

## Data Conventions & Coverage

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*The Financial Stability Review* (FSR) examines performance of various components of the financial sector. The report uses two terminologies; CY for Calendar Year, and FY interchangeably for Financial Year (in case of NBFCs) and Fiscal Year (July 1 – June 30).

The review is based on the data reported in audited or unaudited accounts for each component as follows:

- Banks, Development Finance Institutions (DFIs), Microfinance banks and the insurance industry data is based on annual audited account for year ended December 31, 2011.
- Data on NBFC's including Leasing, Investment Finance Companies, Modarabas and Venture Capitals is based on annual audited accounts for financial year ended June 2011 (termed as FY11).
- Financial markets, payment system, Islamic banking -- five full fledged Islamic banks and twelve Islamic banking branches, and Mutual Funds data is based on un-audited results for period ended December, 2011.

Moreover, the analysis on banks, DFIs, Islamic banks, financial markets, and payment system covers half-yearly performance for second half of CY11; while the analysis on NBFCs and Insurance sector covers performance for a complete accounting year.