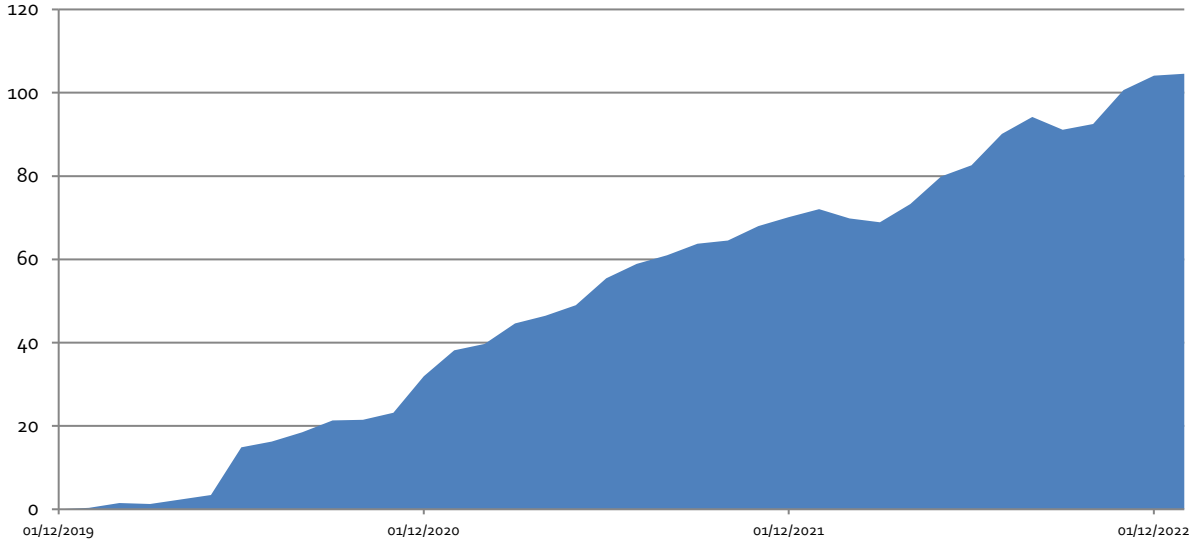




RIO Stock Trading USD closed the year on a positive note and as December ended, posted a net gain of 0.24%. This account ended the year with a net gain of 18.90%, with nine gaining months recorded in the twelve month period.



The investment has gained some ground on its sister account at year-end, RIO Stock Trading GBP, which had a stellar year in 2022 delivering a net gain of 24.82% and in doing so outperformed all stock and Bond markets. It important to note that Stock Trading GBP has a two year risk reward ratio of 30.22:1 and was RIO's top performing investment for the year.

The Market

The Dow closed lower Friday, wrapping up the year with its most significant annual losses since the 2008 financial crisis as the Federal Reserve's fastest rate hikes in four decades squeezed the life out of bullish bets. The Dow Jones Industrial Average fell 1.87% during December, The Nasdaq Composite lost 0.1%, and the S&P 500 fell 0.3%. All three indexes suffered their worst year since 2008 The Dow Jones lost -8.58% in the year, the NASDAQ fell -33.61% and the S&P 500 Index is down about -18.79% in 2022.

This was a year when Bonds crashed in tandem with stocks, The iShares Core U.S. Aggregate Bond Fund (AGG), which offers broad-based exposure to U.S. bonds, is down about 11.91. Global stocks and bonds lost more than \$30tn for 2022 after inflation, interest rate rises and the war in Ukraine triggered the heaviest losses in asset markets since the global financial crisis.

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