THE MONEY RATE SCOREBOARD

Since 1982

Published weekly by Nick Lieberman

Copyright 2026 by Nick Lieberman

VOL. 45 NO. 15 June 01, 2026

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	6.25% 6.75%	6.125% 6.625%	6.05% 6.625%	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%	5.99%	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	6.25 – 6.75%	6.25- 6.75%	6.25– 6.75%	$1,000,000 minimum
Income Property ("B" Paper) 1st TD	1-10 Yr ARM	8.50- 9.125%	8.50- 9.0%	8.25- 8.75%	$500,000-$2,000,000
2-4 Unit Residential 1st TD *non-owner occ.*	30 Yr FIXED	6.625%	6.50%	6.375%	1.01 loan points; 75% LTV purchase loan;
Apartments (5 units+) 1st TD	30 Yr ARM	6.14%	6.03%	5.93%	Based on *current* one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.17% 4.45% 4.97%	3.95% 4.34% 4.95%	3.66% 4.08% 4.73%	2 Yr Treas = 4.03% as of 06-01-2026
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%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	3.63%	3.64%	3.88%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.23%	3.31%	3.68%	Reflects weighted avg interest rate on CDs to Individuals; as of Mar 2026
Avg credit card interest rate; (from commercial banks)	Monthly int. rate accrual	21.0%	21.00%	21.39%	Fed Reserve data as of: Feb 2026
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	3.59% 3.64%	3.65% 3.67%	4.08% 4.18%	Used as an adjustable rate loan index
New car loan	4 year term	6.96%	6.94%	6.88%	Per Wall St. Journal
Treasury Bills, Yield	3 month 6 month	3.70% 3.75%	3.65% 3.67%	3.76% 3.73%	As of 06/01/2026
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	3.79% 3.72%	3.67% 3.70%	3.58% 3.97%	As of 06/01/2026 12 mo avg = 12 MAT
Bitcoin (US dollars to buy 1 bitcoin)	Daily	$71,109	$76,979	$87,194	As of 06/01/2026; Peak: $124,996 (on 10-06-2025)
Gold (per ounce)	Daily	$4,512	$4,702	$4,249	As of 06/01/2026
Oil (WTI crude) per barrel	Daily	$92.37	$96.44	$59.43	As of 06/01/2026
Dow Jones Industrial Avg	Daily	51,079	49,168	47,289	As of 06/01/2026

Rates effective thru Fri, May 29 2026 (unless otherwise designated)

Consumer Price Index (US consumers), **April 2026**: **From previous month: Up 0.6%**; **last 12 months**: **Up 3.8%**

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

Nick Lieberman, President, Bona Fide Mortgage, may be reached for inquiries or comments at (949) 933-3543 or nlieberman@cox.net..

Good Luck on Your Transactions!