FEMALE
TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

The question was: "No one can say for sure, but what do you think will happen to interest rates for borrowing money during the next 12 months -- will they go up, stay the same, or go down?"

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
March	1978	52	32	5	11	100	52	1514
April	1978	54	32	3	11	100	50	1552
May	1978	56	31	4	9	100	48	1580
June	1978	60	29	4	7	100	45	1522
July	1978	63	26	5	6	100	42	1506
August	1978	65	25	5	5	100	41	1210
September	1978	66	22	5	6	100	39	1240
October	1978	63	25	5	7	100	42	1244
November	1978	67	22	5	6	100	38	1396
December	1978	67	22	4	7	100	38	1418
January	1979	71	18	4	7	100	33	1503
February	1979	67	20	6	7	100	39	1634
March	1979	65	22	6	7	100	41	1600
April	1979	62	24	7	7	100	44	1663
May	1979	64	24	5	7	100	42	1623
June	1979	65	23	6	6	100	40	1798
July	1979	65	22	7	6	100	42	1882
August	1979	65	23	7	5	100	42	1869
September	1979	67	22	6	5	100	40	1802
October	1979	68	23	5	4	100	36	1840
November	1979	69	20	7	4	100	38	1893
December	1979	60	22	14	4	100	54	1832
January	1980	54	23	18	4	100	64	1584
February	1980	50	26	20	4	100	69	1427
March	1980	60	22	14	4	100	54	1364
April	1980	63	19	15	3	100	52	1373
May	1980	55	18	25	3	100	70	1220
June	1980	37	23	37	3	100	100	1210
July	1980	25	26	45	4	100	120	1135
August	1980	28	29	37	5	100	109	1090
September	1980	38	29	28	5	100	89	1103
October	1980	45	29	19	6	100	74	1143
November	1980	51	26	17	6	100	66	1172
December	1980	52	23	19	7	100	67	1172
January	1981	48	21	24	7	100	76	1160
February	1981	42	22	28	8	100	86	1133
March	1981	34	25	33	8	100	98	1129
April	1981	36	26	31	8	100	95	1137
May	1981	38	28	28	6	100	90	1146
June	1981	43	29	24	4	100	81	1140
July	1981	45	30	21	4	100	77	1151
August	1981	44	30	22	4	100	78	1157
September	1981	40	32	23	5	100	83	1163
October	1981	38	32	25	4	100	87	1161
November	1981	36	30	29	5	100	93	1163
December	1981	33	27	36	5	100	103	1173
January	1982	30	27	39	5	100	109	1161
February	1982	30	30	36	4	100	106	1162
March	1982	31	33	33	4	100	102	1159

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
April	1982	30	34	32	4	100	103	1180
May	1982	25	34	36	5	100	110	1151
June	1982	24	36	34	5	100	110	1155
July	1982	23	39	32	6	100	109	1144
August	1982	24	39	32	5	100	108	1154
September	1982	24	34	38	4	100	114	1146
October	1982	23	30	42	5	100	119	1151
November	1982	23	29	44	5	100	121	1178
December	1982	23	31	42	5	100	119	1184
January	1983	23	33	41	3	100	118	1147
February	1983	22	33	42	3	100	120	1140
March	1983	21	36	41	2	100	120	1130
April	1983	21	37	39	3	100	119	1162
May	1983	20	42	35	2	100	115	1172
June	1983	23	42	32	3	100	109	1195
July	1983	31	40	26	3	100	95	1167
August	1983	39	36	21	4	100	83	1157
September	1983	44	33	18	4	100	74	1137
October	1983	46	32	18	5	100	72	1147
November	1983	43	33	19	5	100	76	1141
December	1983	40	36	19	5	100	79	1163
January	1984	35	40	20	4	100	85	1171
February	1984	36	41	18	5	100	82	1174
March	1984	38	41	16	5	100	78	1162
April	1984	48	34	13	5	100	65	1158
May	1984	56	30	10	4	100	54	1164
June	1984	63	26	9	3	100	46	1142
July	1984	60	28	9	3	100	49	1119
August	1984	58	29	10	3	100	52	1099
September	1984	53	31	12	4	100	59	1102
October	1984	50	32	13	4	100	63	1127
November	1984	47	32	16	4	100	69	1164
December	1984	44	30	22	4	100	78	1181
January	1985	41	30	26	3	100	85	1159
February	1985	37	33	27	3	100	90	1114
March	1985	39	35	22	4	100	84	1078
April	1985	42	34	20	4	100	78	1070
May	1985	45	32	18	4	100	73	1073
June	1985	43	33	20	4	100	78	1093
July	1985	39	36	22	4	100	83	1105
August	1985	38	36	22	3	100	84	1114
September	1985	40	37	21	3	100	81	1097
October	1985	43	35	20	2	100	77	1071
November	1985	41	35	20	4	100	79	1056
December	1985	40	36	20	4	100	80	1069
January	1986	38	37	21	4	100	83	1078
February	1986	35	40	22	3	100	87	1092
March	1986	32	39	26	3	100	94	1066
April	1986	31	37	29	3	100	98	1075
May	1986	36	33	28	3	100	92	1063
June	1986	45	31	21	2	100	76	1074
July	1986	50	32	16	2	100	67	1071

