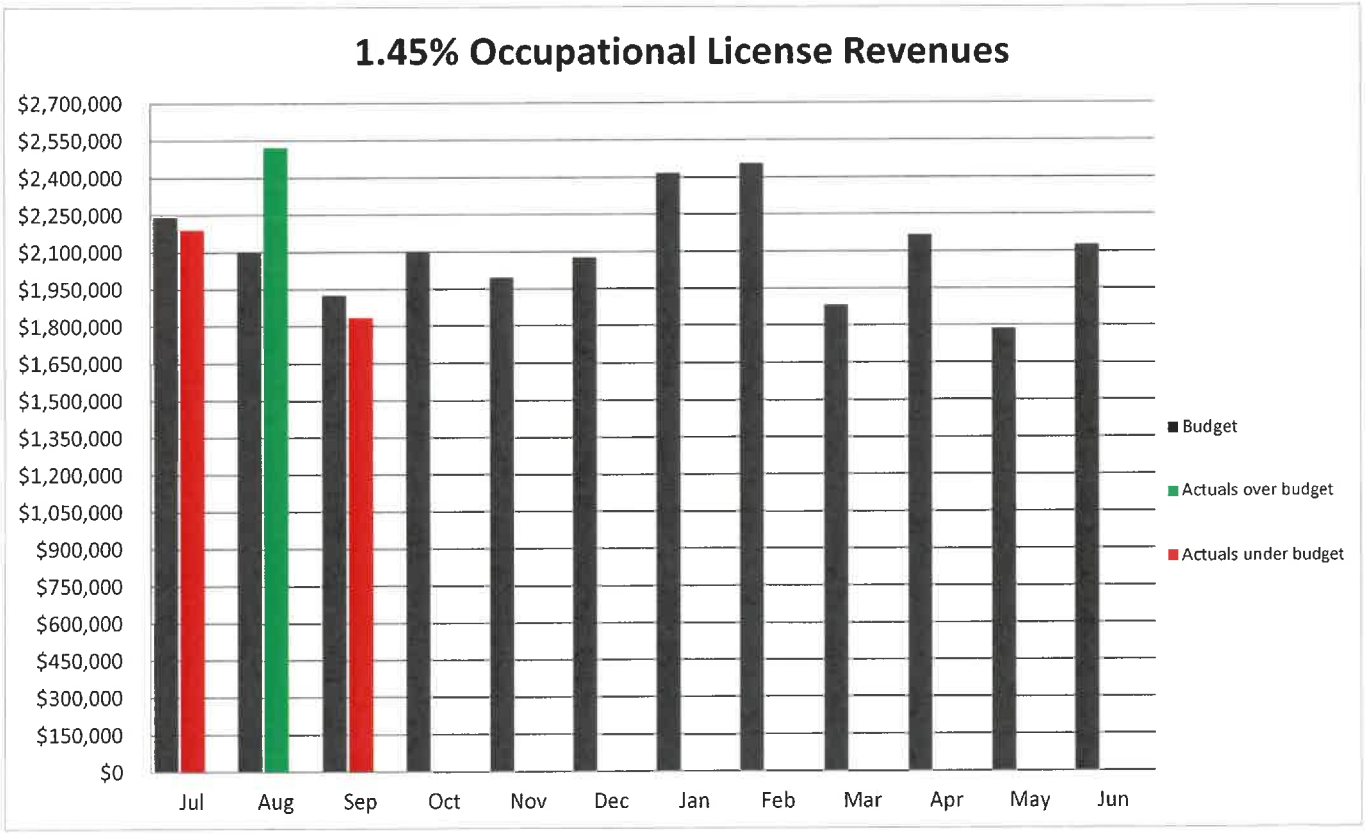
SCHEDULE OF PROPERTY TAXES - GENERAL FUND

	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
Month	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	$22,149	$34,014	$11,865	$6,798	$34,014	$27,216
August	164,558	158,902	($5,656)	347,667	158,902	($188,765)
September	1,116,284	428,150	($688,134)	234,837	428,150	$193,313
October	5,388,256	0	0	6,106,989	0	0
November	5,936,875	0	0	6,105,331	0	0
December	868,632	0	0	1,268,669	0	0
January	289,283	0	0	387,822	0	0
February	159,648	0	0	(265,610)	0	0
March	235,568	0	0	132,851	0	0
April	269,601	0	0	289,383	0	0
May	246,361	0	0	359,036	0	0
June	348,597	0	0	330,306	0	0
Total	$15,045,812	$621,065	($681,926)	$15,304,079	$621,065	$31,764



