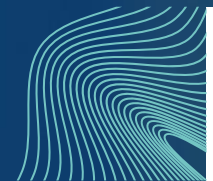




Monthly review for central government finances

September 2023



Valtiokonttori
Statskontoret
State Treasury

The Monthly Review for Central Government Finances contains reports on the realisation of the state budget, and the state income, expenses, assets, liabilities, and cash flow.

The information is based on the accounting data supplied by accounting units and off-budget entities and maintained by the Finnish Government Shared Services Centre for Finance and HR in the Kieku system and from which the information is made available to consolidated accounting. The concepts of national accounts that are used by Statistics Finland in its reports are not used.

Reports 1 to 5 in this review describe the on-budget entities. Reports 1 and 2 present information from budget accounting, meaning that the profit and costs are presented using concepts and terms from the budget. The data in reports 3 to 5 are produced from business accounting and are presented using business accounting concepts. The income and expenses as well as receivables and debts between the offices and organisations are eliminated in the State income and expense account (report 3) and the central government balance sheet (report 5). The eliminated items are deducted from the respective calculation rows.

Reports 6 to 9 describe the Central Government Finances, referring to the financial complex consisting of the on-budget entities and the treasury finances outside the budget. The transactions, receivables, and debts between the on-budget entities and treasury finances have been eliminated. The data in the reports are produced from the business accounting data and are presented using business accounting concepts. Changes have been made in the contents of the funds statement for central government finances and balance of central government finances, which are presented in accordance with a more detailed elimination procedure.

The financial statement of the Central Government Finances is presented as a funds statement. More detailed interpretation instructions for the funds statement will be updated during this year. On the website can be found both time series related to the data in the funds statement and the publication schedule for the Monthly Review for Central Government Finances.

For more information on the monthly review, please contact Central Accounting, tel. +358 295 50 2000, or e-mail kkp (at) valtiokonttori.fi



Balance of the on-budget entities (m EUR)

Main title of revenues or item	Budgeted 2023	Total 1.1. - 30.9.2023	Total 1.1. - 30.9.2022	Total 1.10.2022 - 30.9.2023 (12 month moving total)	Change from the previous year's 12 month moving total	Change from the previous year's 12 month moving total %
11. Taxes and tax-like revenue	64,386	47,677	38,889	60,473	9,012	18
12. Miscellaneous revenue	6,607	4,315	4,584	6,442	-860	-12
13. Interest income, sales proceeds of shares and withdrawals of profit	1,900	1,028	1,120	1,541	-635	-29
15.01. Debt redemptions to the state	150	84	107	206	37	22
Total revenue	73,043	53,104	44,700	68,661	7,554	12

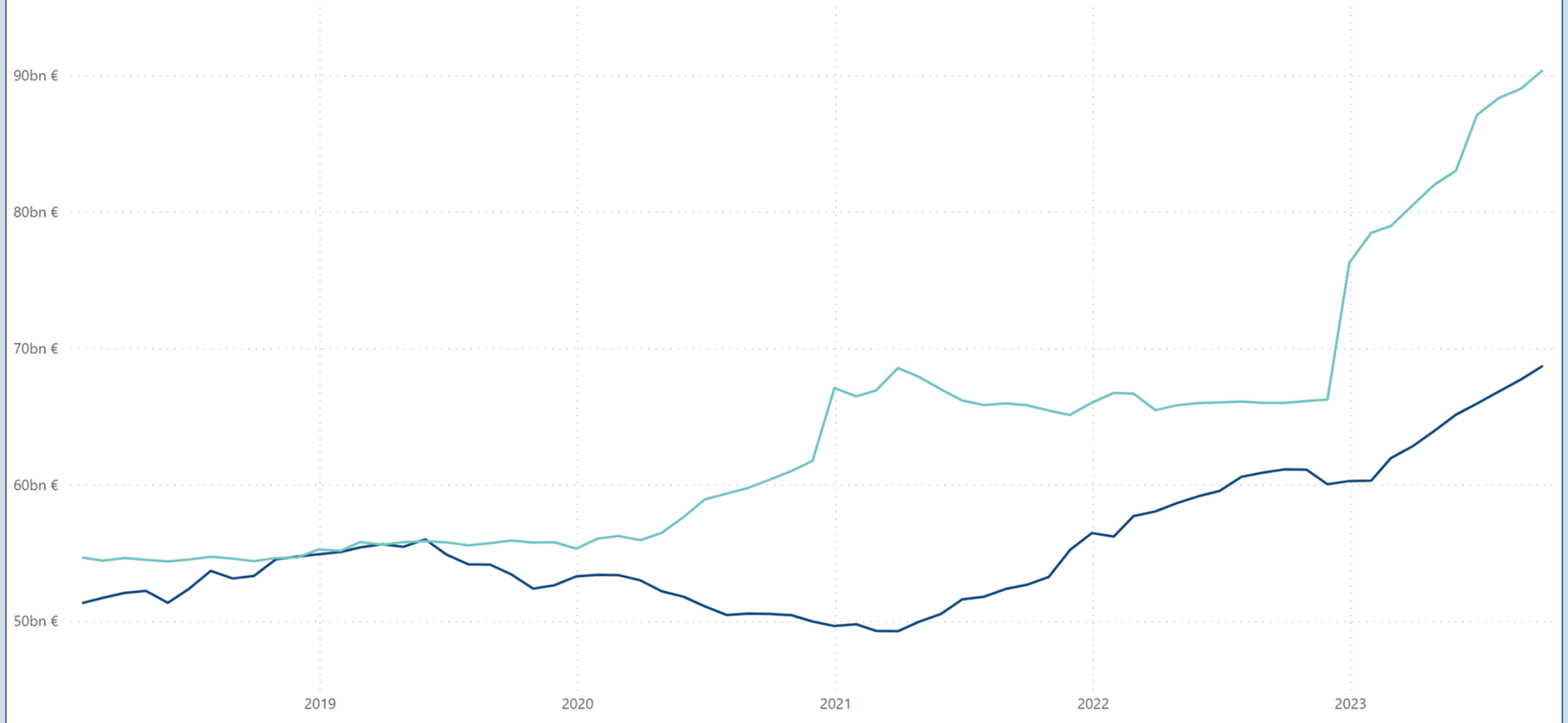
Main title of revenues or item	Budgeted 2023	Total 1.1. - 30.9.2023	Total 1.1. - 30.9.2022	Total 1.10.2022 - 30.9.2023 (12 month moving total)	Change from the previous year's 12 month moving total	Change from the previous year's 12 month moving total %
21. Parliament	137	99	91	137	10	8
22. President of the Republic	40	10	5	28	10	54
23. Prime Minister's Office	241	150	347	472	-401	-46
24. Ministry for Foreign Affairs	1,336	787	726	1,438	77	6
25. Ministry of Justice	1,096	807	724	1,136	64	6
26. Ministry of the Interior	2,498	1,380	1,122	2,206	330	18
27. Ministry of Defence	6,189	2,559	1,745	5,069	514	11
28. Ministry of Finance	34,570	25,660	14,675	43,826	23,219	113
29. Ministry of Education and Culture	7,755	6,257	6,093	7,792	280	4
30. Ministry of Agriculture and Forestry	2,765	734	694	2,995	85	3
31. Ministry of Transport and Communications	3,446	1,850	1,935	3,745	-50	-1
32. Ministry of Employment and the Economy	4,283	1,940	1,544	3,282	-15	0
33. Ministry of Social Affairs and Health	16,118	11,934	11,149	16,238	-754	-4
35. Ministry of the Environment	384	134	108	398	24	6
36. Interest on central government debt	2,604	1,418	698	1,560	954	157
Total expenditures excl. government dept payment	83,462	55,718	41,658	90,321	24,345	37

