

Grand River Conservation Authority
Cash and Investments Status Report
January 31, 2023

BANK ACCOUNTS	Location	Type	Amount	Interest Rate
	CIBC	Current Account	7,558,550	4.90%
	RBC	Current Account	75,969	nil
	Wood Gundy	Current Account	65,913	nil
	CIBC - SPP Holding	Current Account	259,888	4.90%
	TOTAL CASH - CURRENT ACCOUNT		7,960,320	

INVESTMENTS	Date Invested	Location	Type	Amount	Face Value Interest Rate	Yield Rate	Date of Maturity	2023 Total Interest Earned/ Accrued
		CIBC Renaissance	High Interest Savings Account	473,169	3.80%	3.80%	not applicable	17,980
		One Investment Savings	High Interest Savings Account	4,435,122	4.715%	4.715%	not applicable	209,116
	October 23, 2019	Cdn Western Bank	Bond	2,010,000	2.800%	2.78%	September 6, 2024	55,625
	December 23, 2019	Laurentian Bank	Bond	3,821,000	3.450%	2.57%	June 27, 2023	48,406
	January 16, 2020	Cdn Western Bank	Bond	3,000,000	2.597%	2.45%	September 6, 2024	73,383
	September 15, 2021	Cdn Western Bank	Bond	1,500,000	2.597%	1.21%	September 6, 2024	18,537
	September 23, 2021	Province of Ontario	Bond	2,300,000	1.230%	1.23%	December 2, 2026	27,156
	September 23, 2021	ManuLife Financial	Bond	2,000,000	2.237%	1.34%	May 12, 2030	37,326
	December 8, 2021	Province of B.C.	Bond	2,050,356	1.180%	1.18%	December 18, 2023	22,978
	June 29, 2022	TD Bank	Bond	4,008,000	3.005%	3.54%	May 30, 2023	57,788
	September 29, 2022	CIBC	GIC (cashable after 90 days)	2,512,772	3.500%	3.50%	September 29, 2023	65,539
	October 3, 2022	CIBC	GIC (cashable after 90 days)	2,513,479	3.500%	3.50%	October 3, 2023	66,521
	December 14, 2022	Royal Bank	Bond	2,000,000	2.333%	4.87%	December 5, 2023	87,901
	December 14, 2022	National Bank	Bond	4,054,000	2.983%	4.84%	March 4, 2024	190,857
	December 14, 2022	CIBC	Bond	4,100,000	3.300%	4.36%	May 26, 2025	174,281
	December 14, 2022	Bank of Montreal	Bond	4,096,000	2.700%	4.59%	September 11, 2024	182,053
	December 19, 2022	CIBC	GIC (cashable after 90 days)	1,824,281	3.400%	3.40%	December 19, 2023	59,986
		TOTAL INVESTMENTS		46,698,179				\$1,395,433
		TOTAL CASH AND INVESTMENTS		\$54,658,499				
		* Reserve Balance at December 31st, 2022		33,621,402				

Investment By Institution

	% of Total Portfolio
TD Bank	9%
C.I.B.C.	25%
Royal Bank	4%
Bank of Montreal	9%
National Bank	9%
Cdn Western Bank	14%
Laurentian	8%
ManuLife Financial Bank	4%
One Investment Program	10%
Province of B.C.	4%
Province of Ontario	5%
	100%

* Reserve balances are reviewed annually by the Board in November.