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| <p>4</p> <p>AKT42 J2 K76 T74</p> <p>Dir: W Vul: All</p> <p>Q9765 Q84 JT82 9</p> <p>3 973 Q63 AKJ852</p> <p>J8 AKT65 A94 Q63</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>3</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>3</td><td>3</td><td>3</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>11 5 10 14</p> | N | - | 2 | 3 | 3 | 3 | S | - | 2 | 3 | 3 | 3 | E | - | - | - | - | - | W | - | - | - | - | - | <p>5</p> <p>KJ98 J3 A54 AQ95</p> <p>Dir: N Vul: NS</p> <p>T7 A5 KQJ93 KJ83</p> <p>65 KT984 T762 T4</p> <p>AQ432 Q762 8 762</p> <p>15 14 3 8</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>1</td><td>4</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>1</td><td>4</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> </table> | N | 3 | - | 1 | 4 | 2 | S | 3 | - | 1 | 4 | 2 | E | - | 2 | - | - | - | W | - | 2 | - | - | - | <p>6</p> <p>AKJ Q764 J9 JT63</p> <p>Dir: E Vul: EW</p> <p>83 A53 AT2 K9875</p> <p>T5 KJT2 KQ873 AQ</p> <p>Q97642 98 654 42</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>5</td><td>4</td><td>-</td><td>1</td></tr> <tr><td>W</td><td>4</td><td>5</td><td>4</td><td>-</td><td>1</td></tr> </table> <p>12 11 15 2</p> | N | - | - | - | 1 | - | S | - | - | - | 1 | - | E | 4 | 5 | 4 | - | 1 | W | 4 | 5 | 4 | - | 1 |
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| <p>7</p> <p>A432 732 AK85 KT</p> <p>Dir: S Vul: All</p> <p>QJT8 8 Q7642 AJ7</p> <p>97 KJT9 T Q96532</p> <p>K65 AQ654 J93 84</p> <table border="1"> <tr><td>N</td><td>-</td><td>3</td><td>4</td><td>3</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>3</td><td>4</td><td>3</td><td>3</td></tr> <tr><td>E</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>2</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>14 10 6 10</p> | N | - | 3 | 4 | 3 | 3 | S | - | 3 | 4 | 3 | 3 | E | 2 | - | - | - | - | W | 2 | - | - | - | - | <p>8</p> <p>Q6 AKT86 932 KJ7</p> <p>Dir: W Vul: None</p> <p>A98753 73 Q6 832</p> <p>42 Q42 AKJT AQT5</p> <p>KJT J95 8754 964</p> <p>13 6 16 5</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>3</td><td>2</td><td>3</td><td>3</td></tr> <tr><td>W</td><td>4</td><td>3</td><td>2</td><td>3</td><td>3</td></tr> </table> | N | - | - | - | - | - | S | - | - | - | - | - | E | 4 | 3 | 2 | 3 | 3 | W | 4 | 3 | 2 | 3 | 3 | <p>9</p> <p>AJ94 T2 732 AT54</p> <p>Dir: N Vul: EW</p> <p>T32 QJ4 JT65 J72</p> <p>K8 AK63 K984 Q83</p> <p>Q765 9875 AQ K96</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>1</td><td>3</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>1</td><td>3</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>9 5 15 11</p> | N | 2 | - | 1 | 3 | 1 | S | 2 | - | 1 | 3 | 1 | E | - | 1 | - | - | - | W | - | 1 | - | - | - |
