CREDIT REPORT
MAY 2024

Association of Serbian Banks

Credit Bureau

CONTENTS

CREDIT BUREAU IN NUMBERS - 31.5.2024

42,881

- Number of agricultural loan

1.7

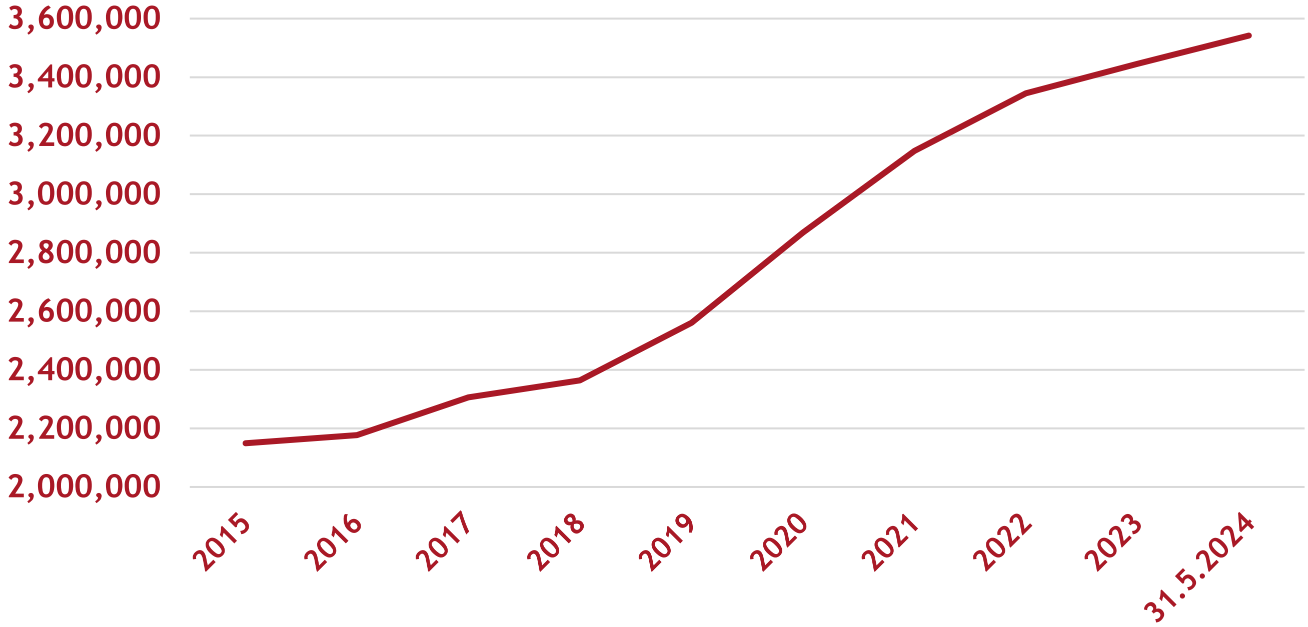
- Average number of loans granted to entrepreneurs

RSD 2.09 mill.

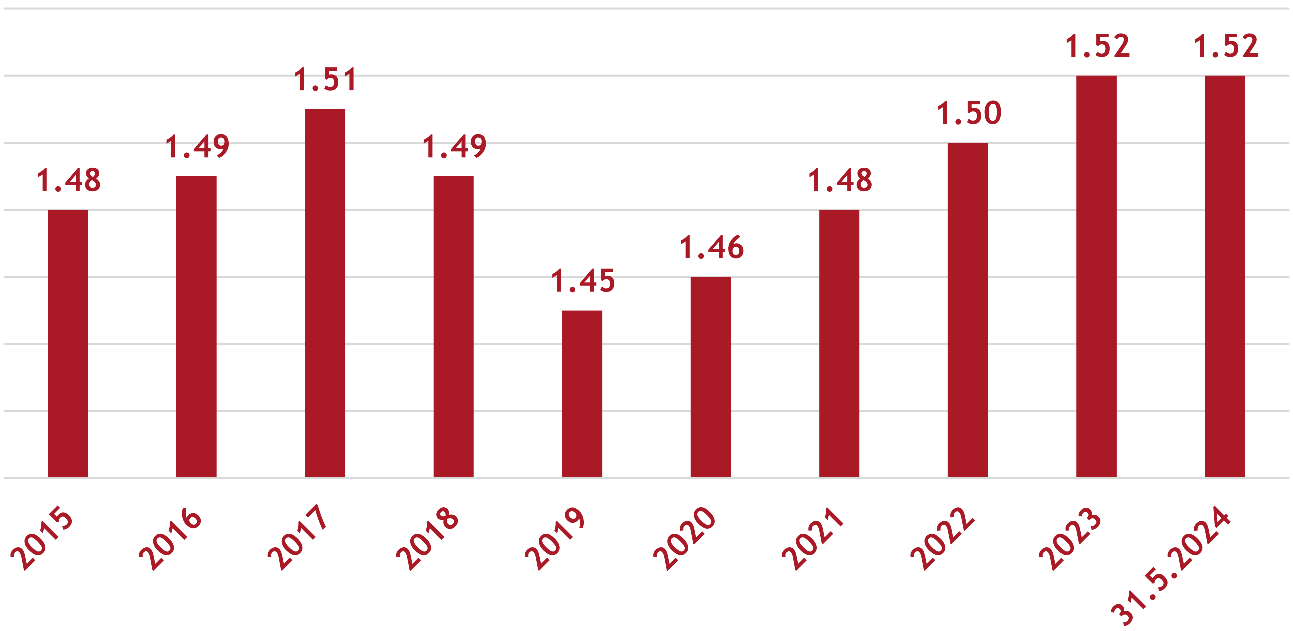
- Average debt on account of leasing agreements of natural persons

