CREDIT REPORT MARCH 2024

Association of Serbian Banks

Credit Bureau

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CREDIT BUREAU IN NUMBERS - 31.3.2024

161,831

- Number of defaulted loan users

RSD 2.1 mill.

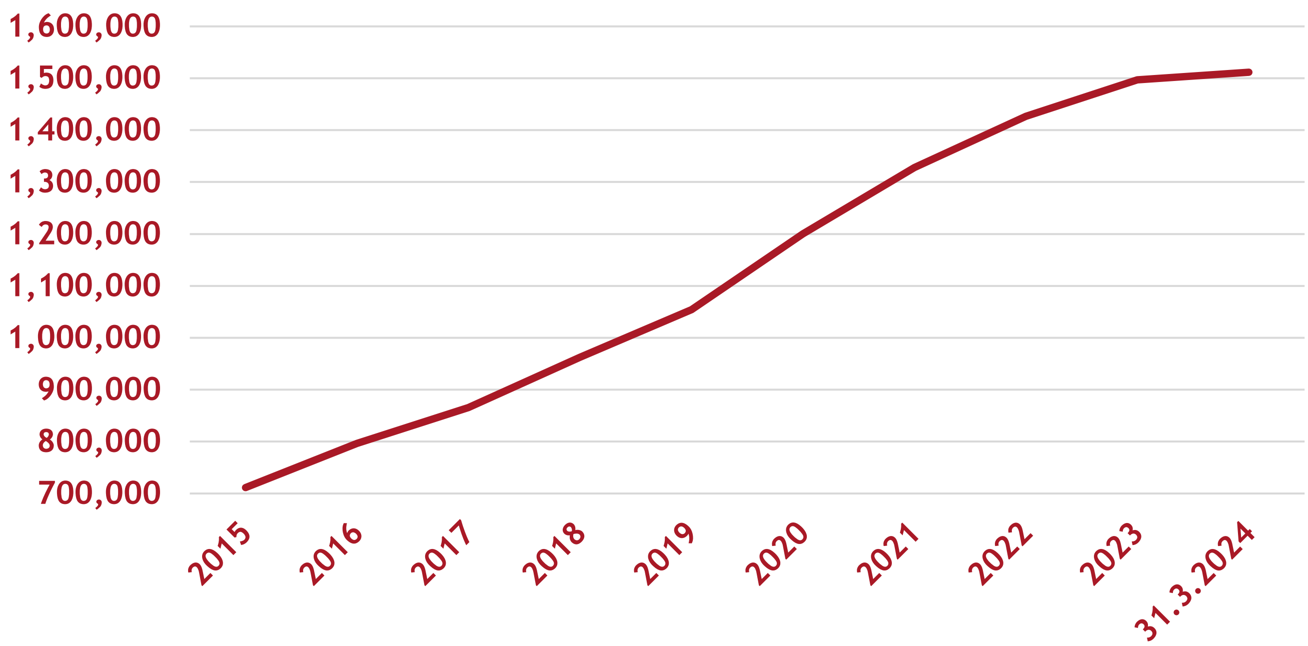
- Average debt on account of leasing contracts of individuals

43.9 %

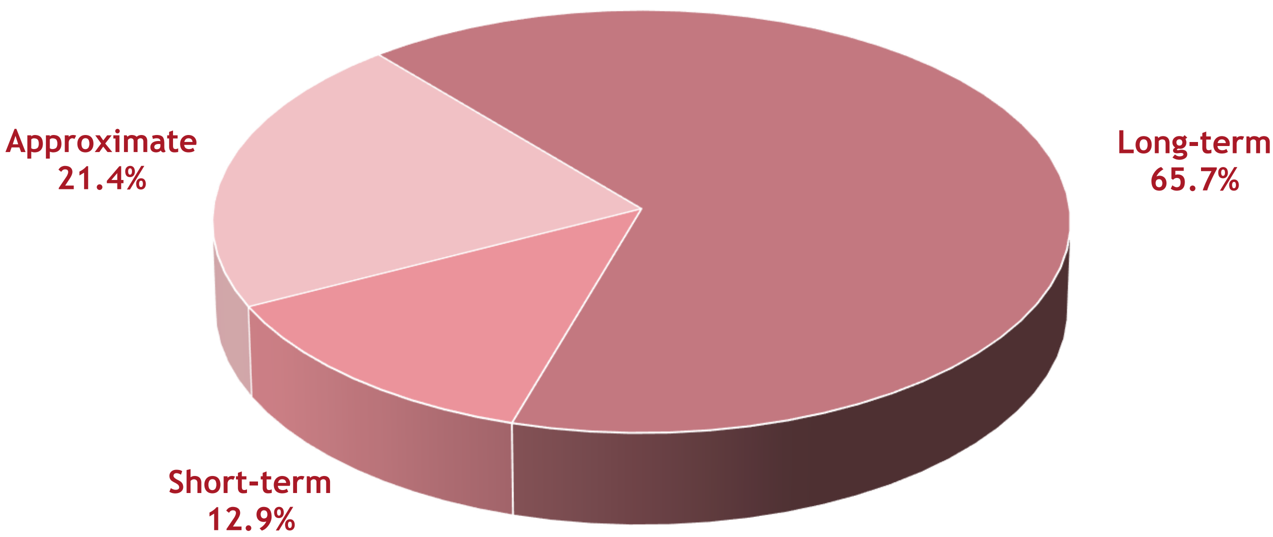
- Share of mortgage loans in total retail loans

