

GO Bond Refunding Series 2005 and Series 2007

FY 2019 Adopted Schedule

City of Bloomington, Illinois General Obligation Bond Totals by Fiscal Year All Bonds

Fiscal Year Payment Date	2005 GO Bonds	2007 GO Bonds	2009 Refunding Bonds	2011 Refunding Bonds	2013A Refunding Bonds	2013C GO Bonds	2014A Refunding Bonds	2014B Refunding Bonds	2017 GO Refunding Bonds	GO Bonds
FY 2019	\$ 751,553.76	\$ 691,168.76	\$ 118,400.00	\$ 656,287.50	\$ 1,081,500.00	\$ 1,171,350.00	\$ 1,036,455.00	\$ 406,812.50	\$ 1,058,270.00	\$ 6,971,797.52
FY 2020	\$ 750,241.26	\$ 695,725.01	\$ 118,400.00	\$ -	\$ 797,700.00	\$ 1,176,550.00	\$ 1,098,305.00	\$ 305,312.50	\$ 1,005,545.00	\$ 5,947,778.77
FY 2021	\$ 753,153.76	\$ 694,328.14	\$ 118,400.00	\$ -	\$ 777,425.00	\$ 1,176,100.00	\$ 1,069,105.00	\$ 462,912.50	\$ 1,091,080.00	\$ 6,142,504.40
FY 2022	\$ 755,097.50	\$ 692,312.51	\$ 118,400.00	\$ -	\$ 750,750.00	\$ 1,174,750.00	\$ 1,148,555.00	\$ 458,112.50	\$ 1,074,830.00	\$ 6,172,807.51
FY 2023	\$ 750,607.50	\$ 689,678.13	\$ 118,400.00	\$ -	\$ 349,925.00	\$ 1,177,500.00	\$ 1,234,855.00	\$ 453,312.50	\$ 1,156,475.00	\$ 5,930,753.13
FY 2024	\$ 755,007.50	\$ 691,037.51	\$ 118,400.00	\$ -	\$ 334,950.00	\$ 1,174,200.00	\$ 1,298,155.00	\$ 438,662.50	\$ 1,135,740.00	\$ 5,946,152.51
FY 2025	\$ 752,872.50	\$ 691,275.01	\$ 118,400.00	\$ -	\$ -	\$ -	\$ 1,234,955.00	\$ 601,612.50	\$ 1,212,480.00	\$ 4,611,595.01
FY 2026	\$ 754,725.00	\$ 690,353.14	\$ 941,075.00	\$ -	\$ -	\$ -	\$ 983,123.75	\$ 986,312.50		\$ 4,335,589.39
FY 2027	\$ -	\$ 693,150.01	\$ 1,063,125.00	\$ -	\$ -	\$ -	\$ 977,436.25	\$ 1,063,512.50		\$ 3,797,223.76
FY 2028	\$ -	\$ 689,962.50	\$ 1,021,250.00	\$ -	\$ -	\$ -	\$ 980,811.25	\$ 1,147,262.50		\$ 3,839,286.25
FY 2029	\$ -	\$ 685,550.00	\$ -	\$ -	\$ -	\$ -	\$ 983,061.25	\$ 1,237,562.50		\$ 2,906,173.75
FY 2030	\$ -	\$ 684,787.50	\$ -	\$ -	\$ -	\$ -	\$ 984,186.25	\$ 698,118.75		\$ 2,367,092.50
FY 2031	\$ -	\$ 687,787.50	\$ -	\$ -	\$ -	\$ -	\$ 982,556.25	\$ 773,400.00		\$ 2,443,743.75
FY 2032	\$ -	\$ 684,550.00	\$ -	\$ -	\$ -	\$ -	\$ 983,007.50	\$ 838,875.00		\$ 2,506,432.50
FY 2033	\$ -	\$ 685,075.00	\$ -	\$ -	\$ -	\$ -	\$ 986,902.50	\$ 919,812.50		\$ 2,591,790.00
FY 2034	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 984,241.25	\$ 986,812.50		\$ 1,971,053.75
FY 2035	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 985,023.75	\$ 1,069,687.50		\$ 2,054,711.25
FY 2036	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
Total:	\$ 6,023,258.78	\$ 10,346,740.72	\$ 3,854,250.00	\$ 656,287.50	\$ 4,092,250.00	\$ 7,050,450.00	\$ 17,950,735.00	\$ 12,828,093.75	\$ 7,734,420.00	\$ 70,536,485.75

Note: Annual Debt Service is funded one year in advance. Therefore, debt service payments seen above are budgeted in the previous fiscal year. For example, the FY 2019 payments above are budgeted in FY 2018.

