

Quarterly Indicators

Westchester County



Q1-2017

We can comfortably consider the first quarter to have been a good start for residential real estate in 2017. There was certainly plenty to worry over when the year began. Aside from new national leadership in Washington, DC, and the policy shifts that can occur during such transitions, there was also the matter of continuous low housing supply, steadily rising mortgage rates and ever-increasing home prices. Nevertheless, sales have held their own in year-over-year comparisons and should improve during the busiest months of the real estate sales cycle.

- Single-Family Closed Sales were up 6.8 percent to 1,094.
- Condo Closed Sale were down 7.4 percent to 261.
- Co-ops Closed Sales were up 9.3 percent to 445.
- Single-Family Median Sales Price increased 5.3 percent to \$600,000.
- Condos Median Sales Price increased 7.2 percent to \$360,000.
- Co-ops Median Sales Price decreased 2.1 percent to \$143,000.

The U.S. economy has improved for several quarters in a row, which has helped wage growth and retail consumption increase in year-over-year comparisons. Couple that with an unemployment rate that has been holding steady or dropping both nationally and in many localities, and consumer confidence is on the rise. As the economy improves, home sales tend to go up. It isn't much more complex than that right now. Rising mortgage rates could slow growth eventually, but rate increases should be thought of as little more than a byproduct of a stronger economy and stronger demand.

Quarterly Snapshot

+ 5.1% **- 22.7%** **+ 1.8%**

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
+ 5.1%	- 22.7%	+ 1.8%

Residential real estate activity comprised 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	Q1-2016	Q1-2017	Percent Change	YTD 2016	YTD 2017	Percent Change
New Listings	<p>3,607, 2,144, 1,227, 2,332, 3,872, 2,310, 1,396, 2,799, 3,263, 2,153, 1,271, 2,616</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	2,799	2,616	- 6.5%	2,799	2,616	- 6.5%
Pending Sales	<p>1,799, 1,371, 1,131, 1,160, 1,949, 1,468, 1,264, 1,368, 2,114, 1,521, 1,251, 1,468</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	1,368	1,468	+ 7.3%	1,368	1,468	+ 7.3%
Closed Sales	<p>1,267, 1,956, 1,249, 926, 1,339, 2,067, 1,406, 1,024, 1,651, 2,112, 1,431, 1,094</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	1,024	1,094	+ 6.8%	1,024	1,094	+ 6.8%
Days on Market	<p>110, 83, 103, 119, 92, 74, 90, 103, 85, 74, 85, 100</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	103	100	- 2.9%	103	100	- 2.9%
Median Sales Price	<p>\$665,000, \$680,000, \$566,750, \$695,000, \$680,000, \$576,500, \$665,000, \$570,000, \$649,000, \$668,500, \$566,000, \$590,000</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	\$570,000	\$600,000	+ 5.3%	\$570,000	\$600,000	+ 5.3%
Average Sales Price	<p>\$776,424, \$917,680, \$768,099, \$922,666, \$868,450, \$893,700, \$732,812, \$770,959, \$841,405, \$887,211, \$756,145, \$816,609</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	\$770,959	\$816,609	+ 5.9%	\$770,959	\$816,609	+ 5.9%
Pct. of Orig. Price Received	<p>95.2%, 95.5%, 93.5%, 92.2%, 95.8%, 96.2%, 93.9%, 93.1%, 95.4%, 96.2%, 94.8%, 94.4%</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	93.1%	94.4%	+ 1.4%	93.1%	94.4%	+ 1.4%
Housing Affordability Index	<p>44, 43, 52, 52, 47, 45, 54, 55, 49, 48, 55, 50</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	55	50	- 9.1%	55	50	- 9.1%
Inventory of Homes for Sale	<p>4,002, 3,679, 2,387, 2,851, 3,954, 3,690, 2,497, 3,194, 3,474, 3,019, 2,038, 2,575</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	3,194	2,575	- 19.4%	--	--	--
Months Supply of Inventory	<p>8.9, 8.2, 5.3, 6.3, 8.5, 7.8, 5.1, 6.3, 6.7, 5.8, 3.9, 4.9</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	6.3	4.9	- 22.2%	--	--	--

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	Q1-2016	Q1-2017	Percent Change	YTD 2016	YTD 2017	Percent Change
New Listings		517	456	- 11.8%	517	456	- 11.8%
Pending Sales		286	300	+ 4.9%	286	300	+ 4.9%
Closed Sales		282	261	- 7.4%	282	261	- 7.4%
Days on Market		91	83	- 8.8%	91	83	- 8.8%
Median Sales Price		\$335,750	\$360,000	+ 7.2%	\$335,750	\$360,000	+ 7.2%
Average Sales Price		\$412,776	\$448,777	+ 8.7%	\$412,776	\$448,777	+ 8.7%
Pct. of Orig. Price Received		94.8%	95.6%	+ 0.8%	94.8%	95.6%	+ 0.8%
Housing Affordability Index		94	84	- 10.6%	94	84	- 10.6%
Inventory of Homes for Sale		531	362	- 31.8%	--	--	--
Months Supply of Inventory		4.6	3.1	- 32.6%	--	--	--

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.

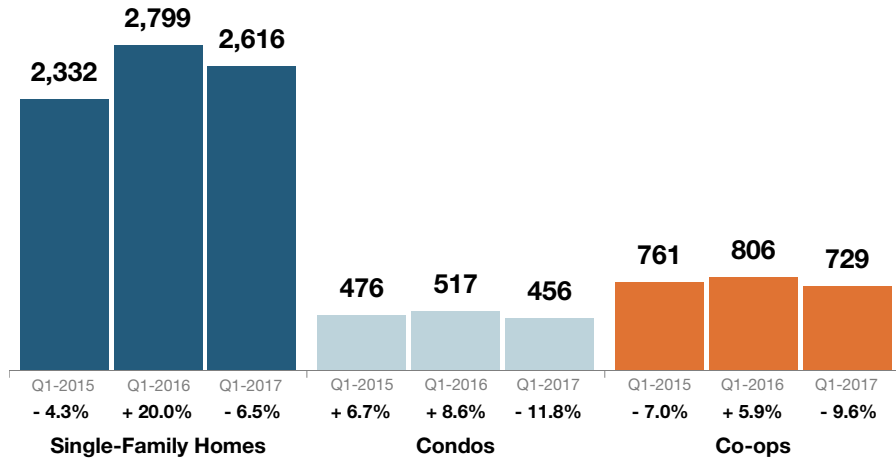


Key Metrics	Historical Sparkbars	Q1-2016	Q1-2017	Percent Change	YTD 2016	YTD 2017	Percent Change
New Listings	<p>963, 752, 549, 761, 921, 718, 511, 806, 837, 686, 521, 729</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	806	729	- 9.6%	806	729	- 9.6%
Pending Sales	<p>490, 458, 424, 391, 546, 502, 413, 467, 571, 484, 439, 576</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	467	576	+ 23.3%	467	576	+ 23.3%
Closed Sales	<p>396, 492, 481, 346, 424, 548, 500, 407, 466, 535, 476, 445</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	407	445	+ 9.3%	407	445	+ 9.3%
Days on Market	<p>157, 122, 123, 130, 122, 108, 106, 103, 105, 87, 85, 96</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	103	96	- 6.8%	103	96	- 6.8%
Median Sales Price	<p>\$149,000, \$155,000, \$146,000, \$135,000, \$145,000, \$162,500, \$147,000, \$146,000, \$165,000, \$159,000, \$155,000, \$143,000</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	\$146,000	\$143,000	- 2.1%	\$146,000	\$143,000	- 2.1%
Average Sales Price	<p>\$176,856, \$188,301, \$177,250, \$168,816, \$181,423, \$193,273, \$170,249, \$174,487, \$182,821, \$195,847, \$187,323, \$167,411</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	\$174,487	\$167,411	- 4.1%	\$174,487	\$167,411	- 4.1%
Pct. of Orig. Price Received	<p>91.5%, 91.9%, 91.3%, 91.8%, 92.3%, 93.6%, 92.4%, 93.0%, 93.7%, 94.7%, 94.7%, 93.7%</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	93.0%	93.7%	+ 0.8%	93.0%	93.7%	+ 0.8%
Housing Affordability Index	<p>193, 188, 203, 228, 212, 186, 206, 215, 206, 203, 201, 211</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	215	211	- 1.9%	215	211	- 1.9%
Inventory of Homes for Sale	<p>1,443, 1,323, 1,019, 1,121, 1,225, 1,139, 934, 1,011, 1,030, 953, 768, 723</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	1,011	723	- 28.5%	--	--	--
Months Supply of Inventory	<p>10.6, 9.5, 7.0, 7.6, 8.1, 7.3, 6.1, 6.3, 6.3, 5.9, 4.7, 4.2</p> <p>Q2-2014, Q4-2014, Q2-2015, Q4-2015, Q2-2016, Q4-2016</p>	6.3	4.2	- 33.3%	--	--	--

