

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 1								
1-26	51-76	1NT	N	AD	+2	150	28	20
2-27	52-77	2NT	S	TS	=	120	14	34
3-28	53-78	2NT	S	TS	=	120	14	34
4-29	54-79	2NT	S	7D	=	120	14	34
5-30	55-80	1NTX	E	6D	-3	500	48	0
6-31	56-81	3NT	S	9S	+2	460	43	5
7-32	57-82	2NT	S	7D	+1	150	28	20
8-33	58-83	2D	S	AC	+1	110	7	41
9-34	59-84	2S	W	AH	-2	100	4	44
10-35	60-85	2NT	S	TS	+1	150	28	20
11-36	61-86	1NT	N	JH	+2	150	28	20
12-37	62-87	3NT	S	TS	+2	460	43	5
13-38	63-88	1S	S	7D	=	80	0	48
14-39	64-89	1NT	N	AD	+2	150	28	20
15-40	65-90	2H	S	TS	+1	140	20	28
16-41	66-91	3NT	S	6S	+2	460	43	5
17-42	67-92	1NT	S	7D	+1	120	14	34
18-43	68-93	3NT	S	9S	+1	430	38	10
19-44	69-94	2NT	S	TS	=	120	14	34
20-45	70-95	2NT	S	TS	+1	150	28	20
21-46	71-96	3NT	S	7D	=	400	36	12
22-47	72-97	2H	S	7D	=	110	7	41
23-48	73-98	2NT	S	TS	+1	150	28	20
24-49	74-99	2C	N	AD	=	90	2	46
25-50	75-100	3NT	S	7D	+2	460	43	5

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 2								
1-51	26-76	2S	S	3H	+3	200	22	26
2-77	52-27	2S	S	KH	+2	170	11	37
3-53	28-78	2S	S	KH	+2	170	11	37
4-79	54-29	2S	S	KH	+2	170	11	37
5-55	30-80	4S	S	KH	=	620	34	14
6-81	56-31	4S	S	KH	=	620	34	14
7-57	32-82	4S	S	KC	+1	650	45	3
8-83	58-33	4S	S	2C	=	620	34	14
9-59	34-84	3S	S	KH	+2	200	22	26
10-85	60-35	3S	S	KH	=	140	4	44
11-61	36-86	4S	S	KH	+1	650	45	3
12-87	62-37	3S	S	KH	+1	170	11	37
13-63	38-88	3C	E	2S	-2	100	0	48
14-89	64-39	2NT	N	4H	=	120	2	46
15-65	40-90	4S	S	KH	=	620	34	14
16-91	66-41	4S	S	KH	+1	650	45	3
17-67	42-92	2S	S	KH	+3	200	22	26
18-93	68-43	4S	S	KH	=	620	34	14
19-69	44-94	4S	S	KH	+1	650	45	3
20-95	70-45	3S	S	KH	+2	200	22	26
21-71	46-96	2S	S	KH	+2	170	11	37
22-97	72-47	4S	S	KH	=	620	34	14
23-73	48-98	2S	S	3H	+2	170	11	37
24-99	74-49	3S	N	JD	+2	200	22	26
25-75	50-100	4S	S	KH	=	620	34	14

