

# Improving Corporate Performance with the Effect of Human Capital Management And Corporate Values: A Case Study in Government-Owned Bank In Indonesia

**Darwis Agustriyana**

Business and Management Faculty, Universitas Widyatama, Bandung, Indonesia

**Dematria Pringgabayu**

School of Business and Management, Institut Teknologi Bandung, Indonesia

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## **Abstract**

In 2010, a government –owned bank (hereinafter referred to bank **XYZ**) initialized IPO and become the very first government-owned bank that go public. With this initiative, bank **XYZ** sees the necessary to transform not only their system, but also their values and talents to support their business growth. The need to transform push bank **XYZ** to understand what factor that affecting their performance. With this very reason, researcher conduct a research to measure performance based on HCM factor and corporate values factor in bank **XYZ**. Researcher conducts interview and questionnaire to gather the data with total sample of 150 employees. The data collected was measured by using partial least square (PLS) and the result is contradictive with general theory of human capital management where HCM supposed to be affecting performance positively, further explanation will be discussed in analysis result. With the affection of 21.7%, there is still 78.3% other factor that still unexposed or unknown by researcher.

**Keyword:** Human capital management, corporate values, corporate performance, state-owned bank, PLS

## **1. Introduction**

The value of people in organization nowadays is more important than it was back then. The understanding of people and their values were known as human resources management. The traditional human resource theory tends to see people as individual who works to company and actively contribute to the achievement in reaching organization's objective (Armstrong, 2006: 2-8). It means people in organization is just an asset which needs cost continuously and show a positive contribution for company, when their contribution is none or negative, company needs to fire them in order to cut cost. In human capital, the theory suggests company to educate, train, and develop their talent so they will give company a positive impact on productivity and wages (Zula & Chermack, 2007). In this term, cost in people is no longer calculated as an expense but more to investment. Some categorized human capital as an intangible asset for the company so the need to align this asset into organizational strategy will determine the success and failures of company. It aligns with organizational mission, vision, goals, and objectives. This intangible asset is becoming very

important because once you are good in those; it is hard for competitors to imitate your success and that is a powerful source of company's competitive advantage (Zula & Chermack, 2007; Ployhart, Nyberg, Reilly & Maltarich, 2014; Fulmer & Ployhart, 2014). The return of investing in human capital is equal to the return for company; the fortunate company would gain greater benefit in the long term (Zula & Chermack, 2007). In banking sector, the company has high interest in training their banker to perform a great service for client because in banking, their client is a business partner (Harangus, 2009). Based on previous statement, human capital is an important factor in the success of organization (Zula & Chermack, 2007).

Bank **XYZ** is a commercial bank owned by the provincial government of west java who's transformed into national bank, and already aware about the importance of human resources. The transformation is real; as per 2010 they change their corporate structure and turned their company into public company with new values embodied within the organization. The organizational values of bank **XYZ** known as SPIRIT developed in 2010 with a hope it will lead bank **XYZ** to be one of the biggest bank in national level, based on the company's vision. After 5 years of implementation in corporate values, only a few evidences shows about the impact of the new corporate values to their human resource and human capital management to corporate performance. Thus this thesis will explore more about human capital management and corporate values and the effect to corporate performance.

## **2. Theoretical Framework and Analysis**

### **2.1 Theoretical Framework**

This research is conducted to measure the effect of human capital management (HCM) and corporate values to corporate performance.

#### ***Human capital management:***

Human capital management is knowledge, skills, and experience for those to create productivity in term of reaching economic value for organization. Human capital more likely to be seen as an investment and all investment, assets, and capital needs to be managed (McShane & Glinow, 2010; Noe, Hollenbeck, Gerhart, & Wright, 2010; Armstrong, 2006). Human capital management consisted of five main drivers, learning capacity, employee engagement, workforce optimization, leadership practice, and knowledge accessibility (Bassi and McMurren, 2007).

#### ***Corporate Values:***

Values, in the other hand is a basic beliefs of organization that create a set of behavior and attitude among the member of organization, it might be created by the founder of the organization or it is a compilation of individual' values and shared in between (McShane & Glinow, 2010; Lussier, 2009). Corporate values of bank XYZ was formulated and initialized in 2010 and known as SPIRIT, this values consisted of service excellence, professionalism, integrity, respect, intelligence, and trust.

#### ***Performance:***

Performance is used to make sure every employee's activities and outcomes were done following the objectives. It is known as an accomplishment of given task that measured to meet the standard of accuracy, completeness, cost, and speed with the deemed to be the

fulfillment of an obligation, in a manner that releases the performer from all liabilities. In this research, performance indicator used by researcher is bank XYZ' mission statement. Therefore performance will be measured using three mission statements.

## **2.2 Methodology**

This research uses a quantitative paradigm, with the type of research is verification. The data is collected using a questionnaire, so the authors can analyze the respondents' perception about corporate performance, human capital management, and corporate values, and then analyze the influence of these variables.