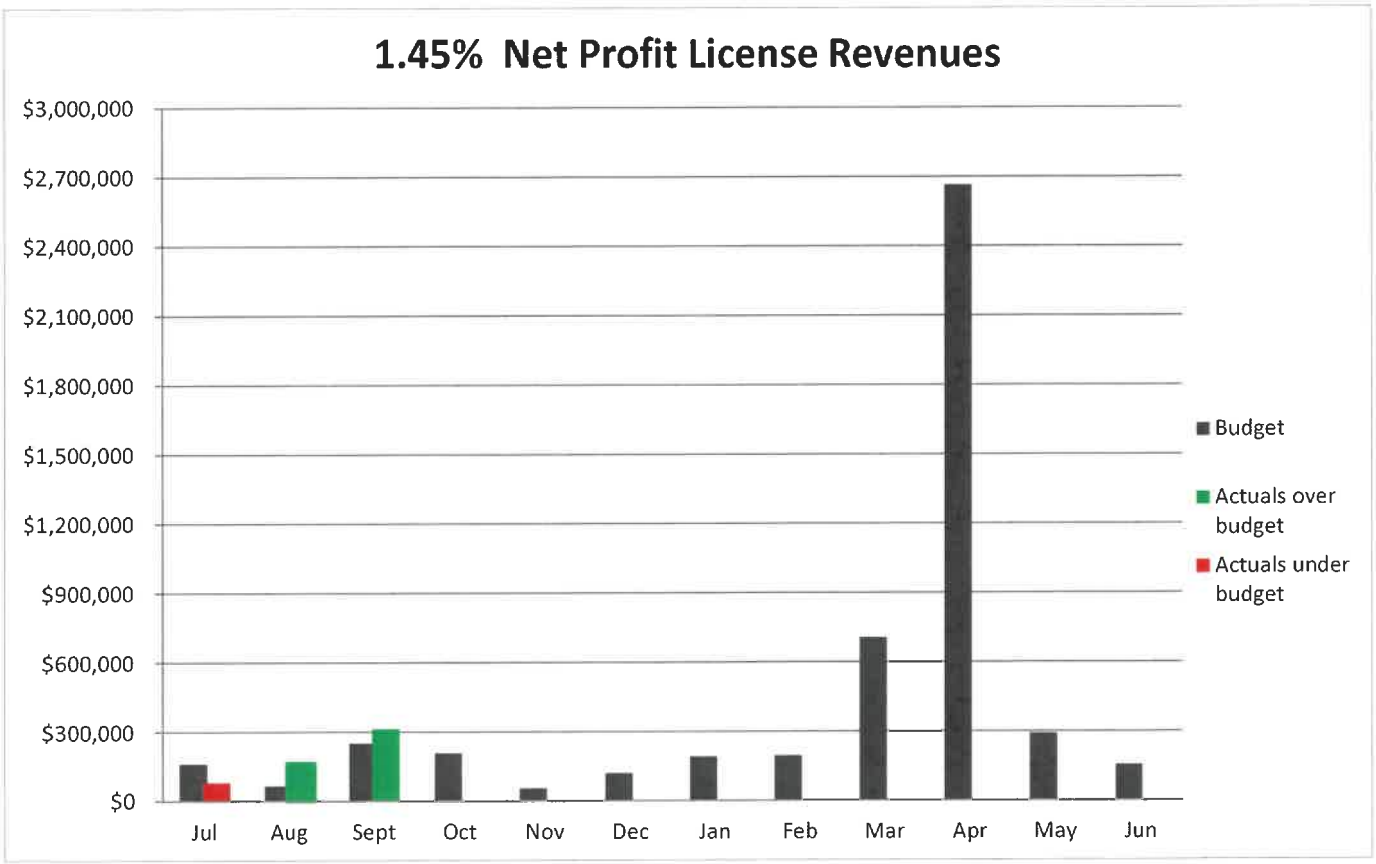
SCHEDULE OF OCCUPATIONAL LICENSE FEES - GENERAL FUND

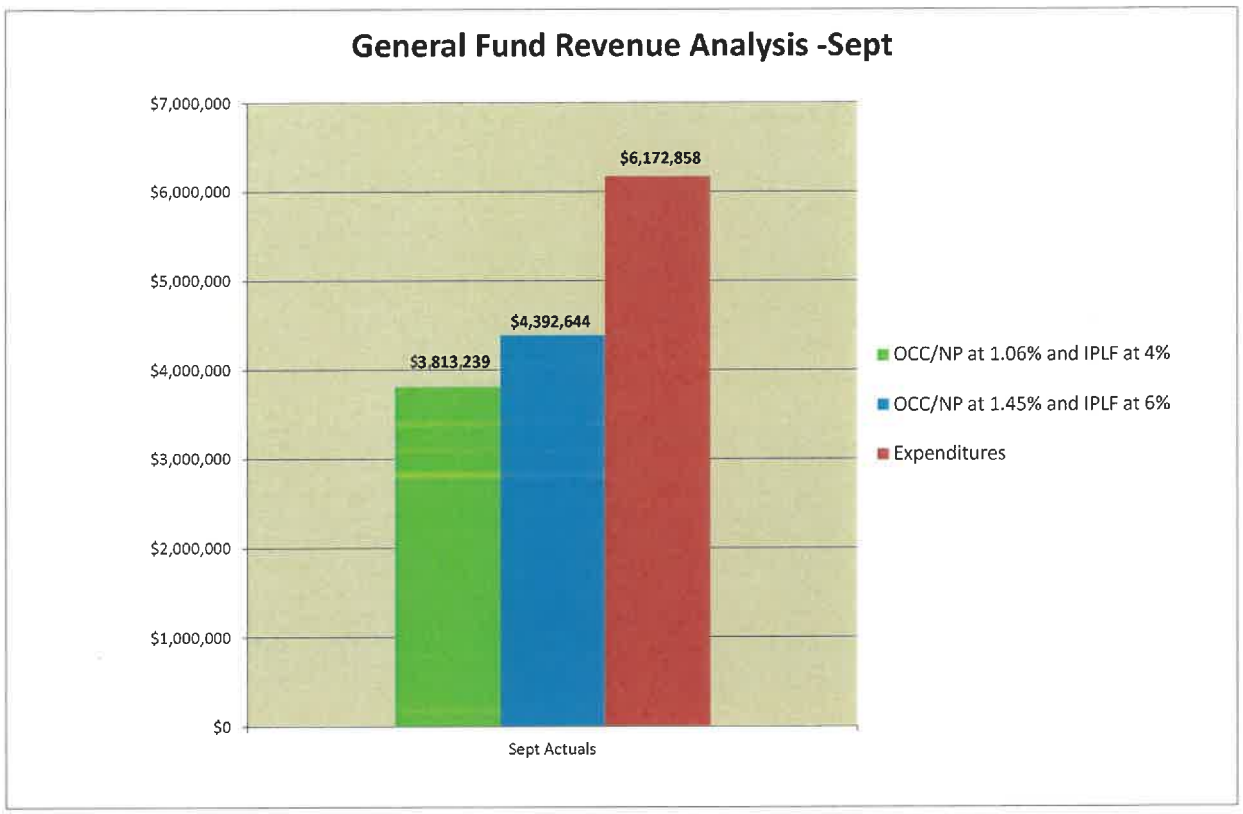
	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
Month	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	$2,240,481	$2,191,548	($48,933)	$2,198,875	$2,191,548	($7,327)
August	2,103,928	2,523,631	$419,703	1,882,464	2,523,631	$641,167
September	1,926,915	1,835,378	($91,537)	2,130,186	1,835,378	($294,808)
October	2,101,399	0	0	2,228,665	0	0
November	1,997,720	0	0	2,274,169	0	0
December	2,078,640	0	0	1,931,943	0	0
January	2,417,494	0	0	2,076,408	0	0
February	2,455,425	0	0	2,577,168	0	0
March	1,883,926	0	0	1,829,647	0	0
April	2,167,147	0	0	2,377,392	0	0
May	1,787,833	0	0	1,868,912	0	0
June	2,126,687	0	0	2,220,767	0	0
Total	$25,287,595	$6,550,557	$279,233	$25,596,597	$6,550,557	$339,032



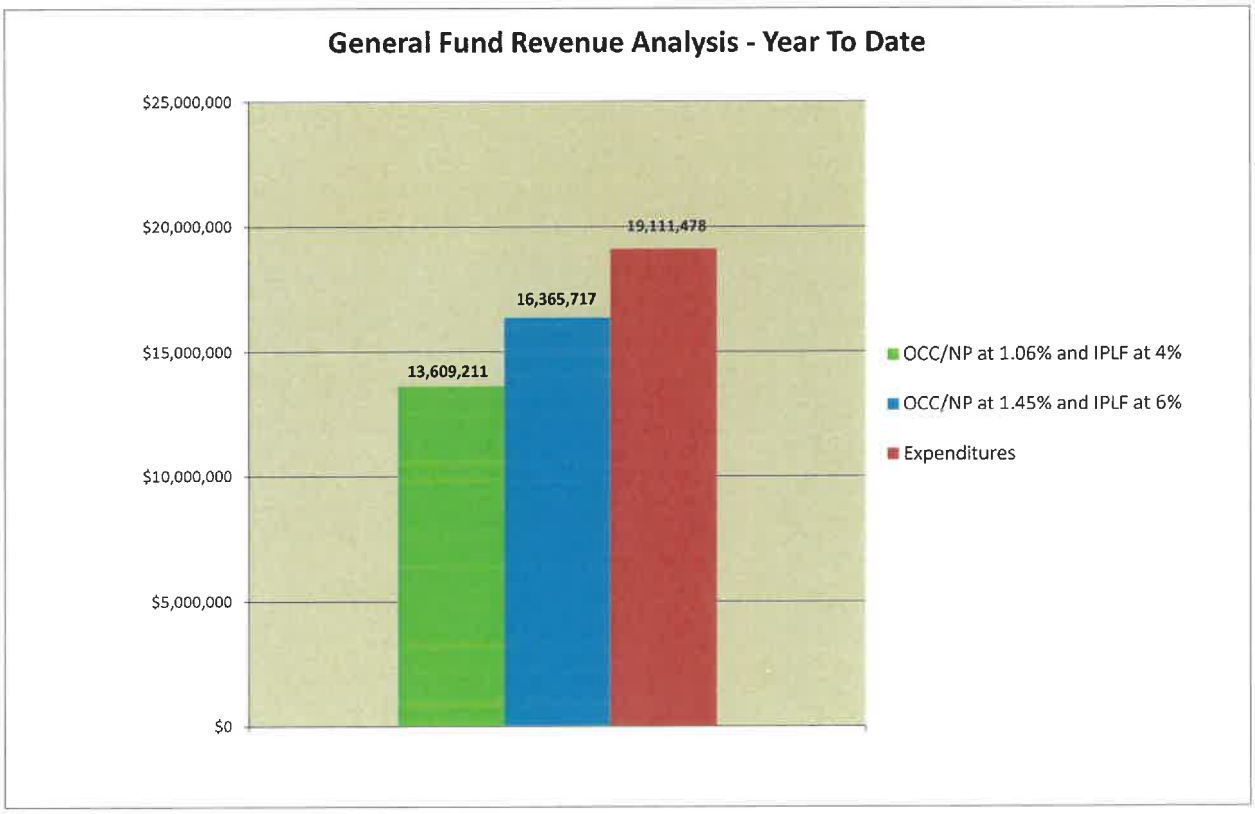
SCHEDULE OF NET PROFIT FEES - GENERAL FUND

	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
Month	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	$162,905	$81,051	($81,854)	$177,368	$81,051	($96,317)
August	66,990	162,576	95,586	54,610	162,576	107,965
September	250,705	313,534	62,829	344,830	313,534	(31,296)
October	208,583	0	0	188,875	0	0
November	55,825	0	0	349,126	0	0
December	121,800	0	0	475,501	0	0
January	191,328	0	0	164,633	0	0
February	196,403	0	0	183,203	0	0
March	707,455	0	0	1,073,728	0	0
April	2,665,898	0	0	3,345,941	0	0
May	291,305	0	0	417,145	0	0
June	155,803	0	0	144,935	0	0
Total	$5,075,000	$557,161	$76,561	$6,919,895	$557,161	($19,648)





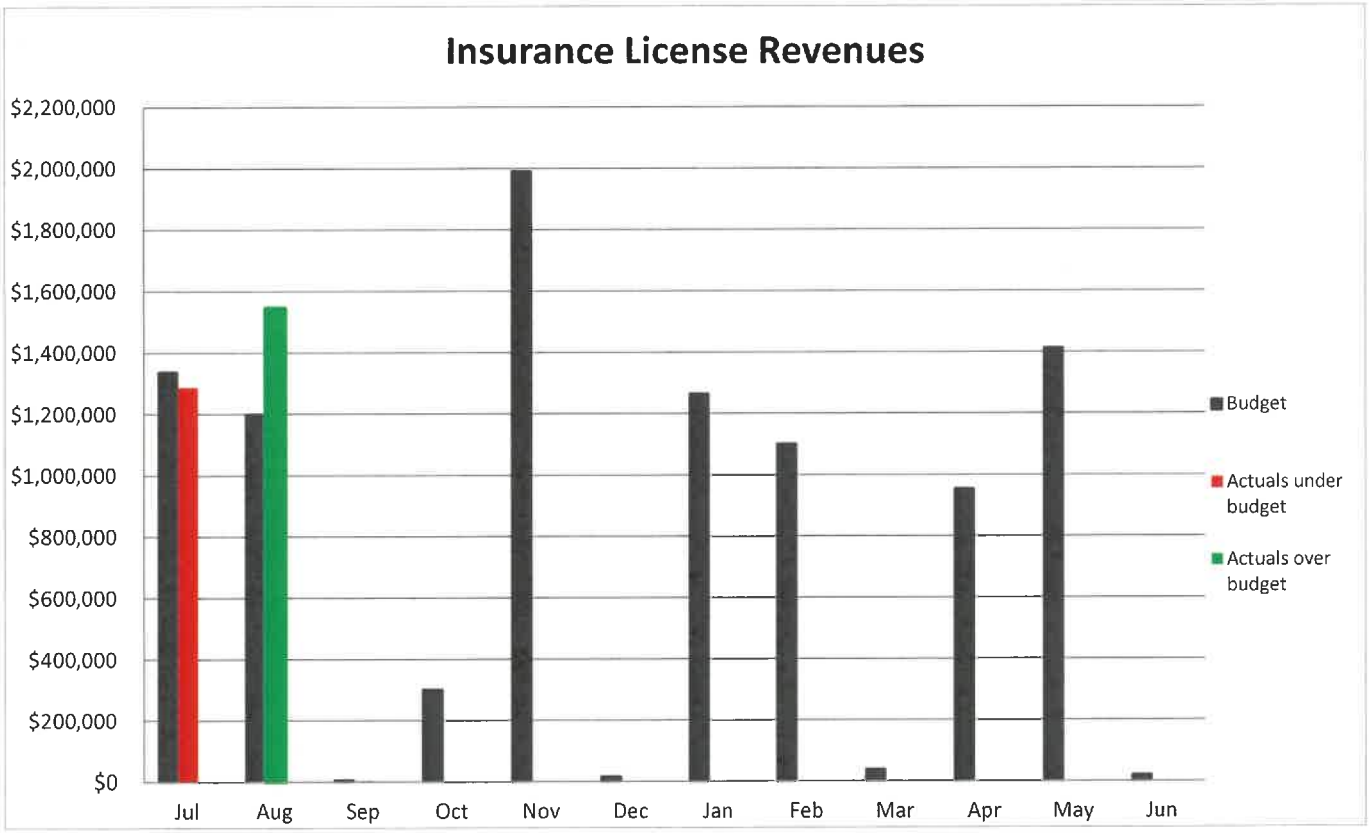
Old Rate - Current Month Surplus (Deficit)	**$**	**(2,359,619)**
New Rate - Current Month Surplus (Deficit)	**$**	**(1,780,214)**



