SULIT

POLITEKNIK MALAYSIA

BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI
KEMENTERIAN PENDIDIKAN MALAYSIA

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI DISEMBER 2018

DPB5043: BUSINESS FINANCE

TARIKH : 22 APRIL 2019
MASA : 11.15 PAGI - 1.15 TENGAHARI (2 JAM)

Kertas ini mengandungi **TIGA BELAS (13)** halaman bercetak.
Struktur (4 soalan)

Dokumen sokongan yang disertakan : Formula, jadual PVIF dan PVIFA

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

INSTRUCTION:
This section consists of **FOUR (4)** structured questions. Answer **ALL** questions.

ARAHAN:
*Bahagian ini mengandungi **EMPAT (4)** soalan berstruktur. Jawab **SEMUA** soalan.*

QUESTION 1

SOALAN 1

CLO1
C1

(a) i. Define Financial Management.
Definisikan Pengurusan Kewangan.

[2 marks]
[*2 markah*]

ii. List **THREE (3)** roles of Financial Manager.
*Senaraikan **TIGA (3)** peranan Pengurus Kewangan.*

[3 marks]
[*3 markah*]

CLO1
C2

(b) Wak Dono is considering investing some funds to make money. His approach is based on low-risk motive. The information of the two investment options are as follows:

Wak Dono sedang mempertimbangkan untuk melabur dananya bagi mendapatkan pulangan. Pendekatan pelaburan beliau adalah berasaskan motif risiko rendah. Maklumat bagi dua pilihan pelaburan adalah seperti berikut:

Probability ***Kebarangkalian***	**Investment's Return (RM)** ***Pulangan Pelaburan (RM)***	
	Project VV ***Projek VV***	**Project BB** ***Projek BB***
0.15	1,500	1,875
0.50	2,810	2,250
0.35	3,375	3,000

Based on the given information:
Berdasarkan maklumat yang diberikan:

i. Calculate the expected returns for each project.
Kirakan pulangan dijangka untuk setiap projek.

[3 marks]
[*3 markah*]

ii. Calculate the standard deviation for each project.
Kirakan sisihan piawai untuk setiap projek.

[6 marks]
[*6 markah*]

iii. Based on the answer from (ii), select the most profitable project and state your reason.
Berdasarkan jawapan (ii), pilih projek yang paling menguntungkan dan nyatakan alasan anda.

[1 mark]
[*1 markah*]

CLO1
C3

(c) Below is the statement of Comprehensive Income of Anis Limited Co. for the year ended 31 December 2018.

Di bawah adalah penyata pendapatan komprehesif bagi Anis Limited Co untuk tahun berakhir pada 31 Disember 2018.

ANIS Limited Co

Statement of Comprehensive Income for the year ended 31 December 2017

Penyata Pendapatan Komprehensif Bagi Tahun Berakhir 31 Disember 2017

	RM
Sales *Jualan*	45 300 000
Variable Cost *Kos Berubah*	18 120 000
Earning before fixed cost ***Pendapatan sebelum kos tetap***	**27 180 000**
Fixed Cost *Kos tetap*	12 000 000
Earnings before interest and taxes (EBIT) ***Pendapatan sebelum faedah dan cukai***	**15 180 000**
Interest *Faedah*	59 000
Earnings before taxes ***Pendapatan sebelum cukai***	**15 121 000**
Taxes (28%) *Cukai (28%)*	4 233 880
Earnings after taxes ***Pendapatan selepas cukai***	**10 887 120**
Preferred share dividend *Dividen Saham Keutamaan*	1 200 000
Net Income ***Pendapatan Bersih***	**9 687 120**

Using the above data, you are required to calculate:

Menggunakan data di atas, anda dikehendaki mengira:

i. The Degree of Operating Leverage.

Darjah Keumpilan Operasi.

[3.5 marks]

[*3.5 markah*]

ii. The Degree of Financial Leverage.
Darjah Keumpilan Kewangan.

[3.5 marks]
[*3.5 markah*]

iii. The Degree of Combined Leverage.
Darjah Keumpilan Gabungan.

[3 marks]
[*3 markah*]

QUESTION 2

SOALAN 2

CLO1
C2

(a) i. Identify **THREE (3)** examples of short-term funding sources.