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
August	1986	50	32	17	2	100	67	1069
September	1986	47	31	20	2	100	72	1065
October	1986	48	30	19	3	100	72	1086
November	1986	50	30	18	2	100	68	1103
December	1986	49	33	16	2	100	68	1114
January	1987	45	34	19	2	100	74	1119
February	1987	43	36	18	3	100	75	1105
March	1987	44	35	18	4	100	74	1105
April	1987	50	33	14	3	100	64	1097
May	1987	59	27	12	2	100	53	1100
June	1987	65	24	9	2	100	44	1098
July	1987	66	24	8	2	100	42	1095
August	1987	63	27	8	2	100	45	1106
September	1987	62	28	7	3	100	46	1116
October	1987	63	26	8	3	100	46	1023
November	1987	61	24	12	4	100	51	918
December	1987	58	23	16	3	100	59	796
January	1988	54	26	17	3	100	63	812
February	1988	51	30	17	2	100	66	843
March	1988	50	32	16	3	100	66	874
April	1988	47	34	16	3	100	69	853
May	1988	53	32	12	3	100	59	826
June	1988	59	30	9	3	100	50	791
July	1988	64	26	7	3	100	43	793
August	1988	67	22	7	3	100	40	810
September	1988	67	21	8	4	100	41	845
October	1988	67	21	8	5	100	41	840
November	1988	64	23	9	4	100	44	832
December	1988	67	22	8	4	100	41	822
January	1989	69	21	7	3	100	38	842
February	1989	73	18	6	3	100	33	839
March	1989	73	19	6	2	100	33	846
April	1989	74	18	5	2	100	31	838
May	1989	71	20	6	3	100	35	836
June	1989	66	21	10	3	100	44	851
July	1989	60	23	15	3	100	55	860
August	1989	57	24	17	2	100	60	858
September	1989	56	25	17	2	100	62	836
October	1989	56	26	15	3	100	60	840
November	1989	57	26	13	3	100	56	853
December	1989	57	25	14	4	100	57	862
January	1990	55	25	16	4	100	62	848
February	1990	53	26	18	3	100	64	824
March	1990	53	28	17	2	100	64	830
April	1990	55	29	14	2	100	59	828
May	1990	56	30	12	1	100	56	852
June	1990	60	27	12	1	100	52	829
July	1990	59	26	13	2	100	54	817
August	1990	60	23	15	2	100	56	806
September	1990	60	23	14	3	100	54	832
October	1990	62	21	14	3	100	52	833
November	1990	61	21	15	3	100	54	842

