



# CREDIT REPORT FEBRUARY 2024

Association of Serbian Banks

Credit Bureau



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## CREDIT BUREAU IN NUMBERS - 29.2.2024

**RSD 4.2 mill.**

- Average debt on a retail loan

**0.5 %**

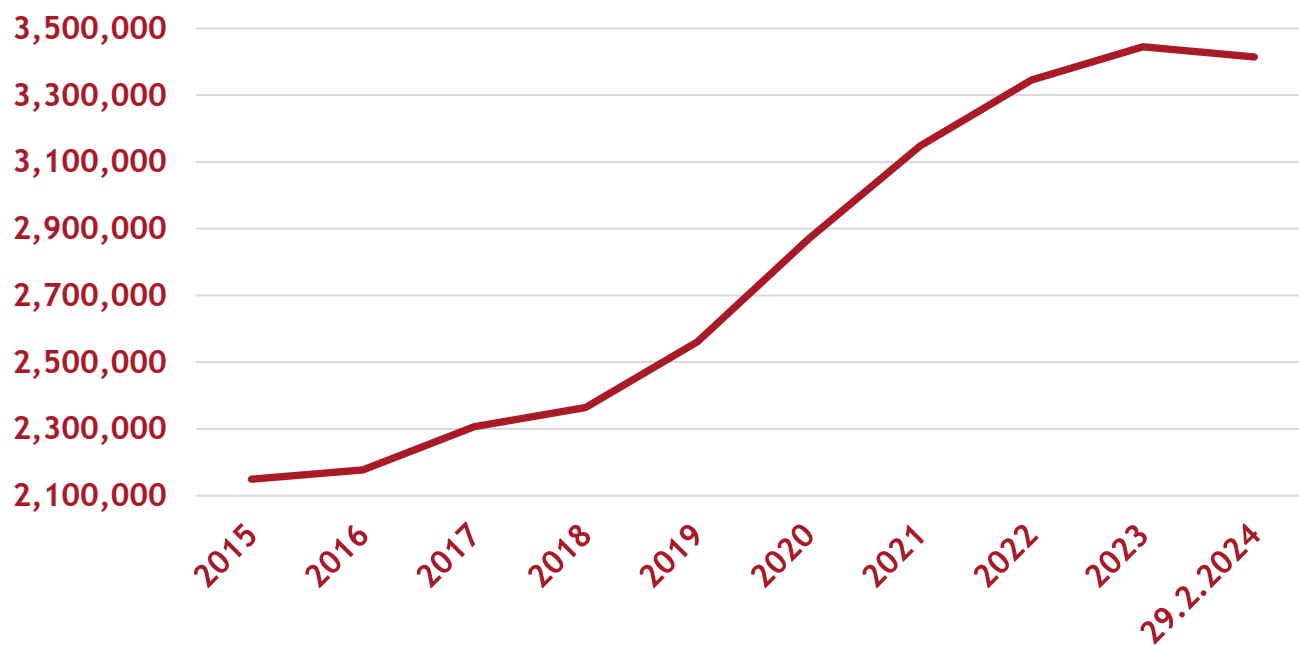
- Default on account of mortgage loans

**923,534**

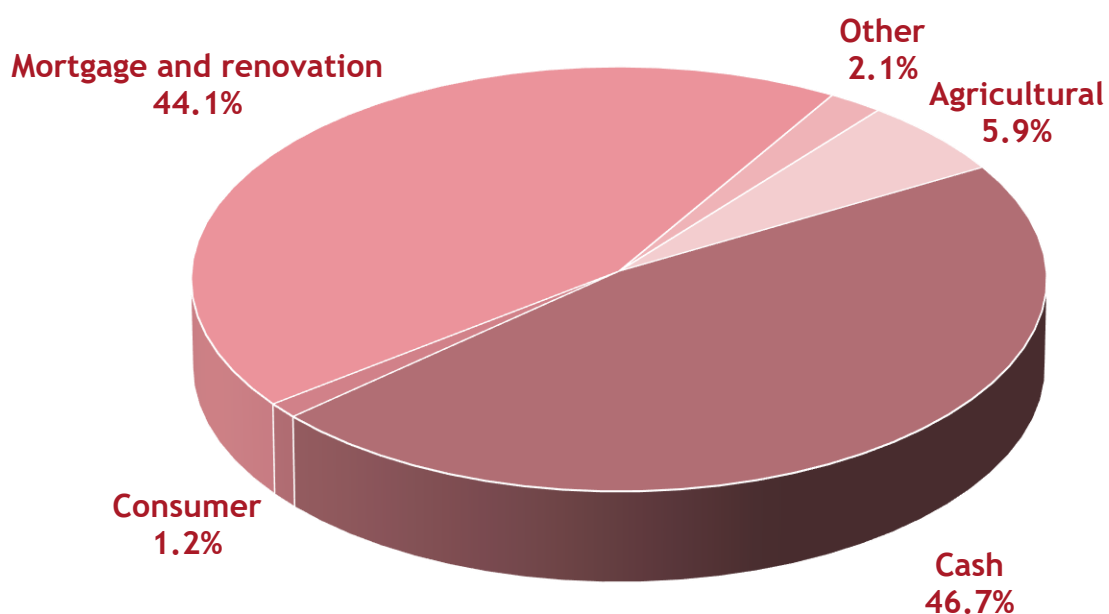
- Number of credit card users

## LOANS IN GRAPHS

Debt outstanding on account of bank loans

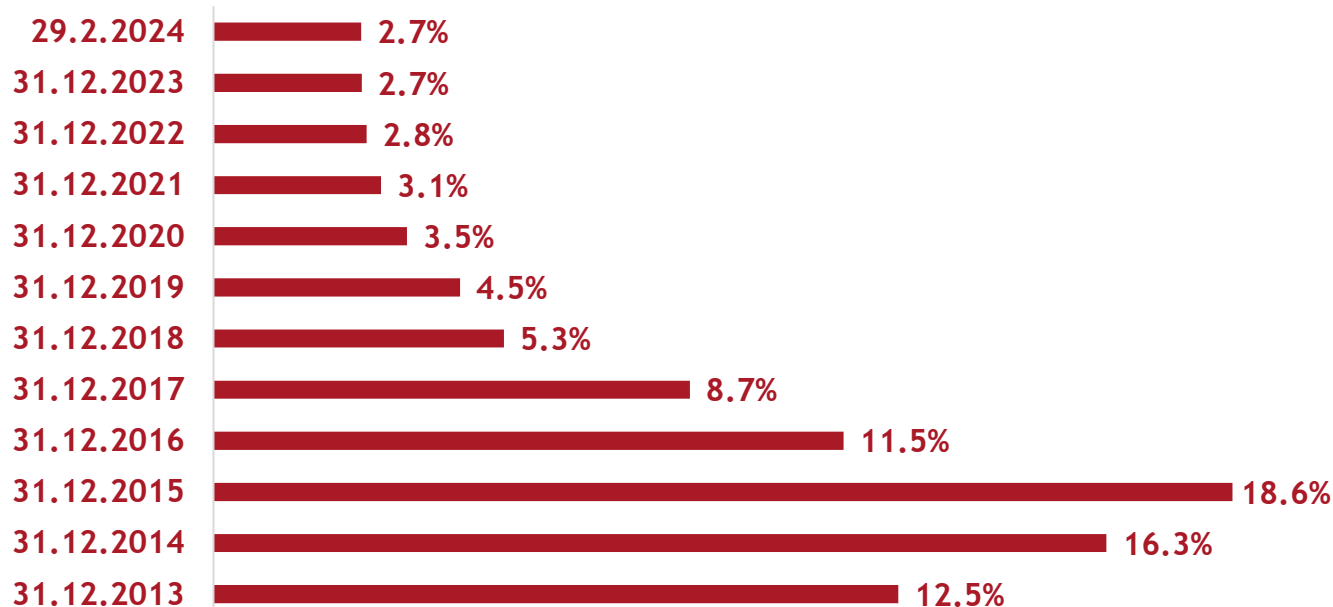


Share of specific loan types in total retail loans as of 29.2.2024

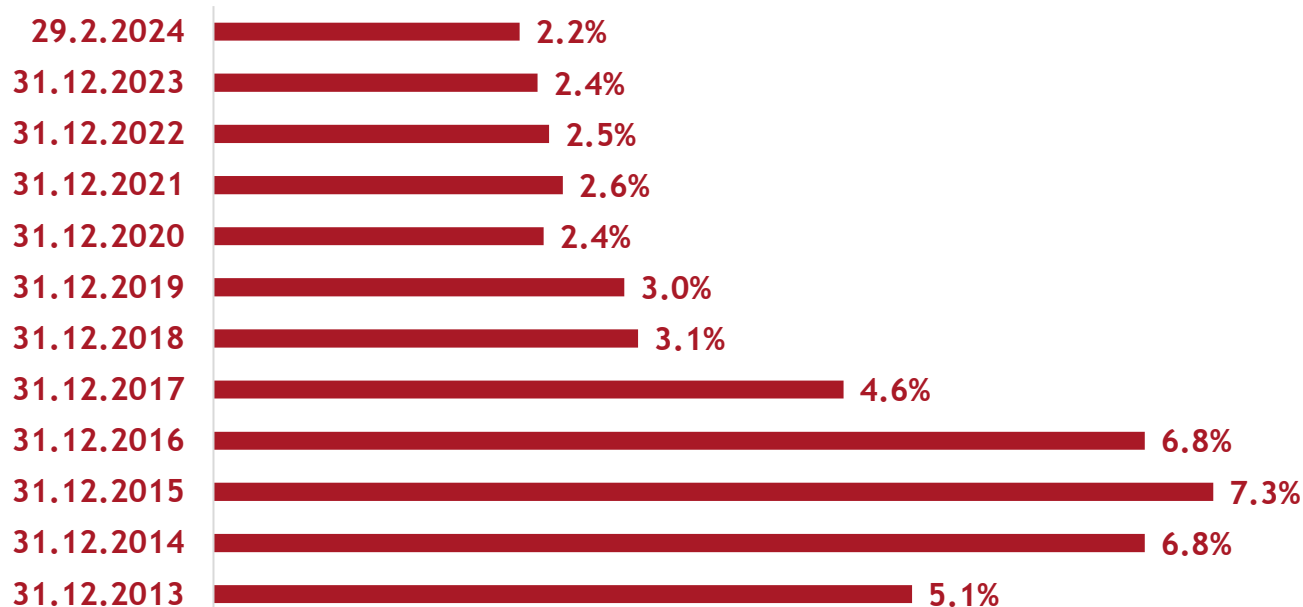


# CREDIT DEFAULT\* IN GRAPHS

## 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	28.2.2023	31.1.2024	29.2.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,812,985	1,849,175	1,844,255	101.7	99.7
Entrepreneurs	69,216	69,362	70,130	101.3	101.1
Retail	1,430,759	1,495,135	1,500,444	104.9	100.4
<b>Total</b>	<b>3,312,960</b>	<b>3,413,672</b>	<b>3,414,829</b>	<b>103.1</b>	<b>100.0</b>

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

