

January 6, 2017

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Sub: Intimation under Regulation 30(6) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 - Investors Presentation

Dear Sir(s),

Please find attached a copy of the Investors Presentation - Q2 of FY 2017 for the information of the Stakeholders.

Thanking You.

Yours faithfully,
For **Jindal Steel & Power Limited**

M M Purohit

M M Purohit
Company Secretary



Jindal Steel & Power Limited

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Jindal Steel and Power Ltd

Investor Presentation

2Q FY17 (Dec' 16)



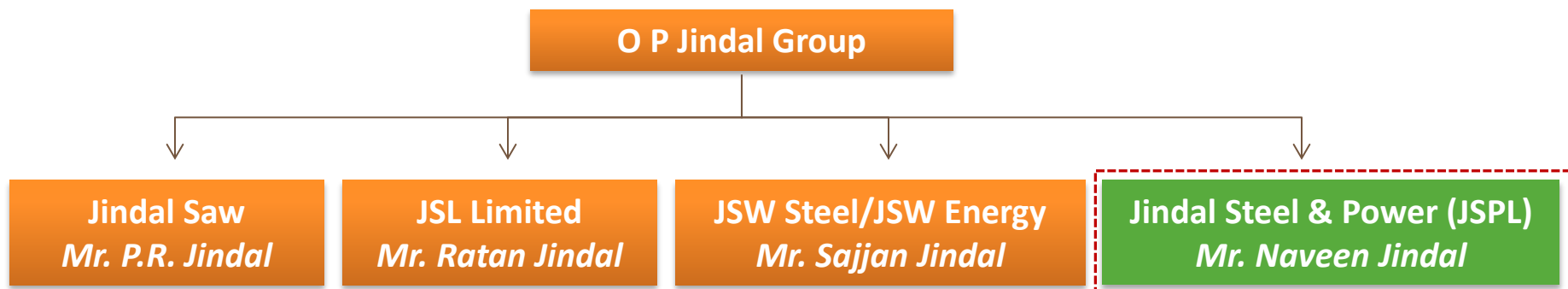
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Jindal Steel & Power Limited Building the Nation of Our Dreams

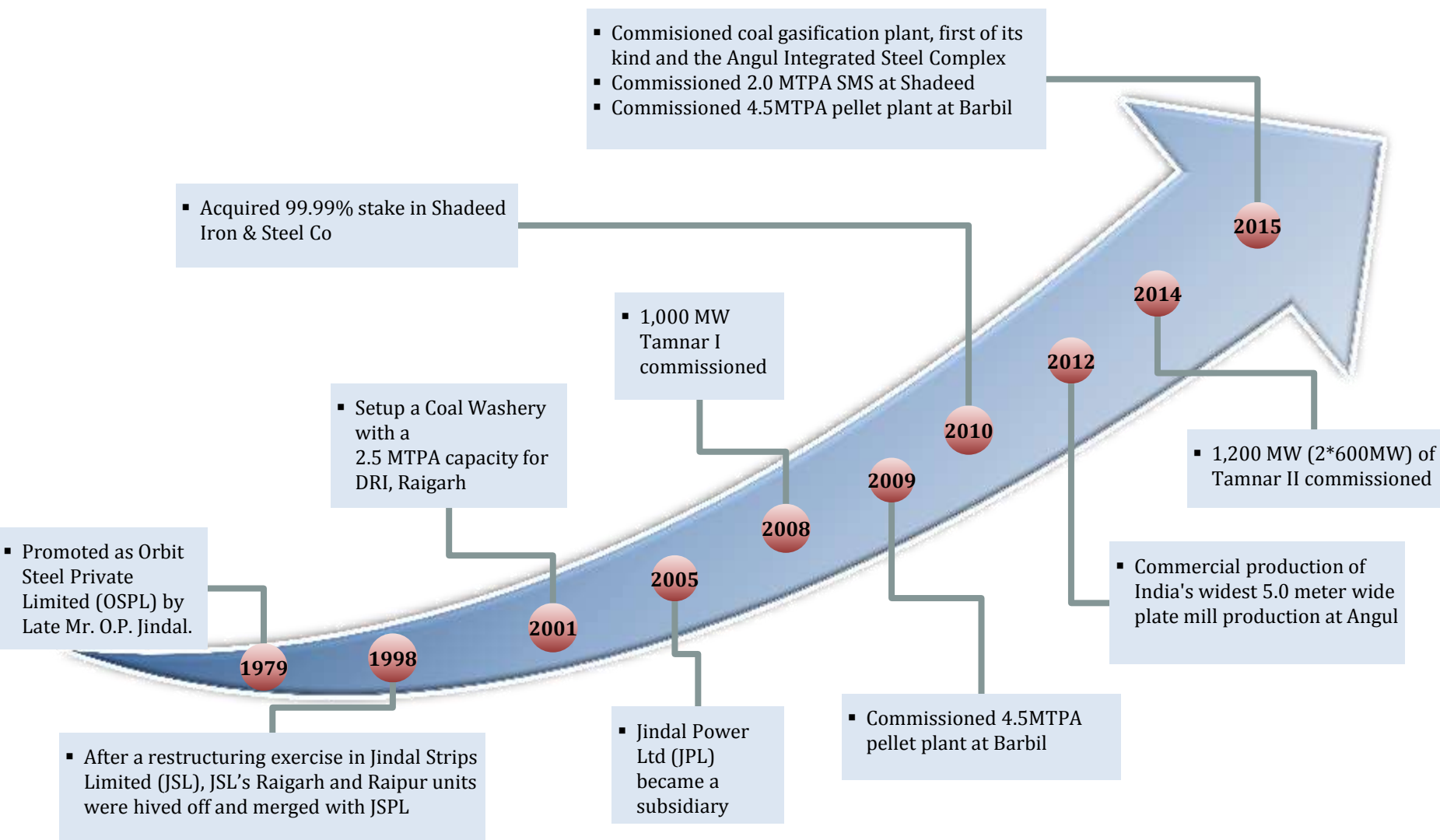


Aerial View of Raigarh Plant

Ownership Structure - O P Jindal Group



Key Milestones during our journey





✓ Capex cycle completed – on path to achieve multifold earnings growth



✓ Projects at strategic locations – in proximity to raw materials, end markets and evacuation infrastructure



✓ A comprehensive diversified long products portfolio with several unique high value added products

✓ Amongst the lowest cost producers of steel and power in India



✓ 3,400 MW IPPs set up at extremely competitive project cost

What differentiates us...

Technological innovation

- Coal gasification plant – first time in India
- Conversion of EAF into BoF
- Hot Charge DRI and Slab

Project execution track record

- Projects set up within record timeline and cost
 - 3rd Unit of 4x600 power plant synchronized in record time of 16 months
 - Barbil pellet plant of 4.5 MTPA in 23 months
 - Oman 1.5 MTPA DRI project commissioned 4 months before schedule
 - Oman 2.0 MTPA SMS commissioned in 23 months

Superior asset quality and business model

What differentiates us...

