

# Quarterly Indicators

## Westchester County



### Q4-2020

Q4 continued the rebound in housing activity seen in the third quarter, with buyer activity remaining high while seller activity remains too little to bring supply into balance with demand in most market segments.

- Single-Family Closed Sales were up 57.4 percent to 2,227.
- Condos Closed Sales were up 48.3 percent to 470.
- Co-ops Closed Sales were up 4.4 percent to 494.
- Single-Family Median Sales Price increased 19.1 percent to \$732,250.
- Condos Median Sales Price increased 10.0 percent to \$411,250.
- Co-ops Median Sales Price increased 9.4 percent to \$186,000.

The 2021 housing market looks to start the year with continued strong buyer demand, near record-low mortgage rates, and limited supply of properties for sale in many market segments. While market fundamentals are strong, the resurgence of COVID-19 in recent weeks leaves some uncertainty on the potential impacts to the economy, the housing market, and the country overall as we wait for the deployment of the vaccines to bring back some stability and normalcy to society.

### Quarterly Snapshot

**+ 44.7%**    **- 14.6%**    **+ 23.7%**

One-Year Change in Closed Sales All Properties	One-Year Change in Homes for Sale All Properties	One-Year Change in Median Sales Price All Properties
+ 44.7%	- 14.6%	+ 23.7%

Residential real estate activity composed of Single-Family, Condo and Co-op properties. Percent changes are calculated using rounded figures.

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# Single-Family Homes Market Overview

Key metrics for **Single-Family Homes Only** for the report quarter and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	Q4-2019	Q4-2020	Percent Change	YTD 2019	YTD 2020	Percent Change
<b>New Listings</b>	<p>Q1-2018: 2,446; Q3-2018: 3,485; Q1-2019: 2,295; Q3-2019: 1,436; Q1-2019: 2,605; Q3-2019: 3,453; Q1-2020: 2,179; Q3-2020: 1,256; Q1-2020: 2,240; Q3-2020: 2,336; Q1-2020: 3,099; Q3-2020: 1,680</p>	1,256	1,680	+ 33.8%	9,493	9,355	- 1.5%
<b>Pending Sales</b>	<p>Q1-2018: 1,220; Q3-2018: 1,947; Q1-2019: 1,406; Q3-2019: 1,201; Q1-2019: 1,249; Q3-2019: 1,957; Q1-2020: 1,435; Q3-2020: 1,333; Q1-2020: 1,237; Q3-2020: 1,547; Q1-2020: 2,523; Q3-2020: 1,896</p>	1,333	1,896	+ 42.2%	5,974	7,203	+ 20.6%
<b>Closed Sales</b>	<p>Q1-2018: 1,041; Q3-2018: 1,561; Q1-2019: 1,919; Q3-2019: 1,362; Q1-2019: 984; Q3-2019: 1,500; Q1-2020: 1,940; Q3-2020: 1,415; Q1-2020: 1,060; Q3-2020: 1,184; Q1-2020: 2,174; Q3-2020: 2,227</p>	1,415	2,227	+ 57.4%	5,839	6,645	+ 13.8%
<b>Days on Market</b>	<p>Q1-2018: 89; Q3-2018: 75; Q1-2019: 63; Q3-2019: 80; Q1-2019: 88; Q3-2019: 79; Q1-2020: 66; Q3-2020: 82; Q1-2020: 99; Q3-2020: 82; Q1-2020: 69; Q3-2020: 60</p>	82	60	- 26.8%	77	73	- 5.2%
<b>Median Sales Price</b>	<p>Q1-2018: \$612,500; Q3-2018: \$710,000; Q1-2019: \$678,500; Q3-2019: \$601,750; Q1-2019: \$600,000; Q3-2019: \$702,500; Q1-2020: \$689,000; Q3-2020: \$615,000; Q1-2020: \$640,000; Q3-2020: \$710,000; Q1-2020: \$810,000; Q3-2020: \$732,250</p>	\$615,000	\$732,250	+ 19.1%	\$655,000	\$736,819	+ 12.5%
<b>Average Sales Price</b>	<p>Q1-2018: \$825,054; Q3-2018: \$919,563; Q1-2019: \$879,233; Q3-2019: \$776,984; Q1-2019: \$755,523; Q3-2019: \$893,812; Q1-2020: \$906,877; Q3-2020: \$802,990; Q1-2020: \$795,902; Q3-2020: \$920,466; Q1-2020: \$1,024,000; Q3-2020: \$961,724</p>	\$802,990	\$961,724	+ 19.8%	\$850,278	\$948,548	+ 11.6%
<b>Pct. of Orig. Price Received</b>	<p>Q1-2018: 94.9%; Q3-2018: 96.3%; Q1-2019: 96.6%; Q3-2019: 94.6%; Q1-2019: 94.0%; Q3-2019: 95.6%; Q1-2020: 96.0%; Q3-2020: 93.9%; Q1-2020: 93.5%; Q3-2020: 95.7%; Q1-2020: 97.8%; Q3-2020: 98.1%</p>	93.9%	98.1%	+ 4.5%	95.1%	96.8%	+ 1.8%
<b>Housing Affordability Index</b>	<p>Q1-2018: 50; Q3-2018: 42; Q1-2019: 44; Q3-2019: 49; Q1-2019: 51; Q3-2019: 45; Q1-2020: 47; Q3-2020: 53; Q1-2020: 52; Q3-2020: 48; Q1-2020: 43; Q3-2020: 48</p>	53	48	- 9.4%	49	48	- 2.0%
<b>Inventory of Homes for Sale</b>	<p>Q1-2018: 2,499; Q3-2018: 3,242; Q1-2019: 3,078; Q3-2019: 2,066; Q1-2019: 2,745; Q3-2019: 3,375; Q1-2020: 3,002; Q3-2020: 1,802; Q1-2020: 2,179; Q3-2020: 2,396; Q1-2020: 2,198; Q3-2020: 1,201</p>	1,802	1,201	- 33.4%	--	--	--
<b>Months Supply of Inventory</b>	<p>Q1-2018: 5.0; Q3-2018: 6.6; Q1-2019: 6.3; Q3-2019: 4.3; Q1-2019: 5.7; Q3-2019: 7.0; Q1-2020: 6.2; Q3-2020: 3.6; Q1-2020: 4.4; Q3-2020: 5.2; Q1-2020: 4.0; Q3-2020: 2.0</p>	3.6	2.0	- 44.4%	--	--	--

# Condos Market Overview

Key metrics for **Condominiums Only** for the report quarter and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	Q4-2019	Q4-2020	Percent Change	YTD 2019	YTD 2020	Percent Change
<b>New Listings</b>		327	403	+ 23.2%	1,870	1,938	+ 3.6%
<b>Pending Sales</b>		293	413	+ 41.0%	1,345	1,388	+ 3.2%
<b>Closed Sales</b>		317	470	+ 48.3%	1,337	1,243	- 7.0%
<b>Days on Market</b>		72	55	- 23.6%	69	66	- 4.3%
<b>Median Sales Price</b>		\$374,000	\$411,250	+ 10.0%	\$385,000	\$404,000	+ 4.9%
<b>Average Sales Price</b>		\$451,005	\$494,953	+ 9.7%	\$458,771	\$482,723	+ 5.2%
<b>Pct. of Orig. Price Received</b>		95.4%	97.1%	+ 1.8%	96.0%	96.6%	+ 0.6%
<b>Housing Affordability Index</b>		87	86	- 1.1%	84	88	+ 4.8%
<b>Inventory of Homes for Sale</b>		332	353	+ 6.3%	--	--	--
<b>Months Supply of Inventory</b>		3.0	3.1	+ 3.3%	--	--	--

# Co-ops Market Overview

Key metrics for **Co-operatives Only** for the report quarter and for year-to-date (YTD) starting from the first of the year.

