

**1** ♠76  
♥AQ93  
♦A97  
♣K763

♠5  
♥K652  
♦KJ1032  
♣AJ5

♠AKQJ10832  
♥10  
♦Q86  
♣2

♠94  
♥J874  
♦54  
♣Q10984

Av: NS=-470

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4Sx      | E 5 | 690 | -6  |
| 4  | 1  | 4S       | E 5 | 450 | 1   |
| 2  | 3  | 4S       | E 5 | 450 | 1   |
| 3  | 2  | 4S       | E 6 | 480 | 0   |

**2** ♠J2  
♥J765  
♦Q862  
♣Q84

♠AQ5  
♥AQ92  
♦9743  
♣AJ

♠K108  
♥10  
♦AKJ  
♣K109752

♠97643  
♥K843  
♦105  
♣63

Av: NS=-520

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3NT      | W 7 | 520 | 0   |
| 4  | 1  | 3NT      | W 6 | 490 | 1   |
| 2  | 3  | 3NT      | E 7 | 520 | 0   |
| 3  | 2  | 3NT      | W 7 | 520 | 0   |

**3** ♠A985  
♥2  
♦Q1085  
♣K1043

♠K104  
♥K9843  
♦K2  
♣Q72

♠QJ732  
♥AJ105  
♦A  
♣J98

♠6  
♥Q76  
♦J97643  
♣A65

Av: NS=0

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4H       | E-1 | 100 | 3   |
| 4  | 1  | 1NT      | S-2 | 100 | -3  |
| 2  | 3  | 2S       | E 5 | 200 | -5  |
| 3  | 2  | 4S       | E-1 | 100 | 3   |

**4** ♠A872  
♥A74  
♦10653  
♣J3

♠K106  
♥863  
♦A7  
♣K9765

♠J954  
♥102  
♦KQ942  
♣84

♠Q3  
♥KQJ95  
♦J8  
♣AQ102

Av: NS=+140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4H       | S-1 | 100 | -6  |
| 4  | 1  | 2H       | S 4 | 170 | 1   |
| 2  | 3  | 2H       | S 2 | 110 | -1  |
| 3  | 2  | 2H       | S 4 | 170 | 1   |

**5** ♠KQJ953  
♥K4  
♦87  
♣J76

♠642  
♥J7  
♦10952  
♣KQ53

♠A8  
♥932  
♦AKQ63  
♣A98

♠107  
♥AQ10865  
♦J4  
♣1042

Av: NS=-150

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4D       | E 5 | 150 | 0   |
| 4  | 1  | 3D       | E 5 | 150 | 0   |
| 2  | 3  | 3D       | E 5 | 150 | 0   |
| 3  | 2  | 2NT      | E 4 | 180 | -1  |

**6** ♠A  
♥AQ8  
♦A107  
♣J87632

♠8762  
♥765432  
♦32  
♣K

♠K5  
♥10  
♦KJ654  
♣AQ1094

♠QJ10943  
♥KJ9  
♦Q98  
♣5

Av: NS=+30

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3NT      | N-1 | 50  | -2  |
| 4  | 1  | 2S       | S 2 | 110 | 2   |
| 2  | 3  | 4S       | S-1 | 50  | -2  |
| 3  | 2  | 3S       | S 4 | 170 | 4   |

**7** ♠A9  
♥AQJ863  
♦9  
♣7632

♠J653  
♥2  
♦K763  
♣Q1095

♠Q1074  
♥1054  
♦J105  
♣AK8

♠K82  
♥K97  
♦AQ842  
♣J4

Av: NS=+650

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4H       | N 4 | 620 | -1  |
| 4  | 1  | 4H       | N 5 | 650 | 0   |
| 2  | 3  | 4H       | N 5 | 650 | 0   |
| 3  | 2  | 4H       | N 5 | 650 | 0   |

**8** ♠KQ653  
♥Q4  
♦42  
♣J985

♠AJ1094  
♥763  
♦QJ87  
♣Q

♠8  
♥AK105  
♦K96  
♣K10743

♠72  
♥J982  
♦A1053  
♣A62

Av: NS=-40

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 2NT      | W 3 | 150 | -3  |
| 4  | 1  | 3NT      | E-2 | 100 | 4   |
| 2  | 3  | 1NT      | E-1 | 50  | 3   |
| 3  | 2  | 2NT      | E 2 | 120 | -2  |

