CREDIT REPORT NOVEMBER 2023

Association of Serbian Banks

Credit Bureau

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CREDIT BUREAU IN NUMBERS - 30.11.2023

3,250

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

0.5%

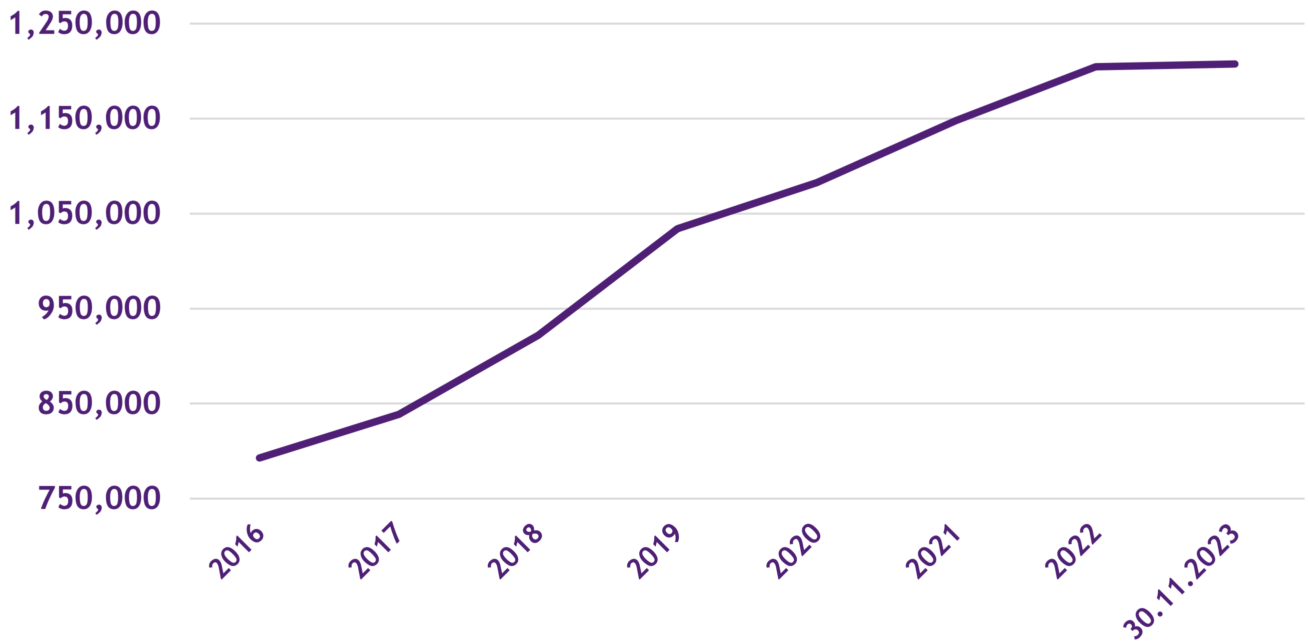
- Share of default in the debt outstanding on account of mortgage loans

1.7

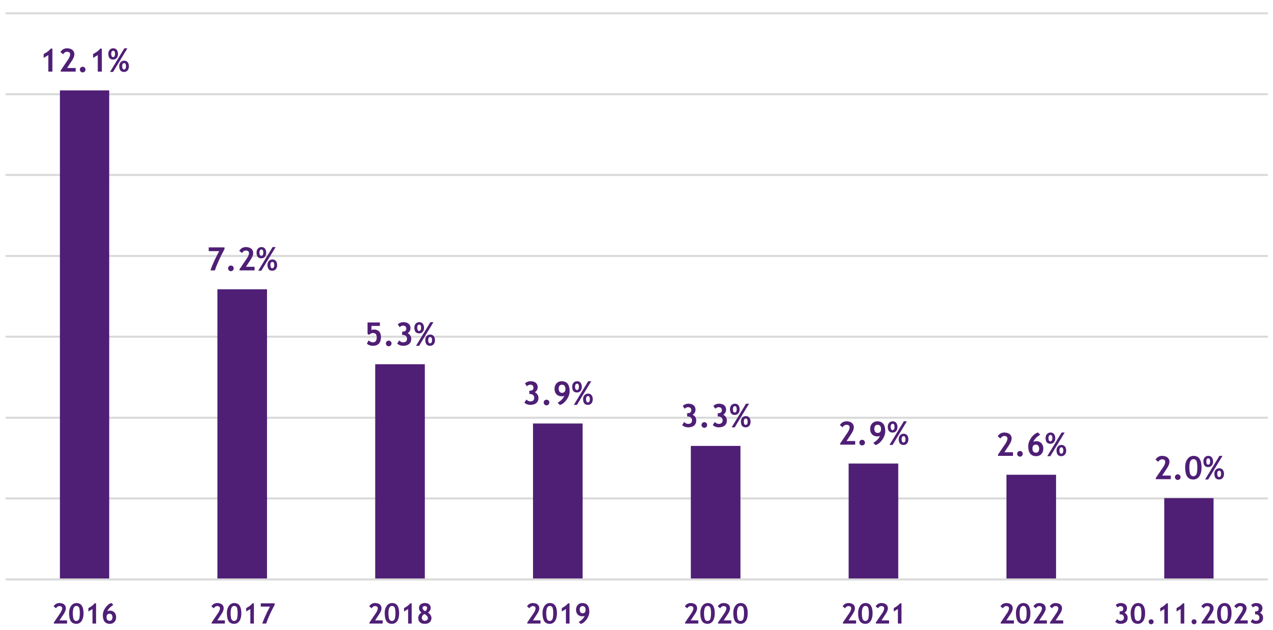
- Average number of loans in use per entrepreneur