Surplus/deficit	Budgeted 2023 surplus/deficit	Total 1.1. - 30.9.2023 surplus/deficit	Total 1.1. - 30.9.2022 surplus/deficit	Total 1.10.2022 - 30.9.2023 (12 month moving total) surplus/deficit	Change from the previous year's 12 month moving total surplus/deficit	Change from the previous year's 12 month moving total surplus/deficit %
Surplus/deficit	-10,419	-2,614	3,042	-21,660	-16,791	-345

On-budget entities' revenue and expenditures

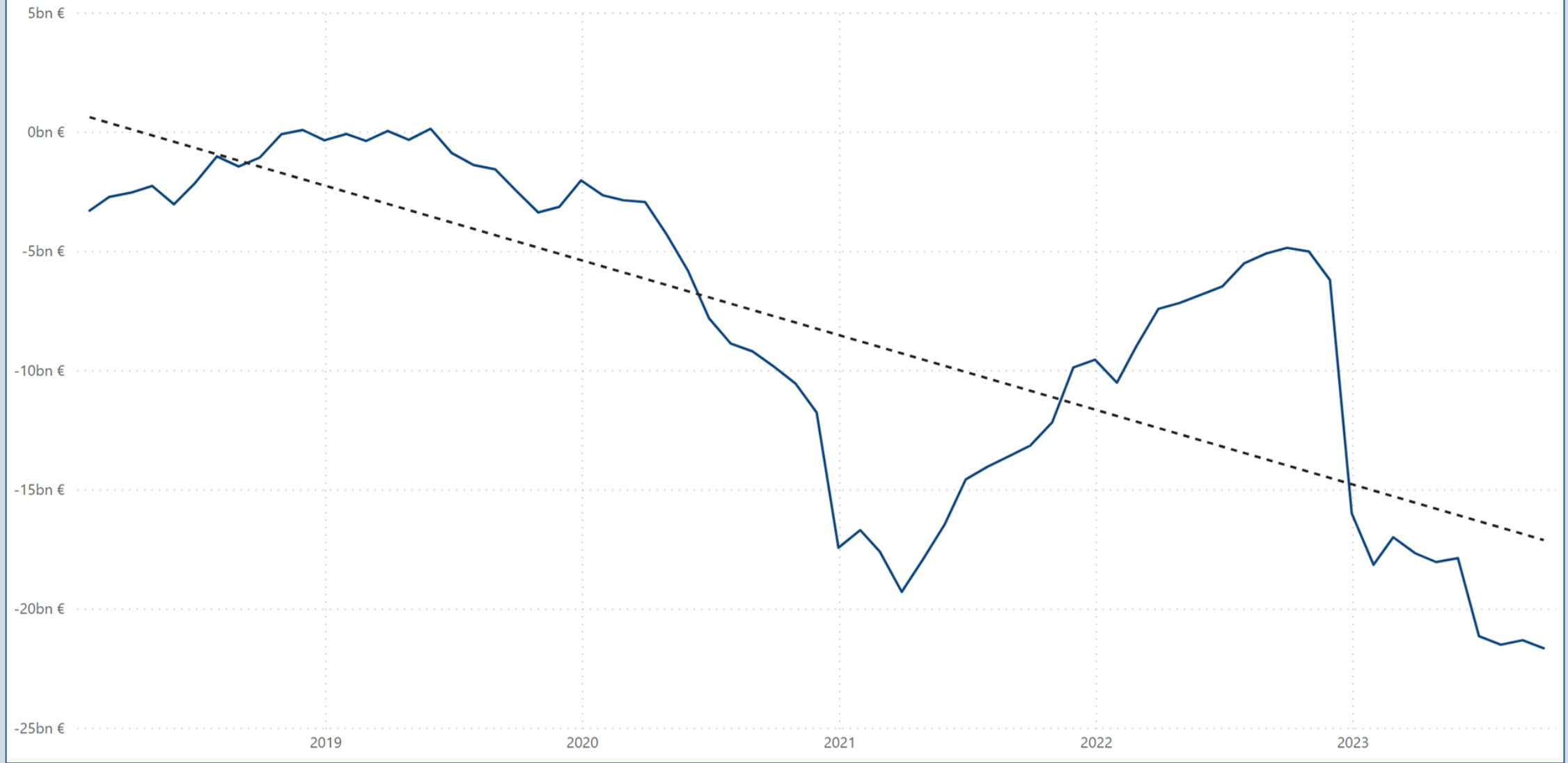
12 month moving total (Bn EUR)

● Revenue ● Expenditures



On-budget entities' surplus/deficit

12 month moving total and linear trend (Bn EUR)



TAXES AND TAX-LIKE REVENUE (M EUR)

