

Data Convention and Coverage

The FSR 2019 uses CY for the Calendar Year, FY for the Fiscal Year (starting in July of a CY and ending in June of the following CY), Q1-Q4 for the four quarters of the corresponding CY or FY and H1-H2 for the two halves of a CY or FY, as the case may be.

The review is, generally, based on the data reported in the unaudited or audited accounts (where available) of financial institutions for different components as follows:

- Banks (conventional and Islamic), Development Finance Institutions (**DFIs**), Microfinance Banks (**MFBS**) and Payment System are based on un-audited financial statements reported to SBP through Quarterly Reporting Chart of Accounts (**RCOA**) and various other returns.
- Data on Non-Bank Financial Institutions (**NBFIs**) is based on monthly reports submitted to SECP through Specialized Companies Return System (**SCRS**).
- Insurance is based on audited and un-audited financial statements for the period ending September 30, 2019.

The data pertaining to corporate sector has been obtained from the financial statements of companies, SECP, SBP, PSX and Bloomberg.