



22/01/2019	Group Name:	KAIKOURA DISTRICT COUNCIL
	Partner:	Nicholas Tompkins
	Markets Dealer:	Andrew Malcolm

Weighted Avg Tenor	0.87yrs	The average average length of maturity for the total term debt shown
Weighted Avg Rate	5.05%	The average net interest rate currently applicable on the total debt. This rate may change over time and is based on current rates only.

Loan #	Start Date	End Date	Rate	Approved Limit	Current Loan Bal	Available for Redraw	Product	Interest Cost*
KAIKOURA DISTRICT COUNCIL								
0006611698-03110	30/10/2015	31/08/2020	4.24%	208,333	208,333	-	CARL- Fixed	8,833
	30/12/2015	31/08/2020	4.71%	735,000	735,000	-	CARL- Fixed	34,619
	21/09/2015	30/09/2022	0.00%	1,140,000	-	1,140,000	CARL- Floating	-
0006611698-03107	22/09/2014	20/09/2019	6.15%	436,960	436,960	-	CARL- Fixed	26,873
	22/09/2014	30/09/2022	0.00%	1,021,120	-	1,021,120	CARL- Floating	-
0006611698-03105	30/10/2015	28/06/2019	4.36%	266,000	266,000	-	CARL- Fixed	11,598
	1/08/2014	30/09/2022	0.00%	4,520,000	-	4,520,000	CARL- Floating	-
	27/02/2015	28/02/2019	5.20%	580,000	580,000	-	CARL- Fixed	30,160
INNOVATIVE WASTE KAIKOURA LIMITED								
079634275-03016	7/07/2015	17/03/2019	5.57%	N/A	37,064	N/A	BF01	2,064
079634275-03017	18/04/2017	7/04/2019	5.53%	N/A	10,099	N/A	BF01	558

Floating	2019	2020	2021	Facility Expiry	Comments
-	-	208,333	-	30/09/2022	
-	-	735,000	-	30/09/2022	
-	-	-	-	30/09/2022	
-	436,960	-	-	30/09/2022	
-	-	-	-	30/09/2022	
-	266,000	-	-	30/09/2022	
-	-	-	-	30/09/2022	
-	580,000	-	-	30/09/2022	
37,064	-	-	-	7/07/2020	
10,099	-	-	-	18/04/2019	

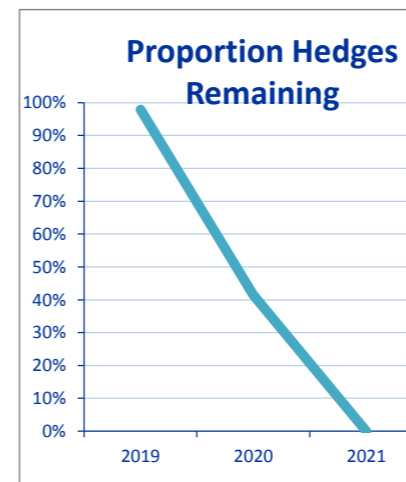
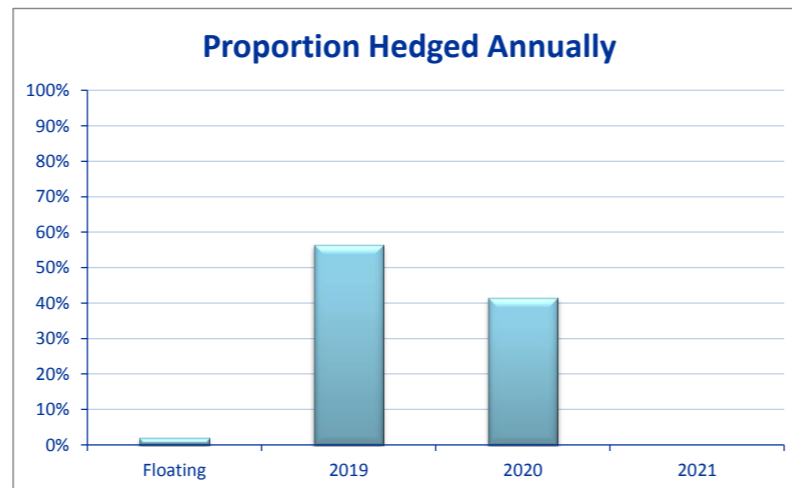
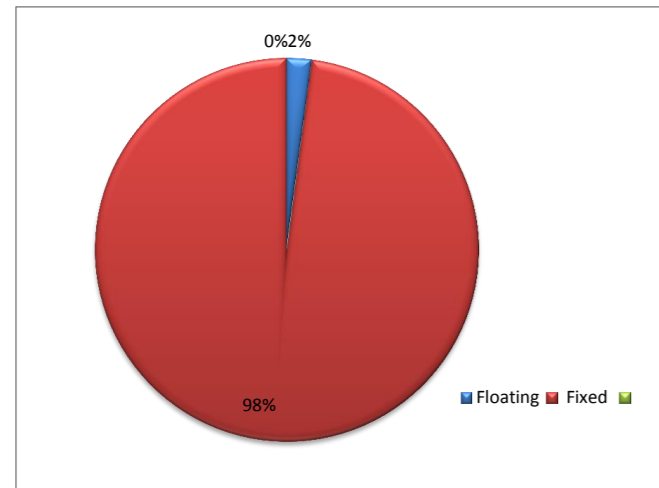
Floating Stress Test*	% Incr	Weighted Avg Tenor	Av Rate
- 47	0.10%	5/12/2019	5.05%
- 118	0.25%	0.87yrs	
- 236	0.50%		
- 472	1.00%		

Total Principal	Total Avl for Redraw
2,273,457	6,681,120

Total Annual Interest
114,705

Floating	2019	2020	2021
47,163	1,282,960	943,333	-

Cover Ratio --->	2%	56%	41%	0%
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***Interest Rates:**

- CARL Floating Rate - Current Floating Interest Rate on this loan/component
- CARL Fixed Rate - Current Fixed Interest Rate on this loan/component

***Interest Cost** - The total annual interest based on the current drawn balance and the current applicable rates

***Floating Stress Test**- The change in annual interest cost for a given % change in rates on your net floating debt

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