CREDIT REPORT JULY 2024

Association of Serbian Banks

Credit Bureau

CONTENTS

CREDIT BUREAU IN NUMBERS - 31.7.2024

101,833

- Number of loans to legal entities

33.1 %

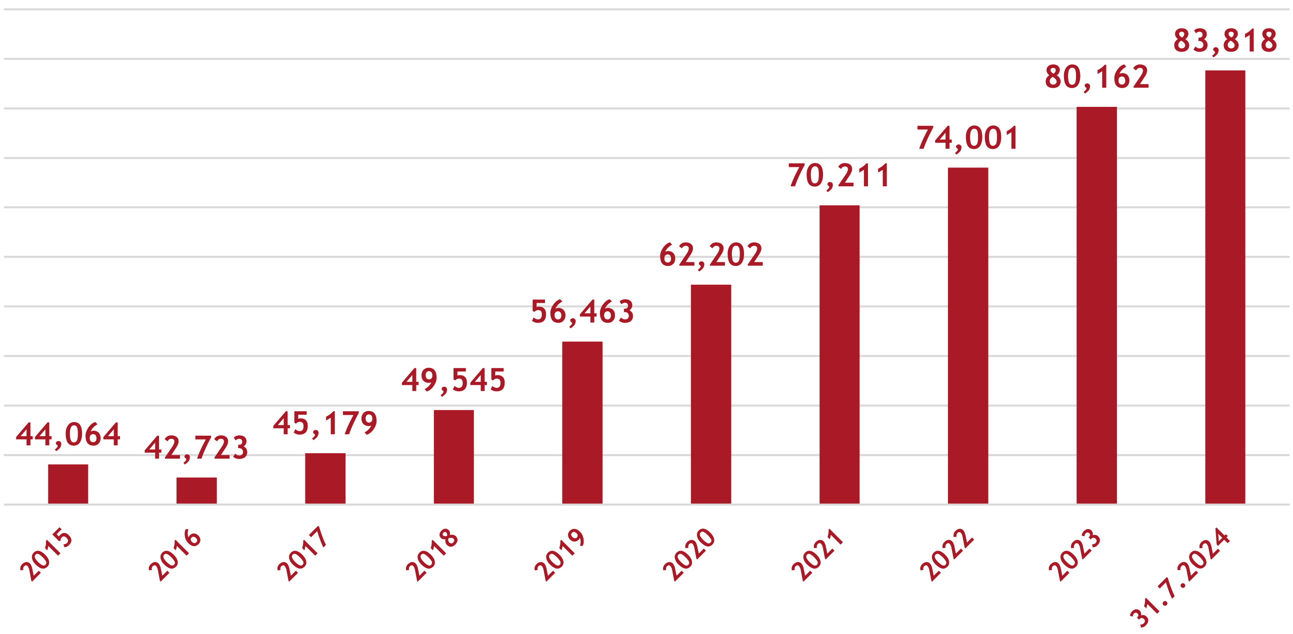
- Share of the used amount in the total approved limit for credit cards

RSD 104,056

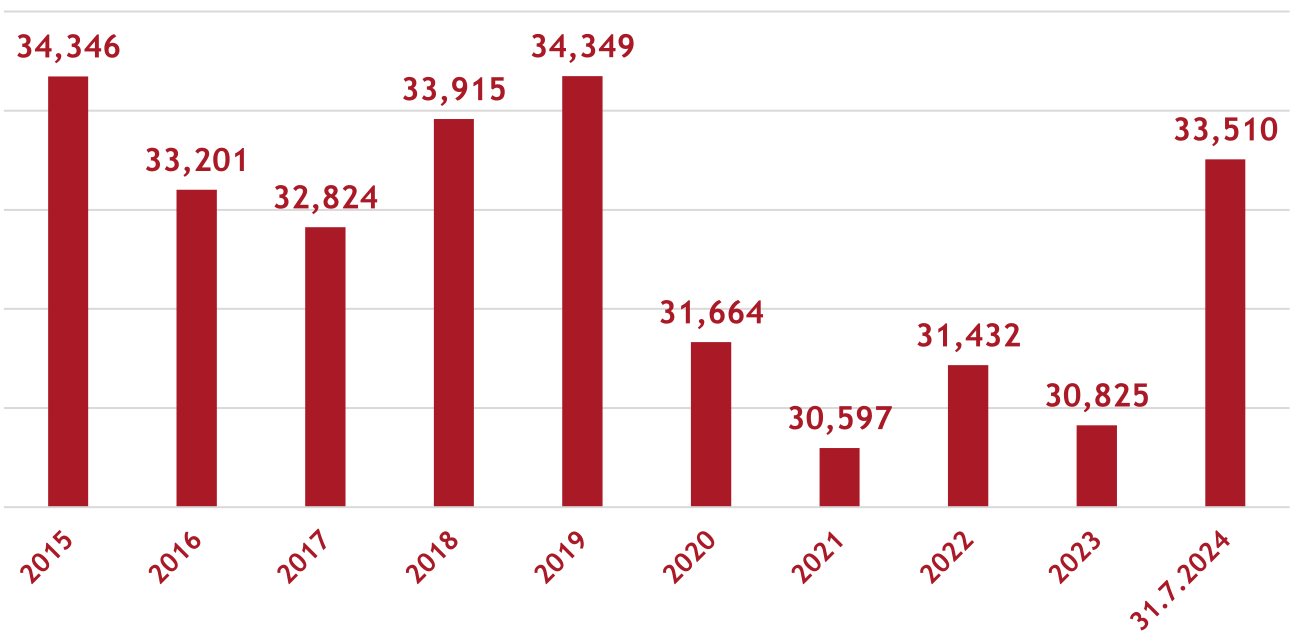
- Average debt on account of consumer loans