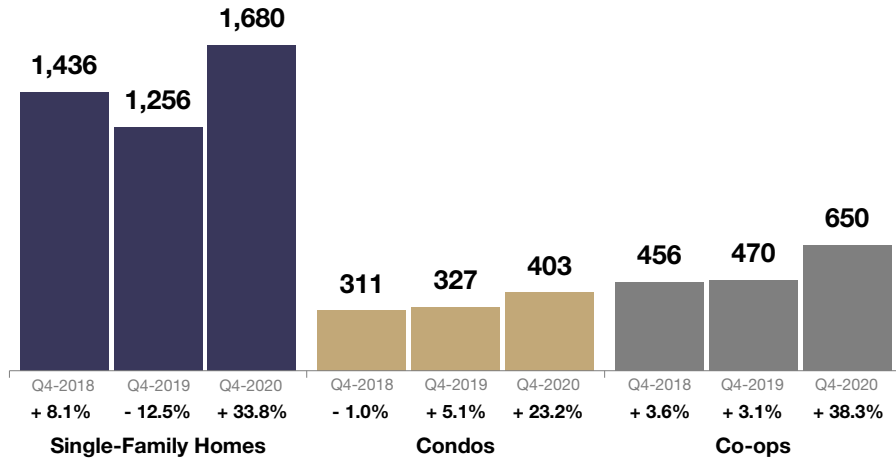


Key Metrics	Historical Sparkbars	Q4-2019	Q4-2020	Percent Change	YTD 2019	YTD 2020	Percent Change
<b>New Listings</b>		470	<b>650</b>	+ 38.3%	2,364	<b>2,724</b>	+ 15.2%
<b>Pending Sales</b>		399	<b>557</b>	+ 39.6%	1,823	<b>1,799</b>	- 1.3%
<b>Closed Sales</b>		473	<b>494</b>	+ 4.4%	1,871	<b>1,561</b>	- 16.6%
<b>Days on Market</b>		62	<b>59</b>	- 4.8%	67	<b>66</b>	- 1.5%
<b>Median Sales Price</b>		\$169,999	<b>\$186,000</b>	+ 9.4%	\$175,000	<b>\$183,000</b>	+ 4.6%
<b>Average Sales Price</b>		\$194,422	<b>\$217,426</b>	+ 11.8%	\$204,529	<b>\$220,023</b>	+ 7.6%
<b>Pct. of Orig. Price Received</b>		97.2%	<b>96.6%</b>	- 0.6%	97.0%	<b>96.5%</b>	- 0.5%
<b>Housing Affordability Index</b>		191	<b>191</b>	0.0%	185	<b>194</b>	+ 4.9%
<b>Inventory of Homes for Sale</b>		493	<b>689</b>	+ 39.8%	--	--	--
<b>Months Supply of Inventory</b>		3.2	<b>4.6</b>	+ 43.8%	--	--	--

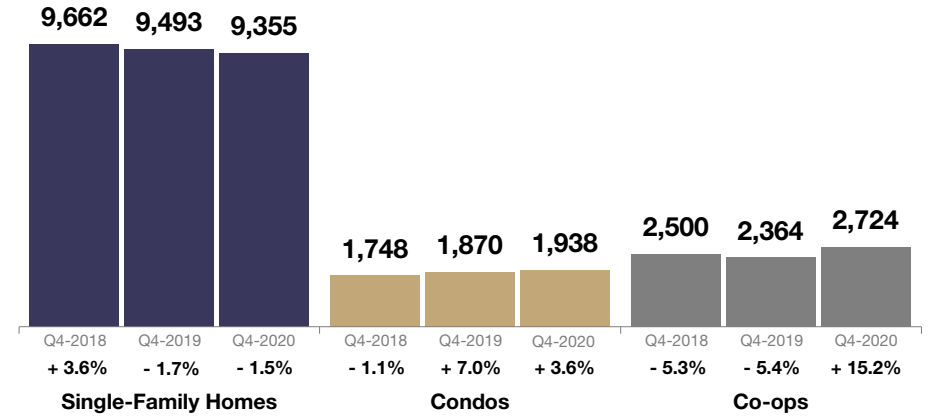
# New Listings

A count of the properties that have been newly listed on the market in a given quarter.

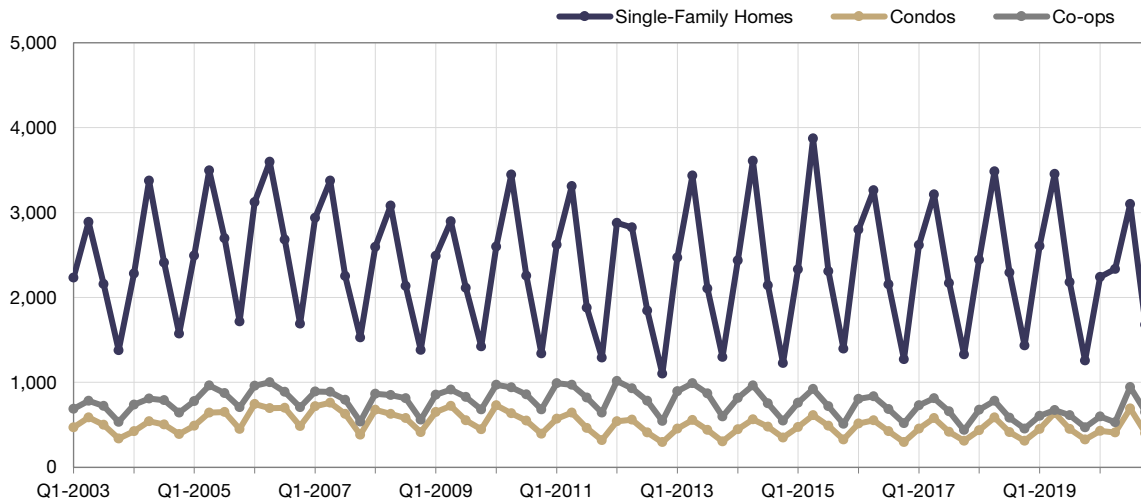
## Q4-2020



## Year to Date



## Historical New Listings by Quarter



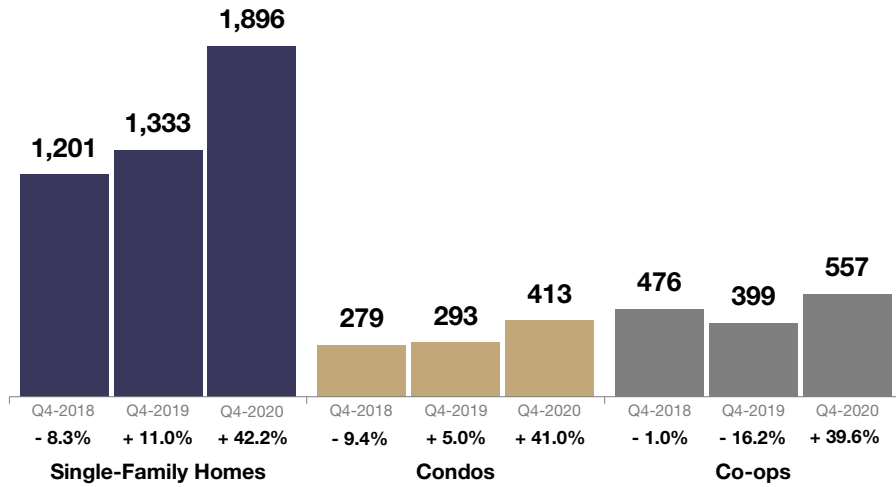
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q1-2018	2,446	435	677
Q2-2018	3,485	589	782
Q3-2018	2,295	413	585
Q4-2018	1,436	311	456
Q1-2019	2,605	450	606
Q2-2019	3,453	641	675
Q3-2019	2,179	452	613
Q4-2019	1,256	327	470
Q1-2020	2,240	429	597
Q2-2020	2,336	412	531
Q3-2020	3,099	694	946
<b>Q4-2020</b>	<b>1,680</b>	<b>403</b>	<b>650</b>

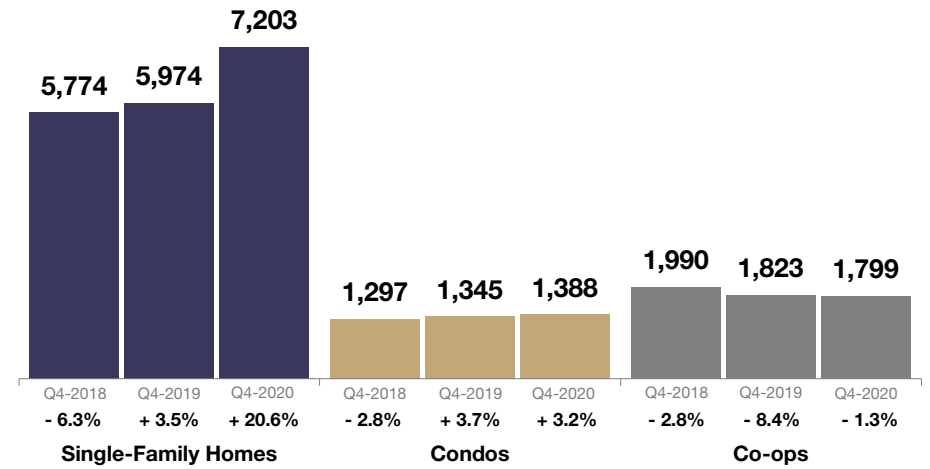
# Pending Sales

A count of the properties on which offers have been accepted in a given quarter.

