THE MONEY RATE SCOREBOARD

Since 1982

Published weekly by Nicholas Lieberman

VOL. 45 NO. 07 Mar 10, 2026

LOAN/INVESTMENT	TERM	CURRENT	5 WKS. AGO	6 MOS. AGO	REMARKS
Multi-family; becomes ARM after fixed ends; 1st TD	Fixed 5 yrs Fixed 10 yrs	5.95% 6.50%	6.125% 6.625%	6% 6.50%	Loan amts of $1M+; 1.20 debt coverage ratio; 75% LTV max
Fannie Mae conforming (1 unit) 1st TD owner occ.	30 Yr fixed	5.75%	5.75%	5.875%	~ 1 point fee; max loan amt: 1 unit: $832,750; 2: 1,066,250; 3: $1,288,800; 4: $1,601,750;
Income Property ("A" Paper) 1st TD	5-10 Yr fixed	6.0 – 6.50%	6.125-6.625%	6.25–6.75%	$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	8.25-8.75%	8.25-8.75%	8.25-8.625%	$500,000-$2,000,000
2-4 Unit Residential 1st TD *non-owner occ.*	30 Yr FIXED	6.375%	6.375%	6.50%	1.08 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1st TD	30 Yr ARM	5.88%	5.84%	5.82%	Based on *current* one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.70% 4.11% 4.72%	3.91% 4.28% 4.91%	3.57% 4.05% 4.70%	2 Yr Treas = 3.56% as of 03-09-2026
Bank Prime Rate (Wall St Jrl)	Daily	6.75%	6.75%	7.50%	Last change 12-10-25 (Down 25 basis points)
Federal Reserve Discount Rate	Daily	3.75%	3.75%	4.50%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	3.64%	3.64%	4.33%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.50%	3.50%	3.77%	Reflects weighted avg interest rate on CDs to Individuals; as of Dec 2025
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	20.97%	20.97%	21.16%	Fed Reserve data as of: Nov 2025
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	3.67% 3.70%	3.66% 3.82%	4.38% 4.36%	Used as an adjustable rate loan index
New car loan	4 year term	6.92%	6.91%	7.19%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	3.65% 3.61%	3.66% 3.64%	3.99% 3.83%	As of 03/09/2026
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	3.53% 3.80%	3.49% 3.86%	3.88% 4.15%	As of 03/09/2026 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	N/A	NA	NA	Annualized yield, per Wall St. Journal
Bitcoin (US dollars to buy 1 bitcoin)	Daily	$69,229	$78,674	$119,297	As of 03/09/2026; Peak: $124,996 (on 10-06-2025)
Gold (per ounce)	Daily	$5,175	$4,682	$3,692	As of 03/09/2026
Oil (WTI crude) per barrel	Daily	$85.80	$62.30	$62.59	As of 03/09/2026
Dow Jones Industrial Avg	Daily	47,741	49,408	45,516	As of 03/09/2026

Rates effective thru Fri, Mar 6, 2026 (unless otherwise designated)

Consumer Price Index (US consumers), **Jan 2026**: **From previous month: Up 0.2%**; **last 12 months**: **Up 2.4%**

The Money Rate Scoreboard is prepared by Nicholas Lieberman for the Realty Investment Association of California for use by its members. **Nicholas Lieberman, President, Bona Fide; Mortgage, may be reached for inquiries or comments by phone (949) 933-3543 or e-mail** nlieberman@cox.net.

Good Luck On Your Transactions!