

DEVELOPMENT BANK OF JAMAICA LIMITED
LINES OF CREDIT - INTEREST RATES AND TERMS
EFFECTIVE DECEMBER 1, 2010

LINE		INTEREST RATE		MAX. PER ENTITY OR GROUP	TENURE (guided by cash flow)			MORATORIUM
		AFI	SUB-BORROWER		Short	Medium	Long	
J\$ LOANS								
1. DBJ Regular - J\$	Fixed	8.00%	11.00%	J\$100 million	Up to 3 years	Up to 7 years	Up to 10 years	Up to 4 years
2. DBJ/CDB Small Agricultural Entrepreneurs	Fixed	4.00%	9.50%	J\$7.2 million	Up to 3 years	Up to 7 years	Up to 10 years	Up to 4 years
3. DBJ/PetroCaribe Energy Programme	Fixed	6.50%	9.50%	J\$15 million	Up to 3 years	Up to 7 years		Up to 1 year
4. DBJ/PetroCaribe SME & Tourism Working Capital	Fixed	6.50%	11.00%	J\$15 million	Up to 3 years	Up to 7 years		Up to 1 year
5. DBJ/PetroCaribe SME for Disabled Entrepreneurs (Combined Disabilities Assn.)	Fixed	6.50%	11.00%	J\$15 million	Up to 3 years	Up to 7 years		Up to 1 year
6. Fishermen's Revolving Loan Scheme	Fixed	4.00%	9.50%	J\$500,000	Up to 3 years			Up to 6 months
US\$ LOANS								
7. DBJ/PetroCaribe - US\$	Fixed	4.50%	7.50%	US\$1 million	Up to 3 years	Up to 7 years		Up to 1 year
8. China Development Bank Corporation (CDBC) - US\$	Variable	5.25%	Currently 8.25%	On first come first serve basis	3 Years (Line expires Sept. 2013)			Up to 6 months
9. DBJ Regular - US\$	Variable	5.25%	8.25%	On first come first serve basis	Up to 3 years	Up to 7 Years		Up to 1 year

Note: Subject to periodic revision