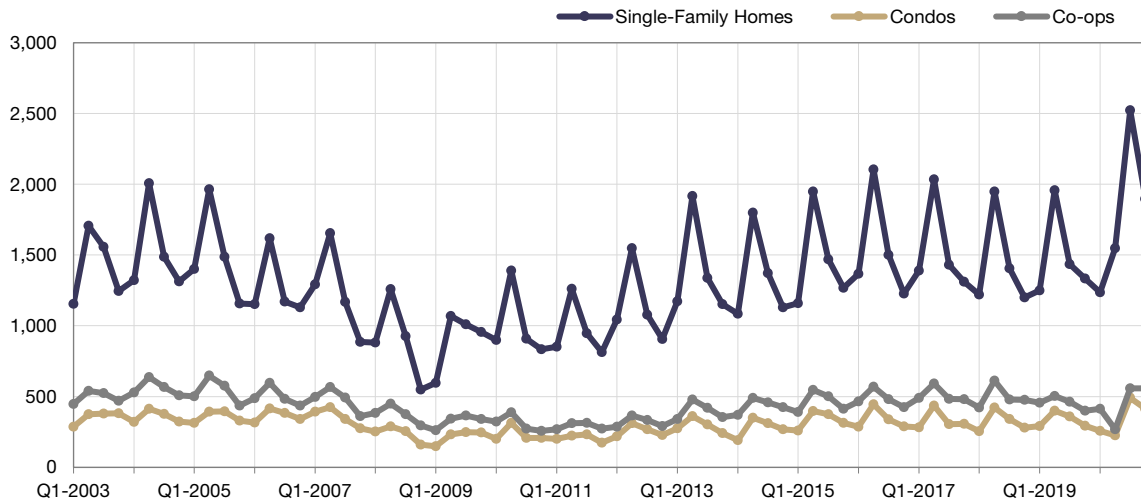
## Q4-2020



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## Historical Pending Sales by Quarter



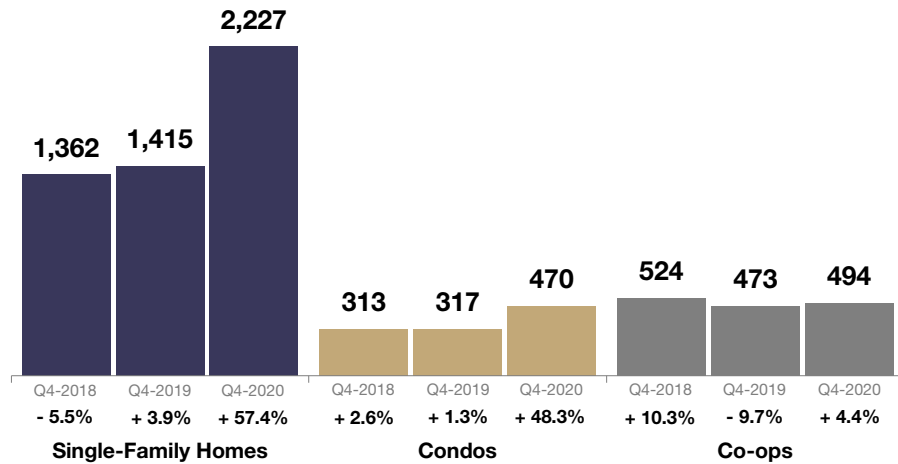
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q1-2018	1,220	255	423
Q2-2018	1,947	422	612
Q3-2018	1,406	341	479
Q4-2018	1,201	279	476
Q1-2019	1,249	292	457
Q2-2019	1,957	400	503
Q3-2019	1,435	360	464
Q4-2019	1,333	293	399
Q1-2020	1,237	258	414
Q2-2020	1,547	225	269
Q3-2020	2,523	492	559
<b>Q4-2020</b>	<b>1,896</b>	<b>413</b>	<b>557</b>

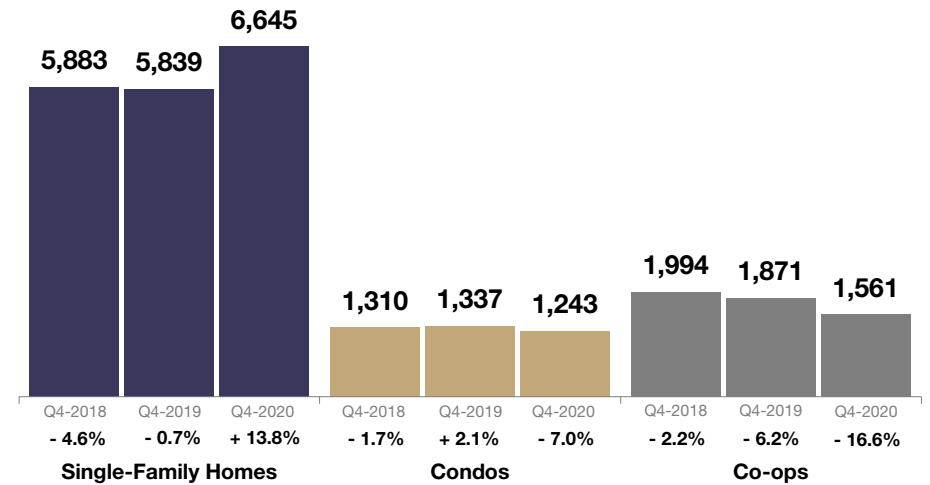
# Closed Sales

A count of the actual sales that closed in a given quarter.

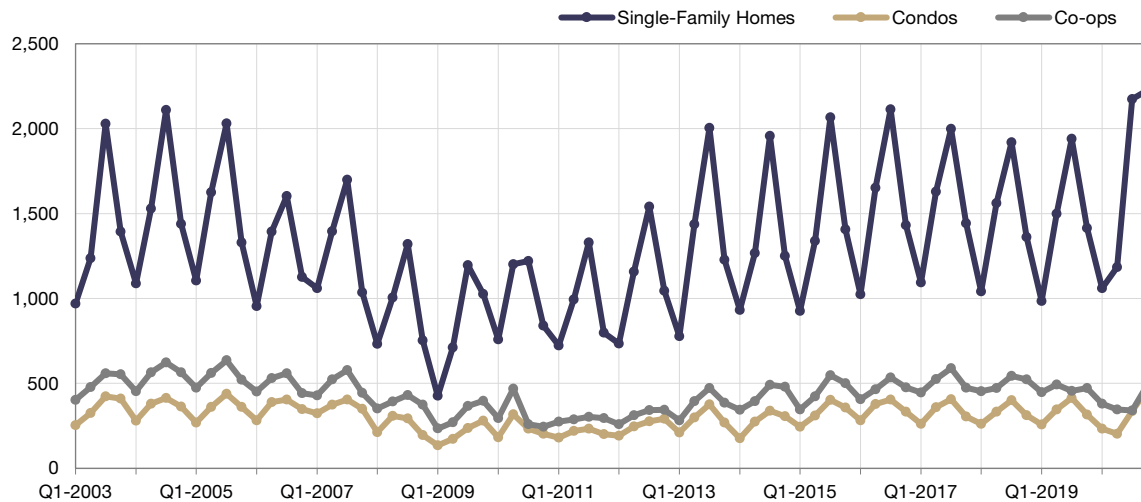
## Q4-2020



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## Historical Closed Sales by Quarter



