CREDIT REPORT JANUARY 2024

Association of Serbian Banks

Credit Bureau

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CREDIT BUREAU IN NUMBERS – 31.1.2024

152,585

- Number of mortgage loan users

RSD 43.8 bill.

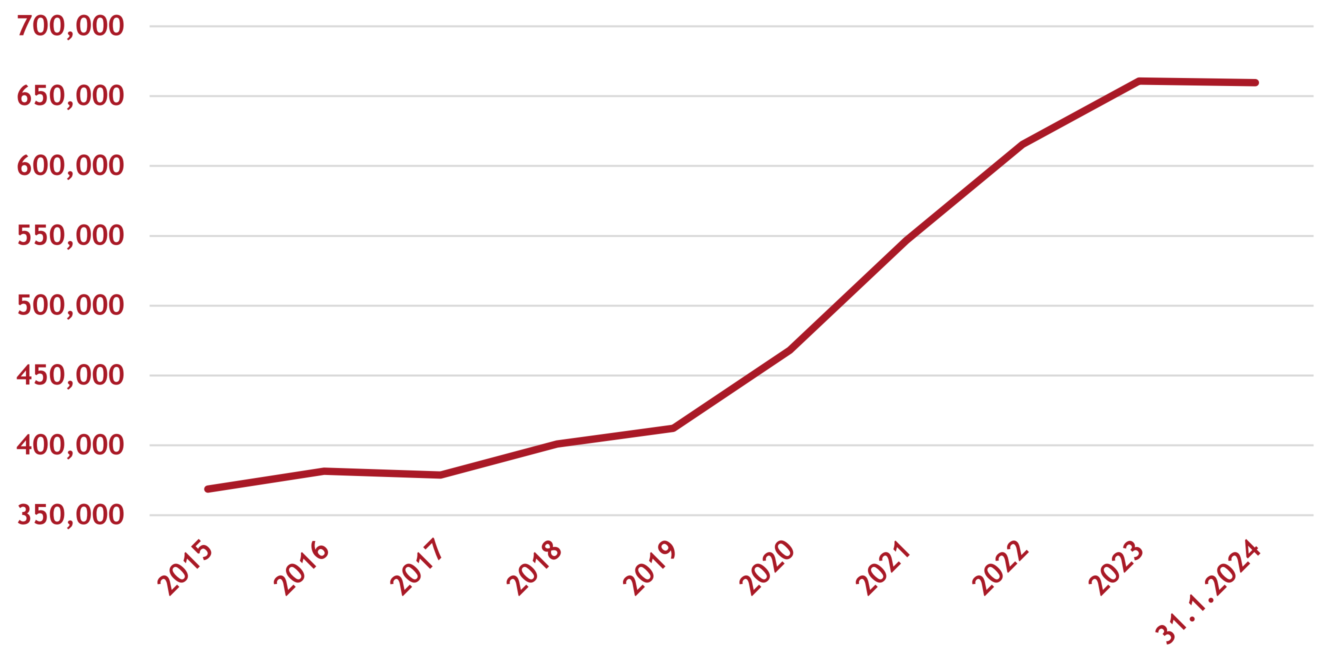
- Overdraft on current accounts

4.0 %

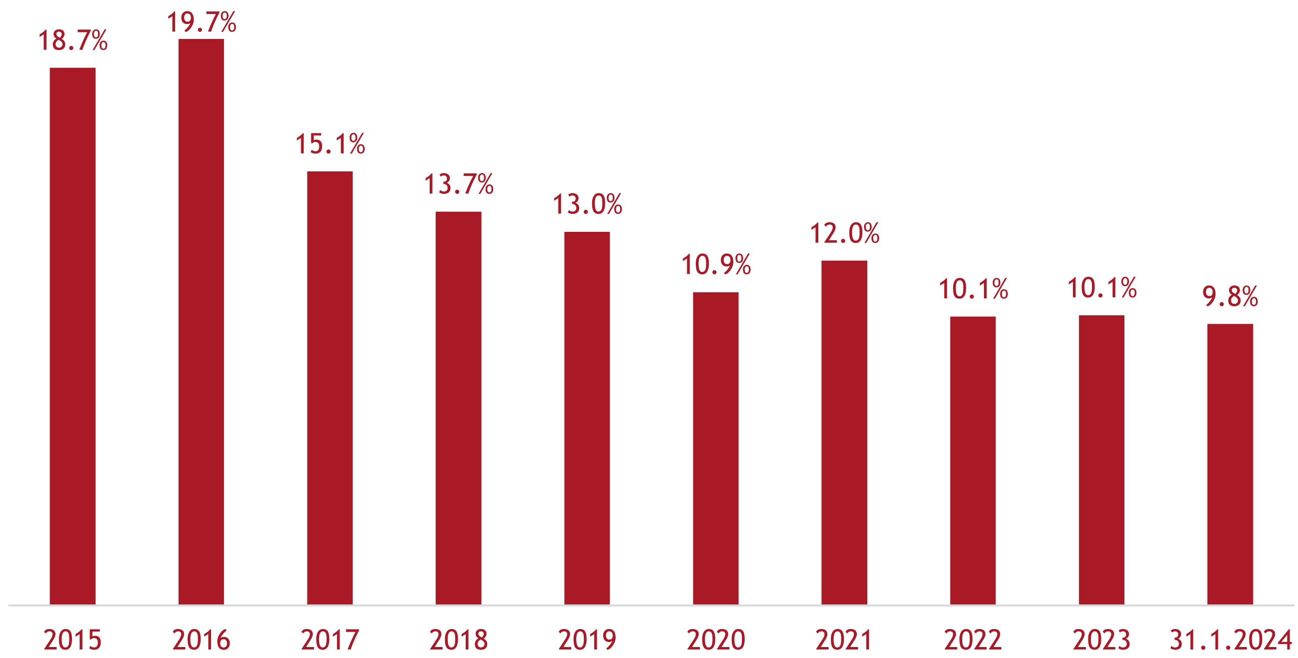
- Share of default in the debt outstanding on leasing contracts

