

# CMLS Financial Flash Report – June 2, 2023

	Maturity (MM/DD/YY)	Time Stamp	2023-06-02	52 Week		Delta					
				Low	High	1 Day	1 Week	1 Month	3 Months	6 Months	12 Months
<b>Rates</b>											
Canada Government 1yr	01/04/24	07:00 EST	<b>4.82%</b>	2.70%	4.83%	▼ 0bps	▲ 4bps	▲ 30bps	▲ 10bps	▲ 50bps	▲ 218bps
Canada Government 3yr	10/01/25	07:00 EST	<b>3.83%</b>	2.84%	4.25%	▼ -6bps	▼ -3bps	▲ 22bps	▼ -20bps	▲ 33bps	▲ 102bps
Canada Government 5yr	09/01/27	07:00 EST	<b>3.45%</b>	2.57%	3.90%	▼ -3bps	▼ -4bps	▲ 39bps	▼ -17bps	▲ 40bps	▲ 55bps
Canada Government 7yr	12/01/29	07:00 EST	<b>3.23%</b>	2.49%	3.74%	▼ -2bps	▼ -6bps	▲ 32bps	▼ -23bps	▲ 44bps	▲ 30bps
Canada Government 10yr	12/01/32	07:00 EST	<b>3.19%</b>	2.51%	3.74%	▼ -2bps	▼ -9bps	▲ 25bps	▼ -25bps	▲ 37bps	▲ 20bps
Canada Government 20yr	06/01/41	07:00 EST	<b>3.21%</b>	2.73%	3.86%	▼ -3bps	▼ -17bps	▲ 8bps	▼ -24bps	▲ 25bps	▲ 19bps
Canada Mortgage Bond 1yr	12/15/23	07:00 EST	<b>4.73%</b>	2.22%	4.77%	▼ -1bps	▲ 1bps	▲ 17bps	▲ 9bps	▲ 52bps	▲ 258bps
Canada Mortgage Bond 3yr	12/15/25	07:00 EST	<b>4.15%</b>	2.97%	4.31%	▼ -4bps	▼ -2bps	▲ 39bps	▲ 3bps	▲ 50bps	▲ 116bps
Canada Mortgage Bond 5yr	12/15/27	07:00 EST	<b>3.69%</b>	2.90%	4.16%	▼ -5bps	▼ -2bps	▲ 35bps	▼ -14bps	▲ 36bps	▲ 46bps
Canada Mortgage Bond 7yr	06/15/30	07:00 EST	<b>3.64%</b>	2.89%	4.18%	▼ 0bps	▼ -4bps	▲ 29bps	▼ -15bps	▲ 35bps	▲ 30bps
Canada Mortgage Bond 10yr	09/15/32	07:00 EST	<b>3.62%</b>	2.97%	4.20%	▲ 0bps	▼ -6bps	▲ 24bps	▼ -20bps	▲ 29bps	▲ 16bps
Bank of Canada Rate		†	<b>4.50%</b>	1.50%	4.50%		0bps	0bps	0bps	▲ 75bps	▲ 300bps
CORRA		†	<b>4.50%</b>	1.46%	4.51%		0bps	0bps	0bps	▲ 74bps	▲ 354bps
CDOR 1mo		†	<b>4.99%</b>	1.80%	4.99%	▲ 1bps	▲ 3bps	▲ 3bps	▲ 7bps	▲ 51bps	▲ 322bps
CDOR 3mo		†	<b>5.09%</b>	2.21%	5.09%	▲ 1bps	▲ 4bps	▲ 4bps	▲ 6bps	▲ 33bps	▲ 292bps
Banker's Acceptance 1mo			<b>4.73%</b>	1.57%	4.73%	▲ 1bps	▲ 2bps	▲ 3bps	▲ 8bps	▲ 49bps	▲ 317bps
Banker's Acceptance 3mo			<b>4.87%</b>	2.01%	4.91%	▲ 5bps	▲ 8bps	▲ 9bps	▲ 13bps	▲ 43bps	▲ 289bps
RBC Prime Rate		†	<b>6.70%</b>	3.70%	6.70%		0bps	0bps	0bps	▲ 75bps	▲ 300bps
<b>Spread over GoC Equivalent</b>											
Canada Mortgage Bond 5yr		07:00 EST	<b>24bps</b>	7bps	58bps	▼ -2bps	▲ 2bps	▼ -4bps	▲ 3bps	▼ -4bps	▼ -9bps
Canada Mortgage Bond 10yr		07:00 EST	<b>43bps</b>	36bps	52bps	▲ 2bps	▲ 3bps	▼ -1bps	▲ 5bps	▼ -8bps	▼ -4bps
Corporate A 3yr		†	<b>100bps</b>	78bps	129bps	▼ -1bps	▼ -5bps	▲ 5bps	▲ 15bps	▼ -10bps	▼ -26bps
