

Summary of Key Listing and Sales Metrics

A summary of the key metrics selected to be included in the report. MLS sources where licensed.

Key Metrics	Feb 2019	Feb 2018	+ / -	YTD 2019	YTD 2018	+ / -
Listing Activity Charts Metrics						
New Listing Count	14	23	-39.1%	38	47	-19.1%
New Listing Volume	\$4,493,700	\$6,718,600	-33.1%	\$11,978,890	\$14,424,045	-17%
Active Listing Count	63	48	+31.3%	N/A	N/A	
Active Listing Volume	\$23,343,687	\$16,499,854	+41.5%	N/A	N/A	
Average Listing Price	\$370,535	\$343,747	+7.8%	\$364,225	\$351,124	+3.7%
Median Listing Price	\$356,900	\$344,500	+3.6%	\$354,512	\$346,955	+2.2%
Median Days in RPR	150	55	+172.7%	135.19	78.27	+72.7%
Months of Inventory	3.9	3.7	+6.6%	4.2	3.5	+20.1%
Absorption Rate	25.4%	27.08%	-1.7%	23.66%	28.41%	-4.7%
Sales Activity Charts Metrics						
New Pending Sales Count	18	14	+28.6%	30	38	-21.1%
New Pending Sales Volume	\$5,289,850	\$3,600,900	+46.9%	\$9,234,650	\$11,957,595	-22.8%
Pending Sales Count	34	32	+6.3%	N/A	N/A	
Pending Sales Volume	\$11,158,200	\$10,271,695	+8.6%	N/A	N/A	
Closed Sales Count	11	18	-38.9%	27	31	-12.9%
Closed Sales Volume	\$3,915,628	\$5,698,050	-31.3%	\$8,855,886	\$9,129,041	-3%
Average Sales Price	\$355,966	\$316,558	+12.4%	\$327,996	\$294,485	+11.4%
Median Sales Price	\$299,000	\$313,950	-4.8%	\$295,444	\$278,326	+6.2%

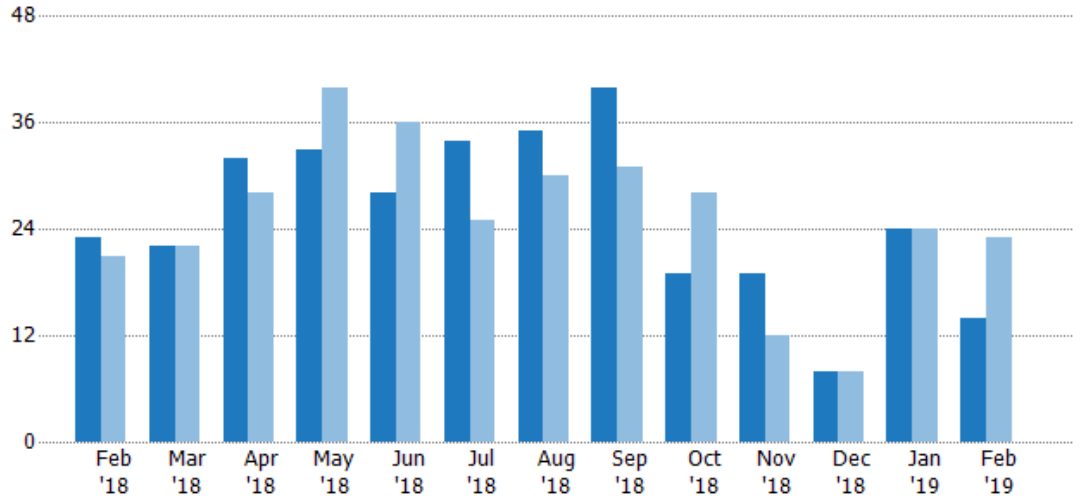
New Listings

The number of new residential listings that were added each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Count	% Chg.
Feb '19	14	-39.1%
Feb '18	23	9.5%
Feb '17	21	-14.3%



Current Year	23	22	32	33	28	34	35	40	19	19	8	24	14
Prior Year	21	22	28	40	36	25	30	31	28	12	8	24	23
Percent Change from Prior Year	10%	0%	14%	-18%	-22%	36%	17%	29%	-32%	58%	0%	0%	-39%

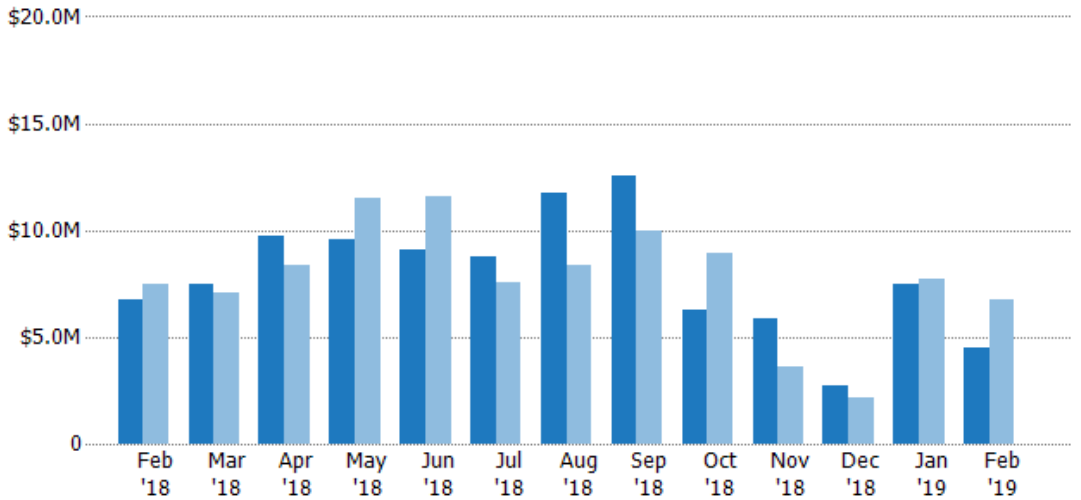
New Listing Volume

The sum of the listing price of residential listings that were added each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Volume	% Chg.
Feb '19	\$4.49M	-33.1%
Feb '18	\$6.72M	-9.9%
Feb '17	\$7.46M	-17.1%



Current Year	\$6.72M	\$7.49M	\$9.69M	\$9.54M	\$9.08M	\$8.78M	\$11.7M	\$12.5M	\$6.27M	\$5.84M	\$2.72M	\$7.49M	\$4.49M
Prior Year	\$7.46M	\$7.11M	\$8.32M	\$11.5M	\$11.6M	\$7.59M	\$8.39M	\$9.99M	\$8.91M	\$3.59M	\$2.19M	\$7.71M	\$6.72M
Percent Change from Prior Year	-10%	5%	16%	-17%	-22%	16%	40%	26%	-30%	63%	24%	-3%	-33%

