CREDIT REPORT FEBRUARY 2025

Association of Serbian Banks

Credit Bureau

CONTENTS

Credit Bureau in numbers – 28.2.2025 3
Loans in graphs 4
Debt outstanding on account of bank loans 4
Share of specific loan types in total retail loans as of 28.2.2025 4
Credit default* in graphs 5
Share of default* in total bank loan debt 5
Share of default* in retail loan debt 5
Statistical Annex 1 6
Debt in respect of bank loans (in RSD mill.) 6
Retail debt by type of loan (in RSD mill.) 6
Share of default* in loan debt 6
Statistical Annex 2 7
State of retail debt (in RSD mill.) 7
Leasing contracts 7
Current accounts 7
Credit cards 7
Statistical Annex 3 8
Retail loans (in RSD mill.) 8
Loans to legal entities and entrepreneurs (in RSD mill.) 8

CREDIT BUREAU IN NUMBERS - 28.2.2025

RSD 4.3 mill.

- Average debt on a retail loan

0.5 %

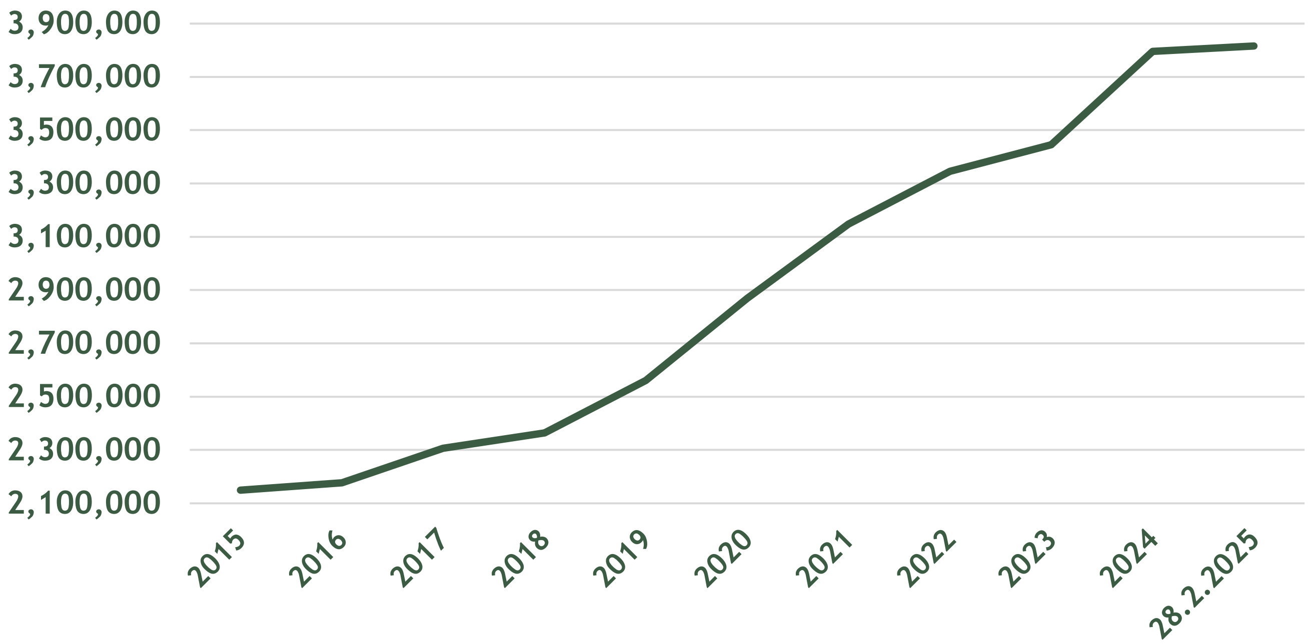
- Default on account of mortgage loans

910,513

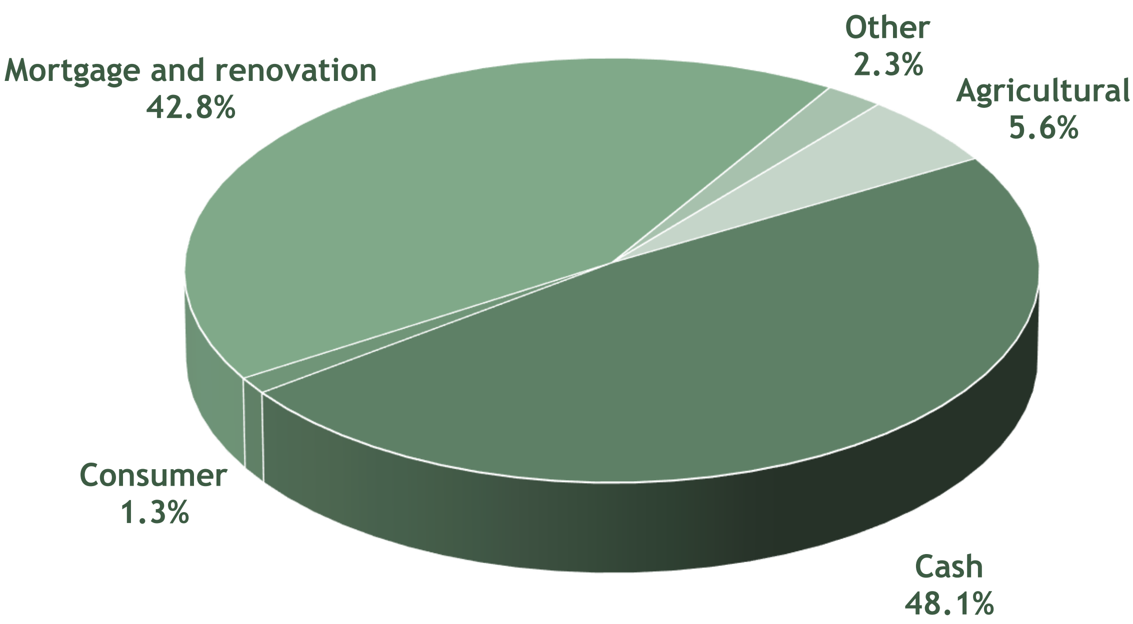
- Number of credit card users

LOANS IN GRAPHS

Debt outstanding on account of bank loans

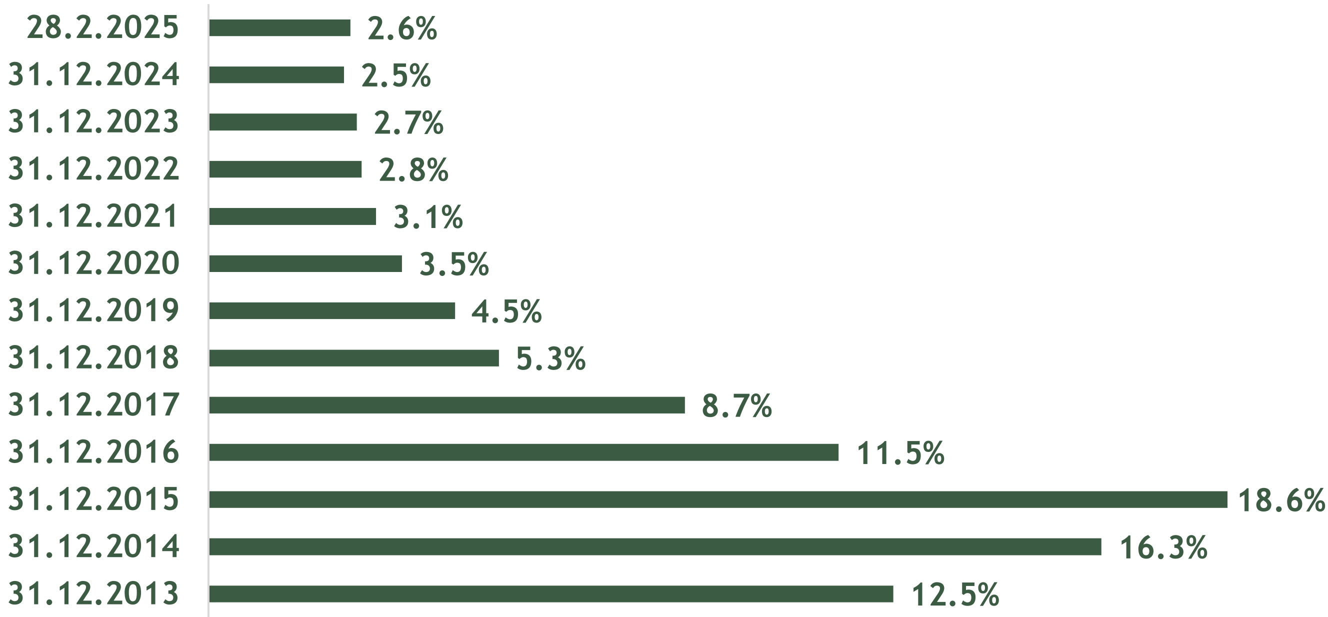


Share of specific loan types in total retail loans as of 28.2.2025

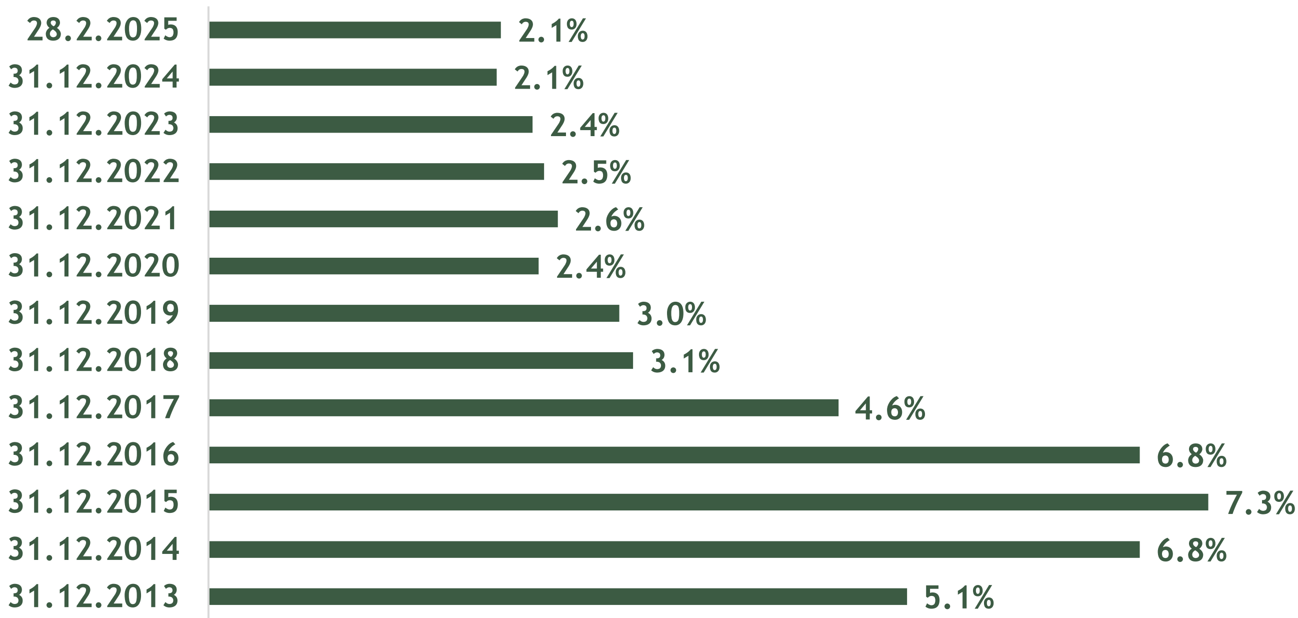


CREDIT DEFAULT* IN GRAPHS

Share of default* in total bank loan debt



Share of default* in retail loan debt



**Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

STATISTICAL ANNEX 1

Debt in respect of bank loans (in RSD mill.)

Credit user	29.2.2024	31.1.2025	28.2.2025	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,844,255	2,086,917	2,091,855	113.4	100.2
Entrepreneurs	70,130	81,158	81,658	116.4	100.6
Retail	1,500,444	1,628,372	1,642,518	109.5	100.9
Total	**3,414,829**	**3,796,447**	**3,816,031**	**111.7**	**100.5**

Retail debt by type of loan (in RSD mill.)

