

**Total borrowings**

2025 61273      2026 56417

Difference -61273  
-8% No explanation required

Use the table below to breakdown your explanation  
*Please provide 3rd party confirmation if a non PWLB loan*

| 2025<br>£ | 2026<br>£ | Difference | Explanation (Ensure each explanation is quantified) |
|-----------|-----------|------------|-----------------------------------------------------|
|           |           | 0          |                                                     |
|           |           | 0          |                                                     |
|           |           | 0          |                                                     |
|           |           | 0          |                                                     |
|           |           | 0          |                                                     |
|           |           | 0          |                                                     |
|           |           | 0          |                                                     |
| Total     | 0         | 0          | 0                                                   |

Enter more lines as appropriate