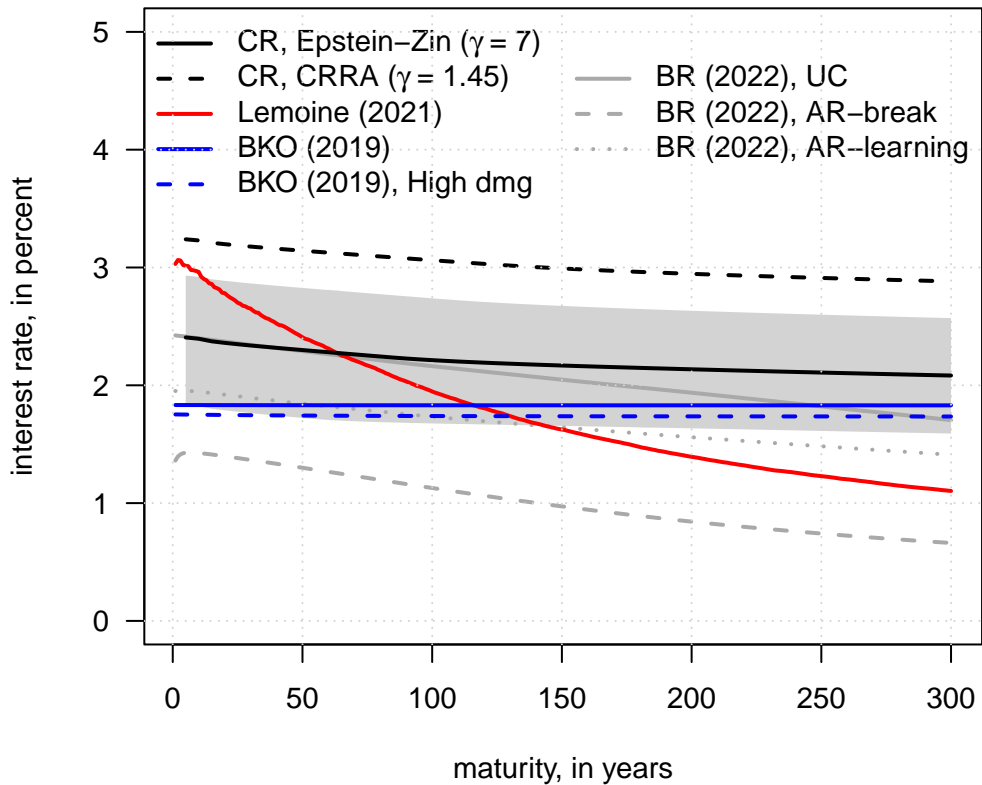


(a) Risk-free interest rates



(b) Temperature risk premium

