

[Bank of Canada]



Policy Rate (1.12%)



Prime Rate (\approx Policy + 2~3%)



Mortgage Rate (+ risk)

Policy rate data

2015-01-01 – 2025-12-31

Policy rate : Macro factor => Target for the overnight rate

https://www.bankofcanada.ca/rates/interest-rates/canadian-interest-rates/?lookupPage=lookup_canadian_interest.php&startRange=2016-02-07&rangeType=dates&dFrom=2016-02-07&dTo=2025-12-31&rangeValue=1&rangeWeeklyValue=1&rangeMonthlyValue=1&series%5B%5D=LOOKUPS_V39079&ByDate_frequency=daily&submit_button=Submit

Mortgage rate & Prime Rate Weekly

2005-01-01 – 2025-12-31

Prime rate : Consumer-level factor

Prime \approx Policy + 2%~2.25%

Mortgage rate : Main driver

<https://www.bankofcanada.ca/rates/banking-and-financial-statistics/posted-interest-rates-offered-by-chartered-banks/#download>

Weekly Wednesday, rates in percentage		CANSIM	2026-01-07	2026-01-14	2026-01-21	2026-01-28	2
Prime rate ¹		V80691311	4.45	4.45	4.45	4.45	
Conventional mortgage							
1-year		V80691333	5.84	5.84	5.84	5.84	
3-year		V80691334	6.05	6.05	6.05	6.05	
5-year		V80691335	6.09	6.09	6.09	6.09	
Guaranteed investment certificates							
1-year		V80691339	2.45	2.45	2.45	2.45	
3-year		V80691340	2.52	2.52	2.52	2.52	
5-year		V80691341	2.75	2.75	2.75	2.75	
5-year personal fixed term		V80691336	2.65	2.65	2.65	2.65	
Daily Interest Savings (balances over \$100,000)		V80691337	0.01	0.01	0.01	0.01	
Non-Chequable Savings Deposits		V80691338	0.01	0.01	0.01	0.01	

4	SERIES				
5	id	label	description		
6	V121763	V80691333	Conventional mortgage - 1-y...		
7	V121764	V80691335	Conventional mortgage - 5-...		
8	V121769	V80691334	Conventional mortgage - 3-...		
9	V121796	V80691311	Prime rate		
10					

MLS Home Price Index

2005-01-01 – 2025-12-31

Greater Vancouver, Greater Toronto, Calgary, Ottawa, Montreal

House Price = f(mortgage, policy, prime)

<https://stats.crea.ca/en-CA/>

Download HPI Data

Perf. over time (line cht) % Diff. by timeframe By timeframe & benchmark

MLS® Home Price Index

[Click here to learn more](#)

HPI or Benchmark Price

(Applies to all tabs)

- ☐ HPI
☒ Benchmark Price

Adding labels

Hold Ctrl (Cmd) and select points on the chart to show multiple date/value labels

Data Type (Applies to all tabs)

Actual

Property Type (Applies to all tabs)

(All)

Area/Property Type Selection (Applies to all tabs)

(Multiple values)

Benchmark Price Performance over Time

Select Date Range:

January 2018

December 2025

