

New Launch vs Resale

Evidence & Methods

Underlying statistics, figure-by-figure documentation, source provenance and the complete retained project-level appendix.

16

FIGURES

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SOURCE TABLES

434

CCR PROJECT RECORDS

19

RECONCILIATIONS

An audit companion to the public report

Source statistics are retained from the 13 October 2026 Pack 2 build.

What belongs here

Sixteen figure pages, chart-input tables, all sixteen cleaned source tables S01–S16, all 434 CCR project records, validation results, a field dictionary and a ten-file provenance manifest.

What does not belong here

A new causal analysis, an independently rerun raw transaction-matching pipeline, unsold holdings, rent, transaction costs or forecasts of future returns.

How the two publications relate

The Supplementary Research Report is the readable narrative. This Evidence & Methods volume is the technical archive intended for checking, replication planning and responsible quotation.

Definitions and denominators

New Sale Entry	A new-sale purchase followed by an observed subsequent resale exit.
Resale Entry	A resale purchase followed by an observed subsequent resale exit.
Annualised return	Annualised price return (%) for each observed qualifying ownership spell: $\text{CAGR (\%)} = \left[\left(\frac{P_{\text{exit}}}{P_{\text{entry}}} \right)^{\frac{1}{T}} - 1 \right] \times 100$ P_{exit} = resale price; P_{entry} = purchase price; T = holding days / 365.25 (years). Group summaries are medians.
Loss rate	Share of qualifying exits with a negative gross nominal price gain, not the average loss size.
Purchase cohort	Grouped by entry date, not exit date; recent buyers require enough time to exit.
Fractions versus percent	Some S-table source fields store loss rates as fractions (0–1); some store percentage-point numbers (0–100). Original field units are identified in the dictionary.

Figure index and backing tables

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Scope, provenance and validation

166,970

qualified pairs

96,953

new-sale entries

70,017

resale entries

Reconciliation checks: 19 passed

The original supplementary build reconciled source-summary totals and regenerated graphics. This typesetting pass does not claim any additional original raw-file cleaning or re-matching of unit transaction sequences.

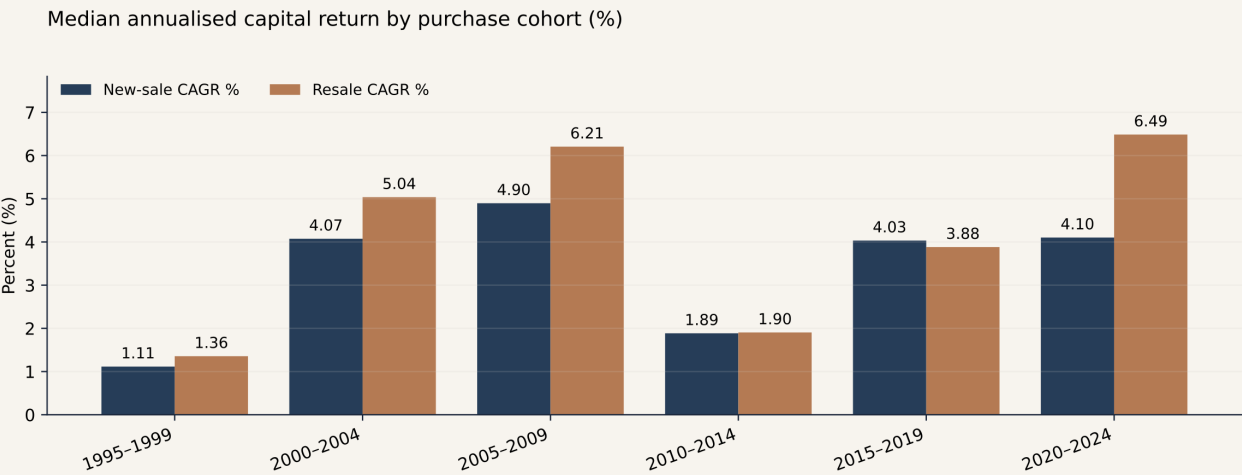
Publication boundaries

Source figures are descriptive; return estimates use observed exits, capital prices before costs, and specific sample denominators. Missing cells, small-count flags and already-rounded source statistics remain visible rather than filled in.

F01 / FIGURE DOCUMENTATION

Purchase timing changes the comparison

F01 | Purchase timing changes the comparison



Source: S01_Cohorts (see workbook for exact original file/sheet).
Full retained repeat-sale sample; transactions 1995-01-01 to 2026-06-09; latest qualifying buy date 2023-05-29.
The source label 2020-2024 is retained. Qualifying observed purchases only run through 29 May 2023; the cohort is not mature.
Excludes rent, taxes, fees, financing and inflation. Realised capital outcomes; descriptive, not causal.

SOURCE READOUT

1995-1999
New-sale % 1.11 | Resale % 1.36

2000-2004
New-sale % 4.07 | Resale % 5.04

2005-2009
New-sale % 4.90 | Resale % 6.21

2010-2014
New-sale % 1.89 | Resale % 1.90

2015-2019
New-sale % 4.03 | Resale % 3.88

2020-2024
New-sale % 4.10 | Resale % 6.49

New-sale entry is modestly ahead in 2015-2019 (4.03% vs 3.88%); 2010-2014 is nearly tied.

POPULATION / WINDOW Full retained repeat-sale sample; transactions 1995-01-01 to 2026-06-09; latest qualifying buy date 2023-05-29.

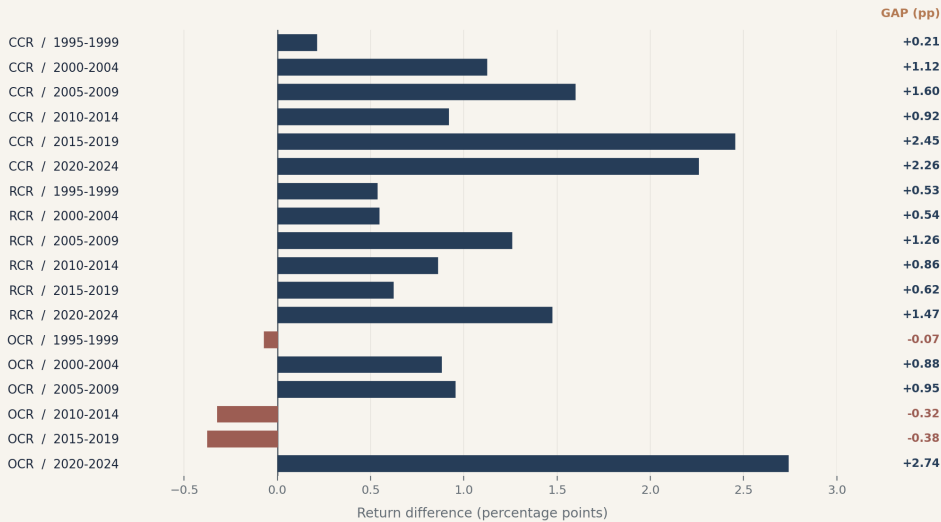
CAUTION The source label 2020-2024 is retained. Qualifying observed purchases only run through 29 May 2023; the cohort is not mature.

F02 / FIGURE DOCUMENTATION

Regional cohorts reveal the exceptions

F02 | Regional cohorts reveal the exceptions

Resale-entry minus new-sale-entry median CAGR (percentage points)



Full retained repeat-sale sample. Cohorts are based on original purchase date.

Source: F02_chart_data.csv / S02_Region_Cohorts; scope, counts and caveats in report below.

Capital-price outcomes before costs; descriptive, not causal. Full table in Evidence & Methods.

SOURCE READOUT

CCR | 1995-1999

New-sale % 1.51 | Resale % 1.72

CCR | 2000-2004

New-sale % 4.84 | Resale % 5.97

CCR | 2005-2009

New-sale % 2.82 | Resale % 4.42

CCR | 2010-2014

New-sale % 0.35 | Resale % 1.27

CCR | 2015-2019

New-sale % 0.55 | Resale % 3.01

CCR | 2020-2024

New-sale % 1.62 | Resale % 3.88

+ 11 additional source rows retained in the tables that follow.

Three OCR purchase cohorts favour new-sale entry; CCR and RCR show resale leads in every displayed purchase cohort.

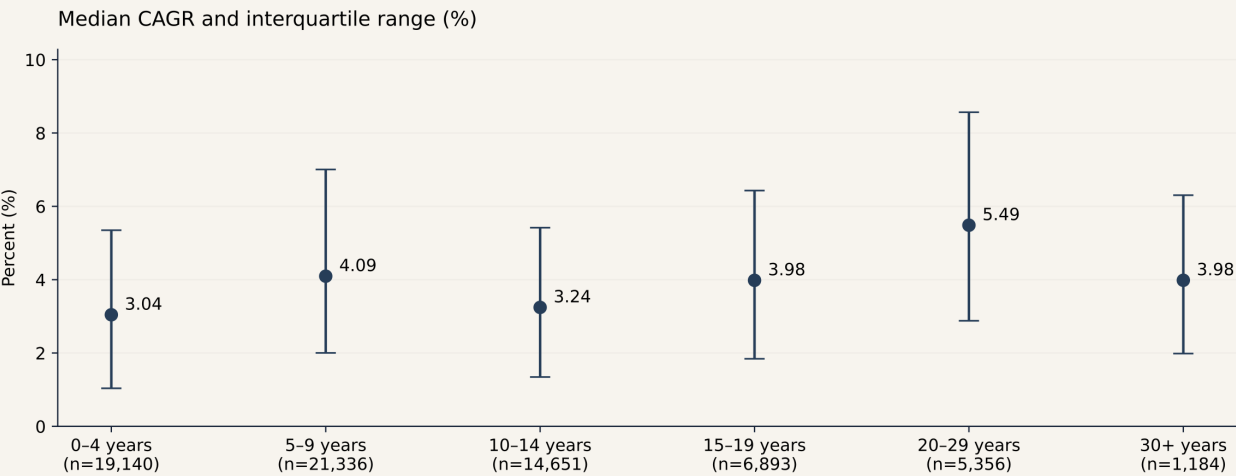
POPULATION / WINDOW Full retained repeat-sale sample; transactions 1995-01-01 to 2026-06-09; latest qualifying buy date 2023-05-29.

CAUTION Different purchase cohorts and region mixes are not controlled experiments. Recent cohorts contain only qualifying observed exits.

F03 / FIGURE DOCUMENTATION

Resale age has a non-monotonic return profile

F03 | Resale age has a non-monotonic return profile



Source: S03_Resale_Age (see workbook for exact original file/sheet).
Resale entry only: 70,017 pairs; 68,560 usable non-negative project ages.
Whiskers are the 25th and 75th percentiles of realised returns, not confidence intervals. Age = purchase calendar year minus completion year.
Excludes rent, taxes, fees, financing and inflation. Realised capital outcomes; descriptive, not causal.

SOURCE READOUT

0-4 years
Median % 3.04 | P25 % 1.04

5-9 years
Median % 4.09 | P25 % 2.00

10-14 years
Median % 3.24 | P25 % 1.35

15-19 years
Median % 3.98 | P25 % 1.84

20-29 years
Median % 5.49 | P25 % 2.88

30+ years
Median % 3.98 | P25 % 1.98

The 20-29-year band has the highest observed median CAGR, 5.49%, but returns do not rise steadily with age.

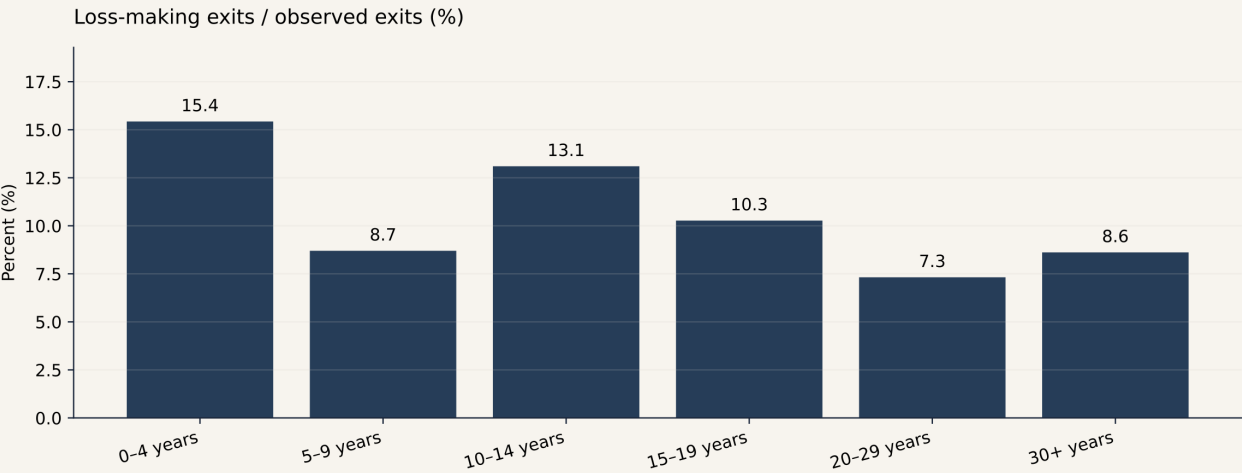
POPULATION / WINDOW Resale entry only: 70,017 pairs; 68,560 usable non-negative project ages.

CAUTION Whiskers are the 25th and 75th percentiles of realised returns, not confidence intervals. Age = purchase calendar year minus completion year.

F04 / FIGURE DOCUMENTATION

Age bands differ in their realised loss frequency

F04 | Age bands differ in their realised loss frequency



Source: S03_Resale_Age (see workbook for exact original file/sheet).
Same 68,560 usable-age resale-entry pairs as F03.
Age, location, tenure, vintage, price and project mix differ across groups. This is not an estimate of an optimal purchase age.
Excludes rent, taxes, fees, financing and inflation. Realised capital outcomes; descriptive, not causal.

SOURCE READOUT

- 0-4 years**
Loss rate % 15.43 | Losses 2,953
- 5-9 years**
Loss rate % 8.70 | Losses 1,856
- 10-14 years**
Loss rate % 13.10 | Losses 1,919
- 15-19 years**
Loss rate % 10.27 | Losses 708
- 20-29 years**
Loss rate % 7.32 | Losses 392
- 30+ years**
Loss rate % 8.61 | Losses 102

The 20-29-year band records 7.3% losses; the 0-4-year band records 15.4%.

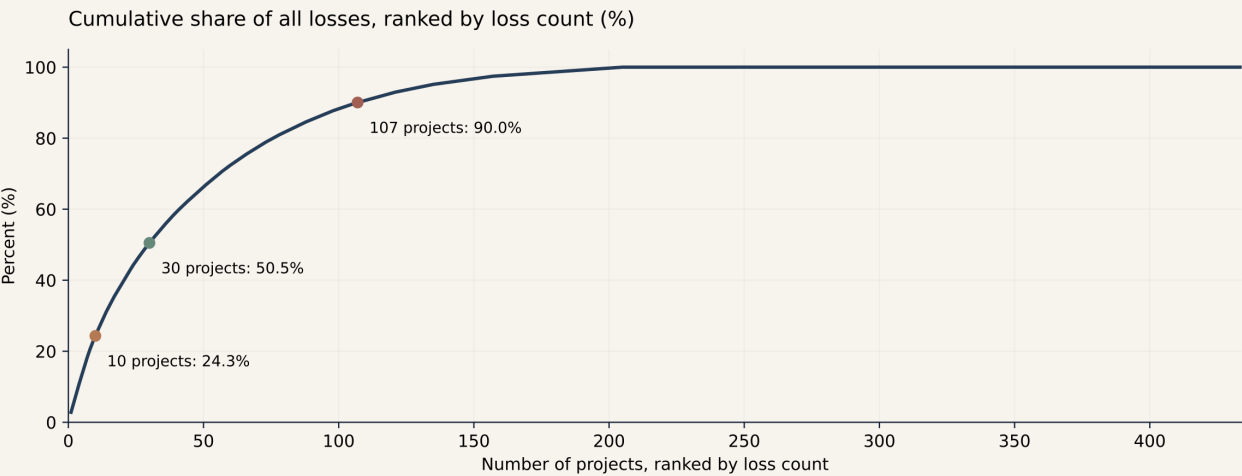
POPULATION / WINDOW Same 68,560 usable-age resale-entry pairs as F03.

CAUTION Age, location, tenure, vintage, price and project mix differ across groups. This is not an estimate of an optimal purchase age.

F05 / FIGURE DOCUMENTATION

CCR losses extend beyond a few developments

F05 | CCR losses extend beyond a few developments



Source: S06_CCR_Projects, S07_Concentration (see workbook for exact original file/sheet).
CCR new-sale-entry exits from 2016-06-09 through 2026-06-09; n=6,721, including 1,879 losses.
This is concentration by absolute loss count, not a ranking by loss rate. The full 434-project source table is included.
Excludes rent, taxes, fees, financing and inflation. Realised capital outcomes; descriptive, not causal.

SOURCE READOUT

- 1
Cumulative los 2.82 | Cumulative los 53
- 2
Cumulative los 5.53 | Cumulative los 104
- 3
Cumulative los 8.20 | Cumulative los 154
- 4
Cumulative los 10.86 | Cumulative los 204
- 5
Cumulative los 13.36 | Cumulative los 251
- 6
Cumulative los 15.86 | Cumulative los 298

+ 427 additional source rows retained in the tables that follow.

The top 10 projects contribute 24.32% of losses. It takes 30 projects to pass 50%, and 107 to pass 90%.

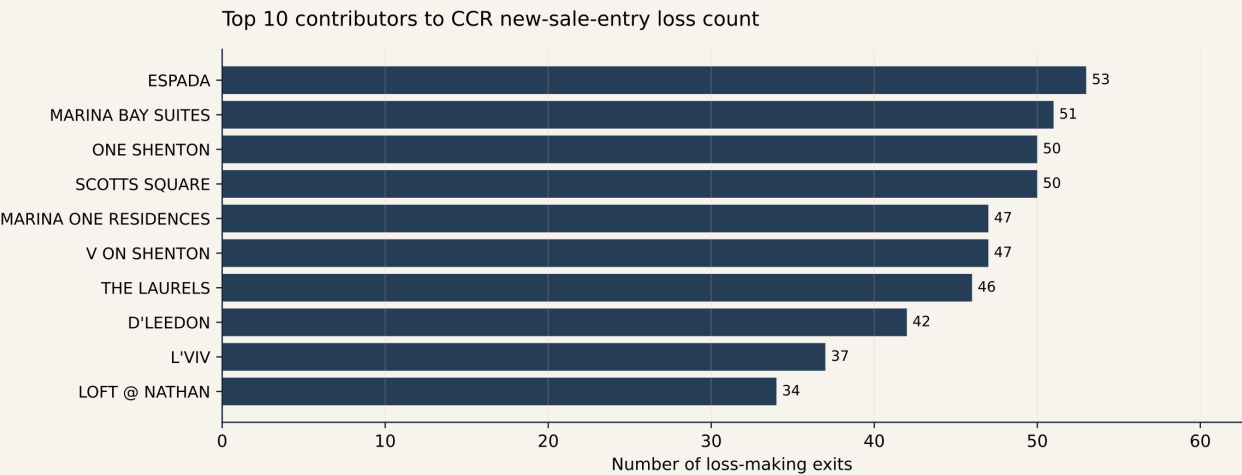
POPULATION / WINDOW CCR new-sale-entry exits from 2016-06-09 through 2026-06-09; n=6,721, including 1,879 losses.

CAUTION This is concentration by absolute loss count, not a ranking by loss rate. The full 434-project source table is included.

F06 / FIGURE DOCUMENTATION

Largest contributors are not always highest-risk projects

F06 | Largest contributors are not always highest-risk projects



Source: S06_CCR_Projects (see workbook for exact original file/sheet).
CCR new-sale-entry exits from 2016-06-09 through 2026-06-09; n=6,721, including 1,879 losses.
Selection is explicitly the top 10 by loss count. It is not a current project forecast or a league table of investment quality.
Excludes rent, taxes, fees, financing and inflation. Realised capital outcomes; descriptive, not causal.

SOURCE READOUT

ESPADA
Losses 53 | Observed exits 82

MARINA BAY SUITES
Losses 51 | Observed exits 55

ONE SHENTON
Losses 50 | Observed exits 62

SCOTTS SQUARE
Losses 50 | Observed exits 51

MARINA ONE RESIDENCES
Losses 47 | Observed exits 60

V ON SHENTON
Losses 47 | Observed exits 57

+ 3 additional source rows retained in the tables that follow.

D'Leedon contributes 42 losses across 492 exits (8.54%); several smaller developments contribute more losses despite far fewer observed exits.

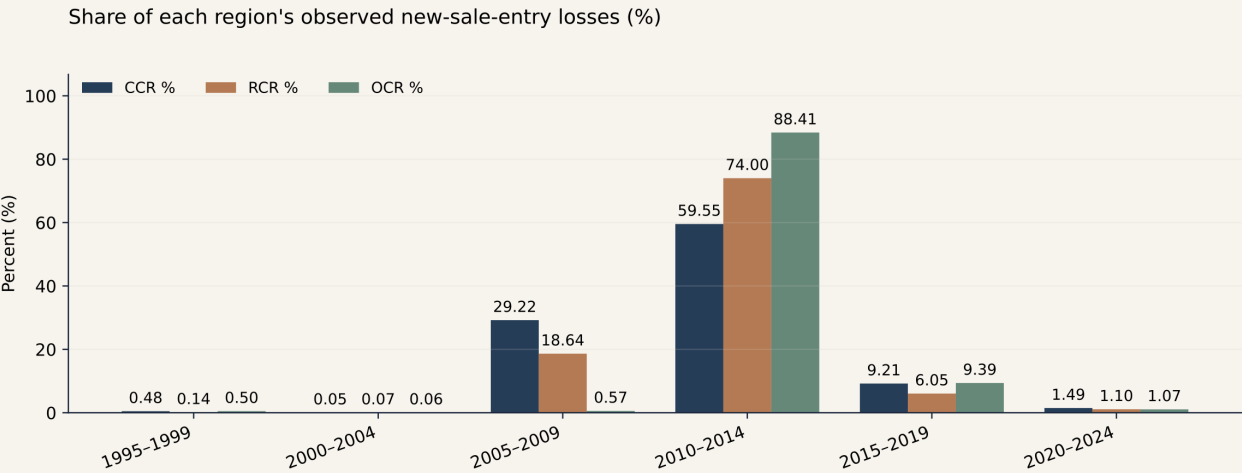
POPULATION / WINDOW CCR new-sale-entry exits from 2016-06-09 through 2026-06-09; n=6,721, including 1,879 losses.

CAUTION Selection is explicitly the top 10 by loss count. It is not a current project forecast or a league table of investment quality.

F07 / FIGURE DOCUMENTATION

The 2010-2014 vintage contributes most new-sale losses

F07 | The 2010-2014 vintage contributes most new-sale losses



Source: S08_Loss_Vintages (see workbook for exact original file/sheet).
New-sale entry; exits 2016-06-09 to 2026-06-09. Loss denominators: CCR 1,879; RCR 1,454; OCR 1,587.
Contribution is not risk within a vintage: a large buying cohort can contribute many losses even with a modest loss rate.
Excludes rent, taxes, fees, financing and inflation. Realised capital outcomes; descriptive, not causal.

SOURCE READOUT

1995-1999

CCR % 0.48 | RCR % 0.14

2000-2004

CCR % 0.05 | RCR % 0.07

2005-2009

CCR % 29.22 | RCR % 18.64

2010-2014

CCR % 59.55 | RCR % 74.00

2015-2019

CCR % 9.21 | RCR % 6.05

2020-2024

CCR % 1.49 | RCR % 1.10

The 2010-2014 vintage contributes 59.6% of CCR losses, 74.0% of RCR losses and 88.4% of OCR losses.

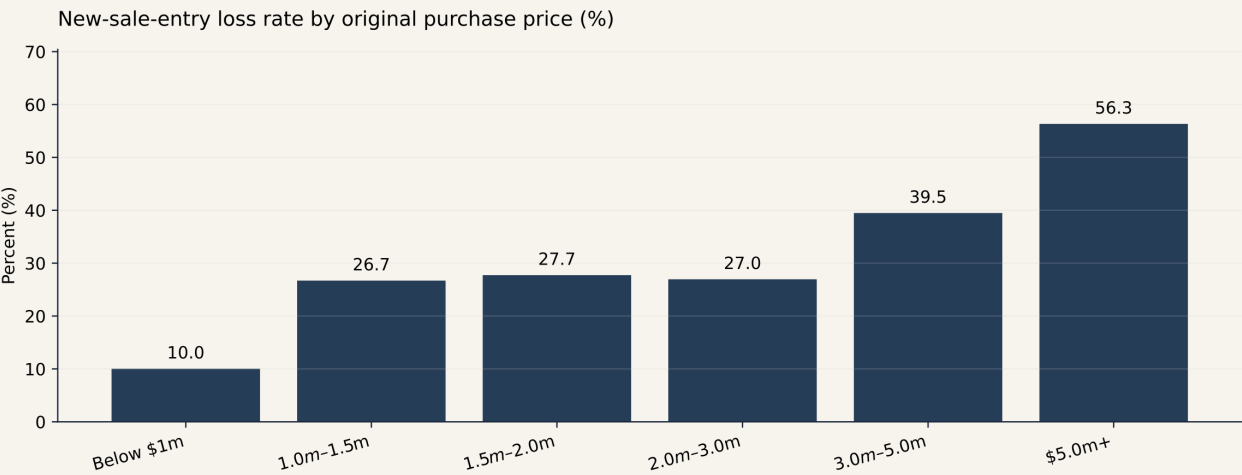
POPULATION / WINDOW New-sale entry; exits 2016-06-09 to 2026-06-09. Loss denominators: CCR 1,879; RCR 1,454; OCR 1,587.

CAUTION Contribution is not risk within a vintage: a large buying cohort can contribute many losses even with a modest loss rate.

F08 / FIGURE DOCUMENTATION

CCR high-ticket purchases have higher loss rates

F08 | CCR high-ticket purchases have higher loss rates



Source: S09_CCR_Price (see workbook for exact original file/sheet).
CCR new-sale-entry exits from 2016-06-09 through 2026-06-09; n=6,721, including 1,879 losses.
The price gradient is an association within observed realised exits. It does not identify an effect of price independent of vintage, size or project.
Excludes rent, taxes, fees, financing and inflation. Realised capital outcomes; descriptive, not causal.

SOURCE READOUT

Below \$1m
Loss rate % 10.03 Losses 116
\$1.0m-\$1.5m
Loss rate % 26.70 Losses 424
\$1.5m-\$2.0m
Loss rate % 27.74 Losses 342
\$2.0m-\$3.0m
Loss rate % 26.95 Losses 366
\$3.0m-\$5.0m
Loss rate % 39.48 Losses 351
\$5.0m+
Loss rate % 56.34 Losses 280

The below-\$1m band records 10.0% losses; the \$5m+ band records 56.3%.

