

## Key Rates

**CAD/USD: \$0.71**    **Overnight Rate: 3.75%**    **Bank Rate: 4.00%**    **Prime Rate: 5.95%**  
**Gold: \$2611**    **Silver: \$31.19**    **Copper: \$4.10**    **Oil: \$68.69**    **Natural Gas: \$2.90**

## Guaranteed Investment Certificates (GICs)

Term	Rate
30 Day Cashable	3.00%
1 Year	3.90%
2 Years	3.79%
3 Years	3.79%
4 Years	3.69%
5 Years	3.81%

## Bond Index Levels

Index ETF Proxy	Asset Class	Price	Yield
XGB	CDN Government bonds	<b>19.33</b>	<b>2.96%</b>
XCB	CDN Corporate Bonds	<b>20.06</b>	<b>3.12%</b>
XHY	US High Yield	<b>16.74</b>	<b>5.81%</b>
CPD	CDN Preferred Share	<b>12.15</b>	<b>5.28%</b>
TIP	Inflation Protected T-Bill	<b>107.52</b>	<b>2.41%</b>
High Yield Spread	ICE BofA US HY Index	<b>2.72</b>	-

## Market Index Levels

Index	Country	Level
TSX	Canada	<b>25068</b>
S&P 500	USA (Large Cap)	<b>5895</b>
Russell 2000	USA (Small Cap)	<b>2317</b>
Shanghai Stock Exchange	China	<b>3323</b>

## CDN Foreign Exchange Rates

Foreign Currency	CDN Exchange Rate
Euro	<b>0.67</b>
Mexican Peso	<b>14.44</b>
Japanese Yen	<b>110.32</b>
Aussie Dollar	<b>1.10</b>

# Andrew's Rate Sheet

Monday, November 18, 2024

Up-to-Date Rates Every Week!

## Cash Management

### Treasury Bills\*

### Bank Paper\*

T-Bills	Best Yield	Issuer	BDN	Best Yield	Issuer
30 Day	3.71%	Govt. of Canada	30 day	3.57%	Royal Bank of Canada
60 Day	3.79%	Govt. of Canada	60 day	3.48%	Royal Bank of Canada
90 Day	3.79%	Govt. of Canada	90 day	3.44%	Royal Bank of Canada
6 month	3.69%	Govt. of Canada	6 month	3.36%	Royal Bank of Canada
1 year	3.81%	Govt. of Canada	1 year	3.32%	Royal Bank of Canada

\* Yields base on 1 MM CAD, please call for rates on smaller amounts\*

### High Interest Rate Savings Accounts

Issuer	Currency	Rate	Max Deposit (\$million)
RBC	CAD	3.30%	No max
RBC	USD	4.15%	No max

\*US Dollar not eligible for CDIC\*

### Short Term GIC Rates\*

Term	Rate
90 Days	3.00%
180 Days	3.00%
270 Days	3.00%

\*Short term GIC rates are exclusive to RBC DS clients



**Andrew Dunn, CIM**  
Senior Portfolio Manager & Investment Advisor  
Dunn Wealth Management Group of RBC Dominion Securities

**Telephone: (604) 881-8515**

Andrew.g.dunn@rbc.com

[www.andrew-dunn.ca](http://www.andrew-dunn.ca)

Rates [and/or yields] as of 11/18/24. Rates [and/or yields] are subject to change and availability. RBC Dominion Securities Inc. and Royal Bank of Canada are separate corporate entities which are affiliated. Member CIPF. ®Registered trademark of Royal Bank of Canada. Used under license. RBC Dominion Securities is a registered trademark of Royal Bank of Canada. Used under license. ©Copyright 2009. All rights reserved. \*Dominion Bond Rating Services –rating definitions can be found at <http://www.dbrs.com/about/ratingScales>