**9** ♠KQ874  
♥K6  
♦962  
♣Q63

♠65  
♥J108532  
♦1054  
♣K2

♠J1093  
♥A97  
♦AQ  
♣AJ87

♠A2  
♥Q4  
♦KJ873  
♣10954

Av: NS=-140

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3S       | N 4 | 170 | 7   |
| 4  | 1  | 3H       | E 3 | 140 | 0   |
| 2  | 3  | 3H       | E 3 | 140 | 0   |
| 3  | 2  | 2H       | E 4 | 170 | -1  |

**10** ♠1043  
♥Q3  
♦963  
♣76432

♠Q75  
♥AK9874  
♦AJ98  
♣AJ98

♠2  
♥J10652  
♦AJ1072  
♣K5

♠AKJ986  
♥Q  
♦KQ854  
♣Q10

Av: NS=-680

| NS | EW | Contract | N-S | E-W  | IMP |
|----|----|----------|-----|------|-----|
| 1  | 4  | 6H       | E 6 | 1430 | -13 |
| 4  | 1  | 5H       | W 6 | 680  | 0   |
| 2  | 3  | 5H       | W 6 | 680  | 0   |
| 3  | 2  | 4H       | W 6 | 680  | 0   |

**11** ♠AQJ3  
♥A  
♦Q1092  
♣J1042

♠10872  
♥542  
♦K53  
♣Q95

♠K5  
♥KJ109873  
♦84  
♣A7

♠964  
♥Q6  
♦AJ76  
♣K863

Av: NS=-110

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3H       | E 4 | 170 | -2  |
| 4  | 1  | 4D       | N-1 | 50  | 2   |
| 2  | 3  | 3H       | E 4 | 170 | -2  |
| 3  | 2  | 4H       | E-1 | 50  | 4   |

**12** ♠Q1093  
♥82  
♦Q83  
♣KQ106

♠KJ7  
♥J953  
♦AKJ42  
♣7

♠864  
♥KQ4  
♦1075  
♣J432

♠A52  
♥A1076  
♦96  
♣A985

Av: NS=+80

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 1NT      | E-1 | 50  | -1  |
| 4  | 1  | 2S       | N 3 | 140 | 2   |
| 2  | 3  | 2S       | N-2 | 200 | -7  |
| 3  | 2  | 2D       | E-2 | 100 | 1   |

**17** ♠AK4  
♥A2  
♦A1065  
♣8765

♠93  
♥KJ983  
♦984  
♣K43

♠J8752  
♥74  
♦73  
♣AQJ10

♠Q106  
♥Q1065  
♦KQJ2  
♣92

Av: NS=-50

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3NT      | N-1 | 50  | 0   |
| 4  | 1  | 3NT      | N-1 | 50  | 0   |
| 2  | 3  | 3NT      | N 3 | 400 | 10  |
| 3  | 2  | 3NT      | N-1 | 50  | 0   |

**18** ♠AJ6  
♥A104  
♦K97  
♣K1074

♠975  
♥QJ93  
♦Q  
♣86532

♠K43  
♥5  
♦AJ106532  
♣AJ

♠Q1082  
♥K8762  
♦84  
♣Q9

Av: NS=-100

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 2D       | E 3 | 110 | 0   |
| 4  | 1  | 2D       | E 2 | 90  | 0   |
| 2  | 3  | 3D       | E-1 | 50  | 4   |
| 3  | 2  | 3S       | S-1 | 100 | 0   |

**19** ♠1064  
♥8542  
♦9872  
♣109

♠Q852  
♥K93  
♦63  
♣AK73

♠K3  
♥AQJ10  
♦KQJ54  
♣J2

♠AJ97  
♥76  
♦A10  
♣Q8654

Av: NS=-620

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3NT      | W 4 | 630 | 0   |
| 4  | 1  | 3NT      | W 3 | 600 | 1   |
| 2  | 3  | 3NT      | W 4 | 630 | 0   |
| 3  | 2  | 3NT      | W-1 | 100 | 12  |

**20** ♠AJ72  
♥QJ2  
♦A63  
♣Q98

♠643  
♥8764  
♦854  
♣632

♠K1085  
♥K  
♦KQ102  
♣AJ105

♠Q9  
♥A10953  
♦J97  
♣K74

Av: NS=+490

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 2H       | S 4 | 170 | -8  |
| 4  | 1  | 1NT      | S 3 | 150 | -8  |
| 2  | 3  | 1NTx     | E-3 | 800 | 7   |
| 3  | 2  | 1NTx     | E-3 | 800 | 7   |

