

Portsmouth NH 2019 Statistical Update - Summary of Values Conclusions

Vision Government Solutions has completed a preliminary valuation of all the properties in Portsmouth NH for their 2019 Partial Update. A review and analysis of all sale properties was performed. This included reviewing all construction costs and land values. It entailed a detail review of each sale parcel through a drive by review to ensure accurate data. These rates and value conclusions were tested against qualified sales that have occurred from 4/1/2018 to 3/31/2019 for residential class and 4/1/2017 to 3/31/2019 for the commercial class, to ensure they are at market value.

Below is a breakdown of the old to new market value change by land class. Also included are various sales analysis studies by land class, date, price, building style and neighborhood to indicate that the assessments are at 100% of market value based on a comparison of recent sales data.

Old to New Review

Land Class

Type of Property	% Change
Single Family	11%
Residential Condos	10%
Two Family	9%
Three Family	10%
Mix Use	14%
Apartments	13%
Commercial/Industrial	8%

Style Residential

Type of Property	% Change	Type of Property	% Change
Ranch	9%	Raised Ranch	9%
Split Level	9%	Two Family	8%
Colonial	12%	Duplex	9%
Cape	13%	Three Family	13%
Bungalow	12%	Gambrel	9%
Conventional	12%	Garrison	11%
Modern	12%	Saltbox	12%

Market Areas

Neighborhood	% Change	Neighborhood	% Change
101	16%	118	3%
102	18%	119	14%
103A	11%	120	15%
103B	11%	121	12%
104	14%	123	13%
105	10%	125	11%
108	14%	127	11%
109	5%	128	12%
110	11%	129	10%
111	13%	130	12%
112	11%	131	12%
113	11%	132	12%
114	11%	133	12%
115	12%	134	4%
117	8%		

Sales Analysis Summary

Residential Land Use Summary

4/1/2018- 3/31/2019

*Summary by Land Use
PORTSMOUTH, NH*

07/12/2019

Land Use Code		Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average
101	SINGLE FAM MD	142	567,468	538,085	0.96	477,500	467,250	0.95	0.05	6.27 %	0.95
102	CONDO	175	531,207	505,047	0.95	464,500	438,700	0.95	0.02	3.30 %	0.95
103	MOBILE HOM	11	174,227	161,318	0.94	217,000	194,500	0.95	0.06	9.67 %	0.93
104	TWO FAMILY	4	544,975	541,300	1.00	552,450	555,150	1.00	0.02	2.00 %	0.99
105	THREE FAM	1	675,000	665,200	0.99	675,000	665,200	0.99	0.00	0.00 %	0.99
			535,475	508,697	0.96	460,000	447,000	0.95	0.03	4.80%	0.95

Residential Sales Date Summary – 101,104,105 Land Use Codes

4/1/2018- 3/31/2019

*Summary by Sale Date
PORTSMOUTH, NH*

07/12/2019

Sale Date Quarter		Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average
2018, Q 2		30	565,917	544,360	0.97	517,500	458,900	0.97	0.05	6.43 %	0.96
2018, Q 3		55	588,878	542,884	0.94	459,900	466,900	0.96	0.05	6.67 %	0.92
2018, Q 4		34	555,024	535,297	0.96	527,000	478,600	0.95	0.03	5.17 %	0.96
2019, Q 1		28	542,814	530,321	0.98	490,500	465,450	0.98	0.05	5.50 %	0.98
			567,588	539,037	0.96	482,500	468,300	0.96	0.05	6.13%	0.95

Residential Sales Price Summary

4/1/2018- 3/31/2019

Summary by Sale Price Quartile PORTSMOUTH, NH

07/12/2019

Sale Price Quartile	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average
1	37	319,522	312,668	0.98	320,000	304,700	0.97	0.04	5.88%	0.98
2	37	428,100	414,035	0.97	427,500	407,300	0.97	0.04	5.99%	0.97
3	37	581,016	550,389	0.95	565,000	549,200	0.93	0.04	5.17%	0.95
4	36	952,106	888,503	0.94	885,000	879,800	0.94	0.06	7.39%	0.93
		567,588	539,037	0.96	482,500	468,300	0.96	0.04	6.13%	0.95

