

APPENDIX 4 - BATH & NORTH EAST SOMERSET COUNCIL APPROVED LENDING LIST				FITCH CREDIT RATINGS			
				L/Term	S/Term	Individual	Support
NEW	LIMIT	TIME LIMIT					
UK CLEARING BANKS AND WHOLLY OWNED SUBSIDIARIES							
ABBEY NATIONAL PLC		£10M	6 MONTHS	AA-	F1+	B	2
ALLIANCE & LEICESTER		£10M	6 MONTHS	AA-	F1+	B	3
BANK OF SCOTLAND PLC		£10M	2 YEARS	AA+	F1+	A/B	1
BARCLAYS BANK PLC		£10M	2 YEARS	AA+	F1+	A/B	1
BRADFORD & BINGLEY	*	£5M	3 MONTHS	A	F1	B	3
CO-OPERATIVE BANK PLC		£5M	6 MONTHS	A	F1	B	3
CLYDESDALE BANK	*	£5M	6 MONTHS	AA-	F1+	B/C	1
HALIFAX PLC (HBOS TREASURY SERVICES)		£10M	2 YEARS	AA+	F1+	A/B	1
HSBC BANK PLC		£10M	1 YEARS	AA	F1+	A/B	1
LLOYDS TSB BANK PLC		£10M	2 YEARS	AA+	F1+	A	1
MBNA EUROPE BANK LTD.	*	£10M	6 MONTHS	AA-	F1+	A/B	1
NATIONAL WESTMINSTER BANK PLC		£10M	2 YEARS	AA+	F1+	A/B	1
NORTHERN ROCK		£5M	6 MONTHS	A+	F1	A/B	3
ROYAL BANK OF SCOTLAND		£10M	2 YEARS	AA+	F1+	A/B	1
STANDARD CHARTERED	*	£5M	6 MONTHS	A+	F1	B	3
ULSTER BANK LTD	*	£10M	1 YEARS	AA	F1+	B	1
LOCAL AUTHORITIES							
ALL LOCAL AUTHORITIES		£10M	2 YEARS	N/A	N/A	N/A	N/A
BUILDING SOCIETIES							
BRITANNIA		£5M	6 MONTHS	A+	F1	A/B	3
CHELSEA BUILDING SOCIETY	*	£5M	3 MONTHS	A	F1	B	3
COVENTRY		£5M	3 MONTHS	A	F1	B	3
NATIONWIDE		£10M	6 MONTHS	AA-	F1+	A/B	2
NEWCASTLE BUILDING SOCIETY	*	£5M	3 MONTHS	A	F1	B	3
PORTMAN		£5M	3 MONTHS	A	F1	B	3
PRINCIPALITY		£5M	3 MONTHS	A	F1	B	3
SKIPTON		£5M	3 MONTHS	A	F1	B	3
WEST BROMWICH BUILDING SOCIETY	*	£5M	3 MONTHS	A	F1	B	3
YORKSHIRE		£5M	6 MONTHS	A+	F1	A/B	3
BUILDING SOCIETIES (NO CREDIT RATINGS BUT ASSETS >£2BN)							
CHESHIRE BUILDING SOCIETY	*	£5M	3 MONTHS	N/A	N/A	N/A	N/A
DERBYSHIRE BUILDING SOCIETY	*	£5M	3 MONTHS	N/A	N/A	N/A	N/A
DUNFERMLINE BUILDING SOCIETY	*	£5M	3 MONTHS	N/A	N/A	N/A	N/A
LEEDS BUILDING SOCIETY	*	£5M	3 MONTHS	N/A	N/A	N/A	N/A
NOTTINGHAM BUILDING SOCIETY	*	£5M	3 MONTHS	N/A	N/A	N/A	N/A
NORWICH & PETERBOROUGH BUILDING SOCIETY	*	£5M	3 MONTHS	N/A	N/A	N/A	N/A
STROUD & SWINDON BUILDING SOCIETY	*	£5M	3 MONTHS	N/A	N/A	N/A	N/A
OTHER UK INVESTMENT INSTITUTIONS							
UK DEBT MANAGEMENT OFFICE		UNLIMITED	5 YEARS	N/A	N/A	N/A	N/A
MONEY MARKET AAA DEPOSIT SCHEMES							
ROYAL BANK OF SCOTLAND		£10M	1 YEAR	N/A	N/A	N/A	N/A
STANDARD LIFE		£10M	1 YEAR	N/A	N/A	N/A	N/A
FOREIGN BANKS							
AUSTRALIA							
AUSTRALIA & NEW ZEALAND BANKING GROUP		£10M	6 MONTHS	AA-	F1+	B	2
COMMONWEALTH BANK OF AUSTRALIA		£10M	1 YEAR	AA	F1+	A/B	2
NATIONAL AUSTRALIA BANK		£10M	1 YEAR	AA	F1+	A/B	2
WESTPAC BANKING CORPORATION		£10M	6 MONTHS	AA-	F1+	B	2
BELGIUM							
DEXIA BANQUE		£10M	2 YEARS	AA+	F1+	B	1
FORTIS BANK NV		£10M	6 MONTHS	AA-	F1+	B	1
