

**Board: 1**  
**Dealer: N**  
**Vul: None**

♠A6  
♥84  
♦98532  
♣A532

♠K5  
♥JT932  
♦AKQ7  
♣86

♠T974

♠QJ8742  
♥765  
♦4  
♣KQJ

10  
8  
9

HCP 13

N S E W

**Board: 2**  
**Dealer: E**  
**Vul: NS**

♠K97  
♥54  
♦AQJ965  
♣73

♠A8652  
♥KJ9  
♦Q  
♣J652

♠QJ  
♥873  
♦T8743  
♣Q94

♠T43  
♥AKT62  
♦2  
♣AKT8

10  
11  
14

HCP 5

N S E W

**Board: 3**  
**Dealer: S**  
**Vul: EW**

♠KJ2  
♥6  
♦A986  
♣Q9874

♠AQ3  
♥Q7542  
♦KT3  
♣T5

♠8765  
♥AKT  
♦Q52  
♣KJ2

♠T94  
♥J983  
♦J74  
♣A63

10  
11  
6

HCP 13

N S E W

**Board: 4**  
**Dealer: W**  
**Vul: All**

♠AJ532  
♥Q85  
♦QJ82  
♣7

♠K6  
♥K9762  
♦9  
♣QJT86

♠T974  
♥AJ4  
♦KT7  
♣542

♠Q8  
♥T3  
♦A6543  
♣AK93

9  
10  
13

HCP 8

N S E W

**Board: 5**  
**Dealer: N**  
**Vul: NS**

♠AKQ96  
♥  
♦K87654  
♣J7

♠T852  
♥T64  
♦QT9  
♣AT5

♠3  
♥AKQJ9753  
♦2  
♣Q93

♠J74  
♥82  
♦AJ3  
♣K8642

6  
13  
9

HCP 12

N S E W

**Board: 6**  
**Dealer: E**  
**Vul: EW**

♠K63  
♥984  
♦K973  
♣J63

♠QT  
♥KJT7  
♦J8654  
♣Q4

♠A94  
♥A632  
♦AT2  
♣K98

♠J8752  
♥Q5  
♦Q  
♣AT752

9  
7  
9

HCP 15

N S E W

**Board: 7**  
**Dealer: S**  
**Vul: All**

♠AK97  
♥74  
♦K975  
♣K93

♠T853  
♥J63  
♦AT2  
♣862

♠J2  
♥KT85  
♦Q843  
♣T54

♠Q64  
♥AQ92  
♦J6  
♣AQJ7

5  
13  
16

HCP 6

N S E W

**Board: 8**  
**Dealer: W**  
**Vul: None**

♠9762  
♥AJ5  
♦A987  
♣A9

♠5  
♥T873  
♦KQJT5  
♣J76

♠AKQJ84  
♥92  
♦42  
♣T32

♠T3  
♥KQ64  
♦63  
♣KQ854

7  
13  
10

HCP 10

N S E W

**Board: 9**  
**Dealer: N**  
**Vul: EW**

♠AKJ85  
♥  
♦K73  
♣JT982

♠T96  
♥A75  
♦AJ652  
♣A7

♠2  
♥KJ986  
♦Q984  
♣KQ3

♠Q743  
♥QT432  
♦T  
♣654

13  
12  
4

HCP 11

N S E W

**Board: 10**  
**Dealer: E**  
**Vul: All**

♠QJ7654  
♥QJ  
♦9  
♣KJT6

♠AK9  
♥43  
♦KJT42  
♣A52

♠83  
♥9872  
♦AQ7  
♣Q743

♠T2  
♥AKT65  
♦8653  
♣98

15  
10  
7

HCP 8

N S E W

**Board: 11**  
**Dealer: S**  
**Vul: None**

♠K52  
♥AQ96  
♦KJ87  
♣J4

♠764  
♥2  
♦4  
♣AKQ76532

♠AJ9  
♥8732  
♦AT6543  
♣

♠QT83  
♥KJT5  
♦Q9  
♣T98

9  
14  
8

HCP 9

N S E W

**Board: 12**  
**Dealer: W**  
**Vul: NS**

♠A  
♥J9742  
♦T98  
♣QJ73

♠J  
♥K86  
♦KJ6543  
♣A52

♠KT82  
♥AT5  
♦A72  
♣T94

♠Q976543  
♥Q3  
♦Q  
♣K86

12  
8  
9

HCP 11

N S E W

**Board: 13**  
**Dealer: N**  
**Vul: All**

♠87  
♥QT832  
♦J92  
♣875

♠KJ64  
♥754  
♦Q543  
♣KT

♠Q9  
♥9  
♦KT8  
♣AQJ6432

♠AT532  
♥AKJ6  
♦A76  
♣9

9  
3  
16

HCP 12

N S E W

**Board: 14**  
**Dealer: E**  
**Vul: None**

♠85  
♥KJ65  
♦AJT3  
♣AQ2

♠AQ9  
♥T83  
♦Q9542  
♣95

♠KJ763  
♥Q974  