LOANS IN GRAPHS

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

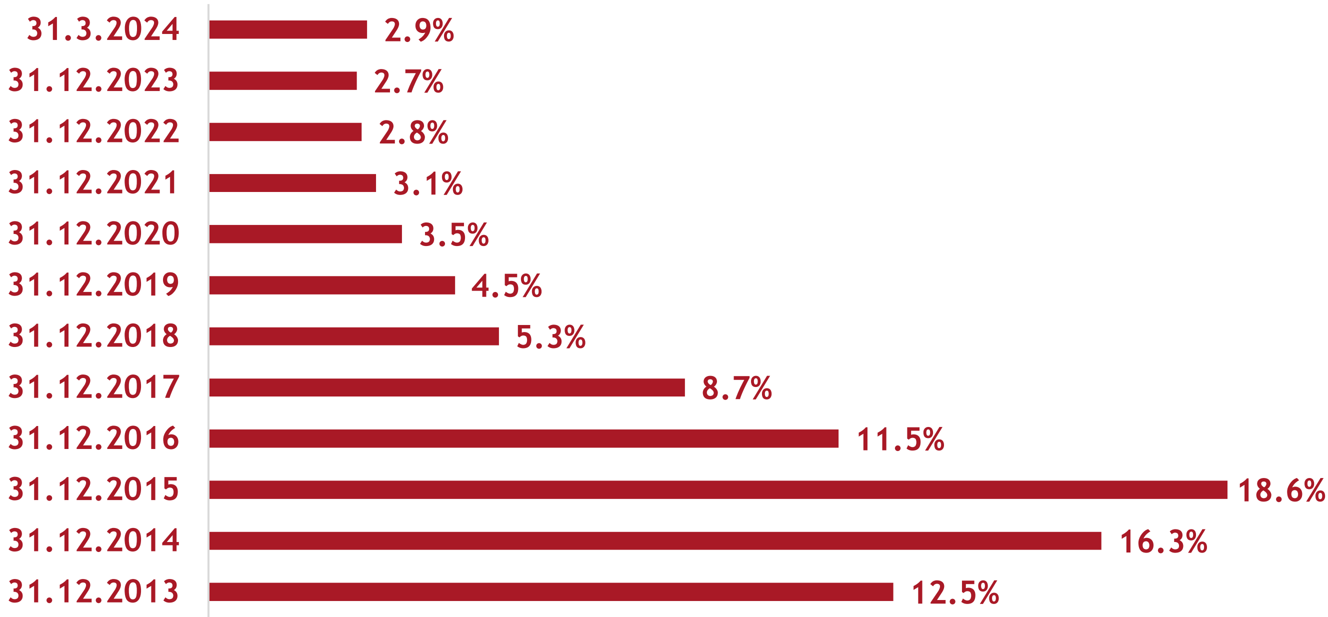


Share of specific loan types in total loans of legal entities

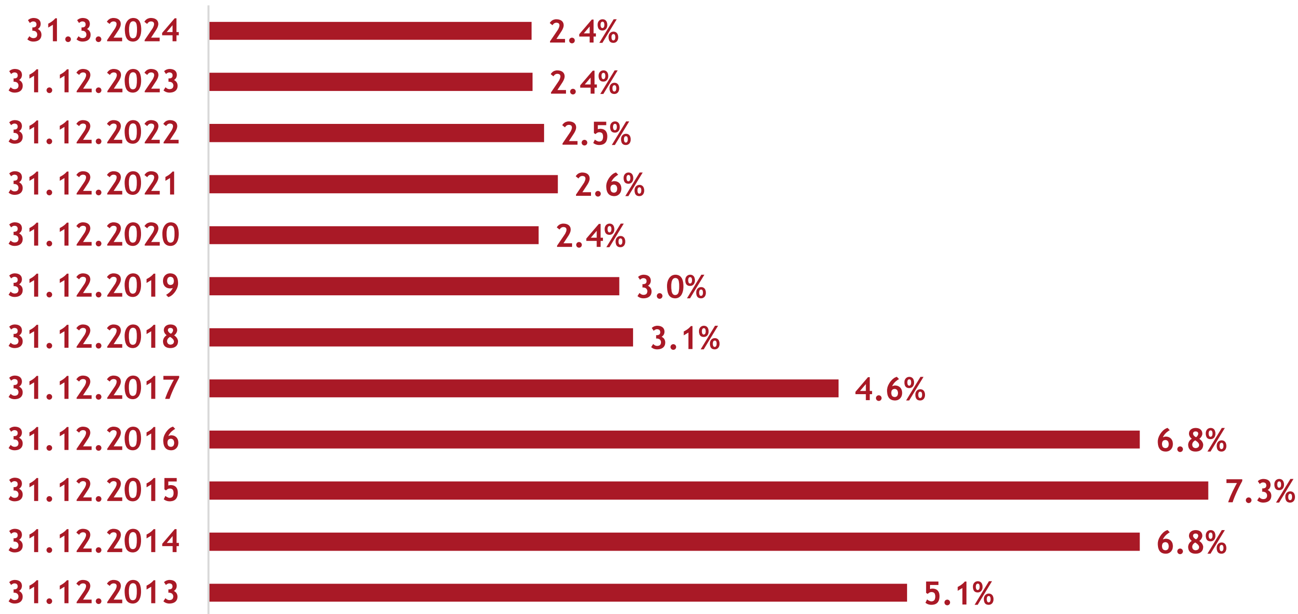


CREDIT DEFAULT* IN GRAPHS

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	31.3.2023	29.2.2024	31.3.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,824,365	1,844,255	1,862,976	102.1	101.0
Entrepreneurs	69,326	70,130	71,569	103.2	102.1
Retail	1,433,554	1,500,444	1,511,671	105.4	100.7
Total	**3,327,245**	**3,414,829**	**3,446,216**	**103.6**	**100.9**

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

Type of loan	31.3.2023	29.2.2024	31.3.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	663,674	700,295	707,677	106.6	101.1
Consumer	22,612	17,633	17,920	79.2	101.6
Other	32,151	31,773	33,754	105.0	106.2
Mortgage and renovation	631,316	661,496	663,086	105.0	100.2
Agricultural	83,800	89,247	89,233	106.5	100.0
Total	**1,433,553**	**1,500,444**	**1,511,670**	**105.4**	**100.7**

Share of default* in loan debt

Credit user	31.3.2023	29.2.2024	31.3.2024
	1	2	3
Legal entities	3.2%	2.9%	3.2%
Entrepreneurs	5.2%	6.2%	6.2%
Retail	2.3%	2.2%	2.4%
Total	**2.8%**	**2.7%**	**2.9%**

** 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	31.3.2023	29.2.2024	31.3.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,440	5,114	5,061	93.0	99.0
Number of users	4,879	4,250	4,461	91.4	105.0
