CREDIT REPORT APRIL 2024

Association of Serbian Banks

Credit Bureau

CONTENTS

CREDIT BUREAU IN NUMBERS – 30.4.2024

157,622

- Number of housing loans

3.1

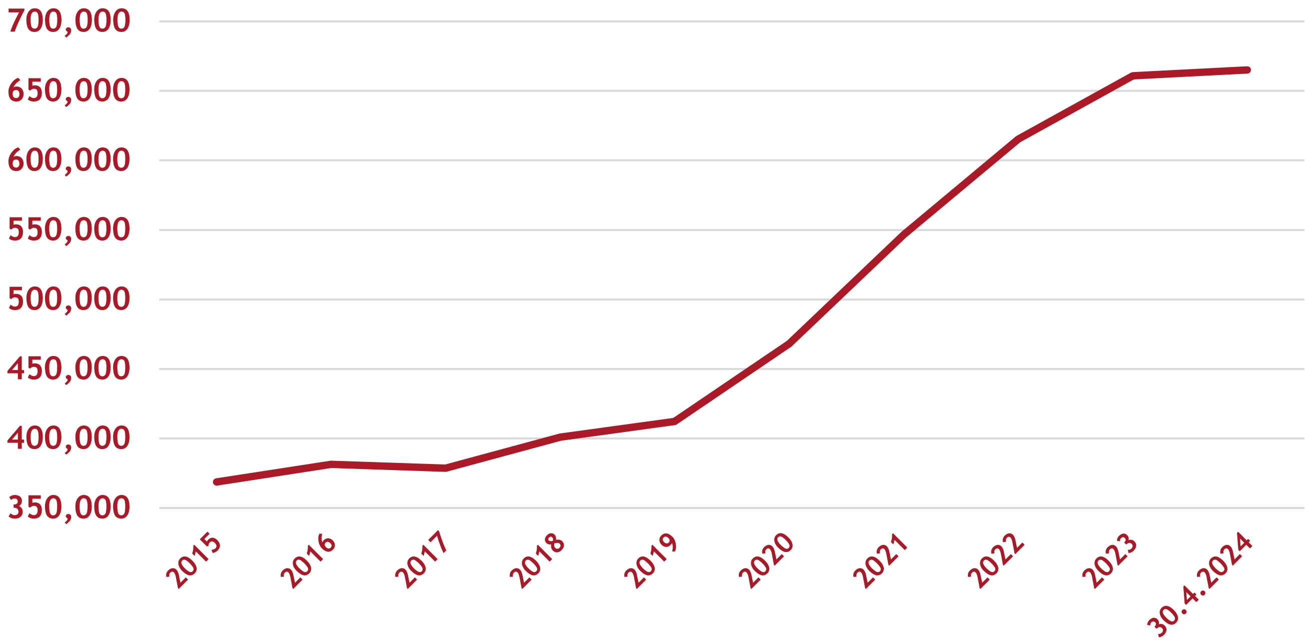
- Average number of loans granted to legal entities

32.4 %

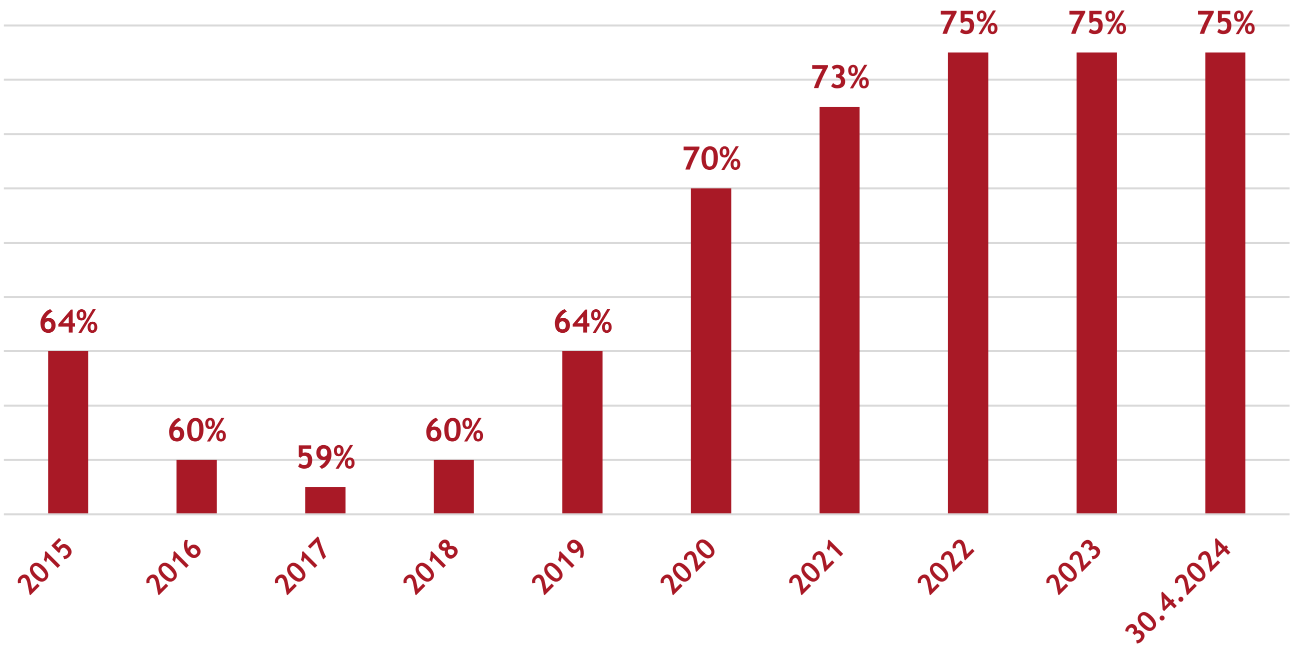
- Share of used amount in the approved amount in respect of natural persons' credit cards