SAVINGS

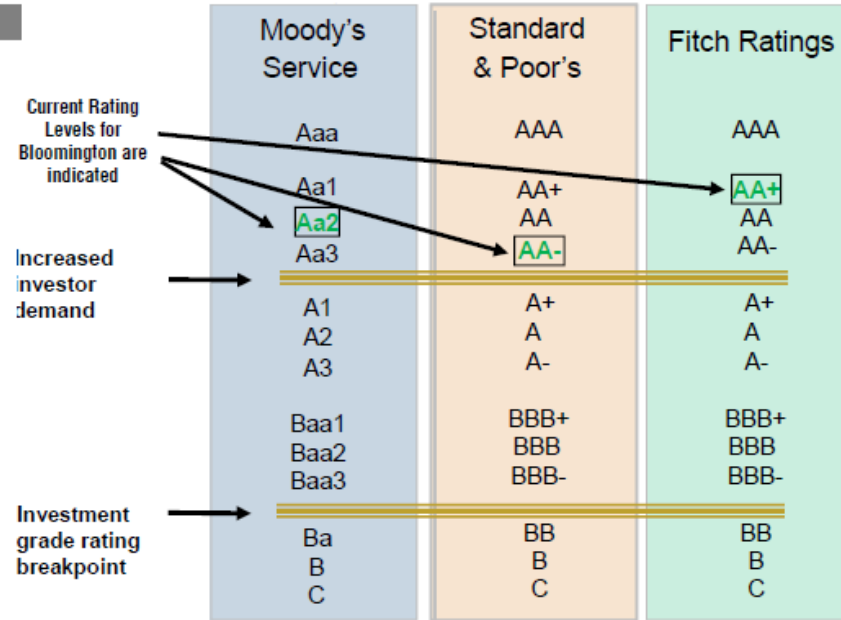
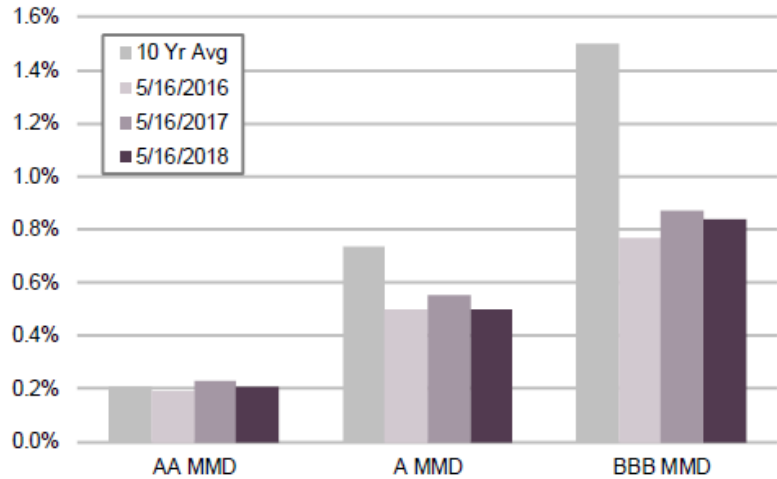
City of Bloomington, Illinois
 General Obligation Refunding Bonds, Series 2018A
 Final Numbers as of November 15, 2018