Data collection in this research was conducted by:

1. In-depth interview with the operational head group of education and training in bank XYZ and with human resource department manager to seek for business issues, current condition of HCM, corporate values, and performance, and also to see the general overview of bank XYZ.
2. Conducting questionnaire about HCM, corporate values, and performance with total sample of 150 respondents from bank XYZ' employees.

## **3. Empirical Study and Result**

### **3.1 Questionnaire and Variable Operationalization**

The instrument of this research was translated from previous research of Bassi and McMurrer (2007). Some of the questions were adapted originally from the research and some were changed following the need of the study and the need of company. All of the questions use a Likert scale to answer the question from STS (Sangat tidak setuju/Strongly disagree) to SS (Sangat setuju/Strongly agree). Controlled variables are based on choices given by the researcher. The scaling and construct operationalization are as follows:

#### **Human Capital Driver:**

**Leadership Practice.** Leadership practice is a sub-factor of Human Capital Driver consists of 16 questions (Communication (3 questions), Inclusiveness (2 questions), Supervisory skills (5 questions), Executive skills (4 questions), and Systems (2 questions)) adapted from the research of Bassi and McMurrer (2007). **Employee Engagement.** Employee engagement is the second sub-factor of Human Capital Driver consists of 11 questions (Job design (3 questions), Commitment to employees (3 questions), Time (3 questions), and Systems (2 questions)) adapted from the research of Bassi and McMurrer (2007). **Knowledge Accessibility.** Knowledge accessibility is the third sub-factor of Human Capital Driver consists of 8 questions (Availability (2 questions), Collaboration and teamwork (3 questions), Information sharing (1 question), and Systems (2 questions)), adapted from the research of Bassi and McMurrer (2007). **Workforce Optimization.** Workforce optimization is the fourth sub-factor of Human Capital Driver consists of 16 questions (Processes (2 questions), Conditions (2 questions), Accountability (4 questions), Hiring decisions (3 questions), and Systems (5 questions)), adapted from the research of Bassi and McMurrer (2007). The last sub-factor is **Learning Capacity** consists of 10 questions (Innovation (3 questions), Training (2 questions), Development (2 questions), Values and support (2 questions), and system (1 question)), adapted from the research of Bassi and McMurrer (2007).

### **Corporate Values:**

**Service Excellence** is the first value; consist of 2 sub-values with total of 7 questions (Friendly, sincere, and familiar (4 questions), and Always provide excellence services (3 questions)), adapted from the GO SPIRIT questionnaire of bank **XYZ**. **Professionalism** consists of 3 sub-values with total of 9 questions (Quick, precise, and accurate (4 questions), Competent and responsible (3 questions), and Understand and follow company provisions (2 questions)), adapted from the GO SPIRIT questionnaire of bank **XYZ**. **Integrity** consists of 2 sub-values with total of 4 questions (Consistent, disciplined, and exuberant (2 questions), and Keeping the image of the bank through ethical behavior and respect (2 questions)), adapted from GO SPIRIT questionnaire of bank **XYZ**. **Respect** consists of 2 sub-values with total of 3 questions (Focus on customer (2 questions), and Care for the environment (1 question)), adapted from the GO SPIRIT questionnaire of bank **XYZ**. **Intelligence** consists of 3 sub-values with total of 7 questions (Always give the best solutions (3 questions), Strong desire to develop themselves (2 questions), and Like positive change (2 questions)), adapted from GO SPIRIT questionnaire of bank **XYZ**. The last value is **Trust** consists of 2 sub-values with total of 5 questions (Growing transparency, togetherness, and good relationship (3 questions), and Protect bank and company secrecy (2 questions)), adapted from GO SPIRIT questionnaire of bank **XYZ**.

**Performance:** **Performance** consists of 3 questions adapted from the mission statement of bank **XYZ** to represent the corporate performance in real.

**Controlled Variable:** The controlled variables of this research consist of 5 factors; Gender (Male and Female), Educational background (SMA/SMK, D3/equal, Bachelor, Magister, and Doctoral), Ages (<25 years, 25-<35 years, 35-<45 years, 45-<55 years, and >55 years), Working period (<1 year, 1-3 years, 4-6 years, 7-10 years, 11-15 years, and >15 years), the last factor is working region (Head office, Branch office, KCP, Cash office, Area office, and else). This variable consists of several choices with no likert scale.

**Frequency data result:** Controlled variables in this research defines the employee' characteristics such as gender or working period. The data was taken during training activity in house of bank **XYZ**. From 150 samples, 62% of the respondents are male with 75.3% is bachelor degree. The age scale of the respondent consists of 5 options but most of the respondent comes from 25-35 year old (85.3%), it means there are no respondent that participate in the research comes from above 45 year old. The age range of employees in 2014 from total of 7021 employees, it consists of 78.3% for age 18-30 and only 1.1% for age above 50. Most of the respondent has been working for **XYZ** for 4-6 years (44.0%) because the training activity is conducted for officer grade (working period of 4 year or more). And 67 out of 150 respondent (44.7%) works in branch office of bank **XYZ**.

