

December 2025 Market Watch Data

Indices	Date	1 Mth	YTD	1 Year Ago
	12/31/2025	% chg*	% chg*	% chg*
DJIA	48,063.3	0.9%	14.9%	14.9%
S&P 500	6,845.5	0.1%	17.9%	17.9%
NASDAQ Composite	23,242.0	-0.5%	21.1%	21.1%
Russell 1000 Value	1,279.2	0.7%	15.9%	15.9%
Russell 1000 Growth	3,150.3	-0.6%	18.6%	18.6%
Russell 2000	6,168.2	-0.6%	12.8%	12.8%
Bloomberg Barclays U.S. Govt. Intrm. TR	98.8	0.0%	6.5%	6.5%
MSCI EM (Emerging Markets) NR	1,404.4	3.0%	33.6%	33.6%
MSCI EAFE NR	2,892.7	3.0%	31.2%	31.2%

U.S. Equity Sector Performance	Dec	YTD	1 Yr Ret.
Consumer Discretionary	0.8%	6.0%	6.0%
Consumer Staples	-1.6%	3.9%	3.9%
Energy	0.2%	8.7%	8.7%
Financials	3.1%	15.0%	15.0%
Health Care	-1.4%	14.6%	14.6%
Industrials	1.3%	19.4%	19.4%
Information Tech	-0.3%	24.0%	24.0%
Materials	2.2%	10.5%	10.5%
Communication Services	-1.0%	33.6%	33.6%
Utilities	-5.1%	16.0%	16.0%
Real Estate	-2.2%	3.2%	3.2%

	12/31/2025	1 Mth Ago	1 Yr Ago
US Benchmark Bond – 3 Mth	3.63	3.79	4.32
US Benchmark Bond – 6 Mth	3.61	3.75	4.27
US Benchmark Bond – 2 Yr	3.48	3.49	4.24
US Benchmark Bond – 5 Yr	3.73	3.60	4.38
US Benchmark Bond – 10 Yr	4.17	4.01	4.57
US Benchmark Bond – 30 Yr	4.84	4.66	4.78
Gold	4,341.10	4,254.90	2,641.00
Crude Oil	57.42	58.55	71.72
US Dollar Index	98.05	99.41	108.30
Bloomberg Commodity Index	109.69	110.41	98.76
Prime Rate	6.75	7.00	7.50
Federal Funds Rate	4.33	4.33	4.58
SOFR 1 Year	3.42	3.51	4.18
30yr Fixed Mortgage	6.15	6.23	6.91
Unemployment Rate	4.60%	4.60%	4.10%
Average Single Family Home	534,100	534,100	508,900
Capacity Utilization	76.00%	76.00%	75.87%

*Performance for world indices represents price returns (excluding dividends) for the DJIA, S&P 500, NASDAQ, Russell 2000, MSCI EM, MSCI EAFE, NYSE, SSE, and Nikkei, due to data availability.

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