Standard Life

Interim Results 2009

5 August 2009

Disclaimer

This presentation may contain certain “forward-looking statements” with respect to certain of Standard Life's plans and its current goals and expectations relating to its future financial condition, performance, results, strategy and objectives. Statements containing the words “believes”, “intends”, “expects”, “plans”, “seeks” and “anticipates”, and words of similar meaning, are forward-looking. By their nature, all forward-looking statements involve risk and uncertainty because they relate to future events and circumstances which are beyond Standard Life's control including among other things, UK domestic and global economic and business conditions, market related risks such as fluctuations in interest rates and exchange rates, and the performance of financial markets generally; the policies and actions of regulatory authorities, the impact of competition, inflation, and deflation; experience in particular with regard to mortality and morbidity trends, lapse rates and policy renewal rates; the timing, impact and other uncertainties of future acquisitions or combinations within relevant industries; and the impact of changes in capital, solvency or accounting standards, and tax and other legislation and regulations in the jurisdictions in which Standard Life and its affiliates operate. This may for example result in changes to assumptions used for determining results of operations or re-estimations of reserves for future policy benefits. As a result, Standard Life’s actual future financial condition, performance and results may differ materially from the plans, goals, and expectations set forth in the forward-looking statements. Standard Life undertakes no obligation to update the forward-looking statements contained in this presentation or any other forward-looking statements it may make.

What we will be covering

Group Overview

Sir Sandy Crombie

Financial Highlights

David Nish

Delivering value from an asset managing business

Sir Sandy Crombie

Questions

Sir Sandy Crombie, David Nish and Keith Skeoch

STANDARD LIFE

Group Overview

Sir Sandy Crombie

A distinctive approach to delivering value

STANDARD LIFE

An asset managing business building valuable customer relationships with leading service and compelling propositions

- Creating capital efficient innovative products
- Opening new routes to markets
- Leveraging investment management expertise and performance
- Driving further operational excellence

Driving shareholder value

Standard Life – strategy delivering

- Solvency position remains robust
- Strong capital and cash flow generation
- New money flows resilient throughout the cycle
- Selective approach to new business
- Ongoing focus on efficiency
- Well positioned for all market conditions

A resilient business model

Financial Highlights

David Nish

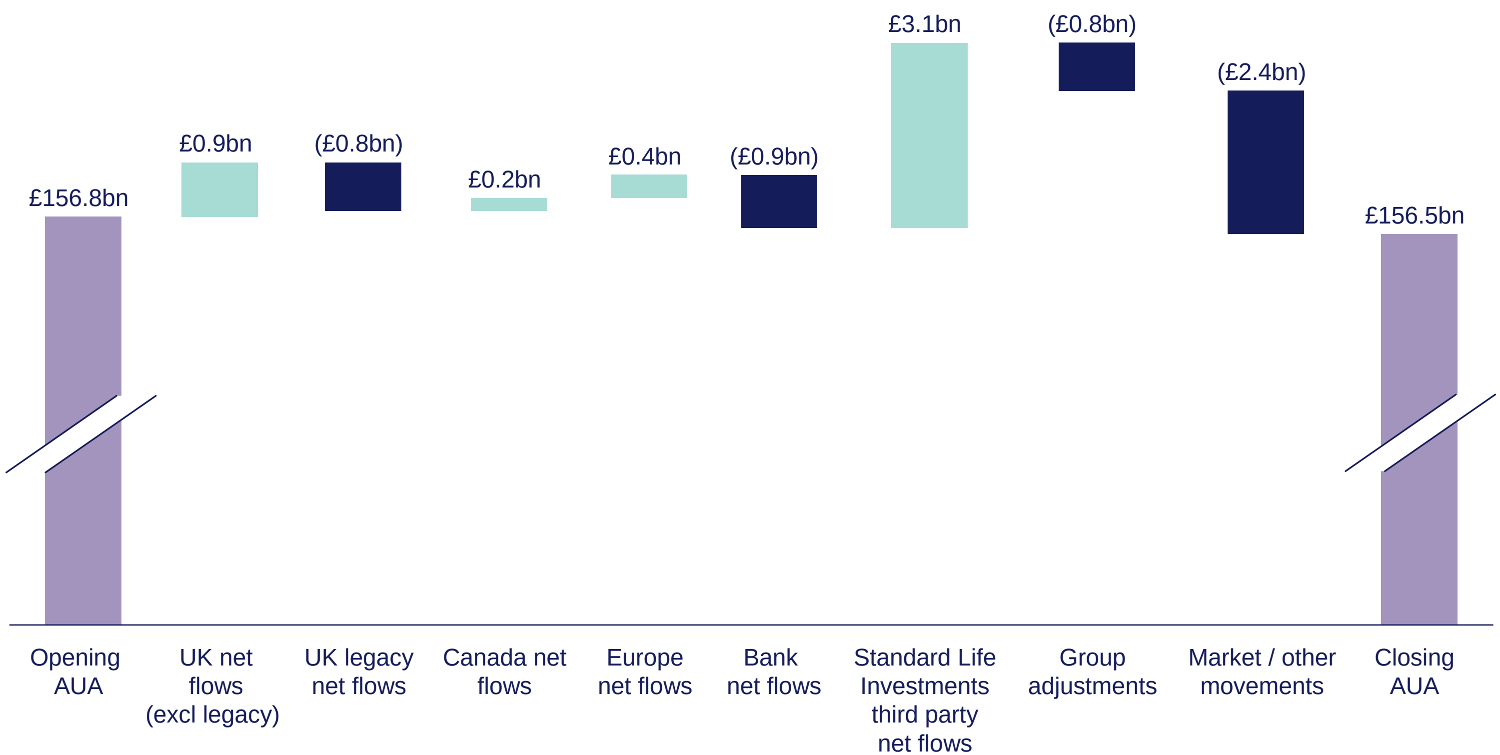
Financial summary

	H1 2009	H1 2008
Assets under administration[1]	£156.5bn	£156.8bn
Life and pensions net flows[2]	£0.7bn	£1.8bn
Investment management third party net flows	£3.1bn	£2.7bn
New business IRR	16%	18%
Embedded value operating profit before tax	£348m	£534m
Return on embedded value (RoEV)	8.0%	11.0%
IFRS underlying profit before tax	£47m	£345m
EEV core capital and cash generation	£167m	£143m
Embedded value per share[1]	265p	286p
FGD surplus[1,3]	£3.1bn	£3.3bn
Dividend per share	4.15p	4.07p

(1) Comparison is to 31 December 2008
(2) Excludes Asia
(3) FGD surplus as at 31 December 2008 is stated after allowing for the final dividend

