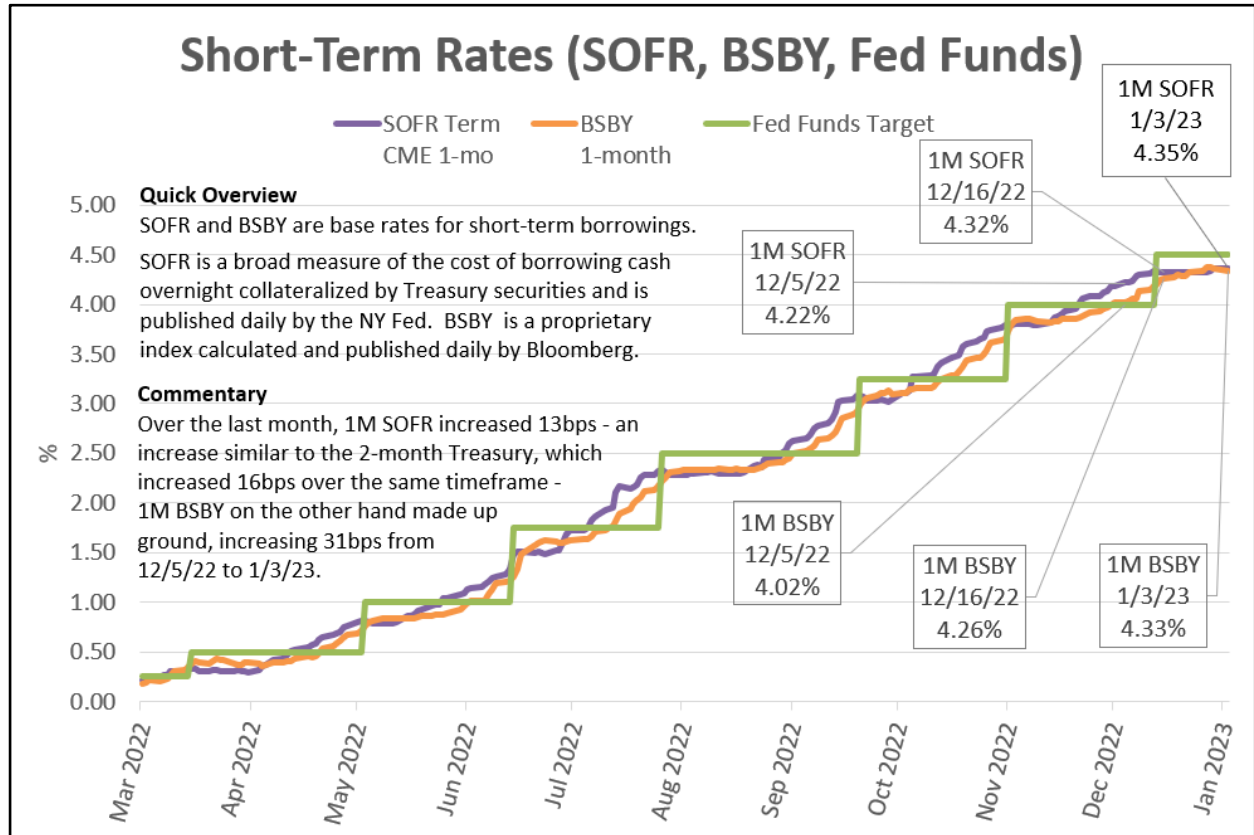


ANNOTATED GRAPHS – 1M SOFR, 1M BSBY and Fed Funds



Commentary is a Best Guess

Rates reflect a lot of different conditions, including: (1) where people expect the economy to go; (2) where they expect interest rates to go; and (3) the amount of risk they associate with the uncertainty of #1 and #2.

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