

Monthly Indicators



January 2018

Last year, U.S. consumers seemed to be operating with a renewed but cautious optimism. The stock market was strong, wages were edging upwards and home buying activity was extremely competitive. Not much has changed in 2018 in terms of those measures, yet there is a sort of seasoned prudence mixed into the high emotions that go with a major expense like a home purchase. We are now several years deep into a period of rising prices and low inventory. Those in the market to buy a home have caught on. As sellers attempt to take advantage of rising prices, expect buyers to be more selective.

New Listings were up 2.2 percent to 1,323. Pending Sales decreased 42.8 percent to 516. Inventory grew 9.2 percent to 3,997 units.

Prices moved higher as Median Sales Price was up 10.5 percent to \$191,000. Days on Market decreased 3.4 percent to 56 days. Months Supply of Inventory was up 8.6 percent to 3.8 months, indicating that supply increased relative to demand.

Whatever external forces are placed upon residential real estate markets across the country – whether they are related to tax legislation, mortgage rates, employment situation changes, new family formations, the availability of new construction and the like – the appetite for home buying remains strong enough to drive prices upward in virtually all markets across the country. New sales are not necessarily following that trend, but monthly increases are expected until at least late summer.

Quick Facts

+ 13.6% **+ 10.5%** **+ 8.6%**

One-Year Change in Closed Sales	One-Year Change in Median Sales Price	One-Year Change in Months Supply
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A research tool provided by the Greater Greenville Association of REALTORS®. Percent changes are calculated using rounded figures.

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Market Overview

Key market metrics for the current month and year-to-date figures.



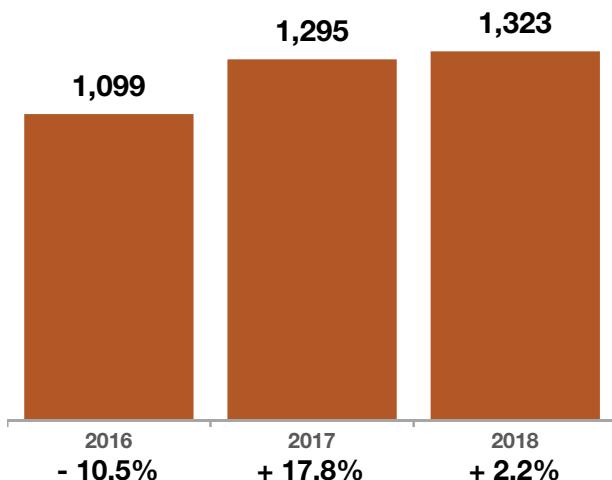
Key Metrics	Historical Sparkbars			01-2017	01-2018	Percent Change	YTD 2017	YTD 2018	Percent Change
	01-2016	01-2017	01-2018						
New Listings				1,295	1,323	+ 2.2%	1,295	1,323	+ 2.2%
Pending Sales				902	516	- 42.8%	902	516	- 42.8%
Closed Sales				711	808	+ 13.6%	711	808	+ 13.6%
Days on Market				58	56	- 3.4%	58	56	- 3.4%
Median Sales Price				\$172,925	\$191,000	+ 10.5%	\$172,925	\$191,000	+ 10.5%
Average Sales Price				\$206,714	\$230,354	+ 11.4%	\$206,714	\$230,354	+ 11.4%
Pct. of List Price Received				97.3%	97.7%	+ 0.4%	97.3%	97.7%	+ 0.4%
Housing Affordability Index				137	124	- 9.5%	137	124	- 9.5%
Inventory of Homes for Sale				3,661	3,997	+ 9.2%	--	--	--
Months Supply of Inventory				3.5	3.8	+ 8.6%	--	--	--

New Listings

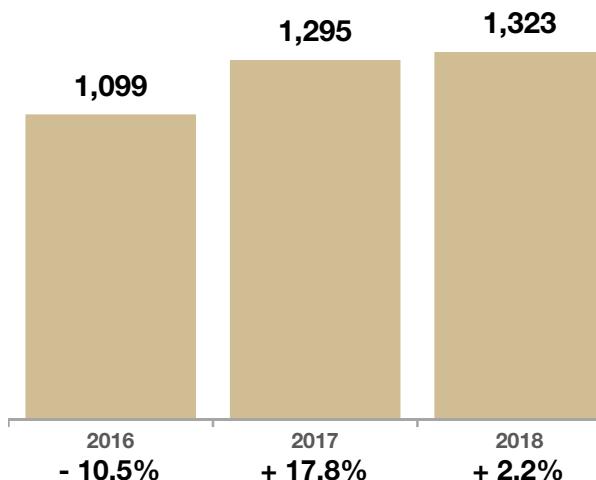
A count of the properties that have been newly listed on the market in a given month.



January

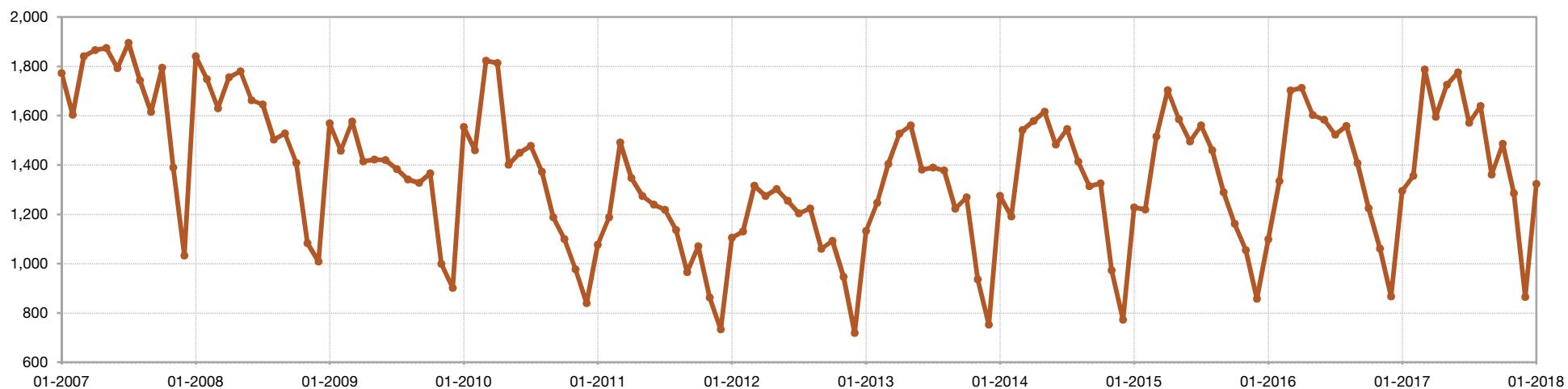


Year to Date



	New Listings	Prior Year	Percent Change
February 2017	1,356	1,335	+1.6%
March 2017	1,787	1,702	+5.0%
April 2017	1,595	1,713	-6.9%
May 2017	1,725	1,602	+7.7%
June 2017	1,776	1,584	+12.1%
July 2017	1,571	1,523	+3.2%
August 2017	1,639	1,558	+5.2%
September 2017	1,361	1,407	-3.3%
October 2017	1,486	1,225	+21.3%
November 2017	1,286	1,061	+21.2%
December 2017	865	867	-0.2%
January 2018	1,323	1,295	+2.2%
12-Month Avg	1,481	1,406	+5.3%

Historical New Listings by Month

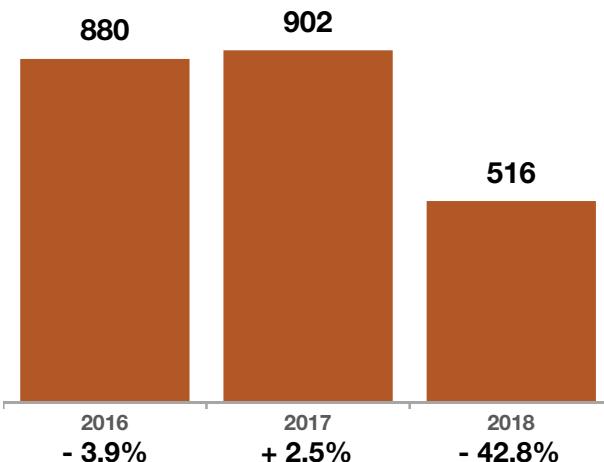


Pending Sales

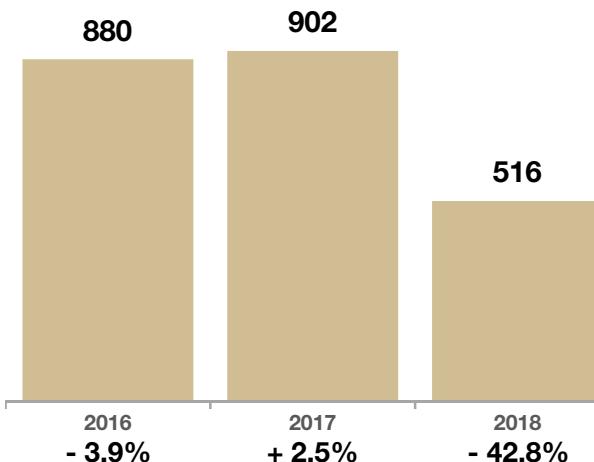
A count of the properties on which offers have been accepted in a given month.



