

Appendix "A"

Facility	Previous Loan Amount	New Proposed Amount	Purpose	Term and Repayment	Interest Rate	Source for repayment
Facility A - Overdraft Line	\$6,788,661	\$6,800,00	-to support daily working capital requirements	no fixed term or set duration of repayment	Banker's Acceptance Rate + 1% or Prime Rate -.25%* Payable monthly	Regina Exhibition Association Limited's regular operating cash flow
Facility B- Revolving Equipment Loan	\$3,900,000	\$3,900,000	-to finance the capital plan	no fixed term but requirement of a minimum annual principal repayment of the lesser of the loan balance or \$1,000,000	Banker's Acceptance Rate + 1% or Prime Rate-.25%* Payable monthly	Regina Exhibition Association Limited's regular operating cash flow
Facility C- Food and Beverage Equipment Loan	\$2,211,339	\$2,200,000	-to finance the food and beverage equipment for the new stadium	10-year loan with monthly principal payments being made from July to November with no repayment of principal required for the remaining seven months	Banker's Acceptance Rate +1% or Prime Rate-.25%* Payable monthly except during construction period	Regina Exhibition Association Limited's incremental net income from the new stadium

Facility	Original Loan Amount	New Loan Amount	Purpose	Term and Repayment	Interest Rate	Source for repayment
Facility D – Interest Rate Swap	\$0	\$0	-to manage variableness of the Banker's Acceptance interest rate	no fixed term or set duration of repayment	Banker's Acceptance + 1.25% - negotiated fixed swap rate	Regina Exhibition Association Limited's regular operating cash flow
Facility E- MasterCard Corporate Expense Program	\$100,000	\$100,000	-to assist with travel, entertaining and small ticket purchases	no fixed term or set duration of repayment of principal	Maximum interest rate is 21.9% Payable monthly	Regina Exhibition Association Limited's regular operating cash flow
Facility F – Foreign Exchange Line	\$0	\$0	To hedge against exposures to foreign exchange risks	no fixed term or set duration of repayment of principal	Maximum interest rate of BA+1.25%	Regina Exhibition Association Limited's regular operating cash flow
Facility G – Term Loan	\$0	\$8,000,000	To assist with the cashflow impact of COVID-19	no fixed term but requirement of a minimum annual principal repayment of the lesser of the loan balance or \$1,000,000	Banker's Acceptance Rate + 1% or Prime Rate -.25%* Payable monthly	City of Regina operating grant.
Total	\$13,000,000	\$21,000,000				

*these rates may be selected annually by The Regina Exhibition Association Limited