



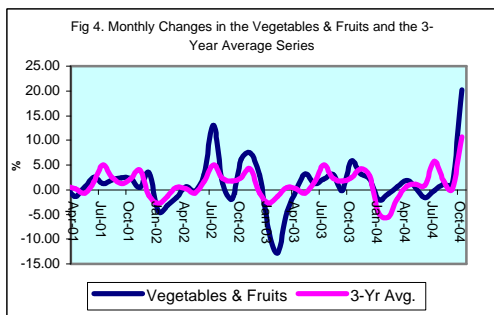
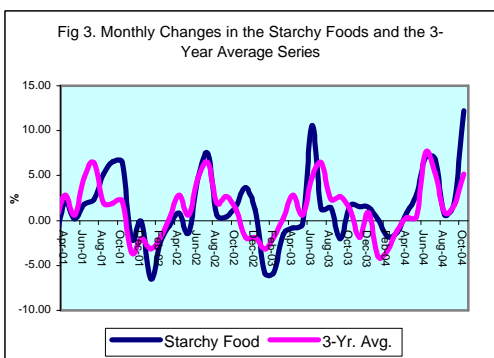
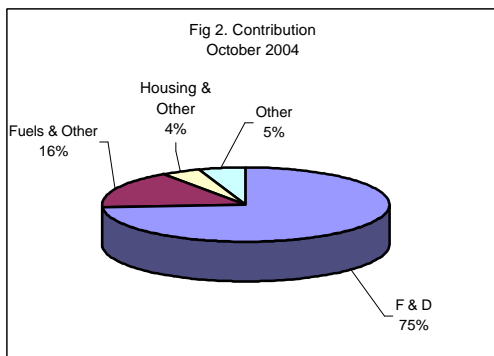
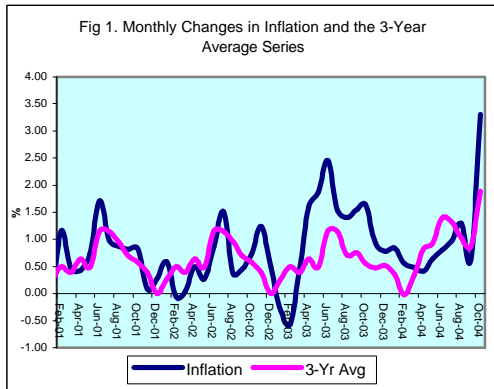
# **INFLATION REPORT**

## **OCTOBER 2004**



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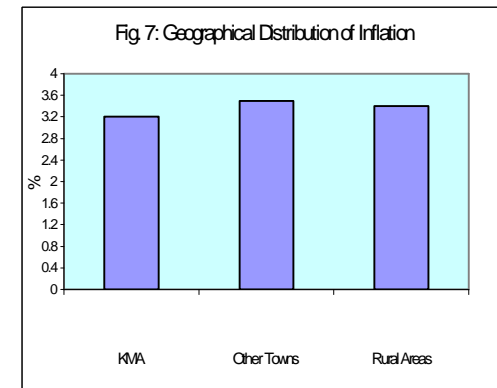
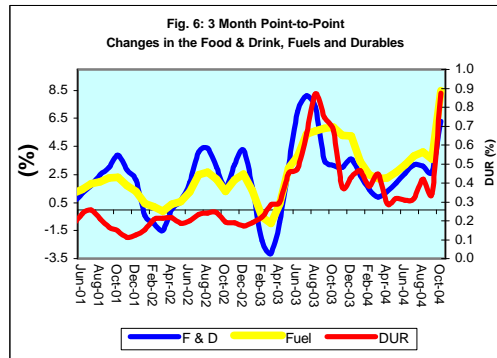
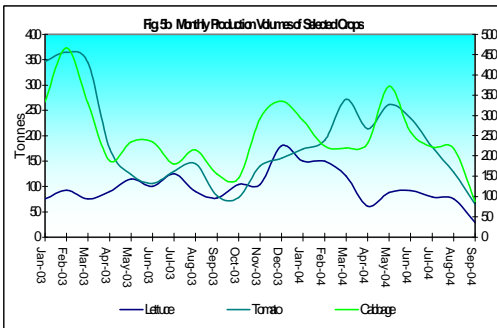
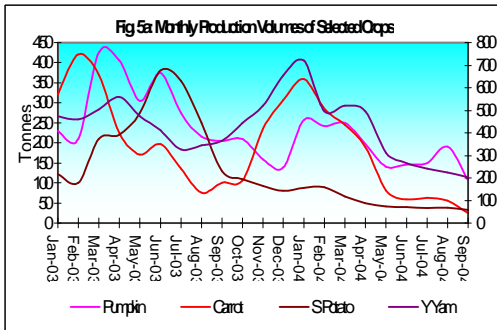
### Introduction

