

City of Stratford
Cash and Investment Balances
At December 31, 2024

Bank Accounts

| Institution | Use of Funds | Interest Rate Earned | At Dec 31, Effective Rate | Balance | Interest Earned | Account Type |
|----------------------|---------------------------|----------------------|---------------------------|------------------|-----------------|-------------------|
| Royal Bank of Canada | Reserve Funds | Prime - 1.76% | 3.69% | \$ 39,057,684.14 | \$ 1,541,038.05 | Reserve Funds |
| Royal Bank of Canada | General Bank Account | Prime - 1.76% | 3.69% | \$ 22,299,355.24 | \$ 967,073.92 | General |
| Royal Bank of Canada | Public Housing | Prime - 1.76% | 3.69% | \$ 309,632.09 | Separate Corp | Separate Corp |
| Royal Bank of Canada | Trust Funds (Cemetery) | Prime - 1.76% | 3.69% | \$ 369,559.24 | Separate Entity | Trust Funds |
| Royal Bank of Canada | DBIA | Prime - 1.76% | 3.69% | \$ 198,144.56 | Separate Board | Separate Board |
| Royal Bank of Canada | Social Services | Prime - 1.76% | 3.69% | \$ 75,532.88 | Included in Gen | General |
| Royal Bank of Canada | Golf Course | Prime - 1.76% | 3.69% | \$ 294,529.61 | Separate Entity | Separate Entity |
| Royal Bank of Canada | Perth & Stratford Housing | Zero | 0.00% | \$ 4,276.29 | \$ - | Flow-through only |
| Royal Bank of Canada | Anne Hathaway Daycare | Prime - 1.76% | 3.69% | \$ 1,723.32 | \$ - | Flow-through only |

\$ 62,610,437.37 \$ 2,508,111.97
Average Return (Gen and Res Funds) 4.09%

Investment Accounts

| Institution | Use of Funds | Annualized Rate of Return | Opening Book Value | Closing Market Value | Gain/(Loss)-Consists of Realized income, and Unrealized Gain/Loss | Account Type |
|-------------------------|------------------------|---------------------------|--------------------|----------------------|---|----------------|
| BMO Nesbitt Burns | Trust Funds (Cemetery) | 1.31% | \$ 2,958,306.00 | \$ 2,997,192.00 | \$ 38,886.00 | Trust Accounts |
| BMO Nesbitt Burns | General | 6.47% | \$ 5,063,642.00 | \$ 5,391,457.00 | \$ 327,815.00 | General |
| National Bank | Reserve Funds | 4.32% | \$ 14,962,719.78 | \$ 15,608,604.00 | \$ 645,884.22 | Reserve Funds |
| ONE Investment | Reserve Funds (HISA) | 5.29% | \$ 16,999,452.33 | \$ 17,898,508.99 | \$ 899,056.66 | Reserve Funds |
| RBC Dominion Securities | Reserve Funds | 1.77% | \$ 7,388,056.83 | \$ 7,758,309.17 | \$ 130,470.63 | Reserve Funds |

\$ 47,372,176.94 \$ 49,654,071.16 \$ 2,042,112.51
Average Return 4.31%