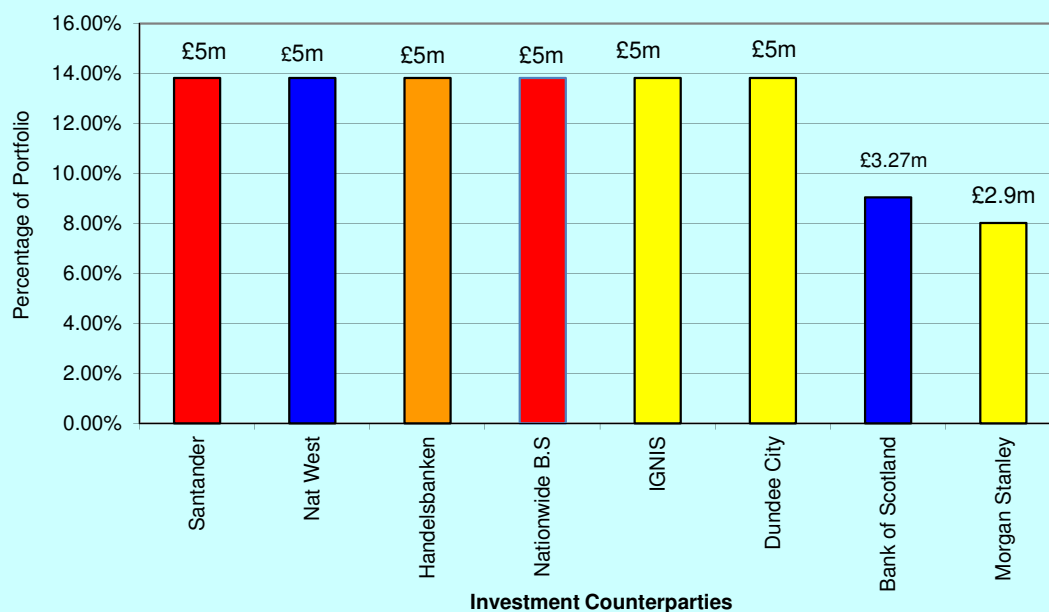


Average interest rate as at 30th June 2014 = 0.49%
 (Average interest rate for 2013/14 = 0.55%)

<u>Borrower</u>	<u>Nation</u>	<u>Sovereign Rating (Fitch)</u>	<u>Amount £'s</u>	<u>From</u>	<u>To</u>	<u>Rate %</u>
Call (Instant Access)						
National Westminster	UK	AA+	5,000,000			0.50
Santander	UK	AA+	5,000,000			0.88
Bank of Scotland	UK	AA+	3,270,000			0.40
Handelsbanken	Sweden	AAA	2,500,000			0.30
Call (35 Day Notice)						
Handelsbanken	Sweden	AAA	2,500,000			0.55
Money Market Funds (Instant Access)						
IGNIS	UK	AA+	5,000,000			0.43
Morgan Stanley	UK	AA+	2,900,000			0.37
Fixed Term Deposit						
Nationwide B.S	UK	AA+	1,600,000	15-Apr-14	15-Jul-14	0.47
Nationwide B.S	UK	AA+	2,200,000	17-Apr-14	17-Jul-14	0.47
Nationwide B.S	UK	AA+	1,200,000	15-May-14	15-Aug-14	0.48
Dundee City Council	UK	AA+	5,000,000	23-Jun-14	23-Dec-14	0.35
			36,170,000			

INVESTMENT PORTFOLIO QUARTER 1 2014/15



Maximum allowable investment period

- 5 Years
- 12 months (part Gov't owned)
- 12 months
- 6 months
- 3 months
- No investment

LOAN PORTFOLIO QUARTER 1 (30th June 2014)

Decent Homes Borrowing

<u>Lender</u>	<u>Type</u>	<u>Rate %</u>	<u>Amount £'s</u>	<u>From</u>	<u>To</u>	<u>Life of Loan</u>
PWLB	Fixed Rate/Maturity	2.26	2,500,000	21/07/2010	21/07/2015	5 years
PWLB	Fixed Rate/Maturity	1.96	1,000,000	05/10/2010	05/10/2015	5 years
PWLB	Fixed Rate/Maturity	3.53	2,000,000	24/03/2011	24/03/2016	5 years
PWLB	Fixed Rate/Maturity	4.11	2,500,000	24/03/2011	24/03/2018	7 years
PWLB	Fixed Rate/Maturity	4.11	1,241,000	31/03/2011	31/03/2018	7 years
PWLB	Fixed Rate/Maturity	4.75	2,000,000	04/03/2010	04/03/2035	25 years
PWLB	Fixed Rate/Maturity	4.28	1,800,000	25/05/2010	25/05/2035	25 years
PWLB	Fixed Rate/Maturity	4.24	963,000	17/08/2010	17/08/2035	25 years
PWLB	Fixed Rate/Maturity	4.65	3,000,000	25/03/2010	25/09/2035	25 1/2 years
			<u>17,004,000</u>			

Self Financing Borrowing

<u>Lender</u>	<u>Type</u>	<u>Rate %</u>	<u>Amount £'s</u>	<u>From</u>	<u>To</u>	<u>Life of Loan</u>
PWLB	Fixed Rate/Maturity	2.92	500,000	28/03/2012	28/03/2026	14 years
PWLB	Fixed Rate/Maturity	3.01	8,000,000	28/03/2012	28/03/2027	15 years
PWLB	Fixed Rate/Maturity	3.08	8,700,000	28/03/2012	28/03/2028	16 years
PWLB	Fixed Rate/Maturity	3.15	9,600,000	28/03/2012	28/03/2029	17 years
PWLB	Fixed Rate/Maturity	3.21	10,600,000	28/03/2012	28/03/2030	18 years
PWLB	Fixed Rate/Maturity	3.26	11,000,000	28/03/2012	28/03/2031	19 years
PWLB	Fixed Rate/Maturity	3.30	16,000,000	28/03/2012	28/03/2032	20 years
PWLB	Fixed Rate/Maturity	3.34	17,500,000	28/03/2012	28/03/2033	21 years
PWLB	Fixed Rate/Maturity	3.37	17,600,000	28/03/2012	28/03/2034	22 years
PWLB	Fixed Rate/Maturity	3.40	17,300,000	28/03/2012	28/03/2035	23 years
PWLB	Fixed Rate/Maturity	3.42	15,300,000	28/03/2012	28/03/2036	24 years
PWLB	Fixed Rate/Maturity	3.44	21,000,000	28/03/2012	28/03/2037	25 years
PWLB	Fixed Rate/Maturity	3.46	18,200,000	28/03/2012	28/03/2038	26 years
PWLB	Fixed Rate/Maturity	3.47	19,611,000	28/03/2012	28/03/2039	27 years
PWLB	Fixed Rate/Maturity	3.48	4,000,000	28/03/2012	28/03/2040	28 years
			<u>194,911,000</u>			

Prudential Borrowing

<u>Lender</u>	<u>Type</u>	<u>Rate %</u>	<u>Amount £'s</u>	<u>From</u>	<u>To</u>	<u>Life of Loan</u>
Lancashire C.C.	Fixed Rate/Maturity	1.98	1,500,000	03/07/2013	03/07/2018	5 years
PWLB	Fixed Rate/EIP	2.37	2,368,421	19/08/2013	19/02/2022	9 1/2 years
			<u>3,868,421</u>			

Total Borrowing

215,783,421