January

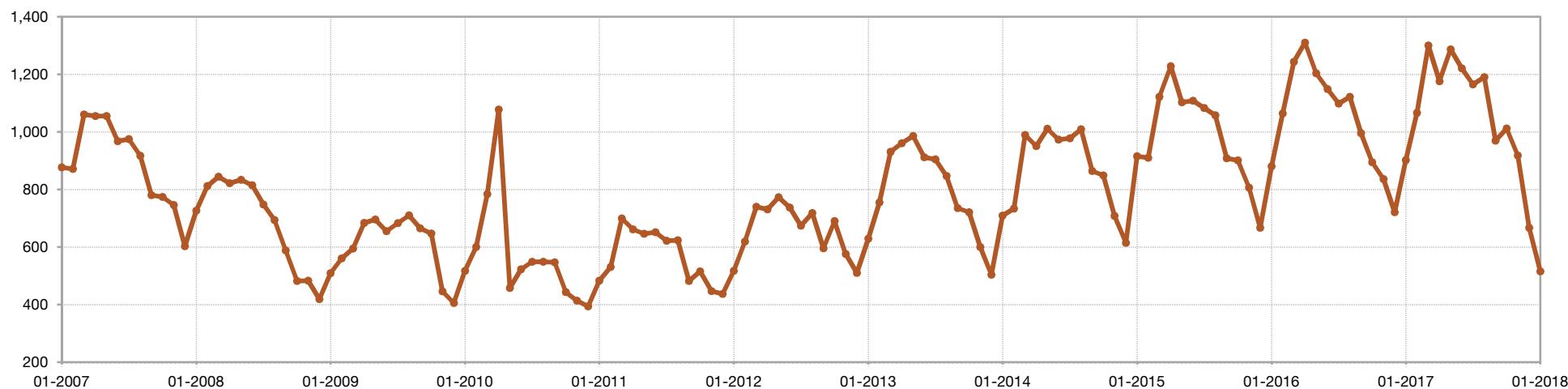


Year to Date



	Pending Sales	Prior Year	Percent Change
February 2017	1,066	1,064	+0.2%
March 2017	1,300	1,243	+4.6%
April 2017	1,176	1,310	-10.2%
May 2017	1,287	1,204	+6.9%
June 2017	1,221	1,149	+6.3%
July 2017	1,165	1,098	+6.1%
August 2017	1,190	1,122	+6.1%
September 2017	970	996	-2.6%
October 2017	1,012	895	+13.1%
November 2017	918	836	+9.8%
December 2017	667	721	-7.5%
January 2018	516	902	-42.8%
12-Month Avg	1,041	1,045	-0.4%

Historical Pending Sales by Month

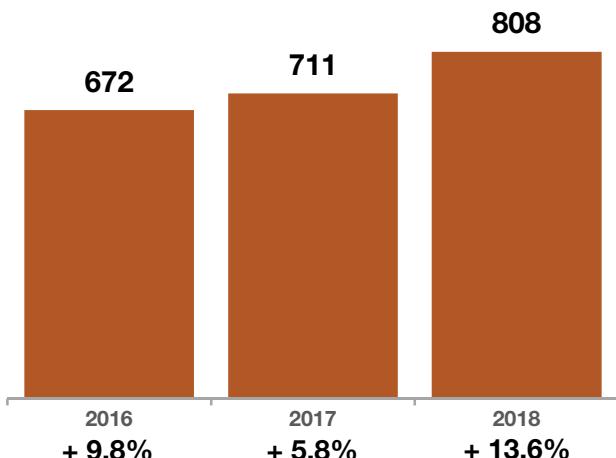


Closed Sales

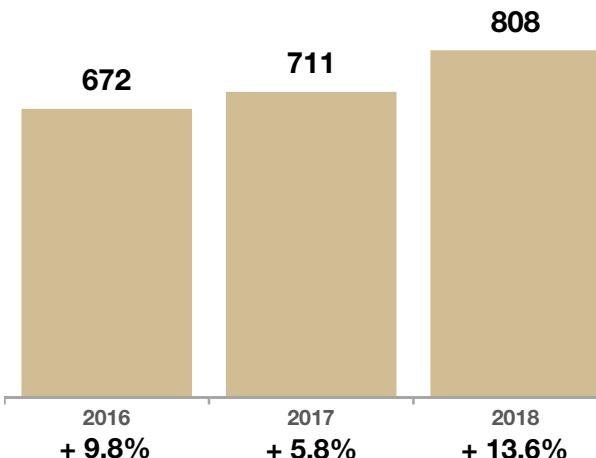
A count of the actual sales that closed in a given month.



January

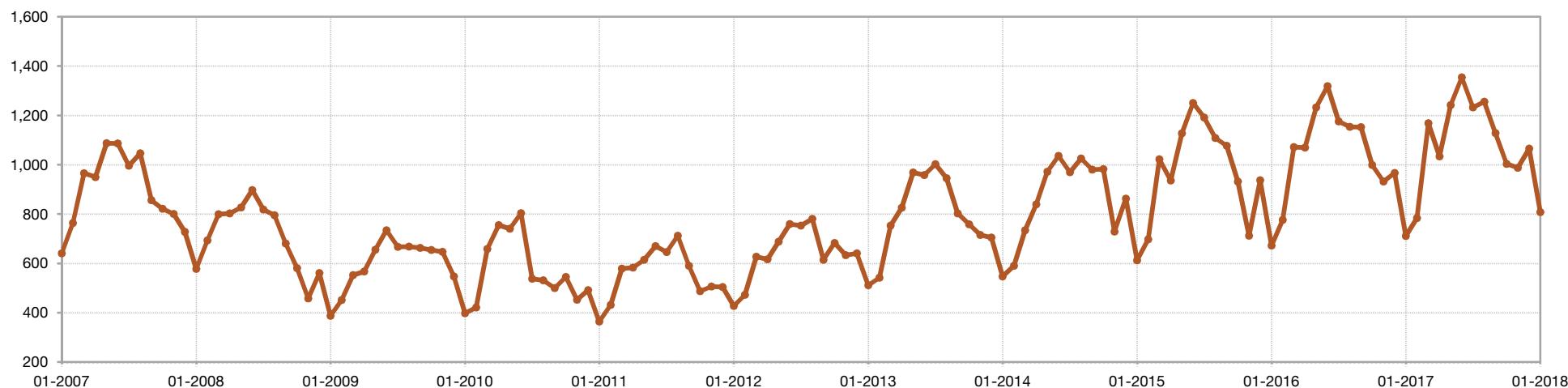


Year to Date



	Closed Sales	Prior Year	Percent Change
February 2017	784	776	+1.0%
March 2017	1,168	1,072	+9.0%
April 2017	1,034	1,070	-3.4%
May 2017	1,242	1,232	+0.8%
June 2017	1,354	1,319	+2.7%
July 2017	1,232	1,176	+4.8%
August 2017	1,255	1,154	+8.8%
September 2017	1,128	1,153	-2.2%
October 2017	1,003	999	+0.4%
November 2017	988	932	+6.0%
December 2017	1,065	967	+10.1%
January 2018	808	711	+13.6%
12-Month Avg	1,088	1,047	+4.0%

Historical Closed Sales by Month

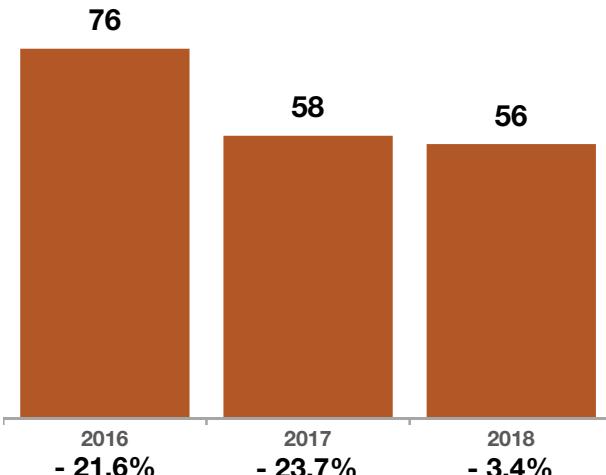


Days on Market Until Sale

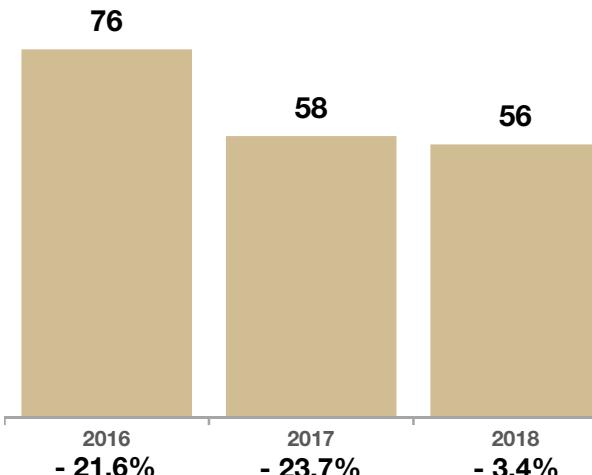
Average number of days between when a property is listed and when an offer is accepted in a given month.