**1.0** The All Jamaica Consumer Price Index (CPI) increased by 3.3 per cent in October 2004. This outturn brought inflation for the first seven months of fiscal year (FY) 2004/05 to 8.3 per cent, compared with the 12.6 per cent obtained over the same interval in FY2003/04. For the first ten months of the calendar year, the inflation rate was 10.4 per cent, relative to 12.2 per cent in the comparable period of 2003. The annual point-to-point inflation rate increased for the first time since March 2004 to 12.3 per cent, relative to 10.5 per cent recorded at the end of the previous month. However, the annual point-to-point inflation for the review period was 1.9 percentage points below the rate recorded at October 2003. In contrast, the annual average inflation rate at October 2004 was 13.6 per cent, which while lower than the previous month, was higher than the 9.2 per cent recorded at October 2003 (Table 1A).

**2.0** The major influences on October's inflation were increases in the prices of domestic agricultural products other selected domestic items and some international commodities. The upward movement in the prices of domestic products was caused by supply shocks that stemmed principally from the impact of the recent hurricane. External shocks originated mainly from the movements in international crude oil prices. These impulses were largely reflected in the *Food & Drink*, *Fuels & Other Household Supplies* and the *Housing & Other Housing Expenses* sub-indices that increased by 4.8 per cent, 6.5 per cent and 1.9 per cent, respectively (Table 2). The respective contributions from these sub-groups to inflation were 73.9 per cent, 16.4 per cent and 4.4 per cent.

### Main Developments in the Basket

**3.0** The increase in *Food & Drink* emanated mainly from the *Vegetables & Fruits* and the *Starchy Foods* sub-groups. There were respective increases of 20.2 per cent and 12.2 per cent in these sub-groups that were due primarily to seasonal reductions in agricultural supply, exacerbated by damage from Hurricane Ivan (see Figures 5a and 5b). The main items affected were yams, potatoes, dasheen, green bananas, tomato, cabbage, escallion, pumpkin and oranges.



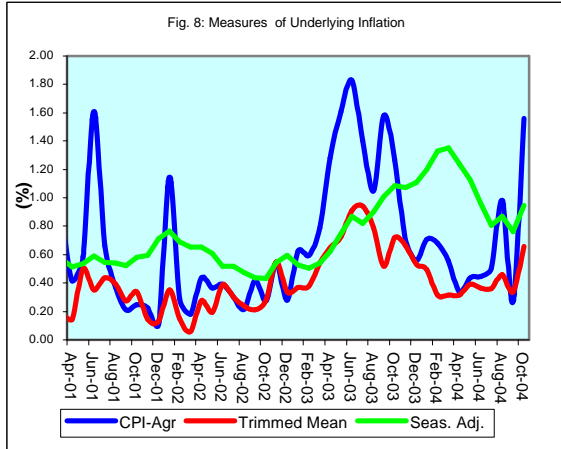
**4.0 For Fuels & Other Household Supplies, an upward adjustment in the price of a 25lb block of ice was the main factor behind the increase.** The price of this commodity increased by 127.3 per cent in the KMA, with negligible impulses reflected in the Other Towns and Rural Areas. Additionally, there was an average increase of 11.1 per cent in the price of kerosene in the Other Towns and Rural Areas.

