

APPENDIX H - Liability Benchmark

	£'000	£'000	£'000	£'000	£'000
Financial Year End	Opening Balance	1	2	3	4
	2023	2024	2025	2026	2027
PWLB Loans	£12,597	£12,297	£11,820	£42,252	£67,129
Market Loans (excl LOBO loans)					
LOBO Loans					
Short Term inc LA Temporary Borrowing (<1 year)					
Variable rate loans					
Existing Loan Debt Outstanding	£12,597	£12,297	£11,820	£42,252	£67,129
Opening Loan Debt	£12,597				
Less: opening treasury investments	-£7,929				
Plus: planned prudential borrowing	£0		£30,918	£25,374	£15,867
Less: MRP & Capital Receipts set aside	-£458	-£325	-£664	-£670	-£676
+/- other forecast cashflows					
Net Loans Requirement (forecast net loan debt)	£4,210	£3,885	£34,139	£58,843	£74,034
Opening Loans CFR	£12,597				
Plus: planned Prudential Borrowing		£0	£30,918	£25,374	£15,867
Less: MRP & Capital Receipts set aside		-£325	-£664	-£670	-£676
Loans CFR	£12,597	£12,272	£42,526	£67,230	£82,421
Liquidity allowance above net debt (liquidity buffer)	£16,000	£16,000	£16,000	£16,000	£16,000
Liability Benchmark (Gross Loans Requirement)	£20,210	£19,885	£50,139	£74,843	£90,034
Forecast Investments	£16,000	£16,000	£16,000	£16,000	£16,000
(Over)/Under Liability Benchmark	£7,613	£7,588	£38,319	£32,591	£22,905