

**HORNSBY SHIRE COUNCIL SCHEDULE OF BORROWINGS AS AT 28 FEBRUARY 2020**

1. LOANS			\$'000	\$'000	\$'000	\$'000	\$'000	\$'000
Lender	Date Drawn	Maturity Date	Amount Borrowed	01/07/2019 Opening Balance	New Loan	2019/20 YTD Repayments Principal	Closing Balance	Fixed Interest Rate %
National Australia(49)	22-Jun-10	23-Jun-20	2,000	276		135	141	7.77
National Australia(50)	27-Jun-11	28-Jun-21	1,000	265		63	202	7.68
Westpac(51)	26-Jun-13	25-Jun-23	2,000	942		106	836	5.89
<b>*TOTAL</b>			<b>5,000</b>	<b>1483</b>		<b>304</b>	<b>1179</b>	<b>6.42%</b>

\* Average weighted interest rate based on principal balances outstanding is **6.42%**

2. OPERATING LEASES			\$'000	\$'000	\$'000	\$'000	\$'000
Lessor	Date Executed	Expiry date	Total Lease Payments	01/07/2019 Opening Balance	New Leases	2019/20 YTD Repayments	Closing Balance
Macquarie Equipment Finance (101)	15-Nov-15	17-Aug-20	545	135		81	54
Macquarie Equipment Finance (102)	15-Feb-16	15-Aug-19	11	1		1	0
Macquarie Equipment Finance (103)	25-Aug-16	15-Aug-20	83	24		15	10
Macquarie Equipment Finance (104)	18-Aug-16	15-Aug-19	13	1		1	0
Macquarie Equipment Finance (105)	22-Sep-17	15-Aug-21	444	248		83	165
Macquarie Equipment Finance (106)	22-Sep-17	15-Aug-20	32	13		8	5
Macquarie Equipment Finance (107)	22-Sep-17	15-Aug-22	56	36		8	28
Macquarie Equipment Finance (108)	15-Aug-18	15-Aug-22	242	185		43	142
Macquarie Equipment Finance (109)	15-Aug-18	15-May-23	85	68		13	55
Macquarie Equipment Finance (110)	15-Nov-18	15-Aug-22	26	21		5	16
Macquarie Equipment Finance (111)	15-Nov-18	15-Aug-23	632	537		95	443
Macquarie Equipment Finance (112)	15-Feb-19	15-Nov-21	55	45		14	32
Macquarie Equipment Finance (113)	15-Feb-19	15-Aug-22	11	9		2	7
Macquarie Equipment Finance (114)	15-May-19	15-Aug-23	15	14		2	12
Macquarie Equipment Finance (115)	23-Aug-19	15-May-24			119	18	101
Canon Finance Australia Pty Ltd	15-Nov-17	01-Nov-22	109	75		15	60
<b>TOTAL</b>			<b>2,357</b>	<b>1,414</b>	<b>119</b>	<b>402</b>	<b>1,130</b>

3. DEBT SERVICE RATIO	Ratio %
Year ending Jun 19	0.78
Year ending Jun 18	1.08
Year ending Jun 17	1.73

Debt Service Ratio =	$\frac{\text{Debt Service Cost}}{\text{Revenue from Continuing Operations excluding Capital Items \& Specific Purpose Grants/Contributions}}$
----------------------	---