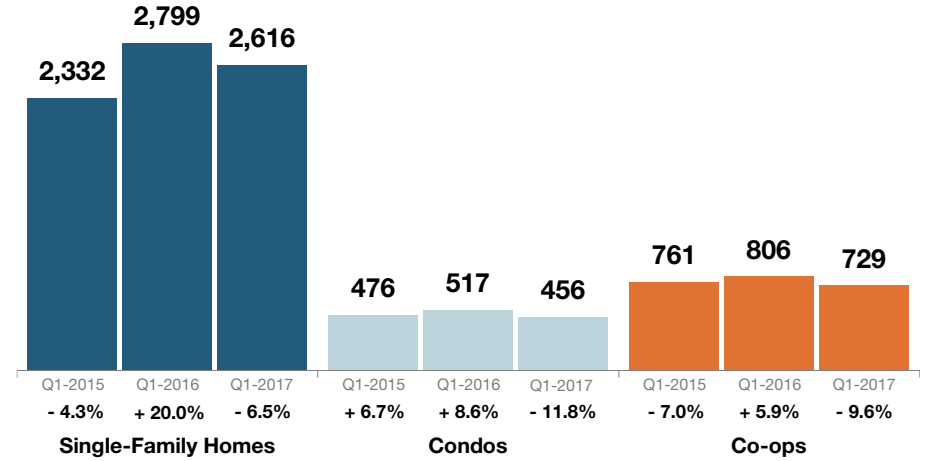
New Listings

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

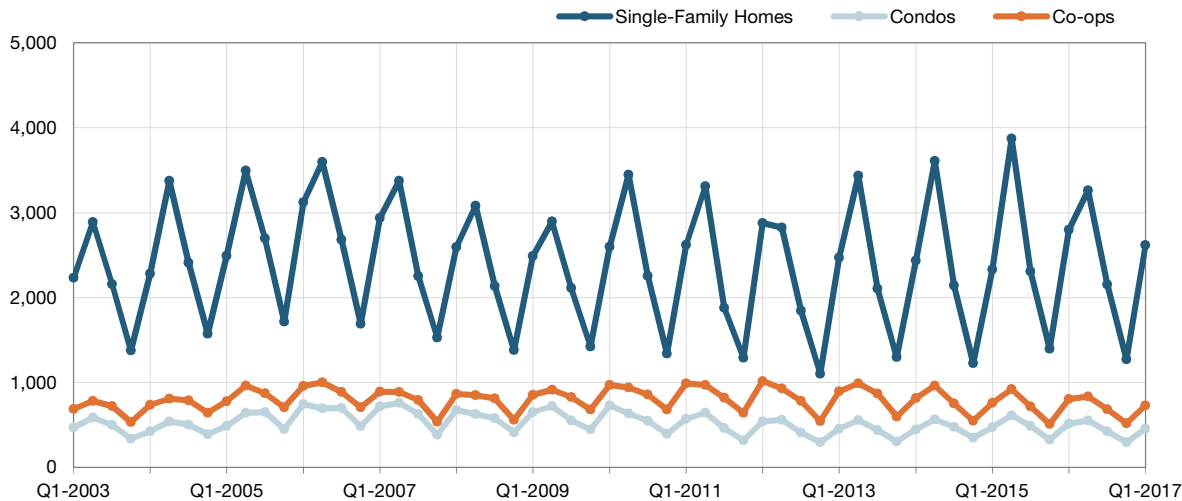
Q1-2017



Year to Date



Historical New Listings by Quarter



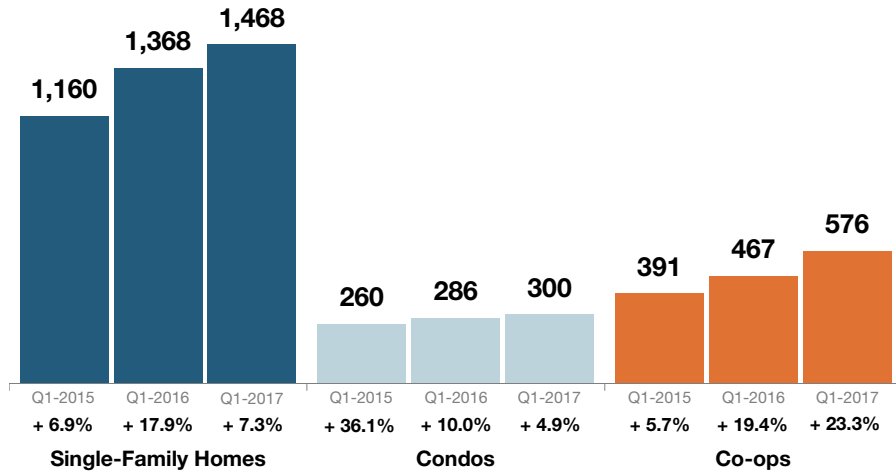
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q2-2014	3,607	564	963
Q3-2014	2,144	479	752
Q4-2014	1,227	351	549
Q1-2015	2,332	476	761
Q2-2015	3,872	613	921
Q3-2015	2,310	491	718
Q4-2015	1,396	328	511
Q1-2016	2,799	517	806
Q2-2016	3,263	555	837
Q3-2016	2,153	424	686
Q4-2016	1,271	299	521
Q1-2017	2,616	456	729