January



Year to Date



	Days on Market	Prior Year	Percent Change
February 2017	68	73	-6.8%
March 2017	59	78	-24.4%
April 2017	60	68	-11.8%
May 2017	52	60	-13.3%
June 2017	47	58	-19.0%
July 2017	47	54	-13.0%
August 2017	46	54	-14.8%
September 2017	45	51	-11.8%
October 2017	51	54	-5.6%
November 2017	53	58	-8.6%
December 2017	58	64	-9.4%
January 2018	56	58	-3.4%
12-Month Avg*	53	60	-11.7%

* Average Days on Market of all properties from February 2017 through January 2018. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month

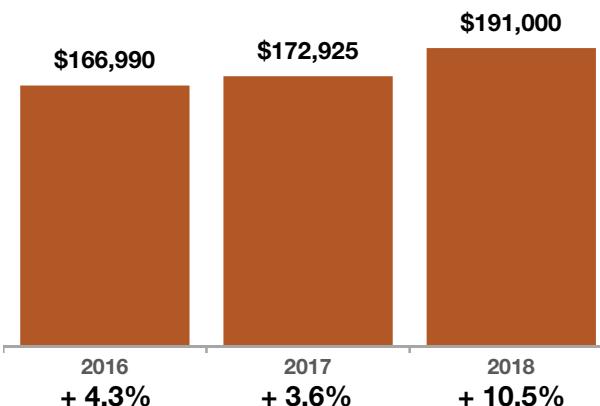


Median Sales Price

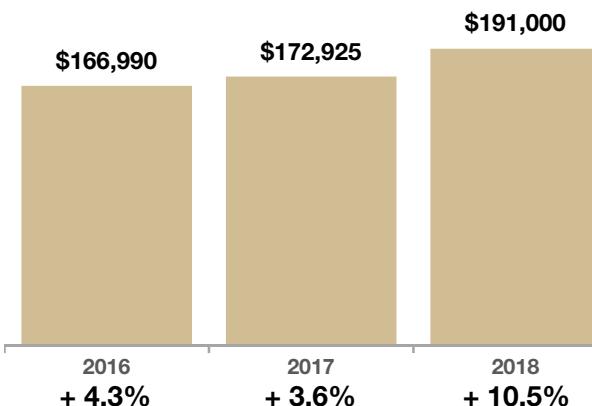
Point at which half of the sales sold for more and half sold for less, not accounting for seller concessions, in a given month.



January



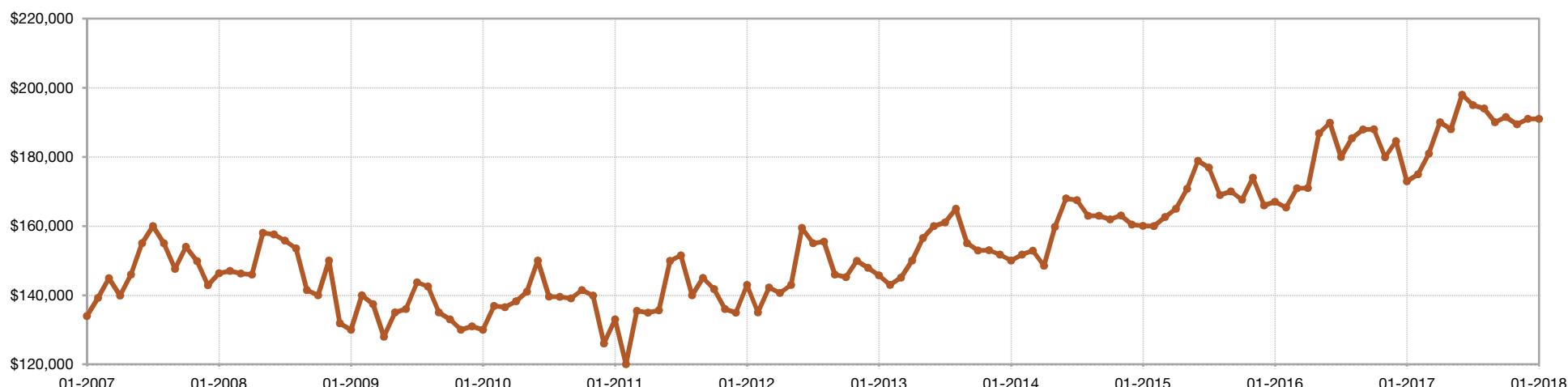
Year to Date



	Median Sales Price	Prior Year	Percent Change
February 2017	\$175,000	\$165,375	+5.8%
March 2017	\$180,990	\$170,900	+5.9%
April 2017	\$190,000	\$171,000	+11.1%
May 2017	\$188,000	\$186,819	+0.6%
June 2017	\$198,000	\$189,900	+4.3%
July 2017	\$195,000	\$179,998	+8.3%
August 2017	\$194,000	\$185,400	+4.6%
September 2017	\$190,000	\$187,900	+1.1%
October 2017	\$191,500	\$187,988	+1.9%
November 2017	\$189,450	\$179,900	+5.3%
December 2017	\$191,000	\$184,575	+3.5%
January 2018	\$191,000	\$172,925	+10.5%
12-Month Med*	\$190,000	\$180,000	+5.6%

* Median Sales Price of all properties from February 2017 through January 2018.
This is not the median of the individual figures above.

Historical Median Sales Price by Month

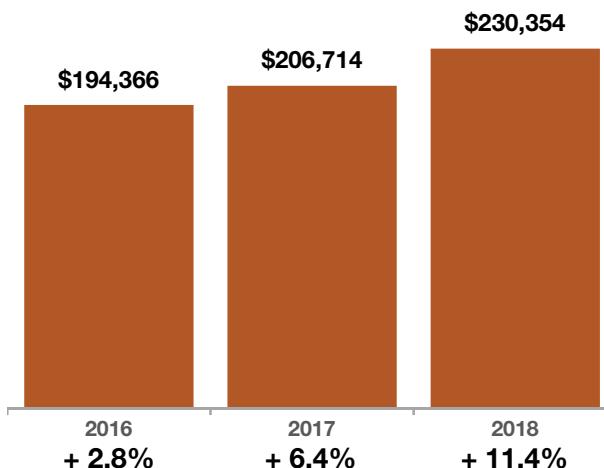


Average Sales Price

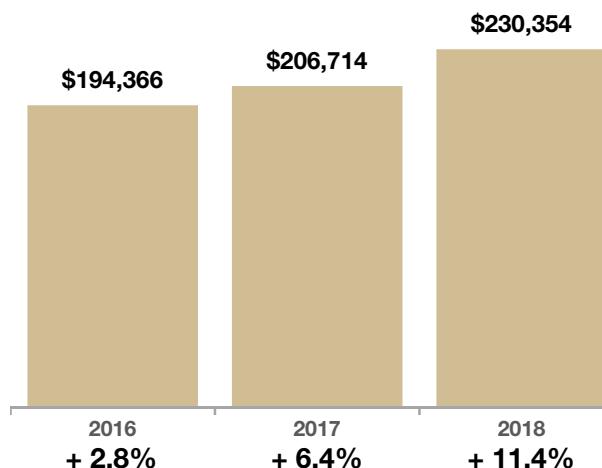
Average sales price for all closed sales, not accounting for seller concessions, in a given month.



