CREDIT REPORT DECEMBER 2023

Association of Serbian Banks

Credit Bureau

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CREDIT BUREAU IN NUMBERS – 31.12.2023/1

152,696

- Number of mortgage loan users

RSD 4.2 mill.

- Average mortgage loan amount

0.6%

- Default on account of mortgage loans

CREDIT BUREAU IN NUMBERS - 31.12.2023/2

RSD 32.1 bill.

- Increase of indebtedness on account of cash loans in 2023

161

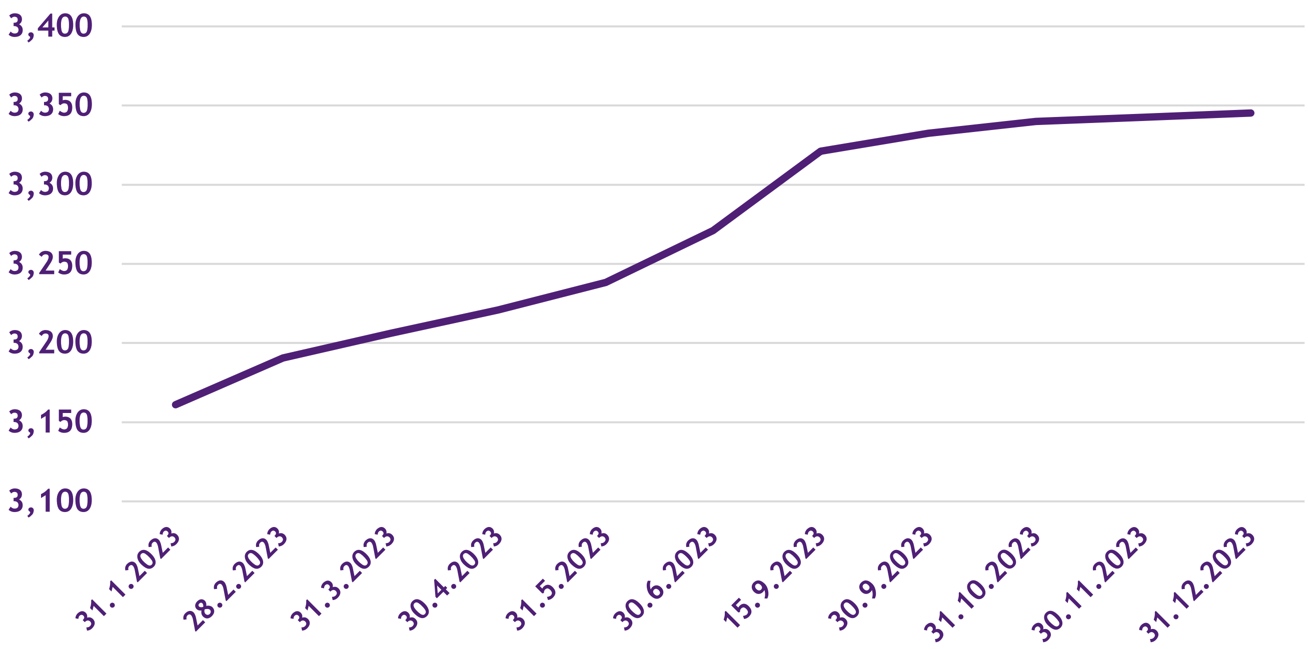
- Decline in defaulted short-term loans to legal entities in 2023

