

Trade in Services For April, 2017
BPM6-Extended Balance of Payments Services Classification (EBOPS 2010)

(Thousand USD)

| Trade in Services | Mar FY17 ^R | | | Apr FY17 ^P | | |
|---|-----------------------|----------------|------------------|-----------------------|----------------|------------------|
| | Credit | Debit | Net | Credit | Debit | Net |
| Services | 701,218 | 752,916 | (51,698) | 379,999 | 702,860 | (322,861) |
| 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. | - | 7,990 | (7,990) | 1,570 | 7,960 | (6,390) |
| 3. Transport | 66,000 | 278,951 | (212,951) | 69,750 | 274,880 | (205,130) |
| 3.1 Sea transport | 2,590 | 163,840 | (161,250) | 2,710 | 161,940 | (159,230) |
| 3.1.1 Passenger | - | - | - | - | - | - |
| 3.1.2 Freight | 1,490 | 146,720 | (145,230) | 1,590 | 141,720 | (140,130) |
| 3.1.3 Other | 1,100 | 17,120 | (16,020) | 1,120 | 20,220 | (19,100) |
| 3.2 Air transport | 61,460 | 111,520 | (50,060) | 64,480 | 106,070 | (41,590) |
| 3.2.1 Passenger | 37,400 | 85,360 | (47,960) | 37,200 | 82,290 | (45,090) |
| 3.2.2 Freight | 1,550 | 18,340 | (16,790) | 2,710 | 16,980 | (14,270) |
| 3.2.3 Other | 22,510 | 7,820 | 14,690 | 24,570 | 6,800 | 17,770 |
| 3.3 Road transport | 1,550 | 1,534 | 16 | 1,870 | 4,017 | (2,147) |
| 3.3.1 Passenger | - | - | - | - | - | - |
| 3.3.2 Freight | 1,550 | 1,424 | 126 | 1,870 | 4,017 | (2,147) |
| 3.3.3 Other | - | 110 | (110) | - | - | - |
| 3.4 Rail transport | 80 | 767 | (687) | - | 2,163 | (2,163) |
| 3.4.1 Passenger | - | 767 | (767) | - | 2,163 | (2,163) |
| 3.4.2 Freight | - | - | - | - | - | - |
| 3.4.3 Other | 80 | - | 80 | - | - | - |
| 3.5 Postal and courier services | 320 | 1,290 | (970) | 690 | 690 | - |
| 3.6 Electricity transmission | - | - | - | - | - | - |
| 3.7 Other supporting and auxiliary transport service | - | - | - | - | - | - |
| 4. Travel | 29,920 | 156,080 | (126,160) | 24,900 | 167,070 | (142,170) |
| 4.1 Business | 170 | 5,710 | (5,540) | 170 | 5,210 | (5,040) |
| 4.1.1 Acquisition of goods and services by border, seasonal, and other short-term workers | - | - | - | - | - | - |
| 4.1.2 Other | 170 | 5,710 | (5,540) | 170 | 5,210 | (5,040) |
| 4.2 Personal | 29,750 | 150,370 | (120,620) | 24,730 | 161,860 | (137,130) |
| 4.2.1 Health-related expenditure | 290 | 70 | 220 | 170 | 220 | (50) |
| 4.2.2 Education-related expenditure | 2,630 | 13,840 | (11,210) | 330 | 8,200 | (7,870) |
| 4.2.3 Other | 26,830 | 136,460 | (109,630) | 24,230 | 153,440 | (129,210) |
| 4.2.3.1 Religious travel | 2 | 5,714 | (5,711) | 13 | 32,516 | (32,502) |
| 4.2.3.2 Other | 26,828 | 130,746 | (103,919) | 24,217 | 120,924 | (96,708) |
| 5.Construction | 7,010 | 750 | 6,260 | 4,330 | 840 | 3,490 |
| 5.1 Construction abroad | 7,010 | - | 7,010 | 4,330 | - | 4,330 |
| 5.2 Construction in the compiling economy | - | 750 | (750) | - | 840 | (840) |
| 6. Insurance and Pension services | 2,000 | 20,080 | (18,080) | 7,970 | 18,400 | (10,430) |
| 6.1 Direct Insurance | 1,495 | 2,901 | (1,406) | 6,399 | 2,561 | 3,837 |
| 6.1.1 Life insurance | 5 | 81 | (76) | 9 | 971 | (963) |
| 6.1.2 Freight insurance | - | 350 | (350) | - | 1,050 | (1,050) |
| 6.1.3 Other direct insurance | 1,490 | 2,470 | (980) | 6,390 | 540 | 5,850 |
| 6.2 Reinsurance | 419 | 17,175 | (16,756) | 1,453 | 15,817 | (14,365) |
| 6.3 Auxiliary insurance services | 87 | 4 | 83 | 119 | 22 | 97 |
| 6.4 Pension and standardized guarantee services | - | - | - | - | - | - |

