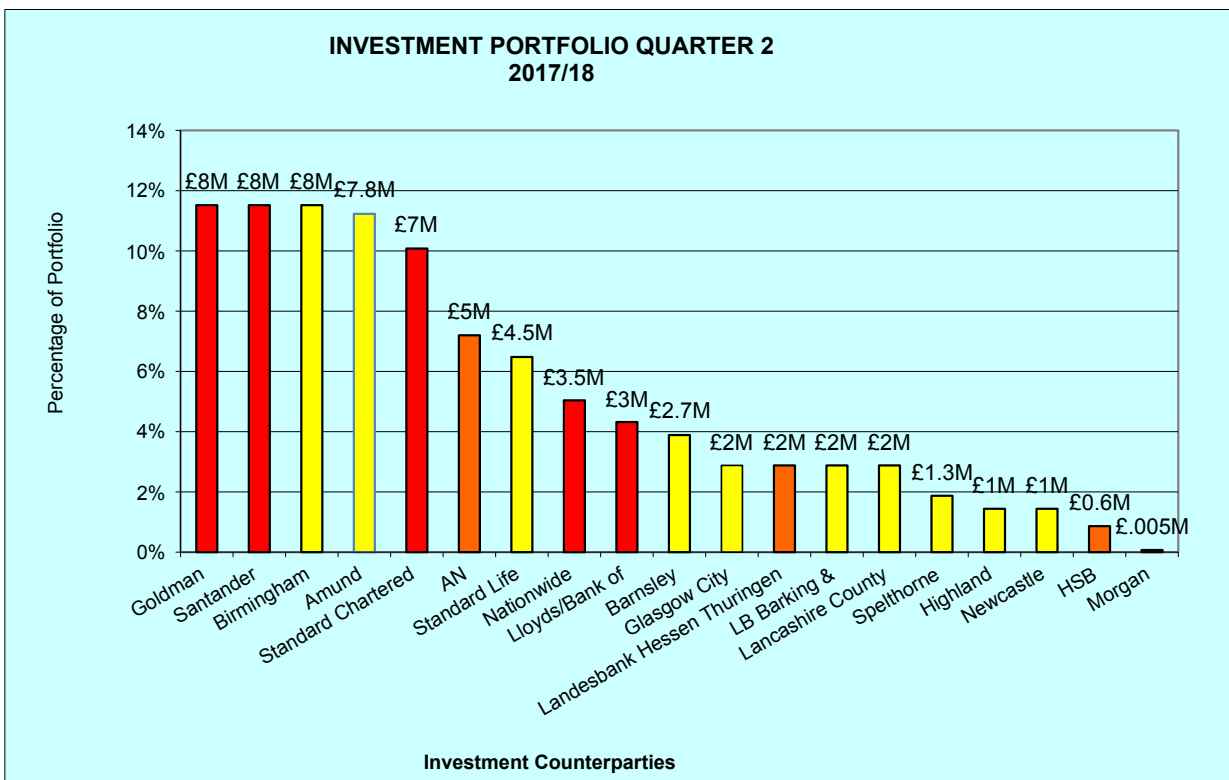


INVESTMENT PORTFOLIO QUARTER 2 (30th Sept 2017)

Appendix B

Average interest rate for 2016/17 **0.57%**
 Average interest rate for 2017/18 (Quarter 2) **0.54%**

<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	7,800,000			0.25
Standard Life	UK	AA	4,500,000			0.22
Morgan Stanley	UK	AA	50,000			0.17
95 Day Notice						
Standard Chartered Bank	UK	AA	7,000,000			0.52
Fixed Term Deposit						
HSBC	UK	AA	600,000	20-Apr-17	19-Oct-17	0.7300
Goldman Sachs	UK	AA	1,700,000	20-Apr-17	19-Oct-17	0.7300
Santander	UK	AA	8,000,000	24-May-17	24-Nov-17	0.7000
Glasgow City Council	UK	AA	2,000,000	05-Dec-14	05-Dec-17	1.4000
Nationwide B.S	UK	AA	3,500,000	22-Jun-17	22-Dec-17	0.3600
Landesbank Hessen Thuringen Giroze	GER	AAA	2,000,000	10-Jul-17	10-Jan-18	0.3800
Goldman Sachs	UK	AA	2,300,000	17-Jul-17	17-Jan-18	0.6800
Lloyds/Bank of Scotland	UK	AA	3,000,000	24-Jul-17	24-Jan-18	0.3600
Birmingham C.C.	UK	AA	5,000,000	24-Apr-17	24-Jan-18	0.5800
Goldman Sachs	UK	AA	4,000,000	14-Aug-17	14-Feb-18	0.5300
Highland Council	UK	AA	1,000,000	14-Apr-16	16-Apr-18	0.9800
Australia & NZ Banking Group	AUS	AAA	5,000,000	05-Sep-17	05-Sep-18	0.5000
Lancashire County Council	UK	AA	2,000,000	06-Sep-16	06-Sep-18	0.5800
Birmingham C.C.	UK	AA	3,000,000	24-Apr-17	24-Apr-19	0.8000
Spelthorne B.C.	UK	AA	1,300,000	22-Jun-17	21-Jun-19	0.7000
LB Barking & Dagenham	UK	AA	2,000,000	09-Jan-17	09-Apr-20	0.9800
Newcastle C.C.	UK	AA	1,000,000	03-Apr-17	03-Apr-20	0.9800
Barnsley MBC	UK	AA	2,700,000	15-Sep-17	15-Sep-21	0.9800
			69,450,000			



LOAN PORTFOLIO QUARTER 2 (30th September 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	1,447,368	19/08/2013	19/02/2022	9 1/2 years
			2,947,368			

Total Borrowing

209,362,368