

Intellifi Financial Flash Report — December 8, 2022

Rates	Maturity (MM/DD/YY)	Time Stamp	2022-12-08	52 Week		Delta					
				Low	High	1 Day	1 Week	1 Month	3 Months	6 Months	12 Months
Canada Government 1yr	09/14/23	07:00 EST	4.41%	0.67%	4.53%	▼ -1bps	▲ 1bps	▼ -6bps	▲ 64bps	▲ 150bps	▲ 362bps
Canada Government 3yr	04/01/25	07:00 EST	3.50%	1.05%	4.25%	▼ -1bps	▼ -13bps	▼ -65bps	▼ -6bps	▲ 43bps	▲ 218bps
Canada Government 5yr	09/01/27	07:00 EST	2.97%	1.18%	3.90%	▼ -3bps	▼ -18bps	▼ -78bps	▼ -26bps	▼ -17bps	▲ 150bps
Canada Government 7yr	06/01/29	07:00 EST	2.73%	1.19%	3.74%	▼ -2bps	▼ -17bps	▼ -86bps	▼ -38bps	▼ -44bps	▲ 125bps
Canada Government 10yr	06/01/32	07:00 EST	2.78%	1.31%	3.74%	▼ 0bps	▼ -14bps	▼ -82bps	▼ -34bps	▼ -43bps	▲ 122bps
Canada Government 20yr	06/01/41	07:00 EST	2.86%	1.62%	3.86%	▼ -2bps	▼ -18bps	▼ -87bps	▼ -32bps	▼ -37bps	▲ 108bps
Canada Mortgage Bond 1yr	12/15/23	07:00 EST	4.27%	0.66%	4.49%	▲ 3bps	▼ -4bps	▼ -18bps	▲ 54bps	▲ 193bps	▲ 337bps
Canada Mortgage Bond 3yr	12/15/25	07:00 EST	3.61%	1.26%	4.31%	▼ -2bps	▼ -14bps	▼ -55bps	▼ -2bps	▲ 37bps	▲ 210bps
Canada Mortgage Bond 5yr	12/15/27	07:00 EST	3.26%	1.44%	4.16%	▼ -3bps	▼ -18bps	▼ -77bps	▼ -24bps	▼ -22bps	▲ 152bps
Canada Mortgage Bond 7yr	06/15/30	07:00 EST	3.24%	1.59%	4.18%	▲ 0bps	▼ -13bps	▼ -79bps	▼ -30bps	▼ -33bps	▲ 136bps
Canada Mortgage Bond 10yr	09/15/32	07:00 EST	3.26%	1.79%	4.20%	▼ -1bps	▼ -16bps	▼ -81bps	▼ -31bps	▼ -41bps	▲ 123bps
Bank of Canada Rate		†	4.25%	0.25%	4.25%	▲ 50bps	▲ 50bps	▲ 50bps	▲ 100bps	▲ 275bps	▲ 400bps
CDOR 1mo		†	4.58%	0.44%	4.58%	▲ 4bps	▲ 11bps	▲ 36bps	▲ 94bps	▲ 275bps	▲ 413bps
CDOR 3mo		†	4.86%	0.50%	4.86%	▲ 7bps	▲ 11bps	▲ 23bps	▲ 88bps	▲ 261bps	▲ 436bps
Banker's Acceptance 1mo			4.36%	0.21%	4.36%	▲ 7bps	▲ 14bps	▲ 42bps	▲ 95bps	▲ 277bps	▲ 414bps
Banker's Acceptance 3mo			4.55%	0.26%	4.55%	▲ 7bps	▲ 7bps	▲ 21bps	▲ 82bps	▲ 251bps	▲ 429bps
RBC Prime Rate		†	6.45%	2.45%	6.45%	▲ 50bps	▲ 50bps	▲ 50bps	▲ 100bps	▲ 275bps	▲ 400bps
Spread over GoC Equivalent											
Canada Mortgage Bond 5yr		07:00 EST	29bps	22bps	58bps	▲ 0bps	▼ 0bps	▲ 1bps	▲ 2bps	▼ -5bps	▲ 2bps
Canada Mortgage Bond 10yr		07:00 EST	48bps	42bps	59bps	▼ -1bps	▼ -2bps	▲ 1bps	▲ 2bps	▲ 2bps	▲ 1bps
Corporate A 5yr		†	162bps	73bps	162bps	▲ 2bps	▲ 8bps	▲ 10bps	▲ 32bps	▲ 41bps	▲ 87bps
Corporate A 10yr		†	167bps	101bps	184bps	▼ -1bps	▼ -1bps	▼ -8bps	▲ 14bps	▲ 20bps	▲ 56bps
Corporate BBB 5yr		†	188bps	107bps	202bps	▲ 1bps	▲ 3bps	▼ -10bps	▲ 14bps	▲ 19bps	▲ 79bps
Corporate BBB 10yr		†	210bps	155bps	240bps	▼ -2bps	▼ -5bps	▼ -27bps	▼ -1bps	▼ -1bps	▲ 46bps
5yr Deposit Note (RBC)		†	150bps	56bps	166bps	▲ 0bps	▼ 0bps	▼ -12bps	▲ 15bps	▲ 18bps	▲ 86bps

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

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Indices													
TSX	09:30 EST	20,045	17,958	22,111	▲ 0.4%	▼ -2.4%	▲ 2.4%	▲ 4.4%	▼ -4.0%	▼ -5.2%			
TSX REIT Total Return Index	†	3,663	3,201	4,431	▲ 0.7%	▼ -0.8%	▲ 2.4%	▲ 1.6%	▼ -6.3%	▼ -12.4%			
S&P 500	09:30 EST	3,948	3,520	4,805	▲ 0.4%	▼ -3.4%	▲ 3.4%	▼ -0.3%	▼ -4.8%	▼ -15.8%			
Economic Metrics													
CAD/USD	07:00 EST	0.7324	0.7209	0.8012	0.0%	▼ -1.8%	▼ -1.2%	▼ -3.9%	▼ -8.2%	▼ -7.4%			
Crude Oil Spot Price	07:00 EST	72.38	69.21	124.66	▼ -2.9%	▼ -10.0%	▼ -21.2%	▼ -11.6%	▼ -39.6%	▲ 0.7%			
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%			
Residential Metrics													
CMHC Total Housing Starts (monthly)	‡	267,055	235,947	305,889	0.0%	0.0%	0.0%	▼ -1.0%	▼ -4.7%	▼ -12.7%			
BoC Residential Mortgage Rate (weekly)	‡	6.49%	4.79%	6.49%	0bps	0bps	0bps	▲ 35bps	▲ 110bps	▲ 170bps			
Footnotes: * 2017 = 100; † Previous session's close; ‡ As of the latest report													

About Intellifi

Intellifi provides scalable, bespoke, end-to-end solutions for established and emerging lenders. By combining data, people, and technology, we meet the demand for faster, simpler solutions and ensure usability, flexibility, and scalability for your business. As pioneers in the Canadian mortgage industry, we bring decades of experience to our clients' businesses. We are passionate about spearheading innovative, creative lending solutions that create competitive advantage in the digital age.

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