



NOVEMBER 2025 – Seattle TALKING POINTS

Based on Residential only reports

1) Buyers have more options, but it's still competitive for the right homes

- **Inventory is up meaningfully: 1,054 active listings** at month-end (+32% YoY).
- **Supply is higher but still tight: 2.5 months of supply** (+41% YoY).
- Buyers have more choices than last year, but **well-priced, well-presented homes can still create competition.**

2) Prices are steady: a “flat-to-up” market, not a free-fall

- **Median closed price: \$973,500** (+1% YoY).
- Even with higher inventory, **pricing is holding - condition and pricing strategy matter more than ever.**

3) Rates improved vs. last year—payments can be lower even with similar prices

- **30-year fixed (avg): 6.24% vs. 6.81%** last year (down ~0.6).
- **Monthly P&I example: \$5,988 vs. \$6,317** (about **\$329/month lower YoY**).
- Rates aren't “low,” but **buyers gained notable monthly payment relief vs. last year.**

4) Demand cooled a bit this month (watch pendings/closings)

- **Pending sales MTD: 421** (-6% YoY)
- **Closed sales MTD: 397** (-11% YoY)
- **Buyers are selective** — homes that are well-prepared, professionally presented, and priced correctly are the ones that win.

Seller Talking Points

Pricing & negotiation reality

- November closings fell into four buckets:
 - **Sold above list: 20%**
 - **Sold at list: 21%**
 - **Sold below list: 21%**
 - **Price change before sale: 38%**
- A large share of listings **need a price adjustment before they sell**. Multiple offers are still possible but **not guaranteed—overpricing often leads to the “price-change” bucket.**
- Key question: **How do we compare to the competition on presentation and pricing from day one?**



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Days on market (DOM) shifts leverage

- Homes selling in **<15 days** are selling at **100% of original list price** (median).
- As DOM extends (**15–30, 31–60, 61–90, 90+**), the **sale-to-original-list ratio declines materially**.
- **First two weeks are your best shot at top dollar—launch prep is everything.**

Buyer Strategy Talking Points

- You have **more selection than last year**, so you can be choosier—but **the best homes still move fast**.
- **Rates are better than last year**, which can improve affordability and payments.
- Be ready to act quickly on **A-homes** - the homes that check the most boxes and show the best.
- Expect more negotiating room on **B/C-homes**, especially with **longer DOM** and/or **prior price reductions**.

Quick Add-On: Condo vs. Single-Family

- **Single-family supply: 2.5 months** (still relatively tight)
- **Condo supply: 4.7 months** (more buyer-friendly)
- **Median condo price: \$573,500** (flat YoY)
- **Condos are where buyers may find more negotiating room right now.**

20-Second Market Update

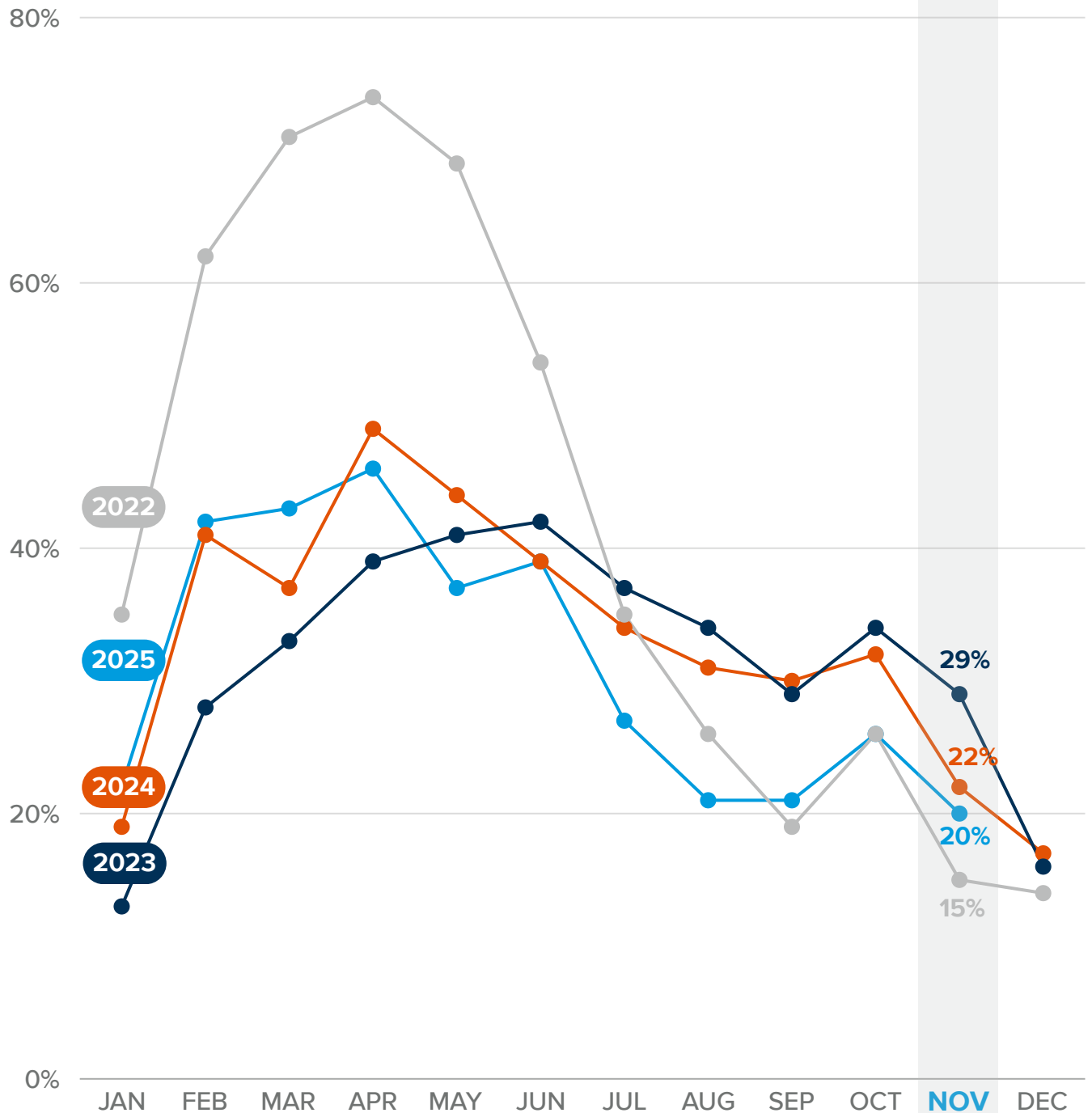
Seattle is seeing noticeably more inventory—active listings are up about **32% year-over-year**, pushing supply to roughly **2.5 months**. Prices are steady, with the median around **\$973,500**, and rates are better than last year, which helps monthly payments. Buyers are selective, so homes that are **priced and presented correctly** can still sell quickly—while a significant share of listings **need price adjustments** before they move.

