

# THE MONEY RATE SCOREBOARD

Since 1982

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| LOAN/INVESTMENT  | TERM                                | CURRENT                 | 6 WKS. AGO              | 6 MOS. AGO              | REMARKS   |
|--|-------------------------------------|-------------------------|-------------------------|-------------------------|---|
| Multi-family; becomes ARM after fixed ends; 1 <sup>st</sup> TD | Fixed 5 yrs<br>Fixed 10 yrs         | 6.20%<br>6.75%          | 6.15%<br>6.70%          | 6.05%<br>6.625%         | Loan amts of \$1M+; 1.20 debt coverage ratio; 75% LTV max                                     |
| Fannie Mae conforming (1 unit) 1 <sup>st</sup> TD owner occ.   | 30 Yr fixed                         | 6.25%                   | 6.125%                  | 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) 1 <sup>st</sup> TD                 | 5-10 Yr fixed                       | 6.25 –<br>6.75%         | 6.25-<br>6.75%          | 6.25-<br>6.75%          | \$1,000,000 minimum   |
| Income Property ("B" Paper) 1 <sup>st</sup> TD                 | 1-10 Yr ARM                         | 8.55-<br>9.125%         | 8.50-<br>9%             | 8.225-<br>8.75%         | \$500,000-\$2,000,000   |
| 2-4 Unit Residential 1 <sup>st</sup> TD <i>non-owner occ.</i>  | 30 Yr FIXED                         | 6.625%                  | 6.75%                   | 6.625%                  | 1.16 loan points; 75% LTV purchase loan;  |
| Apartments (5 units+) 1 <sup>st</sup> TD                       | 30 Yr ARM                           | 6.10%                   | 6.10%                   | 6.03%                   | Based on <i>current</i> one year treasury + 2.35 margin                                       |
| US Treasury Securities Yields                                  | 5 Yr<br>10 Yr<br>30 Yr              | 4.09%<br>4.44%<br>5.01% | 3.97%<br>4.34%<br>4.91% | 3.72%<br>4.11%<br>4.69% | 2 Yr Treas = 3.95% as of 05-04-2026   |
| Bank Prime Rate (Wall St Jrl)                                  | Daily                               | 6.75%                   | 6.75%                   | 7%                      | Last change 12-10-25 (Down 25 basis points)   |
| Federal Reserve Discount Rate                                  | Daily                               | 3.75%                   | 3.75%                   | 4.25%                   | Available to depository Institutions only   |
| Federal Funds (effective rate)                                 | Daily                               | 3.64%                   | 3.64%                   | 3.87%                   | Overnight rate  |
| Wells Fargo "Cost of Savings Index" (COSI)                     | Monthly Change                      | 3.29%                   | 3.50%                   | 3.71%                   | Reflects weighted avg interest rate on CDs to Individuals; as of Feb 2026                     |
| Avg credit card interest rate; (from commercial banks)         | Monthly int. rate accrual           | 21.0%                   | 20.97%                  | 21.36%                  | Fed Reserve data as of: Mar 2026  |
| Secured Overnight Financing Rate ("SOFR")                      | 30 day avg<br>90 day avg            | 3.65%<br>3.67%          | 3.67%<br>3.69%          | 4.20%<br>4.32%          | Used as an adjustable rate loan index   |
| New car loan   | 4 year term                         | 6.96%                   | 6.92%                   | 7.01%                   | Per Wall St. Journal  |
| Treasury Bills, Yield  | 3 month<br>6 month                  | 3.64%<br>3.71%          | 3.68%<br>3.67%          | 3.84%<br>3.80%          | As of 05/04/2026  |
| Treasury Security Yield Adj/constant maturity                  | 1year<br>A) Current<br>B) 12 mo avg | 3.75%<br>3.75%          | 3.75%<br>3.80%          | 3.68%<br>4.03%          | As of 05/04/2026<br>12 mo avg = 12 MAT  |
| Bitcoin (US dollars to buy 1 bitcoin)                          | Daily                               | \$79,9929               | \$70,758                | \$106,003               | As of 05/04/2026;<br>Peak: \$124,996 (on 10-06-2025)  |
| Gold (per ounce)   | Daily                               | \$4,533                 | \$4,478                 | \$3,998                 | As of 05//2026  |
| Oil (WTI crude) per barrel                                     | Daily                               | \$104.95                | \$88.58                 | \$60.95                 | As of 05/04/2026  |
| Dow Jones Industrial Avg                                       | Daily                               | 48,942                  | 46,208                  | 47,337                  | As of 05/04/2026  |

**Rates effective thru Fri, May 1, 2026 (unless otherwise designated)**

Consumer Price Index (US consumers), **March 2026: From previous month: Up 0.9%; last 12 months: Up 3.3%**

The Money Rate Scoreboard is produced and published by Nick Lieberman for RIAOC .

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*Good Luck on Your Transactions!*