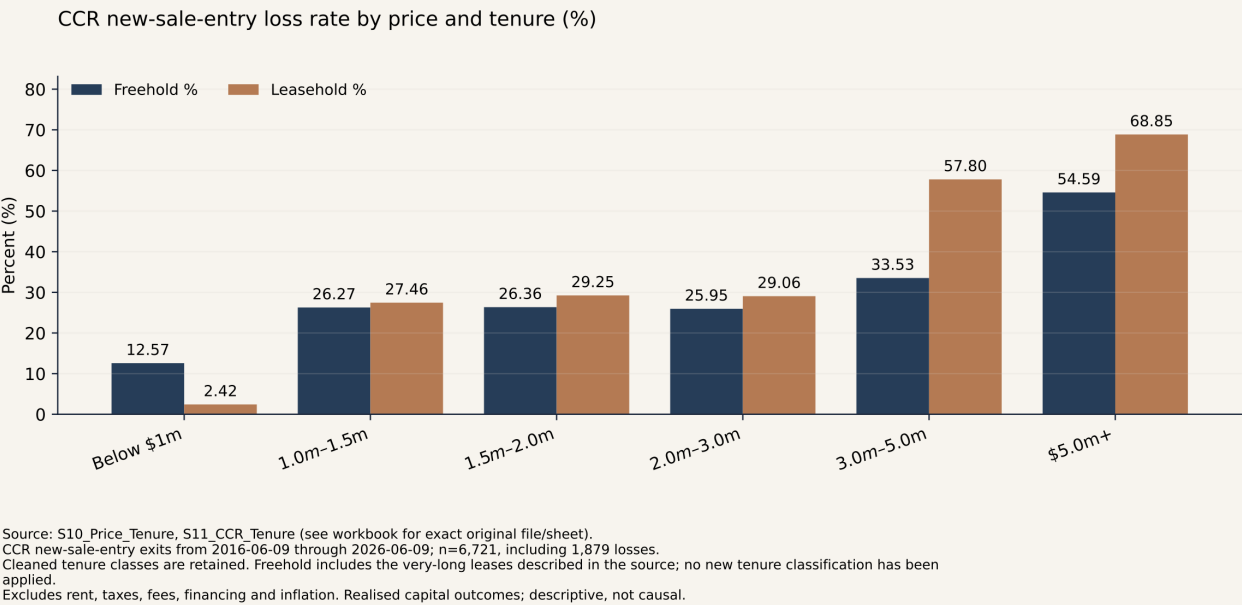
POPULATION / WINDOW CCR new-sale-entry exits from 2016-06-09 through 2026-06-09; n=6,721, including 1,879 losses.

CAUTION The price gradient is an association within observed realised exits. It does not identify an effect of price independent of vintage, size or project.

F09 / FIGURE DOCUMENTATION

The high-price pattern appears within both tenures

F09 | The high-price pattern appears within both tenures



SOURCE READOUT

Below \$1m
Freehold % 12.57 Leasehold % 2.42
\$1.0m-\$1.5m
Freehold % 26.27 Leasehold % 27.46
\$1.5m-\$2.0m
Freehold % 26.36 Leasehold % 29.25
\$2.0m-\$3.0m
Freehold % 25.95 Leasehold % 29.06
\$3.0m-\$5.0m
Freehold % 33.53 Leasehold % 57.80
\$5.0m+
Freehold % 54.59 Leasehold % 68.85

At \$5m+, loss rates are 54.6% for Freehold and 68.9% for Leasehold; the Leasehold cell has only 61 exits.

POPULATION / WINDOW CCR new-sale-entry exits from 2016-06-09 through 2026-06-09; n=6,721, including 1,879 losses.

CAUTION Cleaned tenure classes are retained. Freehold includes the very-long leases described in the source; no new tenure classification has been applied.

F10 / FIGURE DOCUMENTATION

The resale advantage is not universal by postal district

F10 | The resale advantage is not universal by postal district

Resale-entry minus new-sale-entry median CAGR (percentage points)



All 27 populated districts; hatched bars mark groups with fewer than 500 pairs on one side.
Source: F10_chart_data.csv / S13_Districts; exact district names and counts in accompanying tables.
Capital-price outcomes before costs; descriptive, not causal. Full table in Evidence & Methods.

SOURCE READOUT

D08 Little India / Farrer Park
New-sale % 4.72 | Resale % 2.81

D06 High Street / Beach Road
New-sale % 4.46 | Resale % 2.94

D01 Raffles Place / Marina / Cecil
New-sale % 0.91 | Resale % 0.63

D05 Pasir Panjang / Clementi New T...
New-sale % 3.42 | Resale % 3.51

D03 Queenstown / Tiong Bahru
New-sale % 3.13 | Resale % 3.25

D11 Newton / Novena
New-sale % 2.87 | Resale % 3.18

+ 20 additional source rows retained in the tables that follow.

Districts 1, 6 and 8 have negative median-CAGR gaps. District 6 has only 8 new-sale and 2 resale observations.

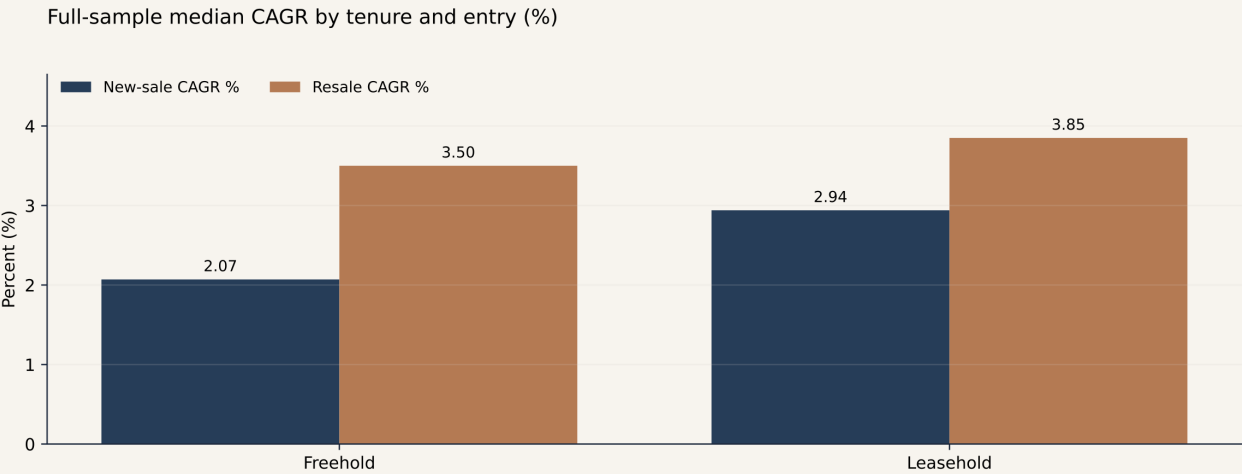
POPULATION / WINDOW Full retained repeat-sale sample; transactions 1995-01-01 to 2026-06-09; latest qualifying buy date 2023-05-29.

CAUTION All 27 populated districts are retained. Hatching identifies cells below the source threshold of 500 pairs in either entry group; this flag is not a rights or causal-validity approval.

F11 / FIGURE DOCUMENTATION

Both cleaned tenure classes show higher resale medians

F11 | Both cleaned tenure classes show higher resale medians



Source: S15_Master (see workbook for exact original file/sheet).
Full sample: 62,580 Freehold-class pairs and 104,390 Leasehold-class pairs.
These source summary values are already rounded to two decimals. Gaps here are differences of displayed source medians, not newly estimated exact gaps.
Excludes rent, taxes, fees, financing and inflation. Realised capital outcomes; descriptive, not causal.

SOURCE READOUT

Freehold
New-sale % 2.07 | Resale % 3.50

Leasehold
New-sale % 2.94 | Resale % 3.85

The recovered table reports 2.07% vs 3.50% for Freehold and 2.94% vs 3.85% for Leasehold.

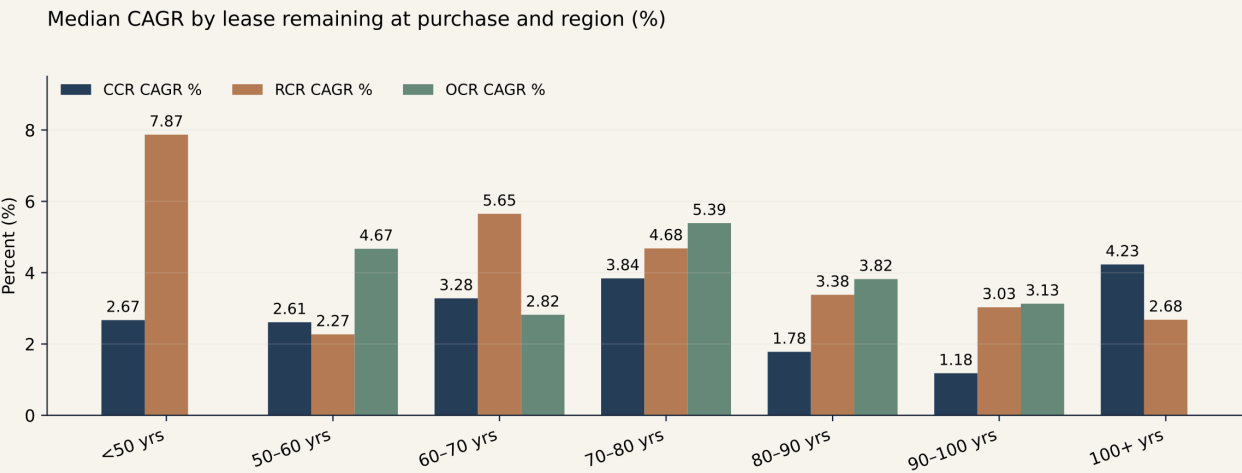
POPULATION / WINDOW Full sample: 62,580 Freehold-class pairs and 104,390 Leasehold-class pairs.

CAUTION These source summary values are already rounded to two decimals. Gaps here are differences of displayed source medians, not newly estimated exact gaps.

F12 / FIGURE DOCUMENTATION

Remaining lease is another descriptive lens

F12 | Remaining lease is another descriptive lens



Source: S14_Lease_Bands (see workbook for exact original file/sheet).
All 104,390 Leasehold-class pairs; entry types pooled. Not resale entry only.
This is remaining lease at purchase, not project age. Missing OCR cells are left blank, not zero-return observations. Source medians are rounded.
Excludes rent, taxes, fees, financing and inflation. Realised capital outcomes; descriptive, not causal.

SOURCE READOUT

<50 yrs
CCR % 2.67 | RCR % 7.87

50-60 yrs
CCR % 2.61 | RCR % 2.27

60-70 yrs
CCR % 3.28 | RCR % 5.65

70-80 yrs
CCR % 3.84 | RCR % 4.68

80-90 yrs
CCR % 1.78 | RCR % 3.38

90-100 yrs
CCR % 1.18 | RCR % 3.03

The source preserves a non-monotonic pattern across remaining-lease bands; sparse cells must not be treated as reliable sweet spots.

POPULATION / WINDOW All 104,390 Leasehold-class pairs; entry types pooled. Not resale entry only.

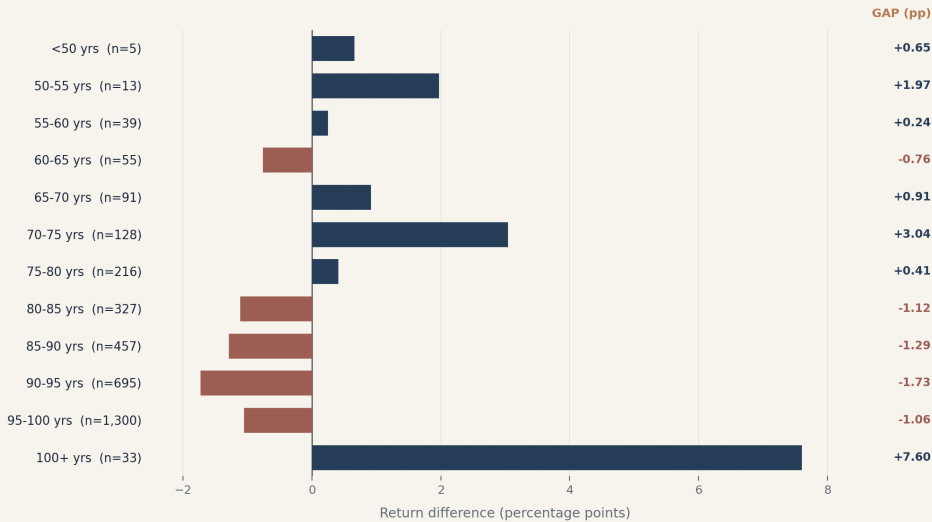
CAUTION This is remaining lease at purchase, not project age. Missing OCR cells are left blank, not zero-return observations. Source medians are rounded.

F13 / FIGURE DOCUMENTATION

CCR: lease bands within four-to-ten-year holds

F13 | CCR | Lease bands and holding periods

Leasehold band minus pooled Freehold benchmark (percentage points)



Four-to-ten-year holding subset; entry types pooled. Hatched bars: fewer than 100 leasehold pairs.

Source: F13_chart_data.csv / S16_Hold_4to10; benchmarks are not matched units.

Capital-price outcomes before costs; descriptive, not causal. Full table in Evidence & Methods.

SOURCE READOUT

<50 yrs
Leasehold % 2.95 | Freehold % 2.30

50-55 yrs
Leasehold % 4.26 | Freehold % 2.30

55-60 yrs
Leasehold % 2.54 | Freehold % 2.30

60-65 yrs
Leasehold % 1.54 | Freehold % 2.30

65-70 yrs
Leasehold % 3.21 | Freehold % 2.30

70-75 yrs
Leasehold % 5.33 | Freehold % 2.30

+ 5 additional source rows retained in the tables that follow.

Each leasehold band is compared with the same regional Freehold holding-period benchmark, not with matched properties.

POPULATION / WINDOW CCR; recovered four-to-ten-year holding-period subset; entry types pooled.

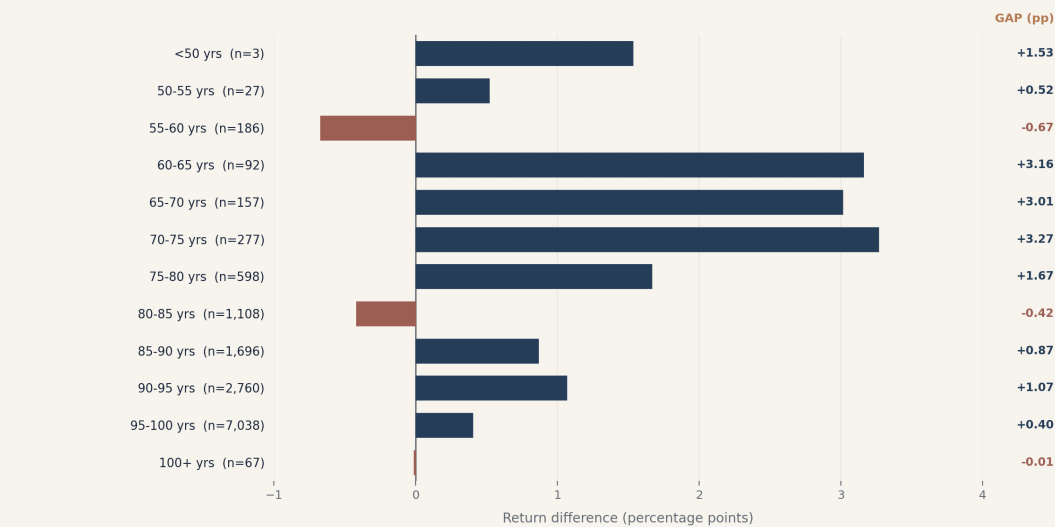
CAUTION The filename identifies the four-to-ten-year filter; precise endpoint inclusion was not separately documented in the recovered CSV. Hatching marks source cells below the 100-pair threshold. These are not new estimates.

F14 / FIGURE DOCUMENTATION

RCR: lease bands within four-to-ten-year holds

F14 | RCR | Lease bands and holding periods

Leasehold band minus pooled Freehold benchmark (percentage points)



Four-to-ten-year holding subset; entry types pooled. Hatched bars: fewer than 100 leasehold pairs.

Source: F14_chart_data.csv / S16_Hold_4to10; benchmarks are not matched units.

Capital-price outcomes before costs; descriptive, not causal. Full table in Evidence & Methods.

SOURCE READOUT

<50 yrs
Leasehold % 4.00 | Freehold % 2.47

50-55 yrs
Leasehold % 2.99 | Freehold % 2.47

55-60 yrs
Leasehold % 1.80 | Freehold % 2.47

60-65 yrs
Leasehold % 5.63 | Freehold % 2.47

65-70 yrs
Leasehold % 5.48 | Freehold % 2.47

70-75 yrs
Leasehold % 5.74 | Freehold % 2.47

+ 5 additional source rows retained in the tables that follow.

Each leasehold band is compared with the same regional Freehold holding-period benchmark, not with matched properties.

POPULATION / WINDOW RCR; recovered four-to-ten-year holding-period subset; entry types pooled.

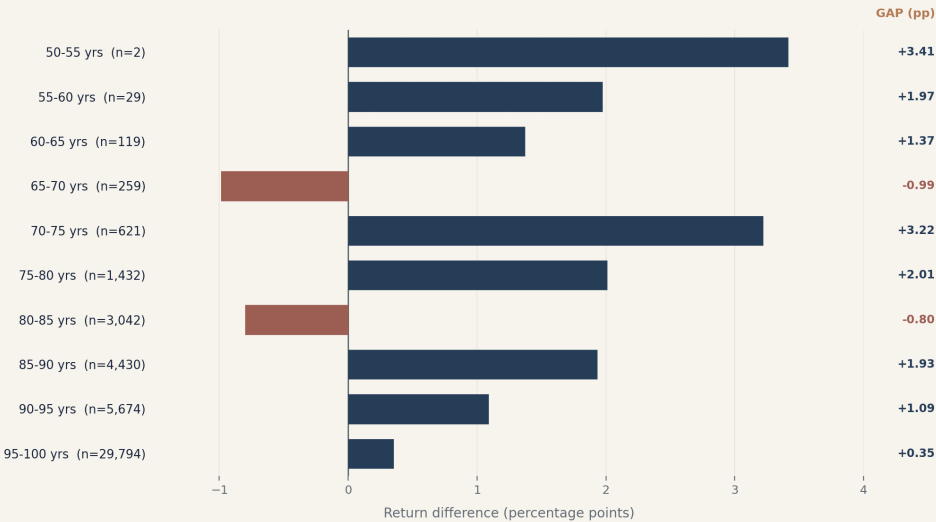
CAUTION The filename identifies the four-to-ten-year filter; precise endpoint inclusion was not separately documented in the recovered CSV. Hatching marks source cells below the 100-pair threshold. These are not new estimates.

F15 / FIGURE DOCUMENTATION

OCR: lease bands within four-to-ten-year holds

F15 | OCR | Lease bands and holding periods

Leasehold band minus pooled Freehold benchmark (percentage points)



Four-to-ten-year holding subset; entry types pooled. Hatched bars: fewer than 100 leasehold pairs.

Source: F15_chart_data.csv / S16_Hold_4to10; benchmarks are not matched units.

Capital-price outcomes before costs; descriptive, not causal. Full table in Evidence & Methods.

SOURCE READOUT

50-55 yrs
Leasehold % 6.02 | Freehold % 2.61

55-60 yrs
Leasehold % 4.58 | Freehold % 2.61

60-65 yrs
Leasehold % 3.98 | Freehold % 2.61

65-70 yrs
Leasehold % 1.62 | Freehold % 2.61

70-75 yrs
Leasehold % 5.83 | Freehold % 2.61

75-80 yrs
Leasehold % 4.62 | Freehold % 2.61

+ 3 additional source rows retained in the tables that follow.

Each leasehold band is compared with the same regional Freehold holding-period benchmark, not with matched properties.

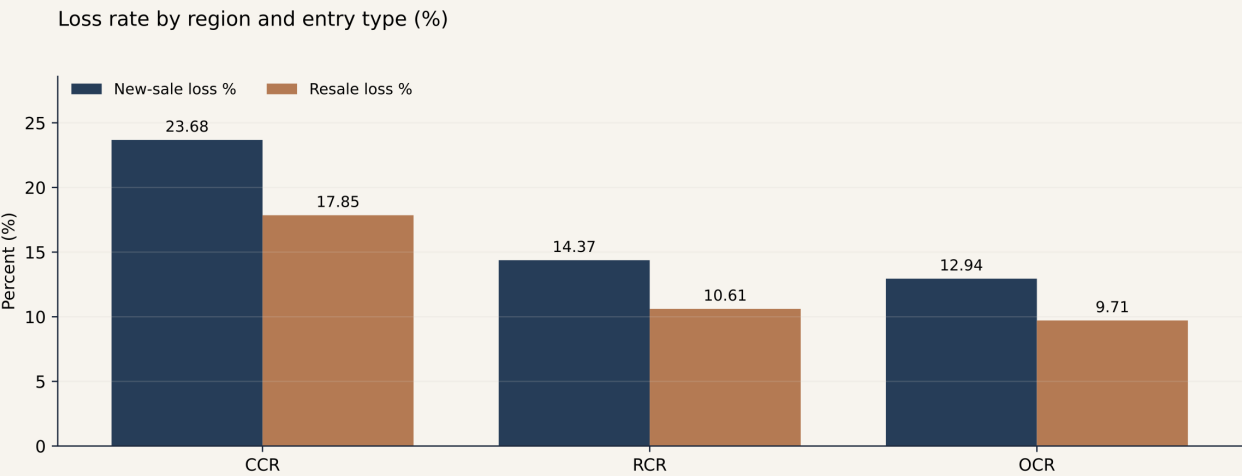
POPULATION / WINDOW OCR; recovered four-to-ten-year holding-period subset; entry types pooled.

CAUTION The filename identifies the four-to-ten-year filter; precise endpoint inclusion was not separately documented in the recovered CSV. Hatching marks source cells below the 100-pair threshold. These are not new estimates.

F16 / FIGURE DOCUMENTATION

Regional downside differs even in the full sample

F16 | Regional downside differs even in the full sample



Source: S12_Region_Outcomes (see workbook for exact original file/sheet).
Full retained repeat-sale sample; transactions 1995-01-01 to 2026-06-09; latest qualifying buy date 2023-05-29.
Profit, loss and breakeven are separate outcomes; breakeven exits remain in denominators. Source rates are for gross price outcomes before costs.
Excludes rent, taxes, fees, financing and inflation. Realised capital outcomes; descriptive, not causal.

SOURCE READOUT

CCR
New-sale loss 23.68 | Resale loss % 17.85

RCR
New-sale loss 14.37 | Resale loss % 10.61

OCR
New-sale loss 12.94 | Resale loss % 9.71

Full-sample loss rates are lower for resale entry in every region. These are not the separate CCR past-decade rates.

POPULATION / WINDOW Full retained repeat-sale sample; transactions 1995-01-01 to 2026-06-09; latest qualifying buy date 2023-05-29.

CAUTION Profit, loss and breakeven are separate outcomes; breakeven exits remain in denominators. Source rates are for gross price outcomes before costs.

SOURCE TABLE / PANEL 1 OF 2

Soi_Cohorts / Purchase-cohort comparison

12 retained rows · Rows 1–12 · Source: Q8_purchase_cohort_analysis.xlsx / Overall Purchase Cohorts

Purchase cohort	Entry type	Observed exits	P25 CAGR	Median CAGR	P75 CAGR	Losses	Loss rate
1995–1999	New Sale Entry	19,566	-1.5231	1.1148	2.6034	7,184	0.3672
1995–1999	Resale Entry	8,270	-2.4056	1.3553	3.3687	3,161	0.3822
2000–2004	New Sale Entry	17,066	2.4093	4.0746	5.8155	1,728	0.1013
2000–2004	Resale Entry	8,370	2.7407	5.0365	7.7997	962	0.1149
2005–2009	New Sale Entry	14,350	2.4792	4.8962	8.1119	1,121	0.0781
2005–2009	Resale Entry	18,357	3.9582	6.2064	10.4755	386	0.0210
2010–2014	New Sale Entry	30,246	0.7417	1.8852	3.1394	3,699	0.1223
2010–2014	Resale Entry	18,989	0.5842	1.9048	3.1605	3,020	0.1590
2015–2019	New Sale Entry	13,590	2.5677	4.0323	6.2277	410	0.0302
2015–2019	Resale Entry	10,657	2.1818	3.8815	5.5048	550	0.0516
2020–2024	New Sale Entry	2,135	2.6942	4.1021	5.6545	61	0.0286
2020–2024	Resale Entry	5,374	4.5133	6.4865	8.4871	72	0.0134

SOURCE TABLE / PANEL 2 OF 2

Soi_Cohorts / Purchase-cohort comparison

12 retained rows • Rows 1–12 • Source: Q8_purchase_cohort_analysis.xlsx / Overall Purchase Cohorts

Purchase cohort	Entry type	Median nominal gain	Median total return	Median holding period	Median CAGR gap vs other entry type
1995–1999	New Sale Entry	104,105	14.7704	11.6591	-0.2405
1995–1999	Resale Entry	120,000	14.8148	10.1081	0.2405
2000–2004	New Sale Entry	330,940	50.4323	8.2888	-0.9619
2000–2004	Resale Entry	383,844	58.7768	7.5592	0.9619
2005–2009	New Sale Entry	445,764	48.5647	8.5065	-1.3101
2005–2009	Resale Entry	445,000	57.4713	7.0226	1.3101
2010–2014	New Sale Entry	153,225	16.6419	8.8734	-0.0196
2010–2014	Resale Entry	180,000	15.7144	7.9890	0.0196
2015–2019	New Sale Entry	308,080	29.3128	6.6749	0.1507
2015–2019	Resale Entry	288,800	23.0284	5.5359	-0.1507
2020–2024	New Sale Entry	250,000	18.9894	4.4052	-2.3844
2020–2024	Resale Entry	320,000	26.8026	3.6961	2.3844

SOURCE TABLE / PANEL 1 OF 2

So2_Region_Cohorts / Region by purchase cohort

36 retained rows · Rows 1–29 · Source: Q8_purchase_cohort_analysis.xlsx / Region x Cohort

Region	Purchase cohort	Entry type	Observed exits	Median CAGR	P25 CAGR	P75 CAGR	Losses
CCR	1995–1999	New Sale Entry	1,834	1.5102	-1.3189	3.1667	614
CCR	1995–1999	Resale Entry	2,499	1.7206	-2.4186	3.8055	946
CCR	2000–2004	New Sale Entry	2,339	4.8435	3.2261	7.1412	139
CCR	2000–2004	Resale Entry	1,749	5.9674	3.6661	9.3931	160
CCR	2005–2009	New Sale Entry	4,358	2.8191	0.7097	5.8333	754
CCR	2005–2009	Resale Entry	3,749	4.4155	2.2308	7.9326	262
CCR	2010–2014	New Sale Entry	2,914	0.3509	-0.6962	1.3630	1,159
CCR	2010–2014	Resale Entry	3,508	1.2696	0	2.4198	871
CCR	2015–2019	New Sale Entry	485	0.5515	-0.5080	1.6467	173
CCR	2015–2019	Resale Entry	2,226	3.0052	1.1867	4.4778	269
CCR	2020–2024	New Sale Entry	179	1.6225	0.4883	2.9670	28
CCR	2020–2024	Resale Entry	619	3.8808	1.8952	5.7317	54
RCR	1995–1999	New Sale Entry	4,425	1.1306	-1.6927	2.6031	1,635
RCR	1995–1999	Resale Entry	2,509	1.6650	-2.1223	3.6197	927
RCR	2000–2004	New Sale Entry	4,544	4.6080	2.8925	6.3915	349
RCR	2000–2004	Resale Entry	2,478	5.1527	2.7830	8.0934	300
RCR	2005–2009	New Sale Entry	4,870	5.1294	2.5037	8.9417	351
RCR	2005–2009	Resale Entry	5,253	6.3880	4.0932	10.8227	88
RCR	2010–2014	New Sale Entry	6,654	1.3389	0.3883	2.3171	1,116
RCR	2010–2014	Resale Entry	5,583	2.1979	0.8402	3.4219	678
RCR	2015–2019	New Sale Entry	3,389	3.1028	1.9291	4.1142	88
RCR	2015–2019	Resale Entry	3,158	3.7252	2.0780	5.3286	144
RCR	2020–2024	New Sale Entry	849	4.0126	2.6880	5.4459	16
RCR	2020–2024	Resale Entry	1,313	5.4857	3.8353	7.1634	16
OCR	1995–1999	New Sale Entry	13,307	1.0786	-1.4994	2.5376	4,935
OCR	1995–1999	Resale Entry	3,262	1.0068	-2.6159	2.8805	1,288
OCR	2000–2004	New Sale Entry	10,183	3.7179	2.0355	5.2653	1,240
OCR	2000–2004	Resale Entry	4,143	4.5990	2.3473	7.0518	502
OCR	2005–2009	New Sale Entry	5,122	5.7644	4.1314	8.8256	16

