

MAIN INDICATORS OF THE INDIVIDUALS' DEPOSIT INSURANCE SYSTEM (source: Individuals' Deposit Insurance Fund)

Indicator	Unit	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total amount of individuals' deposits in the banking system	million somoni	1 498,8	2 298,3	2 937,4	3 660,1	4 253,3	5 423,5	5 550,0	4 821,4	4 619,2	4 872,0	5 338,1
Total number of the IDIF's member credit institutions 1/	quantity	23	41	43	47	54	51	51	44	41	37	34
Total amount of insurable deposit of individuals	million somoni	1 245,3	1 903,4	2 256,1	2 686,9	3 072,6	4 221,9	4 252,0	3 297,3	3 102,6	3 031,7	3 450,4
including: in national currency	percent	12,5	9,4	10,0	12,6	13,7	13,5	18,3	32,8	34,2	40,5	43,6
including: in foreign currency	percent	87,5	90,6	90,0	87,4	86,3	86,5	81,7	67,2	65,8	59,5	56,4
Total number of insurable depositors	in thousands	77,5	248,3	291,7	279,2	287,1	927,2	966,8	824,8	335,3	376,2	483,7
The average amount of insurable deposits	thousand somoni	16,1	7,7	7,7	9,6	10,7	4,6	4,4	4,0	9,3	8,1	7,1
Total deposits within the coverage limit (full coverage)	million somoni	61,5	103,8	127,9	126,7	135,7	418,7	348,9	395,6	486,1	560,3	695,6
Total number of depositors with deposits within the coverage limit (fully covered)	in thousands	60,0	219,5	254,8	237,4	241,6	887,6	931,6	795,6	313,2	356,0	463,6
The average amount of deposits within coverage limit	thousand somoni	1,0	0,5	0,5	0,5	0,6	0,5	0,4	0,5	1,6	1,6	1,5
Total deposits above the coverage limit	million somoni	1 183,8	1 799,6	2 128,2	2 560,2	2 936,9	3 803,3	3 903,1	2 901,7	2 616,5	2 471,4	2 754,8
Total number of depositors with deposits above the coverage limit	in thousands	17,5	28,8	36,9	41,9	45,5	39,6	35,2	29,2	22,0	20,3	20,2
The average amount of deposits above the coverage limit	thousand somoni	67,6	62,4	57,7	61,2	64,5	96,0	110,8	99,5	118,8	122,0	136,7
Total deposits above the coverage limit eligible for compensation	million somoni	122,5	201,8	258,2	293,0	318,6	554,6	493,2	510,5	494,4	489,6	507,1
IDIF's potential liabilities on reimbursement to total depositors	million somoni	184,0	305,5	386,1	419,7	454,3	973,3	842,2	906,1	980,5	1 049,8	1 202,6
The average amount of IDIF's liabilities on reimbursement to total depositors	thousand somoni	2,4	1,2	1,3	1,5	1,6	1,0	0,9	1,1	2,9	2,8	2,5
Comparative indicators												
<i>To the total amount of insurable deposit and savings:</i>												
IDIF's potential liabilities on reimbursement	percent	14,8	16,1	17,1	15,6	14,8	23,1	19,8	27,5	31,6	34,6	34,9
Deposits and savings within the coverage limit (full coverage)	percent	4,9	5,5	5,7	4,7	4,4	9,9	8,2	12,0	15,7	18,5	20,2
Deposits and savings above the coverage limit	percent	95,1	94,5	94,3	95,3	95,6	90,1	91,8	88,0	84,3	81,5	79,8
<i>To the total number of insured depositors:</i>												
Depositors with deposits and savings within the coverage limit (fully covered)	percent	77,4	88,4	87,4	85,0	84,1	95,7	96,4	96,5	93,4	94,6	95,8
Depositors with deposits and savings above the coverage limit	percent	22,6	11,6	12,6	15,0	15,9	4,3	3,6	3,5	6,6	5,4	4,2
Concentration of insurable deposit and savings:												
The market share of one credit institution with the largest share of deposits	percent	51,4	50,6	50,1	43,0	37,7	36,3	30,6	26,1	23,6	20,6	19,0
The market share of two credit institution with the largest share of deposits	percent	71,3	70,2	69,4	66,8	63,3	61,8	59,8	45,8	40,1	37,1	36,2
The market share of four credit institution with the largest share of deposits	percent	88,7	87,3	87,6	85,2	83,9	83,8	82,9	76,4	68,3	62,3	59,6
The market share of six credit institution with the largest share of deposits	percent	92,7	95,6	94,0	92,4	90,5	90,1	89,9	90,1	86,3	84,8	80,6
Number of insurance cases	quantity	-	-	-	-	-	-	1	7	2	2	1
The amount of reimbursement paid to depositors	million somoni	-	-	-	-	-	-	1 223,9	20 547,5	960,0	305,8	0,6
The number of reimbursed depositors	person	-	-	-	-	-	-	91	1990	132	20	28
The size of coverage limit for deposits in national currency 2/	i.c.	-	-	-	-	-	350	350	350	500	500	500
	somoni (TJS)	-	7 000	7 000	7 000	7 000	14 000	14 000	17 500	25 000	27 500	29 000
The size of coverage limit for deposits in foreign currency 2/	i.c.	-	-	-	-	-	350	350	350	350	350	350
	somoni (TJS)	-	7 000	7 000	7 000	7 000	14 000	14 000	17 500	17 500	19 250	20 300
The rate of premium contributions for deposits in national currency	quarterly, in	0,10	0,50	0,50	0,50	0,50	0,50	0,25	0,25	0,10	0,10	0,10
The rate of premium contributions for deposits in foreign currency	percent	0,10	0,50	0,50	0,50	0,50	0,50	0,25	0,25	0,30	0,30	0,30
IDIF assets (according to balance sheet, end of period)	million somoni	11,8	24,3	65,4	114,2	170,9	233,8	259,3	257,0	274,1	289,5	309,9
Assets to total amount of individuals' deposits		0,8	1,1	2,2	3,1	4,0	4,3	4,7	5,3	5,9	5,9	5,8
Assets to total amount of insurable deposits	percent	0,9	1,3	2,9	4,3	5,6	5,5	6,1	7,8	8,8	9,6	9,0
Assets to the potential liabilities on reimbursement	percent	6,4	7,9	16,9	27,2	37,6	24,0	30,8	28,4	27,9	27,6	25,8

1/ Excluding state-owned banks and Islamic credit organizations

2/ i.c. - an indicator for calculations