

CMLS Financial Flash Report – April 30, 2021



	4/30/2021	52 Week		Delta							
		Low	High	1 Day	1 Week	1 Month	3 Months	6 Months	12 Months		
Rates											
Canada Government 5yr	0.94%	0.28%	1.03%	▼ -3	0	▼ -4	▲ 47	▲ 54	▲ 57		
Canada Government 10yr	1.58%	0.43%	1.63%	▼ -2	▲ 4	▲ 3	▲ 68	▲ 86	▲ 105		
Canada Government 15yr	1.80%	0.62%	1.81%	▼ -2	▲ 3	▲ 8	▲ 69	▲ 92	▲ 98		
Canada Mortgage Bond 5yr	1.18%	0.57%	1.26%	0	▲ 1	▼ -6	▲ 53	▲ 52	▲ 40		
Canada Mortgage Bond 10yr	1.95%	0.86%	2.04%	▼ -1	▲ 4	▼ -3	▲ 74	▲ 89	▲ 89		
Bank of Canada rate	0.25%	0.25%	0.25%	0	0	0	0	0	0		
CDOR 3mo	0.44%	0.44%	0.67%	0	0	0	0	▼ -6	▼ -23		
Banker's Acceptance 3mo	0.17%	0.16%	0.40%	0	0	▼ -1	0	▼ -8	▼ -22		
RBC Prime Rate	2.45%	2.45%	2.45%	0	0	0	0	0	0		
Spreads over GoC (bps)											
Canada Mortgage Bond 5yr	24	15	42	▲ 2	▲ 1	▼ -2	▲ 6	▼ -2	▼ -17		
Canada Mortgage Bond 10yr	37	27	53	▲ 1	0	▼ -6	▲ 7	▲ 3	▼ -15		
Corporate BBB 5yr	101	86	207	0	▲ 1	▲ 6	▲ 3	▼ -34	▼ -106		
Corporate BBB 10yr	148	137	246	0	▼ -1	▼ -1	▲ 2	▼ -45	▼ -93		
5yr Deposit Note (RBC)	55	40	140	0	▼ -1	▼ -4	▲ 8	▼ -15	▼ -79		
Indices											
TSX	19,108	14,503	19,357	▼ -0.8%	▲ 0.0%	▲ 2.2%	▲ 10.2%	▲ 22.6%	▲ 29.3%		
TSX REIT Total Return Index	3,676	2,639	3,676	▲ 0.1%	▲ 0.7%	▲ 4.3%	▲ 14.0%	▲ 31.1%	▲ 27.0%		
S&P 500	4,181	2,820	4,211	▼ -0.7%	▲ 0.0%	▲ 5.6%	▲ 12.6%	▲ 27.9%	▲ 43.6%		
Economic Metrics											
CAD/USD	0.8137	0.7069	0.8143	▼ -0.1%	▲ 1.5%	▲ 2.8%	▲ 4.0%	▲ 8.4%	▲ 13.5%		
Crude Oil Spot Price	63.58	18.84	66.09	▼ -2.2%	▲ 2.3%	▲ 5.0%	▲ 21.8%	▲ 77.6%	▲ 237.5%		
Residential Metrics											
CMHC Total Housing Starts	335.20	164.71	335.20	0.0%	0.0%	▲ 36.3%	▲ 46.8%	▲ 60.4%	▲ 103.5%		
Residential Mortgage Rate (BoC)	4.79%	4.79%	5.04%	0.0%	0.0%	0.0%	0.0%	0.0%	▼ -5.0%		

Mortgage Analytics Group



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