**5.0 The increase in the sub-index for Housing & Other Housing Expenses was primarily influenced by a 5.1 per cent increase in electricity rates.** This stemmed from an 11.8 per cent increase in the fuel rate, which reflected the lagged effects of upward movement in international oil prices. Since the beginning of the year, the benchmark West Texas Intermediate (WTI) crude oil price has risen by 65.2 per cent. There was no significant impact to the monthly electricity bill from the exchange rate, which has remained stable, depreciating by 0.1 per cent over the past three months.

**6.0 There was relatively uniform inflation across the regions.** The CPI in the Other Towns, Rural Areas, and KMA rose by 3.5 per cent, 3.4 per cent and 3.2 per cent, respectively. Despite this convergence, there were some disparities between changes in the sub-groups. In the *Household Supplies* sub-group, the KMA index increased significantly faster than the other regions (see Table 3) and was caused primarily by a significant increase in the price of block ice. Similarly, the increase in the *Fuels* index for the Other Towns was mainly attributable to higher price increases for kerosene. The *Rental* sub-group rose by 5.8 per cent in the Other Towns and Rural Areas, compared with 1.3 per cent in the KMA.

### Core Inflation *Trimmed Mean*

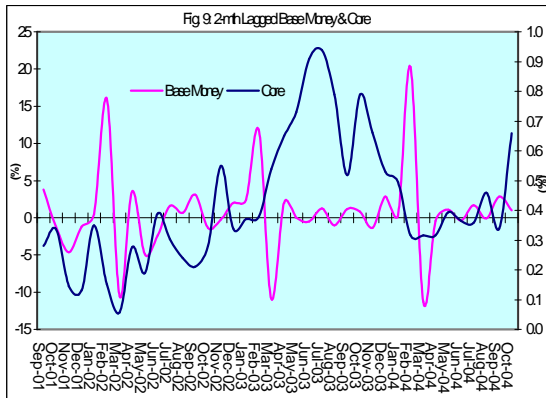
**7.0 The trimmed mean index was estimated to have increased by 0.66 per cent in October, 0.32 percentage points above the previous month's measure (Table 4).** Though core inflation increased significantly in the review month, when averaged over the past two months, underlying inflation is still consistent with the trajectory established over the last two quarters. In support of this, the 12-month point-to-point core inflation rate at October 2004 of 5.3 per cent was 0.2 percentage points below the comparable measure in the previous month and 2.5 percentage points below the measure one year ago. Similarly, core inflation for the fiscal year to date was 2.9 per cent, which compared favourably with the 5.4 per cent recorded for the



same period in the previous fiscal year. The annual average core inflation rate of 7.0 per cent was less than what obtained in the previous month, but higher by 1.9 percentage points when compared with the rate recorded in October 2003.

*Other Measures of Underlying Inflation*

**8.0** The measure of underlying inflation that excludes agricultural prices (CPI-A) was 1.56 per cent in October. This estimate represents a significant increase relative to the 0.27 per cent recorded the previous month. Since May 2004, the changes in the CPI-A index have been increasing, a reversal in the declining trend which was observed between June 2003 and April 2004.