LOANS IN GRAPHS

Number of leasing contracts

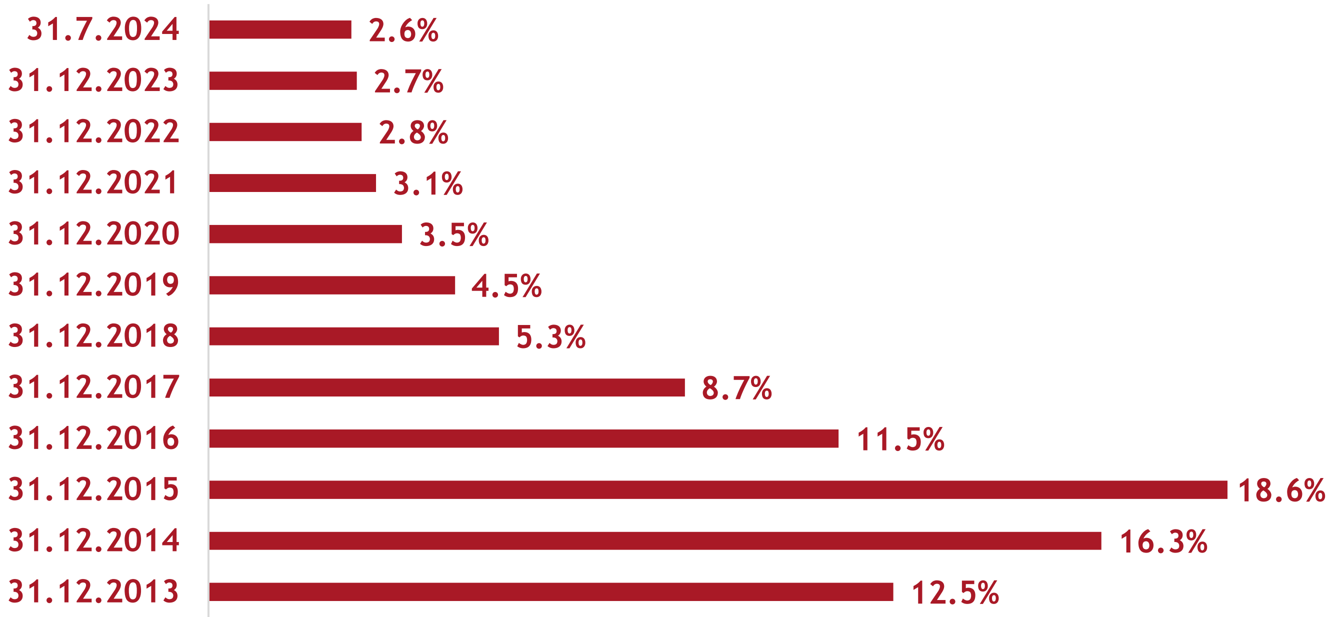


Used amount on account of retail credit cards (RSD mill.)

