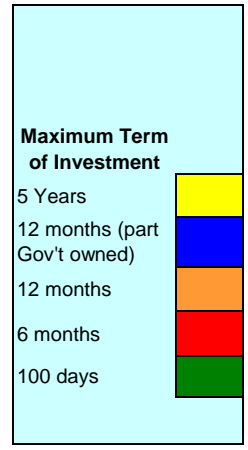
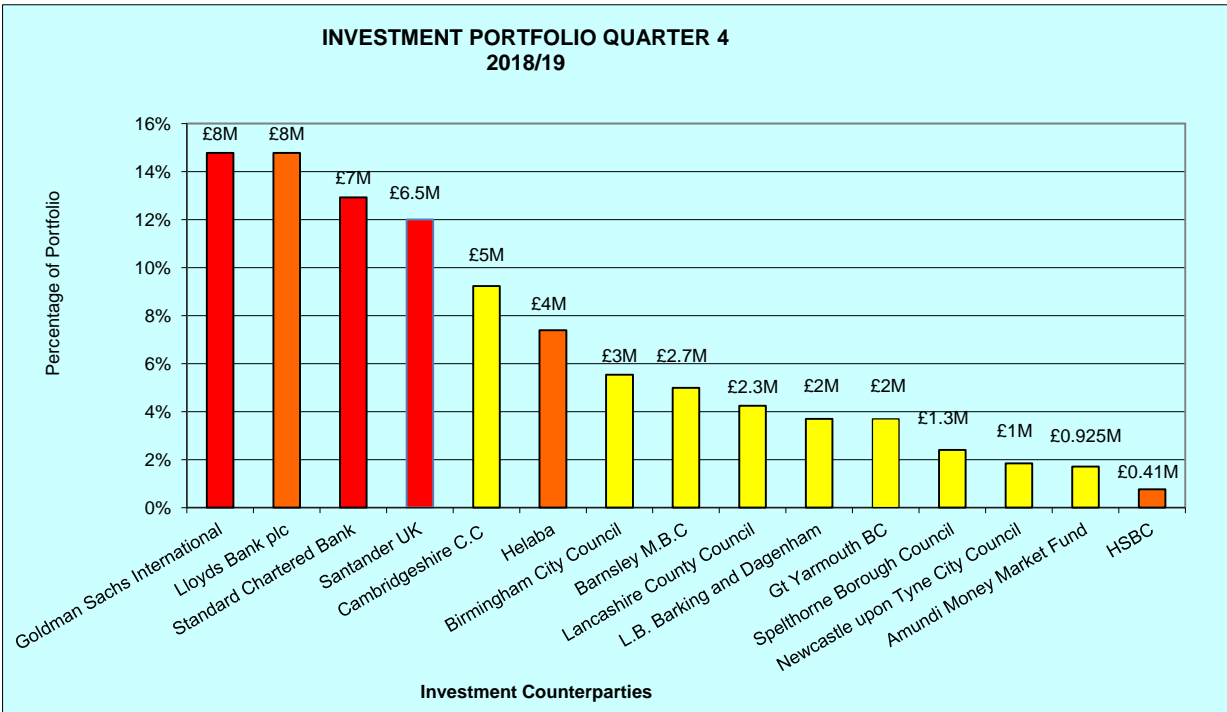


INVESTMENT PORTFOLIO QUARTER 4 (31st March 2019)

Appendix A

Average interest rate - 2017/18 **0.58%**
 Average interest rate - 2018/19 **0.86%**
 Bank of England Bank Rate **0.75%**