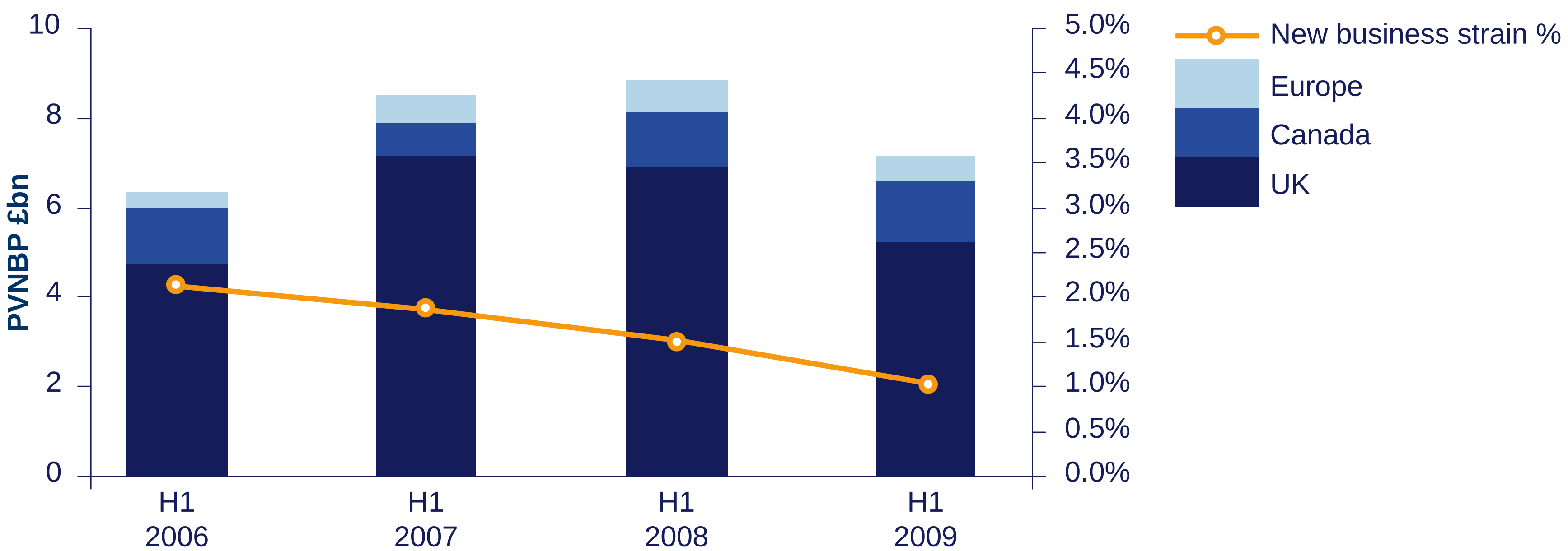
On going resilience in volatile market conditions

Movement in assets under administration



Resilient net inflows

Delivering a capital-lite strategy



(1) New business strain is calculated on a post tax basis.

(2) H1 2006 NBS is shown on a pro forma basis.

(3) New business strain margin for H1 2006 and H1 2007 have not been restated to include mutual funds as covered business. New business strain margin for H1 2007 and H1 2008 have not been restated for Sigma UKFS mutual funds.

(4) H1 2007 and H1 2008 PVNBP have been restated to reflect the inclusion of Sigma UKFS mutual funds within UK.

(5) H1 2006, H1 2007 and H1 2008 PVNBP have been restated to reflect the inclusion of the offshore business within Europe. Prior to 2009 this was included within UK.

An increased focus on cash generation

Growing returns – capital-lite products

STANDARD LIFE

	H1 2009				H1 2008
	IRR %	Discounted Payback years	PVNBP margin %	NBC £m	NBC £m
Individual pensions	11%	10	0.7%	14	36
Group pensions	14%	11	1.9%	29	44
Institutional pensions	>40%	<3	0.8%	7	10
Annuities	Infinite	Immediate	17.8%	46	40
Savings and investments	4%	N/A	(0.6%)	(4)	2
UK covered business total	**20%**	**6**	**1.8%**	**92**	**132**
Canada	14%	9	1.3%	18	18
Europe	7%	21	0.8%	4	7
Covered business total	**16%**	**8**	**1.6%**	**114**	**157**

(1) H1 2008 new business contribution has not been restated to include Sigma UKFS mutual funds.

(2) H1 2008 has been restated to reflect the inclusion of the offshore bond business within Europe. Prior to 2009 this was included within UK.

Strength of IRR demonstrates benefit of capital lite approach

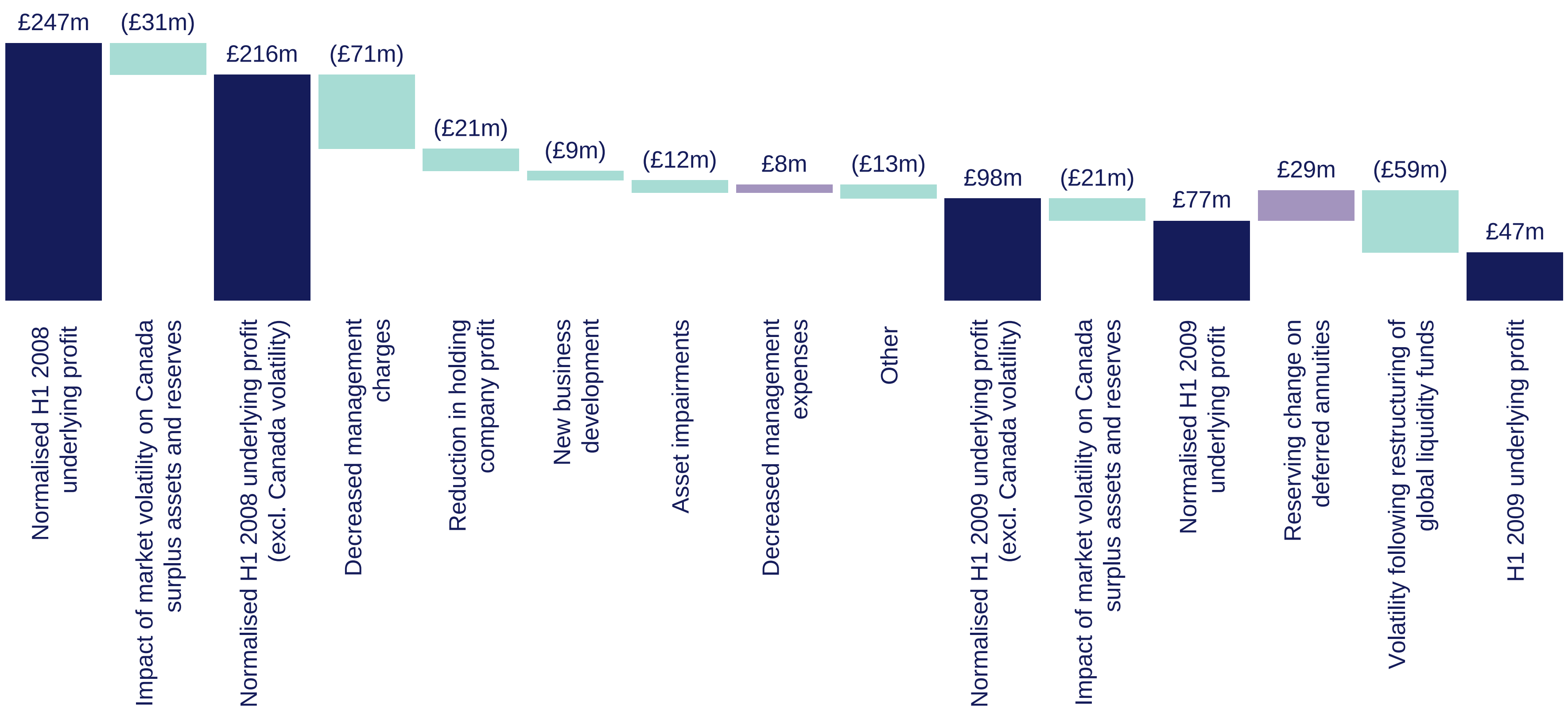
Back book management

	UK £m	Canada £m	Europe £m	HWPF TVOG £m	H1 2009 Total £m	H1 2008 Total £m
Lapses	-	-	(8)	-	(8)	2
Mortality and morbidity	3	9	1	-	13	(1)
Tax	11	2	8	-	21	24
Other	(10)	(2)	(9)	89	68	-
UK annuity reassurance	-	-	-	-	-	119
Total	**4**	**9**	**(8)**	**89**	**94**	**144**

TVOG benefit reflects model improvements and changes to asset allocations and hedging arrangements.

