

Current list of Financial Institutions and Investment Criteria

Category	Institutions	Sector colour code	Sovereign rating	Max period	Limit per Institution
Sovereign or Sovereign "type"	DMADF			6 months	No limit
	Local Authority			1 year	£3m
UK Nationalised Institutions	None (N Rock deposits no longer guaranteed)				
Institutions guaranteed by other governments	None (Irish Banks are guaranteed but have been removed from the list)				
UK Partly nationalised institutions	RBS group (inc Nat West)	Blue	AAA stable from all 3 agencies	1 year	£3m per group
	Lloyds Group (inc HBoS & Lloyds)	Blue		1 year	£3m per group
Independent UK Institutions	HSBC	Orange	AAA stable from all 3 agencies	1 yr	£2m
	Barclays,	Green		3 months	£2m
	Nationwide	Green		3 months	£2m
Money Market Funds	Prime Rate Sterling Liquidity Fund 4 Ignis Blackrock	Aaa/MR1+		instant access	£3m
Deposit/Call Accounts Partly nationalised institutions	Lloyds Gp, RBS Group			Instant access	£5m less amounts on term deposit
Deposit/Call Accounts Other UK institutions	Barclays HSBC Lancs CC	Green Orange		Instant access	£3m less amounts on term deposit

Note – minimum Sovereign Rating is AA