



MARKET CLOSE

Canada

- The S&P/TSX Composite increased 2.73% on the week led by a 7.66% increase in the Materials sector.
- According to Statistics Canada the Canadian economy lost more than 40,000 jobs in July as the unemployment rate remained steady at 6.9%. Overall, the economy shed 40,800 jobs in July against net additions of 83,000 jobs in June, taking the employment rate (i.e. the percentage of people employed out of the total working-age population) to 60.7%.

United States

- The S&P/500 Composite increased 2.43% on the week.
- According to the Labor department applications for jobless benefits rose modestly last week, for just the second time in the last eight weeks. Overall, jobless benefits rose just 7,000 to 226,00.

Source: Morningstar

MARKET INDICATORS & TRENDS

August 8, 2025	Index	MTD	YTD	2024	2023
S&P/TSX	27,758.68	1.83%	12.26%	17.99%	8.12%
Dow Jones	44,175.61	0.10%	3.83%	12.88%	13.70%
S&P 500	6,389.45	0.79%	8.63%	23.31%	24.23%
NASDAQ	21,450.02	1.55%	11.08%	28.64%	43.42%
MSCI EAFE	2,679.76	2.65%	18.47%	1.15%	15.03%
MSCI World	4,125.30	1.27%	11.26%	17.00%	21.77%
	Index	MTD	YTD	2024	2023
CAD	\$0.7269	0.69%	4.57%	-7.95%	2.34%
Euro	\$1.1640	1.85%	12.41%	-6.20%	3.12%
Gold	\$3,491.30	4.29%	32.20%	27.47%	13.45%
Oil – WTI	\$63.88	-8.01%	-10.93%	0.10%	-10.73%
Gas	\$2.99	-3.55%	-17.70%	44.51%	-43.82%
	Index	MTD	YTD	2024	2023
FTSE/TMX Canada Universe	1,181.40	0.38%	1.07%	4.22%	6.70%
FTSE/TMX Short Term	833.50	0.32%	2.45%	5.69%	5.03%
FTSE/TMX Mid Term	1,316.50	0.57%	2.22%	4.65%	6.14%
FTSE/TMX Long Term	1,747.50	0.25%	-2.23%	1.35%	9.51%

UP AND DOWN

Canada		
Overnight	2.75%	▼
Bank of Canada	3.00%	▼
Prime Rate	4.95%	▼

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

Next Bank of Canada meeting: September 17, 2025
Next US Federal Reserve meeting: September 17, 2025

S&P/TX SECTOR PERFORMANCE

(As at August 8, 2025)

Sector	MTD	YTD
Financials	-0.26%	9.46%
Energy	-2.40%	0.49%
Materials	7.66%	39.14%
Industrials	-0.79%	4.01%
Consumer Discretionary	-1.96%	10.63%
Telecom Services	0.36%	9.16%
Info Tech	4.91%	15.80%
Consumer Staples	0.89%	11.34%
Utilities	0.19%	10.52%
Health Care	1.84%	-22.39%

SAVING ACCOUNTS

Interest Rates as of August 11, 2025)

	Description	Rate
Equitable Bank	EQB1000	2.40% (A)
Equitable Bank	EQB1001	2.55% (F)
ADS ISA Account (Scotia)	DYN5000	2.45% (A)
ADS ISA Account (Scotia)	DYN5004	2.70% (F)
Home Trust HISA	HOM100	2.40% (A)
Home Trust HISA	HOM101	2.65% (F)
Renaissance HISA	ATL5070	2.30% (A)
Renaissance HISA	ATL5071	2.55% (F)

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