A track record of extracting value from the back book

IFRS underlying profit



IFRS profits impacted by significant market volatility

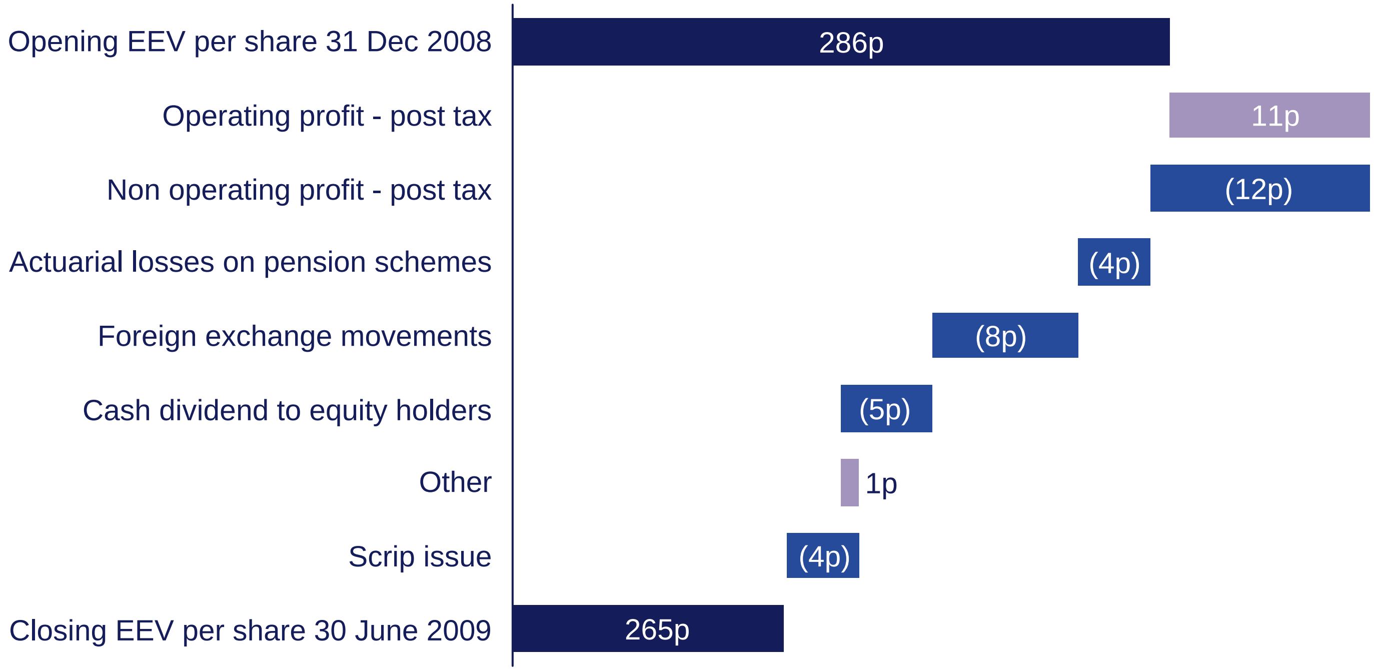
Capital and cash generation

	H1 2009 £m	H1 2008 £m
New business strain	(72)	(131)
Capital and cash generation from existing business	246	263
Covered business capital and cash generation from new business and expected return	**174**	**132**
Covered business development expenses	(9)	(10)
Global investment management, banking and healthcare	23	38
Group corporate centre costs and other	(21)	(17)
Core	**167**	**143**
Efficiency	**(8)**	**(3)**
Back book management	**29**	**110**
Operating profit capital and cash generation	**188**	**250**
Non-operating items	**(139)**	**(69)**
Total capital and cash generation	**49**	**181**

Strong coverage of new business strain

Embedded value

Movement in embedded value per share



- A robust set of operating assumptions
- A track record of extracting value from the back book
- Fast monetisation profile of VIF – half monetises within 5 years

(1) Closing EEV per share of 265p based on diluted share total of 2,212m. Scrip issue movement has been calculated as the impact of the issue of 32m of additional ordinary shares on the closing EEV of £5,859m. All other figures are based on diluted share totals of 2,180m.

A conservative approach to embedded value

Financial Groups Directive

FGD Surplus

30 June 2008	31 December 2008[1]	30 June 2009
£3.5bn	£3.3bn	£3.1bn

Sensitivity to equity market falls[2,3]

Fall in equities	FGD Surplus
20% (FTSE 3,399)	£2.5bn
30% (FTSE 2,974)	£2.2bn
40% (FTSE 2,549)	£1.4bn

Sensitivity to yields[2,3]

Rise in yields	FGD Surplus
100bps rise in yields (e.g. 4.12% to 5.12%)	£1.4bn

(1) FGD surplus at 31 December 2008 is stated after allowing for the final dividend.
Assumed final dividend of £168m all taken in cash – since reduced to £110m due to high Scrip dividend take up.

(2) Compared to 30 June 2009

(3) Based on assumed management actions appropriate to these stresses

A resilient capital position

Balance sheet management

Asset exposures

As at 30 June 2009	Shareholder		Policyholder participating	Policyholder unit linked	Non-controlling interests	Total
	£m	%	£m	£m	£m	£m
Investment property[1]	713	*3%*	2,866	2,982	376	**6,937**
Equity securities[1]	433	*2%*	6,457	31,833	1,077	**39,800**
Debt securities	8,817	*34%*	29,183	12,902	376	**51,278**
Loans and receivables[2]	10,644	*42%*	228	155	-	**11,027**
Other financial assets[3]	1,486	*6%*	6,981	846	97	**9,410**
Cash and cash equivalents	3,297	*13%*	3,556	3,663	128	**10,644**
Total	**25,390**	***100%***	**49,271**	**52,381**	**2,054**	**129,096**

- Low shareholder exposure to equity, property and corporate bonds
- HWPF residual estate of £0.4bn (31 March 2009 £0.3bn, 31 December 2008: £0.5bn)
- Revolving credit facility successfully renewed

(1) Shareholder exposure to equities and property consists primarily of assets in Canadian non-segregated funds
(2) Loans and receivables comprise the Standard Life Bank retail mortgage book and the Canadian non-segregated funds commercial mortgage book
(3) Other financial assets include reinsurance assets and derivative financial assets

A robust capital position

Standard Life Bank

- IFRS underlying profit before tax increased to £15m (H1 2008: £12m)
- Asset quality remains good with an arrears rate of 0.68% at 30 June 2009 - CML average of 2.61% reported at Q1 2009
- Low average indexed loan to value of 48%
- The liquidity and funding position of our banking operations remains robust
- Net retail inflow of £1.4bn (H1 2008: £0.9bn) including £0.5bn savings inflow (H1 2008: £0.2bn)

A high quality asset base and robust funding position

Continuous Improvement Programme

- Initial target of £100m annualised efficiency savings delivered one year early
- On track to achieve second target of £75m savings by the end of 2010 - £26m achieved during H1 2009
- Second phase deliverables to date include:
  - Repositioning of our UK distribution and marketing operating models
  - Continued improvement and automation of customer service processes
  - Restructure of investment management operations in Asia Pacific region
  - Outsourcing elements of IT development

Strong progress towards new efficiency target

Financial summary

- Strong net inflows across the Group
- Capital-lite and cash generative with good IRRs
- Balance sheet and capital position resilient
- Low shareholder asset exposures with conservative default assumptions
- IFRS profits impacted by significant market volatility
- Dividend growth of 2.0% to 4.15p

