

Residential Mortgages

Rates

For broker information only

Effective: 2026-02-04

B2B Bank Prime Rate¹: 4.45%

Bulletin #: 09-26

5 Year Qualifying Rate: 5.25%

HOK/HELOC Qualifying Rate: 6.95%

Contact your Business Development Manager for information about PMPP, our Preferred Mortgage Partner Program.

Fixed Rate Mortgages

Term	Our Best Rates		Finder's Fee (bps)
	Standard	PMPP	
1 Year Closed (Conventional)	5.09%	4.99%	30
2 Year Closed (Conventional)	4.49%	4.39%	45
3 Year Closed (Conventional)	4.14%	4.04%	60
4 Year Closed (Conventional)	4.34%	4.24%	70
5 Year Closed (Conventional)	4.24%	4.14%	80
1 Year Closed (Insured)	4.99%	4.89%	30
2 Year Closed (Insured)	4.34%	4.24%	45
3 Year Closed (Insured)	4.04%	3.94%	60
4 Year Closed (Insured)	4.14%	4.04%	70
5 Year Closed (Insured)	4.09%	3.99%	80
7 Year Closed (Conventional)	6.39%	6.29%	80
10 Year Closed (Conventional)	6.49%	6.39%	125

Variable Rate Mortgages and Home Equity Line of Credit

Term	Our Best Rates		Finder's Fee (bps)
	Standard	PMPP	
3 Year VRM	Prime + 0.00%	Prime + 0.00%	50
5 Year VRM (Insured)	Prime - 0.70%	Prime - 0.80%	70
5 Year VRM (Conventional)	Prime - 0.20%	Prime - 0.30%	70
HELOC (First Position)	Prime + 0.50%	Prime + 0.50%	50bps on approved limit

New Construction Extended Rate Guarantee Program

Term (Fixed Rate Only)	Standard		Finder's Fee (bps)
	6 month rate hold	12 month rate hold	
5 Year Closed (Insured)	4.24%	4.39%	80
10 Year Closed (Insured)	6.64%	6.79%	125
PMPP			
Term (Fixed Rate Only)	6 month rate hold	12 month rate hold	Finder's Fee (bps)
5 Year Closed (Insured)	4.14%	4.29%	80
10 Year Closed (Insured)	6.54%	6.69%	125

www.b2bbank.com/mortgages

PMPP brokers have the opportunity to earn up to an additional 40 bps based on volume and efficiency bonuses.

Rates shown are base rates and may be subject to change at any time without notice. May be subject to additional qualifying criteria and rate premiums. Subject to meeting B2B Bank credit granting criteria. Apart from New Construction Extended Rate Guarantee Program, terms are based on a 120 day rate hold period for purchases and 60 day rate for refinance. Rate hold periods may vary by product.

¹Prime Rate means the annual interest rate announced by B2B Bank from time to time as being its reference rate then in effect. Rates are subject to change without notice. All mortgages are funded by, registered in the name of, administered and serviced by B2B Bank. This document is intended for brokers exclusively and is for information purposes only. ©B2B BANK is a registered trademark of B2B Bank.