Old Rate - Current Year to Date Surplus (Deficit)	**$**	**(5,502,267)**
New Rate - Current Year to Date Surplus (Deficit)	**$**	**(2,745,761)**

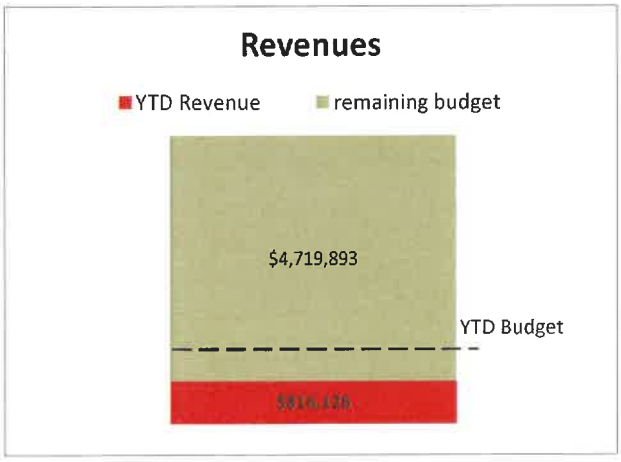
SCHEDULE OF INSURANCE PREMIUM LICENSE FEES - GENERAL FUND

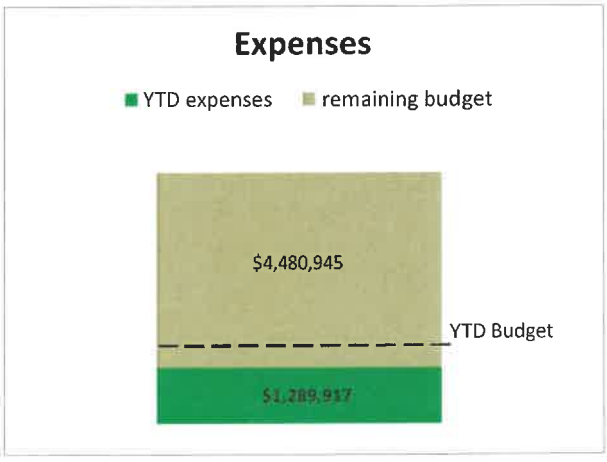
	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
Month	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	$1,338,251	$1,288,213	($50,038)	$1,267,659	$1,288,213	$20,554
August	1,200,276	1,544,452	$344,176	1,314,536	1,544,452	$229,916
September	5,789	4,264	($1,525)	3,863	4,264	$401
October	301,034	0	0	1,404,501	0	0
November	1,991,455	0	0	729,174	0	0
December	17,367	0	0	245,467	0	0
January	1,264,921	0	0	1,074,946	0	0
February	1,101,861	0	0	1,096,605	0	0
March	39,559	0	0	26,075	0	0
April	954,239	0	0	787,121	0	0
May	1,413,509	0	0	1,463,456	0	0
June	20,262	0	0	2,981	0	0
Total	$9,648,523	$2,836,929	$292,613	$9,416,386	$2,836,929	$250,871



CITY OF OWENSBORO
CONVENTION CENTER OPERATIONS FUND
STATEMENT OF REVENUE AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

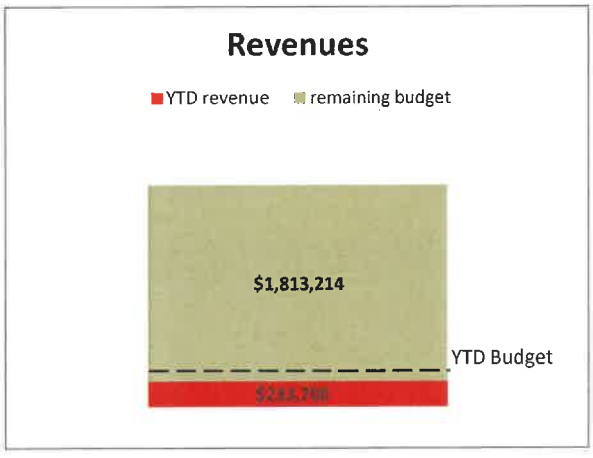
	Current Month			Year to Date		
	Amended Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
County Contribution	$30,000	$30,924	$924	$90,000	$99,425	$9,425
Interest on Investments	68,000	67,670	(330)	204,000	210,361	6,361
Transient Hotel Room Tax	27,590	29,340	1,750	82,773	79,393	(3,380)
Transfer from General Fund	14,037	14,149	112	42,112	41,104	(1,008)
Operating Revenue Transfer	482,947	385,843	(97,104)	1,090,975	385,843	(705,132)
Total revenues	**$622,574**	**$527,926**	**($94,648)**	**$1,509,860**	**$816,126**	**($693,734)**
Expenditures:						
Maintenance Grounds	$10,792	$10,792	$0	$32,386	$32,386	$0
Utilities	18,432	16,659	(1,773)	51,840	49,257	(2,583)
Convention Center Management	12,771	13,333	562	38,319	38,881	562
Convention Center Incentive	120,648	0	(120,648)	243,911	0	(243,911)
Supplies	0	0	0	36,282	0	(36,282)
Capital	145,418	31,223	(114,195)	332,865	93,670	(239,195)
Operating Expenditure Transfer	396,446	396,349	(97)	1,075,774	1,075,723	(51)
Total expenditures	**$704,507**	**$468,356**	**($236,151)**	**$1,811,377**	**$1,289,917**	**($521,460)**
Operating Excess / (Deficiency)	**($81,933)**	**$59,570**	**$141,503**	**($301,517)**	**($473,792)**	**($172,275)**

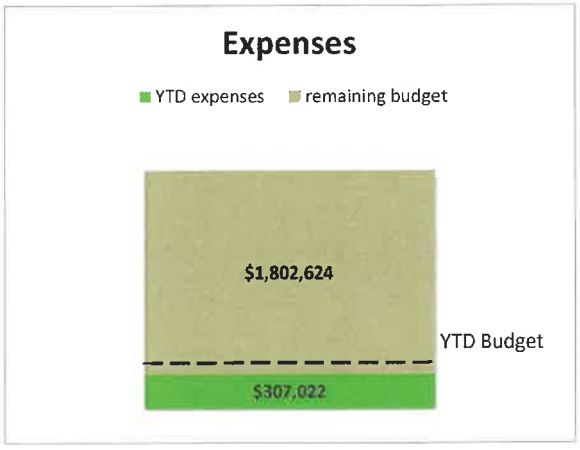




CITY OF OWENSBORO
SPORTSCENTER OPERATIONS FUND
STATEMENT OF REVENUE AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

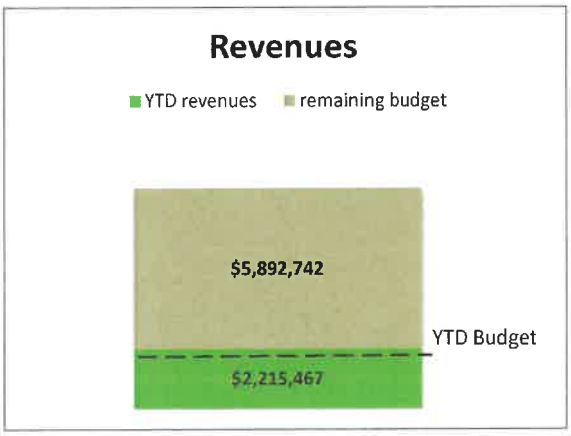
	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Interest on Investments	$3,500	$2,288	($1,212)	$5,250	$7,241	$1,991
Transfer from General Fund	134,209	67,640	(66,569)	201,312	196,479	(4,833)
Operating Revenue Transfer	32,591	29,980	(2,611)	54,441	29,980	(24,461)
Total revenues	**$170,300**	**$99,908**	**($70,392)**	**$261,003**	**$233,700**	**($27,303)**
Expenditures:						
Maintenance	$3,584	$1,788	($1,796)	$5,372	$5,372	$0
Sportscenter Management	8,516	5,714	(2,802)	12,773	14,230	1,457
Sportscenter Incentive	42,650	0	(42,650)	42,650	0	(42,650)
Other	0	0	0	3,675	0	(3,675)
Capital	77,223	17,454	(59,769)	97,677	52,367	(45,310)
Operating Expenditure Transfer	157,235	80,657	(76,578)	235,253	235,053	(200)
Total expenditures	**$289,208**	**$105,613**	**($183,595)**	**$397,400**	**$307,022**	**($90,378)**
Operating Excess/ (Deficiency)	**($118,908)**	**($5,705)**	**$113,203**	**($136,397)**	**($73,322)**	**$63,075**

