

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.

Emigrant Savings Bank Annual Report

New York Chamber of Commerce

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Table of Contents Emigrant Savings Bank Annual Report

1. Understanding the eBook Emigrant Savings Bank Annual Report
 - The Rise of Digital Reading Emigrant Savings Bank Annual Report
 - Advantages of eBooks Over Traditional Books
2. Identifying Emigrant Savings Bank Annual Report
 - Exploring Different Genres
 - Considering Fiction vs. Non-Fiction
 - Determining Your Reading Goals
3. Choosing the Right eBook Platform
 - Popular eBook Platforms
 - Features to Look for in an Emigrant Savings Bank Annual Report
 - User-Friendly Interface
4. Exploring eBook Recommendations from Emigrant Savings Bank Annual Report
 - Personalized Recommendations
 - Emigrant Savings Bank Annual Report User Reviews and Ratings
 - Emigrant Savings Bank Annual Report and Bestseller Lists
5. Accessing Emigrant Savings Bank Annual Report Free and Paid eBooks

- Emigrant Savings Bank Annual Report Public Domain eBooks
- Emigrant Savings Bank Annual Report eBook Subscription Services
- Emigrant Savings Bank Annual Report Budget-Friendly Options
- 6. Navigating Emigrant Savings Bank Annual Report eBook Formats
 - ePub, PDF, MOBI, and More
 - Emigrant Savings Bank Annual Report Compatibility with Devices
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- 7. Enhancing Your Reading Experience
 - Adjustable Fonts and Text Sizes of Emigrant Savings Bank Annual Report
 - Highlighting and Note-Taking Emigrant Savings Bank Annual Report
 - Interactive Elements Emigrant Savings Bank Annual Report
- 8. Staying Engaged with Emigrant Savings Bank Annual Report
 - Joining Online Reading Communities
 - Participating in Virtual Book Clubs
 - Following Authors and Publishers Emigrant Savings Bank Annual Report
- 9. Balancing eBooks and Physical Books Emigrant Savings Bank Annual Report
 - Benefits of a Digital Library
 - Creating a Diverse Reading Collection Emigrant Savings Bank Annual Report
- 10. Overcoming Reading Challenges
 - Dealing with Digital Eye Strain
 - Minimizing Distractions
 - Managing Screen Time
- 11. Cultivating a Reading Routine Emigrant Savings Bank Annual Report
 - Setting Reading Goals Emigrant Savings Bank Annual Report
 - Carving Out Dedicated Reading Time
- 12. Sourcing Reliable Information of Emigrant Savings Bank Annual Report
 - Fact-Checking eBook Content of Emigrant Savings Bank Annual Report
 - Distinguishing Credible Sources
- 13. Promoting Lifelong Learning
 - Utilizing eBooks for Skill Development

- Exploring Educational eBooks

14. Embracing eBook Trends

- Integration of Multimedia Elements
- Interactive and Gamified eBooks

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