



Index Performance and Market Data to end October 2025

| Equity & Bond Markets (%) in Local Currency | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 YTD (31/10) |
|--|------|------|------|-------|------|------|------------------------|
| MSCI AC World (Gross TR) | 26.9 | 14.8 | 21.4 | -15.6 | 22.2 | 20.7 | 19.2 |
| ISEQ Overall Return | 33.6 | 4.2 | 15.7 | -14.5 | 25.1 | 15.0 | 25.6 |
| Euro Stoxx 50 TR | 29.3 | -2.6 | 24.1 | -8.8 | 23.2 | 11.9 | 19.1 |
| S&P 500 TR | 31.5 | 18.4 | 28.7 | -18.1 | 26.3 | 25.0 | 17.5 |
| Nasdaq Composite | 36.7 | 44.9 | 22.2 | -32.5 | 44.6 | 29.6 | 23.5 |
| Nikkei 225 | 20.7 | 18.3 | 6.7 | -7.3 | 31.0 | 21.3 | 33.8 |
| MSCI Emerging Markets | 18.5 | 19.5 | 0.1 | -15.2 | 10.3 | 13.7 | 30.7 |
| Eurozone Government Bonds 1–5 yr | 1.1 | 0.6 | -0.9 | -7.2 | 4.2 | 2.8 | 2.4 |

| Central Bank Rates (%) | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 (31/10) |
|------------------------|-------|------|------|------|------|------|-----------------|
| 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 | 4.00 |

| Sovereign 10yr Bond Yields (%) | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 YTD (31/10) |
|-----------------------------------|------|------|------|------|------|------|------------------------|
| U.S. | 1.9 | 0.9 | 1.5 | 3.9 | 3.9 | 4.6 | 4.1 |
| German | -0.2 | -0.6 | -0.2 | 2.5 | 2.0 | 2.4 | 2.6 |
| 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 | 1.7 |
| 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 (31/10) |
|------------------------|------|------|------|------|------|------|-----------------|
| Euro/Dollar (€/\$) | 1.12 | 1.22 | 1.14 | 1.07 | 1.10 | 1.04 | 1.15 |
| 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 | 1.31 |

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Sources: Factset / Bloomberg / Moneymate / MSCI

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