

Internal Loan Rates

For use for Internal Loans initiated July 1, 2021 - December 31, 2021

Based on 6/30/21 MMD data

| Basis | AAA MMD | A MMD |
|---------------|----------------|--------------|
| 20-year A MMD | 1.320% | 1.620% |

| | |
|------------------------------------|--------------|
| WVU Long-term internal rate | 2.62% |
| Basis - 20-yr A MMD + 100 bps | |
| Purpose - loans from 11- 15 years | |

| | |
|--|--------------|
| WVU Intermediate-term internal rate | 2.24% |
| Basis - Projected 10 yr A MMD + 100 bps | |
| Purpose - loans from 6-10 years | |

| | |
|--|--------------|
| WVU Short-term internal rate | 1.37% |
| Basis - Projected 3 year A MMD + 100 bps | |
| Purpose - loans from 1-5 years | |