

Market data

Total Return (%) in local currency	2018	2019	2020	2021	2022
Equities (local currency)					
MSCI All Country Local	-7.7	26.2	14.2	20.9	-16.0
MSCI World Local	-7.4	27.3	13.5	24.2	-16.0
MSCI Emerging Markets Local	-10.1	18.0	19.1	-0.2	-15.5
S&P 500	-4.4	31.5	18.4	28.7	-18.1
MSCI USA	-5.0	30.9	20.7	26.5	-19.8
MSCI USA Small Cap	-10.4	26.7	18.3	19.1	-17.6
MSCI Eurozone	-12.2	25.1	-2.2	23.6	-11.8
MSCI UK	-8.8	16.4	-13.2	19.6	7.1
MSCI UK Small Cap	-15.0	30.0	-4.9	14.5	-22.4
MSCI Ireland	-21.5	40.0	5.6	16.7	-21.4
ISEQ	-22.1	31.1	2.7	14.5	-15.8
ISEQ Financials	-31.8	-9.6	-27.3	38.7	69.3
Eurozone Banks	-33.3	11.1	-23.7	36.2	-4.6
MSCI Japan	-15.1	18.5	8.8	13.4	-4.5
MSCI Germany	-18.2	23.0	2.3	13.3	-17.3
NASDAQ Composite Index	-3.6	37.8	44.9	22.2	-32.5
MSCI Hong Kong	-8.5	10.8	5.3	-3.4	-4.6
MSCI China A Share	-29.3	39.5	31.5	0.9	-20.2
MSCI China	-20.3	20.4	26.7	-22.4	-23.5
MSCI USA Technology	-1.4	47.4	44.5	30.6	-30.6
MSCI China Technology		36.0	110.3	-30.4	-30.4
MSCI USA Real Estate	-8.6	20.9	-11.1	38.8	-27.3
MSCI China Real Estate	-30.3	29.6	-5.1	-14.6	-20.9
Global Equity Sectors					
MSCI World Energy	-13.4	10.3	-32.9	42.0	51.5
MSCI World Materials	-14.1	22.7	15.2	19.8	-6.4
MSCI World Industrials	-13.5	27.6	8.2	20.5	-9.4
MSCI World Consumer Disc	-4.9	26.4	33.8	20.9	-31.7
MSCI World Consumer Staples	-8.4	22.3	4.6	15.6	-3.0
MSCI World Health Care	3.6	22.9	11.0	21.9	-3.5
MSCI World Financials	-14.9	24.9	-5.4	30.4	-7.1
MSCI World Info Tech	-2.4	47.5	42.4	31.2	-30.1
MSCI World Comms Services	-8.2	27.2	21.6	15.8	-35.9
MSCI World Utilities	3.8	22.5	1.9	12.3	-2.2
Government Bond Yields					
US 10 Year	2.68	1.92	0.91	1.51	3.87
US 2 Year	2.49	1.57	0.12	0.73	4.43
German 10 Year	0.24	-0.19	-0.57	-0.18	2.57
German 2 Year	-0.61	-0.60	-0.70	-0.62	2.76
UK 10 Year	1.28	0.82	0.20	0.97	3.67
UK 2 Year	0.75	0.55	-0.16	0.69	3.58
Ireland 10 Year	0.90	0.12	-0.30	0.25	3.13

Warning: Past performance is not a reliable guide to future returns and future returns are not guaranteed. The value of investments and of any income derived from them may go down as well as up. You may not get back all of your original investment. Returns on investments may increase or decrease as a result of currency fluctuations.

Total Return (%) in local currency	2018	2019	2020	2021	2022
Bond Indices					
EUR Government Bonds	0.9	6.3	4.7	-3.4	-18.2
EUR Corporate Bonds	-1.3	6.2	2.8	-1.0	-13.6
UK Government Bonds	0.5	7.1	8.9	-5.2	-25.1
UK Corporate Bonds	-2.7	10.9	7.5	-1.5	-15.4
US Treasury Bonds	0.9	6.9	8.0	-2.3	-12.5
US Corporate Bonds	-2.5	14.5	9.9	-1.0	-15.8
Central Bank Rates					
European Central Bank	-0.40	-0.50	-0.50	-0.50	2.00
Bank of England	0.75	0.75	0.10	0.25	3.50
US Federal Reserve	2.50	1.75	0.25	0.25	4.50
Interest Rates					
EURIBOR 3 Month	-0.31	-0.38	-0.55	-0.57	2.13
LIBOR GBP 3 Month	0.91	0.79	0.03	0.26	3.87
LIBOR USD 3 Month	2.80	1.91	0.24	0.21	4.77
Currency Exchange Rates					
EUR-USD	1.15	1.12	1.22	1.14	1.07
EUR-GBP	0.90	0.85	0.89	0.84	0.89
GBP-USD	1.28	1.33	1.37	1.35	1.21
GBP-EUR	1.11	1.18	1.12	1.19	1.13
USD-CNY	6.88	6.96	6.53	6.36	6.90
Commodities					
Bloomberg Commodity Index	-11.2	7.7	-3.1	27.1	16.1
Gold	-2.8	18.0	20.9	-4.3	-0.7
Silver	-10.2	13.9	42.5	-12.3	2.6
Platinum	-14.8	21.6	8.5	-11.4	14.0
Brent Crude Oil	-15.3	37.7	-35.1	63.0	36.5
WTI Oil	-20.5	34.1	-60.3	62.2	27.6
Natural Gas	4.8	-32.3	-45.9	35.1	19.8
Copper	-16.8	4.7	25.3	26.0	-11.2
Wheat	3.5	9.4	10.3	14.1	-2.7
Corn	-4.1	-5.5	13.8	40.4	24.9
Soybeans	-9.9	0.1	33.5	13.9	28.1
Crypto					
Bloomberg Galaxy Crypto Index	-81.1	7.1	276.7	153.4	-70.2
Bitcoin	-74.3	94.8	305.1	59.8	-64.2

Source: Data is sourced from Bloomberg as at market close 31st December 2022 and returns are based on price indices in local currency terms, unless otherwise stated.
*Figures are price return as total return unavailable for certain indices.

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