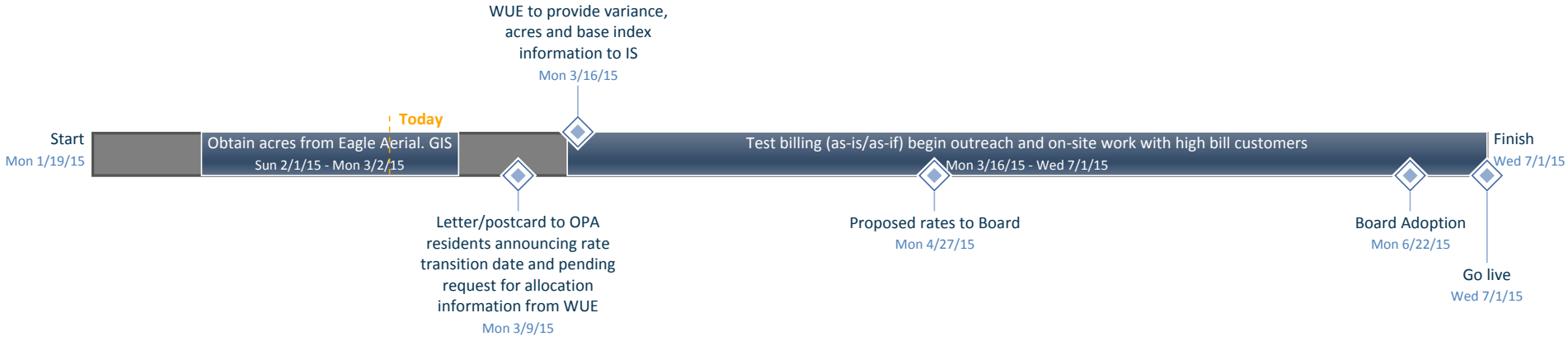OPA Rate Transition 2015