Lowest cost producer

- Low cost of steel manufacturing on account of
 - Captive power supply and
 - Low logistics overhead due to strategic plant locations
- Power projects set up at extremely competitive project cost

Integrated operations

- Presence across the entire steel making value chain
- Own railway siding at each of the plants

Superior asset quality and business model



Ravi Uppal

MD & Group CEO

- Experience: >36 years
- Qualification: MBA (IIM – A)



Naveen Jindal

Chairman

- Experience: 21 years
- Qualification: MBA (University of Texas)



Shallu Jindal

Non Executive Director

- Director of Jindal Power Limited



R.V. Shahi

Independent Director

- Experience: >33 years
- Qualification: MBA
- Former Power Secretary



Arun Kumar Purwar

Independent Director

- Experience: >30 years
- Qualification: M.Com
- Former CMD, SBI



Arun Kumar

Independent Director

- Experience: 38 years
- Qualification: MSc



Hardip Singh Wirk

Independent Director

- Experience: >11 years
- Qualification: LLB



Sudershan Kumar Garg

Independent Director

- Experience: 39 years
- Qualification: Bcom & CA



Deepak Sood

Nominee director



Rajeev Bhadauria

Whole time director

- Experience: 28
- Qualification: LLB



Dinesh Kumar Saraogi

Wholetime Director

- Experience: 32 years
- Qualification: Mechanical Engineering

...& Best in Class Management



Anand Goel

Chief Advisor

- Experience:
>36 years



Rajesh Bhatia

CFO

- Experience:
>25 years



VK Mehta

Director, S&M

- Experience:
>36 years)



N.A. Ansari

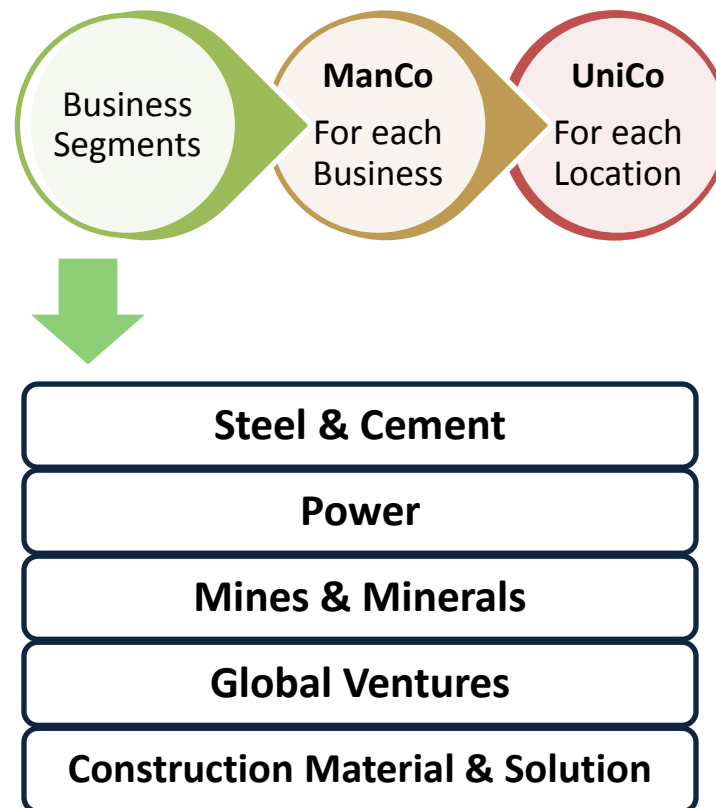
CEO, Oman

- Experience:
>38 years.

Strategic Governance Structure



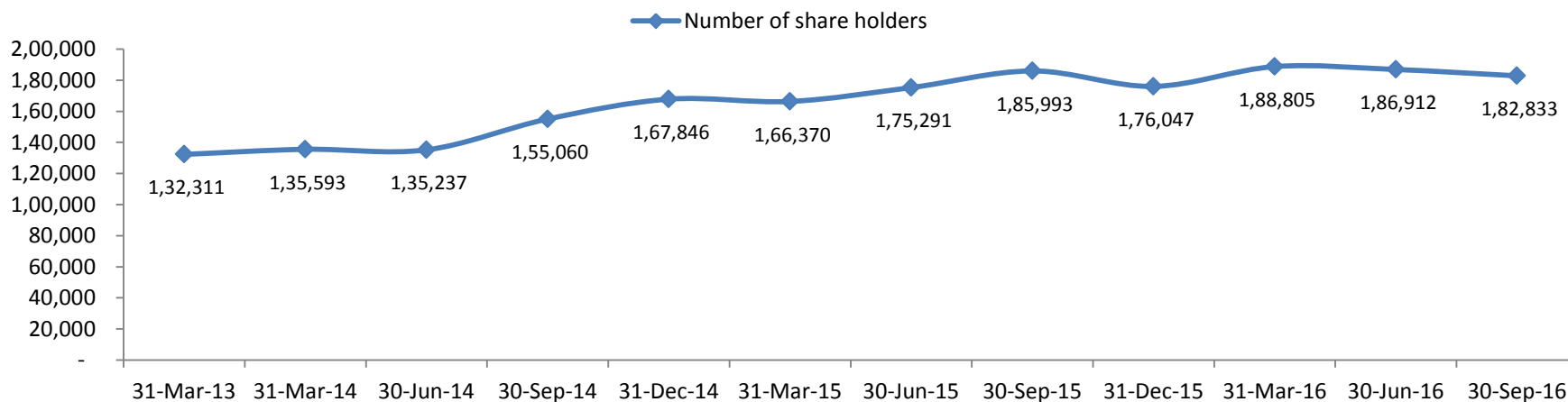
Operational Governance Structure



Implementation of Strategic & Operational Governance Structure

	31-Mar-13	31-Mar-14	31-Mar-15	30-Jun-15	30-Sep-15	31-Dec-15	31-Mar-16	30-Jun-16	30-Sep-16
Promoters	59.13%	60.41%	61.29%	61.34%	61.89%	61.89%	61.89%	61.89%	61.89%
Institutional Investors	27.45%	26.45%	22.66%	21.91%	19.53%	22.35%	21.08%	21.33%	20.00%
Public and other share holding	13.42%	13.14%	16.05%	16.75%	18.58%	15.76%	17.03%	16.77%	18.11%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%
Number of share holders	1,32,311	1,35,593	1,66,370	1,75,291	1,85,993	1,76,047	1,88,805	1,86,912	1,82,833

Number of share holders



Focus for FY17

Capacity Utilization

- Ensure Full Utilization of Steel Capacity
- Increase Operational efficiency of all processes
- Transition of product mix – More “ Value Added” & “ Premium” products
- Commission & Commercial production from Rebar mill in Angul
- Optimally utilize power capacities to generate higher operating profits

Financial Prudence

- Cost Savings & Incremental Operating Profits by Completion of Angul Phase IB
- Substantially increase margins in Oman - utilize full Rebar capacity
- Further reduction in Working Capital

Steel

Power

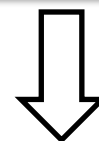
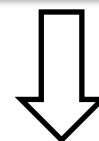
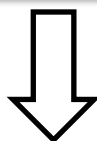
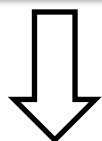
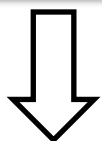
Mines & Minerals