Main title of revenues	Budgeted 2023	Total 1.1. - 30.9.2023	Total 1.1. - 30.9.2022	Total 1.10.2022 - 30.9.2023 (12 month moving total)	Change from the previous year's 12 month moving total	Change from the previous year's 12 month moving total %
11. Taxes and tax-like revenue total	64,386	47,677	38,889	60,473	9,012	18
Taxes on income and wealth	30,982	23,289	14,293	28,235	8,948	46
Earned income and capital income taxes	23,907	18,494	9,889	21,388	7,910	59
Corporation tax	5,998	3,891	3,746	5,684	738	15
Tax withheld at source on interest income	174	31	13	33	17	107
Inheritance and gift tax	903	874	645	1,130	284	34
Taxes on sales	23,351	17,042	16,762	22,684	560	3
Value added tax	22,244	16,107	15,877	21,552	504	2
Tax payable on certain insurance premiums	921	720	681	914	45	5
Pharmacy tax	186	215	203	218	12	6
Excise duties	7,417	5,617	5,736	7,219	-40	-1
Tobacco tax	1,215	1,081	1,012	1,185	137	13
Alcoholic beverage tax	1,518	1,113	1,137	1,474	-30	-2
Duty on soft drinks	213	167	166	221	2	1
Fuel tax	4,455	3,244	3,408	4,324	-148	-3
Excise duty of some beverage packages	16	12	13	15	-2	-10
Other taxes	2,514	1,639	2,013	2,209	-464	-17
Car tax	541	298	385	401	-105	-21
Transfer tax	845	467	751	653	-343	-34
Lottery tax	60	42	36	52	-1	-1
Vehicle tax	1,060	828	839	1,097	-18	-2
Waste tax	8	5	3	6	2	62
Other tax-like revenue	122	91	86	127	8	6
Some communication fees	30	26	24	32	1	3
Some traffic fees	23	19	14	22	5	30
Fairway dues	45	40	41	50	1	2
Other tax income	9	6	7	11	-1	-7
Electricity and gas network charges and wind power fees collected from wind farms in the Bay of Bothnia area	5	0	0	6	1	28
Administrative fees of the Financial Stability Facility	6	0	0	3	0	12
Radiation Activities Tax	3	0	0	3	0	0
Taxes and tax-like revenue total	64,386	47,677	38,889	60,473	9,012	18

REVENUE TOTAL (M EUR)

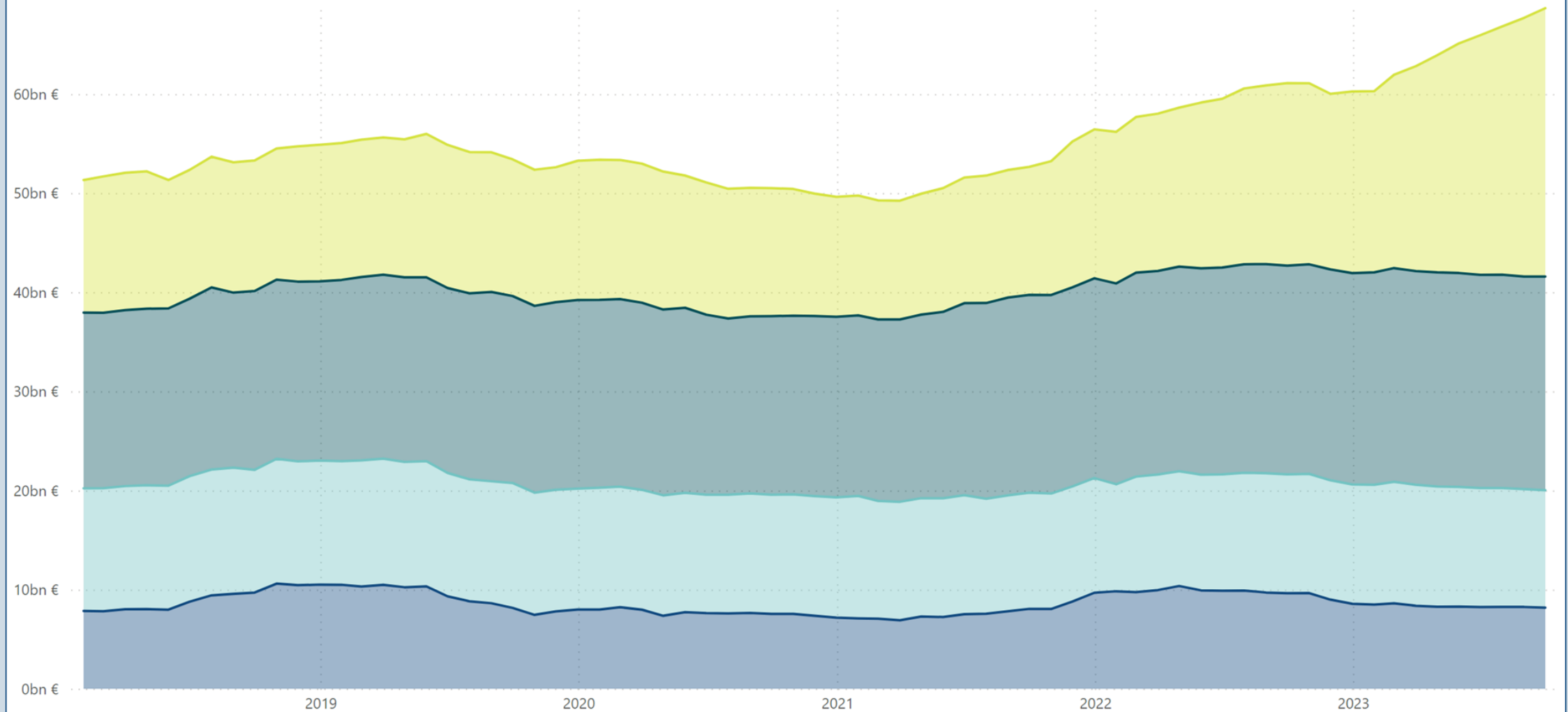
Main title of revenues	Budgeted 2023	Total 1.1. - 30.9.2023	Total 1.1. - 30.9.2022	Total 1.10.2022 - 30.9.2023 (12 month moving total)	Change from the previous year's 12 month moving total	Change from the previous year's 12 month moving total %
11. Taxes and tax-like revenue total	64,386	47,677	38,889	60,473	9,012	18
12. Miscellaneous revenue	6,607	4,315	4,584	6,442	-860	-12
13. Interest income, sales proceed of shares and withdrawals of profit	1,900	1,028	1,120	1,541	-635	-29
15.01. Debt redemptions to the state	150	84	107	206	37	22
On-budget entities' revenue total	73,043	53,104	44,700	68,661	7,554	12



