



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 has a Positive value?		
Does a Lender have a floating charge over the company assets?		
Loan Debt Outstanding	Less than 1 year	
	Between 1 and 2 years	
	Beyond 2 years and up to 5 years	
	Greater than 5 years	
	Total	
Total value of interest payable for the Financial Year		
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 +depreciation - pension deficit payments - amortised grant/net interest payable	150%	Annually	28/05/2025	795%
2	Asset Cover	loans outstanding/Housing Property Cost	<+ 35%	Annually	28/05/2024	11%

Facilities

Facility Reference Number	Name of Lender	New Facility?	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
SPVCLY003	Clydesdale Bank plc	No		No	12/02/2009	12/04/2030	839.0		235.0	0.0			
SPVCLY004	Clydesdale Bank plc	No		No	12/02/2009	13/05/2030	276.0		77.0	0.0			
SPVCLY3034	Clydesdale Bank plc	No		No	24/06/2019	24/06/2029	1,450.0		894.0	0.0			
SPVNBS001	Nationwide Building Society	No		No	13/05/2003	01/05/2033	2,248.0		840.0	0.0			
SPVNBS3035	Nationwide Building Society	No		No	30/11/2004	31/10/2034	1,500.0		619.0	0.0			
Totals							6,313.0		2,665.0	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
SPVCLY003	Clydesdale Bank plc		No	No	No			No	
SPVCLY004	Clydesdale Bank plc		No	No	No			No	
SPVCLY3034	Clydesdale Bank plc		Yes	No	No			No	
SPVNBS001	Nationwide Building Society		No	No	No			No	
SPVNBS3035	Nationwide Building Society		No	No	No			No	Ex Copperworks Borrowings integrated into SVHA.

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
SPVCLY003	CLYVAR003	Variable Rate Loan	Affordable Housing Development		839.0	235.0	Payment start date deferred then fully amortising	Base	0.6800%		12/03/2009	13/05/2030	12/03/2009	Paid
SPVCLY003 Total					839.0	235.0								
SPVCLY004	CLYVAR004	Variable Rate Loan	Office development		276.0	77.0	Fully Amortising	Base	0.6800%		12/03/2009	13/05/2030	12/03/2009	Paid
SPVCLY004 Total					276.0	77.0								
SPVCLY3034	CLYVAR8776	Variable Rate Loan	Affordable Housing Development		1,450.0	894.0	Interest & capital then bullet repayment from cashflow or refinancing	Base	1.6000%		24/07/2019	31/05/2029	24/07/2019	Paid
SPVCLY3034 Total					1,450.0	894.0								
SPVNBS001	NBSVAR001	Variable Rate Loan	Affordable Housing Development		2,248.0	840.0	Fully Amortising	SONIA	0.4500%		13/06/2003	01/05/2033	13/06/2003	Paid
SPVNBS001 Total					2,248.0	840.0								
SPVNBS3035	NBSVAR8777	Variable Rate Loan	Affordable Housing Development		1,500.0	619.0	Fully Amortising	SONIA	0.4400%		30/11/2004	31/10/2034	30/11/2004	Paid
SPVNBS3035 Total					1,500.0	619.0								
Totals					6,313.0	2,665.0								

Loans

Facility Reference Number	Loan Reference Number	New Loan?	Loan to be repaid?	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 not linked to Covenant	Loan Comments
SPVCLY003	CLYVAR003	No	No	12/02/2009	Yes			No	No	No		100.00%	3,111.0	EUV-SH without sales	03/05/2024		
SPVCLY004	CLYVAR004	No	No	12/02/2009	Yes			No	No	No		0.00%					
SPVCLY3034	CLYVAR8776	No	No	24/06/2019	Yes			Yes	No	No		0.00%					
SPVNBS001	NBSVAR001	No	No	13/05/2003	No	01/05/2033	No	No	No	No		100.00%	3,680.0	EUV-SH without sales	03/05/2024	No covenants specified by lender	
SPVNBS3035	NBSVAR8777	No	No	30/11/2004	Yes			No	No	No		100.00%	5,353.0	EUV-SH without sales	03/05/2024	No covenants specified by lender	NBS Loans transferred to SVHA via ToE.

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
SPVCLY003	CLYVAR003	1	Interest Cover	operating surplus +depreciation - pension deficit payments - amortised grant/net interest payable	150%	Annually	795%
SPVCLY003	CLYVAR003	2	Asset Cover	loans outstanding/Housing Property Cost	<+ 35%	Annually	11%
SPVCLY004	CLYVAR004	1	Interest Cover	operating surplus +depreciation - pension deficit payments - amortised grant/net interest payable	150%	Annually	795%
SPVCLY004	CLYVAR004	2	Asset Cover	loans outstanding/Housing Property Cost	<+ 35%	Annually	11%
SPVCLY3034	CLYVAR8776	1	Interest Cover	operating surplus +depreciation - pension deficit payments - amortised grant/net interest payable	150%	Annually	795%
SPVCLY3034	CLYVAR8776	2	Asset Cover	loans outstanding/Housing Property Cost	<+ 35%	Annually	11%

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	Loan linked ISDA?	Loan Ref No	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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