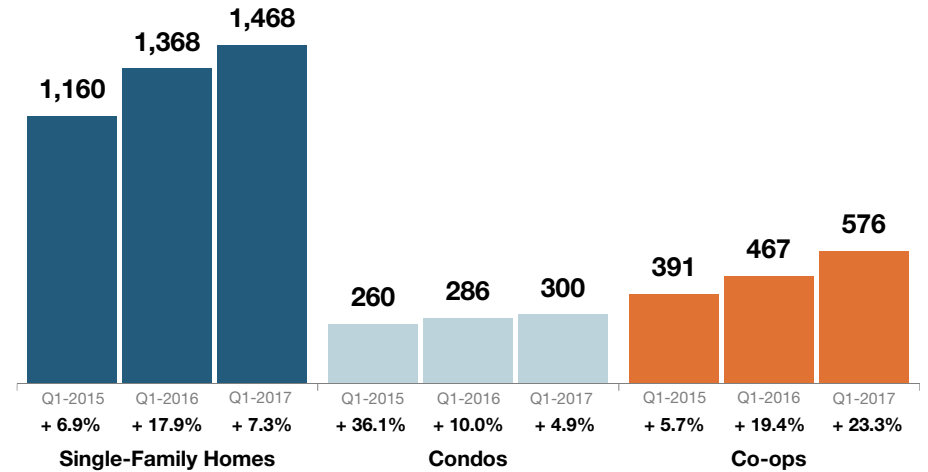
Pending Sales

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

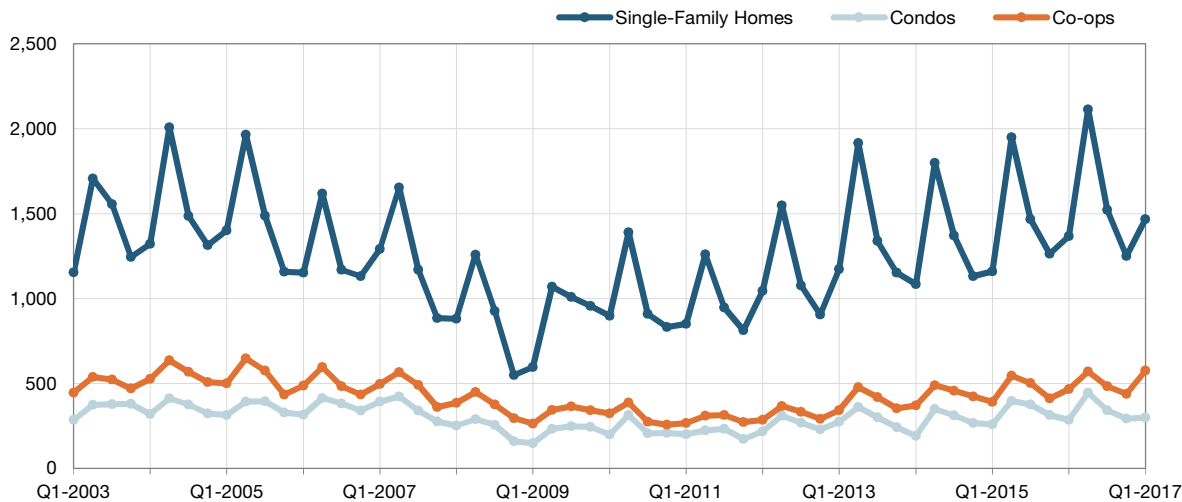
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Year to Date



Historical Pending Sales by Quarter



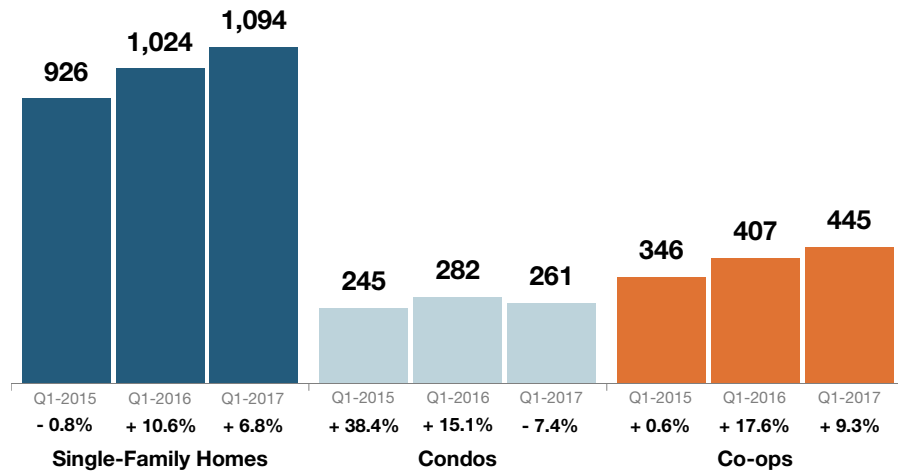
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q2-2014	1,799	351	490
Q3-2014	1,371	312	458
Q4-2014	1,131	268	424
Q1-2015	1,160	260	391
Q2-2015	1,949	398	546
Q3-2015	1,468	376	502
Q4-2015	1,264	315	413
Q1-2016	1,368	286	467
Q2-2016	2,114	446	571
Q3-2016	1,521	343	484
Q4-2016	1,251	294	439
Q1-2017	1,468	300	576

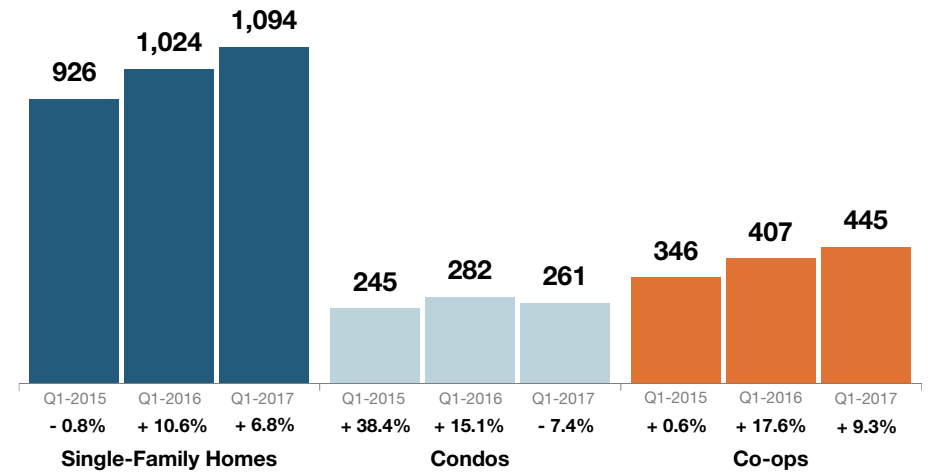
Closed Sales

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

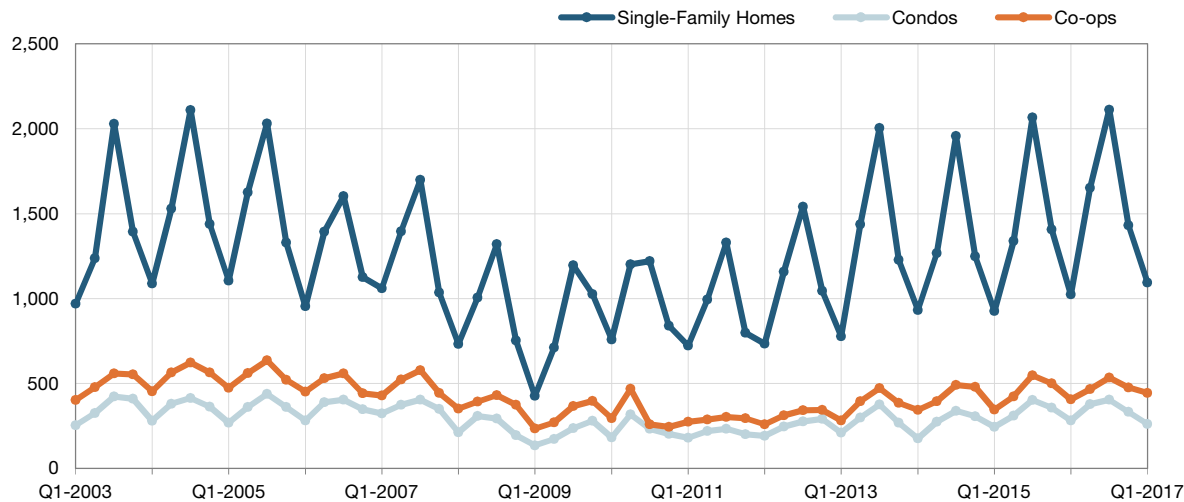
Q1-2017



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Historical Closed Sales by Quarter



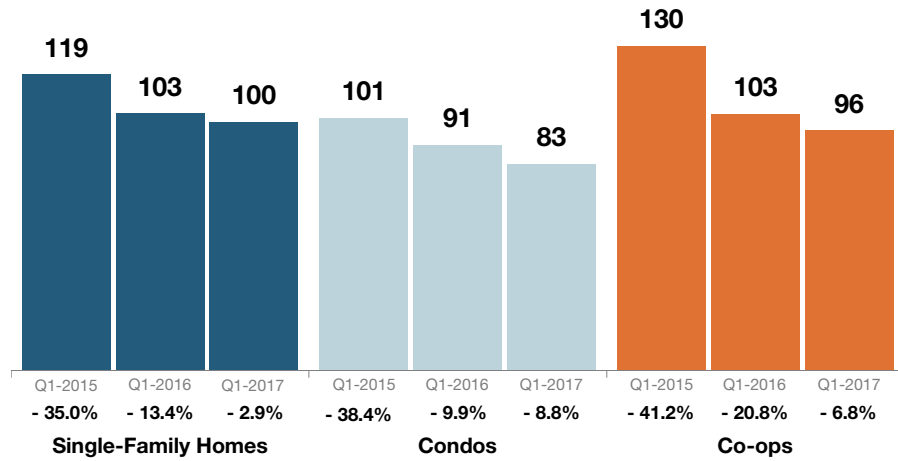
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q2-2014	1,267	275	396
Q3-2014	1,956	338	492
Q4-2014	1,249	307	481
Q1-2015	926	245	346
Q2-2015	1,339	311	424
Q3-2015	2,067	403	548
Q4-2015	1,406	357	500
Q1-2016	1,024	282	407
Q2-2016	1,651	379	466
Q3-2016	2,112	404	535
Q4-2016	1,431	333	476
Q1-2017	1,094	261	445