### **3.2 Validity and Reliability Analysis**

From the measurement of validity and reliability test, there are five sub-variables describe human capital management. There are 4 (four) questions invalid, question number 19 "*Saya bertanggung jawab untuk menentukan cara terbaik dalam menyelesaikan pekerjaan saya*" this question was describing about job design in employee engagement, question number 40 "*Saya bertanggung jawab untuk memberikan kinerja berkualitas tinggi*", number 42 "*Di bank XYZ, karyawan yang melakukan kesalahan (fraud) akan dikenakan sanksi*", question number 43 "*Karyawan mempercayai rekan kerjanya untuk menyelesaikan pekerjaan*", question number 40, 42, and 43 were part of workforce optimization variable in

accountability part. The four of questions would not be include in the further analysis. Overall analysis shows the entire instrument is reliable and can be used for further analysis.

### **3.3 Partial Least Square analysis**

PLS method used to find the correlation between human capital drivers, corporate values drivers, and performance. Tool used to analyze the data is SmartPLS 2.0 software, with research hypothesis:

H1: Human capital drivers have positive correlation with performance

H2: Corporate values drivers have positive correlation with performance

H3: There is a correlation between human capital drivers and corporate values drivers

Using the second order model analysis, figure 1 shows the structural model of research original model. With significant level of 5%, the t table result is 1.96 for significant result. So, HCM result is not significant to performance but the result of corporate values result is in 4.22 so it is significant to performance. HCM and corporate values regression to performance is 0.277.