NOVEMBER 2025

% OF LISTINGS SOLD ABOVE LIST PRICE



SEATTLE RESIDENTIAL



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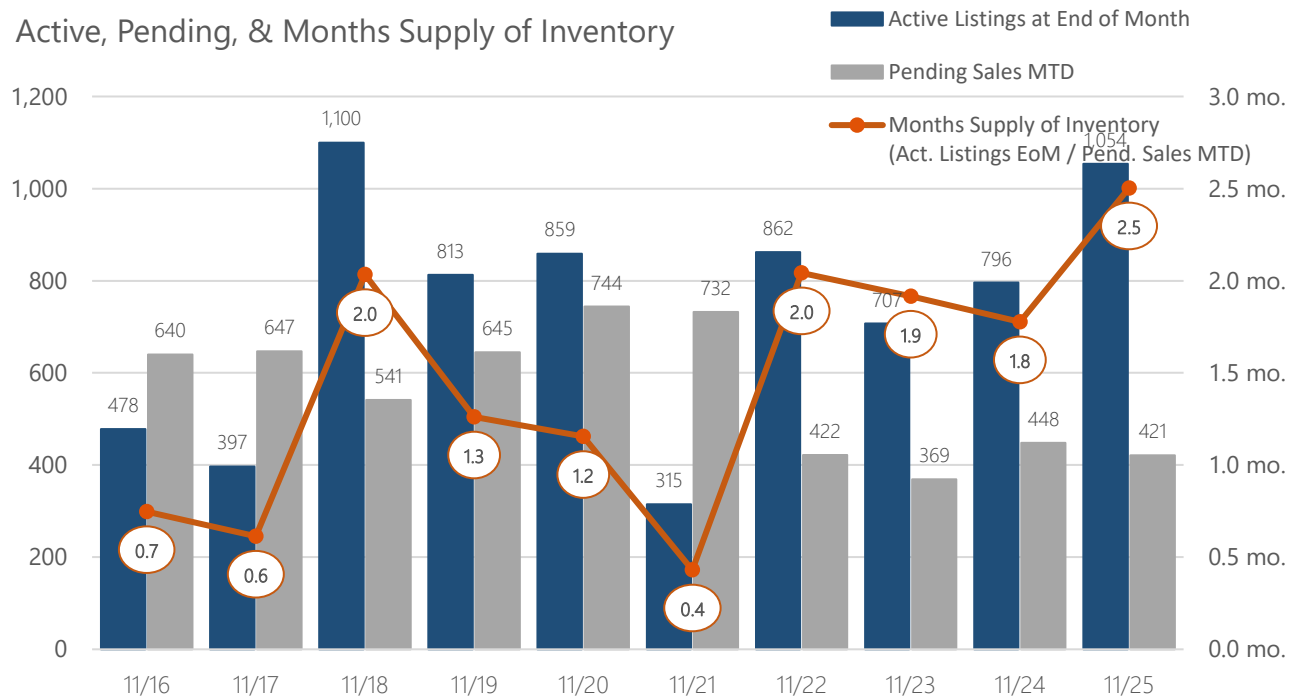
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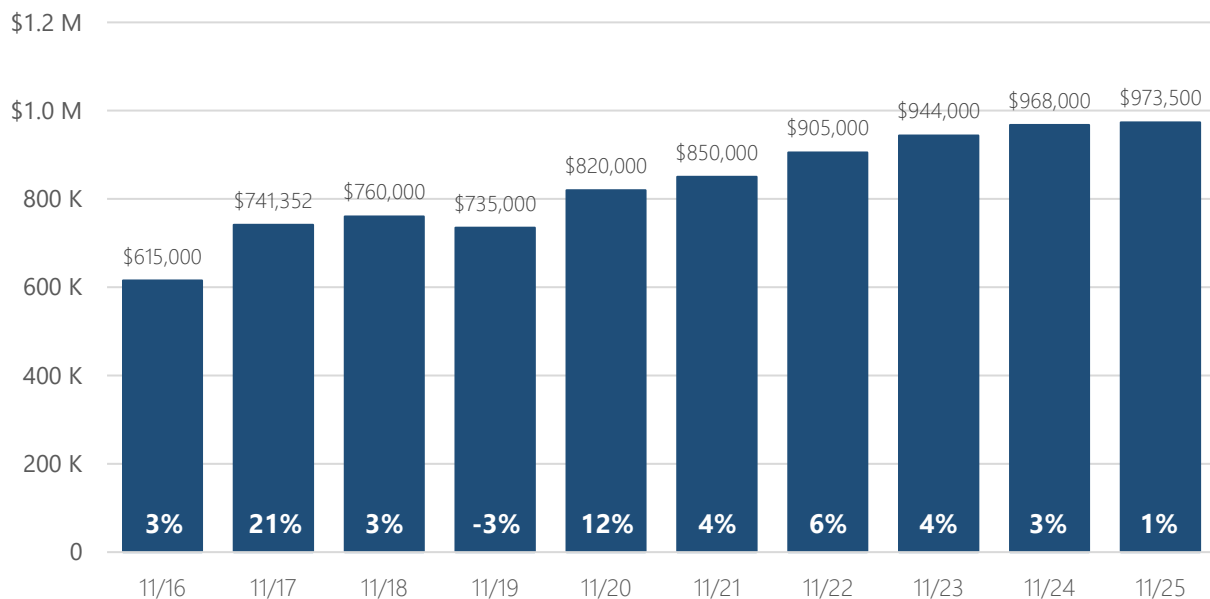
Seattle (All Areas)