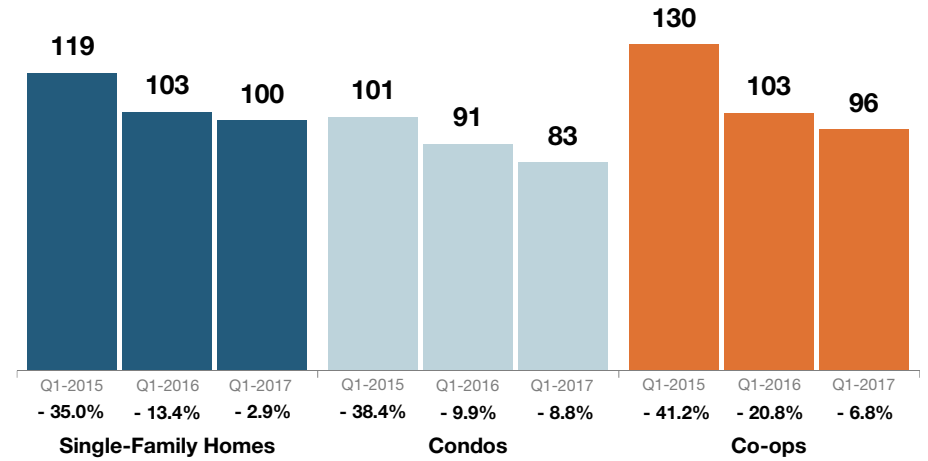
Days on Market Until Sale

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

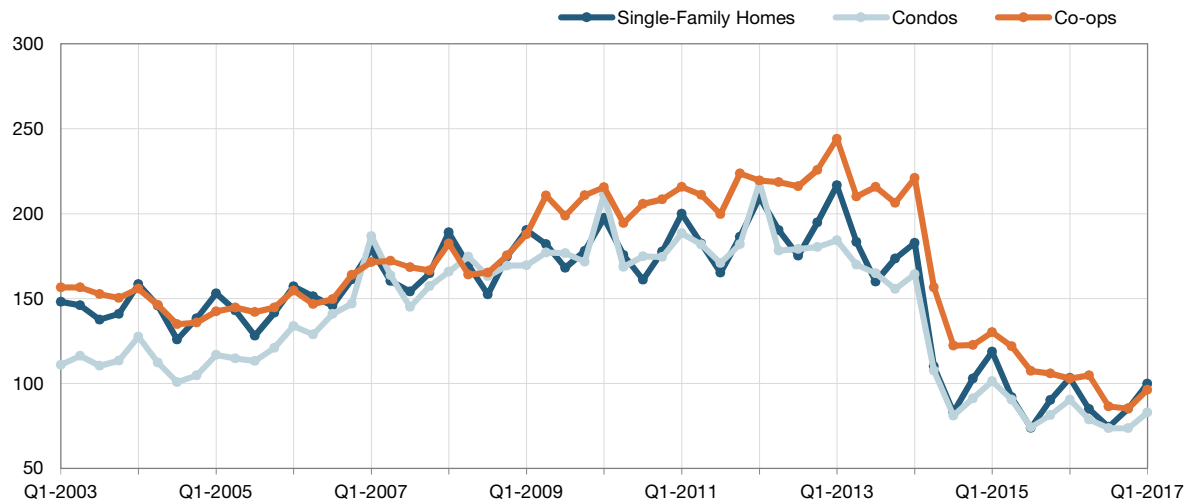
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Historical Days on Market Until Sale by Quarter



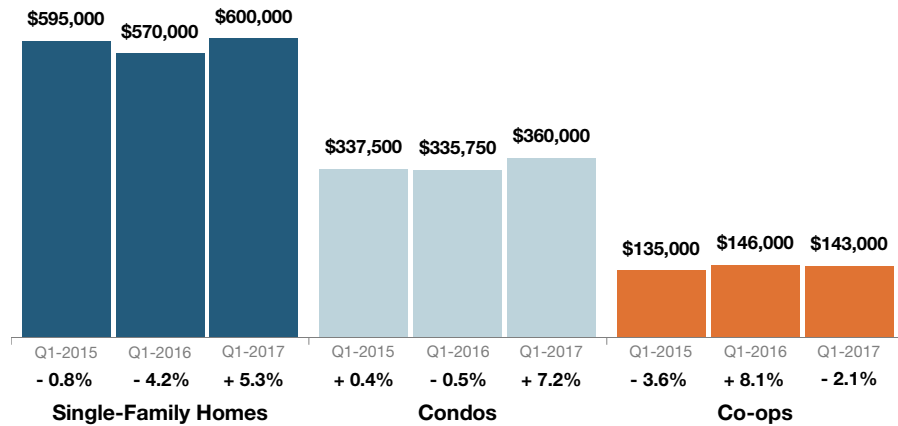
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q2-2014	110	108	157
Q3-2014	83	81	122
Q4-2014	103	91	123
Q1-2015	119	101	130
Q2-2015	92	90	122
Q3-2015	74	74	108
Q4-2015	90	81	106
Q1-2016	103	91	103
Q2-2016	85	79	105
Q3-2016	74	74	87
Q4-2016	85	74	85
Q1-2017	100	83	96

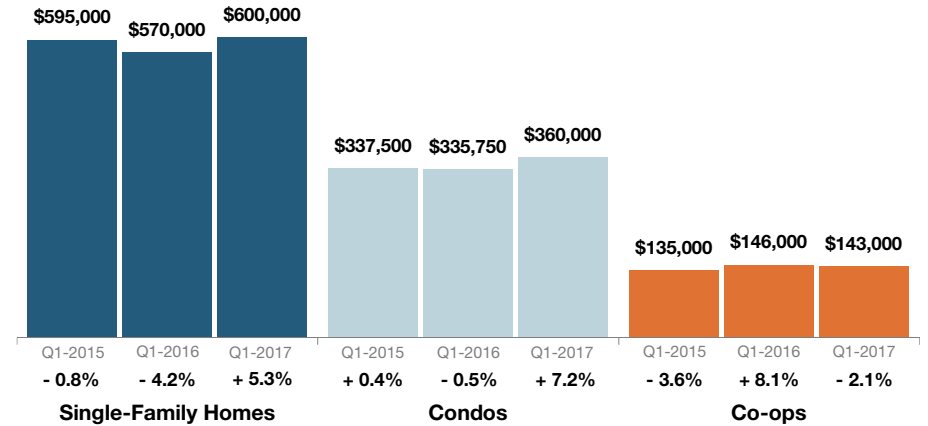
Median Sales Price

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

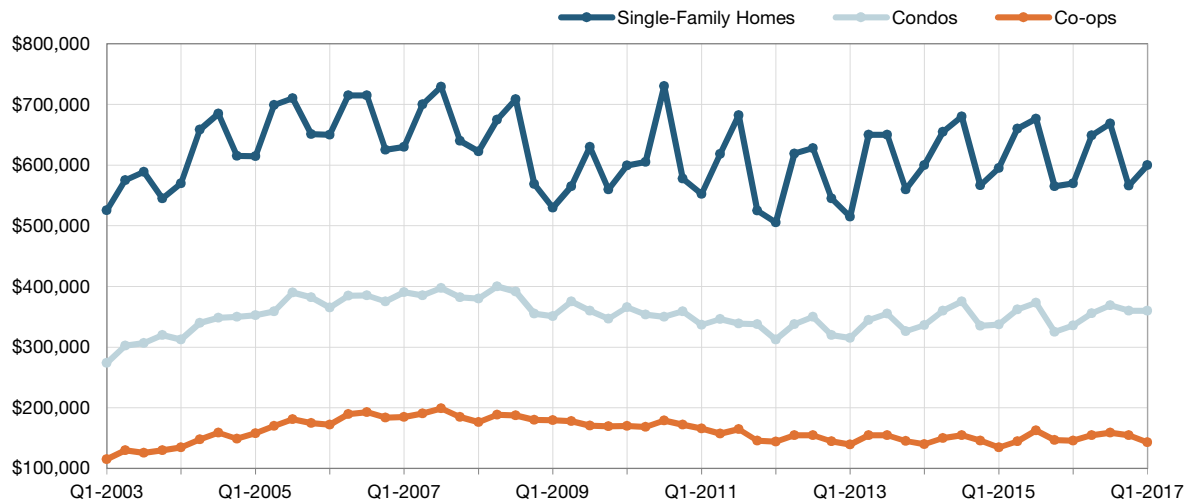
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Year to Date



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.