January



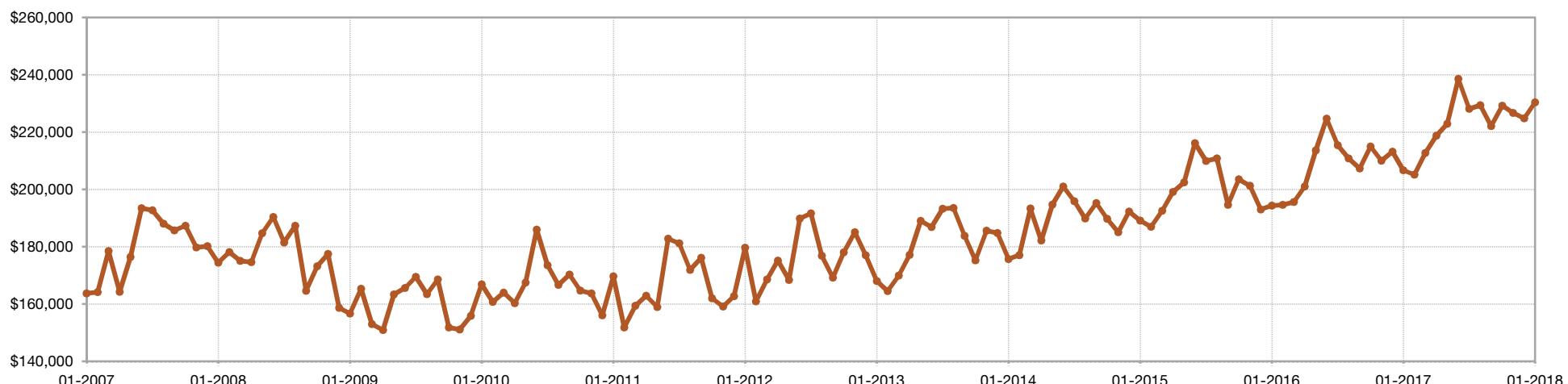
Year to Date



	Avg. Sales Price	Prior Year	Percent Change
February 2017	\$205,178	\$194,593	+5.4%
March 2017	\$212,689	\$195,650	+8.7%
April 2017	\$218,765	\$201,051	+8.8%
May 2017	\$222,863	\$213,647	+4.3%
June 2017	\$238,575	\$224,732	+6.2%
July 2017	\$228,157	\$215,397	+5.9%
August 2017	\$229,358	\$210,832	+8.8%
September 2017	\$222,069	\$207,321	+7.1%
October 2017	\$229,242	\$214,952	+6.6%
November 2017	\$226,656	\$210,047	+7.9%
December 2017	\$224,777	\$213,134	+5.5%
January 2018	\$230,354	\$206,714	+11.4%
12-Month Avg*	\$224,057	\$209,006	+7.2%

* Avg. Sales Price of all properties from February 2017 through January 2018. This is not the average of the individual figures above.

Historical Average Sales Price by Month

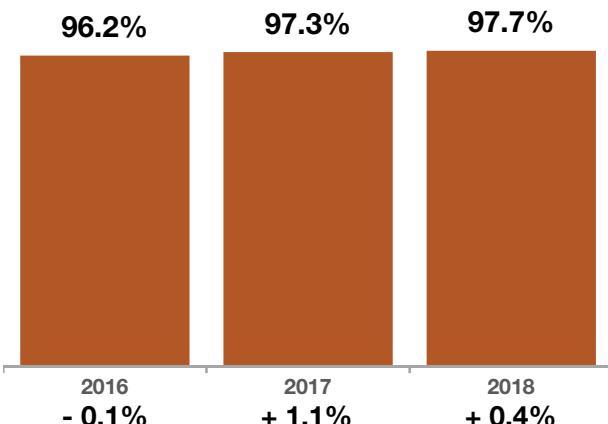


Percent of List Price Received

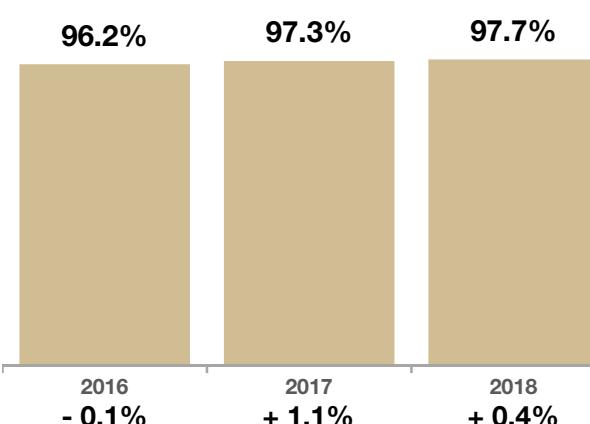
Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.



January



Year to Date



	Pct. of List Price Received	Prior Year	Percent Change
February 2017	97.4%	97.1%	+0.3%
March 2017	97.7%	97.3%	+0.4%
April 2017	98.0%	97.5%	+0.5%
May 2017	98.1%	97.6%	+0.5%
June 2017	98.5%	97.7%	+0.8%
July 2017	97.8%	97.8%	0.0%
August 2017	98.0%	97.8%	+0.2%
September 2017	97.9%	97.8%	+0.1%
October 2017	97.7%	97.5%	+0.2%
November 2017	97.8%	97.6%	+0.2%
December 2017	97.9%	97.6%	+0.3%
January 2018	97.7%	97.3%	+0.4%
12-Month Avg*	97.9%	97.6%	+0.3%

* Average Pct. of List Price Received for all properties from February 2017 through January 2018. This is not the average of the individual figures above.

Historical Percent of List Price Received by Month

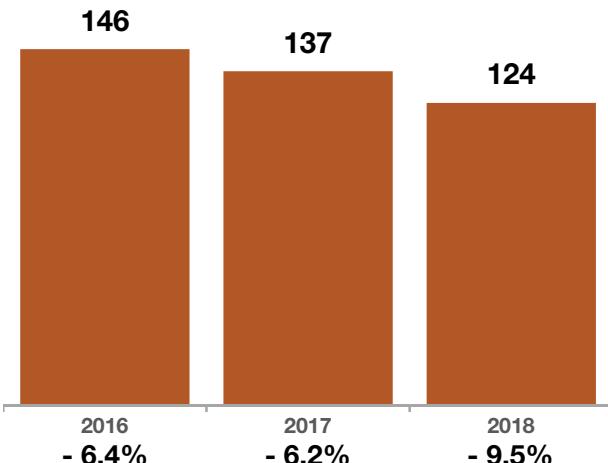


Housing Affordability Index

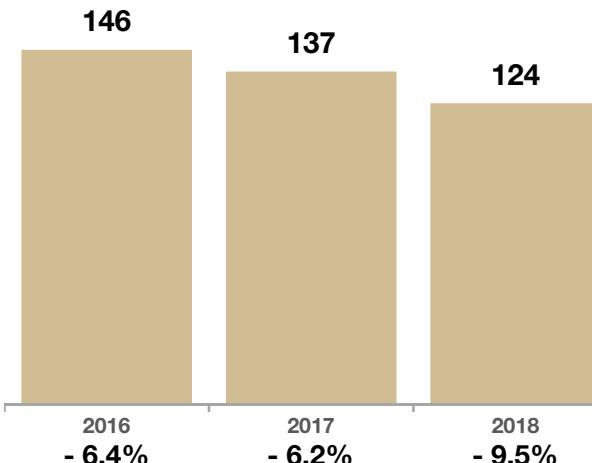
This index measures housing affordability for the region. For example, an index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.



January



Year to Date



	Affordability Index	Prior Year	Percent Change
February 2017	135	152	-11.2%
March 2017	131	146	-10.3%
April 2017	125	147	-15.0%
May 2017	126	135	-6.7%
June 2017	120	134	-10.4%
July 2017	121	142	-14.8%
August 2017	122	138	-11.6%
September 2017	125	136	-8.1%
October 2017	124	137	-9.5%
November 2017	125	136	-8.1%
December 2017	124	128	-3.1%
January 2018	124	137	-9.5%
12-Month Avg	125	139	-10.0%