Type of loan	28.2.2023	31.1.2024	29.2.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	661,750	695,701	700,295	105.8	100.7
Consumer	22,618	17,673	17,633	78.0	99.8
Other	32,288	31,240	31,773	98.4	101.7
Mortgage and renovation	630,189	661,108	661,496	105.0	100.1
Agricultural	83,914	89,412	89,247	106.4	99.8
<b>Total</b>	<b>1,430,759</b>	<b>1,495,134</b>	<b>1,500,444</b>	<b>104.9</b>	<b>100.4</b>

## Share of default\* in loan debt

Credit user	28.2.2023	31.1.2024	29.2.2024
	1	2	3
Legal entities	2.9%	2.9%	2.9%
Entrepreneurs	5.0%	6.3%	6.2%
Retail	2.3%	2.4%	2.2%
<b>Total</b>	<b>2.7%</b>	<b>2.8%</b>	<b>2.7%</b>

\* 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	28.2.2023	31.1.2024	29.2.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,426	5,121	5,114	94.2	99.9
Number of users	4,837	4,522	4,250	87.9	94.0
Debt outstanding	9,567	10,466	10,467	109.4	100.0
Number of defaulted leasing contracts	636	670	629	98.9	93.9
Share of default in debt outstanding	4.2%	4.0%	3.9%		

Current accounts	28.2.2023	31.1.2024	29.2.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,483,962	8,970,311	8,990,781	106.0	100.2
Number of users	5,711,406	5,930,370	5,936,187	103.9	100.1
Overdraft - total sum	42,227	43,762	43,795	103.7	100.1
Number of defaulted current accounts	245,992	239,464	232,324	94.4	97.0
Share of defaults in total overdraft	10.3%	7.5%	7.5%		

Credit cards	28.2.2023	31.1.2024	29.2.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,165,127	1,157,556	1,156,693	99.3	99.9
Number of users	937,990	923,970	923,534	98.5	100.0
Total credit limitation	92,563	97,497	98,477	106.4	101.0
Amount utilized	30,654	30,518	30,444	99.3	99.8
Number of defaulted credit cards	48,401	41,114	40,431	83.5	98.3
Share of default in the amount utilized	10.0%	10.1%	10.0%		

## STATISTICAL ANNEX 3

### Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
29.2.2024	700,295	17,633	31,773	661,496	89,247	1,500,444

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

As of	Legal entities	Entrepreneurs	Total
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
29.2.2024	1,844,255	70,130	1,914,385

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