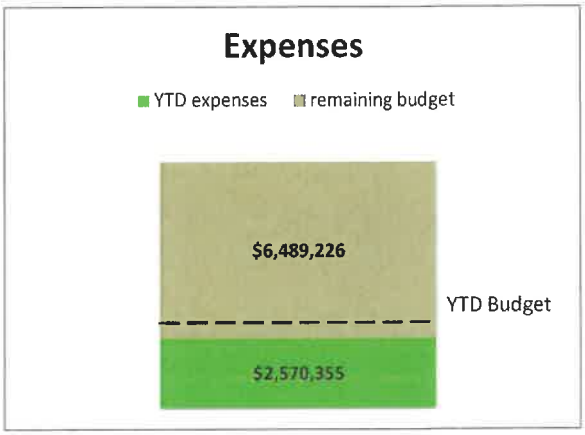




CITY OF OWENSBORO
SANITATION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

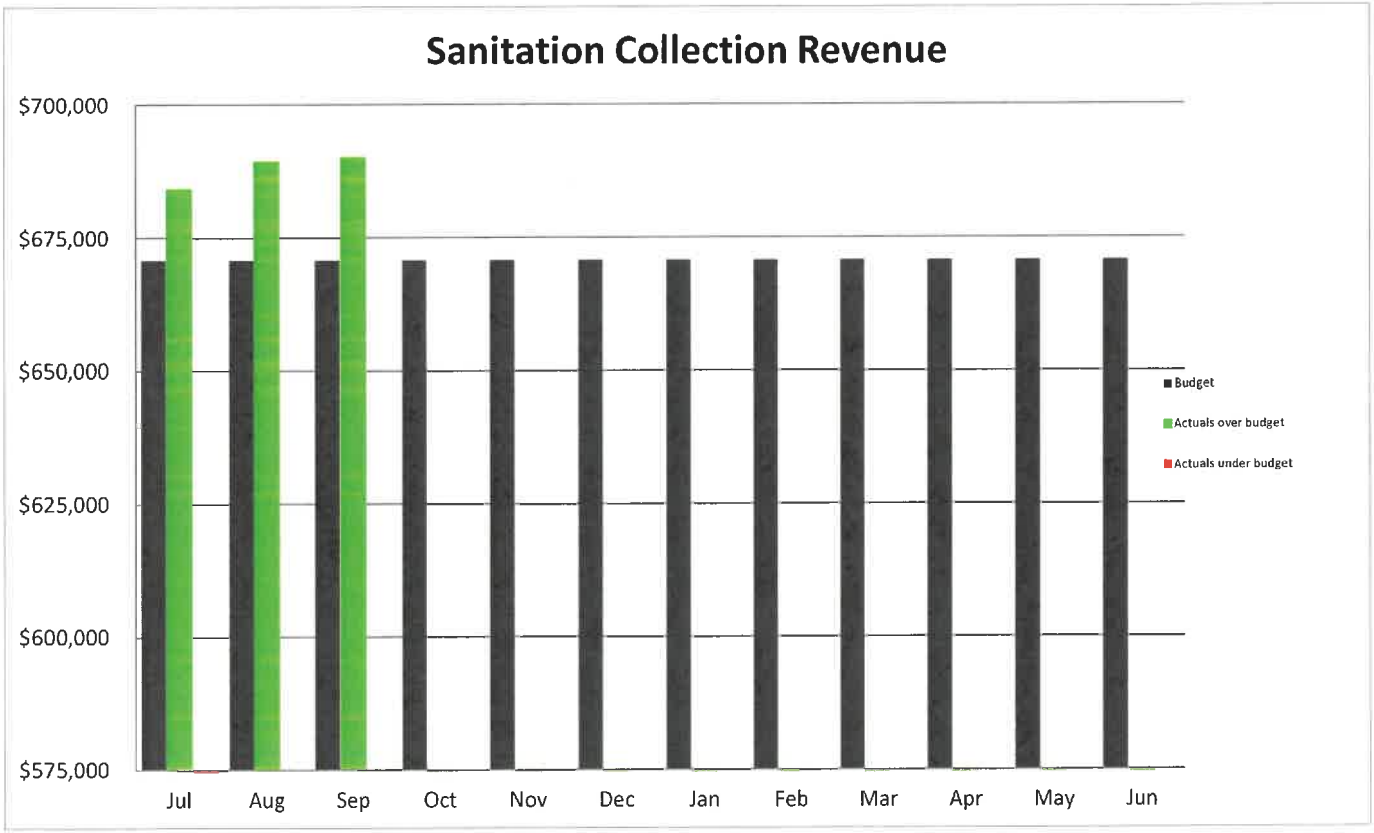
	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Toter Service	$437,500	$445,670	$8,170	$1,312,500	$1,340,076	$27,576
Dumpster Service	233,333	244,447	11,114	699,999	726,502	26,503
Recycling	33	0	(33)	103	0	(103)
Litter Abatement Funding	2,250	0	(2,250)	6,750	0	(6,750)
Sale of Capital Assets	0	129,000	129,000	0	129,000	129,000
Other / Miscellaneous	2,567	8,257	5,690	7,710	19,890	12,180
Total revenues	**$675,683**	**$827,374**	**$151,691**	**$2,027,062**	**$2,215,467**	**$188,405**
Expenditures:						
Personnel Services	$240,679	$217,468	($23,211)	$692,076	$651,054	($41,022)
Maintenance	65,061	64,572	(489)	188,970	187,683	(1,287)
Supplies	47,556	102,607	55,051	144,063	210,291	66,228
Utilities	1,103	954	(149)	2,753	2,076	(677)
Other	254,037	257,939	3,902	773,890	576,968	(196,922)
Capital	5,691	3,991	(1,700)	1,023,357	942,283	(81,074)
Total expenditures	**$614,127**	**$647,531**	**$33,404**	**$2,825,109**	**$2,570,355**	**($254,754)**
Operating Excess / (Deficiency)	**$61,556**	**$179,843**	**$118,287**	**($798,047)**	**($354,887)**	**$443,160**





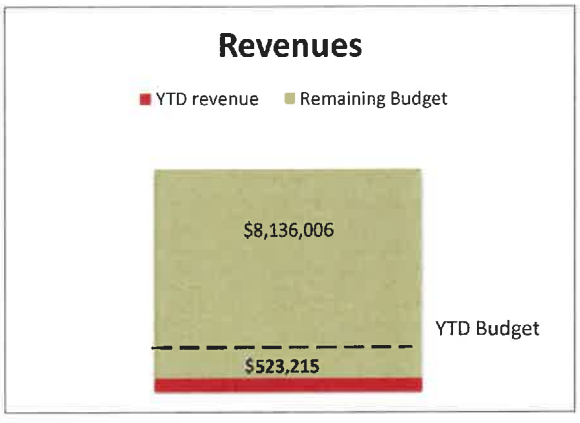
SCHEDULE OF SANITATION FEES

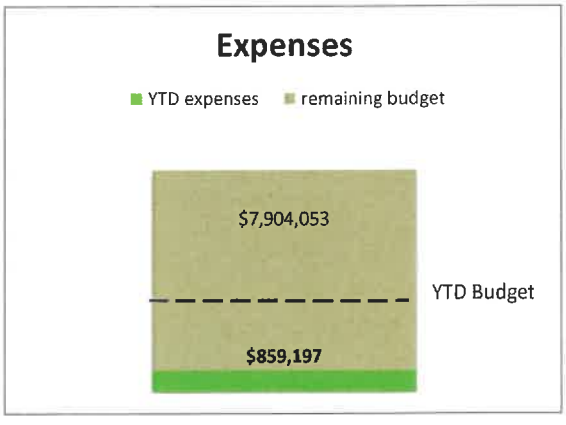
	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
Month	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	$670,833	$684,159	$13,326	$676,826	$684,159	$7,333
August	670,833	689,301	18,468	681,690	689,301	7,611
Sept	670,833	690,117	19,284	683,641	690,117	6,476
October	670,833	0	0	686,654	0	0
November	670,833	0	0	682,148	0	0
December	670,833	0	0	683,511	0	0
January	670,833	0	0	684,866	0	0
February	670,833	0	0	684,642	0	0
March	670,833	0	0	686,185	0	0
April	670,833	0	0	688,197	0	0
May	670,833	0	0	681,616	0	0
June	670,833	0	0	683,760	0	0
Total	$8,049,996	$2,063,577	$51,078	$8,203,735	$2,063,577	$21,421



