

## Appendix A

<b>Facility</b>	<b>Previous Loan Amount</b>	<b>New Proposed Amount</b>	<b>Purpose</b>	<b>Term and Repayment</b>	<b>Interest Rate</b>	<b>Source for repayment</b>
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

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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 a 5-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

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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.
<b>Total</b>	<b>\$21,000,000</b>	<b>\$20,225,000**</b>				

\*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.