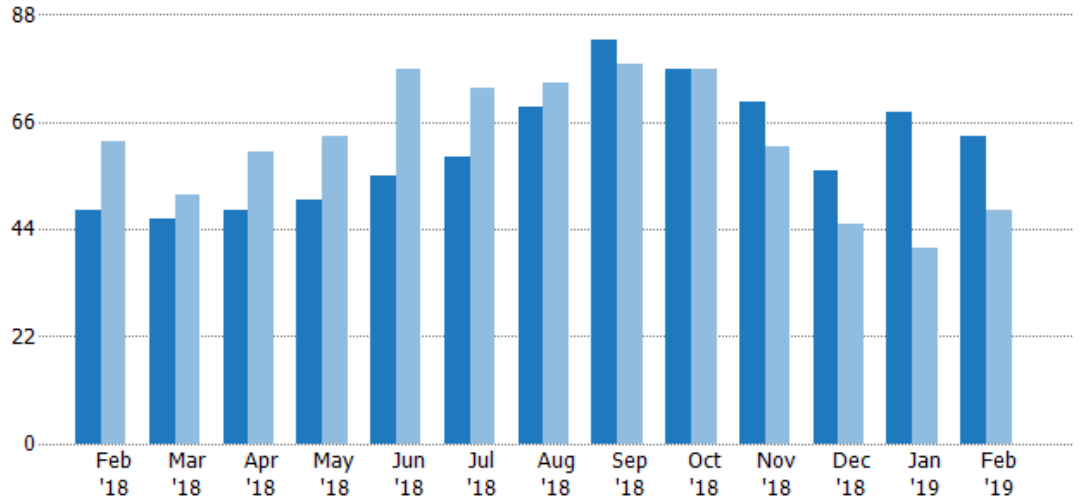
Active Listings

The number of active residential listings at the end of each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Count	% Chg.
Feb '19	63	31.3%
Feb '18	48	-22.6%
Feb '17	62	27.4%



	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Current Year	48	46	48	50	55	59	69	83	77	70	56	68	63
Prior Year	62	51	60	63	77	73	74	78	77	61	45	40	48
Percent Change from Prior Year	-23%	-10%	-20%	-21%	-29%	-19%	-7%	6%	0%	15%	24%	70%	31%

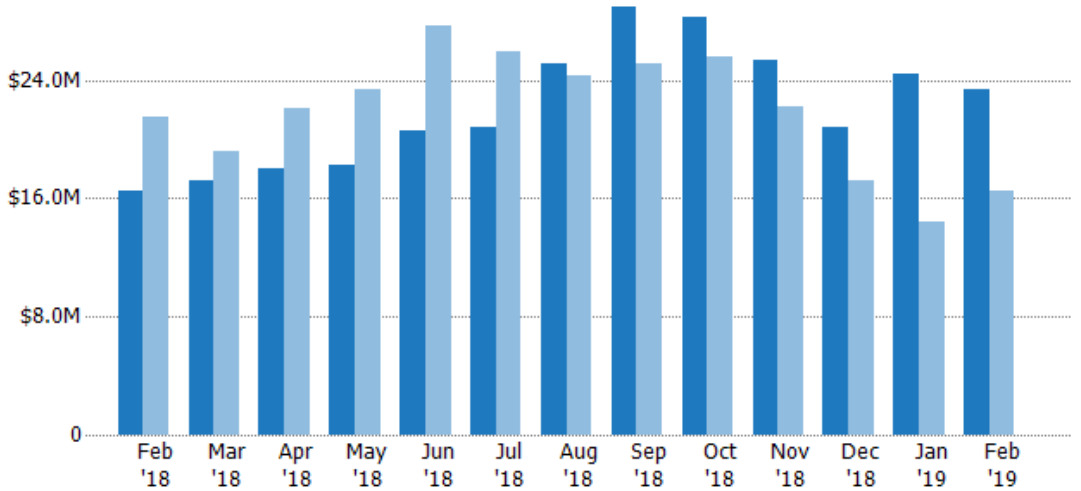
Active Listing Volume

The sum of the listing price of active residential listings at the end of each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Volume	% Chg.
Feb '19	\$23.3M	41.5%
Feb '18	\$16.5M	-23.4%
Feb '17	\$21.5M	22.2%



	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Current Year	\$16.5M	\$17.1M	\$18.1M	\$18.3M	\$20.5M	\$20.8M	\$25.2M	\$29M	\$28.2M	\$25.4M	\$20.8M	\$24.4M	\$23.3M
Prior Year	\$21.5M	\$19.2M	\$22M	\$23.4M	\$27.7M	\$25.9M	\$24.3M	\$25.2M	\$25.5M	\$22.2M	\$17.2M	\$14.4M	\$16.5M
Percent Change from Prior Year	-23%	-11%	-18%	-22%	-26%	-20%	4%	15%	11%	14%	21%	69%	41%

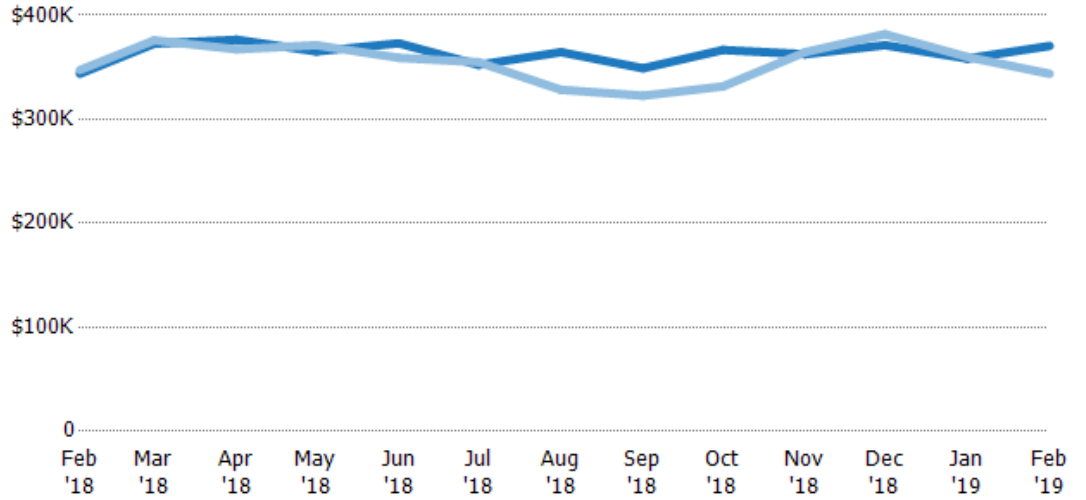
Average Listing Price

The average listing price of active residential listings at the end of each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type:
 Condo/Townhouse/Apt, Single Family Residence

Month/Year	Price	% Chg.
Feb '19	\$371K	7.8%
Feb '18	\$344K	-1%
Feb '17	\$347K	-4.1%



Current Year	\$344K	\$373K	\$376K	\$365K	\$373K	\$352K	\$365K	\$349K	\$367K	\$363K	\$371K	\$358K	\$371K
Prior Year	\$347K	\$376K	\$367K	\$371K	\$359K	\$355K	\$328K	\$323K	\$332K	\$365K	\$382K	\$360K	\$344K
Percent Change from Prior Year	-1%	-1%	3%	-2%	4%	-1%	11%	8%	11%	-1%	-3%	0%	8%

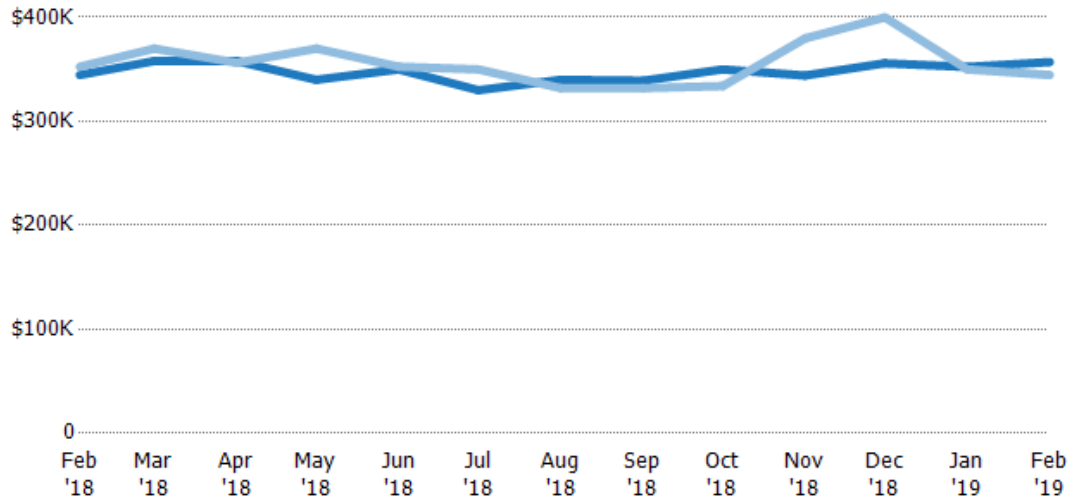
Median Listing Price

The median listing price of active residential listings at the end of each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type:
 Condo/Townhouse/Apt, Single Family Residence

