

Internal Loan Rates

For use for Internal Loans initiated January 1, 2019 - June 30, 2019

Based on 12/31/18 MMD data

<u>Basis</u>	AAA MMD	A MMD
20-year A MMD	2.840%	3.340%

WVU Long-term internal rate	4.34%
Basis - 20-yr A MMD + 100 bps	
Purpose - loans from 11- 15 years	

WVU Intermediate-term internal rate	3.75%
Basis - Projected 10 yr A MMD + 100 bps	
Purpose - loans from 6-10 years	

WVU Short-term internal rate	3.11%
Basis - Projected 3 year A MMD + 100 bps	
Purpose - loans from 1-5 years	