


**RSL: 86 - Clydebank Housing Association Ltd ( CBK )**

<b>Return</b>	In Year Return 2019	Change in Loan details,Change to Security number or Valuation	12/02/2020
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**Approval**

<b>Date of Approval</b>	11/02/2020
<b>Name of Approver</b>	Kimberley Tennent
<b>Job Role of Approver</b>	Chairperson

**Submission Comments**

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**Further Return Details**

<b>Accounting Year End</b>	<b>Do you have any ISDAs?</b>	<b>Does Lender have a floating charge over the company's assets</b>	<b>Intragroup Lending / Borrowing</b>
March	No	<input type="checkbox"/>	No

**Social Housing Units**

<b>Owned by RSL</b>	<b>Used for Security</b>	<b>Unencumbered</b>	<b>% of Unencumbered with positive value</b>
1168	392	776	49.6

<b>Comment</b>	
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**Total for Live Facilities**

<b>Total Facility (£'000s)</b>	<b>Facility Outstanding (£'000s)</b>	<b>Facility Undrawn (£'000s)</b>
9,652.4	3,918.7	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
██████████	██████████ ██████████ ██████	Live	2,000.0	25/04/2017	25/04/2042	0.0	1,962.3					No

**Facility Comments**

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<b>Chargeholder</b>	
<b>Security Trustee</b>	No

**Facility Fees**

	<b>Details</b>	<b>Additional Lenders</b>
<b>Arrangement Fees</b>	█	

<b>Non-Utilisation Fees</b>	█	
<b>Other Fees</b>	█	

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
█	Live	25/04/2017	Variable Rate Loan	2,000.0	1,962.3	█	Yes	Affordable Housing Development		█	█

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
█	19/06/2019	13/05/2042	Paid	19/06/2017			100	2,204.0	█	22/11/2016	Yes

**Loan Comments**

**Loan Fees**

		Details
Arrangement Fees	█	
Non-Utilisation Fees	█	
Other Fees	█	

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
█	18011	█	█	█	█	█
<b>How is it calculated?</b>		Current liabilities plus long term liabilities divided by current assets plus fixed assets				

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
█	█	█	█	█	█	█
<b>How is it calculated?</b>		Net interest divided by Operating Surplus plus depreciation				

1.1.2.1.3 Covenant Detail 3

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
█	█	█	█	█	█	█

<b>How is it calculated?</b>	Amount outstanding on loan divided by asset valuation amount
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## 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
██████████	██████████ ██████████	██	██████████	██████████	██████████	██████████	██████████					██

### Facility Comments

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<b>Chargeholder</b>	
<b>Security Trustee</b>	No

### Facility Fees

		Details	Additional Lenders
<b>Arrangement Fees</b>	██		
<b>Non-Utilisation Fees</b>	██		

<b>Other Fees</b>		
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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
	Live	07/06/2012	Fixed Rate Loan	1,250.0	238.5	Fully Amortising	Yes	Refinancing			

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
	16/07/2012	16/05/2022	Paid	16/07/2012			100.00	1,593.5		01/02/2017	Yes

**Loan Comments**

**Loan Fees**

		Details
Arrangement Fees	█	
Non-Utilisation Fees	█	
Other Fees	█	██████████

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
██████████	█	██████████	██████████	██████████	██████████	██████████
<b>How is it calculated?</b>		Amount outstanding on total CB loans divided by total valuation amount				

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2.1.3 Loan Details 2

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
██████████	Live	07/03/2002	Variable Rate Loan	1,250.0	227.5	Fully Amortising	Yes	Refinancing		██████████ ██████████	██████████

2.1.4 Additional Loan and Security Detail

Loan Ref No	First Capital	Final Capital	Int is being	First	Deal	Forward	Security from	Social Housing	Basis	Date of	Coven
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	Repayment	Payment		Interest Payment	Expires	Fixes	Social Housing %	Security Value £'000s		Valuation	ants
██████████	15/04/2002	18/11/2022	Paid	15/04/2002			100.00	1,593.5	██████████ ██████████ ██████████	01/02/2017	Yes

**Loan Comments**

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**Loan Fees**

		Details
Arrangement Fees	█	
Non-Utilisation Fees	█	
Other Fees	█	████████████████████

2.1.4.1.1 Covenant Detail 1

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
██████████	█	██████████	████	██████████	██████████	████
<b>How is it calculated?</b>		Amount outstanding on total CB loans divided by total valuation amount				

