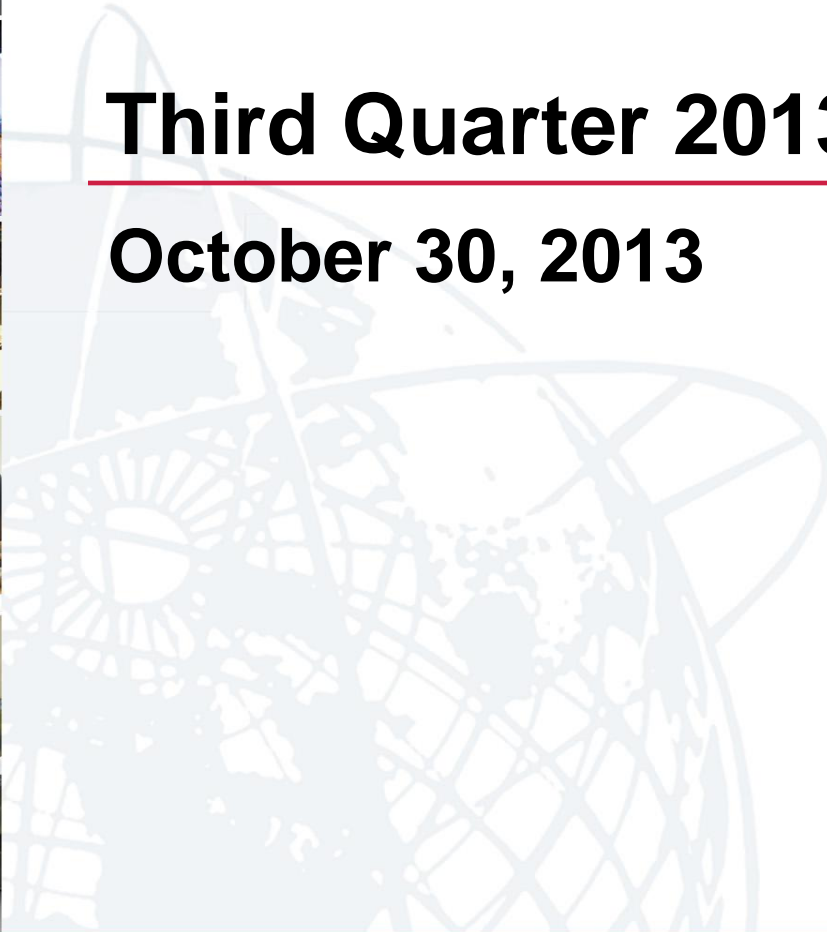




Third Quarter 2013 Results

October 30, 2013



Forward-Looking Statements and Risk Factors

This presentation contains statements which constitute forward-looking statements, within the meaning of the Private Securities Litigation Reform Act of 1995, including but not limited to statements regarding near-term and longer-term prospects and the outlook for revenue, Adjusted EBITDA, Adjusted EPS, and free cash flow. The forward-looking statements can be identified by words such as “anticipate,” “believe,” “plan,” “estimate,” “expect,” “intend,” “project,” “target,” and other similar expressions. Forward-looking statements are made as of the date of this presentation and are based upon management’s current expectations and beliefs concerning future developments and their potential effects on us. Such forward-looking statements are not guarantees of future performance. The following important factors, as well as risk factors described in our reports filed with the SEC, could cause our actual results to differ materially from estimates or expectations reflected in such forward-looking statements:

- global automobile production volumes;
- the financial condition of our customers and suppliers;
- our ability to make scheduled payments of principal or interest on our indebtedness and comply with the covenants and restrictions contained in the instruments governing our indebtedness;
- our ability to refinance our indebtedness;
- risks associated with our non-U.S. operations, including foreign exchange risks and economic uncertainty in some regions;
- any increase in the expense and funding requirements of our pension and other postretirement benefits;
- our customers’ ability to obtain equity and debt financing for their businesses;
- our dependence on our largest customers;
- pricing pressure from our customers;
- work stoppages or other labor issues affecting us or our customers or suppliers;
- our ability to integrate acquired businesses;
- risks associated with business divestitures; and
- costs or liabilities relating to environmental and safety regulations

We do not assume any obligation to update or revise the forward-looking statements contained in this presentation.

