

2010 City of Yorkton Debt

Bylaw #		Internal Floating		Bank of Montreal		Toronto Dominion		Royal Bank		Royal Bank	
		Gallagher Centre 2006	interest	Gallagher Centre 22/2004	Gallagher Centre 28/2005	Gallagher Centre 28/2005	Waterworks - Treatment Plant 12/2006	Waterworks - Treatment Plant 12/2006	Queen Street WTP 39/2008	Queen Street WTP 39/2008	
	Original Principal	\$5,735,000.00		\$7,000,000.00		\$5,000,000.00		\$5,000,000.00		\$10,000,000.00	
	Interest Rate	4.0000%		5.0700%		5.0500%		4.9900%		4.2900%	
	Payments - Prin & Int	\$548,746.10		\$672,012.38		\$479,241.52		\$637,000.00	varies	\$909,920.00	int in advance \$213,912.33
1	2010 Prin / Int	\$100,199.36	\$4,007.97	\$412,481.67	\$259,530.71	\$280,499.42	\$198,742.10	\$472,000.00	\$164,345.99	\$516,000.00	\$391,220.38
2	2011 Prin / Int			\$433,659.56	\$238,352.82	\$294,831.84	\$184,409.68	\$496,000.00	\$139,261.06	\$537,000.00	\$369,413.07
3	2012 Prin / Int			\$455,924.78	\$216,087.60	\$309,896.61	\$169,344.91	\$520,000.00	\$114,288.23	\$559,000.00	\$346,618.60
4	2013 Prin / Int			\$479,333.15	\$192,679.23	\$325,731.11	\$153,510.41	\$545,000.00	\$87,376.13	\$582,000.00	\$319,071.64
5	2014 Prin / Int			\$503,943.37	\$168,069.01	\$342,374.70	\$136,866.82	\$571,000.00	\$59,402.46	\$605,000.00	\$293,444.93
6	2015 Prin / Int			\$529,817.14	\$142,195.24	\$359,868.71	\$119,372.81	\$599,000.00	\$30,327.58	\$631,000.00	\$268,171.31
7	2016 Prin / Int			\$557,019.35	\$114,993.03	\$378,256.60	\$100,984.92	\$309,000.00	\$3,844.52	\$657,000.00	\$239,573.11
8	2017 Prin / Int			\$585,618.18	\$86,394.20	\$397,584.04	\$81,657.48			\$684,000.00	\$210,530.63
9	2018 Prin / Int			\$615,685.35	\$56,327.03	\$417,899.03	\$61,342.49			\$711,000.00	\$181,338.42
10	2019 Prin / Int			\$647,296.26	\$24,716.13	\$439,252.04	\$39,989.48			\$741,000.00	\$148,412.37
11	2020 Prin / Int					\$461,696.12	\$17,545.41			\$772,000.00	\$116,067.42
12	2021 Prin / Int									\$803,000.00	\$81,962.86
13	2022 Prin / Int									\$836,000.00	\$46,442.60
14	2023 Prin / Int									\$871,000.00	\$9,463.86
	Total	\$100,199.36	\$4,007.97	\$5,220,778.81	\$1,499,345.00	\$4,007,890.22	\$1,263,766.51	\$3,512,000.00	\$598,845.97	\$9,505,000.00	\$3,235,643.53

