



National Statistics Office of Georgia

**MAIN RESULTS OF
PAWNSHOP SURVEY
2020**



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MAIN RESULTS OF PAWNSHOP SURVEY
(2020 YEAR)

According to the survey results, at the end of 2020 the number of active pawnshops¹ in Georgia amounted to 193 (Without branches), of which 46.1 percent are located in Tbilisi, 14.5 percent in Samegrelo-Zemo Svaneti, 14.0 percent in Imereti, 12.4 percent in Adjara, region and 13.0 percent in other regions.

The volume of cash assets in pawnshops at the end of 2020 was equal to GEL 14.3 million, of which 83.6 percent was in national currency and 16.4 percent in foreign currency (see table №1).

TABLE №1

MAIN INDICATORS OF PAWNSHOPS

INDICATOR	№	TOTAL	OF WHICH:	
			IN NATIONAL CURRENCY	IN FOREIGN CURRENCY
ASSETS (THOUSAND GEL)				
Cash	1	14 273.6	11 935.1	2 338.5
Currency in banks	2	14 537.1	7 368.4	7 168.8
Of which:				
In resident banks	3	14 446.2	7 368.4	7 077.8
In non-resident banks	4	91.0	0.0	91.0
Extended loans	5	322 811.2	281 148.1	41 663.1
Of which:				
On individuals	6	282 341.7	262 060.7	20 281.0
Fixed assets and intangible assets	7	29 703.2	29 545.5	157.7
Other assets	8	22 097.4	15 934.7	6 162.7
LIABILITIES (THOUSAND GEL)				
Contracted loans	9	264 828.2	161 083.1	103 745.0
Of which:				
From residents	10	212 516.9	161 083.1	51 433.8
From nonresidents	11	52 311.3	0.0	52 311.3

¹Excluding banks and micro-finance institutions.

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INDICATOR	№	TOTAL	OF WHICH:	
			IN NATIONAL CURRENCY	IN FOREIGN CURRENCY
Securities	12	0.0	0.0	0.0
Other liabilities	13	20 449.5	11 120.3	9 329.1
EQUITY (THOUSAND GEL)				
Profit/losses in the reporting period	14	18 351.7	18 377.2	-25.5
Other equity	15	72 664.3	72 664.3	0.0
ADDITIONAL INFORMATION				
Number of borrowers (unit)	16	306 952	-	-
Of which:				
Individuals (unit)	17	306 883	-	-
Annual weighted average interest rate on loans, %	18	27.8	27.9	24.3

The volume of the pawnshop's monetary assets (currency) in banks at the end of 2020 amounted to GEL 14.5 million, of which 50.7 percent was in national currency and 49.3 percent in foreign currency.

The volume of extended loans during 2020 year equaled GEL 322.8 million (of which 87.1 percent in national currency and 12.9 percent - in foreign currency). Physical persons account for 87.5 percent of the overall extended loans, and legal entities - for the remaining 12.5 percent.

The volume of pawnshops' fixed and intangible assets at the end of 2020 totaled GEL 29.7 million.