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

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 4								
1-74	50-98	2H	W	JD	-2	200	39	9
2-99	75-26	1NT	E	6H	-2	200	39	9
3-51	27-100	2C	E	JH	=	-90	14	34
4-76	52-28	1NT	W	3C	=	-90	14	34
5-53	29-77	2NT	E	8S	-2	200	39	9
6-78	54-30	1NT	W	2D	+3	-180	0	48
7-55	31-79	2NT	E	JH	-1	100	26	22
8-80	56-32	1NT	W	3C	=	-90	14	34
9-57	33-81	1NT	W	2D	-2	200	39	9
10-82	58-34	1NT	W	3C	+1	-120	4	44
11-59	35-83	1S	E	JH	-1	100	26	22
12-84	60-36	1NT	W	3C	+1	-120	4	44
13-61	37-85	1NT	W	2D	-1	100	26	22
14-86	62-38	2S	E	JH	=	-110	8	40
15-63	39-87	3NT	E	6H	-3	300	47	1
16-88	64-40	3NT	W	5H	-2	200	39	9
17-65	41-89	3C	E	JH	-1	100	26	22
18-90	66-42	3D	W	TS	-2	200	39	9
19-67	43-91	2D	W	3C	=	-90	14	34
20-92	68-44	1NT	W	3C	=	-90	14	34
21-69	45-93	1NT	W	3C	+1	-120	4	44
22-94	70-46	3NT	E	2S	-3	300	47	1
23-71	47-95	3NT	W	3C	-1	100	26	22
24-96	72-48	2D	W	5H	-1	100	26	22
25-73	49-97	1NT	W	2D	-1	100	26	22

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 5								
1-49	72-95	6C	W	AH	=	-920	3	45
2-50	73-96	3C	W	TD	+3	-170	38	10
3-26	74-97	5C	W	AH	+1	-420	24	24
4-27	75-98	3NT	E	4H	=	-400	31	17
5-28	51-99	6C	W	AH	=	-920	3	45
6-29	52-100	4C	W	TD	+1	-150	40	8
7-30	53-76	3NT	E	4H	-1	50	44	4
8-31	54-77	5C	W	AH	+1	-420	24	24
9-32	55-78	6C	W	TD	=	-920	3	45
10-33	56-79	3C	W	4S	+4	-190	36	12
11-34	57-80	5C	W	2S	+2	-440	15	33
12-35	58-81	6C	W	AH	=	-920	3	45
13-36	59-82	5C	W	2S	+2	-440	15	33
14-37	60-83	1NT	W	4S	+5	-240	34	14
15-38	61-84	3NT	E	5H	-1	50	44	4
16-39	62-85	4C	N	TD	+3	190	48	0
17-40	63-86	5C	W	AH	+1	-420	24	24
18-41	64-87	3NT	E	4H	-1	50	44	4
19-42	65-88	3NT	W	4S	+4	-520	8	40
20-43	66-89	3NT	E	4H	=	-400	31	17
21-44	67-90	5C	W	2S	+2	-440	15	33
22-45	68-91	5C	W	9C	+1	-420	24	24
23-46	69-92	5D	E	8C	+1	-420	24	24
24-47	70-93	5C	W	TD	+2	-440	15	33
25-48	71-94	3NT	E	9D	+3	-490	10	38

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 6								
1-72	49-95	3S	E	AH	+1	-170	33	15
2-96	73-50	4S	W	AH	-1	100	42	6
3-74	26-97	2S	E	AH	+2	-170	33	15
4-98	75-27	4S	W	AH	=	-620	15	33
5-51	28-99	4S	W	AH	+1	-650	4	44
6-100	52-29	4S	W	AH	=	-620	15	33
7-53	30-76	4S	W	KH	-2	200	47	1
8-77	54-31	4S	W	AH	+1	-650	4	44
9-55	32-78	4S	W	AH	-2	200	47	1
10-79	56-33	2NT	W	AH	+2	-180	26	22
11-57	34-80	2NT	E	TH	+2	-180	26	22
12-81	58-35	3S	W	AH	+1	-170	33	15
13-59	36-82	4S	W	TC	=	-620	15	33
14-83	60-37	4S	W	AH	+1	-650	4	44
15-61	38-84	1NT	E	6D	+3	-180	26	22
16-85	62-39	3S	W	AH	=	-140	38	10
17-63	40-86	4S	W	AH	+1	-650	4	44
18-87	64-41	3S	W	AH	+1	-170	33	15
19-65	42-88	4S	W	AH	+1	-650	4	44
20-89	66-43	4S	W	AH	=	-620	15	33
21-67	44-90	4S	W	AH	=	-620	15	33
22-91	68-45	3NT	E	4D	=	-600	22	26
23-69	46-92	4S	W	AH	=	-620	15	33
24-93	70-47	4S	W	AH	-1	100	42	6
25-71	48-94	4S	W	AH	-1	100	42	6