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Active, Pending, & Months Supply of Inventory



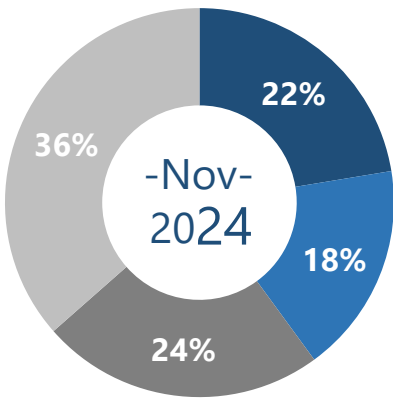
Median Closed Sales Price For Current Month Sold Properties



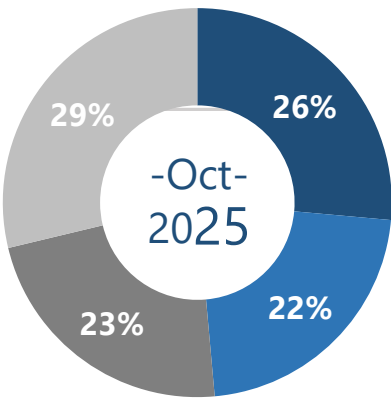
Seattle (All Areas)

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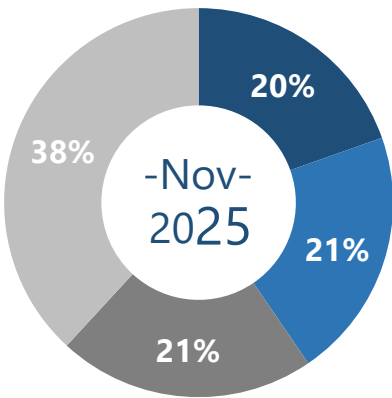
PERCENTAGE OF LISTINGS SOLD ABOVE, AT, BELOW LIST PRICE AND WITH A PRICE CHANGE







SAME MONTH LAST YEAR



LAST MONTH



CURRENT MONTH

NOVEMBER 2025				
				
	SOLD ABOVE LIST PRICE	SOLD AT LIST PRICE	SOLD BELOW LIST PRICE	PRICE CHANGE BEFORE SALE
AVERAGE DAYS ON MARKET	7	9	25	80
NUMBER OF SALES IN MONTH	76	81	83	148
MEDIAN % FROM ORIGINAL LIST PRICE	4%	0%	-3%	N/A

Seattle (All Areas)

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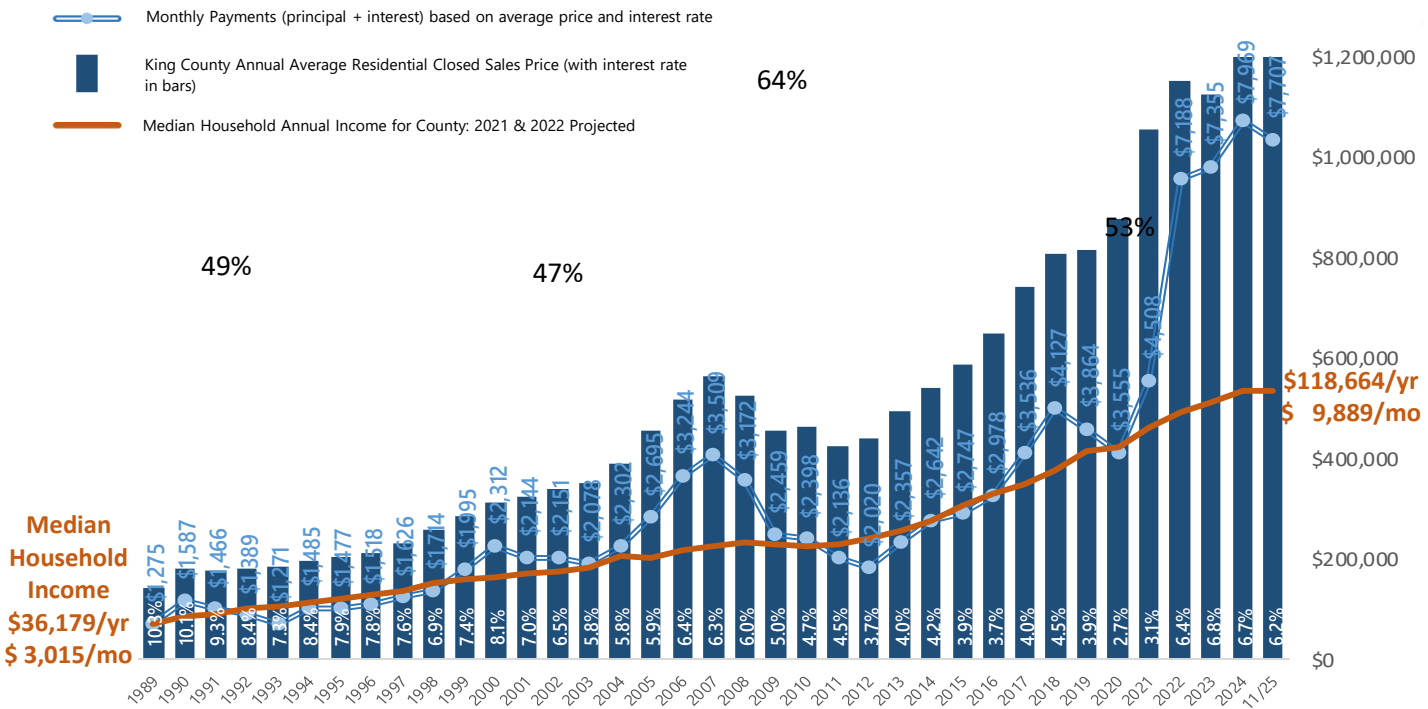
Sales Price to List Price based on Market Time