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
December	1990	57	21	20	3	100	63	823
January	1991	48	22	27	4	100	79	833
February	1991	40	23	33	4	100	92	822
March	1991	37	24	35	3	100	98	837
April	1991	39	27	31	3	100	92	818
May	1991	39	29	30	3	100	91	810
June	1991	39	31	27	3	100	89	788
July	1991	40	31	26	3	100	86	805
August	1991	43	32	22	3	100	79	808
September	1991	41	33	23	3	100	82	818
October	1991	37	35	25	3	100	88	798
November	1991	33	33	30	4	100	96	811
December	1991	31	32	33	4	100	101	806
January	1992	29	31	36	4	100	107	835
February	1992	30	34	33	3	100	103	821
March	1992	32	37	28	3	100	95	816
April	1992	37	38	22	3	100	85	803
May	1992	39	38	21	2	100	82	824
June	1992	41	36	20	2	100	79	826
July	1992	40	36	22	2	100	82	834
August	1992	40	34	23	3	100	83	808
September	1992	39	34	25	2	100	86	818
October	1992	42	35	21	2	100	79	814
November	1992	47	33	17	3	100	70	838
December	1992	53	29	14	3	100	61	845
January	1993	55	28	14	3	100	59	837
February	1993	53	29	15	3	100	62	825
March	1993	48	33	16	4	100	68	812
April	1993	45	35	16	4	100	71	804
May	1993	46	36	15	3	100	70	822
June	1993	48	37	12	3	100	64	837
July	1993	47	40	11	2	100	64	836
August	1993	47	41	10	2	100	64	819
September	1993	43	42	13	3	100	70	791
October	1993	45	39	14	3	100	69	796
November	1993	45	39	14	2	100	69	808
December	1993	48	38	12	3	100	64	828
January	1994	49	38	10	3	100	60	832
February	1994	53	34	10	3	100	57	834
March	1994	60	28	9	3	100	49	845
April	1994	68	20	10	2	100	41	851
May	1994	73	16	8	2	100	35	830
June	1994	74	16	8	3	100	34	824
July	1994	74	17	6	3	100	32	825
August	1994	75	17	6	2	100	31	848
September	1994	76	16	6	2	100	30	858
October	1994	76	17	6	2	100	30	873
November	1994	74	19	5	3	100	31	860
December	1994	74	18	5	2	100	31	844
January	1995	74	17	6	3	100	32	811
February	1995	75	17	6	3	100	31	789

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
March	1995	74	17	6	3	100	33	797
April	1995	68	20	8	3	100	40	831
May	1995	64	23	11	3	100	47	840
June	1995	58	26	12	3	100	54	817
July	1995	54	27	16	3	100	62	789
August	1995	51	29	18	3	100	67	784
September	1995	49	30	19	2	100	70	785
October	1995	51	32	15	3	100	64	804
November	1995	50	32	14	3	100	64	818
December	1995	49	34	14	3	100	65	828
January	1996	45	34	16	4	100	71	811
February	1996	42	34	20	4	100	79	804
March	1996	42	32	22	4	100	81	807
April	1996	47	30	19	3	100	72	819
May	1996	53	29	15	3	100	62	832
June	1996	58	27	12	3	100	54	842
July	1996	57	27	13	3	100	56	826
August	1996	59	28	10	4	100	51	811
September	1996	61	27	9	3	100	47	807
October	1996	62	27	8	3	100	45	820
November	1996	60	30	8	2	100	48	824
December	1996	57	32	9	2	100	51	845
January	1997	58	31	9	2	100	51	835
February	1997	57	31	10	2	100	54	831
March	1997	60	29	9	3	100	49	782
April	1997	64	26	7	3	100	43	772
May	1997	69	23	4	3	100	35	778
June	1997	67	26	4	3	100	37	840
July	1997	61	30	7	3	100	46	859
August	1997	55	33	8	4	100	53	855
September	1997	52	34	8	6	100	56	806
October	1997	54	34	7	5	100	54	812
November	1997	53	34	7	5	100	54	809
December	1997	55	33	9	4	100	54	841
January	1998	52	34	11	4	100	59	861
February	1998	49	34	12	4	100	63	860
March	1998	45	37	13	5	100	68	839
April	1998	43	38	12	6	100	69	823
May	1998	47	38	10	5	100	63	817
June	1998	49	38	8	5	100	59	811
July	1998	52	37	7	4	100	55	820
August	1998	51	35	8	5	100	57	849
September	1998	50	33	13	5	100	63	850
October	1998	46	29	20	5	100	73	823
November	1998	43	31	22	4	100	80	791
December	1998	43	32	21	3	100	78	800
January	1999	45	37	14	3	100	69	813
February	1999	47	38	12	3	100	66	839
March	1999	50	36	9	4	100	59	828
April	1999	53	34	9	4	100	56	828
May	1999	57	31	8	4	100	51	823
June	1999	57	32	8	3	100	51	821

