

Internal Loan Rates

For use for Internal Loans initiated July 1, 2016 - December 31, 2016

Based on 06/15/16 MMD data

<u>Basis</u>	AAA MMD	A MMD
20-year A MMD	2.020%	2.530%

WVU Long-term internal rate

3.53%

Basis - 20-yr A MMD + 100 bps

Purpose - loans from 11- 15 years

WVU Intermediate-term internal rate

2.96%

Basis - Projected 10 yr A MMD + 100 bps

Purpose - loans from 6-10 years

WVU Short-term internal rate

1.85%

Basis - Projected 3 year A MMD + 100 bps

Purpose - loans from 1-5 years