

## Appendix A

## INVESTMENT PORTFOLIO 31 MARCH 2023

Average interest rate - 2021/2022

0.35%

Average interest rate - 2022/23

1.79%

### Investment Summary for Stevenage Borough Council

Investment data as at: Mar/2023

	Country	Institution	Instrument Type	Start	Maturity	Yield	Principal
■	AUS	Australia and New Zealand Banking Group Ltd.	Fixed Term Deposit	18/10/2022	18/05/2023	4.44%	£2,300,000
		Australia and New Zealand Banking Group Ltd.	Fixed Term Deposit	28/12/2022	27/12/2023	4.78%	£5,000,000
							£7,300,000
■	CAN	National Bank of Canada	Fixed Term Deposit	19/12/2022	19/06/2023	4.17%	£5,000,000
							£5,000,000
■	DEU	Landesbank Hessen-Thuringen Girozentrale	Fixed Term Deposit	18/01/2023	18/07/2023	4.06%	£3,000,000
							£3,000,000
■	GBR	Cambridgeshire County Council	Fixed Term Deposit	13/04/2021	12/04/2023	0.44%	£5,000,000
		Santander UK PLC	Call (60 Day Notice)			3.58%	£1,000,000
		Standard Chartered Bank	Call (95 Day Notice)			4.49%	£7,000,000
		Goldman Sachs International Bank	Fixed Term Deposit	30/03/2023	29/09/2023	4.74%	£3,300,000
		Bury Metropolitan Borough Council	Fixed Term Deposit	18/05/2020	18/11/2024	2.00%	£2,300,000
						£18,600,000	
■	MMF	MMF Aberdeen	Money Market Fund			3.95%	£4,500,000
		MMF CCLA	Money Market Fund			3.90%	£4,315,000
		MMF Morgan Stanley	Money Market Fund			3.97%	£570,000
						£9,385,000	
	<b>Total</b>						<b>£43,285,000</b>

Note the £17k difference between £43,285,000 as above and the treasury investments in the TM outturn report is MMF invested internally with HSBC bank account.

## PWLB LOAN PORTFOLIO 31st March 2023

### 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	2.29	1,755,950	19/03/2018	19/03/2028	10 years
			<u>1,755,950</u>			

**Total PWLB Borrowing**

227,487,100