Month/Year	Price	% Chg.
Feb '19	\$357K	3.6%
Feb '18	\$345K	-2.3%
Feb '17	\$352K	-6.4%



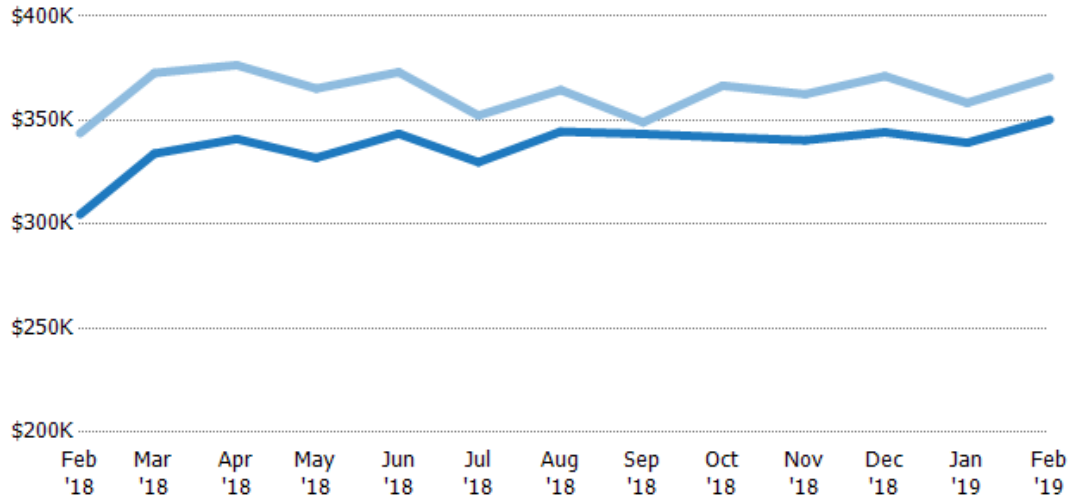
Current Year	\$345K	\$358K	\$358K	\$340K	\$350K	\$330K	\$340K	\$339K	\$350K	\$344K	\$356K	\$352K	\$357K
Prior Year	\$352K	\$370K	\$356K	\$370K	\$353K	\$350K	\$332K	\$332K	\$334K	\$380K	\$400K	\$350K	\$345K
Percent Change from Prior Year	-2%	-3%	0%	-8%	-1%	-6%	2%	2%	5%	-9%	-11%	1%	4%

Average Listing Price vs Average Est Value

The average listing price as a percentage of the average AVM or RVM® valuation estimate for active listings each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type:
 Condo/Townhouse/Apt, Single Family Residence



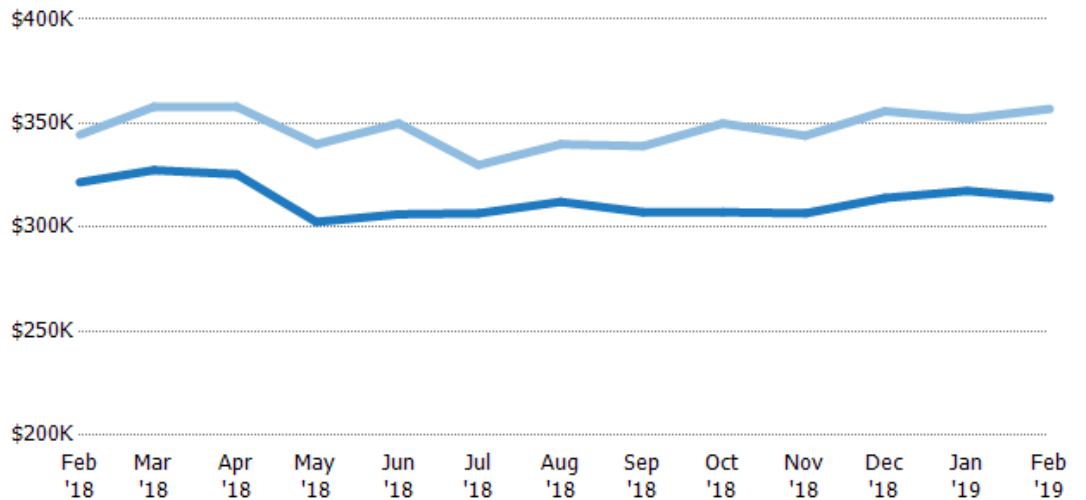
Avg Est Value	\$305K	\$334K	\$341K	\$332K	\$344K	\$330K	\$345K	\$343K	\$342K	\$340K	\$344K	\$339K	\$350K
Avg Listing Price	\$344K	\$373K	\$376K	\$365K	\$373K	\$352K	\$365K	\$349K	\$367K	\$363K	\$371K	\$358K	\$371K
Avg Listing Price as a % of Avg Est Value	113%	112%	110%	110%	109%	107%	106%	102%	107%	107%	108%	106%	106%

Median Listing Price vs Median Est Value

The median listing price as a percentage of the median AVM or RVM® valuation estimate for active listings each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type:
 Condo/Townhouse/Apt, Single Family Residence



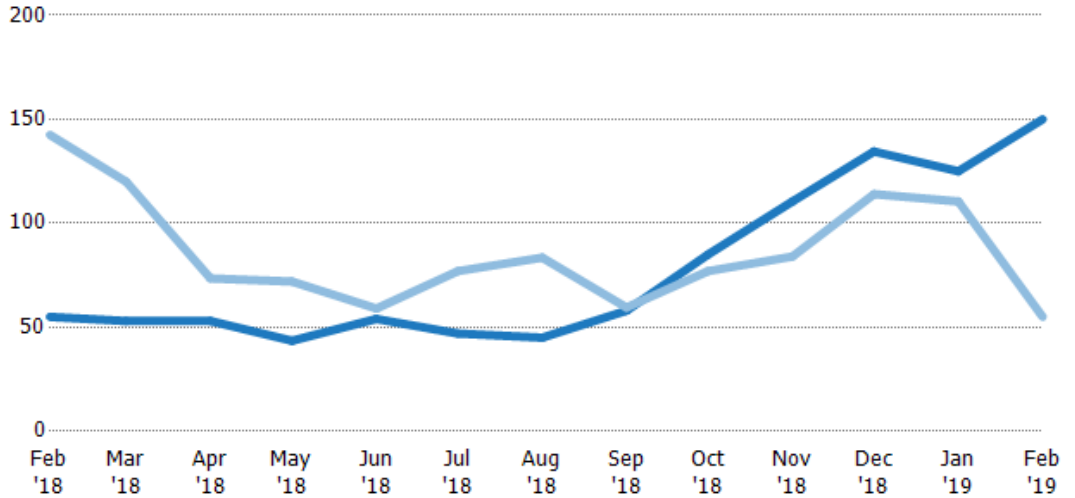
Median Est Value	\$322K	\$327K	\$326K	\$303K	\$306K	\$307K	\$312K	\$307K	\$307K	\$307K	\$314K	\$317K	\$314K
Median Listing Price	\$345K	\$358K	\$358K	\$340K	\$350K	\$330K	\$340K	\$339K	\$350K	\$344K	\$356K	\$352K	\$357K
Med Listing Price as a % of Med Est Value	107%	109%	110%	112%	114%	108%	109%	110%	114%	112%	113%	111%	114%