<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)						
Amundi	UK	AA	925,000			0.73
95 Day Notice						
Standard Chartered Bank	UK	AA	7,000,000			1.01
Fixed Term Deposit						
HSBC	UK	AA	410,000	29-Mar-19	01-Apr-19	0.60
Birmingham City Council	UK	AA	3,000,000	24-Apr-17	24-Apr-19	0.80
Goldman Sachs International	UK	AA	5,000,000	17-Dec-18	17-Jun-19	1.05
Santander UK	UK	AA	3,500,000	20-Dec-18	20-Jun-19	1.00
Spelthorne Borough Council	UK	AA	1,300,000	22-Jun-17	21-Jun-19	0.70
Santander UK	UK	AA	3,000,000	02-Jan-19	02-Jul-19	1.00
Goldman Sachs International	UK	AA	3,000,000	17-Jan-19	17-Jul-19	1.09
Helaba	GER	AAA	4,000,000	14-Aug-18	13-Aug-19	0.97
Cambridgeshire County Council	UK	AA	5,000,000	11-Sep-18	10-Sep-19	1.05
Lloyds Bank plc	UK	AA	5,000,000	23-Nov-18	22-Nov-19	1.10
Lloyds Bank plc	UK	AA	3,000,000	23-Jan-19	22-Jan-20	1.10
Newcastle upon Tyne City Council	UK	AA	1,000,000	03-Apr-17	03-Apr-20	1.00
London Borough of Barking and Dagenham	UK	AA	2,000,000	09-Jan-17	09-Apr-20	0.98
Lancashire County Council	UK	AA	2,300,000	06-Sep-18	07-Sep-20	1.20
Great Yarmouth Borough Council	UK	AA	2,000,000	16-May-18	17-May-21	1.45
Barnsley Metropolitan Borough Council	UK	AA	2,700,000	15-Sep-17	15-Sep-21	0.98
			54,135,000			



LOAN PORTFOLIO QUARTER 4 (31st March 2019)

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	4.75	2,000,000	04/03/10	04/03/35	25 years
PWLB	Fixed Rate/Maturity	4.28	1,800,000	25/05/10	25/05/35	25 years
PWLB	Fixed Rate/Maturity	4.24	963,000	17/08/10	17/08/35	25 years
PWLB	Fixed Rate/Maturity	4.65	3,000,000	25/03/10	25/09/35	25 1/2 years
			<u>7,763,000</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	28/03/12	28/03/26	14 years
PWLB	Fixed Rate/Maturity	3.01	8,000,000	28/03/12	28/03/27	15 years
PWLB	Fixed Rate/Maturity	3.08	8,700,000	28/03/12	28/03/28	16 years
PWLB	Fixed Rate/Maturity	3.15	9,600,000	28/03/12	28/03/29	17 years
PWLB	Fixed Rate/Maturity	3.21	10,600,000	28/03/12	28/03/30	18 years
PWLB	Fixed Rate/Maturity	3.26	11,000,000	28/03/12	28/03/31	19 years
PWLB	Fixed Rate/Maturity	3.30	16,000,000	28/03/12	28/03/32	20 years
PWLB	Fixed Rate/Maturity	3.34	17,500,000	28/03/12	28/03/33	21 years
PWLB	Fixed Rate/Maturity	3.37	17,600,000	28/03/12	28/03/34	22 years
PWLB	Fixed Rate/Maturity	3.40	17,300,000	28/03/12	28/03/35	23 years
PWLB	Fixed Rate/Maturity	3.42	15,300,000	28/03/12	28/03/36	24 years
PWLB	Fixed Rate/Maturity	3.44	21,000,000	28/03/12	28/03/37	25 years
PWLB	Fixed Rate/Maturity	3.46	18,200,000	28/03/12	28/03/38	26 years
PWLB	Fixed Rate/Maturity	3.47	19,611,000	28/03/12	28/03/39	27 years
PWLB	Fixed Rate/Maturity	3.48	4,000,000	28/03/12	28/03/40	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>
PWLB	Fixed Rate/EIP	2.37	1,052,632	19/08/13	19/02/22	9 1/2 years
PWLB	Fixed Rate	2.29	1,755,950	19/03/18	19/03/28	10 years
			<u>2,808,582</u>			

Total Borrowing

205,482,582