

	<u>Country</u>	<u>Credit Rating</u>		<u>Maximum length of deposit</u>
		L/Term	S/Term	
EXTERNAL FUND MANAGER Britain				
<u>CALLABLE DEPOSITS</u>				
MORLEY FUND	Britain	AAA	F1+	5yrs
BANK OF SCOTLAND	Britain	AA+	F1+	5yrs
<u>OTHER INSTITUTIONS</u>				
NATIONAL AUSTRALIA BANK	Australia	AA	F1+	5yrs
NORTHERN ROCK PLC	Britain	A+	F1	3mth
COVENTRY BS	Britain	A	F1	3mth
ULSTER BANK LTD	Britain	AA-	F1+	1yr
NATIONWIDE B.S	Britain	AA-	F1+	2yrs
PORTMAN B.S	Britain	A	F1	3mth
CLYDESDALE BANK PLC	Britain	AA-	F1+	2yrs
SKIPTON B.S	Britain	A	F1	3mth
HSBC	Britain	AA	F1+	5yrs
IRISH INTERCONTINENTAL]	Eire	A+	F1	1yr
DEPFA BANK	Eire	AA-	F1+	3mth
BANK OF IRELAND	Eire	AA-	F1+	2yrs
EBS BUILDING SOCIETY	Eire	A	F1	3mth
HSH NORDBANK	Germany	A	F1	3mth
DEXIA BIL	Luxembourg	AA+	F1+	1yr

Key

Long term

Highest rating AAA

Lowest A

Short term

Highest rating F1+

Lowest F1