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	6.35% 6.85%	6.20% 6.70%	6.05% 6.55%	Loan amts of $1M+; 1.20 debt coverage ratio; 75% LTV max
Fannie Mae conforming (1 unit) 1st TD owner occ.	30 Yr fixed	6.375%	6.125%	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) 1st TD	5-10 Yr fixed	6.375 – 6.875%	6.25- 6.80%	6.125– 6.625%	$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	8.875- 9.25%	8.60- 9.15%	8.125- 8.625%	$500,000-$2,000,000
2-4 Unit Residential 1st TD *non-owner occ.*	30 Yr FIXED	6.75%	6.625%	6.375%	1.01 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1st TD	30 Yr ARM	6.37%	6.19%	5.84%	Based on *current* one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.32% 4.59% 5.11%	4.29% 4.47% 4.98%	3.83% 4.23% 4.82%	2 Yr Treas = 4.21% as of 07-20-2026
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	3.19%	3.23%	3.59%	Reflects weighted avg interest rate on CDs to Individuals; as of May 2026
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.00%	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%	3.60% 3.64%	3.69% 3.86%	Used as an adjustable rate loan index
New car loan	4 year term	6.97%	6.95%	6.86%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	3.78% 3.93%	3.79% 3.70%	3.64% 3.61%	As of 07/13/2026
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.02% 3.71%	4.07% 3.72%	3.49% 3.91%	As of 07/20/2026 12 mo avg = 12 MAT
Bitcoin (US dollars to buy 1 bitcoin)	Daily	$65,308	$66,400	$88,660	As of 07/20/2026; Peak: $124,996 (on 10-06-2025)
Gold (per ounce)	Daily	$4,012	$4,333	$5,104	As of 07/20/2026
Oil (WTI crude) per barrel	Daily	$83.12	$81.16	$60.31	As of 07/20/2026
Dow Jones Industrial Avg	Daily	51,839	51,671	49,412	As of 07/20/2026

Rates effective thru Fri, July 17, 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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