

# CMLS Financial Flash Report – October 6, 2022

	Maturity (MM/DD/YY)	Time Stamp	2022-10-06	52 Week		Delta							
				Low	High	1 Day	1 Week	1 Month	3 Months	6 Months	12 Months		
<b>Rates</b>													
Canada Government 1yr	09/14/23	07:00 EST	<b>4.01%</b>	0.30%	4.12%	▲ 7bps	▲ 1bps	▲ 24bps	▲ 89bps	▲ 199bps	▲ 372bps		
Canada Government 3yr	04/01/25	07:00 EST	<b>3.83%</b>	0.68%	3.83%	▲ 13bps	▲ 5bps	▲ 27bps	▲ 80bps	▲ 138bps	▲ 316bps		
Canada Government 5yr	09/01/27	07:00 EST	<b>3.46%</b>	1.09%	3.56%	▲ 16bps	▲ 7bps	▲ 21bps	▲ 50bps	▲ 86bps	▲ 235bps		
Canada Government 7yr	06/01/29	07:00 EST	<b>3.33%</b>	1.19%	3.58%	▲ 15bps	▲ 6bps	▲ 21bps	▲ 33bps	▲ 77bps	▲ 207bps		
Canada Government 10yr	06/01/32	07:00 EST	<b>3.30%</b>	1.31%	3.61%	▲ 14bps	▲ 10bps	▲ 17bps	▲ 21bps	▲ 71bps	▲ 176bps		
Canada Government 20yr	06/01/41	07:00 EST	<b>3.37%</b>	1.62%	3.57%	▲ 11bps	▲ 13bps	▲ 21bps	▲ 24bps	▲ 76bps	▲ 148bps		
Canada Mortgage Bond 1yr	12/15/23	07:00 EST	<b>4.05%</b>	0.39%	4.06%	▲ 11bps	▲ 2bps	▲ 30bps	▲ 147bps	▲ 244bps	▲ 366bps		
Canada Mortgage Bond 3yr	12/15/25	07:00 EST	<b>3.89%</b>	0.91%	3.91%	▲ 14bps	▲ 5bps	▲ 25bps	▲ 67bps	▲ 123bps	▲ 298bps		
Canada Mortgage Bond 5yr	12/15/27	07:00 EST	<b>3.77%</b>	1.27%	3.91%	▲ 14bps	▲ 9bps	▲ 21bps	▲ 47bps	▲ 84bps	▲ 249bps		
Canada Mortgage Bond 7yr	06/15/30	07:00 EST	<b>3.72%</b>	1.59%	3.98%	▲ 14bps	▲ 9bps	▲ 15bps	▲ 33bps	▲ 74bps	▲ 210bps		
Canada Mortgage Bond 10yr	09/15/32	07:00 EST	<b>3.76%</b>	1.79%	4.08%	▲ 14bps	▲ 12bps	▲ 15bps	▲ 21bps	▲ 70bps	▲ 183bps		
Bank of Canada Rate		†	<b>3.25%</b>	0.25%	3.25%	0bps	0bps	▲ 75bps	▲ 175bps	▲ 275bps	▲ 300bps		
CDOR 1mo		†	<b>3.83%</b>	0.43%	3.83%	▲ 2bps	▲ 10bps	▲ 32bps	▲ 148bps	▲ 281bps	▲ 341bps		
CDOR 3mo		†	<b>4.27%</b>	0.45%	4.27%	▲ 2bps	▲ 9bps	▲ 37bps	▲ 140bps	▲ 293bps	▲ 381bps		
Banker's Acceptance 1mo			<b>3.55%</b>	0.21%	3.55%	▲ 1bps	▲ 12bps	▲ 27bps	▲ 141bps	▲ 276bps	▲ 333bps		
Banker's Acceptance 3mo			<b>4.03%</b>	0.22%	4.03%	▲ 3bps	▲ 13bps	▲ 40bps	▲ 135bps	▲ 283bps	▲ 380bps		
RBC Prime Rate		†	<b>5.45%</b>	2.45%	5.45%	0bps	0bps	▲ 75bps	▲ 175bps	▲ 275bps	▲ 300bps		
<b>Spread over GoC Equivalent</b>													
Canada Mortgage Bond 5yr		07:00 EST	<b>31bps</b>	17bps	43bps	▼ -1bps	▲ 2bps	▼ -1bps	▼ -3bps	▼ -2bps	▲ 13bps		
Canada Mortgage Bond 10yr		07:00 EST	<b>46bps</b>	38bps	59bps	▼ 0bps	▲ 2bps	▼ -2bps	▼ 0bps	▼ -2bps	▲ 7bps		
Corporate A 5yr		†	<b>148bps</b>	63bps	154bps	▼ -4bps	▲ 0bps	▲ 17bps	▲ 14bps	▲ 51bps	▲ 81bps		
Corporate A 10yr		†	<b>170bps</b>	100bps	176bps	▼ -4bps	▲ 3bps	▲ 18bps	▲ 18bps	▲ 42bps	▲ 69bps		
Corporate BBB 5yr		†	<b>192bps</b>	94bps	197bps	▼ -3bps	▲ 2bps	▲ 17bps	▲ 13bps	▲ 51bps	▲ 94bps		
Corporate BBB 10yr		†	<b>228bps</b>	148bps	233bps	▼ -2bps	▲ 4bps	▲ 18bps	▲ 17bps	▲ 37bps	▲ 81bps		
5yr Deposit Note (RBC)		†	<b>153bps</b>	47bps	155bps	▼ -2bps	▲ 1bps	▲ 13bps	▲ 16bps	▲ 46bps	▲ 101bps		