SOURCE TABLE / PANEL 1 OF 2

So2_Region_Cohorts / Region by purchase cohort

36 retained rows • Rows 30–36 • Source: Q8_purchase_cohort_analysis.xlsx / Region x Cohort

Region	Purchase cohort	Entry type	Observed exits	Median CAGR	P25 CAGR	P75 CAGR	Losses
OCR	2005–2009	Resale Entry	9,355	6.7172	4.5266	10.9885	36
OCR	2010–2014	New Sale Entry	20,678	2.3210	1.1539	3.5376	1,424
OCR	2010–2014	Resale Entry	9,898	1.9972	0.6620	3.2368	1,471
OCR	2015–2019	New Sale Entry	9,716	4.7609	3.1112	6.8871	149
OCR	2015–2019	Resale Entry	5,273	4.3856	2.7295	5.9282	137
OCR	2020–2024	New Sale Entry	1,107	4.6053	3.1332	6.1103	17
OCR	2020–2024	Resale Entry	3,442	7.3440	5.4586	9.1729	2

SOURCE TABLE / PANEL 2 OF 2

So2_Region_Cohorts / Region by purchase cohort

36 retained rows · Rows 1–29 · Source: Q8_purchase_cohort_analysis.xlsx / Region x Cohort

Region	Purchase cohort	Entry type	Loss rate	Median hold
CCR	1995–1999	New Sale Entry	0.3348	10.7721
CCR	1995–1999	Resale Entry	0.3786	8.6845
CCR	2000–2004	New Sale Entry	0.0594	7.8275
CCR	2000–2004	Resale Entry	0.0915	7.0472
CCR	2005–2009	New Sale Entry	0.1730	9.3114
CCR	2005–2009	Resale Entry	0.0699	7.4634
CCR	2010–2014	New Sale Entry	0.3977	9.5428
CCR	2010–2014	Resale Entry	0.2483	8.1725
CCR	2015–2019	New Sale Entry	0.3567	6.8994
CCR	2015–2019	Resale Entry	0.1208	5.8042
CCR	2020–2024	New Sale Entry	0.1564	4.5613
CCR	2020–2024	Resale Entry	0.0872	3.8303
RCR	1995–1999	New Sale Entry	0.3695	11.9206
RCR	1995–1999	Resale Entry	0.3695	10.1136
RCR	2000–2004	New Sale Entry	0.0768	8.0534
RCR	2000–2004	Resale Entry	0.1211	7.6988
RCR	2005–2009	New Sale Entry	0.0721	8.3066
RCR	2005–2009	Resale Entry	0.0168	6.9158
RCR	2010–2014	New Sale Entry	0.1677	8.7269
RCR	2010–2014	Resale Entry	0.1214	7.8768
RCR	2015–2019	New Sale Entry	0.0260	6.2423
RCR	2015–2019	Resale Entry	0.0456	5.5017
RCR	2020–2024	New Sale Entry	0.0188	4.5147
RCR	2020–2024	Resale Entry	0.0122	3.7180
OCR	1995–1999	New Sale Entry	0.3709	11.7290
OCR	1995–1999	Resale Entry	0.3948	10.9103
OCR	2000–2004	New Sale Entry	0.1218	8.4846
OCR	2000–2004	Resale Entry	0.1212	7.6304
OCR	2005–2009	New Sale Entry	0.0031	8.1164

SOURCE TABLE / PANEL 2 OF 2

So2_Region_Cohorts / Region by purchase cohort

36 retained rows • Rows 30–36 • Source: Q8_purchase_cohort_analysis.xlsx / Region x Cohort

Region	Purchase cohort	Entry type	Loss rate	Median hold
OCR	2005–2009	Resale Entry	0.0038	6.9706
OCR	2010–2014	New Sale Entry	0.0689	8.8460
OCR	2010–2014	Resale Entry	0.1486	7.9781
OCR	2015–2019	New Sale Entry	0.0153	6.8200
OCR	2015–2019	Resale Entry	0.0260	5.4401
OCR	2020–2024	New Sale Entry	0.0154	4.3258
OCR	2020–2024	Resale Entry	0.0006	3.6632

SOURCE TABLE / PANEL 1 OF 2

So3_Resale_Age / Resale entry: project age

6 retained rows · Rows 1–6 · Source: Q5_resale_project_age_analysis.xlsx / Summary

Project age at purchase	Pairs	P25 CAGR	Median CAGR	P75 CAGR	Losses	Loss rate	Median nominal gain
0–4 years	19,140	1.0376	3.0430	5.3485	2,953	0.1543	255,000
5–9 years	21,336	2.0028	4.0950	7.0054	1,856	0.0870	310,000
10–14 years	14,651	1.3452	3.2439	5.4179	1,919	0.1310	285,000
15–19 years	6,893	1.8422	3.9821	6.4303	708	0.1027	352,000
20–29 years	5,356	2.8792	5.4855	8.5666	392	0.0732	430,000
30+ years	1,184	1.9846	3.9836	6.3040	102	0.0861	384,656

SOURCE TABLE / PANEL 2 OF 2

So3_Resale_Age / Resale entry: project age

6 retained rows · Rows 1–6 · Source: Q5_resale_project_age_analysis.xlsx / Summary

Project age at purchase	Median total return	Median holding period	Mean CAGR
0–4 years	24.8000	7.0965	3.3503
5–9 years	32.9329	6.5311	4.7786
10–14 years	28.3673	7.4579	3.6439
15–19 years	31.8565	6.7077	4.4583
20–29 years	38.8292	5.9233	6.3632
30+ years	29.0807	6.0151	4.8999

SOURCE TABLE / PANEL 1 OF 2

So4_Region_Age / Project age by region

18 retained rows · Rows 1–18 · Source: Q5_resale_project_age_analysis.xlsx / Region x Age

Region	Age band	Pairs	P25 CAGR	Median CAGR	P75 CAGR	Losses	Loss rate
CCR	0–4 years	4,216	-0.1165	1.8231	4.0846	1,092	0.2590
CCR	5–9 years	3,645	0.8790	2.6601	4.9381	533	0.1462
CCR	10–14 years	2,772	1.0186	2.9637	4.7432	438	0.1580
CCR	15–19 years	1,455	1.7755	3.8021	6.1073	189	0.1299
CCR	20–29 years	1,284	1.8801	4.4899	8.8412	150	0.1168
CCR	30+ years	329	1.1394	3.3174	5.5110	45	0.1368
RCR	0–4 years	6,114	1.1569	2.9902	5.2916	869	0.1421
RCR	5–9 years	5,805	1.8552	3.7535	6.1054	512	0.0882
RCR	10–14 years	3,925	1.9576	3.7878	6.0490	370	0.0943
RCR	15–19 years	1,951	1.8772	3.8465	6.2257	203	0.1040
RCR	20–29 years	1,685	3.4547	5.8413	8.6894	128	0.0760
RCR	30+ years	463	2.1768	4.0015	6.7428	32	0.0691
OCR	0–4 years	8,810	1.6342	3.5955	5.7597	992	0.1126
OCR	5–9 years	11,886	2.5330	4.8212	8.0672	811	0.0682
OCR	10–14 years	7,954	1.1892	3.1128	5.2620	1,111	0.1397
OCR	15–19 years	3,487	1.8453	4.1835	6.6786	316	0.0906
OCR	20–29 years	2,387	3.0542	5.6638	8.3468	114	0.0478
OCR	30+ years	392	2.4984	4.5158	6.7442	25	0.0638

SOURCE TABLE / PANEL 2 OF 2

So4_Region_Age / Project age by region

18 retained rows · Rows 1–18 · Source: Q5_resale_project_age_analysis.xlsx / Region x Age

Region	Age band	Median gain	Median hold
CCR	0–4 years	255,000	7.6003
CCR	5–9 years	350,000	6.7817
CCR	10–14 years	380,000	7.0623
CCR	15–19 years	550,888	6.9952
CCR	20–29 years	650,000	6.7228
CCR	30+ years	438,000	6.1164
RCR	0–4 years	270,000	7.1691
RCR	5–9 years	320,000	6.7707
RCR	10–14 years	341,000	7.0801
RCR	15–19 years	360,000	6.9158
RCR	20–29 years	460,000	5.9740
RCR	30+ years	350,000	5.7906
OCR	0–4 years	250,000	6.7981
OCR	5–9 years	300,000	6.2752
OCR	10–14 years	240,000	7.7413
OCR	15–19 years	300,000	6.5380
OCR	20–29 years	370,000	5.4374
OCR	30+ years	392,500	6.0548

SOURCE TABLE / PANEL 1 OF 2

So5_Tenure_Age / Project age by tenure

12 retained rows · Rows 1–12 · Source: Q5_resale_project_age_analysis.xlsx / Tenure x Age

Tenure	Age band	Pairs	P25 CAGR	Median CAGR	P75 CAGR	Losses	Loss rate
Freehold	0–4 years	9,450	0.7676	2.5416	4.6898	1,583	0.1675
Freehold	5–9 years	8,901	1.7059	3.5288	5.6672	912	0.1025
Freehold	10–14 years	6,629	1.7956	3.7297	5.9405	802	0.1210
Freehold	15–19 years	3,307	2.3992	4.2781	6.3941	273	0.0826
Freehold	20–29 years	2,500	2.9773	5.2911	8.0768	155	0.0620
Freehold	30+ years	463	2.8802	4.5584	6.2684	25	0.0540
Leasehold	0–4 years	9,690	1.4348	3.5864	5.8198	1,370	0.1414
Leasehold	5–9 years	12,435	2.2744	4.6728	8.0823	944	0.0759
Leasehold	10–14 years	8,022	1.0358	2.8411	4.8840	1,117	0.1392
Leasehold	15–19 years	3,586	1.4245	3.6260	6.4537	435	0.1213
Leasehold	20–29 years	2,856	2.7802	5.7053	9.0645	237	0.0830
Leasehold	30+ years	721	1.5562	3.5282	6.3426	77	0.1068

SOURCE TABLE / PANEL 2 OF 2

So5_Tenure_Age / Project age by tenure

12 retained rows · Rows 1–12 · Source: Q5_resale_project_age_analysis.xlsx / Tenure x Age

Tenure	Age band	Median gain	Median hold
Freehold	0–4 years	265,000	7.6879
Freehold	5–9 years	330,000	6.8857
Freehold	10–14 years	375,000	7.2279
Freehold	15–19 years	452,190	6.9432
Freehold	20–29 years	550,000	6.1136
Freehold	30+ years	630,000	5.7769
Leasehold	0–4 years	250,000	6.5106
Leasehold	5–9 years	302,000	6.2286
Leasehold	10–14 years	232,000	7.6304
Leasehold	15–19 years	284,000	6.5421
Leasehold	20–29 years	370,000	5.7290
Leasehold	30+ years	280,000	6.2286

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 1–30 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
1	ESPADA	82	53	29	0	0.6463	-0.3283
2	MARINA BAY SUITES	55	51	4	0	0.9273	-1.2681
3	ONE SHENTON	62	50	12	0	0.8065	-0.9750
4	SCOTTS SQUARE	51	50	1	0	0.9804	-1.9321
5	MARINA ONE RESIDENCES	60	47	13	0	0.7833	-1.1575
6	V ON SHENTON	57	47	10	0	0.8246	-0.7405
7	THE LAURELS	58	46	12	0	0.7931	-0.7093
8	D'LEEDON	492	42	450	0	0.0854	1.4675
9	L'VIV	55	37	18	0	0.6727	-0.4864
10	LOFT @ NATHAN	48	34	14	0	0.7083	-0.2510
11	SOPHIA HILLS	119	33	86	0	0.2773	0.6610
12	THE VERMONT ON CAIRNHILL	45	32	12	1	0.7111	-1.1358
13	STELLAR RV	36	32	4	0	0.8889	-0.8750
14	76 SHENTON	76	30	46	0	0.3947	0.1192
15	WATERSCAPE AT CAVENAGH	49	28	21	0	0.5714	-0.0903
16	ST REGIS RESIDENCES SINGAPORE	40	27	13	0	0.6750	-0.2688
17	HELIOS RESIDENCES	27	27	0	0	1	-2.4565
18	SKYSUITES@ANSON	79	24	55	0	0.3038	0.3127
19	THE GLYNDEBOURNE	53	24	29	0	0.4528	0.0456
20	THE COAST AT SENTOSA COVE	36	24	12	0	0.6667	-0.2395
21	STARLIGHT SUITES	28	24	4	0	0.8571	-0.7045
22	OUE TWIN PEAKS	27	24	3	0	0.8889	-1.6999
23	DUO RESIDENCES	94	23	71	0	0.2447	0.9136
24	8 BASSEIN	27	23	4	0	0.8519	-0.4468
25	EON SHENTON	22	21	1	0	0.9545	-0.7019
26	ROBINSON SUITES	21	20	1	0	0.9524	-1.3378
27	THE SCOTTS TOWER	20	20	0	0	1	-5.2125
28	VISIONCREST	57	19	38	0	0.3333	1.1645
29	ALTEZ	37	19	18	0	0.5135	-1.3559
30	10 SHELFORD	28	18	10	0	0.6429	-0.2576

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 31–60 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
31	DEVONSHIRE RESIDENCES	19	18	1	0	0.9474	-1.0599
32	ROBIN SUITES	27	17	10	0	0.6296	-0.5562
33	VIDA	26	17	9	0	0.6538	-0.6636
34	THE BOUTIQ	19	17	2	0	0.8947	-1.5345
35	LIV ON WILKIE	18	17	1	0	0.9444	-1.1305
36	GILSTEAD TWO	30	16	14	0	0.5333	-0.2666
37	THE ORCHARD RESIDENCES	23	16	7	0	0.6957	-0.7028
38	CITYVISTA RESIDENCES	23	16	7	0	0.6957	-1.4982
39	8 NAPIER	16	15	1	0	0.9375	-1.2391
40	CLIVEDEN AT GRANGE	15	15	0	0	1	-1.7654
41	CAIRNHILL NINE	34	14	20	0	0.4118	0.2768
42	MIRO	31	14	17	0	0.4516	0.1593
43	SUITES @ NEWTON	21	14	7	0	0.6667	-1.4783
44	MARTIN MODERN	76	13	63	0	0.1711	1.8346
45	BELLE VUE RESIDENCES	35	13	22	0	0.3714	0.4831
46	SUITES AT ORCHARD	23	13	10	0	0.5652	-0.1442
47	LUMIERE	23	13	10	0	0.5652	-0.1724
48	THE RISE @ OXLEY - RESIDENCES	22	13	9	0	0.5909	-0.1189
49	ORANGE GROVE RESIDENCES	22	13	9	0	0.5909	-0.5771
50	LIV ON SOPHIA	13	13	0	0	1	-1.1553
51	SOPHIA RESIDENCE	72	12	60	0	0.1667	0.8193
52	CYAN	64	12	52	0	0.1875	0.8285
53	DUCHESS RESIDENCES	25	12	13	0	0.4800	0.0399
54	BUCKLEY CLASSIQUE	20	12	8	0	0.6000	-0.4095
55	VOLARI	18	12	6	0	0.6667	-0.1925
56	THE MARQ ON PATERSON HILL	16	12	4	0	0.7500	-0.7905
57	UP@ROBERTSON QUAY	12	11	1	0	0.9167	-1.6900
58	LEONIE PARC VIEW	12	11	1	0	0.9167	-2.9605
59	111 EMERALD HILL	12	11	1	0	0.9167	-0.6278
60	THE TRIZON	74	10	64	0	0.1351	1.6963

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 61–90 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
61	LINCOLN SUITES	43	10	33	0	0.2326	0.5512
62	THE CLIFT	20	10	10	0	0.5000	-0.3068
63	THE SOLITAIRE	15	10	5	0	0.6667	-0.8120
64	THE ORANGE GROVE	12	10	2	0	0.8333	-0.7298
65	THE MKZ	11	10	1	0	0.9091	-1.3150
66	CONCOURSE SKYLINE	45	9	36	0	0.2000	0.8696
67	TRILIGHT	44	9	35	0	0.2045	1.0048
68	FOURTH AVENUE RESIDENCES	39	9	30	0	0.2308	1.5545
69	ZENITH	29	9	20	0	0.3103	0.8957
70	VIVACE	20	9	11	0	0.4500	0.1462
71	MON JERVOIS	17	9	8	0	0.5294	-0.1281
72	THREE BUCKLEY	11	9	2	0	0.8182	-0.1039
73	GOODWOOD RESIDENCE	60	8	51	1	0.1333	0.8105
74	ICON	44	8	36	0	0.1818	4.6000
75	ADRIA	38	8	30	0	0.2105	0.8058
76	26 NEWTON	11	8	3	0	0.7273	-0.7211
77	SUI GENERIS	9	8	1	0	0.8889	-0.8967
78	1,919	24	7	17	0	0.2917	0.3446
79	PATERSON SUITES	21	7	14	0	0.3333	0.1527
80	RESIDENCES @ KILLINEY	20	7	13	0	0.3500	0.7644
81	6 DERBYSHIRE	17	7	10	0	0.4118	0.2249
82	THE ASANA	14	7	7	0	0.5000	0.0079
83	ORCHARD SCOTTS	13	7	6	0	0.5385	-0.3630
84	JIA	9	7	2	0	0.7778	-1.4313
85	WILKIE STUDIO	8	7	1	0	0.8750	-0.7451
86	STEVENS SUITES	8	7	1	0	0.8750	-0.8956
87	ORCHARD VIEW	7	7	0	0	1	-2.3463
88	WATERFALL GARDENS	21	6	15	0	0.2857	0.6057
89	OXLEY EDGE	21	6	15	0	0.2857	0.3873
90	LOFT @ STEVENS	17	6	11	0	0.3529	0.6890

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 91–120 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
91	ESTILO	11	6	5	0	0.5455	-0.1914
92	TOMLINSON HEIGHTS	9	6	3	0	0.6667	-0.5107
93	HIJAUAN	8	6	2	0	0.7500	-1.0801
94	URBAN RESORT CONDOMINIUM	6	6	0	0	1	-1.5676
95	THE PEAK @ CAIRNHILL I	6	6	0	0	1	-2.3426
96	NOVENA REGENCY	6	6	0	0	1	-1.8920
97	BEAUFORT ON NASSIM	6	6	0	0	1	-0.4776
98	LEEDON RESIDENCE	53	5	48	0	0.0943	2.5798
99	SKYLINE 360 @ SAINT THOMAS WALK	17	5	12	0	0.2941	0.8918
100	ROBIN RESIDENCES	15	5	9	1	0.3333	0.1479
101	WALLICH RESIDENCE	9	5	4	0	0.5556	-0.5497
102	THE SIENA	8	5	3	0	0.6250	-1.6208
103	KILLINEY 118	7	5	2	0	0.7143	-1.5137
104	120 GRANGE	7	5	2	0	0.7143	-0.5755
105	POLLEN & BLEU	6	5	1	0	0.8333	-0.2292
106	SOLEIL @ SINARAN	83	4	79	0	0.0482	1.4423
107	ROCHELLE AT NEWTON	40	4	36	0	0.1000	2.3139
108	RV EDGE	33	4	29	0	0.1212	1.2353
109	SHELFORD SUITES	25	4	21	0	0.1600	0.5506
110	MARTIN NO 38	23	4	19	0	0.1739	0.8595
111	LUSH ON HOLLAND HILL	20	4	16	0	0.2000	1.7416
112	SCOTTS HIGHPARK	11	4	7	0	0.3636	0.8067
113	CLUNY PARK RESIDENCE	8	4	4	0	0.5000	0.0405
114	FIFTY-TWO STEVENS	6	4	2	0	0.6667	-0.2471
115	HILLTOPS	5	4	1	0	0.8000	-1.9274
116	CHELSEA GARDENS	5	4	1	0	0.8000	-0.8227
117	THREE BALMORAL	4	4	0	0	1	-2.5440
118	THE VERV @ RV	4	4	0	0	1	-1.1842
119	THE LUMOS	4	4	0	0	1	-2.7592
120	SKYPARK	4	4	0	0	1	-2.4117

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 121–150 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
121	RV RESIDENCES	59	3	56	0	0.0508	1.1470
122	KOPAR AT NEWTON	39	3	36	0	0.0769	2.8016
123	THE M	25	3	22	0	0.1200	0.9503
124	HOLLAND RESIDENCES	22	3	19	0	0.1364	0.5863
125	ROYALGREEN	14	3	11	0	0.2143	0.7854
126	RIVERIA GARDENS	12	3	9	0	0.2500	2.0282
127	ONE OXLEY RISE	12	3	9	0	0.2500	1.6503
128	DUNEARN SUITES	11	3	8	0	0.2727	0.5703
129	DUKES RESIDENCE	11	3	8	0	0.2727	0.1770
130	THE ENCLAVE . HOLLAND	5	3	2	0	0.6000	-0.0708
131	ASPEN LINQ	5	3	2	0	0.6000	-0.4494
132	THE RITZ-CARLTON RESIDENCES SINGAPORE CAIRNHILL	3	3	0	0	1	-2.4058
133	THE RESIDENCES AT W SINGAPORE SENTOSA COVE	3	3	0	0	1	-3.2373
134	REIGNWOOD HAMILTON SCOTTS	3	3	0	0	1	-1.5927
135	RIVERGATE	57	2	55	0	0.0351	3.3100
136	THE OCEANFRONT @ SENTOSA COVE	34	2	32	0	0.0588	1.3054
137	MARINA BAY RESIDENCES	34	2	32	0	0.0588	1.5404
138	THE TRILLIUM	31	2	29	0	0.0645	1.8332
139	HALLMARK RESIDENCES	23	2	21	0	0.0870	1.3266
140	NASSIM PARK RESIDENCES	19	2	17	0	0.1053	1.2508
141	IRWELL HILL RESIDENCES	15	2	13	0	0.1333	2.2492
142	N.A.	8	2	6	0	0.2500	2.2195
143	ANGULLIA PARK RESIDENCES @ ORCHARD	8	2	6	0	0.2500	0.6647
144	JUNIPER HILL	7	2	5	0	0.2857	1.7152
145	THE ARC AT DRAYCOTT	6	2	4	0	0.3333	0.7144
146	ALBA	5	2	3	0	0.4000	0.4929
147	18 SHELFORD	5	2	3	0	0.4000	0.4979
148	THE HOLLAND COLLECTION	4	2	2	0	0.5000	0.0799
149	PARKVIEW ECLAT	4	2	2	0	0.5000	-0.2244
150	THE PROMONT	3	2	1	0	0.6667	-0.4331

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 151–180 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
151	SYLVAN LODGE	3	2	1	0	0.6667	-0.5474
152	GARDENVILLE	3	2	1	0	0.6667	-0.1750
153	LIBERTE	2	2	0	0	1	-3.3572
154	GRANGE INFINITE	2	2	0	0	1	-3.2038
155	3 CUSCADEN	2	2	0	0	1	-0.8286
156	283 STUDIO	2	2	0	0	1	-0.6451
157	THE SAIL @ MARINA BAY	90	1	89	0	0.0111	4.2832
158	PARVIS	58	1	57	0	0.0172	2.7279
159	PARC SOPHIA	39	1	38	0	0.0256	1.2474
160	ST THOMAS SUITES	38	1	37	0	0.0263	0.8187
161	RESIDENCES @ EVELYN	29	1	28	0	0.0345	2.8563
162	LUMA	29	1	28	0	0.0345	0.8849
163	URBAN SUITES	24	1	23	0	0.0417	0.8150
164	PARC CENTENNIAL	22	1	21	0	0.0455	1.7981
165	LATITUDE	20	1	19	0	0.0500	1.0704
166	ARDMORE II	19	1	18	0	0.0526	1.5788
167	BELLERIVE	18	1	17	0	0.0556	2.4012
168	CENTENNIA SUITES	17	1	16	0	0.0588	2.4483
169	WILKIE 80	15	1	14	0	0.0667	1.1196
170	LOFT@HOLLAND	15	1	14	0	0.0667	1.6090
171	CAIRNHILL RESIDENCES	15	1	14	0	0.0667	1.4895
172	ONE DEVONSHIRE	14	1	13	0	0.0714	2.9050
173	LUCIDA	14	1	13	0	0.0714	2.6020
174	SIGNATURE AT LEWIS	11	1	10	0	0.0909	2.4437
175	GOODWOOD GRAND	11	1	10	0	0.0909	0.9134
176	FERRELL RESIDENCES	11	1	10	0	0.0909	0.6207
177	RV ALTITUDE	10	1	9	0	0.1000	1.3191
178	MOUNT SOPHIA SUITES	9	1	8	0	0.1111	0.4928
179	THE TATE RESIDENCES	8	1	7	0	0.1250	0.7887
180	THE SIERRA	8	1	7	0	0.1250	0.7322

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 181–210 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
181	MONTEBLEU	7	1	6	0	0.1429	4.0727
182	BUCKLEY 18	7	1	6	0	0.1429	1.8658
183	THE BOULEVARD RESIDENCE	6	1	5	0	0.1667	1.0328
184	ONE DUCHESS	6	1	5	0	0.1667	2.7863
185	GLOUCESTER MANSIONS	5	1	4	0	0.2000	1.0548
186	ONE TREE HILL RESIDENCE	3	1	2	0	0.3333	0.0347
187	EDEN RESIDENCES CAPITOL	3	1	2	0	0.3333	0.7838
188	BOULEVARD VUE	3	1	2	0	0.3333	0.9383
189	THE PRINCETON	2	1	1	0	0.5000	-0.0817
190	THE OLIV	2	1	1	0	0.5000	-1.2087
191	AVALON	2	1	1	0	0.5000	0.0542
192	8 SAINT THOMAS	2	1	1	0	0.5000	-0.0802
193	VAN HOLLAND	1	1	0	0	1	-6.5391
194	TWENTYONE ANGULLIA PARK	1	1	0	0	1	-1.3858
195	SEVEN PALMS SENTOSA COVE	1	1	0	0	1	-6.3594
196	ONE ROBIN	1	1	0	0	1	-1.6948
197	ONE DRAYCOTT	1	1	0	0	1	-5.2870
198	NEWTON IMPERIAL	1	1	0	0	1	-1.7869
199	MIDTOWN BAY	1	1	0	0	1	-2.8373
200	M5	1	1	0	0	1	-2.7851
201	M21	1	1	0	0	1	-0.1983
202	CUSCADEN RESERVE	1	1	0	0	1	-3.5877
203	BUCKLEY RESIDENCE	1	1	0	0	1	-0.0412
204	8 HULLET	1	1	0	0	1	-0.3631
205	10 EVELYN	1	1	0	0	1	-1.7798
206	368 THOMSON	53	0	53	0	0	1.4608
207	CUBE 8	44	0	44	0	0	1.7525
208	THE TESSARINA	39	0	39	0	0	4.1836
209	MARTIN PLACE RESIDENCES	37	0	37	0	0	4.2582
210	PARK INFINIA AT WEE NAM	36	0	36	0	0	5.2400