0.8%

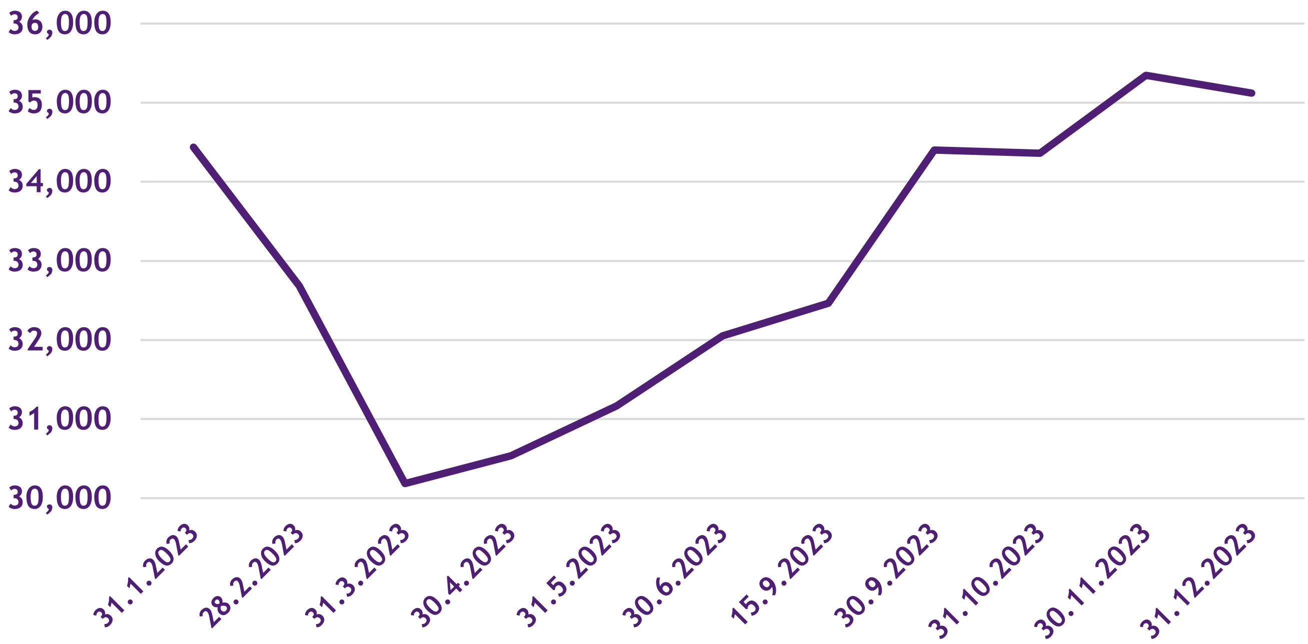
- Decline in long-term loans to entrepreneurs in 2023

LOANS IN GRAPHS/1

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



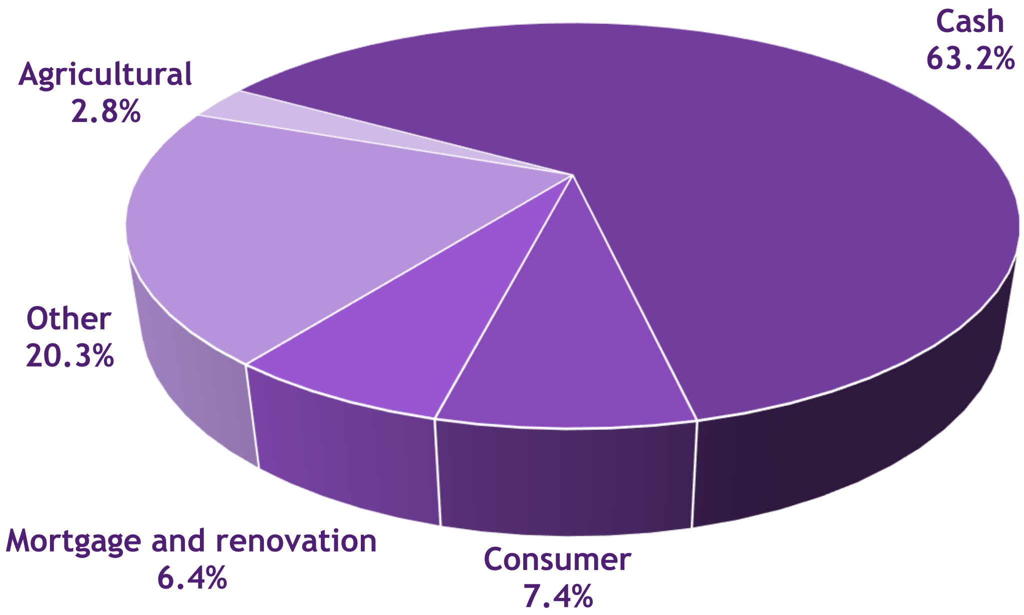
The amount of default* on account of loans to individuals (in RSD mill.)