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
July	1999	62	27	8	3	100	47	826
August	1999	65	24	7	3	100	42	827
September	1999	68	22	8	3	100	40	844
October	1999	68	23	6	3	100	38	820
November	1999	65	23	8	4	100	44	832
December	1999	66	22	7	5	100	41	814
January	2000	67	21	8	4	100	42	842
February	2000	71	20	6	3	100	34	838
March	2000	75	18	5	3	100	30	857
April	2000	76	18	4	3	100	28	831
May	2000	76	18	3	3	100	28	825
June	2000	75	18	5	2	100	30	818
July	2000	72	21	6	2	100	34	835
August	2000	68	23	6	3	100	38	835
September	2000	65	25	6	4	100	42	849
October	2000	67	24	6	3	100	39	848
November	2000	68	22	6	3	100	38	835
December	2000	67	21	8	4	100	41	822
January	2001	59	19	17	5	100	57	820
February	2001	48	20	27	5	100	80	834
March	2001	38	22	36	4	100	98	829
April	2001	34	26	36	4	100	102	844
May	2001	37	26	32	4	100	95	818
June	2001	40	25	30	5	100	90	839
July	2001	41	27	27	5	100	85	835
August	2001	38	30	27	5	100	89	854
September	2001	36	31	28	5	100	92	825
October	2001	33	29	33	5	100	99	846
November	2001	30	29	37	5	100	107	844
December	2001	27	31	36	5	100	109	879
January	2002	31	33	31	5	100	100	847
February	2002	35	36	24	6	100	89	850
March	2002	43	35	18	5	100	75	814
April	2002	49	35	12	4	100	63	821
May	2002	54	32	10	4	100	57	818
June	2002	53	33	10	4	100	58	832
July	2002	50	33	14	4	100	64	829
August	2002	46	36	15	3	100	69	846
September	2002	44	37	16	2	100	72	843
October	2002	42	39	16	3	100	74	837
November	2002	45	37	15	3	100	69	827
December	2002	43	39	15	3	100	73	831
January	2003	41	39	16	4	100	75	832
February	2003	37	41	18	3	100	81	836
March	2003	39	39	19	3	100	80	851
April	2003	41	40	17	2	100	77	857
May	2003	42	39	17	2	100	75	851
June	2003	42	41	15	2	100	73	837
July	2003	42	40	16	2	100	74	832
August	2003	46	38	14	3	100	68	829
September	2003	53	33	12	3	100	59	827
October	2003	56	32	9	2	100	53	845