On-budget entities' revenue

12 month moving total (Bn EUR)

● Other income ● Other taxes ● Value added tax ● Income taxes



OPERATING INCOME

Account group	1.1.-30.9.2023 m EUR	1.1.-30.9.2022 m EUR	Change m EUR	Change %
Income from free-charging operations	656	638	19	3
Rents for compensations for use	22	19	3	15
Other operating income	655	641	13	2
TOTAL OPERATING INCOME	1,333	1,298	35	3

OPERATING EXPENSES

Account group	1.1.-30.9.2023 m EUR	1.1.-30.9.2022 m EUR	Change m EUR	Change %
Materials, supplies and goods	-515	-596	81	-14
Staff costs	-4,172	-3,865	-306	8
Rents	-679	-612	-67	11
Purchases services	-2,521	-2,134	-387	18
Other expenses	-915	-767	-147	19
Increase (-) or decrease (+) in stocks of finished goods	0	0	0	-2,377
Production for own use (-)	83	78	4	5
Depreciation	-995	-975	-21	2
TOTAL OPERATING EXPENSES	-9,714	-8,872	-843	9

SURPLUS I

1.1.-30.9.2023 m EUR	1.1.-30.9.2022 m EUR	Change m EUR	Change %
-8,381	-7,574	-808	11

FINANCIAL INCOME AND EXPENSES

Account group	1.1.-30.9.2023 m EUR	1.1.-30.9.2022 m EUR	Change m EUR	Change %
Financial income	1,018	1,165	-147	-13
Financial expenses	-2,835	-1,610	-1,225	76

EXTRA ORDINARY INCOME AND EXPENSES

Account group	1.1.-30.9.2023 m EUR	1.1.-30.9.2022 m EUR	Change m EUR	Change %
Extraordinary income	194	47	147	313
Extraordinary expenses	-3	-2	-1	25

SURPLUS II

1.1.-30.9.2023 m EUR	1.1.-30.9.2022 m EUR	Change m EUR	Change %
-10,007	-7,974	-2,033	25

INCOME AND EXPENSES FROM PAYMENT TRANSFERS

Account group	1.1.-30.9.2023 m EUR	1.1.-30.9.2022 m EUR	Change m EUR	Change %
Income	2,621	2,639	-17	-1
Expenses	-46,818	-35,047	-11,771	34

SURPLUS III

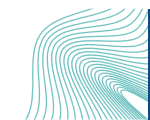
1.1.-30.9.2023 m EUR	1.1.-30.9.2022 m EUR	Change m EUR	Change %
-54,203	-40,382	-13,821	34

INCOME FROM TAXES AND COMPULSORY CHARGES

Account group	1.1.-30.9.2023 m EUR	1.1.-30.9.2022 m EUR	Change m EUR	Change %
Taxes and charges of fiscal character	46,956	38,484	8,472	22
Other compulsory charges	155	181	-26	-15

SURPLUS/DEFICIT FOR THE FINANCIAL PERIOD

1.1.-30.9.2023 m EUR	1.1.-30.9.2022 m EUR	Change m EUR	Change %
-7,093	-1,717	-5,375	313

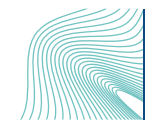


INCOME FROM PAYMENT TRANSFERS (M EUR)

Account type	1.1.-30.9.2023	1.1.-30.9.2022	Change	Change %
800 From local government excl. wellbeing services county admin.	11	11	0	2
802 From social security funds	20	14	5	38
803 From industry	1	1	0	4
804 From financial and insurance institutions		67	-67	-100
805 From non-profit corporations	0	0	0	0
806 From households	9	4	5	125
807 From institutions and Bodies of the European Union	981	1,013	-32	-3
808 From rest of the world	5	4	1	13
809 From central government	1,595	1,525	70	5
810 Other income from payment transfers		0	0	-100
TOTAL INCOME FROM PAYMENT TRANSFERS	2,621	2,639	-17	-1

EXPENSES FROM PAYMENT TRANSFERS (M EUR)