\* 2017 = 100

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† Previous session's close

‡ As of the latest report

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<b>Indices</b>													
TSX	09:30 EST	<b>19,167</b>	18,298	22,111	▼ -0.4%	▲ 3.4%	▼ -0.9%	▲ 2.0%	▼ -12.3%	▼ -4.4%			
TSX REIT Total Return Index	†	<b>3,363</b>	3,211	4,431	▼ -1.6%	▲ 2.5%	▼ -5.8%	▼ -5.8%	▼ -20.9%	▼ -16.4%			
S&P 500	09:30 EST	<b>3,772</b>	3,610	4,805	▲ 0.5%	▲ 2.3%	▼ -4.0%	▼ -1.6%	▼ -16.1%	▼ -12.7%			
<b>Economic Metrics</b>													
CAD/USD	07:00 EST	<b>0.7343</b>	0.7242	0.8116	▼ -0.8%	▼ -0.1%	▼ -3.5%	▼ -4.3%	▼ -8.3%	▼ -7.6%			
Crude Oil Spot Price	07:00 EST	<b>88.08</b>	65.63	124.66	▲ 2.0%	▲ 7.5%	▲ 1.4%	▼ -12.2%	▼ -13.0%	▲ 11.4%			
Non-Residential Construction Prices (quarterly)*	‡	<b>130.00</b>	110.90	130.00	n.a.	n.a.	n.a.	▲ 3.9%	▲ 6.6%	▲ 12.8%			
Residential Construction Price (quarterly)*	‡	<b>159.50</b>	123.30	159.50	n.a.	n.a.	n.a.	▲ 5.5%	▲ 11.4%	▲ 20.2%			
<b>Residential Metrics</b>													
CMHC Total Housing Starts (monthly)	‡	<b>267,443</b>	235,947	305,889	0.0%	0.0%	0.0%	▼ -2.0%	▲ 8.6%	▲ 6.5%			
BoC Residential Mortgage Rate (weekly)	‡	<b>6.14%</b>	4.79%	6.14%	0bps	0bps	0bps	▲ 10bps	▲ 135bps	▲ 135bps			

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## ABOUT CMLS FINANCIAL

CMLS Financial is one of Canada's largest independently owned mortgage services companies. Founded in 1974, we are proud to be Canada's Mortgage Company™ for over 40 years. With offices across the country, we provide a wide range of commercial lending services, residential real estate mortgages and institutional services.

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