

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 1</b>								
1-39	52-90	3NT	E	9D	+2	-460	18	30
2-40	53-91	3NT	E	3S	+2	-460	18	30
3-41	54-92	3NT	E	7S	+1	-430	29	19
4-42	55-93	4NT	W	5S	+2	-490	9	39
5-43	56-94	3NT	W	5S	+2	-460	18	30
6-44	57-95	3NT	E	QD	+2	-460	18	30
7-45	58-96	3NT	E	AD	+2	-460	18	30
8-46	59-97	6NT	W	5S	=	-990	3	45
9-47	60-98	3C	E	9C	+1	-130	45	3
10-48	61-99	5C	E	6H	=	-400	34	14
11-49	62-100	6H	E	AD	-1	50	48	0
12-50	63-76	3DX	S	KS	-5	-1100	0	48
13-26	64-77	4H	E	9D	+1	-450	25	23
14-27	65-78	4H	E	9C	+1	-450	25	23
15-28	66-79	2DX	S	KS	-2	-300	36	12
16-29	67-80	4C	E	AD	=	-130	45	3
17-30	68-81	6NT	W	5S	=	-990	3	45
18-31	69-82	3NT	W	3H	+3	-490	9	39
19-32	70-83	3S	E	9C	+1	-170	38	10
20-33	71-84	3C	E	AD	+2	-150	41	7
21-34	72-85	3NT	W	5S	+3	-490	9	39
22-35	73-86	3NT	E	7S	+3	-490	9	39
23-36	74-87	3NT	E	QD	+1	-430	29	19
24-37	75-88	3C	E	AD	+2	-150	41	7
25-38	51-89	4H	E	AD	=	-420	32	16

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 2</b>								
1-52	39-90	5C	E	AD	-5	250	44	4
2-91	53-40	4S	N	AH	+1	650	46	2
3-54	41-92	2NT	S	JC	+2	180	38	10
4-93	55-42	2S	N	2C	+1	140	23	25
5-56	43-94	2S	N	KH	=	110	11	37
6-95	57-44	2S	N	AH	+1	140	23	25
7-58	45-96	3D	S	JC	=	110	11	37
8-97	59-46	3D	S	9H	=	110	11	37
9-60	47-98	2S	N	TS	+3	200	42	6
10-99	61-48	2NT	S	JC	=	120	17	31
11-62	49-100	3C	E	AD	-3	150	28	20
12-76	63-50	3C	W	AD	-2	100	6	42
13-64	26-77	2S	N	AH	=	110	11	37
14-78	65-27	3H	S	8C	-2	-200	1	47
15-66	28-79	2S	N	AH	+2	170	33	15
16-80	67-29	2NT	S	8C	+2	180	38	10
17-68	30-81	3C	E	AD	-3	150	28	20
18-82	69-31	3C	E	JS	-3	150	28	20
19-70	32-83	3NT	S	JC	+3	690	48	0
20-84	71-33	3H	S	JC	+1	170	33	15
21-72	34-85	3D	S	JC	+1	130	20	28
22-86	73-35	1NT	S	JC	+3	180	38	10
23-74	36-87	2D	S	JC	=	90	4	44
24-88	75-37	2NT	S	9C	=	120	17	31
25-51	38-89	3NT	S	JC	-2	-200	1	47

**SBC FESTIVE INDIVIDUAL PM (28-DEC-25)**

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 3</b>								
1-38	75-87	5S	W	6C	+1	-680	7	41
2-39	51-88	5S	W	6C	+1	-680	7	41
3-40	52-89	6C	S	TC	-2	-100	31	17
4-41	53-90	5S	W	3C	+1	-680	7	41
5-42	54-91	5C	S	KH	-2	-100	31	17
6-43	55-92	5C	S	TS	=	400	45	3
7-44	56-93	5S	W	TC	+1	-680	7	41
8-45	57-94	4S	E	AC	+1	-650	18	30
9-46	58-95	5S	E	AC	+1	-680	7	41
10-47	59-96	5H	E	5S	=	-650	18	30
11-48	60-97	6CX	S	TS	-2	-300	24	24
12-49	61-98	5S	E	AC	+1	-680	7	41
13-50	62-99	6CX	S	3S	-2	-300	24	24
14-26	63-100	5C	S	KH	-2	-100	31	17
15-27	64-76	5H	E	5S	-1	100	37	11
16-28	65-77	5HX	E	5S	-1	200	42	6
17-29	66-78	5H	E	AD	-1	100	37	11
18-30	67-79	4C	S	8H	=	130	40	8
19-31	68-80	5CX	S	8H	-1	-100	31	17
20-32	69-81	5C	S	KH	=	400	45	3
21-33	70-82	5H	E	AD	+1	-680	7	41
22-34	71-83	5CX	S	8H	=	550	48	0
23-35	72-84	5S	W	3C	=	-650	18	30
24-36	73-85	5S	E	AC	+1	-680	7	41
25-37	74-86	6CX	S	5D	-2	-300	24	24