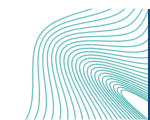
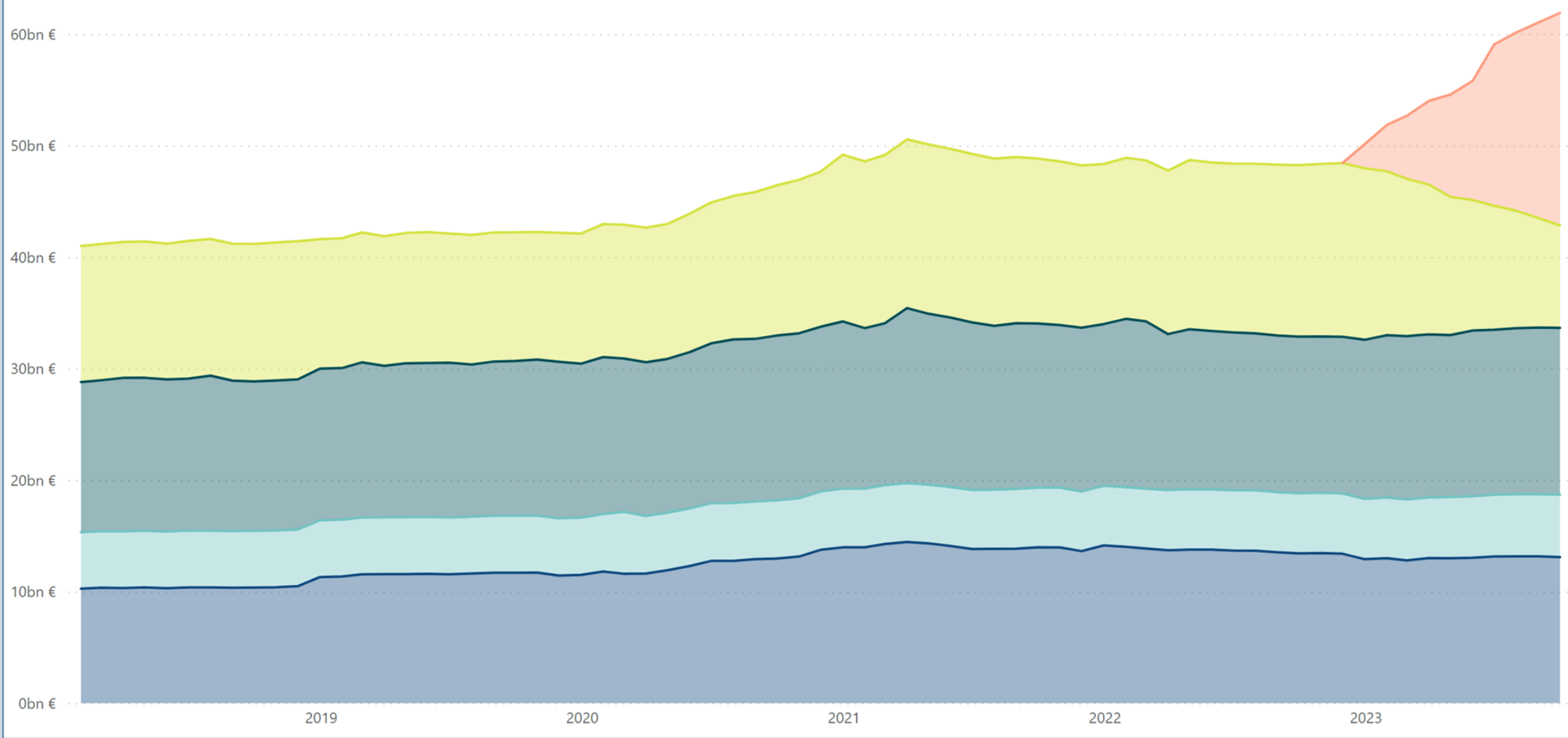
Account type	1.1.-30.9.2023	1.1.-30.9.2022	Change	Change %
820 To local government excl. wellbeing services county admin.	-5,209	-11,400	6190	-54
821 To wellbeing services county administration	-16,891		-16891	-
822 To social security funds	-11,364	-10,677	-687	6
823 To industry	-1,708	-1,654	-53	3
824 To financial and insurance institutions	-14	-14	0	0
825 To non-profit corporations	-2,198	-2,066	-132	6
826 To households	-3,858	-3,657	-201	5
827 To institutions and Bodies of the European Union	-1,707	-1,887	180	-10
828 To rest of the world	-624	-538	-86	16
829 To central government	-3,069	-2,986	-83	3
830 Other expenses from payment transfers	-175	-167	-8	5
TOTAL EXPENSES FROM PAYMENT TRANSFERS	-46,818	-35,047	-11771	34



Expenses from payment transfers

12 month moving total (Bn EUR)

● To others ● To households ● To social security funds ● To local government excl. wellbeing services county administration ● To wellbeing services county administration



NATIONAL PROPERTY

Account group	30.9.2023 m EUR	31.12.2022 m EUR	Change m EUR	Change %
National property	611	587	24	4

FIXED ASSETS

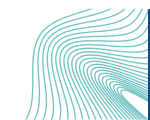
Account group	30.9.2023 m EUR	31.12.2022 m EUR	Change m EUR	Change %
Intangible assets	1,217	1,225	-9	-1
Tangible assets	21,583	21,668	-85	0
120 Land and water	8	8	0	0
121 Construction land and water areas	1,182	1,172	10	1
122 Buildings	188	194	-6	-3
123 Structures	49	48	1	2
124 Constructions	17,631	18,298	-667	-4
125-126 Machinery and equipment	620	655	-35	-5
127 Fixtures and furnishings	13	14	-1	-8
128 Other material assets	11	11	0	0
129 Advance payments and construction in progress	1,881	1,267	614	48
Financial assets	27,450	26,931	519	2
130 Securities held in fixed assets	16,578	14,805	1,774	12
1310 Basic equity capital of state enterprises	3,265	3,265	0	0
1311 Capital which is placed in state enterprises under terms of other equity capital	2,815	2,821	-5	0
134 Euro-denominated treasury notes issued	0	0	0	NaN
136 Other non-current domestic investments	4,792	6,041	-1,249	-21
TOTAL FIXED ASSETS	50,250	49,824	426	1

CURRENT ASSETS

Account group	30.9.2023 m EUR	31.12.2022 m EUR	Change m EUR	Change %
Stocks	644	645	-1	0
150 Materials and supplies	563	563	0	0
151 Work in progress	5	5	0	-1
152 Completed products/Goods	76	77	0	-1
Non-current receivables	4,984	4,936	48	1
Current receivables	2,682	1,885	797	42
170 Trade receivables	72	106	-34	-32
171 Euro-denominated loan receivables	224	148	76	51
172 Currency-denominated loan receivables	0	0	0	0
173 Accrued credits	36	86	-49	-58
174 Other current receivables	168	209	-41	-20
179 Prepayments	2,182	1,336	845	63
Short-term investments	10,959	6,537	4,422	68
Cash in hand and at banks	2,177	3,983	-1,806	-45
TOTAL CURRENT ASSETS	21,446	17,986	3,460	19

TOTAL ASSETS

Account class	30.9.2023 m EUR	31.12.2022 m EUR	Change m EUR	Change %
ASSETS	72,307	68,397	3,910	6



EQUITY CAPITAL

Account group	30.9.2023 m EUR	31.12.2022 m EUR	Change m EUR	Change %
STATE CAPITAL	-93,729	-86,637	-7,093	8
200 State capital 1st Jan 1998	-30,048	-30,048	0	0
207 Change in capital for previous financial periods	-56,588	-51,821	-4,767	9
209 Surplus/deficit for the financial period	-7,093	-4,767	-2,325	49
CAPITAL IN FUNDS	11	11	0	-2
212 Other state funds and donations	11	11	0	-2
EQUITY CAPITAL	-93,719	-86,626	-7,093	8

