

**Alaska State Revolving Loan Fund  
Finance Rate Information**

ADEC adopted revisions to Title 18 Chapter 76 of the Alaska Administrative Code (18 AAC 76) on September 10, 2017 that modified the calculation of finance charges to reflect the current market trend. The table below shows the finance rates for loan agreements effective September 10, 2017.

Finance Rates (after September 10, 2017)

| Loan Term   | Finance Rate for any Bond Rate* Less than 4 Percent | Finance Rate for Bond Rate* Greater than 4 Percent |
|-------------|---|--|
| 20-30 Years | 2%  | $2 + (0.75 \times (\text{Bond Rate}^* - 4))$       |
| 5-20 Years  | 1.5%  | $1.5 + (0.625 \times (\text{Bond Rate}^* - 4))$    |
| 0-5 Years   | 1%  | $1 + (0.5 \times (\text{Bond Rate}^* - 4))$        |

\*Bond Buyer's Municipal Bond Index Current Day – Yield to Maturity