

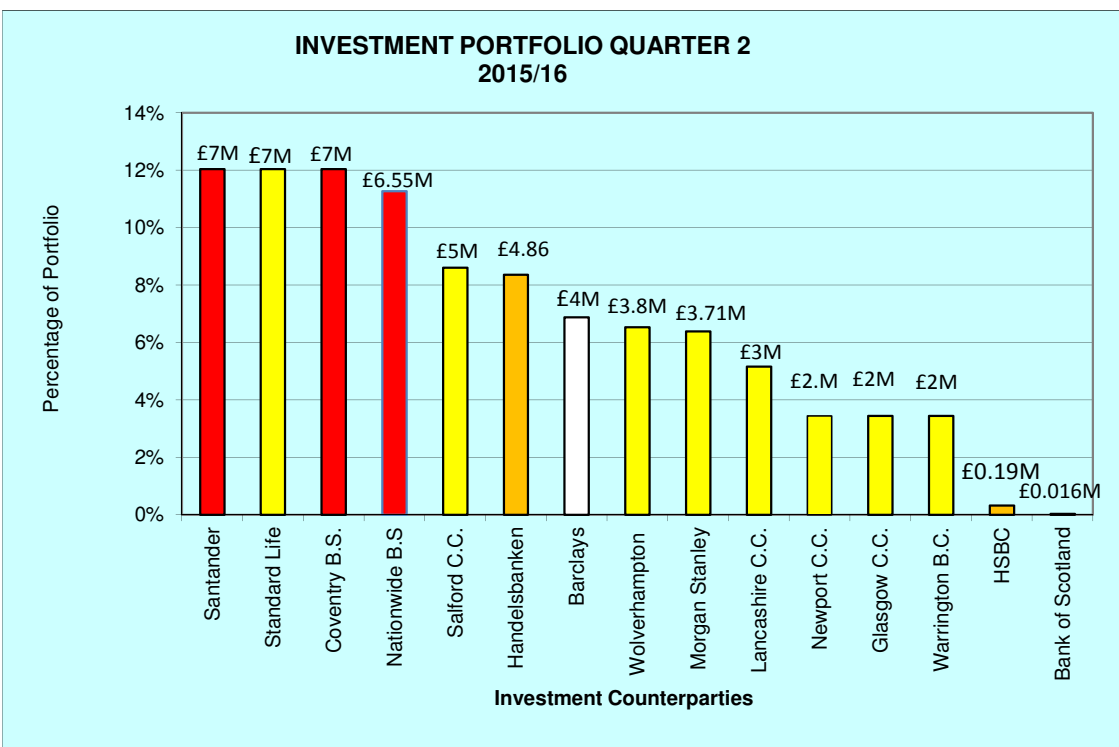
INVESTMENT PORTFOLIO QUARTER 2 (30th September 2015)

Item 6 Appendix B

Average interest rate for Q1 2015/16 **0.60%**
 Average interest rate for Q1 2014/15 **0.49%**

<u>Borrower</u>	<u>Nation</u>	<u>Sovereign Rating (Fitch)</u>	<u>Amount £'s</u>	<u>From</u>	<u>To</u>	<u>Rate %</u>
<u>Overnight</u>						
HSBC	UK	AA+	190,000	30-Sep-15	01-Oct-15	0.28
<u>Call (Instant Access)</u>						
Santander UK	UK	AA+	7,000,000			0.88
Bank of Scotland	UK	AA+	16,000			0.40
Handelsbanken	Sweden	AAA	360,000			0.40
<u>Call (35 Day Notice)</u>						
Handelsbanken	Sweden	AAA	4,500,000			0.45
<u>Money Market Funds (Instant Access)</u>						
Standard Life	UK	AA+	7,000,000			0.47
Morgan Stanley	UK	AA+	3,710,000			0.42
<u>Fixed Term Deposit</u>						
Nationwide B.S.	UK	AA+	5,300,000	01-Apr-15	01-Oct-15	0.66
Barclays	UK	AA+	4,000,000	15-Apr-15	15-Oct-15	0.64
Salford City Council	UK	AA+	5,000,000	23-Dec-14	22-Dec-15	0.63
Nationwide B.S.	UK	AA+	1,250,000	13-Jul-15	13-Jan-16	0.66
Coventry B.S.	UK	AA+	3,900,000	16-Jul-15	15-Jan-16	0.60
Wolverhampton Council	UK	AA+	3,800,000	30-Jan-15	29-Jan-16	0.61
Warrington Borough Council	UK	AA+	2,000,000	03-Feb-15	02-Feb-16	0.61
Coventry B.S.	UK	AA+	3,100,000	17-Aug-15	17-Feb-16	0.60
Lancashire County Council	UK	AA+	3,000,000	27-Feb-15	26-Feb-16	0.68
Newport City Council	UK	AA+	2,000,000	08-Jun-15	10-Jul-17	0.98
Glasgow City Council	UK	AA+	2,000,000	05-Dec-14	05-Dec-17	1.40
			58,126,000			

Barclays are no longer an approved investment counterparty of the Council due to a credit rating reduction by one of the ratings agencies on the 9th June. Since this time there have been no new investments with Barclays.



LOAN PORTFOLIO QUARTER 2 (30th September 2015)

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	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
			14,504,000			

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
			194,911,000			

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	1,973,684	19/08/2013	19/02/2022	9 1/2 years
			3,473,684			

Total Borrowing

212,888,684