**21** ♠AKJ932  
♥2  
♦64  
♣Q942

♠10764  
♥Q74  
♦K7  
♣A1076

♠KJ103  
♥Q10982  
♦KJ85  
♣KJ85

♠Q85  
♥A9865  
♦AJ53  
♣3

Av: NS=+410

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 3S       | N 4 | 170 | -6  |
| 4  | 1  | 5Dx      | E-4 | 800 | 9   |
| 2  | 3  | 2S       | N 5 | 200 | -5  |
| 3  | 2  | 4S       | N 4 | 620 | 5   |

**22** ♠543  
♥K72  
♦5  
♣AKJ754

♠AKJ6  
♥95  
♦Q1098  
♣963

♠Q109872  
♥A86  
♦A32  
♣2

♠QJ1043  
♥KJ764  
♦Q108  
♣Q108

Av: NS=+20

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4S       | E 4 | 620 | -12 |
| 4  | 1  | 4Sx      | E-1 | 200 | 5   |
| 2  | 3  | 3S       | E 4 | 170 | -5  |
| 3  | 2  | 4Sx      | E-1 | 200 | 5   |

**23** ♠AKQ8765  
♥AQ9  
♦A32  
♣J

♠842  
♥QJ65  
♦J10765  
♣AJ10765

♠103  
♥K63  
♦A972  
♣KQ98

♠942  
♥J1075  
♦K10843  
♣4

Av: NS=+680

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4S       | N 5 | 650 | -1  |
| 4  | 1  | 4S       | N 6 | 680 | 0   |
| 2  | 3  | 4S       | N 6 | 680 | 0   |
| 3  | 2  | 4S       | N 6 | 680 | 0   |

**24** ♠109  
♥76532  
♦6  
♣AQJ43

♠AQ4  
♥AJ10  
♦103  
♣K10972

♠852  
♥Q9  
♦AKQJ975  
♣6

♠KJ763  
♥K84  
♦842  
♣85

Av: NS=-460

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 5D       | E 5 | 400 | 2   |
| 4  | 1  | 3NT      | W 6 | 490 | -1  |
| 2  | 3  | 5D       | E 6 | 420 | 1   |
| 3  | 2  | 3NT      | W 6 | 490 | -1  |

**25** ♠QJ1097642  
♥KJ105  
♦6  
♣KJ105

♠A85  
♥843  
♦7632  
♣K83

♠K  
♥KQJ1065  
♦Q94  
♣J52

♠3  
♥A972  
♦A8  
♣AQ10974

Av: NS=+450

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4S       | N 5 | 450 | 0   |
| 4  | 1  | 4S       | N 5 | 450 | 0   |
| 2  | 3  | 4S       | N 5 | 450 | 0   |
| 3  | 2  | 4S       | N 5 | 450 | 0   |

**26** ♠K75  
♥AKJ1098642  
♦9  
♣J64

♠AQ7653  
♥10853  
♦AJ3  
♣AJ3

♠2  
♥J94  
♦Q753  
♣KQ762

♠AQ10983  
♥K1082  
♦AJ4  
♣AJ4

Av: NS=-200

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 4S       | S 4 | 620 | 13  |
| 4  | 1  | 6S       | S-2 | 200 | 0   |
| 2  | 3  | 6S       | S-2 | 200 | 0   |
| 3  | 2  | 6S       | S-2 | 200 | 0   |

**27** ♠AJ873  
♥87  
♦AQ85  
♣Q8

♠AK1096532  
♥43  
♦AJ3  
♣AJ3

♠K65  
♥QJ  
♦J976  
♣K765

♠Q10942  
♥4  
♦K102  
♣10942

Av: NS=-200

| NS | EW | Contract | N-S | E-W | IMP |
|----|----|----------|-----|-----|-----|
| 1  | 4  | 5H       | W 5 | 450 | -6  |
| 4  | 1  | 6H       | W-1 | 50  | 6   |
| 2  | 3  | 5H       | W-1 | 50  | 6   |
| 3  | 2  | 5H       | W 5 | 450 | -6  |

**28** ♠AKQ86  
♥KJ765  
♦9  
♣K6

♠7  
♥A108  
♦K106543  
♣J83

♠104  
♥43  
♦J872  
♣Q9542

♠J9532  
♥Q92  
♦AQ  
♣A107

Av: NS=+1430

| NS | EW | Contract | N-S | E-W  | IMP |
|----|----|----------|-----|------|-----|
| 1  | 4  | 5S       | N 6 | 680  | -13 |
| 4  | 1  | 6S       | N 6 | 1430 | 0   |
| 2  | 3  | 6S       | N 6 | 1430 | 0   |
| 3  | 2  | 6S       | N 6 | 1430 | 0   |