Historical Housing Affordability Index by Month

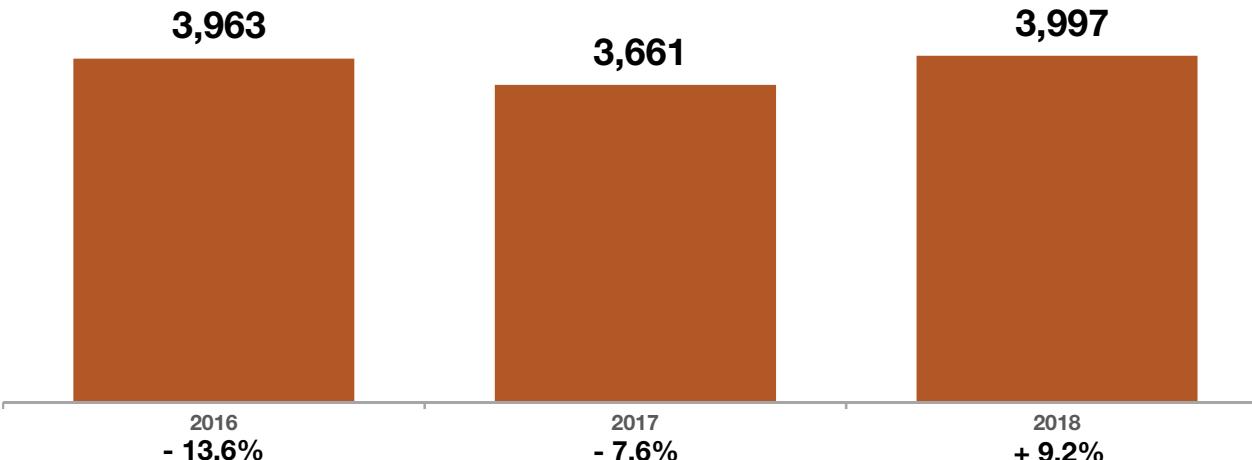


Inventory of Homes for Sale

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



January



	Homes for Sale	Prior Year	Percent Change
February 2017	3,611	3,911	-7.7%
March 2017	3,759	4,004	-6.1%
April 2017	3,807	4,104	-7.2%
May 2017	3,844	4,222	-9.0%
June 2017	3,980	4,286	-7.1%
July 2017	4,003	4,348	-7.9%
August 2017	4,024	4,300	-6.4%
September 2017	3,963	4,274	-7.3%
October 2017	3,955	4,106	-3.7%
November 2017	3,832	3,906	-1.9%
December 2017	3,614	3,648	-0.9%
January 2018	3,997	3,661	+9.2%
12-Month Avg*	3,866	3,655	+5.8%

* Homes for Sale for all properties from February 2017 through January 2018. This is not the average of the individual figures above.

Historical Inventory of Homes for Sale by Month

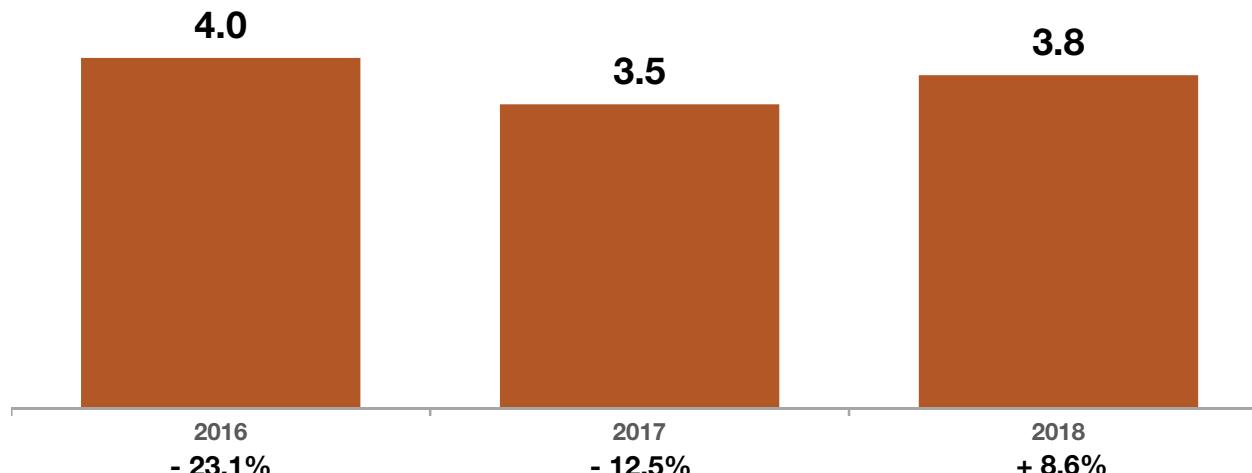


Months Supply of Inventory

The inventory of homes for sale at the end of a given month, divided by the average monthly pending sales from the last 12 months.



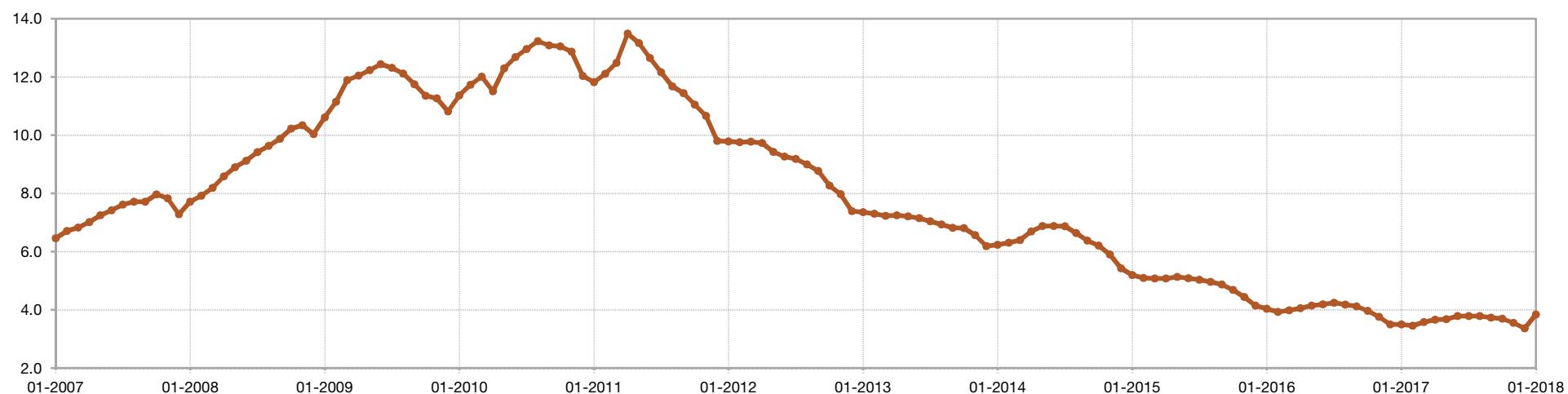
January



	Months Supply	Prior Year	Percent Change
February 2017	3.5	3.9	-10.3%
March 2017	3.6	4.0	-10.0%
April 2017	3.7	4.1	-9.8%
May 2017	3.7	4.1	-9.8%
June 2017	3.8	4.2	-9.5%
July 2017	3.8	4.2	-9.5%
August 2017	3.8	4.2	-9.5%
September 2017	3.7	4.1	-9.8%
October 2017	3.7	4.0	-7.5%
November 2017	3.6	3.8	-5.3%
December 2017	3.4	3.5	-2.9%
January 2018	3.8	3.5	+8.6%
12-Month Avg*	3.7	4.0	-7.5%

* Months Supply for all properties from February 2017 through January 2018. This is not the average of the individual figures above.

Historical Months Supply of Inventory by Month



Housing Supply Overview

A RESEARCH TOOL PROVIDED BY SOUTH CAROLINA REALTORS®



January 2018

As we enter 2018, it will be most interesting to watch demand dynamics, as home sales have been lower in several markets over the last few months. Whether this is related to there being not enough homes for sale, prices getting too high or less buyer interest remains to be seen. For the 12-month period spanning February 2017 through January 2018, Closed Sales in the Greater Greenville region were up 4.0 percent overall. The price range with the largest gain in sales was the \$300,001 and Above range, where they increased 22.9 percent.

The overall Median Sales Price was up 5.6 percent to \$190,000. The property type with the largest price gain was the Condos segment, where prices increased 10.3 percent to \$160,000. The price range that tended to sell the quickest was the \$100,001 to \$150,000 range at 34 days; the price range that tended to sell the slowest was the \$300,001 and Above range at 83 days.

Market-wide, inventory levels were up 9.2 percent. The property type that gained the most inventory was the Single Family segment, where it increased 9.5 percent. That amounts to 3.9 months supply for Single-Family homes and 3.0 months supply for Condos.

