CREDIT REPORT DECEMBER 2021

Association of Serbian Banks

Credit Bureau

100
УДРУЖЕЊЕ БАНАКА СРБИЈЕ
ASSOCIATION OF SERBIAN BANKS

CONTENTS

INSTEAD OF AN INTRODUCTION

The Association of Serbian Banks Marked 100 Years of Operation

The Association of Serbian Banks today marked its centenary with the ceremonial unveiling of a memorial plaque in the building at 12 Zmaj Jovina Street in Belgrade, at the place where the Association was founded.

On this very day, a century ago, in the building of the then Prometna Banka, representatives of “money institutes”, as banks were then called, met and formed the Association of Banks, with the aim of jointly representing their interests and improving the banking system in general. The Association of Serbian Banks has retained this function to this day.

"Enduring for 100 years deserves respect in the face of history," said the Governor of the National Bank, Jorgovanka Tabaković, in a welcome address via video. "Today, the National Bank is the guarantor of the stability of the banking system. We are at the same time a cautious regulator, which finds a balance between safety and development. In such a positive climate, we are witnessing the development of our banking sector and our banking indicators are the best in the region. "

"The Association of Serbian Banks has always had a clear role to represent banks, to protect their interests, and to actively participate with the National Bank and all other important institutions in creating conditions for a more favourable business environment that will contribute to the better quality of services provided by banks," said, President of the Board of Directors of the Association of Serbian Banks, Predrag Mihajlović.

"We are aware of the huge changes that are happening in banking, as well as the transformation of the role of banks. However, with all these changes, banks will continue to articulate their interests in the best way through the Association of Banks ", pointed out the ASB Secretary General, Vladimir Vasić. "We are convinced that we will be successful in our work, because we have the support of an excellent and stable banking sector, as well as the support of all the most important institutions in society. That is why I am very optimistic when it comes to the work of the Association, the development of banking in Serbia and the economic progress of our country in general."

The Association of Serbian Banks is an organisation that brings together banks on a voluntary basis. All 24 banks operating in our country are members of the ASB.

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ASSOCIATION OF SERBIAN BANKS

Source: *https://www.ubs-asb.com/en/news/1121-the-association-of-serbian-banks-marked-100-years-of-operation*

CREDIT BUREAU IN NUMBERS – 31.12.2021/1

145,290

- Number of mortgage loan users

RSD 3.7 mill.

- Average mortgage loan amount

0.9%

- Default on account of mortgage loans

CREDIT BUREAU IN NUMBERS – 31.12.2021/2

RSD 57.2 bill.

- Increase of indebtedness on account of cash loans in 2021

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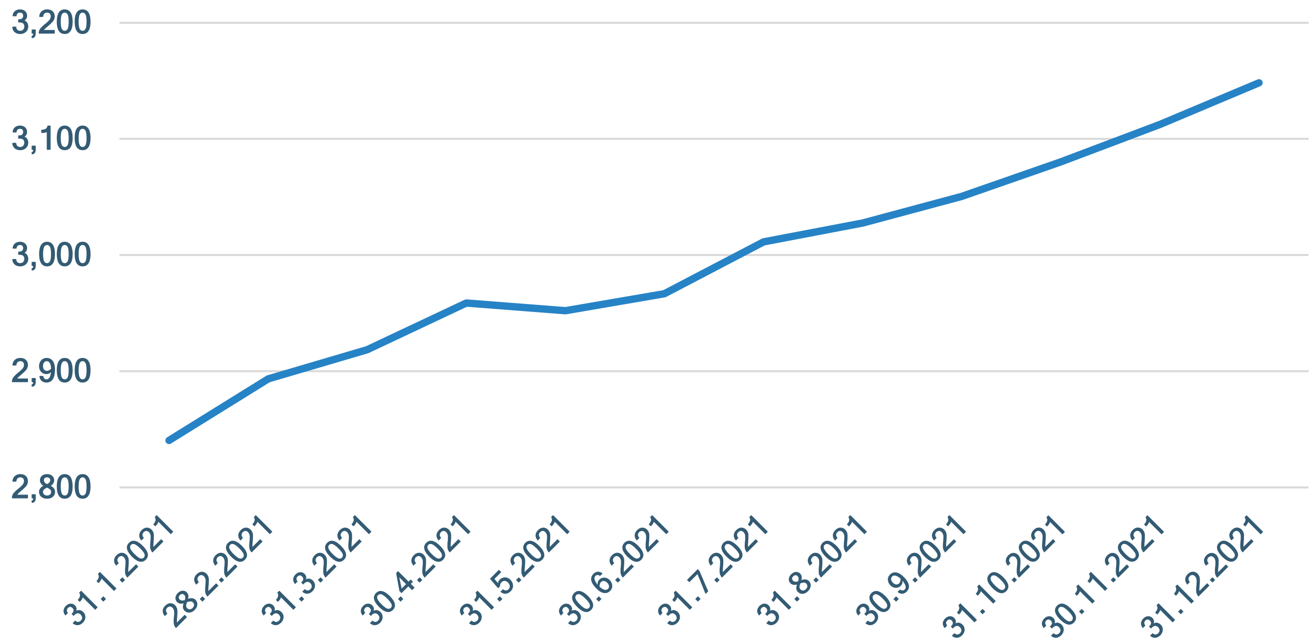
- Decrease in defaulted short-term loans to legal entities in 2021

