

SULIT



**BAHAGIAN PEPERIKSAAN DAN PENILAIAN
JABATAN PENDIDIKAN POLITEKNIK
KEMENTERIAN PENDIDIKAN TINGGI**

JABATAN PERDAGANGAN

PEPERIKSAAN AKHIR

SESI DISEMBER 2017

DPB5043 : BUSINESS FINANCE

TARIKH : 12 APRIL 2018

MASA : 8.30 PAGI - 10.30 PAGI (2 JAM)

Kertas ini mengandungi **SEBELAS (11)** halaman bercetak.

Struktur (4 Soalan)

Dokumen sokongan yang disertakan : Formula, Jadual PVIF/PVIFA

JANGAN BUKA KERTAS SOALAN INI SEHINGGA DIARAHKAN

(CLO yang tertera hanya sebagai rujukan)

SULIT

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) List **FIVE (5)** Basics of Financial Management.

Senaraikan LIMA (5) Asas Pengurusan Kewangan.

[5 marks]

[5 markah]

CLO1
C2

- (b) The probability distribution of expected returns for stock BING and stock GANG are as follows:

Taburan kebarangkalian pulangan dijangka untuk saham BING dan saham GANG adalah seperti berikut:

Probability	Stock BING (%)	Stock GANG (%)
0.15	(15)	(25)
0.20	0	5
0.40	5	17
0.25	10	30

- i. Calculate the expected return for stock BING and GANG.

Kirakan pulangan dijangka bagi saham BING dan GANG.

[2 marks]

[2 markah]

ii. Calculate the following: €

Kirakan yang berikut:

a. Variance / *Varians*

[5 marks]
[5 markah]

b. Standard deviation / *Sisihan piawai*

[1 mark]
[1 markah]

c. Coefficient of variation / *Koefisien variasi*

[1 mark]
[1 markah]

iii. Determine which stocks is riskier.

Tentukan saham mana yang lebih berisiko.

[1 mark]
[1 markah]

(c) You have developed the following analytical income statements for your corporation.

It represents the most recent year's operations, which ended 31st December 2016.

Your supervisor has handed you a memorandum in getting a written responses to the following questions:

Anda telah membangunkan penyata pendapatan analisis berikut untuk perbadanan anda. Ia mewakili operasi tahun baharu, yang berakhir 31 Disember 2016. Penyelia anda telah menyerahkan memorandum untuk mendapatkan jawapan bertulis kepada soalan-soalan berikut:

CLO1
C3

	RM
Sales <i>Jualan</i>	22,000,000
Variable cost <i>Kos Berubah</i>	12,000,000
Earnings before fixed cost <i>Pendapatan sebelum kos tetap</i>	10,000,000
Fixed cost <i>Kos Tetap</i>	5,000,000
Earnings before interest and taxes (EBIT) <i>Pendapatan sebelum faedah & cukai</i>	5,000,000
Interest <i>Faedah</i>	700,000
Earnings before taxes <i>Pendapatan sebelum cukai</i>	4,300,000
Taxes (28%) <i>Cukai (28%)</i>	1,204,000
Net Income <i>Pendapatan bersih</i>	3,096,000

Using the above data, you are required to calculate:

Menggunakan data di atas, anda dikehendaki mengira:

- i. Degree of Operating Level
Darjah Keumpilan Operasi

[3.5 marks]

[3.5 markah]

- ii. Degree of Financial Leverage
Darjah Keumpilan Kewangan

[3.5 marks]

[3.5 markah]

- iii. Degree of Combination Leverage
Darjah Keumpilan Gabungan

[3 marks]

[3 markah]

QUESTION 2

SOALAN 2

CLO1
C2

(a) Describe:

Jelaskan:

i. short term financing.

pembiayaan jangka pendek.

[2.5 marks]

[2.5 markah]

ii. long term financing.

pembiayaan jangka panjang.

[2.5 marks]

[2.5 markah]

CLO1
C3

(b) Rozze Sdn Bhd is considering either choosing Project MEME or Project LELE. The following information shows the net cash flows of Rozze Sdn Bhd for five years for both projects.

Rozze Sdn Bhd sedang mempertimbangkan sama ada memilih Project MEME atau Project LELE. Maklumat berikut menunjukkan aliran tunai Rozze Sdn Bhd bagi lima tahun untuk kedua-dua projek.

