

CMLS Financial Flash Report – February 08, 2023

	Maturity (MM/DD/YY)	Time Stamp	2023-02-08	52 Week		Delta						
				Low	High	1 Day	1 Week	1 Month	3 Months	6 Months	12 Months	
Rates												
Canada Government 1yr	01/04/24	07:00 EST	4.65%	1.10%	4.68%	▲ 3bps	▲ 10bps	▼ -3bps	▲ 18bps	▲ 122bps	▲ 356bps	
Canada Government 3yr	10/01/25	07:00 EST	3.64%	1.41%	4.25%	▼ -2bps	▲ 17bps	▼ -14bps	▼ -50bps	▲ 53bps	▲ 218bps	
Canada Government 5yr	09/01/27	07:00 EST	3.19%	1.45%	3.90%	▼ -1bps	▲ 18bps	▼ -14bps	▼ -56bps	▲ 40bps	▲ 148bps	
Canada Government 7yr	12/01/29	07:00 EST	3.03%	1.51%	3.74%	▼ 0bps	▲ 16bps	▼ -11bps	▼ -56bps	▲ 34bps	▲ 131bps	
Canada Government 10yr	12/01/32	07:00 EST	3.06%	1.66%	3.74%	▼ -1bps	▲ 17bps	▼ -11bps	▼ -53bps	▲ 37bps	▲ 120bps	
Canada Government 20yr	06/01/41	07:00 EST	3.17%	1.99%	3.86%	▲ 0bps	▲ 15bps	▼ -6bps	▼ -56bps	▲ 35bps	▲ 104bps	
Canada Mortgage Bond 1yr	12/15/23	07:00 EST	4.61%	0.96%	4.63%	▼ -2bps	▲ 5bps	▼ 0bps	▲ 15bps	▲ 126bps	▲ 363bps	
Canada Mortgage Bond 3yr	12/15/25	07:00 EST	3.71%	1.69%	4.31%	▼ -1bps	▲ 17bps	▼ -19bps	▼ -45bps	▲ 51bps	▲ 200bps	
Canada Mortgage Bond 5yr	12/15/27	07:00 EST	3.38%	1.87%	4.16%	▼ -2bps	▲ 14bps	▼ -23bps	▼ -65bps	▲ 29bps	▲ 130bps	
Canada Mortgage Bond 7yr	06/15/30	07:00 EST	3.39%	1.98%	4.18%	▼ 0bps	▲ 15bps	▼ -20bps	▼ -64bps	▲ 27bps	▲ 120bps	
Canada Mortgage Bond 10yr	09/15/32	07:00 EST	3.47%	2.18%	4.20%	▼ 0bps	▲ 14bps	▼ -16bps	▼ -60bps	▲ 29bps	▲ 110bps	
Bank of Canada Rate		†	4.50%	0.25%	4.50%		0bps	▲ 25bps	▲ 75bps	▲ 200bps	▲ 425bps	
CORRA		†	4.51%	0.17%	4.51%		0bps	▲ 26bps	▲ 75bps	▲ 201bps	▲ 433bps	
CDOR 1mo		†	4.86%	0.57%	4.88%	▼ 0bps	▼ -1bps	▲ 8bps	▲ 64bps	▲ 193bps	▲ 430bps	
CDOR 3mo		†	4.99%	0.79%	5.07%	▼ 0bps	▼ -3bps	▼ -2bps	▲ 36bps	▲ 144bps	▲ 422bps	
Banker's Acceptance 1mo			4.59%	0.33%	4.62%	▼ 0bps	▼ -1bps	▲ 9bps	▲ 65bps	▲ 193bps	▲ 426bps	
Banker's Acceptance 3mo			4.65%	0.55%	4.86%	▼ -4bps	▼ -8bps	▼ -9bps	▲ 31bps	▲ 136bps	▲ 408bps	
RBC Prime Rate		†	6.70%	2.45%	6.70%		0bps	▲ 25bps	▲ 75bps	▲ 200bps	▲ 425bps	
Spread over GoC Equivalent												
Canada Mortgage Bond 5yr		07:00 EST	19bps	19bps	58bps	▼ -2bps	▼ -3bps	▼ -9bps	▼ -9bps	▼ -11bps	▼ -19bps	
Canada Mortgage Bond 10yr		07:00 EST	41bps	40bps	59bps	▲ 0bps	▼ -3bps	▼ -4bps	▼ -7bps	▼ -8bps	▼ -10bps	
Corporate A 5yr		†	127bps	89bps	163bps	▼ -1bps	▼ -9bps	▼ -21bps	▼ -26bps	▼ -13bps	▲ 41bps	