Market Time (DOM)	Median SP to Original LP %	Median SP to Last LP %	Total Units	% of Total
< 15	100.0%	100.0%	196	50.5%
15 - 30	97.4%	98.6%	79	20.4%
31 - 60	95.5%	97.3%	65	16.8%
61 - 90	92.8%	97.2%	22	5.7%
90+	89.7%	97.8%	26	6.7%
Totals			388	100.0%

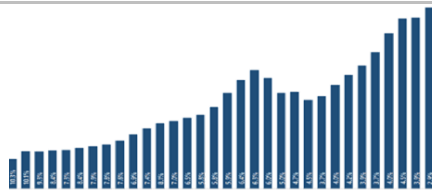
The Cost of Waiting a Year

	Median Price	Interest Rate* 30-Year-Fixed	P&I Principal & Interest
November, 2025	\$973,500	6.24%	\$5,988
November, 2024	\$968,000	6.81%	\$6,317
	\$5,500	-0.57%	-\$329 Per Month
* Per FreddieMac.com/pmms - Average of all weeks reported in calendar month			-\$3,953 Per Year

Monthly Payments Compared to Income Trendline King County



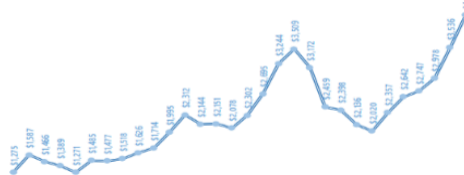
A



Average Residential Closed Sales Price and average interest rate (percentage is on the bottom of blue bars)

Two Factors for Payment

B



Monthly payment based on purchase price and interest rate

Purchaser's Buy Payment

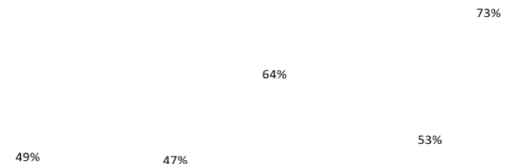
C



Annual Median Household Income for County: 2021 & 2022 Projected

Payments tend to rise above the County Median Household Income Line and then return to it.

D



Monthly payments divided by median income

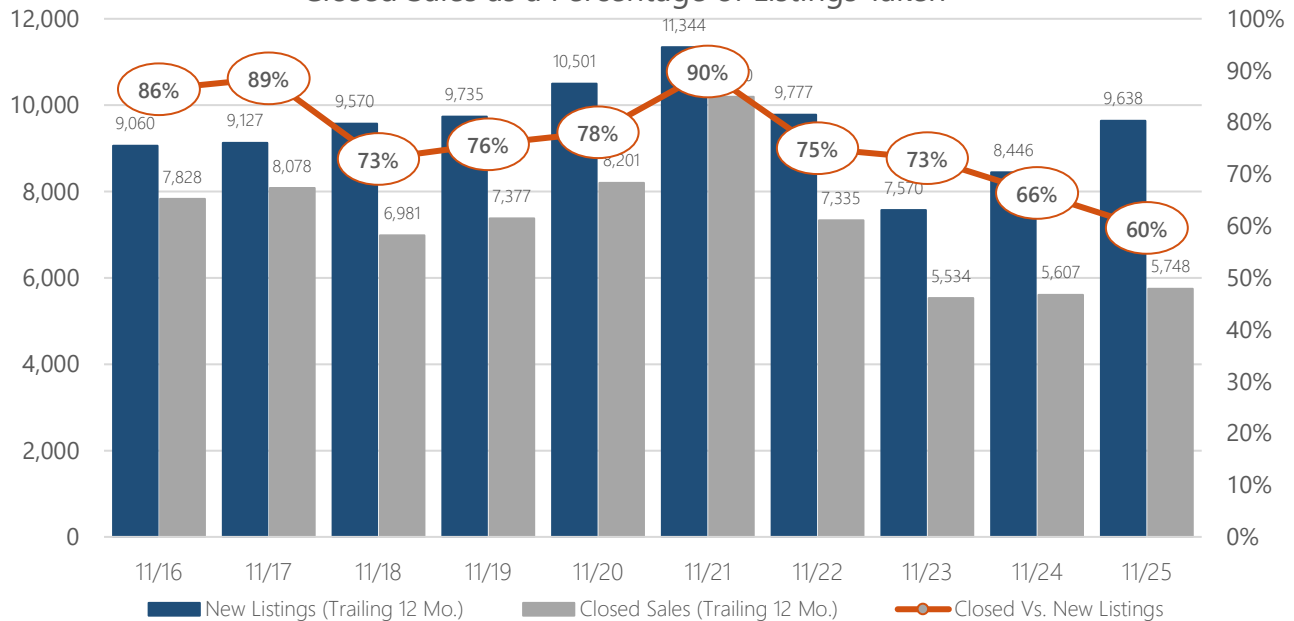
Monthly cycle peaks shown

Seattle (All Areas)