*Kenalpasti **TIGA (5)** contoh sumber pembiayaan jangka pendek.*

[3 marks]

[*3 markah*]

ii. Identify **TWO (2)** advantages of commercial paper.

*Kenalpasti **DUA (2)** kelebihan kertas perdagangan.*

[2 marks]

[*2 markah*]

CLO1
C3

(b) LBK Trading is considering these two projects which required an initial outlay of RM150, 000. Below are the cash flows expected for each project. The cost of capital is 12%.

LBK Trading sedang mempertimbangkan dua projek yang mana ianya memerlukan modal awal sebanyak RM150,000. Berikut ialah aliran tunai untuk setiap projek. Kos modal adalah sebanyak 12%.

Year ***Tahun***	**Project A (RM)** ***Projek A (RM)***	**Project B (RM)** ***Projek B (RM)***
1	42 000	48 000
2	42 000	50 000
3	42 000	65 000
4	42 000	55 000
5	42 000	60 000

You are required to calculate:
Anda dikehendaki untuk mengira:

i. Payback period for both projects.
Tempoh bayaran balik untuk kedua-dua projek.

[4 marks]
[*4 markah*]

ii. Net Present Value (NPV) for both projects.
Nilai Kini Bersih(NKB) untuk kedua-dua projek.

[4 marks]
[*4 markah*]

iii. Internal Rate or Return (IRR) for both projects.
Kadar Pulangan Dalaman(KPD) untuk kedua-dua projek.

[7 marks]
[*7 markah*]

CLO1
C2

(c) Choose the best project and give **TWO (2)** reasons.
*Pilih projek yang terbaik dan nyatakan **DUA (2)** sebab.*

[5 marks]
[*5 markah*]

QUESTION 3

SOALAN 3

CLO2
C1

(a)

i. List any **THREE (3)** categories of financial ratios

*Senaraikan mana-mana **TIGA (3)** kategori nisbah kewangan.*

[3 marks]

[*3 markah*]

ii. Give **TWO (2)** types of financial ratio in evaluating financial ratios.

*Berikan **DUA (2)** penyata kewangan utama dalam menilai nisbah kewangan.*

[2 marks]

[*2markah*]

(b) Amsyar Sdn Bhd has the following Statement of Comprehensive Income and Statement of Financial Position ended 31 December 2018.

CLO2
C2

Berikut adalah Penyata Pendapatan Komprehensif dan Penyata Kedudukan Kewangan Amsyar Sdn Bhd bagi tahun berakhir 31 Disember 2018.

AMSYAR Sdn Bhd

Statement of Comprehensive Income for the year ended 31 December 2018.

Penyata Pendapatan Komprehensif Bagi Tahun Berakhir 31 Disember 2018.

	RM
Sales / *Jualan*	520 000
Cost of goods sold / *Kos Barang Dijual*	(190 000)
Gross profit / *Untung Kasar*	**330 000**
Operating expenses / *Perbelanjaan Operasi*	(75 000)
Depreciation / *Susut nilai*	(21 000)
Earnings before interest and taxes (EBIT) / *Pendapatan sebelum faedah dan cukai*	**234 000**
Interest / *Faedah*	(10 000)
Earnings before tax (EBT) / *Pendapatan sebelum cukai*	**224 000**
Tax / *Cukai*	(14 500)
Net Income / *Pendapatan Bersih*	**209 500**

AMSYAR Sdn Bhd

Statement of Financial Position as at 31 December 2018

Penyata Kedudukan Kewangan pada 31 Disember 2018

	RM
Non-Current Asset / *Aset Bukan Semasa*	
Land / *Tanah*	54 900
Building / *Bangunan*	124 000
Current Asset / *Aset Semasa*	
Cash / *Tunai*	2 000
Account Receivable / *Akaun Belum Terima*	33 000
Inventory / *Inventori*	91 000
	304 900
Owner Equity / *Ekuiti Pemilik*	
Common Stock / *Saham Biasa*	64 000
Retained earnings / *Pendapatan Tertahan*	54 100
Current Liabilities / *Liabiliti Semasa*	
Account payable / *Akaun Belum Bayar*	45 000
Notes Payable / *Nota Belum Bayar*	95 000
Non-Current Liablities / *Liabiliti Bukan Semasa*	
Long term debt / *Hutang Jangka Panjang*	46 800
	304 900

	Industry Average
Current ratio / *Nisbah semasa*	1.8 x
Quick ratio / *Nisbah cepat*	0.7 x
Average collection period / *Tempoh purata kutipan*	37 days
Inventory turnover / *Pusingganti inventori*	2.5 x
Net profit margin / *Margin untung bersih*	35%

You are required to calculate the above ratio for AMSYAR Sdn Bhd. Assuming a year with 360 days.

