

DAR ES SALAAM COMMUNITY BANK PLC STATEMENT OF FINANCIAL POSITION AS AT 30 JUNE 2011

Report of condition of bank pursuant to provisions of section 32(3) of the Banking and Financial Institutions Act, 2006

(Amounts in million shillings)

A ASSETS 1 Cash 1,473.06 2,089 2,089 2,089 3,085.40 9,935.40			(Amounts in million shillings)	
A ASSETS 1 Cash 2 Balances with Bank of Tanzania 3 Investment in Government Securities 3 It places with Bank of Tanzania 3 Investment in Government Securities 4 Balances with other Banks 5 Cheques and Items for clearing 6 Interbranch Suspense 7 Bills Negotiated 8 Customers' Liabilities for acceptances 9 Interbank Loans Receivables 10 Investments in Other Securities 10 Loans, Advances and Overdrafts(Net of allowance for probable losses) 12 Other Assets 13 Equity investments 14 Underwriting Accounts 15 Property, Plant and Equipments (Less Depreciation) 16 TOTAL ASSETS 17 Deposit from other Banks and Financial Institutions 18 Customer Deposits 19 Cash letters of credit 20 Special Deposits 19 Cash letters of credit 21 Payment Orders' transfers payable 22 Bankers' cheques and drafts issued 23 Accrued Taxes and expenses payable 24 Acceptance outstanding 25 Inter branch float items 26 Unearned Income and other deferred charges 27 Other Liabilities 28 Borrowings 29 TOTAL LIABILITIES 30 NET ASSETS/(LIABILITIES) 31 Paid-up Share Capital 32 Capital Reserves 33 Paid-up Share Capital 34 Profit (Loss) account 35 Other Capital Accounts 450 Other Capital 36 Other Capital Accounts 37 TOTAL SHAREHOLDERS' FUND 40 Allowance for probable losses 2 149.77 2.318			Current	Previous
A ASSETS 1 Cash 2 Balances with Bank of Tanzania 3 Investment in Government Securities 4 Balances with other Banks 5 Cheques and items for clearing 6 Interbranch Suspense 7 Bills Negotiated 8 Customer's Liabilities for acceptances 9 Interbrank Loans Receivables 10 Investments in Other Securities Loans, Advances and Overdrafts(Net of allowance for 1 probable losses) 10 Investments in Other Securities Loans, Advances and Overdrafts(Net of allowance for 1 probable losses) 12 Other Assets 13 Equity investments 14 Underwriting Accounts 15 Property, Plant and Equipments (Less Depreciation) 16 TOTAL ASSETS 17 Deposit from other Banks and Financial Institutions 18 Customer Deposits 19 Cash letters of credit 19 Cash letters of credit 20 Special Deposits 21 Payment Orders/ transfers payable 22 Bankers' cheques and drafts issued 23 Accrued Taxes and expenses payable 24 Acceptance outstanding 25 Inter branch float items 26 Unearned Income and other deferred charges 27 Other Liabilities 28 Borrowings 29 TOTAL LIABILITIES 30 NET ASSETS/(LIABILITIES) (16 minus 29) 41 CAPITAL AND RESERVES 31 Paid-up Share Capital 32 Capital Reserves 51 1.68 55 1.68 55 51 56 61 5.33 66 61 5.33 67 62 7 14,354 67 CAPITAL AND RESERVES 31 Paid-up Share Capital 32 Capital Reserves 55 1.68 55 1.69 50 1.79 1.79 1.79 1.79 1.79 1.79 1.79 1.79			Quarter	Quarter
1 Cash 1,473.06 2,089 28 28 28 28 29.35.40 9,923 17 26 28 29.30 29.30 39.30 17 26 29 20 20 20 20 20 20 20			30.06.2011	31.03.2011
2 Balances with Bank of Tanzania 3 Investment in Government Securities 4 Balances with other Banks 5 Cheques and items for clearing 6 Interbranch Suspense 7 Bills Negotiated 8 Customers' Liabilities for acceptances 9 Interbank Loans Receivables 10 Investments in Other Securities Loans, Advances and Overdrafts(Net of allowance for probable losses) 5 Cydher Assets 1 Cydher Assets 1 Cydher Assets 1 Customer Peposits 1 Customer Deposits 1 Customer Deposits 1 Capayment Orders/ transfers payable 2 Bankers' cheques and drafts issued 2 Bankers' cheques and drafts issued 3 Accrued Taxes and expenses payable 2 Bancers in Cher Securities 2 Copter Liabilities 3 NET ASSETS/LIABILITIES 3 NET ASSETS/LIABILITIES 3 NET ASSETS/LIABILITIES 4 Acceptance outstanding 5 Inter branch float items 5 C C CAPITAL AND RESERVES 3 Retained Earnings 4 1,63.34 4 1,63.34 5 1,971.34 5 1,990.34 6 1,971.34 6 1,992.35 6 1,992.35 6 1,992.36 6 1,395.40 6 1,365.01 6 1,365.	Α	ASSETS		
