

OXFORD CITY COUNCIL LENDING LIST
2005/2006

Institution	Group	Max Limit £M's	Max Period (days)	BUILDING SOCIETIES		Fitch		CREDIT RATINGS:			S & P	
				Assets £000's	UK Asset Ranking	Short	Long	Short	Long	Fin.St	Short	Long
UK BUILDING SOCIETIES:												
Assets greater than £2bn												
Nationwide Building Society		8.0	364	98,728,300	1	F1+	AA-	P1	Aa3	B	A1	A+
Britannia Building Society		5.0	364	23,230,600	2	F1	A+	P1	A2	C+	A1	A
Portman Building Society		5.0	364	15,511,800	3	F1	A	P1	A2	C+	-	-
Yorkshire Building Society		5.0	364	14,944,857	4	F1	A+	P1	A2	C+	A1	A
Coventry Building Society		5.0	364	9,442,900	5	F1	A	P1	A2	C+	-	-
Chelsea Building Society		5.0	364	8,842,765	6	F1	A	P1	A3	C	-	-
Skipton Building Society		5.0	364	7,869,908	7	F1	A	P1	A3	C	-	-
Leeds Building Society (name changed from leeds & holbeck bs)		5.0	364	6,146,964	8	-	-	P1	A3	C	-	-
West Bromwich Building Society		5.0	364	5,040,100	9	F1	A	P1	A3	C	-	-
Derbyshire Building Society		5.0	364	4,396,940	10	-	-	P1	A3	C	-	-
Cheshire Building Society		5.0	364	4,372,800	11	-	-	P1	A3	C	-	-
Principality Building Society		5.0	364	4,047,865	12	F1	A	P1	A2	C+	-	-
Newcastle Building Society		5.0	364	3,271,455	13	F1	A	P1	A3	C	A2	BBB+
Norwich & Peterborough Building Society		5.0	364	3,262,293	14	-	-	P1	A3	C	-	-
Stroud & Swindon Building Society		5.0	364	2,046,035	15	-	-	-	-	-	-	-
~ Nottingham Building Society		5.0	364	2,188,852	16	-	-	-	-	-	-	-
Dunfermline Building Society		5.0	364	1,869,232	17	-	-	P1	A3	C	-	-
Assets £1bn - £2bn												
Scarborough Building Society		2.5	183	1,442,483	18	-	-	-	-	-	-	-
Progressive Building Society		2.5	183	1,141,900	19	-	-	-	-	-	-	-
Lambeth Building Society		2.5	183	1,076,913	20	-	-	-	-	-	-	-
Kent Reliance Building Society		2.5	183	1,030,203	21	-	-	-	-	-	-	-
Assets £0.5bn - £1bn												
Cumberland Building Society		2.5	183	991,050	22	-	-	-	-	-	-	-
National Counties Building Society		2.5	183	843,449	23	-	-	-	-	-	-	-
Furness Building Society		2.5	183	738,686	24	-	-	-	-	-	-	-
Cambridge Building Society		2.5	183	705,018	25	-	-	-	-	-	-	-
Hinckley & Rugby Building Society		2.5	183	634,541	26	-	-	-	-	-	-	-
Leek United Building Society		2.5	183	620,239	27	-	-	-	-	-	-	-
Darlington Building Society		2.5	183	534,755	28	-	-	-	-	-	-	-
Universal Building Society		2.5	183	534,190	29	-	-	-	-	-	-	-
* Newbury Building Society		2.5	183	508,382	30	-	-	-	-	-	-	-
OVERSEAS BUILDING SOCIETIES												
* EBS Building Society		5.0	364	-	-	-	-	P1	A2	C+	-	-
UK CLEARING BANKS & SUBSIDIARIES												
Barclays Bank Group Ltd												
Barclays Bank	Barclays Bank Grp	8.0	364			F1+	AA+	P1	Aa1	A-	A1+	AA
HBOS Group												
Bank Of Scotland Plc	HBOS Grp	8.0	364			F1+	AA+	P1	Aa2	B+	A1+	AA
Halifax Plc	HBOS Grp	8.0	364			F1+	AA+	P1	Aa2	B+	A1+	AA
Lloyds TSB Group												
Lloyds TSB Bank	Lloyds TSB	8.0	364			F1+	AA+	P1	Aaa	A	A1+	AA
Royal Bank of Scotland Group												
Royal Bank of Scotland plc	RBOS Grp	8.0	364			F1+	AA+	P1	Aa1	A-	A1+	AA
National Westminster Bank (RB of SCOT)	RBOS Grp					F1+	AA+	P1	Aa1	A-	A1+	AA
Ulster Bank Ireland Ltd (RB of SCOT)	RBOS Grp					F1+	AA	P1	Aa2	B	A1+	AA
Ulster Bank Ltd (RB of SCOT)	RBOS Grp					F1+	AA	P1	Aa2	B	A1+	AA