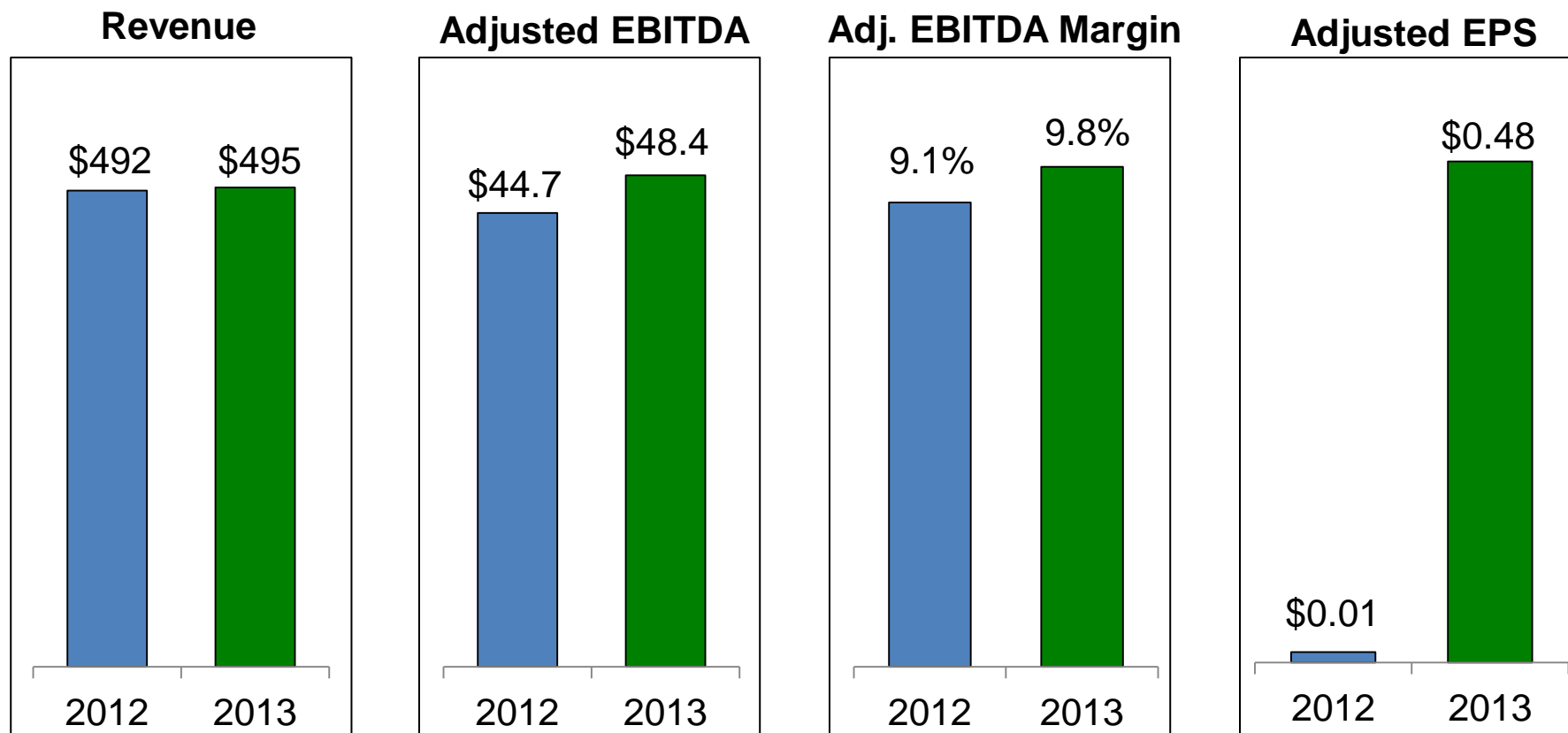
Key Take-Aways

- Another overall solid quarter in Q3.
 - Tower's 13th successive quarter of meeting or beating the earnings consensus since our 2010 IPO.
- Anticipated full year 2013 Adjusted Earnings Per Share being increased again - - from \$1.90 to \$2.25.
- Early views on 2014.

Total Company

Third Quarter Financials - - 2013 vs. 2012

(in \$ millions, except EPS)



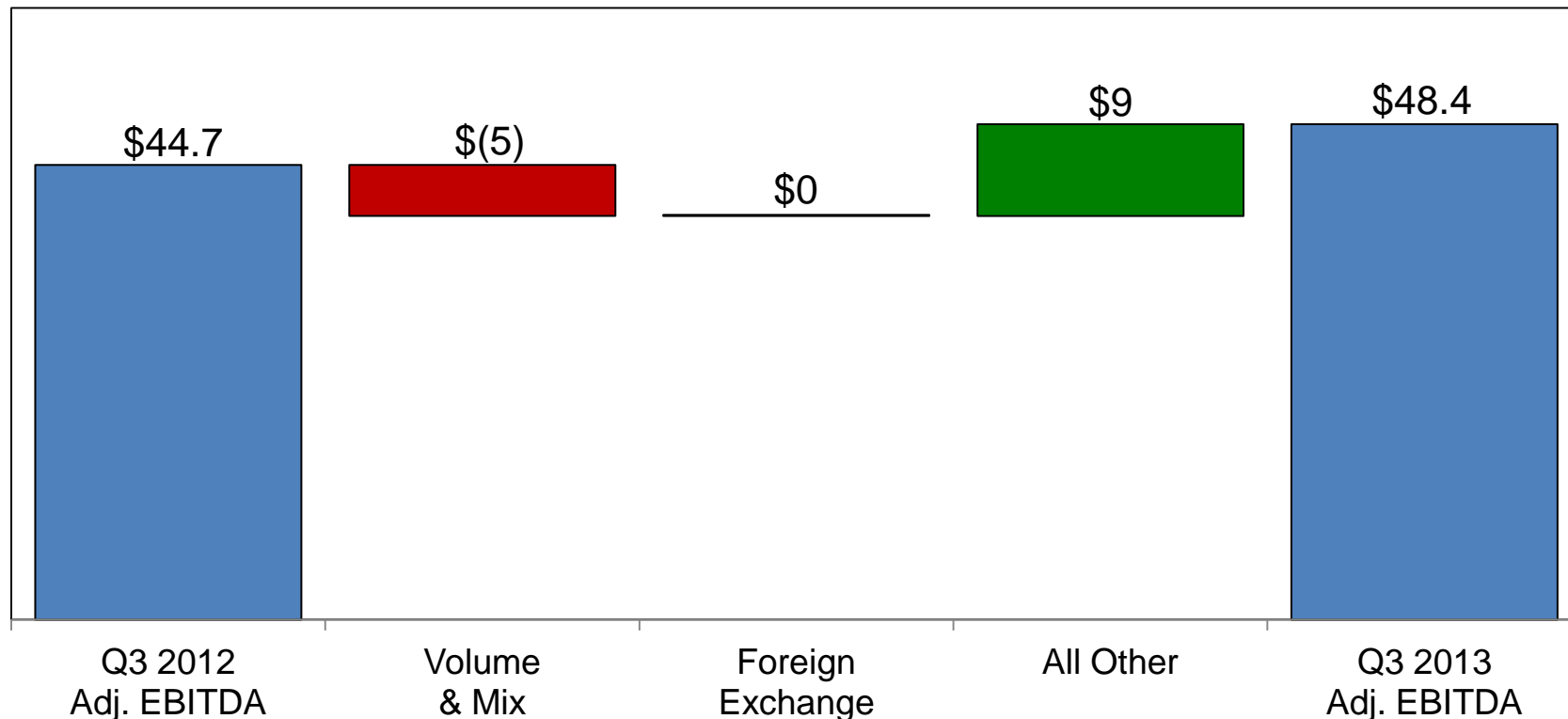
Q3 results compared with a year ago:

- Revenue up 1%;
- Adjusted EBITDA up 8%; and
- Adjusted EPS increased to 48 cents (including interest savings from re-fi and lower effective tax rate because of higher proportion of earnings in U.S.).

Total Company

Q3 2013 Adjusted EBITDA Compared With 2012

(in \$ millions)



- **Volume and mix was unfavorable vs. a year ago in the regions outside of North America.**
- **Favorable net cost performance more than offset the adverse volume and mix. This reflected continued good overall operating performance, plus some favorable period benefits that largely contributed to the overall year-to-year improvement in Adjusted EBITDA.**

Third Quarter 2013 Free Cash Flow

(in \$ millions)

| | Q3 | |
|----------------------------|---------------------|---------------------|
| | 2013 | Year-to-Date |
| Adjusted EBITDA | \$ 48 | |
| Capital Expenditures | (17) | |
| Cash Interest | (10) | |
| Cash Taxes | (1) | |
| Working Capital & Other | <u>1</u> | |
| Free Cash Flow | <u>\$ 21</u> | \$ 3 |
| Memo: Better Than Guidance | \$ 16 | |

Q3 free cash flow of \$21M was better than expected, largely reflecting capex timing.