Residential Style Summary

4/1/2018- 3/31/2019

Summary by Style PORTSMOUTH, NH

07/12/2019

Style	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average
01 Ranch	32	381,853	369,719	0.96	374,500	346,500	0.96	0.05	6.02%	0.97
03 Colonial	18	585,161	568,228	0.98	527,000	513,500	0.97	0.04	4.81%	0.97
04 Cape Cod	25	593,888	569,072	0.96	530,000	491,500	0.93	0.04	5.72%	0.96
05 Bungalow	5	454,680	426,680	0.98	549,900	526,600	1.00	0.08	7.60%	0.94
06 Conventional	34	642,232	601,909	0.94	567,500	540,750	0.93	0.06	6.64%	0.94
07 Modern/Contemp	1	685,000	678,000	0.99	685,000	678,000	0.99	0.00	0.00%	0.99
08 Raised Ranch	4	402,800	397,375	0.99	390,000	388,550	1.00	0.03	3.75%	0.99
09 2 Unit	3	574,967	567,933	0.99	565,000	561,300	0.99	0.03	2.02%	0.99
10 Duplex	1	455,000	461,400	1.01	455,000	461,400	1.01	0.00	0.00%	1.01
105 Townhouse/Row	10	576,230	510,770	0.93	289,450	275,050	0.96	0.03	5.63%	0.89
107 Garrison	2	640,000	596,200	0.93	640,000	596,200	0.93	0.04	4.30%	0.93
11 3 Unit	1	675,000	665,200	0.99	675,000	665,200	0.99	0.00	0.00%	0.99
36 Camp	1	250,000	276,100	1.10	250,000	276,100	1.10	0.00	0.00%	1.10
63 Antique	10	928,330	868,020	0.96	784,400	782,850	0.98	0.03	6.43%	0.94
		567,588	539,037	0.96	482,500	468,300	0.96	0.04	6.13%	0.95

Residential Neighborhood Summary

4/1/2018- 3/31/2019

<i>Summary by Land Neighborhood</i> PORTSMOUTH, NH	07/12/2019
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Land NBHD	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median Sale Price	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average
101	8	1,040,688	948,188	0.93	924,500	897,650	0.96	0.06	8.07%	0.91
102	8	1,028,600	955,900	0.94	990,000	979,850	0.96	0.04	7.42%	0.93
103A	3	928,300	819,400	0.90	962,000	878,600	0.91	0.08	6.96%	0.88
103B	13	791,985	762,054	0.96	820,000	764,700	0.99	0.05	5.05%	0.96
104	6	601,667	577,967	0.98	660,000	603,200	0.95	0.05	8.25%	0.96
105	9	666,111	630,844	0.96	675,000	665,200	0.99	0.11	9.20%	0.95
108	1	650,000	595,000	0.92	650,000	595,000	0.92	0.00	0.00%	0.92
109	1	830,000	927,100	1.12	830,000	927,100	1.12	0.00	0.00%	1.12
112	1	475,000	481,500	1.01	475,000	481,500	1.01	0.00	0.00%	1.01
113	1	1,250,000	1,224,400	0.98	1,250,000	1,224,400	0.98	0.00	0.00%	0.98
114	15	457,240	435,373	0.95	430,000	422,100	0.96	0.05	5.42%	0.95
115	3	615,833	572,167	0.93	625,000	569,900	0.93	0.04	2.87%	0.93
117	2	514,450	498,300	0.97	514,450	498,300	0.97	0.05	5.15%	0.97
118	7	370,271	352,414	0.96	390,000	348,600	0.96	0.06	5.65%	0.95
119	5	544,000	515,520	0.95	535,000	509,000	0.95	0.02	2.32%	0.95
120	2	447,500	409,800	0.92	447,500	409,800	0.92	0.02	2.17%	0.92
121	6	311,750	292,567	0.95	345,000	307,150	0.93	0.04	5.91%	0.94
123	3	558,300	532,633	0.96	459,900	471,500	0.93	0.01	3.94%	0.95
125	6	430,333	409,250	0.95	440,000	394,600	0.94	0.04	4.61%	0.95
127	1	446,900	409,300	0.92	446,900	409,300	0.92	0.00	0.00%	0.92
128	5	347,800	353,900	1.02	375,000	354,700	0.98	0.05	7.14%	1.02
129	12	379,325	368,317	0.97	387,000	353,600	0.98	0.04	5.70%	0.97
130	10	362,230	346,560	0.96	289,450	275,050	0.96	0.03	3.33%	0.96
131	13	497,115	476,838	0.97	455,000	459,300	0.95	0.05	6.07%	0.96
132	1	275,000	283,200	1.03	275,000	283,200	1.03	0.00	0.00%	1.03
133	5	364,700	360,920	0.99	375,000	353,000	0.97	0.05	6.39%	0.99
		567,588	539,037	0.96	482,500	468,300	0.96	0.04	6.13%	0.95