**Table 1A**  
**JAMAICA: INFLATION RATES**

	1/ C.P.I	3 Month AVG. C.P.I	Monthly % change	3 Month * % change	3 Month # % change	12 Month* % change	12 Month# % change	FYTD % change	CYTD % change	
2000	Jan	1268.1	1264.6	0.17	1.65	2.00	6.57	5.88	7.24	0.17
	Feb	1273.1	1269.0	0.39	1.05	1.66	8.18	6.04	7.66	0.57
	Mar	1281.7	1274.3	0.68	1.25	1.31	8.39	6.25	8.39	1.25
	Apr	1294.4	1283.0	0.99	2.07	1.46	9.70	6.61	0.99	2.25
	May	1300.0	1292.0	0.43	2.11	1.81	9.19	6.92	1.43	2.69
	Jun	1311.4	1301.9	0.88	2.32	2.17	8.75	7.24	2.32	3.59
	Jul	1324.0	1311.8	0.96	2.29	2.24	8.49	7.53	3.30	4.59
	Aug	1335.9	1323.7	0.90	2.76	2.46	8.23	7.79	4.23	5.53
	Sep	1349.3	1336.4	1.00	2.89	2.65	9.03	8.10	5.27	6.59
	Oct	1351.1	1345.4	0.13	2.05	2.56	8.30	8.25	5.41	6.73
2001	Nov	1352.4	1350.9	0.10	1.24	2.05	7.34	8.25	5.52	6.83
	Dec	1342.6	1348.7	-0.72	-0.50	0.92	6.06	8.17	4.75	6.06
	Jan	1342.9	1345.9	0.02	-0.61	0.04	5.90	8.11	4.77	0.02
	Feb	1358.6	1348.0	1.17	0.46	-0.21	6.72	7.98	6.00	1.19
	Mar	1365.0	1355.5	0.47	1.67	0.50	6.50	7.82	6.50	1.67
	Apr	1370.8	1364.8	0.42	2.08	1.40	5.90	7.51	0.42	2.10
	May	1381.1	1372.3	0.75	1.65	1.80	6.24	7.27	1.18	2.87
	Jun	1404.9	1385.6	1.73	2.93	2.22	7.13	7.14	2.93	4.64
	Jul	1418.7	1401.6	0.98	3.50	2.70	7.15	7.03	3.94	5.67
	Aug	1431.1	1418.3	0.87	3.63	3.35	7.13	6.94	4.85	6.59
Sep	1442.9	1430.9	0.82	2.70	3.27	6.94	6.78	5.71	7.47	
Oct	1454.9	1443.0	0.83	2.55	2.95	7.68	6.73	6.59	8.36	
2002	Nov	1456.2	1451.3	0.09	1.75	2.33	7.68	6.76	6.68	8.46
	Dec	1460.2	1457.1	0.27	1.20	1.83	8.76	6.99	6.97	8.76
	Jan	1468.8	1461.7	0.59	0.96	1.30	9.38	7.28	7.60	0.59
	Feb	1468.0	1465.6	-0.05	0.81	0.99	8.05	7.39	7.55	0.53
	Mar	1468.5	1468.4	0.03	0.57	0.78	7.58	7.48	7.58	0.57
	Apr	1475.9	1470.8	0.50	0.48	0.62	7.67	7.62	0.50	1.08