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 4</b>								
1-75	38-87	3NT	S	3D	+3	690	42	6
2-88	51-39	3NT	N	3S	+2	660	28	20
3-52	40-89	3NT	N	3S	+2	660	28	20
4-90	53-41	3NT	S	KD	+1	630	10	38
5-54	42-91	3NT	S	KD	+2	660	28	20
6-92	55-43	3NT	S	KD	+1	630	10	38
7-56	44-93	3NT	S	KD	+1	630	10	38
8-94	57-45	3NT	S	3D	+2	660	28	20
9-58	46-95	3NT	S	KD	=	600	2	46
10-96	59-47	3NT	S	7H	+1	630	10	38
11-60	48-97	3NT	S	KD	+1	630	10	38
12-98	61-49	4C	N	3S	=	130	0	48
13-62	50-99	3NT	S	3D	+4	720	46	2
14-100	63-26	3NT	N	3S	+1	630	10	38
15-64	27-76	3NT	S	3D	+2	660	28	20
16-77	65-28	3NT	S	3D	+2	660	28	20
17-66	29-78	3NT	N	3S	+2	660	28	20
18-79	67-30	3NT	S	3D	+2	660	28	20
19-68	31-80	3NT	S	4S	+3	690	42	6
20-81	69-32	3NT	S	KD	+1	630	10	38
21-70	33-82	3NT	S	TD	+3	690	42	6
22-83	71-34	2DX	W	AC	-4	1100	48	0
23-72	35-84	3NT	S	KD	+2	660	28	20
24-85	73-36	3NT	S	KD	+2	660	28	20
25-74	37-86	3NT	S	4S	+2	660	28	20

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 5</b>								
1-37	73-84	3S	W	KD	+1	-170	26	22
2-38	74-85	3S	W	KD	+2	-200	14	34
3-39	75-86	3S	W	KD	=	-140	38	10
4-40	51-87	2S	W	KD	+2	-170	26	22
5-41	52-88	3S	W	KD	+1	-170	26	22
6-42	53-89	2S	W	KD	+2	-170	26	22
7-43	54-90	4SX	W	KD	=	-590	0	48
8-44	55-91	4S	W	KD	=	-420	6	42
9-45	56-92	1S	E	KD	+1	-110	44	4
10-46	57-93	3S	W	KD	+2	-200	14	34
11-47	58-94	2S	W	KD	+2	-170	26	22
12-48	59-95	2S	W	KD	+3	-200	14	34
13-49	60-96	4DX	S	AS	-2	-500	4	44
14-50	61-97	1S	W	KD	+3	-170	26	22
15-26	62-98	3D	S	AS	-1	-100	46	2
16-27	63-99	3S	W	KD	+1	-170	26	22
17-28	64-100	2S	W	KD	+1	-140	38	10
18-29	65-76	3SX	W	KD	=	-530	2	46
19-30	66-77	1S	W	2H	+2	-140	38	10
20-31	67-78	3S	W	KD	=	-140	38	10
21-32	68-79	3S	W	KD	=	-140	38	10
22-33	69-80	1S	W	KD	+4	-200	14	34
23-34	70-81	4H	N	TS	-4	-400	8	40
24-35	71-82	2S	W	KD	+3	-200	14	34
25-36	72-83	3D	S	AS	=	110	48	0

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 6</b>								
1-73	37-84	4H	W	AS	-2	200	11	37
2-85	74-38	4S	N	9H	+1	450	32	16
3-75	39-86	4S	N	AC	+1	450	32	16
4-87	51-40	3S	N	2D	+2	200	11	37
5-52	41-88	2S	N	2H	+2	170	4	44
6-89	53-42	3S	N	AC	+2	200	11	37
7-54	43-90	4S	N	2H	+1	450	32	16
8-91	55-44	3S	N	2H	+4	260	16	32
9-56	45-92	4S	N	2D	+1	450	32	16
10-93	57-46	4S	N	2D	+1	450	32	16
11-58	47-94	4S	N	2D	+1	450	32	16
12-95	59-48	4S	N	2D	+1	450	32	16
13-60	49-96	4S	N	6S	-1	-50	0	48
14-97	61-50	4S	N	2D	+1	450	32	16
15-62	26-98	4S	N	4C	+1	450	32	16
16-99	63-27	4S	N	6S	+2	480	46	2
17-64	28-100	3S	N	7D	+2	200	11	37
18-76	65-29	4S	N	4C	+1	450	32	16
19-66	30-77	2S	N	2D	+2	170	4	44
20-78	67-31	3S	N	2H	+1	170	4	44
21-68	32-79	4S	N	2D	=	420	18	30
22-80	69-33	4S	N	6S	+3	510	48	0
23-70	34-81	4S	N	2H	+1	450	32	16
24-82	71-35	4S	N	2D	+1	450	32	16
25-72	36-83	4S	N	2D	+1	450	32	16

