

Bob LeClair's DataNet Newsletter

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Data Item	1-Dec 2025	1-Nov 2025	Month's Change	12-Month's Change
120% AFMR	4.55%	4.65%	-0.10%	-0.48%
Section 7520 Rate	4.60%	4.60%	0.00%	-0.40%
Appl. Short-Term (0 - 3 Yrs.)	3.66%	3.69%	-0.03%	-0.64%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.79%	3.83%	-0.04%	-0.39%
Rates Long-Term (> 9 Yrs.)	4.55%	4.62%	-0.07%	0.02%
Prime Rate (Major Banks)	7.00%	7.00%	0.00%	-0.75%
Money Market				
Mutual Funds (Taxable)	0.43%	0.44%	-0.01%	0.00%
Mortgage Rates 30-Yr. Fixed	6.23%	6.17%	0.06%	-0.58%
15-Yr. Fixed	5.51%	5.41%	0.10%	-0.59%
Secured Overnight Financing Rate (SOFR)	4.05%	4.20%	-0.15%	-0.52%
Dow Jones Industrial Average	47,716	47,563	153	2,805
Standard & Poor's 500 Stock Index	6,849	6,840	9	817
NASDAQ Composite Index	23,366	23,725	-359	4,306
Standard & Poor's 500 Dividend Yield	1.16%	1.16%	0.00%	-0.07%
Standard & Poor's 500 Price/Earnings Ratio	25.3	25.6	-0.33	0.10
U. S. Treasury Bills (90 Days)	3.77%	3.80%	-0.03%	-0.72%
U. S. Treasury Bonds (30 Years)	4.69%	4.65%	0.04%	0.33%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.85%	2.85%	0.00%	-0.15%
Consumer Price Index (1982-84 = 100)	324.0	324.8	-0.8	8.5
(1967 = 100)	971.5	971.5	0.0	26.7
(Month)	(9/25)	(9/25)		
Consumer Price Index Annual Growth Rate	2.70%	3.21%	-0.51%	0.18%
IRS Under and Over-Payment Interest Rate	7.00%	7.00%	0.00%	-1.00%
Gold, Troy OZ. New York Close	\$4,220.43	\$4,022.84	\$197.59	\$1,582.63