	May	1480.0	1474.8	0.28	0.82	0.62	7.16	7.69	0.78	1.36
	Jun	1492.8	1482.9	0.86	1.65	0.99	6.25	7.61	1.65	2.23
	Jul	1515.6	1496.1	1.53	2.69	1.72	6.83	7.58	3.21	3.79
	Aug	1521.2	1509.9	0.37	2.79	2.38	6.29	7.51	3.59	4.18
Sep	1528.0	1521.6	0.45	2.36	2.61	5.90	7.41	4.05	4.64	
Oct	1539.2	1529.5	0.73	1.56	2.23	5.80	7.25	4.82	5.41	
2003	Nov	1558.3	1541.8	1.24	2.44	2.12	7.01	7.20	6.12	6.72
	Dec	1566.1	1554.5	0.50	2.49	2.16	7.25	7.08	6.65	7.25
	Jan	1561.3	1561.9	-0.31	1.44	2.12	6.30	6.83	6.32	-0.31
	Feb	1552.2	1559.9	-0.58	-0.39	1.17	5.74	6.64	5.70	-0.89
	Mar	1559.5	1557.7	0.47	-0.42	0.20	6.20	6.52	6.20	-0.42
	Apr	1584.0	1565.2	1.57	1.45	0.21	7.33	6.50	1.57	1.14
	May	1613.4	1585.6	1.86	3.94	1.65	9.01	6.66	3.46	3.02
	Jun	1653.1	1616.8	2.46	6.00	3.80	10.74	7.04	6.00	5.56
	Jul	1678.4	1648.3	1.53	5.96	5.31	10.74	7.38	7.62	7.17
	Aug	1702.0	1677.8	1.41	5.49	5.81	11.88	7.85	9.14	8.68
Sep	1728.4	1702.9	1.55	4.56	5.33	13.11	8.47	10.83	10.36	
Oct	1756.7	1729.0	1.64	4.67	4.90	14.13	9.17	12.65	12.17	
2004	Nov	1773.0	1752.7	0.93	4.17	4.46	13.78	9.74	13.69	13.21
	Dec	1786.8	1772.2	0.78	3.38	4.07	14.09	10.32	14.58	14.09
	Jan	1801.8	1787.2	0.84	2.57	3.36	15.40	11.08	15.54	0.84
	Feb	1811.9	1800.2	0.56	2.19	2.71	16.73	11.99	16.18	1.40
	Mar	1820.8	1811.5	0.49	1.90	2.22	16.76	12.86	16.76	1.90
	Apr	1828.2	1820.3	0.41	1.47	1.85	15.42	13.52	0.41	2.32
	May	1839.9	1829.6	0.64	1.55	1.64	14.04	13.93	1.05	2.97
	Jun	1854.8	1841.0	0.81	1.87	1.63	12.20	14.03	1.87	3.81
	Jul	1872.8	1855.8	0.97	2.44	1.95	11.58	14.08	2.86	4.81
	Aug	1897.3	1875.0	1.31	3.12	2.48	11.47	14.02	4.20	6.18
Sep	1909.2	1893.1	0.63	2.93	2.83	10.46	13.77	4.86	6.85	
Oct	1972.2	1926.2	3.30	5.31	3.79	12.27	13.61	8.32	10.38	