Debt outstanding	9,665	10,467	10,434	108.0	99.7
Number of defaulted leasing contracts	628	629	633	100.8	100.6
Share of default in debt outstanding	4.2%	3.9%	4.0%		

Current accounts	31.3.2023	29.2.2024	31.3.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,535,268	8,990,781	9,042,172	105.9	100.6
Number of users	5,719,124	5,936,187	5,948,533	104.0	100.2
Overdraft - total sum	42,355	43,795	43,886	103.6	100.2
Number of defaulted current accounts	248,304	232,324	227,174	91.5	97.8
Share of defaults in total overdraft	10.2%	7.5%	7.5%		

Credit cards	31.3.2023	29.2.2024	31.3.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,161,420	1,156,693	1,155,989	99.5	99.9
Number of users	935,482	923,534	923,189	98.7	100.0
Total credit limitation	92,950	98,477	99,335	106.9	100.9
Amount utilized	30,632	30,444	32,151	105.0	105.6
Number of defaulted credit cards	47,491	40,431	45,750	96.3	113.2
Share of default in the amount utilized	10.0%	10.0%	9.2%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.3.2024	707,677	17,920	33,754	663,086	89,233	1,511,670

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

As of	Legal entities	Entrepreneurs	Total
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
31.3.2024	1,862,976	71,569	1,934,545

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