

SEVENOAKS DISTRICT COUNCIL LENDING LIST AS AT 31 AUGUST 2012

	Institution Name	Group	Country	Sovereign	L/Term	S/Term	Individual	Support	Duration	CDS Status	Adj Duration	Limit (£m)	Group Limit (£m)
	BANKS												
	Australia & New Zealand Banking Group		AUS	AAA	AA-	F1+	AA-	1		In Range		5	
!!	Bank Nederlandse Gemeenten		NLD	AAA	AAA	F1+		1		No data		5	
	Bank of Montreal		CAN	AAA	AA-	F1+	AA-	1		No data		5	
!!	Bank of New York Mellon		USA	AAA	AA-	F1+	AA-	1		No data		5	
!!	Bank of Nova Scotia		CAN	AAA	AA-	F1+	AA-	1		No data		5	
!!	Bank of Scotland plc	Lloyds	GBR	AAA	A	F1		1		N/A		5	5
!!	Barclays Bank plc		GBR	AAA	A	F1	A	1		In Range		5	
!!	BNP Paribas		FRA	AAA	A+	F1+	A+	1		In Range		5	
!!	CALYON Corporate and Investment Bank		FRA	AAA	A+	F1+		1	n/c	Monitoring	n/c	5	
	Canadian Imperial Bank of Commerce		CAN	AAA	AA-	F1+	AA-	1		No data		5	
	Cater Allen Ltd	Santander	GBR	AAA						No data	n/c	5	
!!	Clydesdale Bank	NAB	GBR	AAA	A	F1	BBB	1	n/c	No data	n/c	5	5
	Commonwealth Bank of Australia		AUS	AAA	AA-	F1+	AA-	1		In Range		5	
!!	Cooperatieve Centrale Raiffeisen-Boerenleenbank BA		NLD	AAA	AA	F1+		1		In Range		5	
!!	Credit Industriel et Commercial (CIC Group)		FRA	AAA	A+	F1+		1		No data		5	
!!	Credit Suisse		CHE	AAA	A	F1	A	1		In Range		5	
	DBS Bank Limited		SGP	AAA	AA-	F1+	AA-	1				5	
!!	Deutsche Bank AG		DEU	AAA	A+	F1+	A	1		In Range		5	
!!	Fortis Bank		BEL	AA	A	F1	BBB+	1		In Range		5	
	Hongkong and Shanghai Banking Corporation		HKG	AA+	AA	F1+	AA-	1		No data		5	
!!	HSBC Bank plc		GBR	AAA	AA	F1+	AA-	1		In Range		5	
!!	HSBC Bank USA National Association		USA	AAA	AA	F1+	A-	1		No data		5	
!!	JPMorgan Chase Bank		USA	AAA	A+	F1	A+	1		In Range		5	
	Landesbank Berlin AG		DEU	AAA	A+	F1+	BBB-	1		No data		5	
!!	Lloyds TSB Bank plc	Lloyds	GBR	AAA	A	F1	BBB	1		N/A		5	5
	National Australia Bank	NAB	AUS	AAA	AA-	F1+	AA-	1		In Range		5	5
!!	National Westminster Bank plc	RBS	GBR	AAA	A	F1		1		N/A		5	5
!!	Nordea Bank AB		SWE	AAA	AA-	F1+	AA-	1		In Range		5	
!!	Nordea Bank Finland plc		FIN	AAA	AA-	F1+		1		In Range		5	
	Northern Rock plc		GBR	AAA	BBB	F3	BBB	5	n/c	N/A	n/c	5	
	Oversea-Chinese Banking Corp		SGP	AAA	AA-	F1+	AA-	1				5	
!!	Royal Bank of Canada		CAN	AAA	AA	F1+	AA	1		No data		5	
!!	Royal Bank of Scotland plc	RBS	GBR	AAA	A	F1	BBB	1		N/A		5	5
!!	Santander UK plc	Santander	GBR	AAA	A	F1	A	1		Monitoring		5	5
	Standard Chartered Bank		GBR	AAA	AA-	F1+	AA-	1		In Range		5	
!!	Svenska Handelsbanken AB		SWE	AAA	AA-	F1+	AA-	1		In Range		5	
!!	Toronto-Dominion Bank		CAN	AAA	AA-	F1+	AA-	1		No data		5	
!!	Ulster Bank Ltd	RBS	GBR	AAA	A-	F1	CCC	1		N/A		5	5
	United Overseas Bank		SGP	AAA	AA-	F1+	AA-	1				5	
!!	Wells Fargo Bank NA		USA	AAA	AA-	F1+	AA-	1		In Range		5	
	Westpac Banking Corporation		AUS	AAA	AA-	F1+	AA-	1		In Range		5	
	UK BUILDING SOCIETIES												
!!	Nationwide Building Society		GBR		A+	F1	A+	1		In Range		5	

	ALL UK LOCAL AUTHORITIES												5	
	UK DEBT MANAGEMENT OFFICE ACCOUNT												5	
	DEPOSIT FACILITY													
	MONEY MARKET FUNDS												5	

Key:

- Recommended for short-term lending up to 3 months
- Recommended for short-term lending up to 6 months
- Recommended for short-term lending up to 1 year
- Recommended for short-term lending up to 1 year (Nationalised & part-nationalised banks)
- Recommended for short-term lending up to 2 years

!! Ratings on Rating Watch / Rating Alert / Rating Outlook

N.B. As at September 2011, in the light of the deteriorating Eurozone situation, a temporary restriction to a maximum of 3 months has been imposed, with a few exceptions