

Behind the Numbers



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FRIDAY, NOVEMBER 8, 2024

U.S. Treasury	7-Nov	31-Oct	1 Month Ago	12 Months Ago
3 Months	4.53%	4.54%	4.65%	5.42%
6 Months	4.41%	4.46%	4.44%	5.49%
1 Year	4.26%	4.27%	4.22%	5.32%
2 Years	4.20%	4.17%	4.00%	4.92%
3 Years	4.15%	4.13%	3.89%	4.69%
5 Years	4.17%	4.16%	3.87%	4.54%
10 Years	4.32%	4.28%	4.03%	4.57%
30 Years	4.53%	4.48%	4.31%	4.73%
Spreads:				
3 mo to 2 year	-0.34%	-0.37%	-0.65%	-0.50%
2 year to 10 year	0.13%	0.11%	0.03%	-0.35%
3 mo to 10 year	-0.21%	-0.26%	-0.62%	-0.85%

Key Indices	7-Nov	31-Oct	1 Month Ago	12 Months Ago
Dow Jones	43,729.3	41,763.5	41,954.2	34,152.6
NASDAQ	19,269.5	18,095.2	17,923.9	13,639.9
S&P	5,973.1	5,705.5	5,695.9	4,378.4
Crude Oil	72.0	69.3	76.5	73.7
Eff Fed Funds	4.83%	4.83%	4.83%	5.33%
Prime Rate	8.00%	8.00%	8.00%	8.50%
30 day SOFR	4.84%	4.85%	5.06%	5.32%
90 day SOFR	5.10%	5.14%	5.28%	5.34%
180 day SOFR	5.27%	5.28%	5.35%	5.27%
Avg 48 mo Auto	7.06%	7.09%	6.76%	6.84%
Avg 60 mo Auto	7.16%	7.19%	6.85%	6.93%
15yr Mtg	6.01%	5.83%	6.80%	7.02%
30yr Mtg	6.61%	6.42%	7.32%	7.61%

Indicative Investment Yields		Retail	Agency	Agency	Agency
Term	TSY Index	CDs	Bullets	Callables	MBS/CMO
6 Months	4.41%	1.79%			
1 Year	4.26%	1.95%		4.50%	
2 Years	4.20%	1.65%	4.20%	4.40%	5.29%
3 Years	4.15%	1.51%	4.15%	4.60%	5.12%
4 Years	4.16%	1.45%	4.18%	n/a	4.87%

Sources: Bloomberg; S&P Global Market Intelligence

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