



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	Actual levels achieved at that date
1	Interest Cover	Operating surplus to interest payable	=>110%	Quarterly	3,519%
2	Interest Cover	Adjusted operating surplus (being operating surplus and add back housing depreciation) to interest payable.	=>125%	Quarterly	8,274%

# Facilities

Facility Reference Number	Name of Lender	Charge holder	Security Trustee In place?	Start Date	End Date	Total Facility (£'000s)	Balance of Facility Outstanding (£'000s)	Facility Undrawn (£'000s)	Next five years?	Undrawn Facility for?	Details	Funds Committed?
CRDBOS007	Bank of Scotland		No	28/01/2002	28/01/2032	1,345.0	652.8	0.0				
CRDNBS008	Nationwide Building Society		No	30/11/2004	30/11/2034	442.0	191.8	0.0				
CRDNBS009	Nationwide Building Society		No	30/09/2006	30/09/2036	876.0	520.8	0.0				
CRDRBS006	Royal Bank of Scotland plc		No	31/03/2001	31/03/2026	1,500.0	86.8	0.0				
Totals						4,163.0	1,452.2	0.0				

# Facilities

Facility Reference Number	Name of Lender	Fees - Arrangement	Fees - Non-utilisation	Fees - Other	Fees - Details	All lenders within this syndicate	Facility Comments
CRDBOS007	Bank of Scotland	No	No	No			
CRDNBS008	Nationwide Building Society	Yes	No	No			
CRDNBS009	Nationwide Building Society	Yes	No	No			
CRDRBS006	Royal Bank of Scotland plc	Yes	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)	Repmnt Terms	Ref Int Rate	Margin Over Ref Int Rate (%)	'All In' Fixed Rate (%)	First Cap Repmnt Date	Final Cap Repmnt Date	First Int Pmnt Date	Interest Is being
CRDBOS007	BOSVAR007	Variable Rate Loan	Affordable Housing Development		1,345.0	652.8	Fully Amortising	Lenders Mortgage Base Rate	0.6500%		28/02/2002	28/01/2032		Paid
CRDNBS008	NBSVAR008	Variable Rate Loan	Affordable Housing Development		442.0	191.8	Fully Amortising	LIBOR 3 month	0.4250%		30/12/2004	30/11/2034	30/12/2004	Paid
CRDNBS009	NBSVAR009	Variable Rate Loan	Affordable Housing Development		876.0	520.8	Fully Amortising	LIBOR 3 month	0.4000%		30/10/2006	30/09/2036	30/10/2006	Paid
CRDRBS006	RBSVAR006	Variable Rate Loan	Affordable Housing Development		1,500.0	86.8	Fully Amortising	Lenders Mortgage Base Rate	1.0000%		31/03/2001	31/03/2026		Paid
Totals					4,163.0	1,452.2								

# 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
CRDBOS007	BOSVAR007	28/01/2002	Yes			No	No	No		100.00%	2,720.0	EUV-SH without sales	31/03/2020	
CRDNBS008	NBSVAR008	30/11/2004	Yes			Yes	No	No		100.00%	750.0	EUV-SH without sales	31/03/2020	
CRDNBS009	NBSVAR009	30/09/2006	Yes			Yes	No	No		100.00%	1,370.0	EUV-SH without sales	31/03/2020	
CRDRBS006	RBSVAR006	31/03/2001	Yes			Yes	No	No		100.00%	2,100.0	EUV-SH without sales	31/03/2020	

# 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
CRDBOS007	BOSVAR007	2	Interest Cover	Adjusted operating surplus (being operating surplus and add back housing depreciation) to interest payable.	=>125%	Quarterly	8,274%
CRDNBS008	NBSVAR008	1	Interest Cover	Operating surplus to interest payable	=>110%	Quarterly	3,519%
CRDNBS009	NBSVAR009	1	Interest Cover	Operating surplus to interest payable	=>110%	Quarterly	3,519%

# 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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