

2010 City of Yorkton Debt

Bylaw #	Internal Floating		Bank of Montreal		Toronto Dominion		Royal Bank		Royal Bank		Total Payments Prin & Int Per Year	
	Gallagher Centre 2006	interest	Gallagher Centre 22/2004		Gallagher Centre 28/2005		Waterworks - Treatment Plant 12/2006		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	\$3,246,920.00	
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	\$2,799,027.60
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	\$2,692,928.03
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	\$2,691,160.73
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	\$2,684,701.67
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	\$2,680,101.29
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	\$2,679,752.79
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	\$2,360,671.53
8 2017	Prin / Int			\$585,618.18	\$86,394.20	\$397,584.04	\$81,657.48			\$684,000.00	\$210,530.63	\$2,045,784.53
9 2018	Prin / Int			\$615,685.35	\$56,327.03	\$417,899.03	\$61,342.49			\$711,000.00	\$181,338.42	\$2,043,592.32
10 2019	Prin / Int			\$647,296.26	\$24,716.13	\$439,252.04	\$39,989.48			\$741,000.00	\$148,412.37	\$2,040,666.28
11 2020	Prin / Int					\$461,696.12	\$17,545.41			\$772,000.00	\$116,067.42	\$1,367,308.95
12 2021	Prin / Int									\$803,000.00	\$81,962.86	\$884,962.86
13 2022	Prin / Int									\$836,000.00	\$46,442.60	\$882,442.60
14 2023	Prin / Int									\$871,000.00	\$9,463.86	\$880,463.86
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	\$28,733,565.04

Bylaw #	Internal Debt		Internal Debt		Internal Debt for Perpetual Care	
	Deer Park 1999	interest	Fire Truck 2009	interest	Library Upgrade 2004	interest
Original Principal	\$1,031,126.87		\$950,000.00		\$600,000.00	
	(\$22,500.00)					
	\$1,008,626.87		\$950,000.00			
Interest Rate	0.0000%		4.0000%		3.5000%	
Payments - Prin & Int	\$82,000.00	over 15 yrs would be \$85,450	over 10 yrs would be \$117,130		\$72,144.82	
		over 7 yrs would be \$158,280				
2010	Prin / Int	\$82,000.00			\$58,689.86	\$13,454.96
2011	Prin / Int	\$82,000.00			\$60,744.00	\$11,400.82
2012	Prin / Int	\$82,000.00			\$62,870.04	\$9,274.78
2013	Prin / Int	\$82,000.00			\$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	\$0.00	\$0.00	\$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	\$0.00	Waterworks	\$13,017,000.00
Library	\$384,427.50	SIGI 5 yr loans	\$5,000,000.00
Subtotal	\$737,054.37	Subtotal	\$27,345,868.39
		TOTAL	\$28,082,922.76
		Potential Debt Waterworks 2010	\$7,000,000.00
		Budgeted Debt Fire Hall 2009	\$7,665,000.00
		Total	\$42,010,868.39
		Principal Payments 2010	(\$1,680,981.09)
		Internal Gallagher 2010	(\$100,199.36)
			\$40,229,687.94

1/3 of BCF project is \$6,369,333 for WW borrow 2010 or 2011
total WW \$20,000,000
Fire pymts @ 6% over 20 yrs = \$700,000

Dec 31	Principal Debt Owing		Interest	Total P & I	End Princ O/S
	Beg Principal O/	Principal			
2010	\$23,082,922.76	\$1,921,870.31	\$1,031,302.11	\$2,953,172.42	\$21,161,052.45
2011	\$21,161,052.45	\$1,904,235.40	\$942,837.45	\$2,847,072.85	\$19,256,817.05
2012	\$19,256,817.05	\$1,989,691.43	\$855,614.12	\$2,845,305.55	\$17,267,125.62
2013	\$17,267,125.62	\$2,079,134.75	\$759,711.74	\$2,838,846.49	\$15,187,990.87
2014	\$15,187,990.87	\$2,114,292.90	\$662,580.08	\$2,776,872.98	\$13,073,697.97
2015	\$13,073,697.97	\$2,189,391.00	\$562,506.62	\$2,751,897.62	\$10,884,306.97
2016	\$10,884,306.97	\$1,901,275.95	\$459,395.58	\$2,360,671.53	\$8,983,031.02
2017	\$8,983,031.02	\$1,667,202.22	\$378,582.31	\$2,045,784.53	\$7,315,828.80
2018	\$7,315,828.80	\$1,744,584.38	\$299,007.94	\$2,043,592.32	\$5,571,244.42
2019	\$5,571,244.42	\$1,827,548.30	\$213,117.98	\$2,040,666.28	\$3,743,696.12
2020	\$3,743,696.12	\$1,233,696.12	\$133,612.83	\$1,367,308.95	\$2,510,000.00
2021	\$2,510,000.00	\$803,000.00	\$81,962.86	\$884,962.86	\$1,707,000.00
2022	\$1,707,000.00	\$836,000.00	\$94,884.03	\$930,884.03	\$871,000.00
2023	\$871,000.00	\$871,000.00	\$9,463.86	\$880,463.86	\$0.00