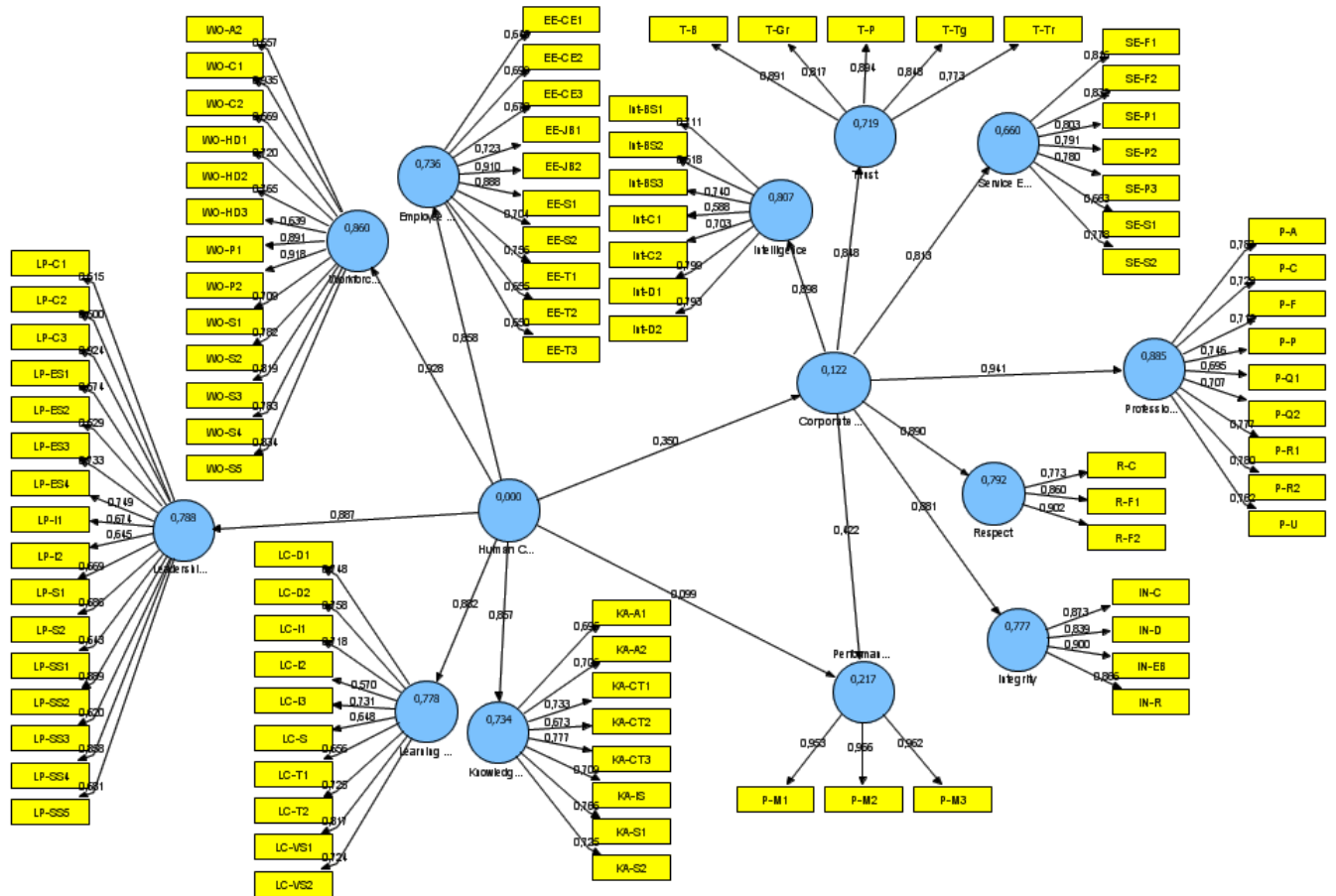


Figure 1 PLS model after indicator loading calculation

	Average variance extracted (AVE)	√AVE
<i>Human Capital Management</i>	0,423	0.65038
Leadership Practices	0,507	0.71204
Knowledge Accessibility	0,524	0.72388
Workforce Optimization	0,615	0.78422
Learning Capacity	0,508	0.71274
Employee Engagement	0,542	0.73621
<i>Corporate Value</i>	0,477	0.69065
Service Excellence	0,612	0.7823
Professionalism	0,555	0.74498
Integrity	0,757	0.87006
Respect	0,717	0.84676
Intelligence	0,506	0.71134
<i>Performance</i>	0,922	0.9602

**Table 1 Discriminant validity analysis (1)**

	HCM	CV	P
HCM	0.65038		
CV	0.354	0.69065	
P	0.249	0.457	0.9602

**Table 2 Discriminant validity analysis (2)**

Based on table 2.67, discriminant validity of the research is acceptable. The score of √AVE in overall variable is higher than the correlation score. So, all of the variables as latent is difference compared to other latent in the research. The cross loading score (Appendix 1) shows latent score is higher compared to other latent in the same manifest and other manifest as well. It means there is no problem in defining the latent because the latent is different with other latent in the same manifest and other manifest as well.

	AVE	Composite Reliability	R Square	Cronbachs Alpha
<i>Corporate Value</i>	0,477	0,969	0,122	0,967
Service Excellence	0,612	0,917	0,660	0,893
Professionalism	0,555	0,918	0,885	0,899
Integrity	0,757	0,926	0,777	0,893
Respect	0,717	0,883	0,792	0,800
Intelligence	0,506	0,876	0,807	0,835
Trust	0,715	0,926	0,719	0,900
<i>Human Capital Management</i>	0,424	0,976		0,975
Leadership Practices	0,507	0,942	0,788	0,933
Learning Capacity	0,508	0,911	0,778	0,891
Workforce Optimization	0,615	0,953	0,860	0,946
Knowledge Accessibility	0,524	0,898	0,734	0,870
Employee Engagement	0,542	0,921	0,736	0,903
<i>Performance</i>	0,922	0,973	0,217	0,958

**Table 3 Composite reliability analysis**

In this analysis, Cronbach's alpha used to measure the minimum reliability value of construct but composite reliability used to measure the real reliability value of a construct. The rule of thumb for composite reliability has to be higher or equal to 0.70 but 0.60 is acceptable (Heir et al, 2006; Jogiyanto & Abdillah, 2014). Based on the analysis, the composite reliability value of the entire constructs are higher than 0.70. In fact, the value is high. It means, the constructs are accurate, consistent, and precise to use as a measurement in the research. The table above shows almost all of the constructs have AVE score > 0.50 so every constructs has a good convergent validity. Only human capital management and corporate value has AVE score below 0.50. According to Ghazali (2008), if the AVE score is below 0.50 but the composite reliability score is higher than 0.70, construct still have a good convergent value. The composite reliability score of human capital management is 0.976 and for corporate value is 0.969. In general, if the measurement is using the construct criteria, all of the AVE score has already met the rule of thumb of 0.50 above.



	Original Sample (O)	T Statistics ( O/STERR )	T-Table	R Square	Effect
Corporate Value -> Integrity	0,881	39,120	Significant	0,777	Strong
Corporate Value -> Intelligence	0,898	49,567	Significant	0,807	Strong
Corporate Value -> Professionalism	0,941	85,349	Significant	0,885	Strong
Corporate Value -> Respect	0,890	44,632	Significant	0,792	Strong
Corporate Value -> Service Excellence	0,813	16,012	Significant	0,660	Strong
Corporate Value -> Trust	0,848	28,112	Significant	0,719	Strong
Human Capital Management -> Corporate Value	0,350	6,051	Significant	0,122	Weak
Human Capital Management -> Employee Engagement	0,858	40,895	Significant	0,736	Strong
Human Capital Management -> Knowledge Accessibility	0,857	34,069	Significant	0,734	Strong
Human Capital Management -> Leadership Practices	0,887	43,929	Significant	0,788	Strong
Human Capital Management -> Learning Capacity	0,882	43,195	Significant	0,778	Strong
Human Capital Management -> Workforce Optimization	0,928	80,992	Significant	0,860	Strong
Corporate Value -> Performance	0,422	5,000	Significant	0,217	moderate
Human Capital Management -> Performance	0,099	1,062	Not-Significant		

**Table 4 Coefficiency value analysis**

The table shows the result of human capital drivers calculation. The criterion of T-statistic is it needs to be higher than t table. For this research, the t-table is 1.6551 and the t statistic is 0.935. It means human capital drivers are not significantly identifying performance in bank **XYZ**. This finding supports the result of PLS calculation where human capital driver didn't significantly identify performance and only affecting performance for 21.7% same as corporate values affecting performance.