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 7</b>								
1-36	71-81	3NT	N	AC	=	600	41	7
2-37	72-82	3NT	N	AC	=	600	41	7
3-38	73-83	3NT	N	6D	-1	-100	16	32
4-39	74-84	2NT	N	6D	=	120	22	26
5-40	75-85	3NT	N	TD	-1	-100	16	32
6-41	51-86	3NT	N	6D	-2	-200	7	41
7-42	52-87	3NTX	N	JD	-1	-200	7	41
8-43	53-88	3SX	W	KH	-1	200	36	12
9-44	54-89	1NT	S	6S	+3	180	32	16
10-45	55-90	2NT	N	AC	+2	180	32	16
11-46	56-91	2NT	N	AC	+1	150	26	22
12-47	57-92	3NT	N	AC	+2	660	48	0
13-48	58-93	3NT	N	6D	+1	630	45	3
14-49	59-94	3NT	N	JD	-2	-200	7	41
15-50	60-95	3NT	N	JD	-3	-300	1	47
16-26	61-96	3NT	N	AC	+1	630	45	3
17-27	62-97	3NT	N	AC	-1	-100	16	32
18-28	63-98	3NT	N	JD	-1	-100	16	32
19-29	64-99	2NT	N	AC	+2	180	32	16
20-30	65-100	2NT	N	AC	+1	150	26	22
21-31	66-76	4S	W	3H	-3	300	38	10
22-32	67-77	3NT	N	6D	-3	-300	1	47
23-33	68-78	2NT	N	6D	-2	-200	7	41
24-34	69-79	2NT	N	AC	+1	150	26	22
25-35	70-80	3NT	N	JD	-1	-100	16	32

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 8</b>								
1-71	36-81	3S	N	9C	+1	170	6	42
2-82	72-37	4S	N	TC	=	420	16	32
3-73	38-83	4S	N	AH	+1	450	27	21
4-84	74-39	4S	N	TC	+1	450	27	21
5-75	40-85	3S	N	AD	+3	230	13	35
6-86	51-41	4S	S	AD	+1	450	27	21
7-52	42-87	2S	N	9C	+4	230	13	35
8-88	53-43	5H	W	KC	-2	100	4	44
9-54	44-89	4S	N	TC	+2	480	43	5
10-90	55-45	4S	N	4H	+2	480	43	5
11-56	46-91	4S	N	8D	+1	450	27	21
12-92	57-47	4S	N	AH	+1	450	27	21
13-58	48-93	4S	N	KC	+2	480	43	5
14-94	59-49	5H	W	JS	-1	50	1	47
15-60	50-95	3S	N	AH	+2	200	9	39
16-96	61-26	4S	N	TC	+2	480	43	5
17-62	27-97	4S	N	5C	+1	450	27	21
18-98	63-28	4S	N	AD	+1	450	27	21
19-64	29-99	4S	N	4H	+1	450	27	21
20-100	65-30	4S	N	9D	+1	450	27	21
21-66	31-76	4S	N	TC	+1	450	27	21
22-77	67-32	3S	N	8D	+2	200	9	39
23-68	33-78	4S	N	AD	+2	480	43	5
24-79	69-34	5D	W	2S	-1	50	1	47
25-70	35-80	4S	N	TC	+2	480	43	5

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 9</b>								
1-35	69-78	2S	E	5H	-1	100	33	15
2-36	70-79	2S	E	5H	-1	100	33	15
3-37	71-80	3H	N	AS	-4	-200	6	42
4-38	72-81	3D	S	9S	-3	-150	15	33
5-39	73-82	3H	N	AS	-2	-100	25	23
6-40	74-83	3H	N	AS	-3	-150	15	33
7-41	75-84	3H	N	AS	-3	-150	15	33
8-42	51-85	3D	S	AC	-4	-200	6	42
9-43	52-86	4S	E	2C	-2	200	44	4
10-44	53-87	3C	W	9D	-1	100	33	15
11-45	54-88	3S	E	5H	-3	300	48	0
12-46	55-89	3S	E	5H	-2	200	44	4
13-47	56-90	3H	N	AS	-4	-200	6	42
14-48	57-91	2S	E	5H	-2	200	44	4
15-49	58-92	3D	S	9S	-3	-150	15	33
16-50	59-93	2H	N	AS	=	110	39	9
17-26	60-94	3D	S	9S	-3	-150	15	33
18-27	61-95	3H	N	AS	-3	-150	15	33
19-28	62-96	2S	E	5H	=	-110	22	26
20-29	63-97	3H	N	AS	-5	-250	1	47
21-30	64-98	2H	N	AS	-1	-50	28	20
22-31	65-99	2H	N	KD	=	110	39	9
23-32	66-100	2S	E	5H	-1	100	33	15
24-33	67-76	2H	N	6S	-2	-100	25	23
25-34	68-77	3H	N	AS	-5	-250	1	47

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 10</b>								
1-69	35-78	2C	E	2C	+2	-130	23	25
2-79	70-36	3NT	E	AH	-1	100	41	7
3-71	37-80	3H	N	KS	-2	-200	10	38
4-81	72-38	1NT	E	3D	+2	-150	17	31
5-73	39-82	4C	E	AH	+1	-150	17	31
6-83	74-40	3H	N	KS	-2	-200	10	38
7-75	41-84	4H	N	KS	-3	-300	6	42
8-85	51-42	3D	W	KH	-1	100	41	7
9-52	43-86	3NT	E	4H	-2	200	48	0
10-87	53-44	3H	N	KS	-1	-100	34	14
11-54	45-88	2S	W	KH	=	-110	28	20
12-89	55-46	2S	W	KH	=	-110	28	20
13-56	47-90	3C	N	KS	-6	-600	4	44
14-91	57-48	3S	W	9D	-1	100	41	7
15-58	49-92	3S	E	9D	-1	100	41	7
16-93	59-50	4S	W	9D	=	-620	1	47
17-60	26-94	2H	N	3S	-2	-200	10	38
18-95	61-27	3S	W	9D	+1	-170	14	34
19-62	28-96	2S	W	KH	+1	-140	20	28
20-97	63-29	2C	E	3D	+2	-130	23	25
21-64	30-98	2H	N	KS	-1	-100	34	14
22-99	65-31	3H	N	KS	-1	-100	34	14
23-66	32-100	4S	W	9D	=	-620	1	47
24-76	67-33	3H	N	3S	=	140	46	2
25-68	34-77	2C	E	4H	+1	-110	28	20