1/ January 1988 = 100

\* Point to point

# Moving average

Source: STATIN

**Table 1B**  
**JAMAICA: CPI WITHOUT AGRICULTURE**

	1/ CPI-A	3 Month AVG. CPI-A	Monthly % change	3 Month * % change	3 Month # % change	12 Month* % change	12 Month# % change	
2000	Apr	214.3	213.3	0.55	1.54	1.31	6.25	6.06
	May	215.1	214.2	0.36	1.27	1.34	6.15	6.03
	Jun	216.0	215.1	0.41	1.33	1.38	6.17	6.11
	Jul	216.6	215.9	0.28	1.05	1.22	5.71	6.14
	Aug	217.8	216.8	0.56	1.25	1.21	5.10	6.03
	Sep	219.0	217.8	0.59	1.43	1.24	5.19	5.94
	Oct	220.4	219.1	0.64	1.80	1.49	5.64	5.89
	Nov	221.3	220.3	0.38	1.61	1.61	5.44	5.81
	Dec	221.9	221.2	0.26	1.29	1.56	5.34	5.77
	2001	Jan	222.7	222.0	0.40	1.04	1.31	5.54
Feb		225.0	223.2	1.03	1.70	1.34	5.95	5.70
Mar		226.9	224.9	0.83	2.28	1.67	6.47	5.74
Apr		227.8	226.6	0.41	2.29	2.09	6.32	5.75
May		229.2	228.0	0.58	1.84	2.14	6.55	5.79
Jun		232.9	230.0	1.61	2.62	2.25	7.83	5.93
Jul		234.4	232.1	0.66	2.88	2.45	8.24	6.15
Aug		235.3	234.2	0.37	2.66	2.72	8.04	6.39
Sep		235.8	235.1	0.21	1.25	2.26	7.64	6.60
Oct		236.4	235.8	0.25	0.83	1.57	7.22	6.73
2002	Nov	236.9	236.3	0.22	0.69	0.92	7.06	6.86
	Dec	237.1	236.8	0.11	0.58	0.70	6.89	6.99
	Jan	239.9	238.0	1.14	1.48	0.92	7.68	7.16
	Feb	240.5	239.2	0.29	1.54	1.20	6.89	7.24
	Mar	241.0	240.5	0.18	1.62	1.55	6.20	7.21
	Apr	242.0	241.2	0.44	0.91	1.35	6.23	7.20
	May	242.9	242.0	0.37	0.99	1.17	6.00	7.15
	Jun	243.9	242.9	0.39	1.20	1.03	4.73	6.88
	Jul	244.6	243.8	0.30	1.06	1.08	4.35	6.55
	Aug	245.1	244.5	0.22	0.91	1.06	4.19	6.23
Sep	246.2	245.3	0.42	0.94	0.97	4.41	5.96	
Oct	246.8	246.0	0.28	0.91	0.92	4.43	5.73	
2003	Nov	248.2	247.1	0.54	1.24	1.03	4.76	5.54
	Dec	248.9	248.0	0.28	1.10	1.08	4.94	5.38
	Jan	250.4	249.2	0.63	1.45	1.26	4.41	5.11
	Feb	251.9	250.4	0.60	1.51	1.35	4.73	4.94
	Mar	253.9	252.1	0.79	2.02	1.66	5.36	4.87
	Apr	257.1	254.3	1.28	2.68	2.07	6.24	4.88
	May	261.3	257.4	1.61	3.72	2.81	7.56	5.02
	Jun	266.1	261.5	1.83	4.79	3.74	9.10	5.39
	Jul	269.8	265.7	1.40	4.93	4.48	10.30	5.89
	Aug	272.6	269.5	1.05	4.35	4.69	11.22	6.48
Sep	276.9	273.1	1.58	4.09	4.45	12.51	7.16	
Oct	280.5	276.7	1.26	3.95	4.13	13.62	7.93	
2004	Nov	282.4	279.9	0.70	3.58	3.87	13.79	8.69
	Dec	284.0	282.3	0.56	2.54	3.35	14.11	9.45
	Jan	286.0	284.1	0.71	1.97	2.69	14.20	10.27
	Feb	287.9	286.0	0.68	1.96	2.16	14.30	11.06
	Mar	289.5	287.8	0.56	1.95	1.96	14.04	11.78
	Apr	290.5	289.3	0.34	1.58	1.83	12.98	12.34
	May	291.8	290.6	0.44	1.34	1.62	11.68	12.67
	Jun	293.1	291.8	0.44	1.23	1.38	10.16	12.73
	Jul	294.6	293.2	0.51	1.40	1.32	9.18	12.61
	Aug	297.5	295.0	0.98	1.94	1.52	9.10	12.41
Sep	298.3	296.8	0.27	1.77	1.70	7.70	11.98	
Oct	302.9	299.6	1.56	2.83	2.18	8.01	11.50	

