

Index Performance and Market Data to end November 2025

Equity & Bond Markets (%) in Local Currency	2019	2020	2021	2022	2023	2024	2025 YTD (30/11)
MSCI AC World (Gross TR)	26.9	14.8	21.4	-15.6	22.2	20.7	19.3
ISEQ Overall Return	33.6	4.2	15.7	-14.5	25.1	15.0	35.8
Euro Stoxx 50 TR	29.3	-2.6	24.1	-8.8	23.2	11.9	19.4
S&P 500 TR	31.5	18.4	28.7	-18.1	26.3	25.0	17.8
Nasdaq Composite	36.7	44.9	22.2	-32.5	44.6	29.6	21.7
Nikkei 225	20.7	18.3	6.7	-7.3	31.0	21.3	28.3
MSCI Emerging Markets	18.5	19.5	0.1	-15.2	10.3	13.7	28.7
Eurozone Government Bonds 1–5 yr	1.1	0.6	-0.9	-7.2	4.2	2.8	2.5

Central Bank Rates (%)	2019	2020	2021	2022	2023	2024	2025 (30/11)
ECB deposit rate	-0.50	0.00	0.00	2.00	4.00	3.00	2.00
Bank of England	0.75	0.10	0.25	3.50	5.25	4.75	4.00
U.S. Federal Reserve	1.75	0.25	0.25	4.50	5.50	4.33	3.88

Sovereign 10yr Bond Yields (%)	2019	2020	2021	2022	2023	2024	2025 YTD (30/11)
U.S.	1.9	0.9	1.5	3.9	3.9	4.6	4.0
German	-0.2	-0.6	-0.2	2.5	2.0	2.4	2.7
UK	0.8	0.2	1.0	3.7	3.5	4.6	4.4
Japan	0.0	0.0	0.1	0.4	0.6	1.1	1.8
Ireland	0.1	-0.3	0.2	3.1	2.3	2.6	2.9
Italy	1.4	0.5	1.2	4.6	3.7	3.5	3.4
Greece	1.5	0.6	1.3	4.6	3.1	3.2	3.3
Portugal	0.4	0.0	0.5	3.6	2.6	2.8	3.0
Spain	0.5	0.0	0.6	3.6	3.0	3.0	3.3

Foreign Exchange Rates	2019	2020	2021	2022	2023	2024	2025 (30/11)
Euro/Dollar (€/\$)	1.12	1.22	1.14	1.07	1.10	1.04	1.16
Euro/Sterling (€/£)	0.85	0.90	0.84	0.89	0.87	0.83	0.88
Sterling/Dollar (£/\$)	1.32	1.37	1.35	1.20	1.27	1.25	1.32

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Sources: Factset / Bloomberg / Moneymate / MSCI

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