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 11</b>								
1-34	67-100	5H	W	AS	-1	50	45	3
2-35	68-76	5H	W	AS	=	-450	27	21
3-36	69-77	4SX	N	2D	-4	-800	5	43
4-37	70-78	3NT	E	7S	+2	-460	17	31
5-38	71-79	4SX	N	QH	-4	-800	5	43
6-39	72-80	4H	W	QD	=	-420	36	12
7-40	73-81	5H	W	AS	-1	50	45	3
8-41	74-82	4H	W	AS	+1	-450	27	21
9-42	75-83	4SX	N	6H	-5	-1100	0	48
10-43	51-84	4H	W	AS	+1	-450	27	21
11-44	52-85	4H	W	AS	+1	-450	27	21
12-45	53-86	5HX	W	AS	=	-650	11	37
13-46	54-87	5H	W	6C	=	-450	27	21
14-47	55-88	5HX	W	AS	=	-650	11	37
15-48	56-89	4H	W	QD	+1	-450	27	21
16-49	57-90	4SX	N	2D	-4	-800	5	43
17-50	58-91	3H	W	AS	+1	-170	40	8
18-26	59-92	5H	W	AS	=	-450	27	21
19-27	60-93	4SX	N	QH	-4	-800	5	43
20-28	61-94	5H	W	QD	=	-450	27	21
21-29	62-95	3NT	E	7S	+3	-490	14	34
22-30	63-96	4SX	N	QH	-2	-300	38	10
23-31	64-97	3NT	E	7S	+2	-460	17	31
24-32	65-98	5H	W	AS	-1	50	45	3
25-33	66-99	5H	W	AS	-1	50	45	3

**SBC FESTIVE INDIVIDUAL PM (28-DEC-25)**

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 12</b>								
1-67	34-100	4H	E	TS	=	-420	8	40
2-76	68-35	5H	E	2S	-2	100	36	12
3-69	36-77	5D	W	AC	-1	50	31	17
4-78	70-37	5H	E	KH	=	-450	0	48
5-71	38-79	4D	W	AS	+1	-150	23	25
6-80	72-39	4H	E	8C	=	-420	8	40
7-73	40-81	5SX	N	AH	-1	-200	19	29
8-82	74-41	4H	W	4D	=	-420	8	40
9-75	42-83	3NT	W	3C	-7	350	40	8
10-84	51-43	4H	W	4D	=	-420	8	40
11-52	44-85	5D	W	AS	=	-400	16	32
12-86	53-45	4S	N	AH	=	620	42	6
13-54	46-87	4SX	N	AH	=	790	46	2
14-88	55-47	5D	E	AC	-1	50	31	17
15-56	48-89	4H	E	TS	-1	50	31	17
16-90	57-49	5D	W	TH	-1	50	31	17
17-58	50-91	4H	E	2S	=	-420	8	40
18-92	59-26	4S	N	AH	+1	650	44	4
19-60	27-93	4H	E	2S	=	-420	8	40
20-94	61-28	4D	W	AS	+1	-150	23	25
21-62	29-95	4SX	N	3D	-1	-200	19	29
22-96	63-30	4H	E	TS	=	-420	8	40
23-64	31-97	4D	W	4D	=	-130	26	22
24-98	65-32	4SX	N	TD	+1	990	48	0
25-66	33-99	3NT	W	8S	-4	200	38	10

**SBC FESTIVE INDIVIDUAL PM (28-DEC-25)**

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 13</b>								
1-33	65-97	4H	E	QD	-2	200	34	14
2-34	66-98	4S	N	JD	=	620	48	0
3-35	67-99	4H	E	6C	-2	200	34	14
4-36	68-100	4CX	E	KS	-2	500	45	3
5-37	69-76	4HX	E	KS	-1	200	34	14
6-38	70-77	4H	E	QD	=	-620	4	44
7-39	71-78	4H	E	QD	=	-620	4	44
8-40	72-79	4S	N	JD	-1	-100	19	29
9-41	73-80	3S	N	4C	+1	170	26	22
10-42	74-81	4H	E	QD	-2	200	34	14
11-43	75-82	3S	N	3C	=	140	24	24
12-44	51-83	2H	E	QD	+1	-140	13	35
13-45	52-84	3H	E	KS	=	-140	13	35
14-46	53-85	4H	E	QD	-2	200	34	14
15-47	54-86	4HX	E	QD	-1	200	34	14
16-48	55-87	4S	N	JD	-1	-100	19	29
17-49	56-88	4H	E	KS	-1	100	22	26
18-50	57-89	3HX	E	KS	-2	500	45	3
19-26	58-90	4H	E	QD	-3	300	42	6
20-27	59-91	4H	E	QD	=	-620	4	44
21-28	60-92	3H	E	KS	=	-140	13	35
22-29	61-93	4HX	E	QD	=	-790	0	48
23-30	62-94	4HX	E	KS	-1	200	34	14
24-31	63-95	4SX	N	AS	-2	-500	8	40
25-32	64-96	3H	E	KS	=	-140	13	35