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 211–240 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
211	8 @ MOUNT SOPHIA	34	0	34	0	0	4.1291
212	AMARYLLIS VILLE	31	0	31	0	0	4.1128
213	THOMSON 800	27	0	27	0	0	3.5196
214	PARC EMILY	27	0	27	0	0	5.4883
215	THE MARBELLA	25	0	25	0	0	6.1739
216	ROBERTSON 100	25	0	25	0	0	4.3800
217	ZEDGE	24	0	24	0	0	2.3719
218	VIVA	24	0	24	0	0	3.4288
219	RV SUITES	23	0	23	0	0	3.4748
220	DUCHESS CREST	22	0	22	0	0	1.7420
221	CAIRNHILL CREST	21	0	21	0	0	2.0602
222	PAVILION 11	20	0	20	0	0	4.7804
223	GLENTREES	20	0	20	0	0	4.8575
224	THE WHARF RESIDENCE	19	0	19	0	0	4.2545
225	THE LEVELZ	19	0	19	0	0	3.9013
226	TRIBECA	18	0	18	0	0	2.2990
227	ONE JERVOIS	18	0	18	0	0	4.2466
228	ARDMORE PARK	18	0	18	0	0	2.5186
229	THE COSMOPOLITAN	17	0	17	0	0	4.7255
230	SKY@ELEVEN	17	0	17	0	0	4.4877
231	NEWTON EDGE	17	0	17	0	0	3.6213
232	NATHAN SUITES	17	0	17	0	0	0.7753
233	ILLUMINAIRE ON DEVONSHIRE	17	0	17	0	0	2.4655
234	WATERFORD RESIDENCE	16	0	16	0	0	2.1432
235	THE IMPERIAL	16	0	16	0	0	5.3743
236	GRANGE RESIDENCES	16	0	16	0	0	4.8038
237	THE SUITES AT CENTRAL	15	0	15	0	0	1.8770
238	THE SIXTH AVENUE RESIDENCES	15	0	15	0	0	4.0927
239	THE LINCOLN RESIDENCES	15	0	15	0	0	3.4348
240	VERDURE	14	0	14	0	0	2.1970

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 241–270 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
241	QUINTERRA	14	0	14	0	0	5.2384
242	OLEANAS RESIDENCE	14	0	14	0	0	3.5275
243	NEWTON SUITES	14	0	14	0	0	5.3755
244	MADISON RESIDENCES	14	0	14	0	0	2.0616
245	THE SERENADE @ HOLLAND	13	0	13	0	0	4.0554
246	THE PIER AT ROBERTSON	13	0	13	0	0	4.6103
247	NEWTON 18	13	0	13	0	0	2.8894
248	THE SHELFORD	12	0	12	0	0	5.3055
249	PATERSON RESIDENCE	12	0	12	0	0	2.7313
250	MONTVIEW	12	0	12	0	0	5.5307
251	ADAM PARK CONDOMINIUM	12	0	12	0	0	3.4595
252	WATERMARK ROBERTSON QUAY	11	0	11	0	0	5.6315
253	VIZ AT HOLLAND	11	0	11	0	0	5.2884
254	THE PATERSON	11	0	11	0	0	3.2736
255	SIXTH AVENUE VILLE	11	0	11	0	0	3.1733
256	NEWTON 21	11	0	11	0	0	5.1544
257	NATHAN RESIDENCES	11	0	11	0	0	3.0275
258	8 RODYK	11	0	11	0	0	1.5249
259	THE TREVOSE	10	0	10	0	0	3.4468
260	THE CORNWALL	10	0	10	0	0	3.9579
261	STRATA	10	0	10	0	0	4.6913
262	NOVENA SUITES	10	0	10	0	0	4.3952
263	MACKENZIE 88	10	0	10	0	0	1.3636
264	THE ASTON	9	0	9	0	0	2.6862
265	ST MARTIN RESIDENCE	9	0	9	0	0	2.2795
266	SHEARES VILLE	9	0	9	0	0	4.7744
267	MELROSE PARK	9	0	9	0	0	3.0858
268	LEEDON 2	9	0	9	0	0	1.1488
269	BELMOND GREEN	9	0	9	0	0	4.1963
270	THOMSON EURO-ASIA	8	0	8	0	0	3.5476

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 271–300 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
271	THE MONTANA	8	0	8	0	0	2.6417
272	THE INSPIRA	8	0	8	0	0	4.1164
273	THE FORD @ HOLLAND	8	0	8	0	0	2.7278
274	TANGLIN REGENCY	8	0	8	0	0	2.6800
275	NOMU	8	0	8	0	0	5.8340
276	LEONIE SUITES	8	0	8	0	0	4.5115
277	LANGSTON VILLE	8	0	8	0	0	4.3894
278	FYVE DERBYSHIRE	8	0	8	0	0	1.6990
279	CLAREMONT	8	0	8	0	0	3.4095
280	BALMORAL HILLS	8	0	8	0	0	3.2577
281	THE QUAYSIDE	7	0	7	0	0	2.8204
282	THE METZ	7	0	7	0	0	4.1142
283	THE MERCURY	7	0	7	0	0	4.3797
284	THE HERMITAGE	7	0	7	0	0	1.9405
285	THE GRANGE	7	0	7	0	0	3.3915
286	THE ARMADALE	7	0	7	0	0	2.7558
287	THE ANSLEY	7	0	7	0	0	3.5850
288	TANGLIN RESIDENCES	7	0	7	0	0	3.4353
289	RV POINT	7	0	7	0	0	0.5754
290	MULBERRY TREE	7	0	7	0	0	1.9035
291	JERVOIS REGENCY	7	0	7	0	0	3.2233
292	EVELYN MANSIONS	7	0	7	0	0	1.5107
293	CUSCADEN RESIDENCES	7	0	7	0	0	2.0163
294	CASABELLA	7	0	7	0	0	5.5973
295	BOULEVARD 88	7	0	7	0	0	1.2386
296	THE EQUATORIAL	6	0	6	0	0	1.9531
297	SCOTTS 28	6	0	6	0	0	1.7350
298	PARC MACKENZIE	6	0	6	0	0	1.9605
299	ONE BALMORAL	6	0	6	0	0	1.0976
300	MANDALE HEIGHTS	6	0	6	0	0	3.6523

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows • Rows 301–330 • Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
301	LEONIE HILL RESIDENCES	6	0	6	0	0	4.1362
302	GRAMERCY PARK	6	0	6	0	0	3.8616
303	BIRMINGHAM MANSIONS	6	0	6	0	0	3.4892
304	ASPEN HEIGHTS	6	0	6	0	0	1.7553
305	1 MOULMEIN RISE	6	0	6	0	0	3.9936
306	THE PATERSON EDGE	5	0	5	0	0	1.8282
307	THE LOFT	5	0	5	0	0	1.6857
308	THE LADYHILL	5	0	5	0	0	2.5204
309	THE BOTANIC ON LLOYD	5	0	5	0	0	5.0113
310	THE AXIS	5	0	5	0	0	3.6844
311	SHELFORD 23	5	0	5	0	0	2.8163
312	SEVEN HOLT ROAD	5	0	5	0	0	3.5664
313	ROBERTSON EDGE	5	0	5	0	0	3.9876
314	NEWTON ONE	5	0	5	0	0	3.0356
315	MUTIARA CREST	5	0	5	0	0	3.0008
316	LA MAISON	5	0	5	0	0	2.6457
317	IRIDIUM	5	0	5	0	0	4.3291
318	EMILY RESIDENCE	5	0	5	0	0	4.1725
319	DUET	5	0	5	0	0	4.7599
320	D'CHATEAU @ SHELFORD	5	0	5	0	0	3.8285
321	ATTITUDE AT KIM YAM	5	0	5	0	0	2.6705
322	2 RVG	5	0	5	0	0	5.6162
323	WILKIE REGENCY	4	0	4	0	0	3.2847
324	WILKIE 48	4	0	4	0	0	2.9557
325	THE SPRINGS	4	0	4	0	0	3.4258
326	THE HYDE	4	0	4	0	0	1.6095
327	THE BALMORAL SPRING	4	0	4	0	0	2.7873
328	SUITES @ SHREWSBURY	4	0	4	0	0	2.0939
329	STUDIO 3	4	0	4	0	0	3.8968
330	SHANGHAI ONE	4	0	4	0	0	4.6556

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 331–360 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
331	RESIDENCES AT 338A	4	0	4	0	0	4.4011
332	NOVENA LODGE	4	0	4	0	0	3.1919
333	LEEDON GREEN	4	0	4	0	0	3.7907
334	KELLOCK LODGE	4	0	4	0	0	2.3821
335	J C DRAYCOTT	4	0	4	0	0	3.5132
336	EWE BOON REGENT	4	0	4	0	0	2.6034
337	DUCHESS ROYALE	4	0	4	0	0	1.0005
338	CITYVALE	4	0	4	0	0	2.2746
339	VENTUNO BALMORAL	3	0	3	0	0	1.8557
340	URBAN EDGE @ HOLLAND V	3	0	3	0	0	4.4688
341	THREE THREE ROBIN	3	0	3	0	0	4.5314
342	THE PARK VALE	3	0	3	0	0	2.8795
343	THE IVERIA	3	0	3	0	0	1.6620
344	THE HUNTINGTON	3	0	3	0	0	3.4691
345	THE HORIZON	3	0	3	0	0	2.4006
346	SAM KIANG MANSIONS	3	0	3	0	0	4.3122
347	SAGE	3	0	2	1	0	0.8843
348	RIVERSIDE 48	3	0	3	0	0	2.1810
349	MUTIARA VIEW	3	0	3	0	0	2.8778
350	MILL POINT	3	0	3	0	0	3.9000
351	MARTINA MANSIONS	3	0	3	0	0	3.4111
352	FIFTH AVENUE CONDOMINIUM	3	0	3	0	0	1.8715
353	DUNEARN 386	3	0	3	0	0	3.5019
354	DEVONSHIRE 12	3	0	3	0	0	2.3648
355	CITY EDGE	3	0	3	0	0	4.9290
356	BALMORAL 8	3	0	3	0	0	2.7055
357	WILKIE 87	2	0	2	0	0	4.9919
358	WHARTON VALE	2	0	2	0	0	4.1784
359	VILLA AZURA	2	0	2	0	0	2.2891
360	URBANA	2	0	2	0	0	5.0314

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows • Rows 361–390 • Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
361	TWO8ONE STUDIO	2	0	2	0	0	1.7062
362	THE SPINNAKER	2	0	2	0	0	3.0356
363	THE LIGHT @ CAIRNHILL	2	0	2	0	0	2.1924
364	THE LEGEND	2	0	2	0	0	1.2077
365	THE EDGE ON CAIRNHILL	2	0	2	0	0	1.8503
366	THE CAPRI	2	0	2	0	0	1.2928
367	TEN @ SUFFOLK	2	0	2	0	0	4.7185
368	TANQUEELAN SUITES	2	0	2	0	0	3.8694
369	STEVENS LOFT	2	0	2	0	0	3.7958
370	SHELFORD REGENCY	2	0	2	0	0	1.5656
371	ROBIN REGALIA	2	0	2	0	0	2.4785
372	ROBERTSON BLUE	2	0	2	0	0	4.7565
373	RHAPSODY ON MOUNT ELIZABETH	2	0	2	0	0	1.6855
374	PROXIMO	2	0	2	0	0	6.1315
375	PALM SPRING	2	0	2	0	0	1.9840
376	ORION	2	0	2	0	0	2.8141
377	ONE HOLLAND VILLAGE RESIDENCES	2	0	2	0	0	2.6267
378	NATHAN PLACE	2	0	2	0	0	4.7521
379	MONARCHY APARTMENTS	2	0	2	0	0	2.3698
380	MIDTOWN MODERN	2	0	2	0	0	2.4366
381	MACKENZIE REGENCY	2	0	2	0	0	3.6589
382	KING'S ARCADE	2	0	2	0	0	3.8816
383	JEWEL OF BALMORAL	2	0	2	0	0	1.5240
384	JERVOIS JADE	2	0	2	0	0	2.9222
385	HOLLAND MEWS	2	0	2	0	0	5.3304
386	HIGH STREET CENTRE	2	0	2	0	0	4.4558
387	GOODWOOD GARDENS	2	0	2	0	0	4.0734
388	GISBORNE LIGHT	2	0	2	0	0	2.8699
389	DUCHESS MANOR	2	0	2	0	0	4.5850
390	DLV.	2	0	2	0	0	3.5299

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows • Rows 391–420 • Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
391	DE LENTE	2	0	2	0	0	2.7038
392	D'EVELYN	2	0	2	0	0	2.2037
393	D' IXORAS	2	0	2	0	0	0.4422
394	D' DALVEY	2	0	2	0	0	3.7867
395	BOTANIKA	2	0	2	0	0	3.0377
396	BALMORAL HEIGHTS	2	0	2	0	0	3.5757
397	AMANINDA	2	0	2	0	0	4.2634
398	15 HOLLAND HILL	2	0	2	0	0	3.0566
399	UE SQUARE	1	0	1	0	0	5.3513
400	THOMSON VALE	1	0	1	0	0	2.8429
401	THE TRESOR	1	0	1	0	0	3.2760
402	THE OXLEY	1	0	1	0	0	1.6184
403	THE LINCOLN MODERN	1	0	1	0	0	2.0982
404	THE LINC	1	0	1	0	0	5.1791
405	THE LEGACY	1	0	1	0	0	1.4858
406	THE ELEMENT @ STEVENS	1	0	1	0	0	2.8618
407	THE COTERIE @ HOLLAND	1	0	1	0	0	0.4144
408	ST THOMAS VILLE	1	0	1	0	0	4.3989
409	SPRING GROVE	1	0	1	0	0	1.9823
410	SOPHIA 98	1	0	1	0	0	3.9818
411	SLOANE RESIDENCES	1	0	1	0	0	0.6761
412	ROSEVALE	1	0	1	0	0	4.6961
413	RE CHARGE @ 303	1	0	1	0	0	0.1352
414	QUEENSBERRY LODGE	1	0	1	0	0	2.5875
415	PINETREE CONDOMINIUM	1	0	1	0	0	0.0160
416	PARKSUITES	1	0	1	0	0	2.5580
417	NINETEEN SHELFORD ROAD	1	0	1	0	0	1.9959
418	NEW FUTURA	1	0	1	0	0	6.1218
419	NASSIM JADE	1	0	1	0	0	1.6328
420	MIRAGE TOWER	1	0	1	0	0	1.5224

SOURCE TABLE / PANEL 1 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 421–434 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Matched exits	Losses	Profitable	Breakeven	Loss rate	Median CAGR
421	MEDGE	1	0	1	0	0	5.2383
422	LLOYD SIXTYFIVE	1	0	1	0	0	8.2797
423	LA NOUVELLE	1	0	1	0	0	4.8870
424	KLIMT CAIRNHILL	1	0	1	0	0	5.7784
425	GAMBIER COURT	1	0	1	0	0	4.1693
426	FAIRLODGE	1	0	1	0	0	3.7309
427	DRAYCOTT EIGHT	1	0	1	0	0	0.7174
428	CHIVERTON	1	0	1	0	0	5.1813
429	CHARLESTON	1	0	1	0	0	1.9675
430	BISHOPSGATE RESIDENCES	1	0	1	0	0	0.0237
431	ARDMORE THREE	1	0	1	0	0	1.4994
432	APLETON VIEW	1	0	1	0	0	4.3012
433	ALEGRIA	1	0	1	0	0	4.3973
434	38 JERVOIS	1	0	1	0	0	1.0757

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 1–30 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
1	ESPADA	-42,311	-3.5610	0.0282	53	0.0282
2	MARINA BAY SUITES	-649,000	-14.7266	0.0271	104	0.0553
3	ONE SHENTON	-234,930	-11.6391	0.0266	154	0.0820
4	SCOTTS SQUARE	-716,200	-21.8846	0.0266	204	0.1086
5	MARINA ONE RESIDENCES	-172,766	-7.2782	0.0250	251	0.1336
6	V ON SHENTON	-119,000	-6.8627	0.0250	298	0.1586
7	THE LAURELS	-194,526.50	-7.5242	0.0245	344	0.1831
8	D'LEEDON	222,390	13.0534	0.0224	386	0.2054
9	L'VIV	-81,900	-4.3553	0.0197	423	0.2251
10	LOFT @ NATHAN	-20,744	-2.2401	0.0181	457	0.2432
11	SOPHIA HILLS	69,000	4.9057	0.0176	490	0.2608
12	THE VERMONT ON CAIRNHILL	-197,000	-8.8623	0.0170	522	0.2778
13	STELLAR RV	-87,950	-8.1704	0.0170	554	0.2948
14	76 SHENTON	17,400	1.2116	0.0160	584	0.3108
15	WATERSCAPE AT CAVENAGH	-18,000	-1.1586	0.0149	612	0.3257
16	ST REGIS RESIDENCES SINGAPORE	-281,760	-4.4730	0.0144	639	0.3401
17	HELIOS RESIDENCES	-1,096,900	-24.7692	0.0144	666	0.3544
18	SKYSUITES@ANSON	37,600	3.1380	0.0128	690	0.3672
19	THE GLYNDEBOURNE	18,400	0.4777	0.0128	714	0.3800
20	THE COAST AT SENTOSA COVE	-109,807.50	-3.0196	0.0128	738	0.3928
21	STARLIGHT SUITES	-113,586	-6.3406	0.0128	762	0.4055
22	OUE TWIN PEAKS	-350,000	-18.4334	0.0128	786	0.4183
23	DUO RESIDENCES	152,250	9.4881	0.0122	809	0.4305
24	8 BASSEIN	-40,900	-4.4901	0.0122	832	0.4428
25	EON SHENTON	-121,200	-7.5364	0.0112	853	0.4540
26	ROBINSON SUITES	-294,410	-18.0328	0.0106	873	0.4646
27	THE SCOTTS TOWER	-1,099,531.50	-38.6489	0.0106	893	0.4753
28	VISIONCREST	235,000	18.2033	0.0101	912	0.4854
29	ALTEZ	-215,000	-11.8457	0.0101	931	0.4955
30	10 SHELFORD	-17,500	-2.1219	0.0096	949	0.5051

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 31–60 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
31	DEVONSHIRE RESIDENCES	-148,600	-11.7137	0.0096	967	0.5146
32	ROBIN SUITES	-55,000	-4.8458	0.0090	984	0.5237
33	VIDA	-113,556	-9.5042	0.0090	1,001	0.5327
34	THE BOUTIQ	-201,340	-11.0204	0.0090	1,018	0.5418
35	LIV ON WILKIE	-121,987.50	-10.0186	0.0090	1,035	0.5508
36	GILSTEAD TWO	-47,436.50	-2.8657	0.0085	1,051	0.5593
37	THE ORCHARD RESIDENCES	-620,000	-6.6924	0.0085	1,067	0.5679
38	CITYVISTA RESIDENCES	-1,282,857	-20.5797	0.0085	1,083	0.5764
39	8 NAPIER	-917,000	-12.7947	0.0080	1,098	0.5844
40	CLIVEDEN AT GRANGE	-2,335,000	-22.6075	0.0080	1,113	0.5923
41	CAIRNHILL NINE	46,000	1.9647	0.0075	1,127	0.5998
42	MIRO	40,756	2.0802	0.0075	1,141	0.6072
43	SUITES @ NEWTON	-110,000	-10	0.0075	1,155	0.6147
44	MARTIN MODERN	346,046.50	14.0986	0.0069	1,168	0.6216
45	BELLE VUE RESIDENCES	207,800	4.8413	0.0069	1,181	0.6285
46	SUITES AT ORCHARD	-40,000	-1.8692	0.0069	1,194	0.6354
47	LUMIERE	-30,000	-2.7397	0.0069	1,207	0.6424
48	THE RISE @ OXLEY - RESIDENCES	-13,103.50	-1.0077	0.0069	1,220	0.6493
49	ORANGE GROVE RESIDENCES	-310,400	-6.8423	0.0069	1,233	0.6562
50	LIV ON SOPHIA	-109,112	-8.2163	0.0069	1,246	0.6631
51	SOPHIA RESIDENCE	176,120	8.3888	0.0064	1,258	0.6695
52	CYAN	151,902	8.3321	0.0064	1,270	0.6759
53	DUCHESS RESIDENCES	18,000	0.4915	0.0064	1,282	0.6823
54	BUCKLEY CLASSIQUE	-74,150	-2.5594	0.0064	1,294	0.6887
55	VOLARI	-68,500	-2.2280	0.0064	1,306	0.6951
56	THE MARQ ON PATERSON HILL	-1,735,996	-9.9972	0.0064	1,318	0.7014
57	UP@ROBERTSON QUAY	-229,500	-17.1609	0.0059	1,329	0.7073
58	LEONIE PARC VIEW	-1,949,510	-29.9861	0.0059	1,340	0.7131
59	111 EMERALD HILL	-382,337	-7.3028	0.0059	1,351	0.7190
60	THE TRIZON	410,500	19.0290	0.0053	1,361	0.7243

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 61–90 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
61	LINCOLN SUITES	132,000	5.4401	0.0053	1,371	0.7296
62	THE CLIFT	-49,170.50	-3.7351	0.0053	1,381	0.7350
63	THE SOLITAIRE	-314,292	-9.6860	0.0053	1,391	0.7403
64	THE ORANGE GROVE	-390,000	-7.1365	0.0053	1,401	0.7456
65	THE MKZ	-142,200	-12.9966	0.0053	1,411	0.7509
66	CONCOURSE SKYLINE	250,060	12.7898	0.0048	1,420	0.7557
67	TRILIGHT	189,000	8.7497	0.0048	1,429	0.7605
68	FOURTH AVENUE RESIDENCES	100,000	7.9576	0.0048	1,438	0.7653
69	ZENITH	133,794	9.9937	0.0048	1,447	0.7701
70	VIVACE	11,200	1.4669	0.0048	1,456	0.7749
71	MON JERVOIS	-20,000	-1.0695	0.0048	1,465	0.7797
72	THREE BUCKLEY	-47,750	-1.4263	0.0048	1,474	0.7845
73	GOODWOOD RESIDENCE	401,400	6.8254	0.0043	1,482	0.7887
74	ICON	692,981	132.7745	0.0043	1,490	0.7930
75	ADRIA	128,186	8.8633	0.0043	1,498	0.7972
76	26 NEWTON	-88,400	-7.3356	0.0043	1,506	0.8015
77	SUI GENERIS	-496,807	-12.1835	0.0043	1,514	0.8057
78	1,919	37,000	3.2371	0.0037	1,521	0.8095
79	PATERSON SUITES	76,000	1.7929	0.0037	1,528	0.8132
80	RESIDENCES @ KILLINEY	185,099	7.0604	0.0037	1,535	0.8169
81	6 DERBYSHIRE	20,371	1.3861	0.0037	1,542	0.8206
82	THE ASANA	-7,000	-0.3379	0.0037	1,549	0.8244
83	ORCHARD SCOTTS	-150,000	-3.7500	0.0037	1,556	0.8281
84	JIA	-425,000	-12.1429	0.0037	1,563	0.8318
85	WILKIE STUDIO	-172,690	-8.4607	0.0037	1,570	0.8356
86	STEVENS SUITES	-221,500	-9.6520	0.0037	1,577	0.8393
87	ORCHARD VIEW	-1,750,195	-22.0056	0.0037	1,584	0.8430
88	WATERFALL GARDENS	156,300	6.0261	0.0032	1,590	0.8462
89	OXLEY EDGE	20,000	2.3256	0.0032	1,596	0.8494
90	LOFT @ STEVENS	64,900	8.1625	0.0032	1,602	0.8526

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 91–120 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
91	ESTILO	-15,960	-1.8537	0.0032	1,608	0.8558
92	TOMLINSON HEIGHTS	-603,190	-6.8133	0.0032	1,614	0.8590
93	HIJAUAN	-191,125	-8.9827	0.0032	1,620	0.8622
94	URBAN RESORT CONDOMINIUM	-680,450	-11.2134	0.0032	1,626	0.8654
95	THE PEAK @ CAIRNHILL I	-438,000	-26.9375	0.0032	1,632	0.8685
96	NOVENA REGENCY	-240,000	-16.3362	0.0032	1,638	0.8717
97	BEAUFORT ON NASSIM	-371,300	-7.9349	0.0032	1,644	0.8749
98	LEEDON RESIDENCE	791,662	19.4759	0.0027	1,649	0.8776
99	SKYLINE 360 @ SAINT THOMAS WALK	277,000	7.7526	0.0027	1,654	0.8803
100	ROBIN RESIDENCES	20,000	1.5748	0.0027	1,659	0.8829
101	WALLICH RESIDENCE	-88,610	-2.6196	0.0027	1,664	0.8856
102	THE SIENA	-92,298	-7.9784	0.0027	1,669	0.8882
103	KILLINEY 118	-112,000	-8.2963	0.0027	1,674	0.8909
104	120 GRANGE	-54,000	-3.1232	0.0027	1,679	0.8936
105	POLLEN & BLEU	-31,000	-1.4566	0.0027	1,684	0.8962
106	SOLEIL @ SINARAN	262,000	18.3717	0.0021	1,688	0.8984
107	ROCHELLE AT NEWTON	645,000	29.3088	0.0021	1,692	0.9005
108	RV EDGE	86,900	11.9953	0.0021	1,696	0.9026
109	SHELFORD SUITES	100,000	4.3527	0.0021	1,700	0.9047
110	MARTIN NO 38	291,000	11.3897	0.0021	1,704	0.9069
111	LUSH ON HOLLAND HILL	443,410	17.7742	0.0021	1,708	0.9090
112	SCOTTS HIGHPARK	398,000	9.1068	0.0021	1,712	0.9111
113	CLUNY PARK RESIDENCE	15,000	0.7590	0.0021	1,716	0.9133
114	FIFTY-TWO STEVENS	-27,000	-2.7327	0.0021	1,720	0.9154
115	HILLTOPS	-1,561,110	-22.7530	0.0021	1,724	0.9175
116	CHELSEA GARDENS	-650,000	-17.3333	0.0021	1,728	0.9196
117	THREE BALMORAL	-266,170	-14.2786	0.0021	1,732	0.9218
118	THE VERV @ RV	-247,000	-11.0692	0.0021	1,736	0.9239
119	THE LUMOS	-2,198,725	-32.6581	0.0021	1,740	0.9260
120	SKYPARK	-550,345	-25.2723	0.0021	1,744	0.9282