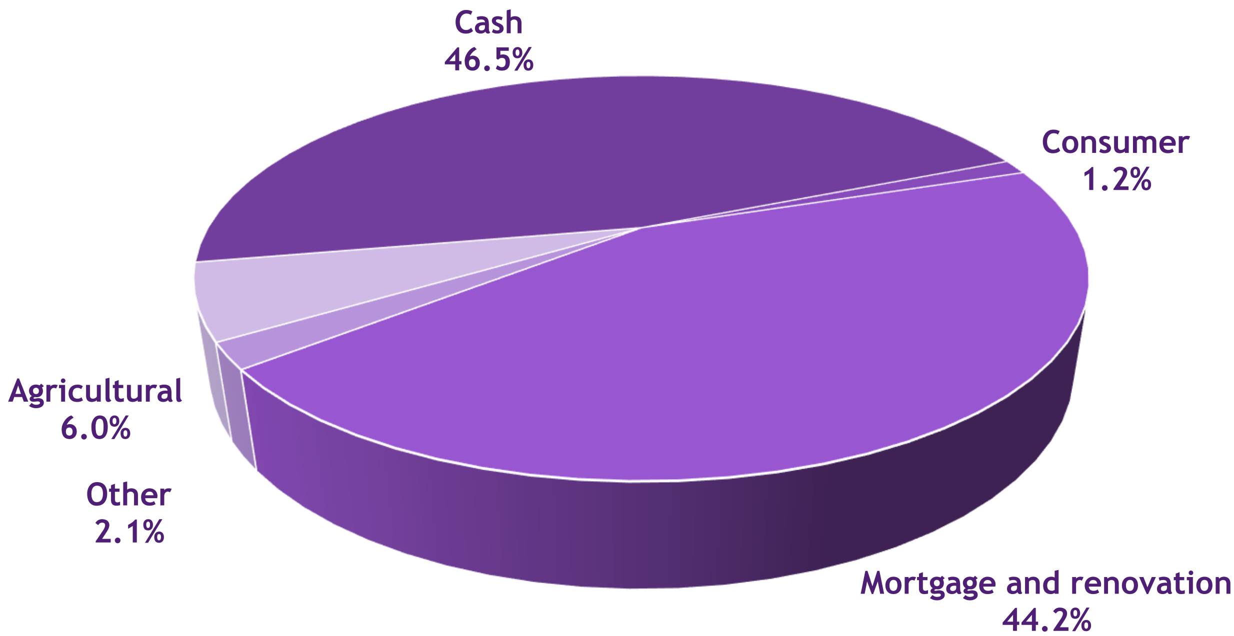
** Note: Default refers to matured liabilities outstanding over 60 days*

