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

BANK ACCOUNTS	Location	Type	Amount	Interest Rate
	CIBC	Current Account	10,880,283	5.40%
	RBC	Current Account	151,716	nil
	Wood Gundy	Current Account	67,650	nil
	CIBC - SPP Holding	Current Account	565,635	5.40%
	TOTAL CASH - CURRENT ACCOUNT		**11,665,284**	

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	7,670,850	4.55%	4.55%	not applicable	244,743
		CIBC High Interest	High Interest Savings Account	4,610,235	4.55%	4.55%	not applicable	122,235
		One Investment Savings	High Interest Savings Account	4,629,183	5.465%	5.465%	not applicable	236,341
	October 23, 2019	Cdn Western Bank	Bond	2,010,000	2.800%	2.78%	September 6, 2024	55,625
	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, call date 2025	37,326
	December 8, 2021	Province of B.C.	Bond	2,050,356	1.180%	1.18%	December 18, 2023	22,978
	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
	June 28, 2023	CIBC	Non-Redeemable GIC	4,000,000	5.250%	5.25%	June 28, 2024	107,014
		TOTAL INVESTMENTS		**48,020,624**				**$1,580,430**

	TOTAL CASH AND INVESTMENTS	**$59,685,908**	
*	Reserve Balance at December 31st, 2022	33,621,402	

Investment By Institution

	% of Total Portfolio
C.I.B.C.	42%
Royal Bank	4%
Bank of Montreal	9%
National Bank	8%
Cdn Western Bank	14%
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.