

Internal Loan Rates

For use for Internal Loans initiated July 1, 2018 - December 31, 2018

Based on 6/29/18 MMD data

<u>Basis</u>	AAA MMD	A MMD
20-year A MMD	2.820%	3.310%

WVU Long-term internal rate	4.31%
Basis - 20-yr A MMD + 100 bps	
Purpose - loans from 11- 15 years	

WVU Intermediate-term internal rate	3.94%
Basis - Projected 10 yr A MMD + 100 bps	
Purpose - loans from 6-10 years	

WVU Short-term internal rate	3.09%
Basis - Projected 3 year A MMD + 100 bps	
Purpose - loans from 1-5 years	