LOANS IN GRAPHS

Total debt on account of mortgage loans (in RSD mill.)



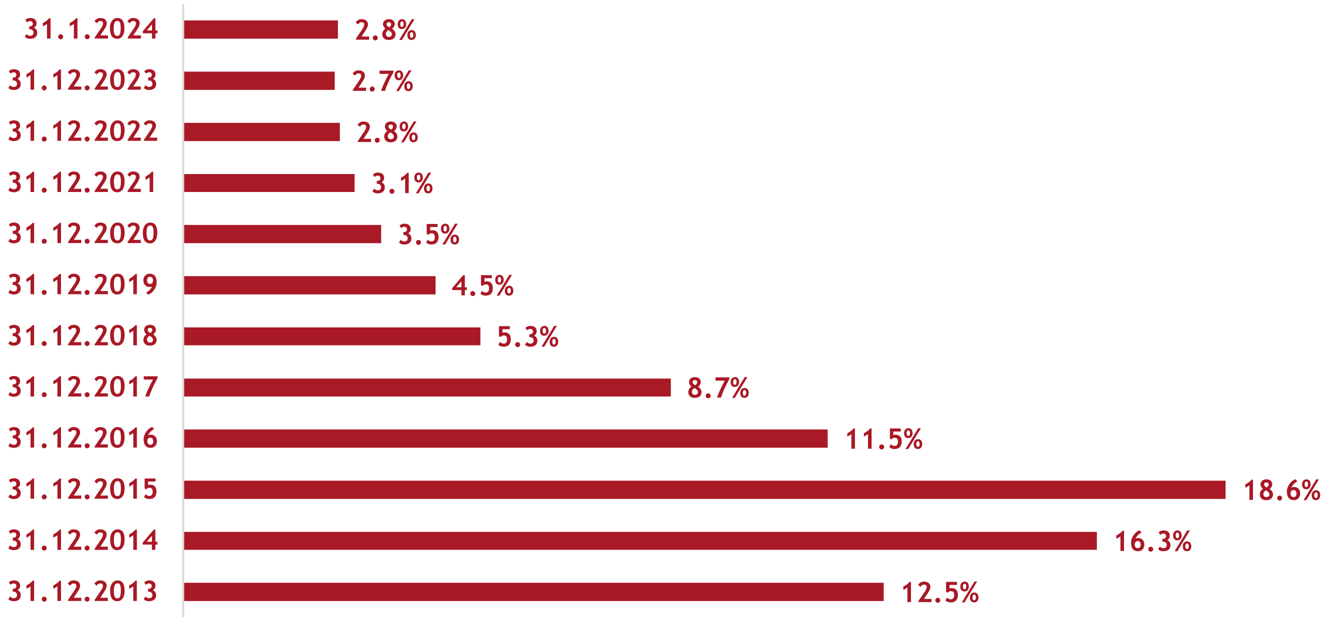
Default* on account of credit cards



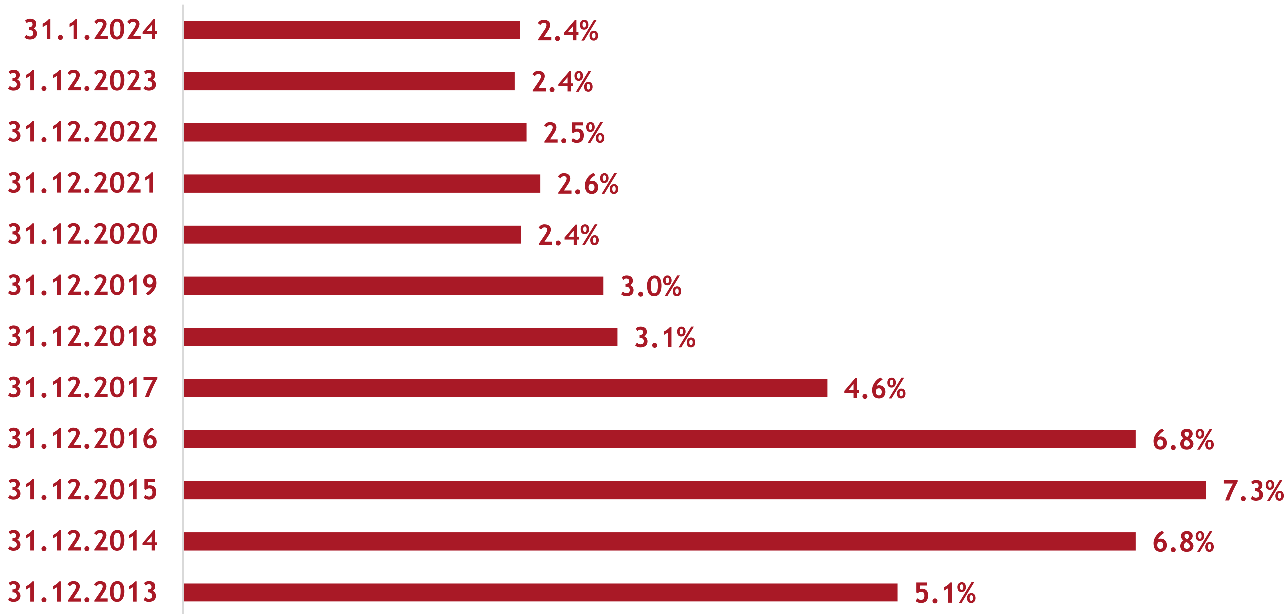
**Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

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	31.1.2023	31.12.2023	31.1.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,820,873	1,877,735	1,849,175	101.6	98.5
Entrepreneurs	69,790	70,380	69,362	99.4	98.6
Retail	1,428,292	1,497,034	1,495,135	104.7	99.9
Total	**3,318,955**	**3,445,149**	**3,413,672**	**102.9**	**99.1**

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

Type of loan	31.1.2023	31.12.2023	31.1.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	661,473	696,531	695,701	105.2	99.9
Consumer	22,679	17,767	17,673	77.9	99.5
Other	32,390	30,768	31,240	96.4	101.5
Mortgage and renovation	628,192	662,181	661,108	105.2	99.8
Agricultural	83,558	89,787	89,412	107.0	99.6
Total	**1,428,292**	**1,497,034**	**1,495,134**	**104.7**	**99.9**

Share of default* in loan debt

Credit user	31.1.2023	31.12.2023	31.1.2024
	1	2	3
Legal entities	3.0%	2.9%	2.9%
Entrepreneurs	5.0%	6.1%	6.3%
Retail	2.5%	2.4%	2.4%
Total	**2.9%**	**2.7%**	**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	31.1.2023	31.12.2023	31.1.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,415	5,146	5,121	94.6	99.5