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 14</b>								
1-65	33-97	4H	E	QC	-2	100	14	34
2-98	66-34	3H	E	QC	-1	50	5	43
3-67	35-99	3H	E	2D	-1	50	5	43
4-100	68-36	4H	E	TS	-2	100	14	34
5-69	37-76	4S	S	3H	+1	450	38	10
6-77	70-38	4S	S	QH	+1	450	38	10
7-71	39-78	4S	S	QH	+1	450	38	10
8-79	72-40	4S	S	3H	+1	450	38	10
9-73	41-80	2S	S	3H	+3	200	24	24
10-81	74-42	4S	S	3H	+1	450	38	10
11-75	43-82	3H	E	2D	-1	50	5	43
12-83	51-44	3H	E	TS	-1	50	5	43
13-52	45-84	3H	E	TS	-1	50	5	43
14-85	53-46	4C	S	3H	+1	150	19	29
15-54	47-86	4H	E	2D	-2	100	14	34
16-87	55-48	4S	S	3H	+1	450	38	10
17-56	49-88	4S	S	3H	+1	450	38	10
18-89	57-50	4S	S	3H	+1	450	38	10
19-58	26-90	4H	E	QC	-1	50	5	43
20-91	59-27	4S	S	3H	+1	450	38	10
21-60	28-92	3S	S	3H	+2	200	24	24
22-93	61-29	5S	E	9S	-3	150	19	29
23-62	30-94	3S	S	3H	+2	200	24	24
24-95	63-31	4S	S	3H	+1	450	38	10
25-64	32-96	4S	S	QH	+1	450	38	10

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 15</b>								
1-32	63-94	1NT	S	4H	+1	120	46	2
2-33	64-95	1NT	S	AH	-2	-200	7	41
3-34	65-96	2S	S	AH	=	110	42	6
4-35	66-97	1NT	S	AH	-1	-100	23	25
5-36	67-98	2HX	W	QD	-1	100	40	8
6-37	68-99	2S	S	AH	-1	-100	23	25
7-38	69-100	1NT	S	4H	-2	-200	7	41
8-39	70-76	1NT	S	3C	+1	120	46	2
9-40	71-77	2S	S	AH	-1	-100	23	25
10-41	72-78	3S	S	3C	-2	-200	7	41
11-42	73-79	1NT	S	AH	-2	-200	7	41
12-43	74-80	2S	S	AH	-1	-100	23	25
13-44	75-81	3H	W	3S	-1	50	34	14
14-45	51-82	1NT	S	AH	-2	-200	7	41
15-46	52-83	1NT	S	9H	+1	120	46	2
16-47	53-84	3C	E	7C	-1	50	34	14
17-48	54-85	3S	N	8H	-2	-200	7	41
18-49	55-86	1NT	S	4H	-1	-100	23	25
19-50	56-87	2H	W	QD	-1	50	34	14
20-26	57-88	2H	W	QD	=	-110	14	34
21-27	58-89	4S	S	AH	-3	-300	0	48
22-28	59-90	1NT	S	AH	-1	-100	23	25
23-29	60-91	1NT	S	4H	-1	-100	23	25
24-30	61-92	1NT	S	4H	=	90	38	10
25-31	62-93	1NT	S	4H	-1	-100	23	25

**SBC FESTIVE INDIVIDUAL PM (28-DEC-25)**

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 16</b>								
1-63	32-94	2C	S	TS	-1	-50	1	47
2-95	64-33	4H	S	3D	+1	450	46	2
3-65	34-96	1NT	E	KS	-2	200	34	14
4-97	66-35	2H	N	AC	=	110	8	40
5-67	36-98	1NT	E	KS	-2	200	34	14
6-99	68-37	3H	S	TS	=	140	17	31
7-69	38-100	2H	S	TS	+1	140	17	31
8-76	70-39	2H	S	9D	+2	170	27	21
9-71	40-77	2HX	S	4C	+2	670	48	0
10-78	72-41	1NT	E	4H	-2	200	34	14
11-73	42-79	2C	S	4C	=	90	4	44
12-80	74-43	2H	S	TS	+1	140	17	31
13-75	44-81	3H	S	TS	+2	200	34	14
14-82	51-45	1NT	E	5H	-3	300	41	7
15-52	46-83	3H	S	TC	+1	170	27	21
16-84	53-47	3H	N	AC	=	140	17	31
17-54	48-85	2H	S	TS	+1	140	17	31
18-86	55-49	1NT	E	4H	-3	300	41	7
19-56	50-87	1NT	E	KS	-1	100	6	42
20-88	57-26	4H	S	8S	=	420	44	4
21-58	27-89	4H	S	TS	-1	-50	1	47
22-90	59-28	2H	S	TS	+1	140	17	31
23-60	29-91	2H	N	AC	+1	140	17	31
24-92	61-30	1NT	E	3S	-2	200	34	14
25-62	31-93	3H	S	TS	=	140	17	31