LOANS IN GRAPHS/2

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

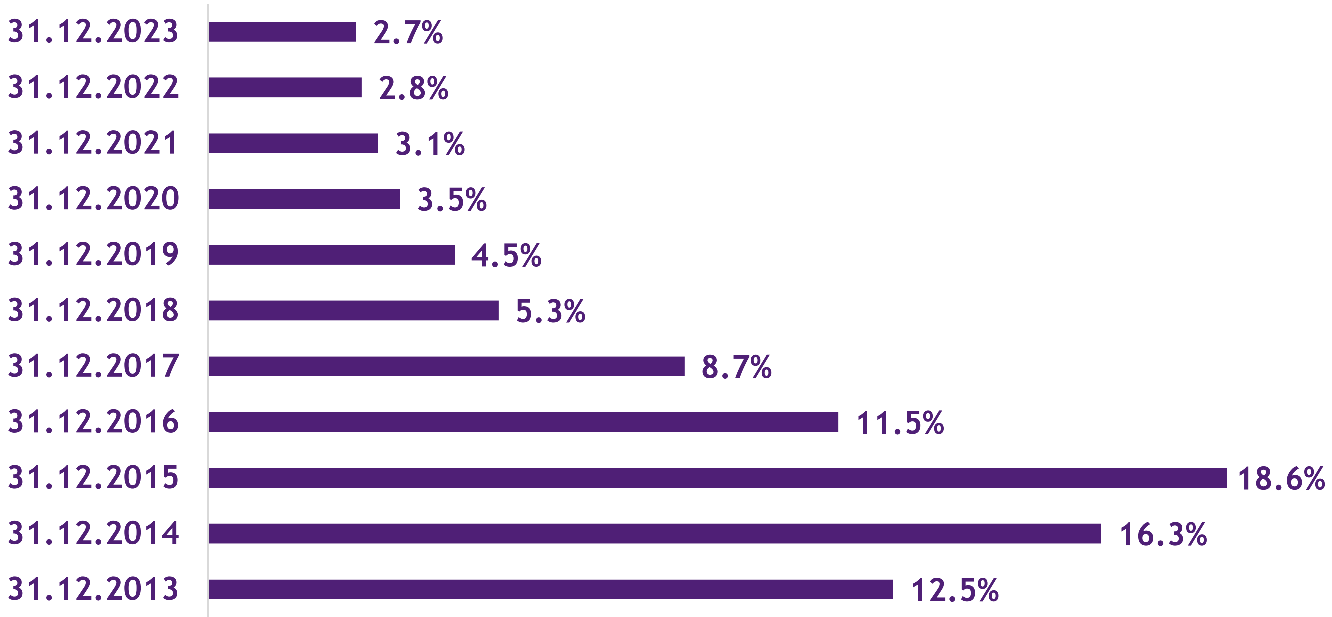


The share of individual loan types in the debt outstanding on account of retail loans

