

**RSL: 233 - Copperworks Housing Association Ltd ( COP )**

<b>Return</b>	Annual Return 2019	31/03/2019
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**Approval**

Date Approved	25/06/2019
Approver	A.C.Davidson
Approver Job Title	Accountant

**Submission Comments**

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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
March	No	No	No

**Social Housing Units**

Owned by RSL	Used for Security	Unencumbered	% of Unencumbered with positive value
270	270	0	0.00
<b>Comment</b>			

**Total for Live Facilities**

Total Facility (£'000s)	Facility Outstanding (£'000s)	Facility Undrawn (£'000s)
1,319.0	930.0	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
COPNBS001	Nationwide Building Society	Live	1,319.0	30/11/2004	31/10/2034	0.0	930.0					No

**Facility Comments**

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

**Facility Fees**

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

<b>Other Fees</b>	N	
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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
NBSFIXED001	Live	30/11/2004	Variable Rate Loan	1,319.0	930.0	Fully Amortising	No	Affordable Housing Development		LIBOR 3 month	0.45

**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
NBSFIXED001	30/11/2004	31/10/2034	Paid	30/11/2004	31/01/2034	No	100.00	5,597.0	EUV-SH without sales	31/03/2010	Yes

**Loan Comments**

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**Loan Fees**

		Details
<b>Arrangement Fees</b>	N	
<b>Non-Utilisation Fees</b>	N	
<b>Other Fees</b>	N	

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
NBSFIXED001	1	Interest Cover	>=100%	Annually	31/03/2019	2362%
<b>How is it calculated?</b>		OPerating Surplus+Deperciation+Planned maintenance/ Interest Payable				

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
NBSFIXED001	2	Loan to Value	>=110%	Annually	31/03/2019	609%
<b>How is it calculated?</b>		Housing Value/Loan Outstanding				

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