KBC BANK NV		£10M	6 MONTHS	AA-	F1+	B	2

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				NEW	LIMIT	TIME LIMIT	L/Term
CANADA							
BANK OF MONTREAL		£10M	6 MONTHS	AA-	F1+	B	1
BANK OF NOVA SCOTIA		£10M	6 MONTHS	AA-	F1+	B	1
CANADIAN IMPERIAL BANK OF COMMERCE		£10M	6 MONTHS	AA-	F1+	B	1
NATIONAL BANK OF CANADA	*	£5M	6 MONTHS	A+	F1	B	2
ROYAL BANK OF CANADA	*	£10M	1 YEAR	AA	F1+	A/B	1
TORONTO-DOMINION BANK		£10M	6 MONTHS	AA-	F1+	B	1
FRANCE							
BNP PARIBAS		£10M	1 YEAR	AA	F1+	A/B	1
CALYON	*	£5M	6 MONTHS	AA	F1+	B/C	1
CREDIT AGRICOLE (CAISSE NATIONALE DE)		£10M	1 YEAR	AA	F1+	B	1
CREDIT INDUSTRIEL ET COMMERCIAL (CIC GROUP)	*	£5M	6 MONTHS	AA-	F1+	B/C	1
DEXIA CREDIT LOCAL	*	£10M	2 YEARS	AA+	F1+	A/B	1
SOCIETE GENERALE		£10M	1 YEAR	AA	F1+	A/B	1
GERMANY							
BAYERISCHE LANDESBANK GIROZENTRALE		£5M	6 MONTHS	A+	F1+	C	1
COMMERZBANK	*	£5M	3 MONTHS	A	F1	B/C	1
DEUTSCHE BANK		£10M	6 MONTHS	AA-	F1+	B	1
DZ BANK AG	*	£5M	6 MONTHS	A+	F1	B/C	1
EUROHYPO AG	*	£5M	3 MONTHS	A	F1	B/C	1
HSH NORDBANK		£5M	3 MONTHS	A	F1	C	1
HYPOTHEKENBANK IN ESSEN AG	*	£5M	3 MONTHS	A	F1	B/C	2
LANDESBANK BADEN WUERTEMBERG		£5M	6 MONTHS	A+	F1+	B/C	1
LANDWIRTSCHAFTLICHE RENTENBANK		£10M	5 YEARS	AAA	F1+	A/B	1
NORDEUTSCHE LANDESBANK GIROZENTRALE		£5M	3 MONTHS	A	F1	C	1
IRELAND							
ALLIED IRISH BANKS		£10M	6 MONTHS	AA-	F1+	B	1
ANGLO IRISH BANK PLC		£5M	6 MONTHS	A+	F1	A/B	3
BANK OF IRELAND		£10M	6 MONTHS	AA-	F1+	B	1
BRISTOL & WEST PLC		£10M	6 MONTHS	AA-	F1+	B	1
DEPFA BANK EUROPE PLC		£10M	6 MONTHS	AA-	F1+	B	3
EBS BUILDING SOCIETY	*	£5M	3 MONTHS	A	F1	B	3
IIB BANK LIMITED	*	£5M	6 MONTHS	A+	F1	B	1
LUXEMBOURG							
BANQUE GENERALE DU LUXEMBOURG SA		£10M	6 MONTHS	AA-	F1+	A/B	1
COMMERZBANK INTERNATIONAL SA	*	£5M	3 MONTHS	A	F1	B/C	1
DEXIA BANQUE INTERNATIONALE A LUXEMBOURG	*	£10M	2 YEARS	AA+	F1+	A/B	1
NETHERLANDS							
ABN AMRO BANK NV		£10M	6 MONTHS	AA-	F1+	B	1
BANK NEDERLANDSE GEMEENTEN		£10M	5 YEARS	AAA	F1+	A	1
FRIESLAND BANK NV	*	£5M	3 MONTHS	A	F1	B	3
ING BANK NV		£10M	1 YEAR	AA	F1+	A/B	1
RABOBANK INTERNATIONAL		£10M	2 YEARS	AA+	F1+	A	1
SNS BANK NEDERLAND NV	*	£5M	6 MONTHS	A+	F1	B	3
SWITZERLAND							
CREDIT SUISSE FIRST BOSTON		£10M	6 MONTHS	AA-	F1+	B	1
UBS AG		£10M	2 YEARS	AA+	F1+	A/B	1
UNITED STATES							
BANK OF AMERICA NA		£10M	6 MONTHS	AA-	F1+	A/B	1
BANK OF NEW YORK		£10M	6 MONTHS	AA-	F1+	A/B	2
CITIBANK NA		£10M	2 YEARS	AA+	F1+	A	1
JP MORGAN CHASE BANK		£5M	6 MONTHS	A+	F1+	B	1
MELLON BANK NA	*	£10M	6 MONTHS	AA-	F1+	A/B	3
NORTHERN TRUST COMPANY (THE)	*	£10M	6 MONTHS	AA-	F1+	A/B	3
STATE STREET BANK & TRUST CO		£10M	6 MONTHS	AA-	F1+	A/B	2
WACHOVIA BANK NA		£10M	6 MONTHS	AA-	F1+	B	3