

Appendix 1 - MFABC Historical Long Term Interest Rates

Year	Season	Issue #	5 yr	10 yr		5 yr	10 yr
2025	Spring	165	-	3.88%	Average	4.42%	4.81%
2024	Fall	162	-	3.83%	Min	0.91%	0.91%
2024	Spring	161	4.05%	4.44%	Max	10.07%	10.07%
2023	Fall	160	4.73%	4.97%			
2023	Spring	159	3.90%	4.15%	5 yr rolling average	2.55%	3.55%
2022	Fall	158	3.82%	4.09%			
2022	Spring	157	3.07%	3.36%			
2021	Fall	156	1.25%	1.98%	Note - 5 year rates are used after the initial 10 year period is complete, up to a maximum of 30 years		
2021	Summer	154	1.47%	2.41%			
2021	Spring	153	1.53%	2.41%			
2020	Fall	152	0.91%	0.91%	Note - 10 year rate is used for the first 10 year period only.		
2020	Summer	151	1.28%	1.28%			
2020	Spring	150	1.99%	1.99%			
2019	Fall	149	1.97%	2.24%			
2019	Spring	147	2.31%	2.66%			
2018	Fall	146	2.90%	3.20%			
2018	Spring	145	2.65%	3.15%			
2017	Fall	142	2.80%	3.15%			
2017	Spring	141	1.90%	2.80%			
2016	Fall	139	1.50%	2.10%			
2016	Spring	137	1.75%	2.60%			
2015	Fall	133	1.70%	2.75%			
2015	Spring	131	1.45%	2.20%			
2014	Fall	130	2.05%	3.00%			
2014	Spring	127	2.30%	3.30%			
2013	Fall	126	2.75%	3.85%			
2013	Spring	124	2.15%	3.15%			
2012	Fall	121	2.05%	2.90%			
2012	Spring	118	2.40%	3.40%			
2011	Fall	117	2.15%	3.25%			
2011	Spring	116	3.25%	4.20%			
2010	Fall	112	2.52%	3.73%			
2010	Spring	110	3.35%	4.50%			
2009	Fall	106	3.23%	4.13%			
2009	Spring	105	3.55%	4.90%			
2008	Fall	104	4.35%	5.15%			
2008	Spring	103	4.25%	4.65%			
2007	Fall	102	4.82%	4.82%			
2007	Spring	101	4.52%	4.52%			
2006	Fall	99	4.24%	4.43%			
2006	Spring	97	4.56%	4.66%			
2005	Fall	95	3.87%	4.17%			
2005	Spring	92/93	4.25%	4.55%			
2004	Fall	85	4.53%	4.98%			
2004	Spring	81	4.15%	4.86%			
2003	Fall	80	4.06%	4.78%			
2003	Spring	79	5.49%	5.49%			
2002	Fall	78	5.37%	5.37%			
2002	Spring	77	5.80%	6.06%			
2001	Fall	75	5.10%	5.69%			
2001	Spring	74	5.93%	5.93%			
2000	Fall	73	6.36%	6.36%			
2000	Spring	72	6.45%	6.45%			
1999	Fall	71	5.84%	5.99%			
1999	Spring	70	5.49%	5.49%			
1998	Fall	69	5.55%	5.55%			
1998	Spring	68	5.46%	5.46%			
1997	Fall	66	5.50%	5.85%			
1997	Spring	65	6.90%	6.90%			
1996	Fall	64	7.42%	7.42%			
1996	Spring	63	7.75%	7.75%			
1995	Fall	61	7.90%	7.90%			
1995	Spring	60	8.30%	8.66%			
1994	Fall	59	9.35%	9.35%			
1994	Spring	58	8.75%	8.85%			
1993	Fall	56	7.80%	7.95%			
1993	Spring	55	7.00%	7.63%			
1992	Fall	54	8.05%	8.05%			
1992	Spring	53	9.63%	9.63%			
1991	Fall	51	9.50%	9.50%			
1991	Spring	50	10.07%	10.07%			