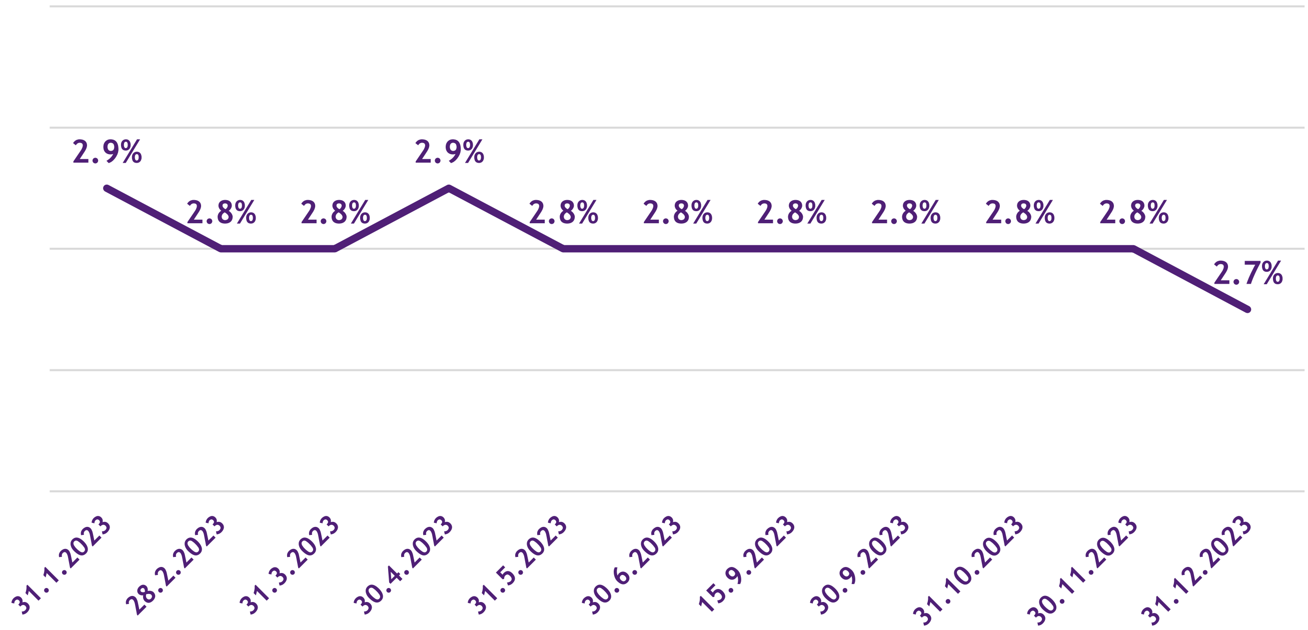


CREDIT DEFAULT* IN GRAPHS/1

Share of default* in total bank loan debt



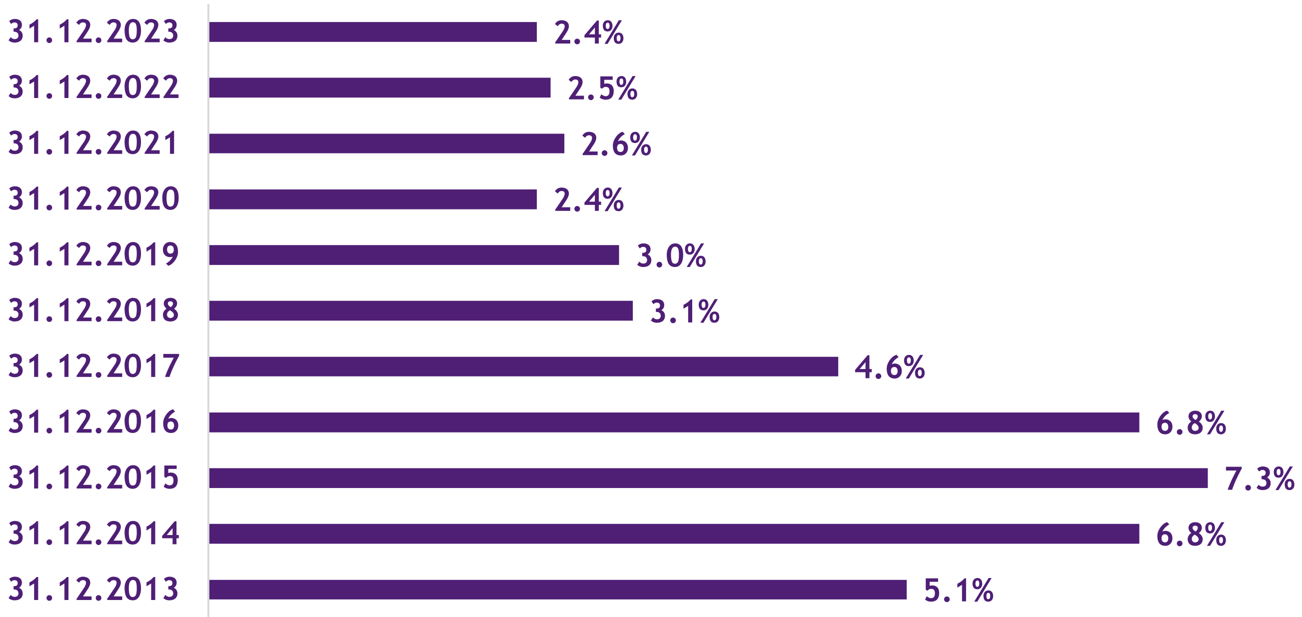
Share of default* in total bank loan debt - 2023



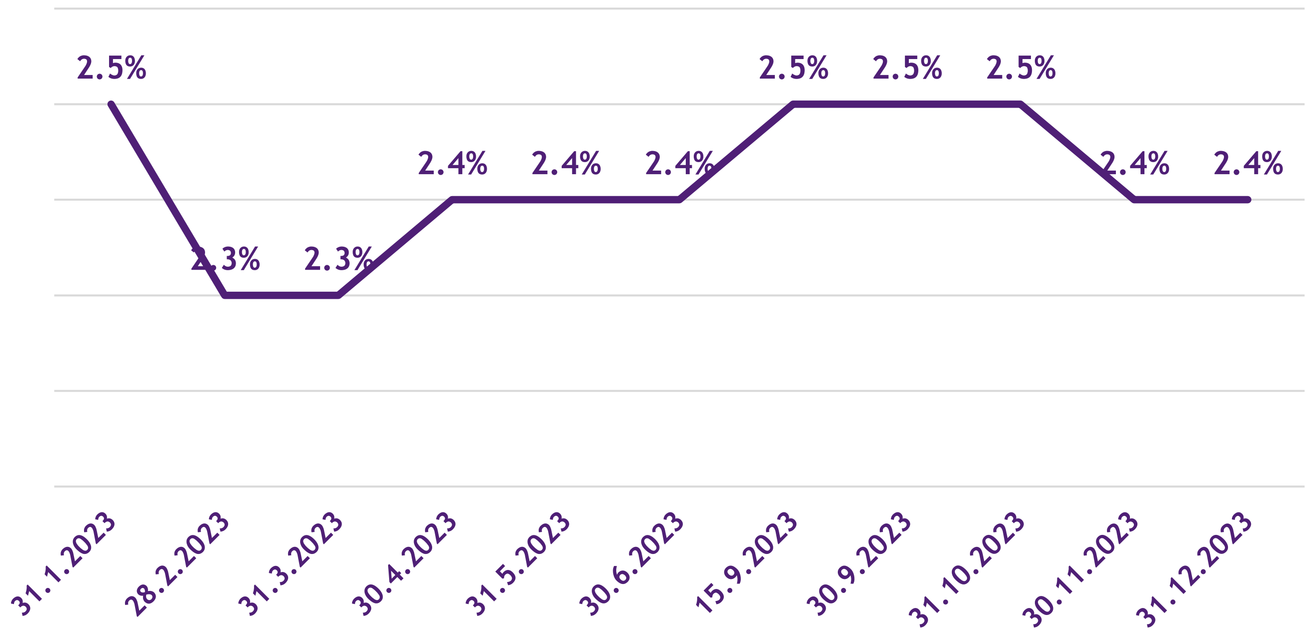
**Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

