

**Grand River Conservation Authority
Cash and Investments Status Report
February 28, 2025**

BANK ACCOUNTS	Location	Type	Amount	Interest Rate
	CIBC	Current Account	9,878,974	3.63%
	RBC	Current Account	35,557	nil
	Wood Gundy	Current Account	0	nil
	CIBC - SPP Holding	Current Account	343,833	3.63%
	TOTAL CASH - CURRENT ACCOUNT		10,258,364	

INVESTMENT	Date Invested	Location	Type	Amount	Face Value Interest Rate	Yield Rate	Date of Maturity
		CIBC Renaissance	High Interest Savings Account	3,326,638	3.05%	3.05%	not applicable
		CIBC High Interest	High Interest Savings Account	2,358,401	3.05%	3.05%	not applicable
		One Investment Savings	High Interest Savings Account	4,927,996	3.95%	3.95%	not applicable
	September 23, 2021	Province of Ontario	Bond	2,300,000	1.23%	1.23%	December 2, 2026
	September 23, 2021	ManuLife Financial	Bond	2,000,000	2.24%	1.34%	May 12, 2030; call date 2025
	December 14, 2022	CIBC	Bond	4,100,000	3.30%	4.36%	May 26, 2025
	December 7, 2023	National Bank	Non-Redeemable GIC	2,000,000	4.70%	4.70%	December 7, 2026
	December 21, 2023	CIBC Trust Corp	Non-Redeemable GIC	2,000,000	4.45%	4.45%	December 22, 2025
	March 6, 2024	Laurentian Bank of Canada	GTD Investment Certificate	1,000,000	5.20%	5.20%	March 6, 2025
	March 6, 2024	National Bank of Canada	GTD Investment Certificate	1,000,000	5.00%	5.00%	March 6, 2025
	March 6, 2024	HSBC Bank of Canada	GTD Investment Certificate	1,000,000	4.80%	4.80%	March 6, 2026
	March 6, 2024	National Bank of Canada	GTD Investment Certificate	1,000,000	4.70%	4.70%	March 6, 2026
	June 27, 2024	CIBC	GTD Investment Certificate	4,000,000	4.80%	4.80%	June 30, 2025
	June 27, 2024	Laurentian Bank of Canada	GTD Investment Certificate	3,200,000	4.43%	4.43%	June 28, 2027
	September 5, 2024	Manulife Trust Co	GTD Investment Certificate	3,000,000	3.81%	3.81%	September 7, 2027
	September 5, 2024	Manulife Trust Co	GTD Investment Certificate	3,500,000	3.81%	3.81%	September 7, 2027
	September 10, 2024	National Trust Company	GTD Investment Certificate	2,100,000	3.75%	3.75%	September 11, 2026
	September 10, 2024	Montreal Trust Company	GTD Investment Certificate	2,100,000	3.75%	3.75%	September 11, 2026
	October 23, 2024	CIBC Mortgages Inc.	GTD Investment Certificate	3,000,000	3.60%	3.60%	October 24, 2025
	October 23, 2024	CIBC Trust Corp	Non-Redeemable GIC	2,000,000	3.60%	3.60%	October 24, 2025
		TOTAL INVESTMENTS		49,913,035			

TOTAL CASH AND INVESTMENTS **\$60,171,399**

* Reserve Balance at December 31st, 2024 56,115,292

Investment By Institution

	<u>% of Total Portfol</u>
C.I.B.C.	42%
Montreal Trust Company	4%
Manulife Trust Co	13%
ManuLife Financial	4%
One Investment Program	10%
Province of Ontario	5%
Laurentian Bank of Canada	8%
National Bank of Canada	8%
HSBC Bank of Canada	2%
National Trust Company	4%
	<u>100%</u>

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