# THE MONEY RATE SCOREBOARD

*Since 1982*

**Published weekly by Nick Lieberman**



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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<br>Fixed 10 yrs | 6.45%<br>6.85% | 6.35%<br>6.85% | 5.875%<br>6.375% | Loan amts of $1M+; 1.20 debt coverage ratio; 75% LTV max |
| Fannie Mae conforming (1 unit) 1st TD owner occ. | 30 Yr fixed | 6.50% | 6.375% | 5.50% | ~ 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 | 6.50 – 7%% | 6.375- 6.875% | 5.875– 6.375% | $1,000,000 minimum |
| Income Property ("B" Paper) 1st TD | 1-10 Yr ARM | 8.95- 9.35% | 8.875- 9.25% | 8.125- 8.625% | $500,000-$2,000,000 |
| 2-4 Unit Residential 1st TD *non-owner occ.* | 30 Yr FIXED | 6.875% | 6.75% | 5.99% | 0.99 loan points; 75% LTV purchase loan; |
| Apartments (5 units+) 1st TD | 30 Yr ARM | 6.36% | 6.37% | 5.85% | Based on *current* one year treasury + 2.35 margin |
| US Treasury Securities Yields | 5 Yr<br>10 Yr<br>30 Yr | 4.40%<br>4.70%<br>5.22% | 4.32%<br>4.59%<br>5.11% | 3.58%<br>4.03%<br>4.70% | 2 Yr Treas = 4.23% as of 08-24-2026 |
| 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% | 3.64% | 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<br>90 day avg | 3.64%<br>3.64% | 3.62%<br>3.63% | 3.66%<br>3.80% | Used as an adjustable rate loan index |
| New car loan | 4 year term | 6.98% | 6.97% | 6.95% | Per Wall St. Journal |
| Treasury Bills, Yield | 3 month<br>6 month | 3.79%<br>3.90% | 3.78%<br>3.93% | 3.67%<br>3.63% | As of 08/24/2026 |
| Treasury Security Yield Adj/constant maturity | 1year<br>A) Current<br>B) 12 mo avg | 4.01%<br>3.71% | 4.02%<br>3.71% | 3.50%<br>3.86% | As of 08/24/2026<br>12 mo avg = 12 MAT |
| Bitcoin (US dollars to buy 1 bitcoin) | Daily | $79,756 | $65,308 | $62,710 | As of 08/24/2026; Peak: $124,996 (on 10-06-2025) |
| Gold (per ounce) | Daily | $4,736 | $4,012 | $5,189 | As of 08/24/2026 |
| Oil (WTI crude) per barrel | Daily | $85.13 | $83.12 | $66.79 | As of 08/24/2026 |
| Dow Jones Industrial Avg | Daily | 53,417 | 51,839 | 48,804 | As of 08/24/2026 |

**Rates effective thru Fri, Aug 21, 2026 (unless otherwise designated)**

Consumer Price Index (US consumers), **July 2026**: **From previous month: Up 0.1%**; **last 12 months**: **Up 3.4%**

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

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