EF-hc vs SF reserved cards 0.0 6.7 8.3 10.0 1.7 3.3 5.0 11.7 13.3 15.0 0.0 -1 EF-hc 1 -0.4 -0.75 _____ - 0.5 - 0.25 1.8 -- same - -0.25 2.7 --0.5 3.1 -3.6 --0.75

SF

4.0 -