Trade in Services For April, 2017
BPM6-Extended Balance of Payments Services Classification (EBOPS 2010)

(Thousand USD)

| Trade in Services | Mar FY17 ^R | | | Apr FY17 ^P | | |
|--|-----------------------|----------------|-----------------|-----------------------|----------------|-----------------|
| | Credit | Debit | Net | Credit | Debit | Net |
| 7. Financial services | 17,020 | 13,990 | 3,030 | 5,120 | 10,180 | (5,060) |
| 7.1 Explicitly charged and other financial services | 17,020 | 13,990 | 3,030 | 5,120 | 10,180 | (5,060) |
| 7.2 Financial intermediation service charges indirectly measured (FISIM) | - | - | - | - | - | - |
| 8. Charges for the use of intellectual services | 4,060 | 20,850 | (16,790) | 450 | 14,800 | (14,350) |
| 9. Telecommunications, Computer and information services | 93,990 | 36,290 | 57,700 | 76,390 | 25,590 | 50,800 |
| 9.1 Telecommunications services | 31,080 | 7,150 | 23,930 | 26,920 | 5,740 | 21,180 |
| 9.1.1 Call centres | 7,860 | 0 | 7,860 | 6,757 | 0 | 6,757 |
| 9.1.2 Telecommunication services | 23,220 | 7,150 | 16,070 | 20,163 | 5,740 | 14,423 |
| 9.2 Computer services | 62,610 | 27,670 | 34,940 | 49,390 | 18,560 | 30,830 |
| 9.2.1 Hardware consultancy services | 75 | - | 75 | 57 | 140 | (83) |
| 9.2.2 Software consultancy services | 25,326 | 24,807 | 518 | 20,962 | 11,268 | 9,694 |
| 9.2.3 Maintenance & repairs of computer | 129 | 536 | (406) | 66 | 149 | (83) |
| 9.2.4 Export / Import of Computer Software | 28,811 | 1,963 | 26,848 | 19,304 | 6,954 | 12,350 |
| 9.2.5 Other Computer services | 8,269 | 365 | 7,904 | 9,001 | 49 | 8,953 |
| 9.3 Information services | 300 | 1,470 | (1,170) | 80 | 1,290 | (1,210) |
| 9.3.1 News agency services | 237 | 1,329 | (1,092) | 72 | 900 | (828) |
| 9.3.2 Other information services | 63 | 141 | (78) | 8 | 390 | (382) |
| 10. Other business services | 99,847 | 158,910 | (59,063) | 92,149 | 130,120 | (37,971) |
| 10.1 Research and development services | 750 | 100 | 650 | 790 | 10 | 780 |
| 10.2 Professional and management consulting services | 24,460 | 19,360 | 5,100 | 19,270 | 5,910 | 13,360 |
| 10.2.1 Legal, accounting, management consulting, and public relations | 15,490 | 16,370 | (880) | 13,830 | 4,240 | 9,590 |
| 10.2.1.1 Legal services | 1,780 | 810 | 970 | 1,530 | 2,140 | (610) |
| 10.2.1.2 Accounting, auditing, bookkeeping, and tax consulting services | 2,100 | 70 | 2,030 | 1,720 | 660 | 1,060 |
| 10.2.1.3 Business and management consulting and public relations services | 11,610 | 15,490 | (3,880) | 10,580 | 1,440 | 9,140 |
| 10.2.2 Advertising, market research, and public opinion polling | 8,970 | 2,990 | 5,980 | 5,440 | 1,670 | 3,770 |
| 10.3 Technical, trade-related and other business services | 74,637 | 139,450 | (64,813) | 72,089 | 124,200 | (52,111) |
| 10.3.1 Architectural, engineering, scientific and other technical services | 4,560 | 32,190 | (27,630) | 11,740 | 16,120 | (4,380) |
| 10.3.2 Waste treatment and de-pollution, agricultural and mining services | 160 | 40 | 120 | 490 | - | 490 |
| 10.3.3 Operating leasing services | 310 | 18,110 | (17,800) | 70 | 13,640 | (13,570) |
| 10.3.4 Trade-related services | 783 | 957 | (175) | 240 | 3,533 | (3,294) |
| 10.3.5 Other business services n.i.e. | 68,824 | 88,153 | (19,328) | 59,549 | 90,907 | (31,357) |
| 11. Personal, cultural, and recreational services | 1,151 | 1,995 | (844) | 1,740 | 1,070 | 670 |
| 11.1 Audiovisual and related services | 1,011 | 1,275 | (264) | 1,660 | 510 | 1,150 |
| 11.1.1 Audiovisual services | 993 | 975 | 18 | 1,646 | 407 | 1,239 |
| 11.1.2 Artistic related services | 18 | 300 | (282) | 14 | 103 | (89) |
| 11.2 Other personal, cultural, and recreational services | 140 | 720 | (580) | 80 | 560 | (480) |
| 12. Government goods and services n.i.e. | 380,220 | 57,030 | 323,190 | 95,630 | 51,950 | 43,680 |
| 12.1 Embassies and consulates | 60,370 | 31,690 | 28,680 | 41,820 | 30,790 | 11,030 |
| 12.2 Military units and agencies | 48,560 | 110 | 48,450 | 1,430 | 30 | 1,400 |
| 12.3 Other | 271,290 | 25,230 | 246,060 | 52,380 | 21,130 | 31,250 |