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 121–150 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
121	RV RESIDENCES	98,000	9.2100	0.0016	1,747	0.9297
122	KOPAR AT NEWTON	239,850	11.8721	0.0016	1,750	0.9313
123	THE M	57,688	5.5035	0.0016	1,753	0.9329
124	HOLLAND RESIDENCES	82,600	4.8773	0.0016	1,756	0.9345
125	ROYALGREEN	91,884	3.8836	0.0016	1,759	0.9361
126	RIVERIA GARDENS	487,775	24.3885	0.0016	1,762	0.9377
127	ONE OXLEY RISE	390,000	29.4713	0.0016	1,765	0.9393
128	DUNEARN SUITES	30,000	4	0.0016	1,768	0.9409
129	DUKES RESIDENCE	100,000	2.5641	0.0016	1,771	0.9425
130	THE ENCLAVE . HOLLAND	-4,500	-0.4267	0.0016	1,774	0.9441
131	ASPEN LINQ	-40,760	-4.5759	0.0016	1,777	0.9457
132	THE RITZ-CARLTON RESIDENCES SINGAPORE CAIRNHILL	-1,884,905	-16.1311	0.0016	1,780	0.9473
133	THE RESIDENCES AT W SINGAPORE SENTOSA COVE	-1,317,200	-36.9253	0.0016	1,783	0.9489
134	REIGNWOOD HAMILTON SCOTTS	-1,319,200	-14.9583	0.0016	1,786	0.9505
135	RIVERGATE	1,228,600	63.6425	0.0011	1,788	0.9516
136	THE OCEANFRONT @ SENTOSA COVE	468,315	20.7829	0.0011	1,790	0.9526
137	MARINA BAY RESIDENCES	414,750	23.0943	0.0011	1,792	0.9537
138	THE TRILLIUM	880,000	34.6912	0.0011	1,794	0.9548
139	HALLMARK RESIDENCES	300,000	11.2335	0.0011	1,796	0.9558
140	NASSIM PARK RESIDENCES	1,118,000	9.4490	0.0011	1,798	0.9569
141	IRWELL HILL RESIDENCES	202,000	11.2347	0.0011	1,800	0.9580
142	N.A.	1,020,500	59.8359	0.0011	1,802	0.9590
143	ANGULLIA PARK RESIDENCES @ ORCHARD	269,920	10.2133	0.0011	1,804	0.9601
144	JUNIPER HILL	128,200	6.9297	0.0011	1,806	0.9611
145	THE ARC AT DRAYCOTT	221,000	9.2842	0.0011	1,808	0.9622
146	ALBA	199,312	4.3798	0.0011	1,810	0.9633
147	18 SHELFORD	140,000	5.7804	0.0011	1,812	0.9643
148	THE HOLLAND COLLECTION	61,065	1.4402	0.0011	1,814	0.9654
149	PARKVIEW ECLAT	-213,087.50	-1.9559	0.0011	1,816	0.9665
150	THE PROMONT	-129,300	-3.3854	0.0011	1,818	0.9675

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 151–180 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
151	SYLVAN LODGE	-50,000	-5	0.0011	1,820	0.9686
152	GARDENVILLE	-112,000	-4.1605	0.0011	1,822	0.9697
153	LIBERTE	-514,150	-23.1262	0.0011	1,824	0.9707
154	GRANGE INFINITE	-2,469,766.50	-32.5352	0.0011	1,826	0.9718
155	3 CUSCADEN	-91,464	-4.7107	0.0011	1,828	0.9729
156	283 STUDIO	-36,170	-4.0203	0.0011	1,830	0.9739
157	THE SAIL @ MARINA BAY	788,065	104.4300	0.0005	1,831	0.9745
158	PARVIS	747,000	30.3271	0.0005	1,832	0.9750
159	PARC SOPHIA	151,513	17.5867	0.0005	1,833	0.9755
160	ST THOMAS SUITES	577,000	12.9776	0.0005	1,834	0.9761
161	RESIDENCES @ EVELYN	837,520	46.5537	0.0005	1,835	0.9766
162	LUMA	145,000	9.5710	0.0005	1,836	0.9771
163	URBAN SUITES	336,550	8.4589	0.0005	1,837	0.9776
164	PARC CENTENNIAL	373,500	21.2527	0.0005	1,838	0.9782
165	LATITUDE	451,050	12.4115	0.0005	1,839	0.9787
166	ARDMORE II	1,298,629	25.5567	0.0005	1,840	0.9792
167	BELLERIVE	467,160	25.7205	0.0005	1,841	0.9798
168	CENTENNIA SUITES	1,180,800	34.7312	0.0005	1,842	0.9803
169	WILKIE 80	95,000	10.9195	0.0005	1,843	0.9808
170	LOFT@HOLLAND	106,100	14.2277	0.0005	1,844	0.9814
171	CAIRNHILL RESIDENCES	425,150	20.6901	0.0005	1,845	0.9819
172	ONE DEVONSHIRE	778,715	35.7236	0.0005	1,846	0.9824
173	LUCIDA	287,800	36.7792	0.0005	1,847	0.9830
174	SIGNATURE AT LEWIS	398,000	31.7891	0.0005	1,848	0.9835
175	GOODWOOD GRAND	188,000	7.3162	0.0005	1,849	0.9840
176	FERRELL RESIDENCES	166,500	5.4887	0.0005	1,850	0.9846
177	RV ALTITUDE	81,000	5.1714	0.0005	1,851	0.9851
178	MOUNT SOPHIA SUITES	80,973	7.0287	0.0005	1,852	0.9856
179	THE TATE RESIDENCES	456,340	8.5972	0.0005	1,853	0.9862
180	THE SIERRA	159,550	18.6682	0.0005	1,854	0.9867

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 181–210 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
181	MONTEBLEU	518,620	70.9098	0.0005	1,855	0.9872
182	BUCKLEY 18	494,000	29.0978	0.0005	1,856	0.9878
183	THE BOULEVARD RESIDENCE	613,940	14.2212	0.0005	1,857	0.9883
184	ONE DUCHESS	366,767.50	22.0181	0.0005	1,858	0.9888
185	GLOUCESTER MANSIONS	450,000	25.0856	0.0005	1,859	0.9894
186	ONE TREE HILL RESIDENCE	13,769	0.3839	0.0005	1,860	0.9899
187	EDEN RESIDENCES CAPITOL	740,000	7.2125	0.0005	1,861	0.9904
188	BOULEVARD VUE	1,722,048	12.4986	0.0005	1,862	0.9910
189	THE PRINCETON	-75,330	-1.6589	0.0005	1,863	0.9915
190	THE OLIV	-743,838.50	-8.5397	0.0005	1,864	0.9920
191	AVALON	-14,500	1.6928	0.0005	1,865	0.9925
192	8 SAINT THOMAS	-33,000	-0.8156	0.0005	1,866	0.9931
193	VAN HOLLAND	-460,631	-19.2682	0.0005	1,867	0.9936
194	TWENTYONE ANGULLIA PARK	-1,248,289	-16.6477	0.0005	1,868	0.9941
195	SEVEN PALMS SENTOSA COVE	-7,120,000	-44.5000	0.0005	1,869	0.9947
196	ONE ROBIN	-537,900	-19.6464	0.0005	1,870	0.9952
197	ONE DRAYCOTT	-412,000	-18.2140	0.0005	1,871	0.9957
198	NEWTON IMPERIAL	-400,000	-11.1111	0.0005	1,872	0.9963
199	MIDTOWN BAY	-366,400	-16.5313	0.0005	1,873	0.9968
200	M5	-144,000	-13.1627	0.0005	1,874	0.9973
201	M21	-13,910	-1.3787	0.0005	1,875	0.9979
202	CUSCADEN RESERVE	-523,000	-14.6704	0.0005	1,876	0.9984
203	BUCKLEY RESIDENCE	-10,000	-0.4184	0.0005	1,877	0.9989
204	8 HULLET	-30,831	-1.3227	0.0005	1,878	0.9995
205	10 EVELYN	-125,000	-5.6180	0.0005	1,879	1
206	368 THOMSON	224,200	13.4824	0	1,879	1
207	CUBE 8	246,760	17.6632	0	1,879	1
208	THE TESSARINA	1,165,700	116.8000	0	1,879	1
209	MARTIN PLACE RESIDENCES	962,740	52.2436	0	1,879	1
210	PARK INFINIA AT WEE NAM	1,253,224.50	111.7687	0	1,879	1

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 211–240 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
211	8 @ MOUNT SOPHIA	929,988	96.6015	0	1,879	1
212	AMARYLLIS VILLE	920,000	89.3204	0	1,879	1
213	THOMSON 800	1,165,600	90.8397	0	1,879	1
214	PARC EMILY	975,360	138.4196	0	1,879	1
215	THE MARBELLA	1,852,000	173.8916	0	1,879	1
216	ROBERTSON 100	1,056,200	111.9093	0	1,879	1
217	ZEDGE	260,233.50	29.9751	0	1,879	1
218	VIVA	888,900	48.1853	0	1,879	1
219	RV SUITES	296,400	43.4020	0	1,879	1
220	DUCHESS CREST	740,150	58.1842	0	1,879	1
221	CAIRNHILL CREST	699,330	31.4103	0	1,879	1
222	PAVILION 11	958,500	78.7466	0	1,879	1
223	GLENTREES	1,387,000	118.0857	0	1,879	1
224	THE WHARF RESIDENCE	984,600	59.3851	0	1,879	1
225	THE LEVELZ	715,500	90.2242	0	1,879	1
226	TRIBECA	752,630	37.5272	0	1,879	1
227	ONE JERVOIS	744,120	68.9707	0	1,879	1
228	ARDMORE PARK	3,495,021	66.7909	0	1,879	1
229	THE COSMOPOLITAN	1,137,987	69.9418	0	1,879	1
230	SKY@ELEVEN	1,840,000	85.2641	0	1,879	1
231	NEWTON EDGE	405,000	45.2514	0	1,879	1
232	NATHAN SUITES	365,000	9.6163	0	1,879	1
233	ILLUMINAIRE ON DEVONSHIRE	304,000	30.5152	0	1,879	1
234	WATERFORD RESIDENCE	529,112	32.1405	0	1,879	1
235	THE IMPERIAL	2,112,275	152.3499	0	1,879	1
236	GRANGE RESIDENCES	4,381,351.50	136.2380	0	1,879	1
237	THE SUITES AT CENTRAL	1,065,914	38.5116	0	1,879	1
238	THE SIXTH AVENUE RESIDENCES	1,431,203	80.9469	0	1,879	1
239	THE LINCOLN RESIDENCES	899,000	54.0734	0	1,879	1
240	VERDURE	533,450	26.3130	0	1,879	1

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 241–270 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
241	QUINTERRA	974,300	84.4069	0	1,879	1
242	OLEANAS RESIDENCE	1,373,220	113.9533	0	1,879	1
243	NEWTON SUITES	1,117,900	129.3122	0	1,879	1
244	MADISON RESIDENCES	520,223.50	19.5549	0	1,879	1
245	THE SERENADE @ HOLLAND	1,059,000	92.3077	0	1,879	1
246	THE PIER AT ROBERTSON	695,000	87.6437	0	1,879	1
247	NEWTON 18	620,000	64.0787	0	1,879	1
248	THE SHELFORD	1,831,561.50	179.8999	0	1,879	1
249	PATERSON RESIDENCE	1,288,200	46.1102	0	1,879	1
250	MONTVIEW	1,630,845	130.0724	0	1,879	1
251	ADAM PARK CONDOMINIUM	951,680	86.8103	0	1,879	1
252	WATERMARK ROBERTSON QUAY	1,198,070	111.6671	0	1,879	1
253	VIZ AT HOLLAND	826,300	112.0503	0	1,879	1
254	THE PATERSON	1,300,000	78.0822	0	1,879	1
255	SIXTH AVENUE VILLE	1,506,000	111.4509	0	1,879	1
256	NEWTON 21	1,095,000	101.2931	0	1,879	1
257	NATHAN RESIDENCES	375,050	41.1389	0	1,879	1
258	8 RODYK	637,300	24.4861	0	1,879	1
259	THE TREVOSE	935,270	74.2411	0	1,879	1
260	THE CORNWALL	1,153,500	103.3453	0	1,879	1
261	STRATA	1,031,351.50	121.1612	0	1,879	1
262	NOVENA SUITES	836,915	115.6918	0	1,879	1
263	MACKENZIE 88	121,769.50	19.5296	0	1,879	1
264	THE ASTON	450,000	61.3609	0	1,879	1
265	ST MARTIN RESIDENCE	1,250,650	60	0	1,879	1
266	SHEARES VILLE	1,260,000	107.8767	0	1,879	1
267	MELROSE PARK	2,680,440	129.3578	0	1,879	1
268	LEEDON 2	322,800	28.1223	0	1,879	1
269	BELMOND GREEN	1,167,000	94.3937	0	1,879	1
270	THOMSON EURO-ASIA	1,100,000	91.9674	0	1,879	1

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 271–300 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
271	THE MONTANA	579,580	60.6994	0	1,879	1
272	THE INSPIRA	908,007.50	56.3504	0	1,879	1
273	THE FORD @ HOLLAND	414,311.50	44.9405	0	1,879	1
274	TANGLIN REGENCY	802,650	99.4730	0	1,879	1
275	NOMU	870,235	93.5154	0	1,879	1
276	LEONIE SUITES	851,407.50	95.6142	0	1,879	1
277	LANGSTON VILLE	923,000	131.4618	0	1,879	1
278	FYVE DERBYSHIRE	198,500	10.1610	0	1,879	1
279	CLAREMONT	1,320,000	118.4517	0	1,879	1
280	BALMORAL HILLS	1,162,034.50	48.2598	0	1,879	1
281	THE QUAYSIDE	1,107,000	103.1687	0	1,879	1
282	THE METZ	861,000	82.0546	0	1,879	1
283	THE MERCURY	662,000	72.0867	0	1,879	1
284	THE HERMITAGE	470,000	43.5185	0	1,879	1
285	THE GRANGE	1,967,300	60.9536	0	1,879	1
286	THE ARMADALE	628,000	67.4797	0	1,879	1
287	THE ANSLEY	735,000	93.6240	0	1,879	1
288	TANGLIN RESIDENCES	1,500,000	49.6815	0	1,879	1
289	RV POINT	68,960	7.8718	0	1,879	1
290	MULBERRY TREE	196,000	28.6550	0	1,879	1
291	JERVOIS REGENCY	970,000	85.3659	0	1,879	1
292	EVELYN MANSIONS	514,600	45.9300	0	1,879	1
293	CUSCADEN RESIDENCES	1,645,500	70.4862	0	1,879	1
294	CASABELLA	1,295,000	125	0	1,879	1
295	BOULEVARD 88	468,500	7.0119	0	1,879	1
296	THE EQUATORIAL	994,430	41.8592	0	1,879	1
297	SCOTTS 28	1,244,250	48.5419	0	1,879	1
298	PARC MACKENZIE	302,320	27.1755	0	1,879	1
299	ONE BALMORAL	251,225	6.3167	0	1,879	1
300	MANDALE HEIGHTS	636,841	90.7478	0	1,879	1

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 301–330 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
301	LEONIE HILL RESIDENCES	1,598,047.50	118.0079	0	1,879	1
302	GRAMERCY PARK	1,137,900	18.4933	0	1,879	1
303	BIRMINGHAM MANSIONS	996,250	120.0178	0	1,879	1
304	ASPEN HEIGHTS	1,253,940	58.4028	0	1,879	1
305	1 MOULMEIN RISE	1,072,175	101.6015	0	1,879	1
306	THE PATERSON EDGE	654,500	51.3938	0	1,879	1
307	THE LOFT	526,880	31.8719	0	1,879	1
308	THE LADYHILL	2,612,000	57.9990	0	1,879	1
309	THE BOTANIC ON LLOYD	2,327,900	125.3423	0	1,879	1
310	THE AXIS	736,077	77.4207	0	1,879	1
311	SHELFORD 23	540,000	38.5714	0	1,879	1
312	SEVEN HOLT ROAD	1,548,000	100.5195	0	1,879	1
313	ROBERTSON EDGE	407,905	69.4047	0	1,879	1
314	NEWTON ONE	834,000	37.9781	0	1,879	1
315	MUTIARA CREST	868,000	66.7692	0	1,879	1
316	LA MAISON	1,007,000	77.2174	0	1,879	1
317	IRIDIUM	643,565	70.7921	0	1,879	1
318	EMILY RESIDENCE	431,087	83.2354	0	1,879	1
319	DUET	1,180,000	80.2721	0	1,879	1
320	D'CHATEAU @ SHELFORD	435,000	43.3692	0	1,879	1
321	ATTITUDE AT KIM YAM	265,000	33.3333	0	1,879	1
322	2 RVG	982,000	120.0489	0	1,879	1
323	WILKIE REGENCY	615,200	89.1988	0	1,879	1
324	WILKIE 48	619,800	76.3266	0	1,879	1
325	THE SPRINGS	885,000	77.5876	0	1,879	1
326	THE HYDE	214,500	6.8409	0	1,879	1
327	THE BALMORAL SPRING	1,279,000	91.9965	0	1,879	1
328	SUITES @ SHREWSBURY	135,500	28.3589	0	1,879	1
329	STUDIO 3	699,000	113.2339	0	1,879	1
330	SHANGHAI ONE	728,310	107.6456	0	1,879	1

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 331–360 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
331	RESIDENCES AT 338A	797,630	67.5391	0	1,879	1
332	NOVENA LODGE	621,400	94.2919	0	1,879	1
333	LEEDON GREEN	522,900	18.3402	0	1,879	1
334	KELLOCK LODGE	667,500	63.3182	0	1,879	1
335	J C DRAYCOTT	1,091,627.50	112.5488	0	1,879	1
336	EWE BOON REGENT	726,782	80.6016	0	1,879	1
337	DUCHESS ROYALE	144,700	8.9917	0	1,879	1
338	CITYVALE	445,395	60.9101	0	1,879	1
339	VENTUNO BALMORAL	593,000	22.8070	0	1,879	1
340	URBAN EDGE @ HOLLAND V	570,088	60.0852	0	1,879	1
341	THREE THREE ROBIN	2,211,200	106.3107	0	1,879	1
342	THE PARK VALE	1,070,000	115.0538	0	1,879	1
343	THE IVERIA	132,000	5.8511	0	1,879	1
344	THE HUNTINGTON	1,070,000	112.3217	0	1,879	1
345	THE HORIZON	1,780,000	53.9394	0	1,879	1
346	SAM KIANG MANSIONS	1,071,980	130.8559	0	1,879	1
347	SAGE	988,000	7.6000	0	1,879	1
348	RIVERSIDE 48	475,000	59.0062	0	1,879	1
349	MUTIARA VIEW	648,000	62.3077	0	1,879	1
350	MILL POINT	841,200	95.7214	0	1,879	1
351	MARTINA MANSIONS	836,000	73.7213	0	1,879	1
352	FIFTH AVENUE CONDOMINIUM	1,180,500	60.3774	0	1,879	1
353	DUNEARN 386	385,700	15.7925	0	1,879	1
354	DEVONSHIRE 12	85,000	9.4444	0	1,879	1
355	CITY EDGE	790,000	114.4928	0	1,879	1
356	BALMORAL 8	1,370,932	64.3912	0	1,879	1
357	WILKIE 87	1,425,500	154.3388	0	1,879	1
358	WHARTON VALE	925,070	123.3372	0	1,879	1
359	VILLA AZURA	890,000	62.3482	0	1,879	1
360	URBANA	1,648,634	145.2017	0	1,879	1

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 361–390 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
361	TWO8ONE STUDIO	222,000	24.3261	0	1,879	1
362	THE SPINNAKER	999,238	92.6979	0	1,879	1
363	THE LIGHT @ CAIRNHILL	1,829,900	59.0411	0	1,879	1
364	THE LEGEND	1,005,000	42.8834	0	1,879	1
365	THE EDGE ON CAIRNHILL	930,000	30.8284	0	1,879	1
366	THE CAPRI	505,054	38.0160	0	1,879	1
367	TEN @ SUFFOLK	607,500	69.6154	0	1,879	1
368	TANQUEELAN SUITES	569,000	89.6305	0	1,879	1
369	STEVENS LOFT	690,000	78.5965	0	1,879	1
370	SHELFORD REGENCY	630,000	49.0140	0	1,879	1
371	ROBIN REGALIA	648,300	63.4048	0	1,879	1
372	ROBERTSON BLUE	1,457,739.50	90.0356	0	1,879	1
373	RHAPSODY ON MOUNT ELIZABETH	470,000	22.5696	0	1,879	1
374	PROXIMO	1,109,267	101.9746	0	1,879	1
375	PALM SPRING	1,414,350	72.6371	0	1,879	1
376	ORION	1,577,443.50	67.2971	0	1,879	1
377	ONE HOLLAND VILLAGE RESIDENCES	310,322	11.6139	0	1,879	1
378	NATHAN PLACE	1,653,445	132.1413	0	1,879	1
379	MONARCHY APARTMENTS	526,000	69.0885	0	1,879	1
380	MIDTOWN MODERN	233,580	12.3769	0	1,879	1
381	MACKENZIE REGENCY	527,500	58.2903	0	1,879	1
382	KING'S ARCADE	609,050	90.8057	0	1,879	1
383	JEWEL OF BALMORAL	531,700	39.4413	0	1,879	1
384	JERVOIS JADE	656,685.50	80.4348	0	1,879	1
385	HOLLAND MEWS	1,269,000	140.6962	0	1,879	1
386	HIGH STREET CENTRE	502,000	74.4537	0	1,879	1
387	GOODWOOD GARDENS	2,752,460	118.4474	0	1,879	1
388	GISBORNE LIGHT	1,019,000	70.2111	0	1,879	1
389	DUCHESS MANOR	925,000	85.2151	0	1,879	1
390	DLV.	804,939.50	70.2947	0	1,879	1

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 391–420 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
391	DE LENTE	602,500	66.2463	0	1,879	1
392	D'EVELYN	606,000	43.9538	0	1,879	1
393	D' IXORAS	59,000	5.4866	0	1,879	1
394	D' DALVEY	707,000	60.3923	0	1,879	1
395	BOTANIKA	1,097,000	70.6619	0	1,879	1
396	BALMORAL HEIGHTS	951,000	69.7192	0	1,879	1
397	AMANINDA	452,390	99.9145	0	1,879	1
398	15 HOLLAND HILL	622,469.50	11.3914	0	1,879	1
399	UE SQUARE	744,950	163.7073	0	1,879	1
400	THOMSON VALE	487,000	56.4311	0	1,879	1
401	THE TRESOR	1,527,450	69.3492	0	1,879	1
402	THE OXLEY	378,090	43.3634	0	1,879	1
403	THE LINCOLN MODERN	600,000	52.1739	0	1,879	1
404	THE LINC	1,560,000	150	0	1,879	1
405	THE LEGACY	428,170	45.5582	0	1,879	1
406	THE ELEMENT @ STEVENS	955,000	58.7692	0	1,879	1
407	THE COTERIE @ HOLLAND	88,130	5.4339	0	1,879	1
408	ST THOMAS VILLE	570,380	83.8794	0	1,879	1
409	SPRING GROVE	1,085,000	79.4872	0	1,879	1
410	SOPHIA 98	775,000	83.3333	0	1,879	1
411	SLOANE RESIDENCES	146,688	4.2477	0	1,879	1
412	ROSEVALE	1,324,335	143.0685	0	1,879	1
413	RE CHARGE @ 303	18,000	0.6839	0	1,879	1
414	QUEENSBERRY LODGE	342,615	62.8208	0	1,879	1
415	PINETREE CONDOMINIUM	6,400	0.3779	0	1,879	1
416	PARKSUITES	230,000	15.8621	0	1,879	1
417	NINETEEN SHELFORD ROAD	330,000	53.2258	0	1,879	1
418	NEW FUTURA	3,365,200	36.8393	0	1,879	1
419	NASSIM JADE	2,560,200	64.9830	0	1,879	1
420	MIRAGE TOWER	580,000	36.9427	0	1,879	1

SOURCE TABLE / PANEL 2 OF 2

So6_CCR_Projects / Complete CCR project-level loss register

434 retained rows · Rows 421–434 · Source: Q3_CCR_project_concentration_analysis.xlsx / Project Detail

Rank	Project	Median nominal gain/loss	Median total return	Share of all losses	Cumulative losses	Cumulative loss share
421	MEDGE	760,000	146.1538	0	1,879	1
422	LLOYD SIXTYFIVE	1,959,050	52.5785	0	1,879	1
423	LA NOUVELLE	770,000	118.4615	0	1,879	1
424	KLIMT CAIRNHILL	528,000	18.3972	0	1,879	1
425	GAMBIER COURT	891,000	159.3918	0	1,879	1
426	FAIRLODGE	2,152,940	159.8251	0	1,879	1
427	DRAYCOTT EIGHT	402,580	8.6624	0	1,879	1
428	CHIVERTON	1,265,000	145.4023	0	1,879	1
429	CHARLESTON	602,000	52.8998	0	1,879	1
430	BISHOPSGATE RESIDENCES	31,101	0.2985	0	1,879	1
431	ARDMORE THREE	790,400	13.8434	0	1,879	1
432	APLETON VIEW	1,561,250	130.2398	0	1,879	1
433	ALEGRIA	345,700	64.7015	0	1,879	1
434	38 JERVOIS	40,899	3.4687	0	1,879	1

SOURCE TABLE / PANEL 1 OF 1

So7_Concentration / CCR concentration checkpoints

7 retained rows · Rows 1–7 · Source: Q3_CCR_project_concentration_analysis.xlsx / Concentration Summary

Top N projects	Pairs in Top N	Losses in Top N	Share of all losses	Cumulative interpretation	Share of all projects
1	82	53	0.0282	Top 1 projects	0.0023
3	199	154	0.0820	Top 3 projects	0.0069
5	310	251	0.1336	Top 5 projects	0.0115
10	1,020	457	0.2432	Top 10 projects	0.0230
20	1,580	738	0.3928	Top 20 projects	0.0461
50	2,457	1,246	0.6631	Top 50 projects	0.1152
100	3,587	1,659	0.8829	Top 100 projects	0.2304

SOURCE TABLE / PANEL 1 OF 2

So8_Loss_Vintages / Purchase-vintage loss drivers

18 retained rows · Rows 1–18 · Source: Q9_purchase_vintage_loss_drivers.xlsx / Summary

Region	Purchase vintage	Observed exits	Losses	Loss rate within vintage	Share of region's New Sale losses	Median CAGR	Median nominal gain/loss
CCR	1995–1999	295	9	0.0305	0.0048	2.4497	889,000
CCR	2000–2004	562	1	0.0018	0.0005	4.1390	1,034,260
CCR	2005–2009	2,423	549	0.2266	0.2922	1.6121	372,500
CCR	2010–2014	2,777	1,119	0.4030	0.5955	0.3317	50,000
CCR	2015–2019	485	173	0.3567	0.0921	0.5515	63,000
CCR	2020–2024	179	28	0.1564	0.0149	1.6225	128,200
RCR	1995–1999	805	2	0.0025	0.0014	2.4653	637,653
RCR	2000–2004	960	1	0.0010	0.0007	4.3818	849,300
RCR	2005–2009	2,461	271	0.1101	0.1864	3.6651	513,137
RCR	2010–2014	6,320	1,076	0.1703	0.7400	1.2890	102,500
RCR	2015–2019	3,389	88	0.0260	0.0605	3.1028	235,000
RCR	2020–2024	849	16	0.0188	0.0110	4.0126	265,000
OCR	1995–1999	2,616	8	0.0031	0.0050	2.3575	435,500
OCR	2000–2004	2,298	1	0.0004	0.0006	3.7124	557,605
OCR	2005–2009	2,462	9	0.0037	0.0057	4.4055	534,290
OCR	2010–2014	20,169	1,403	0.0696	0.8841	2.2967	182,000
OCR	2015–2019	9,716	149	0.0153	0.0939	4.7609	360,000
OCR	2020–2024	1,107	17	0.0154	0.0107	4.6053	245,000

SOURCE TABLE / PANEL 2 OF 2

So8_Loss_Vintages / Purchase-vintage loss drivers

18 retained rows · Rows 1–18 · Source: Q9_purchase_vintage_loss_drivers.xlsx / Summary