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
November	2003	56	34	8	2	100	53	839
December	2003	53	37	8	2	100	55	827
January	2004	53	38	7	2	100	54	820
February	2004	54	37	6	2	100	52	841
March	2004	54	36	7	3	100	52	842
April	2004	56	34	7	3	100	51	849
May	2004	65	26	6	2	100	41	814
June	2004	73	21	5	2	100	32	811
July	2004	80	15	4	1	100	24	808
August	2004	76	18	4	1	100	28	845
September	2004	74	20	4	1	100	30	857
October	2004	71	22	5	2	100	34	851
November	2004	70	22	5	2	100	35	804
December	2004	70	22	5	3	100	34	794
January	2005	73	20	4	3	100	32	794
February	2005	73	19	5	3	100	32	831
March	2005	75	18	5	2	100	30	857
April	2005	74	20	5	1	100	31	840
May	2005	74	20	5	1	100	31	821
June	2005	71	22	6	1	100	35	828
July	2005	73	21	5	1	100	32	842
August	2005	75	20	4	1	100	28	858
September	2005	78	17	4	1	100	26	860
October	2005	78	15	5	2	100	27	857
November	2005	77	17	5	2	100	28	862
December	2005	76	17	5	1	100	29	861
January	2006	74	20	5	1	100	31	851
February	2006	72	22	5	1	100	33	849
March	2006	71	23	4	2	100	33	835
April	2006	73	21	5	1	100	33	841
May	2006	75	19	5	1	100	30	823
June	2006	76	18	6	1	100	30	831
July	2006	76	19	5	1	100	29	838
August	2006	75	20	4	1	100	29	863
September	2006	71	22	5	1	100	34	848
October	2006	68	25	6	1	100	38	840
November	2006	63	28	8	1	100	45	802
December	2006	63	26	10	1	100	46	796
January	2007	62	26	10	2	100	48	806
February	2007	61	28	9	2	100	48	837
March	2007	60	31	8	2	100	48	850
April	2007	58	33	8	1	100	50	837
May	2007	60	31	8	1	100	48	841
June	2007	61	30	8	1	100	47	824
July	2007	63	28	8	1	100	45	831
August	2007	64	26	10	0	100	46	812
September	2007	59	28	13	0	100	54	832
October	2007	54	27	18	1	100	65	824
November	2007	48	28	23	1	100	74	841
December	2007	50	25	23	1	100	73	849
January	2008	49	25	25	1	100	76	871

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
February	2008	43	26	29	2	100	86	856
March	2008	39	27	32	2	100	93	830
April	2008	38	28	31	3	100	93	828
May	2008	41	29	28	2	100	87	852
June	2008	42	30	27	1	100	85	882
July	2008	42	34	22	1	100	80	889
August	2008	46	34	18	2	100	73	874
September	2008	44	37	16	3	100	71	839
October	2008	46	33	18	2	100	72	837
November	2008	40	34	24	2	100	84	857
December	2008	39	31	28	1	100	89	890
January	2009	33	34	31	2	100	99	897
February	2009	30	35	33	2	100	102	883
March	2009	27	39	32	2	100	105	852
April	2009	30	39	29	2	100	98	830
May	2009	33	41	24	2	100	90	848
June	2009	41	37	19	2	100	78	879
July	2009	43	39	16	2	100	73	909
August	2009	46	39	13	2	100	68	900
September	2009	42	43	13	2	100	71	876
October	2009	42	43	13	2	100	71	853
November	2009	42	42	13	2	100	71	827
December	2009	46	40	12	2	100	67	837
January	2010	48	39	12	2	100	64	848
February	2010	49	39	10	2	100	60	885
March	2010	49	39	10	2	100	60	877
April	2010	50	39	9	2	100	59	855
May	2010	52	36	10	1	100	58	826
June	2010	50	38	11	1	100	61	830
July	2010	49	38	12	1	100	63	846
August	2010	45	42	12	1	100	66	888
September	2010	43	43	13	2	100	70	906
October	2010	41	46	12	2	100	71	884
November	2010	41	45	12	1	100	71	843
December	2010	44	45	10	1	100	66	802
January	2011	47	42	9	2	100	63	827
February	2011	48	40	9	2	100	61	842
March	2011	49	39	9	2	100	60	873
April	2011	50	38	10	2	100	60	869
May	2011	50	40	8	2	100	58	867
June	2011	47	40	10	2	100	63	859
July	2011	44	44	10	2	100	65	857
August	2011	48	40	11	1	100	63	853
September	2011	47	43	9	1	100	62	865
October	2011	46	43	10	1	100	64	868
November	2011	39	50	10	1	100	70	865
December	2011	38	51	9	1	100	71	855
January	2012	39	51	8	2	100	68	858
February	2012	39	50	8	3	100	70	849
March	2012	38	51	9	3	100	71	842
April	2012	38	50	9	3	100	71	824
May	2012	37	52	9	3	100	72	824

