



MARKET CLOSE

Canada

- The S&P/TSX Composite increased 1.90% on the week, led by an increase of 2.94% in the Energy sector.
- The Bank of Canada is holding its key interest rate steady at 4.5% but indicated the possibility of more rate hikes down the line as Canada's annual inflation rate fell to 5.2% in February.

United States

- The S&P/500 Composite increased 0.79% on the week.
- U.S. retail sales fell more than expected in March as consumers cut back on purchases of motor vehicles and other big-ticket items, suggesting that the economy was losing steam at the end of the first quarter because of higher interest rates.

Source: Morningstar

MARKET INDICATORS & TRENDS

April 14, 2023	Index	MTD	YTD	2022	2021
S&P/TSX	20,579.91	2.39%	6.16%	-8.66%	21.74%
S&P 500	4,137.64	0.69%	7.77%	-19.44%	26.89%
NASDAQ	12,123.47	-0.81%	15.83%	-33.10%	20.36%
MSCI EAFE	2,145.72	2.54%	10.38%	-16.79%	8.78%
MSCI World	2,825.75	1.23%	8.57%	-19.46%	20.14%
	Index	MTD	YTD	2022	2021
CAD	\$0.7477	1.07%	1.34%	-6.75%	0.70%
Euro	\$1.0992	1.41%	2.68%	-5.85%	-6.92%
Gold	\$2,002.20	1.69%	9.64%	-0.13%	-3.51%
Oil – WTI	\$82.52	9.05%	2.82%	6.71%	55.01%
Gas	\$2.11	-4.60%	-52.76%	19.97%	46.91%
	Index	MTD	YTD	2022	2021
FTSE/TMX Canada Universe	1,078.10	-0.64%	2.57%	-11.41%	-2.53%
FTSE/TMX Short Term	744.50	-0.24%	1.58%	-3.93%	-0.93%
FTSE/TMX Mid Term	1,195.50	-0.72%	3.11%	-10.06%	-2.69%
FTSE/TMX Long Term	1,667.60	-1.11%	3.56%	-21.23%	-4.52%

UP AND DOWN

Canada		
Overnight	4.50%	▲
Bank of Canada	4.75%	▲
Prime Rate	6.70%	▲

United States		
Fed Fund Rates	5.00%	▲
Discount Rate	5.00%	▲
Prime Rate	8.00%	▲

Next Bank of Canada meeting: June 7, 2023

Next US Federal Reserve meeting: May 3, 2023

S&P/TSX SECTOR PERFORMANCE

(As at April 14, 2023)

Sector	MTD	YTD
Financials	1.23%	1.82%
Energy	6.10%	0.42%
Materials	5.71%	13.67%
Industrials	0.41%	6.80%
Consumer Discretionary	-0.05%	4.04%
Telecom Services	3.50%	5.32%
Info Tech	0.63%	24.36%
Consumer Staples	0.94%	6.87%
Utilities	2.60%	8.33%
Health Care	-5.93%	-5.20%

SAVING ACCOUNTS

(Interest Rates as of April 17, 2023)

	Description	Rate
Equitable Bank	EQB1000	4.20% (A)
Equitable Bank	EQB1001	4.35% (F)
ADS ISA Account (Hollis)	DYN5000	4.35% (A)
ADS ISA Account (Hollis)	DYN5004	4.50% (F)
Home Trust HISA	HOM100	4.20% (A)
Home Trust HISA	HOM101	4.45% (F)
Renaissance HISA	ATL5000	4.05% (A)
Renaissance HISA	ATL5001	4.20% (F)

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