A resilient performance in volatile market conditions

Delivering value from an asset managing business

Sir Sandy Crombie

Our transition to a capital-lite business model

Capital Heavy

Cash Consuming

Capital-lite

Cash Consuming

Capital-lite

Cash Funded

Capital-lite

Cash Generating

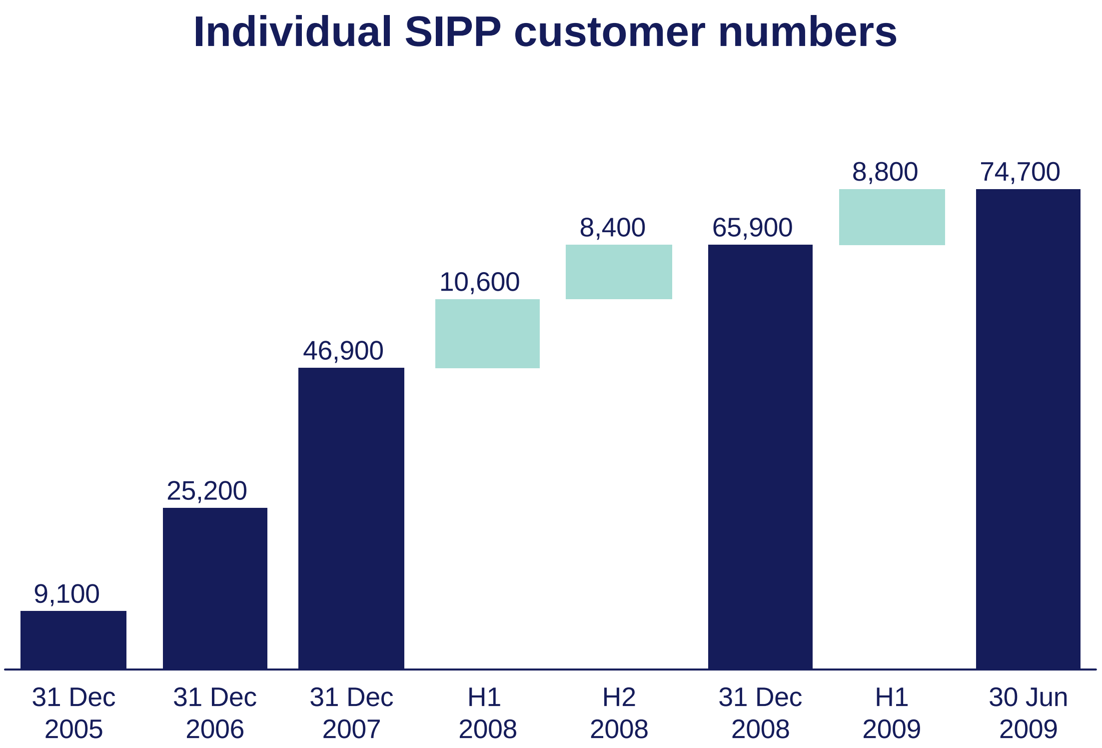
Operational highlights

- Maintained investment in developing the business
- Building on our leadership in the UK transparent fee market
- Activation of BT scheme - largest DC scheme to go to tender in Europe
- Canadian retail investment starting to deliver
- 80% of investment management flows from outside the UK
- Second phase of Continuous Improvement Programme launched

Our financial strength creates opportunity to develop our business

UK SIPP leadership

- Net flows of £1.0bn dominated by pension consolidation
- SIPP AUA up 12% to £9.7bn despite reduced asset values
- Increasing popularity of non-insured investment options

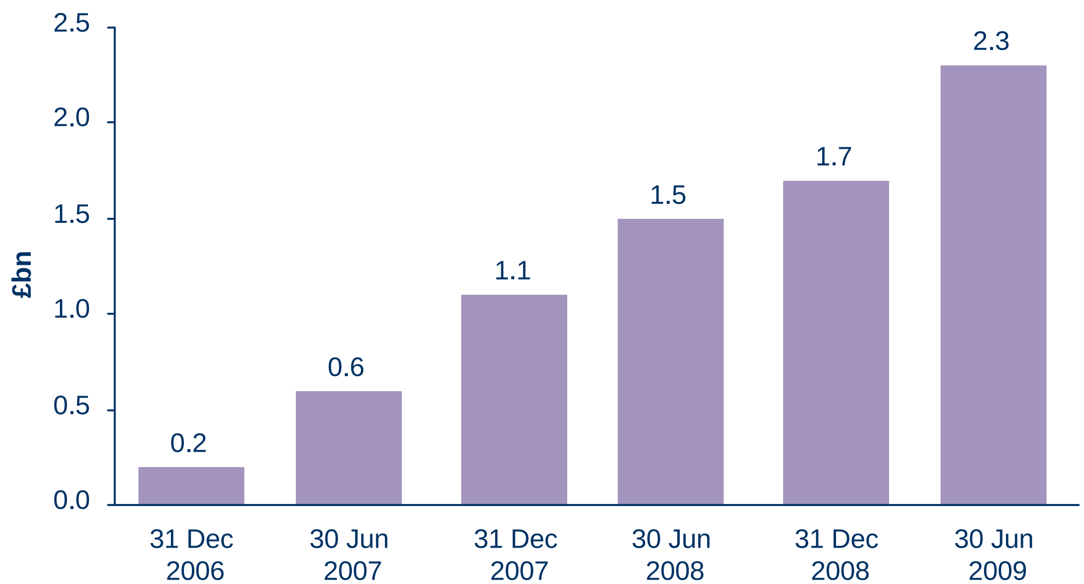


Customer run rate demonstrates resilience of consolidation focus

UK Wrap leadership

- Leveraging business from our existing relationships
- The only platform rated 'eee' by FTRC / Money Marketing for four consecutive years
- Re-pricing strategy providing a simpler charging structure
- Business development programme helping advisers to modernise their business and accelerate asset-gathering onto platform

Wrap assets under administration

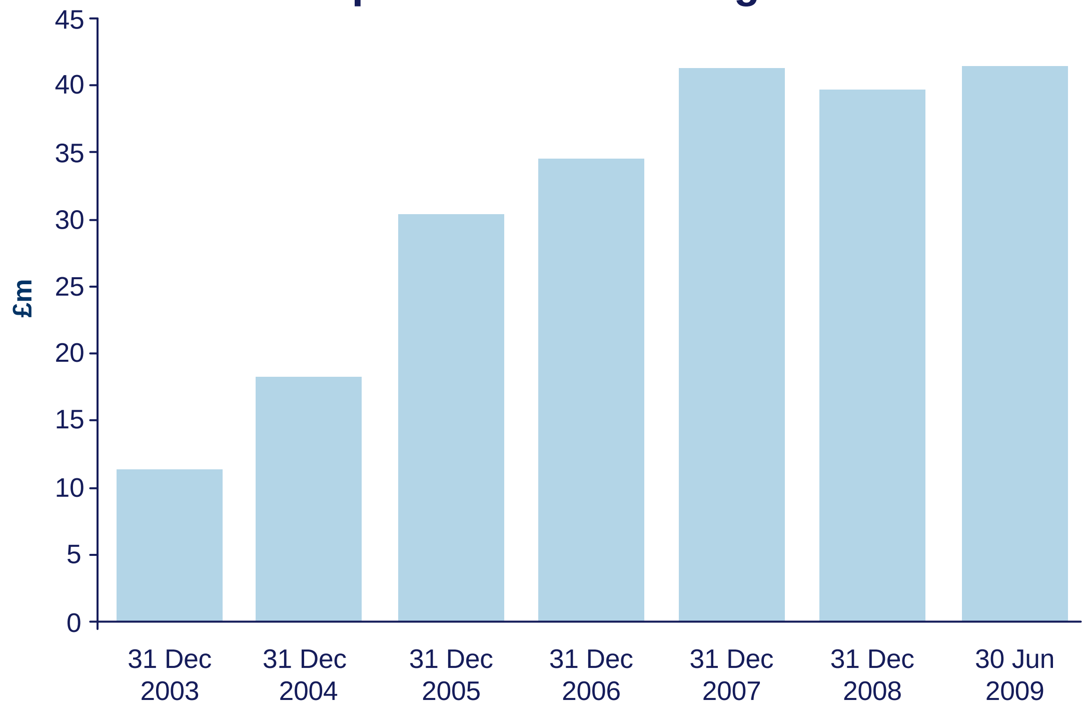


Emphasis on deepening our relationship with IFAs

UK corporate pensions leadership

- 216 schemes won in H1 2009
- Net inflows of £671m
- BT regular contributions received
- Efficiency through scalability
  - £14.7bn AUA at June 2009
  - 264% efficiency improvement since 2003
- One of the lowest cost providers
- Significant market opportunities