Years <i>Tahun</i>	Project MEME (RM) <i>Projek MEME (RM)</i>	Project LELE (RM) <i>Projek LELE (RM)</i>
0	(200,000)	(210,000)
1	95,000	91,000
2	100,000	109,000
3	105,000	110,000
4	110,000	110,000
5	110,000	115,000

The required rate of return for the project is 14%. Calculate:

Kadar pulangan yang diperlukan untuk projek adalah 14%. Kirakan:

(i) The Payback Period / *Tempoh Bayar Balik*

[4 marks]

[4 markah]

(ii) The Net Present Value / *Nilai Kini Bersih*

[8 marks]

[8 markah]

(iii) The Profitability Index / *Indeks Keuntungan*

[3 marks]

[3 markah]

CLO1
C4

(c) Determine the project that should be selected with your reasons.
Projek mana yang perlu dipilih beserta dengan sebab.

[5 marks]

[5 markah]

QUESTION 3

SOALAN 3

CLO2
C1

(a) (i) There are 4 main categories of financial ratio. List **THREE (3)** of them.
Terdapat 4 kategori utama nisbah kewangan. Senaraikan TIGA (3) daripadanya.

[3 marks]

[3 markah]

(ii) State **TWO (2)** external parties that have interest on the result of financial statement analysis.
Nyatakan DUA (2) pihak luar yang berminat terhadap keputusan analisis penyata kewangan.

[2 marks]

[2 markah]

CLO2
C2

(b) Financial ratio analysis is used to summarize information in a company's financial statements in assessing its financial health. Determine **FIVE (5)** main purposes of financial ratio.

Analisis nisbah kewangan digunakan untuk meringkaskan maklumat penyata kewangan syarikat dalam menilai kedudukan kewangan syarikat tersebut. Tentukan LIMA (5) tujuan asas nisbah kewangan.

[5 marks]

[5 markah]

CLO2
C4

- (c) Marzita Sdn Bhd has the following Statement of Comprehensive Income and Statement of Financial Position ended 31 December 2017.

Marzita Sdn Bhd mempunyai Penyata Pendapatan Komprehensif dan Penyata Kedudukan Kewangan berakhir Disember 2017 seperti berikut:

Marzita Sdn Bhd
Statement of Comprehensive Income for the year ended 31 December 2017
Penyata Pendapatan Komprehensif Bagi Tahun Berakhir 31 Disember 2017

	RM
Sales <i>Jualan</i>	520,000
Cost of goods sold <i>Kos jualan</i>	(190,000)
Gross profit <i>Untung kasar</i>	330,000
Operating expenses <i>Belanja operasi</i>	(75,000)
Depreciation <i>Susutnilai</i>	(21,000)
Earnings before interest and taxes (EBIT) <i>Pendapatan sebelum faedah dan cukai</i>	234,000
Interest <i>Faedah</i>	(10,000)
Earnings before tax (EBT) <i>Pendapatan sebelum cukai</i>	224,000
Tax <i>Cukai</i>	(14,500)
Net Income <i>Pendapatan bersih</i>	209,500

Marzita Sdn Bhd

Statement of Financial Position as at 31 December 2017

Penyata Kedudukan Kewangan pada 31 Disember 2017

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

	Industry Average
Current ratio <i>Nisbah semasa</i>	1.8 x
Quick ratio <i>Nisbah cepat</i>	0.7 x
Average collection period <i>Tempoh purata kutipan</i>	37 days
Inventory turnover <i>Pusingganti inventori</i>	2.5 x
Debt ratio <i>Nisbah hutang</i>	58%
Times interest earned ratio <i>Nisbah faedah diterima</i>	23.1 x
Gross profit margin <i>Margin untung kasar</i>	38%
Net profit margin <i>Margin untung bersih</i>	35%

Assuming a year with 360 days, calculate the above ratio for Marzita Sdn Bhd.

Andaikan 360 hari dalam setahun, kirakan nisbah di atas bagi Marzita Sdn Bhd.

[15 marks]

[15 markah]

QUESTION 4

SOALAN 4

CLO2
C1

(a) List FIVE (5) reasons to keep inventory.

