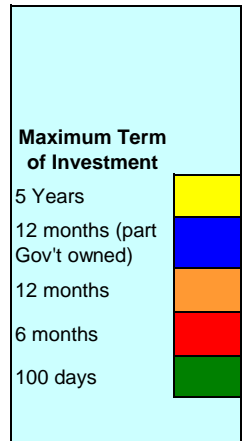
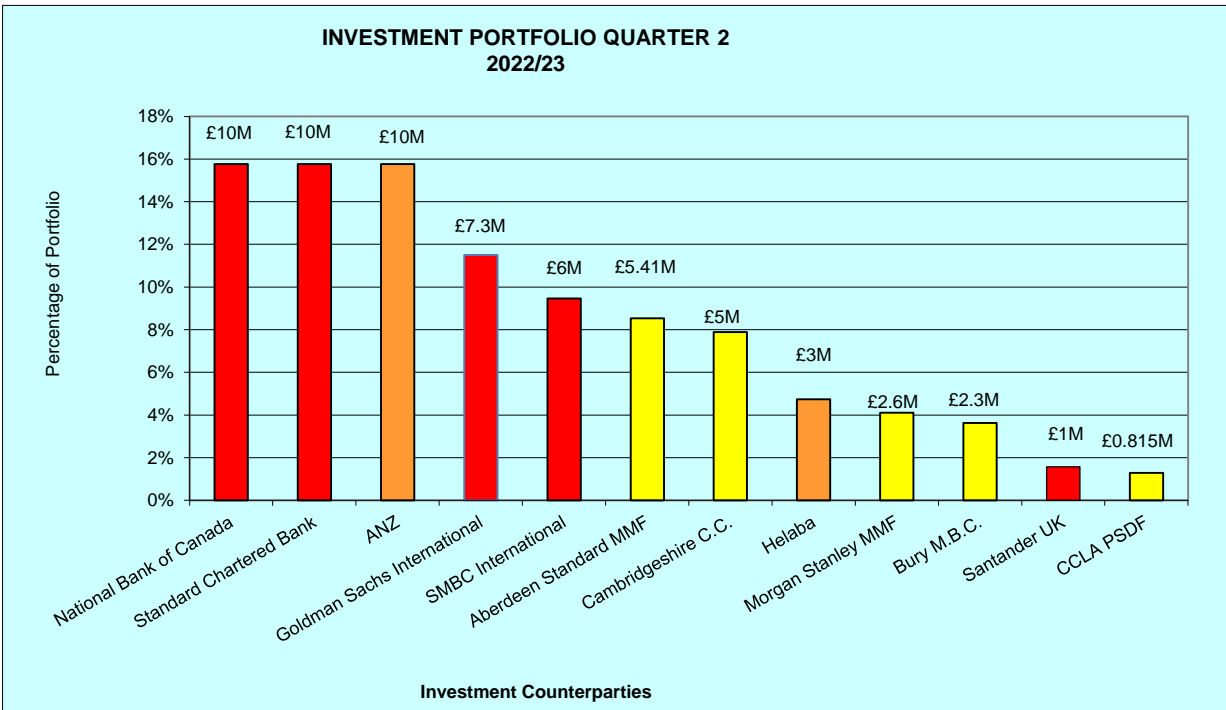


## Appendix B

## INVESTMENT PORTFOLIO QUARTER 2 (30th September 2022)

Average interest rate - 2021/2022	0.35%
Average interest rate - 2022/23 Q2	1.04%
Bank of England Bank Rate	2.25%

<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>Money Market Funds (Instant Access)</b>						
Aberdeen MMF			5,410,000			2.41
CCLA PSDF			815,000			1.95
Morgan Stanley MMF			2,600,000			2.16
<b>60 Day Notice</b>						
Santander UK	UK	AA-	1,000,000			1.80
<b>95 Day Notice</b>						
Standard Chartered Bank	UK	AA-	7,000,000			2.50
<b>Fixed Term Deposit</b>						
Standard Chartered Bank	UK	AA-	3,000,000	30-Jun-22	03-Oct-22	1.57
National Bank of Canada	Can	AA+	5,000,000	30-Jun-22	03-Oct-22	1.47
National Bank of Canada	Can	AA+	5,000,000	03-Aug-22	03-Feb-23	2.43
Goldman Sachs International	UK	AA-	2,000,000	04-Aug-22	03-Feb-23	2.31
Landesbank Hessen Thueringen (Helaba)	UK	AA-	3,000,000	18-Aug-22	18-Jan-23	2.60
SMBC Bank International	UK	AA-	6,000,000	26-Aug-22	24-Feb-23	2.95
Australia & New Zealand Banking Corp (ANZ)	Aus	AAA	2,700,000	30-Sep-22	28-Mar-23	4.33
Australia & New Zealand Banking Corp (ANZ)	Aus	AAA	5,000,000	27-Sep-21	28-Nov-22	3.01
Goldman Sachs International	UK	AA-	5,300,000	30-Sep-22	28-Mar-23	4.27
Cambridgeshire C.C.	UK	AA-	5,000,000	13-Apr-21	12-Apr-23	0.44
Bury M.B.C.	UK	AA-	2,300,000	18-May-20	18-Nov-24	2.00
Australia & New Zealand Banking Corp (ANZ)	Aus	AAA	2,300,000	19-Oct-21	18-Oct-22	0.62
			<b>63,425,000</b>			



## LOAN PORTFOLIO QUARTER 2 (30th September 2022)

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	04/03/2010	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
PWLB	Fixed Rate/Maturity	1.72	510,000	25/03/2020	25/03/2045	25 Years
PWLB	Fixed Rate/Maturity	1.60	3,500,000	25/03/2020	25/03/2037	17 years
PWLB	Fixed Rate/Maturity	2.06	10,000,000	30/03/2021	30/03/2041	20 years
PWLB	Fixed Rate/Maturity	2.24	4,047,150	03/02/2022	03/02/2043	21 years
PWLB	Fixed Rate/Maturity	2.22	5,000,000	03/02/2022	03/08/2047	25 1/2 years
			<u>30,820,150</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>			

General Fund 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	131,579	19/08/2013	19/02/2022	9 1/2 years
PWLB	Fixed Rate	2.29	1,755,950	19/03/2018	19/03/2028	10 years
			<u>1,887,529</u>			

## Total Borrowing

227,618,679