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Board 7								
1-48	70-92	4S	E	AH	-2	200	36	12
2-49	71-93	3H	N	TD	+1	170	30	18
3-50	72-94	4H	S	AC	-1	-100	12	36
4-26	73-95	3S	E	AH	-1	100	21	27
5-27	74-96	3S	E	AH	-2	200	36	12
6-28	75-97	4S	E	AH	-1	100	21	27
7-29	51-98	4H	S	6D	-2	-200	3	45
8-30	52-99	3S	E	AH	-2	200	36	12
9-31	53-100	2S	E	AH	-1	100	21	27
10-32	54-76	3H	N	AS	=	140	27	21
11-33	55-77	3S	E	AH	=	-140	6	42
12-34	56-78	4H	S	QS	-1	-100	12	36
13-35	57-79	4S	E	AH	-3	300	42	6
14-36	58-80	4H	W	6D	+1	-650	0	48
15-37	59-81	4H	S	QS	-1	-100	12	36
16-38	60-82	4H	S	AC	=	620	46	2
17-39	61-83	3H	E	AH	-1	100	21	27
18-40	62-84	4H	S	QS	-1	-100	12	36
19-41	63-85	5S	E	AH	-4	400	44	4
20-42	64-86	3H	S	QS	=	140	27	21
21-43	65-87	4H	S	QS	+1	650	48	0
22-44	66-88	4H	S	6D	-2	-200	3	45
23-45	67-89	4H	S	QS	-1	-100	12	36
24-46	68-90	4S	E	KH	-2	200	36	12
25-47	69-91	4S	E	AH	-2	200	36	12

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Board 8								
1-70	48-92	3D	S	3H	+1	130	27	21
2-93	71-49	3NT	S	3H	+2	460	47	1
3-72	50-94	5D	S	3H	-1	-50	9	39
4-95	73-26	4D	S	3H	+1	150	36	12
5-74	27-96	4D	S	3H	=	130	27	21
6-97	75-28	4D	S	3H	-1	-50	9	39
7-51	29-98	4H	E	AD	-2	100	19	29
8-99	52-30	4D	S	3H	=	130	27	21
9-53	31-100	3H	E	AD	=	-140	0	48
10-76	54-32	2NT	S	3H	+3	210	42	6
11-55	33-77	4D	S	3H	-1	-50	9	39
12-78	56-34	4D	S	3H	-1	-50	9	39
13-57	35-79	4D	S	3H	+1	150	36	12
14-80	58-36	3D	S	3H	+1	130	27	21
15-59	37-81	4D	S	3H	-1	-50	9	39
16-82	60-38	4D	S	3H	-1	-50	9	39
17-61	39-83	3NT	S	3H	+2	460	47	1
18-84	62-40	5D	S	3H	-1	-50	9	39
19-63	41-85	4HX	E	KS	-1	100	19	29
20-86	64-42	4S	N	2D	=	420	44	4
21-65	43-87	4D	S	3H	=	130	27	21
22-88	66-44	4D	S	3H	+1	150	36	12
23-67	45-89	4D	S	3H	=	130	27	21
24-90	68-46	3S	N	2D	+1	170	40	8
25-69	47-91	4S	N	8C	-1	-50	9	39

