



Monthly Indicators

March 2014

Low inventory has been the headline grabber across the nation, but it's especially evident here in San Francisco where properties continue to be snapped up at a furious pace. With a spring refresh on the horizon, many are hopeful that additional sellers will bring on much-needed properties to ready buyers. Increases in construction activity and still affordable borrowing costs will also continue to influence local buying and selling trends into the spring and summer months.

New Listings were down 16.1 percent for single family homes and 28.9 percent for Condo/TIC/Coop properties. Pending Sales increased 6.3 percent for single family homes but decreased 5.6 percent for Condo/TIC/Coop properties.

The Median Sales Price was up 8.5 percent to \$998,000 for single family homes and 16.7 percent to \$960,000 for Condo/TIC/Coop properties. Months Supply of Inventory decreased 31.6 percent for single family units and 39.1 percent for Condo/TIC/Coop units.

Consumers are in better shape for the current financial landscape, just in time for the primary home-buying season. Along with an uptick in consumer confidence, GDP growth was revised up to 2.6 percent by the Commerce Department. Consumer spending has risen and claims for unemployment benefits have decreased. Economic health fuels housing market growth. Employed, confident people with rising incomes tend to purchase real property.

Monthly Snapshot

+ 8.5% **+ 16.7%** **+ 12.7%**

One-Year Change in
Median Sales Price
Single Family

One-Year Change in
Median Sales Price
Condo/TIC/Coop

One-Year Change in
Median Sales Price
All Property Types

Residential real estate activity in San Francisco County (Districts 1-10), comprised of single-family properties, townhomes and condominiums. Percent changes are calculated using rounded figures.

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Single Family Activity Overview



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Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	3-2013	3-2014	Percent Change	YTD 2013	YTD 2014	Percent Change
New Listings		254	213	- 16.1%	669	612	- 8.5%
Pending Sales		207	220	+ 6.3%	514	520	+ 1.2%
Sold Listings		207	171	- 17.4%	497	458	- 7.8%
Median Sales Price		\$920,000	\$998,000	+ 8.5%	\$809,000	\$985,000	+ 21.8%
Average Sales Price		\$1,365,029	\$1,446,238	+ 5.9%	\$1,166,199	\$1,395,348	+ 19.6%
Days on Market		39	33	- 15.4%	42	37	- 11.9%
Active Listings		404	281	- 30.4%	--	--	--
% of Properties Sold Over List Price		74.9%	77.8%	+ 3.9%	70.8%	73.4%	+ 3.7%
% of List Price Received		109.9%	112.1%	+ 2.0%	108.3%	110.1%	+ 1.7%
Affordability Ratio		57	49	- 14.0%	65	49	- 24.6%
Months Supply		1.9	1.3	- 31.6%	--	--	--

Condo/TIC/Coop Activity Overview



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Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

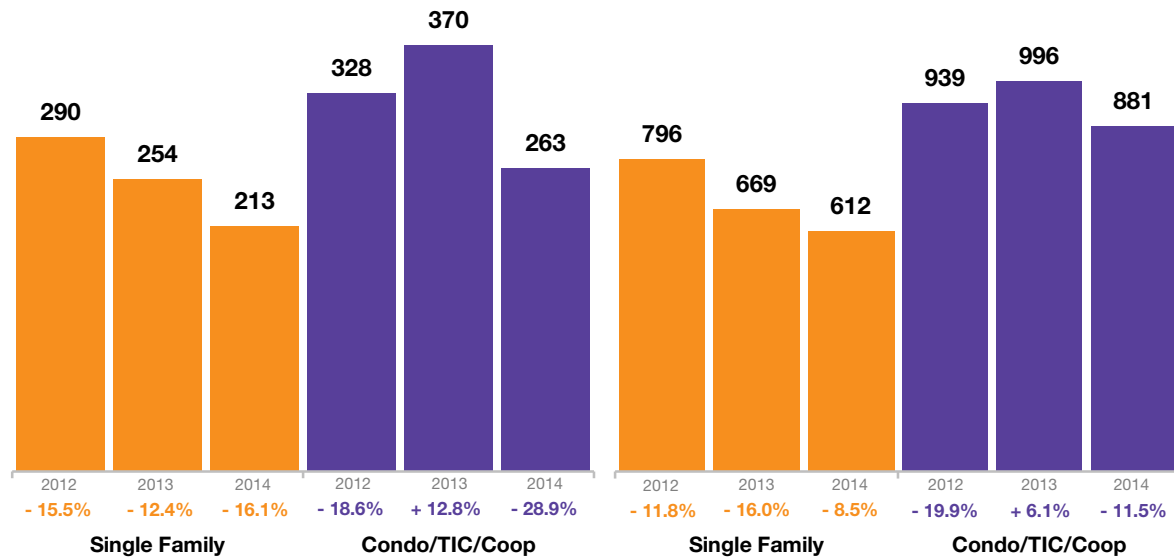
Key Metrics	Historical Sparkbars	3-2013	3-2014	Percent Change	YTD 2013	YTD 2014	Percent Change
New Listings		370	263	- 28.9%	996	881	- 11.5%
Pending Sales		302	285	- 5.6%	693	720	+ 3.9%
Sold Listings		282	257	- 8.9%	633	654	+ 3.3%
Median Sales Price		\$822,500	\$960,000	+ 16.7%	\$785,000	\$950,000	+ 21.0%
Average Sales Price		\$953,615	\$1,064,808	+ 11.7%	\$899,564	\$1,057,862	+ 17.6%
Days on Market		42	32	- 23.8%	49	40	- 18.4%
Active Listings		615	393	- 36.1%	--	--	--
% of Properties Sold Over List Price		63.1%	73.2%	+ 16.0%	54.8%	63.9%	+ 16.6%
% of List Price Received		104.9%	108.6%	+ 3.5%	103.7%	106.3%	+ 2.5%
Affordability Ratio		64	50	- 21.9%	67	51	- 23.9%
Months Supply		2.3	1.4	- 39.1%	--	--	--

New Listings

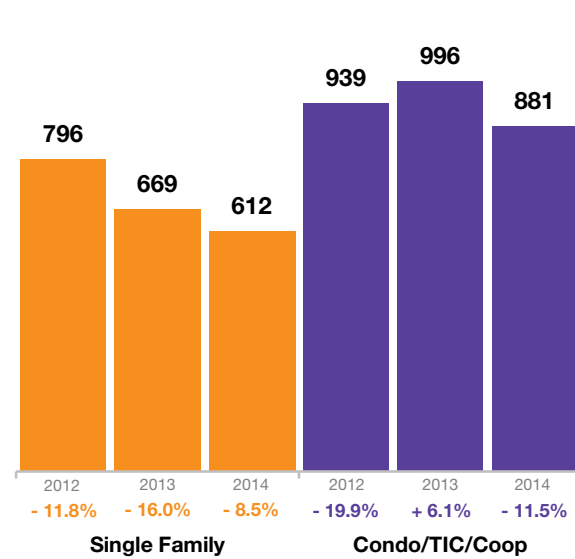
A count of the properties that have been newly listed on the market in a given month.



March

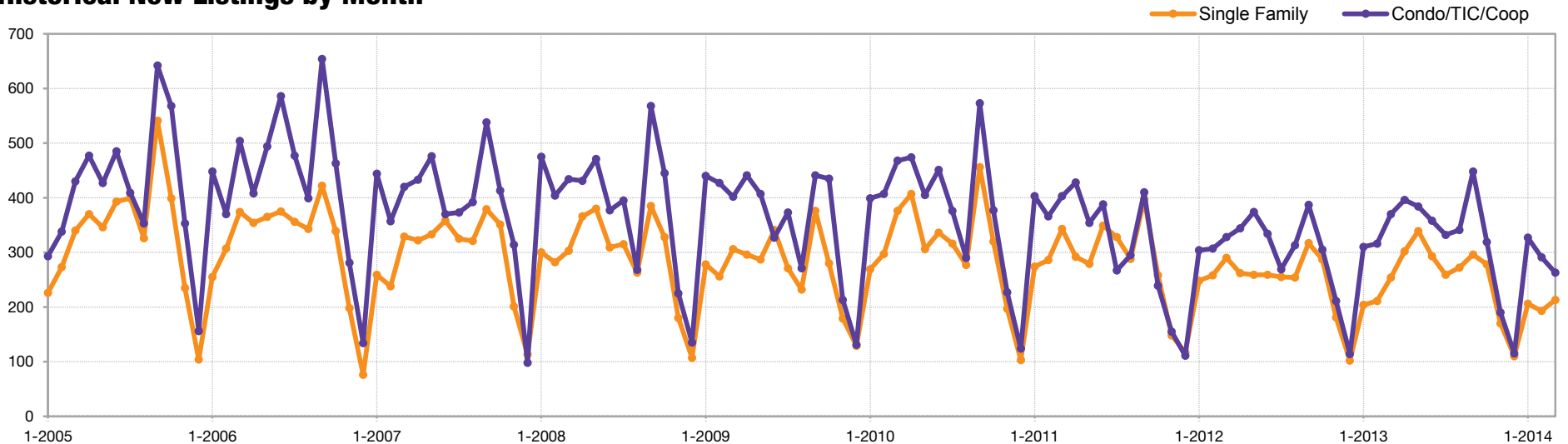


Year to Date



New Listings	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	302	+15.3%	396	+15.1%
May-2013	339	+30.9%	384	+2.7%
Jun-2013	293	+13.1%	358	+7.2%
Jul-2013	259	+1.6%	332	+23.4%
Aug-2013	272	+7.1%	341	+8.9%
Sep-2013	296	-6.6%	448	+15.8%
Oct-2013	278	-3.1%	319	+4.6%
Nov-2013	170	-6.1%	190	-10.0%
Dec-2013	110	+7.8%	115	+0.9%
Jan-2014	206	+1.0%	327	+5.5%
Feb-2014	193	-8.5%	291	-7.9%
Mar-2014	213	-16.1%	263	-28.9%
12-Month Avg	244	+3.0%	314	+3.2%

