

Loan Statistics

Loan statistics includes data on loans extended by the commercial banks, classified according to different criteria, in particular:

- Maturity;
- Residency;
- Branches;
- Sectors of national economy;
- Debtor categories.

Loan statistics data are given both for stocks and flows.

Table Title	Table index	Methodological definition
<u>Loans to National Economy</u>	L3.10.1	The table includes data on term loans (stocks) extended to the national economy (the residents), classified by legal entities (split by branches) and households. The aim of the table is to study the volume and the structure of the loans to the national economy. According to this table total volume of term loans is equal to the amount of analogous loans extended to resident legal entities and individuals given in table L3.6. Source: Monthly statistical reports of commercial banks in Georgia (including branches of nonresident banks in Georgia).
<u>Loans Extended by Commercial Banks</u>	L3.5	The table provides data on all types of loans (stocks) extended by the commercial banks, except interbank loans. In particular it includes loans extended: To residents and nonresidents; Legal entities and individuals; In national and foreign currencies. Besides the data on term and overdue loans, the table includes data on interest accrued and payable on those loans. Data on term loans in Table L3.5 are in compliance with data in loans extended to clients section of Table L3.6. General definitions Short-term loans in national/foreign currency – all type of loans, primary maturity of which is less than one year. Long-term loans in national/foreign currency – loans, with maturity one year and more. Overdue Loans in national/foreign currency – overdue amounts

of loans to customers that are not redeemed in the period defined under the contract.

Arrears in national/foreign Currency – accrued and receivable interest on customer loans.

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

Consumer Credits

L3.14

The table provides data on consumer credits (stocks) extended by commercial banks, in total and split by currency (national and foreign currency) and maturity (short-term and long-term), for given date.

General definitions

Consumer Credit – loans, granted to individuals for long-term consumer goods and services (including hire purchase) purchasing. Also includes loans for medical care, vacation, student loans and for other personal expenditures. **Does not include** loans, granted for purchasing of real estate, automobiles, financing of businesses and professional activities, all home improvement loans and also loans to special categories of borrowers such as employees, overdrafts, and loans, granted as a fast credit by credit cards; not included loans, which are not defined in the credit contract as a consumer credit.

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

Loans Secured by Real Estate

L3.8.1

The table provides data on loans secured by real estate (stocks) extended by commercial banks, in total and split by currency (national and foreign currency) and maturity, for given date.

General definitions

Loan Secured by Real Estate - loan collateralized by the real estate (land, buildings, constructions).

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

Loans by Regions

LREG

The table provides data on volume of term loans, overdue loans extended by commercial banks and arrears, split by regions of Georgia, for given date.

Data of table LREG are in compliance with aggregate data of table L3.6.

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

Loans by Type of Activity

L3.11

The table provides data on loans to resident legal entities (flows) extended by commercial banks, split by types of economic activity.

According to this table volume of term loan flows, in national and foreign currency, equals to the volume of analogous loans (flows) to resident legal entities given in table L3.7 (sum of interbank loans to resident legal entities and loans to other clients).

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

Loans by Sectors

L3.12

The table provides data on volume of term loans (stocks) extended by commercial banks to resident legal entities (including banks) and individuals, split by the sectors of the national economy.

According to this table term loan stocks, in national and foreign currency, are different from the volume of term loans in table 3.5 by the volume of interbank loans (table 3.5 includes also interbank loans).

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

**Loans by Debtors
(stocks)**

L3.6

The table provides data on volume of term loans (stocks) extended by commercial banks to resident legal entities (including banks) and individuals, split by the following criteria:

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

According to this table aggregate data on term loan stocks, in national and foreign currency, in loans to clients section equal to the volume of term loans in table L3.5 (table L3.5 does not include interbank loans); data of the table are also in accordance with data of tables L3.10.1 (in loans to legal entities section).

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

**Loans by Debtors
(flows)**

L3.7

The table provides data on volume of term loans (flows) extended by commercial banks to resident legal entities (including banks) and individuals, split by the following criteria:

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

According to this table the volume of term loans (flows) to resident legal entities, in national and foreign currency, equals to aggregate data of table L3.11.

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

Loans by Volume

LF5

The aim of the table is to determine average size of loans extended by commercial banks in the reporting period, in national

and foreign currency.

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

**Average Maturity of
Loans**

LMAT

The aim of the table is to determine average maturity of loans extended by commercial banks in national and foreign currency.

General definitions

The average maturity of loans 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 loans;

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

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

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

W_{7-12} – is the weight of loans with maturity of 6 to 12 months in the total volume of term loans;

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

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

Loans: Informational coverage *

		Stocks	Flows	Term Loans	Overdue Loans	Arrears	Loans to the residents	Loans to the nonresidents	Interbank loans	Loans to the Government	Loans to the legal entities	Loan to the individuals	Loans by types of economic activities
L3.10.1	Loans to National Economy	✓		✓	✓		✓		✓	✓	✓	✓	✓
L3.5	Loans Extended by Commercial Banks (except interbank loans; stocks)	✓		✓	✓	✓	✓	✓		✓	✓	✓	
L3.14	Consumer Credits	✓		✓	✓		✓	✓				✓	
L3.8.1	Loans Secured by Real Estate	✓		✓	✓		✓	✓			✓	✓	
LREG	Loans by Regions	✓		✓	✓		✓	✓	✓	✓	✓	✓	
L3.11	Loans by Type of Activity		✓	✓			✓		✓	✓	✓		✓
L.3.12	Loans by Sectors	✓		✓	✓	✓	✓		✓	✓	✓	✓	
L3.6	Loans by Debtors (stocks)	✓		✓	✓		✓	✓	✓	✓	✓	✓	
L3.7	Loans by Debtors (flows)		✓	✓			✓	✓	✓	✓	✓	✓	
LF5	Loans by Volume		✓	✓			✓	✓	✓	✓	✓	✓	
LWIR	Interest Rates on Loans by quarters and years	✓		✓	✓		✓	✓		✓	✓	✓	
L3.22	Market interest rates on loans		✓	✓			✓	✓			✓	✓	
LMAT	Average Maturity of Loans	✓		✓	✓		✓	✓		✓	✓	✓	
M3.3	Loans to Non-Financial Sector and Households	✓		✓	✓		✓	✓			✓	✓	

* According to the tables published on the web-site of the National Bank of Georgia