

Landlord name:	
RSL Reg. No.:	
Report generated date:	

Approval	
Date approved:	
Approver:	
Approver job title	

Submission	
Nil return	
Date of Return	
Accounting year-end	
Number of housing units owned by RSL	
Number of housing units used for Security	
Unencumbered housing units	
What Percentage of unencumbered housing units in Question (7) has a Positive value?	
Does a Lender have a floating charge over the company assets?	
Submission Comments	

# Covenants for Loans

Covenant Sequence Number	Type of Covenant applied	How is this Covenant calculated?	Required levels	Frequency of reporting to lender	Date of last report to lender	Actual levels achieved at that date
1	Interest Cover	Operating Surplus Less: Grant Amortisation Less: Pension Deficit Payment Add: Receivable Interest Add: Housing Depreciation Add: Planned Major Maintenance Add:Planned minor Maintenance	Above calculation must be 1.2 times higher than loan interest paid	Quarterly	11/05/2023	Interest payable was covered 13.16 times
2	Asset Cover	Value of two outstanding Clydesdale Bank loans must be secured against assets valued at least 1.1 times higher than the outstanding loans. Secured stock valued every 3 years.	1.1 : 1	Quarterly	11/05/2023	4.94 : 1

# Facilities

Facility Reference Number	Name of Lender	Charge holder	Security Trustee in place?	Start Date	End Date	Total Facility (£'000s)	Reason for Total Facility Change	Balance of Facility Outstanding (£'000s)	Facility Undrawn (£'000s)	Next five years?	Undrawn Facility for?	Details
BLACLY003	Clydesdale Bank plc		No	30/12/2004	31/12/2029	150.0		62.6	0.0			
BLACLY004	Clydesdale Bank plc		No	28/06/2010	28/06/2040	1,922.0		1,453.7	0.0			
BLANBS013	Nationwide Building Society		No	24/06/2001	01/08/2036	3,547.8		1,513.9	0.0			
Totals						5,619.8		3,030.2	0.0			

# Facilities

Facility Reference Number	Name of Lender	Funds Committed?	Fees - Arrangement	Fees - Non-utilisation	Fees - Other	Fees - Details	All lenders within this syndicate	Linked to ESG Credentials?	Facility Comments
BLACLY003	Clydesdale Bank plc		No	No	No			No	
BLACLY004	Clydesdale Bank plc		No	No	No			No	
BLANBS013	Nationwide Building Society		No	No	No			No	

# Loans

Facility Reference Number	Loan Reference Number	Loan Type	Purpose of Loan	Loan Purpose Details	Total Loan Amt (£'000s)	Balance O/S (£'000s)	Reprmnt Terms	Ref Int Rate	Margin Over Ref Int Rate (%)	'All in' Fixed Rate (%)	First Cap Reprmnt Date	Final Cap Reprmnt Date	First Int Pmnt Date	Interest is being
BLACLY003	CLYVAR003	Variable Rate Loan	Office development		150.0	62.6	Fully Amortising	SONIA	0.4500%		31/01/2005	31/12/2029	31/01/2005	Paid
BLACLY003 Total					150.0	62.6								
BLACLY004	CLYFIXED004	Fixed Rate Loan	Stock transfer		1,922.0	1,453.7	Fully Amortising	Fixed Rate Percentage		5.4300%	28/07/2010	28/06/2040	28/07/2010	Paid
BLACLY004 Total					1,922.0	1,453.7								
BLANBS013	NBSVAR010	Variable Rate Loan	Affordable Housing Development		1,666.0	637.7	Fully Amortising	SONIA	0.4500%		24/06/2001	01/07/2031	24/06/2001	Paid
BLANBS013	NBSVAR011	Variable Rate Loan	Affordable Housing Development		1,114.3	485.6	Fully Amortising	SONIA	0.4500%		20/03/2004	01/08/2035	20/03/2004	Paid
BLANBS013	NBSVAR012	Variable Rate Loan	Affordable Housing Development		767.5	390.6	Fully Amortising	SONIA	0.4500%		22/05/2005	01/10/2036	22/05/2005	Paid
BLANBS013 Total					3,547.8	1,513.9								
Totals					5,619.8	3,030.2								