CITY OF OWENSBORO
TRANSIT FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

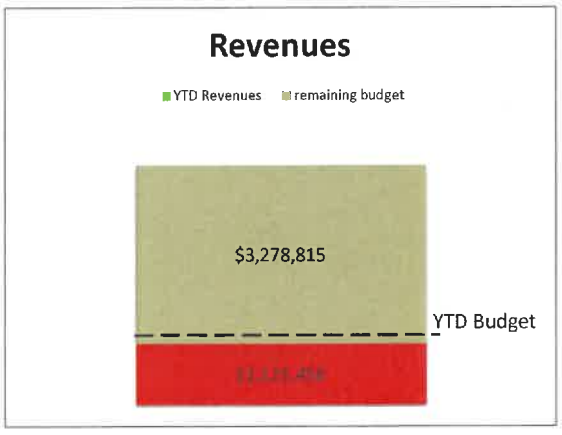
	Current Month			Year to Date		
	Amended Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Federal & State Grants	$5,638,504	$312,406	($5,326,098)	$6,209,035	$312,406	($5,896,629)
Gas Tax	0	0	0	3,500	0	(3,500)
Revenue	6,916	10,355	3,439	20,756	31,165	10,409
Miscellaneous	1,937	2,086	149	5,817	16,451	10,634
Transfer from General Fund	1,499,165	163,192	(1,335,973)	1,659,998	163,192	(1,496,806)
Total revenues	**$7,146,522**	**$488,039**	**($6,658,483)**	**$7,899,106**	**$523,215**	**($7,375,891)**
Expenditures:						
Personnel Services	$3,370,853	$170,877	($3,199,976)	$3,721,098	$500,741	($3,220,357)
Maintenance	883,164	21,005	(862,159)	971,498	59,091	(912,407)
Supplies	576,390	49,616	(526,774)	645,856	93,448	(552,408)
Utilities	47,493	3,161	(44,332)	54,917	8,539	(46,378)
Other	546,352	30,226	(516,126)	640,969	82,763	(558,206)
Capital	325,563	38,310	(287,253)	2,062,378	114,616	(1,947,762)
Total expenditures	**$5,749,815**	**$313,195**	**($5,436,620)**	**$8,096,716**	**$859,197**	**($7,237,519)**
Operating Excess / (Deficiency)	**$1,396,707**	**$174,844**	**($1,221,863)**	**($197,610)**	**($335,982)**	**($138,372)**

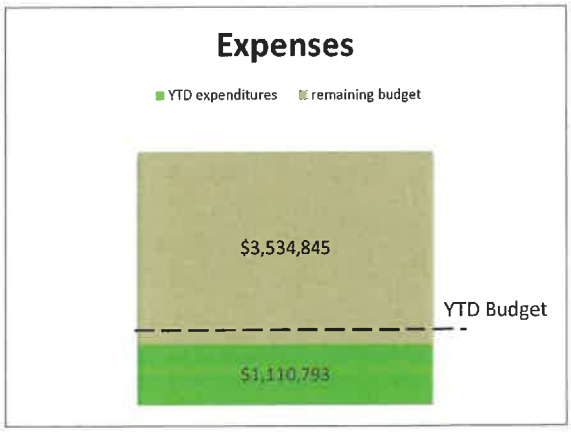




CITY OF OWENSBORO
RECREATIONAL FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

	Current Month			Year to Date		
	Budget	Actuals	Over / (Under)	Amended Budget	Actuals	Over / (Under)
Revenues:						
Ben Hawes Golf Course	$93,557	$64,627	($28,930)	$316,706	$258,727	($57,979)
Hillcrest Golf Course	34,892	29,869	(5,023)	123,679	117,411	(6,268)
Ice Arena	23,962	20,129	(3,833)	96,996	97,336	340
Combest Pool	44	(200)	(244)	37,163	31,043	(6,120)
Cravens Pool	3,856	0	(3,856)	7,968	14,266	6,298
Softball Complex	23,485	34,129	10,644	73,974	86,641	12,667
Tennis Facility	9,290	6,119	(3,171)	22,882	19,668	(3,214)
Transfer from General Fund	153,596	172,258	18,662	462,638	500,364	37,726
Total revenues	**$342,682**	**$326,931**	**($15,751)**	**$1,142,006**	**$1,125,456**	**($16,550)**
Expenditures:						
Personnel Services	$163,789	$139,258	($24,531)	$480,774	$539,069	$58,295
Maintenance	31,609	31,332	(277)	94,877	92,168	(2,709)
Supplies	82,322	40,128	(42,194)	206,078	161,825	(44,253)
Utilities	33,788	24,886	(8,902)	90,167	78,817	(11,350)
Other	30,843	8,078	(22,765)	83,888	98,919	15,031
Capital	243,153	46,653	(196,500)	344,796	139,996	(204,800)
Total expenditures	**$585,504**	**$290,335**	**($295,169)**	**$1,300,580**	**$1,110,793**	**($189,787)**
Operating Excess / (Deficiency)	**($242,822)**	**$36,596**	**$279,418**	**($158,574)**	**$14,663**	**$173,237**





CITY OF OWENSBORO
RECREATIONAL FUND DETAIL
FOR THE MONTH ENDING SEPTEMBER 30, 2026

	Dollars			
	Annual Budget	YTD Budget	YTD Actual	Over/ (Under)
Ben Hawes				
Revenue	$891,690	$316,706	$258,726	($57,980)
Expenses	1,761,911	632,378	423,938	(208,440)
Excess(Loss)	($646,721)	($315,672)	($165,212)	$150,460
Hillcrest				
Revenue	$349,309	$123,679	$117,411	($6,268)
Expenses	542,668	133,717	171,415	37,698
Excess(Loss)	($193,359)	($10,038)	($54,005)	($43,967)
Ice Arena				
Revenue	$582,305	$96,996	$97,336	$340
Expenses	955,230	218,889	219,043	154
Excess(Loss)	($372,925)	($121,893)	($121,707)	$186
Combest Pool				
Revenue	$87,056	$37,163	$31,043	($6,120)
Expenses	237,391	59,634	71,130	11,496
Excess(Loss)	($150,335)	($22,471)	($40,087)	($17,616)
Cravens Pool				
Revenue	$65,316	$7,968	$14,266	$6,298
Expenses	154,971	41,018	42,101	1,083
Excess(Loss)	($83,855)	($33,050)	($27,835)	$5,215
Softball Complex				
Revenue	$287,424	$73,974	$86,641	$12,667
Expenses	685,497	178,078	146,992	(31,086)
Excess(Loss)	($388,573)	($104,104)	($60,351)	$43,753
Tennis Facility				
Revenue	$90,485	$22,882	$19,668	($3,214)
Expenses	307,970	36,866	36,176	(690)
Excess(Loss)	($217,485)	($13,984)	($16,508)	($2,524)

CITY OF OWENSBORO
COMMUNITY DEVELOPMENT PROGRAMS
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

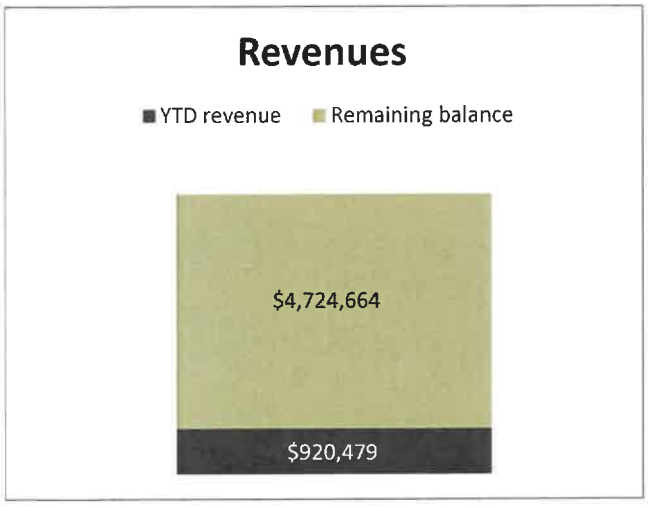
	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Grant Revenues	$1,371,696	$0	$1,371,696
Rental Income	4,500	3,020	1,480
Miscellaneous Revenue	0	2,250	(2,250)
Total revenues	**$1,376,196**	**$5,270**	**$1,370,926**
Expenditures:			
CDBG Administration	$136,591	$0	$136,591
Monarch NRSA	1,195,518	56,309	1,139,209
Northwest NRSA	44,087	0	44,087
Total expenditures	**$1,376,196**	**$56,309**	**$1,319,887**
Operating Excess / (Deficiency)	**$0**	**($51,039)**	**$51,039**

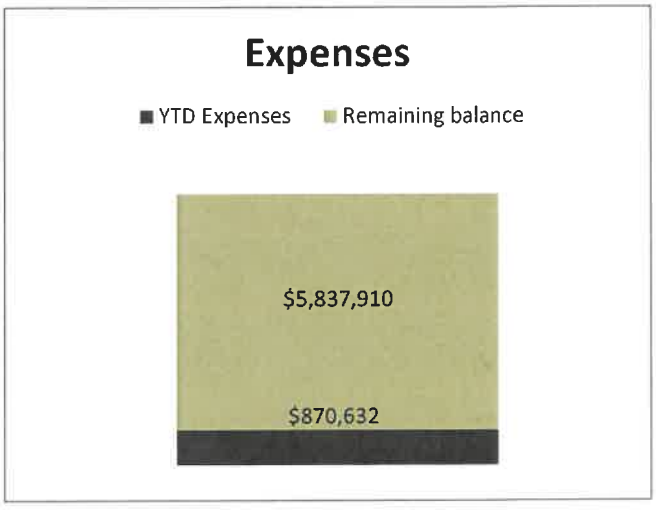
HOME INVESTMENT PARTNERSHIPS PROGRAM (HOME)

	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Grant Revenues	$2,251,959	$0	$2,251,959
Sale of Capital Assets	150,000	0	150,000
Total revenues	**$2,401,959**	**$0**	**$2,401,959**
Expenditures:			
Administration	$241,410	$0	$241,410
FTB Down Payment Assistance	315,656	68,900	246,756
CHDO Set-Aside	809,714	0	809,714
New Construction-City Loan	150,000	0	150,000
Agency Subsidy-New Construction	885,179	0	885,179
Total expenditures	**$2,401,959**	**$68,900**	**$2,333,059**
Operating Excess / (Deficiency)	**$0**	**($68,900)**	**$68,900**

CITY OF OWENSBORO
ECONOMIC DEVELOPMENT FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