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| <p>10</p> <p>K985 KJ83 942 52</p> <p>Dir: E Vul: All</p> <p>J72 A54 AJ763 T8</p> <p>6 T62 T85 KQJ943</p> <p>AQT43 Q97 KQ A76</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>2</td><td>4</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>2</td><td>4</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>7 10 6 17</p> | N | - | - | 2 | 4 | 1 | S | - | - | 2 | 4 | 1 | E | 1 | 1 | - | - | - | W | 1 | 1 | - | - | - | <p>11</p> <p>Q9874 3 A52 QT54</p> <p>Dir: S Vul: None</p> <p>JT2 A92 KQT7 A93</p> <p>AK6 KQ764 98 762</p> <p>53 JT85 J643 KJ8</p> <p>8 14 12 6</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>1</td><td>3</td><td>3</td><td>2</td><td>3</td></tr> <tr><td>W</td><td>1</td><td>3</td><td>3</td><td>2</td><td>3</td></tr> </table> | N | - | - | - | - | - | S | - | - | - | - | - | E | 1 | 3 | 3 | 2 | 3 | W | 1 | 3 | 3 | 2 | 3 | <p>12</p> <p>KT4 A6 AK42 AQT8</p> <p>Dir: W Vul: NS</p> <p>AQ873 4 Q76 J752</p> <p>652 KQJT98 J83 6</p> <p>J9 7532 T95 K943</p> <table border="1"> <tr><td>N</td><td>4</td><td>3</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>4</td><td>3</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>20 9 7 4</p> | N | 4 | 3 | - | - | 2 | S | 4 | 3 | - | - | 2 | E | - | - | - | - | - | W | - | - | - | - | - |
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| <p>13</p> <p>KQT4 KJ76 A63 QJ</p> <p>Dir: N Vul: All</p> <p>87 5 QT72 K98732</p> <p>A96 8432 954 T65</p> <p>J532 AQT9 KJ8 A4</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>4</td><td>4</td><td>2</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>5</td><td>4</td><td>5</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>16 5 4 15</p> | N | - | 2 | 4 | 4 | 2 | S | - | 2 | 5 | 4 | 5 | E | 1 | - | - | - | - | W | 1 | - | - | - | - | <p>14</p> <p>T82 QT87 KQ64 42</p> <p>Dir: E Vul: None</p> <p>AQJ4 AKJ65 JT KQ</p> <p>9753 2 A52 98653</p> <p>K6 943 9873 AJT7</p> <p>7 21 4 8</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>1</td><td>3</td><td>5</td><td>2</td></tr> <tr><td>W</td><td>3</td><td>1</td><td>3</td><td>5</td><td>2</td></tr> </table> | N | - | - | - | - | - | S | - | - | - | - | - | E | 3 | 1 | 3 | 5 | 2 | W | 3 | 1 | 3 | 5 | 2 | <p>15</p> <p>AKQ JT9 632 AK87</p> <p>Dir: S Vul: NS</p> <p>6 AQ4 KJT87 Q654</p> <p>J9874 653 Q95 JT</p> <p>T532 K872 A4 932</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>2</td><td>2</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>2</td><td>2</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>17 12 4 7</p> | N | 2 | - | 2 | 2 | 1 | S | 2 | - | 2 | 2 | 1 | E | - | 1 | - | - | - | W | - | 1 | - | - | - |
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| <p>16</p> <p>9432 AJ763 K6 96</p> <p>Dir: W Vul: EW</p> <p>K KT854 AQ752 T8</p> <p>QJT75 9 J4 A7543</p> <p>A86 Q2 T983 KQJ2</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>1</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>8 12 8 12</p> | N | - | - | - | - | 1 | S | - | - | - | - | 1 | E | 1 | 1 | - | - | - | W | 1 | 1 | - | - | - | <p>17</p> <p>Q8 64 KJ72 T8432</p> <p>Dir: N Vul: None</p> <p>T62 AT92 T6 J976</p> <p>AK4 KQJ873 A83 Q</p> <p>J9753 5 Q954 AK5</p> <p>6 5 19 10</p> <table border="1"> <tr><td>N</td><td>1</td><td>2</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>5</td><td>-</td><td>3</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>5</td><td>-</td><td>3</td></tr> </table> | N | 1 | 2 | - | 1 | - | S | 1 | 2 | - | 1 | - | E | - | - | 5 | - | 3 | W | - | - | 5 | - | 3 | <p>18</p> <p>AT3 QT84 T32 JT4</p> <p>Dir: E Vul: NS</p> <p>J4 AJ975 QJ75 62</p> <p>8765 2 A4 K98753</p> <p>KQ92 K63 K986 AQ</p> <table border="1"> <tr><td>N</td><td>1</td><td>2</td><td>3</td><td>3</td><td>4</td></tr> <tr><td>S</td><td>1</td><td>2</td><td>3</td><td>3</td><td>4</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>7 9 7 17</p> | N | 1 | 2 | 3 | 3 | 4 | S | 1 | 2 | 3 | 3 | 4 | E | - | - | - | - | - | W | - | - | - | - | - |