Region	Purchase vintage	Median total return	Median holding period
CCR	1995–1999	71.4976	22.3628
CCR	2000–2004	103.3453	17.7057
CCR	2005–2009	21.5022	12.7009
CCR	2010–2014	3.1304	9.7933
CCR	2015–2019	3.4841	6.8994
CCR	2020–2024	7.7122	4.5613
RCR	1995–1999	77.8094	22.8638
RCR	2000–2004	116.9846	18.2834
RCR	2005–2009	50.7692	12.4654
RCR	2010–2014	11.5042	8.9418
RCR	2015–2019	20.3416	6.2423
RCR	2020–2024	18.7841	4.5147
OCR	1995–1999	67.8310	22.8022
OCR	2000–2004	92.5631	18.5188
OCR	2005–2009	70.8556	12.2355
OCR	2010–2014	21.2871	8.9281
OCR	2015–2019	37.2026	6.8200
OCR	2020–2024	21.4413	4.3258

SOURCE TABLE / PANEL 1 OF 2

So9_CCR_Price / CCR original purchase-price bands

6 retained rows · Rows 1–6 · Source: Q10_CCR_price_tenure_analysis.xlsx / Summary

Entry price band	Observed exits	Losses	Loss rate	Share of all CCR losses	Median CAGR	Median nominal gain/loss	Median total return
Below \$1m	1,156	116	0.1003	0.0617	2.7545	349,607	46.5299
\$1.0m–\$1.5m	1,588	424	0.2670	0.2257	1.1485	141,400	11.1301
\$1.5m–\$2.0m	1,233	342	0.2774	0.1820	1.0087	159,000	9.1183
\$2.0m–\$3.0m	1,358	366	0.2695	0.1948	1.3093	295,000	12.2188
\$3.0m–\$5.0m	889	351	0.3948	0.1868	0.3548	132,950	3.6998
\$5.0m+	497	280	0.5634	0.1490	-0.3191	-286,000	-4.3796

SOURCE TABLE / PANEL 2 OF 2

So9_CCR_Price / CCR original purchase-price bands

6 retained rows · Rows 1–6 · Source: Q10_CCR_price_tenure_analysis.xlsx / Summary

Entry price band	Median hold	Median buy price
Below \$1m	13.2923	830,201.50
\$1.0m–\$1.5m	11.3060	1,233,930
\$1.5m–\$2.0m	10.3600	1,733,750
\$2.0m–\$3.0m	10.2779	2,381,515
\$3.0m–\$5.0m	11.4059	3,715,000
\$5.0m+	11.6879	6,699,987

SOURCE TABLE / PANEL 1 OF 2

Sio_Price_Tenure / CCR original price by tenure

12 retained rows · Rows 1–12 · Source: Q10_CCR_price_tenure_analysis.xlsx / Price x Tenure

Entry price band	Tenure	Observed exits	Losses	Loss rate	Share of band losses	Share of all CCR losses	Median CAGR
Below \$1m	Freehold	867	109	0.1257	0.9397	0.0580	2.4942
Below \$1m	Leasehold	289	7	0.0242	0.0603	0.0037	3.6741
\$1.0m–\$1.5m	Freehold	1,020	268	0.2627	0.6321	0.1426	1.7206
\$1.0m–\$1.5m	Leasehold	568	156	0.2746	0.3679	0.0830	0.7355
\$1.5m–\$2.0m	Freehold	645	170	0.2636	0.4971	0.0905	1.2504
\$1.5m–\$2.0m	Leasehold	588	172	0.2925	0.5029	0.0915	0.8717
\$2.0m–\$3.0m	Freehold	921	239	0.2595	0.6530	0.1272	1.3683
\$2.0m–\$3.0m	Leasehold	437	127	0.2906	0.3470	0.0676	1.2036
\$3.0m–\$5.0m	Freehold	671	225	0.3353	0.6410	0.1197	0.4979
\$3.0m–\$5.0m	Leasehold	218	126	0.5780	0.3590	0.0671	-0.3530
\$5.0m+	Freehold	436	238	0.5459	0.8500	0.1267	-0.2305
\$5.0m+	Leasehold	61	42	0.6885	0.1500	0.0224	-1.0873

SOURCE TABLE / PANEL 2 OF 2

Sio_Price_Tenure / CCR original price by tenure

12 retained rows · Rows 1–12 · Source: Q10_CCR_price_tenure_analysis.xlsx / Price x Tenure

Entry price band	Tenure	Median gain/loss	Median total return	Median hold
Below \$1m	Freehold	284,500	38.1643	12.9008
Below \$1m	Leasehold	575,570	81.2963	14.3737
\$1.0m–\$1.5m	Freehold	292,280	22.8891	12.1492
\$1.0m–\$1.5m	Leasehold	77,225	6.4179	10.2012
\$1.5m–\$2.0m	Freehold	205,766	12.1705	11.1075
\$1.5m–\$2.0m	Leasehold	119,930	7.2076	9.7262
\$2.0m–\$3.0m	Freehold	327,000	13.4824	10.8583
\$2.0m–\$3.0m	Leasehold	234,900	10.0837	9.1499
\$3.0m–\$5.0m	Freehold	217,000	5.6142	11.4059
\$3.0m–\$5.0m	Leasehold	-126,925	-3.7407	11.3990
\$5.0m+	Freehold	-215,906.50	-3.3293	11.5975
\$5.0m+	Leasehold	-800,265	-11.1633	12.4271

SOURCE TABLE / PANEL 1 OF 2

SII_CCR_Tenure / CCR overall outcomes by tenure

2 retained rows · Rows 1–2 · Source: Q10_CCR_price_tenure_analysis.xlsx / Summary

Tenure	Observed exits	Losses	Loss rate	Share of all CCR losses	Median CAGR	Median nominal gain/loss	Median total return
Freehold	4,560	1,249	0.2739	0.6647	1.1627	249,050	12.6014
Leasehold	2,161	630	0.2915	0.3353	0.9481	129,800	8.0808

SOURCE TABLE / PANEL 2 OF 2

Sn_CCR_Tenure / CCR overall outcomes by tenure

2 retained rows · Rows 1–2 · Source: Q10_CCR_price_tenure_analysis.xlsx / Summary

Tenure	Median hold	Median buy price
Freehold	11.5825	1,769,650
Leasehold	10.3956	1,686,500

SOURCE TABLE / PANEL 1 OF 2

S12_Region_Outcomes / Region-level profit/loss outcomes

6 retained rows · Rows 1–6 · Source: Q6_region_profit_loss_counts.xlsx / Summary

Region	Entry type	Total exits	Profitable exits	Loss-making exits	Breakeven exits	Profit rate	Loss rate
CCR	New Sale Entry	12,109	9,236	2,867	6	0.7627	0.2368
CCR	Resale Entry	14,350	11,712	2,562	76	0.8162	0.1785
RCR	New Sale Entry	24,731	21,154	3,555	22	0.8554	0.1437
RCR	Resale Entry	20,294	18,039	2,153	102	0.8889	0.1061
OCR	New Sale Entry	60,113	52,297	7,781	35	0.8700	0.1294
OCR	Resale Entry	35,373	31,802	3,436	135	0.8990	0.0971

SOURCE TABLE / PANEL 2 OF 2

S12_Region_Outcomes / Region-level profit/loss outcomes

6 retained rows · Rows 1–6 · Source: Q6_region_profit_loss_counts.xlsx / Summary

Region	Entry type	Breakeven rate	Check: outcomes = total
CCR	New Sale Entry	0.0005	True
CCR	Resale Entry	0.0053	True
RCR	New Sale Entry	0.0009	True
RCR	Resale Entry	0.0050	True
OCR	New Sale Entry	0.0006	True
OCR	Resale Entry	0.0038	True

SOURCE TABLE / PANEL 1 OF 2

S13_Districts / All populated postal districts

27 retained rows · Rows 1–27 · Source: postal_district_entry_type_comparison_pivot.csv / CSV

Postal District	District Name	Loss Rate Pct New Sale Entry	Loss Rate Pct Resale Entry	Median CAGR Pct New Sale Entry	Median CAGR Pct Resale Entry	Median Nominal PL New Sale Entry	Median Nominal PL Resale Entry
1	Raffles Place / Marina / Cecil	39.5706	41.1402	0.9063	0.6279	145,355	51,500
2	Anson / Tanjong Pagar	29.2350	25	0.7895	1.3039	78,600	98,374
3	Queenstown / Tiong Bahru	8.2661	13.1192	3.1291	3.2484	281,000	315,000
4	Telok Blangah / Harbourfront	33.5994	20.7419	1.2344	2.1817	217,070	270,000
5	Pasir Panjang / Clementi New Town	11.6120	10.1221	3.4245	3.5100	279,394	300,000
6	High Street / Beach Road	12.5000	0	4.4558	2.9393	461,000	125,600
7	Beach Road / Bugis / Rochor	13.8381	18.2131	1.4816	2.9768	182,000	214,000
8	Little India / Farrer Park	12.0937	11.4173	4.7219	2.8088	332,000	235,000
9	Orchard / River Valley	26.2339	20.8343	1.7066	2.3429	261,440	340,000
10	Tanglin / Holland / Bukit Timah	21.5879	13.9904	1.8952	3.2169	332,000	475,000
11	Newton / Novena	17.6493	13.6938	2.8666	3.1755	332,875	360,000
12	Balestier / Toa Payoh / Serangoon	13.6024	10.5695	2.1298	3.6999	175,667.50	268,000
13	MacPherson / Braddell	4.9190	6.6000	2.9774	4.2169	231,500	313,500
14	Geylang / Eunos	14.8736	8.4699	2.2345	3.9212	144,000	250,000
15	Katong / Joo Chiat / Amber Road	12.8452	9.9739	2.9064	3.7758	283,203.50	370,000
16	Bedok / Upper East Coast	19.2274	11.4154	1.9619	3.5703	185,000	290,000
17	Changi / Loyang	15.6457	12.1391	1.9226	3.3074	141,100	210,000
18	Tampines / Pasir Ris	7.6316	9.9018	3.1743	4.0332	237,000	260,000
19	Serangoon Garden / Hougang / Punggol / Sengkang	8.3421	7.3527	3.1661	4.6606	259,000	310,000
20	Bishan / Ang Mo Kio	6.7302	9.0792	4.0358	4.4844	312,719	384,000
21	Upper Bukit Timah / Clementi Park / Ulu Pandan	30.4717	9.0840	1.3108	4.3015	141,000	413,200
22	Jurong	14.2668	8.4527	3.3567	4.4562	286,760	307,333
23	Bukit Batok / Choa Chu Kang / Hillview	21.8568	8.1853	2.0595	4.1920	179,112	280,000
25	Kranji / Woodgrove	12.5394	12.7507	3.1778	3.6700	221,165	220,500
26	Upper Thomson / Springleaf	34.8460	11.7146	1.4360	3.8140	155,000	283,000
27	Yishun / Sembawang	6.1040	10.8338	3.4121	3.9506	267,760	230,000
28	Seletar / Yio Chu Kang	11.5489	8.1609	3.2612	4.6558	222,703	290,000

SOURCE TABLE / PANEL 2 OF 2

S13_Districts / All populated postal districts

27 retained rows • Rows 1–27 • Source: postal_district_entry_type_comparison_pivot.csv / CSV

Postal District	District Name	Pair Count New Sale Entry	Pair Count Resale Entry	Resale vs New CAGR Diff Ppt	Resale Beats New	Public Safe Both 500plus
1	Raffles Place / Marina / Cecil	652	649	-0.2784	False	True
2	Anson / Tanjong Pagar	732	588	0.5145	True	True
3	Queenstown / Tiong Bahru	2,976	1,837	0.1193	True	True
4	Telok Blangah / Harbourfront	1,378	1,321	0.9473	True	True
5	Pasir Panjang / Clementi New Town	4,392	3,112	0.0855	True	True
6	High Street / Beach Road	8	2	-1.5165	False	False
7	Beach Road / Bugis / Rochor	383	582	1.4952	True	False
8	Little India / Farrer Park	1,323	1,016	-1.9131	False	True
9	Orchard / River Valley	3,728	4,147	0.6363	True	True
10	Tanglin / Holland / Bukit Timah	4,572	6,483	1.3216	True	True
11	Newton / Novena	2,578	2,848	0.3089	True	True
12	Balestier / Toa Payoh / Serangoon	2,948	2,195	1.5701	True	True
13	MacPherson / Braddell	1,667	500	1.2395	True	True
14	Geylang / Eunos	4,787	2,869	1.6867	True	True
15	Katong / Joo Chiat / Amber Road	6,446	8,041	0.8693	True	True
16	Bedok / Upper East Coast	4,504	4,783	1.6084	True	True
17	Changi / Loyang	2,269	1,697	1.3848	True	True
18	Tampines / Pasir Ris	8,242	3,666	0.8589	True	True
19	Serangoon Garden / Hougang / Punggol / Sengkang	14,337	5,345	1.4945	True	True
20	Bishan / Ang Mo Kio	3,150	2,324	0.4487	True	True
21	Upper Bukit Timah / Clementi Park / Ulu Pandan	3,413	3,941	2.9908	True	True
22	Jurong	3,021	2,094	1.0994	True	True
23	Bukit Batok / Choa Chu Kang / Hillview	9,123	5,009	2.1326	True	True
25	Kranji / Woodgrove	3,174	1,396	0.4922	True	True
26	Upper Thomson / Springleaf	617	939	2.3780	True	True
27	Yishun / Sembawang	4,325	1,763	0.5386	True	True
28	Seletar / Yio Chu Kang	2,208	870	1.3946	True	True

SOURCE TABLE / PANEL 1 OF 2

SI4_Lease_Bands / Remaining-lease 10-year bands

19 retained rows · Rows 1–19 · Source: lease_band_10yr_region_summary.csv / CSV

market region	lease remaining at buy band 10yr	Pair Count	Median CAGR Pct	Mean CAGR Pct	Median Nominal PL	Mean Nominal PL	Loss Rate Pct
CCR	<50 yrs	8	2.6700	2.3500	118,175	115,793.75	25
CCR	50–60 yrs	93	2.6100	3.3800	260,000	316,534.30	11.8300
CCR	60–70 yrs	279	3.2800	5.2700	470,000	439,556.33	16.8500
CCR	70–80 yrs	617	3.8400	4.5900	450,000	663,039.70	22.6900
CCR	80–90 yrs	1,374	1.7800	2.3800	200,000	255,603.82	25.1800
CCR	90–100 yrs	3,720	1.1800	1.9300	157,419.50	224,121.07	29.7800
CCR	100+ yrs	78	4.2300	4.4800	793,844	495,526.45	20.5100
OCR	50–60 yrs	46	4.6700	4.8200	341,944	319,541	2.1700
OCR	60–70 yrs	579	2.8200	3.8800	250,000	281,681.59	11.9200
OCR	70–80 yrs	3,363	5.3900	6.0300	330,000	369,569.10	7.3100
OCR	80–90 yrs	13,679	3.8200	4.6300	265,000	285,425.53	10.0400
OCR	90–100 yrs	57,102	3.1300	3.2300	239,000	280,964.37	11.3200
RCR	<50 yrs	14	7.8700	7.4000	243,940	245,021.71	0
RCR	50–60 yrs	306	2.2700	2.6900	80,120	119,390.31	10.4600
RCR	60–70 yrs	489	5.6500	7.9000	350,000	382,362.52	5.5200
RCR	70–80 yrs	1,475	4.6800	5.2600	370,000	390,322.53	11.7300
RCR	80–90 yrs	5,008	3.3800	4.2900	320,500	387,548.78	8.4300
RCR	90–100 yrs	16,047	3.0300	3.2300	273,000	326,021.18	12.9700
RCR	100+ yrs	113	2.6800	2.6800	307,000	360,554.73	0.8800

SOURCE TABLE / PANEL 2 OF 2

SI4_Lease_Bands / Remaining-lease 10-year bands

19 retained rows · Rows 1–19 · Source: lease_band_10yr_region_summary.csv / CSV

market region	lease remaining at buy band 10yr	Median Holding Years	Median Buy Price	Median Sell Price	Median Remaining Lease Buy	Median Remaining Lease Sell
CCR	<50 yrs	4.7300	885,000	977,500	47.9500	43.3500
CCR	50–60 yrs	6.0700	1,550,000	1,750,000	57.3800	49.7700
CCR	60–70 yrs	7.7200	1,270,000	1,742,000	66.6400	57.5800
CCR	70–80 yrs	6.8900	1,050,000	1,750,000	75.7100	68.4300
CCR	80–90 yrs	6.6100	1,500,000	1,780,000	86.0700	78.9100
CCR	90–100 yrs	8.7600	1,535,060	1,740,000	96.0800	86.5600
CCR	100+ yrs	11.2900	1,146,085.50	1,855,150	100.6100	89.6000
OCR	50–60 yrs	4.7000	1,210,000	1,602,500	57.5500	52.5100
OCR	60–70 yrs	6.6300	1,048,000	1,290,000	67.6000	59.4600
OCR	70–80 yrs	5.7900	840,000	1,180,000	76.6200	70.0300
OCR	80–90 yrs	6.9200	805,000	1,030,000	86.1700	78.2800
OCR	90–100 yrs	8.3200	746,000	1,002,694	97.5300	88.4800
RCR	<50 yrs	3.6200	884,000	1,150,000	46.5900	42.2200
RCR	50–60 yrs	5.8100	570,960	620,000	59.0100	51.4100
RCR	60–70 yrs	6.4300	685,000	1,070,000	66.9200	58.3900
RCR	70–80 yrs	6.3200	945,000	1,325,000	76.2500	69.3900
RCR	80–90 yrs	7.0500	1,096,144	1,465,000	85.9500	78.1600
RCR	90–100 yrs	7.7000	989,000	1,388,000	96.6700	88.0800
RCR	100+ yrs	8.5400	1,250,087	1,630,000	102.3100	93.3800

SOURCE TABLE / PANEL 1 OF 4

S15_Master / Tenure, entry type, region and exit window

64 retained rows · Rows 1–29 · Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Window Order	Pair Count	Loss Count	Loss Rate %	Profit Count
Past 5 years	Overall	Freehold	New Sale Entry	1	7,547	923	12.2300	6,619
Past 5 years	Overall	Freehold	Resale Entry	1	10,212	300	2.9400	9,889
Past 5 years	Overall	Leasehold	New Sale Entry	1	28,628	1,060	3.7000	27,562
Past 5 years	Overall	Leasehold	Resale Entry	1	15,276	635	4.1600	14,603
Past 5 years	CCR	Freehold	New Sale Entry	1	2,079	516	24.8200	1,562
Past 5 years	CCR	Freehold	Resale Entry	1	3,446	186	5.4000	3,248
Past 5 years	CCR	Leasehold	New Sale Entry	1	1,399	423	30.2400	976
Past 5 years	CCR	Leasehold	Resale Entry	1	1,331	356	26.7500	965
Past 5 years	RCR	Freehold	New Sale Entry	1	3,079	286	9.2900	2,790
Past 5 years	RCR	Freehold	Resale Entry	1	3,516	77	2.1900	3,432
Past 5 years	RCR	Leasehold	New Sale Entry	1	5,795	236	4.0700	5,556
Past 5 years	RCR	Leasehold	Resale Entry	1	3,598	143	3.9700	3,449
Past 5 years	OCR	Freehold	New Sale Entry	1	2,389	121	5.0600	2,267
Past 5 years	OCR	Freehold	Resale Entry	1	3,250	37	1.1400	3,209
Past 5 years	OCR	Leasehold	New Sale Entry	1	21,434	401	1.8700	21,030
Past 5 years	OCR	Leasehold	Resale Entry	1	10,347	136	1.3100	10,189
Past 10 years	Overall	Freehold	New Sale Entry	2	15,736	2,583	16.4100	13,135
Past 10 years	Overall	Freehold	Resale Entry	2	18,711	1,257	6.7200	17,373
Past 10 years	Overall	Leasehold	New Sale Entry	2	44,137	2,337	5.2900	41,789
Past 10 years	Overall	Leasehold	Resale Entry	2	24,540	2,313	9.4300	22,092
Past 10 years	CCR	Freehold	New Sale Entry	2	4,560	1,249	27.3900	3,307
Past 10 years	CCR	Freehold	Resale Entry	2	6,255	611	9.7700	5,611
Past 10 years	CCR	Leasehold	New Sale Entry	2	2,161	630	29.1500	1,531
Past 10 years	CCR	Leasehold	Resale Entry	2	2,045	626	30.6100	1,402
Past 10 years	RCR	Freehold	New Sale Entry	2	6,245	877	14.0400	5,359
Past 10 years	RCR	Freehold	Resale Entry	2	6,250	324	5.1800	5,903
Past 10 years	RCR	Leasehold	New Sale Entry	2	8,539	577	6.7600	7,959
Past 10 years	RCR	Leasehold	Resale Entry	2	6,083	477	7.8400	5,562
Past 10 years	OCR	Freehold	New Sale Entry	2	4,931	457	9.2700	4,469

SOURCE TABLE / PANEL 1 OF 4

S15_Master / Tenure, entry type, region and exit window

64 retained rows · Rows 30–58 · Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Window Order	Pair Count	Loss Count	Loss Rate %	Profit Count
Past 10 years	OCR	Freehold	Resale Entry	2	6,206	322	5.1900	5,859
Past 10 years	OCR	Leasehold	New Sale Entry	2	33,437	1,130	3.3800	32,299
Past 10 years	OCR	Leasehold	Resale Entry	2	16,412	1,210	7.3700	15,128
Past 20 years	Overall	Freehold	New Sale Entry	3	28,952	4,354	15.0400	24,568
Past 20 years	Overall	Freehold	Resale Entry	3	29,491	2,143	7.2700	27,226
Past 20 years	Overall	Leasehold	New Sale Entry	3	63,109	5,505	8.7200	57,584
Past 20 years	Overall	Leasehold	Resale Entry	3	36,839	3,126	8.4900	33,547
Past 20 years	CCR	Freehold	New Sale Entry	3	8,557	1,662	19.4200	6,889
Past 20 years	CCR	Freehold	Resale Entry	3	10,025	892	8.9000	9,080
Past 20 years	CCR	Leasehold	New Sale Entry	3	2,938	716	24.3700	2,222
Past 20 years	CCR	Leasehold	Resale Entry	3	2,913	703	24.1300	2,191
Past 20 years	RCR	Freehold	New Sale Entry	3	10,641	1,375	12.9200	9,252
Past 20 years	RCR	Freehold	Resale Entry	3	9,729	607	6.2400	9,086
Past 20 years	RCR	Leasehold	New Sale Entry	3	12,835	1,069	8.3300	11,761
Past 20 years	RCR	Leasehold	Resale Entry	3	9,496	691	7.2800	8,749
Past 20 years	OCR	Freehold	New Sale Entry	3	9,754	1,317	13.5000	8,427
Past 20 years	OCR	Freehold	Resale Entry	3	9,737	644	6.6100	9,060
Past 20 years	OCR	Leasehold	New Sale Entry	3	47,336	3,720	7.8600	43,601
Past 20 years	OCR	Leasehold	Resale Entry	3	24,430	1,732	7.0900	22,607
All data	Overall	Freehold	New Sale Entry	4	30,733	5,937	19.3200	24,762
All data	Overall	Freehold	Resale Entry	4	31,847	3,858	12.1100	27,851
All data	Overall	Leasehold	New Sale Entry	4	66,220	8,266	12.4800	57,925
All data	Overall	Leasehold	Resale Entry	4	38,170	4,293	11.2500	33,702
All data	CCR	Freehold	New Sale Entry	4	9,092	2,090	22.9900	6,996
All data	CCR	Freehold	Resale Entry	4	11,198	1,669	14.9000	9,473
All data	CCR	Leasehold	New Sale Entry	4	3,017	777	25.7500	2,240
All data	CCR	Leasehold	Resale Entry	4	3,152	893	28.3300	2,239
All data	RCR	Freehold	New Sale Entry	4	11,170	1,849	16.5500	9,306
All data	RCR	Freehold	Resale Entry	4	10,403	1,123	10.7900	9,235

SOURCE TABLE / PANEL 1 OF 4

SI5_Master / Tenure, entry type, region and exit window

64 retained rows • Rows 59–64 • Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Window Order	Pair Count	Loss Count	Loss Rate %	Profit Count
All data	RCR	Leasehold	New Sale Entry	4	13,561	1,706	12.5800	11,848
All data	RCR	Leasehold	Resale Entry	4	9,891	1,030	10.4100	8,804
All data	OCR	Freehold	New Sale Entry	4	10,471	1,998	19.0800	8,460
All data	OCR	Freehold	Resale Entry	4	10,246	1,066	10.4000	9,143
All data	OCR	Leasehold	New Sale Entry	4	49,642	5,783	11.6500	43,837
All data	OCR	Leasehold	Resale Entry	4	25,127	2,370	9.4300	22,659

SOURCE TABLE / PANEL 2 OF 4

SI5_Master / Tenure, entry type, region and exit window

64 retained rows · Rows 1–29 · Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Profit Rate %	Median Nominal P/L	Mean Nominal P/L	Median Loss	Median Gain
Past 5 years	Overall	Freehold	New Sale Entry	87.7000	226,800	455,142	-90,000	300,510
Past 5 years	Overall	Freehold	Resale Entry	96.8400	505,000	662,233	-91,150	520,112
Past 5 years	Overall	Leasehold	New Sale Entry	96.2800	360,000	402,967	-93,215	374,888
Past 5 years	Overall	Leasehold	Resale Entry	95.5900	350,000	403,837	-100,000	368,000
Past 5 years	CCR	Freehold	New Sale Entry	75.1300	300,000	561,347	-159,686	587,112
Past 5 years	CCR	Freehold	Resale Entry	94.2500	590,000	805,806	-170,220	630,000
Past 5 years	CCR	Leasehold	New Sale Entry	69.7600	138,200	211,315	-163,352	300,000
Past 5 years	CCR	Leasehold	Resale Entry	72.5000	200,000	300,327	-200,000	370,000
Past 5 years	RCR	Freehold	New Sale Entry	90.6100	182,000	391,011	-45,300	219,110
Past 5 years	RCR	Freehold	Resale Entry	97.6100	450,000	598,998	-35,000	460,000
Past 5 years	RCR	Leasehold	New Sale Entry	95.8800	300,400	388,623	-264,729	313,150
Past 5 years	RCR	Leasehold	Resale Entry	95.8600	410,000	483,543	-80,000	430,000
Past 5 years	OCR	Freehold	New Sale Entry	94.8900	265,792	445,370	-37,200	292,188
Past 5 years	OCR	Freehold	Resale Entry	98.7400	485,556	578,413	-23,000	490,000
Past 5 years	OCR	Leasehold	New Sale Entry	98.1200	385,000	419,355	-38,939	391,000
Past 5 years	OCR	Leasehold	Resale Entry	98.4700	348,000	389,435	-34,056	350,000
Past 10 years	Overall	Freehold	New Sale Entry	83.4700	200,000	359,723	-91,800	298,958
Past 10 years	Overall	Freehold	Resale Entry	92.8500	390,000	543,515	-85,000	427,000
Past 10 years	Overall	Leasehold	New Sale Entry	94.6800	278,000	336,224	-74,642	298,000
Past 10 years	Overall	Leasehold	Resale Entry	90.0200	280,000	329,535	-70,040	315,000
Past 10 years	CCR	Freehold	New Sale Entry	72.5200	249,050	410,510	-185,000	509,750
Past 10 years	CCR	Freehold	Resale Entry	89.7000	450,000	670,479	-150,000	522,500
Past 10 years	CCR	Leasehold	New Sale Entry	70.8500	129,800	190,040	-172,140	277,500
Past 10 years	CCR	Leasehold	Resale Entry	68.5600	150,000	253,200	-191,000	355,000
Past 10 years	RCR	Freehold	New Sale Entry	85.8100	152,440	321,321	-55,456	214,000
Past 10 years	RCR	Freehold	Resale Entry	94.4500	368,000	503,264	-59,000	400,000
Past 10 years	RCR	Leasehold	New Sale Entry	93.2100	274,869	345,618	-193,000	300,220
Past 10 years	RCR	Leasehold	Resale Entry	91.4400	325,000	390,939	-80,000	360,000
Past 10 years	OCR	Freehold	New Sale Entry	90.6300	242,900	361,392	-39,000	289,000