Historical New Listings by Month

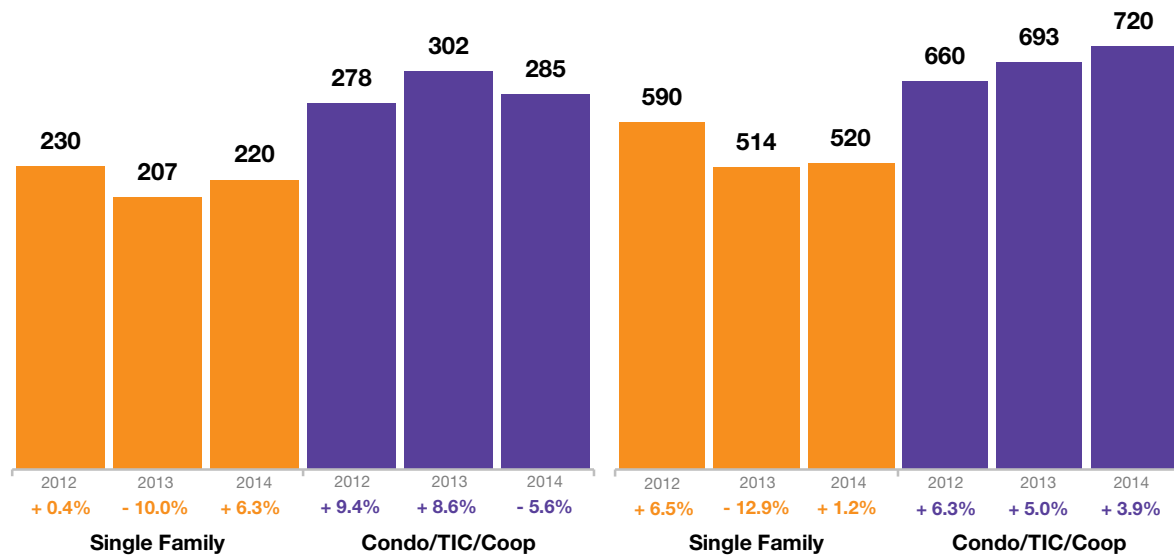


Pending Sales

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

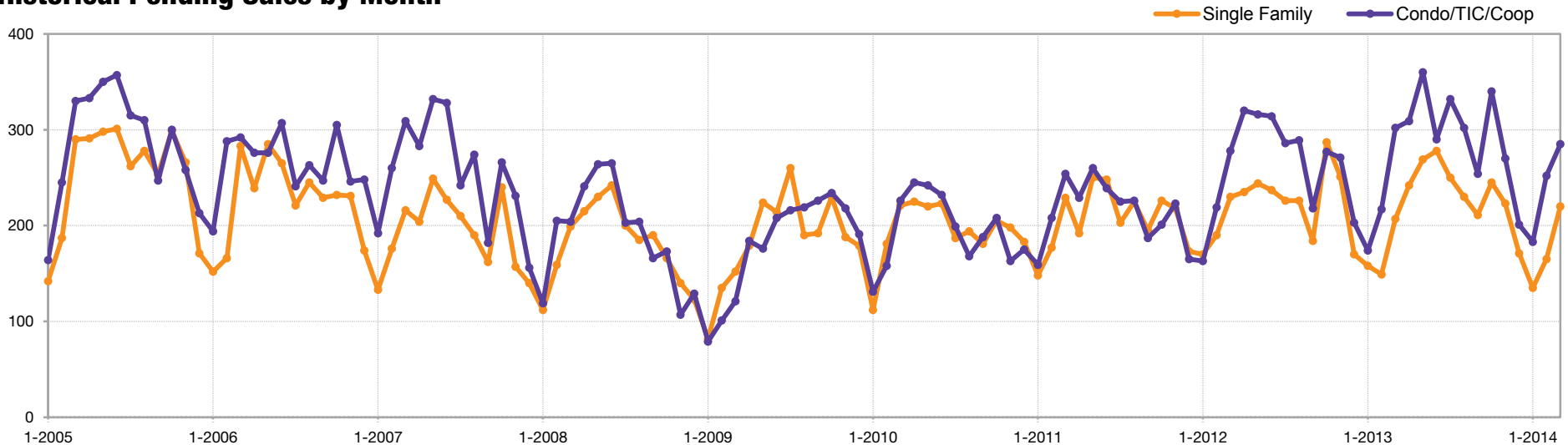


March



Pending Sales	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	242	+3.0%	309	-3.4%
May-2013	269	+10.2%	360	+13.9%
Jun-2013	278	+17.3%	290	-7.6%
Jul-2013	250	+10.6%	332	+16.1%
Aug-2013	230	+1.8%	302	+4.5%
Sep-2013	211	+14.7%	254	+16.5%
Oct-2013	245	-14.6%	340	+22.7%
Nov-2013	223	-11.2%	270	-0.4%
Dec-2013	171	+0.6%	201	-1.0%
Jan-2014	135	-14.6%	183	+5.2%
Feb-2014	165	+10.7%	252	+16.1%
Mar-2014	220	+6.3%	285	-5.6%
12-Month Avg	220	+2.5%	282	+6.0%

Historical Pending Sales by Month

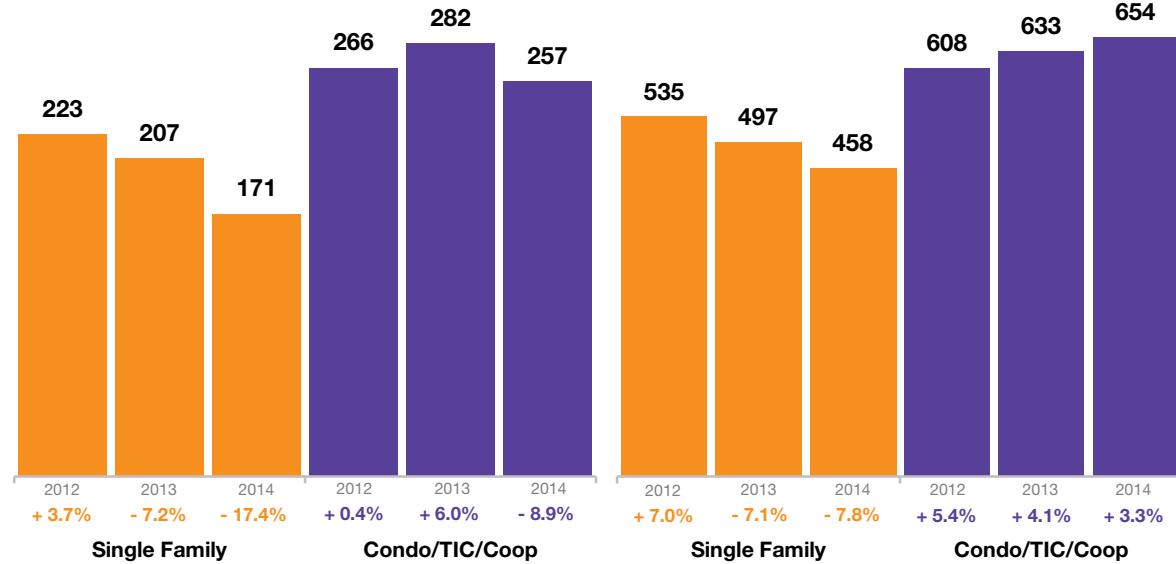


Sold Listings

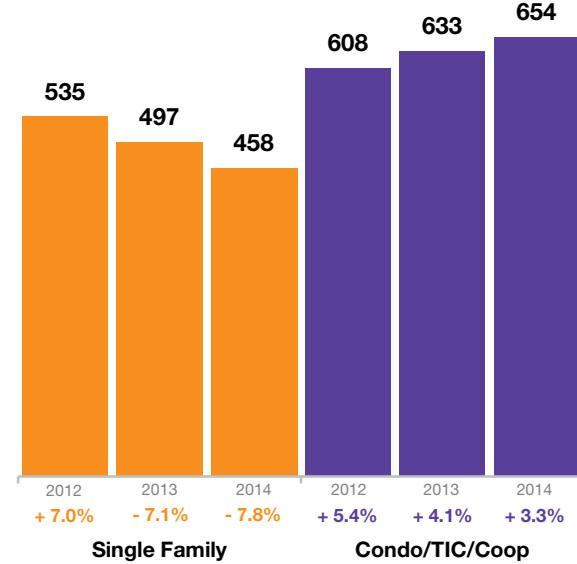
A count of the actual sales that closed in a given month.



