Appendix A

Facility	Previous Loan Amount	New Proposed Amount	Purpose	Term and Repayment	Interest Rate	Source for repayment
Facility A - Overdraft Line	$6,800,000	$6,800,000	-to support daily working capital requirements	Demand facility with no fixed term or set duration of repayment	Banker's Acceptance Rate + 1% or Prime Rate -.30%* Payable monthly	Regina Exhibition Association Limited's regular operating cash flow
Facility B- Revolving Equipment Loan	$3,900,000	$2,900,000	-to finance the capital plan	Demand facility structured with a 3 year loan amortization and repayable through minimum annual principal repayments of the lesser of the loan balance or $1,000,000	Banker's Acceptance Rate + 1% or Prime Rate-.30%* Payable monthly	Regina Exhibition Association Limited's regular operating cash flow

Facility	Previous Loan Amount	New Proposed Amount	Purpose	Term and Repayment	Interest Rate	Source for repayment
Facility C- Food and Beverage Equipment Loan	$2,200,000	$1,900,000	-to finance the food and beverage equipment for the new stadium	Demand facility structured with a5-year loan amortization and repayable through 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-.30%* Payable monthly except during construction period	Regina Exhibition Association Limited's incremental net income from the new stadium
Facility E- MasterCard Corporate Expense Program	$100,000	$100,000 – to be demised once Facility F is operational	-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- MasterCard Corporate Expense Program	$0	$400,000 – CAD $100K - USD	-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	Previous Loan Amount	New Proposed Amount	Purpose	Term and Repayment	Interest Rate	Source for repayment
Facility G – Multi-Draw Demand Non-Revolving Credit Facility	$8,000,000	$8,000,000	To assist with the cashflow impact of COVID-19	Demand facility structured with a 12 year amortization and repayable through minimum annual principal repayments of the lesser of the loan balance or $700,000	Banker's Acceptance Rate + 1% or Prime Rate - .30%* Payable monthly	City of Regina operating grant.
Total	$21,000,000	$20,225,000**				

*These rates can be selected annually by REAL

**This includes conversion of the USD credit card, assumed at 1.25 CAD = 1 USD. This ratio will vary with exchange rates but will remain within the $21 million City guarantee.