Corporate A 5yr		†	<b>119bps</b>	112bps	163bps	▼ -1bps	▼ -3bps	▼ -13bps	▲ 4bps	▼ -33bps	▼ -5bps
Corporate A 10yr		†	<b>141bps</b>	139bps	184bps	▼ -2bps	▼ -4bps	▼ -9bps	▲ 2bps	▼ -24bps	▼ -6bps
Corporate A 20yr		†	<b>154bps</b>	148bps	175bps	▼ -1bps	▲ 1bps	▲ 1bps	▲ 5bps	▼ 0bps	▼ -7bps
Corporate BBB 3yr		†	<b>149bps</b>	118bps	166bps	▼ -1bps	▼ -2bps	▲ 9bps	▲ 26bps	▲ 1bps	▼ -15bps
Corporate BBB 5yr		†	<b>178bps</b>	158bps	202bps	▼ 0bps	▲ 3bps	▼ 0bps	▲ 19bps	▼ -3bps	▲ 6bps
Corporate BBB 10yr		†	<b>204bps</b>	188bps	240bps	▼ -2bps	▲ 1bps	▲ 1bps	▲ 10bps	▼ -6bps	▼ -8bps
Corporate BBB 20yr		†	<b>213bps</b>	205bps	248bps	▼ -1bps	▼ -1bps	▼ 0bps	▼ -3bps	▼ -3bps	▼ -34bps
5yr Deposit Note (RBC)		†	<b>137bps</b>	115bps	166bps	▼ -4bps	▼ -2bps	▲ 5bps	▲ 14bps	▼ -8bps	▼ -1bps
<b>Residential Metrics</b>											
		Time Stamp	2023-06-02	52 Week		Delta					
				Low	High	1 Day	1 Week	1 Month	3 Months	6 Months	12 Months
CMLS 5yr Closed		‡	<b>4.94%</b>	4.14%	5.44%	0bps	▲ 10bps	▲ 35bps	▼ -5bps	▼ -25bps	▲ 80bps
CMLS 5yr ARM		‡	<b>P-0.90%</b>	P-0.90%	P-0.70%	0bps	0bps	0bps	0bps	0bps	0bps
CMLS 5yr Uninsured Fixed		‡	<b>5.79%</b>	4.89%	5.89%	0bps	0bps	▲ 55bps	▲ 45bps	▼ -10bps	▲ 90bps
CMLS 5yr Uninsured ARM		‡	<b>P-0.25%</b>	P-0.50%	P-0.25%	0bps	0bps	0bps	0bps	▲ 15bps	▲ 25bps
BoC Residential Mortgage Rate (weekly)		‡	<b>6.49%</b>	5.39%	6.49%	0bps	0bps	0bps	0bps	0bps	▲ 110bps
CMHC Total Housing Starts (monthly)		‡	<b>261,559</b>	213,749	297,798	0.0%	0.0%	0.0%	▲ 8.3%	▼ -0.6%	▼ -6.4%
<b>Indices</b>											
TSX		09:30 EST	<b>19,793</b>	17,958	20,914	▲ 1.1%	▼ -0.3%	▼ -3.7%	▼ -2.0%	▼ -2.8%	▼ -4.4%
TSX REIT Total Return Index		†	<b>3,053</b>	3,014	4,053	▲ 1.3%	▲ 0.7%	▼ -11.7%	▼ -22.2%	▼ -17.7%	▼ -22.9%
S&P 500		09:30 EST	<b>4,241</b>	3,520	4,290	▲ 1.4%	▲ 2.0%	▲ 1.8%	▲ 7.7%	▲ 5.0%	▲ 3.6%
<b>Economic Metrics</b>											
CAD/USD		07:00 EST	<b>0.7435</b>	0.7209	0.7980	▲ 0.9%	▲ 1.4%	▲ 0.7%	▲ 1.1%	▼ -0.1%	▼ -5.9%
Crude Oil Spot Price		07:00 EST	<b>70.21</b>	66.62	122.43	▲ 3.9%	▼ -2.3%	▼ -7.3%	▼ -9.7%	▼ -13.8%	▼ -38.8%
Non-Residential Construction Prices (quarterly)*		‡	<b>137.70</b>	110.90	137.70	n.a.	n.a.	n.a.	▲ 1.7%	▲ 3.3%	▲ 10.1%
Residential Construction Price (quarterly)*		‡	<b>168.30</b>	123.30	168.30	n.a.	n.a.	n.a.	▲ 1.9%	▲ 2.9%	▲ 11.3%

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.

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