Bylaw #		Internal Debt		Internal Debt		Internal Debt fr Perpetual Care	
		Deer Park 1999	Fire Truck 2009	interest	interest	Library Upgrade 2004	interest
	Original Principal	\$1,031,126.87	\$650,000.00			\$600,000.00	
		(\$22,500.00)					
		\$1,008,626.87	\$650,000.00				
	Interest Rate	0.0000%	3.5000%			3.5000%	
	Payments - Prin & Int	\$82,000.00	\$176,963.24			\$72,144.82	
2010	Prin / Int	\$82,000.00	\$154,213.24	\$22,750.00		\$58,689.86	\$13,454.96
2011	Prin / Int	\$82,000.00	\$159,610.70	\$17,352.54		\$60,744.00	\$11,400.82
2012	Prin / Int	\$82,000.00	\$165,197.08	\$11,766.16		\$62,870.04	\$9,274.78
2013	Prin / Int	\$82,000.00	\$170,978.98	\$5,984.26		\$65,070.49	\$7,074.33
2014	Prin / Int	\$24,626.87				\$67,347.96	\$4,796.86
2015	Prin / Int					\$69,705.15	\$2,439.68
2016	Prin / Int						
2017	Prin / Int						
2018	Prin / Int						
2019	Prin / Int						
2020	Prin / Int						
	Total	\$352,626.87	\$650,000.00	\$57,852.96		\$384,427.50	\$48,441.43

DEBT LIMIT \$42,000,000 July 27th, 2006

Summary of Debt			
Deer Park	\$352,626.87	Gallagher Centre	\$9,328,868.39
Fire Dept	\$650,000.00	Waterworks	\$13,017,000.00
Library	\$384,427.50	SIGI 5 yr loans	\$5,000,000.00
Subtotal	\$1,387,054.37	Subtotal	\$27,345,868.39
TOTAL		\$28,732,922.76	

Potential Debt Waterworks 2010 \$7,000,000.00
 Budgeted Debt Fire Hall 2010 \$7,500,000.00
 Total \$41,845,868.39
 Principal Payments 2010 (\$1,680,981.09)
 Internal Gallagher 2010 (\$100,199.36)
 \$40,064,687.94

Principal Debt Owning

Dec 31	Beg Principal O/	Principal	Interest	Total P & I
2010	\$23,082,922.76	\$2,076,083.55	\$1,054,052.11	\$3,130,135.66
2011	\$21,006,839.21	\$2,063,846.10	\$960,189.99	\$3,024,036.09
2012	\$18,942,993.11	\$2,154,888.51	\$867,380.28	\$3,022,268.79
2013	\$16,788,104.60	\$2,250,113.73	\$765,696.00	\$3,015,809.73
2014	\$14,537,990.87	\$2,114,292.90	\$662,580.08	\$2,776,872.98
2015	\$12,423,697.97	\$2,189,391.00	\$562,506.62	\$2,751,897.62
2016	\$10,234,306.97	\$1,901,275.95	\$459,395.58	\$2,360,671.53
2017	\$8,333,031.02	\$1,667,202.22	\$378,582.31	\$2,045,784.53
2018	\$6,665,828.80	\$1,744,584.38	\$299,007.94	\$2,043,592.32
2019	\$4,921,244.42	\$1,827,548.30	\$213,117.98	\$2,040,666.28
2020	\$3,093,696.12	\$1,233,696.12	\$133,612.83	\$1,367,308.95
2021	\$1,860,000.00	\$803,000.00	\$81,962.86	\$884,962.86
2022	\$1,057,000.00	\$836,000.00	\$152,736.99	\$988,736.99

2023	\$221,000.00	\$871,000.00	\$9,463.86	\$880,463.86
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Total Payments Prin & Int Per Year
\$3,246,920.00
\$2,799,027.60
\$2,692,928.03
\$2,691,160.73
\$2,684,701.67
\$2,680,101.29
\$2,679,752.79
\$2,360,671.53
\$2,045,784.53
\$2,043,592.32
\$2,040,666.28
\$1,367,308.95
\$884,962.86
\$882,442.60
\$880,463.86
\$28,733,565.04

1/3 of BCFproject
is \$6,369,333 for WW
borrow 2010 or 2011

total WW \$20,000,000
Fire pymts @ 4.5%
for 15 yrs = \$700,000

End Princ O/S

\$21,006,839.21
\$18,942,993.11
\$16,788,104.60
\$14,537,990.87
\$12,423,697.97
\$10,234,306.97
\$8,333,031.02
\$6,665,828.80
\$4,921,244.42
\$3,093,696.12
\$1,860,000.00
\$1,057,000.00
\$221,000.00

(\$650,000.00)