

Bob LeClair's DataNet Newsletter

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Data Item	1-Feb 2026	1-Jan 2026	Month's Change	12-Month's Change
120% AFMR	4.63%	4.57%	0.06%	-0.80%
Section 7520 Rate	4.60%	4.60%	0.00%	-0.80%
Appl. Short-Term (0 - 3 Yrs.)	3.56%	3.63%	-0.07%	-0.78%
Fedl. Mid-Term (>3 - 9 Yrs.)	3.86%	3.81%	0.05%	-0.66%
Rates Long-Term (> 9 Yrs.)	4.70%	4.63%	0.07%	-0.16%
Prime Rate (Major Banks)	6.75%	6.75%	0.00%	-0.75%
Money Market				
Mutual Funds (Taxable)	0.41%	0.41%	0.00%	0.01%
Mortgage Rates 30-Yr. Fixed	6.10%	6.27%	-0.17%	-0.85%
15-Yr. Fixed	5.49%	5.66%	-0.17%	-0.63%
Secured Overnight Financing Rate (SOFR)	3.68%	3.71%	-0.03%	-0.68%
Dow Jones Industrial Average	48,892	48,063	829	4,354
Standard & Poor's 500 Stock Index	6,939	6,845	94	899
NASDAQ Composite Index	23,462	23,242	220	3,839
Standard & Poor's 500 Dividend Yield	1.13%	1.14%	-0.01%	-0.09%
Standard & Poor's 500 Price/Earnings Ratio	25.7	25.7	0.01	0.17
U. S. Treasury Bills (90 Days)	3.65%	3.63%	0.02%	-0.65%
U. S. Treasury Bonds (30 Years)	4.87%	4.84%	0.03%	0.37%
Tax-Exempt Municipal Bonds (10 Yr.; AA)	2.80%	2.90%	-0.10%	-0.35%
Consumer Price Index (1982-84 = 100)	324.1	324.1	-0.1	6.4
(1967 = 100)	973.5	973.5	0.0	22.0
(Month)	(12/25)	(11/25)		
Consumer Price Index Annual Growth Rate	2.00E-02	2.43%	-0.42%	-1.58%
IRS Under and Over-Payment Interest Rate	7.00%	7.00%	0.00%	0.00%
Gold, Troy OZ. New York Close	\$4,890.38	\$4,318.50	\$571.88	\$2,095.58