

Deposit Statistics

Deposit statistics includes data on deposits in the commercial banks, classified according to different criteria, in particular:

- Maturity;
- Residency;
- Currency;
- Depositor categories.

Deposit statistics data are given both for stocks and flows.

Table Title	Table index	Methodological definition
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Deposits

D3.17

The table includes stocks of all deposits of legal entities (including banks) and individuals in commercial banks, split by maturity, classified into Demand deposits and Time deposits.

The table represents the sum of Table D3.23 and D3.27.

General definitions

Deposit - the sums of money or securities placed on storage in bank on behalf of physical or legal entities. The bank pays to the client the certain percent for use of these means in the investment and credit activity. In the banks' reporting it is reflected as a liability.

Demand Deposit - bank deposit which can be withdrawn by the owner without a preliminary notice. It is broken down to current accounts and other demand deposits.

Current accounts – bank accounts from which funds can be withdrawn by the owner without a preliminary notice; these bank accounts are intended for current operations on behalf of clients.

Other demand deposits – include given guarantee deposits, deposit accounts for cheque-books, deposit accounts for bank cards, deposit accounts for letters of credit and deposit accounts for other payment documents.

Deposit accounts for guarantees - accounts used for funds that represent securities for guarantee payment.

Deposit accounts for bank cards – accounts which are used for deposition and recovery of funds by legal entities and individuals and for payment by different means.

Deposit accounts for cheque-books – accounts that allow depositor to write cheques which can be immediately cashed at the bank.

Deposit accounts for letter of credit – accounts that certify the right of a legal entity or an individual to receive the amount of money indicated in the letter of credit.

Time deposits, include deposits that have a maturity specified by a contract and are charged by the bank.

Letter of credit – payment document by means of which one bank gives an order to another bank to carry out payment for provided goods or services with funds reserved in advance.

Source: Monthly statistical reports of commercial banks in Georgia (including branches of nonresident banks in Georgia).

Interbank deposits **DF2.6** The table provides information on volume of stocks of interbank deposits in commercial banks for given date.

Source: Monthly statistical reports of commercial banks in Georgia (including branches of nonresident banks in Georgia).

Deposits of individuals **D3.23** The table includes stocks of all types of deposits of individuals in commercial banks, split by maturity, classified into Demand deposits and Time deposits.

Source: Monthly statistical reports of commercial banks in Georgia (including branches of nonresident banks in Georgia).

Deposits of legal **D3.27** The table includes stocks of all types of deposits of

entities

legal entities in commercial banks, split by maturity, classified into Demand deposits and Time deposits

Source: Monthly statistical reports of commercial banks in Georgia (including branches of nonresident banks in Georgia).

Deposits by owners

D3.21

The table provides information on the volume of flows of deposits in the reporting period, classified by the following criteria:

- Residency;
- Currency;
- Legal entities and individuals;
- Banks and other clients.

General definition

Reporting period – calendar month.

Source: Monthly statistical reports of commercial banks in Georgia (including branches of nonresident banks in Georgia).

Deposits by volume

D3.20

The aim of the table is to determine average size of deposits in commercial banks in the reporting period, in national and foreign currency, both in total and by intervals.

Reporting period – calendar month.

Source: Monthly statistical reports of commercial banks in Georgia (including branches of nonresident banks in Georgia).

Deposits currency structure

DSTR

The table provides information on the deposits in commercial banks denominated in the main currencies (US dollar, Euro, Pound sterling, Russian ruble, Swiss franc).

Source: Monthly statistical reports of commercial banks in Georgia (including branches of nonresident banks in Georgia).

Maturity of deposits

DMAT

The aim of the table is to determine average maturity of deposits in commercial banks.

General definition

The average maturity of deposits is calculated with the following formula:

$$\bar{T} = \frac{1 \times W_1 + 3 \times W_{1-3} + 6 \times W_{4-6} + 12 \times W_{7-12} + 18 \times W_{12+}}{W_1 + W_{1-3} + W_{4-6} + W_{7-12} + W_{12+}}$$

Where:

$\bar{T}$ – is average maturity of deposits;

W_1 – is the weight of deposits with maturity of up to 1 month in the total volume of term deposits;

W_{1-3} – is the weight of deposits with maturity of 1 to 3 months in the total volume of term deposits;

W_{4-6} – is the weight of deposits with maturity of 3 to 6 months in the total volume of term deposits;

W_{7-12} – is the weight of deposits with maturity of 7 to 12 months in the total volume of term deposits;

W_{12+} – is the weight of deposits with maturity of more than 12 months in the total volume of term deposits.

Source: Monthly statistical reports of commercial banks in Georgia (including branches of nonresident banks in Georgia) and calculations on the National Bank of Georgia.

Deposits: Coverage by Tables *

		Stocks	Flows	Term Deposits	Demand Deposits	Current Accounts	“Lori” Accounts	Deposits of Residents	Deposits of Nonresidents	Interbank Deposits	Government Deposits	Deposits of Non-Financial Corporations	Deposits of Households	Accrued Interests
M2.3	Deposits	✓		✓	✓			✓				✓	✓	✓
M2.4	Deposit Liabilities	✓		✓	✓			✓				✓	✓	✓
M2.5	Deposit Liabilities	✓		✓	✓			✓				✓	✓	✓
M2.6	Deposits	✓		✓	✓			✓				✓	✓	✓
M3.3	Bank Deposits	✓		✓	✓		✓	✓	✓	✓		✓		
M3.3	Nonbank Deposits	✓		✓	✓	✓		✓	✓		✓	✓	✓	
D3.17	Deposits	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
DF2.6	Interbank Deposits	✓		✓	✓		✓	✓	✓	✓				
D3.23	Deposits of Individuals	✓		✓	✓	✓		✓	✓				✓	
D3.27	Deposits of Legal Entities	✓		✓	✓	✓		✓	✓	✓	✓	✓		
D3.21	Deposits by Owners		✓	✓				✓	✓	✓	✓	✓	✓	
D3.20	Deposits by Volume		✓	✓				✓	✓	✓	✓	✓	✓	
DSTR	Deposits by Currencies	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
DMAT	Maturity of Deposits	✓		✓				✓	✓	✓	✓	✓	✓	

* By tables posted on NBG’s website.