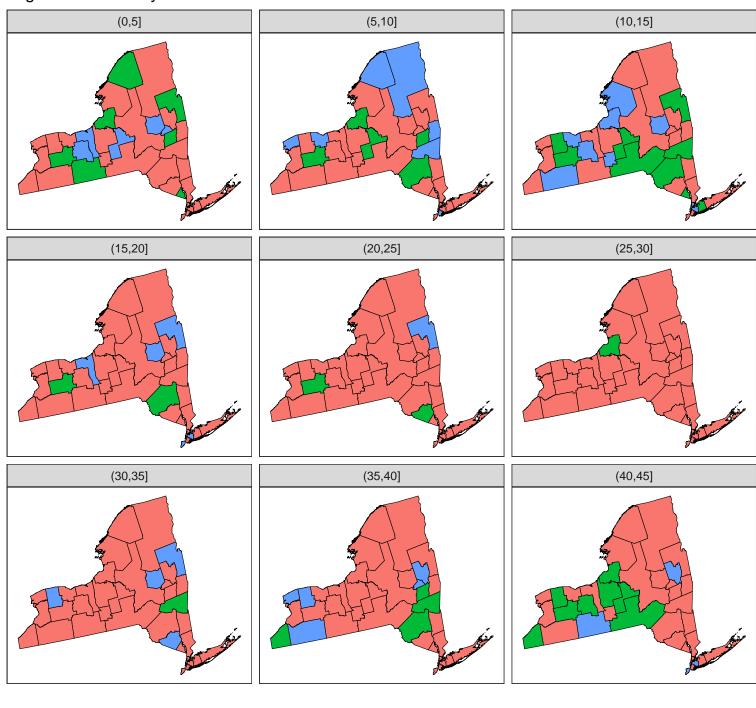
Migration rates for year 2020



Higher than expected

Lower than expected

As expected