– Year-to-date free cash flow is also now positive.

Quarter-End Net Debt, Leverage, & Liquidity

(in \$ millions)

| | <u>Sept. 30, 2013</u> | <u>B/(W) Than June 30, 2013</u> |
|---------------------------------------|------------------------|-------------------------------------|
| <u>Net Debt</u> | | |
| Cash | \$ 106 | |
| Gross Debt | <u>(531)</u> | |
| Net Debt | <u><u>\$ (425)</u></u> | |
| <u>Debt-to-LTM Adj. EBITDA</u> | | |
| Gross | 2.6X | 0.1X |
| Net | 2.1X | 0.1X |
| <u>Liquidity</u> | \$237M | \$21M |

Quarter-end net debt leverage declined to 2.1X, with continued good liquidity.

2013 Guidance Update

(in \$ millions, except EPS)

| | Fourth Quarter | Full Year | |
|------------------------|-------------------|--------------------|--------------------------------|
| | | Present Outlook | Present B/(W) Than Prior |
| Revenue | \$ 515 | \$2,100 | \$ (15) |
| Adjusted EBITDA | \$ 47 | \$ 210 | \$ 0 |
| Adjusted EPS | \$ 0.42 | \$ 2.25 | \$0.35 |
| Free Cash Flow | \$22-\$27 | \$25-\$30* | \$ 0 |

* With customer tooling at net \$0

Favorable geographic earnings mix (i.e., higher proportion from North America, which is not presently subject to income tax) and further re-financing savings accomplished in Q3 are driving the improved outlook for Adjusted EPS.

2014 Preliminary Revenue Outlook

Expected Positive Revenue Factors vs. 2013

- Net new business wins (est. \$100M, depending on customer volumes).
- Industry production projected to increase in all regions (per IHS).

Expected Negative Revenue Factors vs. 2013

- Customer mix vs. industry (per IHS could be negative \$75M vs. 2013 - - e.g., frame vehicles, select Europe and China customers).
- Customer pricing (i.e., normal price-downs).
- Elimination of TDA (\$14M in 2013).

Uncertain Revenue Factors vs. 2013

- Exchange rates.
- Steel pricing.

Full Year 2014 Re-Fi Savings Over 2013 Part-Year Savings

Adjusted EPS

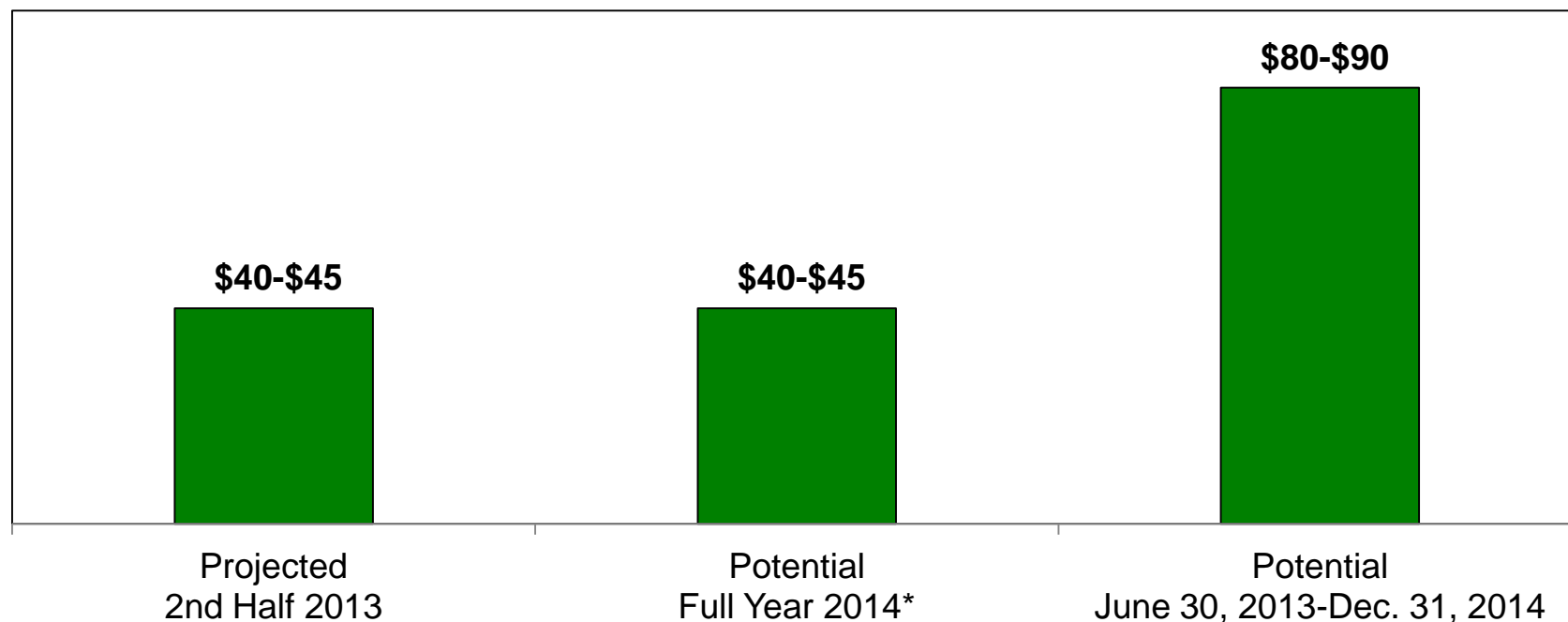
≈ \$0.45

Free Cash Flow

≈ \$15M

Perspective on Tower's Potential Free Cash Flow Through 2014

(in \$ millions)



* Reflects projected 2013 full year free cash flow (\$25-\$30M), plus \$15M incremental benefit in 2014 from 2013 re-financings.

Free cash flow from June 30, 2013 through year-end 2014 could potentially equal about \$4 per TOWER share, or about 20% of the present market capitalization.