LOANS IN GRAPHS

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



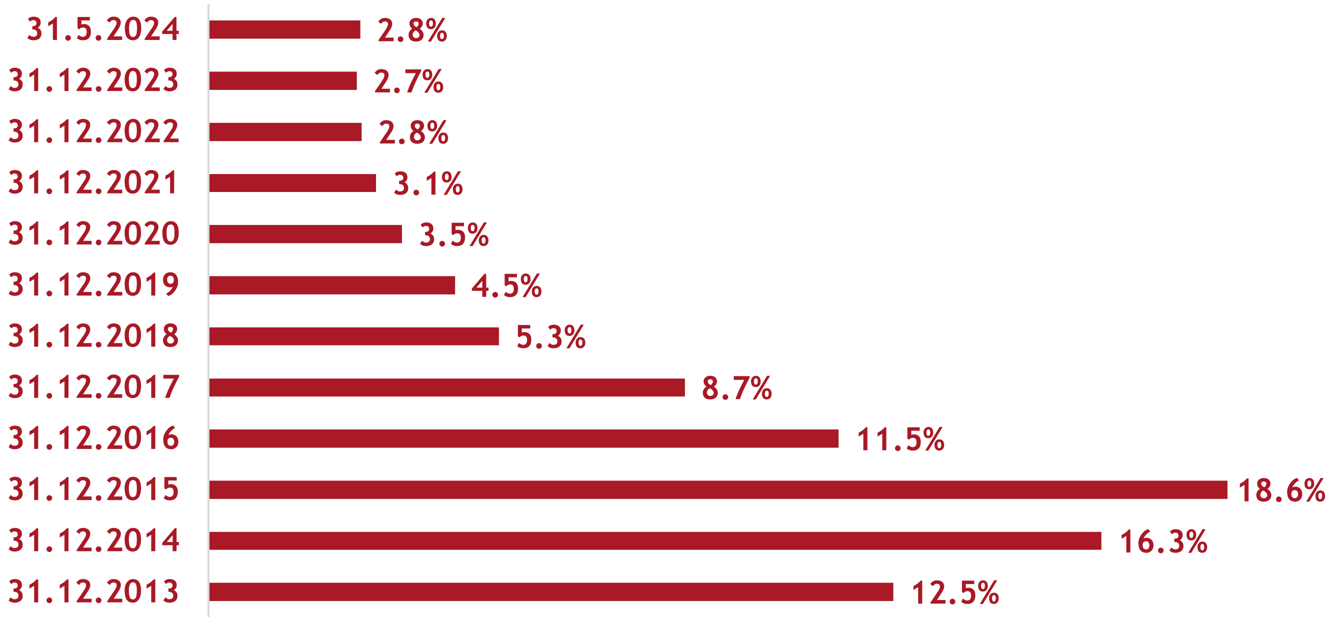
Number of current accounts per user*



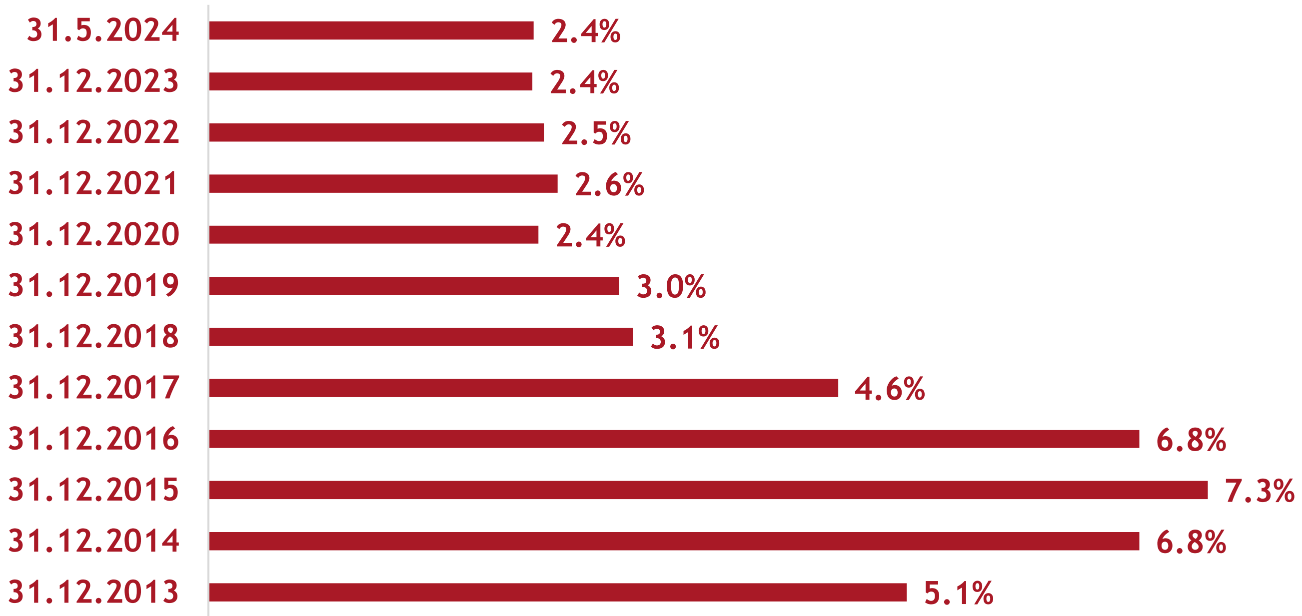
**Accounts with a real or potential obligation*

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	31.5.2023	30.4.2024	31.5.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,823,772	1,999,562	1,927,622	105.7	96.4
Entrepreneurs	69,108	73,320	73,778	106.8	100.6
Retail	1,475,521	1,528,419	1,540,515	104.4	100.8
Total	**3,368,401**	**3,601,301**	**3,541,915**	**105.2**	**98.4**

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

Type of loan	31.5.2023	30.4.2024	31.5.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	686,825	718,062	725,418	105.6	101.0
Consumer	16,985	18,664	18,943	111.5	101.5
Other	46,536	35,255	36,776	79.0	104.3
Mortgage and renovation	655,753	666,472	668,959	102.0	100.4
Agricultural	69,422	89,965	90,418	130.2	100.5
Total	**1,475,521**	**1,528,418**	**1,540,514**	**104.4**	**100.8**

Share of default* in loan debt

Credit user	31.5.2023	30.4.2024	31.5.2024
	1	2	3
Legal entities	3.0%	2.8%	3.0%
Entrepreneurs	5.5%	6.1%	6.1%
Retail	2.4%	2.3%	2.4%
Total	**2.8%**	**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	31.5.2023	30.4.2024	31.5.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,375	5,045	5,018	93.4	99.5
