

DATA CONVENTIONS AND COVERAGE

The Financial Stability Report analyzes various components of the financial sector, each of which follow their own financial years. The report follows two terminologies, i.e. CY for Calendar Year, and FY interchangeably for financial year (in case of NBFIs) and fiscal year (July 1 – June 30).

The analysis in the report is based on full year annual audited data for each component, generally termed as the year 2009, given that annual audited data for banks, DFI and the insurance industry is for end-December 2009, while that of the NBFCs is for end-June 2009 (termed as FY09). Data on financial markets, Mutual Funds and Financial Savings covers the period from July 1, 2009 to June 30, 2010 (FY10).

Further, data has been updated for 2010 where possible. For instance, banks' data has been updated upto the first 6 months of 2010 (H1-CY10), and the overall consolidated position of the financial sector has also been updated to H1-CY10 by obtaining summary figures from SECP for NBFIs and the Insurance sector.