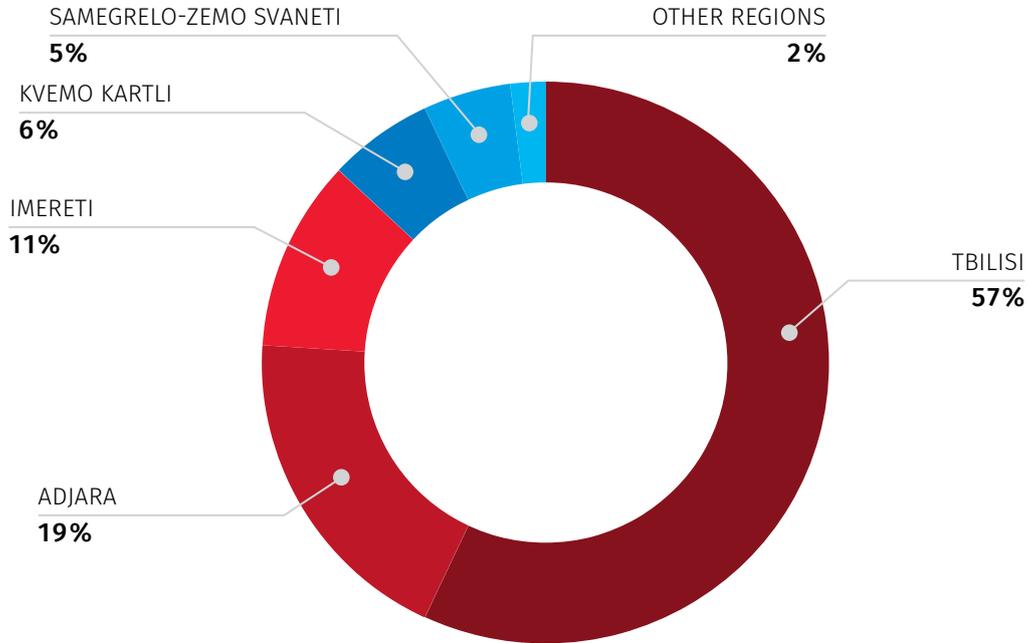
The volume of the contracted loans in 2020 amounted to GEL 264.8 million, of which 60.8 percent is denominated in national currency, while residents represent the source of 80.2 percent of overall contracted loans.

The value of the annual profit² of the pawnshops stood at GEL 18.4 million, of which 57.0 percent falls on the pawnshops, operating in Tbilisi while the rest are distributed to various regions:

² Profit before paying tax and extraordinary costs.

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STRUCTURE OF PROFIT BY REGIONS, 2020 YEAR

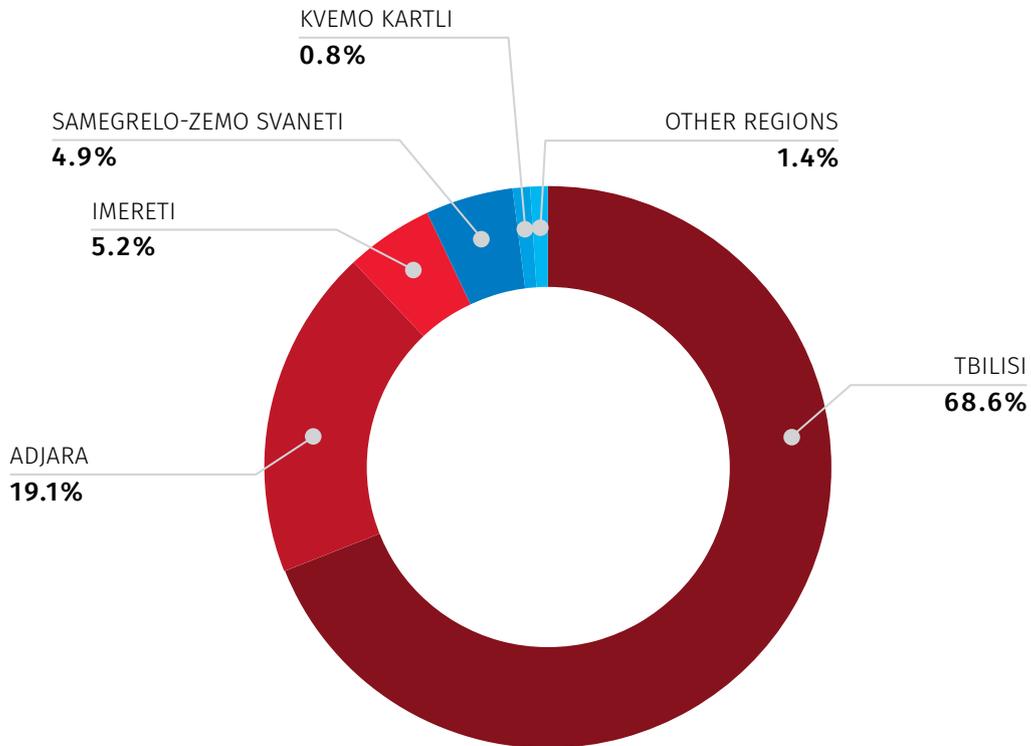


The number of borrowers in the pawnshops in 2020 equaled 307.0 thousand persons, of which the majority (approximately 99,9 percent) are physical entities.