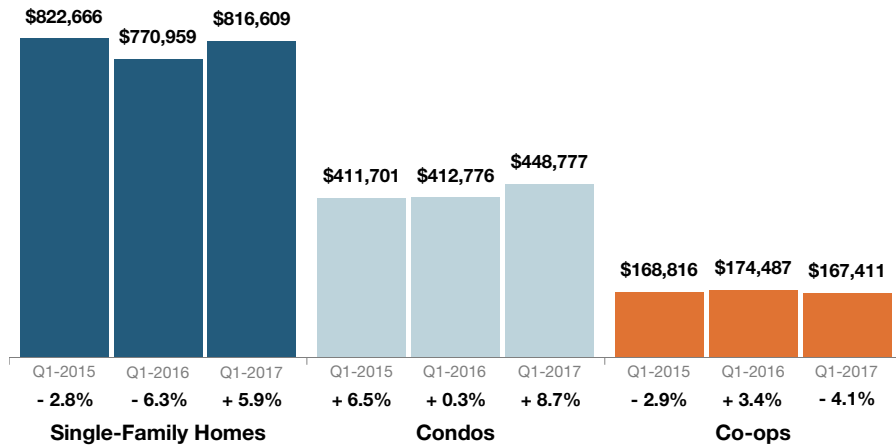
Quarter	Single-Family Homes	Condos	Co-ops
Q2-2014	\$655,000	\$360,000	\$149,950
Q3-2014	\$680,000	\$375,000	\$155,000
Q4-2014	\$566,750	\$335,000	\$146,000
Q1-2015	\$595,000	\$337,500	\$135,000
Q2-2015	\$660,000	\$362,000	\$145,000
Q3-2015	\$676,500	\$373,000	\$162,500
Q4-2015	\$565,000	\$325,000	\$147,000
Q1-2016	\$570,000	\$335,750	\$146,000
Q2-2016	\$649,000	\$355,875	\$155,000
Q3-2016	\$668,500	\$369,000	\$159,000
Q4-2016	\$566,000	\$360,000	\$155,000
Q1-2017	\$600,000	\$360,000	\$143,000

Average Sales Price

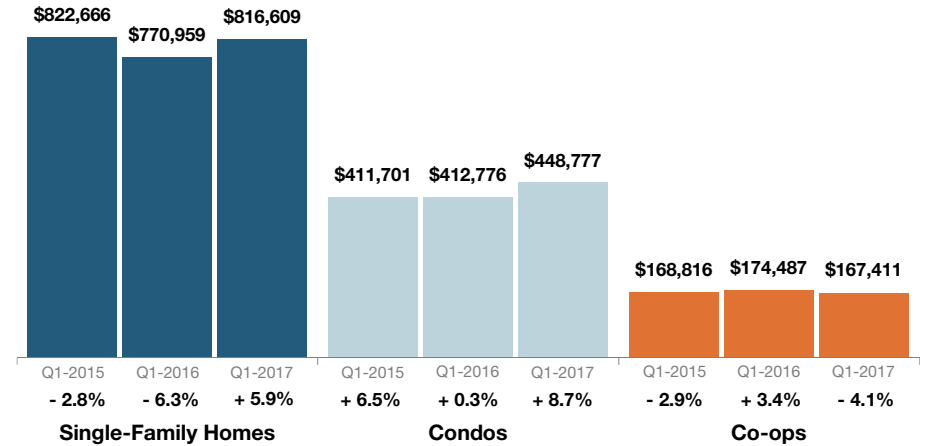
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



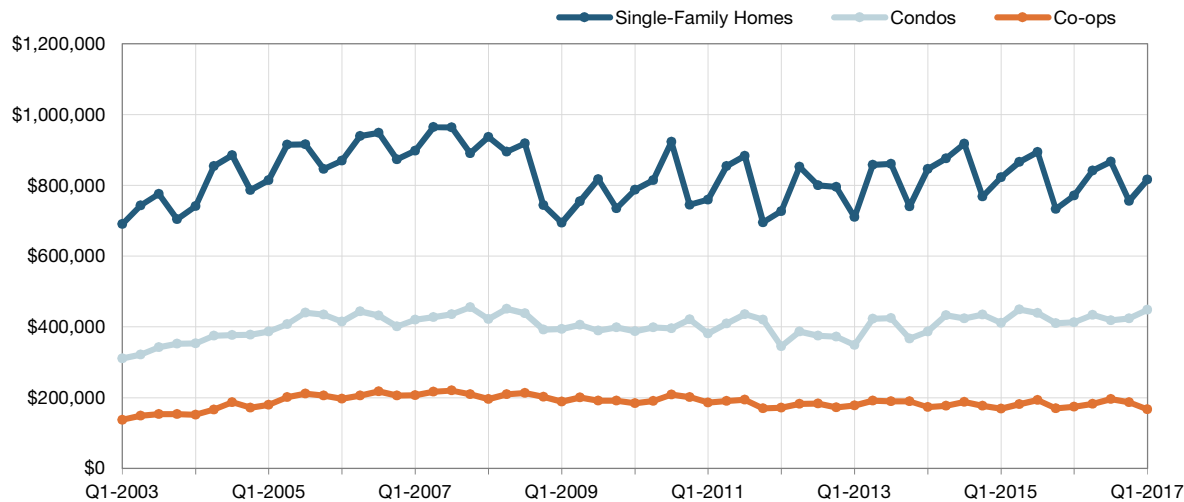
Q1-2017



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Historical Average Sales Price by Quarter



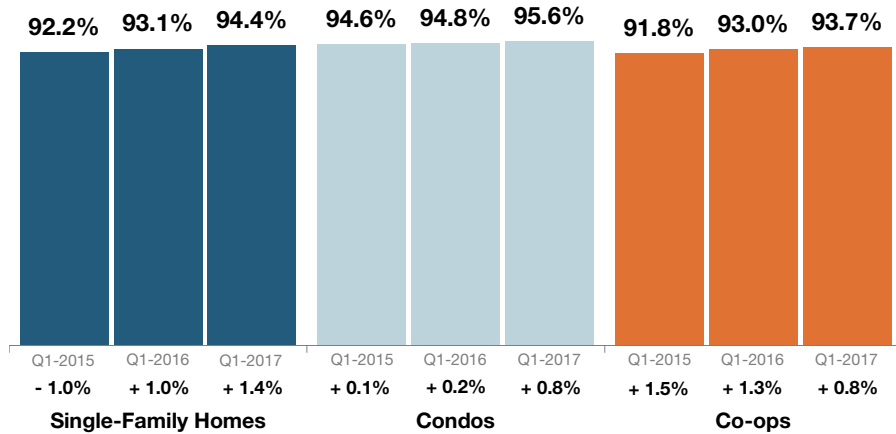
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q2-2014	\$876,424	\$432,611	\$176,856
Q3-2014	\$917,680	\$423,910	\$188,301
Q4-2014	\$768,099	\$434,418	\$177,250
Q1-2015	\$822,666	\$411,701	\$168,816
Q2-2015	\$866,450	\$449,215	\$181,423
Q3-2015	\$893,700	\$439,289	\$193,273
Q4-2015	\$732,912	\$409,917	\$170,249
Q1-2016	\$770,959	\$412,776	\$174,487
Q2-2016	\$841,405	\$433,616	\$182,621
Q3-2016	\$867,211	\$418,820	\$195,847
Q4-2016	\$756,145	\$423,483	\$187,323
Q1-2017	\$816,609	\$448,777	\$167,411