11.5%

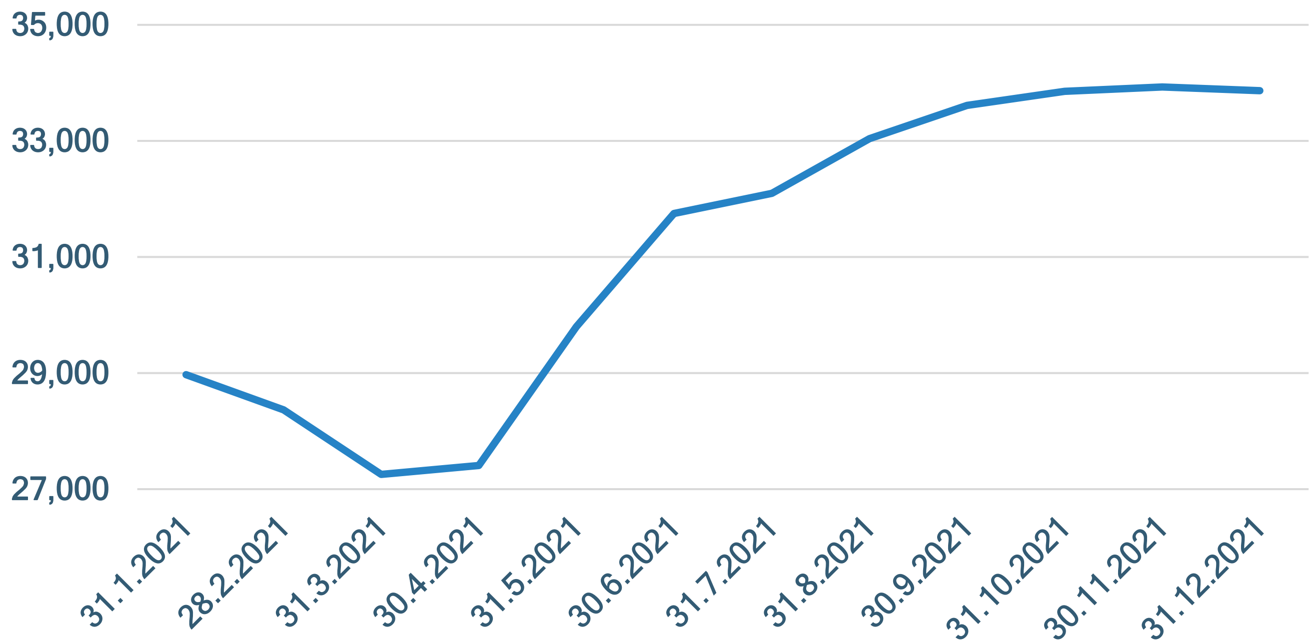
- Growth in long-term loans to entrepreneurs in 2021

LOANS IN GRAPHS/1

Balance of debt on account of bank loans (in RSD bill.)