TOWR's Large Earnings Multiple Discount vs. Peers

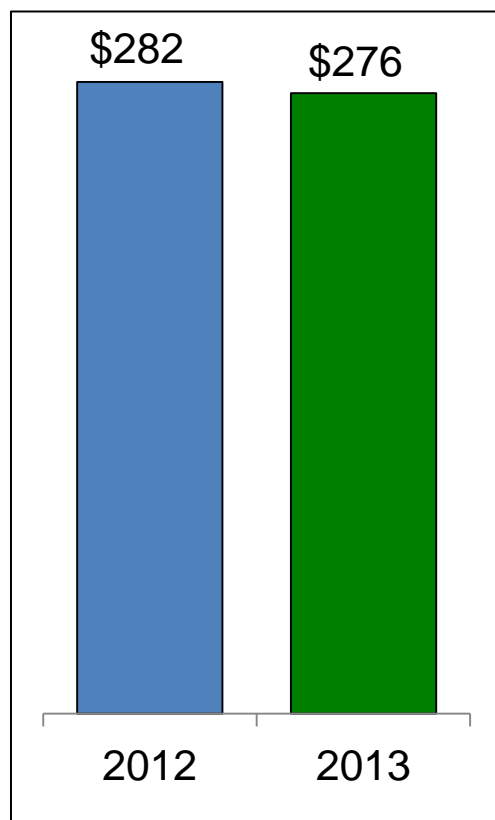
- We believe, based on consensus estimates, that the earnings multiples for TOWR (based on Adjusted EBITDA and Adjusted EPS) are at or near the lowest in the auto parts sector.
- In our opinion, this large equity valuation discount is not appropriate, based on factors such as:
 - Projected free cash flow yield as a percent of market capitalization that is among the highest in the sector;
 - Adjusted EBITDA margin that approximates the sector median;
 - A much-improved and very workable debt structure, accompanied by strong liquidity; and
 - The company's proven track record through the "great recession" in 2008-2009 and for the last 13 quarters as a public company.
- While the market ultimately determines valuation, Tower's management will work relentlessly to achieve what it believes should be a significantly higher relative earnings multiple and equity value for shareholders.

APPENDIX

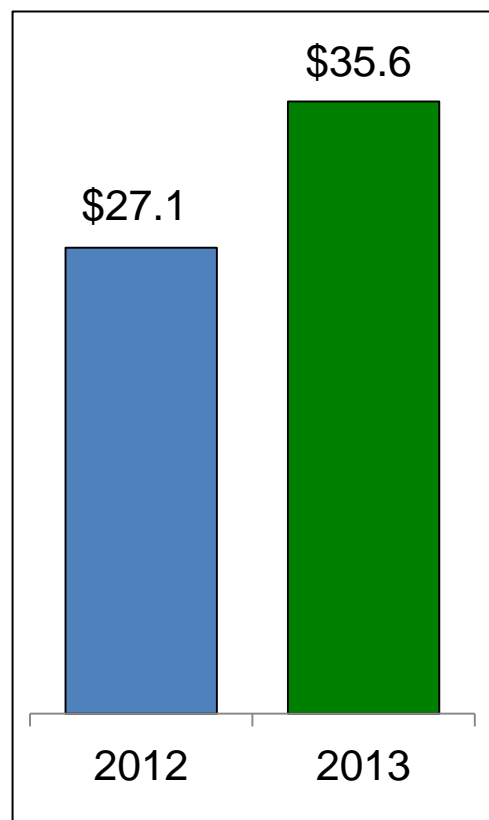
Americas Segment - - Q3 2013 vs. Q3 2012

(in \$ millions)

