

	2024				2025				Q4 to Q4 change			Annual change		
	24:1a	24:2f	24:3f	24:4f	25:1f	25:2f	25:3f	25:4f	2023a	2024f	2025f	2023a	2024f	2025f
Real Gross Domestic Product (% change, SAAR)	1.6	2.2	1.7	1.3	1.4	1.5	1.5	1.6	3.1	1.7	1.5	2.5	2.5	1.5
Consumer Price Index (% change, annualized)	3.8	3.5	2.9	2.6	2.5	2.4	2.3	2.2	3.2	3.2	2.3	4.1	3.3	2.6
Civilian Unemployment Rate (%, average)	3.8	3.9	4.0	4.1	4.1	4.2	4.2	4.2				3.6*	4.0*	4.2*
Federal Funds Rate	5.38	5.38	5.34	5.08	4.85	4.56	4.16	3.66				5.05*	5.29*	4.31*
2-yr. Treasury Note	4.48	4.90	4.70	4.35	4.00	3.80	3.70	3.61				4.58*	4.61*	3.78*
10-yr. Treasury Note	4.16	4.45	4.20	4.10	4.10	4.00	4.00	4.00				3.96*	4.23*	4.03*

a:actual

f:forecast

*annual average

Northern Trust Economic Report

JL Elias



Northern Trust Economic Report:

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