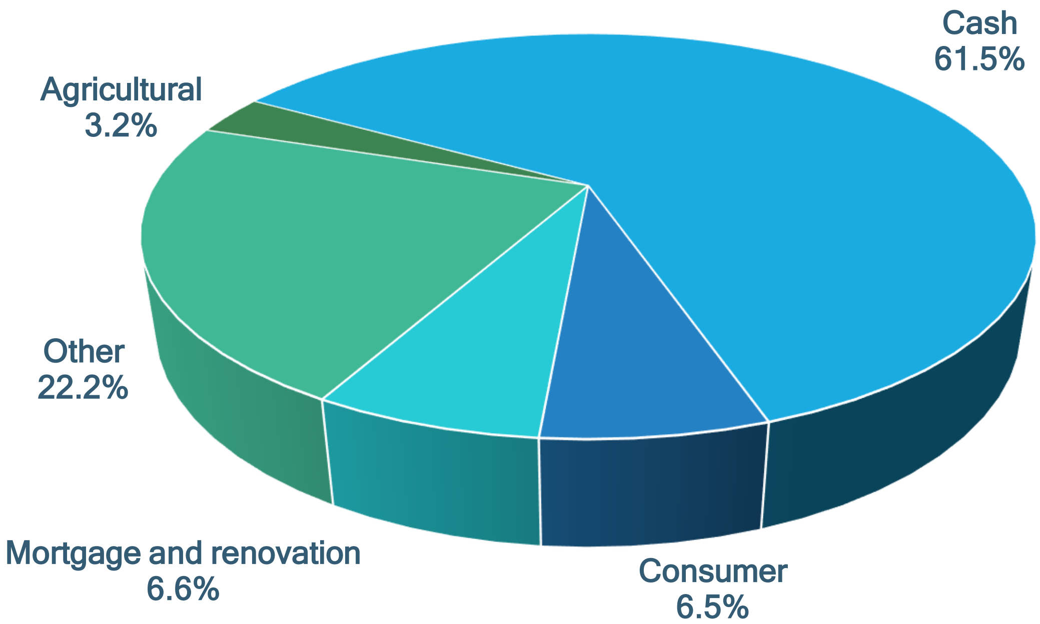
The amount of default* on account of loans to individuals (in RSD mill.)



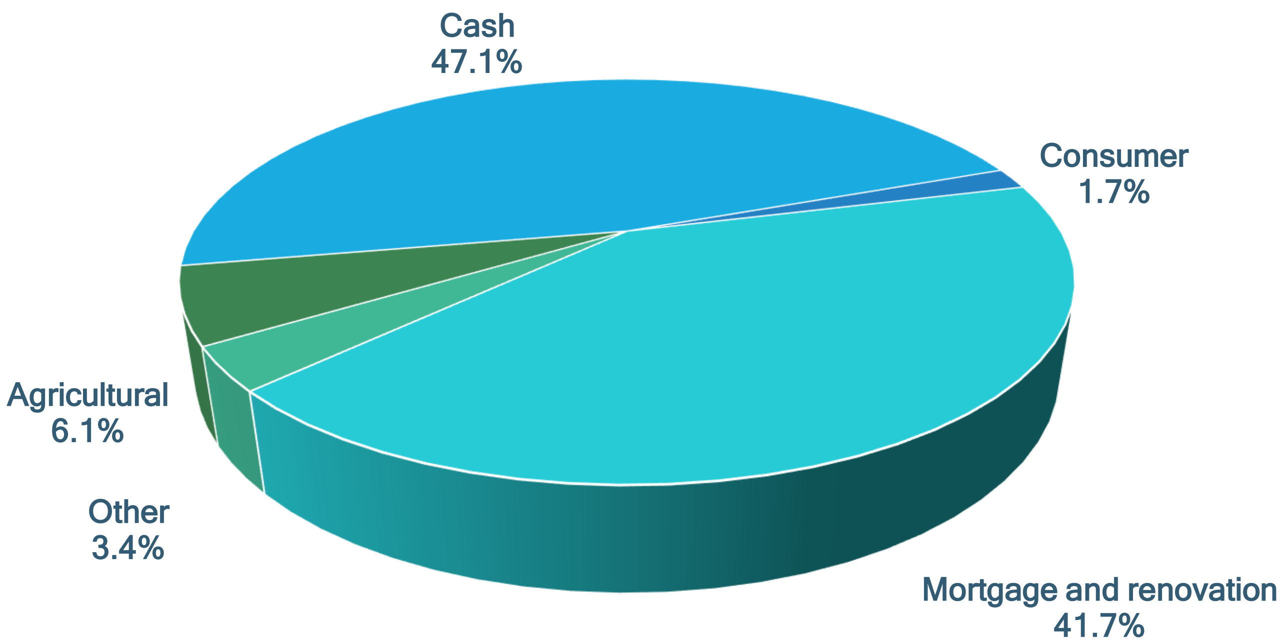
** Note: Default refers to matured liabilities outstanding over 60 days*