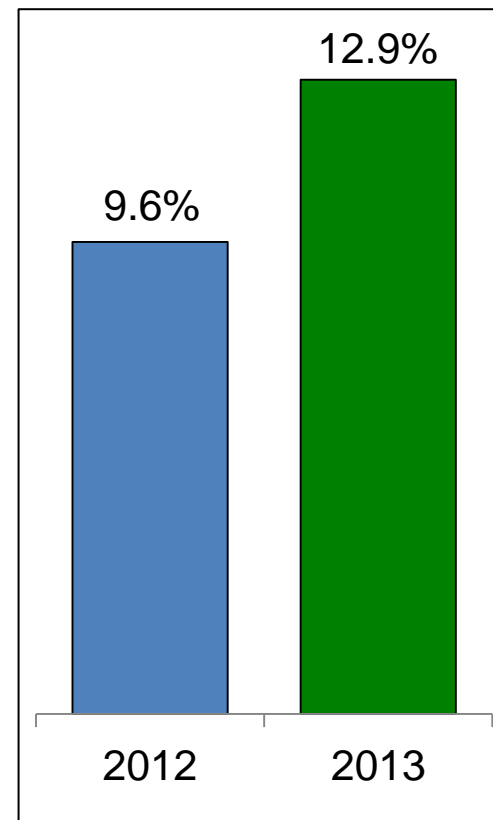
Revenue



Adjusted EBITDA

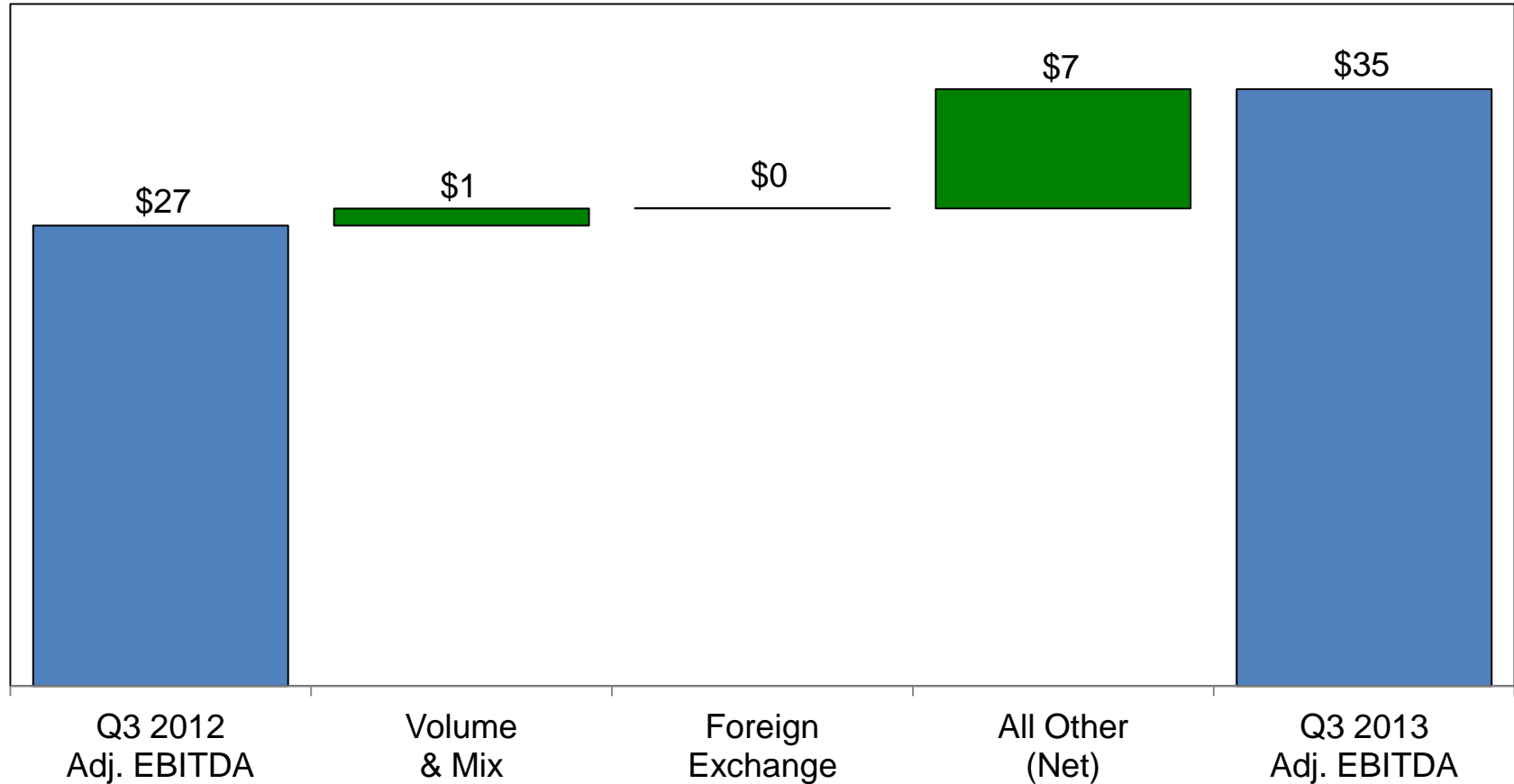


Adjusted EBITDA Margin



Q3 2013 Adjusted EBITDA Compared With Q3 2012

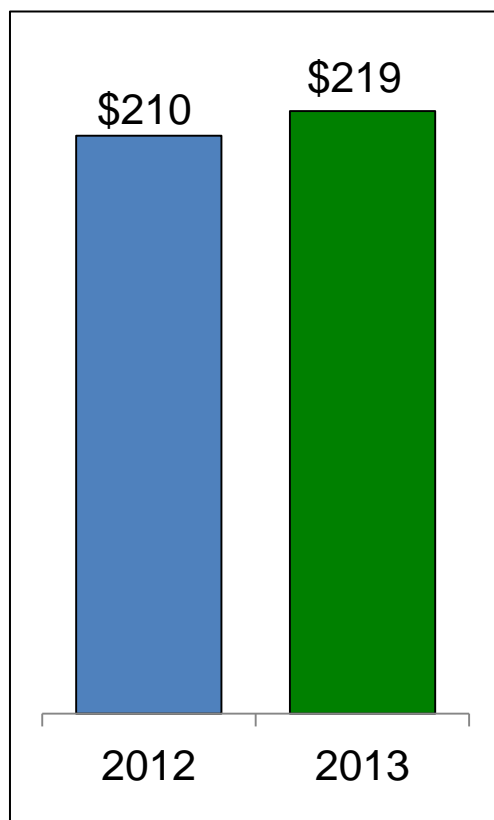
(in \$ millions)



International Segment - - Q3 2013 vs. Q3 2012

(in \$ millions)