Anda dikehendaki untuk mengira nisbah di atas bagi AMSYAR Sdn Bhd. Andaian 360 hari setahun.

[15 marks]

[15 *markah*]

CLO2
C4

(c) Analyze the performance of AMSYAR Sdn Bhd in terms of liquidity and debt collection period based on the question 3(b).

Analisiskan prestasi syarikat AMSYAR Sdn Bhd dari sudut kecairan dan tempoh kutipan hutang berdasarkan soalan 3(b).

[5 marks]
[*5 markah*]

QUESTION 4

SOALAN 4

CLO2
C1

(a) i. State **THREE (3)** types of inventory.
*Nyatakakan **TIGA (3)** jenis inventori.*

[3 marks]
[*3 markah*]

ii. List **TWO (2)** reasons to keep stock.
*Senaraikan **DUA (2)** sebab penyimpanan stok.*

[2 marks]
[*2 markah*]

CLO2
C3

(b) MARIAH Bhd is currently producing laminators that require 100,000 units of raw material every year. Ordering cost is estimated at RM80. The carrying cost is 20% from the purchase price of the goods. Goods are purchase at RM2 per unit. Mariah Bhd also estimates 10,000 units as safety stock. Delivery time for the order is 7 days. Assume that the company works 50 weeks in a year.

MARIAH Bhd mengeluarkan pengimbas yang memerlukan 100,000 unit bahan mentah setiap tahun. Kos tempahan dianggarkan sebanyak RM80. Kos pembawaan dikenakan sebanyak 20% daripada harga belian barang tersebut. Harga belian seunit adalah RM2. Mariah Bhd juga menganggarkan 10,000 unit sebagai stok keselamatan. Tempoh penghantaran barang adalah 7 hari. Dengan menganggap syarikat bekerja selama 50 minggu setahun.

Calculate:
Kirakan:

i. Economic Order Quantity (EOQ).
Kuantiti tempahan ekonomik.

[3 marks]
[*3 markah*]

ii. Number of order in a year.
Bilangan pesanan dalam setahun.

[3 marks]
[*3 markah*]

iii. Reorder point.
Tingkat pesanan semula.

[4 marks]
[*4 markah*]

Round up your answer to the nearest number.
Bundarkan jawapan anda kepada nombor bulat yang terdekat.

CLO2
C4

(c) Calculate cost of effective credit for each of the following terms.
Kira kos efektif kredit untuk setiap terma di bawah:

i. 3/10 nett 45
3/10 bersih 45

ii. 1/10 nett 20
1/10 bersih 20

iii. 3/15 nett 30
3/15 bersih 30

iv. 2/10 nett 40
2/10 bersih 40

v. 3/10 nett 60
3/10 bersih 60

[10 marks]
[*10 markah*]