Global Ventures

Construction Material & Solution



Current Capacities – Domestic & Global



5.1 MTPA Steel*

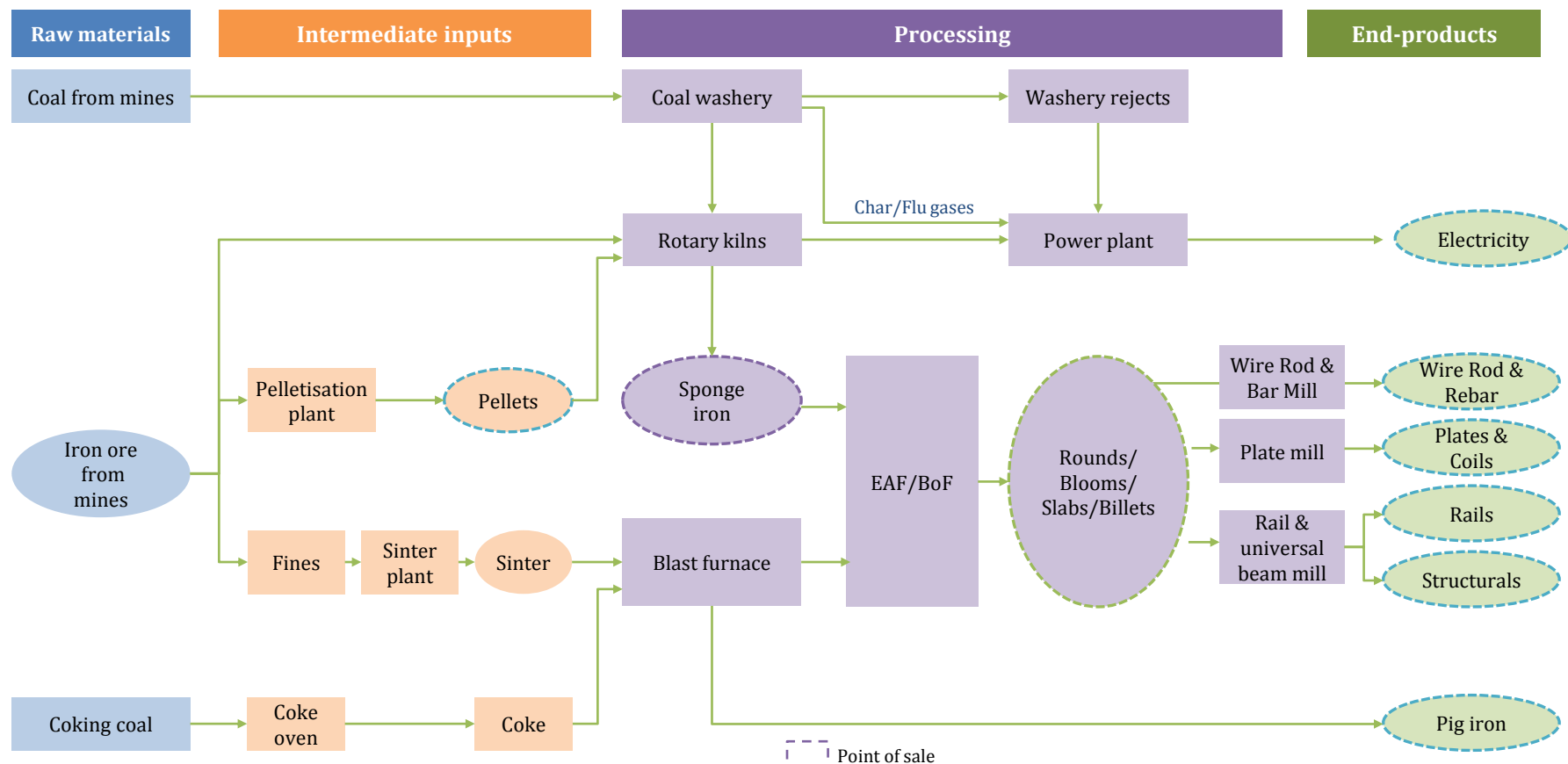
IPP – 3400** MW
CPP – 1634 MW
Renewable – 24 MW

3.11 MTPA*

2 MTPA Steel
6.25 MTPA Mines

Cement
Road solutions
LGS

Integrated Operations with multiple point of sale



Multiple sale points across steel value chain

Steel Capacities across Life Cycle

Iron Making* (6.75 MTPA)

DRI 3.12 MTPA

BF 2.13 MTPA

HBI 1.50 MTPA

Liquid Steel (7.10 MTPA)

SMS 7.10 MTPA

Finished Steel** (6.65 MTPA)

WRM 0.60 MTPA

RUBM 0.75 MTPA

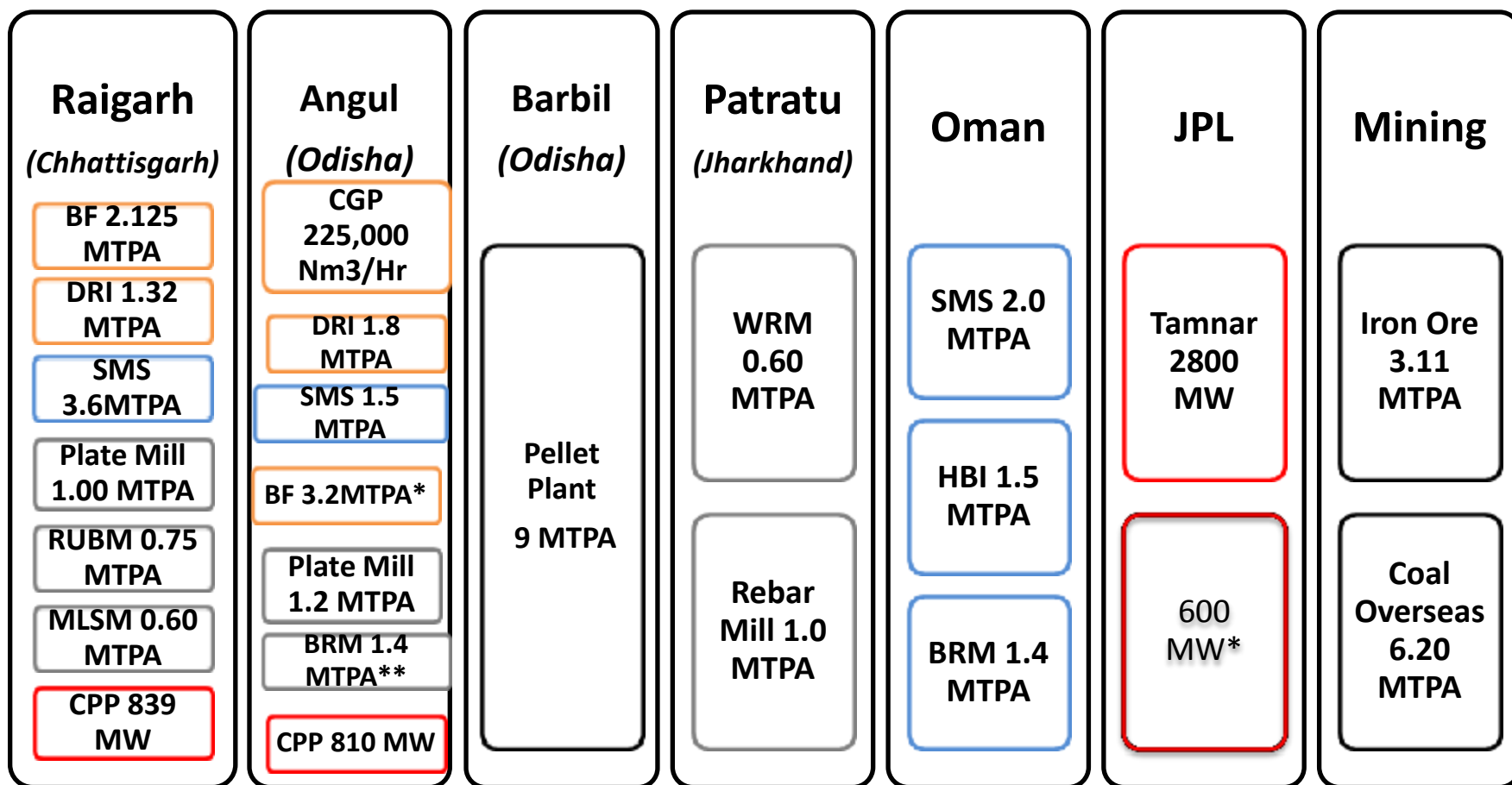
MLSM 0.70 MTPA

Plate Mill 2.20 MTPA

BRM 2.4 MTPA

*BF in Angul 3.2 MTPA - Commissioning in FY17

**BRM in Angul 1.4 MTPA - Commissioning in FY17 → Effective Finished Steel 7.95 MTPA



Power
 Hot Metal
 Liquid Steel
 Finished Steel

*BF in Angul 3.2 MTPA - Commissioning in FY17

**BRM in Angul 1.4 MTPA - Commissioning in FY17

*To be commissioned

LONG PRODUCTS



Rail

Track Rail: IRS 52, UIC 60(E1&E2), UIC 54E
Crane Rails: CR 80, CR 100



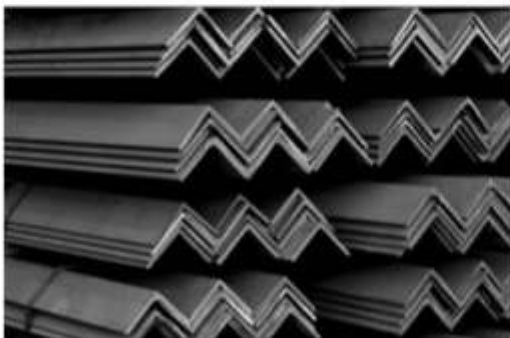
Parallel Flange Beams & Columns

Sections: UB, UC, NPB, WPB, IPE and HE series.
Size range: 180mm to 900mm



Channel

Sizes: 75mm to 400mm



Angles

Sizes: 50mm to 250mm



Wire Rods

Grades: MS, MC & HC, EQ, Boron and other Alloy Steel
Size range: 5.2mm, 5.5mm to 22mm