Senaraikan LIMA (5) sebab perlu menyimpan inventori

[5 marks]

[5 markah]

CLO2
C3

(b) Calculate the effective cost of credit for the following:

Kira kos kredit efektif untuk yang berikut:

i. 3/15 net 45

3/15 bersih 45

[2.5 marks]

[2.5 markah]

ii. 3 / 10 net 50

3/10 bersih 50

[2.5 marks]

[2.5 markah]

CLO2
C3

Inventory Manager at Temerloh Jaya Sdn Bhd has the following information to calculate the company's inventory levels. Such informations are:

- The annual use 5 million units of inventory
- Ordering cost per order RM1,000
- Purchase price RM10 per unit
- Carrying cost per unit 10% of the purchase price

Pengurus inventori Temerloh Jaya Sdn. Bhd mempunyai maklumat berikut untuk mengira tahap inventori syarikat. Maklumat berkenaan adalah:

- *Penggunaan tahunan* *5 juta unit inventori*
- *Kos pesanan setiap pesanan* *RM1,000*
- *Harga belian* *RM10 seunit*
- *Kos penyimpanan seunit* *10% daripada harga belian*

You are required to determine:

Anda dikehendaki untuk menentukan:

- i. The economic order quantity
 Kuantiti pesanan ekonomi

[4 marks]
[4 markah]

- ii. The total cost of inventory
 Jumlah kos inventori

[6 marks]
[6 markah]

- iii. Numbers of orders per year
 Bilangan pesanan setiap tahun

[5 marks]
[5 markah]