LOANS IN GRAPHS

Balance of debt on account of housing leans (in RSD mill.)

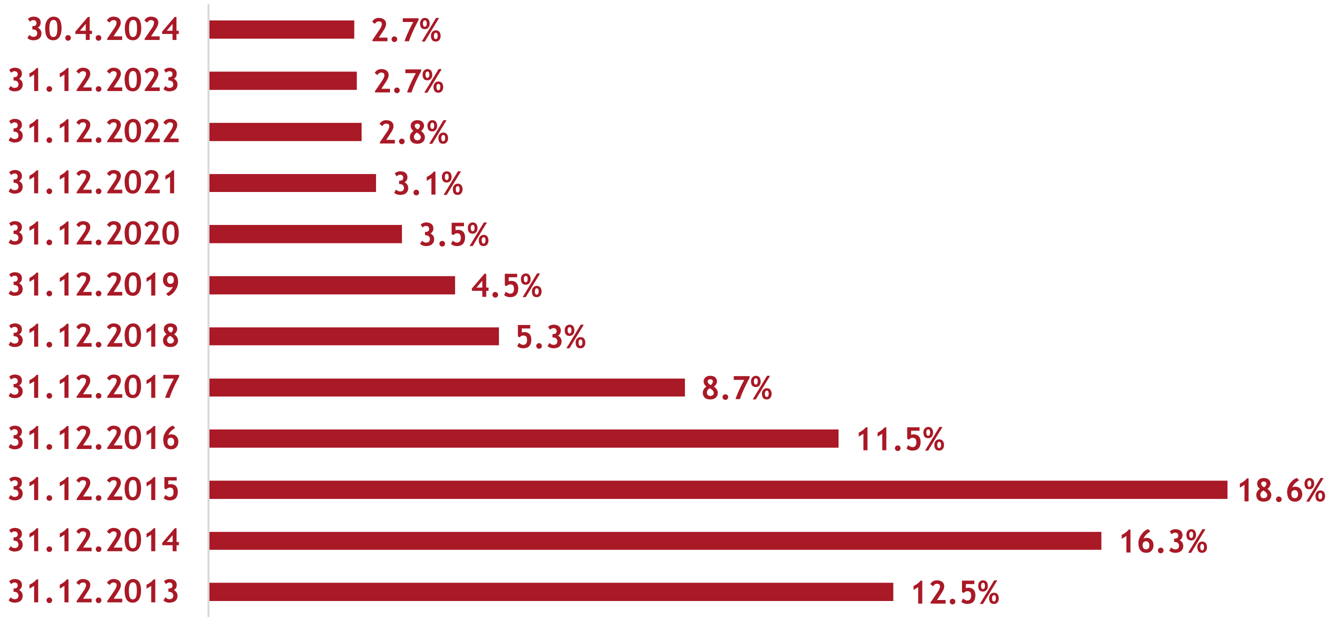


Share of long-term loans in total loans granted to entrepreneurs

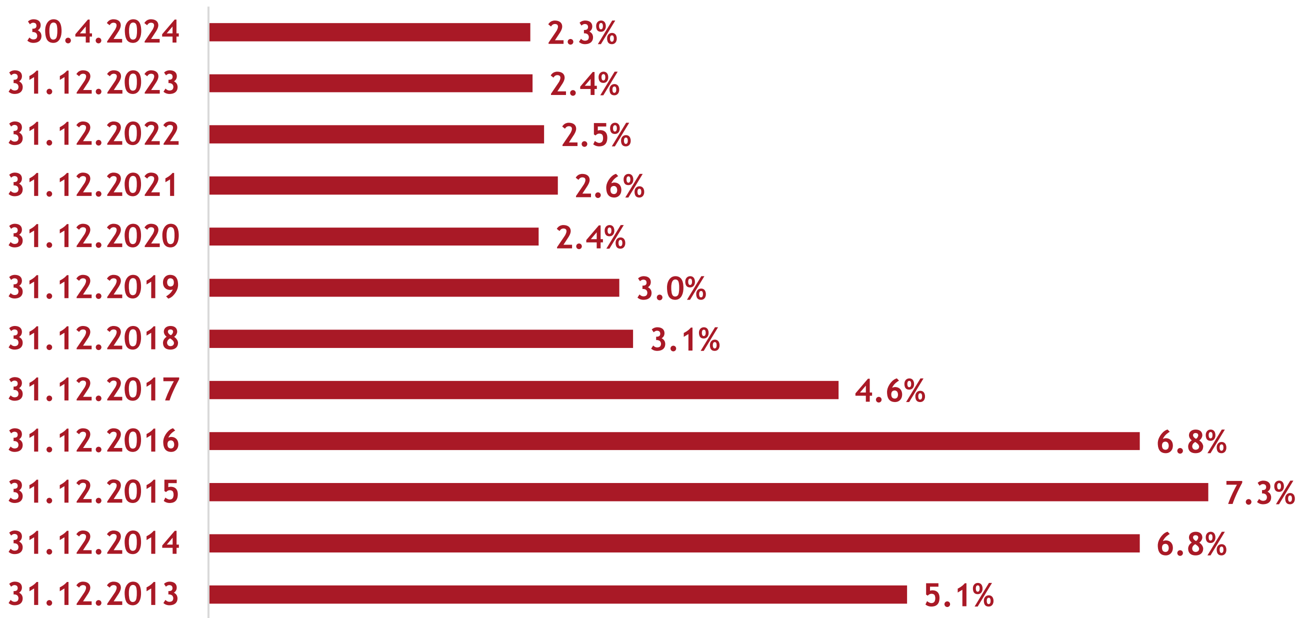


CREDIT DEFAULT* IN GRAPHS

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	30.4.2023	31.3.2024	30.4.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,825,146	1,862,976	1,999,562	109.6	107.3
Entrepreneurs	69,888	71,569	73,320	104.9	102.4
Retail	1,439,938	1,511,671	1,528,419	106.1	101.1
Total	**3,334,972**	**3,446,216**	**3,601,301**	**108.0**	**104.5**

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

Type of loan	30.4.2023	31.3.2024	30.4.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	666,870	707,677	718,062	107.7	101.5
Consumer	22,687	17,920	18,664	82.3	104.2
Other	32,471	33,754	35,255	108.6	104.4
Mortgage and renovation	633,420	663,086	666,472	105.2	100.5
Agricultural	84,489	89,233	89,965	106.5	100.8
Total	**1,439,937**	**1,511,670**	**1,528,418**	**106.1**	**101.1**

Share of default* in loan debt

Credit user	30.4.2023	31.3.2024	30.4.2024
	1	2	3
Legal entities	3.1%	3.2%	2.8%
Entrepreneurs	5.2%	6.2%	6.1%
Retail	2.4%	2.4%	2.3%
Total	**2.9%**	**2.9%**	**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	30.4.2023	31.3.2024	30.4.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,443	5,061	5,045	92.7	99.7
Number of users	4,869	4,461	4,446	91.3	99.7
Debt outstanding	9,727	10,434	10,405	107.0	99.7
