CREDIT REPORT NOVEMBER 2020

Association of Serbian Banks

Credit Bureau

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INSTEAD OF AN INTRODUCTION

ASB Participated in the Development of a European Publication on Financial Literacy

The European Banking Federation (EBF), based in Brussels, has published the EBF Financial Literacy Playbook for Europe, which is the result of the work and activities of the EBF Project Group for Financial Education. The Association of Serbian Banks, as an associate member of the EBF and this Project Group, actively participated in the development of the publication.

The most important EFB Project Group for Financial Education projects in whose creation and implementation the ASB is involved are:

1. European Money Week - since 2016, this event has been marked by all national associations in Europe, including the ASB. For this initiative, the EBF and national associations received the 2016 European Public Affairs Award for Best Trade Association Campaign.
2. European Money Quiz - an online educational learning format, with a quiz and competition at the national and European level, which has been conducted throughout Europe since 2018. This initiative won the 2019 European Association Award for the Best Association Partnership or Collaboration for the organization of the 2019 European Money Quiz.
3. National financial education programs implemented by national associations of banks, and other partners.

The aim of this publication and the presentation of these projects is to further promote the importance of financial education, in order to achieve financial resilience and stability, as well as to draw the attention of decision makers and legislators at international and national levels to the efforts to strengthen confidence in the banking system.

Source: https://www.ubs-asb.com/en/news/1001-asb-participated-in-the-development-of-a-european-publication-on-financial-literacy

CREDIT BUREAU IN NUMBERS – 30.11.2020

9,548

- Decrease in the number of defaulted credit cards in the last 12 months

0.9%

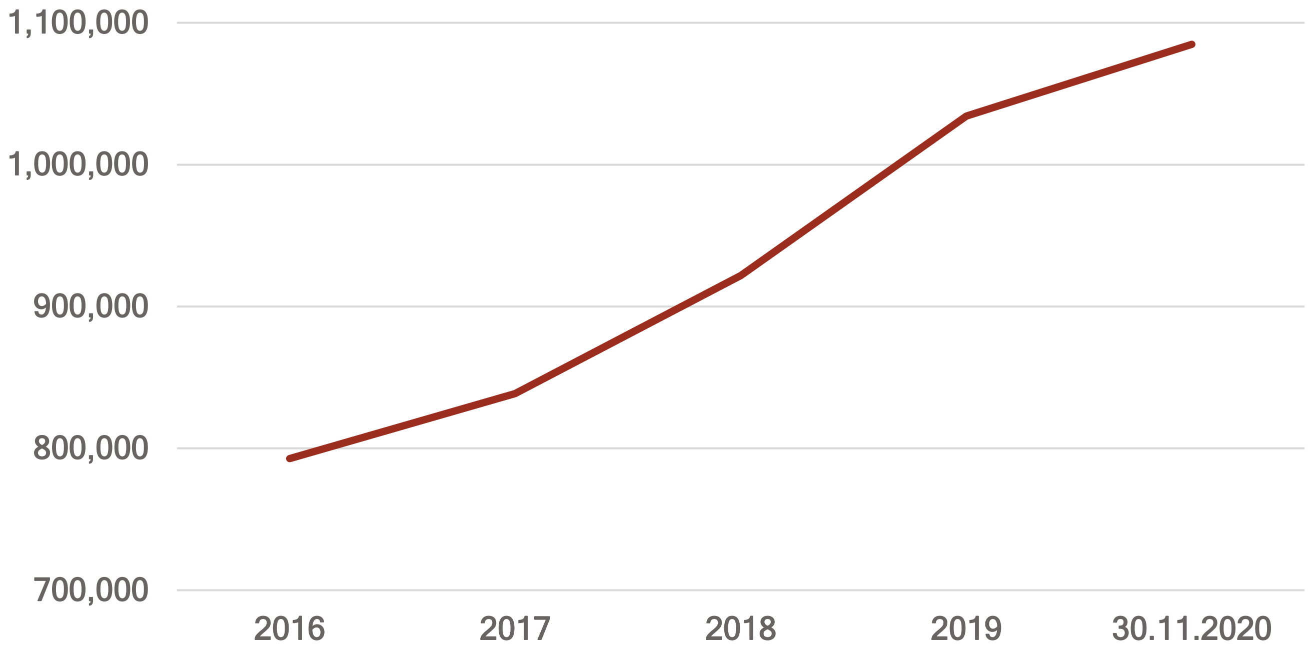
- Share of default in the debt outstanding on account of mortgage loans