Jindal Panther TMT Rebars

Grades: 500, 500D, 550, 550D, 600 and CRS
Size range: 6mm to 40mm, 45*, 50*



Plates

Width: 1500mm to 4900mm
Thickness: 5mm to 150mm



Fabricated Structures

Sections: H-type Beam, I-type Beams, Box Sections and Star Columns

Sections: Depth: 350mm - 3000mm, Flange Width: 250mm - 1000mm, Length: 3 to 18 meters



Cut & Bend

Customized and Ready to Use
TMT Rebars



Coils

Width: 1500mm to 2500mm
Thickness: 5mm to 25mm



Speed Floor

Available Joist Depth: 200mm, 250mm, 300mm, 400mm



Welded Wire Mesh

Width: 1200mm to 3200mm
Length: 2000mm to 6000mm



- *Developed steel grades for various critical applications like boilers, ship building, petroleum pipes, high strength grades for automotive and earth movers, structural steel for oil exploration platforms, grades for making warships , ballistic launch applications and bullet proof vehicles, stainless steel low thickness plates for nuclear application*

Value Added Products – help in higher Turnover & EBITDA margins



Cement



Cut & Bend



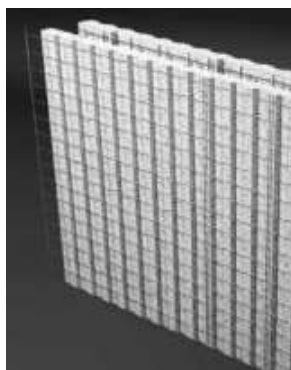
Welded Mesh



Speed Floor



LGS



EPS Panels



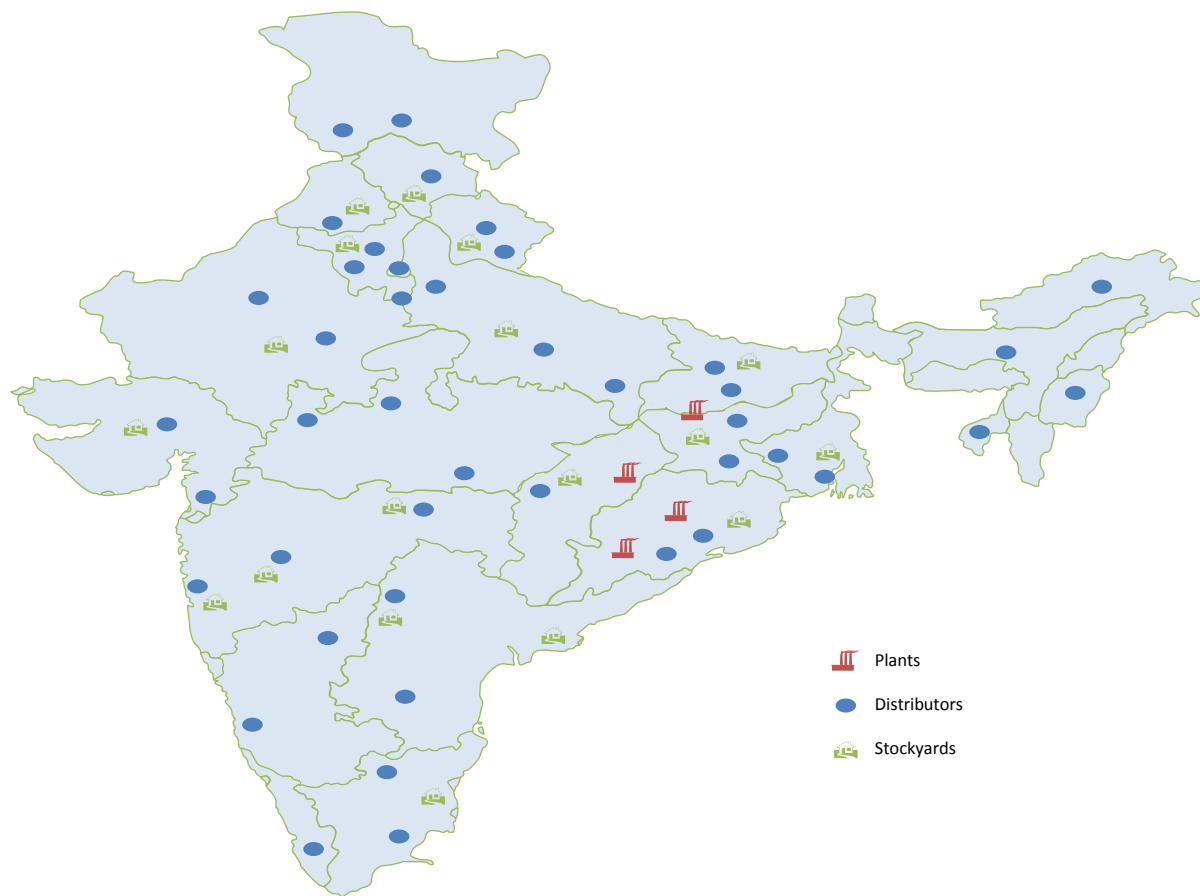
Road Stabilizer



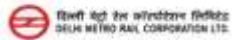
Bricks & Pavers



LWA



Pan India presence with multiple customer touch points

Customer base comprising large public and private sector clients

POWER BUSINESS



Power Capacities at a glance

Independent Power Projects (IPP)

Project	Capacity (MW)	Fuel	Configuration	Status
Tamnar 1 ^{(a)*}	1,000	Coal	4x250 MW	Operational
Tamnar 2 ^(a)	2,400	Coal	4x600 MW	Operational
Satara ^{(b)*}	24	Wind	18x1.5 MW	Operational

**Divestment announced*

Captive power projects (within JSPL)

Project	Capacity (MW)	Fuel	Configuration	Status
DCPP, Raigarh	540	Coal	4x135 MW	Operational
JSPL, Raigarh	299	Coal & waste heat	2x25 MW & 40 MW (Waste heat) 2x55 MW 3x25 MW 24 MW	Operational
Angul, Odisha	810	Coal	6 x135 MW	Operational



One of the largest thermal portfolios in India

96.43% subsidiary of JSPL



EUP -I

1000MW (4 X 250)

EUP -II

1200MW (2 X 600)

EUP -III

1200MW (2 X 600)

Key Contractual Arrangements for JPL

		Tamnar-I, 1,000 MW (EUP I)	Tamnar-II - 1,200 MW (EUP II)	Tamnar-II - 1,200 MW (EUP III)
FSA		- Awaiting clarity on Tara Coal Block - In the interim, coal sourced through – market purchase and e-auction	Long term linkage from Mahanadi Coal Limited (MCL) and South Eastern Coalfields Limited (SECL)	- Awaiting clarity on Gare Palma IV/2 & 3 Coal mine - Market purchase and e-auction
PPA		- TNEB – 200 MW - Bilateral/short term/merchant	- TNEB – 400MW - CSEB – 60MW - KSEB – 200MW - KSEB – 150MW	CSEB – 60MW
Evacuation		258km transmission line from plant to national grid	Open access against PPAs	Open access to be finalised against PPAs

Raw materials, transmission & PPAs in place for achieving higher PLF

PPA Arrangements

Project	Buyer	Type	Period		Quantum (MW)
			From	To	
Tamnar II (Phase 1)	Tamil Nadu	Long Term	Feb-14	Sep-28	400
Tamnar I		Medium Term	Sep-12	Aug-17	200
Tamnar II (Phase 1)	KSEB	Long Term	Jun-16	May-41	200
Tamnar II (Phase 1)		Long Term	Oct-17	Sep-42	150
Tamnar II (Phase 1)	Chhattisgarh	Long Term	After commercial operation of Unit and for complete life of plant		60
Tamnar II (Phase 2)		Long Term	After commercial operation of Unit and for complete life of plant		60