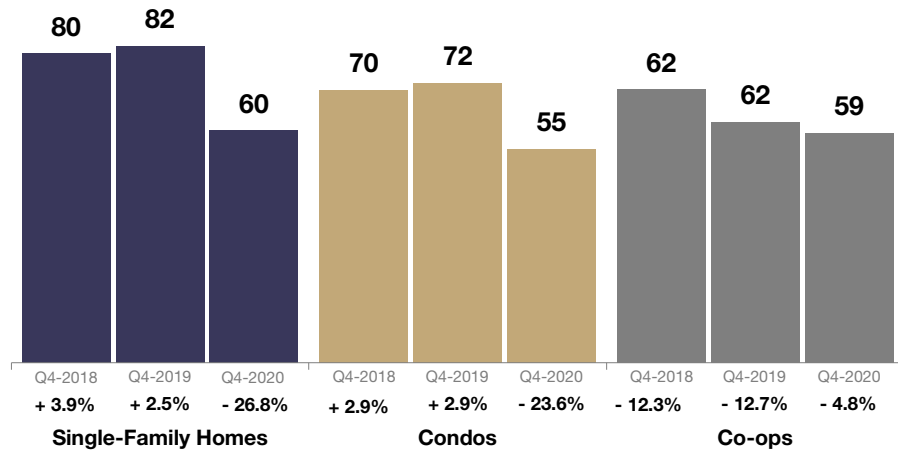
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q1-2018	1,041	262	453
Q2-2018	1,561	334	472
Q3-2018	1,919	401	545
Q4-2018	1,362	313	524
Q1-2019	984	258	448
Q2-2019	1,500	347	494
Q3-2019	1,940	415	456
Q4-2019	1,415	317	473
Q1-2020	1,060	233	381
Q2-2020	1,184	204	346
Q3-2020	2,174	336	340
<b>Q4-2020</b>	<b>2,227</b>	<b>470</b>	<b>494</b>

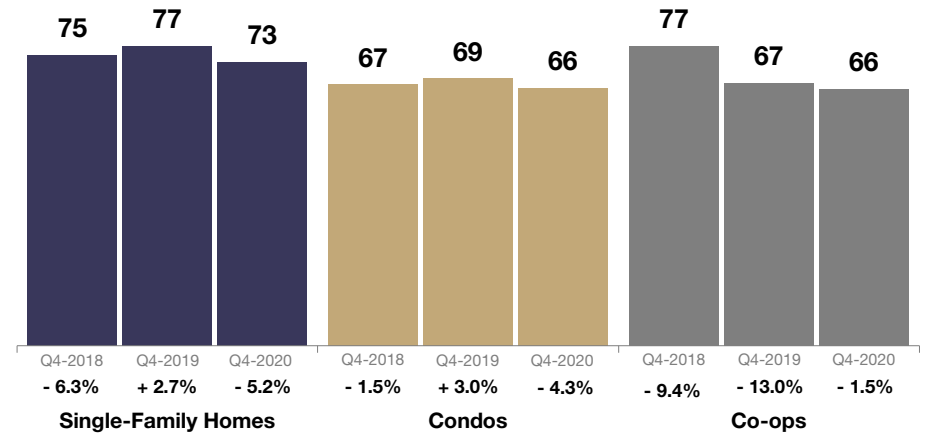
# Days on Market Until Sale

Average number of days between when a property is listed and when an offer is accepted in a given quarter.

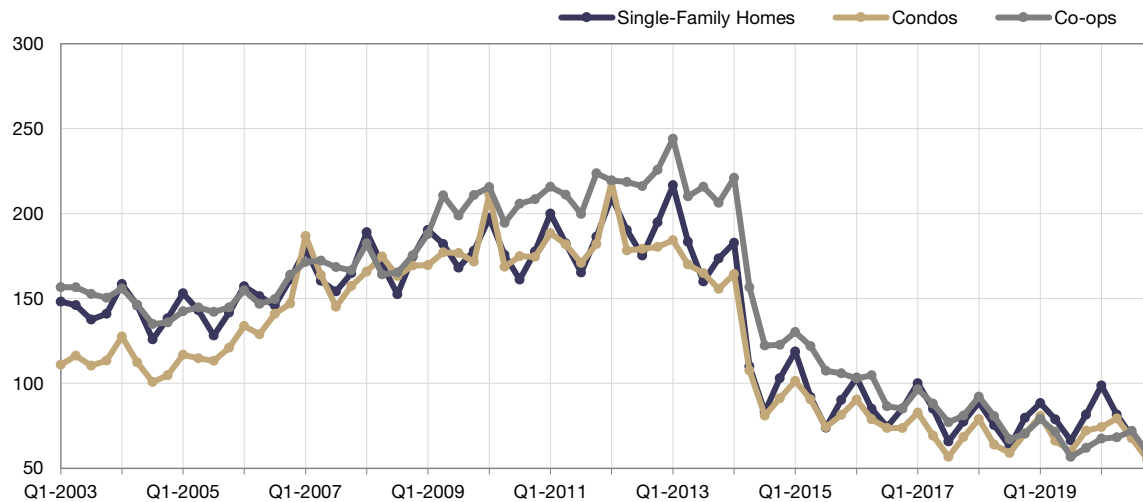
## Q4-2020



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## Historical Days on Market Until Sale by Quarter



Quarter	Single-Family Homes	Condos	Co-ops
Q1-2018	89	79	92
Q2-2018	75	64	81
Q3-2018	63	59	67
Q4-2018	80	70	71
Q1-2019	88	81	79
Q2-2019	79	66	71
Q3-2019	66	60	57
Q4-2019	82	72	62
Q1-2020	99	74	67
Q2-2020	82	79	68
Q3-2020	69	68	72
<b>Q4-2020</b>	<b>60</b>	<b>55</b>	<b>59</b>

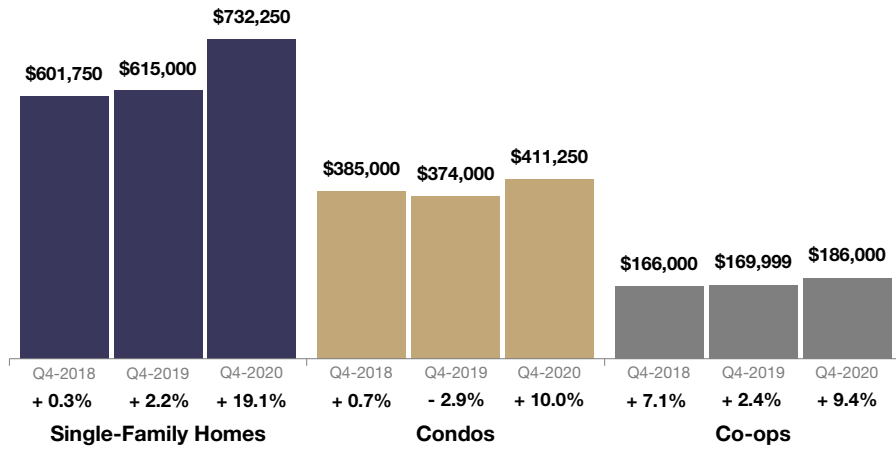
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.



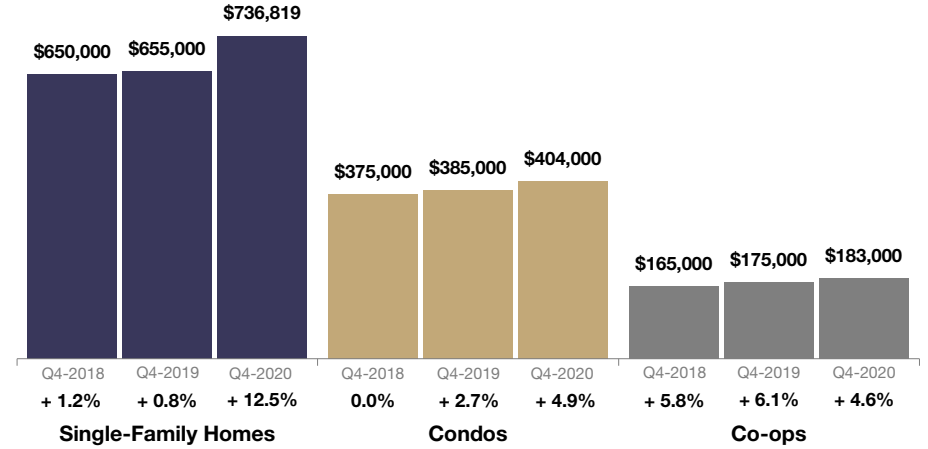
# Median Sales Price

Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given quarter.