Number of users	4,808	4,446	4,420	91.9	99.4
Debt outstanding	9,726	10,405	10,471	107.7	100.6
Number of defaulted leasing contracts	655	623	595	90.8	95.5
Share of default in debt outstanding	4.2%	4.2%	4.0%		

Current accounts	31.5.2023	30.4.2024	31.5.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,858,324	9,052,097	9,052,461	102.2	100.0
Number of users	5,881,476	5,953,846	5,953,216	101.2	100.0
Overdraft - total sum	42,772	44,043	44,137	103.2	100.2
Number of defaulted current accounts	259,005	235,288	231,660	89.4	98.5
Share of defaults in total overdraft	10.1%	7.5%	7.4%		

Credit cards	31.5.2023	30.4.2024	31.5.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,165,338	1,154,545	1,154,094	99.0	100.0
Number of users	937,392	922,677	922,886	98.5	100.0
Total credit limitation	94,234	99,628	100,710	106.9	101.1
Amount utilized	31,203	32,302	32,964	105.6	102.0
Number of defaulted credit cards	47,955	44,932	38,548	80.4	85.8
Share of default in the amount utilized	10.2%	9.2%	9.0%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.5.2024	725,418	18,943	36,776	668,959	90,418	1,540,514

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

As of	Legal entities	Entrepreneurs	Total
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
31.5.2024	1,927,622	73,779	2,001,401

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