# Loans

Facility Reference Number	Loan Reference Number	Start Date	Fin cap Rep Date Ind	Current deal expiry date	Forward fixes neg with Lender?	Fees - Arrangement	Fees - Non-utilisation	Fees - Other	Fees - Details	Percentage of Security provided by Social Housing assets (%)	Value of Security provided by Social Housing units (£'000s)	Basis of valuation	Date of valuation	Loan Comments
BLACLY003	CLYVAR003	30/12/2004	Yes			No	No	No		100.00%	150.0	EUV-SH without sales	30/06/2022	
BLACLY004	CLYFIXED004	28/06/2010	Yes			Yes	No	No		100.00%	7,490.0	EUV-SH without sales	30/6/2022	
BLANBS013	NBSVAR010	24/06/2001	Yes			No	No	No		100.00%	1,666.0	EUV	30/06/2000	
BLANBS013	NBSVAR011	15/02/2002	Yes			No	No	No		100.00%	1,115.0	EUV	05/03/2001	
BLANBS013	NBSVAR012	15/02/2002	Yes			No	No	No		100.00%	767.5	EUV	05/03/2001	

# Loans Covenants

Facility Reference Number	Loan Reference Number	Covenant Sequence Number	Type of Covenant applied	How is this Covenant calculated?	Required levels	Frequency of reporting to lender	Actual levels achieved at that date
BLACLY003	CLYVAR003	1	Interest Cover	Operating Surplus Less: Grant Amortisation Less: Pension Deficit Payment Add: Receivable Interest Add: Housing Depreciation Add: Planned Major Maintenance Add:Planned minor Maintenance	Above calculation must be 1.2 times higher than loan interest paid	Quarterly	Interest payable was covered 13.16 times
BLACLY003	CLYVAR003	2	Asset Cover	Value of two outstanding Clydesdale Bank loans must be secured against assets valued at least 1.1 times higher than the outstanding loans. Secured stock valued every 3 years.	1.1 : 1	Quarterly	4.94 : 1
BLACLY004	CLYFIXED004	1	Interest Cover	Operating Surplus Less: Grant Amortisation Less: Pension Deficit Payment Add: Receivable Interest Add: Housing Depreciation Add: Planned Major Maintenance Add:Planned minor Maintenance	Above calculation must be 1.2 times higher than loan interest paid	Quarterly	Interest payable was covered 13.16 times
BLACLY004	CLYFIXED004	2	Asset Cover	Value of two outstanding Clydesdale Bank loans must be secured against assets valued at least 1.1 times higher than the outstanding loans. Secured stock valued every 3 years.	1.1 : 1	Quarterly	4.94 : 1

# Embedded Interest Rate Derivatives

Facility Reference Number	Loan Reference Number	Sequence Number	Derivative Type	Amount (£'000s)	Date From	Date To	Margin Over Ref Int Rate (%)	'All in' Fixed Rate (%)
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# IGF Lend

Sequence Number	Name of the organisation that the funding is provided to	Relationship to RSL	Amount Provided (£'000s)	Balance O/S (£'000s)	Purpose of loan	Details	Duration of funding arrangement (months)	Start Date	End Date	First repayment date	Is Funding Provided Part of Funds Borrowed?	Loan Reference Number	Lender aware of on Lending Arrangement?
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# IGF Lend

Sequence Number	Name of the organisation that the funding is provided to	Security taken?	Type of Security	Type of Security details	Value of Security (£'000s)	Loan Agreement in Place?	Loan Type	Repayment Period (months)	Repayment terms	Reference Interest Rate	Margin Over Ref Int Rate (%)	'All in' Fixed Rate (%)	IGF Lend Comments
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# IGF Borrow

Sequence Number	Name of organisation that the funding is provided from	Relationship to RSL	Amount Received (£'000s)	Balance O/S (£'000s)	Purpose of loan	Details	Duration of funding arrangement (months)	Start Date	End Date	First repayment date
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# IGF Borrow

Sequence Number	Name of organisation that the funding is provided from	Security taken?	Type of security	Details	Value of security (£'000s)	Loan Agreement in place?	Loan Type	Repayment period (months)	Repayment terms	Reference Interest Rate	Margin Over Ref Int Rate (%)	'All in' Fixed Rate (%)	IGF Borrow Comments
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# ISDAs

Sequence Number	Name of Lender	Amount (£'000s)	Start Date	End Date	Reference Interest Rate	Margin Over Ref Int Rate (%)	'All in' Fixed Rate (%)	Mark to Market Threshold before collateral calls (£'000s)	Mark to Market Value (£'000s)	Date of Mark to Market Valuation	Implied loss or gain on Mark to Market Valuation (£'000s)	Type of collateral calls	Under which method are they marked?	Frequency of Call	ISDA Comments
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# ISDA Covenants

ISDA Sequence Number	Sequence Number	Type of covenant applied	How is this Covenant calculated?	Required levels	Frequency of reporting to lender	Date of last report to lender	Actual levels achieved at that date
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