

CHARTERED BANK ADMINISTERED INTEREST RATES - CONVENTIONAL MORTGAGE 1 YEAR*
TAUX D'INTÉRÊT ADMINISTRÉS DES BANQUES À CHARTE - PRÊTS HYPOTHÉCAIRES ORDINAIRES À 1 AN*

(Per cent / en pourcentage)

| Year / année | Jan / jan | Feb / fév | Mar / mar | Apr / avr | May / mai | Jun / jun | Jul / jul | Aug / août | Sep / sep | Oct / oct | Nov / nov | Dec / déc |
|--------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|-----------|-----------|-----------|-----------|
| 1980 | 13.25 | 14.50 | 15.50 | 16.00 | 13.00 | 13.00 | 12.75 | 13.00 | 13.75 | 13.75 | 13.75 | 15.50 |
| 1981 | 15.25 | 15.50 | 16.00 | 17.25 | 18.00 | 18.50 | 19.75 | 21.25 | 21.25 | 19.75 | 17.50 | 17.50 |
| 1982 | 17.50 | 18.25 | 18.25 | 18.25 | 18.25 | 19.00 | 18.50 | 17.50 | 16.75 | 14.25 | 13.25 | 12.50 |
| 1983 | 11.75 | 11.75 | 11.25 | 11.00 | 11.00 | 11.00 | 11.00 | 11.00 | 10.75 | 10.75 | 10.25 | 10.25 |
| 1984 | 10.25 | 10.25 | 11.25 | 11.50 | 12.75 | 12.75 | 13.75 | 13.25 | 12.75 | 12.50 | 11.75 | 11.25 |
| 1985 | 10.75 | 11.25 | 11.75 | 10.50 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 10.00 | 9.75 | 9.75 |
| 1986 | 10.75 | 11.75 | 11.00 | 10.25 | 9.75 | 9.75 | 9.75 | 9.75 | 9.75 | 9.75 | 9.75 | 9.75 |
| 1987 | 9.25 | 9.25 | 9.00 | 9.50 | 9.75 | 9.75 | 9.75 | 10.25 | 10.75 | 10.50 | 10.25 | 10.25 |
| 1988 | 10.25 | 9.75 | 9.75 | 10.25 | 10.25 | 10.75 | 11.00 | 11.50 | 11.75 | 11.25 | 11.50 | 12.00 |
| 1989 | 12.25 | 12.75 | 13.50 | 13.50 | 13.00 | 12.75 | 12.75 | 12.75 | 12.75 | 12.75 | 12.75 | 12.75 |
| 1990 | 12.25 | 13.00 | 13.00 | 14.25 | 14.25 | 14.25 | 14.25 | 13.75 | 13.25 | 13.25 | 12.75 | 12.50 |
| 1991 | 11.75 | 11.00 | 11.00 | 10.75 | 10.00 | 10.00 | 10.00 | 10.00 | 9.75 | 9.50 | 8.75 | 8.50 |
| 1992 | 8.25 | 8.25 | 9.50 | 8.75 | 8.25 | 7.50 | 6.75 | 6.50 | 6.25 | 8.00 | 8.75 | 7.70 |
| 1993 | 7.70 | 7.70 | 7.25 | 7.25 | 7.25 | 7.25 | 6.50 | 6.50 | 6.50 | 6.50 | 6.25 | 6.25 |
| 1994 | 5.75 | 5.75 | 7.00 | 7.95 | 7.95 | 8.95 | 8.70 | 8.45 | 8.00 | 8.00 | 8.00 | 9.50 |
| 1995 | 10.00 | 9.63 | 9.25 | 9.00 | 8.50 | 8.00 | 7.63 | 8.13 | 8.13 | 7.75 | 7.25 | 7.25 |
| 1996 | 6.75 | 6.50 | 7.00 | 6.50 | 6.50 | 6.50 | 6.50 | 6.13 | 6.13 | 5.35 | 5.20 | 5.20 |
| 1997 | 5.20 | 5.05 | 5.20 | 5.55 | 5.40 | 5.20 | 5.65 | 5.65 | 5.65 | 5.65 | 5.65 | 6.65 |
| 1998 | 6.40 | 6.40 | 6.40 | 6.55 | 6.55 | 6.55 | 6.55 | 6.75 | 6.75 | 6.50 | 6.40 | 6.20 |
| 1999 | 6.40 | 6.40 | 6.45 | 6.30 | 6.30 | 6.75 | 7.05 | 7.05 | 6.80 | 7.35 | 7.35 | 7.35 |
| 2000 | 7.60 | 7.60 | 7.70 | 7.70 | 8.30 | 8.10 | 7.90 | 7.90 | 7.90 | 7.90 | 7.90 | 7.70 |
| 2001 | 7.40 | 7.20 | 6.70 | 6.80 | 6.70 | 6.70 | 6.45 | 6.20 | 5.45 | 4.90 | 4.60 | 4.60 |
| 2002 | 4.55 | 4.55 | 5.30 | 5.40 | 5.55 | 5.55 | 5.35 | 5.35 | 5.30 | 5.30 | 4.90 | 4.90 |
| 2003 | 4.90 | 4.90 | 5.35 | 5.35 | 5.05 | 4.85 | 4.55 | 4.55 | 4.55 | 4.55 | 4.75 | 4.75 |
| 2004 | 4.30 | 4.30 | 4.30 | 4.45 | 4.55 | 4.70 | 4.60 | 4.40 | 4.80 | 4.90 | 5.00 | 4.80 |
| 2005 | 4.80 | 4.80 | 5.05 | 4.90 | 4.85 | 4.75 | 4.90 | 5.00 | 5.00 | 5.25 | 5.60 | 5.80 |

Source: Bank of Canada, Department of Monetary and Financial Analysis. / Banque du Canada, département des Études monétaires et financières.

* The rates shown are the most typical of those charged by the major chartered banks on residential mortgages, on the last Wednesday of the month. / Les taux indiqués ci-dessus représentent le taux auquel la plupart des banques à charte accordent de tels prêts hypothécaires à l'habitation. Les taux indiqués sont les taux les plus représentatifs du dernier mercredi du mois.