1.8

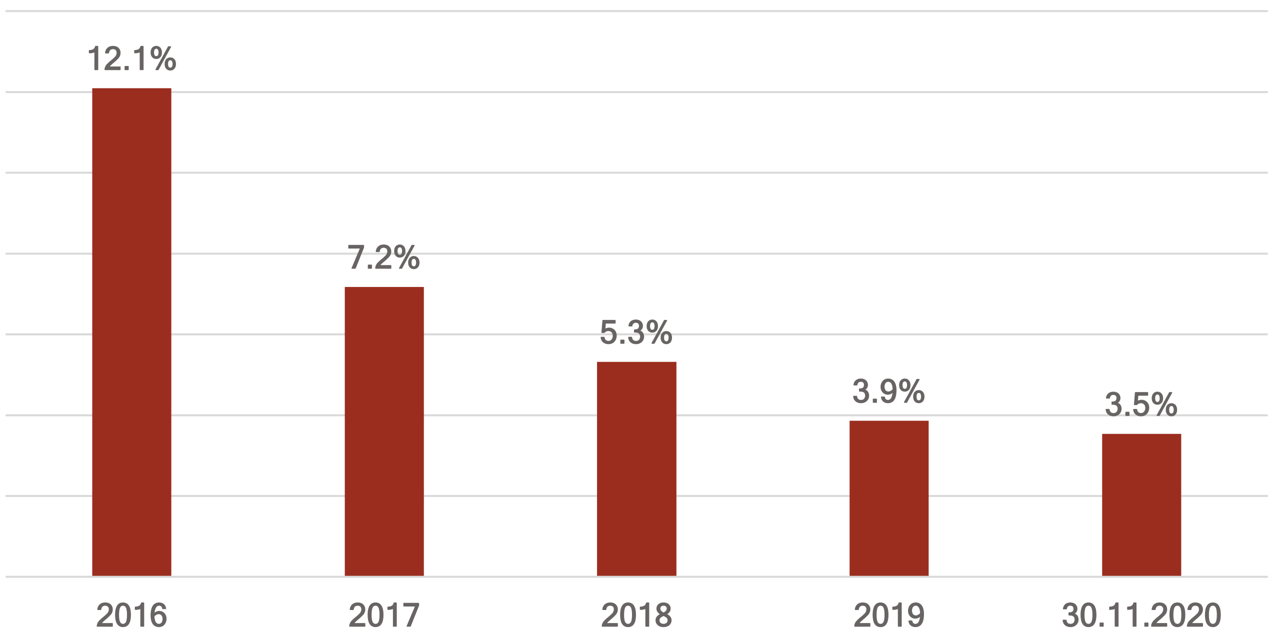
- Average number of loans in use per entrepreneur

LOANS IN GRAPHS

Number of cash loan users



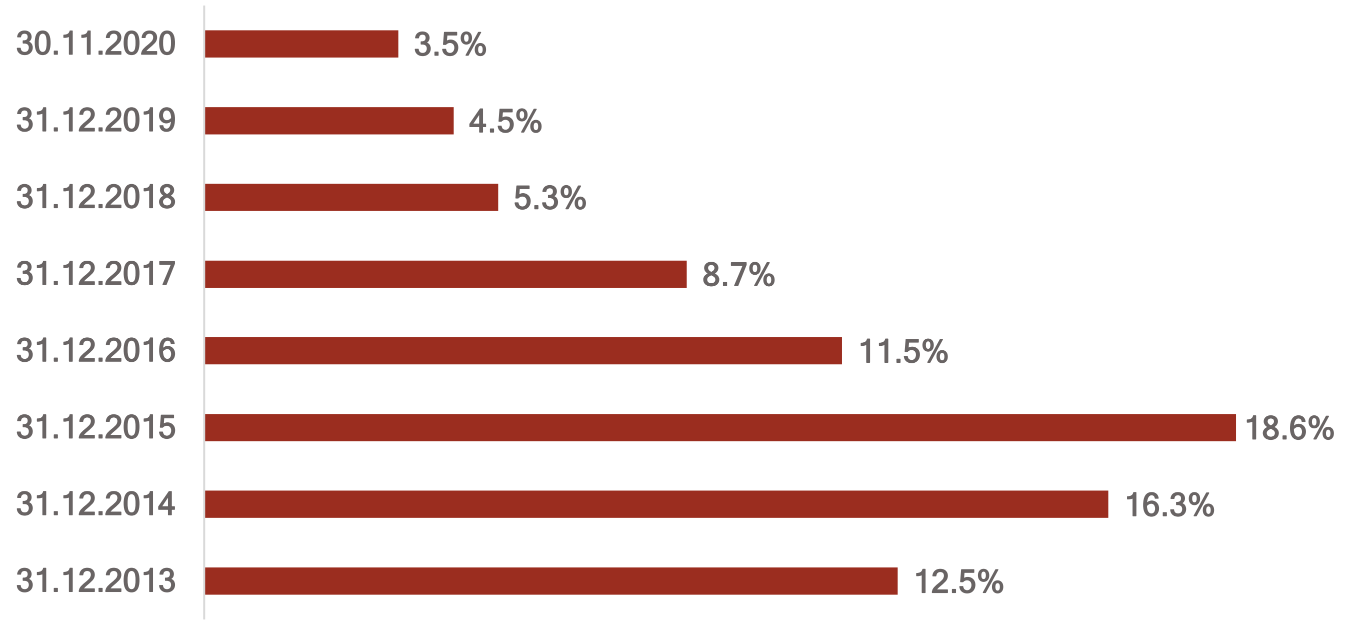
Share of default* in the debt outstanding on account of leasing contracts



