

## Summary of Loan Transactions and Interest Payable (accrued daily) for the period to 30th September 2021

### Loan transactions activity for the period

	Amount o/s 01/04/2021 £000's	Loans Repaid £000's	Amount o/s 30/09/2021 £000's
<b>Public Works Loan Board</b>			
General Fund	13,350	450	<b>12,900</b>
HRA	36,451	7,000	<b>29,451</b>
<b>Totals for the Council</b>	<b>49,801</b>	<b>7,450</b>	<b>42,351</b>

### Interest payable Comparison of estimate with actual

Budget Profile to 30/09/2021 £000's	Actual Interest to 30/09/2021 £000's	Variance 30/09/2021 £000's
146	<b>146</b>	0 0.0%
493	<b>493</b>	0 0.0%
<b>639</b>	<b>639</b>	<b>0 0.0%</b>

### Interest rates for the period

	Range of loans		Average
	From	To	
General Fund	1.08%	4.10%	<b>2.26%</b>
HRA	2.31%	3.49%	<b>3.09%</b>
<b>Totals for the Council</b>	<b>1.08%</b>	<b>4.10%</b>	<b>2.85%</b>

### Base rate history

08/01/2009	1.50%
05/02/2009	1.00%
05/03/2009	0.50%
04/08/2016	0.25%
02/11/2017	0.50%
02/08/2018	0.75%
11/03/2020	0.25%
19/03/2020	0.10%

## Summary of Temporary Investments and Interest Received (accrued daily) for the period to 30th September 2021

Type of Borrower	Amount Invested 01/04/2021 £000's	Made £000's	Repaid £000's	Amount Invested 30/09/2021 £000's
<b>Investments by Value:</b>				
Local Authorities	6,000	0	0	6,000
Money Market Funds	32,430	50,640	57,270	25,800
Debt Management Office	0	57,500	52,500	5,000
Notice accounts	2,000	0	0	2,000
<b>Investments</b>	<b>40,430</b>	<b>108,140</b>	<b>109,770</b>	<b>38,800</b>
Lloyds current account	290	355	0	645
<b>Cash equivalents</b>	<b>290</b>	<b>355</b>	<b>0</b>	<b>645</b>
<b>Total</b>	<b>40,720</b>	<b>108,495</b>	<b>109,770</b>	<b>39,445</b>
<b>Number of Investment Transactions:</b>				
	Number	Number	Number	Number
Local Authorities	3	0	0	3
Money Market Funds	19	36	37	18
Debt Management Office	0	8	7	1
Notice accounts	2	0	0	2
<b>Investments</b>	<b>24</b>	<b>44</b>	<b>44</b>	<b>24</b>
Lloyds current account	1	0	0	1
<b>Cash equivalents</b>	<b>1</b>	<b>0</b>	<b>0</b>	<b>1</b>
<b>Total</b>	<b>25</b>	<b>44</b>	<b>44</b>	<b>25</b>

### Interest Received on Temporary Investments for the period to 30th September

	£000's
Actual Interest Received	38
Original estimate	38
Variance	0 0%

### Temporary Investments

	£000's
Average Balance for the Period	39,975
Average Interest Rate for the Period	0.19%
Benchmark: Average 7-Day LIBID Rate	-0.08%