

City of Peterborough  
2016 Monthly Investment Report Summary  
Schedule A

Description	January	February	March	April	May	June	July	August	September	October	November	December	Average	% of total
Portfolio (end of month)														
With "A" Banks ( includes CIBC Investment Account)	79,431,365	71,947,962	71,949,545	82,280,764	82,302,016	88,804,101	86,336,774	92,361,727	93,411,704	98,915,899	102,620,924	99,146,716	87,459,125	77.94%
With "B" Banks	8,500,000	8,500,000	8,500,000	8,500,000	8,500,000	7,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000	5,416,667	4.83%
With Trust	0	0	0	0	0	0	0	0	0	0	0	0	0	0.00%
With Government/Municipalities	23,400,000	23,400,000	23,400,000	22,400,000	22,400,000	15,575,000	15,575,000	15,575,000	15,575,000	15,575,000	19,575,000	19,575,000	19,335,417	17.23%
Total	\$ 111,331,365	\$ 103,847,962	\$ 103,849,545	\$ 113,180,764	\$ 113,202,016	\$ 111,879,101	\$ 104,411,774	\$ 110,436,727	\$ 111,486,704	\$ 116,990,899	\$ 124,695,924	\$ 121,221,716	\$ 112,211,208	100%

# of investments made during month

With CIBC ( includes Investment Account)	1	4	5	3	0	2	0	1	1	3	4	2		
With All Other	0	0	0	0	0	2	0	1	0	0	1	0		
Total Inv. #	1	4	5	3	0	4	0	2	1	3	5	2	30	

Average Balances

Cash Balance held General Accounts	1,716,079	1,983,857	3,290,829	6,125,337	3,924,051	12,568,891	11,926,324	30,475,823	25,748,838	21,796,118	30,877,476	12,214,967	13,554,049	10.73%
Investments														
Investment Portfolio Balance	110,855,133	104,364,616	94,338,879	88,301,940	90,696,036	90,023,231	85,336,560	83,118,886	85,236,654	89,253,240	93,253,654	100,354,630	92,927,788	73.53%
CIBC Investment Account Balance	7,259,234	2,097,067	7,833,120	22,483,885	22,503,923	24,326,494	25,547,245	25,573,491	25,596,720	25,621,956	25,648,435	24,219,604	19,892,598	15.74%
Total cash and investments	\$ 119,830,445	\$ 108,445,540	\$ 105,462,827	\$ 116,911,162	\$ 117,124,011	\$ 126,918,616	\$ 122,810,129	\$ 139,168,199	\$ 136,582,212	\$ 136,671,314	\$ 149,779,565	\$ 136,789,201	\$ 126,374,435	100.00%

Interest earned

Cash held General Accounts	1,237	1,334	2,639	5,786	3,831	11,880	11,649	29,759	24,330	21,289	29,186	11,843	12,897	5.66%
Investments:														
Investments	199,276	189,143	174,587	178,301	179,448	284,534	171,812	180,361	174,110	189,085	180,712	249,504	195,906	86.03%
CIBC Investment Account	5,857	1,583	6,320	21,252	21,980	22,994	24,952	24,978	24,194	25,025	24,243	23,656	18,919	8.31%
Total interest earned - all sources	206,370	192,059	183,547	205,338	205,259	319,408	208,413	235,098	222,634	235,399	234,141	285,002	227,722	
Cummulative	\$ 206,370	\$ 398,429	\$ 581,976	\$ 787,314	\$ 992,574	\$ 1,311,981	\$ 1,520,394	\$ 1,755,492	\$ 1,978,126	\$ 2,213,525	\$ 2,447,666	\$ 2,732,668		100%

Benchmark Rates

Prime Rate End Of Month	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	
CIBC	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	
CIBC Investment Account	0.95%	0.95%	0.95%	0.95%	0.95%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.15%	1.07%	
Average Open Market - Three Month BA Average	0.81%	0.80%	0.85%	0.90%	0.84%	0.80%	0.83%	0.82%	0.82%	0.81%	0.80%	0.89%	0.83%	

Actual Average Interest Rates

Overall rate - investments excluding cash	1.737%	1.791%	1.771%	1.801%	1.779%	2.689%	1.775%	1.889%	1.789%	1.864%	1.724%	2.193%	1.90%	
Overall rate of return - cash & investments	1.722%	1.771%	1.740%	1.756%	1.752%	2.517%	1.697%	1.689%	1.630%	1.722%	1.563%	2.084%	1.80%	