

# MARKET CLOSE

## Canada

- The S&P/TSX Composite increased 2.25% on the week led by a 5.68% increase in the information technology sector.
- According to Statistics Canada, retail sales fell 0.4% at \$70 billion in December as sales at new and used car dealers dropped.

## United States

- The S&P/500 Composite increased 1.07% on the week.
- According to the Commerce Department, US gross domestic product — the total output of goods and services — increased at a 1.4% annual rate in the fourth quarter, down from 4.4% in the third quarter and 3.8% in the second quarter of 2025.

Source: Morningstar

## MARKET INDICATORS AND TRENDS

February 20, 2026	Index	MTD	YTD	2025	2024
S&P/TSX	33,817.51	5.93%	6.64%	28.25%	17.99%
Dow Jones	49,625.97	1.50%	3.25%	12.97%	12.88%
S&P 500	6,909.51	-0.43%	0.94%	16.39%	23.31%
NASDAQ	22,886.07	-2.45%	-1.53%	20.36%	28.64%
MSCI EAFE	3,141.50	3.24%	8.52%	27.98%	1.15%
MSCI World	4,555.11	0.61%	2.80%	19.50%	17.00%
	Index	MTD	YTD	2025	2024
CAD	\$0.7309	-0.48%	0.33%	4.81%	-7.95%
Euro	\$1.1782	-0.57%	0.31%	13.43%	-6.20%
Gold	\$5,080.90	7.08%	16.49%	65.15%	27.47%
Oil – WTI	\$66.39	1.81%	15.48%	-19.84%	0.10%
Gas	\$3.05	-30.02%	-16.36%	0.28%	44.51%
	Index	MTD	YTD	2025	2024
FTSE/TMX Canada Universe	1,221.10	1.18%	1.78%	2.65%	4.22%
FTSE/TMX Short Term	853.40	0.53%	0.98%	3.87%	5.69%
FTSE/TMX Mid Term	1,365.80	1.34%	1.94%	4.03%	4.65%
FTSE/TMX Long Term	1,825.10	2.07%	2.88%	-0.75%	1.35%

## UP AND DOWN

Canada		
Overnight	2.25%	▼
Bank of Canada	2.50%	▼
Prime Rate	4.45%	▼
United States		
Fed Fund Rates	3.75%	▼
Discount Rate	3.75%	▼
Prime Rate	6.75%	▼

Next Bank of Canada meeting: March 18, 2026

Next US Federal Reserve meeting: March 18, 2026

Monthly Returns	Feb 2025	Mar 2025	Apr 2025	May 2025	June 2025	July 2025	Aug 2025	Sept 2025	Oct 2025	Nov 2025	Dec 2025	Jan 2026
S&P/TSX	-0.55%	-1.87%	-0.30%	5.37%	2.61%	1.50%	4.79%	5.11%	0.79%	3.71%	1.05%	0.66%
Dow Jones	-1.58%	-4.20%	-3.17%	3.94%	4.32%	0.08%	3.20%	1.87%	2.51%	0.32%	0.73%	1.73%
S&P 500	-1.42%	-5.75%	-0.76%	6.15%	4.96%	2.17%	1.91%	3.53%	2.27%	0.13%	-0.05%	1.37%
NASDAQ	-3.97%	-8.21%	0.85%	9.56%	6.57%	3.70%	1.58%	5.61%	4.70%	-1.51%	-0.53%	0.95%
MSCI EAFE	1.80%	-0.90%	4.17%	3.97%	2.09%	-1.66%	4.28%	1.64%	1.10%	0.46%	3.00%	5.11%
MSCI World	-0.81%	-4.64%	0.74%	5.69%	4.22%	1.17%	2.55%	3.09%	1.94%	0.18%	0.74%	2.18%
	Feb 2025	Mar 2025	Apr 2025	May 2025	June 2025	July 2025	Aug 2025	Sept 2025	Oct 2025	Nov 2025	Dec 2025	Jan 2026
CAD	0.45%	0.54%	4.27%	0.43%	0.96%	-1.76%	0.79%	-1.29%	-0.61%	0.27%	1.79%	0.81%
Euro	0.13%	4.26%	4.73%	0.17%	3.87%	-3.04%	2.25%	0.41%	-1.69%	0.52%	1.29%	0.89%
Gold	2.18%	10.07%	5.36%	-0.11%	-0.23%	1.21%	5.46%	10.2%	3.15%	6.4%	2.15%	8.79%
Oil – WTI	-3.82%	2.47%	-18.56%	4.43%	7.11%	6.65%	-7.82%	-2.36%	-2.43%	-3.98%	-1.81%	13.43%
Gas	25.95%	7.43%	-19.25%	3.64%	0.26%	-10.30%	-3.32%	11.24%	23.70%	17.60%	-24.89%	19.52%
	Feb 2025	Mar 2025	Apr 2025	May 2025	June 2025	July 2025	Aug 2025	Sept 2025	Oct 2025	Nov 2025	Dec 2025	Jan 2026
FTSE/TMX Canada Universe	1.36%	-0.62%	-0.32%	0.03%	0.06%	-0.74%	0.37%	1.90%	0.69%	0.27%	-1.28%	0.58%
FTSE/TMX Short Term	0.62%	0.22%	0.25%	0.08%	0.28%	-0.08%	0.57%	0.83%	0.40%	0.18%	-0.26%	0.45%
FTSE/TMX Mid Term	1.51%	-0.35%	0.03%	-0.31%	0.22%	-0.65%	0.87%	1.83%	0.57%	0.17%	-1.09%	0.60%
FTSE/TMX Long Term	2.28%	-2.09%	-1.48%	0.26%	-0.38%	-1.94%	-0.49%	3.68%	1.27%	0.52%	-3.10%	0.79%

