

APPENDIX B

Borrowing/Investments at 30 September 2018	Short-term Rating		Date Invested/ Borrowed	Amount		Interest Rate	Year of Maturity
	Fitch	Moody's		£m	£m		
Borrowing							
Short-term							
NIL							
Long-term							
PWLB - 1-619-05148			19/12/08	5.000		3.90%	2057/58
PWLB - 2-619-05148			19/12/08	5.000		3.91%	2058/59
PWLB - 3-207-05148			07/08/13	0.792		2.24%	2023/24
PWLB - 4-525-05148			25/11/15	0.714		3.28%	2046/47
PWLB - 5-119-05148			19/01/16	0.950		3.10%	2046/47
PWLB - 6-321-05148			21/03/16	0.474		2.91%	2046/47
PWLB - 7-429-05148			29/04/16	0.384		3.10%	2047/48
PWLB - 8-602-05148			02/06/16	0.312		2.92%	2047/48
PWLB - 9-129-05148			29/07/16	0.621		2.31%	2047/48
PWLB - 10-323-05148			23/09/16	0.477		2.18%	2047/48
PWLB - 11-106-05148			06/01/17	0.847		2.67%	2047/48
PWLB - 12-402-05148			02/10/17	5.000		2.78%	2037/38
Total Borrowing					20.571		
Investments In-House							
Investments							
NatWest Liquidity	F1	P2	30/09/18	0.565		0.05%	On-call
Coventry Building Society	F1	P-1	15/08/18	1.000		0.61%	Fixed
Bank of Scotland	F1	P-1	17/09/18	1.000		0.60%	Fixed
Bank of Scotland	F1	P-1	17/09/18	1.000		0.65%	Fixed
Handelsbanken	F1+	P1	30/09/18	1.225		0.15%	On-call
Barclays	F1	P1	30/09/18	2.030		0.30%	On-call
Santander	F1	P1	30/09/18	2.250		0.80%	On-Call
Blackrock	mmfAAA	mmfAAA	30/09/18	0.525		0.65%	MMF
CCLA	mmfAAA	mmfAAA	30/09/18	1.000		0.66%	MMF
Federated	Not rated	mmfAAA	30/09/18	0.500		0.61%	MMF
Insight	Not rated	mmfAAA	30/09/18	0.875		0.66%	MMF
Legal and General	Not rated	mmfAAA	30/09/18	0.875		0.65%	MMF
Standard Life	mmfAAA	mmfAAA	30/09/18	0.400		0.58%	MMF
Invesco	mmfAAA	mmfAAA	30/09/18	0.575		0.64%	MMF
Total Short Term Investments					13.820		
Loans to Other Organisations							
Huntingdon Regional College	Not rated			0.737		3.34%	2023/24
Huntingdon Gym	Not rated			0.038		5.13%	2023/24
					0.775		
CCLA Property Fund			28/01/16	2.500			
CCLA Property Fund			27/02/17	1.500			
					4.000		

Loans to Places for People							
Places for People-1	Not rated	26/11/15	0.664		4.78%	2047/48	
Places for People-2	Not rated	19/01/16	1.000		4.60%	2047/48	
Places for People-3	Not rated	21/03/16	0.500		4.41%	2047/48	
Places for People-4	Not rated	29/04/16	0.400		4.60%	2047/48	
Places for People-5	Not rated	02/06/16	0.325		4.42%	2047/48	
Places for People-6	Not rated	29/07/16	0.650		3.81%	2047/48	
Places for People-7	Not rated	23/09/16	0.500		3.68%	2047/48	
Places for People-8	Not rated	06/01/17	0.875		4.17%	2047/48	
Places for People Interest	Not rated		0.189		4.326%	2047/48	
					5.103		
Loans to Urban & Civic							
Urban & Civic	Not Rated	03/04/2018	1.194	1.984	3.36%	2028/29	
Total Loans and Investments					25.682		
Net					5.111		

Fitch	Rating	Credit Rating Definition
Short term	F1	Indicates the strongest intrinsic capacity for timely payment of financial commitments; may have an added "+" to denote any exceptionally strong credit feature.
	F2	Good rated intrinsic capacity for timely payment of financial commitments.
	F3	Fair rated intrinsic capacity for timely payment of financial commitments.
Long-term	AAA	Highest credit quality organisations, reliable and stable. 'AAA' ratings denote the lowest expectation of default risk . They are assigned only in cases of exceptionally strong capacity for payment of financial commitments.
	AA	Very high credit quality. 'AA' ratings denote expectations of very low default risk . They indicate very strong capacity for payment of financial commitments. This capacity is not significantly vulnerable to foreseeable events.
	AA-	
	A	High credit quality. 'A' ratings denote expectations of low default risk . The capacity for payment of financial commitments is considered strong. This capacity may, nevertheless, be more vulnerable to adverse business or economic conditions than is the case for higher ratings.
	A-	
	BBB	Good credit quality. BBB ratings indicate expectations of low default risk . The capacity for payment of financial commitments is considered adequate, but adverse business or economic conditions are more likely to impair this capacity.
Notes		
The modifiers "+" or "-" may be appended to a rating to denote relative status within major rating categories.		