

MARKET CLOSE

Canada

- The S&P/TSX Composite increased 0.84% on the week led by a 4.99% increase in the materials sector.
- According to Statistics Canada, the Canadian economy has begun to pull out of its “technical recession” as Gross domestic product rose 0.5% in April - the fastest pace since July 2025.

United States

- The S&P/500 Composite increased 1.76% on the week.
- According to the Bureau of labor Statistics, the U.S. economy saw job creation cool sharply in June as nonfarm payrolls for June increased by a seasonally adjusted 57,000 as the unemployment rate, dropped to 4.2%.

Source: Morningstar

MARKET INDICATORS AND TRENDS

July 3, 2026	Index	MTD	YTD	2025	2024
S&P/TSX	35,274.84	1.20%	11.23%	28.25%	17.99%
Dow Jones	52,900.07	1.11%	10.06%	12.97%	12.88%
S&P 500	7,483.24	-0.21%	9.32%	16.39%	23.31%
NASDAQ	25,832.67	-1.45%	11.15%	20.36%	28.64%
MSCI EAFE	3,169.36	1.69%	9.48%	27.98%	1.15%
MSCI World	4,842.48	0.35%	9.29%	19.50%	17.00%
	Index	MTD	YTD	2025	2024
CAD	\$0.7043	0.07%	-3.32%	4.81%	-7.95%
Euro	\$1.1437	0.20%	-2.63%	13.43%	-6.20%
Gold	\$4,187.30	3.68%	-4.00%	65.15%	27.47%
Oil – WTI	\$68.78	-1.04%	19.64%	-19.84%	0.10%
Gas	\$3.24	-0.95%	-10.95%	0.28%	44.51%
	Index	MTD	YTD	2025	2024
FTSE/TMX Canada Universe	1,221.70	-0.41%	1.83%	2.65%	4.22%
FTSE/TMX Short Term	856.80	-0.07%	1.38%	3.87%	5.69%
FTSE/TMX Mid Term	1,366.00	-0.36%	1.96%	4.03%	4.65%
FTSE/TMX Long Term	1,815.30	-1.04%	2.33%	-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: July 15, 2026

Next US Federal Reserve meeting: July 28, 2026

Monthly Returns	June -28	May -28	April -28	March-26	Feb-26	Jan-26	Dec-26	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25
S&P/TSX	0.25%	2.37%	3.65%	-4.58%	7.57%	0.66%	1.05%	3.71%	0.79%	5.11%	4.79%	1.50%
Dow Jones	2.52%	2.78%	7.14%	-5.38%	0.17%	1.73%	0.73%	0.32%	2.51%	1.87%	3.20%	0.08%
S&P 500	-1.06%	5.15%	10.42%	-5.09%	-0.87%	1.37%	-0.05%	0.13%	2.27%	3.53%	1.91%	2.17%
NASDAQ	-2.81%	8.36%	15.29%	-4.75%	-3.38%	0.95%	-0.53%	-1.51%	4.70%	5.61%	1.58%	3.70%
MSCI EAFE	-0.03%	2.60%	7.05%	-10.73%	4.50%	5.11%	3.00%	0.46%	1.10%	1.64%	4.28%	-1.66%
MSCI World	-0.80%	4.37%	9.45%	-6.55%	0.64%	2.18%	0.74%	0.18%	1.94%	3.09%	2.55%	1.17%
	June-26	May-26	April -26	March-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25
CAD	-2.91%	-1.55%	2.46%	-1.95%	-0.20%	0.81%	1.79%	0.27%	-0.61%	-1.29%	0.79%	-1.76%
Euro	-2.11%	-0.61%	1.55%	-2.21%	-0.30%	0.89%	1.29%	0.52%	-1.69%	0.41%	2.25%	-3.04%
Gold	-12.07%	-1.15%	-0.69%	-10.85%	10.60%	8.79%	2.15%	6.40%	3.15%	10.20%	5.46%	1.21%
Oil – WTI	-20.44%	-16.86%	3.64%	51.27%	2.78%	13.43%	-1.81%	-3.98%	-2.43%	-2.36%	-7.82%	6.65%
Gas	-0.46%	18.90%	-4.06%	0.87%	-34.34%	19.52%	-24.89%	17.60%	23.70%	11.24%	-3.32%	-10.30%
	June-26	May-26	April-26	March-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25
FTSE/TMX Canada Universe	0.52%	1.36%	0.12%	-1.98%	1.66%	0.58%	-1.28%	0.27%	0.69%	1.90%	0.37%	-0.74%
FTSE/TMX Short Term	0.37%	0.73%	0.08%	-0.89%	0.71%	0.45%	-0.26%	0.18%	0.40%	0.83%	0.57%	-0.08%
FTSE/TMX Mid Term	0.73%	1.26%	-0.07%	-2.03%	1.87%	0.60%	-1.09%	0.17%	0.57%	1.83%	0.87%	-0.65%
FTSE/TMX Long Term	0.48%	2.49%	0.45%	-3.64%	2.92%	0.79%	-3.10%	0.52%	1.27%	3.68%	-0.49%	-1.94%

S&P/TMX SECTOR PERFORMANCE

(As of July 3, 2026)

Sector	MTD	YTD
Financials	-0.12%	21.25%
Energy	1.14%	25.62%
Materials	4.99%	2.30%
Industrials	1.26%	11.04%
Consumer Discretionary	0.10%	6.00%
Telecom Services	-1.07%	-4.46%
Info Tech	1.20%	-6.65%
Consumer Staples	-0.79%	4.84%
Utilities	0.07%	15.78%
Health Care	2.60%	11.55%

SAVING ACCOUNTS

Interest Rates as of July 6, 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	June-26	May-26	April-26	March-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25	Jul-25
Financials	8.62%	4.24%	10.15%	-3.15%	2.54%	-1.99%	4.20%	3.99%	1.19%	4.37%	4.13%	0.94%
Energy	-8.55%	-5.17%	1.36%	14.95%	10.56%	11.18%	-3.27%	8.43%	-0.15%	2.45%	1.81%	3.88%
Materials	-12.21%	6.11%	-5.26%	-16.56%	21.57%	8.85%	2.59%	14.51%	-4.97%	18.68%	15.75%	0.03%
Industrials	2.92%	0.82%	6.26%	-6.73%	6.26%	0.36%	0.27%	-1.34%	-0.67%	-0.99%	-0.12%	-0.54%
Consumer Discretionary	1.51%	-0.04%	6.73%	-7.54%	10.63%	-4.42%	1.29%	6.75%	2.01%	1.28%	1.68%	3.01%
Telecom Services	-9.62%	8.07%	-6.30%	-1.17%	4.62%	2.05%	-2.29%	1.88%	2.03%	-1.80%	5.04%	4.09%
Info Tech	-1.10%	5.16%	10.21%	0.49%	-4.87%	-15.82%	-4.85%	-5.56%	12.01%	1.81%	2.45%	4.52%
Consumer Staples	5.86%	-0.91%	-1.52%	-2.46%	8.84%	-3.65%	-0.81%	9.08%	-0.75%	-1.48%	-0.18%	0.97%
Utilities	1.90%	2.95%	0.05%	0.14%	8.11%	1.83%	-2.71%	-0.27%	3.96%	3.64%	-0.38%	2.48%
Health Care	3.21%	-4.91%	17.94%	-7.09%	7.84%	-6.26%	2.00%	-5.29%	4.42%	1.73%	8.82%	-6.57%

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