CREDITORS

Account group	30.9.2023 m EUR	31.12.2022 m EUR	Change m EUR	Change %
NON-CURRENT	133,005	114,497	18,508	16
240 Euro-denominated loans taken out	132,636	114,129	18,507	16
241 Foreign currency-denominated loans taken out	1	1	0	0
247 Non-current accrued liabilities	66	66	0	0
249 Other non-current liabilities	301	301	1	0
CURRENT	33,021	40,526	-7,505	-19
250-251 Collective accounts of state funds outside the budget	6,063	5,913	150	3
252 Payments to be made in the next financial period	58	10,833	-10,775	-99
253 Current euro-denominated loans	20,188	17,411	2,777	16
255 Outside assets under state management	753	636	117	18
256 Advances received	302	321	-19	-6
257 Trade payables	460	692	-232	-34
258 Transactions between accounting agencies	101	99	3	3
259-260 Items to be forwarded for payment	1,738	1,825	-87	-5
261 Accrued liabilities	1,446	1,544	-99	-6
262 Other current liabilities	1,913	1,252	661	53
Error accounts	0	0	0	-
CREDITORS	166,025	155,023	11,003	7

TOTAL LIABILITIES

Account class	30.9.2023 m EUR	31.12.2022 m EUR	Change m EUR	Change %
Liabilities	72,307	68,397	3,910	6



OWN OPERATIONS

Operations	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
Income and wealth tax revenue	22,384	13,635	8,749	64
Value added tax revenue	16,120	15,878	242	2
Other tax revenue and revenue from public payments	9,801	10,122	-320	-3
TAXES AND TAX-LIKE REVENUE TOTAL	48,306	39,634	8,671	22
Service sales, rents, usage charges and other operating income	3,140	3,619	-479	-13
Interest income and withdrawal of profit	1,454	1,757	-303	-17
Purchase expenditure on goods and services	-5,829	-5,475	-354	6
Staff costs	-4,306	-3,990	-317	8
Other expenses	-44	-43	-1	1
Pensions paid	-3,554	-3,317	-238	7
Debt interest payments	-2,833	-1,803	-1,030	57
OWN OPERATIONS CASH FLOW	36,333	30,383	5,950	20

TRANSFER FINANCES

Operations	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
Transfer finance revenue	1,037	1,129	-92	-8
Transfers to local government excl. wellbeing services county administration	-5,242	-11,416	6,174	-54
Transfers to wellbeing services county administration	-16,892		-16,892	-Infinity
Transfers to industry	-1,825	-1,723	-103	6
Transfers to households	-11,675	-11,021	-654	6
Other transfers in Finland	-4,885	-4,680	-206	4
Transfers abroad	-2,584	-2,745	162	-6
TRANSFER FINANCES CASH FLOW	-42,066	-30,457	-11,610	38

INVESTMENTS

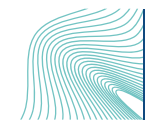
Operations	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
Investments in fixed assets	-919	-949	30	-3
Gains on the sale of fixed assets	7	7	0	-6
Investments in securities	-776	-1,373	596	-43
Capital gains on investments	207	200	8	4
Loans granted	-1,282	-2,611	1,329	-51
Repayments of loans granted	543	2,605	-2,062	-79
INVESTMENTS CASH FLOW	-2,221	-2,121	-100	5

FINANCING

Operations	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
Net change in central government debt	10,509	7,482	3,027	40
Net change in other debt	-187	-532	345	-65
FINANCING CASH FLOW	10,322	6,950	3,372	49

CHANGE IN LIQUID ASSETS

Operations	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
CHANGE IN LIQUID ASSETS	2,368	4,755	-2,387	-50



REVENUE EXCLUSIVE INVESTMENTS

Revenue or expenditures	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
Income and wealth tax revenue	22,384	13,635	8,749	64
Value added tax revenue	16,120	15,878	242	2
Other tax revenue and revenue from public payments	9,801	10,122	-320	-3
TAXES AND TAX-LIKE REVENUE TOTAL	48,306	39,634	8,671	22
Service sales, rents, usage charges and other operating income	3,140	3,619	-479	-13
Interest income and withdrawal of profit	1,454	1,757	-303	-17
Transfer finance revenue	1,037	1,129	-92	-8
Gains on the sale of fixed assets	7	7	0	-6
REVENUE EXCLUSIVE INVESTMENTS	53,943	46,146	7,797	17

EXPENDITURES EXCLUSIVE INVESTMENTS

Revenue or expenditures	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
Purchase expenditure on goods and services	-5,829	-5,475	-354	6
Staff costs	-4,306	-3,990	-317	8
Other expenses	-44	-43	-1	1
Pensions paid	-3,554	-3,317	-238	7
Debt interest payments	-2,833	-1,803	-1,030	57
Transfers to local government excl. wellbeing services county administration	-5,242	-11,416	6,174	-54
Transfers to wellbeing services county administration	-16,892		-16,892	-Infinity
Transfers to industry	-1,825	-1,723	-103	6
Transfers to households	-11,675	-11,021	-654	6
Other transfers in Finland	-4,885	-4,680	-206	4
Transfers abroad	-2,584	-2,745	162	-6
Investments in fixed assets	-919	-949	30	-3
EXPENDITURES EXCLUSIVE INVESTMENTS	-60,589	-47,162	-13,427	28

REVENUE SURPLUS OR DEFICIT

Revenue or expenditures	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
REVENUE EXCLUSIVE INVESTMENTS	53,943	46,146	7,797	17
EXPENDITURES EXCLUSIVE INVESTMENTS	-60,589	-47,162	-13,427	28
REVENUE SURPLUS (+)/DEFICIT (-)	-6,646	-1,016	-5,630	554

FINANCING REQUIREMENT

Revenue or expenditures	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
REVENUE SURPLUS (+)/DEFICIT (-)	-6,646	-1,016	-5,630	554
Investments in securities	-776	-1,373	596	-43
Capital gains on investments	207	200	8	4
Loans granted	-1,282	-2,611	1,329	-51
Repayments of loans granted	543	2,605	-2,062	-79
FINANCING REQUIREMENT (-)	-7,954	-2,195	-5,759	262