Date	Prior Debt Service	Refunding Debt Service	Refunding Adjustments	Refunding Net Cash Flow	Savings	Annual Savings	PV Factor	Present Value to 12/13/2018 @ 3.1094509%
01/12/2019			-21,646.65	-21,646.65	21,646.65		0.997517523	21,592.91
06/01/2019	637,005.00				637,005.00	658,651.65	0.985704047	627,898.41
12/01/2019	808,961.25	1,271,251.22		1,271,251.22	-462,289.97		0.970613669	-448,704.96
06/01/2020	632,917.50	165,023.75		165,023.75	467,893.75	5,603.78	0.955754314	447,191.47
12/01/2020	814,564.38	1,285,023.75		1,285,023.75	-470,459.37		0.941122444	-442,759.87
06/01/2021	628,036.25	150,295.75		150,295.75	477,740.50	7,281.13	0.926714577	442,729.09
12/01/2021	819,373.75	1,305,295.75		1,305,295.75	-485,922.00		0.912527283	-443,417.08
06/01/2022	622,128.75	134,587.75		134,587.75	487,541.00	1,619.00	0.898557186	438,083.47
12/01/2022	818,156.88	1,319,587.75		1,319,587.75	-501,430.87		0.884800960	-443,666.52
06/01/2023	620,356.88	117,938.50		117,938.50	502,418.38	987.51	0.871255332	437,734.69
12/01/2023	825,688.13	1,337,938.50		1,337,938.50	-512,250.37		0.857917077	-439,468.34
06/01/2024	617,120.63	100,248.50		100,248.50	516,872.13	4,621.76	0.844783021	436,644.80
12/01/2024	827,026.88	1,355,248.50		1,355,248.50	-528,221.62		0.831850037	-439,401.17
06/01/2025	612,953.13	81,360.75		81,360.75	531,592.38	3,370.76	0.819115047	435,435.32
12/01/2025	832,125.00	1,376,360.75		1,376,360.75	-544,235.75		0.806575020	-438,966.96
06/01/2026	612,262.50	61,223.50		61,223.50	551,039.00	6,803.25	0.794226971	437,650.04
12/01/2026	80,887.50	1,396,223.50		1,396,223.50	-1,315,336.00		0.782067962	-1,028,682.14
06/01/2027	620,887.50	39,730.00		39,730.00	581,157.50	-734,178.50	0.770095098	447,546.54
12/01/2027	69,075.00	1,419,730.00		1,419,730.00	-1,350,655.00		0.758305529	-1,024,209.15
06/01/2028	629,075.00	16,684.00		16,684.00	612,391.00	-738,264.00	0.746696449	457,270.19
12/01/2028	56,475.00	986,684.00		986,684.00	-930,209.00		0.735265096	-683,950.21
06/01/2029	641,475.00				641,475.00	-288,734.00	0.724008748	464,433.51
12/01/2029	43,312.50				43,312.50		0.712924726	30,878.55
06/01/2030	658,312.50				658,312.50	701,625.00	0.702010392	462,142.22
12/01/2030	29,475.00				29,475.00		0.691263148	20,374.98
06/01/2031	669,475.00				669,475.00	698,950.00	0.680680436	455,698.53
12/01/2031	15,075.00				15,075.00		0.670259737	10,104.17
06/01/2032	685,075.00				685,075.00	700,150.00	0.659998572	452,148.52
	14,927,276.91	13,920,436.22	-21,646.65	13,898,789.57	1,028,487.34	1,028,487.34		692,330.98

CREDIT RATINGS MATTER: Investors Are Particularly Sensitive to Credit Ratings in the Current Market Environment

- **Issuers with strong independent credit ratings enter the market from a position of strength.** With all of the much discussed credit market dislocation, *investors have truly been rewarding those issuers that have “kept their house in order”*
- **A solid investment grade credit rating provides ongoing ready access to the debt capital markets for any refunding or new money financings it may be considering.** A double-A range usually results in increased investors demand for an issuer’s bonds.
- **Credit ratings directly impact financing costs.** An issuer’s borrowing rates [generally expressed as a “spread” off a “AAA” index] are largely determined by the issuer’s credit rating, although other factors are involved. Investor demand is usually greater for “AA” rated debt versus “A” or “BBB” rated debt.

Change In Credit Spreads Over Time (Spread to 20-Yr AAA MMD)



Questions

The background features abstract, overlapping geometric shapes in various shades of green, ranging from light lime to dark forest green. These shapes are primarily located on the right side of the slide, with some extending towards the center. The overall aesthetic is clean and modern.