Loan Portfolio Annual Return 2025-2026

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 Loan Debt Outstanding	
Total value of Loan interest payable for the Financial Year (£'000s)		
Loan interest payable Comments		

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	The interest cover ratio is the measure of the Associations ability to meet interest payments. The Borrower shall procure that the ratio of Total Operating Costs to the Finance Costs shall not be less than the average of 1.1 over a rolling 3 year set of Accounting policies and no less than that 1.1 in respect of a single accounting period.	1.1	Quarterly	11/05/2026	21.8
2	Asset Cover	1. The asset cover ratio show that the value of properties cover the loan balances outstanding. The total value of the properties provided as security is to be maintained at all times at a minimum of 111% of the Borrowers indebtedness to the bank if valued on a EUV-SH basis or 125% if valued on an MVT basis.	125%	Quarterly	11/05/2026	248%

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?	Undrawn Facility Details
YORTRI001	Triodos Bank		No	27/01/2011	27/01/2036	1,300.0		666.9	0.0			
YORTRI006	Triodos Bank		No	05/03/2026	05/03/2051	300.0		300.0	0.0			
Totals						1,600.0		966.9	0.0			

Facilities

Facility Reference Number	Name of Lender	New Facility?	Funds Committed?	Fees - Arrangement	Fees - Non-utilisation	Fees - Other	Fees - Details	All lenders within this syndicate	Linked to ESG Credentials?	Facility Comments
YORTRI001	Triodos Bank	No		Yes	No	Yes	Legal Fees		No	
YORTRI006	Triodos Bank	Yes		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)	Balance O/S Comments	Repmnt Terms	Repmnt Terms Comments	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
YORTRI001	TRIFIXED005	Fixed Rate Loan	Affordable Housing Development		1,300.0	666.9		Converted to loan		Fixed Rate Percentage		3.2000%	27/02/2011	27/01/2036	27/02/2011	Paid
YORTRI001 Total					1,300.0	666.9										
YORTRI006	TRIFIXED007	Fixed Rate Loan	Other Social Housing Initiatives e.g. NSSE		300.0	300.0		Converted to loan		Fixed Rate Percentage		5.6100%	13/04/2026	13/04/2051	13/04/2026	Paid
YORTRI006 Total					300.0	300.0										
Totals					1,600.0	966.9										

Loans

Facility Reference Number	Loan Reference Number	New Loan?	Loan fully 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
YORTRI001	TRIFIXED005	No	No	27/01/2011	No	27/01/2028	No	Yes	No	Yes	Legal Fees	5.60%	2,250.0	MV-ST	07/12/2017		
YORTRI006	TRIFIXED007	Yes	No	05/03/2026	Yes			Yes	No	Yes	Arrangement fee £3000	5.50%	2,250.0	MV-ST	01/04/2018		

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
YORTRI001	TRIFIXED005	1	Interest Cover	The interest cover ratio is the measure of the Associations ability to meet interest payments. The Borrower shall procure that the ratio of Total Operating Costs to the Finance Costs shall not be less than the average of 1.1 over a rolling 3 year set of Accounting policies and no less than that 1.1 in respect of a single accounting period.	1.1	Quarterly	21.8
YORTRI001	TRIFIXED005	2	Asset Cover	1. The asset cover ratio show that the value of properties cover the loan balances outstanding. The total value of the properties provided as security is to be maintained at all times at a minimum of 111% of the Borrowers indebtedness to the bank if valued on a EUV-SH basis or 125% if valued on an MVT basis.	125%	Quarterly	248%
YORTRI006	TRIFIXED007	1	Interest Cover	The interest cover ratio is the measure of the Associations ability to meet interest payments. The Borrower shall procure that the ratio of Total Operating Costs to the Finance Costs shall not be less than the average of 1.1 over a rolling 3 year set of Accounting policies and no less than that 1.1 in respect of a single accounting period.	1.1	Quarterly	21.8
YORTRI006	TRIFIXED007	2	Asset Cover	1. The asset cover ratio show that the value of properties cover the loan balances outstanding. The total value of the properties provided as security is to be maintained at all times at a minimum of 111% of the Borrowers indebtedness to the bank if valued on a EUV-SH basis or 125% if valued on an MVT basis.	125%	Quarterly	248%

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	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	Repmnt Period (months)	Repmnt Terms	Repmnt Terms Comments	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	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	Type of Security Details	Value of Security (£'000s)	Loan Agreement in place?	Loan Type	Repmnt Period (months)	Repmnt Terms	Repmnt Terms Comments	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