NET CHANGE IN DEBT

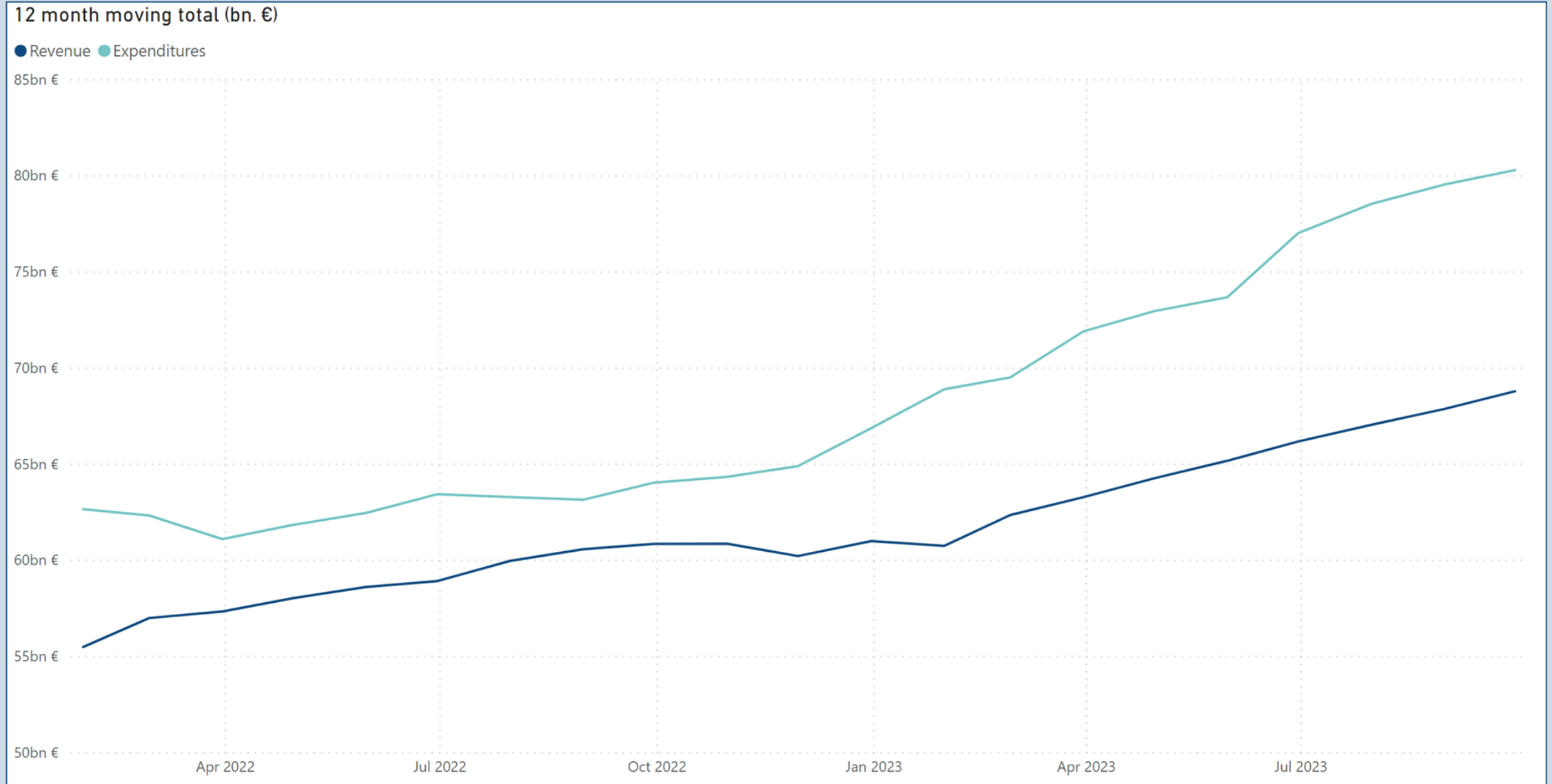
Revenue or expenditures	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
Net change in central government debt	10,509	7,482	3,027	40
Net change in other debt	-187	-532	345	-65
NET CHANGE IN DEBT	10,322	6,950	3,372	49

CHANGE IN LIQUID ASSETS

Revenue or expenditures	1.1. - 30.9.2023 state economy m EUR	1.1. - 30.9.2022 state economy m EUR	Change state economy m EUR	Change state economy %
CHANGE IN LIQUID ASSETS	2,368	4,755	-2,387	-50

