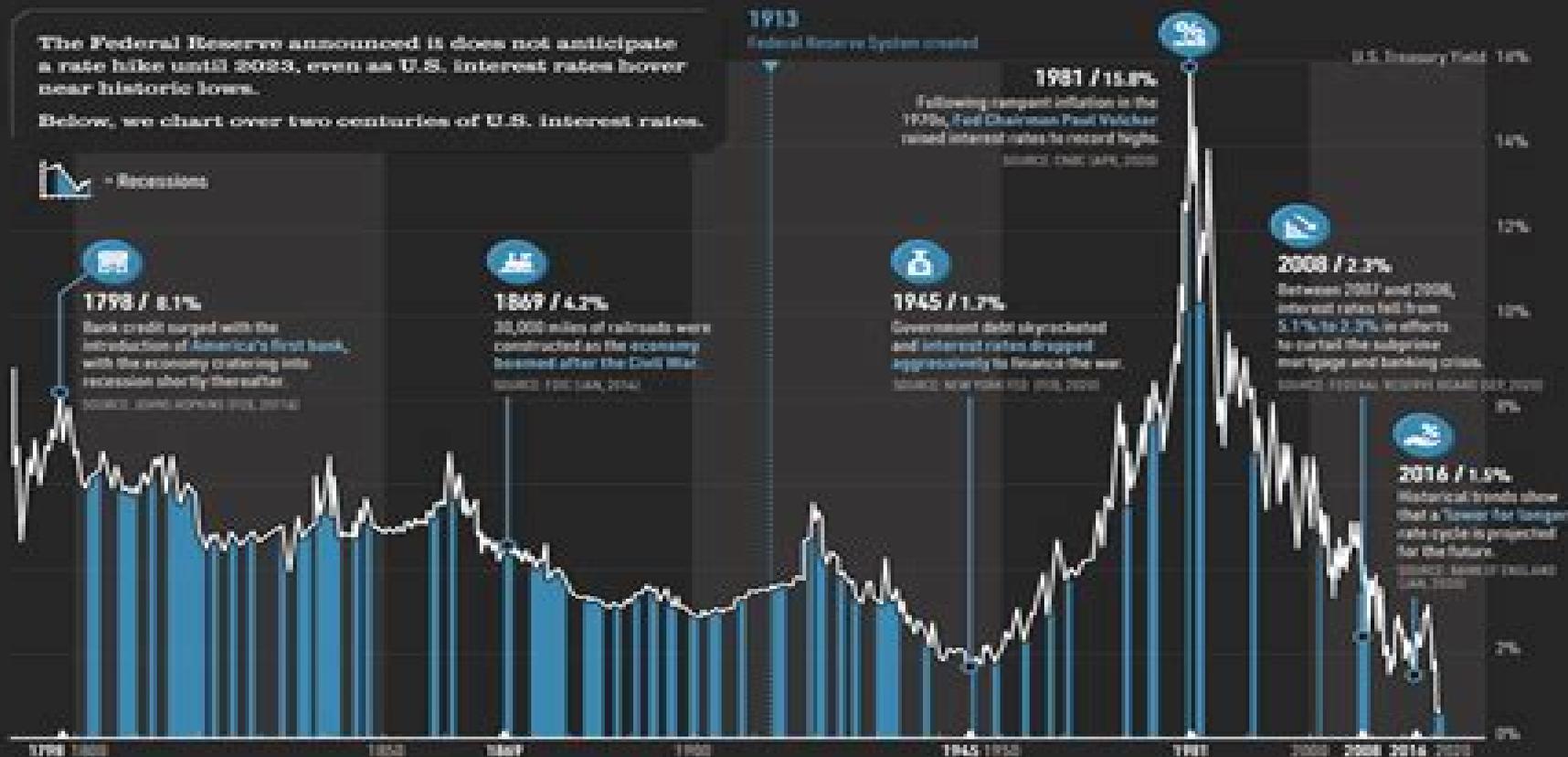


200 YEARS OF INTEREST RATES IN THE U.S.

The Federal Reserve announced it does not anticipate a rate hike until 2023, even as U.S. interest rates hover near historic lows.

Below, we chart over two centuries of U.S. interest rates.

- Recessions



SOURCE: GOLDMAN SACHS GLOBAL INVESTMENT RESEARCH (1798-1869), FRED (1913-1945), FEDERAL RESERVE BOARD (2007, 2008), NEW YORK FED (1945, 2000), NEW YORK FED (1981, 2000)

10-YEAR TREASURY YIELD



The 10-year Treasury Yield is a prime mover for U.S. interest rates. It indicates the price of debt backed by the U.S. government, the country's safest issuer of capital.



On average, interest rate cycles have lasted 22-27 years.

SOURCE: BANCROFTIAN (1960-1980), FRED (1980-2020)

ALL-TIME HIGH

Sept 1981

15.8%

SOURCE: FED (1981), FEDERAL RESERVE BOARD (2008)

ALL-TIME LOW

Aug 2020

0.5%

MARKETS
IN A
MINUTE

Source: Goldman Sachs Global Investment Research (1798-1869), FRED (1913-1945), FEDERAL RESERVE BOARD (2007, 2008), NEW YORK FED (1945, 2000), NEW YORK FED (1981, 2000)

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10/2022



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