

**TABLE 1: INTEREST RATE ON JMD CREDIT FACILITIES**

<b>CREDIT FACILITY</b>	<b>INTEREST RATE (APR)</b>
<b>DEMAND LOANS</b>	
Base Rate	<b>17.75%</b>
Normal Rate	<b>20.75% - 23.75%</b>
Overlimit Rate	<b>20.00%</b>
Cash Secured	<b>13.25%</b>
Cash Secured (Overdraft)	<b>13.50%</b>
<b>AMORTIZED LOANS (VARIABLE RATE)</b>	
Cash Secured	<b>13.25%</b>
Normal Rate	<b>20.75%</b>
Overlimit Rate	<b>Agreed Interest Rate + 10.00%</b>
<b>AMORTIZED LOANS (FIXED RATE)</b>	
Cash Secured	<b>13.95%</b>
Normal Rate	<b>21.75%</b>
Overlimit Rate	<b>Agreed Interest Rate + 10.00%</b>

**TABLE 2: INTEREST RATE ON USD CREDIT FACILITIES**

<b>CREDIT FACILITY</b>	<b>NEW INTEREST RATE (APR)</b>
<b>DEMAND LOANS</b>	
Base Rate	<b>11.75%</b>
Normal Rate	<b>12.75% - 15.75%</b>
Overlimit Rate	<b>6.00%</b>
Cash Secured	<b>11.75%</b>
<b>AMORTIZED LOANS</b>	
Cash Secured	<b>11.75%</b>
Normal Rate	<b>12.75%</b>
Overlimit Rate	<b>Agreed Interest Rate + 6.00%</b>
Overlimit Rate (LIBOR-Linked Amortized Loans)	<b>17.75%</b>