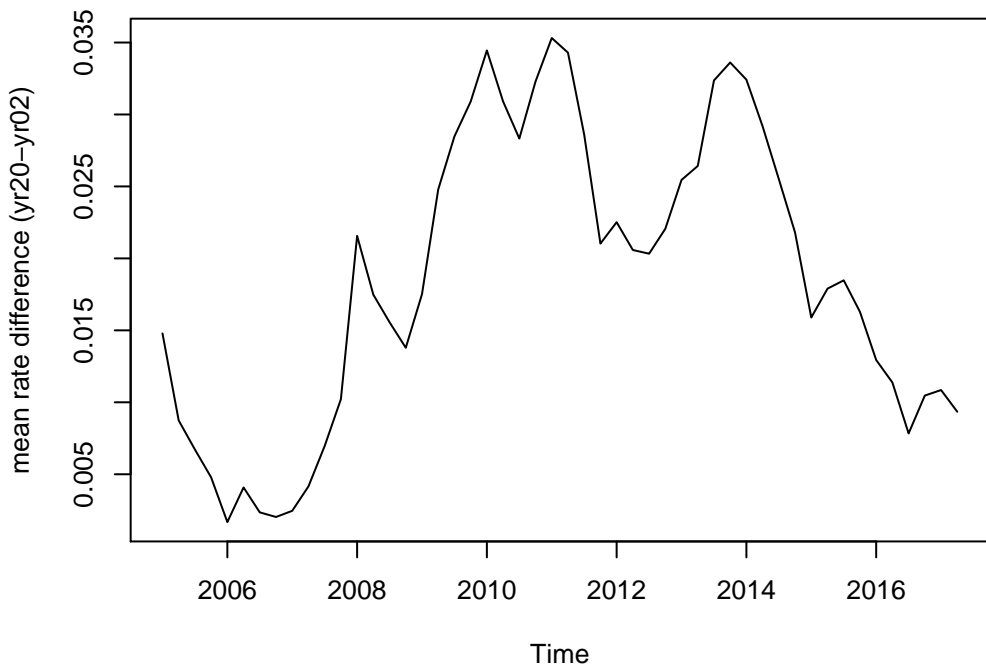
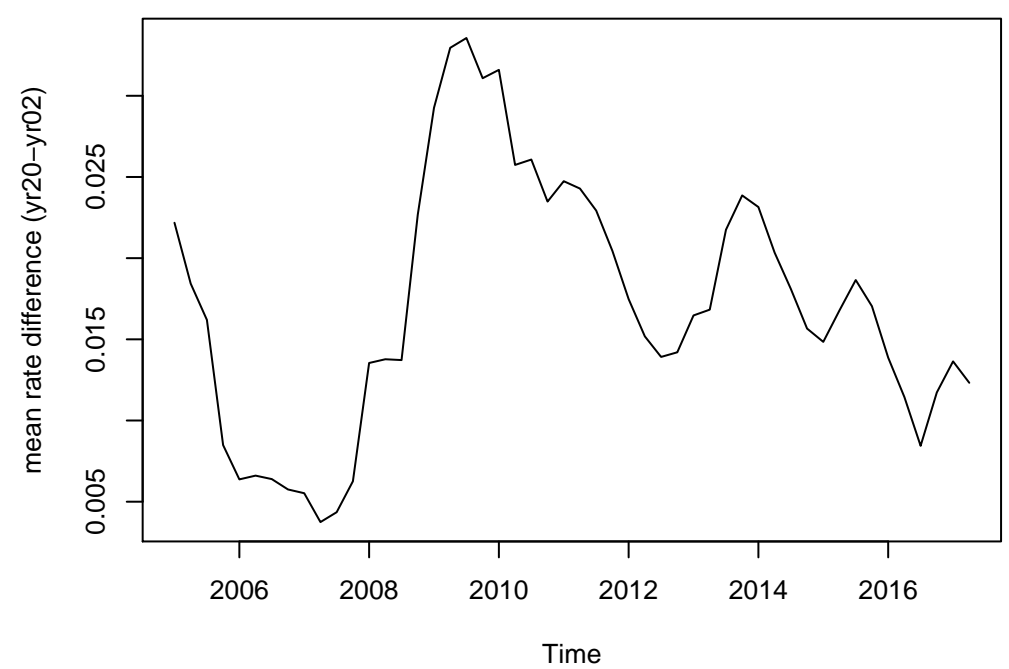


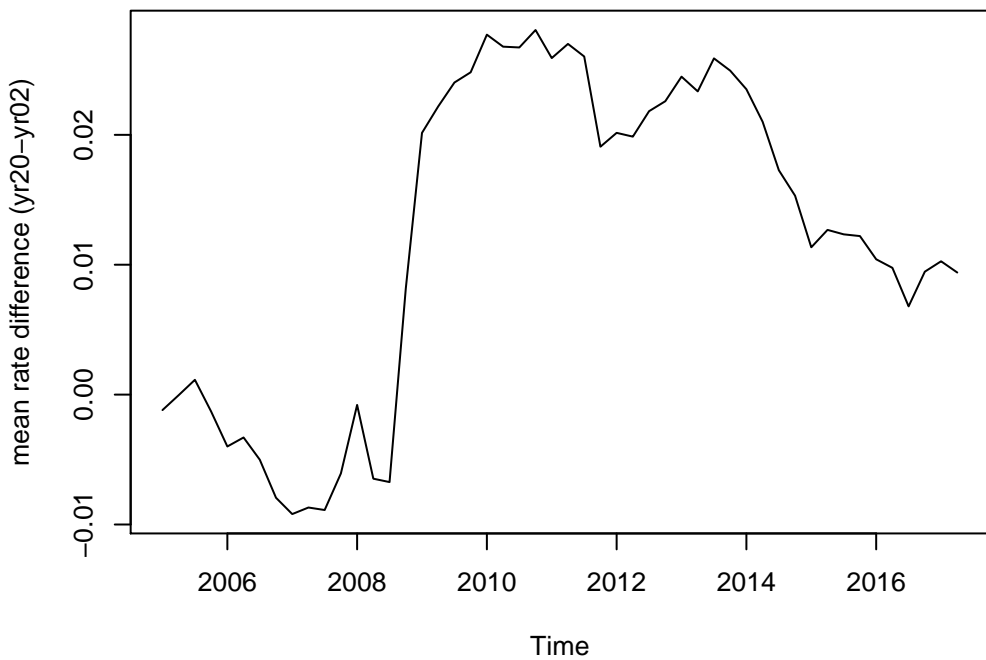
**Canada (ir127) rate changes 2005–2017**



**US (ir164) rate changes 2005–2017**



**UK (ir247) rate changes 2005–2017**



**Europe (ir302) rate changes 2005–2017**