CREDIT DEFAULT* IN GRAPHS/2

Share of default* in retail loan debt



Share of default* in retail loan debt - 2023



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

STATISTICAL ANNEX 1

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

Credit user	31.12.2022	30.11.2023	31.12.2023	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,847,252	1,864,408	1,877,735	101.7	100.7
Entrepreneurs	71,329	69,186	70,380	98.7	101.7
Retail	1,426,703	1,496,827	1,497,034	104.9	100.0
Total	**3,345,284**	**3,430,421**	**3,445,149**	**103.0**	**100.4**

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

Type of loan	31.12.2022	30.11.2023	31.12.2023	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	664,421	698,105	696,531	104.8	99.8
Consumer	22,903	17,550	17,767	77.6	101.2
Other	32,927	30,473	30,768	93.4	101.0
Mortgage and renovation	623,710	660,674	662,181	106.2	100.2
Agricultural	82,742	90,024	89,787	108.5	99.7
Total	**1,426,703**	**1,496,826**	**1,497,034**	**104.9**	**100.0**

Share of default* in loan debt

Credit user	31.12.2022	30.11.2023	31.12.2023
	1	2	3
Legal entities	3.0%	3.0%	2.9%
Entrepreneurs	4.9%	6.1%	6.1%
Retail	2.5%	2.4%	2.4%
Total	**2.8%**	**2.8%**	**2.7%**

** 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	31.12.2022	30.11.2023	31.12.2023	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,464	5,159	5,146	94.2	99.7
Number of users	4,909	4,584	4,552	92.7	99.3
Debt outstanding	9,674	10,647	10,600	109.6	99.6
Number of defaulted leasing contracts	611	651	648	106.1	99.5
Share of default in debt outstanding	4.2%	3.8%	3.9%		

Current accounts	31.12.2022	30.11.2023	31.12.2023	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,568,406	8,960,079	9,016,797	105.2	100.6
Number of users	5,726,672	5,924,515	5,941,186	103.7	100.3
Overdraft - total sum	42,275	43,784	43,838	103.7	100.1
Number of defaulted current accounts	245,049	243,727	234,363	95.6	96.2
Share of defaults in total overdraft	10.3%	7.5%	7.4%		

Credit cards	31.12.2022	30.11.2023	31.12.2023	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,195,003	1,170,078	1,161,522	97.2	99.3
Number of users	957,695	935,090	928,155	96.9	99.3
Total credit limitation	93,321	97,469	97,567	104.5	100.1
Amount utilized	31,432	33,171	30,825	98.1	92.9
Number of defaulted credit cards	47,939	46,363	46,822	97.7	101.0
Share of default in the amount utilized	10.0%	9.4%	10.1%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.12.2023	696,531	17,767	30,768	662,181	89,787	1,497,034

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

As of	Legal entities	Entrepreneurs	Total
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
31.12.2023	1,877,735	70,381	1,948,116

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