March

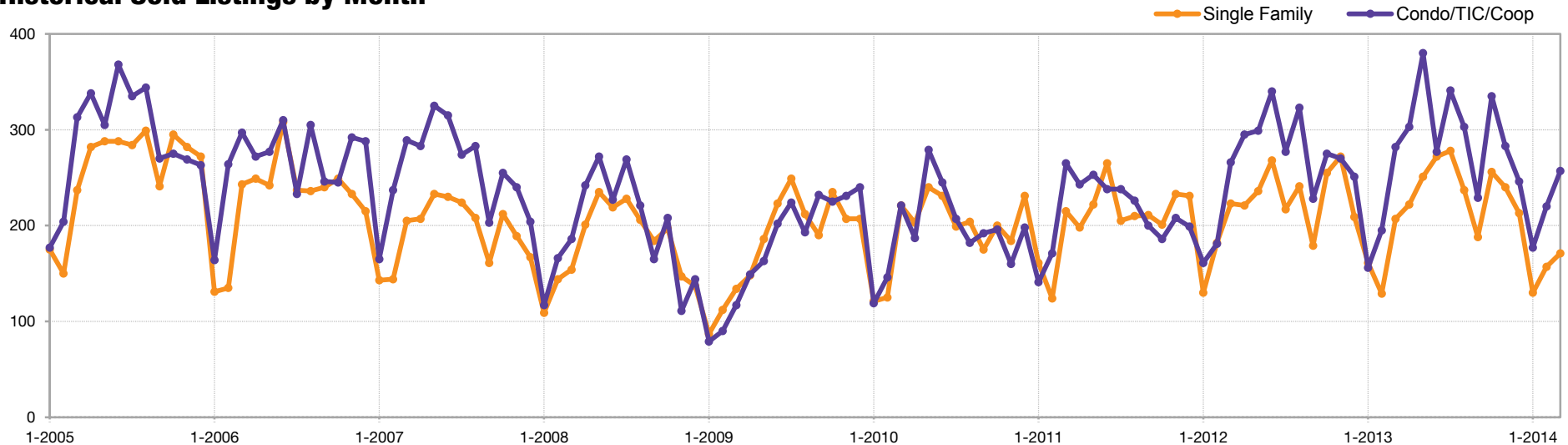


Year to Date



Sold Listings	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	222	+0.5%	303	+2.7%
May-2013	251	+6.4%	380	+27.1%
Jun-2013	272	+1.5%	277	-18.5%
Jul-2013	278	+28.1%	341	+23.1%
Aug-2013	237	-1.7%	303	-6.2%
Sep-2013	188	+5.0%	229	+0.4%
Oct-2013	256	+0.4%	335	+21.8%
Nov-2013	240	-11.8%	283	+4.8%
Dec-2013	213	+1.9%	246	-2.0%
Jan-2014	130	-19.3%	177	+13.5%
Feb-2014	157	+21.7%	220	+12.8%
Mar-2014	171	-17.4%	257	-8.9%
12-Month Avg	218	+0.8%	279	+5.0%

Historical Sold Listings by Month



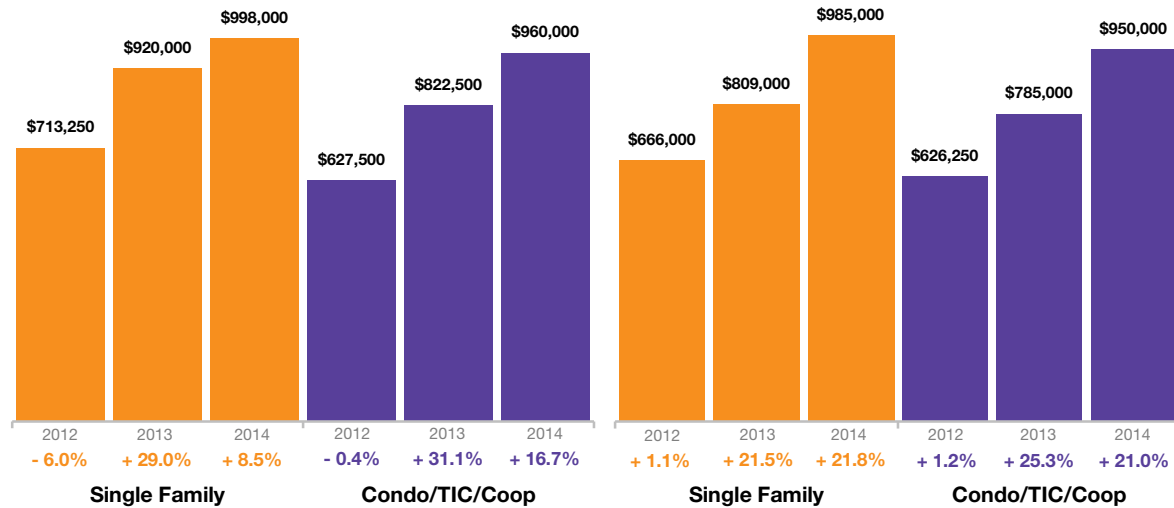
Median Sales Price



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

March

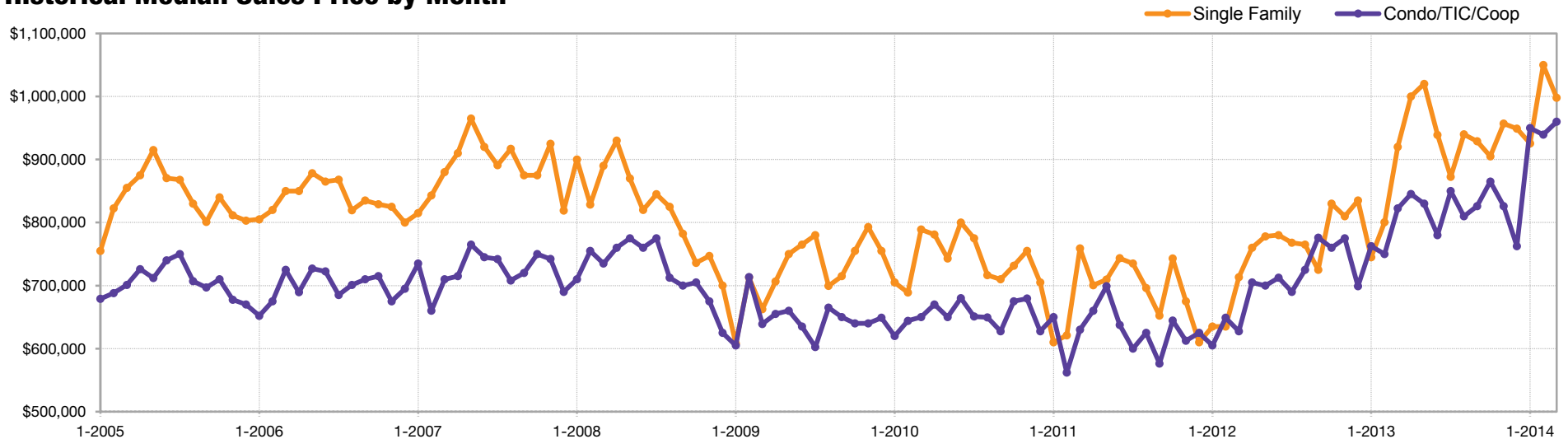
Year to Date



Median Sales Price	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	\$1,000,000	+31.6%	\$845,250	+19.9%
May-2013	\$1,020,000	+31.1%	\$830,000	+18.6%
Jun-2013	\$939,000	+20.4%	\$780,000	+9.5%
Jul-2013	\$872,500	+13.6%	\$850,000	+23.2%
Aug-2013	\$940,000	+22.9%	\$810,000	+11.7%
Sep-2013	\$929,000	+28.1%	\$826,000	+6.4%
Oct-2013	\$905,000	+9.0%	\$865,000	+13.8%
Nov-2013	\$957,000	+18.1%	\$826,000	+6.6%
Dec-2013	\$949,000	+13.7%	\$762,500	+9.1%
Jan-2014	\$925,500	+24.2%	\$950,000	+24.6%
Feb-2014	\$1,050,000	+31.2%	\$939,500	+25.3%
Mar-2014	\$998,000	+8.5%	\$960,000	+16.7%
12-Month Avg*	\$945,000	+18.5%	\$845,000	+13.9%

* Median Sales Price for all properties from April 2013 through March 2014. This is not the average of the individual figures above.

