

# Internal Loan Rates

For use for Internal Loans initiated January 1, 2021 - June 30, 2021

Based on 12/31/20 MMD data

<b>Basis</b>	<b>AAA MMD</b>	<b>A MMD</b>
20-year A MMD	1.170%	1.560%

<b>WVU Long-term internal rate</b>	<b>2.56%</b>
Basis - 20-yr A MMD + 100 bps	
Purpose - loans from 11- 15 years	

<b>WVU Intermediate-term internal rate</b>	<b>2.03%</b>
Basis - Projected 10 yr A MMD + 100 bps	
Purpose - loans from 6-10 years	

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