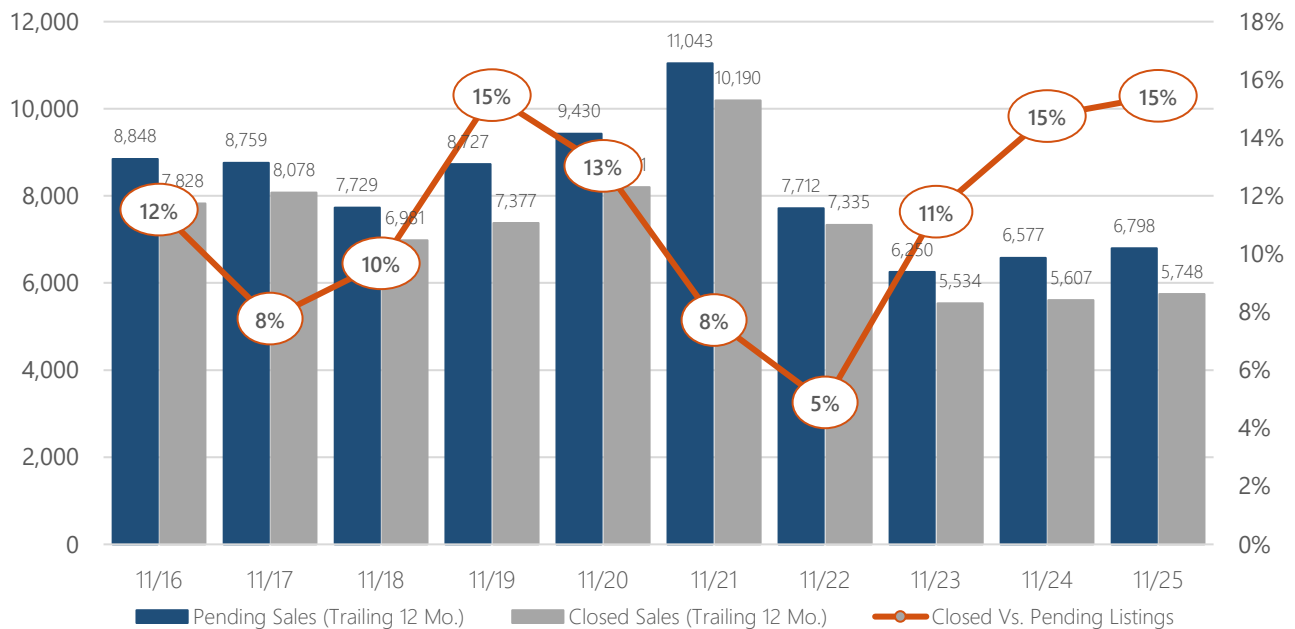
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What Are The Odds of Selling?

Closed Sales as a Percentage of Listings Taken



Percentage of Pending Sales that do not Close



Months Supply of Inventory • CURRENT MONTH • KING & SNOHOMISH COUNTY • RESIDENTIAL ONLY

0 - 2	2 - 4	4+
SELLER'S ADVANTAGE	BALANCED ADVANTAGE	BUYER'S ADVANTAGE

Area	Months Inventory			Area	Months Inventory		
	2023	2024	2025		2023	2024	2025
100	1.1	1.6	1.2	530	1.5	1.5	1.7
110	1.0	1.6	1.6	540	1.3	1.1	2.2
120	1.5	1.3	0.8	550	1.6	1.7	2.8
130	1.3	1.9	1.5	560	2.3	1.4	2.7
140	1.8	1.4	1.9	600	1.5	1.7	2.1
300	2.1	1.5	2.5	610	1.4	1.1	2.2
310	1.5	1.6	1.8	700	3.3	1.6	2.5
320	1.5	1.7	2.7	701	0.0	0.0	0.0
330	1.3	1.5	1.5	705	1.5	1.5	2.5
340	1.2	1.1	1.9	710	1.5	1.8	2.1
350	1.7	1.3	2.5	715	1.2	0.9	1.8
360	3.8	1.5	2.9	720	1.3	1.8	2.1
380	2.1	2.2	2.6	730	0.9	1.1	1.8
385	3.3	3.5	2.6	740	1.2	1.2	1.7
390	2.3	2.4	4.4	750	1.3	1.5	2.2
500	1.3	1.2	2.4	760	1.6	1.5	2.1
510	2.8	1.5	2.5	770	1.6	1.7	1.9
520	2.4	2.7	5.7	800	2.5	4.4	2.1

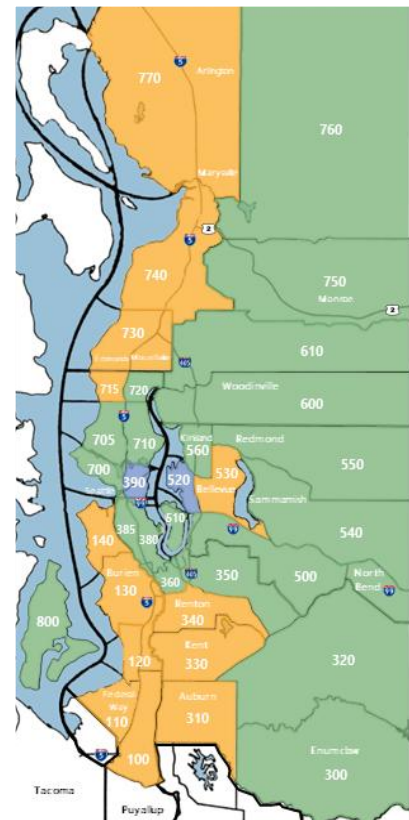
2 YEARS AGO



1 YEAR AGO



CURRENT YEAR



Created by Windermere/East using information and statistics derived from Northwest Multiple Listing Service. Months Supply of Inventory is active inventory on the last day of the month divided by the number of properties that went pending, signed agreement between buyers and sellers, during the month.