Over 30% of total capacity tied up *

Particulars	Net Sales (Rs. Cr.)	PAT (Rs. Cr.)	Generation (MU)	PLF
Year 2015-16	3,015	(102)	9,542	59% (EUP1) 28% (EUP 2)
Year 2014-15	3,228	(171)	10636	93% (EUP 1)
Year 2013-14	2,457	1,107	8282	92%
Year 2012-13	2,510	1,113	7973	91%
Year 2011-12	3,040	1,765	8589	98%



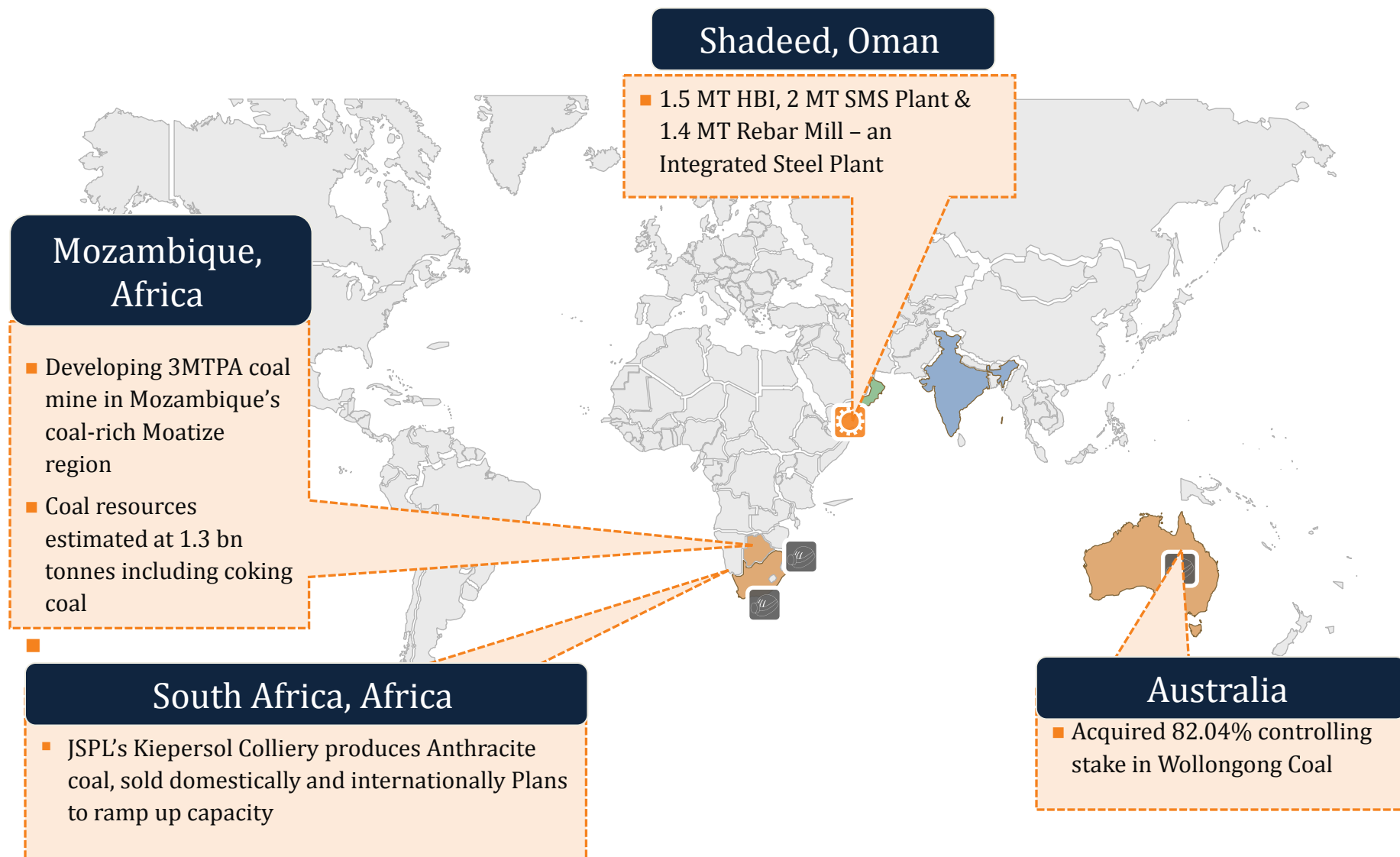
JPL- Snapshot of Key Financials

Particulars	Q2FY17	Q2FY16	Q1FY17	%YoY	%QoQ
Net Sales	734	893	668	-18%	10%
EBITDA	182	168	182	8%	--
EBITDA %	25%	19%	27%		
Profit/(Loss) Before Tax	(246)	(160)	(217)	-54%	-13%
Profit/(Loss) After Tax	(205)	(153)	(217)	-34%	6%
Depreciation + Amortization	354	312	322	13%	10%
Cash Profit	107	142	104	-25%	3%
Generation (MU)	2,313	2,728	2,171	-15%	7%
PLF(%) - 4X250 MW	51%	60%	51%		
PLF(%) - 3X600 MW	30%	35%	27%		

Increase in PPA offtake likely to push EBITDA margins up

GLOBAL VENTURES





Holding structure for global operations

Jindal Steel & Power Ltd

Listed Operating Entity in India

Jindal Steel & Power (Mauritius) Ltd

Holding company for overseas business

Oman

2 MTPA Steel plant

Australia

Coking Coal

South Africa

Anthracite Coal

Mozambique

Thermal/ Coking Coal

Marching towards becoming a Fully Integrated Steel Plant



1.5 HBI → **2 MTPA SMS** → **1.4 MTPA Rolling Mill**

Oman - Salient Features

- First & Largest Integrated steel plant of Oman
- Third largest in Arabian Peninsula
- Port based steel plant
- Largest Arc furnace in Arabian Peninsula, with contracted natural gas
- Worlds Best Performing Midrex plant (category 1.5MTPA)
- Products : TMT Rebars, HBI, Blooms & Billets

Sourcing of Raw Materials - Oman Plant

- Iron Ore Pellets from **Vale** (*Next door neighbour*)
- Natural Gas from Oman Government through long term contract (*at concessional prices*)
- Scrap from External Purchase

An Underground Anthracite and Lean Bituminous Coal mine



- **Location:** Piet Retief in Mpumalanga province, South Africa
- **Resources :** Up to 40 MT
- **Reserves:** 22 MT
- **Products :** Anthracite coal
- **Mining Capacity :** Can be expanded to 1.2 MTPA capacity annually

Open Cut Coking & Thermal Coal Mine



- **Location:** Chirodzi, Mozambique (105 kms from Tete)
- **Resources :** 2,000 MT
- **Reserves:** 132 MT
- **Products :** Semi Hard coking coal , High Grade Thermal Coal
- **Mining Capacity :** 3 MTPA

