Cash Flow at Time 0	Cash Flow at Time h	Cash Flow at Time h + m
$-1/[1 + L_0(h)t_h]$ $= -0.996264$	0	$+[1 + L_0(h + m)t_{h+m}]/[1 + L_0(h)t_h]$ $= 1.006227$
$+1/[1 + L_0(h)t_h]$ $= +0.996264$	-1	
	$+1$	$-[1 + L_h(m)t_m] = -1.0075$
0	0	$+[L_h(m) - FRA(0, h, m)]t_m$ $= [0.03 - FRA(0,h,m)](90/360)$
0	0	$+[1 + L_0(h + m)t_{h+m}]/[1 + L_0(h)$ $t_h] - [1 + L_h(m)t_m]$ $+[L_h(m) - FRA(0,h,m)]t_m$