Quick Facts

+ 22.9% **+ 5.4%** **+ 7.8%**

Price Range With the Strongest Sales: \$300,001 and Above	Bedroom Count With Strongest Sales: 3 Bedrooms	Property Type With Strongest Sales: Condos
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Closed Sales	2
Days on Market Until Sale	3
Median Sales Price	4
Percent of List Price Received	5
Inventory of Homes for Sale	6
Months Supply of Inventory	7

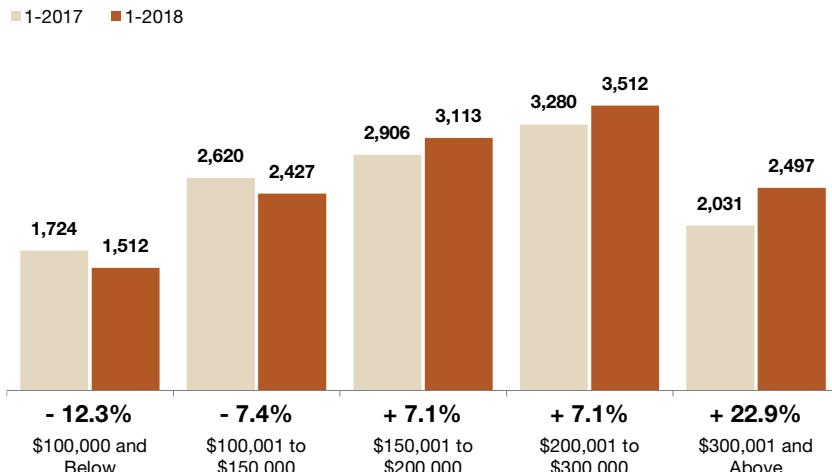


Closed Sales

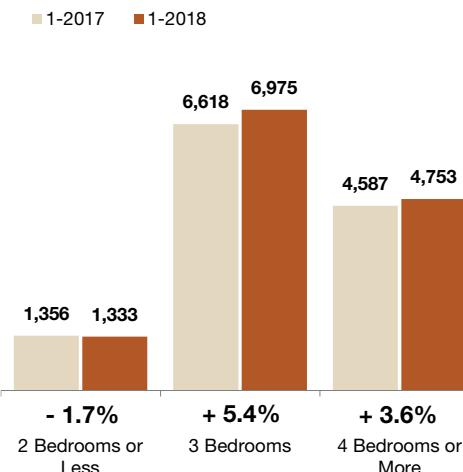
A count of properties on which offers have been accepted. Based on a rolling 12-month total.



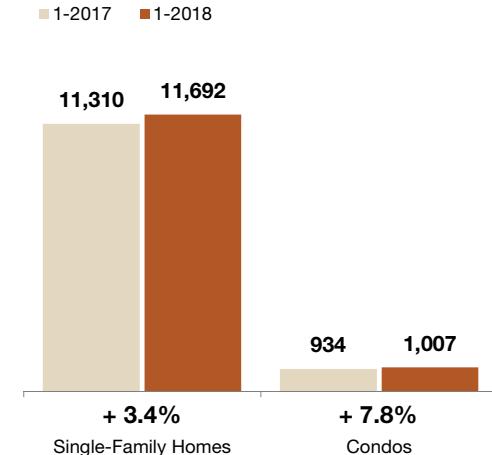
By Price Range



By Bedroom Count



By Property Type



All Properties

By Price Range	1-2017	1-2018	Change
\$100,000 and Below	1,724	1,512	- 12.3%
\$100,001 to \$150,000	2,620	2,427	- 7.4%
\$150,001 to \$200,000	2,906	3,113	+ 7.1%
\$200,001 to \$300,000	3,280	3,512	+ 7.1%
\$300,001 and Above	2,031	2,497	+ 22.9%
All Price Ranges	12,561	13,061	+ 4.0%

Single-Family Homes

	1-2017	1-2018	Change	1-2017	1-2018	Change
1-2017	1,288	1,084	- 15.8%	183	155	- 15.3%
1-2018	2,279	2,059	- 9.7%	293	299	+ 2.0%
Change	2,683	2,864	+ 6.7%	213	237	+ 11.3%
1-2017	3,116	3,327	+ 6.8%	159	179	+ 12.6%
1-2018	1,944	2,358	+ 21.3%	86	137	+ 59.3%
Change	11,310	11,692	+ 3.4%	934	1,007	+ 7.8%

Condos

By Bedroom Count	1-2017	1-2018	Change
2 Bedrooms or Less	1,356	1,333	- 1.7%
3 Bedrooms	6,618	6,975	+ 5.4%
4 Bedrooms or More	4,587	4,753	+ 3.6%
All Bedroom Counts	12,561	13,061	+ 4.0%

	1-2017	1-2018	Change	1-2017	1-2018	Change
1-2017	882	854	- 3.2%	453	443	- 2.2%
1-2018	5,974	6,223	+ 4.2%	414	518	+ 25.1%
Change	4,454	4,615	+ 3.6%	67	46	- 31.3%
1-2017	11,310	11,692	+ 3.4%	934	1,007	+ 7.8%

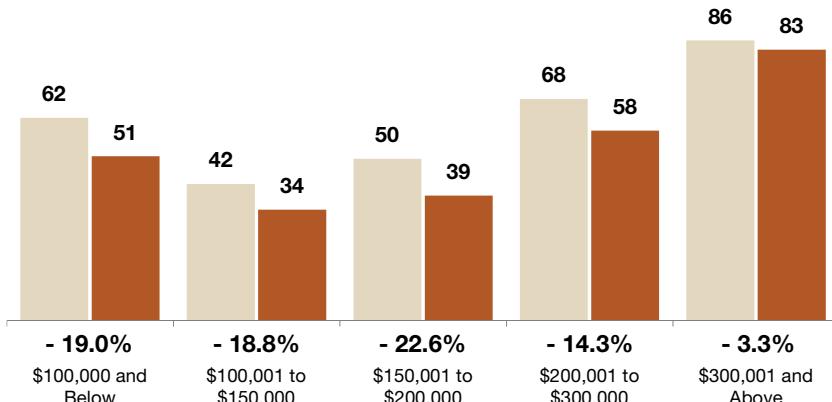
Days on Market Until Sale

Average number of days between when a property is listed and when an offer is accepted. Based on a rolling 12-month average.



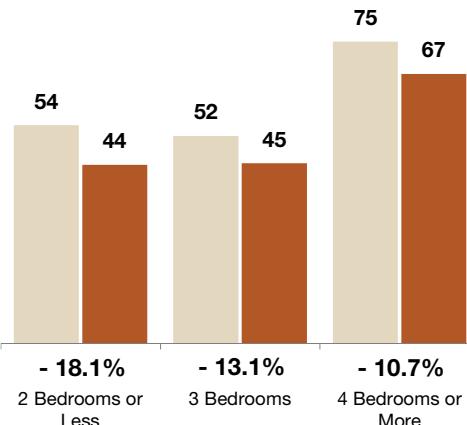
By Price Range

■ 1-2017 ■ 1-2018



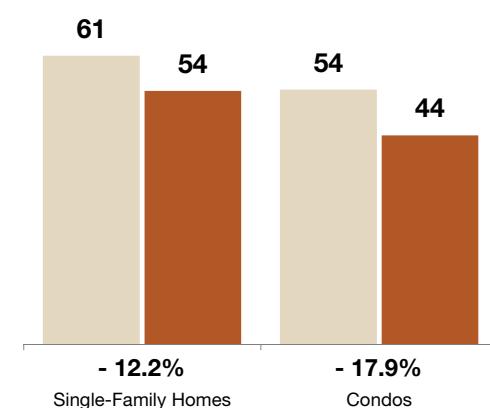
By Bedroom Count

■ 1-2017 ■ 1-2018



By Property Type

■ 1-2017 ■ 1-2018



All Properties

By Price Range

	1-2017	1-2018	Change
\$100,000 and Below	62	51	- 19.0%
\$100,001 to \$150,000	42	34	- 18.8%
\$150,001 to \$200,000	50	39	- 22.6%
\$200,001 to \$300,000	68	58	- 14.3%
\$300,001 and Above	86	83	- 3.3%
All Price Ranges	60	53	- 12.6%

Single-Family Homes

	1-2017	1-2018	Change	1-2017	1-2018	Change
2 Bedrooms or Less	66	54	- 18.0%	51	24	- 51.8%
3 Bedrooms	43	35	- 19.5%	33	28	- 16.1%
4 Bedrooms or More	49	38	- 22.8%	58	48	- 17.6%
Single-Family Homes	68	59	- 12.8%	80	48	- 39.4%
	87	83	- 4.2%	78	91	+ 17.5%
Condos	61	54	- 12.2%	54	44	- 17.9%

By Bedroom Count

	1-2017	1-2018	Change
2 Bedrooms or Less	54	44	- 18.1%
3 Bedrooms	52	45	- 13.1%
4 Bedrooms or More	75	67	- 10.7%
All Bedroom Counts	60	53	- 12.6%