Number of defaulted leasing contracts	664	633	623	93.8	98.4
Share of default in debt outstanding	4.2%	4.0%	4.2%		

Current accounts	30.4.2023	31.3.2024	30.4.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,552,175	9,042,172	9,052,097	105.8	100.1
Number of users	5,725,032	5,948,533	5,953,846	104.0	100.1
Overdraft - total sum	42,553	43,886	44,043	103.5	100.4
Number of defaulted current accounts	257,502	227,174	235,288	91.4	103.6
Share of defaults in total overdraft	10.1%	7.5%	7.5%		

Credit cards	30.4.2023	31.3.2024	30.4.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,170,952	1,155,989	1,154,545	98.6	99.9
Number of users	941,382	923,189	922,677	98.0	99.9
Total credit limitation	94,004	99,335	99,628	106.0	100.3
Amount utilized	30,745	32,151	32,302	105.1	100.5
Number of defaulted credit cards	48,677	45,750	44,932	92.3	98.2
Share of default in the amount utilized	10.5%	9.2%	9.2%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
30.4.2024	718,062	18,664	35,255	666,472	89,965	1,528,418

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

As of	Legal entities	Entrepreneurs	Total
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
30.4.2024	1,999,562	73,321	2,072,883

Report prepared by

Milan Brković, PhD, Head

Dragan Nenić, Special Advisor

Sonja Grbić, Translator

Contact

Credit Bureau

Kralja Aleksandra Boulevard 86/I

kreditni.biro@ubs-asb.com

milan.brkovic@ubs-asb.com

dragan.nenic@ubs-asb.com