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OTHER UK BANKS													
Abbey National Plc	Abbey National	8.0	364			F1+	AA-	P1	Aa3	B	A1	A+	
Abbey National Treasury Services		F1+	AA-	P1	Aa3	-	-	-					
Alliance & Leicester		8.0	364			F1+	AA-	P1	Aa3	B	A1	A+	
Bank of England		8.0	364			-	-	-	-	-	A1+	AAA	
Bank of Ireland													
Bristol and West PLC	Bank of Ireland	See Bank Of Ireland For Limits					F1+	AA-	P1	Aa3	C+	A1	-
Citigroup													
Citibank International Bank	Citigroup	8.0	364			F1+	AA+	P1	Aa1	B-	A1+	AA	
National Australia Bank Group													
~ Clydesdale Bank	NAB	See NAB For Limits					-	-	P1	A1	B-	A1	A+
* Bank Of Butterfield (UK) Ltd		5.0	364			F1	A-	P2	A3	C	A2	A-	
Bradford & Bingley		5.0	364			F1	A	P1	A1	B-	A2	-	
Co-operative Bank, The		5.0	364			F1	A	P1	A3	C	-	-	
Close Brothers		5.0	364			F1	A	P2	A3	C	-	-	
Egg Bank Plc		5.0	364			F1	A+	P2	A3	D+	-	-	
Heritable Bank Limited		5.0	364			F1	A	-	-	-	-	-	
HSBC		8.0	364			F1+	AA	P1	Aa2	B+	A1+	AA-	
* Lehman Brothers Holdings Plc		5.0	364			F1+	A+	-	A1	-	A1+	A+	
* MBNA Europe Bank Ltd		8.0	364			F1+	AA-	-	-	-	-	-	
Northern Rock Plc		5.0	364			F1	A+	P1	A1	B-	A1	A	
~ Standard Life Bank		5.0	364			-	-	P1	A2	D+	A2	A-	
MERCHANT BANKS													
~ N M Rothchild & Sons		5.0	364			F1	A	-	-	-	-	-	
~ Schroders Plc		5.0	364			F1	A+	-	-	-	A1	A	
~ Singer & Friedlander Ltd		5.0	364			F1	A	-	-	-	-	-	