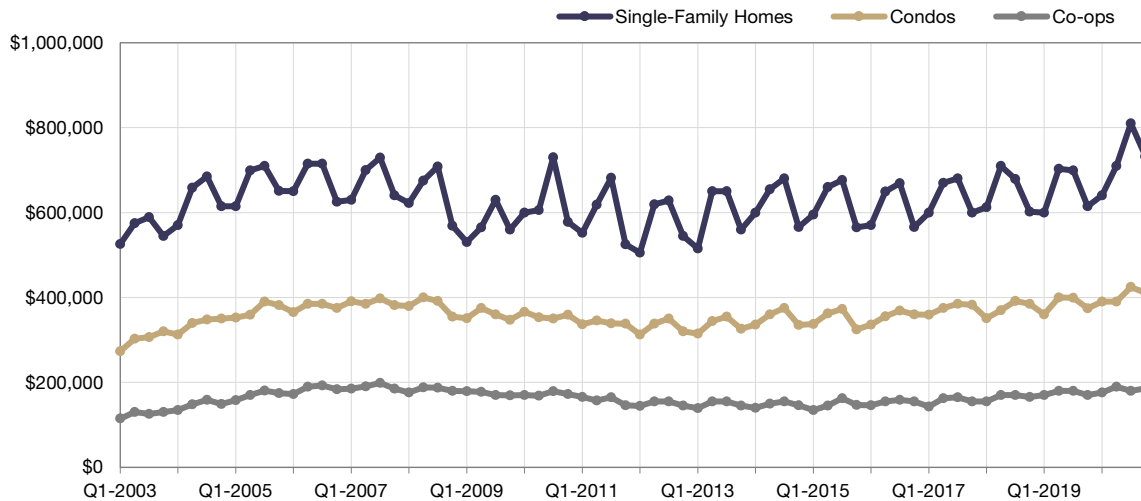
## Q4-2020



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## Historical Median Sales Price by Quarter



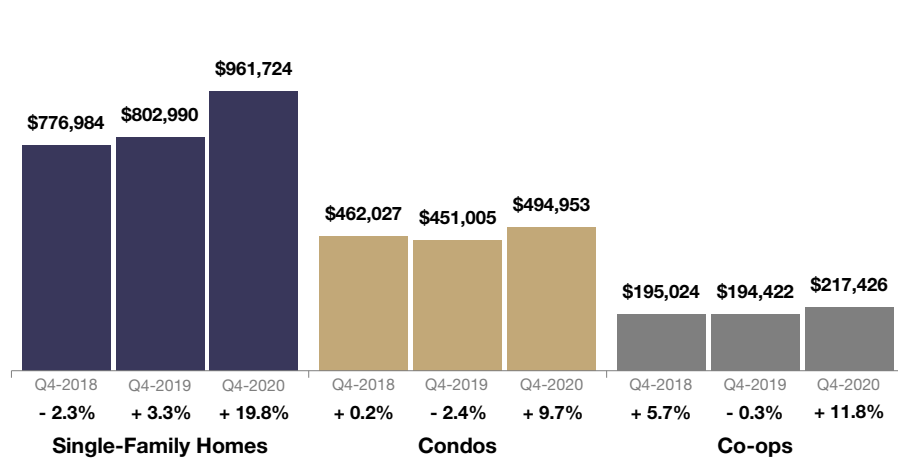
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q1-2018	\$612,500	\$351,250	\$155,000
Q2-2018	\$710,000	\$369,500	\$170,000
Q3-2018	\$678,500	\$392,000	\$170,000
Q4-2018	\$601,750	\$385,000	\$166,000
Q1-2019	\$600,000	\$360,000	\$169,950
Q2-2019	\$702,500	\$400,000	\$180,000
Q3-2019	\$699,000	\$399,500	\$180,000
Q4-2019	\$615,000	\$374,000	\$169,999
Q1-2020	\$640,000	\$390,000	\$176,000
Q2-2020	\$710,000	\$390,500	\$190,000
Q3-2020	\$810,000	\$424,500	\$180,000
<b>Q4-2020</b>	<b>\$732,250</b>	<b>\$411,250</b>	<b>\$186,000</b>

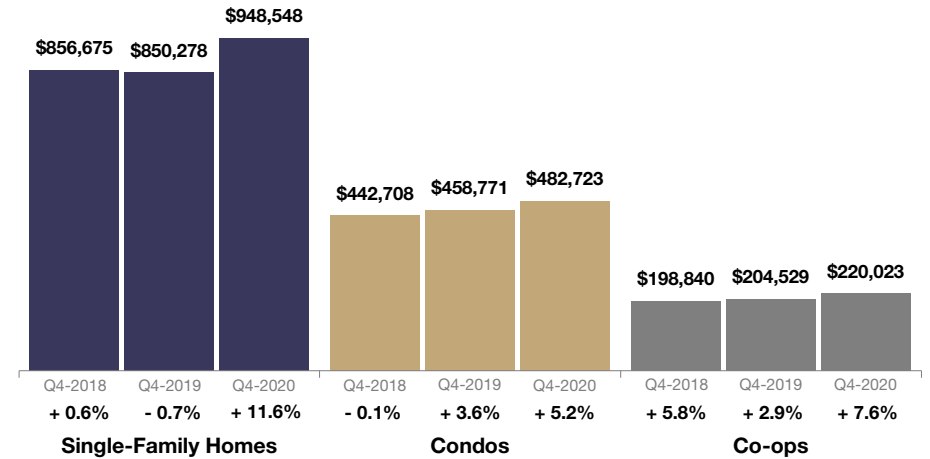
# Average Sales Price

Average sales price for all closed sales, not accounting for seller concessions, in a given month.

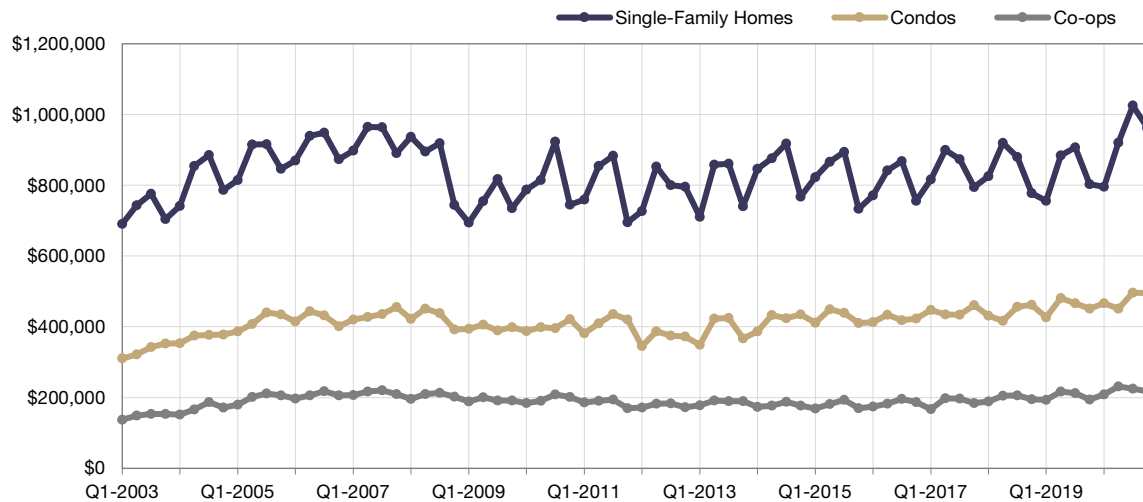
## Q4-2020



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## Historical Average Sales Price by Quarter