SOURCE TABLE / PANEL 2 OF 4

S15_Master / Tenure, entry type, region and exit window

64 retained rows • Rows 30–58 • Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Profit Rate %	Median Nominal P/L	Mean Nominal P/L	Median Loss	Median Gain
Past 10 years	OCR	Freehold	Resale Entry	94.4100	368,000	456,083	-51,000	392,000
Past 10 years	OCR	Leasehold	New Sale Entry	96.6000	285,288	343,273	-39,145	298,000
Past 10 years	OCR	Leasehold	Resale Entry	92.1800	275,000	316,287	-50,000	300,000
Past 20 years	Overall	Freehold	New Sale Entry	84.8600	247,000	351,694	-101,715	318,242
Past 20 years	Overall	Freehold	Resale Entry	92.3200	380,000	527,051	-92,000	420,000
Past 20 years	Overall	Leasehold	New Sale Entry	91.2500	256,800	308,590	-80,640	287,549
Past 20 years	Overall	Leasehold	Resale Entry	91.0600	290,000	336,402	-75,000	320,000
Past 20 years	CCR	Freehold	New Sale Entry	80.5100	366,500	463,380	-190,070	503,000
Past 20 years	CCR	Freehold	Resale Entry	90.5700	480,000	687,575	-150,000	540,000
Past 20 years	CCR	Leasehold	New Sale Entry	75.6300	204,000	275,594	-174,520	365,082
Past 20 years	CCR	Leasehold	Resale Entry	75.2100	250,000	361,006	-189,475	430,000
Past 20 years	RCR	Freehold	New Sale Entry	86.9500	205,260	316,576	-71,976	264,200
Past 20 years	RCR	Freehold	Resale Entry	93.3900	360,000	477,409	-70,000	395,000
Past 20 years	RCR	Leasehold	New Sale Entry	91.6300	285,130	348,340	-132,120	319,000
Past 20 years	RCR	Leasehold	Resale Entry	92.1300	332,000	393,600	-75,000	365,000
Past 20 years	OCR	Freehold	New Sale Entry	86.4000	223,285	292,025	-77,050	275,000
Past 20 years	OCR	Freehold	Resale Entry	93.0500	338,000	411,379	-65,000	365,000
Past 20 years	OCR	Leasehold	New Sale Entry	92.1100	250,592	299,860	-65,000	277,504
Past 20 years	OCR	Leasehold	Resale Entry	92.5400	280,000	311,235	-58,554	300,000
All data	Overall	Freehold	New Sale Entry	80.5700	219,000	317,030	-131,880	315,000
All data	Overall	Freehold	Resale Entry	87.4500	350,000	478,903	-135,000	413,000
All data	Overall	Leasehold	New Sale Entry	87.4700	239,900	287,117	-96,591	285,338
All data	Overall	Leasehold	Resale Entry	88.2900	280,000	318,504	-100,000	320,000
All data	CCR	Freehold	New Sale Entry	76.9500	322,000	416,509	-220,380	495,050
All data	CCR	Freehold	Resale Entry	84.6000	412,000	602,768	-200,000	520,000
All data	CCR	Leasehold	New Sale Entry	74.2500	189,000	261,039	-183,000	364,350
All data	CCR	Leasehold	Resale Entry	71.0300	210,000	316,663	-200,000	420,000
All data	RCR	Freehold	New Sale Entry	83.3100	185,000	291,543	-95,000	260,560
All data	RCR	Freehold	Resale Entry	88.7700	335,000	438,864	-110,000	390,000

SOURCE TABLE / PANEL 2 OF 4

SI5_Master / Tenure, entry type, region and exit window

64 retained rows • Rows 59–64 • Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Profit Rate %	Median Nominal P/L	Mean Nominal P/L	Median Loss	Median Gain
All data	RCR	Leasehold	New Sale Entry	87.3700	266,370	319,729	-154,550	316,806
All data	RCR	Leasehold	Resale Entry	89.0100	320,000	372,062	-100,000	360,000
All data	OCR	Freehold	New Sale Entry	80.7900	196,000	257,841	-107,473	273,844
All data	OCR	Freehold	Resale Entry	89.2300	318,000	384,181	-100,000	362,000
All data	OCR	Leasehold	New Sale Entry	88.3100	235,000	279,794	-82,397	275,720
All data	OCR	Leasehold	Resale Entry	90.1800	271,000	297,652	-80,000	300,000

SOURCE TABLE / PANEL 3 OF 4

S15_Master / Tenure, entry type, region and exit window

64 retained rows · Rows 1–29 · Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Median CAGR %	Mean CAGR %	Median Holding Years	Mean Holding Years	Median Buy Price
Past 5 years	Overall	Freehold	New Sale Entry	1.7000	1.9100	12.2900	13.2300	1,080,000
Past 5 years	Overall	Freehold	Resale Entry	3.8400	3.9500	8.2800	9.5300	1,295,000
Past 5 years	Overall	Leasehold	New Sale Entry	3.5500	3.7000	8.8400	9.9400	922,435
Past 5 years	Overall	Leasehold	Resale Entry	4.0500	4.3500	6.9900	8.5100	1,008,000
Past 5 years	CCR	Freehold	New Sale Entry	1.1700	1.4000	13.9600	14.1400	1,820,000
Past 5 years	CCR	Freehold	Resale Entry	3.0900	3.1400	8.8600	9.9600	1,900,000
Past 5 years	CCR	Leasehold	New Sale Entry	0.9500	0.9600	11.0100	11.2600	1,737,540
Past 5 years	CCR	Leasehold	Resale Entry	1.5000	1.7200	8.0700	9.2500	1,674,820
Past 5 years	RCR	Freehold	New Sale Entry	1.7200	2.0200	11.4400	12.2700	964,000
Past 5 years	RCR	Freehold	Resale Entry	4.0500	4.1400	7.6000	9.0400	1,163,900
Past 5 years	RCR	Leasehold	New Sale Entry	3.0900	3.1000	7.7400	9.3700	1,237,000
Past 5 years	RCR	Leasehold	Resale Entry	3.6400	3.8500	7.9600	9.0700	1,280,000
Past 5 years	OCR	Freehold	New Sale Entry	1.9700	2.2300	12.0700	13.6800	905,000
Past 5 years	OCR	Freehold	Resale Entry	4.4500	4.6100	8.4900	9.6100	1,066,500
Past 5 years	OCR	Leasehold	New Sale Entry	3.8300	4.0400	8.9500	10	861,000
Past 5 years	OCR	Leasehold	Resale Entry	4.4800	4.8600	6.5500	8.2200	923,000
Past 10 years	Overall	Freehold	New Sale Entry	1.6300	1.8200	10.8300	11.8700	1,031,150
Past 10 years	Overall	Freehold	Resale Entry	3.2900	3.3700	8.0200	9.2400	1,250,000
Past 10 years	Overall	Leasehold	New Sale Entry	3.0500	3.2000	8.4400	9.8000	891,710
Past 10 years	Overall	Leasehold	Resale Entry	3.2800	3.4900	7.6100	8.6000	970,000
Past 10 years	CCR	Freehold	New Sale Entry	1.1600	1.3400	11.5800	12.3100	1,769,650
Past 10 years	CCR	Freehold	Resale Entry	2.6300	2.7100	8.4700	9.6500	1,820,000
Past 10 years	CCR	Leasehold	New Sale Entry	0.9500	1	10.4000	10.7700	1,686,500
Past 10 years	CCR	Leasehold	Resale Entry	1.2100	1.4900	8.1200	9.1600	1,620,000
Past 10 years	RCR	Freehold	New Sale Entry	1.6500	1.9400	10.1700	11.0200	897,100
Past 10 years	RCR	Freehold	Resale Entry	3.5800	3.6300	7.5900	8.8600	1,150,000
Past 10 years	RCR	Leasehold	New Sale Entry	2.8400	2.8300	7.9000	9.5700	1,200,000
Past 10 years	RCR	Leasehold	Resale Entry	3.0700	3.2100	8.0700	8.9600	1,230,000
Past 10 years	OCR	Freehold	New Sale Entry	1.9000	2.1100	10.9800	12.5300	887,000

SOURCE TABLE / PANEL 3 OF 4

S15_Master / Tenure, entry type, region and exit window

64 retained rows • Rows 30–58 • Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Median CAGR %	Mean CAGR %	Median Holding Years	Mean Holding Years	Median Buy Price
Past 10 years	OCR	Freehold	Resale Entry	3.7000	3.7800	8.0500	9.2200	1,010,000
Past 10 years	OCR	Leasehold	New Sale Entry	3.2100	3.4400	8.4700	9.8000	837,000
Past 10 years	OCR	Leasehold	Resale Entry	3.5600	3.8500	7.4000	8.3900	890,000
Past 20 years	Overall	Freehold	New Sale Entry	2.2700	3.0500	9.2400	10.0700	938,800
Past 20 years	Overall	Freehold	Resale Entry	3.7200	4.3900	7.3800	8.5000	1,120,000
Past 20 years	Overall	Leasehold	New Sale Entry	3.0800	3.3100	8.5600	9.6200	801,000
Past 20 years	Overall	Leasehold	Resale Entry	3.9900	4.8600	6.7000	7.8500	868,000
Past 20 years	CCR	Freehold	New Sale Entry	2.3600	3.1400	9.3100	10.0200	1,409,255
Past 20 years	CCR	Freehold	Resale Entry	3.2200	4.0200	7.5100	8.6400	1,640,000
Past 20 years	CCR	Leasehold	New Sale Entry	1.4300	2.3300	9.3300	9.9000	1,519,580
Past 20 years	CCR	Leasehold	Resale Entry	2.2400	3.3100	7.2500	8.3300	1,480,000
Past 20 years	RCR	Freehold	New Sale Entry	2.2300	3.1700	8.8300	9.7000	840,000
Past 20 years	RCR	Freehold	Resale Entry	3.9900	4.6400	7.2000	8.3000	998,000
Past 20 years	RCR	Leasehold	New Sale Entry	3.1100	3.4600	8.0100	9.3000	1,015,000
Past 20 years	RCR	Leasehold	Resale Entry	3.7800	4.8200	6.9000	8.0200	1,038,000
Past 20 years	OCR	Freehold	New Sale Entry	2.2600	2.8500	9.6100	10.5300	830,000
Past 20 years	OCR	Freehold	Resale Entry	4.0200	4.5200	7.4400	8.5300	905,000
Past 20 years	OCR	Leasehold	New Sale Entry	3.1400	3.3300	8.6400	9.6900	756,170
Past 20 years	OCR	Leasehold	Resale Entry	4.2500	5.0600	6.5700	7.7200	800,000
All data	Overall	Freehold	New Sale Entry	2.0700	2.6500	8.9000	9.8300	939,165
All data	Overall	Freehold	Resale Entry	3.5000	3.9300	7.1300	8.2800	1,100,000
All data	Overall	Leasehold	New Sale Entry	2.9400	3	8.4200	9.4600	791,000
All data	Overall	Leasehold	Resale Entry	3.8500	4.5300	6.6300	7.7800	860,000
All data	CCR	Freehold	New Sale Entry	2.1500	2.7700	8.9200	9.7800	1,400,000
All data	CCR	Freehold	Resale Entry	2.9500	3.4600	7.1400	8.3300	1,600,000
All data	CCR	Leasehold	New Sale Entry	1.3700	2.1800	9.2300	9.8200	1,495,800
All data	CCR	Leasehold	Resale Entry	1.9000	2.8200	7.0600	8.1500	1,439,000
All data	RCR	Freehold	New Sale Entry	2.0700	2.8300	8.6000	9.5300	840,300
All data	RCR	Freehold	Resale Entry	3.7600	4.2100	6.9800	8.1300	985,000

SOURCE TABLE / PANEL 3 OF 4

SI5_Master / Tenure, entry type, region and exit window

64 retained rows • Rows 59–64 • Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Median CAGR %	Mean CAGR %	Median Holding Years	Mean Holding Years	Median Buy Price
All data	RCR	Leasehold	New Sale Entry	2.9400	3.0900	7.8500	9.1200	989,500
All data	RCR	Leasehold	Resale Entry	3.6200	4.4600	6.7800	7.9300	1,000,000
All data	OCR	Freehold	New Sale Entry	2.0300	2.3700	9.2000	10.2000	833,499
All data	OCR	Freehold	Resale Entry	3.8300	4.1400	7.2600	8.3900	900,000
All data	OCR	Leasehold	New Sale Entry	3.0100	3.0300	8.5000	9.5300	747,855
All data	OCR	Leasehold	Resale Entry	4.1200	4.7800	6.5100	7.6700	800,000

SOURCE TABLE / PANEL 4 OF 4

SI5_Master / Tenure, entry type, region and exit window

64 retained rows · Rows 1–29 · Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Median Sell Price	Region Total	% of Region Total
Past 5 years	Overall	Freehold	New Sale Entry	1,530,000	61,663	12.2400
Past 5 years	Overall	Freehold	Resale Entry	1,900,000	61,663	16.5600
Past 5 years	Overall	Leasehold	New Sale Entry	1,360,000	61,663	46.4300
Past 5 years	Overall	Leasehold	Resale Entry	1,405,000	61,663	24.7700
Past 5 years	CCR	Freehold	New Sale Entry	2,480,000	8,255	25.1800
Past 5 years	CCR	Freehold	Resale Entry	2,700,000	8,255	41.7400
Past 5 years	CCR	Leasehold	New Sale Entry	1,930,000	8,255	16.9500
Past 5 years	CCR	Leasehold	Resale Entry	2,050,000	8,255	16.1200
Past 5 years	RCR	Freehold	New Sale Entry	1,300,000	15,988	19.2600
Past 5 years	RCR	Freehold	Resale Entry	1,710,000	15,988	21.9900
Past 5 years	RCR	Leasehold	New Sale Entry	1,600,000	15,988	36.2500
Past 5 years	RCR	Leasehold	Resale Entry	1,750,000	15,988	22.5000
Past 5 years	OCR	Freehold	New Sale Entry	1,385,000	37,420	6.3800
Past 5 years	OCR	Freehold	Resale Entry	1,620,000	37,420	8.6900
Past 5 years	OCR	Leasehold	New Sale Entry	1,290,000	37,420	57.2800
Past 5 years	OCR	Leasehold	Resale Entry	1,292,000	37,420	27.6500
Past 10 years	Overall	Freehold	New Sale Entry	1,430,000	103,124	15.2600
Past 10 years	Overall	Freehold	Resale Entry	1,738,000	103,124	18.1400
Past 10 years	Overall	Leasehold	New Sale Entry	1,255,000	103,124	42.8000
Past 10 years	Overall	Leasehold	Resale Entry	1,300,000	103,124	23.8000
Past 10 years	CCR	Freehold	New Sale Entry	2,300,000	15,021	30.3600
Past 10 years	CCR	Freehold	Resale Entry	2,460,000	15,021	41.6400
Past 10 years	CCR	Leasehold	New Sale Entry	1,870,000	15,021	14.3900
Past 10 years	CCR	Leasehold	Resale Entry	1,910,000	15,021	13.6100
Past 10 years	RCR	Freehold	New Sale Entry	1,230,000	27,117	23.0300
Past 10 years	RCR	Freehold	Resale Entry	1,600,000	27,117	23.0500
Past 10 years	RCR	Leasehold	New Sale Entry	1,550,000	27,117	31.4900
Past 10 years	RCR	Leasehold	Resale Entry	1,580,000	27,117	22.4300
Past 10 years	OCR	Freehold	New Sale Entry	1,268,000	60,986	8.0900

SOURCE TABLE / PANEL 4 OF 4

S15_Master / Tenure, entry type, region and exit window

64 retained rows · Rows 30–58 · Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Median Sell Price	Region Total	% of Region Total
Past 10 years	OCR	Freehold	Resale Entry	1,450,000	60,986	10.1800
Past 10 years	OCR	Leasehold	New Sale Entry	1,184,000	60,986	54.8300
Past 10 years	OCR	Leasehold	Resale Entry	1,185,500	60,986	26.9100
Past 20 years	Overall	Freehold	New Sale Entry	1,300,000	158,391	18.2800
Past 20 years	Overall	Freehold	Resale Entry	1,592,000	158,391	18.6200
Past 20 years	Overall	Leasehold	New Sale Entry	1,130,000	158,391	39.8400
Past 20 years	Overall	Leasehold	Resale Entry	1,200,000	158,391	23.2600
Past 20 years	CCR	Freehold	New Sale Entry	1,970,000	24,433	35.0200
Past 20 years	CCR	Freehold	Resale Entry	2,250,000	24,433	41.0300
Past 20 years	CCR	Leasehold	New Sale Entry	1,768,000	24,433	12.0200
Past 20 years	CCR	Leasehold	Resale Entry	1,835,000	24,433	11.9200
Past 20 years	RCR	Freehold	New Sale Entry	1,180,000	42,701	24.9200
Past 20 years	RCR	Freehold	Resale Entry	1,450,000	42,701	22.7800
Past 20 years	RCR	Leasehold	New Sale Entry	1,400,000	42,701	30.0600
Past 20 years	RCR	Leasehold	Resale Entry	1,438,888	42,701	22.2400
Past 20 years	OCR	Freehold	New Sale Entry	1,100,000	91,257	10.6900
Past 20 years	OCR	Freehold	Resale Entry	1,300,000	91,257	10.6700
Past 20 years	OCR	Leasehold	New Sale Entry	1,038,000	91,257	51.8700
Past 20 years	OCR	Leasehold	Resale Entry	1,070,000	91,257	26.7700
All data	Overall	Freehold	New Sale Entry	1,255,000	166,970	18.4100
All data	Overall	Freehold	Resale Entry	1,538,000	166,970	19.0700
All data	Overall	Leasehold	New Sale Entry	1,095,000	166,970	39.6600
All data	Overall	Leasehold	Resale Entry	1,180,000	166,970	22.8600
All data	CCR	Freehold	New Sale Entry	1,900,000	26,459	34.3600
All data	CCR	Freehold	Resale Entry	2,150,000	26,459	42.3200
All data	CCR	Leasehold	New Sale Entry	1,750,000	26,459	11.4000
All data	CCR	Leasehold	Resale Entry	1,754,000	26,459	11.9100
All data	RCR	Freehold	New Sale Entry	1,149,444	45,025	24.8100
All data	RCR	Freehold	Resale Entry	1,400,000	45,025	23.1000

SOURCE TABLE / PANEL 4 OF 4

SI5_Master / Tenure, entry type, region and exit window

64 retained rows • Rows 59–64 • Source: master_loss_profit_cagr_region_tenure_entry_window.csv / CSV

Window	Region	Tenure	Entry Type	Median Sell Price	Region Total	% of Region Total
All data	RCR	Leasehold	New Sale Entry	1,380,000	45,025	30.1200
All data	RCR	Leasehold	Resale Entry	1,405,000	45,025	21.9700
All data	OCR	Freehold	New Sale Entry	1,060,000	95,486	10.9700
All data	OCR	Freehold	Resale Entry	1,280,000	95,486	10.7300
All data	OCR	Leasehold	New Sale Entry	1,000,000	95,486	51.9900
All data	OCR	Leasehold	Resale Entry	1,050,000	95,486	26.3100

SOURCE TABLE / PANEL 1 OF 3

Si6_Hold_4to10 / Lease-band comparisons with freehold benchmarks

34 retained rows • Rows 1–29 • Source: flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv / CSV

Region	Lease Remaining Band At Purchase	Leasehold Pair Count	Leasehold Median CAGR Pct	Leasehold Mean CAGR Pct	Leasehold Median PL	Leasehold Loss Rate	Median Remaining Lease At Purchase
CCR	<50 yrs	5	2.9478	3.1569	121,350	0	48.1314
CCR	50–55 yrs	13	4.2631	5.0941	322,000	7.6923	53.2984
CCR	55–60 yrs	39	2.5380	2.7704	335,000	23.0769	57.5647
CCR	60–65 yrs	55	1.5373	3.8281	130,000	32.7273	62.5948
CCR	65–70 yrs	91	3.2082	5.4453	390,000	20.8791	68.2984
CCR	70–75 yrs	128	5.3327	7.5329	453,000	21.0938	72.9343
CCR	75–80 yrs	216	2.7028	2.3531	179,750	34.2593	78.1916
CCR	80–85 yrs	327	1.1798	1.5013	130,000	25.6881	83.2628
CCR	85–90 yrs	457	1.0036	2.1325	105,000	33.6980	88.2580
CCR	90–95 yrs	695	0.5704	1.2479	60,600	42.3022	92.6057
CCR	95–100 yrs	1,300	1.2380	2.5143	136,000	23.4615	96.6400
CCR	100+ yrs	33	9.8983	6.8056	812,210	24.2424	100.6023
RCR	<50 yrs	3	4.0041	6.1577	120,000	0	47.1697
RCR	50–55 yrs	27	2.9900	2.9746	101,000	11.1111	53.1588
RCR	55–60 yrs	186	1.7977	2.0526	57,960	11.8280	59.0192
RCR	60–65 yrs	92	5.6328	8.5660	275,000	6.5217	62.5825
RCR	65–70 yrs	157	5.4850	6.4918	300,000	10.8280	68.0958
RCR	70–75 yrs	277	5.7372	6.1383	372,000	23.4657	72.7235
RCR	75–80 yrs	598	4.1392	4.2052	329,000	11.7057	77.8107
RCR	80–85 yrs	1,108	2.0523	2.5042	180,000	15.1625	82.8368
RCR	85–90 yrs	1,696	3.3372	4.5388	280,000	10.6722	87.4483
RCR	90–95 yrs	2,760	3.5384	3.8074	237,240	16.3043	93.1643
RCR	95–100 yrs	7,038	2.8747	2.9251	216,000	12.5178	97.5394
RCR	100+ yrs	67	2.4583	2.4199	210,374	1.4925	102.0712
OCR	50–55 yrs	2	6.0237	6.0237	390,556	0	54.1342
OCR	55–60 yrs	29	4.5827	4.4573	375,000	3.4483	57.8905
OCR	60–65 yrs	119	3.9803	4.0003	310,000	5.0420	63.3429
OCR	65–70 yrs	259	1.6228	3.0325	125,000	22.0077	68.5647
OCR	70–75 yrs	621	5.8275	6.7638	330,168	3.8647	73.3669

SOURCE TABLE / PANEL 1 OF 3

Si6_Hold_4to10 / Lease-band comparisons with freehold benchmarks

34 retained rows • Rows 30–34 • Source: flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv / CSV

Region	Lease Remaining Band At Purchase	Leasehold Pair Count	Leasehold Median CAGR Pct	Leasehold Mean CAGR Pct	Leasehold Median PL	Leasehold Loss Rate	Median Remaining Lease At Purchase
OCR	75–80 yrs	1,432	4.6201	5.0446	280,000	12.0112	78.0137
OCR	80–85 yrs	3,042	1.8113	2.3453	116,000	23.6029	82.9370
OCR	85–90 yrs	4,430	4.5408	5.1368	257,000	10.1580	87.9179
OCR	90–95 yrs	5,674	3.7001	3.9604	210,000	12.6190	92.5784
OCR	95–100 yrs	29,794	2.9633	3.0257	183,217.50	14.1136	97.7584

SOURCE TABLE / PANEL 2 OF 3

Si6_Hold_4to10 / Lease-band comparisons with freehold benchmarks

34 retained rows • Rows 1–29 • Source: flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv / CSV

Region	Lease Remaining Band At Purchase	Median Remaining Lease At Sale	Median Holding Years	Freehold Pair Count	Freehold Median CAGR Pct	Freehold Mean CAGR Pct	Freehold Median PL
CCR	<50 yrs	43.2300	5.3060	11,084	2.2968	2.9730	267,842
CCR	50–55 yrs	48.3587	4.9391	11,084	2.2968	2.9730	267,842
CCR	55–60 yrs	51.3039	6.6721	11,084	2.2968	2.9730	267,842
CCR	60–65 yrs	56.0301	6.5051	11,084	2.2968	2.9730	267,842
CCR	65–70 yrs	61.4764	7.0144	11,084	2.2968	2.9730	267,842
CCR	70–75 yrs	66.8768	5.7851	11,084	2.2968	2.9730	267,842
CCR	75–80 yrs	71.2697	6.2820	11,084	2.2968	2.9730	267,842
CCR	80–85 yrs	76.3888	6.6037	11,084	2.2968	2.9730	267,842
CCR	85–90 yrs	81.6851	5.9685	11,084	2.2968	2.9730	267,842
CCR	90–95 yrs	85.5702	7.1431	11,084	2.2968	2.9730	267,842
CCR	95–100 yrs	89.9617	6.9637	11,084	2.2968	2.9730	267,842
CCR	100+ yrs	94.7036	6.6721	11,084	2.2968	2.9730	267,842
RCR	<50 yrs	41.8795	5.6810	12,206	2.4714	3.2547	176,166
RCR	50–55 yrs	48.2225	5.1198	12,206	2.4714	3.2547	176,166
RCR	55–60 yrs	52.3330	6.3943	12,206	2.4714	3.2547	176,166
RCR	60–65 yrs	56.6150	5.8535	12,206	2.4714	3.2547	176,166
RCR	65–70 yrs	61.6468	6.2094	12,206	2.4714	3.2547	176,166
RCR	70–75 yrs	66.3641	6.0014	12,206	2.4714	3.2547	176,166
RCR	75–80 yrs	71.3125	6.0808	12,206	2.4714	3.2547	176,166
RCR	80–85 yrs	75.9986	6.5270	12,206	2.4714	3.2547	176,166
RCR	85–90 yrs	81.0014	6.3121	12,206	2.4714	3.2547	176,166
RCR	90–95 yrs	86.4603	6.3381	12,206	2.4714	3.2547	176,166
RCR	95–100 yrs	90.6934	6.5886	12,206	2.4714	3.2547	176,166
RCR	100+ yrs	94.7591	6.6831	12,206	2.4714	3.2547	176,166
OCR	50–55 yrs	49.5489	4.5859	11,055	2.6099	3.0083	180,000
OCR	55–60 yrs	51.9124	5.9055	11,055	2.6099	3.0083	180,000
OCR	60–65 yrs	56.7426	6.2478	11,055	2.6099	3.0083	180,000
OCR	65–70 yrs	61.3970	6.4531	11,055	2.6099	3.0083	180,000
OCR	70–75 yrs	67.0958	5.5277	11,055	2.6099	3.0083	180,000

SOURCE TABLE / PANEL 2 OF 3

Si6_Hold_4to10 / Lease-band comparisons with freehold benchmarks

34 retained rows • Rows 30–34 • Source: flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv / CSV

Region	Lease Remaining Band At Purchase	Median Remaining Lease At Sale	Median Holding Years	Freehold Pair Count	Freehold Median CAGR Pct	Freehold Mean CAGR Pct	Freehold Median PL
OCR	75–80 yrs	71.3987	6.0876	11,055	2.6099	3.0083	180,000
OCR	80–85 yrs	75.9589	6.7296	11,055	2.6099	3.0083	180,000
OCR	85–90 yrs	81.4028	6.0808	11,055	2.6099	3.0083	180,000
OCR	90–95 yrs	86.0849	6.2231	11,055	2.6099	3.0083	180,000
OCR	95–100 yrs	90.0801	7.4387	11,055	2.6099	3.0083	180,000