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 17</b>								
1-31	61-91	3H	E	AD	+1	-170	27	21
2-32	62-92	4H	E	7C	-1	50	39	9
3-33	63-93	4H	E	AD	=	-420	13	35
4-34	64-94	5DX	N	KC	-3	-500	0	48
5-35	65-95	4H	E	AD	-1	50	39	9
6-36	66-96	4H	E	7C	-1	50	39	9
7-37	67-97	4H	E	6D	=	-420	13	35
8-38	68-98	4H	E	AD	-1	50	39	9
9-39	69-99	4H	E	AD	=	-420	13	35
10-40	70-100	4H	E	AD	+1	-450	2	46
11-41	71-76	3H	E	AD	+1	-170	27	21
12-42	72-77	4H	E	AD	=	-420	13	35
13-43	73-78	3H	E	AD	+1	-170	27	21
14-44	74-79	4H	E	AD	=	-420	13	35
15-45	75-80	4H	E	AD	=	-420	13	35
16-46	51-81	4H	E	AD	-1	50	39	9
17-47	52-82	3H	E	AD	+1	-170	27	21
18-48	53-83	4H	E	AD	=	-420	13	35
19-49	54-84	5H	E	AD	-2	100	47	1
20-50	55-85	4H	E	7H	-1	50	39	9
21-26	56-86	4H	E	6D	=	-420	13	35
22-27	57-87	4H	E	4C	-2	100	47	1
23-28	58-88	3H	E	8C	=	-140	32	16
24-29	59-89	4H	E	6D	=	-420	13	35
25-30	60-90	4H	E	AD	=	-420	13	35

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 18</b>								
1-61	31-91	4S	E	AC	+1	-450	21	27
2-92	62-32	4S	E	QD	+2	-480	6	42
3-63	33-93	4S	E	QD	+1	-450	21	27
4-94	64-34	4S	E	AC	+1	-450	21	27
5-65	35-95	4S	E	AC	+1	-450	21	27
6-96	66-36	5HX	S	KC	-2	-500	1	47
7-67	37-97	4S	E	AC	+1	-450	21	27
8-98	68-38	3S	E	AC	+2	-200	39	9
9-69	39-99	4S	E	AC	=	-420	35	13
10-100	70-40	4S	E	QD	+1	-450	21	27
11-71	41-76	3H	S	2S	=	140	48	0
12-77	72-42	4H	S	KS	-1	-100	42	6
13-73	43-78	4S	E	TH	+2	-480	6	42
14-79	74-44	4S	E	AC	+1	-450	21	27
15-75	45-80	4S	E	AC	+1	-450	21	27
16-81	51-46	4S	E	AC	-1	50	45	3
17-52	47-82	4S	E	2H	+2	-480	6	42
18-83	53-48	4S	E	AC	-1	50	45	3
19-54	49-84	4S	E	AC	+1	-450	21	27
20-85	55-50	4S	E	AC	=	-420	35	13
21-56	26-86	5HX	S	KC	-2	-500	1	47
22-87	57-27	4S	E	AC	+1	-450	21	27
23-58	28-88	3S	E	9H	+2	-200	39	9
24-89	59-29	4S	E	QD	+1	-450	21	27
25-60	30-90	4S	E	AC	+1	-450	21	27

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 19</b>								
1-30	59-88	3H	E	AD	=	-140	6	42
2-31	60-89	4S	S	4H	-4	-200	0	48
3-32	61-90	4D	N	3H	-2	-100	11	37
4-33	62-91	4S	S	4H	-3	-150	3	45
5-34	63-92	3D	N	TS	+1	130	36	12
6-35	64-93	4D	N	3H	-1	-50	23	25
7-36	65-94	3NT	N	QD	-1	-50	23	25
8-37	66-95	4H	W	AD	-3	300	44	4
9-38	67-96	3D	N	3H	=	110	32	16
10-39	68-97	4D	N	2H	-2	-100	11	37
11-40	69-98	3S	S	5D	=	140	40	8
12-41	70-99	3NT	N	3H	-3	-150	3	45
13-42	71-100	3D	N	QH	-2	-100	11	37
14-43	72-76	3NT	N	3H	=	400	46	2
15-44	73-77	3H	W	5S	-2	200	42	6
16-45	74-78	5D	N	3H	-1	-50	23	25
17-46	75-79	3D	N	3H	-1	-50	23	25
18-47	51-80	4S	S	4H	-2	-100	11	37
19-48	52-81	3NT	N	3H	-1	-50	23	25
20-49	53-82	3D	N	8C	+1	130	36	12
21-50	54-83	3NT	N	3H	+2	460	48	0
22-26	55-84	4D	N	QH	=	130	36	12
23-27	56-85	3D	N	3H	-1	-50	23	25
24-28	57-86	3D	N	3H	-1	-50	23	25
25-29	58-87	4D	N	3H	-1	-50	23	25