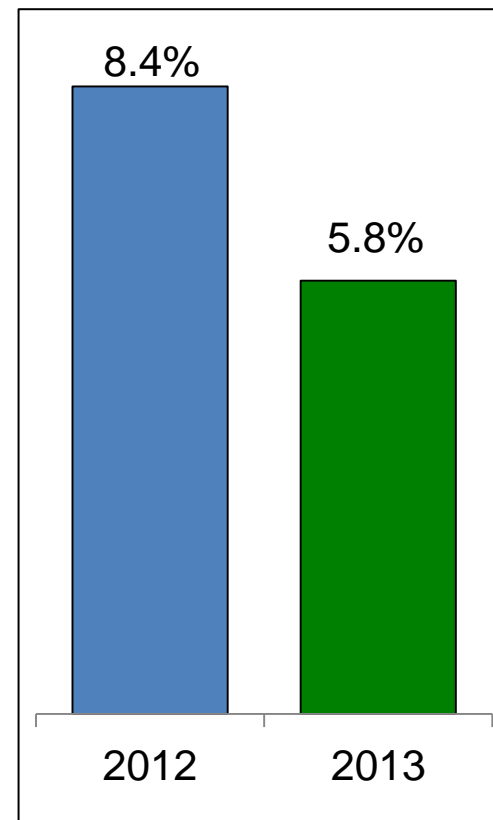
Revenue



Adjusted EBITDA

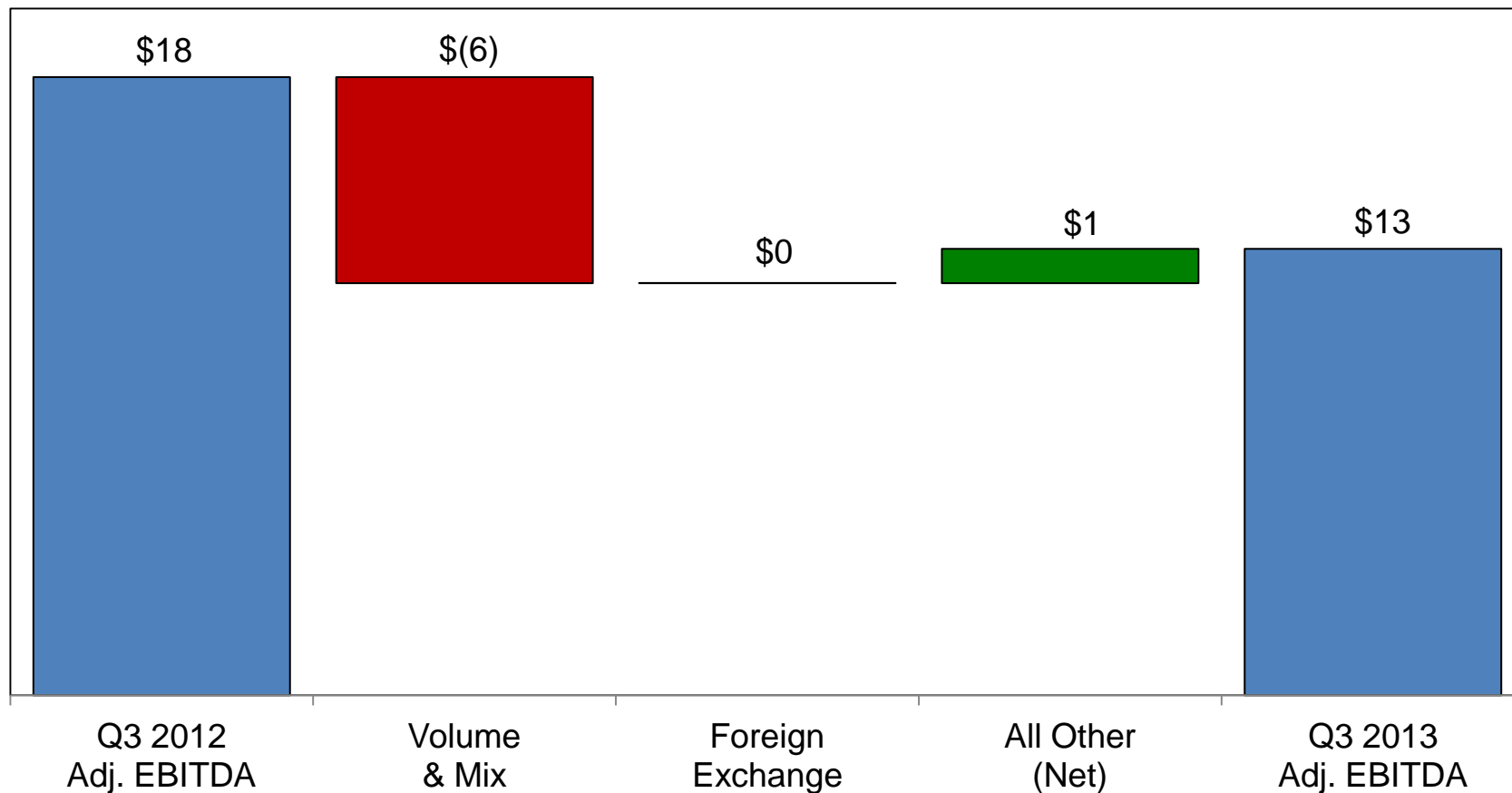


Adjusted EBITDA Margin



Q3 2013 Adjusted EBITDA Compared With Q3 2012

(in \$ millions)



Income Statement

(in \$ millions)

| | Three Months Ended Sep. 30, | | Nine Months Ended Sep. 30, | |
|---|-----------------------------|----------|----------------------------|------------|
| | 2013 | 2012 | 2013 | 2012 |
| Revenues | \$ 495.2 | \$ 492.1 | \$ 1,585.2 | \$ 1,576.8 |
| Cost of sales | 439.2 | 438.8 | 1,401.7 | 1,396.5 |
| Gross profit | 56.0 | 53.3 | 183.5 | 180.3 |
| Selling, general, and administrative expenses | 31.3 | 32.2 | 98.3 | 101.3 |
| Amortization expense | 0.7 | 1.1 | 2.1 | 3.4 |
| Restructuring and asset impairment charges, net | 1.6 | 3.2 | 18.9 | 8.0 |
| Operating income | 22.4 | 16.8 | 64.2 | 67.6 |
| Interest expense | 9.4 | 13.5 | 44.4 | 41.2 |
| Interest income | 0.3 | 0.3 | 0.9 | 0.8 |
| Other expense | 7.5 | - | 48.4 | - |
| Income / (loss) before provision for income taxes and equity in loss of joint venture | 5.8 | 3.6 | (27.7) | 27.2 |
| Provision for income taxes | 1.4 | 3.1 | 8.5 | 17.7 |
| Equity in loss of joint venture, net of tax | (0.2) | - | (0.4) | - |
| Income / (loss) from continuing operations | 4.2 | 0.5 | (36.6) | 9.5 |
| Loss from discontinued operations, net of tax | - | (2.9) | - | (0.6) |
| Net income / (loss) | 4.2 | (2.4) | (36.6) | 8.9 |
| Less: Net income attributable to the noncontrolling interests | 0.9 | 1.6 | 2.6 | 4.6 |
| Net income / (loss) attributable to Tower International, Inc. | \$ 3.3 | \$ (4.0) | \$ (39.2) | \$ 4.3 |

Balance Sheet

| (in \$ millions) | Sep 30, 2013 | Dec. 31, 2012 |
|--|------------------|------------------|
| ASSETS | | |
| Cash and cash equivalents | \$ 106.3 | \$ 113.9 |
| Accounts receivable, net of allowance of \$2.3 and \$4.1 | 331.9 | 266.1 |
| Inventories | 81.7 | 81.3 |
| Deferred tax asset - current | 7.9 | 10.4 |
| Prepaid tooling, notes receivable, and other | 77.3 | 96.3 |
| Total current assets | <u>605.1</u> | <u>568.2</u> |
| Property, plant, and equipment, net | 529.2 | 573.1 |
| Goodwill | 66.1 | 64.8 |
| Investment in joint venture | 8.0 | - |
| Deferred tax asset - non-current | 2.8 | 3.1 |
| Other assets, net | 27.9 | 28.8 |
| Total assets | <u>\$1,239.1</u> | <u>\$1,238.1</u> |
| LIABILITIES AND STOCKHOLDERS' EQUITY | | |
| Short-term debt and current maturities of capital lease obligations | \$ 69.4 | \$ 74.6 |
| Accounts payable | 309.9 | 264.9 |
| Accrued liabilities | 121.0 | 134.7 |
| Total current liabilities | <u>500.3</u> | <u>474.2</u> |
| Long-term debt, net of current maturities | 451.8 | 411.6 |
| Obligations under capital leases, net of current maturities | 10.2 | 10.8 |
| Deferred tax liability - non-current | 10.0 | 13.0 |
| Pension liability | 87.4 | 100.8 |
| Other non-current liabilities | 83.1 | 86.9 |
| Total non-current liabilities | <u>642.5</u> | <u>623.1</u> |
| Total liabilities | <u>1,142.8</u> | <u>1,097.2</u> |
| Stockholders' equity: | | |
| Tower International, Inc.'s stockholders' equity | | |
| Common stock, \$0.01 par value, 350,000,000 authorized, 21,074,337 issued and 20,467,947 outstanding at September 30, 2013 and 20,830,425 issued and 20,247,134 outstanding at December 31, 2012 | 0.2 | 0.2 |
| Additional paid in capital | 326.9 | 321.0 |
| Treasury stock, at cost, 606,390 shares as of September 30, 2013 and 583,291 shares as of December 31, 2012 | (8.6) | (8.3) |
| Accumulated deficit | (276.5) | (237.2) |
| Accumulated other comprehensive loss | (8.5) | (12.5) |
| Total Tower International, Inc.'s stockholders' equity | <u>33.5</u> | <u>63.2</u> |
| Noncontrolling interests in subsidiaries | 62.8 | 77.6 |
| Total stockholders' equity | <u>96.3</u> | <u>140.9</u> |
| Total liabilities and stockholders' equity | <u>\$1,239.1</u> | <u>\$1,238.1</u> |

