

CIBC Historical Effective Prime Rate

Effective Date	CIBC Prime	Effective Date	CIBC Prime	Effective Date	CIBC Prime	Effective Date	CIBC Prime
April 16, 1974	10.50%	November 3, 1980	13.25%	May 9, 1984	12.00%	September 16, 1988	11.75%
May 13, 1974	11.00%	November 18, 1980	13.75%	June 25, 1984	12.50%	December 9, 1988	12.25%
July 24, 1974	11.50%	November 28, 1980	14.50%	June 29, 1984	13.00%	February 17, 1989	12.75%
November 21, 1974	11.00%	December 5, 1980	15.50%	July 6, 1984	13.50%	March 23, 1989	13.50%
January 15, 1975	10.50%	December 12, 1980	17.00%	August 10, 1984	13.00%	February 15, 1990	14.25%
February 1, 1975	9.75%	December 19, 1980	18.25%	October 26, 1984	12.50%	April 23, 1990	14.75%
February 26, 1975	9.00%	March 23, 1981	17.75%	November 20, 1984	12.00%	August 17, 1990	14.25%
September 5, 1975	9.75%	April 20, 1981	18.00%	December 7, 1984	11.75%	September 21, 1990	13.75%
March 10, 1976	10.25%	May 1, 1981	18.50%	December 21, 1984	11.25%	November 23, 1990	13.25%
November 23, 1976	9.75%	May 8, 1981	19.50%	November 11, 1985	11.00%	December 21, 1990	12.75%
December 24, 1976	9.25%	June 5, 1981	20.00%	February 22, 1985	11.50%	January 18, 1991	12.25%
February 1, 1977	8.75%	July 24, 1981	21.00%	March 8, 1985	11.75%	January 31, 1991	11.75%
June 1, 1977	8.25%	July 31, 1981	21.75%	March 29, 1985	11.25%	February 19, 1991	11.25%
March 15, 1978	8.75%	August 7, 1981	22.75%	April 12, 1985	11.00%	April 3, 1991	10.75%
April 5, 1978	9.25%	September 8, 1981	22.25%	April 19, 1985	10.75%	April 25, 1991	10.25%
August 1, 1978	9.75%	September 14, 1981	21.75%	May 22, 1985	10.50%	May 22, 1991	9.75%
September 15, 1978	10.25%	September 21, 1981	21.25%	August 23, 1985	10.25%	September 13, 1991	9.50%
October 18, 1978	11.00%	October 9, 1981	20.75%	October 7, 1985	10.00%	October 21, 1991	9.00%
November 7, 1978	11.50%	October 19, 1981	20.00%	January 7, 1986	10.50%	October 25, 1991	8.75%
January 5, 1979	12.00%	November 9, 1981	19.50%	January 14, 1986	11.00%	November 7, 1991	8.50%
July 25, 1979	12.50%	November 16, 1981	18.00%	January 31, 1986	11.50%	December 6, 1991	8.00%
September 10, 1979	13.00%	November 23, 1981	17.25%	February 7, 1986	12.25%	January 24, 1992	7.50%
October 10, 1979	13.75%	January 4, 1982	16.50%	February 14, 1986	13.00%	March 6, 1992	8.25%
October 26, 1979	14.75%	March 26, 1982	17.00%	March 14, 1986	12.50%	April 10, 1992	8.00%
November 2, 1979	15.00%	June 4, 1982	17.50%	March 21, 1986	12.00%	April 16, 1992	7.75%
March 17, 1980	15.75%	June 18, 1982	18.25%	April 7, 1986	11.50%	May 22, 1992	7.50%
March 28, 1980	16.50%	July 16, 1982	17.75%	April 11, 1986	11.25%	June 5, 1992	7.25%
April 3, 1980	17.50%	July 23, 1982	17.25%	May 2, 1986	10.50%	June 19, 1992	7.00%
April 21, 1980	17.25%	August 6, 1982	17.00%	May 16, 1986	10.25%	July 24, 1992	6.75%
April 28, 1980	16.75%	August 20, 1982	16.00%	July 18, 1986	9.75%	August 6, 1992	6.50%
May 5, 1980	16.50%	September 3, 1982	15.50%	January 23, 1987	9.25%	September 3, 1992	6.25%
May 12, 1980	15.75%	September 24, 1982	15.00%	March 13, 1987	8.75%	October 1, 1992	8.25%
May 15, 1980	14.75%	October 8, 1982	14.50%	April 24, 1987	9.25%	October 28, 1992	7.75%
May 26, 1980	13.75%	October 15, 1982	13.75%	May 22, 1987	9.50%	November 3, 1992	7.50%
June 23, 1980	13.25%	November 12, 1982	13.00%	July 31, 1987	10.00%	November 17, 1992	8.25%
July 21, 1980	12.75%	December 17, 1982	12.50%	October 9, 1987	10.25%	November 20, 1992	9.00%
July 25, 1980	12.50%	January 7, 1983	12.00%	October 23, 1987	9.75%	December 8, 1992	8.75%
August 5, 1980	12.25%	February 18, 1983	11.50%	April 23, 1988	10.25%	December 15, 1992	8.50%
October 3, 1980	13.00%	April 19, 1983	11.00%	June 3, 1988	10.75%	December 17, 1992	8.25%
October 10, 1980	12.75%	March 23, 1984	11.50%	August 26, 1988	11.25%	December 18, 1992	8.00%