Type of loan	29.2.2024	31.1.2025	28.2.2025	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	700,295	782,605	790,034	112.8	100.9
Consumer	17,633	20,643	20,627	117.0	99.9
Other	31,773	36,646	37,336	117.5	101.9
Mortgage and renovation	661,496	697,497	702,655	106.2	100.7
Agricultural	89,247	90,981	91,866	102.9	101.0
Total	**1,500,444**	**1,628,372**	**1,642,518**	**109.5**	**100.9**

Share of default* in loan debt

Credit user	29.2.2024	31.1.2025	28.2.2025
	1	2	3
Legal entities	2.9%	2.7%	2.9%
Entrepreneurs	6.2%	4.8%	4.9%
Retail	2.2%	2.1%	2.1%
Total	**2.7%**	**2.5%**	**2.6%**

** Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

STATISTICAL ANNEX 2

State of retail debt (in RSD mill.)

Leasing contracts	29.2.2024	31.1.2025	28.2.2025	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,114	5,017	5,023	98.2	100.1
Number of users	4,250	4,345	4,343	102.2	100.0
Debt outstanding	10,467	10,417	10,368	99.1	99.5
Number of defaulted leasing contracts	629	710	715	113.7	100.7
Share of default in debt outstanding	3.9%	4.8%	4.9%		

Current accounts	29.2.2024	31.1.2025	28.2.2025	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,990,781	9,283,478	9,307,406	103.5	100.3
Number of users	5,936,187	6,077,187	6,084,553	102.5	100.1
Overdraft - total sum	43,795	45,201	45,264	103.4	100.1
Number of defaulted current accounts	232,324	223,432	204,776	88.1	91.7
Share of defaults in total overdraft	7.5%	6.8%	6.7%		

Credit cards	29.2.2024	31.1.2025	28.2.2025	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,156,693	1,131,416	1,125,788	97.3	99.5
Number of users	923,534	914,436	910,513	98.6	99.6
Total credit limitation	98,477	102,984	103,268	104.9	100.3
Amount utilized	30,444	34,108	33,327	109.5	97.7
Number of defaulted credit cards	40,431	30,683	29,403	72.7	95.8
Share of default in the amount utilized	10.0%	7.7%	7.9%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
29.2.2024	700,295	17,633	31,773	661,496	89,247	1,500,444
31.3.2024	707,677	17,920	33,754	663,086	89,233	1,511,670
30.4.2024	718,062	18,664	35,255	666,472	89,965	1,528,418
31.5.2024	725,418	18,943	36,776	668,959	90,418	1,540,514
30.6.2024	732,490	19,326	37,831	672,834	90,255	1,552,736
31.7.2024	742,125	19,721	38,813	675,912	89,607	1,566,178
31.8.2024	752,594	19,997	39,877	680,951	89,346	1,582,765
30.9.2024	760,048	20,128	40,875	684,050	88,503	1,593,604
31.10.2024	771,339	20,462	38,937	688,437	88,245	1,607,420
30.11.2024	776,443	20,756	38,686	692,390	89,265	1,617,540
31.12.2024	779,887	20,686	36,450	694,672	91,165	1,622,860
31.1.2025	782,604	20,643	36,647	697,497	90,981	1,628,372
28.2.2025	790,034	20,627	37,336	702,655	91,866	1,642,518

Loans to legal entities and entrepreneurs (in RSD mill.)

As of	Legal entities	Entrepreneurs	Total
29.2.2024	1,844,255	70,130	1,914,385
31.3.2024	1,862,976	71,569	1,934,545
30.4.2024	1,999,562	73,321	2,072,883
31.5.2024	1,927,622	73,779	2,001,401
30.6.2024	1,986,493	75,520	2,062,013
31.7.2024	2,024,966	74,676	2,099,642
31.8.2024	2,037,691	74,938	2,112,629
30.9.2024	2,057,134	76,138	2,133,272
31.10.2024	2,045,732	78,011	2,123,743
30.11.2024	2,046,263	79,558	2,125,821
31.12.2024	2,090,907	81,635	2,172,542
31.1.2025	2,086,918	81,158	2,168,076
28.2.2025	2,091,855	81,658	2,173,513

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