Consolidated Statement of Cash Flows

(in \$ millions)

| | Three Months Ended Sep. 30, | | Nine Months Ended Sep. 30, | |
|---|-----------------------------|------------------|----------------------------|------------------|
| | 2013 | 2012 | 2013 | 2012 |
| Cash flows - operating activities | | | | |
| Net income / (loss) | \$ 4.2 | \$ (2.4) | \$ (36.6) | \$ 8.9 |
| Add: Loss from discontinued operations, net of tax | - | (2.9) | - | (0.6) |
| Income / (loss) from continuing operations | \$ 4.2 | \$ 0.5 | \$ (36.6) | \$ 9.5 |
| Non-cash restructuring and asset impairments, net | - | - | 11.0 | - |
| Premium on notes redemption and other fees | 7.5 | - | 48.4 | - |
| Deferred income tax provision | - | 2.3 | 0.4 | 12.6 |
| Depreciation and amortization | 22.3 | 23.4 | 70.9 | 68.2 |
| Non-cash share-based compensation | 1.2 | 1.1 | 3.7 | 8.5 |
| Pension expense / (income), net of contributions | (5.9) | (8.9) | (13.3) | (15.9) |
| Change in working capital and other operating items | 8.7 | (10.6) | (34.7) | (45.1) |
| Net cash provided by continuing operating activities | \$ 38.0 | \$ 7.8 | \$ 49.8 | \$ 37.8 |
| Cash flows - investing activities | | | | |
| Cash disbursed for purchases of property, plant, and equipment, net | \$ (17.0) | \$ (24.1) | \$ (47.2) | \$ (84.7) |
| Investment in joint venture | - | - | (6.3) | - |
| Net proceeds from sale of property, plant, and equipment | 2.9 | - | 12.0 | - |
| Net cash used in continuing investing activities | \$ (14.1) | \$ (24.1) | \$ (41.5) | \$ (84.7) |
| Cash flows - financing activities | | | | |
| Purchase of treasury stock | \$ - | \$ - | \$ (0.3) | \$ (3.2) |
| Proceeds from borrowings | 128.3 | 128.1 | 457.3 | 465.3 |
| Repayments of borrowings | (159.1) | (110.4) | (484.9) | (411.0) |
| Proceeds from borrowings on Term Loan Credit Facility | - | - | 417.9 | - |
| Redemption of notes | (43.0) | - | (362.0) | - |
| Premium paid on notes redemption and other fees | (2.2) | - | (43.1) | - |
| Cash restricted for notes redemption | 45.2 | - | - | - |
| Debt financing costs | (1.0) | - | (9.4) | - |
| Premium paid on re-pricing of Term Loan B and other fees | (4.4) | - | (4.4) | - |
| Proceeds from stock options exercised | 0.6 | - | 2.1 | - |
| Noncontrolling interest dividends | (2.3) | - | (6.7) | - |
| Net cash provided by / (used in) continuing financing activities | \$ (37.9) | \$ 17.7 | \$ (33.5) | \$ 51.1 |
| Discontinued operations: | | | | |
| Net cash from discontinued operating activities | \$ - | (4.1) | \$ - | \$ (11.9) |
| Net cash from discontinued investing activities | - | (6.9) | 15.7 | (21.9) |
| Net cash from discontinued financing activities | - | 3.6 | - | 11.6 |
| Net cash from discontinued operations | \$ - | \$ (7.4) | \$ 15.7 | \$ (22.2) |
| Net change in cash and cash equivalents | \$ (14.0) | \$ (6.0) | \$ (9.5) | \$ (18.0) |
| Cash and cash equivalents - beginning of period | 118.2 | 123.4 | 113.9 | 135.0 |
| Effect of exchange rate changes on cash and cash equivalents | 2.1 | 1.5 | 1.9 | 2.0 |
| Cash and cash equivalents - end of period | \$ 106.3 | \$ 119.0 | \$ 106.3 | \$ 119.0 |

Non-GAAP Financial Measures

This presentation includes the following non-GAAP financial measures: “Adjusted EBITDA”, “Adjusted EBITDA margin”, “Adjusted Earning Per Share (EPS)”, “free cash flow” and “net debt.” We define Adjusted EBITDA as net income / (loss) before interest, taxes, depreciation, amortization, restructuring items and other adjustments described in the reconciliations provided in this presentation. Adjusted EBITDA margin represents Adjusted EBITDA divided by revenues. Adjusted Earnings Per Share exclude certain income and expense items described in the reconciliation provided in this presentation. Free cash flow is defined as cash provided by operating activities less cash disbursed for purchases of property, plant and equipment. Net debt represents total debt less cash and cash equivalents. We use Adjusted EBITDA, Adjusted EBITDA margin, Adjusted Earnings Per Share, free cash flow and net debt as supplements to information provided in accordance with generally accepted accounting principles (“GAAP”) in evaluating our business and they are included in this presentation because they are five of the principal factors upon which our management assesses performance. Reconciliations of these non-GAAP financial measures to the most directly comparable financial measures calculated in accordance with GAAP are set forth below. The non-GAAP measures presented above are not measures of performance under GAAP. These measures should not be considered as alternatives for the most directly comparable financial measures calculated in accordance with GAAP. Other companies in our industry may define these non-GAAP measures differently than we do and, as a result, these non-GAAP measures may not be comparable to similarly titled measures used by other companies in our industry; and (ii) certain of our non-GAAP financial measures exclude financial information that some may consider important in evaluating our performance. Given the inherent uncertainty regarding special items and other expense in any future period, a reconciliation of forward-looking financial measures to the most directly comparable financial measures calculated and presented in accordance with GAAP is not feasible. The magnitude of these items, however, may be significant.