**S&P/TMX SECTOR PERFORMANCE**

(As at February 20, 2026)

Sector	MTD	YTD
Financials	3.91%	1.84%
Energy	9.35%	21.58%
Materials	12.29%	22.23%
Industrials	4.34%	4.71%
Consumer Discretionary	10.69%	5.79%
Telecom Services	1.78%	3.87%
Info Tech	-2.54%	-17.96%
Consumer Staples	10.41%	6.38%
Utilities	6.01%	7.95%
Health Care	7.79%	1.05%

**SAVING ACCOUNTS**

Interest Rates as of February 23, 2026)

	Description	Rate
Equitable Bank	EQB1000	1.90% (A)
Equitable Bank	EQB1001	2.05% (F)
ADS ISA Account (Scotia)	DYN5000	1.95% (A)
ADS ISA Account (Scotia)	DYN5004	2.20% (F)
Home Trust HISA	HOM100	1.90% (A)
Home Trust HISA	HOM101	2.15% (F)
Renaissance HISA	ATL5070	1.80% (A)
Renaissance HISA	ATL5071	2.05% (F)

S&P/TMX Sector Monthly Returns	Feb 2025	Mar 2025	Apr 2025	May 2025	June 2025	July 2025	Aug 2025	Sept 2025	Oct 2025	Nov 2025	Dec 2025	Jan 2026
Financials	-0.31%	-3.88%	1.05%	6.35%	3.42%	0.94%	4.13%	4.37%	1.19%	3.99%	4.20%	-1.99%
Energy	-1.85%	4.46%	-13.04%	5.95%	4.60%	3.88%	1.81%	2.45%	-0.15%	8.43%	-3.27%	11.18%
Materials	1.73%	6.98%	1.66%	2.35%	3.54%	0.03%	15.75%	18.68%	-4.97%	14.51%	2.59%	8.85%
Industrials	-0.66%	-4.81%	-1.05%	8.84%	0.12%	-0.54%	-0.12%	-0.99%	-0.67%	-1.34%	0.27%	0.36%
Consumer Discretionary	0.34%	-4.07%	0.50%	8.80%	3.27%	3.01%	1.68%	1.28%	2.01%	6.75%	1.29%	-4.42%
Telecom Services	1.93%	-1.26%	-2.12%	2.13%	3.53%	4.09%	5.04%	-1.80%	2.03%	1.88%	-2.29%	2.05%
Info Tech	-5.11%	-11.70%	2.36%	7.49%	4.47%	4.52%	2.45%	1.81%	12.01%	-5.56%	-4.85%	-15.82%
Consumer Staples	1.56%	3.32%	6.56%	1.71%	-1.65%	0.97%	-0.18%	-1.48%	-0.75%	9.08%	-0.81%	-3.65%
Utilities	2.77%	1.46%	2.60%	1.19%	-0.07%	2.48%	-0.38%	3.64%	3.96%	-0.27%	-2.71%	1.83%
Health Care	-6.03%	-4.28%	-10.08%	-2.94%	9.72%	-6.57%	8.82%	1.73%	4.42%	-5.29%	2.00%	-6.26%

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