R¹ for revised, P¹ 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 April, 2017
BPM6-Extended Balance of Payments Services Classification (EBOPS 2010)

(Thousand USD)

| Trade in Services | Apr FY16 | | | Jul-Apr FY17 ^P | | | Jul-Apr FY16 | | |
|---|----------------|----------------|------------------|---------------------------|------------------|--------------------|------------------|------------------|--------------------|
| | Credit | Debit | Net | Credit | Debit | Net | Credit | Debit | Net |
| Services | 593,527 | 803,681 | (210,154) | 4,707,929 | 7,023,524 | (2,315,595) | 4,677,601 | 6,920,843 | (2,243,242) |
| 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. | - | 7,060 | (7,060) | 5,000 | 63,420 | (58,420) | 370 | 86,440 | (86,070) |
| 3. Transport | 100,660 | 252,032 | (151,372) | 808,191 | 2,806,684 | (1,998,493) | 939,840 | 2,661,762 | (1,721,922) |
| 3.1 Sea transport | 2,320 | 117,861 | (115,541) | 38,930 | 1,559,960 | (1,521,030) | 25,090 | 1,319,176 | (1,294,086) |
| 3.1.1 Passenger | - | - | - | - | - | - | - | - | - |
| 3.1.2 Freight | 790 | 107,121 | (106,331) | 12,480 | 1,384,600 | (1,372,120) | 10,560 | 1,189,406 | (1,178,846) |
| 3.1.3 Other | 1,530 | 10,740 | (9,210) | 26,450 | 175,360 | (148,910) | 14,530 | 129,770 | (115,240) |
| 3.2 Air transport | 97,900 | 131,660 | (33,760) | 732,210 | 1,191,510 | (459,300) | 909,240 | 1,317,390 | (408,150) |
| 3.2.1 Passenger | 46,640 | 81,480 | (34,840) | 453,280 | 861,220 | (407,940) | 423,850 | 845,420 | (421,570) |
| 3.2.2 Freight | 3,650 | 14,890 | (11,240) | 15,080 | 167,150 | (152,070) | 59,260 | 173,540 | (114,280) |
| 3.2.3 Other | 47,610 | 35,290 | 12,320 | 263,850 | 163,140 | 100,710 | 426,130 | 298,430 | 127,700 |
| 3.3 Road transport | 390 | 1,086 | (696) | 34,531 | 17,117 | 17,414 | 5,200 | 11,523 | (6,323) |
| 3.3.1 Passenger | - | - | - | - | - | - | - | - | - |
| 3.3.2 Freight | 390 | 1,086 | (696) | 34,531 | 14,887 | 19,644 | 5,200 | 10,793 | (5,593) |
| 3.3.3 Other | - | - | - | - | 2,230 | (2,230) | - | 730 | (730) |
| 3.4 Rail transport | - | 585 | (585) | 150 | 8,017 | (7,867) | 40 | 5,813 | (5,773) |
| 3.4.1 Passenger | - | 585 | (585) | - | 8,017 | (8,017) | - | 5,813 | (5,813) |
| 3.4.2 Freight | - | - | - | - | - | - | - | - | - |
| 3.4.3 Other | - | - | - | 150 | - | 150 | 40 | - | 40 |
| 3.5 Postal and courier services | 50 | 840 | (790) | 2,370 | 30,080 | (27,710) | 270 | 7,860 | (7,590) |
| 3.6 Electricity transmission | - | - | - | - | - | - | - | - | - |
| 3.7 Other supporting and auxiliary transport service | - | - | - | - | - | - | - | - | - |
| 4. Travel | 28,820 | 199,070 | (170,250) | 272,190 | 1,388,960 | (1,116,770) | 268,180 | 1,530,670 | (1,262,490) |
| 4.1 Business | 4,130 | 5,260 | (1,130) | 3,200 | 30,260 | (27,060) | 25,570 | 34,240 | (8,670) |
| 4.1.1 Acquisition of goods and services by border, seasonal, and other short-term workers | - | - | - | - | - | - | - | - | - |
| 4.1.2 Other | 4,130 | 5,260 | (1,130) | 3,200 | 30,260 | (27,060) | 25,570 | 34,240 | (8,670) |
| 4.2 Personal | 24,690 | 193,810 | (169,120) | 268,990 | 1,358,700 | (1,089,710) | 242,610 | 1,496,430 | (1,253,820) |
| 4.2.1 Health-related expenditure | 110 | 720 | (610) | 2,660 | 4,090 | (1,430) | 1,140 | 3,490 | (2,350) |
| 4.2.2 Education-related expenditure | 200 | 17,580 | (17,380) | 12,160 | 99,030 | (86,870) | 6,450 | 115,200 | (108,750) |
| 4.2.3 Other | 24,380 | 175,510 | (151,130) | 254,170 | 1,255,580 | (1,001,410) | 235,020 | 1,377,740 | (1,142,720) |
| 4.2.3.1 Religious travel | - | 56,821 | (56,821) | 36 | 98,027 | (97,992) | 17 | 131,377 | (131,360) |
| 4.2.3.2 Other | 24,380 | 118,689 | (94,309) | 254,134 | 1,157,553 | (903,418) | 235,003 | 1,246,363 | (1,011,360) |
| 5.Construction | 6,030 | 44,970 | (38,940) | 58,910 | 10,750 | 48,160 | 32,970 | 66,410 | (33,440) |
| 5.1 Construction abroad | 6,030 | - | 6,030 | 58,910 | - | 58,910 | 32,970 | - | 32,970 |
| 5.2 Construction in the compiling economy | - | 44,970 | (44,970) | - | 10,750 | (10,750) | - | 66,410 | (66,410) |
| 6. Insurance and Pension services | 4,010 | 20,508 | (16,498) | 96,453 | 199,030 | (102,577) | 40,420 | 214,634 | (174,214) |
| 6.1 Direct Insurance | 2,532 | 1,680 | 852 | 27,915 | 43,535 | (15,620) | 25,549 | 48,199 | (22,649) |
| 6.1.1 Life insurance | 2 | 22 | (20) | 535 | 1,255 | (720) | 379 | 465 | (85) |
| 6.1.2 Freight insurance | - | 538 | (538) | 50 | 17,030 | (16,980) | 250 | 10,954 | (10,704) |
| 6.1.3 Other direct insurance | 2,530 | 1,120 | 1,410 | 27,330 | 25,250 | 2,080 | 24,920 | 36,780 | (11,860) |
| 6.2 Reinsurance | 1,430 | 17,790 | (16,360) | 67,628 | 153,846 | (86,218) | 14,291 | 161,109 | (146,818) |
| 6.3 Auxiliary insurance services | 48 | 1,038 | (990) | 910 | 1,650 | (739) | 580 | 5,326 | (4,746) |
| 6.4 Pension and standardized guarantee services | - | - | - | - | - | - | - | - | - |

Trade in Services For April, 2017
BPM6-Extended Balance of Payments Services Classification (EBOPS 2010)

(Thousand USD)

| Trade in Services | Apr FY16 | | | Jul-Apr FY17 ^P | | | Jul-Apr FY16 | | |
|--|----------------|----------------|------------------|---------------------------|------------------|------------------|------------------|------------------|------------------|
| | Credit | Debit | Net | Credit | Debit | Net | Credit | Debit | Net |
| 7. Financial services | 13,410 | 19,620 | (6,210) | 91,670 | 192,780 | (101,110) | 96,040 | 175,880 | (79,840) |
| 7.1 Explicitly charged and other financial services | 11,410 | 18,620 | (7,210) | 78,670 | 181,780 | (103,110) | 73,940 | 164,880 | (90,940) |
| 7.2 Financial intermediation service charges indirectly measured (FISIM) | 2,000 | 1,000 | 1,000 | 13,000 | 11,000 | 2,000 | 22,100 | 11,000 | 11,100 |
| 8. Charges for the use of intellectual services | 1,360 | 7,880 | (6,520) | 9,060 | 170,680 | (161,620) | 16,980 | 137,170 | (120,190) |
| 9. Telecommunications, Computer and information services | 55,870 | 23,000 | 32,870 | 769,980 | 316,020 | 453,960 | 627,610 | 312,750 | 314,860 |
| 9.1 Telecommunications services | 16,150 | 9,710 | 6,440 | 302,940 | 83,590 | 219,350 | 225,760 | 163,480 | 62,280 |
| 9.1.1 Call centres | 5,270 | - | 5,270 | 67,090 | 11 | 67,079 | 57,301 | 146 | 57,155 |
| 9.1.2 Telecommunication services | 10,880 | 9,710 | 1,170 | 235,850 | 83,579 | 152,271 | 168,459 | 163,334 | 5,125 |
| 9.2 Computer services | 39,640 | 12,210 | 27,430 | 465,820 | 219,650 | 246,170 | 400,510 | 134,260 | 266,250 |
| 9.2.1 Hardware consultancy services | 178 | - | 178 | 3,223 | 461 | 2,763 | 1,989 | 411 | 1,578 |
| 9.2.2 Software consultancy services | 12,891 | 8,835 | 4,057 | 184,873 | 175,752 | 9,121 | 103,112 | 96,830 | 6,283 |
| 9.2.3 Maintenance & repairs of computer | 229 | 529 | (300) | 638 | 9,225 | (8,587) | 595 | 7,931 | (7,335) |
| 9.2.4 Export / Import of Computer Software | 21,395 | 1,941 | 19,454 | 213,597 | 28,779 | 184,818 | 242,576 | 16,276 | 226,300 |
| 9.2.5 Other Computer services | 4,947 | 905 | 4,041 | 63,487 | 5,433 | 58,055 | 52,238 | 12,813 | 39,425 |
| 9.3 Information services | 80 | 1,080 | (1,000) | 1,220 | 12,780 | (11,560) | 1,340 | 15,010 | (13,670) |
| 9.3.1 News agency services | 54 | 912 | (858) | 849 | 9,807 | (8,959) | 855 | 9,152 | (8,297) |
| 9.3.2 Other information services | 26 | 168 | (142) | 371 | 2,973 | (2,601) | 485 | 5,858 | (5,373) |
| 10. Other business services | 82,932 | 197,330 | (114,398) | 936,689 | 1,364,100 | (427,411) | 849,806 | 1,356,120 | (506,314) |
| 10.1 Research and development services | 390 | 290 | 100 | 7,980 | 4,710 | 3,270 | 5,950 | 990 | 4,960 |
| 10.2 Professional and management consulting services | 22,310 | 7,850 | 14,460 | 196,970 | 81,110 | 115,860 | 182,150 | 77,360 | 104,790 |
| 10.2.1 Legal, accounting, management consulting, and public relations | 16,180 | 2,520 | 13,660 | 137,300 | 50,830 | 86,470 | 143,920 | 45,840 | 98,080 |
| 10.2.1.1 Legal services | 760 | 750 | 10 | 13,750 | 10,300 | 3,450 | 7,540 | 20,280 | (12,740) |
| 10.2.1.2 Accounting, auditing, bookkeeping, and tax consulting services | 1,600 | 100 | 1,500 | 14,840 | 1,380 | 13,460 | 10,700 | 2,250 | 8,450 |
| 10.2.1.3 Business and management consulting and public relations services | 13,820 | 1,670 | 12,150 | 108,710 | 39,150 | 69,560 | 125,680 | 23,310 | 102,370 |
| 10.2.2 Advertising, market research, and public opinion polling | 6,130 | 5,330 | 800 | 59,670 | 30,280 | 29,390 | 38,230 | 31,520 | 6,710 |
| 10.3 Technical, trade-related and other business services | 60,232 | 189,190 | (128,958) | 731,739 | 1,278,280 | (546,541) | 661,706 | 1,277,770 | (616,064) |
| 10.3.1 Architectural, engineering, scientific and other technical services | 3,090 | 10,700 | (7,610) | 58,350 | 180,230 | (121,880) | 53,950 | 103,150 | (49,200) |
| 10.3.2 Waste treatment and de-pollution, agricultural and mining services | 110 | 70,810 | (70,700) | 1,950 | 6,730 | (4,780) | 2,270 | 71,360 | (69,090) |
| 10.3.3 Operating leasing services | 10 | 14,000 | (13,990) | 1,860 | 130,590 | (128,730) | 920 | 140,290 | (139,370) |
| 10.3.4 Trade-related services | 930 | 77 | 853 | 2,489 | 26,044 | (23,555) | 3,822 | 4,463 | (641) |
| 10.3.5 Other business services n.i.e. | 56,092 | 93,603 | (37,511) | 667,090 | 934,686 | (267,596) | 600,744 | 958,507 | (357,763) |
| 11. Personal, cultural, and recreational services | 4,605 | 175 | 4,430 | 16,716 | 10,660 | 6,056 | 23,715 | 5,456 | 18,259 |
| 11.1 Audiovisual and related services | 1,445 | 135 | 1,310 | 15,066 | 8,540 | 6,526 | 16,975 | 3,956 | 13,019 |
| 11.1.1 Audiovisual services | 1,443 | 131 | 1,312 | 13,398 | 7,523 | 5,875 | 16,760 | 3,911 | 12,849 |
| 11.1.2 Artistic related services | 2 | 4 | (2) | 1,668 | 1,017 | 651 | 215 | 45 | 170 |
| 11.2 Other personal, cultural, and recreational services | 3,160 | 40 | 3,120 | 1,650 | 2,120 | (470) | 6,740 | 1,500 | 5,240 |
| 12. Government goods and services n.i.e. | 295,830 | 32,036 | 263,794 | 1,643,070 | 500,440 | 1,142,630 | 1,781,670 | 373,551 | 1,408,119 |
| 12.1 Embassies and consulates | 27,120 | 6,330 | 20,790 | 305,350 | 126,620 | 178,730 | 258,410 | 74,260 | 184,150 |
| 12.2 Military units and agencies | 4,050 | 70 | 3,980 | 172,340 | 1,120 | 171,220 | 188,600 | 1,270 | 187,330 |
| 12.3 Other | 264,660 | 25,636 | 239,024 | 1,165,380 | 372,700 | 792,680 | 1,334,660 | 298,021 | 1,036,639 |

R¹ for revised, P¹ for provisional

Note:

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

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