As shows in the table, corporate value is significant with performance. It means improvement or development in corporate value practice will increase corporate performance. In one part of the question, it says working in bank industry demand high level of work ethic. In term of providing service, the work ethic became standard in behaviour. The effect from corporate value to performance is in moderate level. It means, corporate

values are able to identify corporate performance but just representing the general term of performance. Therefore, improvement is still needed in term of increasing not only the awareness of value but also in term of increasing corporate performance.

#### **4. Conclusion**

Based on calculation using statistical tools, HCM practice in bank **XYZ** is still in marginal level. The lowest score of human capital drivers are employee engagement and workforce optimization. The analysis result shows that all of the human capital drivers mean score are below 4.00. On the PLS result, HCM drivers didn't significantly able to identify corporate performance in bank **XYZ**. HCM also only related to corporate value for about 12.5%.

The practice of SPIRIT value of bank **XYZ** is very good. Based on questionnaire result, bank **XYZ'** values practice is in adequate level. The highest score of corporate value that can identify performance is professionalism with path co-efficiency of 0.941, and then intelligence (0.898), and respect (0.889). Based on this measurement, the improvement plan in corporate values is not necessary but to retain and increase the number in the future, improvement in intelligence is needed especially in combining knowledge development and solution formulation within employees.

The partial linear square (PLS) calculation shows HCM didn't affecting performance significantly but corporate values do affect corporate value. The ability of HCM and corporate value to identify corporate performance is only 21.7% and still 78.3% factors are unidentified. It means, the change of corporate values in 2010 was giving a positive effect for company to achieve their mission but HCM still not supporting their performance. Based on the interview statement about people management system "*Whether or not bank XYZ change their people management system, their business will still positively grow as their fixed income came from governmental financial activities. But their business will only grow in a steady level though*", HCM effect to performance result can be predicted.

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**Appendix 1 Cross loading analysis**

	LP	KA	WO	LC	EE	SE	P	IN	R	INT	T	P-M
EE-CE1	0,37 6	0,44 6	0,43 1	0,40 1	0,64 6	0,21 6	0,22 8	0,15 3	0,19 1	0,19 5	0,16 8	0,13 7
EE-CE2	0,48 6	0,40 6	0,54 8	0,49 7	0,69 9	0,19 4	0,22 1	0,13 2	0,22 9	0,22 9	0,18 2	0,16 9
EE-CE3	0,52 9	0,50 0	0,56 4	0,55 5	0,67 0	0,32 7	0,33 9	0,21 4	0,29 9	0,35 7	0,37 4	0,20 7
EE-JB1	0,59 9	0,63 5	0,62 3	0,50 6	0,72 3	0,14 1	0,17 5	0,08 1	0,09 4	0,17 5	0,14 4	0,18 4
EE-JB2	0,65 0	0,67 3	0,65 6	0,57 0	0,91 0	0,31 5	0,22 9	0,12 6	0,23 5	0,20 3	0,19 7	0,11 0
EE-S1	0,65 4	0,71 6	0,63 6	0,57 2	0,88 8	0,31 9	0,23 8	0,15 8	0,24 6	0,24 5	0,25 3	0,20 1
EE-S2	0,53 6	0,66 5	0,65 8	0,55 8	0,70 4	0,16 1	0,10 6	0,10 3	0,13 6	0,17 0	0,11 4	0,06 6
EE-T1	0,47 6	0,47 7	0,47 9	0,38 8	0,75 6	0,24 6	0,17 5	0,08 6	0,12 9	0,14 9	0,09 0	0,11 7
EE-T2	0,29 8	0,39 7	0,37 9	0,31 0	0,65 5	0,29 3	0,23 1	0,19 1	0,21 8	0,20 7	0,11 5	0,06 2
EE-T3	0,31 4	0,47 8	0,44 8	0,37 2	0,65 0	0,19 2	0,16 6	0,10 7	0,11 5	0,14 8	0,09 6	- 0,03 9
IN-C	0,12 8	0,02 2	0,06 6	0,11 1	0,10 9	0,50 3	0,73 2	0,87 3	0,58 2	0,63 4	0,54 8	0,27 0
IN-D	0,18 8	0,08 1	0,12 5	0,18 8	0,08 5	0,47 1	0,62 6	0,83 9	0,54 8	0,55 9	0,51 7	0,33 4