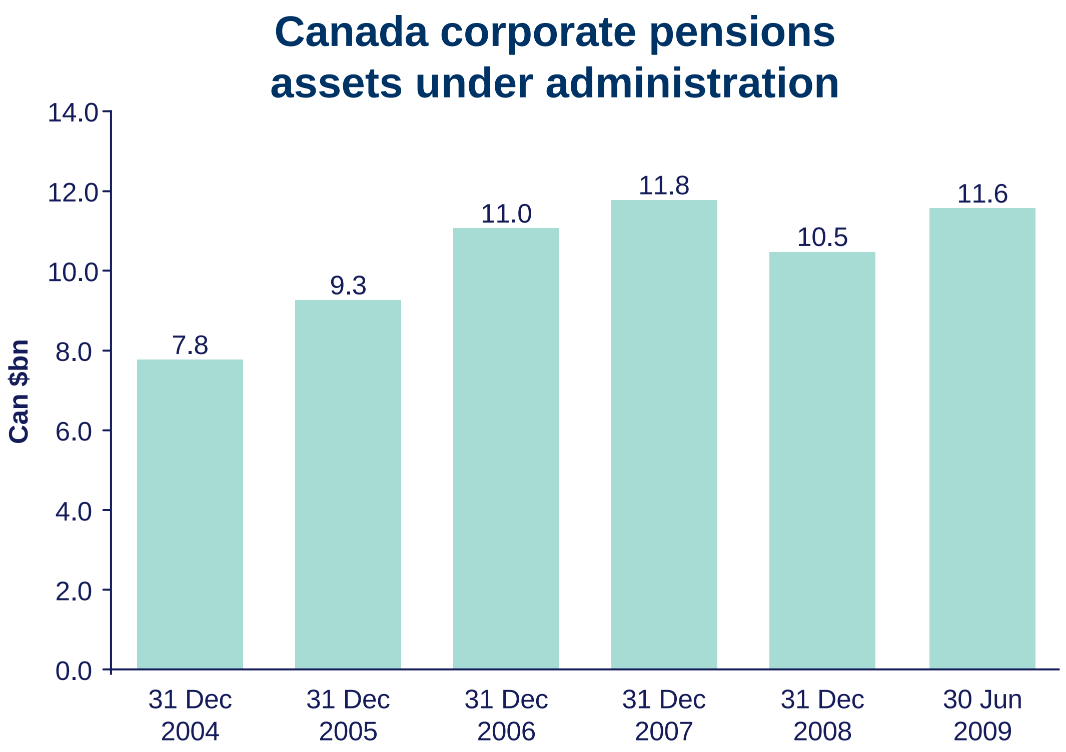
AUA per customer facing staff member



We believe we have the best Defined Contribution pension proposition in the UK

Canada – broadening franchise strength

- Market share up in all key product lines[1] - DC sales up 41%[2,3]
- Investment in retail distribution starting to deliver
- Award winning 'Plan for Life' proposition and 'VIP Room' electronic customer interface
- Enhancements to our Group propositions



(1) 31 March 2009 data
(2) Sales on a PVNBP basis
(3) Constant currency

A strong pensions franchise

Asia-Pacific - potential from growing markets

India

- Higher bancassurance sales as well as volumes now coming from expatriate Indians
- Strong flows into investment management company
- Recent political change viewed as positive for the life insurance industry

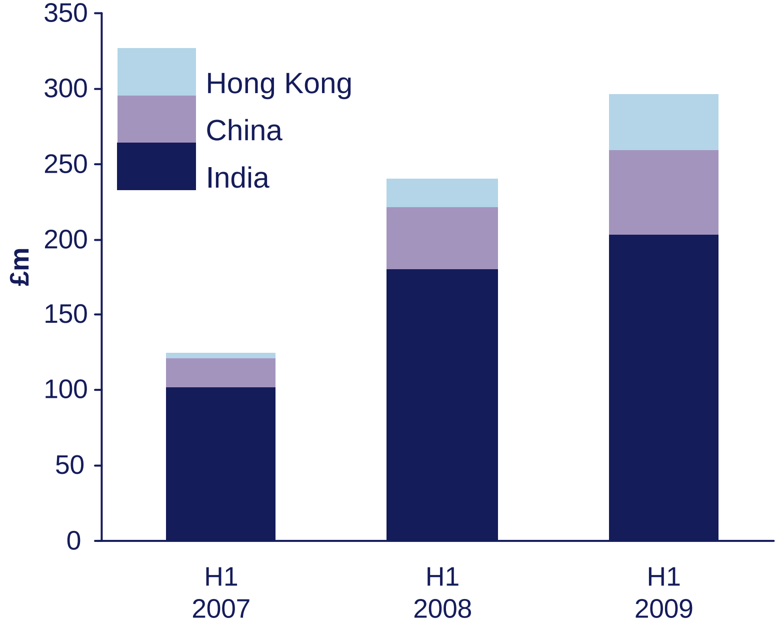
China

- Continuing to expand and increase penetration in 26 cities across 8 provinces
- Opened a branch in Guangdong province in July

Hong Kong

- Increased market share through building strong relationships with brokers
- Growth in offshore business

Asia life and pensions - PVNBP

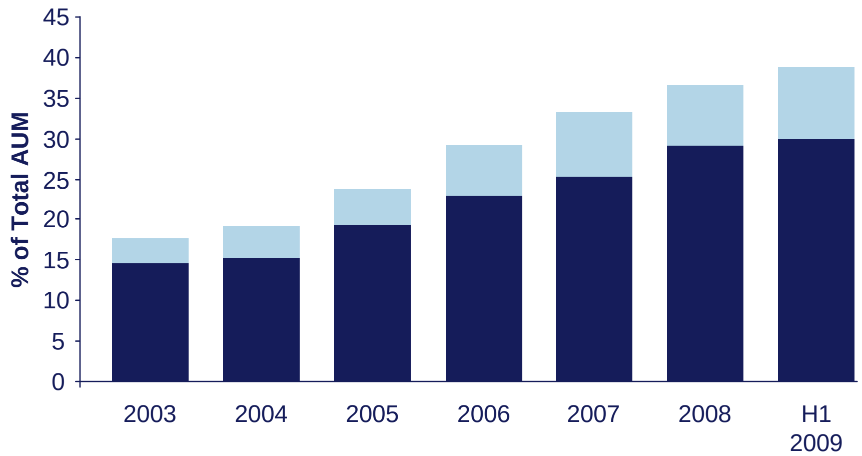


Growth potential

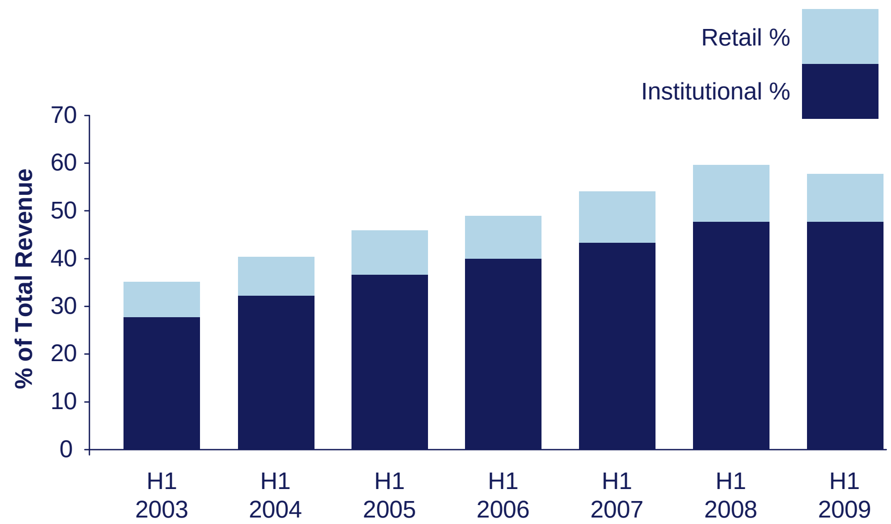
Standard Life Investments - strong third party growth

STANDARD LIFE

Third party AUM / Total AUM



Third party revenues / Total revenues



- 58 new institutional customers in UK and Europe
- H1 2009 net new monies of £3.1bn (including third party insurance contracts), with nearly 80% from outside the UK