The diagram below shows the percentage distribution of borrowers by regions:

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NUMBER OF BORROWERS BY REGIONS, 2020 YEAR

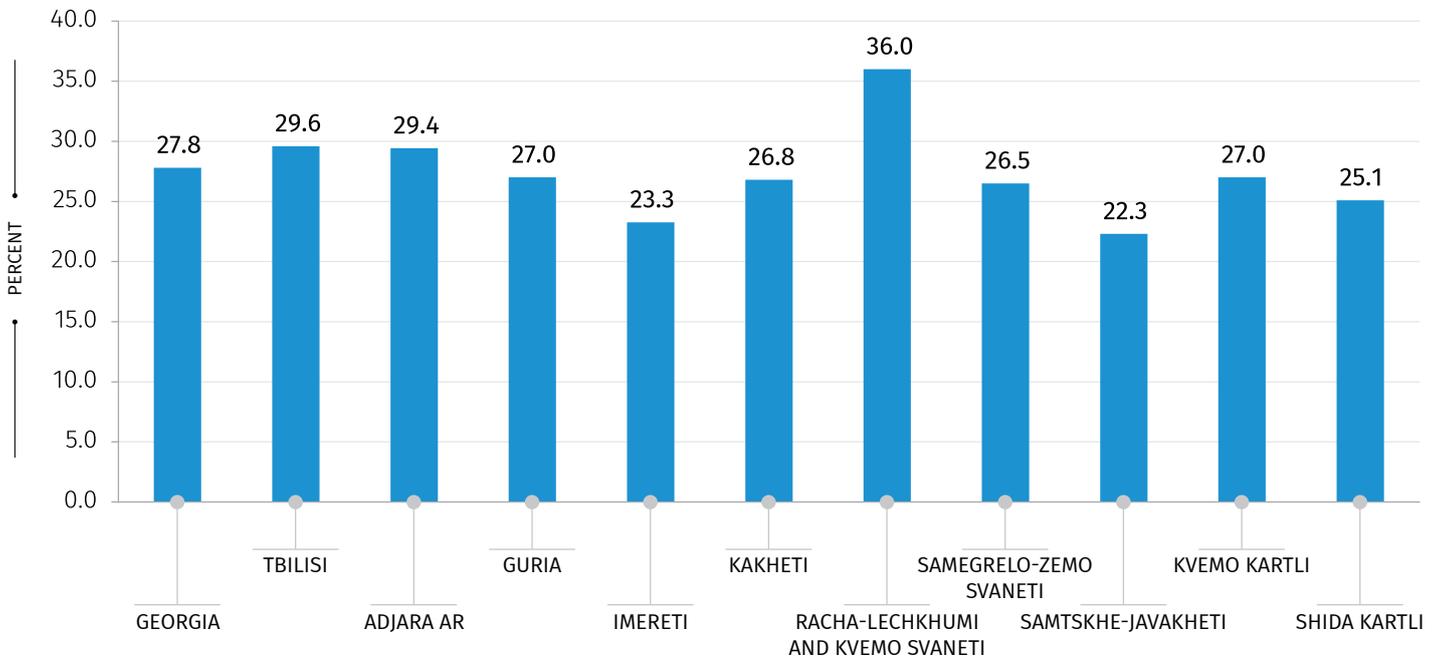


The annual weighted average interest rate on loans equaled 27.8 percent, in the national currency – 27.9 percent, in the foreign currency - 24.3 percent.

The highest annual weighted average interest rate on loans was in Racha-Lechkhumi and Kvemo Svaneti (36.0 percent), but the lowest - in Samtskhe-Djavakheti - (22.3 percent).