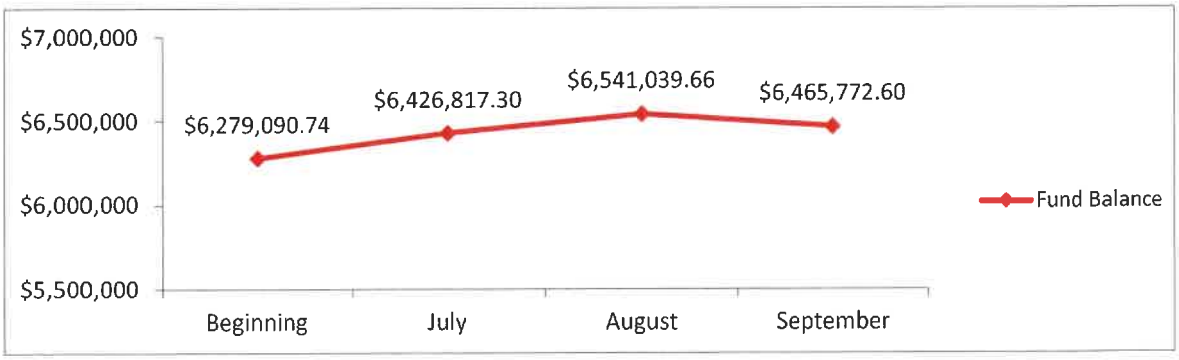
	Annual Budget	Year to Date Actuals	Remaining Budget
Revenues:			
Franchise Fees	$576,500	$127,583	$448,917
Interest on Investments	250,000	71,123	178,877
Local E.D. Revenue	3,456,868	665,143	2,791,725
State E.D. Revenue	1,301,775	38,211	1,263,564
Miscellaneous Revenue	60,000	18,419	41,581
Total revenues	**$5,645,143**	**$920,479**	**$4,724,664**
Expenditures:			
Debt Service	$1,185,784	$0	$1,185,784
Miscellaneous Projects	154,454	0	154,454
Downtown Contractual Services	25,000	6,250	18,750
Local E.D. Projects	1,520,111	154,440	1,365,671
State E.D. Projects	1,442,607	0	1,442,607
Airpark Drive Extension	1,749,527	491,392	1,258,135
Incentives	631,059	218,550	412,509
Total expenditures	**$6,708,542**	**$870,632**	**$5,837,910**





CITY OF OWENSBORO
INSURANCE FUND
FOR THE MONTH ENDING SEPTEMBER 30, 2026

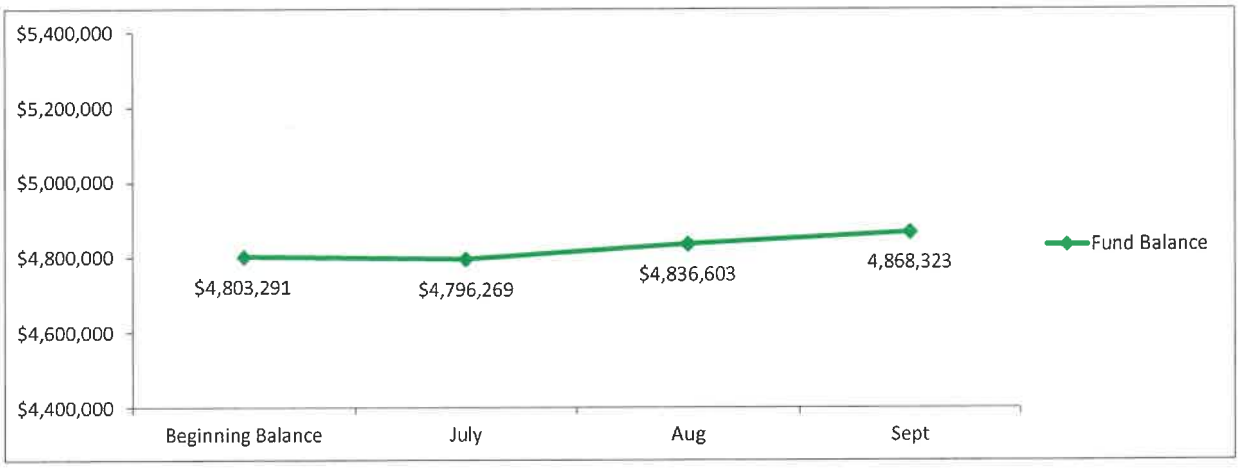
	Month	Year To Date
Health Insurance:		
City Contribution	$480,371.54	$1,419,449.56
Employee Contribution	76,080.50	230,481.50
Total Revenue	556,452.04	1,649,931.06
Benefits	499,616.03	1,153,308.58
Re-Insurance	99,444.79	294,515.20
Professional/Technical	37,518.91	103,086.39
Wellness Benefit	9,345.00	33,555.31
Total Expenditures	645,924.73	1,584,465.48
Revenue Over/(Under) Expenditures	($89,472.69)	$65,465.58
Workers' Compensation:		
Premium-Departments	$58,640.42	$172,344.21
Salary-Reimbursement	0.00	$0.00
Total Revenue	58,640.42	172,344.21
Benefits	83,730.79	155,713.86
Insurance	0.00	10,659.75
Professional/Technical	0.00	3,545.00
Total Expenditures	83,730.79	169,918.61
Revenue Over/(Under) Expenditures	($25,090.37)	$2,425.60
Unemployment:		
Premium-Departments	$10,527.88	$31,394.79
Total Revenue	10,527.88	31,394.79
Benefits	0.00	0.00
Total Expenditures	0.00	0.00
Revenue Over/(Under) Expenditures	$10,527.88	$31,394.79
Total Insurance Fund:		
Beginning Fund Balance		$6,279,090.74
Interest Income	28,768.12	87,395.89
Revenue Over/(Under) Expenditures		99,285.97
Ending Fund Balance		$6,465,772.60



CITY OF OWENSBORO
CITY EMPLOYEES' PENSION FUND--CLOSED
STATEMENT OF RECEIPTS AND EXPENSES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

	Current Month		Year-To-Date	
	Amount	Percent	Current	Prior
Receipts:				
Interest Income	$2,050.30	4%	$5,449.07	$7,867.82
Appreciation (Depreciation) of Investments	43,985.48	96%	$108,926.87	127,884.99
Total Receipts	$46,035.78	100%	$114,375.94	$135,752.81
Expenses:				
Pensions Paid: City & OMU employees	$14,315.15	100%	35,787.87	34,813.05
Miscellaneous Expense	0.00	0%	13,555.43	12,881.20
Total Expenses	$14,315.15	100%	$49,343.30	$47,694.25
Revenue Over/(Under) Expenses	$31,720.63		$65,032.64	$88,058.56

Type of Retirement	
Ordinary	2
Disability	2
Widows	6
Total	10

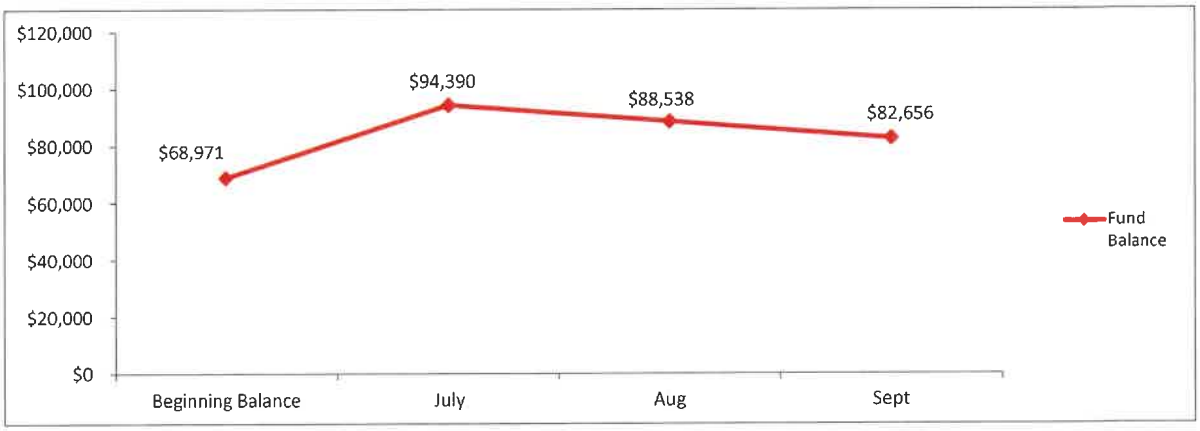


*CEPF is invested with Baird. The Fund is actuarially sound and any remaining funds after final payment will be allocated between the City and OMU.

CITY OF OWENSBORO
POLICE AND FIRE PENSION FUND--CLOSED
STATEMENT OF RECEIPTS AND EXPENSES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