Mozambique - Salient Features



Coking Coal Asset

Exploration License over 100 square kms.
in Central Kalimantan

Medium to large size deposits of hard
coking

Thermal Coal Asset

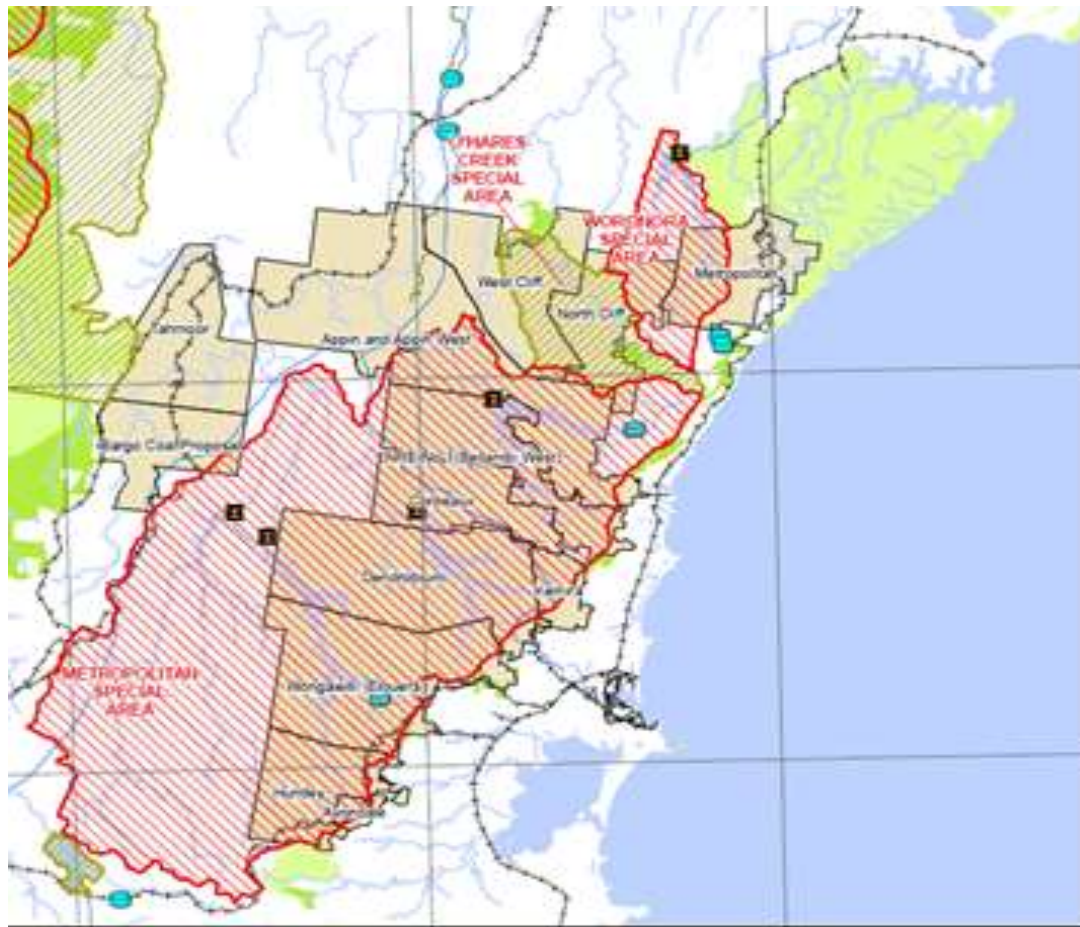
- Large size deposit of low ash – low sulphur thermal coal for open cast operation
 - MoU signed with Bupati Barito to develop road for coal hauling
-
- Return load for 200,000 MT tonnages secured resulting in decrease of logistics costs
 - Infrastructure developed in Moatize for storage and loading of coal into trains

Two Mines with Unique unmatched location & strategic advantages



- **Location:** Russell Vale & Wongawilli (Wollongong - 80 kms. South of Sydney)
- **Reserves :** 175 MT
- **Products :** High Quality Coking Coal
- **Mining Capacity :** Targeting 2 MTPA
- **Logistics :** Port Kembla - Less than 20 kms

Australia - Salient Features



➤ Unique Geographic Location

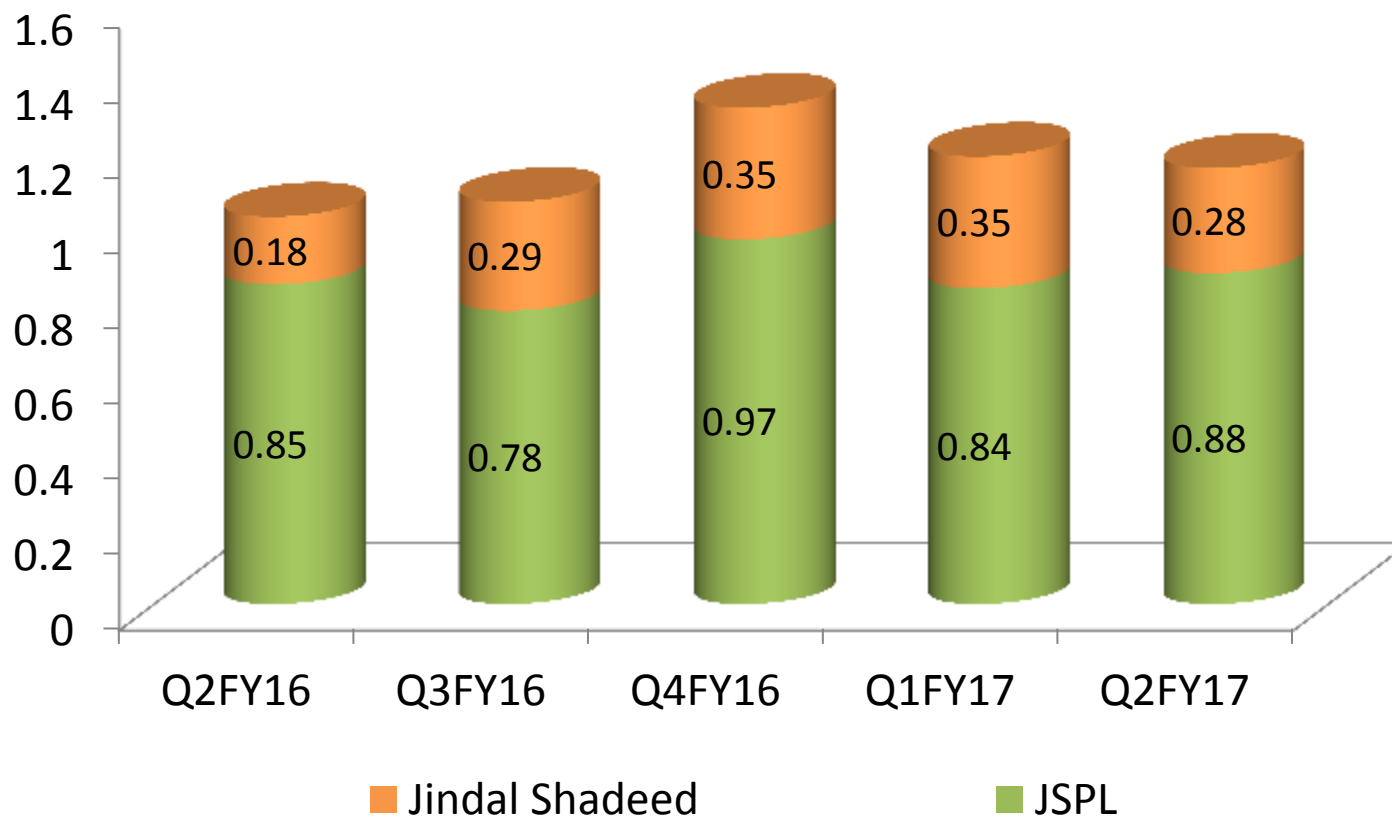
- Wollongong
(80 kms. South of Sydney)
- Experienced mining community available
- Port Kembla:
Less than 20 kms with sufficient coal handling and Cape size capacity
- Easy and reliable connectivity through Rail and Road