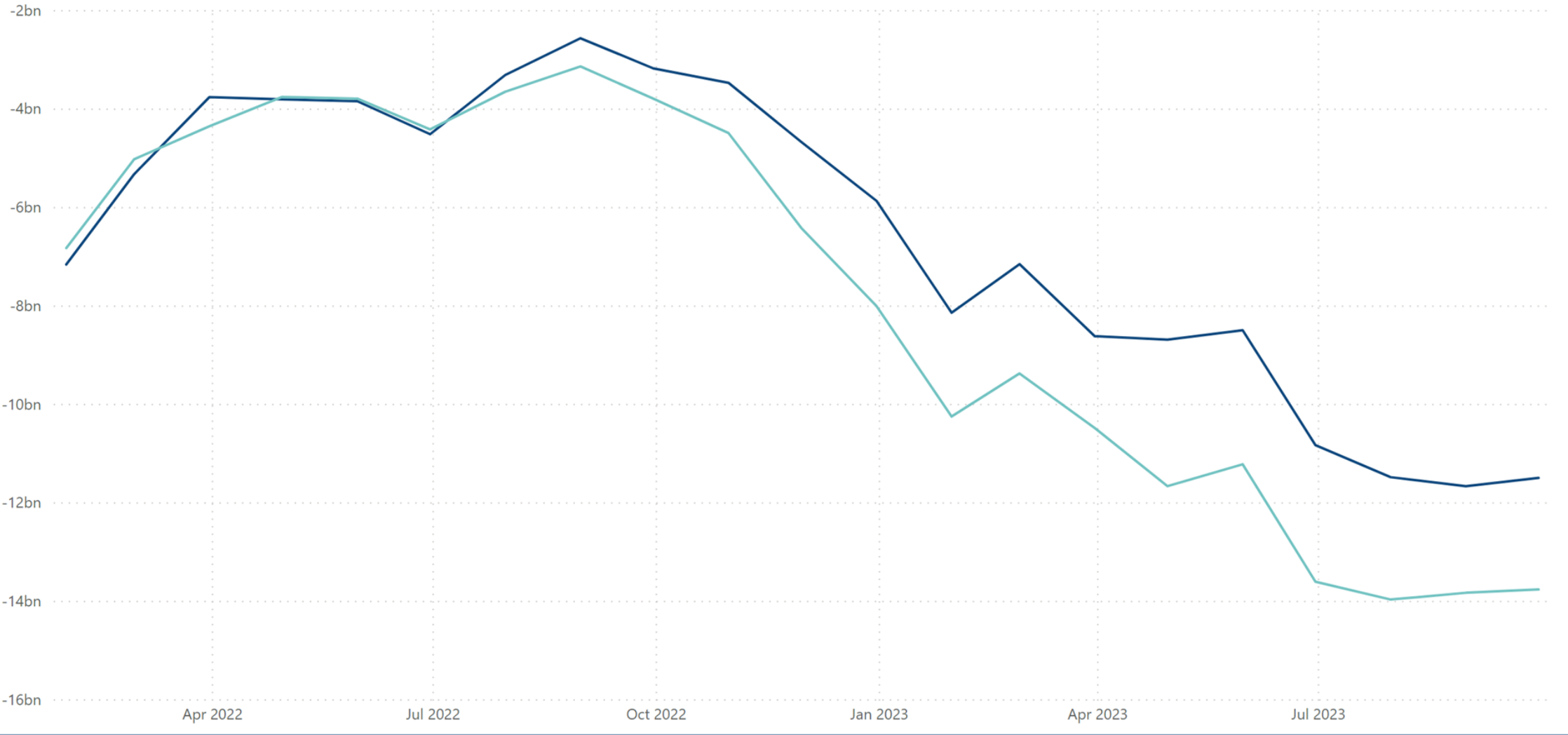


Central government revenue and expenditures



12 month moving total (bn. €)

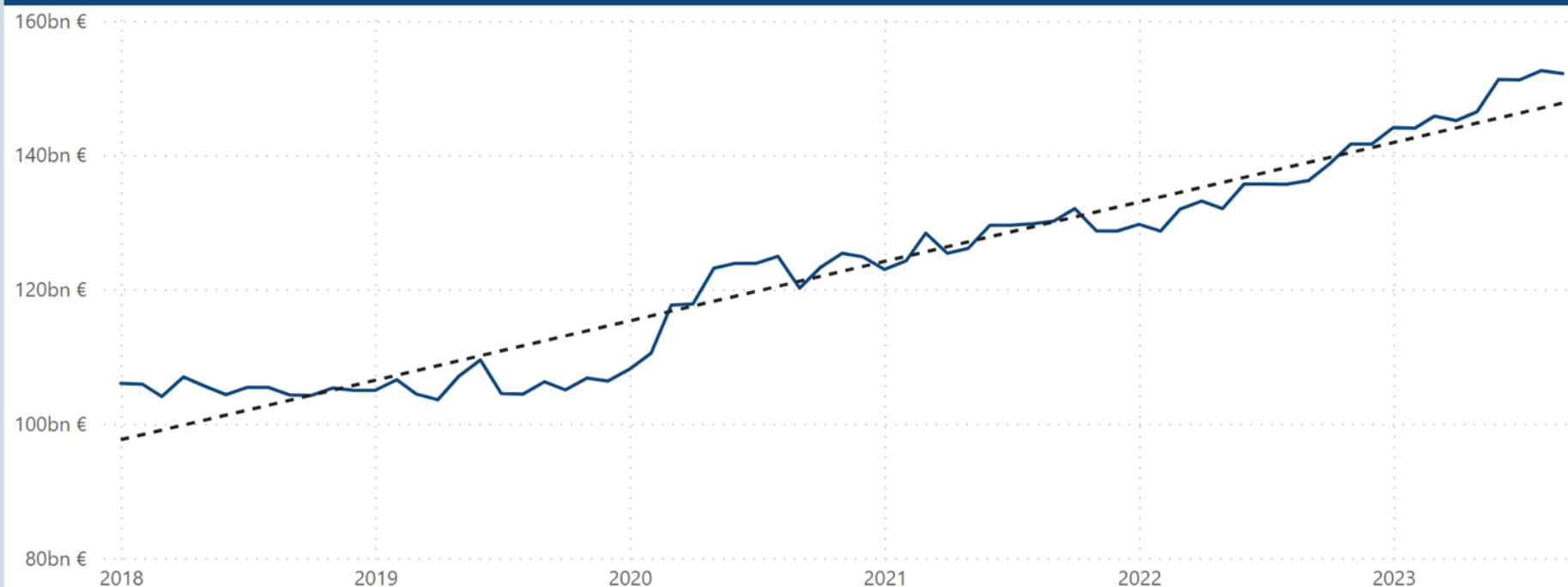
● Revenue surplus/deficit ● Financing requirement



CENTRAL GOVERNMENT DEBT AND OTHER FINANCIAL ITEMS (M EUR)

Central government debt	30.9.2023	31.12.2022	Change	Change %
Central government debt, in euros	152,138	141,628	10,509	7
Central government debt, in foreign currency	0	0	0	0
Central government debt in total	152,138	141,628	10,509	7
Unrealised foreign exchange differences	0	0	0	0
CENTRAL GOVERNMENT DEBT, NOMINAL VALUE	152,138	141,628	10,509	7
Other debt	3,678	3,865	-187	-5
FINANCIAL ITEMS INCLUDING FOREIGN EXCHANGE DIFFERENCES	155,815	145,493	10,322	7

CENTRAL GOVERNMENT DEBT: MONTHLY BALANCES AND LINEAR TREND (BN EUR)



LIQUID ASSETS

Assets	30.9.2023 m EUR	31.12.2022 m EUR	Change m EUR	Change %
Bank accounts and cash in the till	2,314	4,422	-2,107	-48
Short-term capital expenditures	11,132	6,656	4,476	67
LIQUID ASSETS TOTAL	13,446	11,078	2,368	21

LIQUID ASSETS: MONTHLY BALANCES AND LINEAR TREND

