

RSL: 137 - Oak Tree Housing Association Ltd (OAK)

Return	Annual Return 2019	31/03/2019
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Approval

Date Approved	24/06/2019
Approver	Alana Durnin
Approver Job Title	Finance Director

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	Yes

Social Housing Units

Owned by RSL	Used for Security	Unencumbered	% of Unencumbered with positive value
1764	1295	469	100.00
Comment			

Total for Live Facilities

Total Facility (£'000s)	Facility Outstanding (£'000s)	Facility Undrawn (£'000s)
34,700.0	16,713.5	9,700.0

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
OAKNBS001	Nationwide Building Society	Live	25,000.0	13/12/2005	01/03/2038	0.0	16,713.5					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	Margi n / All- in Rate
NBSFIXED003	Live	13/12/2005	Fixed Rate Loan	5,032.6	3,864.9	Fully Amortising	No	Affordable Housing Development		Fixed Rate Percentage	1.615

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	Coven ants
NBSFIXED003	01/06/2007	01/03/2038	Paid	01/06/2007	11/03/2024	No	100.00	6,396.5	EUV	16/12/2008	No

Loan Fees

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

1.1.3 Loan Details 2

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margi n / All- in Rate
NBSFIXED0 04	Live	13/12/2005	Fixed Rate Loan	4,993.2	3,350.8	Fully Amortising	No	Affordable Housing Development		Fixed Rate Percentage	1.615

1.1.4 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	Coven ants
NBSFIXED004	01/06/2007	01/04/2033	Paid	01/06/2007	11/03/2024	No	100.00	5,545.7	EUJ	16/12/2008	No

Loan Fees

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

1.1.5 Loan Details 3

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-in Rate
NBSFIXED005	Live	13/12/2005	Fixed Rate Loan	10,472.1	7,468.0	Fully Amortising	No	Affordable Housing Development		Fixed Rate Percentage	1.395

1.1.6 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
NBSFIXED005	01/08/2008	01/07/2033	Paid	01/08/2008	28/03/2024	No	100.00	12,359.8	EUUV	16/12/2008	No

Loan Fees

		Details
Arrangement Fees	Y	
Non-Utilisation Fees	N	
Other Fees	Y	Loan Breakage Fee - £393,484 One off Cost Incurred

1.1.7 Loan Details 4

Ref No	Status	Start Date	Type	Amount	O/standing	Repayment Terms	Terms of Loan	Purpose	Details	Ref Rate	Margin / All-
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											in Rate
NBSVWES001	Live	13/12/2005	Variable Rate Loan	3,980.7	2,029.8	Fully Amortising	Yes	Affordable Housing Development		LIBOR 3 month	0.3650

1.1.8 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
NBSVWES001	13/01/2006	01/01/2036	Paid	13/01/2006			100.00	3,359.3	EUV	16/12/2008	No

Loan Fees

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

2 Facility Detail 2

Facility	Lender	Status	Facility	Start Date	End	Amount	Amount	Undrawn	Details	Committed?	Next	Multi
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Number			Total £'000s		Date	Undrawn	Outstanding	Facility For			5 Yrs?	Lender
OAKRBS2924	Royal Bank of Scotland plc	Live	9,700.0	05/03/2018	05/06/2028	9,700.0	0.0				No	No

Chargeholder	
Security Trustee	No

Facility Fees

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

Facility Comments

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3 Intra Group Finance 1

3.1 Intragroup Lending

Seq. No.	Status	Borrower	Relationship	Amount Provided	Balance O/standing	Type	Purpose of Loan	Loan Purpose Details	Duration (months)	First Repayment Date	Part of Funds Borrowed	Loan Ref No	Lender Aware
1	Live	Cloch Housing Association	Subsidiary	2,000.0	1,004.3	Variable Rate Loan	New Build / Refurbishment Project (give details)	Maukinhill Phase 4	180	06/10/2013	No		N/A
Security	Type of Security	Security Details	Security Value	Loan Agreement	Repayment Period (mo)	Repayment Terms	Ref Rate	Margin / All-in rate	Start Date	End Date			
Yes	Standard security over stock (give details)	Maukinhill Phase 3 - 53 units	2,295.0	Yes	180	Interest only then capital and interest	LIBOR 3 month	2.2	09/03/2012	09/03/2027			