Unique unmatched location with significant strategic advantages

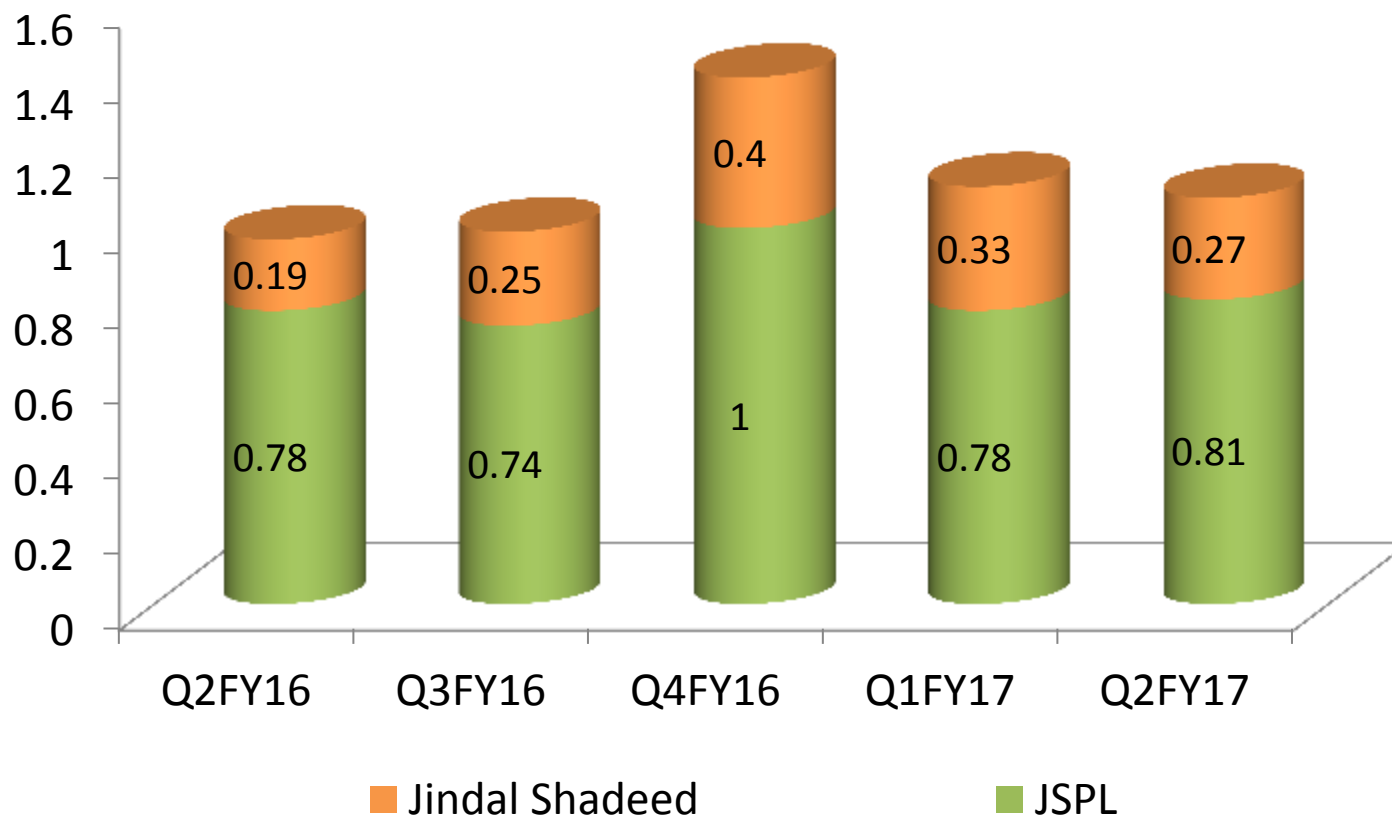
Financials & Operational Highlights



Consolidated Steel Production



Consolidated Steel Sales Volumes



	FY08	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16
INCOME STATEMENT									
Revenue	5,539	10,913	11,152	13,194	18,351	19,943	19,352	19,626	18,632
EBITDA	2,253	5,908	5,232	6,398	6,935	6,131	5,522	5,708	3,633
PAT	1,251	3,007	3,635	3,804	4,002	2,912	1,894	-1,455	-1,999
Cash Profit	1,810	4,194	4,760	5,115	5,575	4,594	3,876	2,065	240
SIGNIFICANT RATIOS									
EBITDA Margin (%)	41%	54%	47%	48%	38%	31%	29%	29%	20%
Net Profit to Sales (%)	23%	28%	33%	29%	22%	15%	10%	-8%	-11%
EPS(INR/Share)	13.5	32.4	39.1	40.8	42.42	31.13	20.53	-13.97	-20.79

Standalone 1Q FY 17 - Snapshot of Key Financials

Particulars	Q2FY17	Q2FY16	Q1FY17	%YoY	%QoQ
Total Revenue	3,126	3,175	3,124	-2%	--
EBITDA	531	636	659	-17%	-19%
EBITDA %	17%	20%	21%		
Depreciation	524	411	489	27%	7%
Finance Cost	654	674	601	-3%	9%
Profit/(Loss) Before Tax	(647)	(448)	(431)	-44%	-50%
Tax	(240)	(138)	(154)		
Profit/(Loss) After Tax	(407)	(310)	(277)	-31%	-47%

Particulars	H1FY17	H1FY16	%YoY
Total Revenue	6,249	6,315	-1%
EBITDA	1,190	1,356	-12%
EBITDA %	19%	21%	
Depreciation	1,013	1,047	-3%
Finance Cost	1,255	1,364	-8%
Profit/(Loss) Before Tax	(1,078)	(1,032)	4%
Tax	(394)	(350)	
Profit/(Loss) After Tax	(684)	(682)	--

Consolidated 1Q FY 17 - Snapshot of Key Financials

Particulars	Q2FY17	Q2FY16	Q1FY17	%YoY	%QoQ
Total Revenue	4,666	4,736	4,687	-1%	--
EBITDA	848	1,002	1,015	-15%	-16%
EBITDA %	18%	21%	22%		
Depreciation	999	844	917	18%	9%
Finance Cost	872	765	853	14%	2%
Exceptional Items	--	(439)	(626)		
Profit/(Loss) Before Tax	(1,021)	(1,045)	(1,381)	2%	26%
Tax	(274)	(59)	(141)		
Profit/(Loss) After Tax	(747)	(986)	(1,240)	24%	40%

Particulars	H1FY17	H1FY16	%YoY
Total Revenue	9,352	9,189	2%
EBITDA	1,864	2,046	-9%
EBITDA %	20%	22%	
Depreciation	1,916	1,840	4%
Finance Cost	1,725	1,616	7%
Exceptional Items	(626)	(439)	
Profit/(Loss) Before Tax	(2,402)	(1,832)	-31%
Tax	(415)	(265)	
Profit/(Loss) After Tax	(1,987)	(1,567)	-27%

Key Initiatives & Project Updates

Ushering Turnaround: Blast Furnace Construction, Angul



Ushering Turnaround: Coke Oven Plant Construction, Angul



Ushering Turnaround: Sinter Plant Construction, Angul



Converted : EAF to NEOF (Zero power furnace), Raigarh



- JSPL has successfully converted one of its Electric Arc Furnace(EAF) to a basic oxygen type furnace.
- Would result in i) lower Thermal coal requirement (as more hot metal produced through Blast Furnace route will be used) ii) power savings and iii) eliminates consumption of Electrodes.
- This will result in substantial saving in our steel making (liquid steel) cost at Raigarh. .