Seattle (All Areas)

Statistics To Know

Residential

	November, 2025	November, 2024	Difference	% Change
Months Supply of Inventory	2.5	1.8	0.7	41%
Active Listings at End of Month	1,054	796	258	32%
Pending Sales MTD	421	448	-27	-6%
Pending Sales (Trailing 12 Months)	6,798	6,577	221	3%
Closed Sales MTD	397	445	-48	-11%
Closed Sales (Trailing 12 Months)	5,748	5,607	141	3%
Closed Sales Price (Median)	\$973,500	\$968,000	\$5,500	1%
30-Year-Fixed-Rate Mortgage Rate	6.2%	6.8%	-0.6%	-8%
Monthly Payments (P&I)	\$5,988	\$6,317	-\$329	-5%

Condominium

	November, 2025	November, 2024	Difference	% Change
Months Supply of Inventory	4.7	3.7	0.9	25%
Active Listings at End of Month	877	726	151	21%
Pending Sales MTD	187	194	-7	-4%
Pending Sales (Trailing 12 Months)	2,749	2,600	149	6%
Closed Sales MTD	162	175	-13	-7%
Closed Sales (Trailing 12 Months)	2,398	2,207	191	9%
Closed Sales Price (Median)	\$573,500	\$574,950	-\$1,450	0%
30-Year-Fixed-Rate Mortgage Rate	6.2%	6.8%	-0.6%	-8%
Monthly Payments (P&I)	\$3,527	\$3,752	-\$225	-6%

Residential & Condominium

	November, 2025	November, 2024	Difference	% Change
Months Supply of Inventory	3.2	2.4	0.8	34%
Active Listings at End of Month	1,931	1,522	409	27%
Pending Sales MTD	608	642	-34	-5%
Pending Sales (Trailing 12 Months)	9,547	9,177	370	4%
Closed Sales MTD	559	620	-61	-10%
Closed Sales (Trailing 12 Months)	8,146	7,814	332	4%
Closed Sales Price (Median)	\$865,000	\$830,000	\$35,000	4%
30-Year-Fixed-Rate Mortgage Rates	6.2%	6.8%	-0.6%	-8%
Monthly Payments (P&I)	\$5,320	\$5,417	-\$96	-2%

Seattle (All Areas)

RESIDENTIAL ONLY

		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	MTD % Change	YTD Summary	TT	YTD % Change
2025	Active Listings (EOM)	656	713	821	992	1,370	1,389	1,305	1,187	1,340	1,297	1,054		32%	1,102	AVG	28%
	New Listings Taken in Month	658	658	870	985	1,293	1,027	871	670	1,115	831	429		20%	9,407	YTD	14%
	# of Pending Transactions	452	520	658	685	673	709	636	543	627	572	421		-6%	6,496	YTD	3%
	Months Supply of Inventory	1.5	1.4	1.2	1.4	2.0	2.0	2.1	2.2	2.1	2.3	2.5		41%	1.9	AVG	24%
	# of Closed Sales	252	391	497	559	546	630	573	527	435	563	397		-11%	5,370	YTD	1%
	Median Closed Price	857,500	965,000	1,000,000	1,025,000	1,010,650	1,079,950	1,010,000	1,000,000	975,000	1,049,999	973,500		1%	998,099	WA	5%
2024	Active Listings (EOM)	481	558	625	674	949	1,029	1,097	1,011	1,195	1,072	796	536	13%	862	AVG	18%
	New Listings Taken in Month	517	636	762	885	1,042	920	790	622	981	731	358	231	21%	8,244	YTD	12%
	# of Pending Transactions	460	521	585	736	625	613	539	515	641	604	448	302	21%	6,287	YTD	6%
	Months Supply of Inventory	1.0	1.1	1.1	0.9	1.5	1.7	2.0	2.0	1.9	1.8	1.8	1.8	-7%	1.5	AVG	10%
	# of Closed Sales	231	422	478	527	674	511	552	456	408	606	445	378	22%	5,310	YTD	3%
	Median Closed Price	869,000	927,450	925,000	997,900	965,000	957,000	972,500	930,000	938,006	972,500	968,000	898,900	3%	948,645	WA	6%
2023	Active Listings (EOM)	553	534	650	697	725	813	793	753	933	859	707	479	-18%	729	AVG	8%
	New Listings Taken in Month	497	513	793	744	805	859	690	605	836	581	417	202	-13%	7,340	YTD	-22%
	# of Pending Transactions	438	499	606	631	698	613	589	533	500	469	369	290	-13%	5,945	YTD	-18%
	Months Supply of Inventory	1.3	1.1	1.1	1.1	1.0	1.3	1.3	1.4	1.9	1.8	1.9	1.7	-6%	1.4	AVG	23%
	# of Closed Sales	264	392	500	524	596	614	513	516	422	434	365	297	-14%	5,140	YTD	-23%
	Median Closed Price	803,750	825,000	869,975	886,000	905,125	930,000	899,950	899,000	926,250	900,000	944,000	850,000	4%	891,795	WA	-6%
2022	Active Listings (EOM)	178	247	284	442	504	843	981	915	1,149	1,046	862	574	174%	677	AVG	20%
	New Listings Taken in Month	515	769	954	996	1,045	1,246	932	781	1,031	701	482	230	-8%	9,452	YTD	-13%
	# of Pending Transactions	503	687	873	801	893	730	612	656	558	534	422	305	-42%	7,269	YTD	-30%
	Months Supply of Inventory	0.4	0.4	0.3	0.6	0.6	1.2	1.6	1.4	2.1	2.0	2.0	1.9	375%	1.1	AVG	87%
	# of Closed Sales	396	443	751	747	786	789	642	634	534	493	423	394	-45%	6,638	YTD	-30%
	Median Closed Price	790,000	925,000	970,000	1,019,950	1,025,500	1,000,000	954,500	927,000	900,000	950,000	905,000	879,975	6%	946,710	WA	10%
2021	# of Active Listings	548	474	498	613	556	667	720	604	650	561	315	167	-63%	564	A	-32%
	New Listings Taken in Month	729	747	1,134	1,257	1,228	1,297	1,096	888	1,083	864	524	325	19%	10,847	YTD	14%
	# of Pending Transactions	713	785	1,046	1,075	1,184	1,109	964	908	979	893	732	443	-2%	10,388	YTD	16%
	Months Supply of Inventory	0.8	0.6	0.5	0.6	0.5	0.6	0.7	0.7	0.7	0.6	0.4	0.4	-63%	0.6	A	-40%
	# of Closed Sales	544	623	831	889	981	1,080	1,084	903	827	893	763	697	-4%	9,418	T	24%
	Median Closed Price	791,471	798,000	825,000	875,000	919,000	890,444	896,500	875,000	850,000	850,000	850,000	839,000	4%	858,112	WA	8%