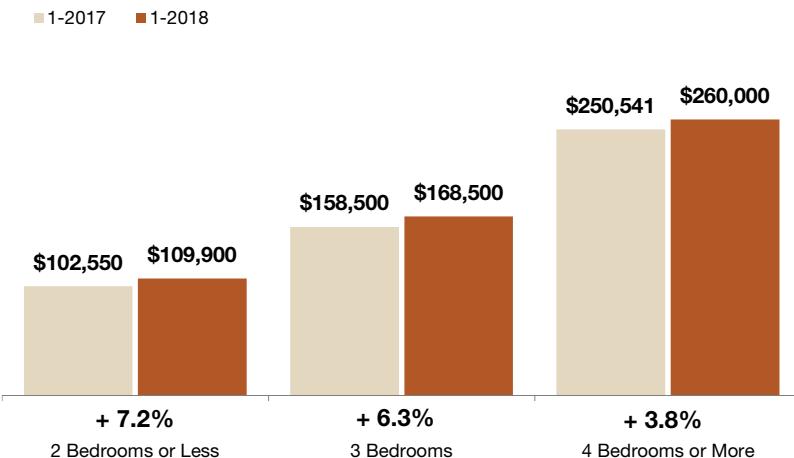
	1-2017	1-2018	Change	1-2017	1-2018	Change
2 Bedrooms or Less	55	49	- 11.4%	51	34	- 33.6%
3 Bedrooms	51	44	- 14.0%	55	52	- 5.0%
4 Bedrooms or More	75	67	- 10.6%	64	52	- 19.3%
Condos	61	54	- 12.2%	54	44	- 17.9%

Median Sales Price

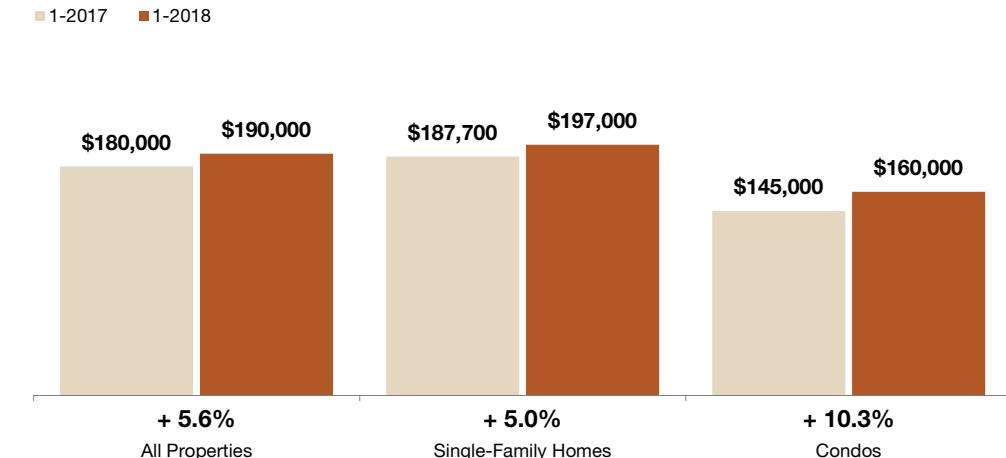
Median price point for all closed sales, not accounting for seller concessions. Based on a rolling 12-month median.



By Bedroom Count



By Property Type



All Properties

By Bedroom Count

	1-2017	1-2018	Change
2 Bedrooms or Less	\$102,550	\$109,900	+ 7.2%
3 Bedrooms	\$158,500	\$168,500	+ 6.3%
4 Bedrooms or More	\$250,541	\$260,000	+ 3.8%
All Bedroom Counts	\$180,000	\$190,000	+ 5.6%

Single-Family Homes

	1-2017	1-2018	Change	1-2017	1-2018	Change
All Properties	\$91,000	\$96,625	+ 6.2%	\$122,500	\$127,000	+ 3.7%
Single-Family Homes	\$160,000	\$170,000	+ 6.3%	\$162,250	\$173,450	+ 6.9%
Condos	\$254,900	\$264,000	+ 3.6%	\$175,739	\$263,750	+ 50.1%
Condos	\$187,700	\$197,000	+ 5.0%	\$145,000	\$160,000	+ 10.3%

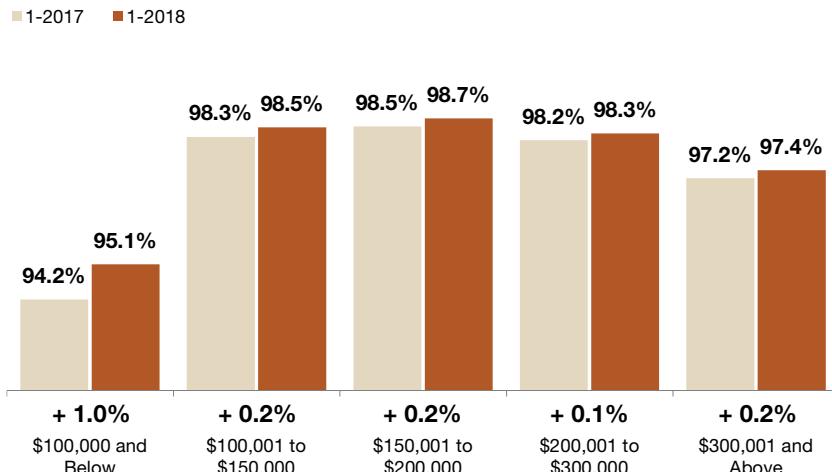
Condos

Percent of List Price Received

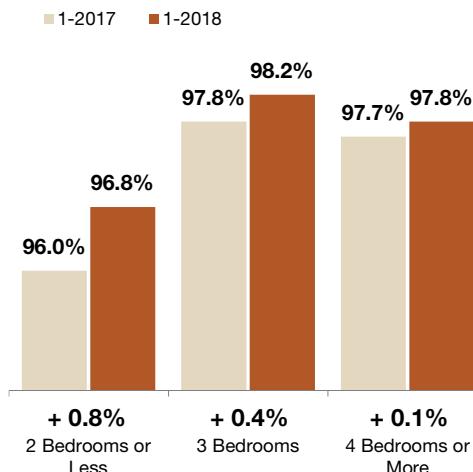
Percentage found when dividing a property's sales price by its last list price, then taking the average for all properties sold, not accounting for seller concessions. Based on a rolling 12-month average.



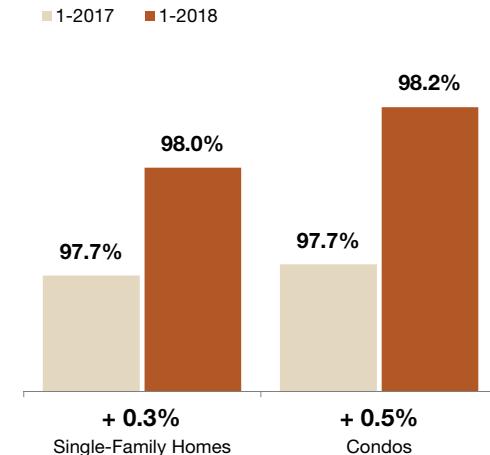
By Price Range



By Bedroom Count



By Property Type



All Properties

By Price Range	1-2017	1-2018	Change
\$100,000 and Below	94.2%	95.1%	+ 1.0%
\$100,001 to \$150,000	98.3%	98.5%	+ 0.2%
\$150,001 to \$200,000	98.5%	98.7%	+ 0.2%
\$200,001 to \$300,000	98.2%	98.3%	+ 0.1%
\$300,001 and Above	97.2%	97.4%	+ 0.2%
All Price Ranges	97.6%	97.9%	+ 0.3%

Single-Family Homes

1-2017	1-2018	Change	1-2017	1-2018	Change
94.1%	95.1%	+ 1.1%	95.7%	96.7%	+ 1.0%
98.4%	98.6%	+ 0.2%	98.0%	98.1%	+ 0.1%
98.5%	98.8%	+ 0.3%	98.3%	98.0%	- 0.3%
98.2%	98.4%	+ 0.2%	98.2%	98.1%	- 0.1%
97.1%	97.3%	+ 0.2%	98.8%	100.5%	+ 1.7%
97.7%	98.0%	+ 0.3%	97.7%	98.2%	+ 0.5%

Condos

By Bedroom Count	1-2017	1-2018	Change
2 Bedrooms or Less	96.0%	96.8%	+ 0.8%
3 Bedrooms	97.8%	98.2%	+ 0.4%
4 Bedrooms or More	97.7%	97.8%	+ 0.1%
All Bedroom Counts	97.6%	97.9%	+ 0.3%

1-2017	1-2018	Change	1-2017	1-2018	Change
95.4%	96.6%	+ 1.3%	97.4%	97.8%	+ 0.4%
98.0%	98.3%	+ 0.3%	97.7%	98.6%	+ 0.9%
97.7%	97.9%	+ 0.2%	99.5%	97.5%	- 2.0%
97.7%	98.0%	+ 0.3%	97.7%	98.2%	+ 0.5%

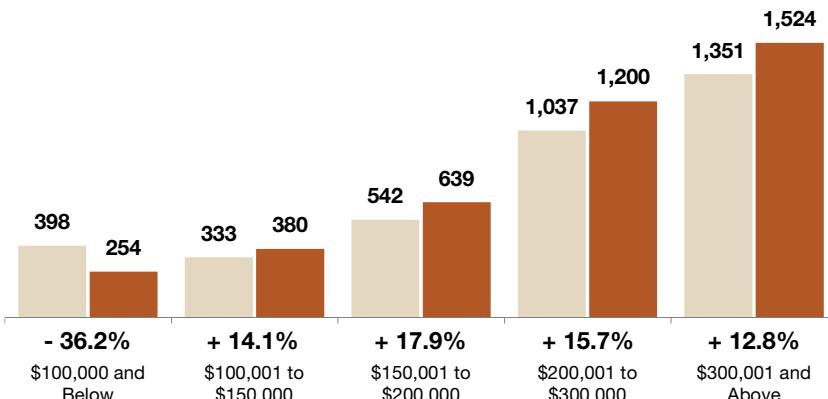
Inventory of Homes for Sale

The number of properties available for sale in active status at the end of the most recent month. Based on one month of activity.



