

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?		
Maturity Profile of 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	
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
2	Interest Cover	Operating surplus add surplus/deficit on sale of fixed asset housing property add housing depreciation less pension deficit costs less amortised grants add stage 3 capitalised grants divided by net interest	greater than 2.5	Quarterly	15/05/2023	3.1
7	Gearing (%)	gross borrowings less cash divided by housing property cost	less than 40%	Quarterly	15/05/2023	16%

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
TRUBLEN3032	bLEND Funding Plc		Yes	03/03/2022	25/03/2054	22,000.0		22,000.0	0.0			
TRUNBS006	Nationwide Building Society		No	02/10/1991	31/12/2035	9,666.3		1,586.8	0.0			
TRURBS001	Royal Bank of Scotland plc		No	31/01/1997	31/01/2033	7,271.0		1,704.1	0.0			
TRURBS2928	Royal Bank of Scotland plc		No	01/04/2015	31/03/2025	4,700.0		1,981.6	0.0			
TRURBS2929	Royal Bank of Scotland plc		No	01/04/2018	31/03/2028	19,000.0		18,000.0	1,000.0	Yes	New Build - Social Housing	
TRURBS3033	Royal Bank of Scotland plc		No	20/12/2023	20/12/2028	10,000.0		1,000.0	9,000.0	Yes	Working Capital	
TRUSAN3031	Santander		No	19/12/2008	18/12/2038	5,000.0		2,884.5	0.0			
Totals						77,637.3		49,157.0	10,000.0			

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
TRUBLEN3032	bLEND Funding Plc		Yes	No	Yes	security valuation and legal fees		No	
TRUNBS006	Nationwide Building Society		Yes	No	Yes	Legal and Valuation fees		No	
TRURBS001	Royal Bank of Scotland plc		Yes	Yes	Yes	Legal and Valuation		No	
TRURBS2928	Royal Bank of Scotland plc		Yes	Yes	Yes	Legal costs		No	
TRURBS2929	Royal Bank of Scotland plc	Yes	Yes	Yes	Yes	Legal		No	In 2020 additional funding was secured within this facility (RBS facility I). This was originally shown in the LPR as 2 loans but has now been combined in to one facility.
TRURBS3033	Royal Bank of Scotland plc	No	Yes	Yes	Yes	Legal fees		No	
TRUSAN3031	Santander		Yes	Yes	Yes	Legal and valuation fees		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
TRUBLEN3032	BLENBNDCAP8770	Bond / Capital Market product	Affordable Housing Development		22,000.0	22,000.0	Interest only - Bullet repayment at end of term from refinancing	Fixed Rate Percentage		2.9200%		28/03/2054	30/09/2022	Paid
TRUBLEN3032					22,000.0	22,000.0								
TRUNBS006	NBSFIXED012	Fixed Rate Loan	Capital Investment		2,001.0	809.5	Fully Amortising	Fixed Rate Percentage		3.5900%	24/08/2002	01/09/2032	24/08/2002	Paid
TRUNBS006	NBSFIXED014	Fixed Rate Loan	Capital Investment		1,960.7	777.3	Fully Amortising	Fixed Rate Percentage		3.5300%	31/03/2004	01/02/2034	31/03/2004	Paid
TRUNBS006					3,961.7	1,586.8								
TRURBS001	RBSFIXED006	Fixed Rate Loan	Capital Investment		1,000.0	50.0	Fully Amortising	Fixed Rate Percentage		4.6300%	21/03/2010	21/12/2024	21/03/2010	Paid
TRURBS001	RBSFIXED007	Fixed Rate Loan	Capital Investment		3,800.0	1,654.1	Interest only then capital and interest	Fixed Rate Percentage		5.0300%	30/05/2012	30/05/2033	30/09/2010	Paid
TRURBS001					4,800.0	1,704.1								
TRURBS2928	RBSVAR4227	Variable Rate Loan	Capital Investment		4,700.0	1,981.6	Interest & capital then bullet repayment from cashflow or refinancing	SONIA	1.6500%		31/03/2018	14/07/2025	31/03/2018	Paid
TRURBS2928					4,700.0	1,981.6								

