

Temporary Investments - Summary Activity 2018/2019				
Borrower	Type	Average Principal Invested £	Interest £	Average Rate
RBS Group				
NatWest Treasury Reserve	Call	306,783	427	0.14%
RBS Deposit	CD	1,189,869	7,166	0.60%
NatWest Deposit	CD	3,526,027	33,749	0.96%
RBS Treasury Reserve	Call	7,506	30	0.40%
RBS Group Total		5,030,186	41,372	0.82%
Lloyds Group				
Bank of Scotland	Fixed	1,331,507	11,318	0.85%
Lloyds	Fixed	1,994,521	18,967	0.95%
Lloyds 175 Notice	Call	2,447,279	22,585	0.92%
Lloyds Group Total		5,773,307	52,870	0.92%
Barclays Bank PLC				
Barclays	FIBCA	16,008	80	0.50%
Barclays	Notice	5,219,723	46,045	0.88%
Barclays Total		5,235,731	46,125	0.88%
Goldman Sachs				
Goldman Sachs	Notice	2,000,000	15,100	0.76%
Goldman Sachs	Fixed	1,331,507	9,786	0.73%
Goldman Sachs MMF	MMF	1,321,843	7,941	0.60%
Goldman Sachs Total		4,653,350	32,827	0.71%
Santander				
Santander	Fixed	4,328,493	33,092	0.76%
Santander - 95 day notice	Notice	845	6	0.72%
Santander - 180 day notice	Notice	2,067,306	17,478	0.85%
Santander MMA	Call	30	-	0.00%
Santander Total		6,396,675	50,576	0.79%
Standard Chartered				
Standard Chartered	CD	1,506,849	11,779	0.78%
Standard Chartered 95 day notice	Notice	2,000,000	18,615	0.93%
Standard Chartered Total		3,506,849	30,394	0.87%
Svenska Handelsbanken				
Svenska Handelsbanken	Call	1,671	4	0.24%
Svenska Handelsbanken	Notice	229,041	687	0.30%
Svenska Handelsbanken	Fixed	515,068	3,193	0.62%
Svenska Handelsbanken Total		745,781	3,885	0.52%
Aberdeen	MMF	1,664,745	9,372	0.56%
Deutsche	MMF	504,389	3,170	0.63%
Federated Prime Rate MMF	MMF	3,834,513	25,241	0.66%
Credit Industriel et Commercial	CD	663,014	5,304	0.80%
Rabobank Netherlands	CD	410,959	4,438	1.08%
Toronto Dominion	CD	789,041	9,153	1.16%
Coventry Building Society	Fixed	2,769,863	19,914	0.72%
Grand Total		41,978,403	334,641	0.80%

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.