CREDIT REPORT
JUNE 2024

Association of Serbian Banks

Credit Bureau

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CREDIT BUREAU IN NUMBERS – 30.6.2024

5.2 %

- Increase in cash loans in 2024

1,144,236

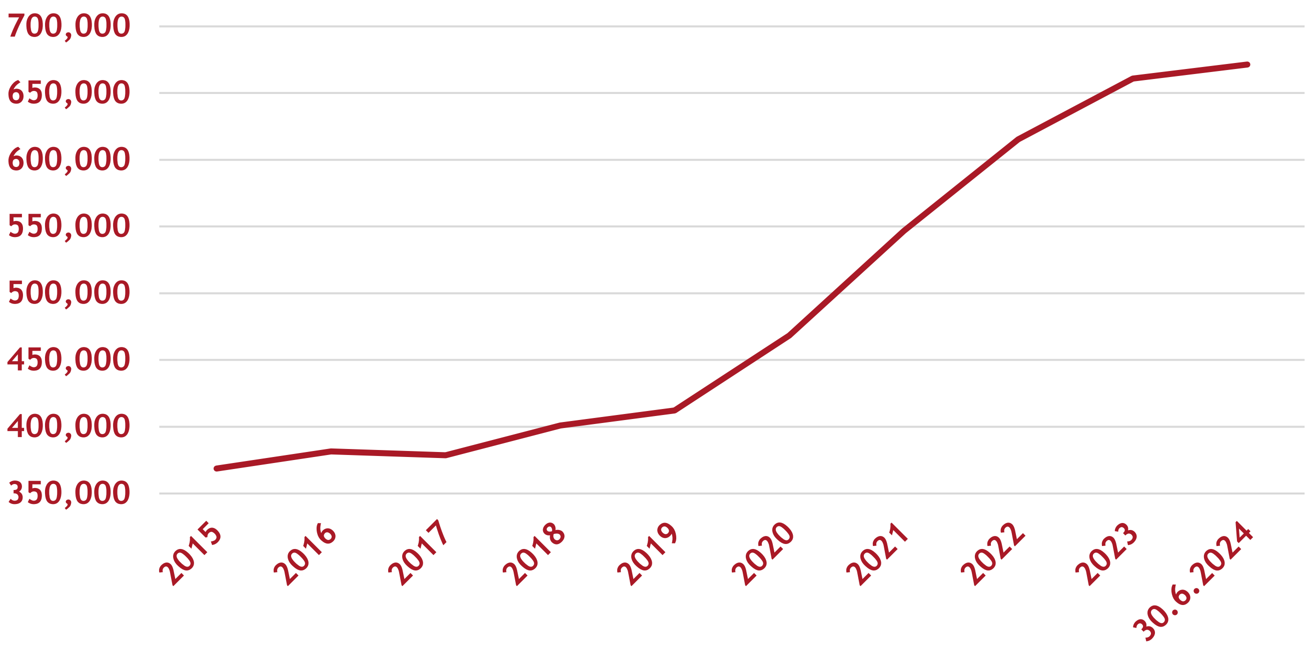
- Number of credit cards

RSD 1,580 mill.

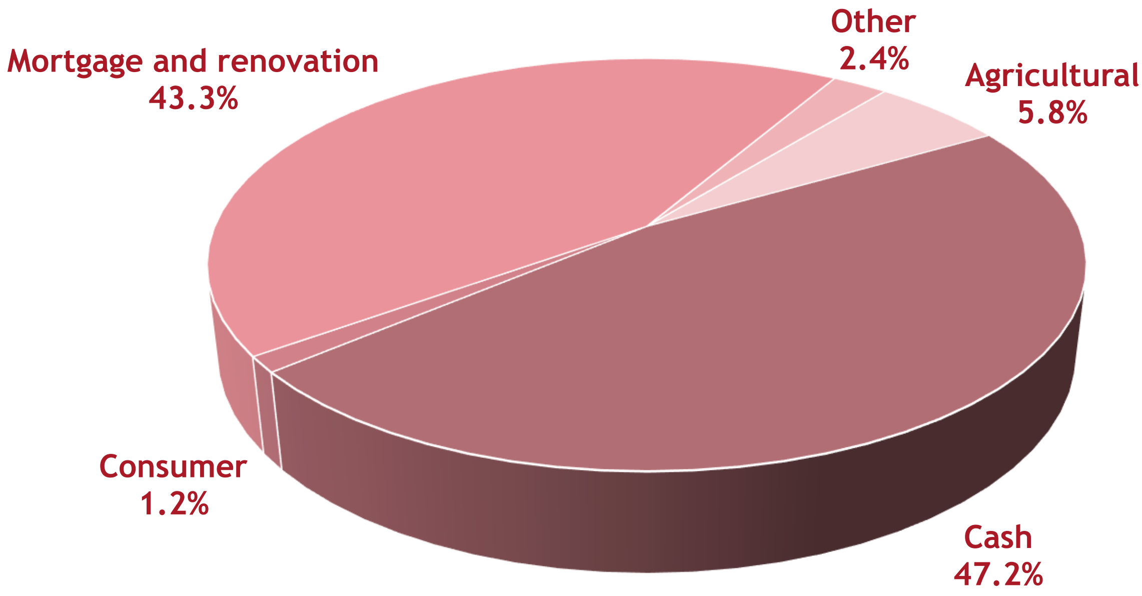
- The amount of default on account of consumer loans