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
TRURBS2929	RBSREVLNF8766	Revolving Loan / Credit Facility	Capital Investment		19,000.0	18,000.0	Interest only followed by structured capital repayments	SONIA	1.6000%		31/03/2025	19/02/2030	19/02/2021	Paid
TRURBS2929 Total					19,000.0	18,000.0								
TRURBS3033	RBSREVLNF8771	Revolving Loan / Credit Facility	Other (give details)	Working Capital	10,000.0	1,000.0	Interest only - Bullet repayment at end of term from refinancing	SONIA	1.0500%			20/12/2028	31/03/2024	Paid
TRURBS3033 Total					10,000.0	1,000.0								
TRUSAN3031	SANFIXED8763	Fixed Rate Loan	Affordable Housing Development		2,000.0	1,153.8	Interest & capital then bullet repayment from cashflow or refinancing	Fixed Rate Percentage		6.9600%	19/12/2008	19/12/2028	19/12/2008	Paid
TRUSAN3031	SANFIXED8764	Fixed Rate Loan	Affordable Housing Development		2,000.0	1,153.8	Interest & capital then bullet repayment from cashflow or refinancing	Fixed Rate Percentage		7.1200%	19/12/2013	19/12/2028	19/12/2013	Paid
TRUSAN3031	SANFIXED8765	Fixed Rate Loan	Affordable Housing Development		1,000.0	576.9	Interest & capital then bullet repayment from cashflow or refinancing	Fixed Rate Percentage		6.0900%	19/12/2013	19/12/2028	19/12/2013	Paid
TRUSAN3031 Total					5,000.0	2,884.5								
Totals					69,461.7	49,157.0								

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 not linked to Covenant	Loan Comments
TRUBLEN3032	BLENBNDCAP8770	03/03/2022	Yes			No	No	Yes	Valuation & legal fees	100.00%	22,309.0	EUV-SH without sales and MV	31/03/2022	No covenants specified by lender	
TRUNBS006	NBSFIXED012	02/10/1991	Yes			Yes	No	Yes	Legal and valuation	100.00%	2,400.0	EUV-SH without sales	21/01/2002	No covenants specified by lender	
TRUNBS006	NBSFIXED014	02/10/1991	Yes			Yes	No	Yes	Legal and valuation	100.00%	1,745.0	EUV-SH with sales	20/05/2003	No covenants specified by lender	
TRURBS001	RBSFIXED006	31/01/1997	Yes			Yes	No	Yes	Legal and valuation fees	100.00%	33,242.0	EUV-SH without sales and MV	01/06/2015		
TRURBS001	RBSFIXED007	31/01/1997	Yes			Yes	Yes	Yes	Legal and valuation	100.00%	33,242.0	EUV-SH without sales and MV	01/06/2015		
TRURBS2928	RBSVAR4227	01/04/2017	Yes			Yes	Yes	Yes	Legal	100.00%	33,242.0	EUV-SH with sales and MV	01/06/2015		
TRURBS2929	RBSREVLNF8766	19/02/2020	Yes			Yes	Yes	Yes	Legal and valuation	100.00%	33,242.0	EUV-SH without	01/02/2020		

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 not linked to Covenant	Loan Comments
									fees			sales and MV			
TRURBS3033	RBSREVLNF8771	20/12/2023	Yes			Yes	Yes	Yes	Legal fees	100.00%	33,242.0	EUV	12/12/2023		
TRUSAN3031	SANFIXED8763	19/12/2008	Yes			Yes	Yes	Yes	Legal and valuation fees	100.00%	2,001.2	EUV-SH without sales	07/03/2019		
TRUSAN3031	SANFIXED8764	19/12/2008	Yes			Yes	Yes	Yes	Legal and valuation fees	100.00%	2,001.2	EUV-SH without sales	07/03/2019		
TRUSAN3031	SANFIXED8765	19/12/2008	No	19/12/2025	No	Yes	Yes	Yes	Legal and valuation fees	100.00%	1,000.6	EUV-SH without sales	07/03/2019		