LOANS IN GRAPHS/2

The share of individual loan types in the total number of retail loans

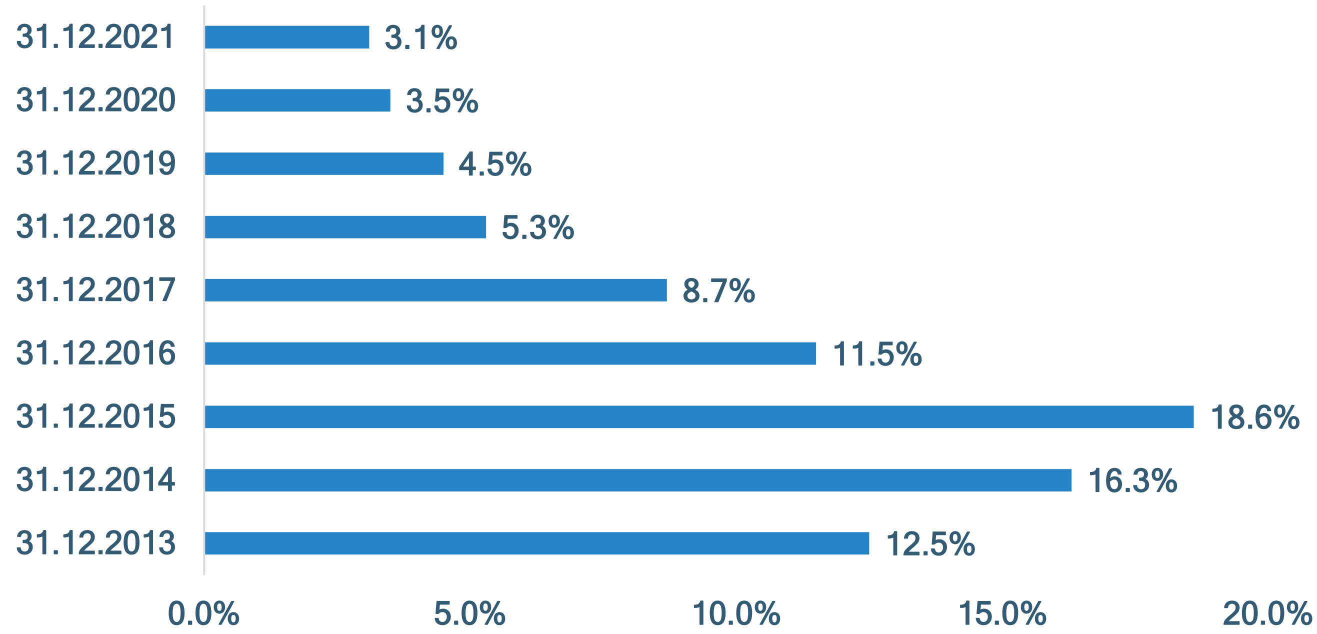


The share of individual loan types in the debt outstanding on account of retail loans

