

<b>Temporary Investments - Summary Activity 2017/2018</b>				
<b>Borrower</b>	<b>Type</b>	<b>Average Principal Invested £</b>	<b>Interest £</b>	<b>Average Rate</b>
<b>RBS Group</b>				
NatWest Treasury Reserve	Call	440,338	218.29	0.05%
RBS Deposit	Fixed	794,521	4,926.02	0.62%
RBS Deposit	CD	693,151	4,436.17	0.64%
RBS Deposit	CD	1,101,370	6,498.08	0.59%
RBS Treasury Reserve	Call	7,490	0.75	0.01%
<b>RBS Group Total</b>		<b>3,036,869</b>	<b>16,079.31</b>	<b>0.53%</b>
<b>Lloyds Group</b>				
Bank of Scotland	Fixed	515,068	3,090.41	0.60%
Bank of Scotland	Fixed	252,055	1,008.22	0.40%
Bank of Scotland	Fixed	164,384	1,397.26	0.85%
Bank of Scotland	Fixed	386,301	1,931.51	0.50%
Lloyds	Fixed	706,849	4,594.52	0.65%
Lloyds	Fixed	279,452	1,676.71	0.60%
Lloyds	Fixed	1,008,219	5,545.21	0.55%
Lloyds 32 Notice	Call	1,415,448	6,574.37	0.46%
Lloyds 175 Notice	Call	2,428,270	17,196.62	0.71%
<b>Lloyds Group Total</b>		<b>7,156,047</b>	<b>43,014.83</b>	<b>0.60%</b>
<b>Barclays Bank PLC</b>				
Barclays	Fixed	951,212	6,658.48	0.70%
<b>Barclays Total</b>		<b>951,212</b>	<b>6,658</b>	<b>0.70%</b>
<b>Santander</b>				
Santander - 95 day notice	Notice	1,708,233	7,899.48	0.46%
Santander - 180 day notice	Notice	2,194,758	14,526.00	0.66%
<b>Santander Total</b>		<b>3,902,991</b>	<b>22,425.48</b>	<b>0.57%</b>
<b>Goldman Sachs</b>				
Goldman Sachs	Fixed	991,781	7,735.89	0.78%
Goldman Sachs	Fixed	334,247	2,089.04	0.62%
Goldman Sachs	Fixed	1,002,740	6,467.67	0.64%
Goldman Sachs	Fixed	504,110	2,016.44	0.40%
Goldman Sachs	Fixed	991,781	6,049.86	0.61%
Goldman Sachs	Fixed	657,534	4,635.61	0.70%
Goldman Sachs	Fixed	991,781	6,793.70	0.69%
Goldman Sachs MMF	MMF	584,441	1,764.13	0.30%
Goldman Sachs 185 day notice	Call	1,584,699	11,951.23	0.75%
<b>Goldman Sachs Total</b>		<b>7,643,113</b>	<b>49,503.57</b>	<b>0.65%</b>
<b>Svenska Handelsbanken</b>				
Svenska 35 day notice	Notice	2,835,342	8,506.03	0.30%
Svenska	Call	1,379,908	2,759.82	0.20%
<b>Svenska Handelsbanken Total</b>		<b>4,215,251</b>	<b>11,266</b>	<b>0.27%</b>
Standard Chartered 95 day notice	Notice	2,000,000	12,468.49	0.62%
Co-Operative Rabobank	CD	1,090,411	6,978.63	0.64%
UBS	CD	893,151	8,767.60	0.98%
Deutsche	MMF	750,723	1,707.01	0.23%
Federated Prime Rate MMF	MMF	3,672,366	10,946.37	0.30%
Ignis	MMF	2,260,998	5,504.33	0.24%
Blackrock MMF	MMF	37,189	81.82	0.22%
<b>Grand Total</b>		<b>£37,610,321</b>	<b>£195,402</b>	<b>0.52%</b>

### **Types of investment**

**Call** - account with current day access to funds invested. Interest rates are fixed.

**CD** - Certificate of Deposit which are tradeable financial investments.

**DMO** - Investment with the government's Debt Management Office. Interest rate fixed.

**FIBCA** - Fixed Interest Bearing Current Account

**Fixed** - fixed term investments at fixed interest rates.

**MMF** - Money Market Funds are AAA-rated current day access accounts. Interest rates can change daily.

**Notice** - account with withdrawal subject to minimum specified notice. Interest rates are fixed.

**TB** - Treasury Bills are fixed term investments in government securities at fixed interest rates.