

Data Conventions and Report Coverage

The Financial Stability Report analyzes various components of the financial sector, each of which follows their own financial years. The report follows two terminologies interchangeably, i.e. CY for Calendar Year, and FY for both financial year, 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 2006, given that annual audited data for banks, the insurance industry and the corporate sector is for end-December 2006, while that of the NBFIs is for end-June 2006. Data on financial markets and financial savings is on a fiscal year basis, and covers the period from July 1 to June 30, 2007.

In order to maintain currency of data, we have updated information where possible. For instance, banks' data has been updated upto the first 6-months of 2007 (H1-CY07), and the overall consolidated position of the financial sector has also been updated to H1-CY07 by obtaining summary figures from SECP for NBFIs.

The Report is divided into two parts – Part 1 contains 5 thematic articles, covering topics of current relevance in the financial sector, whereas Part II gives a performance review of the various components of the financial sector.