

# CMLS Financial Flash Report – January 26, 2022



	1/26/2022	52 Week		Delta						
		Low	High	1 Day	1 Week	1 Month	3 Months	6 Months	12 Months	
<b>Rates</b>										
Canada Government 5yr	1.68%	0.45%	1.69%	▲ 5	▼ -1	▲ 40	▲ 34	▲ 84	▲ 122	
Canada Government 10yr	1.90%	0.86%	1.95%	▲ 5	▼ -3	▲ 38	▲ 25	▲ 63	▲ 102	
Canada Government 15yr	2.06%	1.07%	2.06%	▲ 4	0	▲ 38	▲ 25	▲ 56	▲ 98	
Canada Mortgage Bond 5yr	1.94%	0.63%	2.01%	▼ -1	▼ -6	▲ 35	▲ 40	▲ 86	▲ 130	
Canada Mortgage Bond 10yr	2.32%	1.16%	2.36%	▲ 3	▼ -2	▲ 39	▲ 31	▲ 65	▲ 114	
Bank of Canada rate	0.25%	0.25%	0.25%	0	0	0	0	0	0	
CDOR 3mo	0.77%	0.43%	0.80%	▼ -3	▲ 6	▲ 26	▲ 31	▲ 33	▲ 33	
Banker's Acceptance 3mo	0.63%	0.16%	0.63%	▲ 1	▲ 2	▲ 34	▲ 39	▲ 42	▲ 46	
RBC Prime Rate	2.45%	2.45%	2.45%	0	0	0	0	0	0	
<b>Spreads over GoC (bps)</b>										
Canada Mortgage Bond 5yr	25	13	32	▼ -6	▼ -5	▼ -5	▲ 7	▲ 2	▲ 8	
Canada Mortgage Bond 10yr	42	29	47	▼ -1	0	▲ 1	▲ 6	▲ 3	▲ 12	
Corporate BBB 5yr	115	86	115	▲ 1	▲ 6	▲ 4	▲ 19	▲ 7	▲ 18	
Corporate BBB 10yr	165	137	168	▲ 2	▲ 8	▲ 5	▲ 13	▲ 8	▲ 16	
5yr Deposit Note (RBC)	72	40	72	▲ 2	▲ 5	▲ 14	▲ 23	▲ 16	▲ 25	
<b>Indices</b>										
TSX	20,596	17,337	21,769	▲ 0.0%	▼ -2.9%	▼ -3.0%	▼ -2.7%	▲ 2.1%	▲ 15.8%	
TSX REIT Total Return Index	4,070	3,226	4,345	▲ 0.1%	▼ -3.5%	▼ -4.4%	▼ -4.0%	▲ 0.6%	▲ 24.1%	
S&P 500	4,350	3,714	4,797	▼ -0.1%	▼ -4.0%	▼ -8.0%	▼ -4.9%	▼ -1.6%	▲ 13.0%	
<b>Economic Metrics</b>										
CAD/USD	0.7893	0.7727	0.8309	▼ -0.3%	▼ -1.2%	▲ 1.1%	▼ -2.2%	▼ -1.0%	▲ 0.2%	
Crude Oil Spot Price	87.35	52.20	87.35	▲ 2.0%	▲ 0.4%	▲ 18.4%	▲ 3.2%	▲ 21.5%	▲ 66.0%	
<b>Residential Metrics</b>										
CMHC Total Housing Starts	236.11	229.69	333.28	0.0%	0.0%	▼ -21.6%	▼ -6.0%	▼ -16.0%	▲ 2.8%	
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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The CMLS Mortgage Analytics Group is a division of CMLS Financial Ltd., and is one of the only independent, dedicated providers of mortgage valuation services and software for the commercial real estate finance industry in Canada. The CMLS Mortgage Analytics Group provides solutions to some of Canada's most prominent financial institutions, investment managers, pension funds and consultants. With investors, regulatory bodies and governing committees requiring increased reporting, independence and third-party advice, the CMLS Mortgage Analytics Group offers a host of risk rating, valuation, and portfolio analysis tools to better manage risk/reward profiles in commercial mortgage portfolios. Clients engage our services to provide independent support for mortgage purchases, fair value accounting, ongoing fund valuation, interest rate appraisals and more.

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