

Appendix One

The table below shows a representative example of bond repayment based upon £1 million over a period of 5 years.

Period end date (for interest calculation)	Interest Payment Date	Days in Period	Balance Brought Forward	Interest Due	Principal Repayment Due	Total Debt Service Due	Balance Carried forward
15 October 2020	31 October 2020		£0.00	*	£0.00	*	£1,000,000.00
15 April 2021	15 April 2021	182	£1,000,000.00	£5,983.56	£97,329.61	£103,313.17	£902,670.39
15 October 2021	15 October 2021	182	£902,670.39	£5,430.86	£97,913.59	£103,344.45	£804,756.80
15 April 2022	15 April 2022	182	£804,756.80	£4,815.31	£98,501.07	£103,316.38	£706,255.73
15 October 2022	15 October 2022	182	£706,255.73	£4,249.14	£99,092.08	£103,341.22	£607,163.66
15 April 2023	15 April 2023	182	£607,163.66	£3,633.00	£99,686.63	£103,319.63	£507,477.03
15 October 2023	15 October 2023	182	£507,477.03	£3,053.20	£100,284.75	£103,337.95	£407,192.28
15 April 2024	15 April 2024	182	£407,192.28	£2,449.85	£100,886.46	£103,336.30	£306,305.83
15 October 2024	15 October 2024	182	£306,305.83	£1,842.87	£101,491.77	£103,334.64	£204,814.05
15 April 2025	15 April 2025	182	£204,814.05	£1,225.52	£102,100.73	£103,326.24	£102,713.33
15 October 2025	15 October 2025	182	£102,713.33	£617.97	£102,713.33	£103,331.30	£0.00
					£1,000,000		

Through the due diligence we would determine the value that would be most appropriate for Blaenau Gwent's bond offer