FIXED RATES OF THE PAST 25 YEARS

CHARTERED BANK ADMINISTERED INTEREST RATES - PRIME BUSINESS*

AVERAGE RESIDENTIAL MORTGAGE LENDING RATE - 5 YEAR*
(Per cent)

Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Average Year
1986	11.67	11.94	11.66	11.12	10.60	10.87	11.06	11.00	11.10	11.25	11.25	11.17	**11.22**
1987	10.85	10.46	10.20	10.39	11.04	11.26	11.26	11.49	11.72	11.97	11.49	11.56	**11.14**
1988	11.73	11.49	11.08	11.04	11.29	11.41	11.40	11.92	12.16	11.79	11.78	12.13	**11.60**
1989	12.24	12.23	12.41	12.72	12.29	11.93	11.85	11.76	11.75	11.75	11.75	11.95	**12.05**
1990	12.01	12.42	12.92	13.67	14.21	14.03	13.97	13.56	13.40	13.21	13.04	12.49	**13.24**
1991	12.13	11.58	11.45	11.27	11.23	11.24	11.31	11.47	11.38	10.84	10.14	9.84	**11.16**
1992	9.71	9.68	10.06	10.37	10.14	9.72	9.26	8.72	8.54	9.23	9.33	9.48	**9.52**
1993	9.47	9.44	8.97	8.89	8.88	8.86	8.68	8.58	8.57	8.55	7.84	7.71	**8.70**
1994	7.33	7.20	7.89	9.43	9.48	9.80	10.69	10.33	10.01	9.84	9.85	10.25	**9.34**
1995	10.60	10.48	9.93	9.66	8.98	8.67	8.54	8.94	8.95	8.75	8.66	8.46	**9.22**
1996	8.02	7.79	8.16	8.48	8.47	8.48	8.48	8.01	7.94	7.50	7.01	6.94	**7.94**
1997	7.14	7.12	7.06	7.56	7.46	7.22	6.98	7.00	6.96	6.73	6.69	6.90	**7.07**
1998	6.90	6.84	6.84	6.79	6.92	6.90	6.90	7.08	7.32	6.73	6.94	6.69	**6.90**
1999	6.72	6.79	7.03	6.71	6.99	7.35	7.42	7.80	7.67	7.90	8.13	8.13	**7.39**
2000	8.34	8.43	8.24	8.23	8.50	8.34	8.18	8.08	8.08	8.08	8.04	7.81	**8.20**
2001	7.58	7.52	7.19	7.22	7.38	7.47	7.46	7.39	7.03	6.74	6.51	6.64	**7.18**
2002	6.62	6.59	6.80	7.00	7.00	6.98	6.90	6.61	6.49	6.50	6.47	6.39	**6.70**
2003	6.26	6.29	6.33	6.44	6.10	5.62	5.71	5.87	5.97	5.83	6.02	6.00	**6.04**
2004	5.78	5.51	5.31	5.56	5.82	6.06	6.10	5.97	5.94	5.95	5.87	5.69	**5.80**
2005	5.60	5.59	5.60	5.67	5.55	5.31	5.26	5.32	5.30	5.39	5.56	5.60	**5.48**
2006	5.65	5.75	5.78	5.88	6.05	6.12	6.26	6.24	6.13	6.01	5.99	5.89	**5.98**
2007	5.91	6.00	5.91	5.92	6.01	6.51	6.60	6.62	6.61	6.69	6.73	6.75	**6.36**
2008	6.81	6.72	6.60	6.40	6.21	6.20	6.37	6.25	6.16	6.46	6.51	6.17	**6.41**
2009	5.79	5.79	5.55	5.25	5.25	5.85	5.85	5.85	5.49	5.84	5.59	5.49	**5.63**
2010	5.49	5.39	5.85	6.25	-	-	-	-	-	-	-	-	**5.75**
25 Yr Monthly Avg	**8.25**	**8.20**	**8.19**	**8.32**	**8.41**	**8.43**	**8.44**	**8.41**	**8.36**	**8.31**	**8.22**	**8.17**	**8.24**

Source: Bank of Canada, Department of Monetary and Financial Analysis. * The prime business loan rate is the interest rate charged to the most credit-worthy borrowers. When there are differences in the rate charged by individual banks, the most typical rate or rates are taken. Since May 1973 the chartered banks from time to time have had in effect a lower base rate for small business loans under authorization of $200,000 or less. The rate shown in the table applies to large business loans. The rates shown are typical rates on the last Wednesday of the month.