- Third party revenues have increased to 58% of total revenues (2003: 35%)
- Third party mandates have increased to 39% of total AUM (31 December 2003: 18%)

Strong growth in third party assets and revenues

Standard Life Investments - a resilient investment management business

STANDARD LIFE

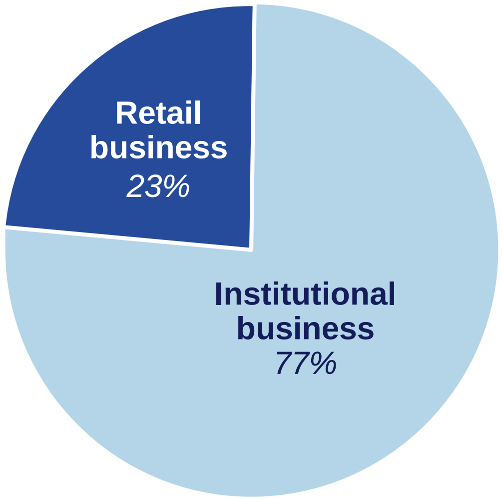
Institutional business

- Well positioned due to breadth of offering and skills:
  - Fixed Income, UK Equity and Property expertise
  - Global Absolute Return Strategies (GARS)
- Increasing popularity of fixed income and GARS products
- 80% of pipeline from outside UK

Retail business

- Our range of cash, bond, cautious managed and GARS products well suited to current market conditions
- UK Mutual Funds market share almost doubled[1]
- Strategic Bond Fund, UK Equity Recovery Fund and European Equity Income Fund launched in the first half of 2009

Split of total third party AUM



(1) Source: IMA. Market share for gross sales of 3.0% for Jan-May 2009, up from 1.7% for the same period last year

Strong new business and product development pipeline

Driving efficiency

STANDARD LIFE

The next phase of the Continuous Improvement Programme

- Target to achieve £75m of annualised efficiency savings by the end of 2010
- Ongoing initiatives include:
  - Finance, marketing and HR transformation programmes
  - Adopting a global approach for our infrastructure
  - Improving environmental efficiency
  - Improving efficiency through end-to-end process design

Delivering operational excellence

Investing for future growth

STANDARD LIFE

Investing in customer solutions

- Broadening corporate benefit propositions
- Developing retail SIPP and Wrap offerings
- Strengthening our international savings propositions
- Extending our global product capability

