

RSL: 174 - Rosehill Housing Co-operative Limited (ROS)

Return	Annual Return 2019	31/03/2019
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Approval**Submission Comments**

Date Approved	
Approver	
Approver Job Title	

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Further Return Details

Accounting Year End	Do you have any ISDAs?	Does Lender have a floating charge over the company's assets	Intragroup Lending / Borrowing
September	No	No	No

Social Housing Units

Owned by RSL	Used for Security	Unencumbered	% of Unencumbered with positive value
1011	632	379	100.00
Comment			

Total for Live Facilities

Total Facility (£'000s)	Facility Outstanding (£'000s)	Facility Undrawn (£'000s)
5,159.3	2,283.9	0.0

1 Facility Detail 1

Facility Number	Lender	Status	Facility Total £'000s	Start Date	End Date	Amount Undrawn	Amount Outstanding	Undrawn Facility For	Details	Committed?	Next 5 Yrs?	Multi Lender
ROSBOS002	Bank of Scotland	Live	154.7	02/06/1995	02/04/2025	0.0	31.4					No

Chargeholder	
Security Trustee	No

Facility Fees

		Details
Arrangement Fees	Y	
Non-Utilisation Fees	N	
Other Fees	N	

Additional Lenders

Facility Comments

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1.1.1 Loan Details 1

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
BOSVAR002	Live	02/06/1995	Variable Rate Loan	154.7	31.4	Fully Amortising	Yes	Affordable Housing Development		Base	0.7000

1.1.2 Additional Loan and Security Detail

Loan Ref No	First Capital Repayment	Final Capital Payment	Int is being	First Interest Payment	Deal Expires	Forward Fixes	Security from Social Housing %	Social Housing Security Value £'000s	Basis	Date of Valuation	Covenants
BOSVAR002	02/06/1995	02/04/2025	Paid	02/06/1995			100.00	453.5	EUV-SH without sales	10/03/2014	Yes

1.1.2.1.1 Covenant Detail 1

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR002	1	Interest Cover	>=110%	Quarterly	15/05/2019	3,492.5%
How is it calculated?		Net Earnings plus Interest/Interest				

1.1.2.1.2 Covenant Detail 2

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR002	2	Asset Cover	>=125%	Quarterly	15/05/2019	662.3%
How is it calculated?		Value Secured Properties to Loans				

Loan Fees

		Details
Arrangement Fees	Y	
Non-Utilisation Fees	N	
Other Fees	N	

2 Facility Detail 2

Facility Number	Lender	Status	Facility Total £'000s	Start Date	End Date	Amount Undrawn	Amount Outstanding	Undrawn Facility For	Details	Committed?	Next 5 Yrs?	Multi Lender
ROSBOS003	Bank of Scotland	Live	432.0	02/11/1995	02/10/2025	0.0	94.8					No

Chargeholder	
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Security Trustee	No
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Facility Fees

		Details	Additional Lenders
Arrangement Fees	Y		
Non-Utilisation Fees	N		
Other Fees	N		

Facility Comments

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2.1.1 Loan Details 1

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
BOSVAR003	Live	02/11/1995	Variable Rate Loan	432.0	94.8	Fully Amortising	Yes	Affordable Housing Development		Base	0.7000

2.1.2 Additional Loan and Security Detail

Loan Ref No	First Capital Repayment	Final Capital Payment	Int is being	First Interest Payment	Deal Expires	Forward Fixes	Security from Social Housing %	Social Housing Security Value £'000s	Basis	Date of Valuation	Covenants
BOSVAR003	02/11/1995	02/10/2025	Paid	02/11/1995			100.00	1,266.5	EUV-SH without sales	10/03/2014	Yes

2.1.2.1.1 Covenant Detail 1

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR003	1	Interest Cover	>=110%	Quarterly	15/05/2019	3,492.5%
How is it calculated?		Net Earnings plus Interest /Interest				

2.1.2.1.2 Covenant Detail 2

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR003	2	Asset Cover	>=125%	Quarterly	15/05/2019	662.3%
How is it calculated?		Value Secured Properties to Loans				

Loan Fees

		Details
Arrangement Fees	Y	

Non-Utilisation Fees	N	
Other Fees	N	

3 Facility Detail 3

Facility Number	Lender	Status	Facility Total £'000s	Start Date	End Date	Amount Undrawn	Amount Outstanding	Undrawn Facility For	Details	Committed?	Next 5 Yrs?	Multi Lender
ROSBOS004	Bank of Scotland	Live	1,665.3	05/08/2002	05/07/2032	0.0	894.1					No

Chargeholder	
Security Trustee	No

Facility Fees

		Details
Arrangement Fees	Y	
Non-Utilisation Fees	N	
Other Fees	N	

Additional Lenders

Facility Comments

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3.1.1 Loan Details 1

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
BOSVAR004	Live	05/09/2002	Variable Rate Loan	1,665.3	894.1	Fully Amortising	Yes	Affordable Housing Development		Base	0.6000

3.1.2 Additional Loan and Security Detail

Loan Ref No	First Capital Repayment	Final Capital Payment	Int is being	First Interest Payment	Deal Expires	Forward Fixes	Security from Social Housing %	Social Housing Security Value £'000s	Basis	Date of Valuation	Covenants
BOSVAR004	05/08/2002	05/07/2032	Paid	05/08/2002			100.00	4,882.1	EUV-SH without sales	10/03/2014	Yes

3.1.2.1.1 Covenant Detail 1

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR004	1	Interest Cover	>=110%	Quarterly	15/05/2019	3,492.5%
How is it calculated?		Net Earnings plus Interest/Interest				