Adjusted EBITDA Reconciliation to GAAP

(in \$ millions)

| | 2012 | | | | | 2013 | | |
|--|---------------|----------------|-----------------|----------------|----------------|---------------|------------------|---------------|
| | First Quarter | Second Quarter | Third Quarter | Fourth Quarter | Full Year | First Quarter | Second Quarter | Third Quarter |
| Adjusted EBITDA | \$ 46.3 | \$ 62.4 | \$ 44.7 | \$ 44.5 | \$ 197.9 | \$ 52.1 | \$ 62.2 | \$ 48.4 |
| Restructuring and asset impairments charges, net | (1.9) | (2.8) | (3.2) | (2.8) | (10.7) | (2.7) | (14.6) | (1.6) |
| Depreciation and amortization | (22.3) | (22.4) | (23.4) | (24.8) | (92.9) | (25.2) | (23.5) | (22.3) |
| Acquisition costs and other | (0.2) | (0.2) | (0.2) | 0.2 | (0.4) | - | (0.5) | (0.4) |
| Long-term compensation expense | (5.0) | (3.1) | (1.1) | (1.2) | (10.4) | (1.4) | (1.8) | (1.7) |
| Other expense | - | - | - | - | - | - | (40.9) | (7.5) |
| Interest expense, net | (13.5) | (13.8) | (13.2) | (13.3) | (53.8) | (13.2) | (21.2) | (9.1) |
| Closure of Tower Defense & Aerospace | - | - | - | - | - | (1.6) | (1.2) | - |
| (Provision) / benefit for income taxes | (2.1) | (12.5) | (3.1) | 2.4 | (15.3) | (3.5) | (3.6) | (1.4) |
| Equity in loss of joint venture | - | - | - | - | - | - | (0.2) | (0.2) |
| Net loss / (income) attributable to noncontrolling interest | (1.4) | (1.5) | (1.6) | (2.5) | (7.0) | (2.0) | 0.2 | (0.9) |
| Pension actuarial loss | - | - | - | (19.2) | (19.2) | - | - | - |
| Income / (loss) from discontinued operation | 0.7 | 1.6 | (2.9) | 30.4 | 29.8 | - | - | - |
| Net income / (loss) attributable to Tower International, Inc. | \$ 0.6 | \$ 7.7 | \$ (4.0) | \$ 13.7 | \$ 18.0 | \$ 2.5 | \$ (45.1) | \$ 3.3 |

Free Cash Flow Reconciliation to GAAP

(in \$ millions)

| | Three Months Ended Sep. 30, | | Nine Months Ended Sep. 30, | |
|--|-----------------------------|------------------|----------------------------|------------------|
| | 2013 | 2012 | 2013 | 2012 |
| Net cash provided by operating activities* | \$ 38.0 | \$ 7.8 | \$ 49.8 | \$ 37.8 |
| Cash disbursed for purchases of PP&E, net* | (17.0) | (24.1) | (47.2) | (84.7) |
| Free cash flow | <u>\$ 21.0</u> | <u>\$ (16.3)</u> | <u>\$ 2.6</u> | <u>\$ (46.9)</u> |

*From GAAP Consolidated Statement of Cash Flow s

Certain Items Included in Net Income/(Loss)

(in \$ millions)

| | Three Months Ended | | Nine Months Ended | |
|--|--------------------|-----------------|-------------------|------------------|
| | Sep. 30, | | Sep 30, | |
| | 2013 | 2012 | 2013 | 2012 |
| Expense items included in net income, net of tax: | | | | |
| <i>Cost of sales</i> | | | | |
| Closure of Tower Defense & Aerospace | \$ - | \$ - | \$ (4.4) | \$ - |
| <i>Selling, general, and administrative expenses</i> | | | | |
| Incentive compensation related to funding events | - | - | - | (6.1) |
| Acquisition costs and other | - | - | (0.3) | - |
| <i>Restructuring expense</i> | | | | |
| One-time restructuring actions | (0.4) | | (1.0) | (1.2) |
| Plant relocation | - | (1.7) | - | (2.9) |
| Facility closure | - | (0.6) | (3.6) | (0.6) |
| Asset impairment charges | - | - | (10.7) | - |
| <i>Interest expense</i> | | | | |
| Acceleration of the amortization of debt issue costs and OID | (1.2) | | (11.4) | - |
| <i>Other expense</i> | | | | |
| Premium on redemption of senior secured notes | (2.2) | - | (42.5) | - |
| Premium and other fees for re-pricing of Term Loan | (4.5) | - | (4.5) | - |
| Secondary stock offering transaction costs | (0.8) | - | (0.8) | - |
| Breakage of Letter of Credit Facility | - | - | (0.6) | - |
| <i>Provision for income taxes</i> | | | | |
| Foreign subsidiary tax audit | 2.3 | 1.1 | 2.3 | 1.1 |
| Valuation allowance in Brazil | - | | - | (6.5) |
| <i>Discontinued operations</i> | | | | |
| Income from discontinued operations | - | (2.9) | - | (2.9) |
| Total items included in net income | <u>\$ (6.8)</u> | <u>\$ (4.1)</u> | <u>\$ (77.5)</u> | <u>\$ (19.1)</u> |
| Net income attributable to Tower International, Inc. | \$ 3.3 | \$ (4.0) | \$ (39.2) | \$ 4.3 |
| Memo: Average shares outstanding (in millions) | | | | |
| Basic | 20.4 | 20.2 | 20.4 | 20.1 |
| Diluted | 21.1 | 20.2 | 20.4 | 20.5 |
| Income per common share (GAAP) | | | | |
| Basic | \$ 0.16 | \$ (0.20) | \$ (1.93) | \$ 0.21 |
| Diluted | 0.16 | (0.20) | (1.93) | 0.21 |
| Diluted adjusted income per share (non-GAAP)* | 0.48 | 0.01 | 1.83 | 1.14 |

* Excludes the certain items shown above. For the three months ended September 30, 2012, diluted share count of 20.4 million was used to calculate diluted adjusted income per share. For the nine months ended September 30, 2013, diluted share count of 20.9 million was used to calculate diluted adjusted income per share.

Industry Production Volume (October IHS)

(Vehicles in millions)

| | 2013 Forecast (Oct. IHS) | | | | |
|--------------------------------------|---------------------------------|-------------|-------------|-------------|------------------|
| | Q1 | Q2 | Q3 | Q4 | Full Year |
| <u>By Region</u> | | | | | |
| Europe | 4.8 | 5.1 | 4.4 | 4.7 | 19.0 |
| China | 4.7 | 4.6 | 4.5 | 4.9 | 18.7 |
| North America | 4.0 | 4.3 | 3.9 | 4.0 | 16.2 |
| Brazil | <u>0.8</u> | <u>1.0</u> | <u>0.9</u> | <u>0.7</u> | <u>3.4</u> |
| Total Tower Markets | <u>14.3</u> | <u>15.0</u> | <u>13.7</u> | <u>14.3</u> | <u>57.3</u> |
| <u>2013 Over/(Under) 2012</u> | | | | | |
| Europe | (8) % | 2 % | 2 % | 0 % | (1) % |
| China | 15 | 10 | 8 | 9 | 11 |
| North America | 1 | 7 | 6 | 6 | 5 |
| Brazil | 11 | 23 | 7 | (12) | 7 |
| Total Tower Markets | 2 % | 7 % | 6 % | 4 % | 5 % |