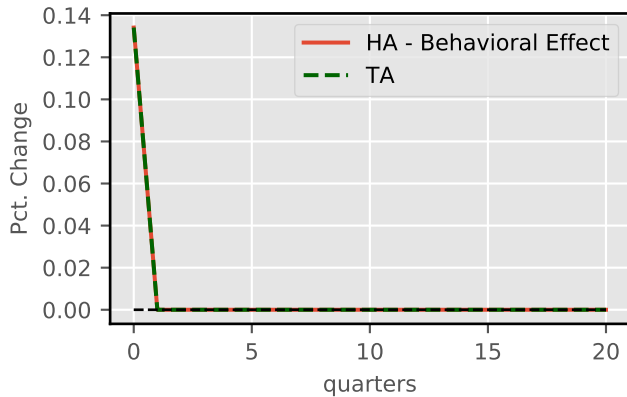


Income shock



Interest rate shock