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### 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
██████████	██████████ ██████████	Live	1,400.0	13/11/2009	04/12/2034	0.0	974.4					No

#### Facility Comments

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<b>Chargeholder</b>	
<b>Security Trustee</b>	██

#### Facility Fees

		Details	Additional Lenders
<b>Arrangement Fees</b>	██		
<b>Non-Utilisation Fees</b>	██		
<b>Other Fees</b>	██		

#### 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
[REDACTED]	Live	05/12/2012	[REDACTED]	700.0	471.5	[REDACTED]	No	Affordable Housing Development		[REDACTED]	[REDACTED]

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
[REDACTED]	05/03/2013	07/12/2034	Paid	05/03/2013	05/03/2020	No	100.00	1,593.5	[REDACTED]	01/02/2017	Yes

Loan Comments

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Loan Fees

	Details
Arrangement Fees	[REDACTED]
Non-Utilisation Fees	[REDACTED]
Other Fees	[REDACTED]

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
██████████	1	██████████	██████████	██████████	██████████	██████████
<b>How is it calculated?</b>		Amount outstanding on facility cannot exceed 110% of value of properties				

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
██████████	1	██████████	██████████	██████████	██████████	██████████
<b>How is it calculated?</b>		Net operating cash flow divided by total loan interest payable				

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3.1.3 Loan Details 2

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
██████████	Live	13/11/2009	██████████	699.5	502.9	Fully Amortising	Yes	Affordable Housing Development		██████████	██████████

3.1.4 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
██████████	04/03/2010	04/12/2034	Paid	04/03/2010			100.0	██████████	██████████ ██████████ ██████████	01/02/2017	Yes

Loan Comments

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Loan Fees

		Details
Arrangement Fees	█	
Non-Utilisation Fees	█	
Other Fees	█	

3.1.4.1.1 Covenant Detail 1

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
██████████	█	██████████	██████████	██████████	██████████	██████████
<b>How is it calculated?</b>		Amount outstanding on facility cannot exceed 110% of value of properties				

3.1.4.1.2 Covenant Detail 2

Loan Ref No	Seq. No.	Type of Covenant	Required Level	Reporting frequency	Date of last report	Level Achieved
[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]
<b>How is it calculated?</b>		Net operating cash flow divided by total loan interest payable				

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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
[REDACTED]	[REDACTED]	Live	3,200.0	15/11/2009	18/11/2019	0.0	0.0					No

Facility Comments

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<b>Chargeholder</b>	
<b>Security Trustee</b>	No

**Facility Fees**

		<b>Details</b>	<b>Additional Lenders</b>
<b>Arrangement Fees</b>	█		
<b>Non-Utilisation Fees</b>	█		
<b>Other Fees</b>	█	██████████	

**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
██████████	██████ ██████████	Live	515.3	28/03/2019	15/04/2029	0.0	480.9					█

**Facility Comments**

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<b>Chargeholder</b>	
<b>Security Trustee</b>	No

Facility Fees

		<b>Details</b>	<b>Additional Lenders</b>
<b>Arrangement Fees</b>	█		
<b>Non-Utilisation Fees</b>	█		
<b>Other Fees</b>	█		

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
█ 5	Live	28/03/2019	█ █ █	515.3	480.9	Fully Amortising	Yes	SHQS Delivery		█ █	█

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
█	15/05/2019	15/04/2029	█				0.0				No

**Loan Comments**

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**Loan Fees**

		Details
Arrangement Fees	█	
Non-Utilisation Fees	█	
Other Fees	█	

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**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
█	█ █	Live	37.1	12/08/2019	15/08/2025	0.0	35.1					█

**Facility Comments**

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<b>Chargeholder</b>	
<b>Security Trustee</b>	No

**Facility Fees**

		Details	Additional Lenders
<b>Arrangement Fees</b>	█		
<b>Non-Utilisation Fees</b>	█		
<b>Other Fees</b>	█		

**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
█	Live	12/08/2019	█ █ █	37.1	35.1	Fully Amortising	Yes	Other (give details)	Purchase of electric vehicles, Carbon Management Plan	█ █	█

**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
██████████	16/09/2019	15/08/2025	Waived				0				No

**Loan Comments**

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**Loan Fees**

		Details
Arrangement Fees	█	
Non-Utilisation Fees	█	
Other Fees	█	

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