Number of users	4,864	4,552	4,522	93.0	99.3
Debt outstanding	9,508	10,600	10,466	110.1	98.7
Number of defaulted leasing contracts	628	648	670	106.7	103.4
Share of default in debt outstanding	4.3%	3.9%	4.0%		

Current accounts	31.1.2023	31.12.2023	31.1.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,587,033	9,016,797	8,970,311	104.5	99.5
Number of users	5,729,445	5,941,186	5,930,370	103.5	99.8
Overdraft - total sum	42,219	43,838	43,762	103.7	99.8
Number of defaulted current accounts	255,774	234,363	239,464	93.6	102.2
Share of defaults in total overdraft	10.3%	7.4%	7.5%		

Credit cards	31.1.2023	31.12.2023	31.1.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,176,580	1,161,522	1,157,556	98.4	99.7
Number of users	944,973	928,155	923,970	97.8	99.5
Total credit limitation	92,548	97,567	97,497	105.3	99.9
Amount utilized	31,078	30,825	30,518	98.2	99.0
Number of defaulted credit cards	48,907	46,822	41,114	84.1	87.8
Share of default in the amount utilized	10.2%	10.1%	9.8%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.1.2024	695,701	17,673	31,240	661,108	89,412	1,495,134

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

As of	Legal entities	Entrepreneurs	Total
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
31.1.2024	1,849,175	69,362	1,918,537

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