Residential Condominium Style & Complex

4/1/2018- 3/31/2019

<i>Summary by Style</i> PORTSMOUTH, NH	07/12/2019
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Style	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median Sale Price	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average	
120	House Conv 1FL	18	441,017	413,083	0.93	392,500	367,400	0.94	0.02	3.55%	0.94
121	House Conv 1FL+	21	554,310	521,938	0.94	510,800	473,500	0.95	0.02	2.31%	0.94
122	Townhouse End	25	622,852	599,340	0.96	400,000	422,100	0.96	0.02	3.25%	0.96
123	Garden End	65	494,374	469,782	0.95	490,000	453,200	0.95	0.02	3.16%	0.95
124	Townhouse Int	14	495,743	474,114	0.96	396,500	391,650	0.95	0.02	3.46%	0.96
125	Garden Int	22	445,582	430,200	0.97	433,300	419,300	0.95	0.02	3.88%	0.97
129	Townhouse/Row	4	733,500	684,650	0.93	730,000	678,650	0.93	0.02	2.96%	0.93
55	Condominium	6	999,933	938,267	0.93	1,069,450	1,051,850	0.94	0.02	4.79%	0.94
			531,207	505,047	0.95	464,500	438,700	0.95	0.02	3.30%	0.95

**Summary by Condo Complex
PORTSMOUTH, NH**

07/12/2019

Condo Complex	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median Sale Price	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average	
116	0129-0018	2	500,000	458,250	0.92	500,000	458,250	0.92	0.03	3.80 %	0.92
119	0130-0050	1	297,000	285,200	0.96	297,000	285,200	0.96	0.00	0.00 %	0.96
121	0130-0058	1	415,000	376,800	0.91	415,000	376,800	0.91	0.00	0.00 %	0.91
127	0131-0026	1	466,500	437,300	0.94	466,500	437,300	0.94	0.00	0.00 %	0.94
138	0136-0002	1	620,000	594,700	0.96	620,000	594,700	0.96	0.00	0.00 %	0.96
150	0138-0045	1	800,000	773,800	0.97	800,000	773,800	0.97	0.00	0.00 %	0.97
155	0140-0019	1	476,000	438,800	0.92	476,000	438,800	0.92	0.00	0.00 %	0.92
158	0141-0030	1	655,700	638,800	0.97	655,700	638,800	0.97	0.00	0.00 %	0.97
