

Canada

- The S&P/TSX Composite decreased 0.47% on the week led by a 3.63% decrease in the materials sector.
- The Bank of Canada increased its target for the overnight rate by 25 basis points to 2.5%, with the Bank Rate at 2.75% and the deposit rate at 2.45%.

United States

- The S&P/500 Composite decreased 0.57% while the Nasdaq Composite decreased 2.00% on the week.
- The U.S. Federal Reserve kept its key rate unchanged as the central bank left the federal funds rate at a target range of 3.75% to 4%, keeping it unchanged after raising rates in September for the first time in three years.

Source: Morningstar

MARKET INDICATORS AND TRENDS

October 30, 2026	Index	MTD	YTD	2025	2024
S&P/TSX	35,620.03	0.00%	12.32%	28.25%	17.99%
Dow Jones	51,770.31	0.00%	7.71%	12.97%	12.88%
S&P 500	7,580.07	0.00%	10.73%	16.39%	23.31%
NASDAQ	25,437.00	0.00%	9.44%	20.36%	28.64%
MSCI EAFE	3,100.62	0.00%	7.11%	27.98%	1.15%
MSCI World	4,862.38	0.00%	9.73%	19.50%	17.00%
	Index	**MTD**	**YTD**	**2025**	**2024**
CAD	$0.7157	0.00%	-1.76%	4.81%	-7.95%
Euro	$1.1160	0.00%	-4.99%	13.43%	-6.20%
Gold	$3,898.90	0.00%	-10.61%	65.15%	27.47%
Oil – WTI	$104.12	0.00%	81.11%	-19.84%	0.10%
Gas	$2.90	0.00%	-20.45%	0.28%	44.51%
	Index	**MTD**	**YTD**	**2025**	**2024**
FTSE/TMX Canada Universe	1,208.10	0.00%	0.69%	2.65%	4.22%
FTSE/TMX Short Term	855.50	0.00%	1.23%	3.87%	5.69%
FTSE/TMX Mid Term	1,350.60	0.00%	0.81%	4.03%	4.65%
FTSE/TMX Long Term	1,766.40	0.00%	-0.43%	-0.75%	1.35%

UP AND DOWN

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

United States		
Fed Fund Rates	4.00%	▼
Discount Rate	4.00%	▼
Prime Rate	7.00%	▼

Next Bank of Canada meeting: December 9, 2026
Next US Federal Reserve meeting: December 9, 2026

Monthly Returns	Oct- 26	Sept- 26	Aug -26	July -26	June -26	May -26	April -26	March-26	Feb-26	Jan-26	Dec-26	Nov-25
S&P/TSX	1.09%	-2.85%	2.96%	1.06%	0.25%	2.37%	3.65%	-4.58%	7.57%	0.66%	1.05%	3.71%
Dow Jones	1.70%	-4.29%	1.34%	0.32%	2.52%	2.78%	7.14%	-5.38%	0.17%	1.73%	0.73%	0.32%
S&P 500	-0.93%	-0.45%	2.62%	-0.13%	-1.06%	5.15%	10.42%	-5.09%	-0.87%	1.37%	-0.05%	0.13%
NASDAQ	-5.30%	1.86%	3.93%	-3.20%	-2.81%	8.36%	15.29%	-4.75%	-3.38%	0.95%	-0.53%	-1.51%
MSCI EAFE	-0.80%	-3.33%	1.80%	1.91%	-0.03%	2.60%	7.05%	-10.73%	4.50%	5.11%	3.00%	0.46%
MSCI World	-0.82%	-1.31%	2.48%	0.46%	-0.80%	4.37%	9.45%	-6.55%	0.64%	2.18%	0.74%	0.18%
	Oct-26	**Sept-26**	**Aug-26**	**July-26**	**June-26**	**May-26**	**April -26**	**March-26**	**Feb-26**	**Jan-26**	**Dec-25**	**Nov-25**
CAD	1.85%	-2.65%	1.19%	1.35%	-2.91%	-1.55%	2.46%	-1.95%	-0.20%	0.81%	1.79%	0.27%
Euro	-1.50%	-2.48%	0.78%	1.00%	-2.11%	-0.61%	1.55%	-2.21%	-0.30%	0.89%	1.29%	0.52%
Gold	-6.87%	-6.58%	9.12%	1.70%	-12.07%	-1.15%	-0.69%	-10.85%	10.60%	8.79%	2.15%	6.40%
Oil – WTI	15.15%	5.43%	1.29%	21.83%	-20.44%	-16.86%	3.64%	51.27%	2.78%	13.43%	-1.81%	-3.98%
Gas	-4.23%	3.10%	5.31%	-14.90%	-0.46%	18.90%	-4.06%	0.87%	-34.34%	19.52%	-24.89%	17.60%
	Oct -26	**Sept -26**	**Aug-26**	**July-26**	**June-26**	**May-26**	**April-26**	**March-26**	**Feb-26**	**Jan-26**	**Dec-25**	**Nov-25**
FTSE/TMX Canada Universe	1.49%	-1.25%	-0.18%	-1.55%	0.52%	1.36%	0.12%	-1.98%	1.66%	0.58%	-1.28%	0.27%
FTSE/TMX Short Term	0.69%	-0.68%	0.12%	-0.35%	0.37%	0.73%	0.08%	-0.89%	0.71%	0.45%	-0.26%	0.18%
FTSE/TMX Mid Term	1.55%	-1.44%	-0.13%	-1.44%	0.73%	1.26%	-0.07%	-2.03%	1.87%	0.60%	-1.09%	0.17%
FTSE/TMX Long Term	2.78%	-1.89%	-0.85%	-3.69%	0.48%	2.49%	0.45%	-3.64%	2.92%	0.79%	-3.10%	0.52%