Historical Median Sales Price by Month



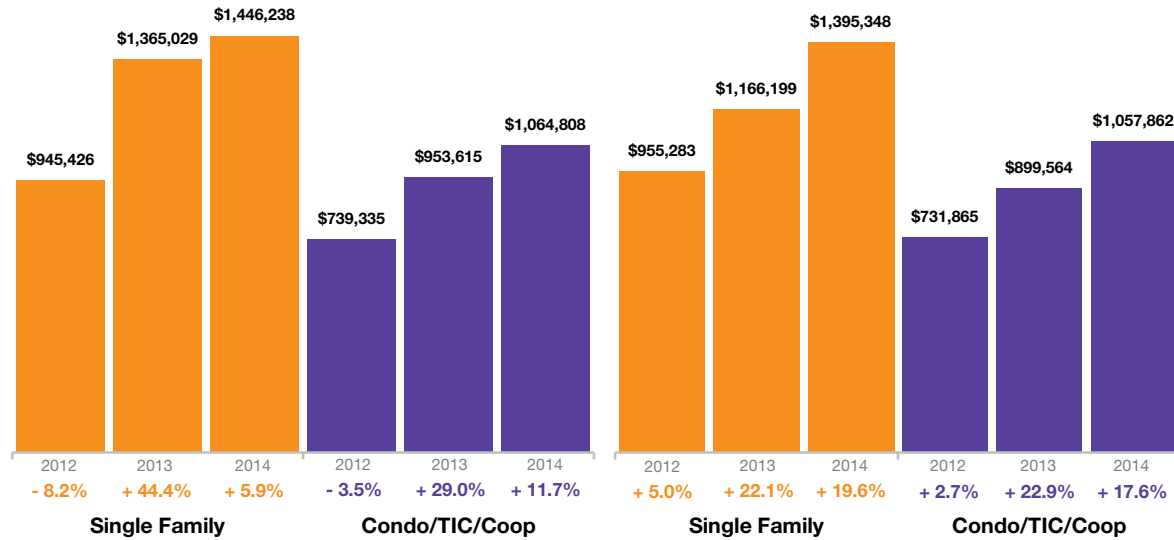
Average Sales Price



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

March

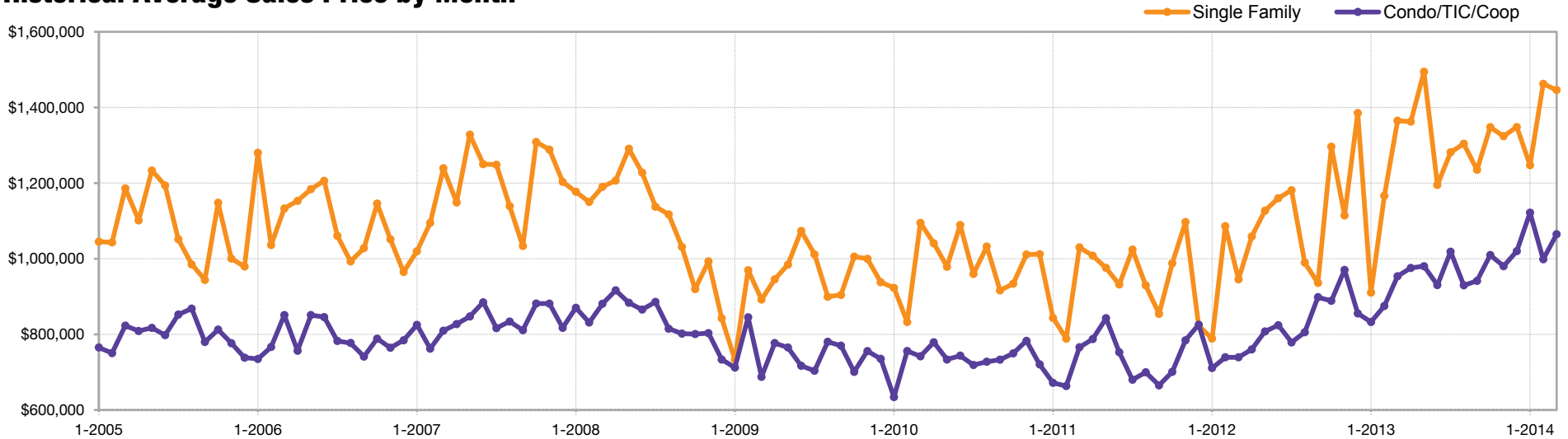
Year to Date



Average Sales Price	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	\$1,362,627	+28.7%	\$975,623	+28.3%
May-2013	\$1,494,344	+32.6%	\$980,113	+21.3%
Jun-2013	\$1,195,239	+3.0%	\$930,338	+12.9%
Jul-2013	\$1,281,445	+8.5%	\$1,018,542	+30.8%
Aug-2013	\$1,304,100	+31.8%	\$929,734	+15.4%
Sep-2013	\$1,235,064	+31.9%	\$941,430	+4.8%
Oct-2013	\$1,347,949	+4.0%	\$1,009,812	+13.6%
Nov-2013	\$1,323,997	+18.8%	\$980,320	+1.0%
Dec-2013	\$1,348,164	-2.7%	\$1,020,083	+19.3%
Jan-2014	\$1,247,342	+37.0%	\$1,121,761	+34.7%
Feb-2014	\$1,462,472	+25.4%	\$998,629	+14.1%
Mar-2014	\$1,446,238	+5.9%	\$1,064,808	+11.7%
12-Month Avg*	\$1,334,318	+16.4%	\$993,380	+16.7%

* Average Sales Price for all properties from April 2013 through March 2014. This is not the average of the individual figures above.