IN-EB	0,29 1	0,12 5	0,22 0	0,27 5	0,22 7	0,63 3	0,78 4	0,90 0	0,74 3	0,74 0	0,65 9	0,33 8
IN-R	0,25 5	0,08 4	0,13 9	0,17 7	0,18 7	0,63 9	0,70 7	0,86 6	0,73 5	0,72 2	0,62 3	0,32 1
Int-BS1	0,33 8	0,25 1	0,28 4	0,29 5	0,29 0	0,46 2	0,60 7	0,52 5	0,62 7	0,71 1	0,46 4	0,30 5
Int-BS2	0,25 8	0,13 1	0,23 6	0,14 6	0,22 8	0,34 5	0,54 9	0,40 7	0,51 4	0,61 8	0,37 4	0,18 7
Int-BS3	0,32 7	0,23 3	0,29 0	0,25 4	0,32 7	0,39 8	0,60 2	0,58 9	0,61 2	0,74 0	0,48 1	0,20 2
Int-C1	0,20 5	0,09 1	0,05 6	0,26 5	0,10 6	0,29 6	0,37 2	0,38 7	0,29 7	0,58 8	0,46 6	0,28 8
Int-C2	0,40 4	0,16 2	0,18 1	0,33 6	0,26 2	0,46 3	0,54 6	0,52 8	0,48 3	0,70 3	0,54 3	0,36 8
Int-D1	0,22 4	0,13 3	0,13 3	0,25 2	0,12 6	0,52 5	0,66 8	0,64 0	0,65 2	0,79 9	0,65 0	0,37 8
Int-D2	0,19 1	0,07 3	0,11 9	0,24 3	0,09 3	0,55 4	0,69 4	0,68 2	0,71 2	0,79 3	0,62 6	0,34 1
KA-A1	0,48 3	0,69 5	0,45 0	0,49 4	0,48 0	0,16 9	0,13 4	0,04 0	0,08 2	0,12 6	0,14 3	0,12 9
KA-A2	0,57 1	0,70 6	0,55 4	0,55 2	0,54 7	0,10 6	0,11 6	0,03 5	0,01 4	0,13 9	0,12 8	0,19 1
KA-CT1	0,55 4	0,73 3	0,57 7	0,53 1	0,57 2	0,23 6	0,10 7	- 0,00 7	0,11 7	0,14 1	0,13 6	0,18 4
KA-CT2	0,47 8	0,67 3	0,50 2	0,45 3	0,48 8	0,12 9	0,00 8	0,04 6	- 0,00 8	0,15 9	0,07 2	0,05 0

KA-CT3	0,49 2	0,77 7	0,61 6	0,48 9	0,59 5	0,14 1	0,04 0	0,01 9	0,00 0	0,12 1	0,08 1	0,04 5
KA-IS	0,41 5	0,70 9	0,61 5	0,49 6	0,58 7	0,13 3	0,07 8	0,05 3	0,03 4	0,11 2	0,03 7	0,00 7
KA-S1	0,52 9	0,76 6	0,57 3	0,52 1	0,59 6	0,23 2	0,21 2	0,18 8	0,14 3	0,22 2	0,10 5	0,15 1
KA-S2	0,42 2	0,72 5	0,50 5	0,51 2	0,45 7	0,26 6	0,23 3	0,16 1	0,18 6	0,22 3	0,14 6	0,11 1
LC-D1	0,45 7	0,47 1	0,59 6	0,74 8	0,43 1	0,22 1	0,14 0	0,07 1	0,14 3	0,22 1	0,18 6	0,26 0
LC-D2	0,47 6	0,46 6	0,65 8	0,75 8	0,45 8	0,27 5	0,20 4	0,15 8	0,19 3	0,25 5	0,17 4	0,23 4
LC-I1	0,62 3	0,49 4	0,63 0	0,71 8	0,55 0	0,27 4	0,28 7	0,22 4	0,25 1	0,22 4	0,28 5	0,21 5
LC-I2	0,46 3	0,40 0	0,35 8	0,57 0	0,29 8	0,21 5	0,23 7	0,13 8	0,18 5	0,28 9	0,19 1	0,12 8
LC-I3	0,53 5	0,51 2	0,60 5	0,73 1	0,46 0	0,32 3	0,30 7	0,18 4	0,28 0	0,30 2	0,25 9	0,25 6
LC-S	0,47 0	0,55 7	0,55 8	0,64 8	0,44 2	0,23 9	0,12 0	0,09 5	0,13 5	0,14 3	0,20 1	0,16 2
LC-T1	0,45 4	0,38 7	0,43 3	0,65 6	0,40 6	0,26 3	0,25 7	0,15 7	0,19 7	0,23 3	0,23 4	0,27 0
LC-T2	0,48 1	0,53 7	0,59 2	0,72 5	0,47 8	0,30 9	0,29 7	0,23 9	0,26 2	0,29 2	0,29 6	0,30 8
LC-VS1	0,63 7	0,62 3	0,70 4	0,81 7	0,60 4	0,30 9	0,20 7	0,21 1	0,20 6	0,33 6	0,25 2	0,20 0
LC-VS2	0,61	0,49	0,59	0,72	0,48	0,27	0,15	0,06	0,12	0,25	0,19	0,21

