Four

Bayes error is the probability that the true value is not the most probable

So let 
$$V_c$$
 be the vector that matches  $V_c = (X_1, X_2)$   
 $V_c = (X_1, X_2)$   
 $P(V_c \neq Y) = P(V_c \neq Y)$   
 $= \sum_{X_1 \neq 0} \sum_{X_2 \neq 0} P(Y_2 \vee V_c) \cap (X_1 \neq X_1 \vee X_2 \neq X_2)$   
 $= (0.08 + 0.03 + 0.04 + 0.03 + 0.03 + 0.03 + 0.03)$   
 $= 0.36$