Median Days in RPR

The median number of days between when residential properties are first displayed as active listings in RPR and when accepted offers have been noted in RPR.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



Month/Year	Days	% Chg.
Feb '19	150	172.7%
Feb '18	55	-61.4%
Feb '17	143	-18.6%

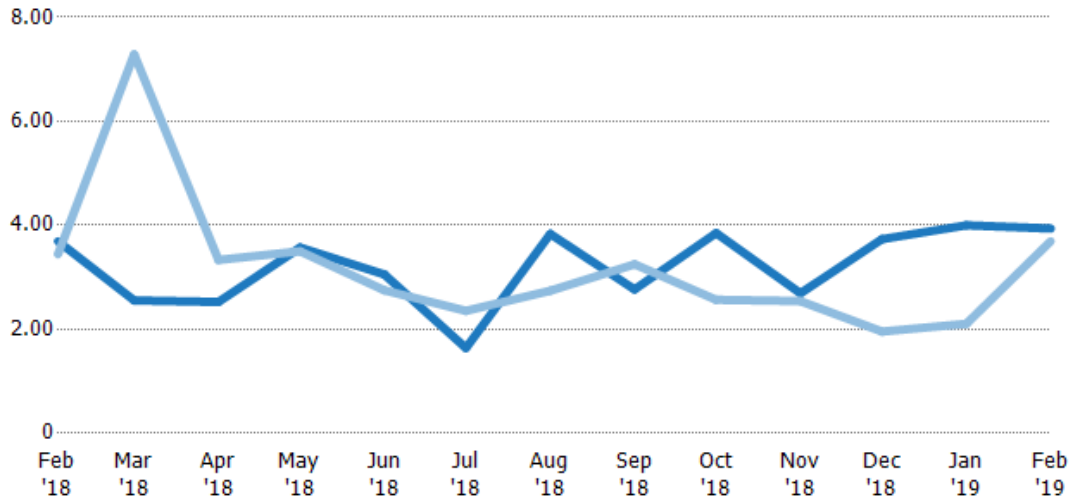
	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Current Year	55	53	53	43.5	54	47	45	58	85	111	135	125	150
Prior Year	143	120	73.5	72	59	77	83.5	59.5	77	84	114	111	55
Percent Change from Prior Year	-61%	-56%	-28%	-40%	-8%	-39%	-46%	-3%	10%	32%	18%	13%	173%

Months of Inventory

The number of months it would take to exhaust active listings at the current sales rate.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



Month/Year	Months	% Chg.
Feb '19	3.94	6.6%
Feb '18	3.69	7.2%
Feb '17	3.44	43.3%

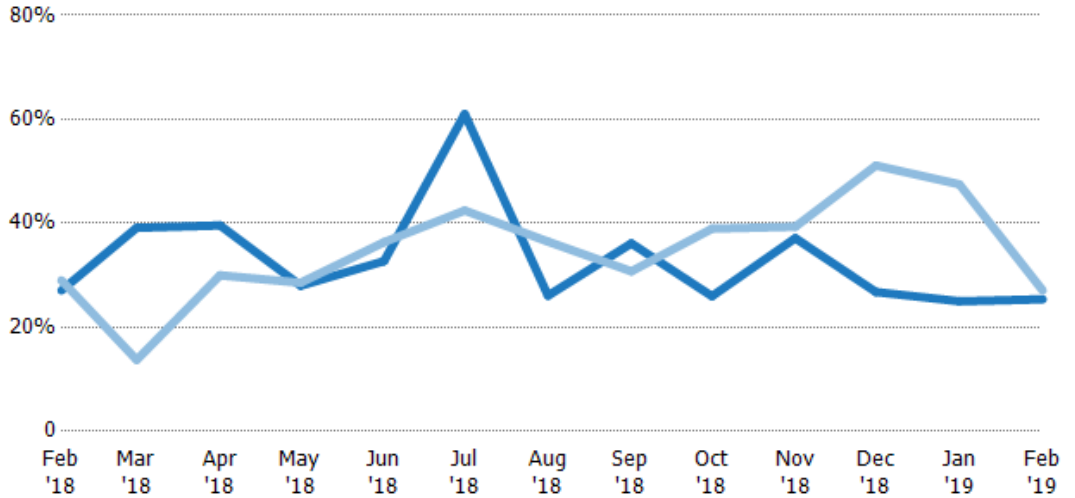
	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Current Year	3.69	2.56	2.53	3.57	3.06	1.64	3.83	2.77	3.85	2.69	3.73	4	3.94
Prior Year	3.44	7.29	3.33	3.5	2.75	2.35	2.74	3.25	2.57	2.54	1.96	2.11	3.69
Percent Change from Prior Year	7%	-65%	-24%	2%	11%	-30%	40%	-15%	50%	6%	91%	90%	7%

Absorption Rate

The percentage of inventory sold per month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



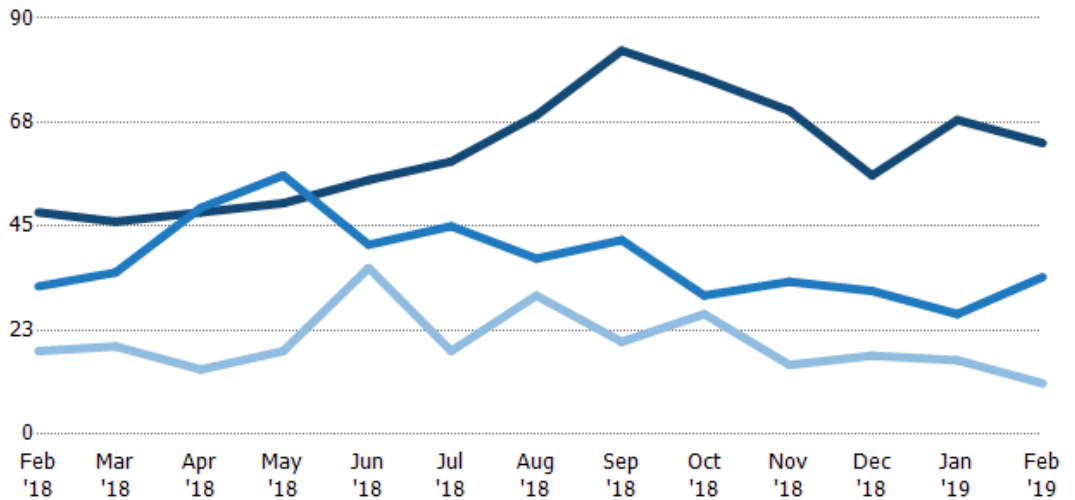
	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Current Year	27%	39%	40%	28%	33%	61%	26%	36%	26%	37%	27%	25%	25%
Prior Year	29%	14%	30%	29%	36%	42%	36%	31%	39%	39%	51%	48%	27%
Change from Prior Year	2%	-25%	-10%	1%	4%	-19%	10%	-5%	13%	2%	24%	23%	2%