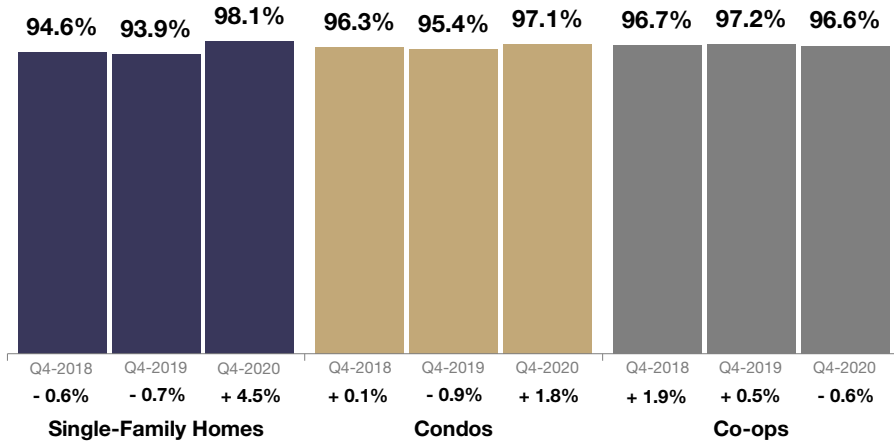
Quarter	Single-Family Homes	Condos	Co-ops
Q1-2018	\$825,054	\$431,401	\$188,656
Q2-2018	\$919,563	\$417,142	\$204,823
Q3-2018	\$879,233	\$456,310	\$205,792
Q4-2018	\$776,984	\$462,027	\$195,024
Q1-2019	\$755,523	\$426,251	\$193,685
Q2-2019	\$883,812	\$480,438	\$217,095
Q3-2019	\$906,877	\$466,804	\$212,055
Q4-2019	\$802,990	\$451,005	\$194,422
Q1-2020	\$795,902	\$466,408	\$208,663
Q2-2020	\$920,466	\$450,764	\$231,392
Q3-2020	\$1,024,778	\$496,333	\$224,958
<b>Q4-2020</b>	<b>\$961,724</b>	<b>\$494,953</b>	<b>\$217,426</b>

Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

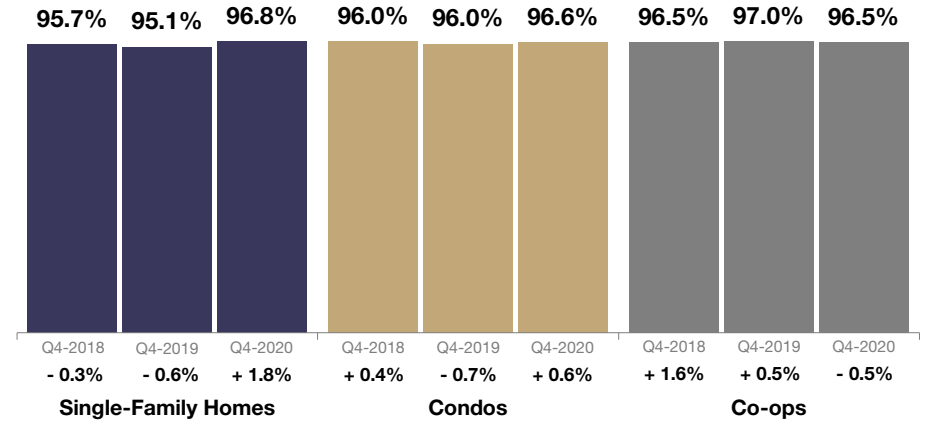
# Percent of Original List Price Received

Percentage found when dividing a property's sales price by its original list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

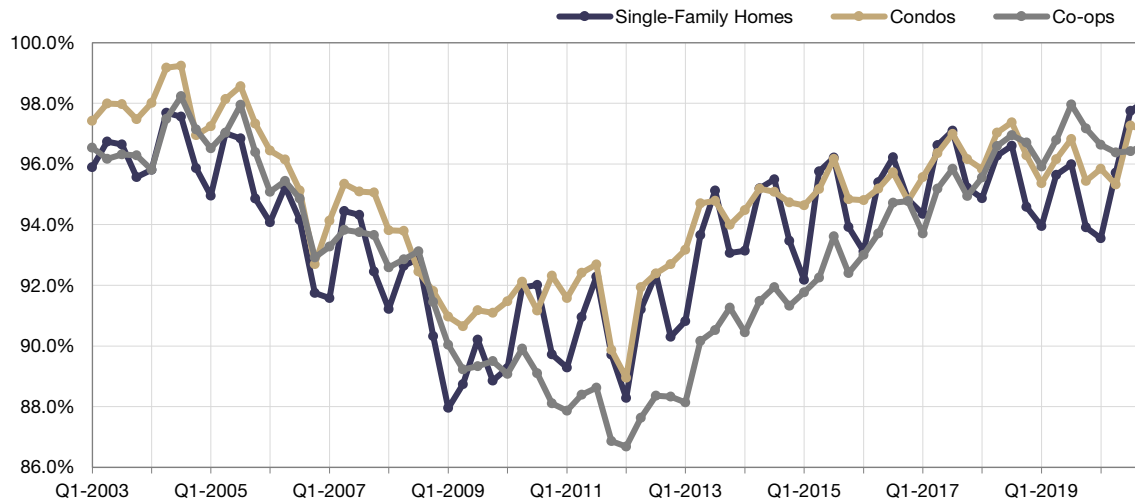
## Q4-2020



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## Historical Percent of Original List Price Received by Quarter



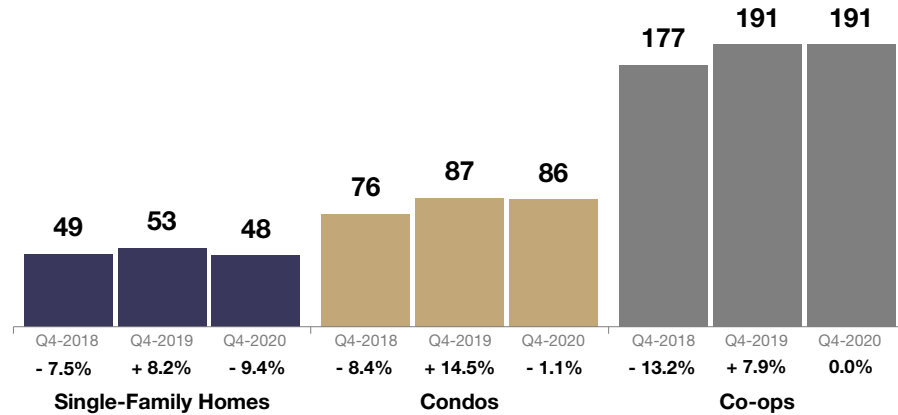
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q1-2018	94.9%	95.8%	95.6%
Q2-2018	96.3%	97.0%	96.6%
Q3-2018	96.6%	97.4%	96.9%
Q4-2018	94.6%	96.3%	96.7%
Q1-2019	94.0%	95.4%	95.9%
Q2-2019	95.6%	96.2%	96.8%
Q3-2019	96.0%	96.8%	98.0%
Q4-2019	93.9%	95.4%	97.2%
Q1-2020	93.5%	95.8%	96.6%
Q2-2020	95.7%	95.3%	96.4%
Q3-2020	97.8%	97.3%	96.4%
<b>Q4-2020</b>	<b>98.1%</b>	<b>97.1%</b>	<b>96.6%</b>

