

**Township of Woolwich
Reserve Investments - RBC
as at December 31, 2024
G/L 4-1-6300-000-630**

F06-2025 Attachment 1

Maturity	Description	Book Value	Face Value	Market Value	Coupon Rate	YTM	% of total
February 21, 2025	ICICI Bak Canada	100,000.00	100,000.00	101,849.59	2.150%	2.150%	1.1%
February 21, 2025	Versabank	75,000.00	75,000.00	76,374.29	2.130%	2.130%	0.8%
April 28, 2025	Bank of Montreal	210,000.00	210,000.00	212,939.31	2.060%	2.060%	2.3%
April 28, 2025	Versabank	25,000.00	25,000.00	25,372.00	2.190%	2.190%	0.3%
May 20, 2025	Bank of Montreal	155,000.00	155,000.00	156,777.19	1.860%	1.860%	1.7%
June 11, 2025	B2B Bank	50,000.00	50,000.00	50,458.84	1.650%	1.650%	0.6%
June 11, 2025	Laurentian Bank	50,000.00	50,000.00	50,458.84	1.650%	1.650%	0.6%
June 11, 2025	LBC Trust	59,000.00	59,000.00	59,541.43	1.650%	1.650%	0.7%
June 16, 2025	Bank of Montreal	100,000.00	100,000.00	100,779.64	1.430%	1.430%	1.1%
June 16, 2025	National Bank of Canada	100,000.00	100,000.00	100,790.55	1.450%	1.450%	1.1%
June 25, 2025	Royal Bank of Canada	175,000.00	175,000.00	176,196.14	1.320%	1.320%	1.9%
September 2, 2025	Bank of Nova Scotia	85,000.00	85,000.00	85,293.42	1.050%	1.050%	0.9%
September 2, 2025	CDN Western Bank	30,000.00	30,000.00	30,108.49	1.100%	1.100%	0.3%
September 2, 2025	CDN Western Bank	100,000.00	100,000.00	100,361.64	1.100%	1.100%	1.1%
November 3, 2025	Bank of Nova Scotia	200,000.00	200,000.00	200,317.81	1.000%	1.000%	2.2%
		1,514,000.00					
January 19, 2026	CDN Imperial Bank of Commerce	245,917.50	250,000.00	245,873.15	1.450%	1.450%	2.7%
January 26, 2026	RFA Bank	100,000.00	100,000.00	100,934.25	1.000%	1.000%	1.1%
May 4, 2026	Royal Bank of Canada	57,243.10	58,000.00	56,883.58	1.900%	1.900%	0.6%
May 11, 2026	General Bank of Canada	35,000.00	35,000.00	35,872.08	3.870%	3.870%	0.4%
May 11, 2026	Home Equity Bank	100,000.00	100,000.00	102,523.84	3.920%	3.920%	1.1%
May 11, 2026	Peoples Trust	100,000.00	100,000.00	102,491.64	3.870%	3.870%	1.1%
May 19, 2026	HSBC Bank Canada	41,000.00	41,000.00	41,358.55	1.400%	1.400%	0.5%
May 19, 2026	Manulife Bank	75,000.00	75,000.00	75,749.59	1.600%	1.600%	0.8%
May 28, 2026	Bank of Montreal	126,722.40	140,000.00	136,832.12	1.551%	1.551%	1.4%
May 28, 2026	Bank of Montreal	143,023.15	155,000.00	151,492.70	1.551%	1.551%	1.6%
June 16, 2026	Bank of Montreal	250,000.00	250,000.00	251,925.75	1.420%	1.420%	2.8%
September 29, 2026	Bank of Nova Scotia	100,000.00	100,000.00	100,349.07	1.370%	1.370%	1.1%
November 2, 2026	Bank of Nova Scotia	248,232.51	250,000.00	243,842.60	1.850%	1.850%	2.8%
November 2, 2026	Bank of Nova Scotia	323,420.28	345,000.00	336,502.79	1.850%	1.850%	3.6%
December 7, 2026	Manulife Bank	25,000.00	25,000.00	25,036.82	2.150%	2.150%	0.3%
		1,970,558.94					