3.1.2.1.2 Covenant Detail 2

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR004	2	Asset Cover	>=125%	Quarterly	15/05/2019	662.3%
How is it calculated?		Value Secured Properties to Loans				

Loan Fees

		Details
Arrangement Fees	Y	
Non-Utilisation Fees	N	
Other Fees	N	

4 Facility Detail 4

Facility Number	Lender	Status	Facility Total £'000s	Start Date	End Date	Amount Undrawn	Amount Outstanding	Undrawn Facility For	Details	Committed?	Next 5 Yrs?	Multi Lender
ROSBOS005	Bank of Scotland	Live	526.5	04/04/1997	04/02/2027	0.0	138.9					No

Chargeholder	
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Security Trustee	No
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Facility Fees

		Details	Additional Lenders
Arrangement Fees	Y		
Non-Utilisation Fees	N		
Other Fees	N		

Facility Comments

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4.1.1 Loan Details 1

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
BOSVAR005	Live	04/04/1997	Variable Rate Loan	526.5	138.9	Fully Amortising	Yes	Affordable Housing Development		Base	0.7000

4.1.2 Additional Loan and Security Detail

Loan Ref No	First Capital Repayment	Final Capital Payment	Int is being	First Interest Payment	Deal Expires	Forward Fixes	Security from Social Housing %	Social Housing Security Value £'000s	Basis	Date of Valuation	Covenants
BOSVAR005	04/04/1997	04/02/2027	Paid	04/04/1997			100.00	1,543.5	EUV-SH without sales	10/03/2014	Yes

4.1.2.1.1 Covenant Detail 1

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR005	1	Interest Cover	>=110%	Quarterly	15/05/2019	3,492.5%
How is it calculated?		Net Earnings plus Interest/Interest				

4.1.2.1.2 Covenant Detail 2

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR005	2	Asset Cover	>=125%	Quarterly	15/05/2019	662.3%
How is it calculated?		Value Secured Properties to Loans				

Loan Fees

		Details
Arrangement Fees	Y	

Non-Utilisation Fees	N	
Other Fees	N	

5 Facility Detail 5

Facility Number	Lender	Status	Facility Total £'000s	Start Date	End Date	Amount Undrawn	Amount Outstanding	Undrawn Facility For	Details	Committed?	Next 5 Yrs?	Multi Lender
ROSBOS006	Bank of Scotland	Live	540.8	13/04/2001	15/01/2031	0.0	214.9					No

Chargeholder	
Security Trustee	No

Facility Fees

		Details
Arrangement Fees	Y	
Non-Utilisation Fees	N	
Other Fees	N	

Additional Lenders

Facility Comments

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5.1.1 Loan Details 1

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
BOSVAR008	Live	13/04/2001	Variable Rate Loan	540.8	214.9	Fully Amortising	Yes	Affordable Housing Development		Base	0.7000

5.1.2 Additional Loan and Security Detail

Loan Ref No	First Capital Repayment	Final Capital Payment	Int is being	First Interest Payment	Deal Expires	Forward Fixes	Security from Social Housing %	Social Housing Security Value £'000s	Basis	Date of Valuation	Covenants
BOSVAR008	13/04/2001	15/01/2031	Paid	13/04/2001			100.00	1,585.4	EUV-SH without sales	10/03/2014	Yes

5.1.2.1.1 Covenant Detail 1

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR008	1	Interest Cover	>=110%	Quarterly	15/05/2019	3,492.5%
How is it calculated?		Net Earnings plus Interest/Interest				

5.1.2.1.2 Covenant Detail 2

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR008	2	Asset Cover	>=125%	Quarterly	15/05/2019	662.3%
How is it calculated?		Value Secured Properties to Loans				

Loan Fees

		Details
Arrangement Fees	Y	
Non-Utilisation Fees	N	
Other Fees	N	

6 Facility Detail 6

Facility Number	Lender	Status	Facility Total £'000s	Start Date	End Date	Amount Undrawn	Amount Outstanding	Undrawn Facility For	Details	Committed?	Next 5 Yrs?	Multi Lender
ROSBOS007	Bank of Scotland	Live	1,840.0	28/02/2004	30/01/2034	0.0	909.8					No

Chargeholder	
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Security Trustee	No
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Facility Fees

		Details	Additional Lenders
Arrangement Fees	Y		
Non-Utilisation Fees	N		
Other Fees	N		

Facility Comments

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6.1.1 Loan Details 1

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
BOSVAR006	Live	28/02/2004	Variable Rate Loan	1,840.0	909.8	Fully Amortising	Yes	Affordable Housing Development		Base	0.6000

6.1.2 Additional Loan and Security Detail

Loan Ref No	First Capital Repayment	Final Capital Payment	Int is being	First Interest Payment	Deal Expires	Forward Fixes	Security from Social Housing %	Social Housing Security Value £'000s	Basis	Date of Valuation	Covenants
BOSVAR006	28/02/2004	30/01/2034	Paid	28/02/2004			100.00	5,394.2	EUV-SH without sales	10/03/2014	Yes

6.1.2.1.1 Covenant Detail 1

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR006	1	Interest Cover	>=110%	Quarterly	15/05/2019	3,492.5%
How is it calculated?		Net Earnings plus Interest/Interest				

6.1.2.1.2 Covenant Detail 2

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
BOSVAR006	2	Asset Cover	>=125%	Quarterly	15/05/2019	662.3%
How is it calculated?		Value Secured Properties to Loans				

Loan Fees

		Details
Arrangement Fees	Y	

Non-Utilisation Fees	N	
Other Fees	N	