

	<u>Country</u>	<u>Credit Rating</u>		<u>Maximum length of deposit</u>
		<u>L/Term</u>	<u>S/Term</u>	
EXTERNAL FUND MANAGER	Britain			
<u>CALLABLE DEPOSITS</u>				
HSBC	Britain	AA	F1+	5yrs
BARCLAYS BANK	Britain	AA	F1+	5yrs
<u>OTHER INSTITUTIONS</u>				
ALLIANCE & LEICESTER	Britain	A+	F1	3mths
BANK OF SCOTLAND	Britain	AA+	F1+	5yrs
CLYDESDALE BANK PLC	Britain	AA-	F1+	2yrs
ULSTER BANK LTD	Britain	AA-	F1+	1yr
IRISH CONTINENTAL BANK	Eire	A+	F1	1yr
BANK OF IRELAND	Eire	AA-	F1+	2yrs
EBS BUILDING SOCIETY	Eire	A	F1	3mths
NORTHERN ROCK PLC	Britain			No longer Rated
DEXIA BANQUE BELGIUM	Belgium	AA+	F1+	5yrs
DEPFA BANK PLC	Eire	AA-	F1+	2yrs
CREDIT INDUSTRIEL ET COMMERCIAL	France	AA-	F1+	2yrs
PORTMAN B.S (Now part of Nationwide)	Britain			
SKIPTON B.S	Britain	A	F1	3mths
NATIONWIDE B.S	Britain	AA-	F1+	2yrs
LANDSBANKI	Iceland	A	F1	3mths
COVENTRY BUILDING SOCIETY	Britain	A	F1	3mths

Key

Long term

Highest rating AAA

Lowest A

Short term

Highest rating F1+

Lowest F1