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December 21, 1992	7.75%	July 26, 1996	6.25%	April 14, 2004	3.75%		
December 22, 1992	7.50%	August 12, 1996	6.00%	September 9, 2004	4.00%		
December 23, 1992	7.25%	August 23, 1996	5.75%	October 20, 2004	4.25%		
January 12, 1993	7.00%	October 3, 1996	5.50%	September 8, 2005	4.50%		
January 15, 1993	6.75%	October 17, 1996	5.25%	October 19, 2005	4.75%		
February 27, 1993	6.50%	October 29, 1996	5.00%	December 7, 2005	5.00%		
March 4, 1993	6.25%	November 12, 1996	4.75%	January 25, 2006	5.25%		
March 22, 1993	6.00%	October 2, 1997	5.25%	March 8, 2006	5.50%		
July 12, 1993	5.75%	November 26, 1997	5.50%	April 26, 2006	5.75%		
August 25, 1993	6.00%	December 15, 1997	6.00%	May 25, 2006	6.00%		
September 16, 1993	5.75%	February 2, 1998	6.50%	July 11, 2007	6.25%		
November 9, 1993	5.50%	August 28, 1998	7.50%	December 5, 2007	6.00%		
March 28, 1994	6.25%	September 30, 1998	7.25%	January 23, 2008	5.75%		
April 1, 1994	6.50%	October 19, 1998	7.00%	March 5, 2008	5.25%		
April 4, 1994	6.75%	November 19, 1998	6.75%	April 23, 2008	4.75%		
June 22, 1994	8.00%	April 1, 1999	6.50%	October 9, 2008	4.50%		
July 13, 1994	7.75%	May 5, 1999	6.25%	October 14, 2008	4.35%		
July 19, 1994	7.50%	November 18, 1999	6.50%	October 22, 2008	4.00%		
August 3, 1994	7.25%	February 4, 2000	6.75%	December 10, 2008	3.50%		
September 14, 1994	7.00%	March 23, 2000	7.00%	January 21, 2009	3.00%		
December 5, 1994	7.50%	May 18, 2000	7.50%	March 4, 2009	2.50%		
December 14, 1994	8.00%	January 21, 2001	7.25%	April 22, 2009	2.25%		
January 13, 1995	8.50%	March 7, 2001	6.75%	June 2, 2010	2.50%		
January 18, 1995	9.25%	April 18, 2001	6.50%	July 21, 2010	2.75%		
February 21, 1995	9.50%	May 30, 2001	6.25%	Sept 9, 2010	3.00%		
March 1, 1995	9.25%	July 18, 2001	6.00%	January 21, 2015	2.85%		
March 8, 1995	9.75%	August 29, 2001	5.75%	July 15, 2015	2.70%		
May 8, 1995	9.25%	September 18, 2001	5.25%	July 13, 2017	2.95%		
June 5, 1995	9.00%	October 24, 2001	4.50%	September 7, 2017	3.20%		
June 14, 1995	8.75%	November 28, 2001	4.00%	January 18, 2018	3.45%		
July 7, 1995	8.50%	January 16, 2002	3.75%	July 31, 2018	3.70%		
July 12, 1995	8.25%	April 17, 2002	4.00%	January 31, 2019	3.95%		
August 29, 1995	8.00%	June 5, 2002	4.25%	March 5, 2020	3.45%		
November 1, 1995	7.75%	July 17, 2002	4.50%	March 17, 2020	2.95%		
November 1, 1995	7.75%	March 5, 2003	4.75%	March 30, 2020	2.45%		
December 20, 1995	7.50%	April 16, 2003	5.00%				
January 29, 1996	7.25%	July 16, 2003	4.75%				
February 1, 1996	7.00%	September 4, 2003	4.50%				
March 25, 1996	6.75%	January 21, 2004	4.25%	<i>Updated on March 30, 2020</i>			
April 19, 1996	6.50%	March 3, 2004	4.00%				