

1995 Act 6 Ceiling Index Residential

January	10 1/2 %
February	10 1/2 %
March	10 1/2 %
April	10 1/4 %
May	10%
June	10%
July	9 1/2 %
August	9%
September	9 1/4%
October	9 1/2 %
November	9 1/4%
December	9%

1994 Act 6 Ceiling Index Residential

January	8 3/4 %
February	8 3/4 %
March	8 3/4 %
April	9%
May	9 1/2%
June	10%
July	10%
August	10%
September	10%
October	10%
November	10 1/4 %
December	10 1/2 %

1993 Act 6 Ceiling Index Residential

January	10%
February	9 3/4 %
March	9 3/4 %
April	9 1/2 %
May	9 1/4 %
June	9 1/4 %
July	9 1/4 %
August	9%
September	8 3/4 %
October	8 3/4 %
November	8 1/2 %
December	8 1/2 %

1992 Act 6 Ceiling Index Residential

January	10 1/4 %
February	10%
March	10%
April	10 1/4 %
May	10 1/2 %
June	10 1/2 %
July	10 1/4 %
August	10 1/4 %
September	10%
October	9 3/4 %
November	9 1/2 %
December	9 3/4 %

1991 Act 6 Ceiling Index Residential

January	11%
February	10 3/4 %
March	10 3/4 %
April	10 1/2 %
May	11%
June	10 3/4 %
July	10 3/4 %
August	11%
September	11%
October	10 3/4 %
November	10 1/2 %
December	10 1/2 %

1990 Act 6 Ceiling Index Residential

January	10 1/2 %
February	10 1/2 %
March	11%
April	11 1/4 %
May	11 1/4 %
June	11 1/2 %
July	11 1/2 %
August	11%
September	11 1/4 %
October	11 1/2 %
November	11 1/2 %
December	11 1/2 %

1989 Act 6 Ceiling Index Residential

January	11 1/2 %
February	11 1/2 %
March	11 1/2 %
April	11 3/4 %
May	11 3/4 %
June	11 3/4 %
July	11 1/2 %
August	11%
September	10 3/4 %
October	10 3/4 %
November	10 3/4 %
December	10 3/4 %

1988 Act 6 Ceiling Index Residential

January	11 1/2 %
February	11 1/2 %
March	11 1/4 %
April	11%
May	11%
June	11 1/2 %
July	11 3/4 %
August	11 1/2 %
September	11 3/4 %
October	11 3/4 %
November	11 1/2 %
December	11 1/2 %

1987 Act 6 Ceiling Index Residential

January	10 1/4 %
February	10 1/4 %
March	10%
April	10 1/4 %
May	10%
June	10 3/4 %
July	11 1/4 %
August	11 1/4 %
September	11 1/4 %
October	11 1/2 %
November	12%
December	12%

1986 Act 6 Ceiling Index Residential

January	12 1/2 %
February	12%
March	12%
April	11 1/2 %
May	10 3/4 %
June	10%
July	10 1/2 %
August	10 3/4 %
September	10 1/4 %
October	10 1/4 %
November	10 1/2 %
December	10 1/2 %

1985 Act 6 Ceiling Index Residential

January	13 3/4 %
February	13 3/4 %
March	13 3/4 %
April	13 3/4 %
May	14 1/4 %
June	14%
July	13 1/2 %
August	12 3/4 %
September	13%
October	13%
November	13 1/4 %
December	13%

1984 Act 6 Ceiling Index Residential

January	13 3/4 %
February	14%
March	13 3/4 %
April	14%
May	14 1/2 %
June	14 3/4 %
July	15 1/2 %
August	15 1/2 %
September	15 1/4 %
October	14 3/4 %
November	14 1/2 %
December	14 1/4 %

1983 Act 6 Ceiling Index Residential

January	12 3/4 %
February	12 3/4 %
March	12 3/4 %
April	13%
May	12 3/4 %
June	12 3/4 %
July	12 3/4 %
August	13 1/4 %
September	13 1/2 %
October	14%
November	13 3/4 %
December	13 3/4 %

1982 Act 6 Ceiling Index Residential

January	15 1/4 %
February	15 1/2 %
March	16 1/4 %
April	16 1/4 %
May	15 1/2 %
June	15 1/4 %
July	15 1/4 %
August	15 3/4 %
September	15 1/2 %
October	14 3/4 %
November	14%
December	13%

1981 Act 6 Ceiling Index Residential

January	14 1/4 %
February	14 1/2 %
March	14 1/4 %
April	14 3/4 %
May	14 3/4 %
June	15%
July	15 1/2 %
August	15%
September	15 1/2 %
October	16%
November	16 3/4 %
December	16 3/4 %

1980 Act 6 Ceiling Index Residential

January	12 1/4 %
February	12%
March	12 1/2 %
April	14%
May	14 1/4 %
June	13 1/4 %
July	12 1/4 %
August	12%
September	12 1/4 %
October	13%
November	13 1/2 %
December	13 3/4 %

1979 Act 6 Ceiling Index Residential

January	10 3/4 %
February	10 3/4 %
March	11%
April	11%
May	11%
June	11%
July	11%
August	10 3/4 %
September	10 3/4 %
October	11%
November	11 1/4 %
December	11 1/4 %