LOANS IN GRAPHS

Number of cash loan users



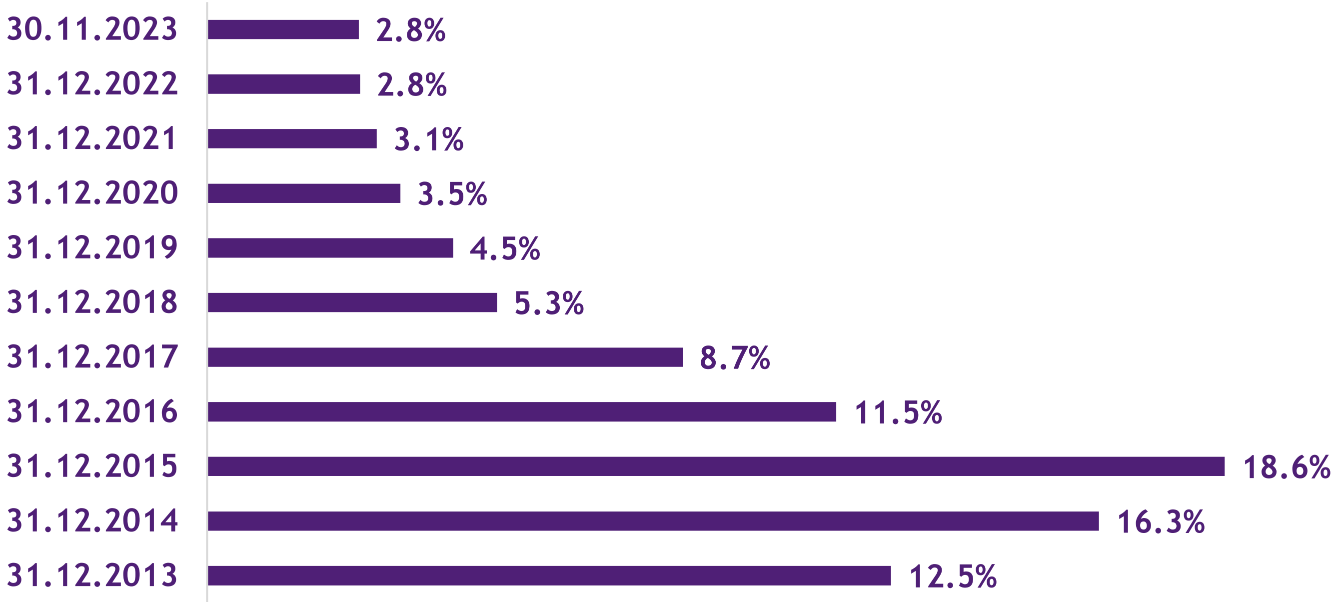
Share of default* in the debt outstanding on account of leasing contracts



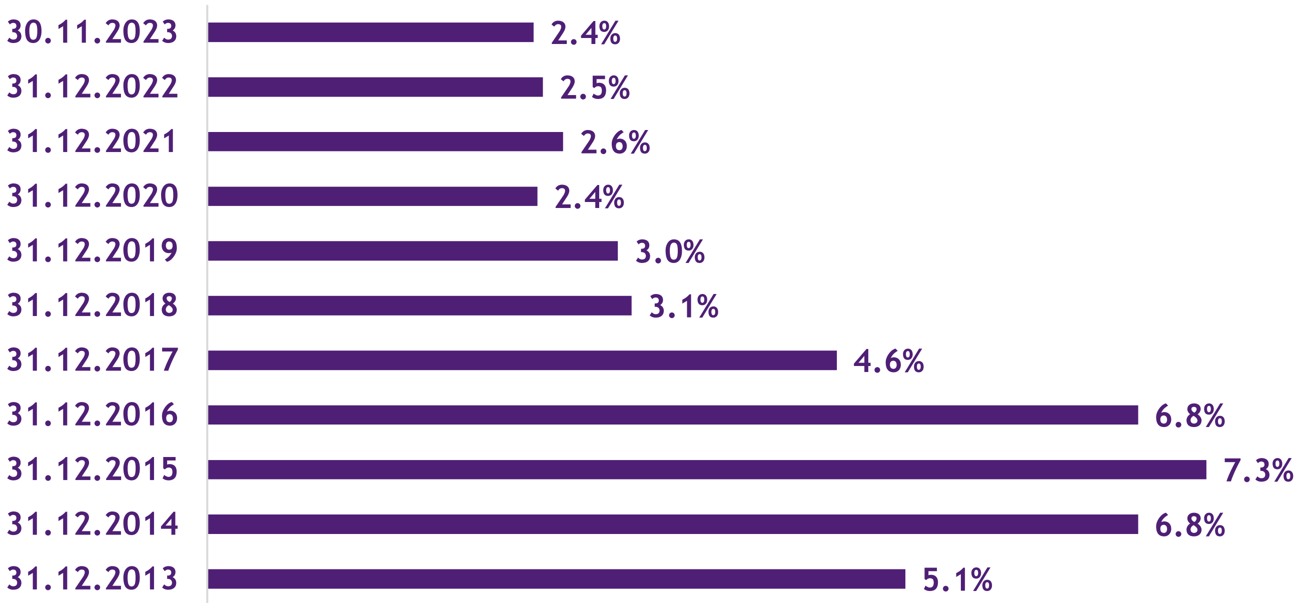
** Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