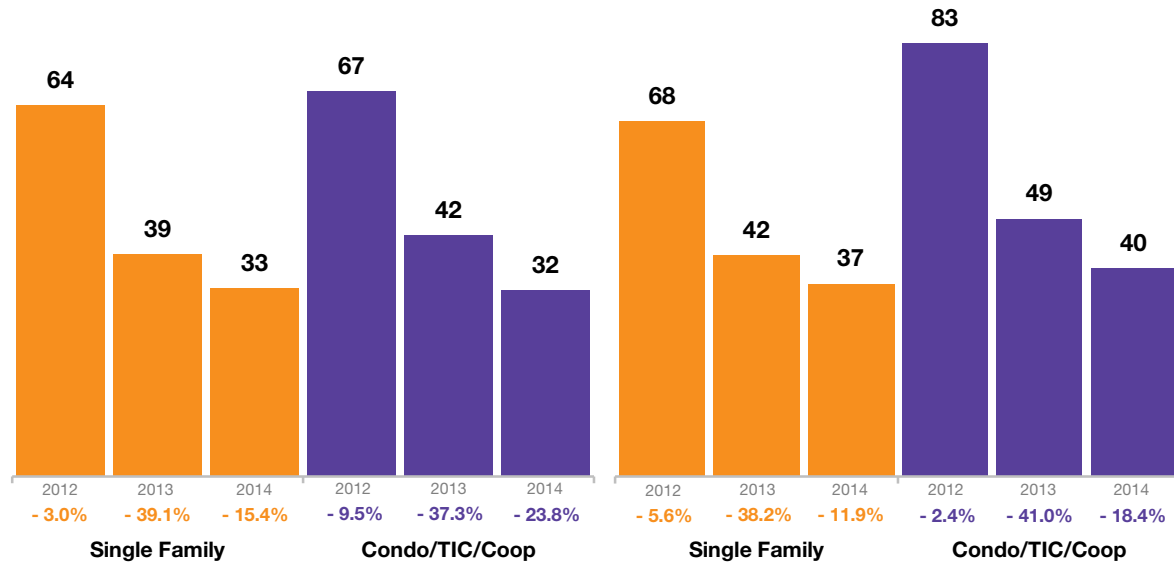
Historical Average Sales Price by Month



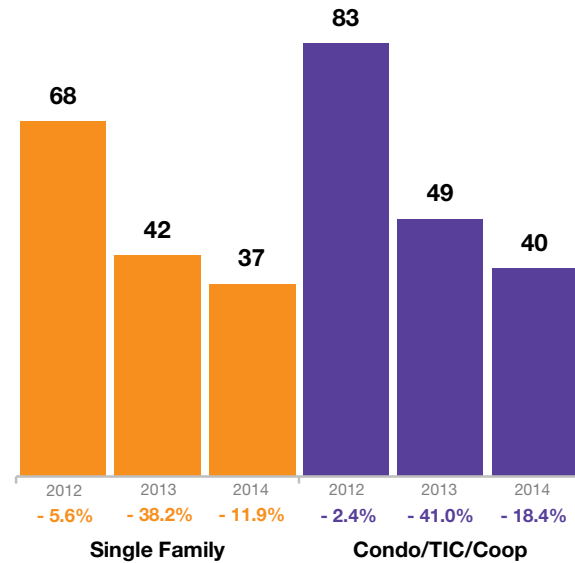
Days on Market Until Sale

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

March



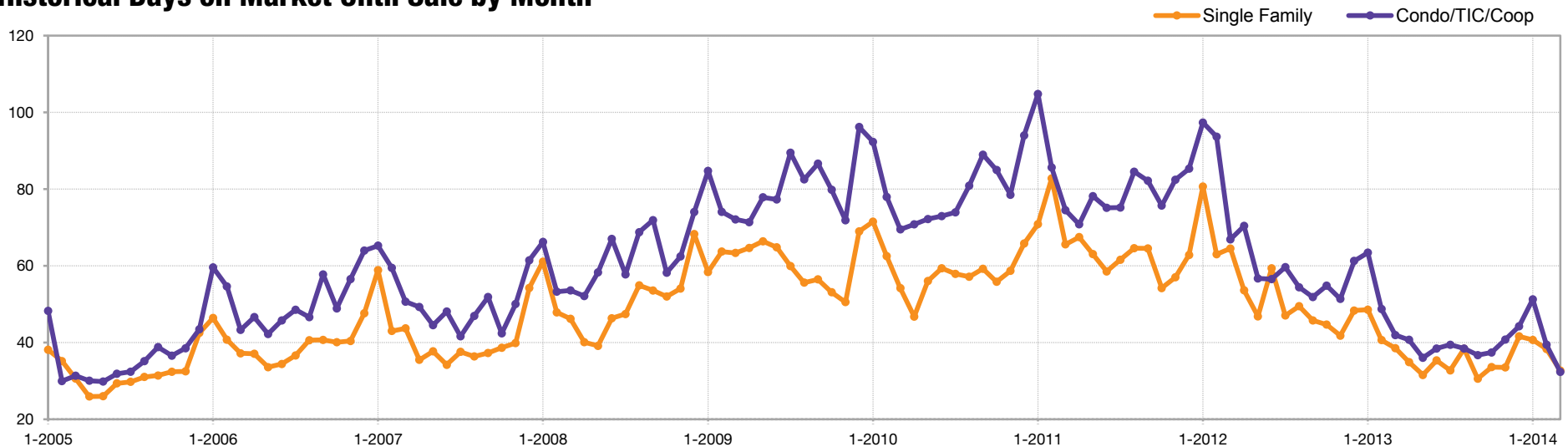
Year to Date



Days on Market	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	35	-35.2%	41	-41.4%
May-2013	32	-31.9%	36	-36.8%
Jun-2013	35	-40.7%	38	-33.3%
Jul-2013	33	-29.8%	39	-35.0%
Aug-2013	38	-22.4%	38	-29.6%
Sep-2013	31	-32.6%	37	-28.8%
Oct-2013	34	-24.4%	37	-32.7%
Nov-2013	34	-19.0%	41	-19.6%
Dec-2013	42	-12.5%	44	-27.9%
Jan-2014	41	-16.3%	51	-19.0%
Feb-2014	38	-7.3%	39	-20.4%
Mar-2014	33	-15.4%	32	-23.8%
12-Month Avg*	35	-26.1%	39	-30.0%

* Days on Market for all properties from April 2013 through March 2014. This is not the average of the individual figures above.

Historical Days on Market Until Sale by Month

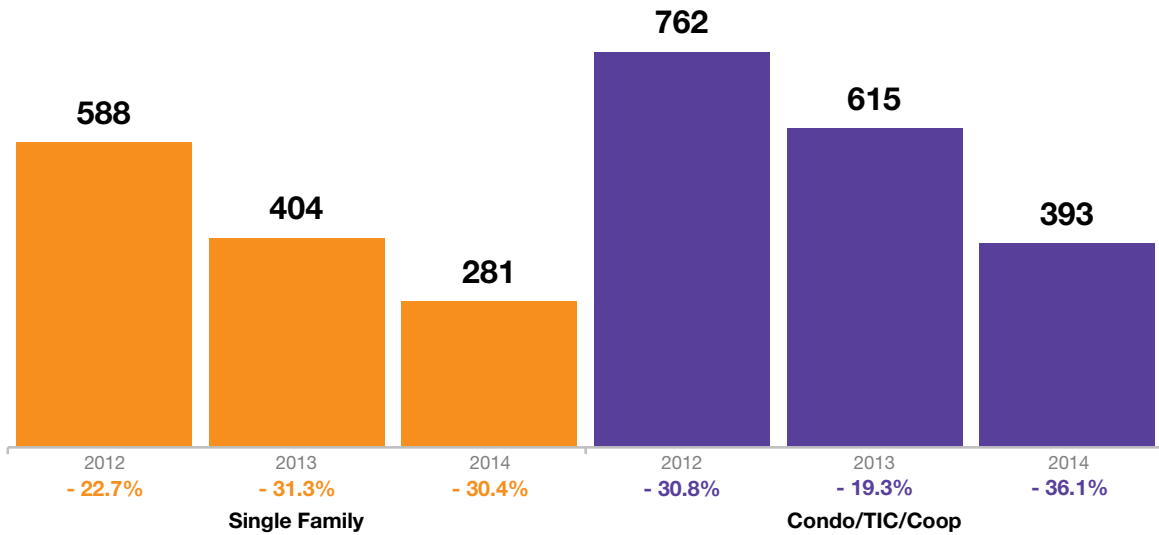


Inventory of Active Listings

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



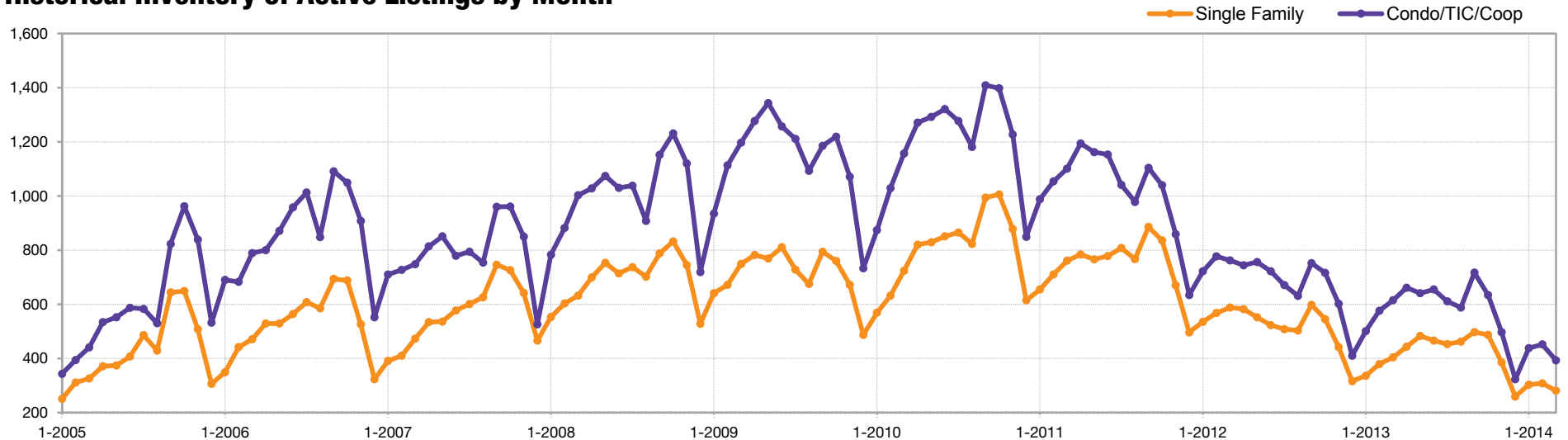
March



Active Listings	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	443	-23.9%	661	-11.2%
May-2013	483	-12.5%	641	-15.2%
Jun-2013	466	-10.9%	655	-9.3%
Jul-2013	453	-10.8%	611	-8.9%
Aug-2013	462	-8.2%	588	-6.8%
Sep-2013	497	-16.9%	717	-4.7%
Oct-2013	487	-10.6%	634	-11.5%
Nov-2013	385	-12.9%	497	-17.4%
Dec-2013	259	-18.0%	323	-21.2%
Jan-2014	303	-9.8%	438	-12.6%
Feb-2014	308	-18.7%	452	-21.5%
Mar-2014	281	-30.4%	393	-36.1%
12-Month Avg*	402	-15.1%	551	-14.1%

* Active Listings for all properties from April 2013 through March 2014. This is not the average of the individual figures above.

Historical Inventory of Active Listings by Month

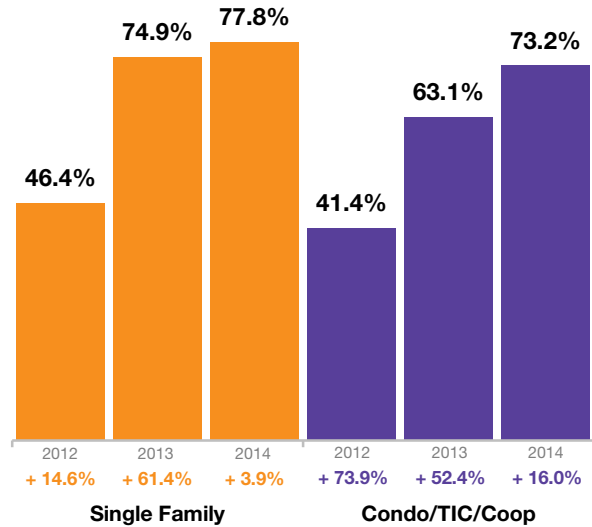


% of Properties Sold Over List Price

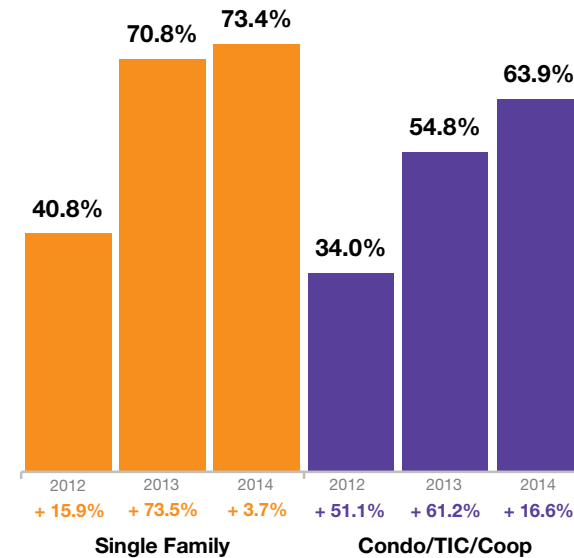


Percentage found when dividing the number of properties sold by properties sold over its original list price, not accounting for seller concessions.