LOANS IN GRAPHS

Debt outstanding on account of housing loans (in RSD mill.)

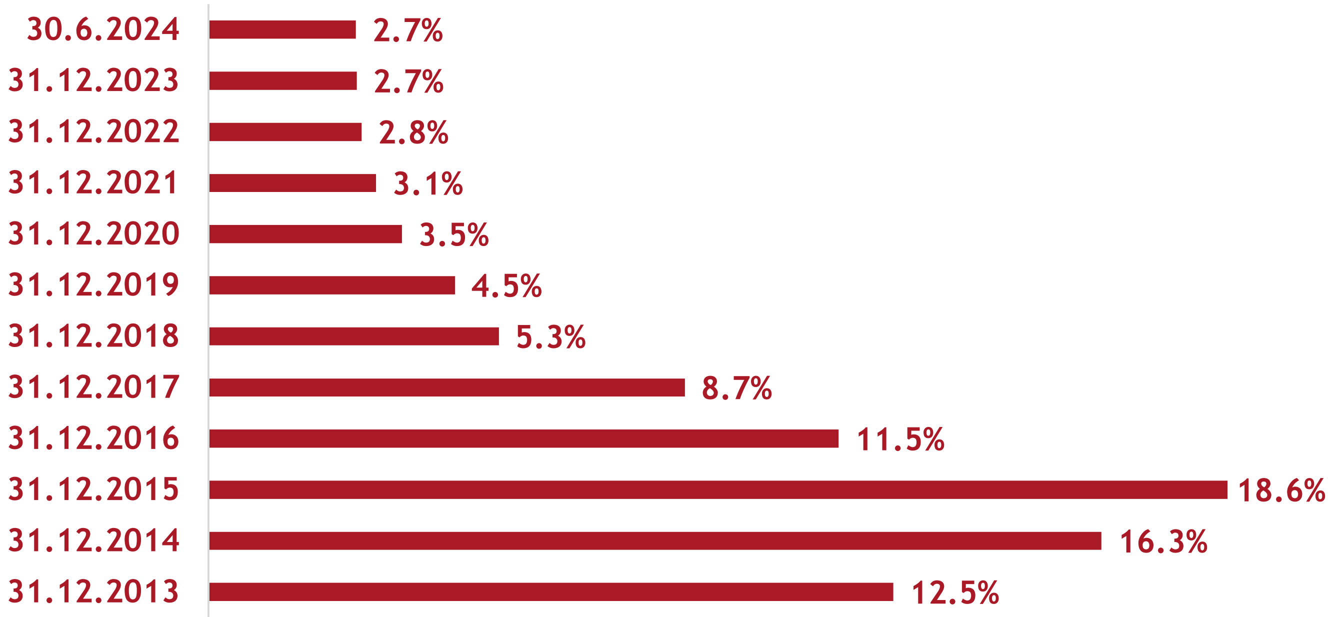


Share of debt on account of individual retail loan types

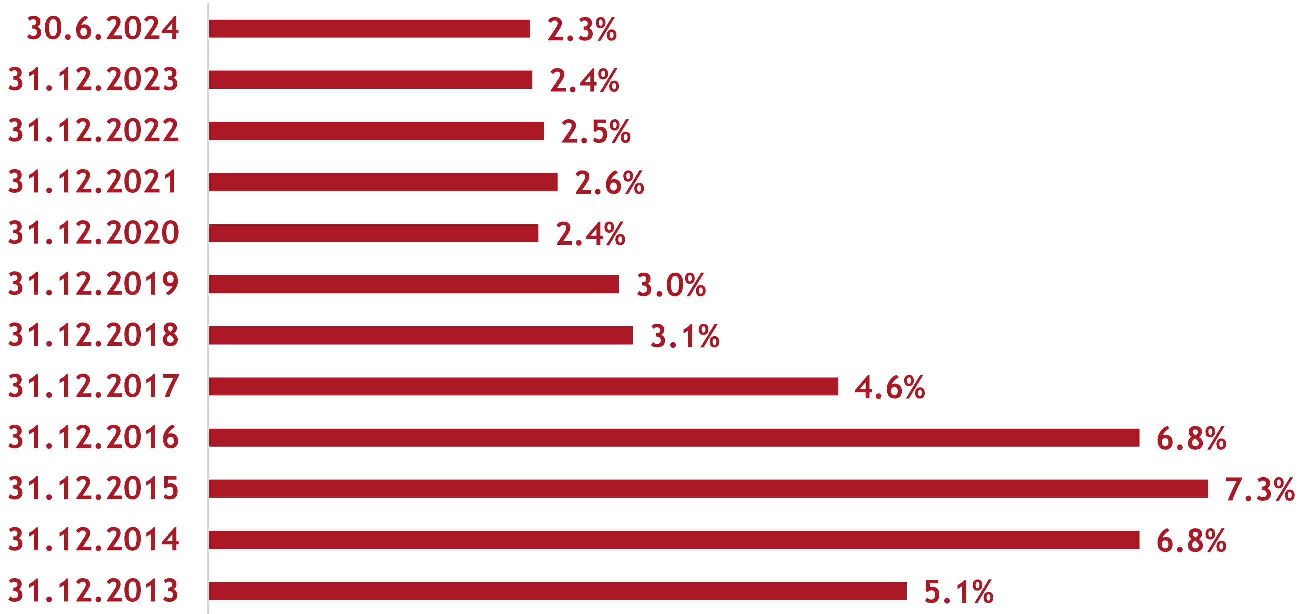


CREDIT DEFAULT* IN GRAPHS

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	30.6.2023	31.5.2024	30.6.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,844,364	1,927,622	1,986,493	107.7	103.1
Entrepreneurs	69,892	73,778	75,520	108.1	102.4
Retail	1,482,736	1,540,515	1,552,736	104.7	100.8
Total	**3,396,992**	**3,541,915**	**3,614,749**	**106.4**	**102.1**

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

Type of loan	30.6.2023	31.5.2024	30.6.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	689,412	725,418	732,490	106.2	101.0
Consumer	17,199	18,943	19,326	112.4	102.0
Other	46,281	36,776	37,831	81.7	102.9
Mortgage and renovation	659,334	668,959	672,834	102.0	100.6
Agricultural	70,509	90,418	90,255	128.0	99.8
Total	**1,482,735**	**1,540,514**	**1,552,736**	**104.7**	**100.8**

Share of default* in loan debt

Credit user	30.6.2023	31.5.2024	30.6.2024
	1	2	3
Legal entities	3.0%	3.0%	2.8%
Entrepreneurs	5.5%	6.1%	5.6%
Retail	2.4%	2.4%	2.3%
Total	**2.8%**	**2.8%**	**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	30.6.2023	31.5.2024	30.6.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,367	5,018	5,009	93.3	99.8