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| N | 1 | 2 | 3 | 3 | 4 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| <p>19</p> <p>2 K84 KT6 AKQT75</p> <p>AK653 QJ963 853</p> <p>15 10 8 7</p> <p>Dir: S Vul: EW</p> <p>JT8 A2 QJ74 9842</p> <table border="1"> <tr><td>N</td><td>3</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>3</td><td>-</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>1</td><td>2</td><td>3</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>1</td><td>2</td><td>3</td><td>-</td></tr> </table> | N | 3 | - | - | - | 2 | S | 3 | - | - | - | 2 | E | - | 1 | 2 | 3 | - | W | - | 1 | 2 | 3 | - | <p>20</p> <p>T8 A973 A3 J9765</p> <p>J732 52 KQ7 Q432</p> <p>9 8 11 12</p> <p>Dir: W Vul: All</p> <p>K954 QJ64 JT AT8</p> <table border="1"> <tr><td>N</td><td>1</td><td>3</td><td>3</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>1</td><td>3</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> </table> <p>AC6 KT8 986542 K</p> | N | 1 | 3 | 3 | - | 1 | S | 1 | 3 | 2 | - | 1 | E | - | - | - | 1 | - | W | - | - | - | 1 | - | <p>21</p> <p>Q4 Q97632 A8 AJT</p> <p>AT98 J5 652 9862</p> <p>13 5 11 11</p> <p>Dir: N Vul: NS</p> <p>KJ73 4 QT4 KQ743</p> <table border="1"> <tr><td>N</td><td>-</td><td>4</td><td>5</td><td>-</td><td>3</td></tr> <tr><td>S</td><td>-</td><td>4</td><td>5</td><td>-</td><td>3</td></tr> <tr><td>E</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>1</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> </table> <p>652 AKT8 KJ973 5</p> | N | - | 4 | 5 | - | 3 | S | - | 4 | 5 | - | 3 | E | 1 | - | - | - | - | W | 1 | - | - | - | - |
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| <p>22</p> <p>Q973 T76 Q84 AK8</p> <p>AT5 K52 J9762 JT</p> <p>11 9 12 8</p> <p>Dir: E Vul: EW</p> <p>J8 AJ984 A Q9732</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>1</td><td>-</td></tr> <tr><td>E</td><td>3</td><td>1</td><td>4</td><td>-</td><td>2</td></tr> <tr><td>W</td><td>3</td><td>1</td><td>4</td><td>-</td><td>2</td></tr> </table> <p>K642 Q8 KT53 654</p> | N | - | - | - | 1 | - | S | - | - | - | 1 | - | E | 3 | 1 | 4 | - | 2 | W | 3 | 1 | 4 | - | 2 | <p>23</p> <p>Q7 KJ74 AQ43 T42</p> <p>943 QT9653 KJ6 5</p> <p>12 6 11 11</p> <p>Dir: S Vul: All</p> <p>AK865 82 85 A976</p> <table border="1"> <tr><td>N</td><td>4</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>S</td><td>4</td><td>2</td><td>-</td><td>-</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>1</td><td>-</td><td>-</td></tr> </table> <p>JT2 A T972 KQJ83</p> | N | 4 | 2 | - | - | 2 | S | 4 | 2 | - | - | 2 | E | - | - | 1 | - | - | W | - | - | 1 | - | - | <p>24</p> <p>63 J6 KT85432 JT</p> <p>K72 K75432 7 A84</p> <p>5 10 15 10</p> <p>Dir: W Vul: None</p> <p>QJ85 AQ8 A6 Q963</p> <table border="1"> <tr><td>N</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>2</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>4</td><td>-</td><td>5</td><td>4</td><td>2</td></tr> <tr><td>W</td><td>4</td><td>-</td><td>5</td><td>4</td><td>2</td></tr> </table> <p>AT94 T9 QJ9 K752</p> | N | - | 2 | - | - | - | S | - | 2 | - | - | - | E | 4 | - | 5 | 4 | 2 | W | 4 | - | 5 | 4 | 2 |