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Board 9								
1-47	68-89	3C	W	6H	=	-110	2	46
2-48	69-90	2H	S	QD	+3	200	33	15
3-49	70-91	3H	S	5D	+1	170	25	23
4-50	71-92	2C	W	6H	=	-90	6	42
5-26	72-93	2H	S	5D	+2	170	25	23
6-27	73-94	3H	S	5D	+1	170	25	23
7-28	74-95	2S	E	AH	-1	100	13	35
8-29	75-96	2S	E	AH	-1	100	13	35
9-30	51-97	3NT	E	8H	-4	400	40	8
10-31	52-98	3D	E	AH	-1	100	13	35
11-32	53-99	4H	S	KC	=	420	45	3
12-33	54-100	2S	E	AH	-1	100	13	35
13-34	55-76	3H	S	4C	+2	200	33	15
14-35	56-77	4C	E	JH	-2	200	33	15
15-36	57-78	3H	S	QD	+1	170	25	23
16-37	58-79	4H	S	5C	=	420	45	3
17-38	59-80	2C	W	5H	+1	-110	2	46
18-39	60-81	4H	S	5D	=	420	45	3
19-40	61-82	4H	S	7D	=	420	45	3
20-41	62-83	4S	E	AH	-3	300	38	10
21-42	63-84	3D	E	AH	-2	200	33	15
22-43	64-85	3H	S	5D	=	140	20	28
23-44	65-86	3C	E	AH	=	-110	2	46
24-45	66-87	3C	W	JH	-1	100	13	35
25-46	67-88	4C	W	5H	-1	100	13	35

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Board 10								
1-68	47-89	2D	S	AC	+4	170	34	14
2-90	69-48	3D	S	7S	+1	130	16	32
3-70	49-91	4D	S	3C	=	130	16	32
4-92	71-50	3D	S	7S	+1	130	16	32
5-72	26-93	1NT	S	3C	+2	150	28	20
6-94	73-27	4H	N	KC	=	620	45	3
7-74	28-95	3H	N	7C	+1	170	34	14
8-96	75-29	2H	N	2S	+1	140	25	23
9-51	30-97	2H	N	7C	+1	140	25	23
10-98	52-31	2D	S	6S	+2	130	16	32
11-53	32-99	4H	N	QD	=	620	45	3
12-100	54-33	3D	S	AC	-1	-100	3	45
13-55	34-76	4D	S	3C	=	130	16	32
14-77	56-35	1NT	S	3C	=	90	6	42
15-57	36-78	3D	S	3C	+1	130	16	32
16-79	58-37	1NT	S	3C	+1	120	8	40
17-59	38-80	1NT	S	AC	-1	-100	3	45
18-81	60-39	2H	N	7C	+2	170	34	14
19-61	40-82	4H	N	QD	=	620	45	3
20-83	62-41	2H	N	QD	+2	170	34	14
21-63	42-84	3D	S	3C	+1	130	16	32
22-85	64-43	2H	S	TD	+2	170	34	14
23-65	44-86	4H	N	QD	=	620	45	3
24-87	66-45	3C	E	JS	=	-110	0	48
25-67	46-88	4C	E	6H	-2	200	40	8

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Board 11								
1-46	66-86	3NT	S	5C	-3	-150	3	45
2-47	67-87	3NT	S	5C	+2	460	45	3
3-48	68-88	4H	S	KD	-1	-50	12	36
4-49	69-89	4H	S	8S	+1	450	40	8
5-50	70-90	3H	S	KD	+1	170	21	27
6-26	71-91	3NT	S	5C	+1	430	36	12
7-27	72-92	3NT	S	6C	+2	460	45	3
8-28	73-93	4S	S	KD	-1	-50	12	36
9-29	74-94	3NT	S	KD	-3	-150	3	45
10-30	75-95	3H	S	KD	+1	170	21	27
11-31	51-96	3H	S	9S	+2	200	28	20
12-32	52-97	3NT	S	5C	+2	460	45	3
13-33	53-98	2NT	S	5C	+2	180	24	24
14-34	54-99	3NT	S	5C	+2	460	45	3
15-35	55-100	3H	S	KD	=	140	17	31
16-36	56-76	3NT	S	2S	+1	430	36	12
17-37	57-77	3H	S	KD	=	140	17	31
18-38	58-78	3H	S	2C	+2	200	28	20
19-39	59-79	3NT	S	5C	+1	430	36	12
20-40	60-80	2H	S	5C	+3	200	28	20
21-41	61-81	4H	S	KD	-1	-50	12	36
22-42	62-82	4H	S	5C	=	420	32	16
23-43	63-83	3NT	S	KD	-3	-150	3	45
24-44	64-84	3NT	S	KD	-2	-100	8	40
25-45	65-85	3NT	S	KD	-3	-150	3	45