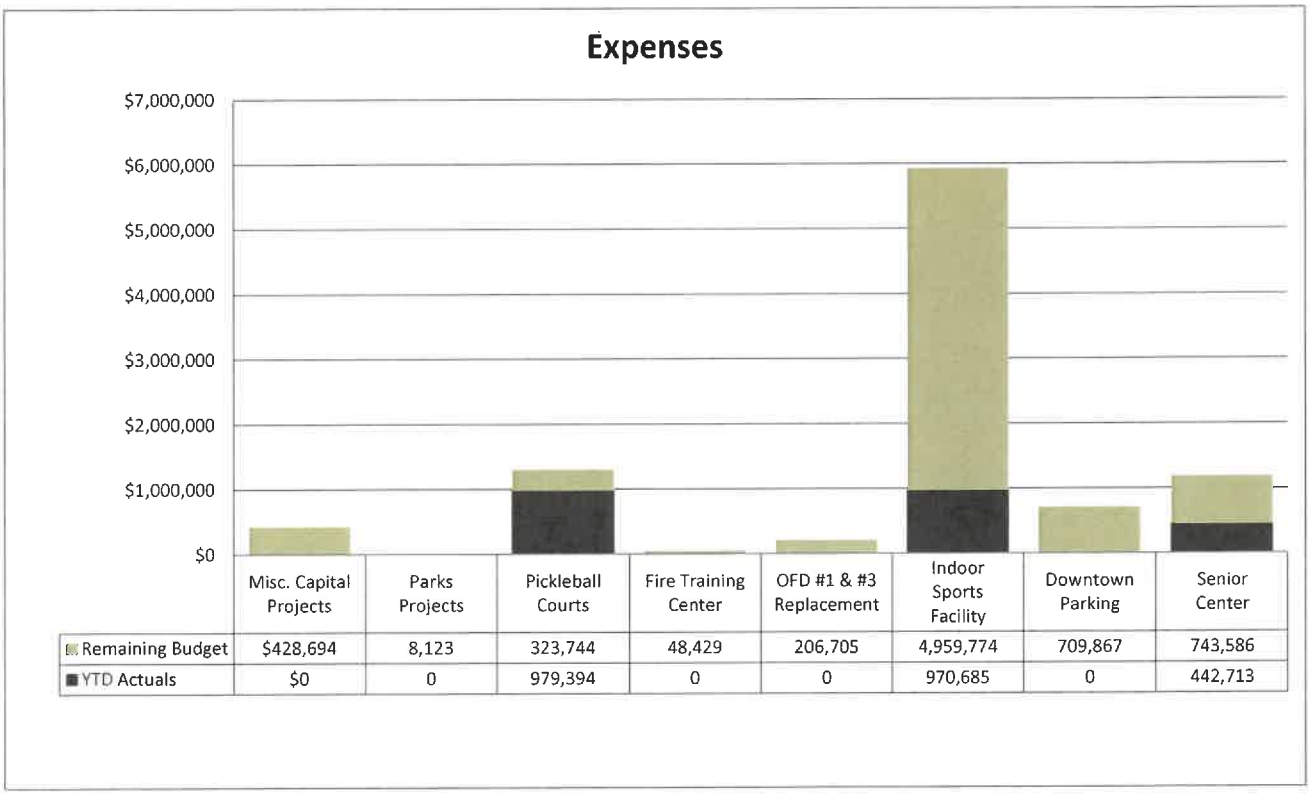
	Current Month		Year-To-Date	
	Amount	Percent	Current	Prior
Receipts:				
Interest Income	$261.53	1%	$940.06	$2,589.38
Restitution, Other.	48.19	0%	48.19	953.89
Transfer from General Fund	27,720.00	99%	80,520.00	75,900.00
Total Receipts	$28,029.72	100%	$81,508.25	$79,443.27
Expenses:				
Pensions Paid	$33,911.91	100%	$67,823.82	$65,976.48
Miscellaneous Expense	0.00	0%	0.00	0.00
Total Expenses	$33,911.91	100%	$67,823.82	$65,976.48
Revenue Over/(Under) Expenses	($5,882.19)		$13,684.43	$13,466.79

Type of Retirement	
Ordinary	2
Disability	2
Widows	14
Total	18



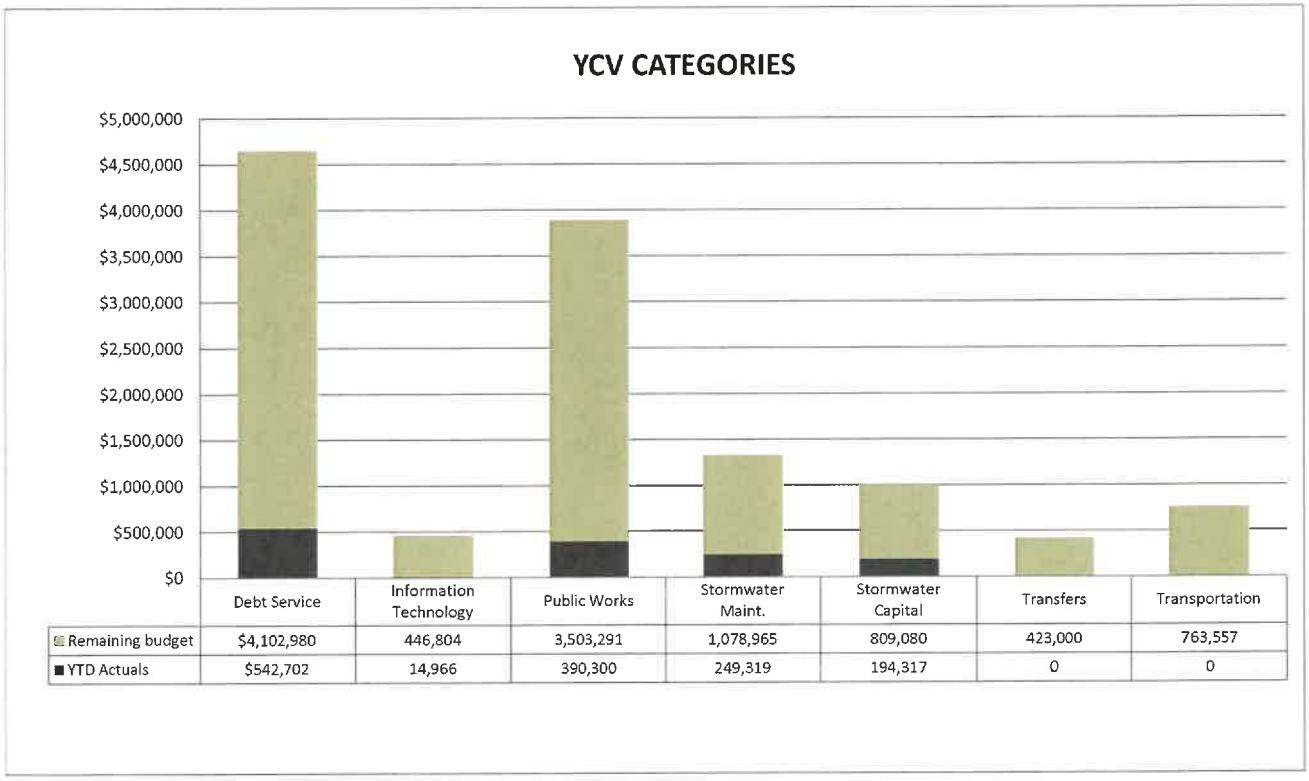
CITY OF OWENSBORO
CAPITAL PROJECTS FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Interest Earnings	$0	$109,136	($109,136)
Transfer from General Fund	100,000	24,400	75,600
Total revenues	**$100,000**	**$133,536**	**($33,536)**
Expenditures:			
Miscellaneous Capital Projects	$428,694	$0	$428,694
Parks Projects	8,123	0	8,123
Pickleball Courts	1,303,138	979,394	323,744
Fire Training Center	48,429	0	48,429
Fire Stations #1 & #3 Replacement	206,705	0	206,705
Downtown Indoor Sports Facility	5,930,459	970,685	4,959,774
Downtown Parking	709,867	0	709,867
Senior Center	1,186,299	442,713	743,586
Total expenditures	**$9,821,714**	**$2,392,792**	**$7,428,922**



CITY OF OWENSBORO
YOUR COMMUNITY VISION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

	Annual Budget	Year to Date Actuals	Remaining Budget
Revenues:			
Occupational License Fee	$6,300,000	$1,603,971	$4,696,029
Net Profit License Fee	1,600,000	136,896	1,463,104
Interest Earnings	400,000	80,940	319,060
Penalty and Interest	70,000	27,913	42,087
Miscellaneous Revenue	256,000	0	256,000
Total revenues	**$8,626,000**	**$1,849,720**	**$6,776,280**
Expenditures:			
Debt Service	$4,645,682	$542,702	$4,102,980
Information Technology	461,770	14,966	446,804
Public Works	3,893,591	390,300	3,503,291
Stormwater Maintenance	1,328,284	249,319	1,078,965
Stormwater Capital	1,003,397	194,317	809,080
Transfer to Tourist & Convention Fund	423,000	0	423,000
Transportation	763,557	0	763,557
Total expenditures	**$12,519,281**	**$1,391,604**	**$11,127,677**

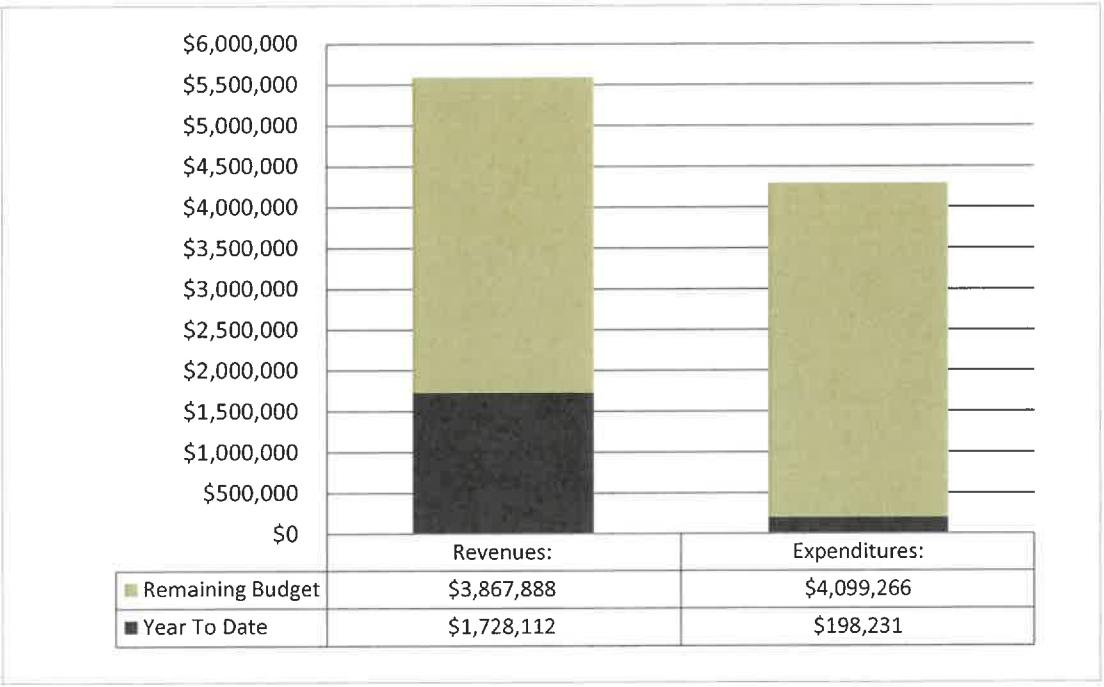


CITY OF OWENSBORO
YOUR COMMUNITY VISION FUND
STATEMENT OF REVENUES AND EXPENDITURES
FOR THE MONTH ENDING SEPTEMBER 30, 2026