Number of users	4,804	4,420	4,412	91.8	99.8
Debt outstanding	9,823	10,471	10,629	108.2	101.5
Number of defaulted leasing contracts	656	595	640	97.6	107.6
Share of default in debt outstanding	4.1%	4.0%	4.1%		

Current accounts	30.6.2023	31.5.2024	30.6.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,822,432	9,052,461	9,025,805	102.3	99.7
Number of users	5,876,044	5,953,216	5,959,385	101.4	100.1
Overdraft - total sum	43,028	44,137	44,268	102.9	100.3
Number of defaulted current accounts	283,399	231,660	232,518	82.0	100.4
Share of defaults in total overdraft	10.0%	7.4%	7.4%		

Credit cards	30.6.2023	31.5.2024	30.6.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,161,622	1,154,094	1,144,236	98.5	99.1
Number of users	934,699	922,886	923,019	98.8	100.0
Total credit limitation	94,500	100,710	101,184	107.1	100.5
Amount utilized	31,433	32,964	33,076	105.2	100.3
Number of defaulted credit cards	47,247	38,548	37,706	79.8	97.8
Share of default in the amount utilized	10.0%	9.0%	8.9%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
30.6.2024	732,490	19,326	37,831	672,834	90,255	1,552,736

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

As of	Legal entities	Entrepreneurs	Total
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
30.6.2024	1,986,493	75,520	2,062,013

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