SOALAN TAMAT

FORMULA BUSINESS FINANCE

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

$$\bar{k} = [P_1 k_1] + [P_2 k_2] + \dots + [P_i k_i]$$

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

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

$$cv = \sigma / \bar{k}$$

$$CR = CA / CL$$

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

$$AI = [EOQ/2] + SS$$

$$ANO = S / EOQ$$

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

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

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

$$PP = IO / ACF$$

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

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

$$IRR : \sum FCF (PVIF, i, n) = IO$$

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

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

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

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

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

$$DCL = DOL \times DFL$$

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%	7%	8%	9%	10%	12%	13%	14%	15%	16%	20%	24%	25%	30%
1	0.9901	0.9804	0.9709	0.9615	0.9524	0.9346	0.9259	0.9174	0.9091	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	1.8080	1.7833	1.7591	1.7355	1.7125	1.6901	1.6681	1.6467	1.6257	1.5728	1.4568	1.4400	1.3609
3	2.9410	2.8839	2.8286	2.7751	2.7232	2.6243	2.5771	2.5313	2.4869	2.4437	2.4018	2.3612	2.3216	2.2832	2.1955	1.9813	1.9520	1.8161
4	3.9020	3.8077	3.7171	3.6299	3.5460	3.4551	3.3721	3.2937	3.2199	3.1524	3.0873	2.9745	2.9137	2.8550	2.7982	2.4043	2.3616	2.1682
5	4.8534	4.7135	4.5737	4.4518	4.3295	4.1902	4.0627	3.9397	3.7906	3.6959	3.6048	3.5172	3.4331	3.3522	3.2743	2.7454	2.6893	2.4356
6	5.7955	5.6014	5.4172	5.2421	5.0757	4.7865	4.6229	4.4659	4.3583	4.2395	4.1114	3.9875	3.8887	3.7845	3.6847	3.0205	2.9514	2.6427
7	6.7282	6.4720	6.2303	6.0021	5.7864	5.3893	5.2064	5.0330	4.8684	4.7122	4.5638	4.4226	4.2893	4.1604	4.0386	3.2423	3.1611	2.8021
8	7.6517	7.3255	7.0197	6.7327	6.4632	6.2088	5.9743	5.7488	5.5349	5.1461	4.9676	4.7988	4.6389	4.4873	4.3436	3.4212	3.3289	2.9247
9	8.5660	8.1622	7.7861	7.4353	7.1078	6.8017	6.5162	6.2489	5.9952	5.5370	5.3282	5.1317	4.9464	4.7716	4.6085	3.4010	3.2955	3.0190
10	9.4713	8.9826	8.5302	8.1109	7.7217	7.3601	7.0236	6.7101	6.4166	5.8982	5.6502	5.4262	5.2161	5.0188	4.8332	3.5819	3.4705	3.0915
11	10.368	9.7888	9.2526	8.7605	8.3064	7.8868	7.4957	7.1390	6.8051	6.2655	5.9377	5.6859	5.4527	5.2337	5.0286	4.3271	3.7757	3.4473
12	11.255	10.575	9.9540	9.3851	8.8633	8.3838	7.9427	7.5361	7.1607	6.5124	6.1544	5.9176	5.6933	5.4806	5.1671	4.4382	3.8514	3.4903
13	12.134	11.348	10.635	9.9856	9.3936	8.8577	8.3608	7.9008	7.4683	6.7004	6.3235	6.1218	5.9224	5.7331	5.3423	3.9124	3.7601	3.2233
14	13.004	12.106	11.286	10.563	9.8986	9.2950	8.7455	8.2442	7.7687	6.9619	6.5282	6.3025	6.0924	5.8945	5.4676	3.9616	3.8241	3.2487
15	13.865	12.849	11.938	11.118	10.390	9.7122	9.1079	8.5595	8.0697	7.1909	6.7109	6.4624	6.1422	5.9474	5.5755	4.0013	3.8593	3.2682
16	14.718	13.578	12.561	11.632	10.838	10.106	9.4466	8.8514	8.3126	7.3792	6.9740	6.6939	6.3551	6.1542	5.6685	4.7296	4.0333	3.2832
17	15.562	14.292	13.166	12.166	11.274	10.477	9.7632	9.1216	8.5216	7.5488	7.1196	6.7929	6.4424	6.2372	5.7487	4.7746	4.0591	3.2948
18	16.398	14.992	13.754	12.659	11.650	10.828	10.059	9.3719	8.7556	7.7016	7.2497	6.8389	6.4674	6.1380	5.6178	4.6798	3.9279	3.3037
19	17.226	15.678	14.324	13.134	12.085	11.158	10.336	9.5936	8.9591	7.8383	7.3658	6.9380	6.5504	6.1982	5.6775	4.6435	4.0667	3.3105
20	18.046	16.351	14.877	13.590	12.462	11.470	10.594	9.8181	9.1265	7.9633	7.4694	7.0248	6.6231	6.2583	5.6288	4.6183	3.9539	3.3158
21	18.857	17.011	15.415	14.029	12.821	11.754	10.836	10.017	9.2922	8.0497	7.5220	7.1016	6.6870	6.3125	5.6731	4.6212	3.9631	3.3198
22	19.660	17.658	15.937	14.451	13.163	12.042	11.061	10.201	9.4424	8.1757	7.6446	7.1895	6.7429	6.3687	6.0143	4.6084	4.0007	3.3230
23	20.456	18.292	16.444	14.857	13.489	12.303	11.272	10.371	9.5902	8.2832	7.7184	7.2257	6.7921	6.3988	6.0442	4.5945	4.0371	3.3254
24	21.243	18.914	16.936	15.247	13.799	12.550	11.469	10.529	9.7066	8.3481	7.7943	7.2829	6.8351	6.4338	6.0726	4.9371	4.1428	3.3272
25	22.023	19.523	17.413	15.622	14.094	12.783	11.654	10.675	9.8226	8.3770	7.8431	7.3300	6.8729	6.4641	6.0971	4.9476	4.1474	3.3286
30	25.866	22.396	19.900	17.292	15.372	13.765	12.409	11.258	10.274	9.4269	8.0552	7.4957	7.0027	6.5660	6.1772	4.9789	4.1601	3.3950
35	29.469	24.989	21.487	18.665	16.374	14.498	12.948	11.855	10.587	9.6442	8.2552	7.5856	7.0700	6.6166	6.2153	4.9915	4.1644	3.3984
40	32.835	27.355	23.145	19.793	17.159	15.046	13.332	11.925	10.757	9.7791	8.3511	7.6344	7.1050	6.6418	6.2385	4.9966	4.1659	3.3995
50	39.166	31.424	26.730	21.482	18.256	15.762	13.801	12.233	10.962	9.9448	8.3945	7.6752	7.1327	6.6905	6.2463	4.9955	4.1666	3.3933

