**Husson Stock Index**

**Week Ended August 22nd, 2025**

 For the week ended August 22nd, 2025, the Husson Stock Index (HSI) closed at 258.60. This represents a 1.82% increase from the previous week. This is a 11.81% increase from the end of last year. The Dow Jones Industrial Average closed at 45,631.74. This is an increase of 1.53% from the end of the previous week and an increase of 7.26% from the end of the last year. The S&P 500 ended the week at 6,466.91, increasing .27% on the week and 9.95% year to date.

**Summary**

 The top-performing stock in the HSI this week was Northeast Bank, which increased to $108.28from $100.11 per share over the last week, a jump of nearly 8.2%. This upward movement reflects growing investor confidence in the bank’s earnings momentum and strategic positioning within the commercial lending space. Northeast Bank has consistently outperformed regional banking peers by focusing on niche loan acquisitions and disciplined underwriting, which has helped it maintain strong net interest margins even in a volatile rate environment. Recent investor enthusiasm appears tied to the bank’s Q2 2025 earnings report, which highlighted a 12% year-over-year increase in net income and a return on equity exceeding 18%. The bank’s loan portfolio continues to expand, particularly in its purchased loan segment, which offers higher yields and lower default risk due to its rigorous selection criteria. Additionally, Northeast Bank’s efficiency ratio remains well below industry averages, signaling strong operational discipline. The broader banking sector has faced headwinds from interest rate uncertainty and regulatory scrutiny, but Northeast Bank’s focused model and conservative balance sheet have helped it stand out. Analysts have also pointed to its growing book value and consistent dividend payouts as factors supporting the stock’s recent climb. With limited exposure to commercial real estate and a strong capital position, the bank is viewed as a relatively safe harbor among small-cap financials.

The second top-performing stock in the HSI was PENN Entertainment Inc. which was up 6.85% over the last week, an increase of $1.25 per share. As investors responded positively to the company’s recent strategic updates and solid quarterly performance. The momentum follows PENN’s Q2 2025 earnings report, which highlighted revenue of $1.77 billion—beating analyst expectations—and strong growth in its Interactive segment, particularly through ESPN BET. The platform’s new features, including Player Insights and personalized betting tools, have driven higher user engagement and retention, helping PENN differentiate itself in a competitive online gaming market. CEO Jay Snowden emphasized the success of PENN’s omnichannel strategy, which integrates digital and retail gaming experiences. This approach has led to an 8% year-over-year increase in online-to-retail player engagement and a 28% rise in theoretical revenue from those users. Additionally, PENN repurchased $115.3 million in shares through early August, signaling confidence in its valuation and commitment to shareholder returns. The company’s development pipeline also remains active, with the upcoming opening of Hollywood Casino Joliet expected to boost regional traffic and revenue. Despite broader market volatility, PENN’s focused execution and innovation in sports betting have helped it regain investor interest. The stock remains well below its 52-week high, suggesting room for further upside if momentum continues. For long-term investors, the recent price increase reflects growing optimism around PENN’s ability to scale its digital offerings while maintaining strong performance across its physical properties.

The worst-performing stock in the HSI was Walmart with a decline of 3.17%, losing $3.17 per share. The drop followed the company’s Q2 2025 earnings release, which—despite beating revenue expectations—left investors cautious due to softer forward guidance and concerns over rising costs. Walmart reported $180.6 billion in quarterly sales and earnings per share of $0.66, both slightly above analyst forecasts. However, its full-year outlook disappointed, with projected sales growth of 3% to 4% and earnings guidance between $2.50 and $2.60 per share, below the consensus estimate of $2.77. Investor sentiment was further dampened by Walmart’s comments on potential pricing pressures stemming from new tariffs. CEO Doug McMillon acknowledged that while Walmart aims to shield consumers from higher costs, the company is not immune to inflationary impacts, especially if tariffs on imported goods intensify. These macroeconomic concerns, combined with a cautious consumer spending environment, contributed to the stock’s worst single-day performance since late 2023. Despite the pullback, Walmart remains fundamentally strong, with a diversified revenue base across grocery, general merchandise, and e-commerce. Its Sam’s Club division continues to perform well, and digital investments are driving growth in online grocery and last-mile delivery. Long-term investors may view this decline as a temporary setback, especially given Walmart’s consistent dividend payouts and resilient business model.

