

Bankrate

Bankrate Historical Interest Rate Data Now Available Through Federal Reserve Economic Data (FRED)

Bankrate's proprietary mortgage and consumer sentiment data joins the FRED database to provide critical context for understanding the home lending market

NEW YORK, NY — May 7, 2026 — Bankrate's 40 years' worth of consumer finance rate data — the Bankrate Monitor (BRM) National Index as well as select consumer polling data — is now available through Federal Reserve Economic Data (FRED®), the online database maintained by the Research Division of the Federal Reserve Bank of St. Louis.

FRED data is drawn from 119 sources across the consumer finance industry. Fewer than 20 of those sources are private sector sources, putting Bankrate alongside a small group of consumer finance providers included in FRED, which had more than 20 million users last year alone.

Through the FRED platform, Bankrate's extensive history of rate tracking is now more publicly accessible to policymakers, economists and investors to analyze mortgage market trends, guide capital allocations, and inform economic forecasting.

"This placement is the next step in Bankrate's four decades of providing financial product rate data," said Bankrate CEO Matt Fellowes. "Joining the ranks of leading U.S. companies whose data has become foundational to how markets and researchers understand the economy — is a milestone we're incredibly proud of."

FRED now hosts two distinct Bankrate data sets:

- [Bankrate Monitor \(BRM\) National Index \(Release 742\)](#): A weekly survey of interest rate trends on financial products including various mortgages structures, home equity loans, and deposit accounts.
- [Bankrate Consumer Polls \(Release 741\)](#): A selection of annual consumer polling questions measuring sentiment on key financial issues such as home affordability and the barriers to homeownership.

Users can retrieve, graph, and download these series via the FRED website. For more information on Bankrate's historical data, visit the [Bankrate Data Center](#).

About Bankrate

Founded more than 50 years ago, Bankrate is one of America's leading AI-powered financial

marketplaces — trusted by millions to discover and secure the best financial products and rates. Across its platform, Bankrate combines data, technology, and deep market coverage to help consumers compare options and make confident financial decisions. In mortgages, this capability goes further with a proprietary, auction-driven model that transforms how consumers shop for home loans. In real time, lenders compete for each consumer’s business, creating a dynamic marketplace that consistently delivers more competitive, personalized offers than traditional rate comparisons. This advantage is measurable: in 2025, Bankrate’s mortgage platform outperformed more than 99% of surveyed rates across more than 600 banks and credit unions. For over half a century, Bankrate has remained focused on a single mission: putting consumers first — using transparency, technology, and competition to help people make smarter financial decisions.

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