

CMLS Financial Flash Report – October 15, 2021



	10/15/2021	52 Week		Delta									
		Low	High	1 Day	1 Week	1 Month	3 Months	6 Months	12 Months				
Rates													
Canada Government 5yr	1.24%	0.34%	1.27%	▲ 6	▲ 3	▲ 36	▲ 32	▲ 33	▲ 90				
Canada Government 10yr	1.60%	0.60%	1.66%	▲ 5	▼ -4	▲ 32	▲ 29	▲ 12	▲ 101				
Canada Government 15yr	1.76%	0.78%	1.87%	▲ 4	▼ -7	▲ 28	▲ 24	▲ 10	▲ 98				
Canada Mortgage Bond 5yr	1.43%	0.59%	1.47%	▲ 5	▲ 2	▲ 33	▲ 28	▲ 28	▲ 84				
Canada Mortgage Bond 10yr	1.98%	0.94%	2.04%	▲ 5	▼ -3	▲ 34	▲ 23	▲ 12	▲ 104				
Bank of Canada rate	0.25%	0.25%	0.25%	0	0	0	0	0	0				
CDOR 3mo	0.46%	0.43%	0.50%	0	0	▲ 1	▲ 2	▲ 2	▼ -4				
Banker's Acceptance 3mo	0.23%	0.16%	0.27%	0	▲ 1	▲ 1	▲ 3	▲ 4	▼ -1				
RBC Prime Rate	2.45%	2.45%	2.45%	0	0	0	0	0	0				
Spreads over GoC (bps)													
Canada Mortgage Bond 5yr	19	13	28	0	▼ -1	▼ -3	▼ -4	▼ -5	▼ -6				
Canada Mortgage Bond 10yr	38	27	47	▲ 1	▲ 1	▲ 2	▼ -6	0	▲ 3				
Corporate BBB 5yr	97	86	135	▼ -9	▼ -1	▼ -9	▼ -8	▲ 2	▼ -34				
Corporate BBB 10yr	150	137	194	▼ -9	▲ 1	▼ -5	▼ -8	▲ 6	▼ -38				
5yr Deposit Note (RBC)	53	40	71	▼ -1	▲ 2	▲ 3	▼ -4	▼ -2	▼ -15				
Indices													
TSX	20,928	15,581	20,928	▲ 0.5%	▲ 2.5%	▲ 1.1%	▲ 3.7%	▲ 8.3%	▲ 26.8%				
TSX REIT Total Return Index	4,158	2,768	4,170	▼ -0.3%	▲ 1.9%	▲ 0.2%	▲ 1.7%	▲ 13.6%	▲ 44.4%				
S&P 500	4,471	3,270	4,537	▲ 0.8%	▲ 1.8%	▼ -0.2%	▲ 2.6%	▲ 7.2%	▲ 28.4%				
Economic Metrics													
CAD/USD	0.8088	0.7504	0.8309	▲ 0.1%	▲ 0.9%	▲ 2.1%	▲ 1.9%	▲ 1.5%	▲ 7.0%				
Crude Oil Spot Price	82.28	35.79	82.28	▲ 1.1%	▲ 3.7%	▲ 13.3%	▲ 14.8%	▲ 29.7%	▲ 100.9%				
Residential Metrics													
CMHC Total Housing Starts	260.24	208.98	333.28	0.0%	0.0%	▼ -4.4%	▼ -7.5%	▼ -21.9%	▲ 24.5%				
Residential Mortgage Rate (BoC)	4.79%	4.79%	4.79%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%				

Mortgage Analytics Group



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