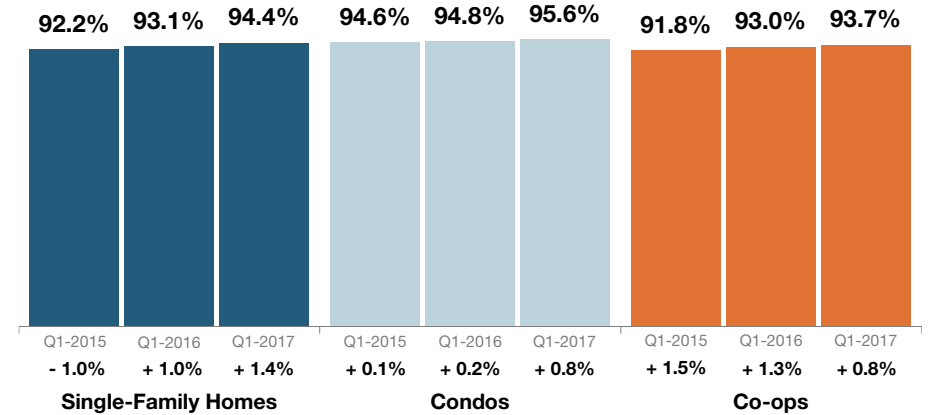
Percent of Original List Price Received

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.

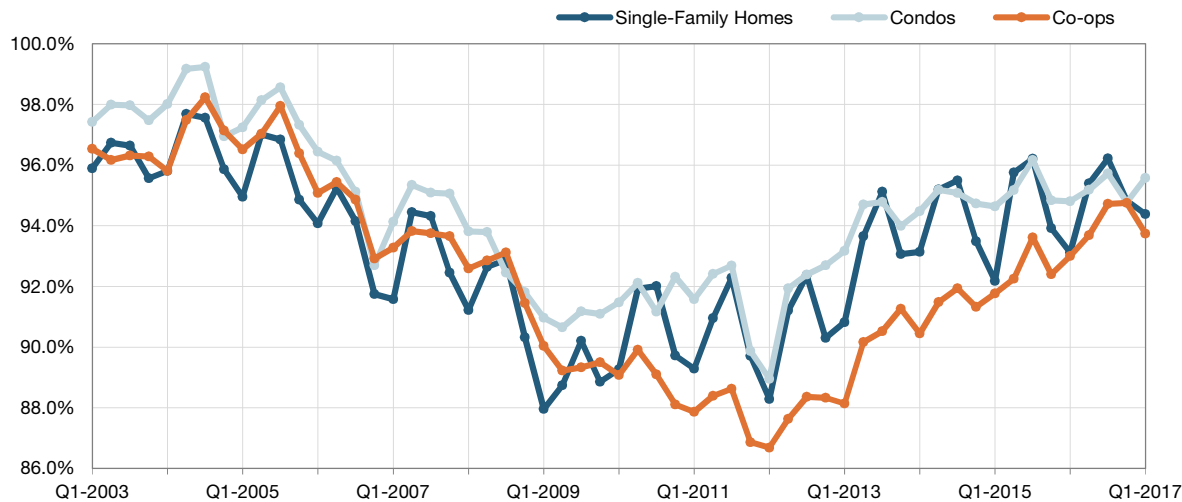
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Historical Percent of Original List Price Received by Quarter



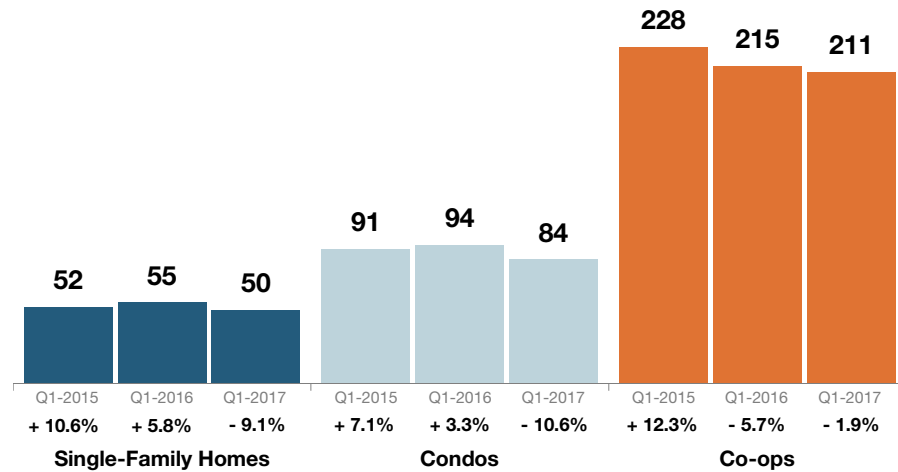
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q2-2014	95.2%	95.2%	91.5%
Q3-2014	95.5%	95.1%	91.9%
Q4-2014	93.5%	94.7%	91.3%
Q1-2015	92.2%	94.6%	91.8%
Q2-2015	95.8%	95.2%	92.3%
Q3-2015	96.2%	96.2%	93.6%
Q4-2015	93.9%	94.8%	92.4%
Q1-2016	93.1%	94.8%	93.0%
Q2-2016	95.4%	95.2%	93.7%
Q3-2016	96.2%	95.7%	94.7%
Q4-2016	94.8%	94.8%	94.7%
Q1-2017	94.4%	95.6%	93.7%

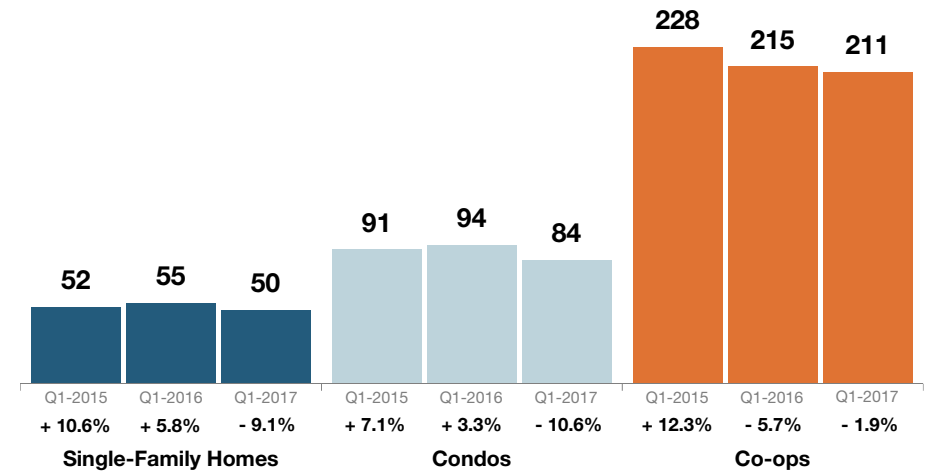
Housing Affordability Index

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.

