Canada

- The S&P/TSX Composite increased 3.28% on the week led by a 16.86% increase in the materials sector.
- According to Statistics Canada, the Canadian economy added 75,000 jobs in July as the unemployment rate fell to its lowest level in two years, reaching 6.4%. July's job growth was split between full- and part-time work, with Ontario adding 52,000 jobs.

United States

- The S&P/500 Composite increased 3.58% on the week.
- According to the Bureau of Labor Statistics, non-farm payrolls declined 23,000 amid a drop of 53,000 government jobs and softness seen in the retail, leisure and hospitality sectors.

Source: *Morningstar*

MARKET INDICATORS AND TRENDS

August 7, 2026	Index	MTD	YTD	2025	2024
S&P/TSX	36,381.23	3.28%	14.72%	28.25%	17.99%
Dow Jones	54,036.93	2.96%	12.43%	12.97%	12.88%
S&P 500	7,757.64	3.58%	13.32%	16.39%	23.31%
NASDAQ	25,690.62	1.25%	10.54%	20.36%	28.64%
MSCI EAFE	3,246.08	2.20%	12.14%	27.98%	1.15%
MSCI World	5,007.84	3.30%	13.02%	19.50%	17.00%
	Index	**MTD**	**YTD**	**2025**	**2024**
CAD	$0.7173	0.56%	-1.54%	4.81%	-7.95%
Euro	$1.1559	0.27%	-1.59%	13.43%	-6.20%
Gold	$4,399.70	7.13%	0.87%	65.15%	27.47%
Oil – WTI	$78.18	-7.67%	35.99%	-19.84%	0.10%
Gas	$2.64	-5.27%	-27.53%	0.28%	44.51%
	Index	**MTD**	**YTD**	**2025**	**2024**
FTSE/TMX Canada Universe	1,209.00	0.11%	0.77%	2.65%	4.22%
FTSE/TMX Short Term	855.00	0.07%	1.17%	3.87%	5.69%
FTSE/TMX Mid Term	1,353.30	0.16%	1.01%	4.03%	4.65%
FTSE/TMX Long Term	1,768.80	0.11%	-0.29%	-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: September 2, 2026
Next US Federal Reserve meeting: September 15, 2026

Monthly Returns	July -26	June -26	May -26	April -26	March-26	Feb-26	Jan-26	Dec-26	Nov-25	Oct-25	Sep-25	Aug-25
S&P/TSX	1.06%	0.25%	2.37%	3.65%	-4.58%	7.57%	0.66%	1.05%	3.71%	0.79%	5.11%	4.79%
Dow Jones	0.32%	2.52%	2.78%	7.14%	-5.38%	0.17%	1.73%	0.73%	0.32%	2.51%	1.87%	3.20%
S&P 500	-0.13%	-1.06%	5.15%	10.42%	-5.09%	-0.87%	1.37%	-0.05%	0.13%	2.27%	3.53%	1.91%
NASDAQ	-3.20%	-2.81%	8.36%	15.29%	-4.75%	-3.38%	0.95%	-0.53%	-1.51%	4.70%	5.61%	1.58%
MSCI EAFE	1.91%	-0.03%	2.60%	7.05%	-10.73%	4.50%	5.11%	3.00%	0.46%	1.10%	1.64%	4.28%
MSCI World	0.46%	-0.80%	4.37%	9.45%	-6.55%	0.64%	2.18%	0.74%	0.18%	1.94%	3.09%	2.55%
	July-26	**June-26**	**May-26**	**April -26**	**March-26**	**Feb-26**	**Jan-26**	**Dec-25**	**Nov-25**	**Oct-25**	**Sep-25**	**Aug-25**
CAD	1.35%	-2.91%	-1.55%	2.46%	-1.95%	-0.20%	0.81%	1.79%	0.27%	-0.61%	-1.29%	0.79%
Euro	1.00%	-2.11%	-0.61%	1.55%	-2.21%	-0.30%	0.89%	1.29%	0.52%	-1.69%	0.41%	2.25%
Gold	1.70%	-12.07%	-1.15%	-0.69%	-10.85%	10.60%	8.79%	2.15%	6.40%	3.15%	10.20%	5.46%
Oil – WTI	21.83%	-20.44%	-16.86%	3.64%	51.27%	2.78%	13.43%	-1.81%	-3.98%	-2.43%	-2.36%	-7.82%
Gas	-14.90%	-0.46%	18.90%	-4.06%	0.87%	-34.34%	19.52%	-24.89%	17.60%	23.70%	11.24%	-3.32%
	July-26	**June-26**	**May-26**	**April-26**	**March-26**	**Feb-26**	**Jan-26**	**Dec-25**	**Nov-25**	**Oct-25**	**Sep-25**	**Aug-25**
FTSE/TMX Canada Universe	-1.55%	0.52%	1.36%	0.12%	-1.98%	1.66%	0.58%	-1.28%	0.27%	0.69%	1.90%	0.37%
FTSE/TMX Short Term	-0.35%	0.37%	0.73%	0.08%	-0.89%	0.71%	0.45%	-0.26%	0.18%	0.40%	0.83%	0.57%
FTSE/TMX Mid Term	-1.44%	0.73%	1.26%	-0.07%	-2.03%	1.87%	0.60%	-1.09%	0.17%	0.57%	1.83%	0.87%
FTSE/TMX Long Term	-3.69%	0.48%	2.49%	0.45%	-3.64%	2.92%	0.79%	-3.10%	0.52%	1.27%	3.68%	-0.49%