SOALAN TAMAT

FORMULA BUSINESS FINANCE

$k = R_f + \beta (R_m - R_f)$

$k = [P_1 k_1] + [P_2 k_2] + \ldots + [P_i k_i]$

$\sigma^2 = \sum P_i (k_i - k)^2$

$\sigma = \sqrt{\sum P_i (k_i - k)^2}$

$cv = \sigma / k$

$CR = CA/CL$

$QR = \frac{CA - Inventory - Prepaid\ Exp}{CL}$

$CR = \frac{Cash + Cash\ Equivalent}{CL}$

$ITO = \frac{COGS}{Inventory}$

$ACP = \frac{A/C\ Rec \times 365\ days}{ACS}$

$FATO = \frac{Sales}{FA}$

$TATO = \frac{Sales}{TA}$

$DR = \frac{TL}{TA} \times 100\%$

$DTE = \frac{TL}{CE} \times 100\%$

$TIE = \frac{EBIT}{Interest}$

$GPM = \frac{GP}{Sales} \times 100\%$

$OPM = \frac{EBIT}{Sales} \times 100\%$

$NPM = \frac{NIACSH}{Sales} \times 100\%$

$ROA = \frac{NIACSH}{TA} \times 100\%$

$ROE = \frac{NIACSH}{CE} \times 100\%$

$EPS = \frac{NIACSH}{No\ of\ CS} \times 100\%$

$EAC = \left[\frac{a}{(1-a)} \times \frac{360}{(c-b)} \right] \times 100\%$

$EOQ = \sqrt{\frac{2(S)(O)}{C}}$

$TIC = [(Q/2) + SS] \times C + [(S/Q) \times O]$

$ROP = SS + [DT \times (S/Days\ in\ a\ year)]$

$AI = [EOQ/2] + SS$

$ANO = S / EOQ$

$I = \% \times AB \times T$

$EAC = [(I / AR) \times (1/ T)] \times 100\%$

$COEC = [(I + OC / AR) \times (1/ T)] \times 100\%$

$PP = IO / ACF$

$NPV = \sum FCF\ (PVIF,i,n) - IO$

$NPV = ACF\ (PVIFA,i,n) - IO$

$IRR : ACF\ (PVIFA,i,n) = IO$

$PI = \frac{ACF\ (PVIFA,i,n)}{IO}$

$PI = \frac{\sum FCF\ (PVIF,i,n)}{IO}$

$DOL = \frac{S-TVC}{EBIT}$

$DFL = \frac{EBIT}{EBIT - I - \left(\frac{PD}{1-Tax} \right)}$

$DCL = DOL \times DFL$

Table A-4 Present Value Interest Factors for a One-Dollar Annuity Discounted at *k* Percent for *n* Periods: PVIFA = $[1 - 1/(1 + k)^n] / k$

