

**LENDING POLICY and COUNTERPARTY LIST – UPDATED FEBRUARY 2015**  
**(As reported to Committee 19<sup>th</sup> March 2015)**

<b>Institution</b>	<b>Limit</b>	<b>Maximum Term</b>
<b><u>Specified Investments</u></b>		
<ul style="list-style-type: none"> <li>UK Debt Management Office (DMO)</li> </ul>	<b>£15m</b>	364 Days
<ul style="list-style-type: none"> <li>Local, Police, Fire and Parish Authorities</li> </ul>	<b>£5m</b> with anyone Authority	364 Days
<b><i>Named Counterparties</i></b>		
<ul style="list-style-type: none"> <li>HSBC</li> <li>Standard Chartered</li> </ul>	<b>£2m</b> with anyone Bank	6 months
<b><u>Non Specified Investments</u></b>		
<b><i>Named Counterparties</i></b>		
<ul style="list-style-type: none"> <li>Lloyds Bank</li> <li>Bank of Scotland</li> <li>Nationwide Building Society</li> <li>Santander UK</li> <li>Barclays Bank</li> <li>Goldman Sachs International</li> <li>Close Brothers</li> <li>Leeds Building Society</li> <li>Coventry Building Society</li> </ul>	<p><b>£2m</b> with anyone Bank</p> <p><b>5% of total Deposits (Coventry BS)</b></p>	<p>100 days</p> <p><b>100 days</b></p>
<b><i>Foreign Counterparties</i></b>		
<ul style="list-style-type: none"> <li>AAA rated institutions (<i>subject to separate approval by the Section 151 Officer</i>)</li> </ul>	<b>£1m</b> with anyone Bank	1 month
<b><i>Independent Building Societies</i></b>		
<ul style="list-style-type: none"> <li><i>subject to separate approval by the Section 151 Officer</i></li> </ul>	<b>£1m</b> with anyone society	1 month