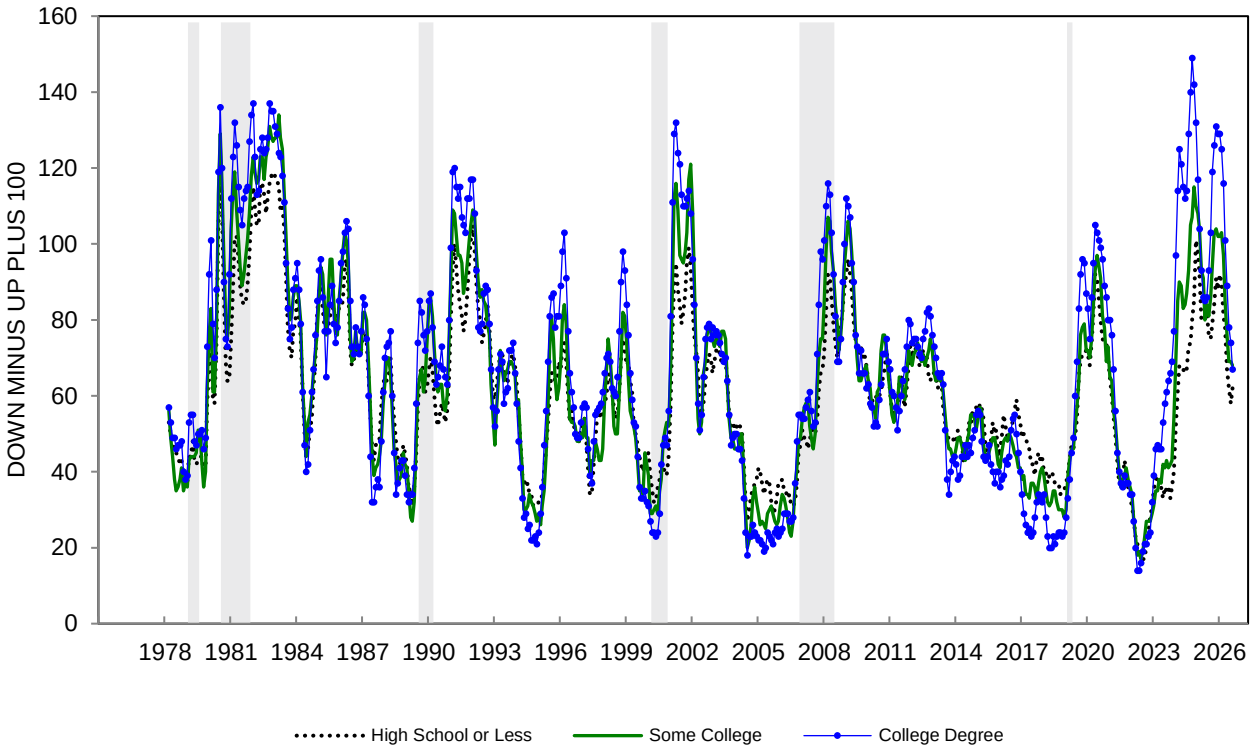CHART 31: EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR