

Trade in Services For May, 2018
BPM6-Extended Balance of Payments Services Classification (EBOPS 2010)

(Thousand USD)

| Trade in Services | Apr FY18 ^R | | | May FY18 ^P | | |
|---|-----------------------|----------------|------------------|-----------------------|----------------|------------------|
| | Credit | Debit | Net | Credit | Debit | Net |
| Services | 403,546 | 828,881 | (425,335) | 429,083 | 884,223 | (455,140) |
| 1.Manufacturing services on physical inputs owned by others | - | - | - | - | - | - |
| 1.1 Goods for processing in reporting economy | - | - | - | - | - | - |
| 1.2 Goods for processing abroad | - | - | - | - | - | - |
| 2.Maintenance and repair services n.i.e. | - | 7,870 | (7,870) | - | 7,870 | (7,870) |
| 3. Transport | 73,170 | 329,791 | (256,621) | 75,230 | 334,980 | (259,750) |
| 3.1 Sea transport | 2,990 | 215,770 | (212,780) | 3,350 | 213,770 | (210,420) |
| 3.1.1 Passenger | - | - | - | - | - | - |
| 3.1.2 Freight | 1,640 | 200,280 | (198,640) | 1,640 | 199,390 | (197,750) |
| 3.1.3 Other | 1,350 | 15,490 | (14,140) | 1,710 | 14,380 | (12,670) |
| 3.2 Air transport | 66,880 | 112,210 | (45,330) | 67,840 | 116,250 | (48,410) |
| 3.2.1 Passenger | 44,260 | 83,540 | (39,280) | 45,080 | 83,540 | (38,460) |
| 3.2.2 Freight | 1,730 | 21,900 | (20,170) | 1,730 | 23,620 | (21,890) |
| 3.2.3 Other | 20,890 | 6,770 | 14,120 | 21,030 | 9,090 | 11,940 |
| 3.3 Road transport | 2,550 | 1,177 | 1,373 | 3,300 | 1,287 | 2,013 |
| 3.3.1 Passenger | - | - | - | - | - | - |
| 3.3.2 Freight | 2,550 | 1,177 | 1,373 | 3,300 | 1,287 | 2,013 |
| 3.3.3 Other | - | - | - | - | - | - |
| 3.4 Rail transport | 10 | 634 | (624) | - | 693 | (693) |
| 3.4.1 Passenger | - | 634 | (634) | - | 693 | (693) |
| 3.4.2 Freight | - | - | - | - | - | - |
| 3.4.3 Other | 10 | - | 10 | - | - | - |
| 3.5 Postal and courier services | 740 | - | 740 | 740 | 2,980 | (2,240) |
| 3.6 Electricity transmission | - | - | - | - | - | - |
| 3.7 Other supporting and auxiliary transport service | - | - | - | - | - | - |
| 4. Travel | 29,100 | 154,100 | (125,000) | 27,790 | 192,060 | (164,270) |
| 4.1 Business | 380 | 1,990 | (1,610) | 440 | 1,930 | (1,490) |
| 4.1.1 Acquisition of goods and services by border, seasonal, and other short-term workers | - | - | - | - | - | - |
| 4.1.2 Other | 380 | 1,990 | (1,610) | 440 | 1,930 | (1,490) |
| 4.2 Personal | 28,720 | 152,110 | (123,390) | 27,350 | 190,130 | (162,780) |
| 4.2.1 Health-related expenditure | 270 | 760 | (490) | 320 | 350 | (30) |
| 4.2.2 Education-related expenditure | 420 | 12,200 | (11,780) | 670 | 24,660 | (23,990) |
| 4.2.3 Other | 28,030 | 139,150 | (111,120) | 26,360 | 165,120 | (138,760) |
| 4.2.3.1 Religious travel | - | 22,248 | (22,248) | 2 | 71,797 | (71,795) |
| 4.2.3.2 Other | 28,030 | 116,902 | (88,872) | 26,358 | 93,323 | (66,965) |
| 5.Construction | 4,990 | 190 | 4,800 | 6,940 | 1,120 | 5,820 |
| 5.1 Construction abroad | 4,990 | - | 4,990 | 6,940 | - | 6,940 |
| 5.2 Construction in the compiling economy | - | 190 | (190) | - | 1,120 | (1,120) |
| 6. Insurance and Pension services | 2,810 | 15,730 | (12,920) | 2,960 | 19,210 | (16,250) |
| 6.1 Direct Insurance | 1,762 | 4,054 | (2,292) | 2,493 | 2,071 | 422 |
| 6.1.1 Life insurance | 2 | 4 | (2) | 3 | 1 | 2 |
| 6.1.2 Freight insurance | 10 | 2,520 | (2,510) | - | 1,480 | (1,480) |
| 6.1.3 Other direct insurance | 1,750 | 1,530 | 220 | 2,490 | 590 | 1,900 |
| 6.2 Reinsurance | 768 | 11,590 | (10,822) | 386 | 17,059 | (16,673) |
| 6.3 Auxiliary insurance services | 280 | 86 | 194 | 81 | 80 | 1 |
| 6.4 Pension and standardized guarantee services | - | - | - | - | - | - |

Trade in Services For May, 2018
BPM6-Extended Balance of Payments Services Classification (EBOPS 2010)

(Thousand USD)

| Trade in Services | Apr FY18 ^R | | | May FY18 ^P | | |
|--|-----------------------|----------------|-----------------|-----------------------|----------------|-----------------|
| | Credit | Debit | Net | Credit | Debit | Net |
| 7. Financial services | 5,630 | 18,200 | (12,570) | 9,290 | 11,180 | (1,890) |
| 7.1 Explicitly charged and other financial services | 5,630 | 18,200 | (12,570) | 9,290 | 11,180 | (1,890) |
| 7.2 Financial intermediation service charges indirectly measured (FISIM) | - | - | - | - | - | - |
| 8. Charges for the use of intellectual property n.i.e. | 930 | 8,120 | (7,190) | 1,170 | 23,560 | (22,390) |
| 9. Telecommunications, Computer and information services | 80,680 | 47,920 | 32,760 | 95,950 | 41,030 | 54,920 |
| 9.1 Telecommunications services | 22,190 | 21,610 | 580 | 27,070 | 8,870 | 18,200 |
| 9.1.1 Call centres | 7,260 | - | 7,260 | 10,182 | - | 10,182 |
| 9.1.2 Telecommunication services | 14,930 | 21,610 | (6,680) | 16,888 | 8,870 | 8,018 |
| 9.2 Computer services | 58,380 | 25,310 | 33,070 | 68,500 | 30,850 | 37,650 |
| 9.2.1 Hardware consultancy services | 163 | - | 163 | 50 | - | 50 |
| 9.2.2 Software consultancy services | 22,774 | 4,315 | 18,459 | 26,515 | 12,772 | 13,743 |
| 9.2.3 Maintenance & repairs of computer | 109 | 140 | (31) | 347 | 2 | 345 |
| 9.2.4 Export / Import of Computer Software | 25,787 | 18,891 | 6,896 | 29,478 | 15,252 | 14,226 |
| 9.2.5 Other Computer services | 9,547 | 1,964 | 7,583 | 12,110 | 2,824 | 9,286 |
| 9.3 Information services | 110 | 1,000 | (890) | 380 | 1,310 | (930) |
| 9.3.1 News agency services | 85 | 966 | (881) | 308 | 1,241 | (933) |
| 9.3.2 Other information services | 25 | 34 | (9) | 72 | 69 | 3 |
| 10. Other business services | 111,206 | 188,930 | (77,724) | 112,140 | 194,090 | (81,950) |
| 10.1 Research and development services | 960 | 80 | 880 | 980 | 170 | 810 |
| 10.2 Professional and management consulting services | 31,780 | 8,470 | 23,310 | 30,260 | 4,400 | 25,860 |
| 10.2.1 Legal, accounting, management consulting, and public relations | 22,900 | 7,010 | 15,890 | 17,760 | 3,320 | 14,440 |
| 10.2.1.1 Legal services | 1,330 | 1,220 | 110 | 2,630 | 2,110 | 520 |
| 10.2.1.2 Accounting, auditing, bookkeeping, and tax consulting services | 2,350 | - | 2,350 | 4,700 | 10 | 4,690 |
| 10.2.1.3 Business and management consulting and public relations services | 19,220 | 5,790 | 13,430 | 10,430 | 1,200 | 9,230 |
| 10.2.2 Advertising, market research, and public opinion polling | 8,880 | 1,460 | 7,420 | 12,500 | 1,080 | 11,420 |
| 10.3 Technical, trade-related and other business services | 78,466 | 180,380 | (101,914) | 80,900 | 189,520 | (108,620) |
| 10.3.1 Architectural, engineering, scientific and other technical services | 4,090 | 4,560 | (470) | 6,140 | 6,160 | (20) |
| 10.3.2 Waste treatment and de-pollution, agricultural and mining services | 60 | - | 60 | - | - | - |
| 10.3.3 Operating leasing services | - | 10,730 | (10,730) | 340 | 15,620 | (15,280) |
| 10.3.4 Trade-related services | 245 | 622 | (377) | 226 | 288 | (62) |
| 10.3.5 Other business services n.i.e. | 74,071 | 164,468 | (90,397) | 74,194 | 167,452 | (93,258) |
| 11. Personal, cultural, and recreational services | - | 120 | (120) | 613 | 23 | 590 |
| 11.1 Audiovisual and related services | - | 80 | (80) | 513 | 23 | 490 |
| 11.1.1 Audiovisual services | - | 76 | (76) | 511 | 22 | 489 |
| 11.1.2 Artistic related services | - | 4 | (4) | 2 | 1 | 1 |
| 11.2 Other personal, cultural, and recreational services | - | 40 | (40) | 100 | - | 100 |
| 12. Government goods and services n.i.e. | 95,030 | 57,910 | 37,120 | 97,000 | 59,100 | 37,900 |
| 12.1 Embassies and consulates | 21,120 | 8,990 | 12,130 | 17,480 | 11,920 | 5,560 |
| 12.2 Military units and agencies | 70 | 70 | - | 11,820 | 200 | 11,620 |
| 12.3 Other | 73,840 | 48,850 | 24,990 | 67,700 | 46,980 | 20,720 |

^R for revised, ^P for provisional

Note:

1. Credit mean export of services, debit means import of services and net is services balance.

2. The data are presented as per BPM6(EBOPS-2010) classification aligned with MSITS-2010 classification; see press release at link:

<http://www.sbp.org.pk/press/2013/BPM6-16-Aug-2013.pdf>

Trade in Services For May, 2018
BPM6-Extended Balance of Payments Services Classification (EBOPS 2010)

(Thousand USD)

| Trade in Services | May FY17 | | | Jul-May FY18 ^P | | | Jul-May FY17 | | |
|---|----------------|----------------|------------------|---------------------------|------------------|--------------------|------------------|------------------|--------------------|
| | Credit | Debit | Net | Credit | Debit | Net | Credit | Debit | Net |
| Services | 400,904 | 954,995 | (554,091) | 4,696,097 | 9,428,246 | (4,732,149) | 5,099,530 | 8,980,707 | (3,881,177) |
| 1.Manufacturing services on physical inputs owned by others | - | - | - | - | - | - | - | - | - |
| 1.1 Goods for processing in reporting economy | - | - | - | - | - | - | - | - | - |
| 1.2 Goods for processing abroad | - | - | - | - | - | - | - | - | - |
| 2.Maintenance and repair services n.i.e. | 470 | 3,760 | (3,290) | 5,430 | 43,220 | (37,790) | 5,470 | 64,090 | (58,620) |
| 3. Transport | 80,910 | 394,630 | (313,720) | 859,050 | 3,630,695 | (2,771,645) | 841,241 | 3,514,894 | (2,673,653) |
| 3.1 Sea transport | 4,470 | 227,820 | (223,350) | 14,590 | 2,307,700 | (2,293,110) | 38,920 | 2,049,020 | (2,010,100) |
| 3.1.1 Passenger | - | - | - | - | - | - | - | - | - |
| 3.1.2 Freight | 1,520 | 198,960 | (197,440) | 3,570 | 2,074,620 | (2,071,050) | 13,020 | 1,834,440 | (1,821,420) |
| 3.1.3 Other | 2,950 | 28,860 | (25,910) | 11,020 | 233,080 | (222,060) | 25,900 | 214,580 | (188,680) |
| 3.2 Air transport | 72,060 | 163,250 | (91,190) | 791,260 | 1,286,920 | (495,660) | 761,350 | 1,406,730 | (645,380) |
| 3.2.1 Passenger | 44,760 | 133,820 | (89,060) | 497,140 | 989,840 | (492,700) | 433,980 | 1,047,710 | (613,730) |
| 3.2.2 Freight | 1,040 | 20,690 | (19,650) | 17,500 | 226,800 | (209,300) | 17,950 | 191,730 | (173,780) |
| 3.2.3 Other | 26,260 | 8,740 | 17,520 | 276,620 | 70,280 | 206,340 | 309,420 | 167,290 | 142,130 |
| 3.3 Road transport | 4,280 | 1,984 | 2,296 | 50,230 | 17,522 | 32,708 | 38,811 | 19,348 | 19,463 |
| 3.3.1 Passenger | - | - | - | - | - | - | - | - | - |
| 3.3.2 Freight | 4,280 | 1,404 | 2,876 | 50,230 | 14,452 | 35,778 | 38,811 | 16,538 | 22,273 |
| 3.3.3 Other | - | 580 | (580) | - | 3,070 | (3,070) | - | 2,810 | (2,810) |
| 3.4 Rail transport | - | 756 | (756) | 110 | 7,783 | (7,673) | 10 | 8,906 | (8,896) |
| 3.4.1 Passenger | - | 756 | (756) | - | 7,783 | (7,783) | - | 8,906 | (8,906) |
| 3.4.2 Freight | - | - | - | - | - | - | - | - | - |
| 3.4.3 Other | - | - | - | 110 | - | 110 | 10 | - | 10 |
| 3.5 Postal and courier services | 100 | 820 | (720) | 2,860 | 10,770 | (7,910) | 2,150 | 30,890 | (28,740) |
| 3.6 Electricity transmission | - | - | - | - | - | - | - | - | - |
| 3.7 Other supporting and auxiliary transport service | - | - | - | - | - | - | - | - | - |
| 4. Travel | 30,580 | 196,240 | (165,660) | 339,260 | 1,905,710 | (1,566,450) | 301,990 | 1,820,990 | (1,519,000) |
| 4.1 Business | 560 | 3,000 | (2,440) | 4,470 | 53,060 | (48,590) | 3,880 | 32,650 | (28,770) |
| 4.1.1 Acquisition of goods and services by border, seasonal, and other short-term workers | - | - | - | - | - | - | - | - | - |
| 4.1.2 Other | 560 | 3,000 | (2,440) | 4,470 | 53,060 | (48,590) | 3,880 | 32,650 | (28,770) |
| 4.2 Personal | 30,020 | 193,240 | (163,220) | 334,790 | 1,852,650 | (1,517,860) | 298,110 | 1,788,340 | (1,490,230) |
| 4.2.1 Health-related expenditure | 220 | 440 | (220) | 2,340 | 4,230 | (1,890) | 2,880 | 4,530 | (1,650) |
| 4.2.2 Education-related expenditure | 2,910 | 20,180 | (17,270) | 13,640 | 139,520 | (125,880) | 15,070 | 119,210 | (104,140) |
| 4.2.3 Other | 26,890 | 172,620 | (145,730) | 318,810 | 1,708,900 | (1,390,090) | 280,160 | 1,664,600 | (1,384,440) |
| 4.2.3.1 Religious travel | 27 | 48,637 | (48,610) | 130 | 355,466 | (355,336) | 61 | 425,665 | (425,604) |
| 4.2.3.2 Other | 26,863 | 123,983 | (97,120) | 318,680 | 1,353,434 | (1,034,754) | 280,099 | 1,238,935 | (958,836) |
| 5.Construction | 6,900 | 930 | 5,970 | 65,400 | 52,400 | 13,000 | 65,910 | 11,780 | 54,130 |
| 5.1 Construction abroad | 6,900 | - | 6,900 | 65,400 | - | 65,400 | 65,910 | - | 65,910 |
| 5.2 Construction in the compiling economy | - | 930 | (930) | - | 52,400 | (52,400) | - | 11,780 | (11,780) |
| 6. Insurance and Pension services | 1,660 | 19,060 | (17,400) | 40,560 | 203,366 | (162,806) | 49,030 | 219,280 | (170,250) |
| 6.1 Direct Insurance | 805 | 4,060 | (3,255) | 27,859 | 47,697 | (19,838) | 28,617 | 48,675 | (20,058) |
| 6.1.1 Life insurance | 65 | 10 | 55 | 579 | 507 | 72 | 427 | 135 | 292 |
| 6.1.2 Freight insurance | - | 3,020 | (3,020) | 20 | 23,780 | (23,760) | 50 | 22,260 | (22,210) |
| 6.1.3 Other direct insurance | 740 | 1,030 | (290) | 27,260 | 23,410 | 3,850 | 28,140 | 26,280 | 1,860 |
| 6.2 Reinsurance | 774 | 14,988 | (14,214) | 10,140 | 152,520 | (142,380) | 19,421 | 168,943 | (149,522) |
| 6.3 Auxiliary insurance services | 81 | 12 | 69 | 2,561 | 3,149 | (588) | 992 | 1,662 | (670) |
| 6.4 Pension and standardized guarantee services | - | - | - | - | - | - | - | - | - |

Trade in Services For May, 2018
BPM6-Extended Balance of Payments Services Classification (EBOPS 2010)

(Thousand USD)

| Trade in Services | May FY17 | | | Jul-May FY18 ^P | | | Jul-May FY17 | | |
|--|----------------|----------------|-----------------|---------------------------|------------------|--------------------|------------------|------------------|------------------|
| | Credit | Debit | Net | Credit | Debit | Net | Credit | Debit | Net |
| 7. Financial services | 10,320 | 33,370 | (23,050) | 93,300 | 145,370 | (52,070) | 117,830 | 259,120 | (141,290) |
| 7.1 Explicitly charged and other financial services | 7,320 | 28,370 | (21,050) | 93,300 | 145,370 | (52,070) | 86,830 | 213,120 | (126,290) |
| 7.2 Financial intermediation service charges indirectly measured (FISIM) | 3,000 | 5,000 | (2,000) | - | - | - | 31,000 | 46,000 | (15,000) |
| 8. Charges for the use of intellectual property n.i.e. | 540 | 30,080 | (29,540) | 9,690 | 223,790 | (214,100) | 6,600 | 200,970 | (194,370) |
| 9. Telecommunications, Computer and information services | 83,990 | 27,020 | 56,970 | 963,610 | 445,880 | 517,730 | 852,640 | 344,490 | 508,150 |
| 9.1 Telecommunications services | 33,180 | 6,740 | 26,440 | 311,190 | 126,370 | 184,820 | 335,840 | 89,030 | 246,810 |
| 9.1.1 Call centres | 8,009 | - | 8,009 | 93,702 | 132 | 93,570 | 75,123 | 11 | 75,112 |
| 9.1.2 Telecommunication services | 25,171 | 6,740 | 18,431 | 217,488 | 126,238 | 91,250 | 260,717 | 89,019 | 171,698 |
| 9.2 Computer services | 50,600 | 19,370 | 31,230 | 650,830 | 305,150 | 345,680 | 515,370 | 241,570 | 273,800 |
| 9.2.1 Hardware consultancy services | 100 | 17 | 83 | 3,932 | 1,267 | 2,665 | 3,322 | 478 | 2,844 |
| 9.2.2 Software consultancy services | 21,138 | 10,286 | 10,852 | 259,578 | 91,232 | 168,346 | 205,834 | 186,153 | 19,681 |
| 9.2.3 Maintenance & repairs of computer | 60 | 234 | (174) | 1,559 | 3,539 | (1,980) | 699 | 9,458 | (8,759) |
| 9.2.4 Export / Import of Computer Software | 22,065 | 8,165 | 13,900 | 283,248 | 196,068 | 87,180 | 235,889 | 36,945 | 198,944 |
| 9.2.5 Other Computer services | 7,237 | 668 | 6,569 | 102,513 | 13,044 | 89,469 | 69,626 | 8,536 | 61,090 |
| 9.3 Information services | 210 | 910 | (700) | 1,590 | 14,360 | (12,770) | 1,430 | 13,890 | (12,460) |
| 9.3.1 News agency services | 75 | 723 | (648) | 882 | 12,016 | (11,134) | 926 | 10,530 | (9,604) |
| 9.3.2 Other information services | 135 | 187 | (52) | 708 | 2,344 | (1,636) | 504 | 3,360 | (2,856) |
| 10. Other business services | 119,069 | 174,900 | (55,831) | 1,160,164 | 2,193,670 | (1,033,506) | 1,160,634 | 1,949,549 | (788,915) |
| 10.1 Research and development services | 1,000 | 120 | 880 | 10,660 | 1,640 | 9,020 | 8,980 | 1,620 | 7,360 |
| 10.2 Professional and management consulting services | 20,560 | 11,850 | 8,710 | 274,000 | 109,180 | 164,820 | 218,110 | 93,640 | 124,470 |
| 10.2.1 Legal, accounting, management consulting, and public relations | 14,100 | 10,710 | 3,390 | 186,370 | 83,140 | 103,230 | 152,100 | 62,240 | 89,860 |
| 10.2.1.1 Legal services | 1,560 | 470 | 1,090 | 18,100 | 20,190 | (2,090) | 15,310 | 10,770 | 4,540 |
| 10.2.1.2 Accounting, auditing, bookkeeping, and tax consulting services | 3,170 | 50 | 3,120 | 33,630 | 1,320 | 32,310 | 18,010 | 1,430 | 16,580 |
| 10.2.1.3 Business and management consulting and public relations services | 9,370 | 10,190 | (820) | 134,640 | 61,630 | 73,010 | 118,780 | 50,040 | 68,740 |
| 10.2.2 Advertising, market research, and public opinion polling | 6,460 | 1,140 | 5,320 | 87,630 | 26,040 | 61,590 | 66,010 | 31,400 | 34,610 |
| 10.3 Technical, trade-related and other business services | 97,509 | 162,930 | (65,421) | 875,504 | 2,082,850 | (1,207,346) | 933,544 | 1,854,289 | (920,745) |
| 10.3.1 Architectural, engineering, scientific and other technical services | 9,380 | 29,070 | (19,690) | 65,780 | 163,000 | (97,220) | 67,730 | 209,300 | (141,570) |
| 10.3.2 Waste treatment and de-pollution, agricultural and mining services | 90 | - | 90 | 2,580 | 30 | 2,550 | 2,040 | 6,730 | (4,690) |
| 10.3.3 Operating leasing services | - | 15,250 | (15,250) | 500 | 178,030 | (177,530) | 1,060 | 151,050 | (149,990) |
| 10.3.4 Trade-related services | 217 | 552 | (335) | 3,745 | 4,081 | (336) | 2,707 | 26,595 | (23,888) |
| 10.3.5 Other business services n.i.e. | 87,822 | 118,058 | (30,236) | 802,899 | 1,737,709 | (934,810) | 860,007 | 1,460,614 | (600,607) |
| 11. Personal, cultural, and recreational services | 2,025 | 1,905 | 120 | 11,003 | 3,485 | 7,518 | 18,725 | 12,564 | 6,161 |
| 11.1 Audiovisual and related services | 1,925 | 485 | 1,440 | 9,373 | 1,105 | 8,268 | 16,975 | 8,724 | 8,251 |
| 11.1.1 Audiovisual services | 1,922 | 483 | 1,439 | 9,348 | 1,082 | 8,266 | 15,119 | 8,004 | 7,115 |
| 11.1.2 Artistic related services | 3 | 2 | 1 | 25 | 23 | 2 | 1,856 | 720 | 1,136 |
| 11.2 Other personal, cultural, and recreational services | 100 | 1,420 | (1,320) | 1,630 | 2,380 | (750) | 1,750 | 3,840 | (2,090) |
| 12. Government goods and services n.i.e. | 64,440 | 73,100 | (8,660) | 1,148,630 | 580,660 | 567,970 | 1,679,460 | 582,980 | 1,096,480 |
| 12.1 Embassies and consulates | 19,860 | 12,940 | 6,920 | 276,660 | 122,220 | 154,440 | 304,470 | 121,690 | 182,780 |
| 12.2 Military units and agencies | 3,100 | 420 | 2,680 | 161,450 | 2,280 | 159,170 | 175,440 | 1,540 | 173,900 |
| 12.3 Other | 41,480 | 59,740 | (18,260) | 710,520 | 456,160 | 254,360 | 1,199,550 | 459,750 | 739,800 |

R¹ for revised, ^P for provisional

Note:

- Credit mean export of services, debit means import of services and net is services balance.
- The data are presented as per BPM6(EBOPS-2010) classification aligned with MSITS-2010 class <http://www.sbp.org.pk/press/2013/BPM6-16-Aug-2013.pdf>

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