3 Investment in Government Securities 12,658.97 11,694 4 5 5 5 5 5 5 5 5	1	Cash	1,473.06	2,089.57
Balances with other Banks	2	Balances with Bank of Tanzania	9,935.40	9,923.42
Balances with other Banks	3	Investment in Government Securities		11,694.58
Fills Negotiated	4	Balances with other Banks	1,130.43	866.64
Fills Negotiated	5	Cheques and items for clearing	198.62	136.42
7 Bills Negotiated 8 Customers' Liabilities for acceptances 9,700.00 7,700 10 Interbank Loans Receivables 10 Investments in Other Securities Loans, Advances and Overdrafts(Net of allowance for 11 probable losses) 55,456.36 55,529 12 Other Assets 4,537.66 4,596 13 Equity investments 4 Underwriting Accounts 15 Property, Plant and Equipments (Less Depreciation) 923.68 915 16 TOTAL ASSETS 96,014.16 93,637 18 LIABILITIES 96,014.16 93,637 19 Cash letters of credit 97,000 97,00		· ·	-	184.96
S Customers' Liabilities for acceptances 9 Interbank Loans Receivables 9,700.00 7,700			-	-
9 Interbank Loans Receivables 9,700.00 7,700 10 Investments in Other Securities Loans, Advances and Overdrafts(Net of allowance for 11 probable losses) 55,456.36 55,529 12 Other Assets 4,537.66 4,596 13 Equity investments 4 Underwriting Accounts 15 Property, Plant and Equipments (Less Depreciation) 923.68 915 16 TOTAL ASSETS 96,014.16 93,637 16 TOTAL ASSETS 14BILITIES 17 Deposit from other Banks and Financial Institutions 16,148.80 18,829 19 Cash letters of credit 20 Special Deposits 61,365.01 55,290 19 Cash letters of credit 21 Payment Orders/ transfers payable 22 Bankers' cheques and drafts issued 63.04 49 23 Accrued Taxes and expenses payable 2,524.58 2,811 24 Acceptance outstanding 25 Inter branch float items 0.41 26 Unearned Income and other deferred charges 27 Other Liabilities 612.13 2,236 28 Borrowings - 2 TOTAL LIABILITIES 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 23 A Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450			-	-
10 Investments in Other Securities Loans, Advances and Overdrafts(Net of allowance for probable losses) 55,456.36 55,529 12 Other Assets 4,537.66 4,596 13 Equity investments 4 Underwriting Accounts 15 Property, Plant and Equipments (Less Depreciation) 923.68 915 16 TOTAL ASSETS 96,014.16 93,637 18 LIABILITIES 17 Deposit from other Banks and Financial Institutions 16,148.80 18,829 18 Customer Deposits 61,365.01 55,290 19 Cash letters of credit -		·	9,700.00	7,700.00
11	10	Investments in Other Securities	,	,
11		Loans, Advances and Overdrafts(Net of allowance for		
12 Other Assets 4,537.66 4,596 13 Equity investments 14 Underwriting Accounts 15 Property, Plant and Equipments (Less Depreciation) 923.68 915 16 TOTAL ASSETS 96,014.16 93,637 18 LIABILITIES 17 Deposit from other Banks and Financial Institutions 16,148.80 18,829 18 Customer Deposits 61,365.01 55,290 19 Cash letters of credit - 20 Special Deposits 65.53 65 19 Agment Orders/ transfers payable 2,524.58 2,811 22 Bankers' cheques and drafts issued 63.04 49 23 Accrued Taxes and expenses payable 2,524.58 2,811 24 Acceptance outstanding - 25 Inter branch float items 0.41 26 Unearned Income and other deferred charges - 27 Other Liabilities 612.13 2,236 28 Borrowings - 29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,498 40 Allowance for probable losses 2,149.77 2,315	11		55,456.36	55,529.68