March



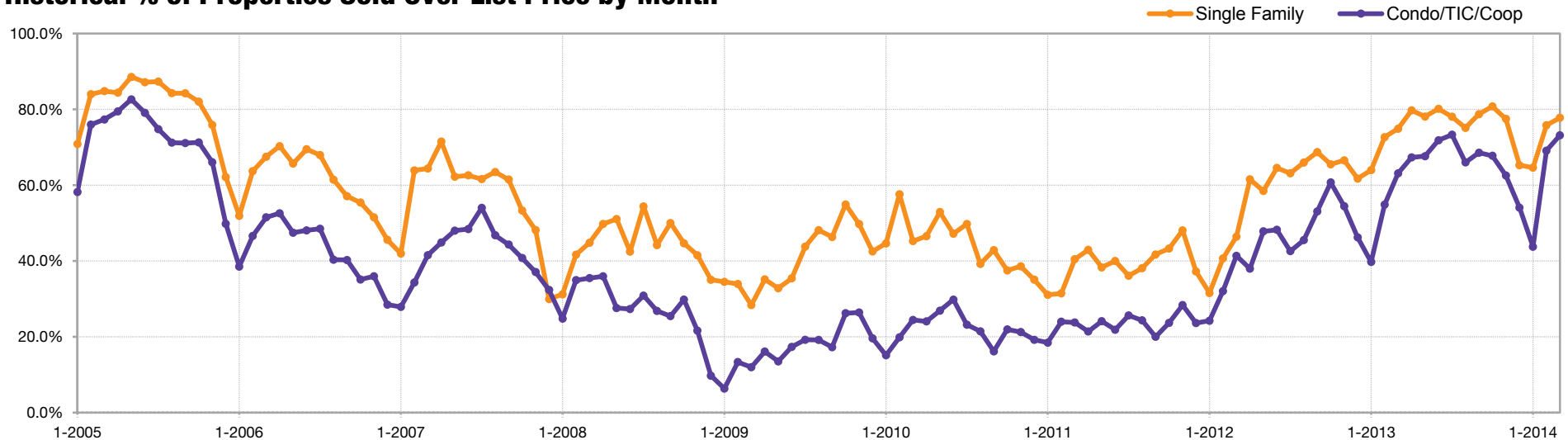
Year to Date



% of Properties Sold Over List Price	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	79.7%	+29.6%	67.3%	+77.1%
May-2013	78.1%	+33.5%	67.6%	+41.4%
Jun-2013	80.1%	+24.0%	71.8%	+49.0%
Jul-2013	78.1%	+23.8%	73.3%	+72.1%
Aug-2013	75.1%	+13.8%	66.0%	+45.1%
Sep-2013	78.7%	+14.6%	68.6%	+29.2%
Oct-2013	80.8%	+23.4%	67.8%	+11.7%
Nov-2013	77.5%	+16.5%	62.5%	+14.9%
Dec-2013	65.3%	+5.8%	54.1%	+17.1%
Jan-2014	64.6%	+0.9%	43.8%	+10.3%
Feb-2014	75.8%	+4.3%	69.1%	+25.9%
Mar-2014	77.8%	+3.9%	73.2%	+16.0%
12-Month Avg	76.5%	+17.2%	66.3%	+33.7%

* % of Properties Sold Over List Price for all properties from April 2013 through March 2014. This is not the average of the individual figures above.

Historical % of Properties Sold Over List Price by Month

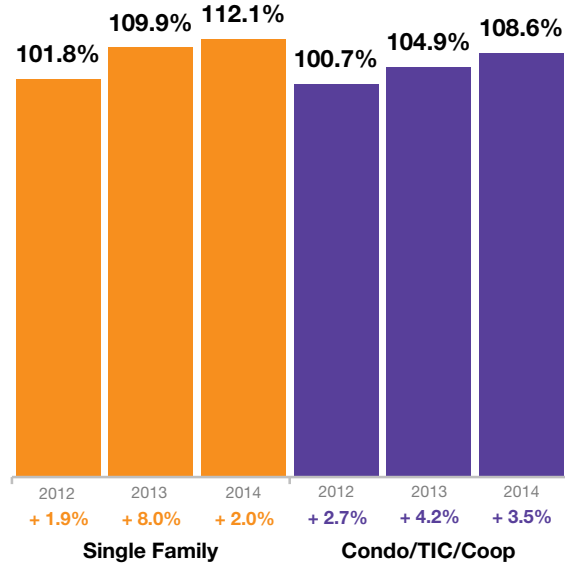


% of List Price Received

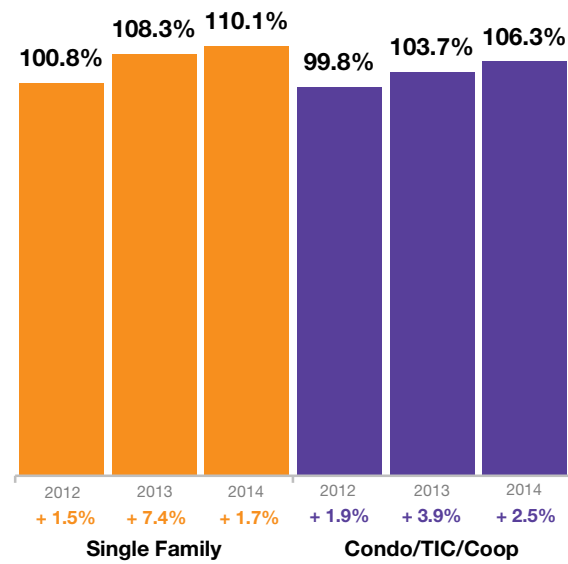


Percentage found when dividing a property's sales price by its most recent list price, then taking the average for all properties sold in a given month, not accounting for seller concessions.

March



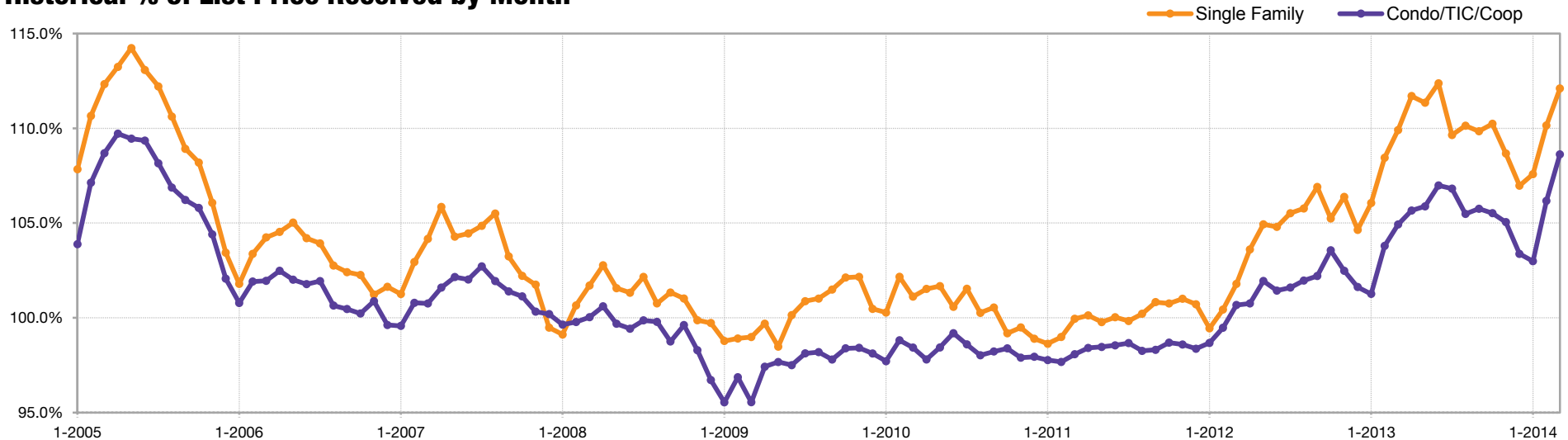
Year to Date



% of List Price Received	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	111.7%	+7.8%	105.7%	+4.9%
May-2013	111.4%	+6.2%	105.9%	+3.9%
Jun-2013	112.4%	+7.3%	107.0%	+5.5%
Jul-2013	109.6%	+3.9%	106.8%	+5.1%
Aug-2013	110.1%	+4.1%	105.5%	+3.4%
Sep-2013	109.8%	+2.7%	105.8%	+3.5%
Oct-2013	110.2%	+4.8%	105.5%	+1.8%
Nov-2013	108.7%	+2.2%	105.0%	+2.4%
Dec-2013	107.0%	+2.3%	103.4%	+1.8%
Jan-2014	107.6%	+1.4%	103.0%	+1.7%
Feb-2014	110.2%	+1.7%	106.2%	+2.3%
Mar-2014	112.1%	+2.0%	108.6%	+3.5%
12-Month Avg*	110.2%	+4.1%	105.8%	+3.4%

* % of List Price Received for all properties from April 2013 through March 2014. This is not the average of the individual figures above.