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
June	2012	39	51	7	3	100	68	817
July	2012	37	53	8	3	100	71	833
August	2012	39	50	8	3	100	69	846
September	2012	37	51	10	2	100	73	844
October	2012	38	49	11	3	100	73	836
November	2012	37	51	9	3	100	73	822
December	2012	37	50	10	3	100	72	817
January	2013	40	49	9	2	100	68	797
February	2013	43	46	9	1	100	66	789
March	2013	48	42	9	1	100	61	777
April	2013	48	42	8	1	100	60	790
May	2013	44	46	9	1	100	65	804
June	2013	45	46	8	2	100	63	824
July	2013	52	39	8	1	100	56	806
August	2013	61	32	6	1	100	45	780
September	2013	64	30	5	1	100	42	756
October	2013	60	32	6	2	100	46	738
November	2013	58	34	5	2	100	47	740
December	2013	56	35	6	2	100	50	726
January	2014	58	34	6	2	100	48	716
February	2014	58	34	6	1	100	48	698
March	2014	60	34	5	0	100	45	704
April	2014	57	37	5	0	100	48	716
May	2014	59	35	5	1	100	46	729
June	2014	55	37	6	2	100	51	723
July	2014	58	36	5	1	100	48	699
August	2014	56	37	6	1	100	50	675
September	2014	57	37	5	1	100	48	646
October	2014	53	39	6	2	100	53	631
November	2014	51	42	6	2	100	55	612
December	2014	51	41	7	1	100	56	611
January	2015	52	38	8	1	100	56	608
February	2015	54	35	10	1	100	56	595
March	2015	56	33	9	2	100	53	596
April	2015	58	33	7	2	100	49	578
May	2015	58	36	5	1	100	46	586
June	2015	58	36	5	1	100	46	584
July	2015	57	36	7	0	100	49	611
August	2015	59	33	7	1	100	48	609
September	2015	60	32	7	1	100	48	622
October	2015	62	31	6	1	100	45	598
November	2015	59	34	6	1	100	47	598
December	2015	61	32	5	2	100	45	562
January	2016	62	31	5	2	100	43	589
February	2016	62	29	6	2	100	44	574
March	2016	61	29	8	2	100	46	615
April	2016	60	30	8	2	100	47	607
May	2016	60	32	7	2	100	47	619
June	2016	58	34	6	1	100	48	588
July	2016	55	38	6	2	100	51	581
August	2016	54	39	6	1	100	52	598
September	2016	53	39	7	1	100	53	619

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
October	2016	54	38	7	1	100	52	649
November	2016	59	33	7	1	100	48	639
December	2016	60	31	7	2	100	47	661
January	2017	66	25	7	2	100	41	661
February	2017	69	23	7	2	100	38	685
March	2017	72	20	6	1	100	34	705
April	2017	72	21	7	1	100	35	702
May	2017	72	20	7	1	100	36	699
June	2017	71	21	7	1	100	36	662
July	2017	72	21	6	1	100	35	670
August	2017	70	22	6	1	100	36	668
September	2017	68	25	5	2	100	38	690
October	2017	66	27	5	2	100	39	690
November	2017	67	26	5	2	100	38	699
December	2017	69	24	5	1	100	36	692
January	2018	69	23	6	1	100	37	693
February	2018	72	21	5	1	100	33	699
March	2018	74	19	5	1	100	31	724
April	2018	75	19	5	1	100	30	732
May	2018	74	20	5	1	100	31	728
June	2018	74	20	5	1	100	30	718
July	2018	76	20	4	1	100	28	719
August	2018	76	20	4	1	100	28	713
September	2018	74	21	3	1	100	29	708
October	2018	75	21	3	1	100	29	712
November	2018	73	21	4	2	100	30	711
December	2018	73	22	4	2	100	31	696
January	2019	70	24	4	2	100	33	690
February	2019	67	26	5	2	100	37	692
March	2019	64	30	5	1	100	42	685
April	2019	60	34	5	1	100	46	670
May	2019	60	34	4	2	100	44	680
June	2019	57	35	6	2	100	49	679
July	2019	55	34	10	1	100	55	692
August	2019	50	35	14	1	100	65	682
September	2019	44	37	17	1	100	73	698
October	2019	41	39	17	2	100	76	667
November	2019	41	40	17	3	100	76	674
December	2019	43	40	14	3	100	71	661
January	2020	43	42	13	3	100	70	679
February	2020	44	44	11	2	100	67	666
March	2020	39	43	16	1	100	77	721
April	2020	37	38	24	1	100	87	720
May	2020	32	34	32	2	100	101	731
June	2020	31	35	32	1	100	101	693
July	2020	31	38	30	1	100	99	694
August	2020	31	42	26	1	100	95	727
September	2020	33	42	23	2	100	90	739
October	2020	36	43	19	3	100	83	739
November	2020	38	42	17	3	100	78	688
December	2020	40	42	15	3	100	75	681