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Board 12								
1-66	46-86	3NT	S	4D	=	600	39	9
2-87	67-47	3NT	N	3H	+1	630	46	2
3-68	48-88	3NT	S	4D	+1	630	46	2
4-89	69-49	3NT	S	4D	=	600	39	9
5-70	50-90	3NT	S	2H	-1	-100	14	34
6-91	71-26	3NT	S	4D	-2	-200	2	46
7-72	27-92	3NT	S	2H	-1	-100	14	34
8-93	73-28	3NT	N	2D	-1	-100	14	34
9-74	29-94	3NT	N	2D	-1	-100	14	34
10-95	75-30	3NT	S	4D	=	600	39	9
11-51	31-96	3NT	N	2D	-1	-100	14	34
12-97	52-32	3NT	S	7C	=	600	39	9
13-53	33-98	3NT	S	2H	-1	-100	14	34
14-99	54-34	2NT	S	2H	=	120	31	17
15-55	35-100	1NT	S	4D	=	90	24	24
16-76	56-36	2C	N	TD	+1	110	26	22
17-57	37-77	1NT	S	2H	+1	120	31	17
18-78	58-38	1NT	S	2H	+1	120	31	17
19-59	39-79	3NT	S	2H	-2	-200	2	46
20-80	60-40	3NT	S	4D	-1	-100	14	34
21-61	41-81	3NT	S	4D	-1	-100	14	34
22-82	62-42	3NT	S	9D	-2	-200	2	46
23-63	43-83	3NT	S	3S	-1	-100	14	34
24-84	64-44	3NT	S	4D	+1	630	46	2
25-65	45-85	1NT	S	4D	+1	120	31	17

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

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

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 14								
1-64	45-83	4H	E	3C	+2	-480	7	41
2-84	65-46	4H	E	JC	+1	-450	26	22
3-66	47-85	3NT	E	3C	+2	-460	16	32
4-86	67-48	4H	E	3C	=	-420	40	8
5-68	49-87	4H	E	9C	=	-420	40	8
6-88	69-50	4H	E	QS	+1	-450	26	22
7-70	26-89	4H	E	9C	=	-420	40	8
8-90	71-27	4H	E	9C	+2	-480	7	41
9-72	28-91	4H	E	3C	=	-420	40	8
10-92	73-29	4H	E	QS	+2	-480	7	41
11-74	30-93	4H	E	3C	+2	-480	7	41
12-94	75-31	4H	E	3C	+2	-480	7	41
13-51	32-95	4H	E	3C	+2	-480	7	41
14-96	52-33	4H	W	QS	=	-420	40	8
15-53	34-97	4H	E	9C	+1	-450	26	22
16-98	54-35	4H	E	3C	+1	-450	26	22
17-55	36-99	4H	E	9C	+2	-480	7	41
18-100	56-37	2D	W	4S	+3	-150	48	0
19-57	38-76	3H	E	3C	+2	-200	46	2
20-77	58-39	4H	E	3C	+1	-450	26	22
21-59	40-78	4H	E	3C	+2	-480	7	41
22-79	60-41	4H	E	5S	+1	-450	26	22
23-61	42-80	4H	E	3C	+1	-450	26	22
24-81	62-43	5H	E	9C	=	-450	26	22
25-63	44-82	4H	E	3C	+1	-450	26	22