The second-worst-performing stock in the HSI was T-Mobile with a loss of 1.05%, equating to $2.68 loss per share. This dip comes amid broader market uncertainty and mixed sentiment in the telecommunications sector. While T-Mobile continues to lead in 5G coverage and subscriber growth, investors appear cautious following recent inflation data and speculation around future interest rate moves, which have weighed on defensive sectors like telecom. Despite the weekly decline, T-Mobile’s long-term fundamentals remain strong. The company recently reported solid Q2 2025 earnings, with service revenues up 4.2% year-over-year and postpaid net additions exceeding 800,000. Its aggressive network expansion and integration of Sprint assets have helped maintain its competitive edge, particularly in rural markets. However, concerns over rising capital expenditures and slower ARPU (average revenue per user) growth have tempered investor enthusiasm in the short term. Technical indicators suggest the stock remains in a stable range, with support near $250 and resistance around $260. Analysts continue to rate TMUS as a “Buy” candidate, citing its strong cash flow, low churn rate, and leadership in 5G infrastructure. For long-term investors, this week’s pullback may represent a routine breather rather than a signal of deeper weakness.

**Overview**

 The HSI was developed by Marie Kenney, while a student at Husson University, in

consultation with Associate Professor J. Douglas Wellington. The index is currently being

tracked and analyzed by Husson student Donovan Landry under the supervision of the Associate Professor of Finance Dr. Jia Liu. The HSI currently tracks and analyzes the stocks of 25 companies that are considered to affect the Maine economy. These companies are either based in Maine or have an influence on the Maine economy through employment or consumer spending. This price-weighted index offers a numerical breakdown of Maine’s economy. The analysis investigates the events of the week and finds the likely reasons the index went up or down. This index and analysis help provide a better understanding of Maine’s economy as well as explain significant changes in stock prices of the companies that comprise the HSI.

***References:***

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Composition of Husson Stock Index (HSI)

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| Ticker symbol: Exchange | Stock  | Maine Affiliation | Sector |
| BAC: NYSE | Bank of american corp | presence | Fincancials |
| BHB: NYSE | Bar Harbor Bank | Maine-based | Fincancials |
| CAC: NASDAQ | Camden National Corporation | Maine-based | Fincancials |
| CHRT: NASDAQ | Charter Comminucaion, Inc. | presence | Communication Services |
| CL: NYSE | Colgate-palmolive Company | Maine-based | Consumer Staples |
| DRI: NYSE | Darden Restaurants, Inc. | presence | Consumer Discretionaries  |
| FNLC: NASDAQ | The First Bancorp, Inc. | Maine-based | Fincancials |
| GD: NYSE | General Dynamics Corporation | presence | Fincancials |
| HLT: NYSE | Hilton Worldwide Holding, Inc. | presence | Consumer Discretionaries  |
| HD: NYSE | The Home Depot, Inc. | presence | Consumer Discretionaries  |
| ICC: NASDAQ | ImmuCell Corporation  | Maine-based | Health Care  |
| IDXX:NASDAQ | IDEXX Laboratories, Inc. | Maine-based | Health Care  |
| LOW: NYSE | Lowe’s Companies, Inc. | presence | Consumer Discretionaries  |
| MCD: NYSE | McDonalds Corporation | presence | Consumer Discretionaries  |
| NBN: NASDAQ | Northeast Bank | Maine-based | Fincancials |
| PENN: NASDAQ | Penn National Gaming, Inc. | presence | Consumer Discretionaries  |
| RTX: NYSE | Raytheon Technologies Corporation | presence | Industrials |
| TD: NYSE | The Toronto-Dominion Bank | presence | Fincancials |
| TMUS: NASDAQ | T-Mobile US, Inc. | presence | Consumer Services |
| UPS: NYSE | United Parcel Service, Inc.  | presence | Industrials |
| UNM: NYSE | UNUM Group | presence | Fincancials |
| VLO: NYSE | Valero Energy Corporation | presence | Energy |
| WMT: NYSE | Walmart, Inc. | presence | Consumer Services |
| WEX: NYSE | WEX, Inc.  | presence | Information Technologies |
| WBA: NASDAQ | Walgreens Boots Alliance, Inc. | presence | Consumer Staples |