1/ December 1993 = 100

\* Point to point

# Moving average

Source: BOJ

**Table 2**  
**Component Contribution to Inflation**  
**October 2004**

	Weight in the CPI	Monthly Inflation(%)	Weighted Inflation	% Contribution to Inflation
<b>FOOD &amp; DRINK</b>	0.5563	4.8	2.5983	73.9
- Meals Away From Home	0.0741	0.8	0.0566	1.6
- Meat Poultry & Fish	0.1613	1.3	0.2087	5.9
- Dairy Products Oils & Fats	0.0668	2.1	0.1389	4.0
- Baked Products Cereals & Breakfast Drink	0.0864	2.0	0.1741	5.0
- Starchy Foods	0.0525	12.2	0.6403	18.2
- Vegetables & Fruits	0.0650	20.2	1.3147	37.4
- Other Food & Beverages	0.0502	1.3	0.0650	1.8
<b>FUELS &amp; OTHER HOUSEHOLD SUPPLIES</b>	0.0735	6.5	0.5772	16.4
- Household Supplies	0.0482	9.8	0.4739	13.5
- Fuels	0.0253	4.1	0.1033	2.9
<b>HOUSING &amp; OTHER HOUSING EXPENSES</b>	0.0786	1.9	0.1544	4.4
- Rental	0.0209	2.2	0.0460	1.3
- Other Housing Expenses	0.0577	1.9	0.1085	3.1
<b>HOUSEHOLD FURNISHINGS &amp; FURNITURE</b>	0.0283	1.6	0.0456	1.3
- Furniture	0.0068	1.2	0.0082	0.2
- Furnishings	0.0215	1.7	0.0374	1.1
<b>HEALTHCARE &amp; PERSONAL EXPENSES</b>	0.0697	1.2	0.0862	2.5
<b>PERSONAL CLOTHING FOOTWEAR &amp; ACC.</b>	0.0507	0.5	0.0260	0.7
- Clothing Materials	0.0055	0.1	0.0006	0.0
- Readymade Clothing & Accessories	0.0242	0.5	0.0115	0.3
- Footwear	0.0159	0.8	0.0129	0.4
- Making & Repairs	0.0051	0.2	0.0010	0.0
<b>TRANSPORTATION</b>	0.0644	0.3	0.0168	0.5
<b>MISCELLANEOUS EXPENSES</b>	0.0785	0.1	0.0093	0.3
			*	
<b>ALL GROUPS</b>	1.0000	3.30	3.51	100.0

\* May differ from the 3.30 reported due to rounding



**Table 3**  
**Regional Inflation**  
**October 2004**

	<b>KMA</b>	<b>Other Towns</b>	<b>Rural</b>
	<b>(%)</b>	<b>(%)</b>	<b>(%)</b>
<b>FOOD &amp; DRINK</b>	<b>4.5</b>	<b>5.3</b>	<b>4.9</b>
- Meals Away From Home	0.7	0.6	1.1
- Meat Poultry & Fish	1.4	1.6	1.0
- Dairy Products Oils & Fats	2.7	1.9	1.4
- Baked Products Cereals & Breakfast Drink	0.7	2.7	3.0
- Starchy Foods	11.4	15.4	11.5
- Vegetables & Fruits	24.8	22.3	14.4
- Other Food & Beverages	1.6	1.7	0.8
<b>FUELS &amp; OTHER HOUSEHOLD SUPPLIES</b>	<b>9.2</b>	<b>6.5</b>	<b>2.4</b>
- Household Supplies	19.3	2.4	0.7
- Fuels	2.3	9.3	3.7
<b>HOUSING &amp; OTHER HOUSING EXPENSES</b>	<b>1.7</b>	<b>2.3</b>	<b>2.3</b>
- Rental	1.3	5.7	5.7
- Other Housing Expenses	1.8	1.9	2.0
<b>HOUSEHOLD FURNISHINGS &amp; FURNITURE</b>	<b>2.1</b>	<b>0.8</b>	<b>1.6</b>
- Furniture	3.0	0.4	0.3
- Furnishings	1.7	1.0	2.3
<b>HEALTHCARE &amp; PERSONAL EXPENSES</b>	<b>0.6</b>	<b>1.5</b>	<b>2.1</b>
<b>PERSONAL CLOTHING FOOTWEAR &amp; ACC.</b>	<b>0.3</b>	<b>0.6</b>	<b>0.7</b>
- Clothing Materials	0.0	0.7	0.0
- Readymade Clothing & Accessories	0.6	0.5	0.3
- Footwear	0.2	0.5	1.7
- Making & Repairs	0.0	1.1	0.0
<b>TRANSPORTATION</b>	<b>0.3</b>	<b>0.3</b>	<b>0.0</b>
<b>MISCELLANEOUS EXPENSES</b>	<b>0.1</b>	<b>0.1</b>	<b>0.1</b>
<b>ALL GROUPS</b>	<b>3.2</b>	<b>3.5</b>	<b>3.4</b>