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 15								
1-44	62-80	4S	S	6H	=	620	16	32
2-45	63-81	4S	S	4D	-2	-200	2	46
3-46	64-82	3NT	S	TH	+1	630	33	15
4-47	65-83	4S	S	TH	=	620	16	32
5-48	66-84	4S	S	TH	=	620	16	32
6-49	67-85	3NT	S	TH	+1	630	33	15
7-50	68-86	4S	S	5D	=	620	16	32
8-26	69-87	4S	S	2C	=	620	16	32
9-27	70-88	4HX	W	AD	-5	1100	48	0
10-28	71-89	4SX	S	5D	=	790	46	2
11-29	72-90	3NT	S	6H	+1	630	33	15
12-30	73-91	4S	S	TH	=	620	16	32
13-31	74-92	3NT	S	6H	+1	630	33	15
14-32	75-93	3NT	S	9H	=	600	6	42
15-33	51-94	3NT	S	TH	+1	630	33	15
16-34	52-95	4S	S	TH	=	620	16	32
17-35	53-96	4S	S	5D	=	620	16	32
18-36	54-97	4S	S	TH	=	620	16	32
19-37	55-98	3NT	S	TH	+2	660	43	5
20-38	56-99	4S	N	7H	-1	-100	4	44
21-39	57-100	3NT	S	TH	+1	630	33	15
22-40	58-76	3NT	S	4D	+1	630	33	15
23-41	59-77	3NT	S	5D	+1	630	33	15
24-42	60-78	6NT	S	TH	-3	-300	0	48
25-43	61-79	3NT	S	5D	+2	660	43	5

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 16								
1-62	44-80	3NT	E	4D	+2	-660	4	44
2-81	63-45	3NT	E	9D	=	-600	19	29
3-64	46-82	2NT	E	6H	=	-120	34	14
4-83	65-47	3NT	W	JS	+1	-630	12	36
5-66	48-84	3NT	E	4D	-1	100	43	5
6-85	67-49	5C	W	JS	-2	200	48	0
7-68	50-86	3NT	E	4D	=	-600	19	29
8-87	69-26	2NT	E	4D	+1	-150	26	22
9-70	27-88	2NT	E	4D	-1	100	43	5
10-89	71-28	3NT	W	8D	+1	-630	12	36
11-72	29-90	3NT	E	4D	+2	-660	4	44
12-91	73-30	3C	W	8D	+1	-130	30	18
13-74	31-92	3NT	E	9D	=	-600	19	29
14-93	75-32	3NT	W	9D	+2	-660	4	44
15-51	33-94	3C	W	2H	=	-110	38	10
16-95	52-34	3NT	E	4D	+2	-660	4	44
17-53	35-96	2NT	E	8H	=	-120	34	14
18-97	54-36	3NT	E	5H	-1	100	43	5
19-55	37-98	3NT	E	6H	-1	100	43	5
20-99	56-38	2NT	E	4D	+1	-150	26	22
21-57	39-100	3NT	E	4D	+2	-660	4	44
22-76	58-40	1NT	W	JS	+1	-120	34	14
23-59	41-77	3NT	E	TD	+1	-630	12	36
24-78	60-42	2NT	E	4D	+1	-150	26	22
25-61	43-79	3NT	E	6H	=	-600	19	29