Historical % of List Price Received by Month

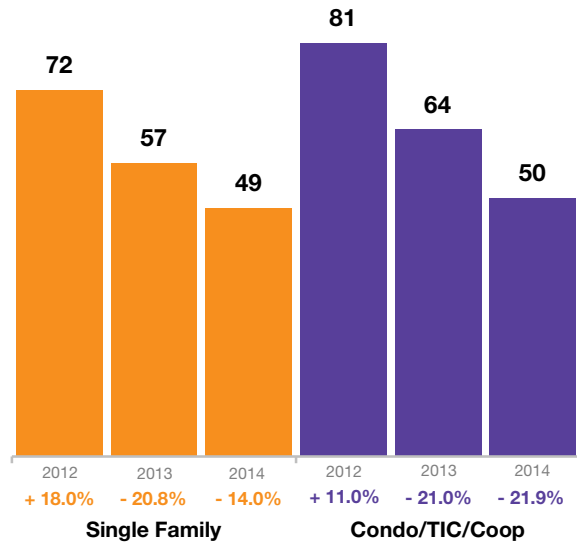


Housing Affordability Ratio

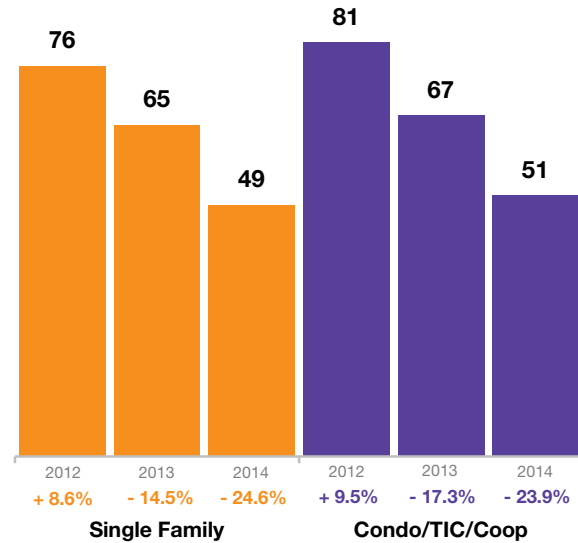


This index measures housing affordability for the region. An index of 120 means the median household income is 120% of what is necessary to qualify for the median-priced home under prevailing interest rates. A higher number means greater affordability.

March



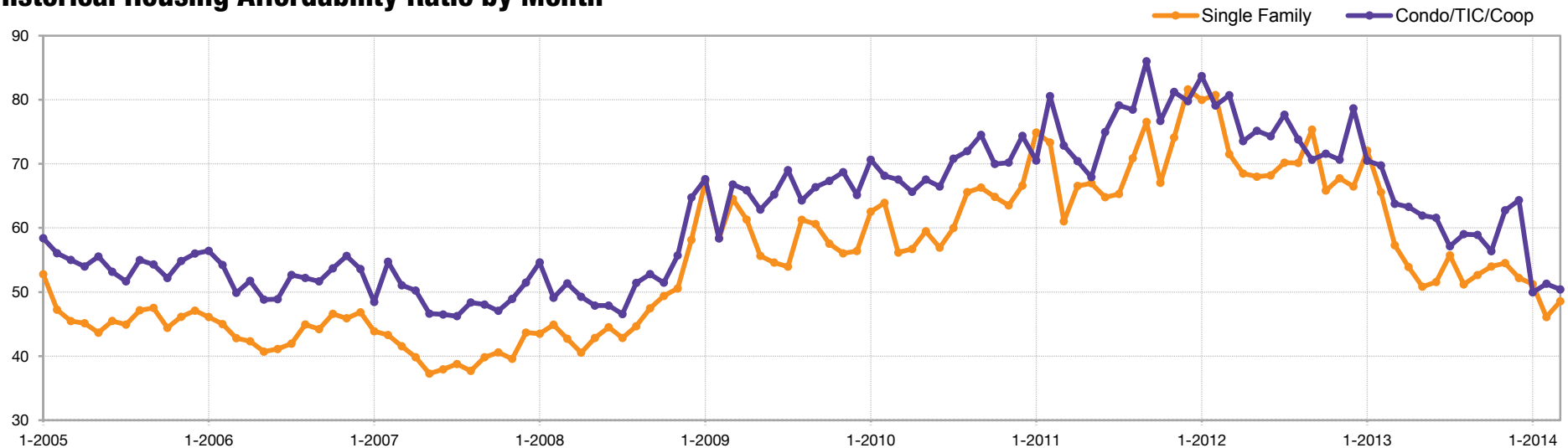
Year to Date



Affordability Ratio	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	54	-20.6%	63	-14.9%
May-2013	51	-25.0%	62	-17.3%
Jun-2013	52	-23.5%	62	-16.2%
Jul-2013	56	-20.0%	57	-26.9%
Aug-2013	51	-27.1%	59	-20.3%
Sep-2013	53	-29.3%	59	-16.9%
Oct-2013	54	-18.2%	56	-22.2%
Nov-2013	55	-19.1%	63	-11.3%
Dec-2013	52	-21.2%	64	-19.0%
Jan-2014	51	-29.2%	50	-28.6%
Feb-2014	46	-30.3%	51	-27.1%
Mar-2014	49	-14.0%	50	-21.9%
12-Month Avg*	52	-27.9%	68	-31.0%

* Affordability Ratio for all properties from April 2013 through March 2014. This is not the average of the individual figures above.

Historical Housing Affordability Ratio by Month

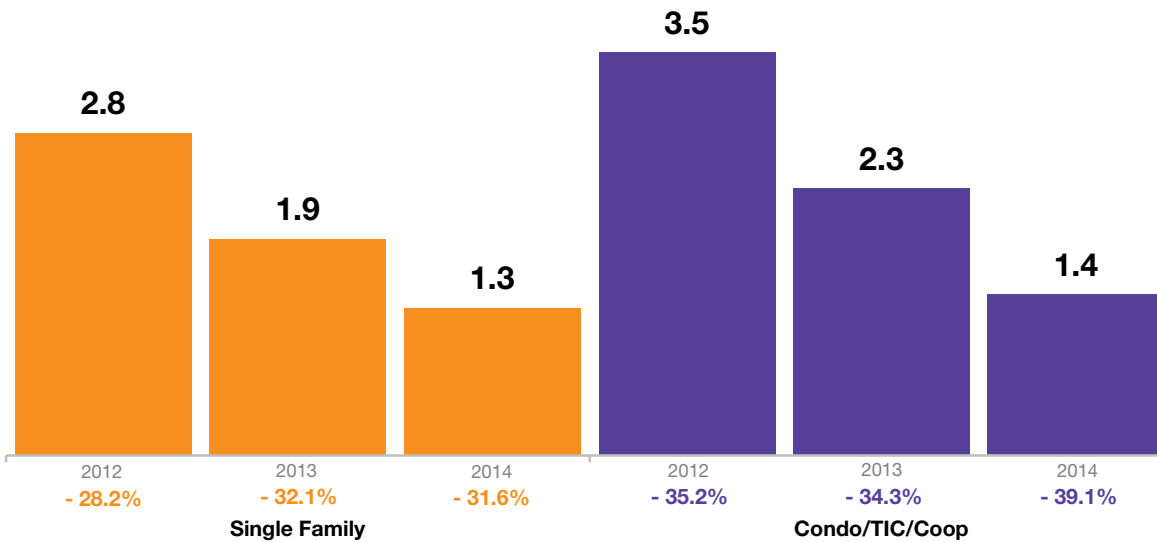


Months Supply of Inventory



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.

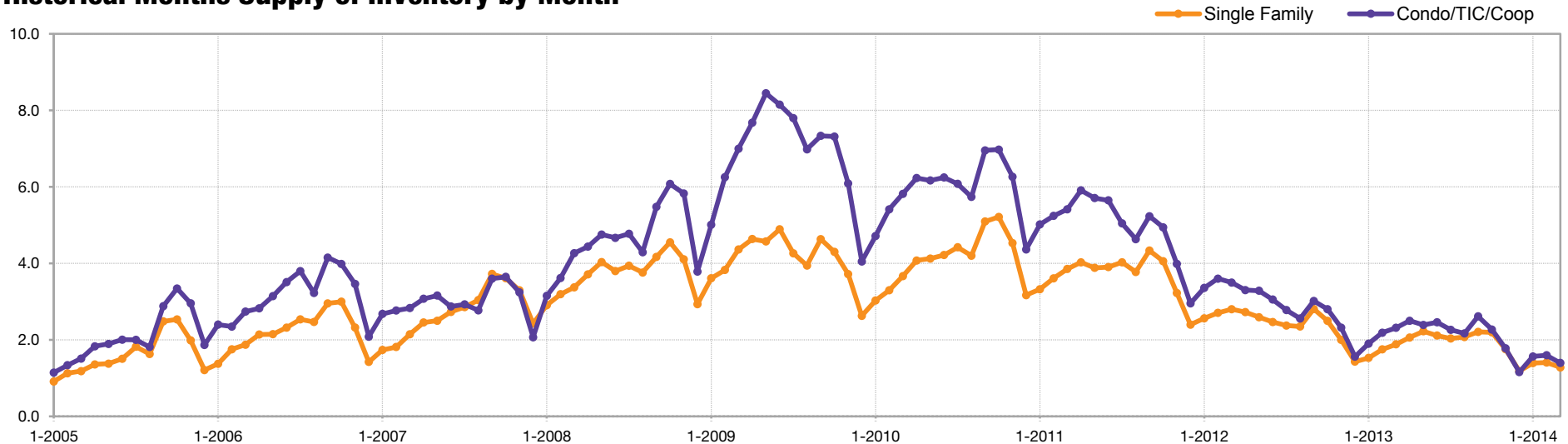
March



Months Supply	Single Family	Year-Over-Year Change	Condo/TIC/Coop	Year-Over-Year Change
Apr-2013	2.1	-22.2%	2.5	-24.2%
May-2013	2.2	-15.4%	2.4	-27.3%
Jun-2013	2.1	-16.0%	2.5	-19.4%
Jul-2013	2.0	-16.7%	2.3	-17.9%
Aug-2013	2.1	-8.7%	2.2	-15.4%
Sep-2013	2.2	-21.4%	2.6	-13.3%
Oct-2013	2.2	-12.0%	2.3	-17.9%
Nov-2013	1.8	-10.0%	1.8	-21.7%
Dec-2013	1.2	-14.3%	1.2	-25.0%
Jan-2014	1.4	-6.7%	1.6	-15.8%
Feb-2014	1.4	-22.2%	1.6	-27.3%
Mar-2014	1.3	-31.6%	1.4	-39.1%
12-Month Avg*	1.8	-16.9%	2.0	-22.3%

