



MARKET CLOSE

Canada

- The S&P/TSX Composite increased by 8.12% in 2023, led by a 55.98% increase in the Information Technology sector.
- According to preliminary data released by Statistics Canada, the Canadian economy is on track to avoid back-to-back quarterly contractions. The nation's gross domestic product expanded by 0.1% in November, driven by increases in the manufacturing and agriculture sectors.

United States

- The S&P/500 Composite increased by 24.23% in 2023.
- According to the Labor Department, jobless claims rose to 218,000 for the week ending Dec. 23, marking an increase of 12,000 from the previous week. The four-week average of claims, which smooths out week-to-week ups and downs, fell by 250 to 212,000. Overall, 1.88 million Americans were collecting jobless benefits during the week that ended Dec. 16, reflecting an increase of 14,000 from the previous week.

MARKET INDICATORS & TRENDS

December 29, 2023	Index	MTD	YTD	2023	2022
S&P/TSX	20,958.44	3.57%	8.12%	8.12%	-8.66%
S&P 500	4,769.83	4.42%	24.23%	24.23%	-19.44%
NASDAQ	15,011.35	5.52%	43.42%	43.42%	-33.10%
MSCI EAFE	2,236.16	5.24%	15.03%	15.03%	-16.79%
MSCI World	3,169.18	4.81%	21.77%	21.77%	-19.46%
	Index	MTD	YTD	2023	2022
CAD	\$0.7551	2.40%	2.34%	2.34%	-6.75%
Euro	\$1.1039	1.39%	3.12%	3.12%	-5.85%
Gold	\$2,071.80	1.65%	13.45%	13.45%	-0.13%
Oil – WTI	\$71.65	-5.67%	-10.73%	-10.73%	6.71%
Gas	\$2.51	-10.28%	-43.82%	-43.82%	19.97%
	Index	MTD	YTD	2023	2022
FTSE/TMX Canada Universe	1,121.50	3.43%	6.70%	6.70%	-11.41%
FTSE/TMX Short Term	769.80	1.52%	5.03%	5.03%	-3.93%
FTSE/TMX Mid Term	1,230.70	3.66%	6.14%	6.14%	-10.06%
FTSE/TMX Long Term	1,763.50	6.09%	9.51%	9.51%	-21.23%

UP AND DOWN

Canada		
Overnight	5.00%	▲
Bank of Canada	5.25%	▲
Prime Rate	7.20%	▲

United States		
Fed Fund Rates	5.50%	▲
Discount Rate	5.50%	▲
Prime Rate	8.50%	▲

Next Bank of Canada meeting: January 24, 2024

Next US Federal Reserve meeting: January 30, 2024

S&P/TX SECTOR PERFORMANCE

(As at December 29, 2023)

Sector	MTD	YTD
Financials	7.57%	9.03%
Energy	-5.64%	-0.39%
Materials	1.18%	-3.27%
Industrials	6.29%	10.77%
Consumer Discretionary	2.51%	8.42%
Telecom Services	1.87%	-7.25%
Info Tech	3.87%	55.98%
Consumer Staples	3.04%	5.17%
Utilities	4.95%	-4.30%
Health Care	12.79%	22.14%

SAVING ACCOUNTS

Interest Rates as of January 2, 2024

	Description	Rate
Equitable Bank	EQB1000	4.65% (A)
Equitable Bank	EQB1001	4.80% (F)
ADS ISA Account (Hollis)	DYN5000	4.75% (A)
ADS ISA Account (Hollis)	DYN5004	5.00% (F)
Home Trust HISA	HOM100	4.65% (A)
Home Trust HISA	HOM101	4.90% (F)
Renaissance HISA	ATL5000	4.55% (A)
Renaissance HISA	ATL5001	4.80% (F)

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