Period	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	20%	24%	25%	30%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091	0.9009	0.8929	0.8850	0.8772	0.8696	0.8621	0.8333	0.8065	0.8000	0.7692
2	1.9704	1.9416	1.9135	1.8861	1.8594	1.8334	1.8080	1.7833	1.7591	1.7355	1.7125	1.6901	1.6681	1.6467	1.6257	1.6052	1.5278	1.4568	1.4400	1.3609
3	2.9410	2.8839	2.8286	2.7751	2.7232	2.6730	2.6243	2.5771	2.5313	2.4869	2.4437	2.4018	2.3612	2.3216	2.2832	2.2459	2.1065	1.9813	1.9520	1.8161
4	3.9020	3.8077	3.7171	3.6299	3.5460	3.4651	3.3872	3.3121	3.2397	3.1699	3.1024	3.0373	2.9745	2.9137	2.8550	2.7982	2.5887	2.4043	2.3616	2.1662
5	4.8534	4.7135	4.5797	4.4518	4.3295	4.2124	4.1002	3.9927	3.8897	3.7908	3.6959	3.6048	3.5172	3.4331	3.3522	3.2743	2.9906	2.7454	2.6893	2.4356
6	5.7955	5.6014	5.4172	5.2421	5.0757	4.9173	4.7665	4.6229	4.4859	4.3553	4.2305	4.1114	3.9975	3.8887	3.7845	3.6847	3.3255	3.0205	2.9514	2.6427
7	6.7282	6.4720	6.2303	6.0021	5.7864	5.5824	5.3893	5.2064	5.0330	4.8684	4.7122	4.5638	4.4226	4.2883	4.1604	4.0386	3.6046	3.2423	3.1611	2.8021
8	7.6517	7.3255	7.0197	6.7327	6.4632	6.2098	5.9713	5.7466	5.5348	5.3349	5.1461	4.9676	4.7988	4.6389	4.4873	4.3436	3.8372	3.4212	3.3289	2.9247
9	8.5660	8.1622	7.7861	7.4353	7.1078	6.8017	6.5152	6.2469	5.9952	5.7590	5.5370	5.3282	5.1317	4.9464	4.7716	4.6065	4.0310	3.5655	3.4631	3.0190
10	9.4713	8.9826	8.5302	8.1109	7.7217	7.3601	7.0236	6.7101	6.4177	6.1446	5.8892	5.6502	5.4262	5.2161	5.0188	4.8332	4.1925	3.6819	3.5705	3.0915
11	10.368	9.7868	9.2526	8.7605	8.3064	7.8869	7.4987	7.1390	6.8052	6.4951	6.2065	5.9377	5.6869	5.4527	5.2337	5.0286	4.3271	3.7757	3.6564	3.1473
12	11.255	10.575	9.9540	9.3851	8.8633	8.3838	7.9427	7.5361	7.1607	6.8137	6.4924	6.1944	5.9176	5.6603	5.4206	5.1971	4.4392	3.8514	3.7251	3.1903
13	12.134	11.348	10.635	9.9856	9.3936	8.8527	8.3577	7.9038	7.4869	7.1034	6.7499	6.4235	6.1218	5.8424	5.5831	5.3423	4.5327	3.9124	3.7801	3.2233
14	13.004	12.106	11.296	10.563	9.8986	9.2950	8.7455	8.2442	7.7862	7.3667	6.9819	6.6282	6.3025	6.0021	5.7245	5.4675	4.6106	3.9616	3.8241	3.2487
15	13.865	12.849	11.938	11.118	10.380	9.7122	9.1079	8.5595	8.0607	7.6061	7.1909	6.8109	6.4624	6.1422	5.8474	5.5755	4.6755	4.0013	3.8593	3.2682
16	14.718	13.578	12.561	11.652	10.838	10.106	9.4466	8.8514	8.3126	7.8237	7.3792	6.9740	6.6039	6.2651	5.9542	5.6685	4.7296	4.0333	3.8874	3.2832
17	15.562	14.292	13.166	12.166	11.274	10.477	9.7632	9.1216	8.5436	8.0216	7.5488	7.1196	6.7291	6.3729	6.0472	5.7487	4.7746	4.0591	3.9099	3.2948
18	16.398	14.992	13.754	12.659	11.690	10.828	10.059	9.3719	8.7556	8.2014	7.7016	7.2497	6.8399	6.4674	6.1280	5.8178	4.8122	4.0799	3.9279	3.3037
19	17.226	15.678	14.324	13.134	12.085	11.158	10.336	9.6036	8.9501	8.3649	7.8393	7.3658	6.9380	6.5504	6.1982	5.8775	4.8435	4.0967	3.9424	3.3105
20	18.046	16.351	14.877	13.590	12.462	11.470	10.594	9.8181	9.1285	8.5136	7.9633	7.4694	7.0248	6.6231	6.2593	5.9288	4.8696	4.1103	3.9539	3.3158
21	18.857	17.011	15.415	14.029	12.821	11.764	10.836	10.017	9.2922	8.6487	8.0751	7.5620	7.1016	6.6870	6.3125	5.9731	4.8913	4.1212	3.9631	3.3198
22	19.660	17.658	15.937	14.451	13.163	12.042	11.061	10.201	9.4424	8.7715	8.1757	7.6446	7.1695	6.7429	6.3587	6.0113	4.9094	4.1300	3.9705	3.3230
23	20.456	18.292	16.444	14.857	13.489	12.303	11.272	10.371	9.5802	8.8832	8.2664	7.7184	7.2297	6.7921	6.3988	6.0442	4.9245	4.1371	3.9764	3.3254
24	21.243	18.914	16.936	15.247	13.799	12.550	11.469	10.529	9.7066	8.9047	8.3481	7.7843	7.2829	6.8351	6.4338	6.0726	4.9371	4.1428	3.9811	3.3272
25	22.023	19.523	17.413	15.622	14.094	12.783	11.654	10.675	9.8226	9.0770	8.4217	7.8431	7.3300	6.8729	6.4641	6.0971	4.9476	4.1474	3.9849	3.3286
30	25.808	22.396	19.600	17.292	15.372	13.765	12.409	11.258	10.274	9.4269	8.6938	8.0552	7.4957	7.0027	6.5660	6.1772	4.9789	4.1601	3.9950	3.3321
35	29.409	24.999	21.487	18.665	16.374	14.498	12.948	11.655	10.567	9.6442	8.8552	8.1755	7.5856	7.0700	6.6166	6.2153	4.9915	4.1644	3.9984	3.3330
36	30.108	25.489	21.832	18.908	16.547	14.621	13.035	11.717	10.612	9.6765	8.8786	8.1924	7.5979	7.0790	6.6231	6.2201	4.9929	4.1649	3.9987	3.3331
40	32.835	27.355	23.115	19.793	17.159	15.046	13.332	11.925	10.757	9.7791	8.9511	8.2438	7.6344	7.1050	6.6418	6.2335	4.9966	4.1659	3.9995	3.3332
50	39.196	31.424	25.730	21.482	18.256	15.762	13.801	12.233	10.962	9.9148	9.0417	8.3045	7.6752	7.1327	6.6605	6.2463	4.9995	4.1666	3.9999	3.3333