Active/Pending/Sold Units

The number of residential properties that were Active, Pending and Sold each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Active	48	46	48	50	55	59	69	83	77	70	56	68	63
Pending	32	35	49	56	41	45	38	42	30	33	31	26	34
Sold	18	19	14	18	36	18	30	20	26	15	17	16	11

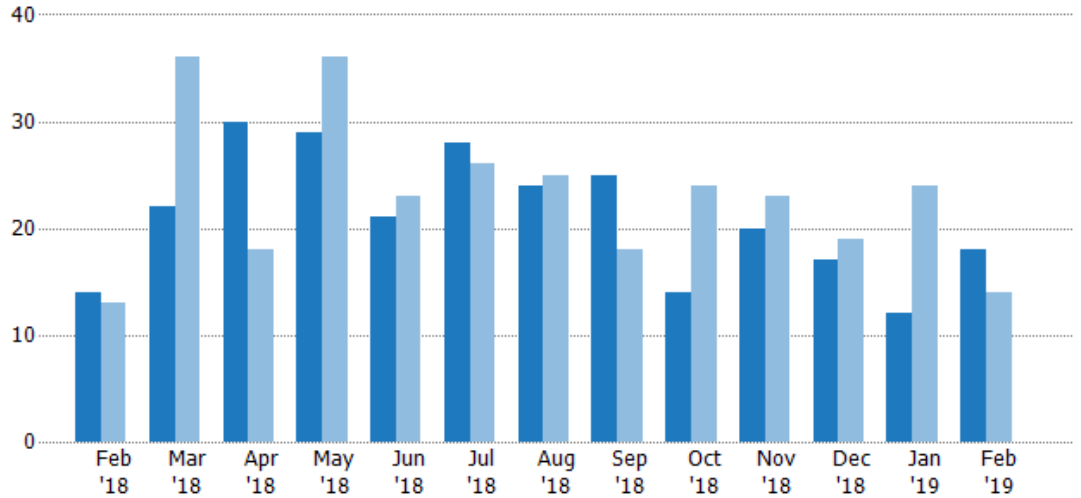
New Pending Sales

The number of residential properties with accepted offers that were added each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Count	% Chg.
Feb '19	18	28.6%
Feb '18	14	7.7%
Feb '17	13	100%



Current Year	14	22	30	29	21	28	24	25	14	20	17	12	18
Prior Year	13	36	18	36	23	26	25	18	24	23	19	24	14
Percent Change from Prior Year	8%	-39%	67%	-19%	-9%	8%	-4%	39%	-42%	-13%	-11%	-50%	29%

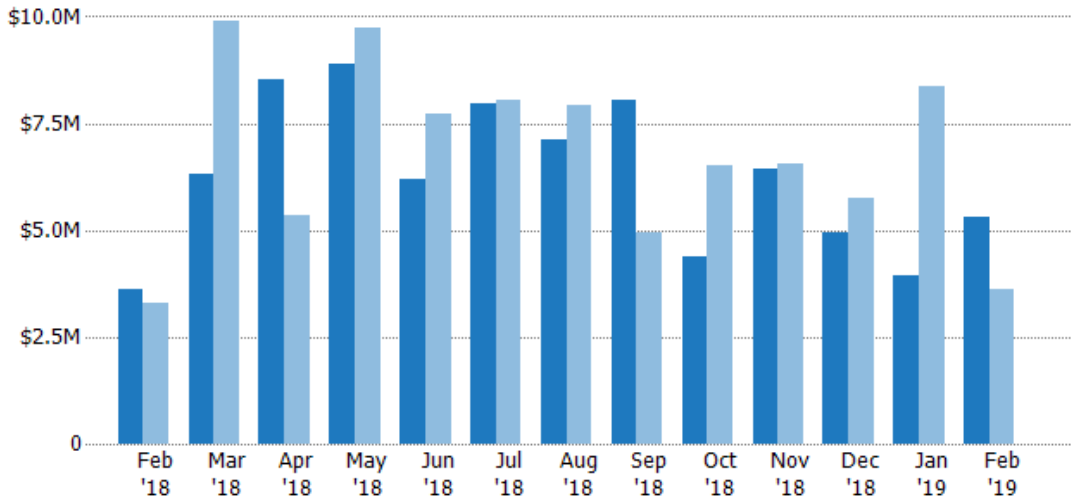
New Pending Sales Volume

The sum of the sales price of residential properties with accepted offers that were added each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Volume	% Chg.
Feb '19	\$5.29M	46.9%
Feb '18	\$3.6M	9.8%
Feb '17	\$3.28M	110.6%



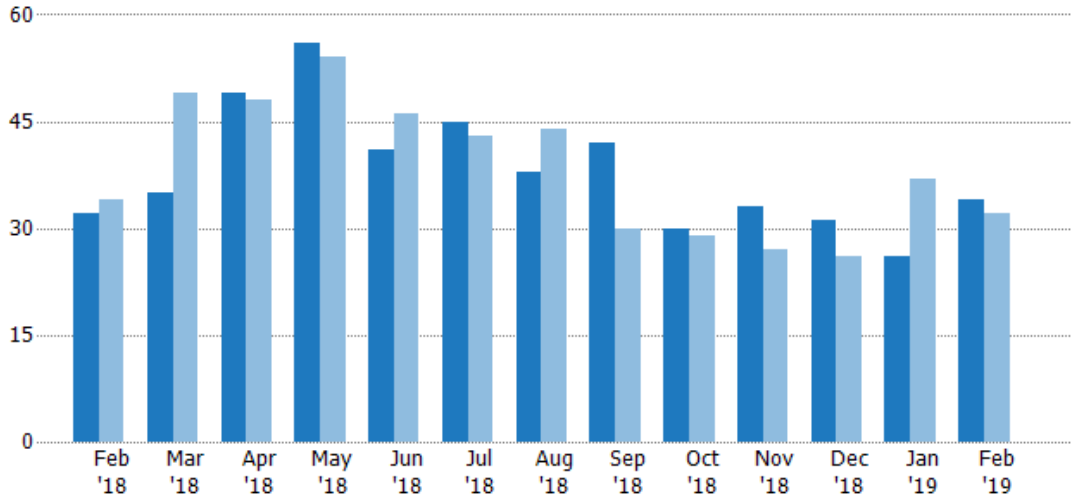
Current Year	\$3.6M	\$6.32M	\$8.54M	\$8.91M	\$6.2M	\$7.98M	\$7.1M	\$8.05M	\$4.37M	\$6.42M	\$4.95M	\$3.94M	\$5.29M
Prior Year	\$3.28M	\$9.9M	\$5.35M	\$9.72M	\$7.74M	\$8.03M	\$7.92M	\$4.96M	\$6.52M	\$6.57M	\$5.74M	\$8.36M	\$3.6M
Percent Change from Prior Year	10%	-36%	60%	-8%	-20%	-1%	-10%	62%	-33%	-2%	-14%	-53%	47%

Pending Sales

The number of residential properties with accepted offers that were available at the end each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