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 20</b>								
1-59	30-88	2S	W	TC	+1	-140	12	36
2-89	60-31	4S	W	TC	-1	100	19	29
3-61	32-90	2NT	W	6S	+2	-180	8	40
4-91	62-33	4S	W	TC	-5	500	48	0
5-63	34-92	4S	W	3H	-3	300	45	3
6-93	64-35	4SX	E	AD	=	-790	2	46
7-65	36-94	4SX	W	AD	-1	200	34	14
8-95	66-37	4S	W	AD	-2	200	34	14
9-67	38-96	3NT	W	3D	-1	100	19	29
10-97	68-39	4S	W	3H	-2	200	34	14
11-69	40-98	4S	W	TC	-2	200	34	14
12-99	70-41	3HX	S	2D	-4	-1100	0	48
13-71	42-100	2NT	W	4S	+1	-150	10	38
14-76	72-43	4S	W	AD	-2	200	34	14
15-73	44-77	4S	W	3H	-2	200	34	14
16-78	74-45	4S	W	TC	-1	100	19	29
17-75	46-79	3NT	W	6S	-1	100	19	29
18-80	51-47	3NT	W	JS	+1	-630	4	44
19-52	48-81	4S	W	3D	-1	100	19	29
20-82	53-49	4S	W	3H	-2	200	34	14
21-54	50-83	4SX	E	8H	-1	200	34	14
22-84	55-26	3NT	E	JS	-1	100	19	29
23-56	27-85	4SX	W	3H	-1	200	34	14
24-86	57-28	4S	W	TC	-3	300	45	3
25-58	29-87	2S	N	9C	-4	-400	6	42

**SBC FESTIVE INDIVIDUAL PM (28-DEC-25)**

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 21</b>								
1-29	57-85	5D	E	3S	-2	100	38	10
2-30	58-86	4S	W	AD	-1	50	24	24
3-31	59-87	4S	W	AD	-1	50	24	24
4-32	60-88	3NT	W	5H	-1	50	24	24
5-33	61-89	2D	E	JC	+1	-110	12	36
6-34	62-90	5S	W	AD	-2	100	38	10
7-35	63-91	3D	E	8H	=	-110	12	36
8-36	64-92	4S	W	2C	-1	50	24	24
9-37	65-93	4S	W	8C	-2	100	38	10
10-38	66-94	3NT	W	6H	-1	50	24	24
11-39	67-95	2NT	E	4D	=	-120	8	40
12-40	68-96	4S	W	8C	-3	150	45	3
13-41	69-97	4S	W	8C	=	-420	1	47
14-42	70-98	4S	W	AD	-2	100	38	10
15-43	71-99	4S	W	AD	-1	50	24	24
16-44	72-100	4S	W	AD	-1	50	24	24
17-45	73-76	2NT	E	5D	+1	-150	4	44
18-46	74-77	3NT	E	2H	-3	150	45	3
19-47	75-78	3D	E	3S	=	-110	12	36
20-48	51-79	3S	W	AH	-1	50	24	24
21-49	52-80	4S	W	AD	=	-420	1	47
22-50	53-81	5D	E	3S	-4	200	48	0
23-26	54-82	2S	W	AD	+1	-140	6	42
24-27	55-83	4S	W	AD	-2	100	38	10
25-28	56-84	3S	W	AD	-1	50	24	24

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 22</b>								
1-57	29-85	1NT	E	7S	+1	-120	17	31
2-86	58-30	1S	S	8C	+1	110	47	1
3-59	31-87	2D	N	KH	-2	-100	22	26
4-88	60-32	2S	S	8C	-2	-100	22	26
5-61	33-89	1NT	E	5S	+2	-150	10	38
6-90	62-34	3S	S	AH	-3	-150	10	38
7-63	35-91	1NT	N	KH	-2	-100	22	26
8-92	64-36	1NT	E	3S	=	-90	30	18
9-65	37-93	2S	S	AD	=	110	47	1
10-94	66-38	1NT	E	7S	=	-90	30	18
11-67	39-95	1NT	E	7S	=	-90	30	18
12-96	68-40	1HX	W	AS	+2	-560	0	48
13-69	41-97	2H	S	AD	-3	-150	10	38
14-98	70-42	2NT	N	KH	-3	-150	10	38
15-71	43-99	1NT	E	4S	+1	-120	17	31
16-100	72-44	1NT	N	KH	-1	-50	37	11
17-73	45-76	1NT	E	7S	+3	-180	2	46
18-77	74-46	2S	S	AD	-1	-50	37	11
19-75	47-78	1NT	E	5S	-1	100	43	5
20-79	51-48	1NT	E	3H	-1	100	43	5
21-52	49-80	2D	N	KH	-3	-150	10	38
22-81	53-50	1S	S	6S	=	80	40	8
23-54	26-82	2H	W	KD	+2	-170	4	44
24-83	55-27	1NT	E	3C	=	-90	30	18
25-56	28-84	1NT	E	7S	=	-90	30	18

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 23</b>								
1-28	55-82	3S	N	JD	+2	200	33	15
2-29	56-83	2H	S	AS	=	110	9	39
3-30	57-84	3S	N	5C	+1	170	21	27
4-31	58-85	3S	S	JD	+2	200	33	15
5-32	59-86	3C	E	6H	-2	200	33	15
6-33	60-87	3S	N	5C	+1	170	21	27
7-34	61-88	4S	N	JD	=	620	43	5
8-35	62-89	4S	N	5C	=	620	43	5
9-36	63-90	4S	N	JD	+1	650	48	0
10-37	64-91	3S	N	JD	+2	200	33	15
11-38	65-92	4S	N	5C	=	620	43	5
12-39	66-93	2S	N	JD	+3	200	33	15
13-40	67-94	3S	N	5C	-1	-100	4	44
14-41	68-95	2S	N	JD	+2	170	21	27
15-42	69-96	2NT	S	3C	-2	-200	0	48
16-43	70-97	2H	S	8D	-1	-100	4	44
17-44	71-98	3D	S	3C	=	110	9	39
18-45	72-99	4S	N	5C	=	620	43	5
19-46	73-100	3C	E	6H	-2	200	33	15
20-47	74-76	3D	S	3H	+2	150	14	34
21-48	75-77	3S	N	JD	=	140	12	36
22-49	51-78	2S	N	5C	+2	170	21	27
23-50	52-79	5D	S	AS	-1	-100	4	44
24-26	53-80	3S	N	5C	+1	170	21	27
25-27	54-81	3D	S	3C	+3	170	21	27

