

**Grand River Conservation Authority
Cash and Investments Status Report
April 30, 2023**

| BANK ACCOUNTS | Location | Type | Amount | Interest Rate |
|----------------------|-------------------------------------|-----------------|------------------|----------------------|
| | CIBC | Current Account | 8,367,174 | 4.90% |
| | RBC | Current Account | 126,965 | nil |
| | Wood Gundy | Current Account | 0 | nil |
| | CIBC - SPP Holding | Current Account | 575,964 | 4.90% |
| | TOTAL CASH - CURRENT ACCOUNT | | 9,070,103 | |

| 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 | 2,520,737 | 4.05% | 4.05% | not applicable | 84,146 |
| | | One Investment Savings | High Interest Savings Account | 4,488,860 | 4.965% | 4.965% | not applicable | 220,951 |
| | 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 |
| | 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 |
| | February 7, 2023 | CIBC | GIC (cashable after 90 days) | 5,154,337 | 3.800% | 3.80% | February 7, 2024 | 175,473 |
| | | TOTAL INVESTMENTS | | 47,103,290 | | | | \$1,456,860 |
| | | TOTAL CASH AND INVESTMENTS | | \$56,173,393 | | | | |
| | | * 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.