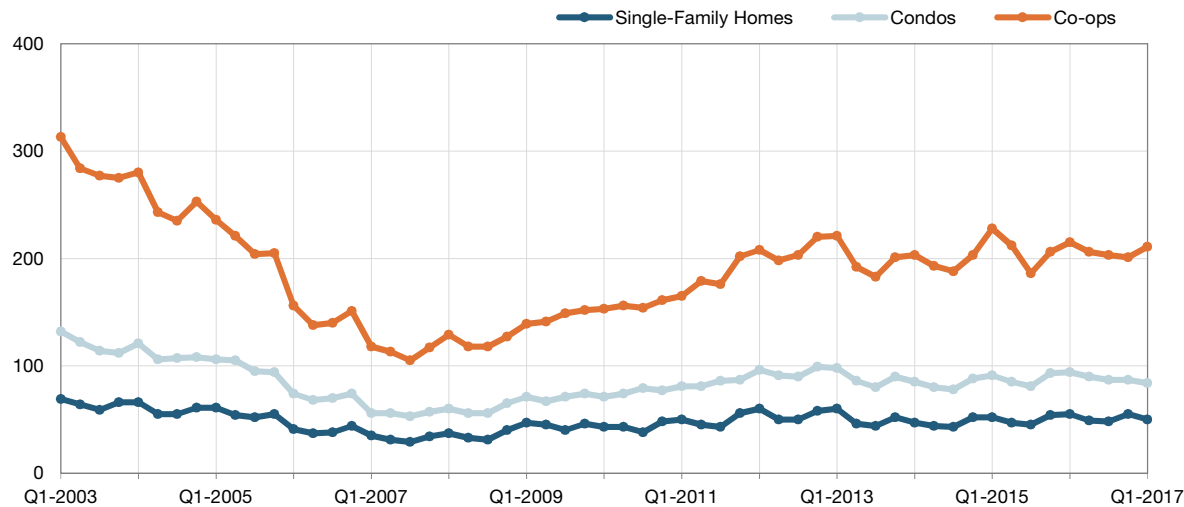
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Historical Housing Affordability Index by Quarter



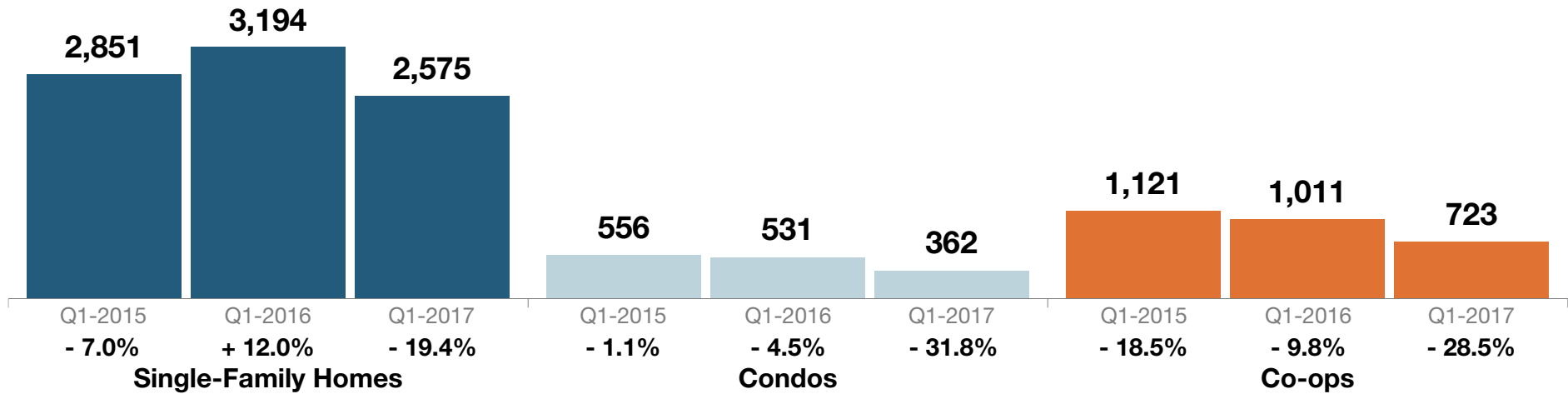
Quarter	Single-Family Homes	Condos	Co-ops
Q2-2014	44	80	193
Q3-2014	43	78	188
Q4-2014	52	88	203
Q1-2015	52	91	228
Q2-2015	47	85	212
Q3-2015	45	81	186
Q4-2015	54	93	206
Q1-2016	55	94	215
Q2-2016	49	90	206
Q3-2016	48	87	203
Q4-2016	55	87	201
Q1-2017	50	84	211

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

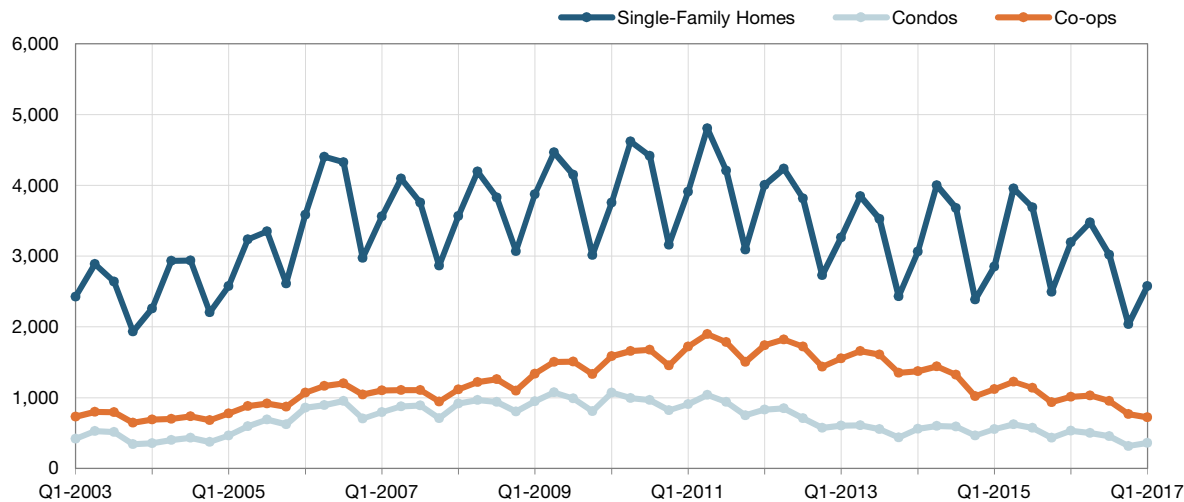
Inventory of Homes for Sale

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

Q1-2017



Historical Inventory of Homes for Sale by Quarter



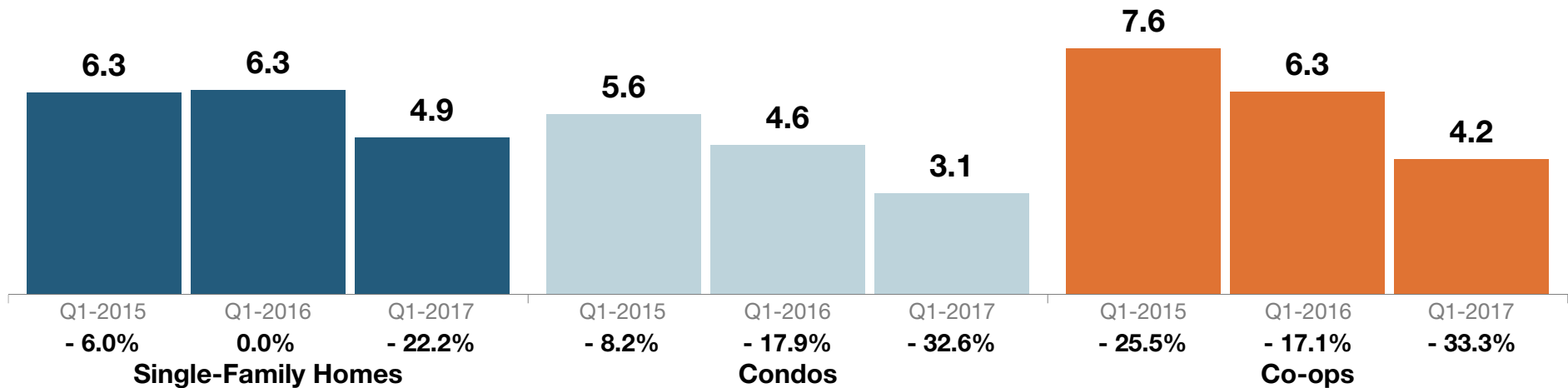
Note: If no activity occurred during a quarter, no data point is shown and the line extends to the next available data point.

