



Landlord name:	Rosehill Housing Co-operative Limited
RSL Reg. No.:	174
Report generated date:	20/06/2023 20:22:09

Approval	
Date approved:	
Approver:	
Approver job title	

Submission	
Nil return	No
Date of Return	31/03/2023
Accounting year-end	September
Number of housing units owned by RSL	1,045
Number of housing units used for Security	198
Unencumbered housing units	847
What Percentage of unencumbered housing units in Question (7) has a Positive value?	100.00%
Does a Lender have a floating charge over the company assets?	No
Submission Comments	
N/A	

## 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	Net Earnings plus Interest Charge / Interest Charge	>110%	Quarterly	15/05/2023	957%
2	Loan to Value	Value of Secured Properties to Loans	>125%	Quarterly	15/05/2023	496%

# 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
ROSBOS002	Bank of Scotland		No	02/06/1995	02/04/2025	154.7		10.7	0.0			
ROSBOS003	Bank of Scotland		No	02/11/1995	02/10/2025	432.0		36.0	0.0			
ROSBOS004	Bank of Scotland		No	05/08/2002	05/07/2032	1,665.3		625.9	0.0			
ROSBOS005	Bank of Scotland		No	04/04/1997	04/02/2027	526.5		68.7	0.0			
ROSBOS006	Bank of Scotland		No	13/04/2001	15/01/2031	540.8		142.7	0.0			
ROSBOS007	Bank of Scotland		No	28/02/2004	30/01/2034	1,840.0		664.4	0.0			
Totals						5,159.3		1,548.4	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
ROSBOS002	Bank of Scotland		Yes	No	No			No	
ROSBOS003	Bank of Scotland		Yes	No	No			No	
ROSBOS004	Bank of Scotland		Yes	No	No			No	
ROSBOS005	Bank of Scotland		Yes	No	No			No	
ROSBOS006	Bank of Scotland		Yes	No	No			No	
ROSBOS007	Bank of Scotland		Yes	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)	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
ROSBOS002	BOSVAR002	Variable Rate Loan	Affordable Housing Development		154.7	10.7	Fully Amortising	Base	0.7000%		02/06/1995	02/04/2025	02/06/1995	Paid
ROSBOS002	Total				154.7	10.7								
ROSBOS003	BOSVAR003	Variable Rate Loan	Affordable Housing Development		432.0	36.0	Fully Amortising	Base	0.7000%		02/11/1995	02/10/2025	02/11/1995	Paid
ROSBOS003	Total				432.0	36.0								
ROSBOS004	BOSVAR004	Variable Rate Loan	Affordable Housing Development		1,665.3	625.9	Fully Amortising	Base	0.6000%		05/08/2002	05/07/2032	05/08/2002	Paid
ROSBOS004	Total				1,665.3	625.9								
ROSBOS005	BOSVAR005	Variable Rate Loan	Affordable Housing Development		526.5	68.7	Fully Amortising	Base	0.7000%		04/04/1997	04/02/2027	04/04/1997	Paid
ROSBOS005	Total				526.5	68.7								
ROSBOS006	BOSVAR008	Variable Rate Loan	Affordable Housing Development		540.8	142.7	Fully Amortising	Base	0.7000%		13/04/2001	15/01/2031	13/04/2001	Paid
ROSBOS006	Total				540.8	142.7								
ROSBOS007	BOSVAR006	Variable Rate Loan	Affordable Housing		1,840.0	664.4	Fully Amortising	Base	0.6000%		28/02/2004	30/01/2034	28/02/2004	Paid

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
			Development											
ROSBOS007					1,840.0	664.4								
Totals					5,159.3	1,548.4								

# 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
ROSBOS002	BOSVAR002	02/06/1995	Yes			Yes	No	No		100.00%	70.5	EUV-SH without sales	22/04/2021	
ROSBOS003	BOSVAR003	02/11/1995	Yes			Yes	No	No		100.00%	223.5	EUV-SH without sales	22/04/2021	
ROSBOS004	BOSVAR004	05/09/2002	Yes			Yes	No	No		100.00%	3,072.2	EUV-SH without sales	22/04/2021	
ROSBOS005	BOSVAR005	04/04/1997	Yes			Yes	No	No		100.00%	382.6	EUV-SH without sales	22/04/2021	
ROSBOS006	BOSVAR008	13/04/2001	Yes			Yes	No	No		100.00%	712.8	EUV-SH without sales	22/04/2021	
ROSBOS007	BOSVAR006	28/02/2004	Yes			Yes	No	No		100.00%	3,217.8	EUV-SH without sales	22/04/2021	

# 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
ROSBOS002	BOSVAR002	1	Interest Cover	Net Earnings plus Interest Charge / Interest Charge	>110%	Quarterly	957%
ROSBOS002	BOSVAR002	2	Loan to Value	Value of Secured Properties to Loans	>125%	Quarterly	496%
ROSBOS003	BOSVAR003	1	Interest Cover	Net Earnings plus Interest Charge / Interest Charge	>110%	Quarterly	957%
ROSBOS003	BOSVAR003	2	Loan to Value	Value of Secured Properties to Loans	>125%	Quarterly	496%
ROSBOS004	BOSVAR004	1	Interest Cover	Net Earnings plus Interest Charge / Interest Charge	>110%	Quarterly	957%
ROSBOS004	BOSVAR004	2	Loan to Value	Value of Secured Properties to Loans	>125%	Quarterly	496%
ROSBOS005	BOSVAR005	1	Interest Cover	Net Earnings plus Interest Charge / Interest Charge	>110%	Quarterly	957%
ROSBOS005	BOSVAR005	2	Loan to Value	Value of Secured Properties to Loans	>125%	Quarterly	496%
ROSBOS006	BOSVAR008	1	Interest Cover	Net Earnings plus Interest Charge / Interest Charge	>110%	Quarterly	957%
ROSBOS006	BOSVAR008	2	Loan to Value	Value of Secured Properties to Loans	>125%	Quarterly	496%
ROSBOS007	BOSVAR006	1	Interest Cover	Net Earnings plus Interest Charge / Interest Charge	>110%	Quarterly	957%
ROSBOS007	BOSVAR006	2	Loan to Value	Value of Secured Properties to Loans	>125%	Quarterly	496%



# 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 (%)
---------------------------	-----------------------	-----------------	-----------------	-----------------	-----------	---------	------------------------------	-------------------------

# 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?
-----------------	--	---------------------	--------------------------	----------------------	-----------------	---------	--	------------	----------	----------------------	---	-----------------------	---

# 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
-----------------	--	-----------------	------------------	--------------------------	----------------------------	--------------------------	-----------	---------------------------	-----------------	-------------------------	------------------------------	-------------------------	-------------------

# 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
-----------------	--	---------------------	--------------------------	----------------------	-----------------	---------	--	------------	----------	----------------------

# 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
-----------------	--	-----------------	------------------	---------	----------------------------	--------------------------	-----------	---------------------------	-----------------	-------------------------	------------------------------	-------------------------	---------------------

# 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
----------------------	-----------------	--------------------------	----------------------------------	-----------------	----------------------------------	-------------------------------	-------------------------------------