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%	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	0.7822
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	0.6400	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	0.5797	0.5245	0.4752
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	0.3691
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	0.3277	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	0.2621	0.2072
7	0.9327	0.8706	0.8131	0.7589	0.7070	0.6581	0.6227	0.5895	0.5570	0.5262	0.4971	0.4697	0.4439	0.4196	0.3966	0.3750	0.2991	0.2287	0.1784
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	0.2291	0.1608	0.1156
9	0.9143	0.8368	0.7664	0.7026	0.6445	0.5919	0.5439	0.5002	0.4604	0.4241	0.3909	0.3606	0.3329	0.3075	0.2843	0.2630	0.1881	0.1222	0.0804
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	0.1528	0.0904	0.0525
11	0.8963	0.8043	0.7224	0.6496	0.5847	0.5269	0.4751	0.4289	0.3875	0.3506	0.3173	0.2875	0.2607	0.2366	0.2149	0.1954	0.1222	0.0622	0.0281
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	0.0557	0.0249
13	0.8787	0.7730	0.6810	0.6006	0.5293	0.4688	0.4150	0.3677	0.3262	0.2897	0.2575	0.2282	0.2042	0.1821	0.1625	0.1452	0.0905	0.0450	0.0180
14	0.8700	0.7579	0.6611	0.5775	0.5021	0.4423	0.3878	0.3405	0.2992	0.2633	0.2320	0.2046	0.1807	0.1597	0.1413	0.1252	0.0779	0.0440	0.0180
15	0.8613	0.7430	0.6419	0.5553	0.4819	0.4173	0.3624	0.3152	0.2745	0.2394	0.2080	0.1827	0.1599	0.1401	0.1229	0.1079	0.0649	0.0352	0.0155
16	0.8528	0.7284	0.6232	0.5339	0.4581	0.3926	0.3387	0.2919	0.2519	0.2176	0.1883	0.1631	0.1415	0.1229	0.1069	0.0930	0.0541	0.0281	0.0120
17	0.8444	0.7142	0.6050	0.5134	0.4363	0.3714	0.3186	0.2703	0.2311	0.1978	0.1696	0.1456	0.1252	0.1078	0.0929	0.0802	0.0451	0.0225	0.0116
18	0.8360	0.7002	0.5874	0.4936	0.4155	0.3503	0.2959	0.2502	0.2129	0.1799	0.1528	0.1300	0.1108	0.0946	0.0806	0.0691	0.0376	0.0180	0.0089
19	0.8277	0.6864	0.5703	0.4746	0.3957	0.3306	0.2765	0.2317	0.1945	0.1635	0.1377	0.1161	0.0981	0.0829	0.0703	0.0596	0.0313	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	0.0115	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	0.0762	0.0638	0.0531	0.0443	0.0217	0.0092	0.0040
22	0.8034	0.6458	0.5199	0.4220	0.3418	0.2775	0.2257	0.1839	0.1502	0.1229	0.1007	0.0826	0.0680	0.0560	0.0462	0.0382	0.0181	0.0088	0.0031
23	0.7954	0.6342	0.5067	0.4087	0.3286	0.2648	0.2140	0.1703	0.1379	0.1117	0.0907	0.0738	0.0601	0.0491	0.0402	0.0329	0.0151	0.0071	0.0024
24	0.7876	0.6217	0.4919	0.3901	0.3101	0.2470	0.1971	0.1537	0.1224	0.1015	0.0817	0.0659	0.0532	0.0431	0.0349	0.0284	0.0126	0.0057	0.0018
25	0.7798	0.6155	0.4776	0.3751	0.2953	0.2330	0.1842	0.1420	0.1110	0.0923	0.0736	0.0588	0.0471	0.0378	0.0304	0.0245	0.0105	0.0046	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	*
35	0.7059	0.5000	0.3554	0.2534	0.1813	0.1301	0.0937	0.0676	0.0490	0.0356	0.0269	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	0.0448	0.0323	0.0234	0.0169	0.0123	0.0089	0.0065	0.0046	0.0014	*	*
40	0.6717	0.4529	0.3096	0.2083	0.1420	0.0972	0.0688	0.0480	0.0318	0.0221	0.0154	0.0107	0.0075	0.0053	0.0037	0.0025	0.0007	*	*
50	0.6080	0.3715	0.2281	0.1407	0.0872	0.0543	0.0399	0.0213	0.0134	0.0085	0.0054	0.0035	0.0022	0.0014	0.0009	0.0006	*	*	*