Corporate A 10yr		†	144bps	120bps	184bps	▼ 0bps	▼ -6bps	▼ -20bps	▼ -31bps	▼ -14bps	▲ 27bps	
Corporate BBB 5yr		†	162bps	128bps	202bps	▼ -1bps	▼ -9bps	▼ -21bps	▼ -35bps	▼ -18bps	▲ 38bps	
Corporate BBB 10yr		†	189bps	178bps	240bps	▲ 0bps	▼ -7bps	▼ -21bps	▼ -48bps	▼ -25bps	▲ 14bps	
5yr Deposit Note (RBC)		†	129bps	81bps	166bps	▲ 2bps	▲ 6bps	▼ -6bps	▼ -32bps	▼ -14bps	▲ 47bps	
Residential Metrics												
		Time Stamp	2023-02-08	52 Week		Delta						
				Low	High	1 Day	1 Week	1 Month	3 Months	6 Months	12 Months	
CMLS 5yr Closed		‡	4.89%	2.89%	5.44%	0bps	0bps	0bps	▼ -40bps	▲ 30bps	▲ 200bps	
CMLS 5yr ARM		‡	P-0.90%	P-1.10%	P-0.70%	0bps	0bps	0bps	0bps	0bps	▲ 20bps	
CMLS 5yr Uninsured Fixed		‡	5.54%	3.14%	5.89%	0bps	0bps	0bps	▼ -35bps	▲ 5bps	▲ 240bps	
CMLS 5yr Uninsured ARM		‡	P-0.40%	P-0.95%	P-0.40%	0bps	0bps	0bps	▲ 10bps	▲ 10bps	▲ 55bps	
BoC Residential Mortgage Rate (weekly)		‡	6.49%	4.79%	6.49%	0bps	0bps	0bps	0bps	▲ 35bps	▲ 170bps	
CMHC Total Housing Starts (monthly)		‡	248,625	233,243	297,798	0.0%	0.0%	0.0%	▼ -5.8%	▼ -10.4%	▲ 6.6%	
Indices												
TSX		09:30 EST	20,703	17,958	22,111	▲ 0.5%	▼ -0.2%	▲ 5.6%	▲ 5.8%	▲ 5.3%	▼ -2.6%	
TSX REIT Total Return Index		†	3,929	3,201	4,431	▼ -0.8%	▼ -1.2%	▲ 6.9%	▲ 9.8%	▲ 5.5%	▼ -5.6%	
S&P 500		09:30 EST	4,153	3,520	4,624	▲ 1.2%	▲ 2.0%	▲ 8.6%	▲ 8.8%	▼ -0.1%	▼ -7.3%	
Economic Metrics												
CAD/USD		07:00 EST	0.7463	0.7209	0.8012	▲ 0.3%	▼ -0.7%	▲ 1.3%	▲ 0.7%	▼ -3.5%	▼ -5.5%	
Crude Oil Spot Price		07:00 EST	77.49	71.79	124.66	▲ 3.9%	▼ -2.0%	▲ 4.8%	▼ -15.7%	▼ -12.4%	▼ -15.4%	
Non-Residential Construction Prices (quarterly)*		‡	133.30	110.90	133.30	n.a.	n.a.	n.a.	▲ 2.5%	▲ 6.6%	▲ 12.5%	
Residential Construction Price (quarterly)*		‡	163.50	123.30	163.50	n.a.	n.a.	n.a.	▲ 2.5%	▲ 8.1%	▲ 18.7%	

Footnotes: || Published with 1-day delay by IIROC; * 2017 = 100; † Previous session's close; ‡ As of the latest report

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.

For more information email:

info@cmls.ca

Copyright © 2023 CMLS Financial Ltd. All rights reserved. Any reproduction of any of this publication without the express written consent of CMLS Financial Ltd. is strictly prohibited. The material in this publication is provided for information purposes only on an "as is" basis without warranties or conditions of any kind either express or implied.