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 17								
1-43	60-77	4H	E	6C	-1	50	39	9
2-44	61-78	2NT	E	4H	+1	-150	10	38
3-45	62-79	2H	W	QS	=	-110	24	24
4-46	63-80	4H	W	AS	=	-420	2	46
5-47	64-81	1H	E	3C	+3	-170	8	40
6-48	65-82	3C	E	4D	=	-110	24	24
7-49	66-83	4H	W	KS	-2	100	47	1
8-50	67-84	2C	E	7S	=	-90	30	18
9-26	68-85	4H	E	4D	+1	-450	0	48
10-27	69-86	2H	E	7S	+1	-140	15	33
11-28	70-87	3H	W	AS	=	-140	15	33
12-29	71-88	2C	E	4D	+1	-110	24	24
13-30	72-89	3NT	W	AS	=	-400	5	43
14-31	73-90	4H	W	AS	-2	100	47	1
15-32	74-91	1NT	E	3C	=	-90	30	18
16-33	75-92	2NT	W	AS	=	-120	20	28
17-34	51-93	2H	E	7S	+1	-140	15	33
18-35	52-94	2H	W	AS	-1	50	39	9
19-36	53-95	4H	W	AS	-1	50	39	9
20-37	54-96	3H	W	AS	=	-140	15	33
21-38	55-97	3NT	W	AS	=	-400	5	43
22-39	56-98	2C	E	7S	=	-90	30	18
23-40	57-99	4H	E	4D	-1	50	39	9
24-41	58-100	4H	W	AS	-1	50	39	9
25-42	59-76	3H	W	AS	-1	50	39	9

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

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

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

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

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 20								
1-58	42-99	2S	E	2H	+1	-140	30	18
2-100	59-43	2S	E	6H	+1	-140	30	18
3-60	44-76	2S	E	6H	+1	-140	30	18
4-77	61-45	2S	E	6H	+2	-170	15	33
5-62	46-78	2S	E	6H	+1	-140	30	18
6-79	63-47	2S	E	2H	+1	-140	30	18
7-64	48-80	3H	N	7D	-2	-200	7	41
8-81	65-49	2S	E	6H	+1	-140	30	18
9-66	50-82	3S	E	6H	=	-140	30	18
10-83	67-26	2S	E	AD	+2	-170	15	33
11-68	27-84	2S	E	6H	+1	-140	30	18
12-85	69-28	3H	N	7D	-2	-200	7	41
13-70	29-86	2S	E	6H	+1	-140	30	18
14-87	71-30	3H	N	7D	-2	-200	7	41
15-72	31-88	3S	E	6H	=	-140	30	18
16-89	73-32	3H	N	7D	-2	-200	7	41
17-74	33-90	3D	W	AH	-4	400	48	0
18-91	75-34	2S	E	6H	+1	-140	30	18
19-51	35-92	2NT	W	AH	=	-120	44	4
20-93	52-36	2S	E	6H	=	-110	46	2
21-53	37-94	2D	S	AS	-2	-200	7	41
22-95	54-38	2C	N	7D	-2	-200	7	41
23-55	39-96	3NT	N	6S	-5	-500	0	48
24-97	56-40	2S	E	6H	+1	-140	30	18
25-57	41-98	3S	E	6H	=	-140	30	18

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

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

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 22								
1-56	41-96	3NT	E	TC	+1	-630	12	36
2-97	57-42	2D	E	TC	=	-90	38	10
3-58	43-98	3NT	E	5C	+2	-660	0	48
4-99	59-44	3NT	E	5C	+1	-630	12	36
5-60	45-100	3NT	E	TC	=	-600	25	23
6-76	61-46	3NT	E	5S	+1	-630	12	36
7-62	47-77	3NT	E	4C	+1	-630	12	36
8-78	63-48	3NT	W	2S	-1	100	42	6
9-64	49-79	3C	E	8D	-1	100	42	6
10-80	65-50	3NT	E	4C	+1	-630	12	36
11-66	26-81	3NT	E	TC	=	-600	25	23
12-82	67-27	3H	W	7C	-1	100	42	6
13-68	28-83	2NT	W	TC	+1	-150	31	17
14-84	69-29	3NT	E	TC	+1	-630	12	36
15-70	30-85	2D	E	4D	+1	-110	34	14
16-86	71-31	3S	N	JH	-2	-100	36	12
17-72	32-87	4H	W	7C	-2	200	47	1
18-88	73-33	3NT	E	TC	+1	-630	12	36
19-74	34-89	3NT	E	TC	+1	-630	12	36
20-90	75-35	3NT	E	4C	+1	-630	12	36
21-51	36-91	3NT	E	TC	+1	-630	12	36
22-92	52-37	3NT	E	5C	+1	-630	12	36
23-53	38-93	4H	W	7C	-2	200	47	1
24-94	54-39	1NT	E	TC	+3	-180	28	20
25-55	40-95	2NT	E	5C	+1	-150	31	17