SOURCE TABLE / PANEL 3 OF 3

Si6_Hold_4to10 / Lease-band comparisons with freehold benchmarks

34 retained rows • Rows 1–29 • Source: flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv / CSV

Region	Lease Remaining Band At Purchase	Freehold Loss Rate	Freehold Median Holding Years	CAGR Difference Ppt	Leasehold Beats Freehold	Public Safe 100plus
CCR	<50 yrs	22.9340	6.5736	0.6510	True	False
CCR	50–55 yrs	22.9340	6.5736	1.9664	True	False
CCR	55–60 yrs	22.9340	6.5736	0.2412	True	False
CCR	60–65 yrs	22.9340	6.5736	-0.7595	False	False
CCR	65–70 yrs	22.9340	6.5736	0.9115	True	False
CCR	70–75 yrs	22.9340	6.5736	3.0359	True	True
CCR	75–80 yrs	22.9340	6.5736	0.4061	True	True
CCR	80–85 yrs	22.9340	6.5736	-1.1169	False	True
CCR	85–90 yrs	22.9340	6.5736	-1.2931	False	True
CCR	90–95 yrs	22.9340	6.5736	-1.7264	False	True
CCR	95–100 yrs	22.9340	6.5736	-1.0587	False	True
CCR	100+ yrs	22.9340	6.5736	7.6016	True	False
RCR	<50 yrs	18.0403	6.5572	1.5326	True	False
RCR	50–55 yrs	18.0403	6.5572	0.5186	True	False
RCR	55–60 yrs	18.0403	6.5572	-0.6737	False	True
RCR	60–65 yrs	18.0403	6.5572	3.1613	True	False
RCR	65–70 yrs	18.0403	6.5572	3.0136	True	True
RCR	70–75 yrs	18.0403	6.5572	3.2657	True	True
RCR	75–80 yrs	18.0403	6.5572	1.6678	True	True
RCR	80–85 yrs	18.0403	6.5572	-0.4191	False	True
RCR	85–90 yrs	18.0403	6.5572	0.8657	True	True
RCR	90–95 yrs	18.0403	6.5572	1.0670	True	True
RCR	95–100 yrs	18.0403	6.5572	0.4033	True	True
RCR	100+ yrs	18.0403	6.5572	-0.0131	False	False
OCR	50–55 yrs	19.5296	6.6530	3.4138	True	False
OCR	55–60 yrs	19.5296	6.6530	1.9728	True	False
OCR	60–65 yrs	19.5296	6.6530	1.3704	True	True
OCR	65–70 yrs	19.5296	6.6530	-0.9870	False	True
OCR	70–75 yrs	19.5296	6.6530	3.2176	True	True

SOURCE TABLE / PANEL 3 OF 3

Si6_Hold_4to10 / Lease-band comparisons with freehold benchmarks

34 retained rows • Rows 30–34 • Source: flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv / CSV

Region	Lease Remaining Band At Purchase	Freehold Loss Rate	Freehold Median Holding Years	CAGR Difference Ppt	Leasehold Beats Freehold	Public Safe 100plus
OCR	75–80 yrs	19.5296	6.6530	2.0102	True	True
OCR	80–85 yrs	19.5296	6.6530	-0.7986	False	True
OCR	85–90 yrs	19.5296	6.6530	1.9309	True	True
OCR	90–95 yrs	19.5296	6.6530	1.0902	True	True
OCR	95–100 yrs	19.5296	6.6530	0.3534	True	True

QA

Source–summary reconciliation checks

Rows 1–19 of 19 • Retained October 2026 research archive

Check	Result	Detail
Purchase-cohort sample	PASS	Sum of the 12 cohort-entry cells = 166,970
New-sale cohort sample	PASS	New-sale sample = 96,953
Resale cohort sample	PASS	Resale sample = 70,017
Regional cohort sample	PASS	36 region-cohort-entry cells = 166,970
Age coverage	PASS	Usable age = 68,560; missing 1,452 and negative implied age 5; total 70,017
Regional age coverage	PASS	Region x age counts agree with usable-age total
Tenure age coverage	PASS	Tenure x age counts agree with usable-age total
CCR project count	PASS	434 projects are preserved, not only the top-10 chart
CCR project exits	PASS	Project-detail exits sum to 6,721
CCR project losses	PASS	Project-detail losses sum to 1,879
CCR project outcome accounting	PASS	Loss + profit + breakeven equals exits for every project
CCR concentration	PASS	Top 10 = 457 / 1,879 = 24.3214%
CCR price totals	PASS	Price bands reconcile to 6,721 exits and 1,879 losses
CCR price x tenure totals	PASS	Cross-tab reconciles to the same CCR decade sample
CCR vintage totals	PASS	Q9 CCR vintage totals agree with Q3/Q10
Full-sample regional exits	PASS	Q6 full-sample regional exits reconcile
Full-sample regional outcomes	PASS	All six region-entry groups reconcile
District entry counts	PASS	District entry counts sum to full final sample
Lease-band population	PASS	Ten-year lease-band cells sum to 104,390 leasehold pairs

INTERPRETATION REGISTER

Omissions and publication limits

1–6 of 16 retained limitations; source language preserved

001	Observed exits only	Unsold holdings and latent gains/losses are absent. Recent purchase cohorts are not fully matured.
002	Capital outcomes only	Rental income, vacancy, financing, taxes, stamp duties, fees, renovation and inflation are excluded.
003	Descriptive, not causal	No new controls for timing, location, unit mix, price, buyer selection or project quality are introduced.
004	Age coverage	Q5 excludes 1,452 missing completion years and five negative implied ages; 68,560 of 70,017 resale-entry pairs remain.
005	Age is not remaining lease	Project age is purchase year minus completion year. Remaining lease is a different source variable.
006	Small samples	Counts are included. Source 100/500-pair flags are disclosed but not treated as causal-validity or republication approval.

INTERPRETATION REGISTER

Omissions and publication limits

7–12 of 16 retained limitations; source language preserved

007	Holding-window endpoints	The S16 CSV identifies a four-to-ten-year holding subset; exact endpoint inclusion was not independently recovered.
008	Rounded source medians	Several supporting CSVs are already rounded. No fabricated precision is added; exact-as-stored values remain in source CSVs.
009	Outcome definitions	Loss rate is the frequency of negative nominal gains, not loss magnitude. Breakeven exits are retained in denominators.
010	Concentration definition	Projects are ranked by absolute loss counts, not by loss rate. Full project data are supplied to prevent top-10-only selection.
011	Date filters	Q8 uses purchase cohorts. Q3/Q9/Q10 use exits from 9 Jun 2016 to 9 Jun 2026. Other source cuts retain their own scope.
012	No raw-pipeline replication	This pack extracts retained summaries and regenerates figures. Checks reconcile these summaries, not the original unit-matching pipeline.

INTERPRETATION REGISTER

Omissions and publication limits

13–16 of 16 retained limitations; source language preserved

013	Third-party separation	Property Doctors, Mogul.sg and other newspaper contributors are not pooled into these research tables. See Pack 1 for newspaper transcriptions.
014	Raw observations stored separately	This supplementary download contains aggregate source workbooks/CSVs, not unit-level addresses or all 630,541 raw transaction records. Those belong in the internal full pack.
015	Pooled tenure benchmarks	F12 pools both entry types. F13-F15 compare each lease band with the same pooled Freehold benchmark within region and holding subset.
016	Statistical uncertainty	No new confidence intervals or inferential tests are claimed. F03 intervals show the distributional P25-P75 range only.

PROVENANCE

Ten recovered research source files

Complete source filenames and complete SHA-256 fingerprints, with legible text sizing.

SOURCE FILE	SIZE	STATUS
Q10_CCR_price_tenure_analysis.xlsx SHA-256 85b290710098856f34e889fb4cf339f9aef574af90413bea73d67b4b006a8b1b	19,227	Recovered source; not newly rerun
Q3_CCR_project_concentration_analysis.xlsx SHA-256 da72a599ce6c370f1519c119b7959dbc8ebc7946701bb8b61d886a72a5a3c709	88,223	Recovered source; not newly rerun
Q5_resale_project_age_analysis.xlsx SHA-256 5684bc34528f08ce378c9b3eb68101e576c7fe84809f14443ab0d4f059dcdd26	30,664	Recovered source; not newly rerun
Q6_region_profit_loss_counts.xlsx SHA-256 e08812dc3571d91df6369bbc34942c04af15860bd25978a93975bfe59c7f2622	16,426	Recovered source; not newly rerun
Q8_purchase_cohort_analysis.xlsx SHA-256 a13a472878aa676decbb11da9eb484fc1093d0d75404fac39f0d19a3ccce770fa	21,415	Recovered source; not newly rerun
Q9_purchase_vintage_loss_drivers.xlsx SHA-256 2551cee43905aa6eea34db3a3dcdcc9a0b6292c20e3cffd6af67538b897f4095	23,668	Recovered source; not newly rerun
flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv SHA-256 28f7ad388c6d5ef8f593fd3c1406cabaf995ab7a8d47a3ee0e3cc393da30e947	9,063	Recovered source; not newly rerun
lease_band_10yr_region_summary.csv SHA-256 5acabf970eaf577182387064be2b7af2629ba932da7ae138275369c0872b7d91	2,000	Recovered source; not newly rerun
master_loss_profit_cagr_region_tenure_entry_window.csv SHA-256 e1cccc32452e7e573307500774ca805116f8b5e280b66f3bb109b2b69039acb9	9,991	Recovered source; not newly rerun
postal_district_entry_type_comparison_pivot.csv SHA-256 3da473ab546630138d1b9ce0cb9e462734c07931ea98756911895a3d2dcd8261	4,582	Recovered source; not newly rerun

DICTIONARY

Field dictionary and source units

Rows 1–29 of 190 • Retained October 2026 research archive

Table	Field	Unit	Original file	Original sheet
S01_Cohorts	Purchase cohort	Source category or label; terminology preserved	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	Entry type	Source category or label; terminology preserved	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	Observed exits	Count	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	P25 CAGR	Percent on 0-100 scale	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	Median CAGR	Percent on 0-100 scale	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	P75 CAGR	Percent on 0-100 scale	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	Losses	Count	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	Loss rate	Fraction on 0-1 scale	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	Median nominal gain	Singapore dollars (\$\$)	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	Median total return	Percent on 0-100 scale	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	Median holding period	Years	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S01_Cohorts	Median CAGR gap vs other entry type	Percentage points (pp)	Q8_purchase_cohort_analysis.xlsx	Overall Purchase Cohorts
S02_Region_Cohorts	Region	Source category or label; terminology preserved	Q8_purchase_cohort_analysis.xlsx	Region x Cohort
S02_Region_Cohorts	Purchase cohort	Source category or label; terminology preserved	Q8_purchase_cohort_analysis.xlsx	Region x Cohort
S02_Region_Cohorts	Entry type	Source category or label; terminology preserved	Q8_purchase_cohort_analysis.xlsx	Region x Cohort
S02_Region_Cohorts	Observed exits	Count	Q8_purchase_cohort_analysis.xlsx	Region x Cohort
S02_Region_Cohorts	Median CAGR	Percent on 0-100 scale	Q8_purchase_cohort_analysis.xlsx	Region x Cohort
S02_Region_Cohorts	P25 CAGR	Percent on 0-100 scale	Q8_purchase_cohort_analysis.xlsx	Region x Cohort
S02_Region_Cohorts	P75 CAGR	Percent on 0-100 scale	Q8_purchase_cohort_analysis.xlsx	Region x Cohort
S02_Region_Cohorts	Losses	Count	Q8_purchase_cohort_analysis.xlsx	Region x Cohort
S02_Region_Cohorts	Loss rate	Fraction on 0-1 scale	Q8_purchase_cohort_analysis.xlsx	Region x Cohort
S02_Region_Cohorts	Median hold	Years	Q8_purchase_cohort_analysis.xlsx	Region x Cohort
S03_Resale_Age	Project age at purchase	Source category or label; terminology preserved	Q5_resale_project_age_analysis.xlsx	Summary
S03_Resale_Age	Pairs	Count	Q5_resale_project_age_analysis.xlsx	Summary
S03_Resale_Age	P25 CAGR	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Summary
S03_Resale_Age	Median CAGR	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Summary
S03_Resale_Age	P75 CAGR	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Summary
S03_Resale_Age	Losses	Count	Q5_resale_project_age_analysis.xlsx	Summary
S03_Resale_Age	Loss rate	Fraction on 0-1 scale	Q5_resale_project_age_analysis.xlsx	Summary

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Table	Field	Unit	Original file	Original sheet
S03_Resale_Age	Median nominal gain	Singapore dollars (\$\$)	Q5_resale_project_age_analysis.xlsx	Summary
S03_Resale_Age	Median total return	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Summary
S03_Resale_Age	Median holding period	Years	Q5_resale_project_age_analysis.xlsx	Summary
S03_Resale_Age	Mean CAGR	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Summary
S04_Region_Age	Region	Source category or label; terminology preserved	Q5_resale_project_age_analysis.xlsx	Region x Age
S04_Region_Age	Age band	Source category or label; terminology preserved	Q5_resale_project_age_analysis.xlsx	Region x Age
S04_Region_Age	Pairs	Count	Q5_resale_project_age_analysis.xlsx	Region x Age
S04_Region_Age	P25 CAGR	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Region x Age
S04_Region_Age	Median CAGR	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Region x Age
S04_Region_Age	P75 CAGR	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Region x Age
S04_Region_Age	Losses	Count	Q5_resale_project_age_analysis.xlsx	Region x Age
S04_Region_Age	Loss rate	Fraction on 0-1 scale	Q5_resale_project_age_analysis.xlsx	Region x Age
S04_Region_Age	Median gain	Singapore dollars (\$\$)	Q5_resale_project_age_analysis.xlsx	Region x Age
S04_Region_Age	Median hold	Years	Q5_resale_project_age_analysis.xlsx	Region x Age
S05_Tenure_Age	Tenure	Source category or label; terminology preserved	Q5_resale_project_age_analysis.xlsx	Tenure x Age
S05_Tenure_Age	Age band	Source category or label; terminology preserved	Q5_resale_project_age_analysis.xlsx	Tenure x Age
S05_Tenure_Age	Pairs	Count	Q5_resale_project_age_analysis.xlsx	Tenure x Age
S05_Tenure_Age	P25 CAGR	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Tenure x Age
S05_Tenure_Age	Median CAGR	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Tenure x Age
S05_Tenure_Age	P75 CAGR	Percent on 0-100 scale	Q5_resale_project_age_analysis.xlsx	Tenure x Age
S05_Tenure_Age	Losses	Count	Q5_resale_project_age_analysis.xlsx	Tenure x Age
S05_Tenure_Age	Loss rate	Fraction on 0-1 scale	Q5_resale_project_age_analysis.xlsx	Tenure x Age
S05_Tenure_Age	Median gain	Singapore dollars (\$\$)	Q5_resale_project_age_analysis.xlsx	Tenure x Age
S05_Tenure_Age	Median hold	Years	Q5_resale_project_age_analysis.xlsx	Tenure x Age
S06_CCR_Projects	Rank	Ordinal	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Project	Source category or label; terminology preserved	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Matched exits	Count	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Losses	Count	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Profitable	Count	Q3_CCR_project_concentration_analysis.xlsx	Project Detail

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Table	Field	Unit	Original file	Original sheet
S06_CCR_Projects	Breakeven	Count	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Loss rate	Fraction on 0-1 scale	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Median CAGR	Percent on 0-100 scale	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Median nominal gain/loss	Singapore dollars (\$\$)	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Median total return	Percent on 0-100 scale	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Share of all losses	Fraction on 0-1 scale	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Cumulative losses	Count	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S06_CCR_Projects	Cumulative loss share	Fraction on 0-1 scale	Q3_CCR_project_concentration_analysis.xlsx	Project Detail
S07_Concentration	Top N projects	Count	Q3_CCR_project_concentration_analysis.xlsx	Concentration Summary
S07_Concentration	Pairs in Top N	Count	Q3_CCR_project_concentration_analysis.xlsx	Concentration Summary
S07_Concentration	Losses in Top N	Count	Q3_CCR_project_concentration_analysis.xlsx	Concentration Summary
S07_Concentration	Share of all losses	Fraction on 0-1 scale	Q3_CCR_project_concentration_analysis.xlsx	Concentration Summary
S07_Concentration	Cumulative interpretation	Source category or label; terminology preserved	Q3_CCR_project_concentration_analysis.xlsx	Concentration Summary
S07_Concentration	Share of all projects	Fraction on 0-1 scale	Q3_CCR_project_concentration_analysis.xlsx	Concentration Summary
S08_Loss_Vintages	Region	Source category or label; terminology preserved	Q9_purchase_vintage_loss_drivers.xlsx	Summary
S08_Loss_Vintages	Purchase vintage	Source category or label; terminology preserved	Q9_purchase_vintage_loss_drivers.xlsx	Summary
S08_Loss_Vintages	Observed exits	Count	Q9_purchase_vintage_loss_drivers.xlsx	Summary
S08_Loss_Vintages	Losses	Count	Q9_purchase_vintage_loss_drivers.xlsx	Summary
S08_Loss_Vintages	Loss rate within vintage	Fraction on 0-1 scale	Q9_purchase_vintage_loss_drivers.xlsx	Summary
S08_Loss_Vintages	Share of region's New Sale losses	Fraction on 0-1 scale	Q9_purchase_vintage_loss_drivers.xlsx	Summary
S08_Loss_Vintages	Median CAGR	Percent on 0-100 scale	Q9_purchase_vintage_loss_drivers.xlsx	Summary
S08_Loss_Vintages	Median nominal gain/loss	Singapore dollars (\$\$)	Q9_purchase_vintage_loss_drivers.xlsx	Summary
S08_Loss_Vintages	Median total return	Percent on 0-100 scale	Q9_purchase_vintage_loss_drivers.xlsx	Summary
S08_Loss_Vintages	Median holding period	Years	Q9_purchase_vintage_loss_drivers.xlsx	Summary
S09_CCR_Price	Entry price band	Source category or label; terminology preserved	Q10_CCR_price_tenure_analysis.xlsx	Summary
S09_CCR_Price	Observed exits	Count	Q10_CCR_price_tenure_analysis.xlsx	Summary
S09_CCR_Price	Losses	Count	Q10_CCR_price_tenure_analysis.xlsx	Summary
S09_CCR_Price	Loss rate	Fraction on 0-1 scale	Q10_CCR_price_tenure_analysis.xlsx	Summary
S09_CCR_Price	Share of all CCR losses	Fraction on 0-1 scale	Q10_CCR_price_tenure_analysis.xlsx	Summary

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Table	Field	Unit	Original file	Original sheet
S09_CCR_Price	Median CAGR	Percent on 0-100 scale	Q10_CCR_price_tenure_analysis.xlsx	Summary
S09_CCR_Price	Median nominal gain/loss	Singapore dollars (\$)	Q10_CCR_price_tenure_analysis.xlsx	Summary
S09_CCR_Price	Median total return	Percent on 0-100 scale	Q10_CCR_price_tenure_analysis.xlsx	Summary
S09_CCR_Price	Median hold	Years	Q10_CCR_price_tenure_analysis.xlsx	Summary
S09_CCR_Price	Median buy price	Singapore dollars (\$)	Q10_CCR_price_tenure_analysis.xlsx	Summary
S10_Price_Tenure	Entry price band	Source category or label; terminology preserved	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S10_Price_Tenure	Tenure	Source category or label; terminology preserved	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S10_Price_Tenure	Observed exits	Count	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S10_Price_Tenure	Losses	Count	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S10_Price_Tenure	Loss rate	Fraction on 0-1 scale	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S10_Price_Tenure	Share of band losses	Fraction on 0-1 scale	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S10_Price_Tenure	Share of all CCR losses	Fraction on 0-1 scale	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S10_Price_Tenure	Median CAGR	Percent on 0-100 scale	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S10_Price_Tenure	Median gain/loss	Singapore dollars (\$)	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S10_Price_Tenure	Median total return	Percent on 0-100 scale	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S10_Price_Tenure	Median hold	Years	Q10_CCR_price_tenure_analysis.xlsx	Price x Tenure
S11_CCR_Tenure	Tenure	Source category or label; terminology preserved	Q10_CCR_price_tenure_analysis.xlsx	Summary
S11_CCR_Tenure	Observed exits	Count	Q10_CCR_price_tenure_analysis.xlsx	Summary
S11_CCR_Tenure	Losses	Count	Q10_CCR_price_tenure_analysis.xlsx	Summary
S11_CCR_Tenure	Loss rate	Fraction on 0-1 scale	Q10_CCR_price_tenure_analysis.xlsx	Summary
S11_CCR_Tenure	Share of all CCR losses	Fraction on 0-1 scale	Q10_CCR_price_tenure_analysis.xlsx	Summary
S11_CCR_Tenure	Median CAGR	Percent on 0-100 scale	Q10_CCR_price_tenure_analysis.xlsx	Summary
S11_CCR_Tenure	Median nominal gain/loss	Singapore dollars (\$)	Q10_CCR_price_tenure_analysis.xlsx	Summary
S11_CCR_Tenure	Median total return	Percent on 0-100 scale	Q10_CCR_price_tenure_analysis.xlsx	Summary
S11_CCR_Tenure	Median hold	Years	Q10_CCR_price_tenure_analysis.xlsx	Summary
S11_CCR_Tenure	Median buy price	Singapore dollars (\$)	Q10_CCR_price_tenure_analysis.xlsx	Summary
S12_Region_Outcomes	Region	Source category or label; terminology preserved	Q6_region_profit_loss_counts.xlsx	Summary
S12_Region_Outcomes	Entry type	Source category or label; terminology preserved	Q6_region_profit_loss_counts.xlsx	Summary
S12_Region_Outcomes	Total exits	Count	Q6_region_profit_loss_counts.xlsx	Summary

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Table	Field	Unit	Original file	Original sheet
S12_Region_Outcomes	Profitable exits	Count	Q6_region_profit_loss_counts.xlsx	Summary
S12_Region_Outcomes	Loss-making exits	Count	Q6_region_profit_loss_counts.xlsx	Summary
S12_Region_Outcomes	Breakeven exits	Count	Q6_region_profit_loss_counts.xlsx	Summary
S12_Region_Outcomes	Profit rate	Fraction on 0-1 scale	Q6_region_profit_loss_counts.xlsx	Summary
S12_Region_Outcomes	Loss rate	Fraction on 0-1 scale	Q6_region_profit_loss_counts.xlsx	Summary
S12_Region_Outcomes	Breakeven rate	Fraction on 0-1 scale	Q6_region_profit_loss_counts.xlsx	Summary
S12_Region_Outcomes	Check: outcomes = total	Source category or label; terminology preserved	Q6_region_profit_loss_counts.xlsx	Summary
S13_Districts	Postal_District	Source category or label; terminology preserved	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	District_Name	Source category or label; terminology preserved	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Loss_Rate_Pct_New_Sale_Entry	Percent on 0-100 scale	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Loss_Rate_Pct_Resale_Entry	Percent on 0-100 scale	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Median_CAGR_Pct_New_Sale_Entry	Percent on 0-100 scale	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Median_CAGR_Pct_Resale_Entry	Percent on 0-100 scale	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Median_Nominal_PL_New_Sale_Entry	Singapore dollars (\$)	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Median_Nominal_PL_Resale_Entry	Singapore dollars (\$)	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Pair_Count_New_Sale_Entry	Count	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Pair_Count_Resale_Entry	Count	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Resale_vs_New_CAGR_Diff_Ppt	Percentage points (pp)	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Resale_Beats_New	Boolean source flag; not a certification	postal_district_entry_type_comparison_pivot.csv	CSV
S13_Districts	Public_Safe_Both_500plus	Boolean source flag; not a certification	postal_district_entry_type_comparison_pivot.csv	CSV
S14_Lease_Bands	market_region	Source category or label; terminology preserved	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	lease_remaining_at_buy_band_10yr	Source category or label; terminology preserved	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	Pair_Count	Count	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	Median_CAGR_Pct	Percent on 0-100 scale	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	Mean_CAGR_Pct	Percent on 0-100 scale	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	Median_Nominal_PL	Singapore dollars (\$)	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	Mean_Nominal_PL	Singapore dollars (\$)	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	Loss_Rate_Pct	Percent on 0-100 scale	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	Median_Holding_Years	Years	lease_band_10yr_region_summary.csv	CSV

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Table	Field	Unit	Original file	Original sheet
S14_Lease_Bands	Median_Buy_Price	Source category or label; terminology preserved	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	Median_Sell_Price	Source category or label; terminology preserved	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	Median_Remaining_Lease_Buy	Years	lease_band_10yr_region_summary.csv	CSV
S14_Lease_Bands	Median_Remaining_Lease_Sell	Years	lease_band_10yr_region_summary.csv	CSV
S15_Master	Window	Source category or label; terminology preserved	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Window Order	Ordinal	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Region	Source category or label; terminology preserved	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Tenure	Source category or label; terminology preserved	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Entry Type	Source category or label; terminology preserved	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Pair Count	Count	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Loss Count	Count	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Loss Rate %	Percent on 0-100 scale	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Profit Count	Count	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Profit Rate %	Percent on 0-100 scale	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Median Nominal P/L	Singapore dollars (S\$)	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Mean Nominal P/L	Singapore dollars (S\$)	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Median Loss	Singapore dollars (S\$)	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Median Gain	Singapore dollars (S\$)	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Median CAGR %	Percent on 0-100 scale	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Mean CAGR %	Percent on 0-100 scale	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Median Holding Years	Years	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Mean Holding Years	Years	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Median Buy Price	Singapore dollars (S\$)	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Median Sell Price	Singapore dollars (S\$)	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	Region Total	Count	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S15_Master	% of Region Total	Percent on 0-100 scale	master_loss_profit_cagr_region_tenure_entry_window.csv	CSV
S16_Hold_4to10	Region	Source category or label; terminology preserved	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Lease_Remaining_Band_At_Purchase	Source category or label; terminology preserved	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Leasehold_Pair_Count	Count	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV

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Table	Field	Unit	Original file	Original sheet
S16_Hold_4to10	Leasehold_Median_CAGR_Pct	Percent on 0-100 scale	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Leasehold_Mean_CAGR_Pct	Percent on 0-100 scale	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Leasehold_Median_PL	Singapore dollars (S\$)	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Leasehold_Loss_Rate	Percent on 0-100 scale	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Median_Remaining_Lease_At_Purchase	Years	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Median_Remaining_Lease_At_Sale	Years	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Median_Holding_Years	Years	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Freehold_Pair_Count	Count	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Freehold_Median_CAGR_Pct	Percent on 0-100 scale	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Freehold_Mean_CAGR_Pct	Percent on 0-100 scale	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Freehold_Median_PL	Singapore dollars (S\$)	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Freehold_Loss_Rate	Percent on 0-100 scale	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Freehold_Median_Holding_Years	Years	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	CAGR_Difference_Ppt	Percentage points (pp)	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Leasehold_Beats_Freehold	Boolean source flag; not a certification	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV
S16_Hold_4to10	Public_Safe_100plus	Boolean source flag; not a certification	flipper_4to10_leasehold_5yr_bands_vs_freehold_by_region.csv	CSV

ENDNOTE

For verification and responsible republication

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Related publication

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Data and authorship

URA REALIS-derived retained research summaries; original Excel/CSV sheets and machine-readable figure data remain in the internally retained Pack 2 archive. These PDFs reproduce, round and typeset existing figures without newly estimating raw transaction matches.

Newspaper context

Ry-Anne Lim, “Many happy returns for resale homes,” The Business Times, 3–4 October 2026, pp. 9–11. Third-party newspaper contributions are not counted as author source observations here.