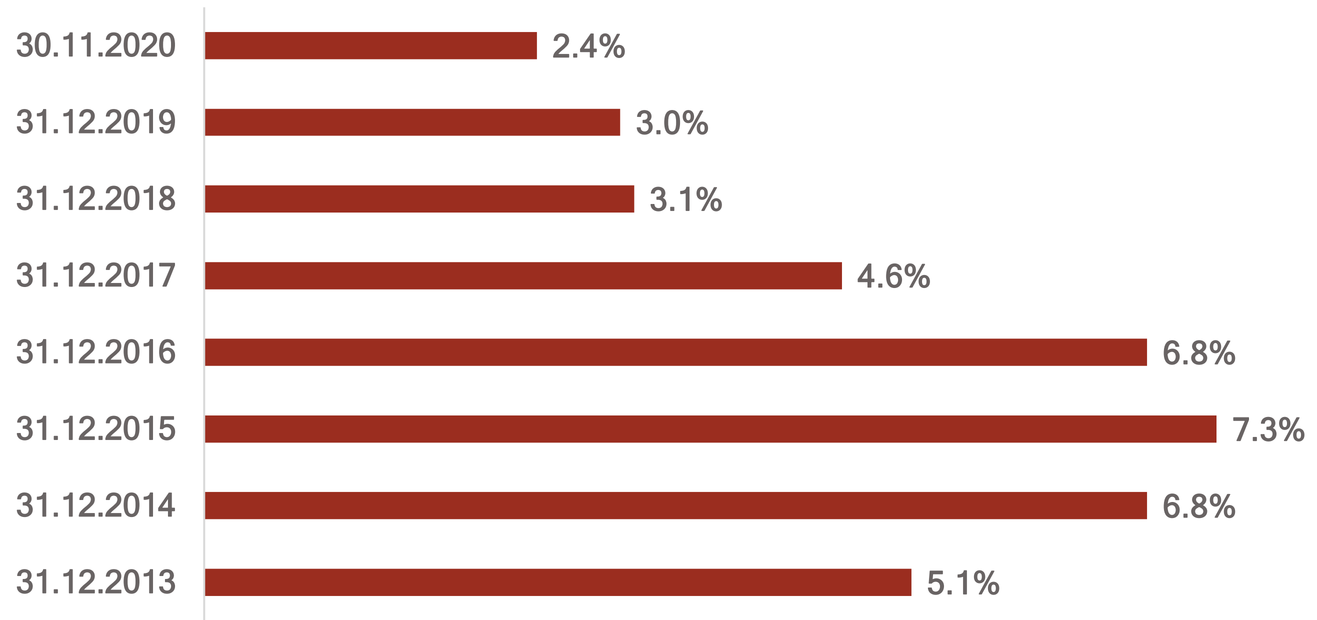
** Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

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	30.11.2019	31.10.2020	30.11.2020	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,405,619	1,597,083	1,601,757	114.0	100.3
Entrepreneurs	51,776	62,354	62,635	121.0	100.5
Retail	1,043,092	1,187,380	1,192,411	114.3	100.4
Total	2,500,487	2,846,817	2,856,803	114.2	100.4