FirstLine MORTGAGES

VARIABLE RATES OF THE PAST 25 YEARS

CHARTERED BANK ADMINISTERED INTEREST RATES - PRIME BUSINESS*

CHARTERED BANK ADMINISTERED INTEREST RATES - PRIME BUSINESS* (Per cent)													
Year	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Average Year
1986	11.00	13.00	12.00	11.25	10.25	10.25	9.75	9.75	9.75	9.75	9.75	9.75	**10.52**
1987	9.25	9.25	8.75	9.25	9.50	9.50	9.50	10.00	10.00	9.75	9.75	9.75	**9.52**
1988	9.75	9.75	9.75	10.25	10.25	10.75	10.75	11.25	11.75	11.75	11.75	12.25	**10.83**
1989	12.25	12.75	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	13.50	**13.33**
1990	13.50	14.25	14.25	14.75	14.75	14.75	14.75	14.25	13.75	13.75	13.25	12.75	**14.06**
1991	12.25	11.25	11.25	10.75	9.75	9.75	9.75	9.75	9.50	8.75	8.50	8.00	**9.94**
1992	7.50	7.50	8.25	7.75	7.50	7.00	6.75	6.50	6.25	7.75	9.75	7.25	**7.48**
1993	6.75	6.50	6.00	6.00	6.00	6.00	5.75	5.75	5.75	5.75	5.50	5.50	**5.94**
1994	5.50	5.50	6.25	6.75	6.75	8.00	7.50	7.25	7.00	7.00	7.00	8.00	**6.88**
1995	9.25	9.50	9.75	9.75	9.25	8.75	8.25	8.00	8.00	8.00	7.75	7.50	**8.65**
1996	7.25	7.00	6.75	6.50	6.50	6.50	6.25	5.75	5.75	5.00	4.75	4.75	**6.06**
1997	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	5.25	5.50	6.00	**4.96**
1998	6.00	6.50	6.50	6.50	6.50	6.50	6.50	6.50	7.25	7.00	6.75	6.75	**6.60**
1999	6.75	6.75	6.75	6.50	6.25	6.25	6.25	6.25	6.25	6.25	6.50	6.50	**6.44**
2000	6.50	6.75	7.00	7.00	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	**7.27**
2001	7.25	7.25	6.75	6.50	6.25	6.25	6.00	5.75	5.25	4.50	4.00	4.00	**5.81**
2002	3.75	3.75	3.75	4.00	4.00	4.25	4.50	4.50	4.50	4.50	4.50	4.50	**4.21**
2003	4.50	4.50	4.75	5.00	5.00	5.00	4.75	4.75	4.50	4.50	4.50	4.50	**4.69**
2004	4.25	4.25	4.00	3.75	3.75	3.75	3.75	3.75	4.00	4.25	4.25	4.25	**4.00**
2005	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.50	4.75	4.75	5.00	**4.42**
2006	5.25	5.25	5.50	5.75	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	**5.81**
2007	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.25	6.25	6.25	6.25	6.25	**6.10**
2008	5.75	5.75	5.25	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.00	3.50	**4.79**
2009	3.00	3.00	2.50	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	2.25	**2.40**
2010	2.25	2.25	2.25	2.25	-	-	-	-	-	-	-	-	**2.25**
25 Yr Monthly Avg	**6.98**	**7.09**	**7.06**	**7.03**	**7.14**	**7.18**	**7.07**	**7.04**	**7.03**	**7.02**	**7.00**	**6.92**	**6.92**

Source: Bank of Canada, Department of Monetary and Financial Analysis. * The prime business loan rate is the interest rate charged to the most credit-worthy borrowers. When there are differences in the rate charged by individual banks, the most typical rate or rates are taken. Since May 1973 the chartered banks from time to time have had in effect a lower base rate for small business loans under authorization of $200,000 or less. The rate shown in the table applies to large business loans. The rates shown are typical rates on the last Wednesday of the month.