



Group Name:	KAIKOURA DISTRICT COUNCIL
Partner:	Nicholas Tompkins
Markets Dealer:	Andrew Malcolm

Weighted Avg Tenor	0.86yrs	The average average length of maturity for the total term debt shown
Weighted Avg Rate	4.95%	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%	250,000	250,000	-	CARL- Fixed	10,600
	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	20/10/2014	23/10/2018	6.01%	328,880	328,880	-	CARL- Fixed	19,766
	22/09/2014	20/09/2019	6.15%	443,830	443,830	-	CARL- Fixed	27,296
	22/09/2014	30/09/2022	0.00%	730,690	-	730,690	CARL- Floating	-
0006611698-03105	27/02/2015	28/02/2019	5.20%	580,000	580,000	-	CARL- Fixed	30,160
	30/10/2015	28/06/2019	4.36%	266,000	266,000	-	CARL- Fixed	11,598
	1/08/2014	30/09/2022	4.09%	4,520,000	640,000	3,880,000	CARL- Floating	26,176
INNOVATIVE WASTE KAIKOURA LIMITED								
079634275-03016	7/07/2015	18/09/2018	5.66%	N/A	44,892	N/A	BF01	2,541
079634275-03017	18/04/2017	9/10/2018	5.55%	N/A	26,625	N/A	BF01	1,478

Floating	2018	2019	2020	2021	Facility Expiry	Comments
-	-	-	250,000	-	30/09/2022	
-	-	-	735,000	-	30/09/2022	
-	-	-	-	-	30/09/2022	
-	328,880	-	-	-	30/09/2022	
-	-	443,830	-	-	30/09/2022	
-	-	-	-	-	30/09/2022	
-	-	580,000	-	-	30/09/2022	
-	-	266,000	-	-	30/09/2022	
640,000	-	-	-	-	30/09/2022	
44,892	-	-	-	-	7/07/2020	
26,625	-	-	-	-	18/04/2019	

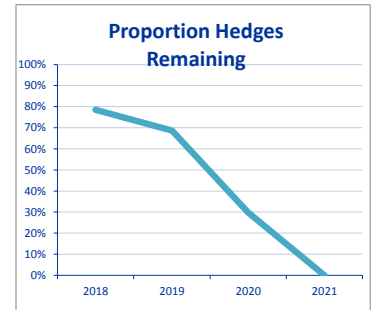
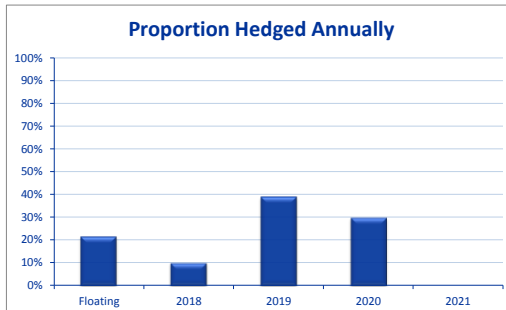
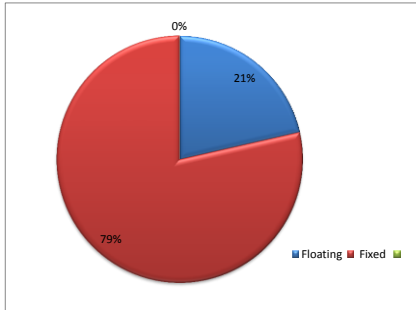
Floating Stress Test*	% Incr	Weighted Avg Tenor	Av Rate
- 712	0.10%	30/07/2019	4.95%
- 1,779	0.25%	0.86yrs	
- 3,558	0.50%		
- 7,115	1.00%		

Total Principal	Total Avl for Redraw
3,315,227	5,750,690

Total Annual Interest
164,232

Floating	2018	2019	2020	2021
711,517	328,880	1,289,830	985,000	-

Cover Ratio --->	21%	10%	39%	30%	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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