* Months Supply for all properties from April 2013 through March 2014. This is not the average of the individual figures above.

Historical Months Supply of Inventory by Month



All Properties Activity Overview



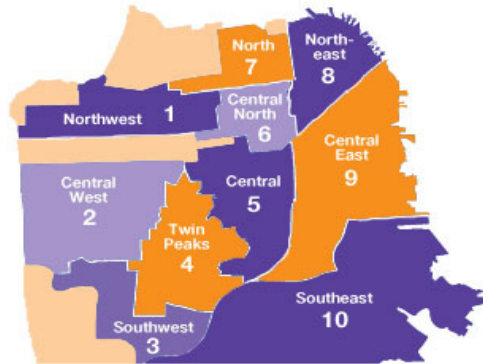
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Key metrics by report month and for year-to-date (YTD) starting from the first of the year.

Key Metrics	Historical Sparkbars	3-2013	3-2014	Percent Change	YTD 2013	YTD 2014	Percent Change
New Listings		624	476	- 23.7%	1,665	1,493	- 10.3%
Pending Sales		509	505	- 0.8%	1,207	1,240	+ 2.7%
Sold Listings		489	428	- 12.5%	1,130	1,112	- 1.6%
Median Sales Price		\$865,000	\$975,000	+ 12.7%	\$800,000	\$960,000	+ 20.0%
Average Sales Price		\$1,127,772	\$1,217,202	+ 7.9%	\$1,016,704	\$1,196,988	+ 17.7%
Days on Market		40	32	- 20.0%	46	39	- 15.2%
Active Listings		1,019	674	- 33.9%	--	--	--
% of Properties Sold Over List Price		68.1%	75.0%	+ 10.1%	61.8%	67.8%	+ 9.7%
% of List Price Received		107.0%	110.0%	+ 2.8%	105.7%	107.9%	+ 2.1%
Affordability Ratio		47	40	- 14.9%	52	41	- 21.8%
Months Supply		2.1	1.3	- 38.1%	--	--	--

Activity by District

Key metrics by report month for the districts of San Francisco.



- SF District 1: Northwest (Sea Cliff, Lake, Jordan Park / Laurel Heights, Outer Richmond, Central Richmond, Inner Richmond, Lone Mountain)
- SF District 2: Central West (Outer Sunset, Central Sunset, Inner Sunset, Outer Parkside, Parkside, Inner Parkside, Golden Gate Heights)
- SF District 3: Southwest (Pine Lake Park, Lake Shore, Merced Manor, Stonestown, Lakeside, Merced Heights, Ingleside, Ingleside Heights, Oceanview)
- SF District 4: Twin Peaks W (Forest Hill (& Ext), W Portal, St Francis Wd, Balboa Terr, Mt Dav Manor, Ingleside Terr, Monterey Hts, Wstwd Pk & H'Inds, Shrwrd Fst, Miraloma Pk, Dmnd Hts, Mdtwn Terr)
- SF District 5: Central (Haight Ashbury, Cole Vly / Prnssus Hts, Clarmdn Hts, Corona Hts, Twin Pks, Glen Pk, Noe Vly, Eureka Vly / Dolores Hts, Mission Dolores, Duboce Trngl, Buena Vista / Ashbury Hts)
- SF District 6: Central North (Lower Pacific Heights, Anza Vista, Western Addition, North Panhandle, Alamo Square, Hayes Valley)
- SF District 7: North (Marina, Cow Hollow, Presidio Heights, Pacific Heights)
- SF District 8: Northeast (North Waterfront, North Beach, Russian Hill, Telegraph Hill, Nob Hill, Financial District / Barbary Coast, Downtown, Van Ness / Civic Center, Tenderloin)
- SF District 9: Central East (Yerba Buena, South Beach, South of Market, Mission Bay, Inner Mission, Potrero Hill, Central Waterfront / Dogpatch, Bernal Heights)
- SF District 10: Southeast (Outer Mission, Mission Terr, Excelsior, Portola, Bayview, Silver Terr, Hunters Pt, Candlestick Pt, Bayview Hts, Little Hollywood, Visitation Vly, Crocker Amazon)

	Active Listings			Sold Listings			Median Sales Price			Days on Market			Months Supply		
	3-2013	3-2014	+ / -	3-2013	3-2014	+ / -	3-2013	3-2014	+ / -	3-2013	3-2014	+ / -	3-2013	3-2014	+ / -
Single Family															
1 SF District 1	41	23	-43.9%	17	13	-23.5%	\$1,260,000	\$1,226,000	-2.7%	16	53	+238.6%	2.3	1.2	-45.9%
2 SF District 2	57	38	-33.3%	34	36	+5.9%	\$810,000	\$952,500	+17.6%	59	34	-42.4%	1.7	0.9	-48.3%
3 SF District 3	31	23	-25.8%	4	11	+175.0%	\$559,000	\$718,000	+28.4%	26	43	+63.1%	2.1	1.4	-35.3%
4 SF District 4	37	25	-32.4%	26	26	0.0%	\$1,011,500	\$1,355,000	+34.0%	28	31	+9.2%	1.3	0.9	-26.8%
5 SF District 5	51	36	-29.4%	39	25	-35.9%	\$1,650,000	\$2,505,000	+51.8%	38	16	-58.4%	1.6	1.2	-27.1%
6 SF District 6	9	4	-55.6%	3	0	-100.0%	\$2,200,000	\$0	-100.0%	25	0	-100.0%	2.2	1.0	-54.5%
7 SF District 7	37	16	-56.8%	13	7	-46.2%	\$4,250,000	\$4,500,000	+5.9%	55	19	-66.2%	3.8	1.4	-63.1%
8 SF District 8	10	6	-40.0%	2	1	-50.0%	\$2,900,000	\$6,500,000	+124.1%	74	12	-83.7%	3.7	2.7	-27.3%
9 SF District 9	39	24	-38.5%	20	12	-40.0%	\$1,008,000	\$1,220,000	+21.0%	28	33	+18.8%	1.9	1.1	-45.4%
10 SF District 10	92	86	-6.5%	49	40	-18.4%	\$552,000	\$640,000	+15.9%	38	37	-4.3%	1.8	2.0	+10.2%
Condo/TIC/Coop															
1 SF District 1	29	21	-27.6%	15	9	-40.0%	\$913,000	\$1,100,000	+20.5%	45	32	-28.6%	2.1	1.8	-16.0%
2 SF District 2	17	4	-76.5%	3	2	-33.3%	\$600,000	\$880,000	+46.7%	44	25	-42.7%	3.3	0.9	-73.8%
3 SF District 3	6	2	-66.7%	5	3	-40.0%	\$385,500	\$475,000	+23.2%	14	48	+250.5%	1.9	0.7	-62.5%
4 SF District 4	13	11	-15.4%	6	4	-33.3%	\$524,750	\$620,000	+18.2%	62	25	-60.6%	3.0	1.9	-35.3%
5 SF District 5	65	54	-16.9%	39	51	+30.8%	\$920,000	\$1,059,000	+15.1%	32	33	+3.5%	1.7	1.3	-23.9%
6 SF District 6	56	31	-44.6%	37	29	-21.6%	\$727,000	\$921,000	+26.7%	44	29	-35.6%	2.0	1.0	-49.5%
7 SF District 7	64	36	-43.8%	49	20	-59.2%	\$1,200,000	\$1,215,000	+1.3%	54	23	-57.1%	2.1	1.2	-42.2%
8 SF District 8	124	82	-33.9%	37	55	+48.6%	\$1,010,000	\$885,000	-12.4%	37	41	+9.7%	2.7	1.7	-36.6%
9 SF District 9	202	139	-31.2%	84	80	-4.8%	\$788,944	\$950,000	+20.4%	39	30	-25.0%	2.3	1.4	-38.8%
10 SF District 10	39	13	-66.7%	7	4	-42.9%	\$401,000	\$484,500	+20.8%	47	28	-40.6%	6.2	2.2	-63.8%