| | 2024 | | | | 2025 | | | | Q4 to Q4 change | | | Annual change | | |
|---|-------|-------|------|------|-------|------|------|------|-----------------|------|-------|---------------|-------|-------|
| | 24:1a | 24:28 | MH | M | 25:21 | BH | 25.9 | 25:4 | 2023a | 2024 | 2025/ | 2023a | 2024 | 2025/ |
| Real Gross Domestic Product (% change, SAAR) | 1.6 | 22 | 1.7 | 1.3 | 1.4 | 1.5 | 1.5 | 1.6 | 3.1 | 1.7 | 1.5 | 2.5 | 25 | 1.5 |
| Consumer Price Index (% change, annualized) | 3.8 | 3.5 | 2.9 | 2.6 | 25 | 2.4 | 23 | 22 | 32 | 11 | 23 | 41 | 13 | 2.6 |
| Civilian Unemployment Rate (%, average) | 3.8 | 3.9 | 4.0 | 41 | 41 | 42 | 42 | 42 | | | | 3.6* | 40' | 42' |
| 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 | 435 | 4.00 | 3.80 | 3.70 | 3.61 | | | | 458* | 4.61* | 3.78* |
| 10-yr. Treesury Note | 4.16 | 4.45 | 4.20 | 4.10 | 4.10 | 4.00 | 4.00 | 4.00 | | | | 3.96* | 423* | 4.03* |
| aractual fisforecast *rannual average | | | | | | | | | | | | | | |

Northern Trust Economic Report

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for depositaries and prime brokers rules on delegation reporting requirements transitional provisions and the objectives stipulated in the recitals and other official documents The challenging implications and contexts they examine include the following connection with systemic risk and the financial crisis nexus with insurance for negligent conduct connection with corporate governance doctrine risk management transparency the cross border dimension liability for lost assets impact on alternative investment strategies and the nexus with the European Regulation on Long Term Investment Funds ELTIFR Nine country reports representing most of Europe's financial centres and fund markets add a national perspective to the discussion of the European regulation These chapters deal with the potential interactions among the AIFMD and the relevant laws and regulations of Austria France Germany Italy Luxembourg Liechtenstein The Netherlands Malta and the United Kingdom The second edition of the book continues to deliver not only the much needed discussion of the inconsistencies and difficulties when applying the directive but also provides guidance and potential solutions to the problems it raises The second edition considers all new developments in the field of alternative investment funds their managers depositaries and prime brokers including but not limited to statements by the European Securities and Markets Authority ESMA and national competent authorities on the interpretation of the AIFMD as well as new European regulation in particular the PRIIPS Regulation the ELTIF Regulation the Regulation on European Venture Capital Funds EuVeCaR the Regulation on European Social Entrepreneurship Funds EUSEFR MiFID II and UCITS V The book will be warmly welcomed by investors and their counsel fund managers depositaries asset managers administrators as well as regulators and academics in the field

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