



# MARKET CLOSE

## Canada

- The S&P/TSX Composite decreased 1.32% on thine week led by a 5.99% decrease in the Information Technology sector.
- According to Statistics Canada Canadian retail sales surged by 2.5% to \$69.6 billion in December, the largest monthly increase since 2022. The increase came as sales at supermarkets and other grocery retailers, except convenience retailers, gained 3.9%, while beer, wine and liquor retailers rose 3.9%t and speciality food stores added 2.4%.

## United States

- The S&P/500 Composite decreased 1.66% on the week.

Source: Morningstar

## MARKET INDICATORS & TRENDS

February 21, 2025	Index	MTD	YTD	2024	2023
S&P/TSX	25,147.03	-1.51%	1.69%	17.99%	8.12%
Dow Jones	43,428.02	-2.51%	2.08%	12.88%	13.70%
S&P 500	6,013.23	-0.45%	2.24%	23.31%	24.23%
NASDAQ	19,524.01	-0.53%	1.10%	28.64%	43.42%
MSCI EAFE	2,443.30	2.67%	8.02%	1.15%	15.03%
MSCI World	3,843.08	0.17%	3.65%	17.00%	21.77%
	Index	MTD	YTD	2024	2023
CAD	\$0.7029	2.14%	1.12%	-7.95%	2.34%
Euro	\$1.0462	0.97%	1.03%	-6.20%	3.12%
Gold	\$2,953.20	5.43%	11.82%	27.47%	13.45%
Oil – WTI	\$70.22	-3.18%	-2.09%	0.10%	-10.73%
Gas	\$4.23	38.96%	16.43%	44.51%	-43.82%
	Index	MTD	YTD	2024	2023
FTSE/TMX Canada Universe	1,172.10	-0.65%	0.28%	4.22%	6.70%
FTSE/TMX Short Term	818.40	-0.13%	0.59%	5.69%	5.03%
FTSE/TMX Mid Term	1,296.60	-0.50%	0.68%	4.65%	6.14%
FTSE/TMX Long Term	1,776.40	-1.53%	-0.61%	1.35%	9.51%

## UP AND DOWN

Canada		
Overnight	3.00%	▼
Bank of Canada	3.25%	▼
Prime Rate	5.20%	▼

United States		
Fed Fund Rates	4.50%	▼
Discount Rate	4.50%	▼
Prime Rate	7.50%	▼

Next Bank of Canada meeting: March 12, 2025  
Next US Federal Reserve meeting: March 18, 2025

## S&P/TX SECTOR PERFORMANCE

(As at February 21, 2025)

Sector	MTD	YTD
Financials	-1.87%	0.18%
Energy	0.90%	1.21%
Materials	1.10%	11.41%
Industrials	-2.11%	1.18%
Consumer Discretionary	-2.17%	-1.38%
Telecom Services	1.75%	2.09%
Info Tech	-3.17%	6.19%
Consumer Staples	-2.70%	-4.93%
Utilities	1.68%	1.17%
Health Care	-3.04%	-8.16%

## SAVING ACCOUNTS

Interest Rates as of February 24, 2025)

	Description	Rate
Equitable Bank	EQB1000	2.65% (A)
Equitable Bank	EQB1001	2.80% (F)
ADS ISA Account (Scotia)	DYN5000	2.70% (A)
ADS ISA Account (Scotia)	DYN5004	2.95% (F)
Home Trust HISA	HOM100	2.65% (A)
Home Trust HISA	HOM101	2.90% (F)
Renaissance HISA	ATL5070	2.55% (A)
Renaissance HISA	ATL5071	2.80% (F)

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