



# 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 <sup>st</sup> TD	Fixed 5 yrs Fixed 10 yrs	6.375% 6.875%	6.125% 6.50%	5.875% 6.25%	Loan amts of \$1M+; 1.20 debt coverage ratio; 75% LTV;
Fannie Mae conforming (1 unit) 1 <sup>st</sup> TD owner occ.	30 Yr Fixed	6.63%	6.63%	5.92%	Rate based on ~ 1 point fee; 1 unit: \$726,200; 2: \$929,850; 3: \$1,123,900; 4: \$1,396,800;
Income Property ("A" Paper) 1 <sup>st</sup> TD	5-10 Yr Fixed	6.25- 6.75%	6.25 - 6.75%	5.50 - 6%	\$1,000,000 minimum
Income Property ("B" Paper) 1 <sup>st</sup> TD	1-10 Yr ARM	7.625 - 8.125%	7.5 - 8%	7.25- 7.75%	\$200,000-\$2,000,000
2-4 Unit Residential 1 <sup>st</sup> TD non-owner occ.	30 Yr FIXED	7.25%	6.99%	7.25%	1.06 loan points; 75% LTV purchase;
Apartments (5 units+) 1 <sup>st</sup> TD	30 Yr ARM	7.71%	7.72%	7.23%	Based on current one year treasury + 2.35 margin
US Treasury Securities Yields	5 Yr 10 Yr 30 Yr	4.36% 4.19% 4.29%	4.24% 3.99% 4.03%	3.91% 3.70% 3.77%	2 Yr Treas = 4.97% Rates as of 08-14-23
Bank Prime Rate (Wall St Jr)	Daily	8.50%	8.25%	7.75%	Last change 07-23-23 (up 25 basis points)
Federal Reserve Discount Rate	Daily	5.50%	5.25%	4.75%	Available to depository Institutions only
Federal Funds (effective rate)	Daily	5.34%	5.09%	4.59%	Overnight rate
Wells Fargo "Cost of Savings Index" (COSI)	Monthly Change	3.51%	3.30%	1.60%	Reflects weighted avg interest rate on CDs to Individuals; as of April 2023
Avg credit card interest rate; (commercial banks)	1 month 6 months	20.68%	NA	19.07%	Fed Reserve data as of: May 2023
Secured Overnight Financing Rate ("SOFR")	30 day avg 90 day avg	5.21% 5.14%	5.07% 5.02%	4.40% 4.19%	Used as an adjustable rate loan index
L.I.B.O.R. (London interbank offered rate)	1 month 6 month	NA NA	NA NA	4.58% 5.13%	Used as an adjustable rate loan index
Treasury Bills, Yield	3 month 6 month	5.42% 5.49%	5.34% 5.48%	4.75% 4.92%	As of 08/14/23
Treasury Security Yield Adj/constant maturity	1year A) Current B) 12 mo avg	5.36% 4.63%	5.37% 4.43%	4.88% 3.14%	As of 08/14/23 12 mo avg = 12 MAT
Money Market Funds (brokerage house)	Daily	N/A	0.56%	0.39%	Annualized yield, per Wall St. Journal
Bitcoin (US dollars to buy 1 bitcoin)	Daily	\$29,353	\$30,280	\$22,221	As of 08/14/23; Peak: \$67,567 on 11-8-21
Gold (per ounce)	Daily	\$1,944	\$1,931	\$1,883	As of 08/14/23
Oil (WTI crude) per barrel	Daily	\$82.51	\$72.99	\$74.40	As of 08/14/23
Dow Jones Industrial Avg	Daily	35,308	33,944	33,891	As of 08/14/23

**Rates effective thru Fri, August 11, 2023 (unless otherwise designated)**

Consumer Price Index (US consumers), Month of June 2023: Up **0.2%**; **last 12 months: Up 3.2%**

The **Money Rate Scoreboard** is prepared by **Nicholas Lieberman** for the **Realty Investment Association of California** for use by its members. **Nicholas Lieberman, President, Bona Fide Mortgage**, may be reached for inquiries or comments by phone (949) 933-3543 or e-mail [nlieberman@cox.net](mailto:nlieberman@cox.net).

**Good Luck on Your Transactions!**