

## **DATA CONVENTIONS AND COVERAGE**

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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 2008, given that annual audited data for banks, the insurance industry and the corporate sector is for end-December 2008, while that of the NBFCs is for end-June 2008 (termed as FY08). Data on financial markets, Mutual Funds and Financial Savings covers the period from July 1, 2008 to June 30, 2009 (FY09).

Further, data has been updated for 2009 where possible. For instance, banks' data has been updated upto the first 6 months of 2009 (H1-CY09), and the overall consolidated position of the financial sector has also been updated to H1-CY09 by obtaining summary figures from SECP for NBFIs and the Insurance sector.