	Annual Budget	Year to Date Actuals	Remaining Budget
Debt Service	$4,645,682	$542,702	$4,102,980
Transfers			
Tourist & Convention Fund	423,000	0	423,000
Information Technology			
Infrastructure/Fiber	461,770	14,966	446,804
Public Works			
Various Infrastructure	2,319,044	0	2,319,044
Sidewalk Program	514,547	390,300	124,247
Beautification Sign Project	1,060,000	0	1,060,000
Stormwater Maintenance			
Stormwater Maintenance-Ditch Crew	672,709	217,079	455,630
Stormwater Maintenance-RWRA	655,575	32,240	623,335
Stormwater Capital			
Culvert Replacement	403,397	51,120	352,277
Persimmon Ditch	50,000	0	50,000
RWRA Ravine Sewer	550,000	143,197	406,803
Transportation			
Bus Replacement	163,557	0	163,557
Downtown Archway Sign	600,000	0	600,000
Total Expenditures	**$12,519,281**	**$1,391,604**	**$11,127,677**

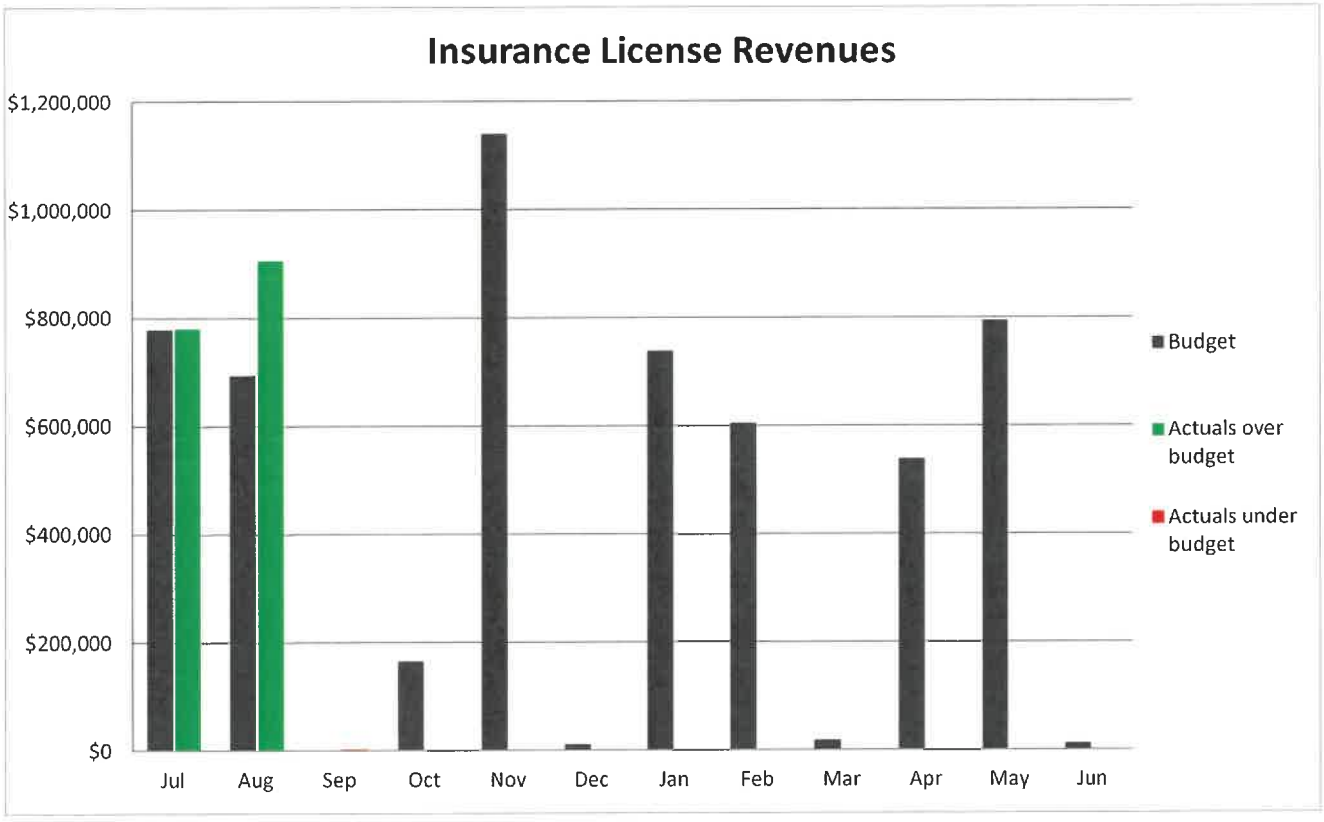
CITY OF OWENSBORO
DOWNTOWN REVITALIZATION FUND
STATEMENT OF RECEIPTS AND EXPENSES
FOR MONTH ENDING SEPTEMBER 30, 2026

	Annual Budget	Year To Date Actuals	Remaining Budget
Revenues:			
Insurance License Premium Fees	$5,500,000	$1,689,561	$3,810,439
Interest on Investments	96,000	38,551	57,449
Total Revenues	**$5,596,000**	**$1,728,112**	**$3,867,888**
Expenditures:			
Debt Service	$4,297,497	$198,231	$4,099,266
Total Expenditures	**$4,297,497**	**$198,231**	**$4,099,266**



SCHEDULE OF INSURANCE PREMIUM LICENSE FEES-DTR

	Comparison to Budget (2026-27)			Comparison to Prior Year Actuals		
Month	Budget	Actual	Over / (Under)	2025-26	2026-27	Over / (Under)
July	$778,800	$780,553	$1,753	$769,729	$780,553	$10,824
August	694,100	906,166	212,066	763,183	906,166	142,983
September	2,200	2,842	642	2,575	2,842	267
October	165,550	0	0	797,992	0	0
November	1,140,150	0	0	460,379	0	0
December	11,000	0	0	128,976	0	0
January	739,200	0	0	690,266	0	0
February	605,000	0	0	574,112	0	0
March	18,150	0	0	10,963	0	0
April	539,000	0	0	435,490	0	0
May	794,200	0	0	880,301	0	0
June	12,650	0	0	1,003	0	0
Total	$5,500,000	$1,689,561	$214,461	$5,514,969	$1,689,561	$154,074



CITY OF OWENSBORO
DEBT SERVICE FUND
SEPTEMBER 30, 2026

Name	Detail	Funding Source	Original Borrowing (principal)	2026-27 Debt Service*	Scheduled Final Payment
Series 2016B	Edge Ice Center Building	YCV Fund	1,965,000	193,207	07/01/28
Series 2014	Riverwall construction	YCV Fund	3,572,000	295,466	04/01/30
Series 2014	Public Working Building expansion	General Fund	893,000	73,867	04/01/30
Series 2013B	SkatePark $800K	General Fund	800,000	56,615	05/01/33
Series 2013B	IBMC-$3M	Downtown TIF	3,000,000	212,565	05/01/33
Series 2013B	Tennis Facility-$2.1M	Rec.Fund/Tennis Assoc.	2,100,000	148,796	05/01/33
Series 2013B	DT Parking-$1M/S.O.B. $1.3	Economic Dev Fund	2,305,000	163,314	05/01/33
Series 2013B	Convention Center FF&E-$1.6M	Convention Center Fund	1,600,000	113,368	05/01/33
Series 2013C	U.S. Bank Building #3-construction	Economic Dev Fund	6,350,000	425,294	05/01/33
Series 2007	Harsh Ditch Construction	YCV Fund	23,350,539	1,353,989	12/01/34
Series 2015	Scherm Ditch Construction	YCV Fund	2,878,252	229,624	12/01/35
Series 2016C	IBMC	Downtown TIF	2,560,000	173,338	01/01/37
Series 2016D	Parking Garage Construction	Downtown TIF	9,380,000	706,975	06/01/37
Series 2019A	Transportation Projects	Downtown TIF	4,635,000	331,405	06/01/37
Series 2019B	US Bank Building #1 (refi Series 2010)	Economic Dev Fund	3,815,000	388,608	06/01/31
Series 2019D	US Bank Building #2 (refi Series 2011)	Economic Dev Fund	2,180,000	208,569	06/01/31
Series 2019C	Smothers/RF Park, Utility Reloc.& Str, (refi Series 2011)	DTR Fund	18,090,000	1,131,463	04/01/41
Series 2019E	Convention Center & Infrastructure	DTR Fund	36,570,000	2,082,813	06/01/42
Series 2013A	Convention Center & Infrastructure	DTR Fund	20,530,000	1,083,221	05/01/43
Series 2023A	Sportsplex	Tourist & Convention Fund	19,000,000	1,398,803	02/01/43
Series 2023A	Fire Training Center, Various Projects	YCV Fund	14,580,000	1,073,398	02/01/43
				$11,844,696	

* 2026-27 Includes principal and interest.

