

[Bank of Canada]

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Policy Rate (1.12%)

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

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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	2026-02-04
Prime rate¹	V80691311	4.45	4.45	4.45	4.45	4.45
Conventional mortgage						
1-year	V80691333	5.84	5.84	5.84	5.84	5.84
3-year	V80691334	6.05	6.05	6.05	6.05	6.05
5-year	V80691335	6.09	6.09	6.09	6.09	6.09
Guaranteed investment certificates						
1-year	V80691339	2.45	2.45	2.45	2.45	2.45
3-year	V80691340	2.52	2.52	2.52	2.52	2.52
5-year	V80691341	2.75	2.75	2.75	2.75	2.75
5-year personal fixed term	V80691336	2.65	2.65	2.65	2.65	2.65
Daily Interest Savings (balances over \$100,000)	V80691337	0.01	0.01	0.01	0.01	0.01
Non-Chequable Savings Deposits	V80691338	0.01	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

Adding labels

MLS® Home Price Index

[Click here to learn more](#)

HPI or Benchmark Price

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

Data Type (Applies to all tabs)

Property Type (Applies to all tabs)

Area/Property Type Selection (Applies to all tabs)

Data Type (Applies to all tabs)

(AU)

Area/Property

Actual

Benchmark Price Performance over Time

Select Date Range:

January 2018

December 2025

