

THE MONEY RATE SCOREBOARD

Since 1982

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LOAN/INVESTMENT	TERM	CURRENT	5 WKS. AGO	6 MOS. AGO	REMARKS
Multi-family; becomes ARM after fixed ends; 1 st TD	Fixed 5 yrs Fixed 10 yrs	6.05% 6.60%	6% 6.50%	6% 6.50%	Loan amts of \$1M+; 1.20 debt coverage ratio; 75% LTV max
Fannie Mae conforming (1 unit) 1 st TD owner occ.	30 Yr fixed	5.99%	5.625%	5.75%	~ 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) 1 st TD	5-10 Yr fixed	6.10 – 6.56%	6- 6.50%	6.25– 6.75%	\$1,000,000 minimum
Income Property ("B" Paper) 1 st TD	1-10 Yr ARM	8.375- 8.875%	8.125- 8.625%	8.25- 8.625%	\$500,000-\$2,000,000
2-4 Unit Residential 1 st TD <i>non-owner occ.</i>	30 Yr FIXED	6.625%	6.25%	6.50%	0.83 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1 st TD	30 Yr ARM	5.96%	5.74%	5.99%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	3.80% 4.22% 4.87%	3.74% 4.20% 4.85%	3.61% 4.04% 4.66%	2 Yr Treas = 3.67% as of 03-16-2026
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% 3.69%	3.66% 3.82%	4.38% 4.37%	Used as an adjustable rate loan index
New car loan	4 year term	6.92%	6.96%	7.18%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	3.68% 3.67%	3.66% 3.57%	3.99% 3.84%	As of 03/16/2026
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	3.61% 3.80%	3.39% 3.86%	3.64% 4.11%	As of 03/16/2026 12 mo avg = 12 MAT
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$74,818	\$70,364	\$115,249	As of 03/16/2026; Peak: \$124,996 (on 10-06-2025)
Gold (per ounce)	Daily	\$5,018	\$5,044	\$3,719	As of 03/16/2026
Oil (WTI crude) per barrel	Daily	\$94.51	\$64.23	\$63.30	As of 03/16/2026
Dow Jones Industrial Avg	Daily	47,946	50.136	45,883	As of 03/16/2026

Rates effective thru Fri, Mar 13, 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 produced and published by Nick Lieberman for RIOAC .

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Good Luck on Your Transactions!