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OVERSEAS BANKS												
ABN AMRO Bank		8.0	364			F1+	AA-	P1	Aa3	B	A1+	AA-
Allied Irish Banks, plc		8.0	364			F1+	AA-	P1	Aa3	B	A1	A+
~ Anglo Irish Bank Corporation		5.0	364			F1	A	P1	A2	C+	-	-
Australia & New Zealand Banking Group		8.0	364			F1+	AA-	P1	Aa3	B	A1+	AA-
Banca Monte dei Paschi di Siena		5.0	364			F1	A+	P1	A1	B-	A1	A
Banco Bilbao Vizcaya Argentaria		8.0	364			F1+	AA-	P1	Aa2	B+	A1+	AA-
Banco Commercial Portugues		5.0	364			F1	A+	P1	A1	B-	A2	A-
Banco Esquito Santo		5.0	364			F1	A+	P1	A1	B-	A2	A-
Banco Santander Central Hispano		8.0	364			F1+	AA-	P1	Aa3	B	A1	A+
Bank of America N.A		8.0	364			F1+	AA-	P1	Aa1	A-	A1+	AA
Bank of Ireland		8.0	364			F1+	AA-	P1	Aa3	B	A1	A+
Bank of Montreal		8.0	364			F1+	AA-	P1	Aa3	B	A1+	AA-
Bank of New York (the)		8.0	364			F1+	AA-	P1	Aa2	B+	A1+	AA-
Bank of Nova Scotia		8.0	364			F1+	AA-	P1	Aa3	B	A1+	AA-
Bayerische Landesbank Girozentrale		8.0	364			F1+	A+	P1	Aaa	D+	A1	A
Bankgesellschaft Berlin AG		5.0	364			F2	BBB+	P1	A2	E+	-	-
Bayerische Hypo und Vereinsbank AG		5.0	364			F1	A	P1	A2	D+	A1	A
BHF-Bank		5.0	364			F1	A-	-	-	-	-	-
BNP Paribas		8.0	364			F1+	AA	P1	Aa2	B+	A1+	AA
Calyon		8.0	364			F1+	AA	P1	Aa2	C	A1+	AA-
Canadian Imperial Bank of Commerce Group		8.0	364			F1+	AA-	P1	Aa3	B-	A1	A+
Citibank N.A		8.0	364			F1+	AA+	P1	Aa1	A-	A1+	AA
Commonwealth Bank of Australia		8.0	364			F1+	AA	P1	Aa3	B	A1+	AA-
~ Credit Industriel et Commercial		8.0	364			F1+	AA-	P1	A1	C	A1	A+
Credit Lyonnais		8.0	364			F1+	AA	P1	Aa2	B-	A1+	AA-
* CIT Group Inc		5.0	364			F1	A	P1	A2	-	A1	A
Danske Bank		8.0	364			F1+	AA-	P1	Aa1	A-	A1+	AA-
~ Den Norske Bank		8.0	364			-	-	P1	Aa3	-	-	-
DePfa Bank Plc		8.0	364			F1+	AA-	P1	Aa3	B-	A1+	AA-
Deutsche Bank AG		8.0	364			F1+	AA-	P1	Aa3	B-	A1+	AA-
Dexia Banque Internationale a Luxembourg		8.0	364			F1+	AA+	P1	Aa2	B	A1+	AA
* Dexia Credit Local		8.0	364			F1+	AA+	P1	Aa2	B+	A1+	AA
Development Bank of Singapore		8.0	364			F1+	AA-	P1	Aa2	B-	A1+	AA-
Dresdner Bank, AG		5.0	364			F1	A	P1	A1	C-	A1	A
~ ForeningsSparBanken (Swedbank)		8.0	364			F1	A+	P1	Aa3	B	A1	A
Fortis Bank		8.0	364			F1+	AA-	P1	Aa3	B	A1+	AA-
* Hewlett Packard International Bank Ltd		5.0	364			F1	-	P1	A3	-	-	-
~ HSH Nordbank ag		5.0	364			F1	A	P1	A1	C	A1	A
Internationale Nederlanden Bank/ING Bank		8.0	364			F1+	AA-	P1	Aa2	B+	A1+	AA
Irish Intercontinental Bank (IIB Bank)		5.0	364			F1	A+	P1	A1	C	A1	A
Irish Permanent plc		5.0	364			-	-	P1	A1	B-	A1	A+
JP Morgan Chase Bank		8.0	364			F1+	A+	P1	Aa2	B+	A1+	AA-
KBC Bank		8.0	364			F1+	AA-	P1	Aa3	B	A1	A+
Landesbank Baden-Wurtemberg		8.0	364			F1+	A+	P1	Aaa	B-	A1	A+
Landesbank Berlin		5.0	364			F2	BBB+	P1	A1	D+	-	-
~ Landesbank Hessen-Thuringen Girozentrale		5.0	364			F1+	A+	-	Aaa	C	A1	A
* Landesbanki Islands HF		5.0	364			F1	A	P1	A2	C	-	-
National Australia Bank		8.0	364			F1+	AA	P1	Aa3	B	A1+	AA-
National Bank of Canada		5.0	364			F1	A+	P1	A1	B-	A1	A
Norddeutsche Landesbank Girozentrale		8.0	364			F1	A	P1	Aa2	C-	A1	A
Nordea Bank (Finland)		8.0	364			F1+	AA-	P1	Aa3	B	A1+	AA-
Rabobank		8.0	364			F1+	AA+	P1	Aaa	A	A1+	AAA
Royal Bank of Canada		8.0	364			F1+	AA	P1	Aa2	B+	A1+	AA-
SanPaolo IMI SpA (Italy)		8.0	364			F1+	AA-	P1	Aa3	B	A1	A+
~ Skandinaviska Enskilda Banken		8.0	364			F1	A+	P1	Aa3	B	A1	A
Societe Generale (SG)		8.0	364			F1+	AA-	P1	Aa2	B+	A1+	AA-
State Street Bank & Trust Company		8.0	364			F1+	AA-	P1	Aa2	B+	A1+	AA
Svenska Handelsbanken		8.0	364			F1+	AA-	P1	Aa1	A-	A1+	AA-
Toronto-Dominion Bank		8.0	364			F1+	AA-	P1	Aa3	B	A1	A+
UBS AG		8.0	364			F1+	AA+	P1	Aa2	B+	A1+	AA+
~ Unicredito Italiano SpA		5.0	364			F1	A+	P1	A1	B-	A1	A+
~ Wachovia Bank N A		8.0	364			F1+	AA-	P1	Aa2	B+	A1+	AA-
~ WestLB AG		5.0	364			F1	A-	P1	A1	D-	A2	A-
Westpac Banking Corporation		8.0	364			F1+	AA-	P1	Aa3	B	A1+	AA-

N.B. - No placements to be made without first manually checking current loan arrangements (incl. Dealt ahead loans) against lending limit

* New Counterparties Added in 2005/2006

~ Changes Made To Limits in 2005/2006