

Long Term Deposits 2011/12 - current position vs potential investments (v2)

Current Position

No.	Depts O/S	Date From	Date To	Broker	Borrower	Deal Ref	Sort Code	Amount £	Rate %	Interest £
	O/S	01-Jul-11	03-Jan-12		Natwest			500,000	0.70	1,783.56
	O/S	01-Jul-11	03-Jan-12		Natwest			5,000,000	0.97	24,715.07
LT1523	O/S	16-Sep-11	22-Nov-11	Direct	DMO		10-18-29	1,000,000	0.25	458.90
LT1524	O/S	20-Sep-11	22-Nov-11	Direct	DMO		10-18-29	500,000	0.25	215.75
LT1525	O/S	27-Sep-11	29-Nov-11	Direct	Lloyds TSB	6095161	30-15-57	500,000	0.58	500.55
LT1526	O/S	27-Sep-11	29-Nov-11	Direct	DMO		10-18-29	1,000,000	0.25	431.51
LT1527	O/S	28-Sep-11	22-Nov-11	Direct	DMO		10-18-29	2,000,000	0.25	753.42
LT1528	O/S	05-Oct-11	15-Dec-11	Direct	Lloyds TSB		30-15-57	2,500,000	0.66	3,209.59
LT1529	O/S	05-Oct-11	29-Nov-11	Direct	DMO		10-18-29	2,500,000	0.25	941.78
LT1530	O/S	05-Oct-11	06-Dec-11	Direct	DMO		10-18-29	1,000,000	0.25	424.66
LT1532	O/S	19-Oct-11	15-Dec-11	Direct	DMO		10-18-29	1,000,000	0.25	390.41
LT1533	O/S	19-Oct-11	15-Dec-11	Direct	Lloyds TSB		30-15-57	1,000,000	0.57	890.14
LT1534	O/S	21-Oct-11	22-Dec-11	Direct	DMO		10-18-29	2,000,000	0.25	849.32
LT1535	O/S	28-Oct-11	23-Dec-11	Direct	Lloyds TSB	6186471	30-15-57	1,000,000	0.60	920.55
LT1536	O/S	03-Nov-11	13-Dec-11	Direct	DMO		10-18-29	1,500,000	0.25	410.96
LT1537	O/S	04-Nov-11	20-Dec-11	Direct	DMO		10-18-29	1,000,000	0.25	315.07
LT1538	O/S	04-Nov-11	23-Dec-11	Direct	DMO		10-18-29	2,000,000	0.25	671.23
LT1539	O/S	04-Nov-11	29-Dec-11	Direct	DMO		10-18-29	1,000,000	0.25	376.71
LT1540	O/S	04-Nov-11	13-Jan-12	Direct	DMO		10-18-29	2,000,000	0.25	958.90
LT1541	O/S	15-Nov-11	13-Jan-12	Direct	Lloyds TSB	6232543	30-15-57	1,000,000	0.61	986.03
								30,000,000		40,204.11

Potential Position

No.	Depts O/S	Date From	Date To	Broker	Borrower	Deal Ref	Sort Code	Amount £	Rate %	Interest £	
	O/S	01-Jul-11	03-Jan-12		Natwest			500,000	0.70	1,783.56	Original investment
	O/S	01-Jul-11	03-Jan-12		Natwest			5,000,000	0.97	24,715.07	Original investment
	O/S	16-Sep-11	22-Nov-11		Lloyds TSB			1,000,000	0.56	1,027.95	
	O/S	20-Sep-11	22-Nov-11		Nationwide			500,000	0.75	650.28	
	O/S	27-Sep-11	29-Nov-11		Lloyds TSB			500,000	0.58	500.55	Original investment
	O/S	27-Sep-11	29-Nov-11		Lloyds TSB			1,000,000	0.58	1,001.10	
	O/S	28-Sep-11	22-Nov-11		Natwest			2,000,000	0.97	2,923.29	
	O/S	05-Oct-11	15-Dec-11		Lloyds TSB			2,500,000	0.66	3,209.59	Original investment
	O/S	05-Oct-11	29-Nov-11		Nationwide			2,500,000	0.70	2,652.68	
	O/S	05-Oct-11	06-Dec-11		Natwest			1,000,000	0.97	1,647.67	
	O/S	19-Oct-11	15-Dec-11		Nationwide			1,000,000	0.72	1,118.92	
	O/S	19-Oct-11	15-Dec-11		Lloyds TSB			1,000,000	0.57	890.14	Original investment
	O/S	21-Oct-11	22-Dec-11		Nationwide			2,000,000	0.75	2,538.89	
	O/S	28-Oct-11	23-Dec-11		Lloyds TSB			1,000,000	0.60	920.55	Original investment
	O/S	03-Nov-11	13-Dec-11		DMO			1,500,000	0.25	410.96	
	O/S	04-Nov-11	20-Dec-11		Lloyds TSB			1,000,000	0.50	630.14	
	O/S	04-Nov-11	23-Dec-11		Nationwide			2,000,000	0.67	1,791.30	
	O/S	04-Nov-11	29-Dec-11		Lloyds TSB			1,000,000	0.57	858.90	
	O/S	04-Nov-11	13-Jan-12		Nationwide			2,000,000	0.80	3,055.71	
	O/S	15-Nov-11	13-Jan-12		Lloyds TSB			1,000,000	0.61	986.03	Original investment
								30,000,000		53,313.25	

% increase of: 32.6%

Amounts per institution:

	Before	After	Comments
Natwest	5,500,000	8,500,000	Does not include allowance for £1.5m max overnight SIBA (0.7%)
DMO	18,500,000	1,500,000	
Lloyds TSB	6,000,000	10,000,000	
Nationwide	-	10,000,000	
	30,000,000	30,000,000	

This demonstration assumes that:

- (a) Lloyds and Natwest original investments are untouched - however this example fully utilises the head-room with each
 (b) Rates for part-months are on a sliding scale between 1 month and 3 months (see "Estimated Rates" sheet)