S&P/TMX SECTOR PERFORMANCE

(As of October 30, 2026)

Sector	MTD	YTD
Financials	0.00%	20.76%
Energy	0.00%	64.33%
Materials	0.00%	-4.70%
Industrials	0.00%	8.42%
Consumer Discretionary	0.00%	4.85%
Telecom Services	0.00%	-10.32%
Info Tech	0.00%	3.29%
Consumer Staples	0.00%	6.20%
Utilities	0.00%	11.83%
Health Care	0.00%	3.52%

SAVING ACCOUNTS

Interest Rates as of November 2, 2026)

	Description	Rate
Equitable Bank	EQB1000	2.15% (A)
Equitable Bank	EQB1001	2.30% (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	Oct-26	Sept-26	Aug-26	July-26	June-26	May-26	April-26	March-26	Feb-26	Jan-26	Dec-25	Nov-25
Financials	3.18%	-1.26%	-2.97%	0.63%	8.62%	4.24%	10.15%	-3.15%	2.54%	-1.99%	4.20%	3.99%
Energy	12.71%	-1.52%	2.44%	16.35%	-8.55%	-5.17%	1.36%	14.95%	10.56%	11.18%	-3.27%	8.43%
Materials	-13.14%	-7.55%	25.66%	-3.06%	-12.21%	6.11%	-5.26%	-16.56%	21.57%	8.85%	2.59%	14.51%
Industrials	2.38%	-1.40%	-2.62%	0.57%	2.92%	0.82%	6.26%	-6.73%	6.26%	0.36%	0.27%	-1.34%
Consumer Discretionary	5.24%	-3.00%	-4.00%	1.03%	1.51%	-0.04%	6.73%	-7.54%	10.63%	-4.42%	1.29%	6.75%
Telecom Services	3.64%	-9.74%	2.72%	-3.37%	-9.62%	8.07%	-6.30%	-1.17%	4.62%	2.05%	-2.29%	1.88%
Info Tech	1.12%	4.17%	5.49%	0.79%	-1.10%	5.16%	10.21%	0.49%	-4.87%	-15.82%	-4.85%	-5.56%
Consumer Staples	6.60%	-0.72%	-6.51%	1.58%	5.86%	-0.91%	-1.52%	-2.46%	8.84%	-3.65%	-0.81%	9.08%
Utilities	5.13%	-2.83%	-6.08%	0.74%	1.90%	2.95%	0.05%	0.14%	8.11%	1.83%	-2.71%	-0.27%
Health Care	0.27%	-0.79%	-6.71%	2.60%	3.21%	-4.91%	17.94%	-7.09%	7.84%	-6.26%	2.00%	-5.29%

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