

CMLS Financial Flash Report – July 30, 2021



| | 7/30/2021 | 52 Week | | Delta | | | | | | |
|---------------------------------|-----------|---------|--------|---------|---------|---------|----------|----------|-----------|--|
| | | Low | High | 1 Day | 1 Week | 1 Month | 3 Months | 6 Months | 12 Months | |
| Rates | | | | | | | | | | |
| Canada Government 5yr | 0.85% | 0.28% | 1.03% | ▼ -1 | ▲ 1 | ▼ -15 | ▼ -9 | ▲ 38 | ▲ 57 | |
| Canada Government 10yr | 1.26% | 0.43% | 1.66% | ▼ -1 | ▼ -1 | ▼ -19 | ▼ -32 | ▲ 36 | ▲ 81 | |
| Canada Government 15yr | 1.47% | 0.62% | 1.87% | ▲ 1 | ▼ -2 | ▼ -13 | ▼ -33 | ▲ 36 | ▲ 82 | |
| Canada Mortgage Bond 5yr | 1.08% | 0.57% | 1.26% | 0 | ▲ 1 | ▼ -16 | ▼ -9 | ▲ 43 | ▲ 48 | |
| Canada Mortgage Bond 10yr | 1.67% | 0.86% | 2.04% | ▼ -1 | ▼ -2 | ▼ -20 | ▼ -28 | ▲ 46 | ▲ 78 | |
| Bank of Canada rate | 0.25% | 0.25% | 0.25% | 0 | 0 | 0 | 0 | 0 | 0 | |
| CDOR 3mo | 0.44% | 0.43% | 0.53% | 0 | 0 | 0 | ▲ 1 | 0 | ▼ -9 | |
| Banker's Acceptance 3mo | 0.20% | 0.16% | 0.29% | 0 | ▼ -1 | ▲ 1 | ▲ 3 | ▲ 2 | ▼ -9 | |
| RBC Prime Rate | 2.45% | 2.45% | 2.45% | 0 | 0 | 0 | 0 | 0 | 0 | |
| Spreads over GoC (bps) | | | | | | | | | | |
| Canada Mortgage Bond 5yr | 22 | 13 | 31 | 0 | 0 | ▼ -1 | 0 | ▲ 5 | ▼ -9 | |
| Canada Mortgage Bond 10yr | 41 | 27 | 46 | ▼ -1 | ▼ -1 | ▼ -1 | ▲ 4 | ▲ 11 | ▼ -3 | |
| Corporate BBB 5yr | 107 | 86 | 138 | 0 | ▼ -2 | ▲ 5 | ▲ 6 | ▲ 9 | ▼ -31 | |
| Corporate BBB 10yr | 157 | 137 | 194 | 0 | 0 | 0 | ▲ 9 | ▲ 11 | ▼ -28 | |
| 5yr Deposit Note (RBC) | 54 | 40 | 75 | 0 | ▼ -2 | ▼ -4 | ▼ -1 | ▲ 7 | ▼ -17 | |
| Indices | | | | | | | | | | |
| TSX | 20,288 | 15,581 | 20,312 | ▼ -0.1% | ▲ 0.5% | ▲ 0.6% | ▲ 6.2% | ▲ 17.0% | ▲ 24.5% | |
| TSX REIT Total Return Index | 4,056 | 2,768 | 4,090 | 0.0% | ▲ 0.6% | ▲ 3.3% | ▲ 10.3% | ▲ 25.7% | ▲ 36.4% | |
| S&P 500 | 4,395 | 3,237 | 4,422 | ▼ -0.5% | ▼ -0.4% | ▲ 2.3% | ▲ 5.1% | ▲ 18.3% | ▲ 35.4% | |
| Economic Metrics | | | | | | | | | | |
| CAD/USD | 0.8016 | 0.7450 | 0.8309 | ▼ -0.2% | ▲ 0.7% | ▼ -0.6% | ▼ -1.5% | ▲ 2.4% | ▲ 7.6% | |
| Crude Oil Spot Price | 73.80 | 35.79 | 75.25 | ▲ 0.2% | ▲ 2.4% | ▲ 0.5% | ▲ 16.1% | ▲ 41.4% | ▲ 84.9% | |
| Residential Metrics | | | | | | | | | | |
| CMHC Total Housing Starts | 282.07 | 208.98 | 335.20 | 0.0% | 0.0% | ▲ 2.2% | ▼ -15.9% | ▲ 23.6% | ▲ 33.2% | |
| Residential Mortgage Rate (BoC) | 4.79% | 4.79% | 4.94% | 0.0% | 0.0% | 0.0% | 0.0% | 0.0% | ▼ -3.0% | |

Mortgage Analytics Group



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