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## Lending Rates: Local Distribution Companies

### Indicative Lending Rates as of February 1, 2013\*\*

	Term	Construction	Serial	Amortizer
Lending Rates	<b>1 Month</b>	1.80%	-	-
Loan Payment Calculator	<b>5 Year</b>	-	2.32%	2.42%
	<b>10 Year</b>	-	2.99%	3.09%
Strategic Partnership Program	<b>15 Year</b>	-	3.40%	3.50%
	<b>20 Year</b>	-	3.69%	3.79%
Loan Program Stats	<b>25 Year</b>	-	3.88%	3.98%
	<b>30 Year</b>	-	3.98%	4.08%
FAQs - Loans	<b>35 Year</b>	-	4.03%	4.13%
	<b>40 Year</b>	-	4.07%	4.17%

### 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. Clients seeking debenture terms longer than 30 years for amounts greater than \$25 million, are subject to capital market conditions. Please contact Infrastructure Ontario for details.

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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