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| E | 4 | - | 5 | 4 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| W | 4 | - | 5 | 4 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| <p>25</p> <p>32 7 QT974 JT972</p> <p>K754 Q96 53 AK43</p> <p>3 12 5 20</p> <p>Dir: N Vul: EW</p> <p>J8 KJT85432</p> <p>865</p> <table border="1"> <tr><td>N</td><td>1</td><td>5</td><td>-</td><td>3</td><td>2</td></tr> <tr><td>S</td><td>1</td><td>5</td><td>-</td><td>2</td><td>2</td></tr> <tr><td>E</td><td>-</td><td>-</td><td>4</td><td>-</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>-</td><td>4</td><td>-</td><td>-</td></tr> </table> <p>AQT96 A AKJ862 Q</p> | N | 1 | 5 | - | 3 | 2 | S | 1 | 5 | - | 2 | 2 | E | - | - | 4 | - | - | W | - | - | 4 | - | - | <p>26</p> <p>KT9 A9765 9542 J</p> <p>AJ4 KT4 AK6 7643</p> <p>8 15 7 10</p> <p>Dir: E Vul: All</p> <p>Q852 Q8 QJT87 T8</p> <table border="1"> <tr><td>N</td><td>2</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>S</td><td>2</td><td>-</td><td>2</td><td>-</td><td>1</td></tr> <tr><td>E</td><td>-</td><td>3</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>3</td><td>-</td><td>2</td><td>-</td></tr> </table> <p>763 J82 3 AKQ952</p> | N | 2 | - | 2 | - | 1 | S | 2 | - | 2 | - | 1 | E | - | 3 | - | 2 | - | W | - | 3 | - | 2 | - | <p>27</p> <p>983 JT987 T53 A8</p> <p>6 Q6543 AKQ98 63</p> <p>5 11 11 13</p> <p>Dir: S Vul: None</p> <p>KQJT72 A 76 J974</p> <table border="1"> <tr><td>N</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>S</td><td>-</td><td>-</td><td>-</td><td>-</td><td>-</td></tr> <tr><td>E</td><td>-</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> <tr><td>W</td><td>-</td><td>2</td><td>-</td><td>2</td><td>-</td></tr> </table> <p>A54 K2 J42 KQT52</p> | N | - | - | - | - | - | S | - | - | - | - | - | E | - | 2 | - | 2 | - | W | - | 2 | - | 2 | - |
| N | 1 | 5 | - | 3 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S | 1 | 5 | - | 2 | 2 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| E | - | - | 4 | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| W | - | - | 4 | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| N | 2 | - | 2 | - | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S | 2 | - | 2 | - | 1 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| E | - | 3 | - | 2 | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| W | - | 3 | - | 2 | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| N | - | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| S | - | - | - | - | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| E | - | 2 | - | 2 | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| W | - | 2 | - | 2 | - | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

HCP for N/S/E/W - Avg HCP: 10.41 / 10.41 / 9.52 / 9.67, Voids: 0 / 0 / 1 / 1, Singletons: 7 / 8 / 12 / 10, 7+ card suits: 1 / 0 / 1 / 0