Internal Loan Rates
For use for Internal Loans initiated July 1, 2021 - December 31, 2021
Based on 6/30/21 MMD data

<table>
<thead>
<tr>
<th>Basis</th>
<th>AAA MMD</th>
<th>A MMD</th>
</tr>
</thead>
<tbody>
<tr>
<td>20-year A MMD</td>
<td>1.320%</td>
<td>1.620%</td>
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</tbody>
</table>

WVU Long-term internal rate

- Basis - 20-yr A MMD + 100 bps
- Purpose - loans from 11-15 years

2.62%

WVU Intermediate-term internal rate

- Basis - Projected 10 yr A MMD + 100 bps
- Purpose - loans from 6-10 years

2.24%

WVU Short-term internal rate

- Basis - Projected 3 year A MMD + 100 bps
- Purpose - loans from 1-5 years

1.37%