S&P/TMX SECTOR PERFORMANCE

(As of August 7, 2026)

Sector	MTD	YTD
Financials	0.64%	22.94%
Energy	-6.25%	35.48%
Materials	16.86%	10.38%
Industrials	0.77%	11.14%
Consumer Discretionary	1.31%	8.38%
Telecom Services	3.04%	-3.84%
Info Tech	9.02%	1.35%
Consumer Staples	-1.54%	5.68%
Utilities	-3.46%	12.53%
Health Care	-4.71%	6.30%

SAVING ACCOUNTS

Interest Rates as of August 10, 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	July-26	June-26	May-26	April-26	March-26	Feb-26	Jan-26	Dec-25	Nov-25	Oct-25	Sep-25	Aug-25
Financials	0.63%	8.62%	4.24%	10.15%	-3.15%	2.54%	-1.99%	4.20%	3.99%	1.19%	4.37%	4.13%
Energy	16.35%	-8.55%	-5.17%	1.36%	14.95%	10.56%	11.18%	-3.27%	8.43%	-0.15%	2.45%	1.81%
Materials	-3.06%	-12.21%	6.11%	-5.26%	-16.56%	21.57%	8.85%	2.59%	14.51%	-4.97%	18.68%	15.75%
Industrials	0.57%	2.92%	0.82%	6.26%	-6.73%	6.26%	0.36%	0.27%	-1.34%	-0.67%	-0.99%	-0.12%
Consumer Discretionary	1.03%	1.51%	-0.04%	6.73%	-7.54%	10.63%	-4.42%	1.29%	6.75%	2.01%	1.28%	1.68%
Telecom Services	-3.37%	-9.62%	8.07%	-6.30%	-1.17%	4.62%	2.05%	-2.29%	1.88%	2.03%	-1.80%	5.04%
Info Tech	0.79%	-1.10%	5.16%	10.21%	0.49%	-4.87%	-15.82%	-4.85%	-5.56%	12.01%	1.81%	2.45%
Consumer Staples	1.58%	5.86%	-0.91%	-1.52%	-2.46%	8.84%	-3.65%	-0.81%	9.08%	-0.75%	-1.48%	-0.18%
Utilities	0.74%	1.90%	2.95%	0.05%	0.14%	8.11%	1.83%	-2.71%	-0.27%	3.96%	3.64%	-0.38%
Health Care	2.60%	3.21%	-4.91%	17.94%	-7.09%	7.84%	-6.26%	2.00%	-5.29%	4.42%	1.73%	8.82%