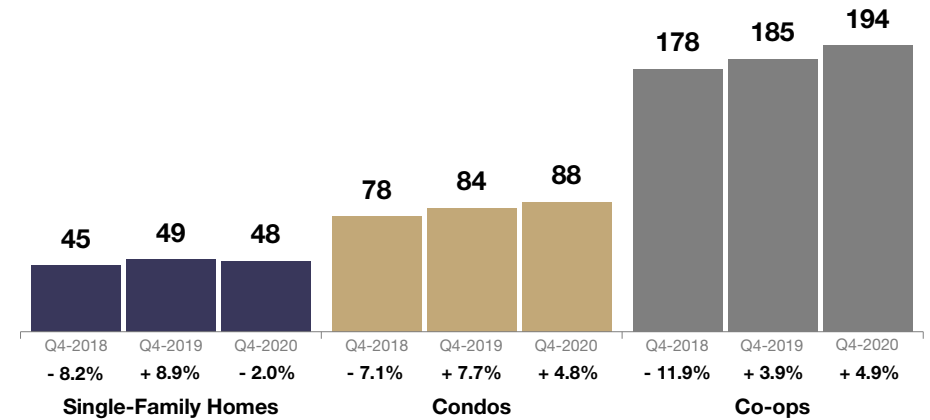
# Housing Affordability Index

This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

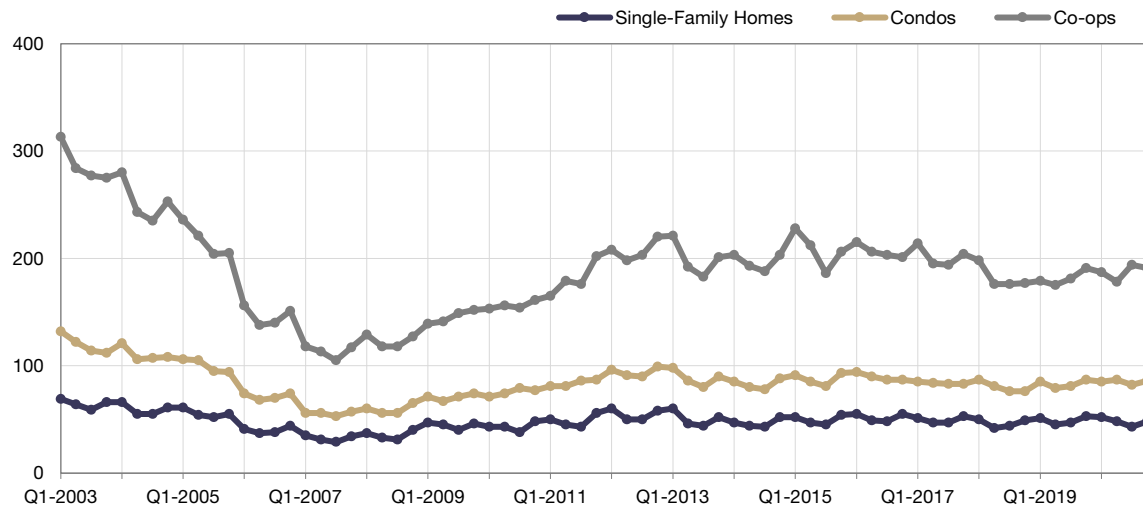
## Q4-2020



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## Historical Housing Affordability Index by Quarter



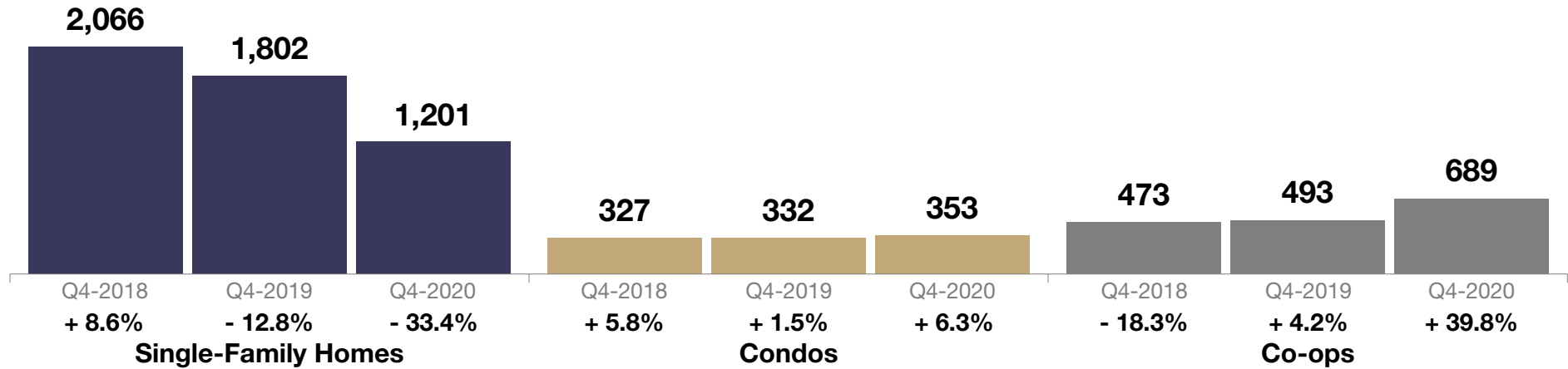
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q1-2018	50	87	198
Q2-2018	42	81	176
Q3-2018	44	76	176
Q4-2018	49	76	177
Q1-2019	51	85	179
Q2-2019	45	79	175
Q3-2019	47	81	181
Q4-2019	53	87	191
Q1-2020	52	85	187
Q2-2020	48	87	178
Q3-2020	43	82	194
<b>Q4-2020</b>	<b>48</b>	<b>86</b>	<b>191</b>

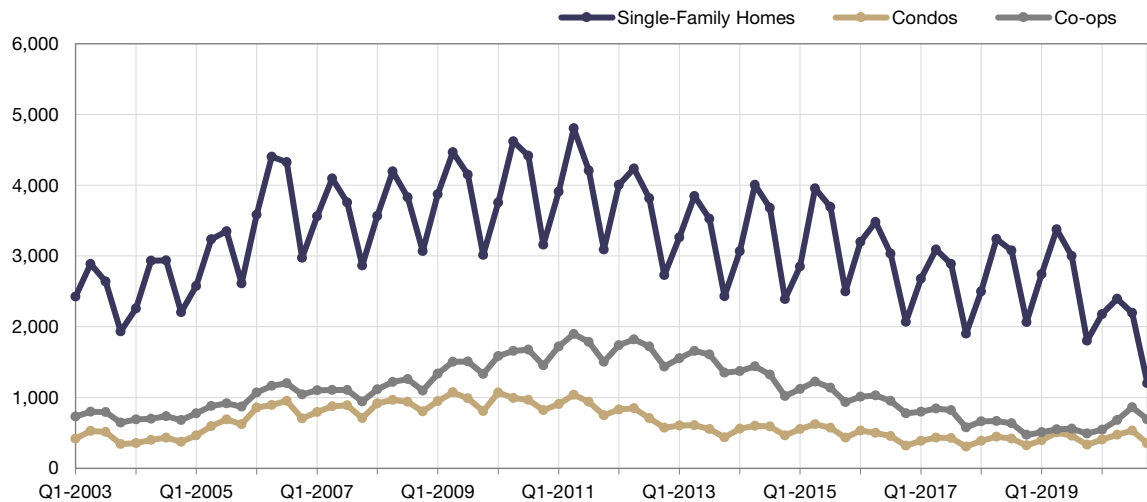
# Inventory of Homes for Sale

The number of properties available for sale in active status at the end of a given quarter.

## Q4-2020



## Historical Inventory of Homes for Sale by Quarter



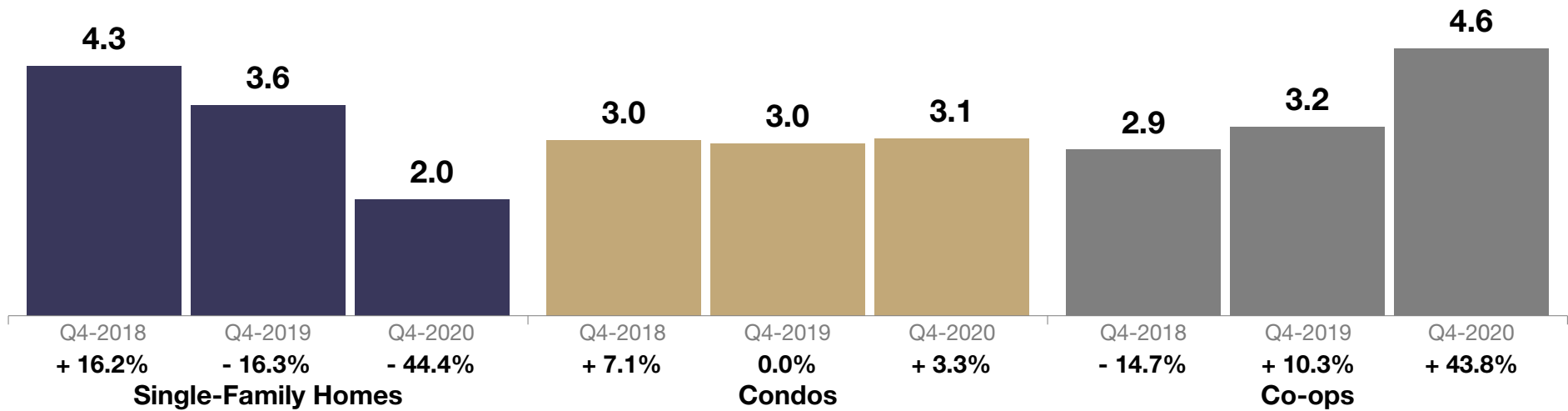
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q1-2018	2,499	388	665
Q2-2018	3,242	449	668
Q3-2018	3,078	418	639
Q4-2018	2,066	327	473
Q1-2019	2,745	399	509
Q2-2019	3,375	505	550
Q3-2019	3,002	461	561
Q4-2019	1,802	332	493
Q1-2020	2,179	406	545
Q2-2020	2,396	476	680
Q3-2020	2,198	532	862
<b>Q4-2020</b>	<b>1,201</b>	<b>353</b>	<b>689</b>