Created by Windermere/East using information and statistics derived from Northwest Multiple Listing Service.

AVG = Average, YTD = Year to Date, WA = Weighted Average, T = Total

Seattle (All Areas) RESIDENTIAL ONLY

		JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	MTD % Change	YTD Summary	TT	YTD % Change
2020	Active Listings (EOM)	467	510	613	709	816	829	935	1,082	1,141	1,102	859	586	6%	824	AVG	-24%
	New Listings Taken in Month	513	708	895	680	941	1,068	1,188	1,281	1,217	1,112	623	497	42%	10,226	YTD	8%
	# of Pending Transactions	514	649	723	546	799	968	995	1,052	1,039	953	744	655	15%	8,982	YTD	7%
	Months Supply of Inventory	0.9	0.8	0.8	1.3	1.0	0.9	0.9	1.0	1.1	1.2	1.2	0.9	-8%	1.0	AVG	-29%
	# of Closed Sales	417	445	608	508	505	729	855	882	934	948	792	772	22%	7,623	YTD	10%
	Median Closed Price	719,950	730,500	790,000	815,000	765,000	800,000	805,000	825,000	820,000	800,000	820,000	799,950	12%	791,554	WA	5%
2019	Active Listings (EOM)	699	763	883	1,043	1,386	1,410	1,279	1,179	1,294	1,135	813	499	-26%	1,080	AVG	37%
	New Listings Taken in Month	622	581	998	1,083	1,353	1,100	823	739	966	801	439	275	-23%	9,505	YTD	2%
	# of Pending Transactions	565	495	830	870	903	927	821	737	748	818	645	448	19%	8,359	YTD	14%
	Months Supply of Inventory	1.2	1.5	1.1	1.2	1.5	1.5	1.6	1.6	1.7	1.4	1.3	1.1	-38%	1.4	AVG	19%
	# of Closed Sales	350	476	502	677	790	748	751	731	565	670	647	578	29%	6,907	YTD	8%
	Median Closed Price	711,500	730,000	752,500	754,000	784,925	781,000	755,000	760,000	750,000	775,000	735,000	727,000	-3%	754,133	WA	-4%
2018	Active Listings (EOM)	287	296	414	494	628	873	962	994	1,349	1,277	1,100	704	177%	789	AVG	61%
	New Listings Taken in Month	498	534	910	834	1,078	1,127	932	823	1,137	858	568	230	11%	9,299	YTD	5%
	# of Pending Transactions	411	521	741	713	884	814	734	665	638	684	541	368	-16%	7,346	YTD	-12%
	Months Supply of Inventory	0.7	0.6	0.6	0.7	0.7	1.1	1.3	1.5	2.1	1.9	2.0	1.9	231%	1.2	AVG	82%
	# of Closed Sales	368	387	532	626	742	740	732	653	498	603	500	470	-24%	6,381	YTD	-14%
	Median Closed Price	757,000	777,000	819,500	819,000	830,000	812,500	805,000	760,000	775,000	750,000	760,000	739,000	3%	788,751	WA	10%
2017	Active Listings (EOM)	354	344	400	444	485	562	599	535	658	621	397	212	-17%	491	AVG	-16%
	New Listings Taken in Month	528	571	849	793	1,039	1,086	888	827	944	787	514	271	14%	8,826	YTD	0%
	# of Pending Transactions	493	580	782	739	974	963	801	815	780	753	647	383	1%	8,327	YTD	-2%
	Months Supply of Inventory	0.7	0.6	0.5	0.6	0.5	0.6	0.7	0.7	0.8	0.8	0.6	0.6	-18%	0.7	AVG	-15%
	# of Closed Sales	446	394	642	639	763	847	827	825	696	705	655	600	-7%	7,439	YTD	3%
	Median Closed Price	635,800	679,975	700,000	724,500	729,000	750,000	748,500	730,000	725,000	735,000	741,352	725,000	21%	719,580	WA	13%
2016	Active Listings (EOM)	417	427	479	580	556	573	719	648	848	678	478	318	14%	582	AVG	3%
	New Listings Taken in Month	544	575	850	896	965	957	964	828	1,046	707	452	301	3%	8,784	YTD	5%
	# of Pending Transactions	424	587	792	803	983	911	804	876	831	843	640	432	6%	8,494	YTD	-1%
	Months Supply of Inventory	1.0	0.7	0.6	0.7	0.6	0.6	0.9	0.7	1.0	0.8	0.7	0.7	7%	0.8	AVG	4%
	# of Closed Sales	350	371	545	654	760	852	775	781	701	728	703	639	41%	7,220	YTD	2%
	Median Closed Price	618,450	644,950	640,000	637,250	641,250	666,500	650,000	625,000	630,000	625,000	615,000	635,000	3%	636,089	WA	14%
2015	Active Listings (EOM)	482	532	519	556	572	593	600	625	697	628	421	283	-42%	566	AVG	-32%
	New Listings Taken in Month	516	614	818	967	918	894	842	789	869	694	437	276	-4%	8,358	YTD	-5%
	# of Pending Transactions	557	605	897	952	928	893	832	765	790	744	601	354	0%	8,564	YTD	3%
	Months Supply of Inventory	0.9	0.9	0.6	0.6	0.6	0.7	0.7	0.8	0.9	0.8	0.7	0.8	-42%	0.7	AVG	-34%
	# of Closed Sales	380	396	572	707	825	857	808	684	678	700	500	608	-14%	7,107	YTD	5%
	Median Closed Price	517,500	520,000	535,000	552,500	559,950	575,000	575,500	575,000	571,000	555,000	598,000	600,000	20%	558,706	WA	13%