Upgraded : 1.0 MTPA Plate Mill, Raigarh



Commissioned : 1.4 MTPA Rebar Mill, Oman

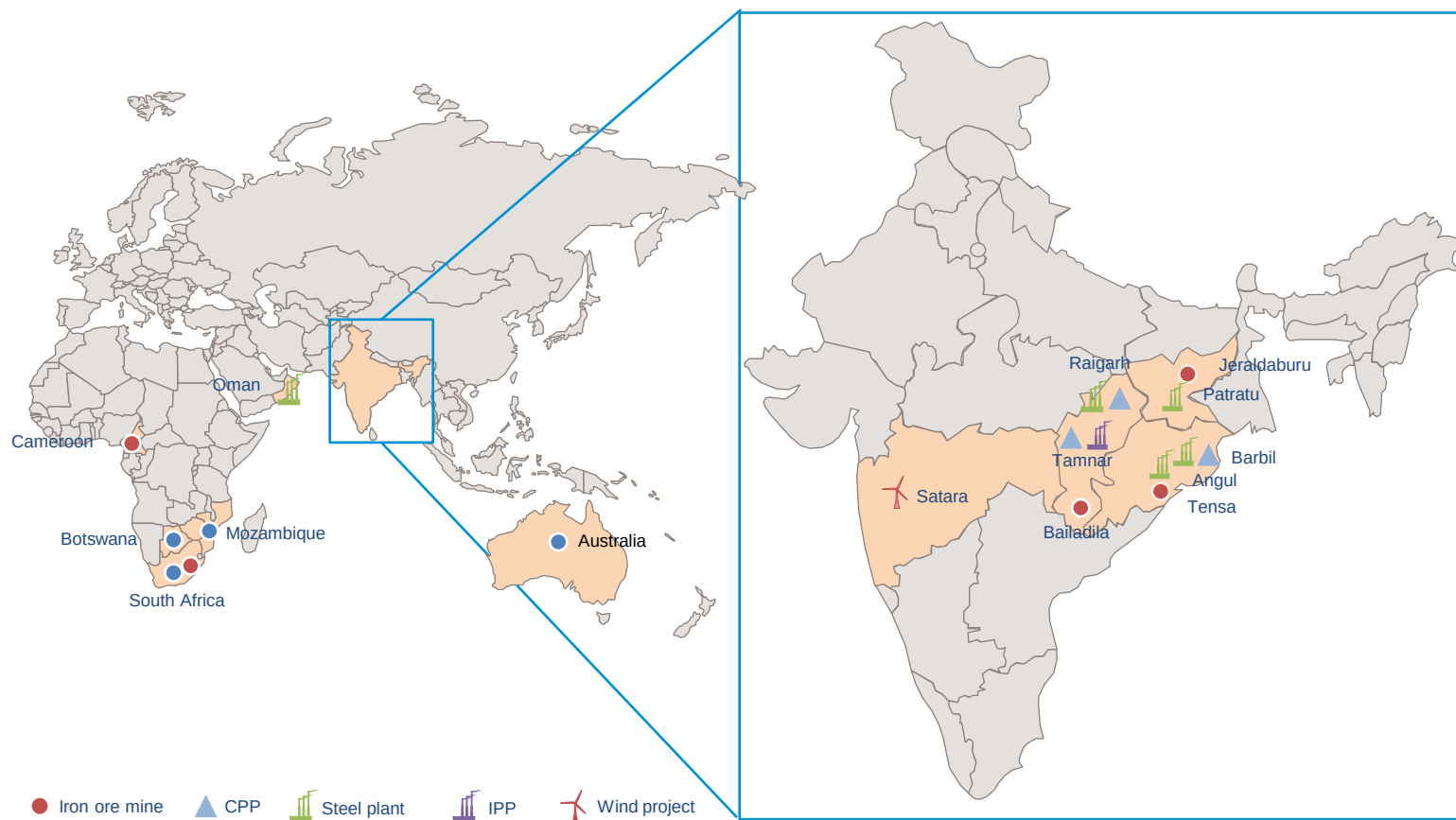


Construction & Solutions Growth : BKC, Mumbai



Facilities at a glance

Global Presence in attractive markets



Presence in resource rich regions well connected with evacuation infrastructure

Chhattisgarh State









JINDAL
PANTHER

Jindal Power Ltd. – 4x600 MW - Tamnar

JINDAL



Odisha State



Pellet Plant, Barbil



Jharkhand State



Oman







9 PILLARS OF CSR



HEALTH

Establishing multiple charitable clinics, hospitals and providing world-class health facilities to its employees and communities.



INFRASTRUCTURE DEVELOPMENT

Improve quality of life by reducing rural urban divide. Easy access to modern amenities and improve surroundings.



ENVIRONMENT

Protecting the environment through JSPL's policies and practices.



EDUCATION

Capacity building through education and enabling environment for children to evolve as responsible citizens.



LIVESTOCK

Improved animal husbandry practices for improve health status of livestock.



ADMINISTRATIVE EXPENSES



LIVELIHOOD

Development of self-dependency and encouragement for practical skills for individual community and long term prosperity.



SPORTS, ART & CULTURE

Channelizing the energy of the youth towards the development of communities by giving opportunity in various activities.



DOCUMENTATION MONITORING EVALUATION OTHERS

A Responsible Corporate Citizen

Health	Education & Skill development	Infrastructure	Women empowerment	Environment
85,000 Adolescent Girls benefited from our healthcare initiatives	15,000 Students empowered through quality education	2,50,000 People provided with safe and clean drinking water	1,000 Women entrepreneurs developed	87,000+ Saplings planted
200,000 People benefited from our health initiatives	24,000+ People provided with vocational training	10,000 People benefited by 1,000 sanitation facilities	1,500+ Women benefited by 150+ Self Help Groups through income generation activities	343 Acres of watershed developed



SAFETY INDUCTION



ON-THE-JOB SAFETY TRAINING



SAFETY REVIEWS



SAFETY AUDITS / INSPECTIONS



TOOL BOX MEETINGS



SAFETY AWARDS/REWARDS



MEDICAL EXAMINATIONS/ WORLD CLASS PPEs



MOCK DRILLS

Recent Awards & Recognitions

- *Mr. Naveen Jindal, Chairman, JSPL received the 'Steelie Award 2016' for being the "Industry Communicator of the Year"*
- *JSPL honoured with the prestigious Odisha INC Award for its innovative CSR activities in Odisha.*
- *JSPL-Barbil Pellet Plant awarded with most prestigious JIPM award for TPM –Excellence*
 - *First pellet plant in the world to be conferred with this JIPM award*
- *Jindal Shadeed won following laurels*
 - *Prestigious "Sultan Qaboos Award" for Industrial Excellence by the Ministry of Commerce and Industry on February 9, 2016*
 - *2016 Steel Manufacturing Product Line Strategy Leadership Award, GCC", at GIL 2016: Middle East, Dammam, Saudi Arabia on February 10, 2016*
- *Jindal Shadeed have received 2 Awards from Midrex*
 - *For the achievement of 5 Million tons of production within 4 years of Operation [2011 – 2014]*
 - *For the achievement of Exceptional annual operational availability for the year 2014 - 98.51%. (Total 3 plants have received the awards out of 72 Midrex DR Plants in the world, and Jindal Shadeed stands number 2.)*
- *JSPL Raigarh got placed in Limca book of world records' for manufacturing longest 121 meter long single piece track rail*
- *JPL received "Par Excellence Award for 5'S implementation" by QCFl on 7th Nov'15*

Award and Accolades for JSPL (2014-15)

- ***National Award for Excellence in Energy Management 2014, CII***
- ***National Award for Innovative Training Practices, ISTD Delhi, 2014***
- ***Dun & Bradstreet – Infra Award 2014 in Power Category***
- ***Chhattisgarh Industrial Health & Safety Award, Govt of Chhattisgarh, 2014***
- ***Award for Innovative HR Practices, Global HR Excellence Awards, 2015***
- ***Best CSR Practice – Education, Think Media Inc., 2014***
- ***Project Excellence Award, Global Symposium, 2014***
- ***Procurement Excellence Award: "Outstanding Leader in Procurement" at the 2nd Annual CPO Forum India & Awards 2014.***
- ***Innovation in Employee Retention Strategies, Greentech Foundation, 2014***
- ***2nd Best in Overall Mining – Mega Mines Group, Annual Safety Fortnight Competitions, 2015***

2013 International Safety Award with merit 2014 by British Safety Council, UK.
World CSR Congress Award 2013
Greentech CSR Award 2013

2012 Golden Peacock National CSR Award 2012

Ranked No.1 as Wealth Creator in India over a 10- year period (Business World)
Awarded the Dun & Bradstreet- Rolta Corporate Awards 2011

2011 Ranked 3rd in the Metals Category of Business World's India's Most Respected Companies Survey
Received the Forbes Asia's 'Fabulous 50' International Award
Golden Peacock Innovation Management Awards
Greentech Award for 1st Position in Metal & Mining Industries
World HRD Congress CSR Award on women empowerment
Rated the World's 2nd Largest Value Creator by Boston Consulting Group (BCG), based on Total Shareholder Return from 2005-2009, and the largest Value Creator in Mining and Materials category

2010 Received the Forbes Asia's 'Fabulous 50' International Award
Golden Peacock Innovation Management Awards
CSR Excellence Award 2010 by ASSOCHAM for promoting and propagating Corporate Social Responsibility initiatives
Received the CNBC's Most Promising Entrant into the Big League at IBLA

2009 National Energy Conservation Award
Golden Peacock Innovation Award 2009
Winner of 'Shrishti Green Cube Award 2009
SAIL HR Excellence Award 2009



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The risks and uncertainties relating to these statements include, but are not limited to, risks and uncertainties regarding fluctuations in earnings, our ability to manage growth, competition (both domestic and international), economic growth in India and the target countries for exports, ability to attract and retain highly skilled professionals, time and cost over runs on contracts, our ability to manage our international operations, government policies and actions with respect to investments, fiscal deficits, regulations, etc., interest and other fiscal costs generally prevailing in the economy. Past performance may not be indicative of future performance. We do not undertake to update our forward-looking statements.

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