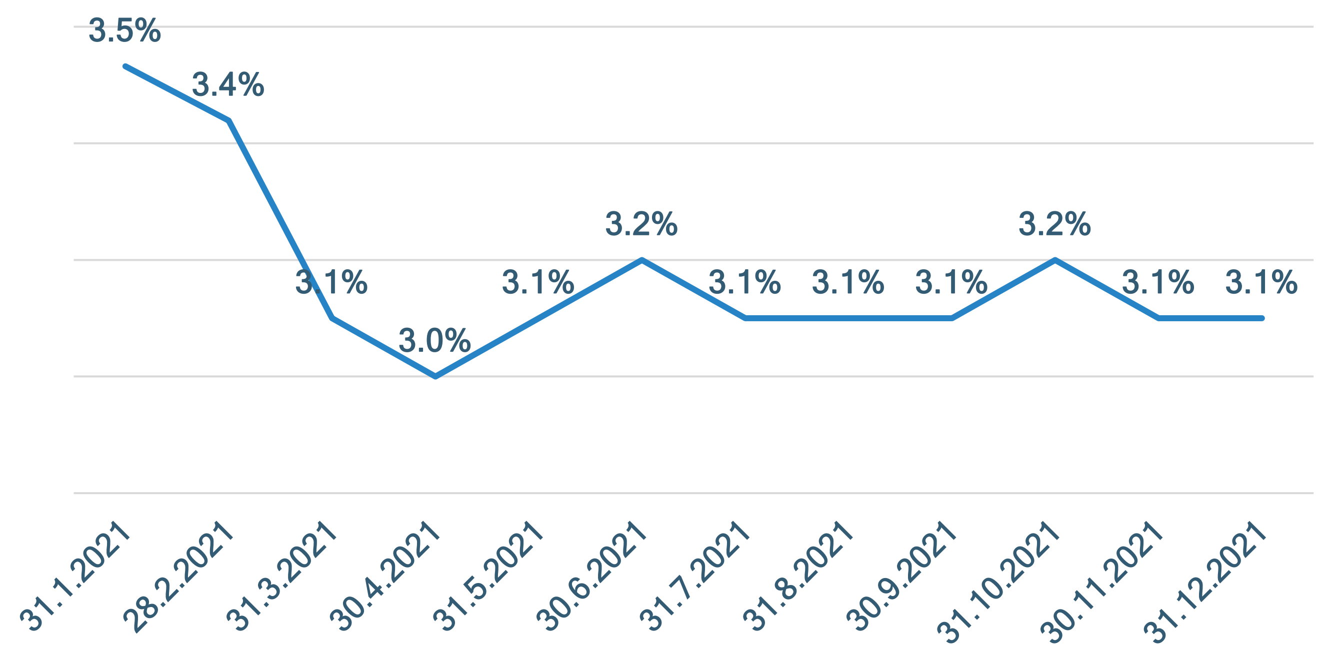


CREDIT DEFAULT* IN GRAPHS/1

Share of default* in total bank loan debt



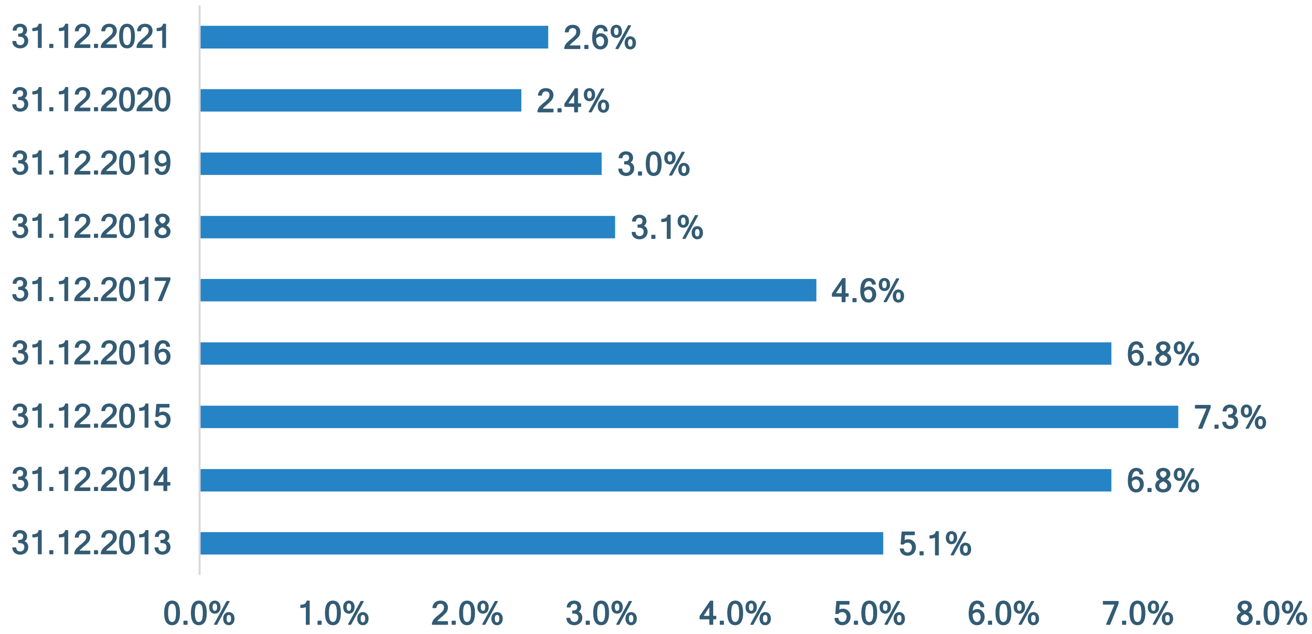
Share of default* in total bank loan debt – 2021