	4	9	1	4	3	4	3	7	7	1	9	5
LP-C1	0,61 5	0,35 0	0,35 0	0,41 5	0,41 2	0,17 9	0,17 8	0,08 4	0,15 4	0,16 1	0,19 4	0,16 7
LP-C2	0,60 0	0,37 7	0,46 9	0,48 1	0,38 8	0,21 9	0,22 9	0,14 5	0,09 5	0,17 2	0,14 7	0,25 3
LP-C3	0,92 4	0,59 2	0,66 7	0,66 9	0,58 6	0,35 6	0,35 2	0,26 3	0,29 9	0,37 2	0,33 7	0,23 3
LP-ES1	0,67 4	0,46 4	0,44 8	0,46 0	0,42 7	0,28 6	0,32 7	0,21 1	0,28 7	0,37 5	0,30 6	0,26 4
LP-ES2	0,62 9	0,39 0	0,39 4	0,37 8	0,35 4	0,21 0	0,23 7	0,14 0	0,15 6	0,23 2	0,25 3	0,16 2
LP-ES3	0,73 3	0,52 5	0,56 3	0,55 8	0,45 0	0,28 2	0,29 0	0,23 0	0,20 9	0,28 3	0,28 1	0,12 0
LP-ES4	0,74 9	0,55 3	0,59 9	0,61 3	0,50 4	0,37 8	0,42 0	0,31 1	0,26 9	0,42 1	0,36 9	0,19 8
LP-I1	0,67 4	0,38 5	0,44 5	0,49 0	0,40 5	0,25 6	0,19 5	0,14 5	0,14 7	0,17 2	0,17 8	0,13 6
LP-I2	0,64 5	0,40 1	0,32 5	0,39 3	0,40 1	0,32 6	0,25 8	0,15 0	0,20 3	0,18 4	0,20 2	0,15 5
LP-S1	0,66 9	0,57 0	0,66 2	0,59 3	0,65 9	0,24 7	0,23 5	0,13 2	0,26 5	0,28 2	0,21 0	0,24 3
LP-S2	0,68 6	0,64 3	0,68 0	0,60 4	0,71 7	0,25 5	0,30 2	0,16 6	0,25 9	0,29 9	0,23 7	0,15 9
LP-SS1	0,64 3	0,42 4	0,40 5	0,43 6	0,34 7	0,22 5	0,27 6	0,16 9	0,20 8	0,24 8	0,25 8	0,25 9
LP-SS2	0,88 9	0,56 1	0,64 8	0,61 6	0,60 3	0,31 7	0,32 4	0,22 5	0,27 0	0,32 6	0,32 6	0,22 5

LP-SS3	0,620	0,356	0,391	0,393	0,341	0,132	0,093	0,082	0,088	0,159	0,115	0,113
LP-SS4	0,858	0,586	0,584	0,642	0,595	0,353	0,333	0,211	0,275	0,328	0,335	0,225
LP-SS5	0,681	0,438	0,440	0,485	0,466	0,223	0,196	0,126	0,178	0,261	0,243	0,209
P-A	0,345	0,126	0,243	0,276	0,259	0,562	0,787	0,650	0,613	0,558	0,585	0,310
P-C	0,314	0,106	0,161	0,217	0,241	0,482	0,729	0,558	0,550	0,580	0,491	0,291
P-F	0,287	0,153	0,233	0,295	0,262	0,447	0,712	0,675	0,572	0,599	0,595	0,347
P-P	0,239	0,164	0,262	0,200	0,238	0,501	0,746	0,635	0,589	0,600	0,506	0,268
P-Q1	0,335	0,172	0,143	0,174	0,212	0,523	0,695	0,569	0,580	0,565	0,550	0,252
P-Q2	0,284	0,068	0,141	0,218	0,137	0,544	0,707	0,532	0,675	0,551	0,522	0,307
P-R1	0,292	0,106	0,166	0,267	0,177	0,510	0,777	0,612	0,675	0,667	0,572	0,336
P-R2	0,149	0,013	0,042	0,141	0,108	0,547	0,780	0,624	0,621	0,672	0,541	0,362
P-U	0,317	0,169	0,209	0,274	0,266	0,522	0,762	0,650	0,677	0,709	0,592	0,350
R-C	0,314	0,117	0,265	0,250	0,260	0,487	0,660	0,592	0,773	0,678	0,554	0,310
R-F1	0,21	0,09	0,13	0,23	0,18	0,61	0,70	0,61	0,86	0,66	0,60	0,34