SBC FESTIVE INDIVIDUAL AM (28-DEC-25)

NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 23								
1-40	54-93	3NT	S	5S	-2	-200	8	40
2-41	55-94	1NT	N	JH	+4	210	36	12
3-42	56-95	1NT	N	9C	+2	150	29	19
4-43	57-96	3NT	S	7S	=	600	42	6
5-44	58-97	3NT	S	5S	=	600	42	6
6-45	59-98	3NT	S	5S	-1	-100	15	33
7-46	60-99	2NT	N	JH	+1	150	29	19
8-47	61-100	1NT	N	6H	+2	150	29	19
9-48	62-76	3NT	S	3S	-4	-400	1	47
10-49	63-77	3C	N	2C	-1	-100	15	33
11-50	64-78	3NT	S	4S	+1	630	47	1
12-26	65-79	3NT	N	6H	+1	630	47	1
13-27	66-80	3NT	S	5S	-3	-300	5	43
14-28	67-81	2NT	N	9S	+3	210	36	12
15-29	68-82	3H	N	7C	-1	-100	15	33
16-30	69-83	2NT	N	2D	+3	210	36	12
17-31	70-84	3NT	S	5S	-1	-100	15	33
18-32	71-85	3NT	S	5S	-3	-300	5	43
19-33	72-86	3NT	N	5S	-4	-400	1	47
20-34	73-87	3NT	N	6H	=	600	42	6
21-35	74-88	3D	S	QC	+2	150	29	19
22-36	75-89	3NT	S	5S	-1	-100	15	33
23-37	51-90	1NT	N	KS	=	90	22	26
24-38	52-91	3D	S	QS	=	110	24	24
25-39	53-92	3NT	N	JH	-1	-100	15	33

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NS Pr	EW Pr	Contract	Declarer	Lead	Result	<-- Score -->	Points NS	Points EW
Board 24								
1-54	40-93	4H	E	3S	+2	-480	20	28
2-94	55-41	3NT	W	9H	+3	-490	3	45
3-56	42-95	4H	W	AS	+2	-480	20	28
4-96	57-43	5H	W	3C	+1	-480	20	28
5-58	44-97	4H	W	3C	+2	-480	20	28
6-98	59-45	4H	W	AS	+1	-450	37	11
7-60	46-99	4H	W	9H	+2	-480	20	28
8-100	61-47	5H	W	3C	+1	-480	20	28
9-62	48-76	4H	W	JD	=	-420	42	6
10-77	63-49	4H	W	AS	+2	-480	20	28
11-64	50-78	4H	W	9H	+1	-450	37	11
12-79	65-26	2NT	E	3S	+2	-180	44	4
13-66	27-80	4H	W	3C	+2	-480	20	28
14-81	67-28	3NT	E	3S	-1	50	48	0
15-68	29-82	3NT	E	3S	+3	-490	3	45
16-83	69-30	3NT	E	9S	+4	-520	0	48
17-70	31-84	4H	E	8D	+2	-480	20	28
18-85	71-32	4H	W	9H	+2	-480	20	28
19-72	33-86	4H	W	3C	+2	-480	20	28
20-87	73-34	4H	W	JD	+2	-480	20	28
21-74	35-88	4H	W	3C	+2	-480	20	28
22-89	75-36	4H	W	9H	+2	-480	20	28
23-51	37-90	4H	W	JD	+2	-480	20	28
24-91	52-38	3C	E	3S	+1	-130	46	2
25-53	39-92	3NT	W	3C	+1	-430	40	8