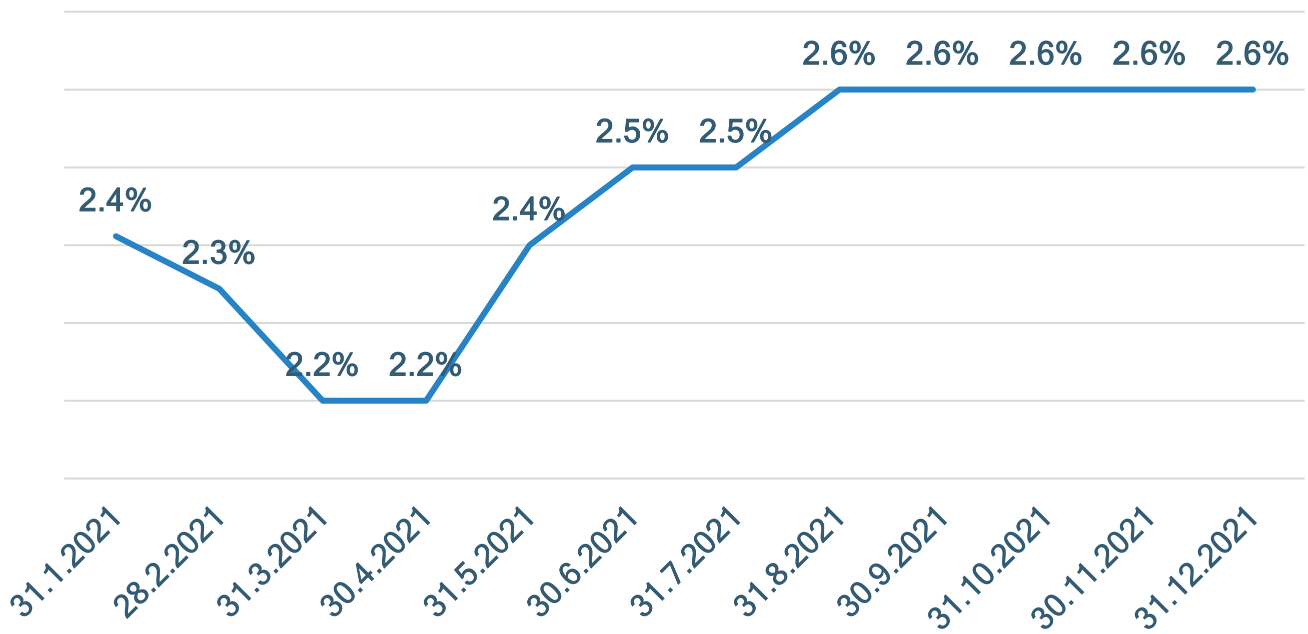
**Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

CREDIT DEFAULT* IN GRAPHS/2

Share of default* in retail loan debt



Share of default* in retail loan debt - 2021



**Note: Default refers to matured liabilities outstanding over 60 days*

STATISTICAL ANNEX 1

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

Credit user	31.12.2020	30.11.2021	31.12.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,605,519	1,725,075	1,750,590	109.0	101.5
Entrepreneurs	63,545	69,106	69,814	109.9	101.0
Retail	1,200,415	1,318,244	1,327,944	110.6	100.7
Total	2,869,479	3,112,425	3,148,348	109.7	101.2