Quarter	Single-Family Homes	Condos	Co-ops
Q2-2014	4,002	600	1,443
Q3-2014	3,679	593	1,323
Q4-2014	2,387	465	1,019
Q1-2015	2,851	556	1,121
Q2-2015	3,954	624	1,225
Q3-2015	3,690	572	1,139
Q4-2015	2,497	435	934
Q1-2016	3,194	531	1,011
Q2-2016	3,474	503	1,030
Q3-2016	3,019	454	953
Q4-2016	2,038	318	768
Q1-2017	2,575	362	723

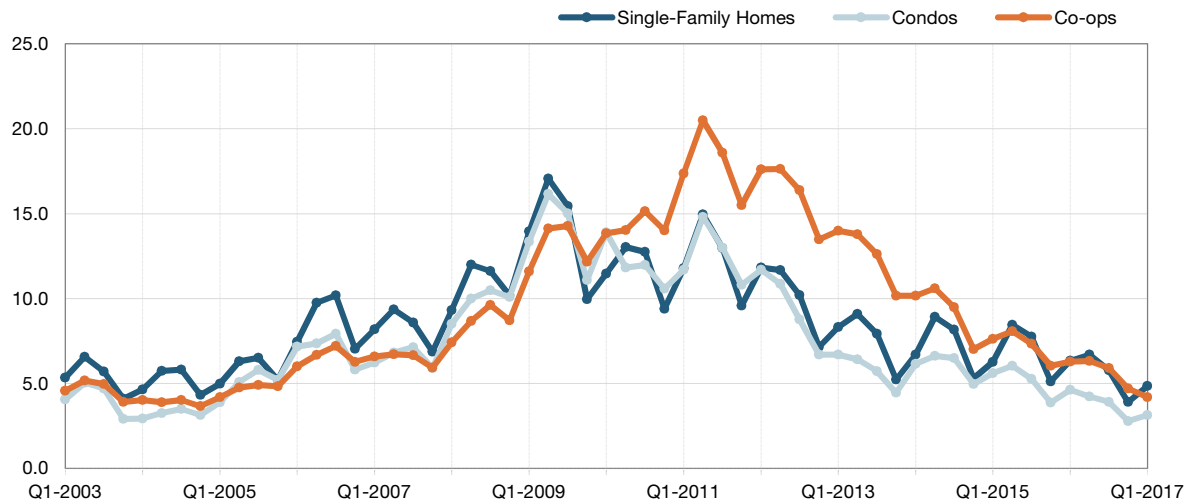
Months Supply of Inventory

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.

Q1-2017



Historical Months Supply of Inventory 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
Q2-2014	8.9	6.6	10.6
Q3-2014	8.2	6.5	9.5
Q4-2014	5.3	5.0	7.0
Q1-2015	6.3	5.6	7.6
Q2-2015	8.5	6.0	8.1
Q3-2015	7.8	5.3	7.3
Q4-2015	5.1	3.9	6.1
Q1-2016	6.3	4.6	6.3
Q2-2016	6.7	4.2	6.3
Q3-2016	5.8	3.9	5.9
Q4-2016	3.9	2.8	4.7
Q1-2017	4.9	3.1	4.2

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	Q1-2016	Q1-2017	Percent Change	YTD 2016	YTD 2017	Percent Change
New Listings	<p>5,134 (Q2-2014), 3,375 (Q4-2014), 2,127 (Q2-2015), 3,569 (Q4-2015), 5,406 (Q2-2016), 3,519 (Q4-2016), 2,235 (Q2-2017), 4,122 (Q4-2017), 4,655 (Q2-2018), 3,263 (Q4-2018), 2,091 (Q2-2019), 3,801 (Q4-2019)</p>	4,122	3,801	- 7.8%	4,122	3,801	- 7.8%
Pending Sales	<p>2,640 (Q2-2014), 2,141 (Q4-2014), 1,823 (Q2-2015), 1,811 (Q4-2015), 2,893 (Q2-2016), 2,346 (Q4-2016), 1,992 (Q2-2017), 2,121 (Q4-2017), 3,131 (Q2-2018), 2,348 (Q4-2018), 1,984 (Q2-2019), 2,344 (Q4-2019)</p>	2,121	2,344	+ 10.5%	2,121	2,344	+ 10.5%
Closed Sales	<p>1,938 (Q2-2014), 2,786 (Q4-2014), 2,037 (Q2-2015), 1,517 (Q4-2015), 2,074 (Q2-2016), 3,018 (Q4-2016), 2,263 (Q2-2017), 1,713 (Q4-2017), 2,496 (Q2-2018), 3,051 (Q4-2018), 2,240 (Q2-2019), 1,800 (Q4-2019)</p>	1,713	1,800	+ 5.1%	1,713	1,800	+ 5.1%
Days on Market	<p>119 (Q2-2014), 90 (Q4-2014), 106 (Q2-2015), 119 (Q4-2015), 98 (Q2-2016), 80 (Q4-2016), 92 (Q2-2017), 101 (Q4-2017), 88 (Q2-2018), 76 (Q4-2018), 84 (Q2-2019), 97 (Q4-2019)</p>	101	97	- 4.0%	101	97	- 4.0%
Median Sales Price	<p>\$500,000 (Q2-2014), \$530,200 (Q4-2014), \$425,000 (Q2-2015), \$435,000 (Q4-2015), \$492,000 (Q2-2016), \$525,000 (Q4-2016), \$425,000 (Q2-2017), \$417,500 (Q4-2017), \$480,750 (Q2-2018), \$525,000 (Q4-2018), \$444,000 (Q2-2019), \$425,000 (Q4-2019)</p>	\$417,500	\$425,000	+ 1.8%	\$417,500	\$425,000	+ 1.8%
Average Sales Price	<p>\$670,501 (Q2-2014), \$728,801 (Q4-2014), \$578,198 (Q2-2015), \$607,163 (Q4-2015), \$663,841 (Q2-2016), \$706,010 (Q4-2016), \$557,811 (Q2-2017), \$570,275 (Q4-2017), \$656,491 (Q2-2018), \$690,112 (Q4-2018), \$585,816 (Q2-2019), \$602,658 (Q4-2019)</p>	\$570,275	\$602,658	+ 5.7%	\$570,275	\$602,658	+ 5.7%
Pct. of Orig. Price Received	<p>94.4% (Q2-2014), 94.8% (Q4-2014), 93.2% (Q2-2015), 92.5% (Q4-2015), 95.0% (Q2-2016), 95.7% (Q4-2016), 93.7% (Q2-2017), 93.4% (Q4-2017), 95.0% (Q2-2018), 95.9% (Q4-2018), 94.8% (Q2-2019), 94.4% (Q4-2019)</p>	93.4%	94.4%	+ 1.1%	93.4%	94.4%	+ 1.1%
Housing Affordability Index	<p>58 (Q2-2014), 55 (Q4-2014), 70 (Q2-2015), 71 (Q4-2015), 62 (Q2-2016), 56 (Q4-2016), 71 (Q2-2017), 75 (Q4-2017), 66 (Q2-2018), 61 (Q4-2018), 70 (Q2-2019), 71 (Q4-2019)</p>	75	71	- 5.3%	75	71	- 5.3%
Inventory of Homes for Sale	<p>6,045 (Q2-2014), 5,595 (Q4-2014), 3,871 (Q2-2015), 4,528 (Q4-2015), 5,803 (Q2-2016), 5,401 (Q4-2016), 3,866 (Q2-2017), 4,736 (Q4-2017), 5,007 (Q2-2018), 4,426 (Q4-2018), 3,124 (Q2-2019), 3,660 (Q4-2019)</p>	4,736	3,660	- 22.7%	--	--	--
Months Supply of Inventory	<p>9.0 (Q2-2014), 8.2 (Q4-2014), 5.6 (Q2-2015), 6.5 (Q4-2015), 8.0 (Q2-2016), 7.3 (Q4-2016), 5.1 (Q2-2017), 6.1 (Q4-2017), 6.3 (Q2-2018), 5.5 (Q4-2018), 3.9 (Q2-2019), 4.5 (Q4-2019)</p>	6.1	4.5	- 26.2%	--	--	--