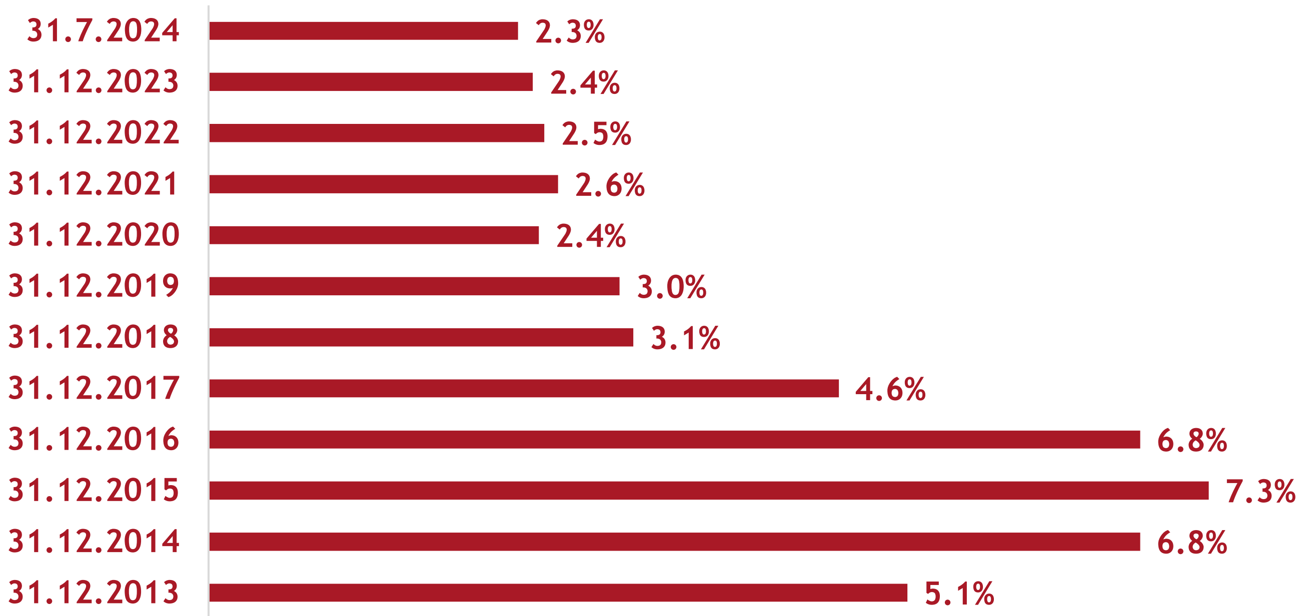


CREDIT DEFAULT* IN GRAPHS

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	30.6.2024	31.7.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,844,364	1,986,493	2,024,966	109.8	101.9
Entrepreneurs	69,892	75,520	74,676	106.8	98.9
Retail	1,482,736	1,552,736	1,566,178	105.6	100.9
Total	**3,396,992**	**3,614,749**	**3,665,820**	**107.9**	**101.4**

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

Type of loan	30.6.2023	30.6.2024	31.7.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	689,412	732,490	742,125	107.6	101.3
Consumer	17,199	19,326	19,721	114.7	102.0
Other	46,281	37,831	38,813	83.9	102.6
Mortgage and renovation	659,334	672,834	675,912	102.5	100.5
Agricultural	70,509	90,255	89,607	127.1	99.3
Total	**1,482,735**	**1,552,736**	**1,566,178**	**105.6**	**100.9**

Share of default* in loan debt

Credit user	30.6.2023	30.6.2024	31.7.2024
	1	2	3
Legal entities	3.0%	2.8%	2.8%
Entrepreneurs	5.5%	5.6%	5.2%
Retail	2.4%	2.3%	2.3%
Total	**2.8%**	**2.7%**	**2.6%**

** 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	30.6.2024	31.7.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,367	5,009	5,090	94.8	101.6
Number of users	4,804	4,412	4,399	91.6	99.7
Debt outstanding	9,823	10,629	10,710	109.0	100.8
Number of defaulted leasing contracts	656	640	723	110.2	113.0
Share of default in debt outstanding	4.1%	4.1%	4.8%		

Current accounts	30.6.2023	30.6.2024	31.7.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,822,432	9,025,805	9,017,238	102.2	99.9
Number of users	5,876,044	5,959,385	5,953,203	101.3	99.9
Overdraft - total sum	43,028	44,268	44,434	103.3	100.4
Number of defaulted current accounts	283,399	232,518	223,865	79.0	96.3
Share of defaults in total overdraft	10.0%	7.4%	7.3%		

Credit cards	30.6.2023	30.6.2024	31.7.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,161,622	1,144,236	922,076	79.4	80.6
Number of users	934,699	923,019	101,210	10.8	11.0
Total credit limitation	94,500	101,184	33,510	35.5	33.1
Amount utilized	31,433	33,076	32,394	103.1	97.9
Number of defaulted credit cards	47,247	37,706	31,162	66.0	82.6
Share of default in the amount utilized	10.0%	8.9%	8.0%		

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
31.7.2024	742,125	19,721	38,813	675,912	89,607	1,566,178

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
31.7.2024	2,024,966	74,676	2,099,642

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