

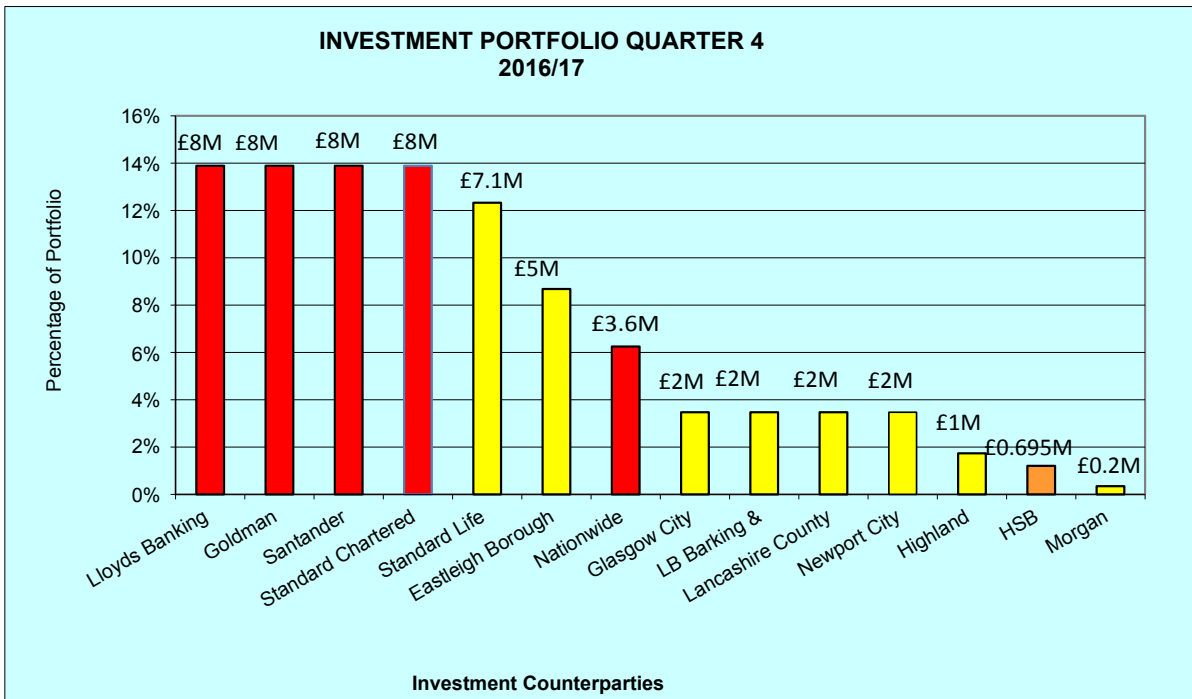
INVESTMENT PORTFOLIO (31st March 2017)

Appendix B

Average interest rate for 2015/16 **0.61%**
 Average interest rate for 2016/17 **0.57%**

<u>Borrower</u>	<u>Nation</u>	<u>Sovereign Rating (Fitch)</u>	<u>Amount £'s</u>	<u>From</u>	<u>To</u>	<u>Rate %</u>
Money Market Funds (Instant Access)						
Standard Life	UK	AA	7,100,000			0.29
Morgan Stanley	UK	AA	200,000			0.22
60 Day Notice						
Santander UK	UK	AA	8,000,000			0.50
95 Day Notice						
Standard Chartered Bank	UK	AA	7,000,000			0.52
Fixed Term Deposit						
HSBC	UK	AA	695,000	31-Mar-17	03-Apr-17	0.10
Eastleigh Borough Council	UK	AA	5,000,000	17-Feb-17	04-Apr-17	0.30
Goldman Sachs	UK	AA	1,700,000	20-Oct-16	20-Apr-17	0.73
Nationwide B.S	UK	AA	3,600,000	20-Oct-16	20-Apr-17	0.42
Lloyds Banking Group	UK	AA	5,000,000	20-Dec-16	20-Jun-17	0.60
Newport City Council	UK	AA	2,000,000	08-Jun-15	10-Jul-17	0.98
Goldman Sachs	UK	AA	2,300,000	16-Jan-17	17-Jul-17	0.64
Lloyds Banking Group	UK	AA	3,000,000	23-Jan-17	24-Jul-17	0.60
Goldman Sachs	UK	AA	4,000,000	13-Feb-16	14-Aug-17	0.77
Standard Chartered Bank	UK	AA	1,000,000	15-Feb-17	15-Aug-17	0.59
Glasgow City Council	UK	AA	2,000,000	05-Dec-14	05-Dec-17	1.40
Highland Council	UK	AA	1,000,000	14-Apr-16	16-Apr-18	0.98
Lancashire County Council	UK	AA	2,000,000	06-Sep-16	06-Sep-18	0.58
LB Barking & Dagenham	UK	AA	2,000,000	09-Jan-17	09-Apr-20	0.98
			57,595,000			

Following the result of the referendum to leave the European Union, the UK sovereign rating was downgraded to AA (previously AA+) on the 29th June 2016.



LOAN PORTFOLIO QUARTER 4 (31st March 2017)

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	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
			11,504,000			

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	1,578,947	19/08/2013	19/02/2022	9 1/2 years
			3,078,947			

Total Borrowing

209,493,947