SULIT

KEMENTERIAN PENDIDIKAN TINGGI
JABATAN PENDIDIKAN POLITEKNIK DAN KOLEJ KOMUNITI

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

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI II : 2023/2024

DPB50113: BUSINESS FINANCE

TARIKH : 28 MEI 2024
MASA : 11.30 PAGI – 1.30 PETANG (2 JAM)

Kertas ini mengandungi **DUA BELAS (12)** halaman bercetak.

Struktur (4 soalan)

Dokumen sokongan yang disertakan : Jadual PVIF/PVIFA, formula

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JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

INSTRUCTION:

This section consists of **FOUR (4)** questions. Answers **ALL** questions.

ARAHAN:

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

QUESTION 1

SOALAN 1

CLO1 (a) State **FOUR (4)** financial manager responsibilities in an organization.

*Nyatakan **EMPAT (4)** tanggungjawab pengurus kewangan dalam sesebuah organisasi.*

[4 marks]

[4 markah]

CLO1 (b) Protech Sdn. Bhd. is considering the following projects:

Protech Sdn. Bhd. sedang mempertimbangkan projek-projek berikut:

Economic Conditions ***Keadaan Ekonomi***	**Probability** ***Kebarangkalian***	**Return (RM)** ***Pulangan***	
		Project Lawas	**Project Sibu**
Strong *Kuat*	0.2	6,500	6,800
Stable *Stabil*	0.3	4,300	4,000
Weak *Lemah*	0.5	2,500	2,400

Based on the given information,

Berdasarkan maklumat yang diberikan,

(i) Calculate the expected return and the standard deviation for each project.

Kirakan pulangan dijangka dan sisihan piawai untuk setiap projek.

[9 marks]

[9 markah]

(ii) Ascertain the project to be invested based on the coefficient of variance.
Tentukan projek yang harus dilaburkan berdasarkan koefisien variasi.

[3 marks]
[3 markah]

CLO1 (c) The following is the income statement for Proslim Sdn. Bhd. for the year ended 31 December 2023.
Berikut merupakan penyata pendapatan Proslim Sdn. Bhd. bagi tahun berakhir 31 Disember 2023.

	(RM)
Sales / *Jualan*	1,000,000
Variable cost / *Kos berubah*	400,000
Contribution margin / *Margin sumbangan*	600,000
Fixed costs / *Kos tetap*	140,000
Earnings before interest and taxes / *Perolehan sebelum faedah dan cukai*	460,000
Interest expenses / *Belanja faedah*	88,000
Earnings before taxes / *Peolehan sebelum cukai*	372,000
Taxes / *Cukai (17%)*	63,240
Net income / *Pendapatan bersih*	308,760

Based on the above data, you are required to calculate:
Berdasarkan data di atas, anda dikehendaki untuk mengira:

(i) Degree of Operating Leverage
Darjah keumpilan operasi

[3 marks]
[3 markah]

(ii) Degree of Financial Leverage
Darjah keumpilan kewangan

[3 marks]
[3 markah]

(iii) Degree of Combined Leverage
Darjah keumpilan gabungan.

[3 marks]
[3 markah]

QUESTION 2

SOALAN 2

CLO1

(a) Explain **THREE (3)** advantages of long-term financing.

*Terangkan **TIGA (3)** kelebihan pembiayaan jangka panjang.*

[6 marks]

[6 markah]

CLO1

(b) Proscience Sdn. Bhd. is considering two mutually exclusive projects as follows. Both projects require an initial outlay of RM200,000 and the required rate of return is 10%.

Proscience Sdn. Bhd. sedang mempertimbangkan dua projek yang saling eksklusif seperti berikut. Kedua-dua projek memerlukan pelaburan awal sebanyak RM200,000 dan kadar pulangan yang diperlukan adalah 10%.

Year / *Tahun*	Cash Flows Projection *Anggaran Aliran Tunai*	
	Project Tunoh (RM) / *Projek Tunoh (RM)*	Project Marudi (RM)/ *Projek Marudi (RM)*
1	60,000	0
2	60,000	60,000
3	60,000	80,000
4	60,000	100,000
5	60,000	110,000

For each project, calculate:

Bagi setiap projek, kirakan:

(i) Net Present Value

Nilai Kini Bersih

[9 marks]

[9 markah]

(ii) Payback period
Tempoh bayaran balik

[6 marks]
[6 markah]

CLO1 (c) Based on (b), choose the project to be invested by Proscience Sdn. Bhd. Explain your decision.
Berdasarkan (b), pilih projek yang harus dilabur oleh Proscience Sdn. Bhd. Terangkan keputusan anda.

[4 marks]
[4 markah]

QUESTION 3
SOALAN 3

CLO2 (a) List **FOUR (4)** users of financial ratios.
*Senaraikan **EMPAT (4)** pengguna nisbah kewangan.*

[4 marks]
[4 markah]

CLO2 (b) Interpret **THREE (3)** types of financial ratios.
*Tafsirkan **TIGA (3)** jenis nisbah kewangan.*

[9 marks]
[9 markah]

CLO2 (c) Given the financial statements of Borneo Industries for the year ended 31 December 2023 as follows:
Diberikan penyata kewangan Borneo Industries bagi tahun berakhir 31 Disember 2023 seperti berikut:

Borneo Industries
Statement of Comprehensive Income for the year ended 31 December 2023
Penyata Pendapatan Komprehensif bagi tahun berakhir 31 Disember 2023

