

**CITY OF MELVILLE
STATEMENT OF INVESTMENTS
FOR THE PERIOD ENDING 31 JANUARY 2015**

SUMMARY BY FUND		AMOUNT
		\$
MUNICIPAL	\$	44,102,502
RESERVE	\$	80,257,474
TRUST	\$	272,939
CITIZEN RELIEF	\$	204,517
	\$	124,837,432
SUMMARY BY INVESTMENT TYPE		AMOUNT
		\$
11AM	\$	3,509,761
TERM DEPOSIT	\$	116,097,026
BOND	\$	2,000,000
FRTD	\$	3,000,000
UNITS (Local Govt Hse)	\$	230,645
	\$	124,837,432
SUMMARY BY CREDIT RATING		AMOUNT
		\$
AA	\$	9,000,000
AA-	\$	67,906,787
A+	\$	14,500,000
A	\$	1,900,000
A-	\$	31,300,000
BBB+	\$	-
UNITS (Local Govt Hse)	\$	230,645
	\$	124,837,432

**STATEMENT OF INVESTMENTS
FOR THE PERIOD ENDING 31 JANUARY 2015**

INSTITUTION / INVESTMENT	RISK of IMPAIRMENT	INVESTMENT TYPE	Interest Rate %	S & P RATING	AMOUNT \$	MATURITY DATE
BANKWEST (11AM)	Very Low	11AM	2.50%	AA-	\$0	On call
WESTPAC (MAXI DIRECT)	Very Low	11AM	2.50%	AA-	\$2,200,000	On call
WESTPAC (MAXI BONUS 1)	Very Low	11AM	2.85%	AA-	\$305,589	On call
WESTPAC (MAXI BONUS 2)	Very Low	11AM	2.85%	AA-	\$1,004,172	On call
					\$3,509,761	
BANK OF QUEENSLAND (TERM)	Very Low	TERM	Various	A-	\$1,500,000	Various
BENDIGO AND ADELAIDE BANK (TERM)	Very Low	TERM	Various	A-	\$9,500,000	Various
CITIBANK (TERM)	Very Low	TERM	Various	AA-	\$14,284,834	Various
COMMONWEALTH BANK (TERM)	Very Low	TERM	Various	AA-	\$6,000,000	Various
AMP BANK (TERM)	Very Low	TERM	Various	A+	\$10,500,000	Various
ING BANK (TERM)	Very Low	TERM	Various	A-	\$20,300,000	Various
MACQUARIE BANK (TERM)	Very Low	TERM	Various	A	\$1,900,000	Various
NAB (TERM)	Very Low	TERM	Various	AA-	\$23,290,784	Various
RABODIRECT (TERM)	Very Low	TERM	Various	AA	\$7,000,000	Various
ST GEORGE BANK (TERM)	Very Low	TERM	Various	AA-	\$4,100,000	Various
SUNCORP METWAY LTD (TERM)	Very Low	TERM	Various	A+	\$4,000,000	Various
WESTPAC (TERM)	Very Low	TERM	Various	AA-	\$6,721,408	Various
					\$116,097,026	
WESTPAC (FRTD)	Very Low	FRTD	3.42%	AA-	\$3,000,000	Various
					\$3,000,000	
COMMONWEALTH BANK (RETAIL BOND)	Very Low	BOND	3.76%	AA	\$2,000,000	20-Dec-15
					\$2,000,000	
UNITS IN LOCAL GOVT HOUSE	NA	NA	NA	NA	\$230,645	NA
TOTAL FUNDS INVESTED					\$124,837,432	

CREDIT RISK COMPARISON

CREDIT RISK	AMOUNT \$	ACTUAL PROPORTION	MAX. % AMOUNT IN TOTAL PORTFOLIO	Comments
AA	\$9,000,000	7%	80%	
AA-	\$67,906,787	54%	80%	
A+	\$14,500,000	12%	50%	
A	\$1,900,000	2%	50%	
A-	\$31,300,000	25%	50%	
BBB+	\$0	0%	20%	
UNITS IN LOCAL GOVT: HOUSE	\$230,645	0%	0.1%	Council Decision
TOTAL	124,837,432	100%		

DIVERSIFICATION RISK						
INSTITUTION	INVESTMENT TYPE	S & P RATING	AMOUNT \$	ACTUAL PROPORTION	INSTITUTION PROPORTION	MAX. % WITH ANY ONE INSTITUTION
ANZ BANK (TERM)	TERM	AA-	5,000,000	4.01%	4.01%	20%
AMP BANK (TERM)	TERM	A+	10,500,000	8.41%	8.41%	15%
BANKWEST (11AM)	11AM	AA-	-	0.00%		20%
BANKWEST (TERM)	TERM	AA-	2,000,000	1.60%	1.60%	20%
BANK OF QUEENSLAND (TERM)	TERM	A-	1,500,000	1.20%	1.20%	15%
BENDIGO AND ADELAIDE BANK (TERM)	TERM	A-	9,500,000	7.61%	7.61%	15%
CITIBANK (TERM)	TERM	AA-	14,284,834	11.44%	11.44%	20%
COMMONWEALTH BANK (TERM)	TERM	AA-	6,000,000	4.81%		20%
COMMONWEALTH BANK (COVERED BOND)	BOND	AAA	-	0.00%		20%
COMMONWEALTH BANK (RETAIL BOND)	BOND	AA	2,000,000	1.60%		20%
COMMONWEALTH BANK (FRN)	FRN	AA	-	0.00%	6.41%	20%
ING BANK (TERM)	TERM	A-	20,300,000	16.26%	16.26%	15%
MACQUARIE BANK (TERM)	TERM	A	1,900,000	1.52%	1.52%	15%
NAB (TERM)	TERM	AA-	23,290,784	18.66%	18.66%	20%
RABODIRECT (TERM)	TERM	AA	7,000,000	5.61%	5.61%	15%
ST GEORGE BANK (TERM)	TERM	AA-	4,100,000	3.28%	3.28%	20%
SUNCORP METWAY LTD (TERM)	TERM	A+	4,000,000	3.20%	3.20%	15%
WESTPAC (MAXI BONUS 1)	11AM	AA-	305,589	0.24%		20%
WESTPAC (MAXI BONUS 2)	11AM	AA-	1,004,172	0.80%		20%
WESTPAC (MAXI DIRECT)	11AM	AA-	2,200,000	1.76%		20%
WESTPAC (FRTD)	FRTD	AA-	3,000,000	2.40%		20%
WESTPAC (TERM)	TERM	AA-	6,721,408	5.38%	10.60%	20%
UNITS IN LOCAL GOVT HOUSE	NA	NA	230,645	0.18%	0.18%	
			124,837,432	100%	100%	

MATURITY COMPARISON

TERM to MATURITY	AMOUNT \$	ACTUAL PROPORTION	MAX. % IN ANY ONE YEAR	Comments
		N		
MUNICIPAL & TRUST FUNDS				
< 1 year	44,144,796	100%	100%	
	44,144,796	100%		
RESERVE FUNDS				
< 1 year	80,257,474	100%	100%	
	80,257,474	100%		