

## Data Convention and Coverage

The FSR 2016 uses CY for the Calendar Year, FY for the Fiscal Year (starting in July of a CY and ending in June of the following CY), Q1-Q4 for the four quarters of the corresponding CY or FY and H1-H2 for the two halves of a CY or FY.

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

- Banks (conventional or Islamic), Development Finance Institutions (DFIs), Microfinance Banks (MFBs), 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 is based on monthly reports submitted to SECP through Specialized Companies Return System (SCRS).
- Insurance is based on limited scope reviewed financial statements for the half-year ending on June 30, 2016.