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

Type of loan	30.11.2019	31.10.2020	30.11.2020	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	477,903	563,622	565,683	118.4	100.4
Consumer	15,094	18,088	18,059	119.6	99.8
Other	68,670	63,144	62,424	90.9	98.9
Mortgage and renovation	412,476	463,720	467,995	113.5	100.9
Agricultural	68,949	78,806	78,250	113.5	99.3
Total	1,043,092	1,187,380	1,192,411	114.3	100.4

Share of default* in loan debt

Credit user	30.11.2019	31.10.2020	30.11.2020
	1	2	3
Legal entities	5.8%	4.3%	4.3%
Entrepreneurs	6.1%	4.4%	4.4%
Retail	3.0%	2.5%	2.4%
Total	4.7%	3.5%	3.5%

** 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	30.11.2019	31.10.2020	30.11.2020	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,509	4,986	4,987	110.6	100.0
Number of users	4,106	4,478	4,479	109.1	100.0
Debt outstanding	6,804	7,390	7,336	107.8	99.3
Number of defaulted leasing contracts	738	681	688	93.2	101.0
Share of default in debt outstanding	6.6%	5.7%	5.7%		

Current accounts	30.11.2019	31.10.2020	30.11.2020	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	7,443,573	7,876,729	7,872,749	105.8	99.9
Number of users	5,112,888	5,389,139	5,380,876	105.2	99.8
Overdraft - total sum	46,816	46,500	45,935	98.1	98.8
Number of defaulted current accounts	243,935	231,967	242,447	99.4	104.5
Share of defaults in total overdraft	9.8%	9.8%	9.9%		

Credit cards	30.11.2019	31.10.2020	30.11.2020	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,364,268	1,329,994	1,127,693	82.7	84.8
Number of users	1,060,147	1,042,091	1,040,949	98.2	99.9
Total credit limitation	93,047	92,874	92,781	99.7	99.9
Amount utilized	34,118	33,156	32,260	94.6	97.3
Number of defaulted credit cards	59,515	47,153	49,967	84.0	106.0
Share of default in the amount utilized	13.0%	10.2%	10.7%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
30.11.2019	477,903	15,094	68,670	412,476	68,949	1,043,092
31.12.2019	495,853	16,667	56,415	417,066	68,437	1,054,438
31.1.2020	497,039	14,580	56,706	420,215	68,481	1,057,021
29.2.2020	503,080	14,510	55,530	423,526	68,939	1,065,585
31.3.2020	507,569	14,516	54,664	427,305	69,642	1,073,696
30.4.2020	509,146	13,997	55,064	431,416	70,010	1,079,633
31.5.2020	514,796	14,339	55,849	435,463	70,999	1,091,446
30.6.2020	529,841	15,512	58,979	441,080	73,967	1,119,379
31.7.2020	539,723	16,530	60,381	448,161	75,762	1,140,557
31.8.2020	548,518	17,151	61,901	452,754	77,381	1,157,705
30.9.2020	559,512	17,753	63,529	458,377	78,809	1,177,980
31.10.2020	563,622	18,088	63,144	463,720	78,806	1,187,380
30.11.2020	565,683	18,059	62,424	467,995	78,250	1,192,411

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

As of	Legal entities	Entrepreneurs	Total
30.11.2019	1,405,619	51,776	1,457,395
31.12.2019	1,454,072	52,779	1,506,851
31.1.2020	1,449,589	52,109	1,501,698
29.2.2020	1,458,318	52,465	1,510,783
31.3.2020	1,493,196	52,987	1,546,183
30.4.2020	1,503,635	53,235	1,556,870
31.5.2020	1,518,356	54,955	1,573,311
30.6.2020	1,540,609	57,584	1,598,193
31.7.2020	1,552,465	58,689	1,611,154
31.8.2020	1,567,223	59,896	1,627,119
30.9.2020	1,600,951	61,515	1,662,466
31.10.2020	1,597,083	62,354	1,659,437
30.11.2020	1,601,757	62,635	1,664,392

Report prepared by

Milan Brković, PhD, Head

Dragan Nenić, Advisor

Sonja Grbić, Translator

Contact

Credit Bureau

Kralja Aleksandra Boulevard 86/I

kreditni.biro@ubs-asb.com

milan.brkovic@ubs-asb.com

dragan.nenic@ubs-asb.com