		RM
Sales / Revenue		160,000
(-):	Cost of Goods Sold / *Kos Barang Dijual*	106,000
Gross profit / *Untung Kasar*		**54,000**
(-):	***Operating Expenses/* Belanja operasi**	
	General expenses / *Belanja am*	26,000
	Selling expense / *Belanja jualan*	11,000
Earnings before interest and taxes (EBIT)		
Pendapatan sebelum faedah dan cukai		**17,000**
-):	Interest expense / *Belanja faedah*	6,100
Earnings before taxes / *Pendapatan sebelum cukai*		**10,900**
(-):	Taxes / *Cukai*	4,360
Earnings after taxes / *Pedapatan selepas cukai*		**6,540**

Borneo Industries
Statement of Financial Position as at 31 December 2023
Penyata Kedudukan Kewangan pada 31 Disember 2023

Assets / Aset	**RM**
Cash / *Tunai*	40,500
Marketable securities / *Sekuriti boleh niaga*	2,000
Account receivable / *Akaun boleh terima*	25,000
Inventories / *Inventori*	4,500
Total current assets / *Jumlah aset semasa*	**72,000**
Non-Current Asset / *Aset Bukan semasa*	78,000
Total Assets / *Jumlah Aset*	**150,000**

Liabilities and stockholders' equity / *Labiliti & Ekuiti Pemegang Saham*	**RM**
Accounts payable / *Akaun belum bayar*	22,000
Notes payable / *Nota boleh bayar*	45,000
Total current liabilities / *Jumlah liabiliti semasa*	**67,000**
Long term debt / *Hutang jangka masa panjang*	24,950
Shareholder's Equity / *Ekuiti pemegang saham*	31,500
Retained earnings / *Untung tertahan*	26,550
Total liabilities and stockholders' equity	**150,000**

Based on the information provided, you are required to analyze the following financial ratios for Borneo Industries for the year 2023 as compared to the average industry.

Berdasarkan maklumat yang diberikan, anda dikehendaki menganalisis nisbah kewangan berikut untuk Borneo Industries bagi tahun 2023 berbanding dengan purata industri.

Ratios / *Nisbah*	**Average Industry / *Purata Industri***
(i) Current ratio / *Nisbah semasa*	1.05 times
(ii) Quick ratio / *Nisbah cepat*	0.83 times
*(iii)*Return on Equity (ROE) / *Pulangan atas ekuiti*	13.7%
(iv) Return on total assets (ROA) / *Pulangan atas jumlah aset*	7.8%
(v) Gross profit margin / *Margin untung kasar*	31.4%
(vi) Net profit margin / *Margin untung bersih*	8.2%

[12 marks]

[12 markah]

QUESTION 4

SOALAN 4

CLO2 (a) List **FOUR (4)** types of marketable securities.

*Senaraikan **EMPAT (4)** jenis sekuriti boleh niaga.*

[4 marks]

[4 markah]

CLO2 (b) TREX Sdn. Bhd. is considering to relax its credit term as follows:

TREX Sdn. Bhd. sedang mempertimbangkan untuk melonggarkan syarat kredit seperti berikut:

	Current Policy *Polisi Semasa* 1/20 net 35 *1/20 bersih 35*	Proposed Policy *Polisi Dicadangkan* 3/30 net 45 *3/30 bersih 45*
Credit sales *Jualan kredit*	RM15 million *RM15 juta*	RM19.5 million *RM19.5 juta*
Percentage of customers taking the discount *Peratusan pelanggan mengambil diskaun*	35%	45%
Average collection period *Tempoh kutipan purata*	30 days *30 hari*	45 days *45 hari*

Under the new policy, the level of inventory will increase by RM500,000 while the bad debts will increase by RM100,000. Given that the contribution margin of 30% and the cost of capital of 15%, should the new credit policy be carried out? Show your calculations.

Di bawah polisi yang baru, paras inventori akan meningkat sebanyak RM500,000 manakala hutang lapuk akan meningkat sebanyak RM100,000. Diberi margin sumbangan sebanyak 30% dan kos modal sebanyak 15%, patutkah polisi kredit baru ini dilaksanakan? Tunjukkan pengiraan anda.

[12 marks]

[12 markah]

CLO2 (c) Zayn & Co. has the following information:

Zayn & Co. mempunyai maklumat berikut:

- Sales — 20,000 units per month
  Jualan — *20,000 unit sebulan*
- Ordering cost per order — RM40
  Kos pesanan setiap pesanan — *RM40*
- Purchase price — RM40 per unit
  Harga belian — *RM40 per unit*
- Carrying cost per unit — 10% of the purchase price
  Kos penyimpan seunit — *10% daripada harga belian*

- Safety stock 2,000 units
  Stok keselamatan *2,000 unit*
- Delivery time 1 week
  Tempoh penghantaran *1 minggu*
- Assume the number of working days is 50 weeks in a year.
  Andaikan bilangan hari bekerja ialah 50 minggu setahun.

(i) Calculate the economic order quantity (EOQ).
Kirakan kuantiti tempahan ekonomi.

[3 marks]
[3 markah]

(ii) Calculate the total inventory cost at the EOQ level.
Kirakan jumlah kos inventori pada tahap EOQ.

[3 markah]
[3 marks]

(iii) Calculate the reorder level.
Kirakan tahap pesanan semula.

[3 marks]
[3 markah]

SOALAN TAMAT

FORMULA BUSINESS FINANCE

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

$k = [P_1k_1] + [P_2k_2] + \ldots + [P_ik_i]$

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

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

$cv = \sigma / k$

$CR = CA/CL$

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

$AI = [EOQ/2] + SS$

$ANO = S / EOQ$

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

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

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

$PP = IO / ACF$

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

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

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

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

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

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

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

$DCL = DOL \times DFL$

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	8.9847	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	*	*	*	*