159	0141-0037	1	370,000	343,500	0.93	370,000	343,500	0.93	0.00	0.00 %	0.93
16	0105-0002	3	1,289,333	1,245,433	0.96	1,268,000	1,231,700	0.97	0.01	1.37 %	0.97
163	0144-0021	1	425,000	413,800	0.97	425,000	413,800	0.97	0.00	0.00 %	0.97
166	0144-0034	1	350,000	292,500	0.84	350,000	292,500	0.84	0.00	0.00 %	0.84
168	0145-0002	1	319,900	304,900	0.95	319,900	304,900	0.95	0.00	0.00 %	0.95
169	0145-0013	1	415,000	390,700	0.94	415,000	390,700	0.94	0.00	0.00 %	0.94
17	0105-0010	1	320,000	297,600	0.93	320,000	297,600	0.93	0.00	0.00 %	0.93
181	0146-0025	2	378,000	344,450	0.91	378,000	344,450	0.91	0.01	0.55 %	0.91
183	0147-0003	1	339,000	313,700	0.93	339,000	313,700	0.93	0.00	0.00 %	0.93
189	0148-0032	1	607,500	572,500	0.94	607,500	572,500	0.94	0.00	0.00 %	0.94
190	0148-0036	1	505,000	483,800	0.96	505,000	483,800	0.96	0.00	0.00 %	0.96
193	0149-0029	2	517,900	468,800	0.91	517,900	468,800	0.91	0.00	0.55 %	0.91
2	0101-0060	1	1,075,000	1,042,500	0.97	1,075,000	1,042,500	0.97	0.00	0.00 %	0.97
200	0152-0001	1	343,000	321,500	0.94	343,000	321,500	0.94	0.00	0.00 %	0.94
208	0156-0016	1	450,000	424,400	0.94	450,000	424,400	0.94	0.00	0.00 %	0.94
212	0162-0064	1	375,000	359,700	0.96	375,000	359,700	0.96	0.00	0.00 %	0.96
215	0165-0004	1	535,000	499,500	0.93	535,000	499,500	0.93	0.00	0.00 %	0.93
224	0212-0028	1	218,000	208,900	0.96	218,000	208,900	0.96	0.00	0.00 %	0.96
232	0217-0002	8	331,425	314,725	0.95	307,500	293,550	0.94	0.03	4.79 %	0.95
233	0219-0040	2	301,450	289,700	0.96	301,450	289,700	0.96	0.01	1.04 %	0.96
237	0223-0030	5	928,800	869,460	0.94	875,000	800,100	0.93	0.02	1.94 %	0.94
239	0232-0121	3	235,000	224,200	0.95	240,000	227,300	0.95	0.00	0.35 %	0.95
242	0237-0060	1	295,000	276,900	0.94	295,000	276,900	0.94	0.00	0.00 %	0.94
244	0272-0006	11	231,627	227,282	0.98	228,000	224,800	0.96	0.01	2.84 %	0.98