13 Equity investments 14 Underwriting Accounts 15 Property, Plant and Equipments (Less Depreciation) 923.68 915 16 TOTAL ASSETS 96,014.16 93,637 18 LIABILITIES 17 Deposit from other Banks and Financial Institutions 16,148.80 18,829 18 Customer Deposits 61,365.01 55,290 19 Cash letters of credit -	12	Other Assets	· ·	4,596.57
14 Underwriting Accounts 15 Property, Plant and Equipments (Less Depreciation) 923.68 915 915 916,014.16 93,637 917 923.68 915 918			,	,
15		' '		
TOTAL ASSETS			923.68	915.94
17 Deposit from other Banks and Financial Institutions 16,148.80 18,829 18 Customer Deposits 61,365.01 55,290 19 Cash letters of credit - 20 Special Deposits 65.53 65 21 Payment Orders/ transfers payable 63.04 49 22 Bankers' cheques and drafts issued 63.04 49 23 Accrued Taxes and expenses payable 2,524.58 2,811 24 Acceptance outstanding - - 25 Inter branch float items 0.41 - 26 Unearned Income and other deferred charges - - 27 Other Liabilities 612.13 2,236 8 Borrowings - - - 29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 31 8,098.31 8,098 31 Paid-up Share Capital 8,098.31 8,098 32 Paid-up Share Capital 8,098.31 1,971.34			96,014.16	93,637.79
18 Customer Deposits 61,365.01 55,290 19 Cash letters of credit - - 20 Special Deposits 65.53 65 21 Payment Orders/ transfers payable 63.04 49 22 Bankers' cheques and drafts issued 63.04 49 23 Accrued Taxes and expenses payable 2,524.58 2,811 24 Acceptance outstanding - - 25 Inter branch float items 0.41 0.41 26 Unearned Income and other deferred charges - - 27 Other Liabilities 612.13 2,236 28 Borrowings - - 29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 31 Paid-up Share Capital 8,098.31 8,098.31 8,098.31 32 Capital Reserves 551.68 551 551 33 Retained Earnings 4,163.34 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 450 36 Minority Interest - - - 37 TOTAL SHAREHOLDERS' FUN	В	LIABILITIES	·	·
18 Customer Deposits 61,365.01 55,290 19 Cash letters of credit - - 20 Special Deposits 65.53 65 21 Payment Orders/ transfers payable 63.04 49 22 Bankers' cheques and drafts issued 63.04 49 23 Accrued Taxes and expenses payable 2,524.58 2,811 24 Acceptance outstanding - - 25 Inter branch float items 0.41 0.41 26 Unearned Income and other deferred charges - - 27 Other Liabilities 612.13 2,236 28 Borrowings - - 29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 31 Paid-up Share Capital 8,098.31 8,098.31 8,098.31 32 Capital Reserves 551.68 551 551 33 Retained Earnings 4,163.34 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 450 36 Minority Interest - - - 37 TOTAL SHAREHOLDERS' FUN	17	Deposit from other Banks and Financial Institutions	16,148.80	18,829.31
20 Special Deposits Payment Orders/ transfers payable Bankers' cheques and drafts issued 63.04 49 49 40 40 40 40 40		•	61,365.01	55,290.70
21 Payment Orders/ transfers payable 63.04 49 22 Bankers' cheques and drafts issued 63.04 49 23 Accrued Taxes and expenses payable 2,524.58 2,811 24 Acceptance outstanding - - 25 Inter branch float items 0.41 - 26 Unearned Income and other deferred charges - - 27 Other Liabilities 612.13 2,236 28 Borrowings - - 29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance	19	Cash letters of credit	-	-
21 Payment Orders/ transfers payable 63.04 49 22 Bankers' cheques and drafts issued 63.04 49 23 Accrued Taxes and expenses payable 2,524.58 2,811 24 Acceptance outstanding - - 25 Inter branch float items 0.41 - 26 Unearned Income and other deferred charges - - 27 Other Liabilities 612.13 2,236 28 Borrowings - - 29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance	20	Special Deposits	65.53	65.95
