

## Data Conventions & Coverage

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*The Financial Stability Review (FSR)* examines performance and risk analysis of various components of the financial sector on half yearly basis. 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 (Conventional and Islamic), Development Finance Institutions (DFIs), Insurance industry data is based on annual audited accounts for the year ended December 31, 2012.
- Microfinance Banks, Financial Markets, and Payment Systems data is based on quarterly accounts ended December 31, 2012.
- Data on NBFC's including Leasing, Mutual Funds, Investment Finance Companies and Modarabas is based on half-yearly accounts ended December 31, 2012.