Table A-3 Present Value Interest Factors for One Dollar Discounted at k Percent for n Periods: $PVIF_{k,n} = 1 / (1 + k)^n$

Period	1%	2%	3%	4%	5%	6%	7%	8%	9%	10%	11%	12%	13%	14%	15%	16%	20%	24%	25%	30%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9434	0.9346	0.9259	0.9174	0.9091	0.9009	0.8929	0.8850	0.8772	0.8696	0.8621	0.8333	0.8065	0.8000	0.7692
2	0.9803	0.9612	0.9426	0.9246	0.9070	0.8900	0.8734	0.8573	0.8417	0.8264	0.8116	0.7972	0.7831	0.7695	0.7561	0.7432	0.6944	0.6504	0.6400	0.5917
3	0.9706	0.9423	0.9151	0.8890	0.8638	0.8396	0.8163	0.7938	0.7722	0.7513	0.7312	0.7118	0.6931	0.6750	0.6575	0.6407	0.5787	0.5245	0.5120	0.4552
4	0.9610	0.9238	0.8885	0.8548	0.8227	0.7921	0.7629	0.7350	0.7084	0.6830	0.6587	0.6355	0.6133	0.5921	0.5718	0.5523	0.4823	0.4230	0.4096	0.3501
5	0.9515	0.9057	0.8626	0.8219	0.7835	0.7473	0.7130	0.6806	0.6499	0.6209	0.5935	0.5674	0.5428	0.5194	0.4972	0.4761	0.4019	0.3411	0.3277	0.2693
6	0.9420	0.8880	0.8375	0.7903	0.7462	0.7050	0.6663	0.6302	0.5963	0.5645	0.5346	0.5066	0.4803	0.4556	0.4323	0.4104	0.3349	0.2751	0.2621	0.2072
7	0.9327	0.8706	0.8131	0.7599	0.7107	0.6651	0.6227	0.5835	0.5470	0.5132	0.4817	0.4523	0.4251	0.3996	0.3759	0.3538	0.2791	0.2218	0.2097	0.1594
8	0.9235	0.8535	0.7894	0.7307	0.6768	0.6274	0.5820	0.5403	0.5019	0.4665	0.4339	0.4039	0.3762	0.3506	0.3269	0.3050	0.2326	0.1789	0.1678	0.1226
9	0.9143	0.8368	0.7664	0.7026	0.6446	0.5919	0.5439	0.5002	0.4604	0.4241	0.3909	0.3606	0.3329	0.3075	0.2843	0.2630	0.1938	0.1443	0.1342	0.0943
10	0.9053	0.8203	0.7441	0.6756	0.6139	0.5584	0.5083	0.4632	0.4224	0.3855	0.3522	0.3220	0.2946	0.2697	0.2472	0.2267	0.1615	0.1164	0.1074	0.0725
11	0.8963	0.8043	0.7224	0.6496	0.5847	0.5268	0.4751	0.4289	0.3875	0.3505	0.3173	0.2875	0.2607	0.2366	0.2149	0.1954	0.1346	0.0938	0.0859	0.0558
12	0.8874	0.7885	0.7014	0.6246	0.5568	0.4970	0.4440	0.3971	0.3555	0.3186	0.2858	0.2567	0.2307	0.2076	0.1869	0.1685	0.1122	0.0757	0.0687	0.0429
13	0.8787	0.7730	0.6810	0.6006	0.5303	0.4688	0.4150	0.3677	0.3262	0.2897	0.2575	0.2292	0.2042	0.1821	0.1625	0.1452	0.0935	0.0610	0.0550	0.0330
14	0.8700	0.7579	0.6611	0.5775	0.5051	0.4423	0.3878	0.3405	0.2992	0.2633	0.2320	0.2046	0.1807	0.1597	0.1413	0.1252	0.0779	0.0492	0.0440	0.0254