Created by Windermere/East using information and statistics derived from Northwest Multiple Listing Service.

AVG = Average, YTD = Year to Date, WA = Weighted Average, T = Total

Seattle (All Areas)
RESIDENTIAL ONLY

MONTHLY AVERAGES BASED ON HISTORICAL DATA |

2015 - 2024

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	Annual Totals	T
Active Listings (EOM)	447	469	537	625	718	819	869	835	991	898	675	436	693	AVG
% of 12 Month Avg.	64%	68%	77%	90%	104%	118%	125%	120%	143%	130%	97%	63%		
New Listings Taken in Month	548	625	896	914	1,041	1,055	915	818	1,011	784	481	284	9,372	T
% of 12 Month Avg.	70%	80%	115%	117%	133%	135%	117%	105%	129%	100%	62%	36%		
# of Pending Transactions	508	593	788	787	887	854	769	752	750	730	579	398	8,394	T
% of 12 Month Avg.	73%	85%	113%	112%	127%	122%	110%	108%	107%	104%	83%	57%		
Months Supply of Inventory	0.9	0.8	0.7	0.8	0.8	1.0	1.1	1.1	1.3	1.2	1.2	1.1	1.0	AVG
% of 12 Month Avg.	88%	79%	68%	80%	81%	96%	113%	111%	132%	123%	117%	110%		
# of Closed Units	375	435	596	650	742	777	754	707	626	678	579	543	7,462	T
% of 12 Month Avg.	60%	70%	96%	105%	119%	125%	121%	114%	101%	109%	93%	87%		
Median Closed Price	721,442	755,788	782,698	808,110	812,475	816,244	806,245	790,600	788,526	791,250	793,635	769,383	786,366	AVG
% of 12 Month Avg.	92%	96%	100%	103%	103%	104%	103%	101%	100%	101%	101%	98%		

Seattle (All Areas)

RESIDENTIAL ONLY

Closed Sales by Price by Month

2025

SALES PRICE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	YTD
\$0 to \$249,999	1	0	0	0	0	2	1	1	0	2	0		7
\$250,000 to \$499,999	7	8	5	5	8	11	7	13	9	14	7		94
\$500,000 to \$749,999	66	77	115	103	99	94	115	102	87	105	81		1,044
\$750,000 to \$999,999	76	113	127	153	159	160	152	137	135	142	115		1,469
\$1,000,000 to \$1,499,999	48	120	133	187	169	191	180	156	126	180	116		1,606
\$1,500,000 to \$2,499,999	32	49	93	76	88	118	82	79	63	88	53		821
\$2,500,000 and above	9	12	24	34	20	37	26	37	14	29	16		258
Grand Total	239	379	497	558	543	613	563	525	434	560	388		5,299

2024

SALES PRICE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	YTD
\$0 to \$249,999	2	0	1	0	0	0	0	0	0	0	0	0	3
\$250,000 to \$499,999	5	8	8	3	11	6	8	8	6	11	15	7	89
\$500,000 to \$749,999	70	89	123	108	121	103	112	90	99	117	92	99	1,124
\$750,000 to \$999,999	72	145	148	154	230	168	178	151	120	186	124	123	1,676
\$1,000,000 to \$1,499,999	54	115	113	155	185	139	147	116	101	182	128	88	1,435
\$1,500,000 to \$2,499,999	23	48	63	86	95	62	79	61	51	80	57	45	705
\$2,500,000 and above	5	18	22	21	30	21	28	17	23	19	17	15	221
Grand Total	231	423	478	527	672	499	552	443	400	595	433	377	5,253

YOY % CHANGE

SALES PRICE	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	YTD
\$0 to \$249,999	-50%	N/A	-100%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A		133%
\$250,000 to \$499,999	40%	0%	-37%	67%	-27%	83%	-12%	62%	50%	27%	-53%		6%
\$500,000 to \$749,999	-6%	-13%	-7%	-5%	-18%	-9%	3%	13%	-12%	-10%	-12%		-7%
\$750,000 to \$999,999	6%	-22%	-14%	-1%	-31%	-5%	-15%	-9%	13%	-24%	-7%		-12%
\$1,000,000 to \$1,499,999	-11%	4%	18%	21%	-9%	37%	22%	34%	25%	-1%	-9%		12%
\$1,500,000 to \$2,499,999	39%	2%	48%	-12%	-7%	90%	4%	30%	24%	10%	-7%		16%
\$2,500,000 and above	80%	-33%	9%	62%	-33%	76%	-7%	118%	-39%	53%	-6%		17%
Grand Total	3%	-10%	4%	6%	-19%	23%	2%	19%	8%	-6%	-10%		1%