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	30.11.2022	31.10.2023	30.11.2023	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,848,860	1,859,530	1,864,408	100.8	100.3
Entrepreneurs	71,445	68,839	69,186	96.8	100.5
Retail	1,421,051	1,495,366	1,496,827	105.3	100.1
Total	**3,341,356**	**3,423,735**	**3,430,421**	**102.7**	**100.2**

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

Type of loan	30.11.2022	31.10.2023	30.11.2023	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	665,899	698,027	698,105	104.8	100.0
Consumer	22,959	17,173	17,550	76.4	102.2
Other	33,484	30,272	30,473	91.0	100.7
Mortgage and renovation	617,142	659,935	660,674	107.1	100.1
Agricultural	81,567	89,958	90,024	110.4	100.1
Total	**1,421,051**	**1,495,365**	**1,496,826**	**105.3**	**100.1**

Share of default* in loan debt

Credit user	30.11.2022	31.10.2023	30.11.2023
	1	2	3
Legal entities	3.0%	3.0%	3.0%
Entrepreneurs	4.9%	6.1%	6.1%
Retail	2.5%	2.5%	2.4%
Total	**2.8%**	**2.8%**	**2.8%**

** 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	30.11.2022	31.10.2023	30.11.2023	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,543	5,191	5,159	93.1	99.4
Number of users	4,988	4,634	4,584	91.9	98.9
Debt outstanding	9,704	9,748	10,647	109.7	109.2
Number of defaulted leasing contracts	626	638	651	104.0	102.0
Share of default in debt outstanding	4.2%	4.1%	3.8%		

Current accounts	30.11.2022	31.10.2023	30.11.2023	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,509,012	8,916,591	8,960,079	105.3	100.5
Number of users	5,701,245	5,909,783	5,924,515	103.9	100.2
Overdraft - total sum	42,266	43,677	43,784	103.6	100.2
Number of defaulted current accounts	263,749	245,521	243,727	92.4	99.3
Share of defaults in total overdraft	11.0%	7.8%	7.5%		

Credit cards	30.11.2022	31.10.2023	30.11.2023	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,197,788	1,167,898	1,170,078	97.7	100.2
Number of users	959,695	933,100	935,090	97.4	100.2
Total credit limitation	93,185	96,605	97,469	104.6	100.9
Amount utilized	31,821	32,354	33,171	104.2	102.5
Number of defaulted credit cards	49,568	46,425	46,363	93.5	99.9
Share of default in the amount utilized	10.2%	9.7%	9.4%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
30.11.2022	665,899	22,959	33,484	617,142	81,567	1,421,051
31.12.2022	664,421	22,903	32,927	623,710	82,742	1,426,703
31.1.2023	661,473	22,679	32,390	628,192	83,558	1,428,292
28.2.2023	661,751	22,617	32,288	630,189	83,914	1,430,759
31.3.2023	663,674	22,612	32,151	631,316	83,800	1,433,553
30.4.2023	666,870	22,687	32,471	633,420	84,489	1,439,937
31.5.2023	686,825	16,985	46,536	655,753	69,422	1,475,521
30.6.2023	689,412	17,199	46,282	659,334	70,508	1,482,735
15.9.2023	695,577	16,776	29,934	662,096	89,065	1,493,448
30.9.2023	697,388	16,955	29,908	661,419	89,637	1,495,307
31.10.2023	698,027	17,173	30,272	659,935	89,958	1,495,365
30.11.2023	698,105	17,550	30,473	660,674	90,024	1,496,826

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

As of	Legal entities	Entrepreneurs	Total
30.11.2022	1,848,560	71,446	1,920,006
31.12.2022	1,847,252	71,329	1,918,581
31.1.2023	1,820,873	69,790	1,890,663
28.2.2023	1,812,985	69,216	1,882,201
31.3.2023	1,824,365	69,326	1,893,691
30.4.2023	1,825,146	69,888	1,895,034
31.5.2023	1,823,772	69,108	1,892,880
30.6.2023	1,844,364	69,893	1,914,257
15.9.2023	1,847,265	68,348	1,915,613
30.9.2023	1,861,856	69,339	1,931,195
31.10.2023	1,859,530	68,840	1,928,370
30.11.2023	1,864,408	69,187	1,933,595

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