

July 2025 Market Watch Data

Indices	Date	1 Mth	YTD	1 Year Ago
	7/31/2025	% chg*	% chg*	% chg*
DJIA	44,131.0	0.2%	4.7%	9.9%
S&P 500	6,339.4	2.2%	8.6%	16.3%
NASDAQ Composite	21,122.4	3.7%	9.8%	20.9%
Russell 1000 Value	1,186.8	0.6%	6.6%	8.8%
Russell 1000 Growth	2,932.4	3.8%	10.1%	23.7%
Russell 2000	5,496.5	1.7%	-0.1%	-0.6%
Bloomberg Barclays U.S. Govt. Intrm. TR	97.4	-0.3%	3.7%	4.1%
MSCI EM (Emerging Markets) NR	1,243.2	2.0%	17.5%	17.2%
MSCI EAFE NR	2,616.2	-1.4%	17.8%	12.8%

U.S. Equity Sector Performance	July	YTD	1 Yr Ret.
Consumer Discretionary	2.6%	-1.3%	19.5%
Consumer Staples	-2.4%	3.9%	7.4%
Energy	2.9%	3.7%	-3.2%
Financials	0.0%	9.2%	21.5%
Health Care	-3.3%	-4.3%	-11.3%
Industrials	3.0%	16.1%	20.7%
Information Tech	5.2%	13.7%	23.7%
Materials	-0.4%	5.6%	-2.9%
Communication Services	2.4%	13.8%	31.3%
Utilities	4.9%	14.8%	21.3%
Real Estate	-0.1%	3.4%	4.1%

	7/31/2025	1 Mth Ago	1 Yr Ago
US Benchmark Bond – 3 Mth	4.33	4.29	5.26
US Benchmark Bond – 6 Mth	4.27	4.25	5.08
US Benchmark Bond – 2 Yr	3.94	3.71	4.26
US Benchmark Bond – 5 Yr	3.95	3.79	3.92
US Benchmark Bond – 10 Yr	4.36	4.23	4.05
US Benchmark Bond – 30 Yr	4.89	4.79	4.34
Gold	3,348.60	3,307.70	2,473.00
Crude Oil	69.26	65.11	77.91
US Dollar Index	99.74	96.49	103.86
Bloomberg Commodity Index	101.19	102.02	96.45
Prime Rate	7.50	7.50	8.50
Federal Funds Rate	4.33	4.33	5.33
Libor Rate 30 Day	4.96	4.96	5.46
Libor Rate 3 Months	4.85	4.85	5.50
30yr Fixed Mortgage	6.72	6.77	6.73
Unemployment Rate	4.20%	4.20%	4.10%
Average Single Family Home	401,600	401,600	401,600
Capacity Utilization	77.60%	77.40%	78.20%

*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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