

ANNUAL REPORT To DEPOSITORS

ECONOMIC OVERVIEW

The Federal Reserve has been engaged in the most aggressive tightening cycle of financial conditions since the 1980s. An inflationary spiral was ignited by both extraordinary monetary accommodation and unprecedented fiscal stimulus, undertaken to stem the financial impact of the pandemic. Inflation as measured by the Consumer Price Index (CPI) peaked at 9.1% in 2022, and even worse, the Producer Price Index (PPI) topped out at 18.3 %. The Fed's inflation remedy has been to hike short-term interest rates by 500 basis points (5.00%) over the last 14 months. Further, the Fed reduced other extraordinary policy measures such as the open market purchase of U.S. Treasury and Mortgage Backed Securities, which was tantamount to further restriction of monetary policy, also known as quantitative tightening.



The ramifications of the Fed's policy about-face to combat inflation has been profound and far reaching, yet inevitable and necessary, as we outlined last year. Inflation and employment are the Fed's dual mandate and they unfortunately fell short in managing inflation risk, believing it was transitory until it became too late. The necessary policy catch-up has been painful to both the stock and bond markets and for anyone needing to finance a home.

The encouraging news is inflation has begun to dissipate, CPI is now around 5%, and the unemployment rate has remained relatively low, averaging just 3.6% since the beginning of 2022. The financial tumult unleashed by the Fed's abrupt policy tightening has contributed to three significant regional bank failures in the first half of 2023. The root cause of those failures can be attributed to poor asset/liability management practices at those institutions. Restrictive monetary policy was widely expected, but the failed institutions actively chose not to hedge their interest rate risk. They also ran their banks with an egregiously wide mismatch in asset and liability maturities, financed with inordinately large balances of short term uninsured deposits that took flight at the first sign of trouble. This was an entirely avoidable banking panic, those managements did not comprehend the most rudimentary lessons learned from the interest rate induced banking crises of the 1980s.

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