

MAIN INDICATORS OF THE DEPOSIT AND SAVINGS INSURANCE SYSTEM (source: Deposit and Savings Insurance Fund of Tajikistan)

Indicator	Unit	2020	2021	2022	2023	2024
Total amount of deposits and savings in the banking system	million somoni	11 414,2	10 159,3	15 507,8	19 462,6	25 529,9
Total amount of individuals' deposits and savings in the banking system	million somoni	5 338,1	5 366,9	8 081,0	10 545,5	14 414,1
Total number of the DSIFT's member credit institutions 1/	quantity	34	29	30	32	35
Total amount of insurable deposit and savings	million somoni	3 450,4	3 315,1	4 569,9	8 798,7	11 997,4
including: in national currency	percent	43,6	57,7	66,4	53,2	61,6
including: in foreign currency	percent	56,4	42,3	33,6	46,8	38,4
Total number of insurable depositors	in thousands	483,7	816,3	1 206,2	2 062,0	2 492,8
The average amount of insurable deposits and savings	thousand somoni	7,1	4,1	3,8	4,3	4,8
Total deposits and savings within the coverage limit (full coverage)	million somoni	695,6	850,4	1 314,5	2 143,6	3 099,1
Total number of depositors with deposits and savings within the coverage limit (fully covered)	in thousands	463,6	798,8	1 182,6	2 029,6	2 443,6
The average amount of deposit and savings within coverage limit	thousand somoni	1,5	1,1	1,1	1,1	1,3
Total deposits and savings above the coverage limit	million somoni	2 754,8	2 464,7	3 255,5	6 655,2	8 898,3
Total number of depositors with deposits and savings above the coverage limit	in thousands	20,2	17,6	23,6	32,5	49,1
The average amount of deposits and savings above the coverage limit	thousand somoni	136,7	140,4	137,8	204,9	181,0
Total deposits and savings above the coverage limit eligible for compensation	million somoni	507,1	499,8	697,0	1 136,9	1 720,2
DSIFT's potential liabilities on reimbursement to total depositors	million somoni	1 202,6	1 350,2	2 011,4	3 280,5	4 819,3
The average amount of DSIFT's liabilities on reimbursement to total depositors	thousand somoni	2,5	1,7	1,7	1,6	1,9
Comparative indicators						
<i>To the total amount of insurable deposit and savings:</i>						
DSIFT's potential liabilities on reimbursement	percent	34,9	40,7	44,0	37,3	40,2
Deposits and savings within the coverage limit (full coverage)	percent	20,2	25,7	28,8	24,4	25,8
Deposits and savings above the coverage limit	percent	79,8	74,3	71,2	75,6	74,2
<i>To the total number of insured depositors:</i>						
Depositors with deposits and savings within the coverage limit (fully covered)	percent	95,8	97,8	98,0	98,4	98,0
Depositors with deposits and savings above the coverage limit	percent	4,2	2,2	2,0	1,6	2,0
Concentration of insurable deposit and savings:						
The market share of one credit institution with the largest share of deposits	percent	19,0	23,5	25,4	22,3	22,9
The market share of two credit institution with the largest share of deposits	percent	36,2	38,2	39,0	38,7	41,6
The market share of four credit institution with the largest share of deposits	percent	59,6	66,7	61,3	60,2	63,3
The market share of six credit institution with the largest share of deposits	percent	80,6	79,3	77,5	77,0	77,8
Number of insurance cases						
The amount of reimbursement paid to depositors	million somoni	0,6	178,0	10,6	1,0	0,2
The number of reimbursed depositors	person	28	11 928	1 150	60	14
The size of coverage limit for deposits in national currency 2/						
	i.c.	500	500	500	-	-
	somoni (TJS)	29 000	30 000	32 000	35 000	35 000
The size of coverage limit for deposits in foreign currency 2/						
	i.c.	350	350	350	-	-
	somoni (TJS)	20 300	21 000	22 400	35 000	35 000
The rate of premium contributions for deposits in national currency	quarterly, in	0,10	0,10	0,10	0,10	0,10
The rate of premium contributions for deposits in foreign currency	percent	0,30	0,30	0,30	0,30	0,30
DSIFT assets (according to balance sheet, end of period)						
Assets to total amount of individuals' deposits	million somoni	309,9	134,3	158,9	207,6	282,0
Assets to total amount of insurable deposits	percent	5,8	2,5	2,0	2,0	2,0
Assets to the potential liabilities on reimbursement	percent	9,0	4,1	3,5	2,4	2,4
	percent	25,8	9,9	7,9	6,3	5,9

1/ Excluding state-owned banks and Islamic credit organizations

2/ i.c. - an indicator for calculations