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

Type of loan	31.12.2020	30.11.2021	31.12.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	568,417	615,035	625,649	110.1	101.7
Consumer	17,972	22,613	22,687	126.2	100.3
Other	62,084	55,246	45,216	72.8	81.8
Mortgage and renovation	473,908	545,995	553,698	116.8	101.4
Agricultural	78,034	79,355	80,694	103.4	101.7
Total	1,200,415	1,318,244	1,327,944	110.6	100.7

Share of default* in loan debt

Credit user	31.12.2020	30.11.2021	31.12.2021
	1	2	3
Legal entities	4.2%	3.6%	3.4%
Entrepreneurs	4.3%	3.5%	3.6%
Retail	2.4%	2.6%	2.6%
Total	3.5%	3.2%	3.1%

** 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	31.12.2020	30.11.2021	31.12.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,988	5,656	5,682	113.9	100.5
Number of users	4,483	5,080	5,096	113.7	100.3
Debt outstanding	7,667	8,148	8,261	107.7	101.4
Number of defaulted leasing contracts	692	678	682	98.6	100.6
Share of default in debt outstanding	5.7%	5.2%	5.2%		

Current accounts	31.12.2020	30.11.2021	31.12.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	7,855,486	8,321,520	8,296,041	105.6	99.7
Number of users	5,376,980	5,625,292	5,602,640	104.2	99.6
Overdraft - total sum	44,846	42,185	42,147	94.0	99.9
Number of defaulted current accounts	257,427	241,886	234,747	91.2	97.0
Share of defaults in total overdraft	10.2%	11.2%	11.0%		

Credit cards	31.12.2020	30.11.2021	31.12.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,318,356	1,238,668	1,237,604	93.9	99.9
Number of users	1,035,159	985,042	984,549	95.1	99.9
Total credit limitation	92,358	91,180	91,323	98.9	100.2
Amount utilized	31,664	30,627	30,597	96.6	99.9
Number of defaulted credit cards	53,121	59,318	57,949	109.1	97.7
Share of default in the amount utilized	11.0%	12.0%	12.0%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
31.12.2020	568,417	17,972	62,084	473,908	78,034	1,200,415
31.1.2021	567,080	17,638	61,289	477,974	77,469	1,201,450
28.2.2021	569,178	17,535	61,429	483,912	78,116	1,210,170
31.3.2021	573,998	17,498	61,878	490,654	75,785	1,219,813
30.4.2021	579,190	17,507	61,816	497,685	76,827	1,233,025
31.5.2021	586,569	21,959	58,201	505,544	76,837	1,249,110
30.6.2021	592,134	22,178	57,756	512,374	77,927	1,262,369
31.7.2021	599,101	22,297	57,128	519,588	77,760	1,275,874
31.8.2021	604,486	22,324	56,716	525,825	77,660	1,287,011
30.9.2021	609,143	22,449	56,390	532,407	77,272	1,297,661
31.10.2021	613,208	22,601	55,994	540,319	78,515	1,310,637
30.11.2021	615,035	22,613	55,246	545,995	79,355	1,318,244
31.12.2021	625,649	22,687	45,216	553,698	80,694	1,327,944

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

As of	Legal entities	Entrepreneurs	Total
31.12.2020	1,605,519	63,545	1,669,064
31.1.2021	1,576,215	62,797	1,639,012
28.2.2021	1,620,832	62,442	1,683,274
31.3.2021	1,635,502	63,241	1,698,743
30.4.2021	1,660,850	64,957	1,725,807
31.5.2021	1,637,588	65,399	1,702,987
30.6.2021	1,638,177	66,255	1,704,432
31.7.2021	1,668,287	67,363	1,735,650
31.8.2021	1,672,944	67,676	1,740,620
30.9.2021	1,684,289	68,582	1,752,871
31.10.2021	1,700,814	68,815	1,769,629
30.11.2021	1,725,075	69,107	1,794,182
31.12.2021	1,750,590	69,815	1,820,405

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