

THE MONEY RATE SCOREBOARD

Since 1982

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LOAN/INVESTMENT	TERM	CURRENT	4 WKS. AGO	6 MOS. AGO	REMARKS
Multi-family; becomes ARM after fixed ends; 1 st TD	Fixed 5 yrs Fixed 10 yrs	6.40% 6.80%	6.20% 6.70%	6.125% 6.625%	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	6.50%	6.25%	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	6.45 – 6.95%	6.25-6.75%	6.125–6.625%	\$1,000,000 minimum
Income Property ("B" Paper) 1 st TD	1-10 Yr ARM	8.95-9.30%	8.65-9.15%	8.25-8.75%	\$500,000-\$2,000,000
2-4 Unit Residential 1 st TD <i>non-owner occ.</i>	30 Yr FIXED	6.875%	6.625%	6.375%	0.94 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1 st TD	30 Yr ARM	6.38%	6.27%	5.84%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.39% 4.68% 5.23%	4.20% 4.47% 4.98%	3.91% 4.28% 4.91%	2 Yr Treas = 4.24% as of 08-03-2026
Bank Prime Rate (Wall St Jrl)	Daily	6.75%	6.75%	6.75%	Last change 12-10-25 (Down 25 basis points)
Federal Reserve Discount Rate	Daily	3.75%	3.75%	3.75%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	3.64%	3.63%	3.64%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.22%	3.19%	3.50%	Reflects weighted avg interest rate on CDs to Individuals; as of Jun 2026
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	20.94%	21.00%	20.97%	Fed Reserve data as of: May 2026
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	3.62% 3.63%	3.64% 3.63%	3.66% 3.82%	Used as an adjustable rate loan index
New car loan	4 year term	6.97%	6.95%	6.91%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	3.77% 3.94%	3.76% 3.92%	3.66% 3.64%	As of 08/03/2026
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.03% 3.71%	3.92% 3.71%	3.49% 3.86%	As of 08/03/2026 12 mo avg = 12 MAT
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$63,431	\$64,021	\$78,674	As of 08/03/2026; Peak: \$124,996 (on 10-06-2025)
Gold (per ounce)	Daily	\$4,091	\$4,170	\$4,682	As of 08/03/2026
Oil (WTI crude) per barrel	Daily	\$80.34	\$68.79	\$62.30	As of 08/03/2026
Dow Jones Industrial Avg	Daily	53,178	53,056	49,408	As of 08/03/2026

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

Consumer Price Index (US consumers), **June 2026: From previous month: Down 0.4%; last 12 months: Up 3.5%**

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

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