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; 1st TD	Fixed 5 yrs Fixed 10 yrs	6.625% 7.10%	6.90% 7.375%	6.20% 6.75%	Loan amts of $1M+; 1.20 debt coverage ratio; 75% LTV max
Fannie Mae conforming (1 unit) 1st TD owner occ.	30 Yr fixed	7.40%	7.125%	6.25%	~ 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	6.625 – 7.125%	6.875-7.375%	6.25–6.75%	$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	8.875%-9.25%	9.25%-9.625%	8.55%-9.125%	$500,000-$2,000,000
2-4 Unit Residential 1st TD *non-owner occ.*	30 Yr FIXED	7.125%	7.625%	6.625%	1.12 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1st TD	30 Yr ARM	6.72%	6.86%	6.10%	Based on *current* one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.71% 4.91% 5.29%	5.07% 5.24% 5.55%	4.09% 4.44% 5.01%	2 Yr Treas = 4.72% as of 11-02-2026
Bank Prime Rate (Wall St Jrl)	Daily	7%	7%	6.75%	Last change 09-16-26 (Up 25 basis points)
Federal Reserve Discount Rate	Daily	4%	4%	3.75%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	3.89%	3.89%	3.64%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.27%	3.17%	3.29%	Reflects weighted avg interest rate on CDs to Individuals; as of Aug 2026
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.19%	20.94%	21%	Fed Reserve data as of: Aug 2026
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	3.91% 3.79%	3.73% 3.68%	3.65% 3.67%	Used as an adjustable rate loan index
New car loan	4 year term	6.93%	6.98%	6.96%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	4.07% 4.25%	4.15% 4.38%	3.64% 3.71%	As of 11/02/2026
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.37% 3.85%	4.51% 3.72%	3.75% 3.75%	As of 11/02/2026 12 mo avg = 12 MAT
Bitcoin (US dollars to buy 1 bitcoin)	Daily	$76,978	$83,544	$79,992	As of 11/02/2026; Peak: $124,996 (on 10-06-2025)
Gold (per ounce)	Daily	$3,962	$4,159	$4,533	As of 11/02/2026
Oil (WTI crude) per barrel	Daily	$96.76	$93.17	$104.95	As of 11/02/2026
Dow Jones Industrial Avg	Daily	51,981	51,482	48,942	As of 11/02/2026

Rates effective thru Fri, Oct 30, 2026 (unless otherwise designated)

Consumer Price Index (US consumers), **Sept 2026**: **From previous month: Up 0.6%**; **last 12 months**: **Up 3.7%**

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

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