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
TRURBS001	RBSFIXED006	2	Interest Cover	Operating surplus add surplus/deficit on sale of fixed asset housing property add housing depreciation less pension deficit costs less amortised grants add stage 3 capitalised grants divided by net interest	greater than 2.5	Quarterly	3.1
TRURBS001	RBSFIXED006	7	Gearing (%)	gross borrowings less cash divided by housing property cost	less than 40%	Quarterly	16%
TRURBS001	RBSFIXED007	2	Interest Cover	Operating surplus add surplus/deficit on sale of fixed asset housing property add housing depreciation less pension deficit costs less amortised grants add stage 3 capitalised grants divided by net interest	greater than 2.5	Quarterly	3.1
TRURBS001	RBSFIXED007	7	Gearing (%)	gross borrowings less cash divided by housing property cost	less than 40%	Quarterly	16%
TRURBS2928	RBSVAR4227	2	Interest Cover	Operating surplus add surplus/deficit on sale of fixed asset housing property add housing depreciation less pension deficit costs less amortised grants add stage 3 capitalised grants divided by net interest	greater than 2.5	Quarterly	3.1
TRURBS2928	RBSVAR4227	7	Gearing (%)	gross borrowings less cash divided by housing property cost	less than 40%	Quarterly	16%
TRURBS2929	RBSREVLNF8766	2	Interest Cover	Operating surplus add surplus/deficit on sale of fixed asset housing property add housing depreciation less pension deficit costs less amortised grants add stage 3 capitalised grants divided by net interest	greater than 2.5	Quarterly	3.1
TRURBS2929	RBSREVLNF8766	7	Gearing (%)	gross borrowings less cash divided by housing property cost	less than 40%	Quarterly	16%
TRURBS3033	RBSREVLNF8771	2	Interest Cover	Operating surplus add surplus/deficit on sale of fixed asset housing property add housing depreciation less pension deficit costs less amortised grants add stage 3 capitalised grants divided by net interest	greater than 2.5	Quarterly	3.1
TRURBS3033	RBSREVLNF8771	7	Gearing (%)	gross borrowings less cash divided by housing property cost	less than 40%	Quarterly	16%
TRUSAN3031	SANFIXED8763	2	Interest Cover	Operating surplus add surplus/deficit on sale of fixed asset housing property add housing depreciation less pension deficit costs less amortised grants add stage 3	greater than 2.5	Quarterly	3.1

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
				capitalised grants divided by net interest			
TRUSAN3031	SANFIXED8763	7	Gearing (%)	gross borrowings less cash divided by housing property cost	less than 40%	Quarterly	16%
TRUSAN3031	SANFIXED8764	2	Interest Cover	Operating surplus add surplus/deficit on sale of fixed asset housing property add housing depreciation less pension deficit costs less amortised grants add stage 3 capitalised grants divided by net interest	greater than 2.5	Quarterly	3.1
TRUSAN3031	SANFIXED8764	7	Gearing (%)	gross borrowings less cash divided by housing property cost	less than 40%	Quarterly	16%
TRUSAN3031	SANFIXED8765	2	Interest Cover	Operating surplus add surplus/deficit on sale of fixed asset housing property add housing depreciation less pension deficit costs less amortised grants add stage 3 capitalised grants divided by net interest	greater than 2.5	Quarterly	3.1
TRUSAN3031	SANFIXED8765	7	Gearing (%)	gross borrowings less cash divided by housing property cost	less than 40%	Quarterly	16%

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

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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