1978 Act 6 Ceiling Index Residential

January	9 3/4 %
February	9 3/4 %
March	10%
April	10%
May	10%
June	10 1/4 %
July	10 1/4 %
August	10 1/2 %
September	10 1/2 %
October	10 1/4 %
November	10 1/4 %
December	10 1/2 %

1977 Act 6 Ceiling Index Residential

January	9%
February	9%
March	9 1/4 %
April	9 3/4 %
May	9 3/4 %
June	9 3/4 %
July	9 3/4 %
August	9 1/2 %
September	9 1/2 %
October	9 1/2 %
November	9 1/2 %
December	9 1/2 %

1976 Act 6 Ceiling Index Residential

January	9 3/4 %
February	9 3/4 %
March	9 1/2 %
April	9 1/2 %
May	9 1/4 %
June	9 1/4 %
July	9 1/2 %
August	9 1/2 %
September	9 1/4 %
October	9 1/4 %
November	9 1/4 %
December	9 1/4 %

1975 Act 6 Ceiling Index Residential

January	9 1/2 %
February	9 1/4 %
March	9 1/4 %
April	9%
May	9 1/4 %
June	9 1/2 %
July	9 1/2 %
August	9 1/4 %
September	9 1/2 %
October	9 1/2 %
November	9 3/4 %
December	9 3/4 %

1974 Act 6 Ceiling Index Residential

The maximum lawful interest rate for residential mortgages is determined by the Department of Banking of the Commonwealth of Pennsylvania, under the authority contained in Section 301 of the Act of January 30, 1974 (P.L. 13, No. 6) (41 P.S. Section 301):

February	8 3/4 %
March	9%
April	9%
May	9 1/4 %
June	9 1/2 %
July	9 1/2 %
August	9 1/2 %
September	9 3/4 %
October	9 3/4 %
November	9 3/4 %
December	9 3/4 %

1996 Act 6 Ceiling Index Residential

January	8 3/4%
February	8 1/2%
March	8 1/2%
April	8 3/4%
May	9 1/4%
June	9 1/2%
July	9 1/2%
August	9 3/4%
September	9 1/4%
October	9 1/2%
November	9 3/4%
December	9 1/4%

1997 Act 6 Ceiling Index Residential

January	9%
February	9 1/4%
March	9 1/2%
April	9 1/4%
May	9 1/2%
June	9 3/4%
July	9 1/2%
August	9 1/4%
September	9%
October	9 1/4%
November	9%
December	8 3/4%

1998 Act 6 Ceiling Index Residential

January	8 3/4%
February	8 1/2%
March	8 1/2%
April	8 1/2%
May	8 1/2%
June	8 1/2%
July	8 1/2%
August	8 1/4%
September	8 1/4%
October	8 1/4%
November	7 3/4%
December	7 3/4%

1999 Act 6 Ceiling Index Residential

January	8%
February	7 3/4%
March	8%
April	8%
May	8 1/4%
June	8 1/4%
July	8 1/2%
August	8 3/4%
September	8 3/4%
October	8 3/4%
November	9%
December	9%

Act 6 Ceiling Index Residential – 2000

January	9%
February	8 ¾%
March	9 ¼%
April	9%
May	9%
June	8 ¾%
July	9%
August	8 ¾%
September	8 ½%
October	8 ¼%
November	8 ½%
December	8 ¼%

Act 6 Ceiling Index Residential – 2001

January	8 ¼%
February	8 ½%
March	8%
April	8%
May	7 ¾%
June	8%
July	8 /14%
August	8%
September	8%
October	7 ¾%
November	7 ¾%
December	7 ¼%

Act 6 Ceiling Index Residential – 2002

January	7 ½ %
February	8 %
March	7 ¾ %
April	7 ¾ %
May	8 ¼ %
June	8 %
July	8 %
August	7 ¾ %
September	7 ½%
October	7 ¼%
November	7 %
December	7 %

Act 6 Ceiling Index Residential – 2003

January	7 %
February	7 %
March	7 %
April	7 %
May	6 ¾%
June	7 %
July	6 ½%
August	6 ½%
September	7 ¼%
October	7 ¾%
November	7 ¼%
December	7 ¼%

Act 6 Ceiling Index Residential – 2004

January	7 ¼%
February	7%
March	7%
April	7%
May	6 ¾%
June	7 ¼%
July	7 ¼%
August	7 ½%
September	7 ½%
October	7%
November	7%
December	7%

Act 6 Ceiling Index Residential – 2005

January	7%
February	7%
March	7%
April	7%
May	7 ¼%
June	7%
July	6 ¾%
August	6 ¾%
September	6 ¾ %
October	6 ¾%
November	6 ¾%
December	6 ¾%

Act 6 Ceiling Index Residential – 2006

January	7 ¼ %
February	7 ¼ %
March	7 %
April	7 ¼%
May	7 ¼%
June	7 ¾ %
July	7 ¾ %
August	7 ¾%
September	7 ¾%
October	7 ½%
November	7 ¼ %
December	7 ¼ %

