

Intellifi Financial Flash Report – August 9, 2022

	Time Stamp	2022-08-09	52 Week		Delta					
			Low	High	1 Day	1 Week	1 Month	3 Months	6 Months	12 Months
Rates										
Canada Government 1yr	07:00 EST	3.43%	0.25%	3.45%	▲ 0bps	▲ 25bps	▲ 20bps	▲ 92bps	▲ 233bps	▲ 317bps
Canada Government 3yr	07:00 EST	3.14%	0.50%	3.43%	▲ 3bps	▲ 28bps	▼ -5bps	▲ 36bps	▲ 171bps	▲ 256bps
Canada Government 5yr	07:00 EST	2.83%	0.79%	3.56%	▲ 5bps	▲ 27bps	▼ -28bps	▼ -11bps	▲ 117bps	▲ 197bps
Canada Government 7yr	07:00 EST	2.72%	0.92%	3.58%	▲ 3bps	▲ 24bps	▼ -42bps	▼ -34bps	▲ 103bps	▲ 171bps
Canada Government 10yr	07:00 EST	2.71%	1.11%	3.61%	▲ 2bps	▲ 20bps	▼ -50bps	▼ -45bps	▲ 89bps	▲ 150bps
Canada Government 20yr	07:00 EST	2.83%	1.53%	3.57%	▲ 1bps	▲ 11bps	▼ -40bps	▼ -38bps	▲ 72bps	▲ 124bps
Canada Mortgage Bond 1yr	07:00 EST	3.38%	0.28%	3.41%	▲ 3bps	▲ 30bps	▲ 70bps	▲ 134bps	▲ 242bps	▲ 303bps
Canada Mortgage Bond 3yr	07:00 EST	3.26%	0.74%	3.62%	▲ 5bps	▲ 28bps	▼ -12bps	▲ 29bps	▲ 157bps	▲ 244bps
Canada Mortgage Bond 5yr	07:00 EST	3.13%	1.05%	3.91%	▲ 4bps	▲ 23bps	▼ -31bps	▼ -16bps	▲ 108bps	▲ 200bps
Canada Mortgage Bond 7yr	07:00 EST	3.14%	1.29%	3.98%	▲ 2bps	▲ 25bps	▼ -37bps	▼ -27bps	▲ 98bps	▲ 176bps
Canada Mortgage Bond 10yr	07:00 EST	3.19%	1.51%	4.08%	▲ 2bps	▲ 22bps	▼ -46bps	▼ -49bps	▲ 85bps	▲ 160bps
Bank of Canada Rate	†	2.50%	0.25%	2.50%	0bps	0bps	▲ 100bps	▲ 150bps	▲ 225bps	▲ 225bps
CDOR 1mo	†	2.94%	0.42%	2.94%	▲ 1bps	▲ 4bps	▲ 50bps	▲ 154bps	▲ 237bps	▲ 253bps
CDOR 3mo	†	3.57%	0.44%	3.57%	▲ 1bps	▲ 7bps	▲ 61bps	▲ 167bps	▲ 278bps	▲ 313bps
Banker's Acceptance 1mo		2.66%	0.19%	2.66%	▲ 1bps	▲ 2bps	▲ 47bps	▲ 156bps	▲ 234bps	▲ 247bps
Banker's Acceptance 3mo		3.30%	0.20%	3.37%	▲ 1bps	▲ 8bps	▲ 59bps	▲ 161bps	▲ 274bps	▲ 311bps
RBC Prime Rate	†	4.70%	2.45%	4.70%	0bps	0bps	▲ 100bps	▲ 150bps	▲ 225bps	▲ 225bps
Spreads over GoC										
Canada Mortgage Bond 5yr	07:00 EST	30bps	16bps	43bps	▼ 0bps	▼ -3bps	▼ -3bps	▼ -5bps	▼ -8bps	▲ 3bps
Canada Mortgage Bond 10yr	07:00 EST	48bps	36bps	59bps	▼ 0bps	▲ 2bps	▲ 4bps	▼ -4bps	▼ -4bps	▲ 10bps
Corporate A 5yr	†	139bps	63bps	140bps	▼ 0bps	▼ -1bps	▲ 6bps	▲ 23bps	▲ 52bps	▲ 66bps
Corporate A 10yr	†	160bps	100bps	160bps	▲ 2bps	▲ 1bps	▲ 9bps	▲ 25bps	▲ 40bps	▲ 50bps
Corporate BBB 5yr	†	180bps	94bps	182bps	▼ 0bps	▼ -1bps	▲ 3bps	▲ 20bps	▲ 54bps	▲ 74bps
Corporate BBB 10yr	†	215bps	147bps	215bps	▲ 2bps	▲ 3bps	▲ 4bps	▲ 18bps	▲ 38bps	▲ 56bps
5yr Deposit Note (RBC)	†	144bps	47bps	154bps	▼ -1bps	▲ 4bps	▲ 7bps	▲ 15bps	▲ 62bps	▲ 90bps

* 2017 = 100

|| 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	19,694	18,416	22,111	▲ 0.2%	▲ 0.7%	▲ 3.3%	▼ -3.1%	▼ -8.5%	▼ -3.5%
TSX REIT Total Return Index	†	3,770	3,443	4,431	▲ 1.2%	▼ -0.3%	▲ 5.6%	▼ -2.8%	▼ -9.3%	▼ -7.6%
S&P 500	09:30 EST	4,133	3,666	4,805	▼ -0.5%	▲ 0.7%	▲ 6.3%	▲ 1.3%	▼ -9.1%	▼ -6.9%
Economic Metrics										
CAD/USD	07:00 EST	0.7780	0.7623	0.8116	▲ 0.6%	▼ -0.1%	▲ 0.9%	▲ 0.3%	▼ -1.1%	▼ -2.4%
Crude Oil Spot Price	07:00 EST	90.69	61.96	124.66	▲ 2.5%	▼ -3.3%	▼ -11.3%	▼ -17.9%	▲ 0.9%	▲ 33.6%
Non-Residential Construction Prices (quarterly)*	‡	125.10	110.90	130.00	n.a.	n.a.	n.a.	▲ 2.6%	▲ 5.6%	▲ 12.8%
Residential Construction Price (quarterly)*	‡	151.20	123.30	159.50	n.a.	n.a.	n.a.	▲ 5.6%	▲ 9.7%	▲ 22.6%
Residential Metrics										
CMHC Total Housing Starts (monthly)	‡	273,841	235,947	305,889	0.0%	0.0%	0.0%	▲ 4.9%	▲ 16.1%	▼ -0.1%
BoC Residential Mortgage Rate (weekly)	‡	6.14%	4.79%	6.14%	0bps	0bps	▲ 10bps	▲ 115bps	▲ 135bps	▲ 135bps

* 2017 = 100

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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