

**Z-score**



-2

critical value

none

full

boost

secboost

secbnew

inf

hybridfull

hybridboost

13% 15%

11% 24% 26%

none

-2% 11% 15%

full

-5% 11% 12%

boost

secboost

secbnew

14% 15%

inf

1%

hybridfull