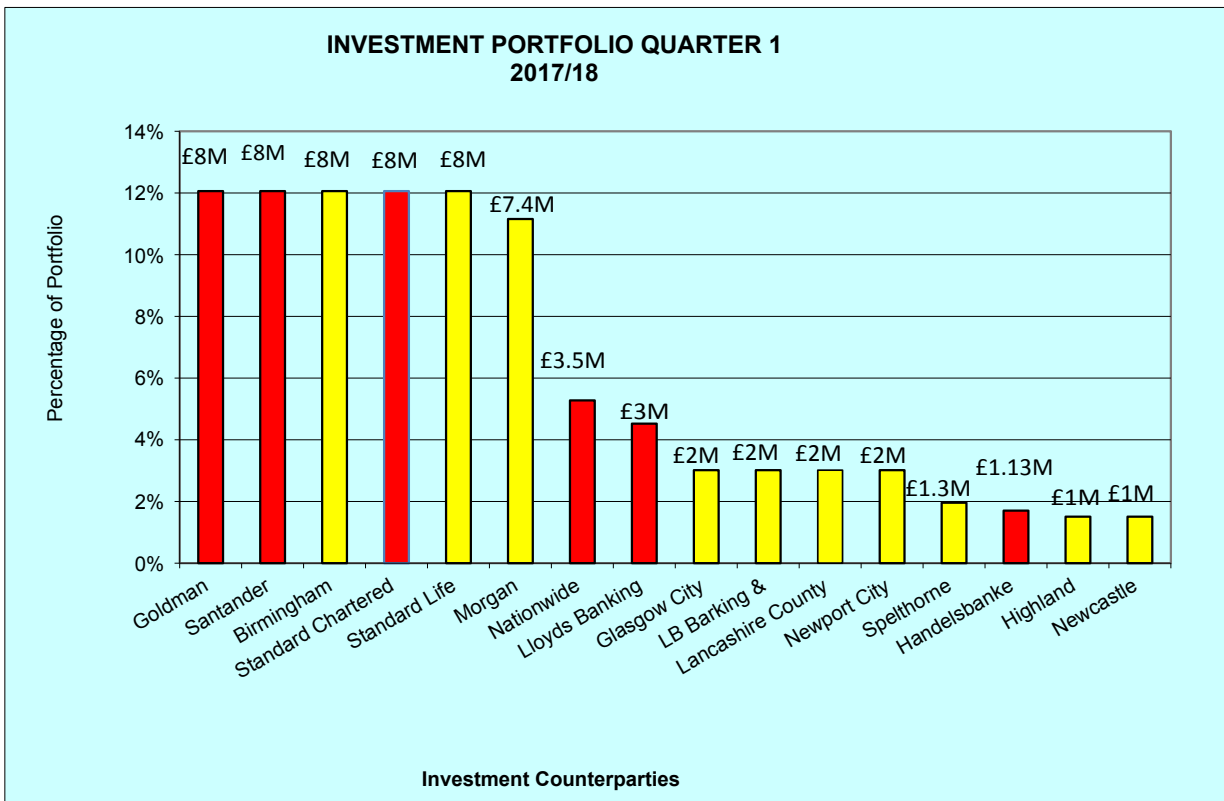


# INVESTMENT PORTFOLIO QUARTER 1 (30th June 2017)

# Appendix A

Average interest rate for 2016/17 **0.57%**  
 Average interest rate for 2017/18 (Quarter 1) **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>
<b>Instant Access Bank Accounts</b>						
Handelsbanken	UK	AA	1,130,000			0.15
<b>Money Market Funds (Instant Access)</b>						
Standard Life	UK	AA	8,000,000			0.24
Morgan Stanley	UK	AA	7,400,000			0.19
<b>95 Day Notice</b>						
Standard Chartered Bank	UK	AA	7,000,000			0.52
<b>Fixed Term Deposit</b>						
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/Bank of Scotland	UK	AA	3,000,000	23-Jan-17	24-Jul-17	0.60
Goldman Sachs	UK	AA	4,000,000	13-Feb-17	14-Aug-17	0.77
Standard Chartered Bank	UK	AA	1,000,000	15-Feb-17	15-Aug-17	0.59
Goldman Sachs	UK	AA	1,700,000	20-Apr-17	19-Oct-17	0.73
Santander	UK	AA	8,000,000	24-May-17	24-Nov-17	0.70
Glasgow City Council	UK	AA	2,000,000	05-Dec-14	05-Dec-17	1.40
Nationwide B.S.	UK	AA	3,500,000	22-Jun-17	22-Dec-17	0.36
Birmingham C.C.	UK	AA	5,000,000	24-Apr-17	24-Jan-18	0.58
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
Birmingham C.C.	UK	AA	3,000,000	24-Apr-17	24-Apr-19	0.80
Spelthorne B.C.	UK	AA	1,300,000	22-Jun-17	21-Jun-19	0.70
LB Barking & Dagenham	UK	AA	2,000,000	09-Jan-17	09-Apr-20	0.98
Newcastle C.C.	UK	AA	1,000,000	03-Apr-17	03-Apr-20	0.98
			<b>66,330,000</b>			



## LOAN PORTFOLIO QUARTER 1 (30th June 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
			<b>11,504,000</b>			

### 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
			<b>194,911,000</b>			

### 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
			<b>3,078,947</b>			

### Total Borrowing

**209,493,947**