

Internal Loan Rates

For use for Internal Loans initiated July 1, 2019 - December 31, 2019

Based on 7/1/19 MMD data

| <u>Basis</u> | AAA MMD | A MMD |
|---------------|---------|--------|
| 20-year A MMD | 2.120% | 2.490% |

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| WVU Long-term internal rate | 3.49% |
| Basis - 20-yr A MMD + 100 bps | |
| Purpose - loans from 11- 15 years | |

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| WVU Intermediate-term internal rate | 2.97% |
| Basis - Projected 10 yr A MMD + 100 bps | |
| Purpose - loans from 6-10 years | |

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| WVU Short-term internal rate | 2.47% |
| Basis - Projected 3 year A MMD + 100 bps | |
| Purpose - loans from 1-5 years | |