

| Internal Lending List of Tonbridge and Malling Borough Council | | | | | | | | | | |
|---|---|---|----------------|----------------------------------|--------|------------|---------|--|---|-----------------|
| Checked against Sector Duration Matrix dated 02/07/10 | | | | | | | | | | |
| TMBC minimum investment criteria AA-, F1+, B, 1 unless there is an implicit guarantee by HMG. | | | | | | | | | | |
| Money Market Funds minimum investment criteria AAA, MR1+. | | | | | | | | | | |
| Counterparty | Government Direct Guarantee or investment in bank | Sovereign Rating Must not be less than AA | Country | L/Term | S/Term | Individual | Support | Obligor limit subject to specific approval by DoF/CA for amounts of over £2m | Duration limit subject to approval by 2 of DOF, CA and CE and Sector duration limit if > overnight. | Sector Duration |
| Bank of Scotland Plc - Group limit with HBOS and Lloyds TSBC Of £3m | Now part of Lloyds and covered by the implicit guarantee from HMG | AAA | GBR | AA- | F1+ | C | 1 | £2m | Overnight unless approved as above then max 12 months | 1 year |
| Barclays Bank plc | Implicit guarantee by HMG | AAA | GBR | AA- | F1+ | B | 1 | £2m | Overnight unless approved as above then max 6 months | 6 months |
| DMADF - a/c | HMG | HM Govt owned | GBR | Government owned | | | | £10m | Overnight unless approved as above then max 3 months | 3 months |
| HSBC Bank plc | Implicit guarantee by HMG | AAA | GBR | AA | F1+ | B | 1 | £2m | Overnight unless approved as above then max 12 months | 1 year |
| Lloyds TSB Bank - Group limit with HBOS and BOS of £3m | Implicit guarantee by HMG | AAA | GBR | AA- | F1+ | C | 1 | £2m | Overnight unless approved as above then max 12 months | 1 year |
| National Westminster Bank (RBS) _ Group limit with RBS and Ulster Bank of £3m | Implicit guarantee by HMG | AAA | GBR | AA- | F1+ | | 1 | £2m | Overnight unless approved as above then max 12 months | 1 year |
| Nationwide Building Society | Implicit guarantee by HMG | AAA | GBR | AA- | F1+ | B | 1 | £2m | Overnight unless approved as above then max 6 months | 6 months |
| The Royal Bank of Scotland plc - Group limit with Nat West and Ulster Bank of £3m | Implicit guarantee by HMG | AAA | GBR | AA- | F1+ | D/E | 1 | £2m | Overnight unless approved as above then max 12 months | 1 year |
| Santander - Formerly Abbey plc & Alliance & Leicester - Group limit of £3m | Implicit guarantee by HMG plus expected support from parent. | AAA | GBR | AA- | F1+ | B | 1 | £2m | Overnight unless approved as above then max 6 months | 6 months |
| Svenska Handelsbanken | | AAA | SWE | AA- | F1+ | B | 1 | £2m | Overnight unless approved as above then max 12 months | 1 year |
| UK Government Gilts | HMG | AAA | GBR | Guaranteed by HMG | | | | £2m | 1 year | |
| UK Local Authorities | HMG | | GBR | Secured on revenues of authority | | | | £2m | 1 year | |
| Money Market Funds | | | | | | | | | | |
| - Global Treasury Funds | Implicit support of HMG via RBS | AAA | GBR | AAA/MR1+ | AAA | | | £2.5m | Overnight unless approved as above then max 3 | 3 months |
| - Insight | Implicit support of HMG via RBS | AAA | GBR | AAA/MR1+ | AAA | | | £2.5m | Overnight unless approved as above then max 3 | 3 months |
| - Goldman Sachs | Implicit support of HMG via RBS | AAA | GBR | AAA/MR1+ | AAA | | | £2.5m | Overnight unless approved as above then max 3 | 3 months |
| - Blackrock | Implicit support of HMG via RBS | AAA | GBR | AAA/MR1+ | AAA | | | £2.5m | Overnight unless approved as above then max 3 | 3 months |
| Approved by Director of Finance - No change | | | on 5 July 2010 | | | | | | | |

| Sector rating & duration limit | N/C | A | R | O | B | P | TMBC |
|--------------------------------|--------|---------|----------|--------|--------|---------|------|
| | 0 days | 3 month | 6 months | 1 year | 1 year | 2 years | TMBC |

The Sector duration colours have been faithfully represented above. However, the duration adopted by TMBC and recorded in the duration limit column may in some cases be less than that suggested by Sector. The duration of any investment must at no time exceed the Sector duration limit.