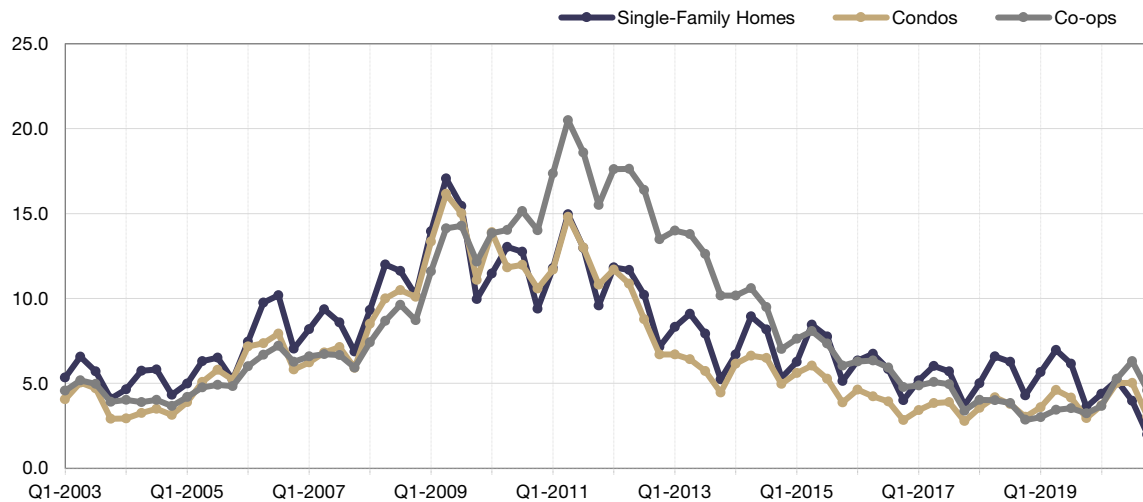
# Months Supply of Inventory

The inventory of homes for sale at the end of a given quarter, divided by the average monthly pending sales from the last 4 quarters.

## Q4-2020



## Historical Months Supply of Inventory by Quarter



Quarter	Single-Family Homes	Condos	Co-ops
Q1-2018	5.0	3.6	4.0
Q2-2018	6.6	4.2	4.0
Q3-2018	6.3	3.8	3.8
Q4-2018	4.3	3.0	2.9
Q1-2019	5.7	3.6	3.0
Q2-2019	7.0	4.6	3.4
Q3-2019	6.2	4.2	3.5
Q4-2019	3.6	3.0	3.2
Q1-2020	4.4	3.7	3.7
Q2-2020	5.2	5.0	5.3
Q3-2020	4.0	5.0	6.3
<b>Q4-2020</b>	<b>2.0</b>	<b>3.1</b>	<b>4.6</b>

Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

# Total Market Overview

Key metrics for single-family homes, condominiums and co-operatives combined for the report quarter and for year-to-date (YTD) starting from the first of the year.



Key Metrics	Historical Sparkbars	Q4-2019	Q4-2020	Percent Change	YTD 2019	YTD 2020	Percent Change
<b>New Listings</b>	<p>3,558 (Q1-2018), 4,856 (Q3-2018), 3,293 (Q1-2019), 2,203 (Q3-2019), 3,661 (Q1-2020), 4,769 (Q3-2019), 3,244 (Q1-2020), 2,053 (Q3-2020), 3,266 (Q1-2020), 3,279 (Q3-2020), 4,739 (Q1-2020), 2,733 (Q3-2020)</p>	2,053	<b>2,733</b>	+ 33.1%	13,727	<b>14,017</b>	+ 2.1%
<b>Pending Sales</b>	<p>1,898 (Q1-2018), 2,981 (Q3-2018), 2,226 (Q1-2019), 1,956 (Q3-2019), 1,998 (Q1-2020), 2,860 (Q3-2019), 2,259 (Q1-2020), 2,025 (Q3-2020), 1,909 (Q1-2020), 2,041 (Q3-2020), 3,574 (Q1-2020), 2,866 (Q3-2020)</p>	2,025	<b>2,866</b>	+ 41.5%	9,142	<b>10,390</b>	+ 13.7%
<b>Closed Sales</b>	<p>1,756 (Q1-2018), 2,367 (Q3-2018), 2,865 (Q1-2019), 2,199 (Q3-2019), 1,690 (Q1-2020), 2,341 (Q3-2019), 2,811 (Q1-2020), 2,205 (Q3-2020), 1,674 (Q1-2020), 1,734 (Q3-2020), 2,850 (Q1-2020), 3,191 (Q3-2020)</p>	2,205	<b>3,191</b>	+ 44.7%	9,047	<b>9,449</b>	+ 4.4%
<b>Days on Market</b>	<p>88 (Q1-2018), 75 (Q3-2018), 63 (Q1-2019), 76 (Q3-2019), 85 (Q1-2020), 75 (Q3-2019), 64 (Q1-2020), 76 (Q3-2020), 88 (Q1-2020), 79 (Q3-2020), 69 (Q1-2020), 59 (Q3-2020)</p>	76	<b>59</b>	- 22.4%	74	<b>71</b>	- 4.1%
<b>Median Sales Price</b>	<p>\$435,000 (Q1-2018), \$540,000 (Q3-2018), \$535,000 (Q1-2019), \$470,000 (Q3-2019), \$450,000 (Q1-2020), \$530,000 (Q3-2019), \$665,000 (Q1-2020), \$493,075 (Q3-2020), \$600,000 (Q1-2020), \$575,000 (Q3-2020), \$691,000 (Q1-2020), \$610,000 (Q3-2020)</p>	\$493,075	<b>\$610,000</b>	+ 23.7%	\$520,000	<b>\$605,000</b>	+ 16.3%
<b>Average Sales Price</b>	<p>\$602,147 (Q1-2018), \$706,143 (Q3-2018), \$691,932 (Q1-2019), \$695,478 (Q3-2019), \$559,319 (Q1-2020), \$683,330 (Q3-2019), \$729,193 (Q1-2020), \$621,760 (Q3-2020), \$616,286 (Q1-2020), \$727,710 (Q3-2020), \$667,060 (Q1-2020), \$777,691 (Q3-2020)</p>	\$621,760	<b>\$777,691</b>	+ 25.1%	\$658,852	<b>\$766,896</b>	+ 16.4%
<b>Pct. of Orig. Price Received</b>	<p>95.2% (Q1-2018), 96.4% (Q3-2018), 96.8% (Q1-2019), 95.3% (Q3-2019), 94.7% (Q1-2020), 96.0% (Q3-2019), 96.4% (Q1-2020), 94.8% (Q3-2020), 94.6% (Q1-2020), 95.8% (Q3-2020), 97.5% (Q1-2020), 97.7% (Q3-2020)</p>	94.8%	<b>97.7%</b>	+ 3.1%	95.6%	<b>96.8%</b>	+ 1.3%
<b>Housing Affordability Index</b>	<p>71 (Q1-2018), 55 (Q3-2018), 56 (Q1-2019), 62 (Q3-2019), 68 (Q1-2020), 59 (Q3-2019), 58 (Q1-2020), 66 (Q3-2020), 66 (Q1-2020), 59 (Q3-2020), 50 (Q1-2020), 58 (Q3-2020)</p>	66	<b>58</b>	- 12.1%	62	<b>59</b>	- 4.8%
<b>Inventory of Homes for Sale</b>	<p>3,552 (Q1-2018), 4,359 (Q3-2018), 4,135 (Q1-2019), 2,866 (Q3-2019), 3,653 (Q1-2020), 4,430 (Q3-2019), 4,024 (Q1-2020), 2,627 (Q3-2020), 3,130 (Q1-2020), 3,552 (Q3-2020), 3,592 (Q1-2020), 2,243 (Q3-2020)</p>	2,627	<b>2,243</b>	- 14.6%	--	--	--
<b>Months Supply of Inventory</b>	<p>4.6 (Q1-2018), 5.7 (Q3-2018), 5.4 (Q1-2019), 3.8 (Q3-2019), 4.8 (Q1-2020), 5.9 (Q3-2019), 5.3 (Q1-2020), 3.4 (Q3-2020), 4.1 (Q1-2020), 5.2 (Q3-2020), 4.5 (Q1-2020), 2.6 (Q3-2020)</p>	3.4	<b>2.6</b>	- 23.5%	--	--	--