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
January	2021	42	39	15	4	100	73	700
February	2021	44	38	14	4	100	70	722
March	2021	50	35	11	4	100	61	715
April	2021	55	34	9	2	100	54	691
May	2021	63	29	6	2	100	43	671
June	2021	68	24	6	1	100	38	660
July	2021	69	23	6	1	100	37	663
August	2021	69	23	7	1	100	38	672
September	2021	65	26	8	1	100	43	698
October	2021	65	26	7	1	100	42	701
November	2021	66	25	8	1	100	42	714
December	2021	68	24	7	1	100	39	667
January	2022	70	21	8	1	100	38	655
February	2022	75	17	7	1	100	32	622
March	2022	80	14	5	1	100	26	670
April	2022	85	10	4	1	100	18	677
May	2022	86	10	3	1	100	16	697
June	2022	86	9	4	1	100	17	645
July	2022	84	10	5	1	100	21	632
August	2022	82	12	5	1	100	23	618
September	2022	80	12	6	2	100	26	652
October	2022	79	12	7	2	100	28	651
November	2022	79	11	8	2	100	29	660
December	2022	76	13	9	1	100	33	644
January	2023	74	15	9	1	100	35	653
February	2023	70	18	11	1	100	41	659
March	2023	70	18	10	2	100	40	665
April	2023	68	20	10	2	100	42	662
May	2023	71	19	9	1	100	38	679
June	2023	67	21	10	2	100	43	686
July	2023	65	22	11	1	100	46	688
August	2023	63	22	13	1	100	50	658
September	2023	63	24	12	1	100	49	641
October	2023	63	24	12	1	100	49	633
November	2023	61	27	11	1	100	50	661
December	2023	58	26	14	2	100	57	654
January	2024	51	28	19	2	100	68	650
February	2024	44	27	26	3	100	82	635
March	2024	39	29	30	2	100	91	639
April	2024	36	33	29	2	100	93	718
May	2024	36	36	26	2	100	90	858
June	2024	37	38	24	2	100	87	990
July	2024	38	36	25	1	100	87	1011
August	2024	34	34	31	1	100	97	1067
September	2024	30	30	39	1	100	108	1093
October	2024	28	27	44	1	100	116	1127
November	2024	27	27	45	1	100	118	994
December	2024	29	30	41	1	100	112	950
January	2025	32	31	36	1	100	104	989
February	2025	37	32	29	2	100	92	1078
March	2025	42	32	24	2	100	82	1319
April	2025	45	32	20	2	100	75	1350

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TABLE 31
EXPECTED CHANGE IN INTEREST RATES DURING THE NEXT YEAR
(Three Month Moving Averages)

Date of Survey		Go Up	Same	Go Down	DK, NA	Total	Relative	Cases
May	2025	47	31	20	2	100	73	1422
June	2025	44	33	20	3	100	75	1314
July	2025	42	35	20	2	100	78	1392
August	2025	40	36	23	1	100	83	1349
September	2025	36	34	28	1	100	92	1355
October	2025	33	34	31	2	100	98	1339
November	2025	31	34	33	2	100	102	1406
December	2025	30	35	33	2	100	103	1345
January	2026	30	35	34	1	100	104	1367
February	2026	30	36	32	2	100	102	1367
March	2026	34	37	27	3	100	93	1529
April	2026	39	37	21	3	100	82	1501
May	2026	44	36	17	2	100	73	1478
June	2026	47	36	15	2	100	69	1469
July	2026	47	38	14	1	100	67	1502