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 24</b>								
1-55	28-82	3NT	N	8D	=	400	35	13
2-83	56-29	3C	S	AH	=	110	2	46
3-57	30-84	1NT	N	6D	+2	150	14	34
4-85	58-31	3NT	S	3D	+1	430	44	4
5-59	32-86	3C	N	7D	+1	130	5	43
6-87	60-33	1NT	S	3D	+3	180	27	21
7-61	34-88	3NT	N	8D	+1	430	44	4
8-89	62-35	1NT	S	3D	+3	180	27	21
9-63	36-90	2NT	N	8D	+2	180	27	21
10-91	64-37	3NT	S	JD	=	400	35	13
11-65	38-92	2C	N	5H	+4	170	22	26
12-93	66-39	3NT	S	3D	+1	430	44	4
13-67	40-94	4C	N	QS	+1	150	14	34
14-95	68-41	3C	N	8D	+2	150	14	34
15-69	42-96	3NT	N	TD	-1	-50	0	48
16-97	70-43	3NT	N	8D	+1	430	44	4
17-71	44-98	2C	N	QS	+3	150	14	34
18-99	72-45	3NT	N	7D	+1	430	44	4
19-73	46-100	3NT	N	6D	=	400	35	13
20-76	74-47	3C	N	8D	+2	150	14	34
21-75	48-77	3C	N	8D	+2	150	14	34
22-78	51-49	1NT	N	5H	+3	180	27	21
23-52	50-79	3NT	N	JH	=	400	35	13
24-80	53-26	3C	N	QS	+1	130	5	43
25-54	27-81	2NT	N	8D	+1	150	14	34

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 25</b>								
1-27	53-79	3CX	S	4S	-2	-300	18	30
2-28	54-80	4S	E	AC	-1	100	42	6
3-29	55-81	2S	E	QH	+2	-170	29	19
4-30	56-82	3S	E	QH	+2	-200	20	28
5-31	57-83	4S	E	QH	=	-620	10	38
6-32	58-84	4S	E	QH	-2	200	47	1
7-33	59-85	4S	E	AC	=	-620	10	38
8-34	60-86	3S	E	QH	+1	-170	29	19
9-35	61-87	4S	E	AC	=	-620	10	38
10-36	62-88	4S	E	QH	-1	100	42	6
11-37	63-89	3S	E	QH	=	-140	38	10
12-38	64-90	2S	E	QH	+2	-170	29	19
13-39	65-91	4S	E	QH	-2	200	47	1
14-40	66-92	3S	E	AC	+1	-170	29	19
15-41	67-93	4S	E	QH	-1	100	42	6
16-42	68-94	4S	E	AC	+1	-650	2	46
17-43	69-95	4S	E	QH	=	-620	10	38
18-44	70-96	4S	E	AC	=	-620	10	38
19-45	71-97	4S	E	AC	=	-620	10	38
20-46	72-98	4S	E	3D	=	-620	10	38
21-47	73-99	3S	E	8S	+1	-170	29	19
22-48	74-100	3S	E	3D	+1	-170	29	19
23-49	75-76	2S	E	QH	+2	-170	29	19
24-50	51-77	3S	E	QH	+1	-170	29	19
25-26	52-78	4S	E	4C	+2	-680	0	48

## SBC FESTIVE INDIVIDUAL PM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
<b>Board 26</b>								
1-53	27-79	4S	S	AH	+2	680	27	21
2-80	54-28	4S	N	TC	+2	680	27	21
3-55	29-81	4S	N	3C	+1	650	4	44
4-82	56-30	4S	N	TC	+2	680	27	21
5-57	31-83	4S	N	3H	+2	680	27	21
6-84	58-32	4S	S	KC	+2	680	27	21
7-59	33-85	4S	N	3C	+2	680	27	21
8-86	60-34	4S	N	3C	+2	680	27	21
9-61	35-87	4S	S	KC	+2	680	27	21
10-88	62-36	4S	S	KC	+3	710	48	0
11-63	37-89	4S	N	6S	+2	680	27	21
12-90	64-38	4S	S	KC	+1	650	4	44
13-65	39-91	3S	S	7D	+3	230	0	48
14-92	66-40	4S	N	3C	+2	680	27	21
15-67	41-93	4S	N	TC	+2	680	27	21
16-94	68-42	4S	N	3S	+2	680	27	21
17-69	43-95	4S	N	TC	+2	680	27	21
18-96	70-44	4S	N	TC	+2	680	27	21
19-71	45-97	4S	N	3H	+2	680	27	21
20-98	72-46	4S	S	7D	+2	680	27	21
21-73	47-99	4S	N	TC	+1	650	4	44
22-100	74-48	4S	S	7D	+2	680	27	21
23-75	49-76	4S	N	TC	+2	680	27	21
24-77	51-50	4S	S	KC	+2	680	27	21
25-52	26-78	5S	N	3H	+1	680	27	21