Act 6 Ceiling Index Residential – 2007

January	7 ¼ %
February	7 ¼%
March	7 ¼%
April	7 ¼ %
May	7 ¼%
June	7 ¼%
July	7 ¼ %
August	7 ¾%
September	7 ½%
October	7 ¼%
November	7 ¼%
December	7 ¼%

Act 6 Ceiling Index Residential – 2008

January	6 ¾%
February	6 ¾%
March	6 ½%
April	6 ¾%
May	6 ½%
June	6 ½%
July	6 ¾%
August	7%
September	6 ¾%
October	6 ¾%
November	6 ½%
December	6 ¾%

Act 6 Ceiling Index Residential – 2009

January	6 ½%
February	5 ¼%
March	5 ½%
April	5 ¾%
May	5 ¾%
June	6%
July	6 ¼%
August	6 ½%
September	6 ½%
October	6 ½%
November	6 ¼%
December	6 ¼%

Act 6 Ceiling Index Residential – 2010

January	6 ¼%
February	6 ½%
March	6 ½%
April	6 ½%
May	6 ½%
June	6 ¾%
July	6 ¼%
August	6 %
September	6 %
October	5 ½ %
November	5 ½ %
December	5 ½ %

Act 6 Ceiling Index Residential – 2011

January	5 ¾%
February	6 ¼%
March	6 ¼%
April	6 ½%
May	6 ¼%
June	6 ¼%
July	6%
August	6%
September	6%
October	5 ¼%
November	5%
December	5%

Act 6 Ceiling Index Residential – 2012

January	4 ¾%
February	4 ¾%
March	4 ¾%
April	4 ¾%
May	5 %
June	5 %
July	4 ¾%
August	4 ½%
September	4 ½%
October	4 ½%
November	4 ½%
December	4 ¾%

Act 6 Ceiling Index Residential – 2013

January	4 ½ %
February	4 ½ %
March	4 ¾ %
April	5 ¼ %
May	5 ¼ %
June	5 %
July	5 %
August	5 ½ %
September	5 ¾ %
October	5 ¾ %
November	6 %
December	5 ¾ %

Act 6 Ceiling Index Residential – 2014

January	5 ¾ %
February	6 %
March	6 ¼ %
April	5 ¾ %
May	5 ¾ %
June	5 ¾ %
July	5 ½ %
August	5 ½ %
September	5 ½ %
October	5 ¼ %
November	5 ½%
December	5 ¼%

Act 6 Ceiling Index Residential – 2015

January	5 ¼ %
February	5 %
March	4 ¾ %
April	4 ¾ %
May	4 ¾ %
June	4 ¾ %
July	5 %
August	5 ¼ %
September	5 ¼ %
October	5 %
November	5 %
December	5 %

Act 6 Ceiling Index Residential – 2016

January	5 ¼ %
February	5 %
March	5 %
April	4 ¾ %
May	4 ¾ %
June	4 ¾ %
July	4 ¾ %
August	4 ½ %
September	4 ¼ %
October	4 ½ %
November	4 ½ %
December	4 ¾ %

Act 6 Ceiling Index Residential – 2017

January	5 %
February	5 ¼ %
March	5 ¼ %
April	5 ¼ %
May	5 ¼ %
June	5 ¼ %
July	5 ¼ %
August	5 %
September	5 %
October	5 %
November	5 %
December	5 ¼ %

Act 6 Ceiling Index Residential – 2018

January	5 %
February	5 %
March	5 ¼%
April	5 ½ %
May	5 ½ %
June	5 ½ %
July	5 ½ %
August	5 ½ %
September	5 ½ %
October	5 ½ %
November	5 ½ %
December	5 ¾ %

Act 6 Ceiling Index Residential – 2019

January	5 3/4%
February	5 1/2%
March	5 1/4%
April	5 1/4%
May	5 1/4%
June	5 1/4%
July	5%
August	4 3/4%
September	4 3/4%
October	4 1/2%
November	4 1/2%
December	4 1/2%

Act 6 Ceiling Index Residential – 2020

January	4 ½%
February	4 ½%
March	4 ½%
April	4 ¼%
May	3 ¾%
June	3 ½%
July	3 ½%
August	3 ¾%
September	3 ½%
October	3 ½%
November	3 ½%
December	3 ¾%

Act 6 Ceiling Index Residential – 2021

January	3 ¾%
February	3 ¾%
March	4%
April	4 ¼%
May	4 ½%
June	4 ½%
July	4 ½%
August	4 ½%
September	4 ¼%
October	4 ¼%
November	4 ¼%
December	4 ½%

Act 6 Ceiling Index Residential – 2022

January	4 ¼ %
February	4 ¼%
March	4 ½%
April	4 ¾%
May	4 ¾%
June	5 ¼%
July	5 ½%
August	5 ¾%
September	5 ½%
October	5 ¾%
November	6 ¼%
December	6 ½%

Act 6 Ceiling Index Residential – 2023

January	6.50%
February	6.25%
March	6.25%
April	6.25%
May	6.25%
June	6.25%
July	6.25%
August	6.50%
September	6.50%
October	6.75%
November	7%
December	7.5%