Month/Year	Count	% Chg.
Feb '19	34	6.3%
Feb '18	32	-5.9%
Feb '17	34	29.4%

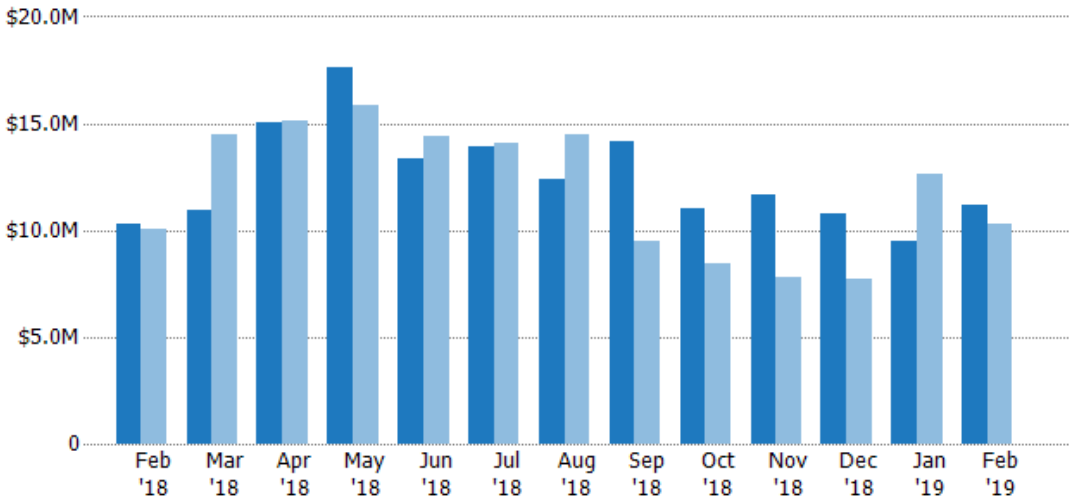
	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Current Year	32	35	49	56	41	45	38	42	30	33	31	26	34
Prior Year	34	49	48	54	46	43	44	30	29	27	26	37	32
Percent Change from Prior Year	-6%	-29%	2%	4%	-11%	5%	-14%	40%	3%	22%	19%	-30%	6%

Pending Sales Volume

The sum of the sales price of residential properties with accepted offers that were available at the end of each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



Month/Year	Volume	% Chg.
Feb '19	\$11.2M	8.6%
Feb '18	\$10.3M	2.3%
Feb '17	\$10M	24.3%

	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Current Year	\$10.3M	\$10.9M	\$15M	\$17.7M	\$13.4M	\$13.9M	\$12.4M	\$14.2M	\$11M	\$11.7M	\$10.8M	\$9.48M	\$11.2M
Prior Year	\$10M	\$14.5M	\$15.1M	\$15.9M	\$14.4M	\$14.1M	\$14.5M	\$9.51M	\$8.45M	\$7.77M	\$7.74M	\$12.6M	\$10.3M
Percent Change from Prior Year	2%	-25%	-1%	11%	-7%	-1%	-15%	49%	30%	50%	40%	-25%	9%

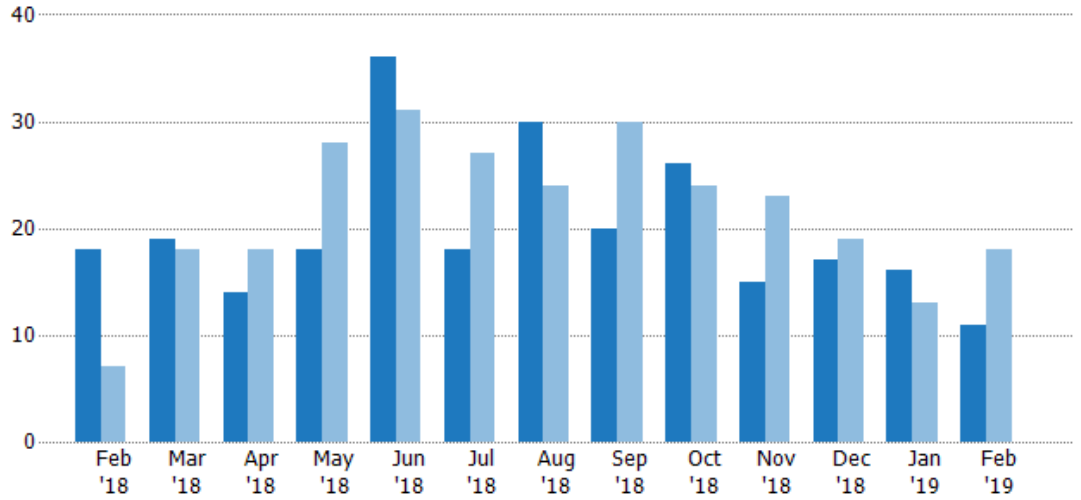
Closed Sales

The total number of residential properties sold each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Count	% Chg.
Feb '19	11	-38.9%
Feb '18	18	157.1%
Feb '17	7	14.3%



Current Year	18	19	14	18	36	18	30	20	26	15	17	16	11
Prior Year	7	18	18	28	31	27	24	30	24	23	19	13	18
Percent Change from Prior Year	157%	6%	-22%	-36%	16%	-33%	25%	-33%	8%	-35%	-11%	23%	-39%

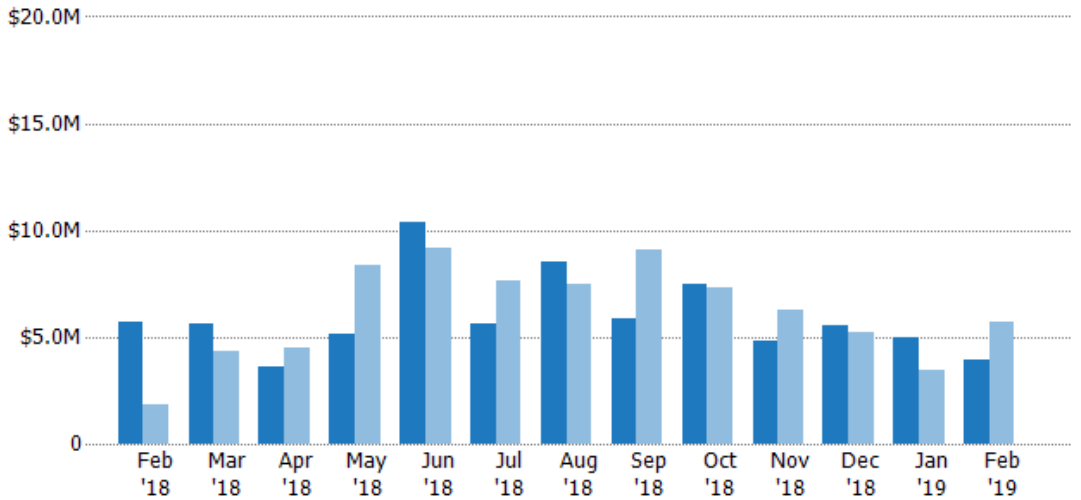
Closed Sales Volume

The sum of the sales price of residential properties sold each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence

Month/Year	Volume	% Chg.
Feb '19	\$3.92M	-31.3%
Feb '18	\$5.7M	210.7%
Feb '17	\$1.83M	16.9%