Leveraging our financial strength to develop the business

Increasing shareholder value is our objective

STANDARD LIFE

Delivery

Efficiency

Opportunity

Increased shareholder value

A business model for all market conditions

STANDARD LIFE

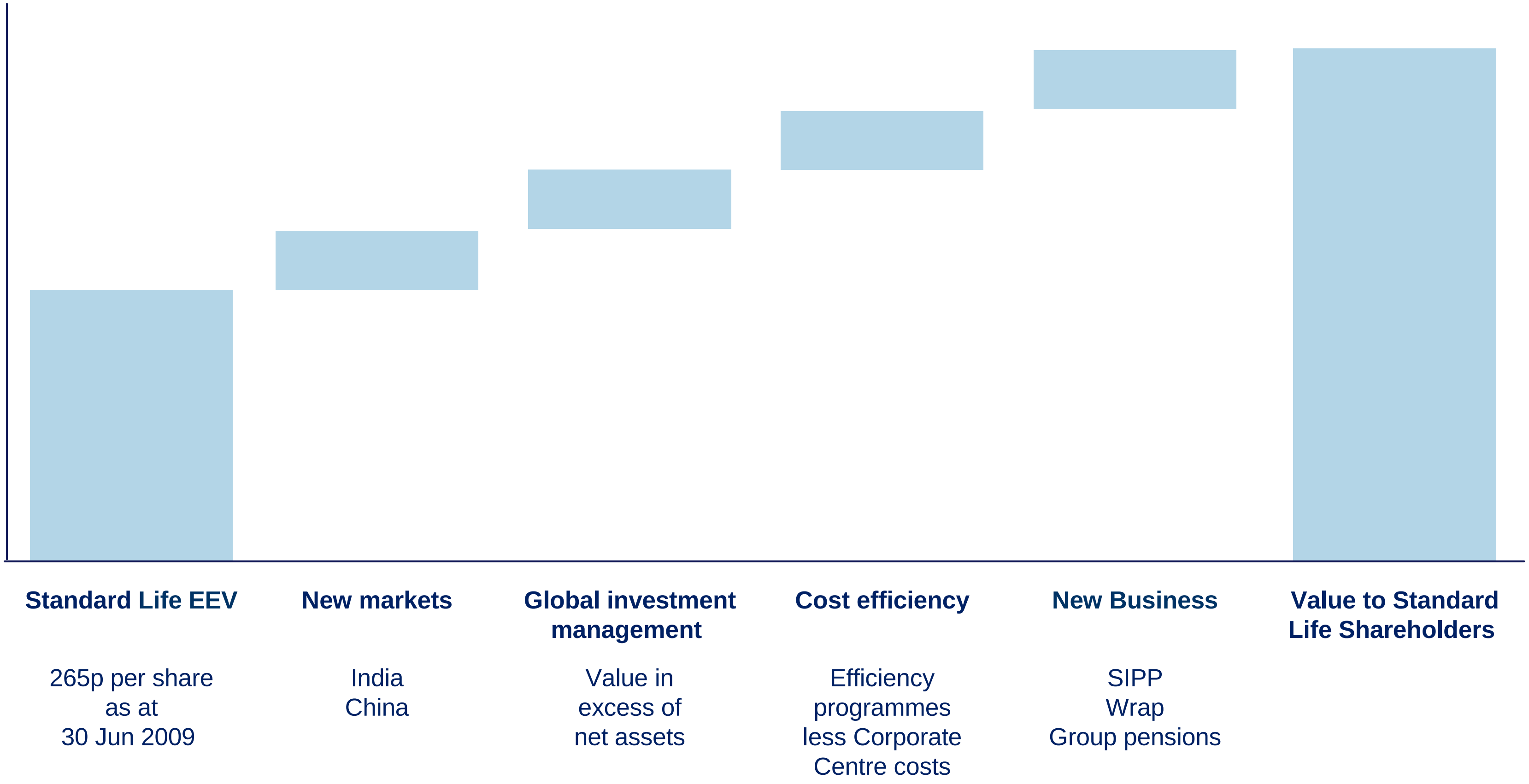
Questions

Sir Sandy Crombie, David Nish and Keith Skeoch

Appendix

Components of Standard Life value

Illustrative key components in excess of EEV *(not to scale)*

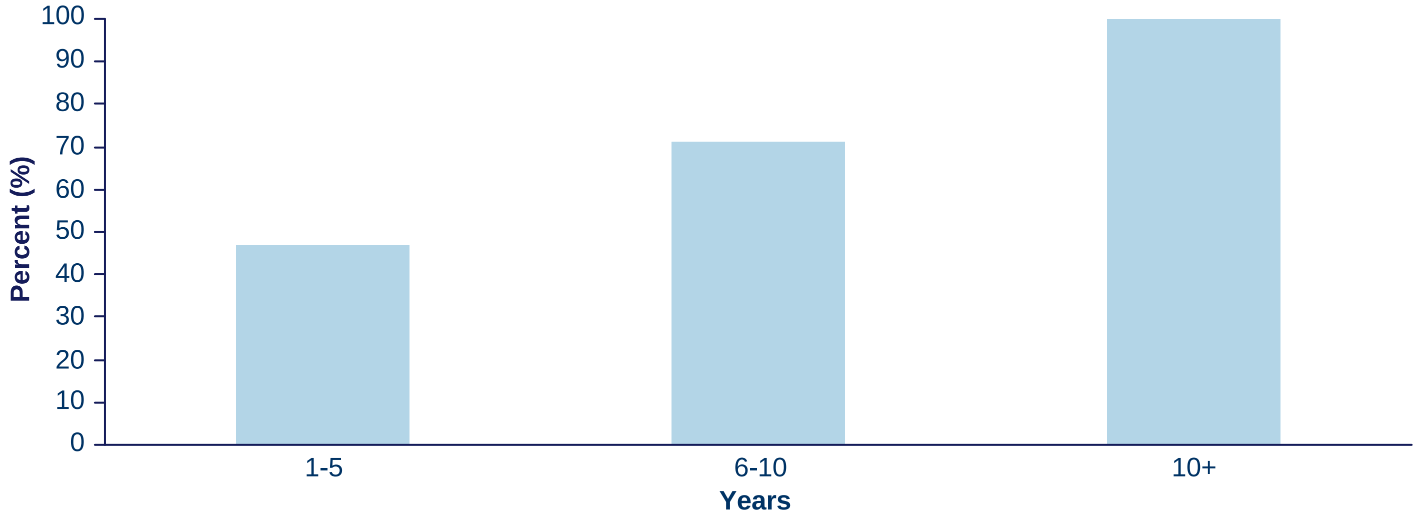


Group EEV operating profit

	UK £m	Canada £m	Europe £m	Asia £m	HWPF TVOG £m	Non-covered £m	H1 2009 Total £m	H1 2008 Total £m
Contribution from new business	92	18	4	-	-	-	114	157
Expected return on existing business	105	67	17	-	-	-	189	218
Return on free surplus	(13)	1	2	(25)	-	-	(35)	(1)
Core development expenses	(10)	(1)	(2)	-	-	-	(13)	(14)
Global investment management	-	-	-	-	-	10	10	31
UK non-covered	-	-	-	-	-	11	11	12
Group Corporate Centre costs	-	-	-	-	-	(25)	(25)	(25)
Other - non-covered	-	-	-	-	-	8	8	15
Core	**174**	**85**	**21**	**(25)**	**-**	**4**	**259**	**393**
Efficiency	**(2)**	**(5)**	**2**	**-**	**-**	**-**	**(5)**	**(3)**
Backbook	**6**	**9**	**(8)**	**-**	**89**	**(2)**	**94**	**144**
Operating profit before tax	**178**	**89**	**15**	**(25)**	**89**	**2**	**348**	**534**

Maturity profile of PVIF

Cumulative proportion of existing PVIF converting into cash



47% of PVIF converts to cash within the next 5 years

Capital and cash generation

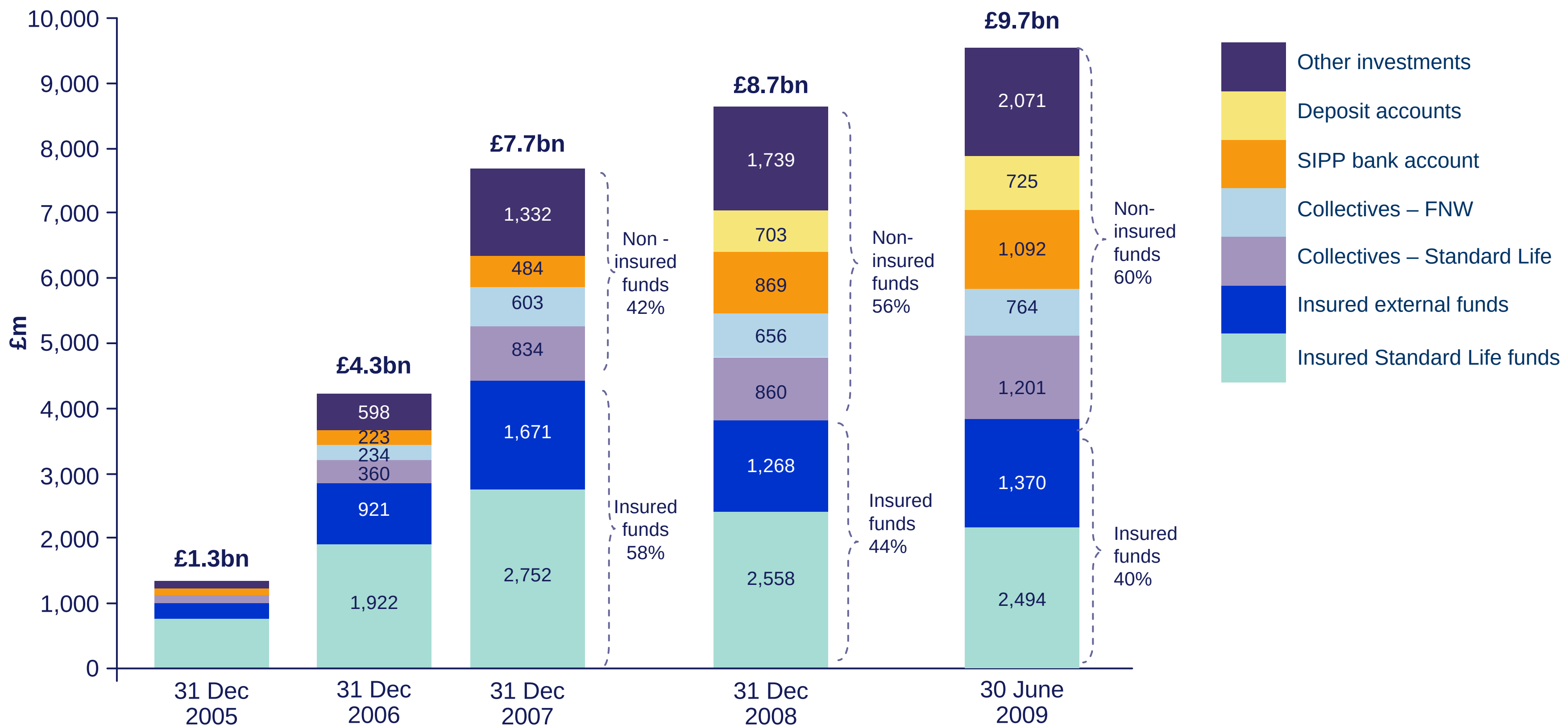
	Free surplus £m	Required capital £m	Net worth £m	PVIF £m	Group EEV £m
31 December 2008	**2,348**	**844**	**3,192**	**3,053**	**6,245**
Operating capital and cash generation	**172**	**16**	**188**	**-**	**188**
Non operating capital and cash generation	(140)	1	(139)	-	(139)
PVIF income statement movement	-	-	-	(97)	(97)
Profit/(loss) after tax	**32**	**17**	**49**	**(97)**	**(48)**
Dividends[1]	(168)	-	(168)	-	(168)
Other non-trading movements[2]	(22)	(55)	(77)	(93)	(170)
30 June 2009	**2,190**	**806**	**2,996**	**2,863**	**5,859**

(1) Dividends of £168m include £110m paid in cash and £58m of new shares issued in lieu of cash dividends as part of the Scrip dividend scheme.
(2) Other non-trading movements have been partially offset by £58m of share capital issued as part of the Scrip dividend scheme.

