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Lending Rates: Local Distribution Companies

Indicative Lending Rates as of 29/06/2015

Term	Construction	Serial	Amortizer
1 Month	1.76%	-	-
5 Year	-	1.88%	1.89%
10 Year	-	2.66%	2.69%
15 Year	-	3.13%	3.19%
20 Year	-	3.42%	3.49%
25 Year	-	3.59%	3.68%
30 Year	-	3.69%	3.78%

About our Lending Rates

Our online lending rates are updated frequently as we track the movement of our cost of borrowing in the capital markets.

Debentures - rates on debentures are fixed for the entire life of the loan once the debenture is purchased by Infrastructure Ontario.

Construction Loans - for construction loans, rates float throughout the term of the loan until they are replaced by a debenture. Construction loan requests over \$75 million are subject to funding availability and interest rates may vary from those posted.

**These interest rates are the all-in cost for loans of the term and type selected

Infrastructure Ontario

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Aid to Cross Examination ("GOCC")

Utility	Case Number	Application	Date	Comment	Decision	Date	Comment
Niagara Peninsula Energy Inc.	EB-2014-0096	3.05%	23-Sep-14	Forecast Nov. 2014 Loan	3.920%	Settled	Settlement Filed March 25, 2015
Festival Hydro	EB-2014-0073	4.48%	29-May-14	Forecast for Dec. 2014 Loan	4.232%	05-May-15	Settlement Agreement dated October 23, 2014
		3.35%	31-May-13	Loan for 25 years			
Horizon Utilities Corp.	EB-2014-0002	3.47%	17-Apr-14	Excess Deemed Long Term Debt at weighted avg. Funded Debt Rate	3.470%	08-Jan-15	Settlement Agreement September 23, 2014
		3.64%					
North Bay Hydro Distribution Ltd.	EB-2014-0099	4.38%			4.240%	No Board Decision yet	Settlement Filed June 22, 2015
Oshawa PUC Networks*	EB-2014-010	4.55% 4.24%		Per Board Decision Close of Discovery			RRWF File June 23, 2015