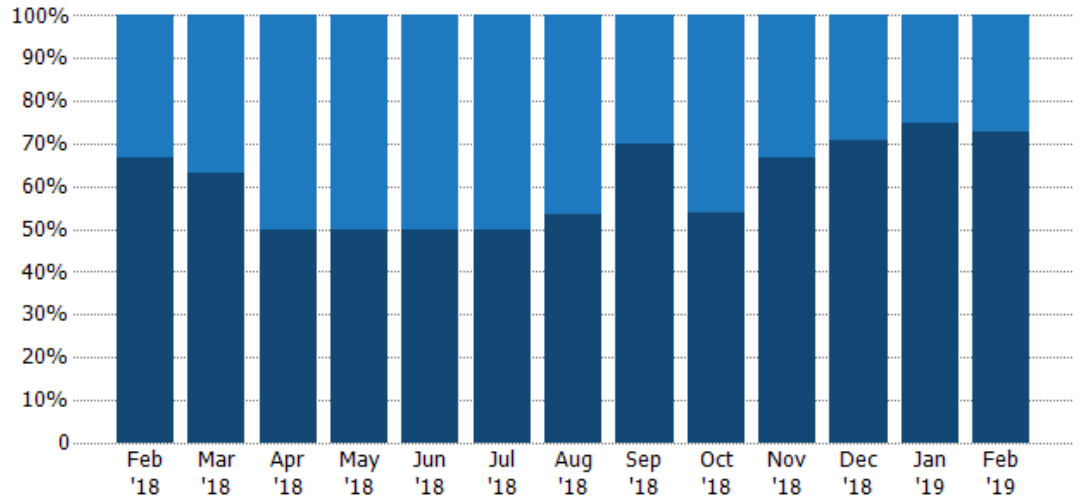
Current Year	\$5.7M	\$5.59M	\$3.63M	\$5.13M	\$10.4M	\$5.65M	\$8.5M	\$5.89M	\$7.46M	\$4.81M	\$5.52M	\$4.94M	\$3.92M
Prior Year	\$1.83M	\$4.3M	\$4.53M	\$8.36M	\$9.16M	\$7.65M	\$7.51M	\$9.05M	\$7.35M	\$6.26M	\$5.25M	\$3.43M	\$5.7M
Percent Change from Prior Year	211%	30%	-20%	-39%	13%	-26%	13%	-35%	2%	-23%	5%	44%	-31%

Closed Sales by Property Type

The percentage of residential properties sold each month by property type.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



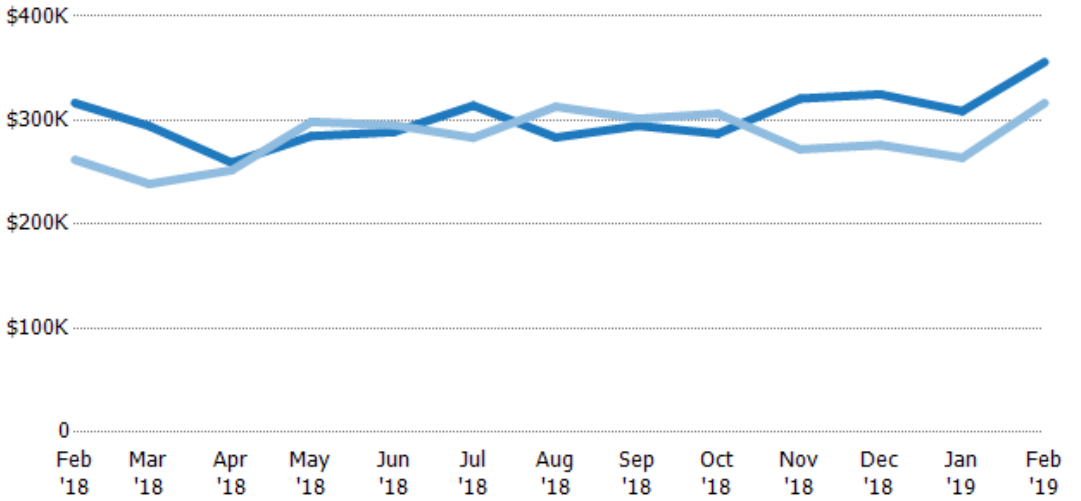
Condo/Townhouse	33%	37%	50%	50%	50%	50%	47%	30%	46%	33%	29%	25%	27%
Single Family Residence	67%	63%	50%	50%	50%	50%	53%	70%	54%	67%	71%	75%	73%

Average Sales Price

The average sales price of the residential properties sold each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



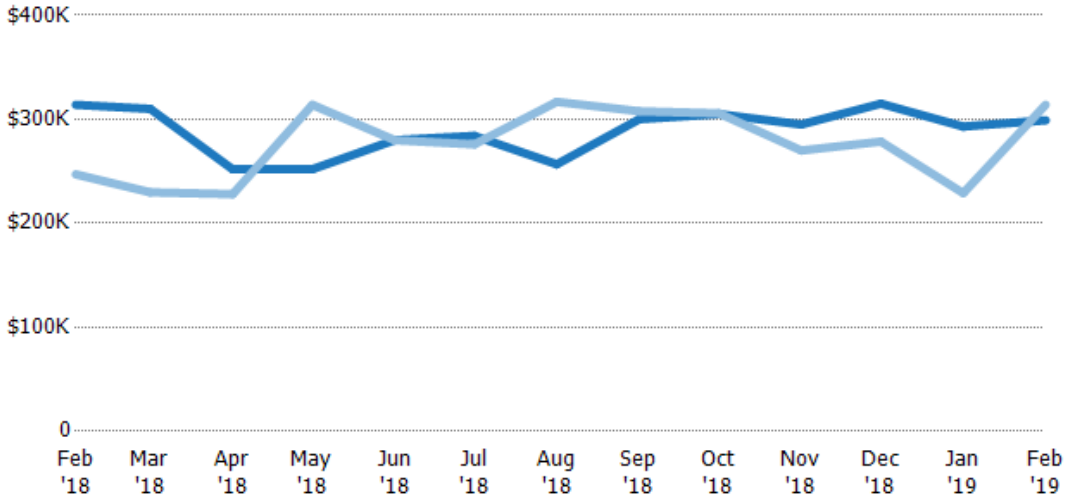
Current Year	\$317K	\$294K	\$259K	\$285K	\$289K	\$314K	\$283K	\$295K	\$287K	\$321K	\$325K	\$309K	\$356K
Prior Year	\$262K	\$239K	\$252K	\$298K	\$295K	\$283K	\$313K	\$302K	\$306K	\$272K	\$276K	\$264K	\$317K
Percent Change from Prior Year	21%	23%	3%	-5%	-2%	11%	-9%	-2%	-6%	18%	18%	17%	12%

Median Sales Price

The median sales price of the residential properties sold each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



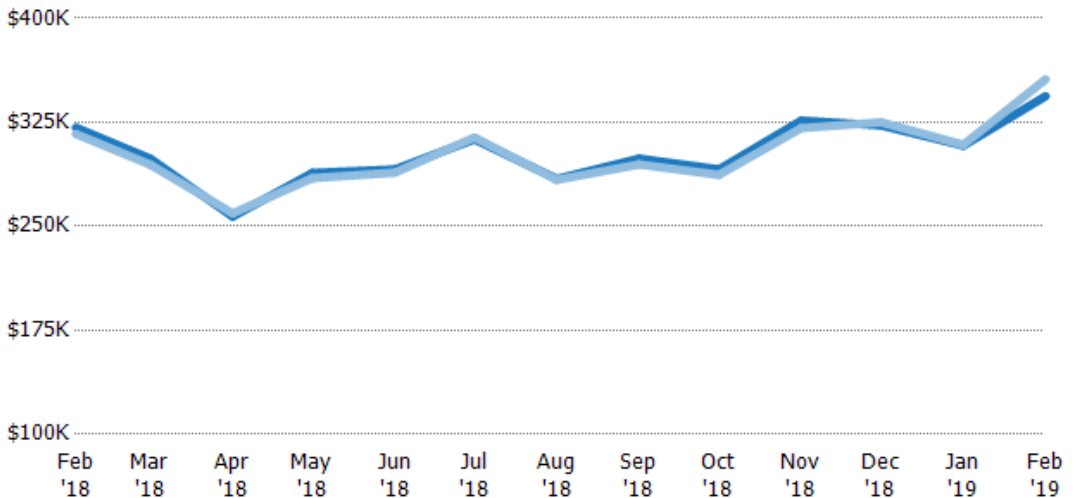
	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Current Year	\$314K	\$310K	\$252K	\$252K	\$280K	\$284K	\$257K	\$300K	\$305K	\$295K	\$315K	\$293K	\$299K
Prior Year	\$247K	\$230K	\$228K	\$314K	\$280K	\$276K	\$317K	\$308K	\$306K	\$270K	\$279K	\$229K	\$314K
Percent Change from Prior Year	27%	35%	11%	-20%	0%	3%	-19%	-3%	0%	9%	13%	28%	-5%