♦K8  
♣73

♠T42  
♥A2  
♦76  
♣KJT864

8  
15  
8

HCP 9

N S E W

**Board: 15**  
**Dealer: S**  
**Vul: NS**

♠AK  
♥AQ53  
♦J83  
♣A653

♠QT98643  
♥  
♦A2  
♣KJ74

♠J72  
♥T8762  
♦KT54  
♣9

♠5  
♥KJ94  
♦Q976  
♣QT82

10  
18  
8

HCP 4

N S E W

**Board: 16**  
**Dealer: W**  
**Vul: EW**

♠75  
♥9862  
♦T  
♣J98632

♠T6  
♥JT75  
♦QJ84  
♣T75

♠AQJ983  
♥43  
♦A96  
♣AK

♠K42  
♥AKQ  
♦K7532  
♣Q4

4  
1  
17

HCP 18

N S E W

**Board: 17**  
**Dealer: N**  
**Vul: None**

♠9873  
♥A875  
♦97  
♣K42

♠AT  
♥QT42  
♦KQ53  
♣963

♠KJ654  
♥KJ  
♦T84  
♣AQ5

♠Q2  
♥963  
♦AJ62  
♣JT87

11  
7  
8

HCP 14

N S E W

**Board: 18**  
**Dealer: E**  
**Vul: NS**

♠52  
♥A6  
♦AJT73  
♣9743

♠K43  
♥QJ9875  
♦42  
♣J5

♠QJT9876  
♥KT  
♦5  
♣K82

♠A  
♥432  
♦KQ986  
♣AQT6

7  
9  
15

HCP 9

N S E W

Board: 19  
Dealer: S  
Vul: EW

♠ J984  
♥ A973  
♦ AQ5  
♣ J6

♠ 6532  
♥ KT  
♦ 9874  
♣ Q74

♠ AQT7  
♥ Q82  
♦ K3  
♣ AT82

8  
12 HCP 5  
15

Board: 20  
Dealer: W  
Vul: All

♠ J9754  
♥ K8  
♦ 875  
♣ 762

♠ 6532  
♥ KT  
♦ 9874  
♣ Q74

♠ K6  
♥ AT65  
♦ AQJ6  
♣ AQ9

5  
4 HCP 11  
20

Board: 21  
Dealer: N  
Vul: NS

♠ A  
♥ KQ53  
♦ AT43  
♣ JT95

♠ 6532  
♥ KT  
♦ 9874  
♣ Q74

♠ QJ86542  
♥ 9  
♦ K5  
♣ K76

♠ T73  
♥ JT762  
♦ QJ98  
♣ Q

9  
14 HCP 6  
11

Board: 22  
Dealer: E  
Vul: EW

♠ A874  
♥ AK52  
♦ 94  
♣ 632

♠ 6532  
♥ KT  
♦ 9874  
♣ Q74

♠ 9  
♥ Q96  
♦ QT8653  
♣ AJ9

13  
11 HCP 7  
9

Board: 23  
Dealer: S  
Vul: All

♠ 75  
♥ AQJT76  
♦ KT74  
♣ 2

♠ 6532  
♥ KT  
♦ 9874  
♣ Q74

♠ AKQ86  
♥  
♦ 2  
♣ AKQJT94

♠ 92  
♥ 9852  
♦ AQJ96  
♣ 85

19  
10 HCP 7  
4

Board: 24  
Dealer: W  
Vul: None

♠ AT92  
♥ 9  
♦ A64  
♣ K6542

♠ 6532  
♥ KT  
♦ 9874  
♣ Q74

♠ Q65  
♥ QT8653  
♦ Q2  
♣ Q3

♠ K8743  
♥ J  
♦ KJ7  
♣ AT98

8  
11 HCP 12  
9

Board: 25  
Dealer: N  
Vul: EW

♠ 96  
♥ AK752  
♦ AKJ  
♣ Q52

♠ 6532  
♥ KT  
♦ 9874  
♣ Q74

♠ A72  
♥ Q6  
♦ 974  
♣ A9743

♠ JT543  
♥ 93  
♦ Q632  
♣ K6

7  
17 HCP 10  
6

Board: 26  
Dealer: E  
Vul: All

♠ 976  
♥ A97  
♦ Q842  
♣ J76

♠ 6532  
♥ KT  
♦ 9874  
♣ Q74

♠ K52  
♥ J854  
♦ J  
♣ KQT92

♠ QT843  
♥ 63  
♦ AKT9  
♣ A4

10  
7 HCP 13  
10

Board: 27  
Dealer: S  
Vul: None

♠ J93  
♥ KJT  
♦ KQJ64  
♣ 53

♠ 6532  
♥ KT  
♦ 9874  
♣ Q74

♠ AKQT86  
♥  
♦ 87  
♣ AQT86

♠ 2  
♥ AQ976432  
♦ A952  
♣

15  
11 HCP 10  
4

Board: 28  
Dealer: W  
Vul: NS

♠ JT  
♥ AK43  
♦ JT97  
♣ 532

♠ 6532  
♥ KT  
♦ 9874  
♣ Q74

♠ K98  
♥ Q8762  
♦ 653  
♣ K9

♠ Q42  
♥ T5  
♦ KQ2  
♣ AQT74

8  
9 HCP 13  
10