**Summary by Condo Complex
PORTSMOUTH, NH**

07/12/2019

Condo Complex	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average	
245	0272-0009	14	181,971	173,507	0.95	179,950	170,200	0.95	0.02	2.03%	0.95
247	0293-0019	3	272,967	273,000	1.01	277,000	267,800	0.96	0.04	7.29%	1.00
292	0116-0003	3	365,000	338,900	0.93	380,000	361,100	0.94	0.01	2.13%	0.93
294	0107-0046	4	642,475	624,200	0.97	645,000	624,550	0.96	0.03	3.91%	0.97
310	0224-0013	1	775,000	721,400	0.93	775,000	721,400	0.93	0.00	0.00%	0.93
318	0140-0021	1	875,000	812,000	0.93	875,000	812,000	0.93	0.00	0.00%	0.93
319	0212-0026-0001	1	399,500	387,400	0.97	399,500	387,400	0.97	0.00	0.00%	0.97
321	0101-0070	1	464,500	420,400	0.91	464,500	420,400	0.91	0.00	0.00%	0.91
323	0156-0022	2	404,000	385,700	0.96	404,000	385,700	0.96	0.00	0.52%	0.95
329	0126-0033	1	480,000	455,100	0.95	480,000	455,100	0.95	0.00	0.00%	0.95
330	0107-0068	3	456,667	436,100	0.96	490,000	453,200	0.97	0.01	2.06%	0.95
337	0134-0057	1	658,000	597,600	0.91	658,000	597,600	0.91	0.00	0.00%	0.91
34	0107-0009	1	502,000	462,300	0.92	502,000	462,300	0.92	0.00	0.00%	0.92
346	0207-0037	1	658,000	604,100	0.92	658,000	604,100	0.92	0.00	0.00%	0.92
347	0116-0047	1	500,000	473,700	0.95	500,000	473,700	0.95	0.00	0.00%	0.95
353	0144-0008	2	904,000	876,550	0.97	904,000	876,550	0.97	0.00	0.00%	0.97
357	0223-0003	1	603,000	551,300	0.91	603,000	551,300	0.91	0.00	0.00%	0.91
360	0124-0014	1	1,950,000	1,872,600	0.96	1,950,000	1,872,600	0.96	0.00	0.00%	0.96
368	0105-0018	1	1,435,000	1,314,300	0.92	1,435,000	1,314,300	0.92	0.00	0.00%	0.92
371	0105-0019	2	877,500	861,400	0.97	877,500	861,400	0.97	0.11	10.82%	0.98
372	0224-0017	5	1,044,920	981,640	0.93	1,089,900	1,052,600	0.95	0.02	5.26%	0.94
374	0126-0052	4	806,000	746,225	0.93	699,000	650,900	0.93	0.01	1.08%	0.93
375	0112-0006	1	679,000	658,000	0.97	679,000	658,000	0.97	0.00	0.00%	0.97
376	0105-0014	1	419,000	412,600	0.98	419,000	412,600	0.98	0.00	0.00%	0.98
377	0209-0019	2	675,000	611,150	0.91	675,000	611,150	0.91	0.01	0.55%	0.91
379	0162-0032	3	415,000	396,033	0.95	460,000	446,000	0.96	0.02	2.43%	0.95
38	0107-0057	1	495,000	399,600	0.81	495,000	399,600	0.81	0.00	0.00%	0.81
380	0164-0006	1	370,000	358,500	0.97	370,000	358,500	0.97	0.00	0.00%	0.97
381	0138-0011	5	599,980	580,580	0.97	625,000	593,700	0.96	0.01	2.08%	0.97
382	0231-0058	26	476,123	458,846	0.97	460,550	442,350	0.95	0.02	3.77%	0.96
383	0221-0063	2	792,000	758,150	0.96	792,000	758,150	0.96	0.01	1.04%	0.96
387	0135-0070	6	796,167	783,300	0.99	795,000	775,000	0.96	0.01	2.78%	0.98

**Summary by Condo Complex
PORTSMOUTH, NH**

07/12/2019

Condo Complex	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average	
44	0110-0007	1	949,000	900,200	0.95	949,000	900,200	0.95	0.00	0.00%	0.95
47	0116-0013	1	357,000	313,800	0.88	357,000	313,800	0.88	0.00	0.00%	0.88
87	0117-0029	1	1,200,000	1,180,100	0.98	1,200,000	1,180,100	0.98	0.00	0.00%	0.98
96	0118-0029	3	691,333	642,933	0.92	670,000	607,900	0.91	0.03	3.30%	0.93
97	0119-001E	3	578,833	545,033	0.96	509,000	484,600	0.95	0.08	7.02%	0.94
99	0120-0002	3	447,333	422,100	0.95	450,000	422,100	0.94	0.06	4.96%	0.94
			531,207	505,047	0.95	464,500	438,700	0.95	0.01	3.30%	0.95

