Canada

- The S&P/TSX Composite increased 0.81% on the week led by a 3.96% increase in the Information Technology sector.
- According to Statistics Canada retail sales in Canada rose 1% to $70.4B in August as five provinces also experienced retail sales boosts. Ontario had the biggest increase at 1.2%, driven by motor vehicle and parts dealers.

United States

- The S&P/500 Composite increased 1.92% on the week.
- According to the Labor department Consumer prices increased 3% in September from a year earlier, the highest since January and up from 2.9% in August. Excluding food and energy categories, core prices also rose 3%, down from 3.1% in August.

Source: Morningstar

MARKET INDICATORS AND TRENDS

October 24, 2025	Index	MTD	YTD	2024	2023
S&P/TSX	30,353.07	1.10%	22.75%	17.99%	8.12%
Dow Jones	47,207.12	1.74%	10.96%	12.88%	13.70%
S&P 500	6,791.69	1.54%	15.47%	23.31%	24.23%
NASDAQ	23,204.87	2.40%	20.17%	28.64%	43.42%
MSCI EAFE	2,810.88	1.58%	24.27%	1.15%	15.03%
MSCI World	4,371.27	1.50%	17.89%	17.00%	21.77%
	Index	**MTD**	**YTD**	**2024**	**2023**
CAD	$0.7145	-0.52%	2.79%	-7.95%	2.34%
Euro	$1.1626	-0.92%	12.27%	-6.20%	3.12%
Gold	$4,137.80	6.35%	56.68%	27.47%	13.45%
Oil – WTI	$61.50	-1.60%	-14.25%	0.10%	-10.73%
Gas	$3.30	-0.90%	-9.06%	44.51%	-43.82%
	Index	**MTD**	**YTD**	**2024**	**2023**
FTSE/TMX Canada Universe	1,212.10	0.70%	3.70%	4.22%	6.70%
FTSE/TMX Short Term	846.00	0.43%	3.98%	5.69%	5.03%
FTSE/TMX Mid Term	1,354.70	0.76%	5.19%	4.65%	6.14%
FTSE/TMX Long Term	1,817.70	1.07%	1.70%	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 October 24, 2025)

Sector	MTD	YTD
Financials	1.04%	20.52%
Energy	-0.69%	6.65%
Materials	-3.88%	70.65%
Industrials	1.54%	5.27%
Consumer Discretionary	3.67%	20.49%
Telecom Services	3.86%	16.52%
Info Tech	9.60%	26.19%
Consumer Staples	2.20%	10.92%
Utilities	5.22%	19.83%
Health Care	3.04%	-13.06%

SAVING ACCOUNTS

Interest Rates as of October 27, 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)