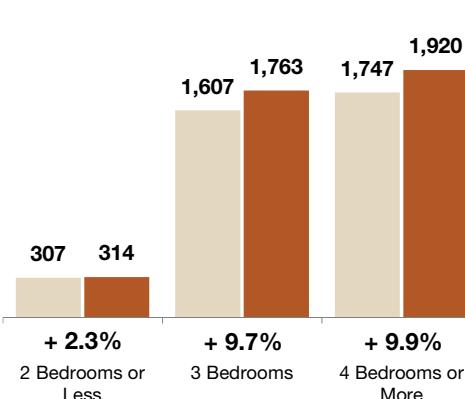
By Price Range

■ 1-2017 ■ 1-2018



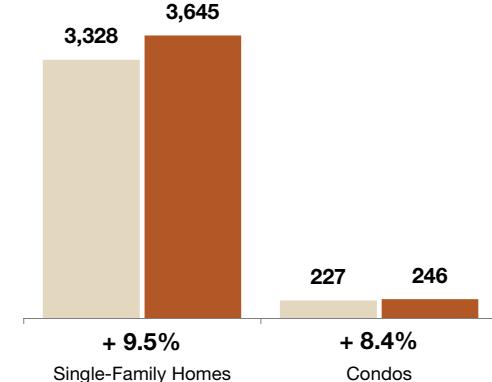
By Bedroom Count

■ 1-2017 ■ 1-2018



By Property Type

■ 1-2017 ■ 1-2018



All Properties

By Price Range

	1-2017	1-2018	Change
\$100,000 and Below	398	254	- 36.2%
\$100,001 to \$150,000	333	380	+ 14.1%
\$150,001 to \$200,000	542	639	+ 17.9%
\$200,001 to \$300,000	1,037	1,200	+ 15.7%
\$300,001 and Above	1,351	1,524	+ 12.8%
All Price Ranges	3,661	3,997	+ 9.2%

Single-Family Homes

	1-2017	1-2018	Change	1-2017	1-2018	Change
293	188	- 35.8%	26	16	- 38.5%	
297	306	+ 3.0%	24	48	+ 100.0%	
487	567	+ 16.4%	45	59	+ 31.1%	
990	1,134	+ 14.5%	47	58	+ 23.4%	
1,261	1,450	+ 15.0%	85	65	- 23.5%	
3,328	3,645	+ 9.5%	227	246	+ 8.4%	

Condos

By Bedroom Count

	1-2017	1-2018	Change
2 Bedrooms or Less	307	314	+ 2.3%
3 Bedrooms	1,607	1,763	+ 9.7%
4 Bedrooms or More	1,747	1,920	+ 9.9%
All Bedroom Counts	3,661	3,997	+ 9.2%

1-2017 1-2018 Change

	1-2017	1-2018	Change	1-2017	1-2018	Change
221	197	- 10.9%	68	97	+ 42.6%	
1,397	1,572	+ 12.5%	142	126	- 11.3%	
1,710	1,876	+ 9.7%	17	23	+ 35.3%	
3,328	3,645	+ 9.5%	227	246	+ 8.4%	

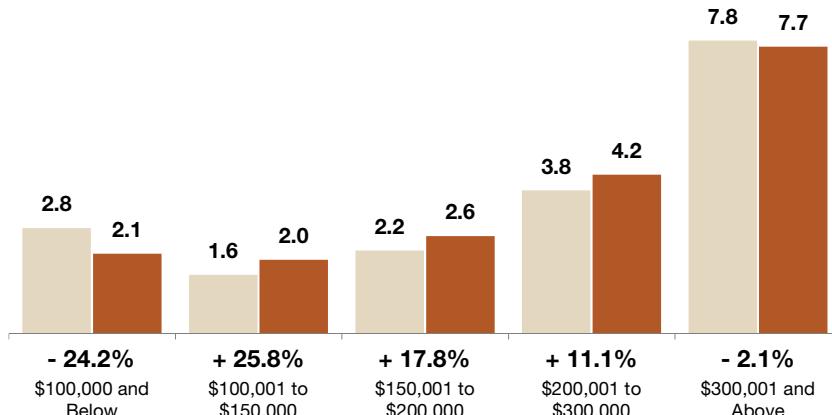
Months Supply of Inventory

The inventory of homes for sale at the end of the most recent month, divided by the average monthly pending sales from the last 12 months. Based on one month of activity.



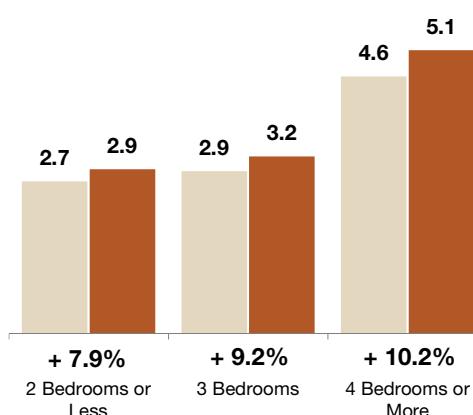
By Price Range

■ 1-2017 ■ 1-2018



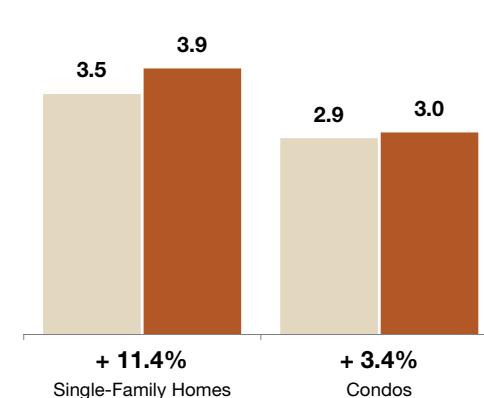
By Bedroom Count

■ 1-2017 ■ 1-2018



By Property Type

■ 1-2017 ■ 1-2018



All Properties

By Price Range

	1-2017	1-2018	Change
\$100,000 and Below	2.8	2.1	- 24.2%
\$100,001 to \$150,000	1.6	2.0	+ 25.8%
\$150,001 to \$200,000	2.2	2.6	+ 17.8%
\$200,001 to \$300,000	3.8	4.2	+ 11.1%
\$300,001 and Above	7.8	7.7	- 2.1%
All Price Ranges	3.5	3.8	+ 8.6%

Single-Family Homes

Condos

	1-2017	1-2018	Change	1-2017	1-2018	Change
2.8	2.2	- 20.6%	1.8	1.3	- 29.1%	
1.6	1.9	+ 16.9%	1.0	2.0	+ 96.0%	
2.2	2.5	+ 16.7%	2.4	3.0	+ 24.9%	
3.8	4.2	+ 10.4%	3.6	4.0	+ 10.7%	
7.7	7.7	+ 0.9%	9.9	5.5	- 44.1%	
3.5	3.9	+ 11.4%	2.9	3.0	+ 3.4%	

By Bedroom Count

	1-2017	1-2018	Change
2 Bedrooms or Less	2.7	2.9	+ 7.9%
3 Bedrooms	2.9	3.2	+ 9.2%
4 Bedrooms or More	4.6	5.1	+ 10.2%
All Bedroom Counts	3.5	3.8	+ 8.6%

Single-Family Homes

Condos

	1-2017	1-2018	Change	1-2017	1-2018	Change
3.0	2.9	- 3.6%	1.9	2.7	+ 45.6%	
2.8	3.2	+ 13.5%	4.0	2.9	- 25.9%	
4.6	5.1	+ 9.9%	2.9	5.6	+ 95.7%	
3.5	3.9	+ 11.4%	2.9	3.0	+ 3.4%	