**Table 4**  
**Inflation: Headline & Core**

	Monthly		Fiscal Year to Date		12-Mth Core	
	Actual	Core	Actual	Core	Pt to Pt	Average
2001/02						
Apr	0.42	0.14	0.42	0.14	4.04	4.18
May	0.75	0.50	1.18	0.65	4.29	4.17
Jun	1.73	0.35	2.93	1.00	4.30	4.17
Jul	0.98	0.44	3.94	1.44	4.46	4.22
Aug	0.87	0.39	4.85	1.84	4.33	4.26
Sep	0.82	0.28	5.71	2.12	4.18	4.26
Oct	0.83	0.34	6.59	2.46	4.15	4.25
Nov	0.09	0.15	6.68	2.61	4.01	4.23
Dec	0.27	0.13	6.97	2.75	3.98	4.23
Jan	0.59	0.35	7.60	3.11	4.22	4.24
Feb	-0.05	0.15	7.55	3.26	3.49	4.15
Mar	0.03	0.06	7.58	3.32	3.32	4.06
2002/03						
Apr	0.50	0.28	0.50	0.28	3.46	4.01
May	0.28	0.19	0.78	0.47	3.14	3.91
Jun	0.86	0.39	1.65	0.86	3.18	3.82
Jul	1.53	0.30	3.21	1.16	3.04	3.70
Aug	0.37	0.24	3.59	1.41	2.89	3.58
Sep	0.45	0.21	4.05	1.62	2.82	3.47
Oct	0.73	0.28	4.82	1.90	2.76	3.35
Nov	1.24	0.55	6.12	2.47	3.18	3.29
Dec	0.50	0.34	6.65	2.82	3.39	3.24
Jan	-0.31	0.37	6.32	3.20	3.41	3.17
Feb	-0.58	0.38	5.70	3.59	3.65	3.19
Mar	0.47	0.54	6.20	4.15	4.15	3.26
2003/04						
Apr	1.57	0.65	1.57	0.65	4.54	3.35
May	1.86	0.73	3.46	1.38	5.09	3.51
Jun	2.46	0.91	6.00	2.30	5.64	3.72
Jul	1.53	0.94	7.62	3.27	6.31	3.99
Aug	1.41	0.79	9.14	4.08	6.90	4.33
Sep	1.55	0.52	10.83	4.62	7.22	4.70
Oct	1.64	0.79	12.65	5.45	7.77	5.12
Nov	0.93	0.66	13.69	6.14	7.89	5.51
Dec	0.78	0.53	14.58	6.70	8.09	5.90
Jan	0.84	0.50	15.54	7.23	8.22	6.30
Feb	0.56	0.32	16.18	7.57	8.15	6.68
Mar	0.49	0.32	16.76	7.91	7.91	6.99
2004/05						
Apr	0.41	0.32	0.41	0.32	7.55	7.24
May	0.64	0.39	1.05	0.71	7.20	7.41
Jun	0.81	0.36	1.87	1.08	6.62	7.48
Jul	0.97	0.36	2.86	1.44	6.00	7.45
Aug	1.31	0.46	4.20	1.91	5.66	7.34
Sep	0.63	0.34	4.86	2.25	5.46	7.19
Oct	3.30	0.66	8.32	2.93	5.33	6.98

Table 5

Decomposition of Inflation Out-turn		
April - October 2004		
	(%)	
	FYTD Inflation	Contribution
<b><u>Non-Core Shocks</u></b>	<b>5.4</b>	<b>64.8%</b>
<i>Food &amp; Drink</i>	<b>3.6</b>	<b>43.7%</b>
Meat, Poultry & Fish	0.7	8.4%
Starchy Foods	1.6	19.7%
Vegetables & Fruits	1.3	15.6%
<i>Household Supplies</i>	<b>0.5</b>	<b>6.6%</b>
<i>Miscellaneous Expenses</i>	<b>0.4</b>	<b>5.1%</b>
<i>Other</i>	<b>0.8</b>	<b>9.3%</b>
<b><u>Core</u></b>	<b><u>2.9</u></b>	<b><u>35.2%</u></b>
<b><u>TOTAL</u></b>	<b><u>8.3</u></b>	<b><u>100.0%</u></b>