

## Data Convention and Coverage

The FSR 2017 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, as the case may be.

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) 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 Non-Bank Financial Institutions (NBFIs) is based on monthly reports submitted to SECP through Specialized Companies Return System (SCRS).
- Insurance is based on audited and un-audited financial statements for the year ending December 31, 2017.
- The data related to corporate sector has been taken from the financial statements of companies, SECP, SBP and PSX.