22 Bankers' cheques and drafts issued 63.04 49 23 Accrued Taxes and expenses payable 2,524.58 2,811 24 Acceptance outstanding - - 25 Inter branch float items 0.41 - 26 Unearned Income and other deferred charges - - 27 Other Liabilities 612.13 2,236 28 Borrowings - - 29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,315				
24 Acceptance outstanding - 25 Inter branch float items 0.41 26 Unearned Income and other deferred charges - 27 Other Liabilities 612.13 2,236 28 Borrowings - - 29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES - 31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,315 <			63.04	49.45
25 Inter branch float items 0.41 26 Unearned Income and other deferred charges - 27 Other Liabilities 612.13 2,236 28 Borrowings - 70TAL LIABILITIES 80,779.49 79,283			2,524.58	2,811.96
26 Unearned Income and other deferred charges -	24	Acceptance outstanding	-	-
27 Other Liabilities 612.13 2,236 28 Borrowings - 29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,319	25	Inter branch float items	0.41	
28 Borrowings - 29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 8,098.31 8,098 31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,319	26	Unearned Income and other deferred charges	-	-
29 TOTAL LIABILITIES 80,779.49 79,283 30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 15,234.67 14,354 31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,319	27	Other Liabilities	612.13	2,236.10
30 NET ASSETS/(LIABILITIES) (16 minus 29) 15,234.67 14,354 C CAPITAL AND RESERVES 8,098.31 8,098 31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,319	28	Borrowings	-	-
C CAPITAL AND RESERVES 31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,319			80,779.49	79,283.48
31 Paid-up Share Capital 8,098.31 8,098 32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,495 40 Allowance for probable losses 2,149.77 2,315	30	NET ASSETS/(LIABILITIES) (16 minus 29)	15,234.67	14,354.32
32 Capital Reserves 551.68 551 33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,319	С	CAPITAL AND RESERVES		
33 Retained Earnings 4,163.34 4,163 34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,495 40 Allowance for probable losses 2,149.77 2,319	31	Paid-up Share Capital	8,098.31	8,098.31
34 Profit (Loss) account 1,971.34 1,090 35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,495 40 Allowance for probable losses 2,149.77 2,315	32	Capital Reserves	551.68	551.68
35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,319				4,163.34
35 Other Capital Accounts 450.00 450 36 Minority Interest - - 37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,319	34	Profit (Loss) account	1,971.34	1,090.98
37 TOTAL SHAREHOLDERS' FUND 15,234.67 14,354 38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,496 40 Allowance for probable losses 2,149.77 2,319	35	Other Capital Accounts		450.00
38 Contingent Liabilities 12.00 12 39 Non performing loans & advances 3,066.00 3,495 40 Allowance for probable losses 2,149.77 2,319	36	Minority Interest	-	
39 Non performing loans & advances 3,066.00 3,495 40 Allowance for probable losses 2,149.77 2,319	37	TOTAL SHAREHOLDERS' FUND	15,234.67	14,354.32
39 Non performing loans & advances 3,066.00 3,495 40 Allowance for probable losses 2,149.77 2,319	38	Contingent Liabilities	12.00	12.00
40 Allowance for probable losses 2,149.77 2,319			3,066.00	3,495.20
			· ·	2,319.42
41 Other non performing assets		Other non performing assets	1.12	11.01
D SELECTED FINANCIAL CONDITION INDICATORS				
			16%	15%
(ii) Non performing loans and advances to gross loans 5%	(ii)	Non performing loans and advances to gross loans		6%
1 ` '				78%
` '	`′			59%
(v) Earning Assets to total assets 81% (vi) Deposits Growth 5%	` '			80% -4%
(vii) Assets Growth 3%				-2%