

Data Convention and Coverage

The Financial Stability Review (FSR) uses two terminologies; CY for Calendar Year and FY for Financial Year (except otherwise mentioned) in case of Non-Bank Financial Institutions (NBFIs).

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

- Banks (conventional or Islamic), Development Finance Institutions (DFIs), Microfinance Banks, Financial Markets 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 NBFIs (excluding DFIs) is based on audited annual accounts for the relevant financial year which ends in June.
- The financial close for Insurers is December of the corresponding year.