A resilient balance sheet

UK SIPP leadership

Individual SIPP: Assets under administration



Sustained SIPP growth

Asset exposures – shareholder exposure

As at 30 June 2009	Canada Non-segregated funds £m	Standard Life Bank £m	Other shareholder £m	Total shareholder £m
Investment property	713	-	-	713
Equity securities	350	-	83	433
Debt securities	5,170	662	2,985	8,817
Loans and receivables	2,018	8,599	27	10,644
Other financial assets[1]	520	238	728	1,486
Cash and cash equivalents	20	1,071	2,206	3,297
Total	**8,791**	**10,570**	**6,029**	**25,390**

- Shareholder exposure to Canadian non-segregated funds is limited to the net impact on the shareholder surplus and the value of any guarantees which may be triggered
- Standard Life Bank exposure to financial assets consists primarily of exposure to a high quality retail mortgage book as well as highly rated short term debt securities and cash and cash equivalents
- Shareholder exposure to debt securities excluding Canadian non-segregated funds and Standard Life Bank includes debt securities backing annuity and reinsurance liabilities (£1.8bn), subordinated debt (£0.5bn) and the stock lending programme (£0.3bn)

(1) Other financial assets include reinsurance assets and derivative financial assets

Credit risk allowance for corporate bonds

UK and Europe annuities

- £1.8bn of bonds, comprising £0.8bn of government and government backed bonds and corporate bonds of £1.0bn used to back £1.7bn of annuity liabilities
- There were no defaults in respect of debt securities backing UK and European annuity liabilities in H1 2009
- The average yield deduction to allow for future defaults within the valuation of liabilities has been broadly maintained at 31 December 2008 levels

Canada

- Total bond holdings of £5.2bn, comprising £3.1bn of government bonds (Federal, Provincial and Municipal) and £2.1bn of corporate bonds
- There were no defaults within this portfolio of debt securities during H1 2009
- The allowance for future defaults within the valuation of liabilities has been broadly maintained at 31 December 2008 levels

Credit exposures

As at 30 June 2009	Shareholder £m	Policyholder unit linked £m	Policyholder participating £m	Third party £m	Total £m
US sub-prime RMBS	-	-	-	-	-
US Alt-A	-	-	-	-	-
CDO/CSO/CLO[1]	-	-	5	-	5
Wrapped credit	44	63	194	87	388
Direct monoline	-	-	-	-	-
SIVs	-	-	-	-	-
Total	**44**	**63**	**199**	**87**	**393**
% Asset backed securities	**1.0%**	**1.4%**	**4.5%**	**2.0%**	**8.9%**
% Total assets under administration	**0.03%**	**0.04%**	**0.13%**	**0.05%**	**0.25%**

- No direct exposure to US sub-prime mortgages
- No direct exposure to monolines
- Minimal direct exposure to CDOs / CSOs of £5m (rated AAA)
- No exposure to SIVs following Whistlejacket recovery and maturity of remaining securities

(1) Entire exposure to AAA rated CSO underlying collateral investment grade corporate exposure

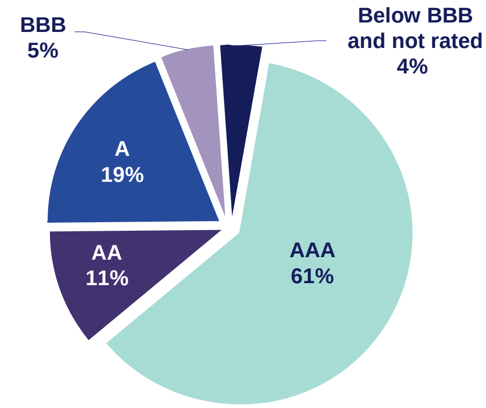
Exposures to assets – debt securities

Exposure to debt securities

As at 31 June 2009	Shareholder £m	Policyholder participating £m	Policyholder unit linked £m	Non-controlling interests[1] £m	Total £m
Government	3,717	18,845	6,604	225	29,391
Corporate - financial institutions	2,735	7,253	3,881	114	13,983
Corporate - other	2,110	2,571	1,975	30	6,686
Other	255	514	442	7	1,218
Total	**8,817**	**29,183**	**12,902**	**376**	**51,278**
% of Total	**17%**	**57%**	**25%**	**1%**	**100%**
Asset Backed Securities included above	**1,220**	**1,279**	**1,145**	**756**	**4,400**

- High quality portfolio
- 61% AAA rated
- 96% investment grade

(1) For Asset Backed Securities includes securities managed on behalf of third parties



Heritage With Profits Fund (HWPF) - Estate

STANDARD LIFE

- HWPF Estate of £0.4bn at June 2009 (31 March 2009: £0.3bn, 31 December 2008: £0.5bn)

Sensitivities and current position

- Estimated HWPF Estate broadly unchanged in current conditions
- Estate increased since March 2009 and able to withstand further deterioration in market conditions due to improvements in hedging arrangements
- Capital support mechanism means if there were a shortfall, furthest out years encumbered first
- Transfers from the fund also require consideration of the regulatory peak surplus of the fund

Estate and hedge are effective at absorbing market falls

HWPF Time Value of Options and Guarantees (TVOG)

STANDARD LIFE

- The TVOG measures the risk to the transfers from the HWPF to shareholders fully reflecting the current size of the Estate and the risk of potential future shortfalls
- TVOG of £101m at June 2009 (31 Dec 2008: £220m) fully reflects market conditions at that date
- Reduction reflects improvements in modelling and the impact of changes in asset allocations and hedging arrangements. Also favourable impact from higher risk free yields and lower implied volatilities more than offsetting the impact of adverse investment returns
- Estimated TVOG broadly unchanged in current market conditions

Structure and relative insensitivity of fund limit shareholder exposure – risk fully allowed for in TVOG

FGD - Capital tier structure

STANDARD LIFE

	Jun-09 £bn	Dec-08[1] £bn	Jun-08 £bn
Group core tier 1	4.7	5.3	5.7
Group innovative tier 1	0.6	0.7	0.6
Deductions from tier 1	(0.8)	(0.8)	(0.7)
Total Group tier 1 capital	**4.5**	**5.2**	**5.6**
Group upper tier 2	0.8	0.8	0.8
Group lower tier 2	0.7	0.7	0.6
Total Group tier 2 capital	**1.5**	**1.5**	**1.4**
Group capital resources before deductions	**6.0**	**6.7**	**7.0**
Group capital resources deductions	(0.2)	(0.2)	(0.3)
Group capital resources requirement	(2.7)	(3.0)	(3.2)
Group capital surplus	**3.1**	**3.5**	**3.5**
Group solvency cover	**217%**	**219%**	**206%**

(1) FGD surplus at 31 December 2008 shown before allowing for the payment of the 2008 final dividend.

Robust capital position maintained

Asset backed securities – total

Exposure by type and credit rating

As at 30 June 2009

ABS Type	AAA £m	AA £m	A £m	BBB £m	BB £m	B £m	Not Rated £m	Total £m
Total								
ABCP	-	-	-	-	-	-	-	**-**
Auto ABS	10	-	-	-	3	-	-	**13**
CMBS	812	262	429	414	-	-	106	**2,023**
Credit Card ABS	237	-	-	-	-	-	-	**237**
Other ABS	69	-	-	5	-	-	2	**76**
RMBS	1,270	52	5	33	-	-	-	**1,360**
SIV	-	-	-	-	-	-	-	**-**
WhCo	80	191	194	174	18	-	29	**686**
CDO	-	-	-	-	-	-	-	**-**
CSO	5	-	-	-	-	-	-	**5**
CLO	-	-	-	-	-	-	-	**-**
Other	-	-	-	-	-	-	-	**-**
Total	**2,483**	**505**	**628**	**626**	**21**	**-**	**137**	**4,400**
%	**56%**	**12%**	**14%**	**14%**	**1%**	**0%**	**3%**	**100%**

Asset backed securities – shareholder

Exposure by type and credit rating

As at 30 June 2009

ABS Type	AAA £m	AA £m	A £m	BBB £m	BB £m	B £m	Not Rated £m	Total £m
Shareholder								
ABCP	-	-	-	-	-	-	-	**-**
Auto ABS	7	-	-	-	2	-	-	**9**
CMBS	250	46	10	20	-	-	-	**326**
Credit Card ABS	179	-	-	-	-	-	-	**179**
Other ABS	37	-	-	5	-	-	-	**42**
RMBS	554	43	5	3	-	-	-	**605**
SIV	-	-	-	-	-	-	-	**-**
WhCo	-	5	35	7	8	-	4	**59**
CDO	-	-	-	-	-	-	-	**-**
CSO	-	-	-	-	-	-	-	**-**
CLO	-	-	-	-	-	-	-	**-**
Other	-	-	-	-	-	-	-	**-**
Total Shareholder	**1,027**	**94**	**50**	**35**	**10**	**-**	**4**	**1,220**
%	**84%**	**8%**	**4%**	**3%**	**1%**	**0%**	**0%**	**100%**