

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	6.90% 7.375%	6.45% 6.85%	6.15% 6.70%	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	7.125%	6.50%	6.125%	~ 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	6.875 – 7.375%	6.50-7%	6.25– 6.75%	\$1,000,000 minimum
Income Property ("B" Paper) 1 st TD	1-10 Yr ARM	9.25%-9.625%	8.95-9.35%	8.5-9%	\$500,000-\$2,000,000
2-4 Unit Residential 1 st TD <i>non-owner occ.</i>	30 Yr FIXED	7.625%	6.875%	6.75%	1.28 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1 st TD	30 Yr ARM	6.86%	6.36%	6.10%	Based on <i>current</i> one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	5.07% 5.24% 5.55%	4.40% 4.70% 5.22%	3.97% 4.34% 4.91%	2 Yr Treas = 4.93% as of 09-28-2026
Bank Prime Rate (Wall St Jrl)	Daily	7%	6.75%	6.75%	Last change 09-16-26 (Up 25 basis points)
Federal Reserve Discount Rate	Daily	4%	3.75%	3.75%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	3.89%	3.64%	3.64%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.17%	3.22%	3.50%	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	20.94%	20.94%	20.97%	Fed Reserve data as of: May 2026
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	3.73% 3.68%	3.64% 3.64%	3.69% 3.76%	Used as an adjustable rate loan index
New car loan	4 year term	6.98%	6.98%	6.92%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	4.15% 4.38%	3.79% 3.90%	3.68% 3.67%	As of 09/28/2026
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	4.51% 3.72%	4.01% 3.71%	3.75% 3.80%	As of 09/28/2026 12 mo avg = 12 MAT
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$83,544	\$79,756	\$70,758	As of 09/28/2026; Peak: \$124,996 (on 10-06-2025)
Gold (per ounce)	Daily	\$4,159	\$4,736	\$4,478	As of 09/28/2026
Oil (WTI crude) per barrel	Daily	\$93.17	\$85.13	\$88.58	As of 09/28/2026
Dow Jones Industrial Avg	Daily	51,482	53,417	46,208	As of 09/28/2026

Rates effective thru Fri, Sept 25, 2026 (unless otherwise designated)

Consumer Price Index (US consumers), **Aug 2026: From previous month: Up 0.4%; last 12 months: Up 3.4%**

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

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