Average Sales Price vs Average Listing Price

The average sales price as a percentage of the average listing price for properties sold each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



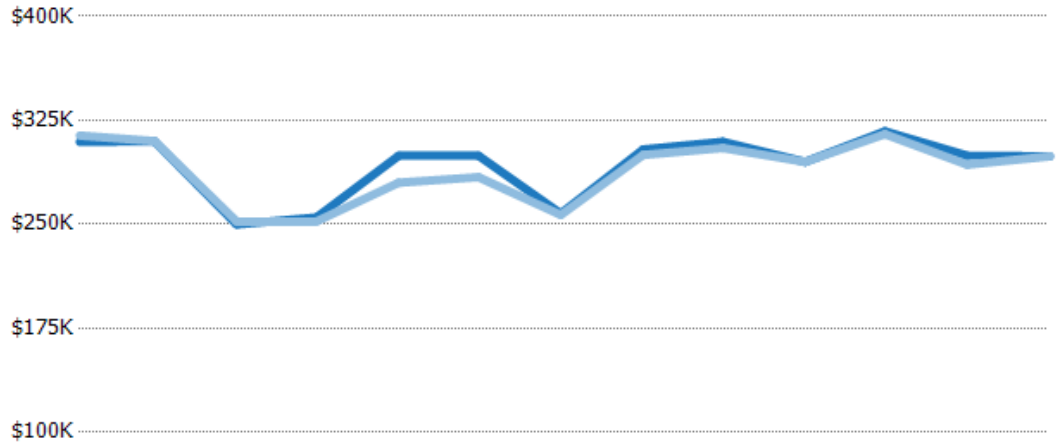
	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Avg List Price	\$321K	\$299K	\$257K	\$288K	\$291K	\$313K	\$284K	\$299K	\$291K	\$326K	\$323K	\$308K	\$344K
Avg Sales Price	\$317K	\$294K	\$259K	\$285K	\$289K	\$314K	\$283K	\$295K	\$287K	\$321K	\$325K	\$309K	\$356K
Avg Sales Price as a % of Avg List Price	99%	99%	101%	99%	99%	100%	100%	99%	99%	98%	101%	100%	104%

Median Sales Price vs Median Listing Price

The median sales price as a percentage of the median listing price for properties sold each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



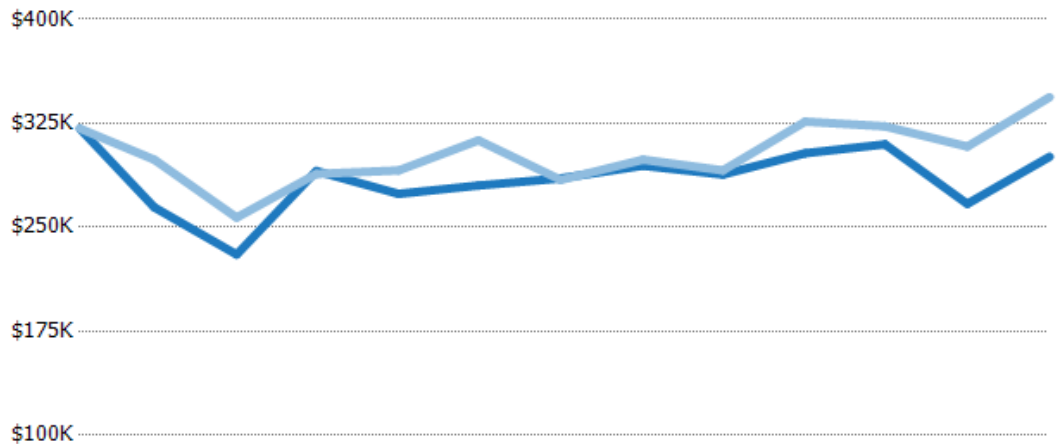
	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Median List Price	\$309K	\$310K	\$250K	\$255K	\$299K	\$299K	\$258K	\$304K	\$309K	\$295K	\$317K	\$300K	\$299K
Median Sales Price	\$314K	\$310K	\$252K	\$252K	\$280K	\$284K	\$257K	\$300K	\$305K	\$295K	\$315K	\$293K	\$299K
Med Sales Price as a % of Med List Price	101%	100%	101%	99%	94%	95%	100%	99%	99%	100%	99%	98%	100%

Average Sales Price vs Average Est Value

The average sales price as a percentage of the average AVM or RVM® valuation estimate for properties sold each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



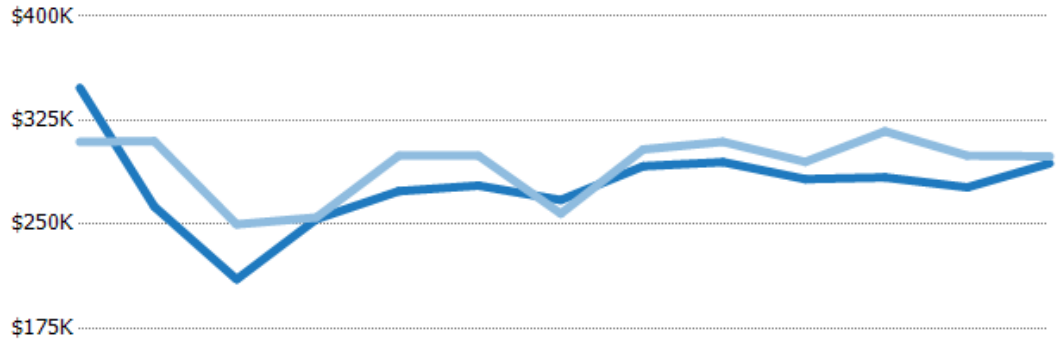
	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Avg Est Value	\$321K	\$264K	\$230K	\$291K	\$274K	\$280K	\$285K	\$294K	\$288K	\$303K	\$310K	\$267K	\$301K
Avg Sales Price	\$321K	\$299K	\$257K	\$288K	\$291K	\$313K	\$284K	\$299K	\$291K	\$326K	\$323K	\$308K	\$344K
Avg Sales Price as a % of Avg Est Value	100%	113%	112%	99%	106%	112%	100%	101%	101%	108%	104%	115%	114%

Median Sales Price vs Median Est Value

The median sales price as a percent of the median AVM or RVM® valuation estimate for properties sold each month.

Filters Used

ZIP: Essex, VT 05451, Essex Junction, VT 05452, Essex Junction, VT 05453
 Property Type: Condo/Townhouse/Apt, Single Family Residence



	Feb '18	Mar '18	Apr '18	May '18	Jun '18	Jul '18	Aug '18	Sep '18	Oct '18	Nov '18	Dec '18	Jan '19	Feb '19
Median Est Value	\$348K	\$263K	\$210K	\$254K	\$274K	\$278K	\$268K	\$292K	\$295K	\$283K	\$284K	\$277K	\$294K
Median Sales Price	\$309K	\$310K	\$250K	\$255K	\$299K	\$299K	\$258K	\$304K	\$309K	\$295K	\$317K	\$300K	\$299K
Med Sales Price as a % of Med Est Value	89%	118%	119%	100%	109%	108%	96%	104%	105%	104%	112%	108%	102%