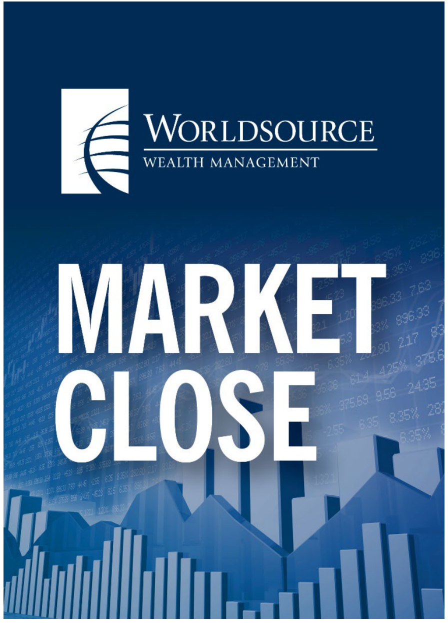

Canada

- The S&P/TSX Composite decreased 0.02% on the week led by a 7.51% decrease in the Information Technology sector.
- According to Statistics Canada, the Canadian economy grew in July. Real gross domestic product grew 0.2% in July, marking the first signs of growth in four months. However, Real GDP still declined 1.6% on an annualized basis in the second quarter.

United States

- The S&P/500 Composite decreased 0.31% on the week.
- According to the Commerce Department US consumer spending rose 2.5% in the second quarter as the U.S. economy expand at a surprising 3.8%.

Source: Morningstar

MARKET INDICATORS & TRENDS

September 26, 2025	Index	MTD	YTD	2024	2023
S&P/TSX	29,761.28	4.19%	20.35%	17.99%	8.12%
Dow Jones	46,247.29	1.54%	8.70%	12.88%	13.70%
S&P 500	6,643.70	2.84%	12.96%	23.31%	24.23%
NASDAQ	22,484.07	4.79%	16.43%	28.64%	43.42%
MSCI EAFE	2,741.79	0.71%	21.22%	1.15%	15.03%
MSCI World	4,276.23	2.36%	15.33%	17.00%	21.77%
	Index	**MTD**	**YTD**	**2024**	**2023**
CAD	$0.7172	-1.43%	3.18%	-7.95%	2.34%
Euro	$1.1702	0.14%	13.01%	-6.20%	3.12%
Gold	$3,809.00	7.88%	44.23%	27.47%	13.45%
Oil – WTI	$65.72	2.67%	-8.37%	0.10%	-10.73%
Gas	$3.21	6.97%	-11.75%	44.51%	-43.82%
	Index	**MTD**	**YTD**	**2024**	**2023**
FTSE/TMX Canada Universe	1,198.80	1.48%	2.56%	4.22%	6.70%
FTSE/TMX Short Term	841.20	0.68%	3.39%	5.69%	5.03%
FTSE/TMX Mid Term	1,339.30	1.43%	3.99%	4.65%	6.14%
FTSE/TMX Long Term	1,783.60	2.82%	-0.21%	1.35%	9.51%

UP AND DOWN

Canada		
Overnight	2.50%	▼
Bank of Canada	2.75%	▼
Prime Rate	4.70%	▼

United States		
Fed Fund Rates	4.25%	▼
Discount Rate	4.25%	▼
Prime Rate	7.25%	▼

Next Bank of Canada meeting: October 29, 2025
Next US Federal Reserve meeting: October 29, 2025

S&P/TX SECTOR PERFORMANCE

(As at September 26, 2025)

Sector	MTD	YTD
Financials	3.86%	18.69%
Energy	5.51%	10.60%
Materials	16.62%	74.47%
Industrials	-2.06%	2.54%
Consumer Discretionary	1.69%	16.69%
Telecom Services	-1.53%	12.50%
Info Tech	-0.72%	12.28%
Consumer Staples	-2.86%	7.01%
Utilities	2.62%	12.77%
Health Care	-1.36%	-18.19%

SAVING ACCOUNTS

Interest Rates as of September 29, 2025)

	Description	Rate
Equitable Bank	EQB1000	2.15% (A)
Equitable Bank	EQB1001	2.30% (F)
ADS ISA Account (Scotia)	DYN5000	2.20% (A)
ADS ISA Account (Scotia)	DYN5004	2.45% (F)
Home Trust HISA	HOM100	2.15% (A)
Home Trust HISA	HOM101	2.40% (F)
Renaissance HISA	ATL5070	2.05% (A)
Renaissance HISA	ATL5071	2.30% (F)