

				Rates	Projection	
FTF 6year	40.9%	42.3%	43.0%	46.3%	47.6%	56%
FTT 2year	36.7%	42.5%	45.1%	45.2%	46.1%	48%
Gap-URM	2.3 points	7.8 points	4.1 points	7.9points	1.9points	0 points