Residential Condominium Complex – Price Quartile

4/1/2018- 3/31/2019

<i>Summary by Sale Price Quartile</i>										07/12/2019
<i>PORTSMOUTH, NH</i>										

Sale Price Quartile	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average
1	44	238,059	228,400	0.96	233,000	226,050	0.96	0.01	2.56%	0.96
2	44	405,534	388,868	0.96	414,000	406,700	0.95	0.03	4.11%	0.96
3	43	545,467	513,805	0.94	530,300	500,800	0.94	0.02	2.99%	0.94
4	44	936,091	889,314	0.95	846,900	806,050	0.95	0.02	3.33%	0.95
		531,207	505,047	0.95	464,500	438,700	0.95	0.02	3.30%	0.95

Residential Condominium Complex – Date Quartile

4/1/2018- 3/31/2019

<i>Summary by Sale Date</i>										07/12/2019
<i>PORTSMOUTH, NH</i>										

Sale Date Quarter	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average
2018, Q 2	60	481,760	463,610	0.97	420,450	426,450	0.95	0.02	3.84%	0.96
2018, Q 3	53	539,409	515,238	0.95	491,400	464,500	0.95	0.02	2.74%	0.96
2018, Q 4	44	568,355	532,084	0.94	517,900	468,800	0.95	0.02	3.54%	0.94
2019, Q 1	18	581,072	547,072	0.94	415,000	383,750	0.95	0.01	2.57%	0.94
		531,207	505,047	0.95	464,500	438,700	0.95	0.02	3.30%	0.95

Mixed Use Land Use Codes

4/1/2017- 3/31/2019

<i>Summary by Land Use</i>										07/12/2019
<i>PORTSMOUTH, NH</i>										

Land Use Code	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average
031 PRI COMM	4	1,379,000	1,252,300	0.92	1,325,000	1,287,950	0.95	0.03	6.05%	0.91
		1,379,000	1,252,300	0.92	1,325,000	1,287,950	0.95	0.03	6.05%	0.91

Apartment Land Use Codes

4/1/2017- 3/31/2019

<i>Summary by Land Use</i> PORTSMOUTH, NH	07/12/2019
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Land Use Code	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average
111 APT 4-7 UN MDL	4	803,700	763,625	0.95	737,500	691,500	0.95	0.01	1.58%	0.95
112 APT OVER 8	1	1,175,000	1,183,000	1.01	1,175,000	1,183,000	1.01	0.00	0.00%	1.01
		877,960	847,500	0.96	750,000	714,200	0.95	0.01	2.53%	0.97

Commercial/Industrial Land Use Codes

4/1/2017- 3/31/2019

<i>Summary by Land Use</i> PORTSMOUTH, NH	07/12/2019
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Land Use Code	Count	Mean Sale Price	Mean Appraised	Mean A/S Ratio	Median SalePrice	Median Appraised	Median A/S Ratio	Median Abs Disp	COD	Weighted Average
322 RTL CONDO MDI	8	414,767	387,412	0.97	391,500	372,700	0.97	0.07	6.44%	0.93
325 RETAIL	1	26,000,000	21,064,000	0.81	26,000,000	21,064,000	0.81	0.00	0.00%	0.81
332 AUTO REPR MDI	2	1,050,000	844,500	0.80	1,050,000	844,500	0.80	0.06	7.50%	0.80
333 FUEL SV/PR	1	575,000	608,400	1.06	575,000	608,400	1.06	0.00	0.00%	1.06
340 OFF CONDO MDI	13	298,262	281,869	0.95	100,000	92,300	0.92	0.05	4.68%	0.95
341 BANK BLDG	1	1,200,000	1,143,200	0.95	1,200,000	1,143,200	0.95	0.00	0.00%	0.95
384 COMM CONDO MDI	2	707,500	724,200	1.00	707,500	724,200	1.00	0.04	4.00%	1.02
401 IND WHSES	1	1,425,000	1,451,600	1.02	1,425,000	1,451,600	1.02	0.00	0.00%	1.02
402 IND CONDO MDI	3	44,667	44,333	1.01	48,000	44,600	0.93	0.00	8.24%	0.99
		1,251,392	1,071,913	0.95	206,650	200,550	0.94	0.04	7.05%	0.86