15	0.8613	0.7430	0.6419	0.5553	0.4810	0.4173	0.3624	0.3152	0.2745	0.2394	0.2090	0.1827	0.1599	0.1401	0.1229	0.1079	0.0649	0.0397	0.0352	0.0195
16	0.8528	0.7284	0.6232	0.5339	0.4581	0.3936	0.3387	0.2919	0.2519	0.2176	0.1883	0.1631	0.1415	0.1229	0.1069	0.0930	0.0541	0.0320	0.0281	0.0150
17	0.8444	0.7142	0.6050	0.5134	0.4363	0.3714	0.3166	0.2703	0.2311	0.1978	0.1696	0.1456	0.1252	0.1078	0.0929	0.0802	0.0451	0.0258	0.0225	0.0116
18	0.8360	0.7002	0.5874	0.4936	0.4155	0.3503	0.2959	0.2502	0.2120	0.1799	0.1528	0.1300	0.1108	0.0946	0.0808	0.0691	0.0376	0.0208	0.0180	0.0089
19	0.8277	0.6864	0.5703	0.4746	0.3957	0.3305	0.2765	0.2317	0.1945	0.1635	0.1377	0.1161	0.0981	0.0829	0.0703	0.0596	0.0313	0.0168	0.0144	0.0068
20	0.8195	0.6730	0.5537	0.4564	0.3769	0.3118	0.2584	0.2145	0.1784	0.1486	0.1240	0.1037	0.0868	0.0728	0.0611	0.0514	0.0261	0.0135	0.0115	0.0053
21	0.8114	0.6598	0.5375	0.4388	0.3589	0.2942	0.2415	0.1987	0.1637	0.1351	0.1117	0.0926	0.0768	0.0638	0.0531	0.0443	0.0217	0.0109	0.0092	0.0040
22	0.8034	0.6468	0.5219	0.4220	0.3418	0.2775	0.2257	0.1839	0.1502	0.1228	0.1007	0.0826	0.0680	0.0560	0.0462	0.0382	0.0181	0.0088	0.0074	0.0031
23	0.7954	0.6342	0.5067	0.4057	0.3256	0.2618	0.2109	0.1703	0.1378	0.1117	0.0907	0.0738	0.0601	0.0491	0.0402	0.0329	0.0151	0.0071	0.0059	0.0024
24	0.7876	0.6217	0.4919	0.3901	0.3101	0.2470	0.1971	0.1577	0.1264	0.1015	0.0817	0.0659	0.0532	0.0431	0.0349	0.0284	0.0126	0.0057	0.0047	0.0018
25	0.7798	0.6095	0.4776	0.3751	0.2953	0.2330	0.1842	0.1460	0.1160	0.0923	0.0736	0.0588	0.0471	0.0378	0.0304	0.0245	0.0105	0.0046	0.0038	0.0014
30	0.7419	0.5521	0.4120	0.3083	0.2314	0.1741	0.1314	0.0994	0.0754	0.0573	0.0437	0.0334	0.0256	0.0196	0.0151	0.0116	0.0042	0.0016	0.0012	*
35	0.7059	0.5000	0.3554	0.2534	0.1813	0.1301	0.0937	0.0676	0.0490	0.0356	0.0259	0.0189	0.0139	0.0102	0.0075	0.0055	0.0017	0.0005	*	*
36	0.6989	0.4902	0.3450	0.2437	0.1727	0.1227	0.0875	0.0626	0.0449	0.0323	0.0234	0.0169	0.0123	0.0089	0.0065	0.0048	0.0014	*	*	*
40	0.6717	0.4529	0.3066	0.2083	0.1420	0.0972	0.0668	0.0460	0.0318	0.0221	0.0154	0.0107	0.0075	0.0053	0.0037	0.0026	0.0007	*	*	*
50	0.6080	0.3715	0.2281	0.1407	0.0872	0.0543	0.0339	0.0213	0.0134	0.0085	0.0054	0.0035	0.0022	0.0014	0.0009	0.0006	*	*	*	*