**Township of Woolwich
Reserve Investments - RBC
as at December 31, 2024
G/L 4-1-6300-000-630**

F06-2025 Attachment 1

Maturity	Description	Book Value	Face Value	Market Value	Coupon Rate YTM		% of total
February 8, 2027	Royal Bank of Canada	65,000.00	65,000.00	67,431.45	4.150%	4.150%	0.7%
March 1, 2027	Home Trust	52,000.00	52,000.00	53,870.20	4.290%	4.290%	0.6%
April 1, 2027	Bank of Montreal	167,212.00	170,000.00	172,079.10	3.650%	4.107%	1.9%
June 1, 2027	Bank of Montreal	222,995.26	225,000.00	229,734.37	4.309%	4.515%	2.5%
June 29, 2027	CDN Imperial Bank of Canada	389,324.17	380,000.00	392,422.29	4.950%	4.292%	4.3%
July 12, 2027	Royal Bank of Canada	110,000.00	110,000.00	112,398.30	4.600%	4.600%	1.2%
July 12, 2027	Bank of Nova Scotia	100,000.00	100,000.00	102,180.27	4.600%	4.600%	1.1%
August 16, 2027	Royal Bank of Canada	100,000.00	100,000.00	101,726.58	4.600%	4.600%	1.1%
August 16, 2027	Bank of Nova Scotia	62,000.00	62,000.00	63,070.48	4.600%	4.600%	0.7%
October 4, 2027	Bank of Montreal	90,000.00	90,000.00	91,008.99	4.650%	4.650%	1.0%
October 7, 2027	CDN Imperial Bank of Canada	314,993.70	315,000.00	330,425.13	5.050%	5.051%	3.5%
October 21, 2027	Toronto Dominion Bank	173,106.45	165,000.00	174,452.46	5.376%	4.182%	1.9%
December 7, 2027	Bank of Montreal	163,306.80	160,000.00	165,338.61	4.709%	4.210%	1.8%
		2,009,938.38					
January 17, 2028	Royal Bank of Canada	231,138.99	237,000.00	249,283.98	4.642%	5.304%	2.6%
February 7, 2028	Royal Bank of Canada	137,000.00	137,000.00	142,375.66	4.340%	4.340%	1.5%
February 7, 2028	Home Trust Company	48,000.00	48,000.00	49,918.16	4.420%	4.420%	0.5%
May 23, 2028	Royal Bank of Canada	158,000.00	158,000.00	162,217.95	4.350%	4.350%	1.8%
May 23, 2028	B2B Bank	50,000.00	50,000.00	51,350.14	4.400%	4.400%	0.6%
May 29, 2028	Bank of Montreal	352,575.35	355,000.00	371,957.44	5.039%	5.204%	3.9%
June 23, 2028	Equitable Bank	55,000.00	55,000.00	56,418.89	4.930%	4.930%	0.6%
July 4, 2028	Bank of Nova Scotia	188,000.00	188,000.00	192,032.99	4.350%	4.350%	2.1%
July 12, 2028	Canadian Tire Bank	100,000.00	100,000.00	102,370.30	5.030%	5.030%	1.1%
July 12, 2028	Equitable Bank	45,000.00	45,000.00	46,062.39	5.010%	5.010%	0.5%
July 12, 2028	General Bank of CDA	65,000.00	65,000.00	66,528.44	4.990%	4.990%	0.7%
July 12, 2028	Manulife Trust	100,000.00	100,000.00	102,309.04	4.900%	4.900%	1.1%
September 8, 2028	Toronto Dominion Bank	130,621.53	129,000.00	138,986.34	5.491%	5.200%	1.5%
November 21, 2028	Royal Bank of Canada	90,371.00	90,371.00	90,871.14	5.050%	5.050%	1.0%
		1,750,706.87					
May 22, 2029	CDN Western Bank	70,000.00	70,000.00	71,954.63	4.550%	4.550%	0.8%
		70,000.00					

**Township of Woolwich
Reserve Investments - RBC
as at December 31, 2024
G/L 4-1-6300-000-630**

F06-2025 Attachment 1

Maturity	Description	Book Value	Face Value	Market Value	Coupon Rate	YTM	% of total
June 17, 2030	Bank of Montreal	103,214.56	100,000.00	99,404.67	2.077%	2.077%	1.1%
June 17, 2030	Bank of Montreal	55,977.48	54,000.00	53,678.52	2.077%	2.077%	0.6%
June 17, 2030	Bank of Montreal	203,886.00	200,000.00	198,809.33	2.077%	2.077%	2.3%
July 21, 2030	CDN Imperial Bank of Commerce	133,458.35	130,000.00	130,064.50	2.010%	2.010%	1.5%
July 21, 2030	CDN Imperial Bank of Commerce	<u>623,820.00</u>	600,000.00	600,297.70	2.010%	2.010%	6.9%
		1,120,356.39					
	Total LT Investments	8,435,560.58					
	RBC Investment Cash Account	557,442.00	557,442.00	557,442.00			
	Total	8,993,002.58	9,000,813.00	9,125,760.15			
	As per Investment statement December 31.	8,993,002.58		9,125,760.15			

Portfolio Yield Calculations YE 2024		Closing Balan	Avg Balance	Income	Yield
Long Term Investments	RBC DS (includes cash)	8,435,580.58	9,662,543.06	283,466.82	2.93%
	HISA RBC DS	557,422.00	214,730.33	6,319.39	2.94%
	Total RBC DS	8,993,002.58	9,877,273.39	289,786.21	2.93%
General Bank	Account #103-835-5	2,083,511.00	11,233,113.80	547,952.14	4.88%
	Development Bank	4,580,057.66	5,978,578.11	315,836.90	5.28%
	Reserve Bank	42,500.10	465,512.86	22,498.73	4.83%
	Total Cash Balances	6,706,068.76	17,677,204.77	886,287.77	5.01%
	Grand Total	15,699,071.34	27,554,478.16	1,176,073.98	4.27%