	4	0	9	6	0	8	8	6	0	5	5	5
R-F2	0,25 2	0,04 6	0,14 6	0,22 4	0,21 7	0,59 1	0,73 6	0,71 0	0,90 2	0,69 3	0,65 5	0,38 6
SE-F1	0,32 8	0,19 1	0,20 5	0,36 9	0,26 4	0,81 6	0,54 1	0,44 9	0,55 7	0,53 5	0,49 0	0,32 2
SE-F2	0,29 9	0,20 3	0,17 1	0,32 7	0,25 5	0,83 2	0,53 5	0,43 4	0,50 4	0,45 8	0,48 1	0,23 9
SE-P1	0,26 3	0,15 1	0,16 6	0,26 7	0,25 1	0,80 3	0,51 2	0,48 1	0,51 3	0,47 0	0,49 6	0,36 2
SE-P2	0,29 7	0,21 6	0,22 9	0,29 4	0,30 7	0,79 1	0,65 1	0,61 4	0,59 3	0,50 1	0,52 6	0,33 4
SE-P3	0,27 6	0,11 7	0,19 4	0,26 7	0,22 5	0,78 0	0,58 0	0,61 0	0,56 2	0,49 5	0,49 4	0,20 7
SE-S1	0,26 7	0,18 1	0,21 4	0,25 3	0,20 5	0,66 3	0,38 2	0,47 4	0,38 0	0,42 5	0,38 7	0,17 2
SE-S2	0,34 5	0,27 3	0,18 6	0,30 5	0,26 9	0,77 8	0,55 3	0,48 8	0,52 6	0,51 7	0,49 8	0,27 7
T-B	0,26 6	0,09 3	0,19 5	0,25 7	0,17 7	0,54 7	0,66 5	0,60 1	0,66 2	0,67 6	0,89 1	0,39 3
T-Gr	0,37 8	0,21 7	0,23 3	0,29 8	0,24 5	0,49 1	0,60 2	0,56 7	0,56 7	0,55 1	0,81 7	0,35 0
T-P	0,30 0	0,08 9	0,19 8	0,29 5	0,19 7	0,55 2	0,67 5	0,61 7	0,65 4	0,67 8	0,89 4	0,46 3
T-Tg	0,24 8	0,15 5	0,10 3	0,21 8	0,17 6	0,51 5	0,57 1	0,51 7	0,52 6	0,56 5	0,84 8	0,31 3
T-Tr	0,32 8	0,07 5	0,15 2	0,28 7	0,22 9	0,50 9	0,60 7	0,56 4	0,60 7	0,61 3	0,77 3	0,31 6

WO-A2	0,56 1	0,50 2	0,65 7	0,61 9	0,59 7	0,20 1	0,24 6	0,14 8	0,21 9	0,28 3	0,25 3	0,26 6
WO-C1	0,70 6	0,74 5	0,93 5	0,75 2	0,68 8	0,27 4	0,25 0	0,18 4	0,21 2	0,24 3	0,22 2	0,17 9
WO-C2	0,56 7	0,61 0	0,66 9	0,63 4	0,55 5	0,38 4	0,19 9	0,16 8	0,21 7	0,22 2	0,25 6	0,19 5
WO-HD1	0,39 6	0,44 6	0,72 0	0,53 4	0,45 7	0,12 5	0,12 8	0,09 3	0,09 6	0,12 8	0,07 8	0,04 1
WO-HD2	0,57 3	0,50 4	0,76 5	0,65 4	0,54 1	0,10 2	0,13 8	0,02 3	0,18 0	0,13 1	0,14 0	0,09 9
WO-HD3	0,41 8	0,43 0	0,63 9	0,49 0	0,44 3	0,05 1	0,15 4	0,09 8	0,06 4	0,13 4	0,13 9	- 0,02 1
WO-P1	0,69 3	0,69 7	0,89 1	0,74 6	0,65 9	0,25 5	0,26 1	0,16 4	0,24 7	0,25 2	0,20 2	0,20 8
WO-P2	0,69 5	0,71 8	0,91 8	0,77 8	0,66 4	0,32 2	0,28 0	0,19 8	0,22 8	0,28 0	0,25 2	0,22 8
WO-S1	0,58 5	0,55 2	0,70 9	0,58 5	0,49 1	0,16 3	0,23 1	0,19 3	0,14 8	0,24 2	0,11 8	0,05 8
WO-S2	0,52 3	0,60 2	0,78 2	0,56 9	0,65 0	0,15 7	0,13 8	0,10 3	0,15 1	0,20 0	0,12 0	0,06 6
WO-S3	0,50 1	0,63 6	0,81 9	0,59 8	0,59 6	0,09 0	0,12 2	0,09 9	0,10 5	0,16 0	0,09 1	0,09 3
WO-S4	0,56 0	0,56 9	0,78 3	0,60 6	0,61 8	0,15 8	0,11 7	0,06 5	0,12 3	0,13 4	0,09 8	0,06 7
WO-S5	0,56 2	0,66 0	0,83 4	0,66 8	0,64 2	0,18 2	0,12 8	0,08 5	0,12 7	0,20 4	0,13 1	0,12 7

P-M1	0,26 9	0,15 2	0,17 1	0,32 3	0,14 3	0,34 9	0,39 8	0,34 8	0,39 1	0,38 7	0,42 2	0,95 3
P-M2	0,26 9	0,15 3	0,15 5	0,29 6	0,18 3	0,35 0	0,41 1	0,35 7	0,42 9	0,43 8	0,43 6	0,96 6
P-M3	0,25 2	0,13 1	0,14 9	0,29 0	0,17 0	0,31 6	0,40 9	0,34 0	0,36 3	0,37 9	0,40 0	0,96 2