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**ANNUAL WEIGHTED AVERAGE INTEREST RATE
ON LOANS BY REGIONS, 2020 YEAR**



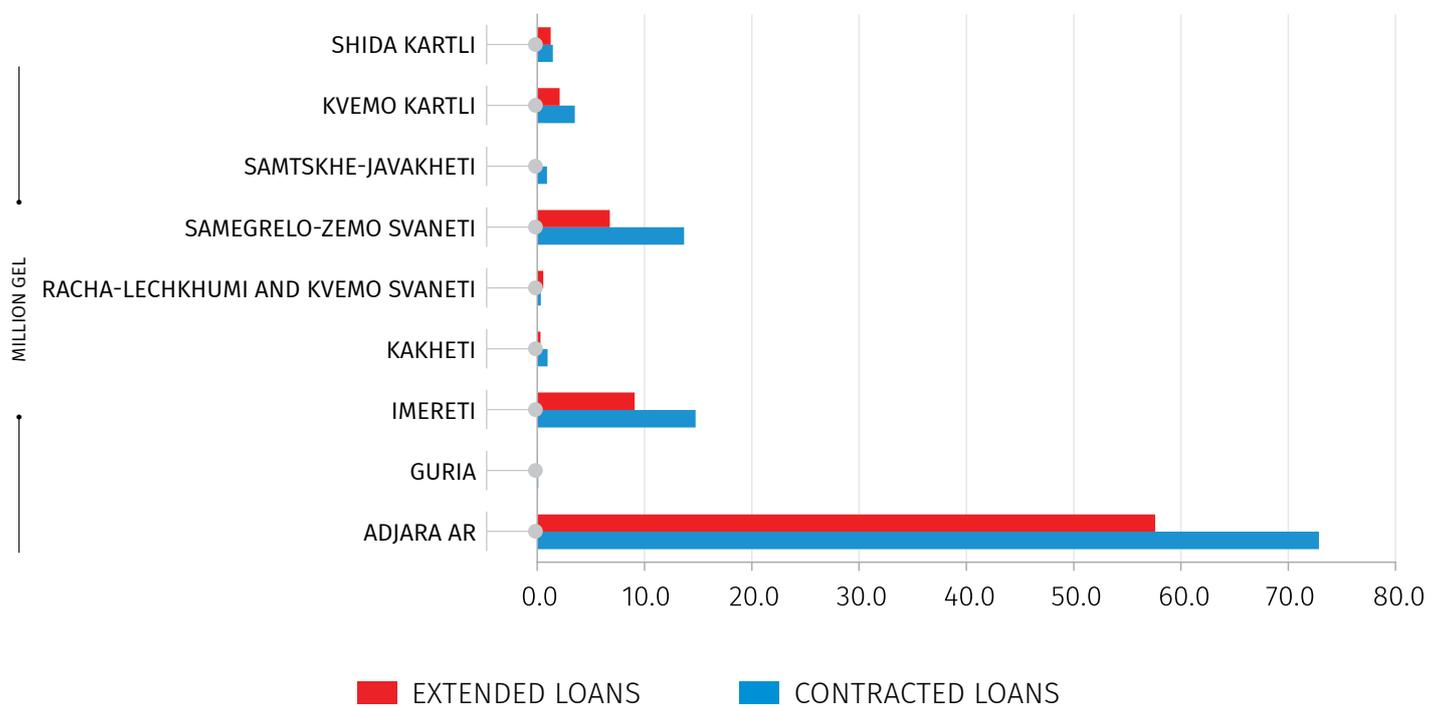
In terms of the volume of extended loans, the regional distribution was as follows: Tbilisi – 66.3 percent, Adjara - 22.6 percent, Imereti - 4.6 percent, Samegrelo-Zemo Svaneti - 4.2 percent and Kvemo Kartli - 1.1 percent.

The analogous picture is present for contracted loans by regions: Tbilisi -70.7 percent, Adjara -21.7 percent, Imereti - 3.4 percent, Samegrelo-Zemo Svaneti -2.6 percent and Kvemo Kartli - 0.8 percent.

The diagram below shows the volume of extended and contracted loans of the pawnshops by regions (except Tbilisi) in 2020:

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