CREDIT REPORT AUGUST 2024

Association of Serbian Banks

Credit Bureau

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CREDIT BUREAU IN NUMBERS - 31.8.2024

84,069

- Total number of leasing contracts

6.3 %

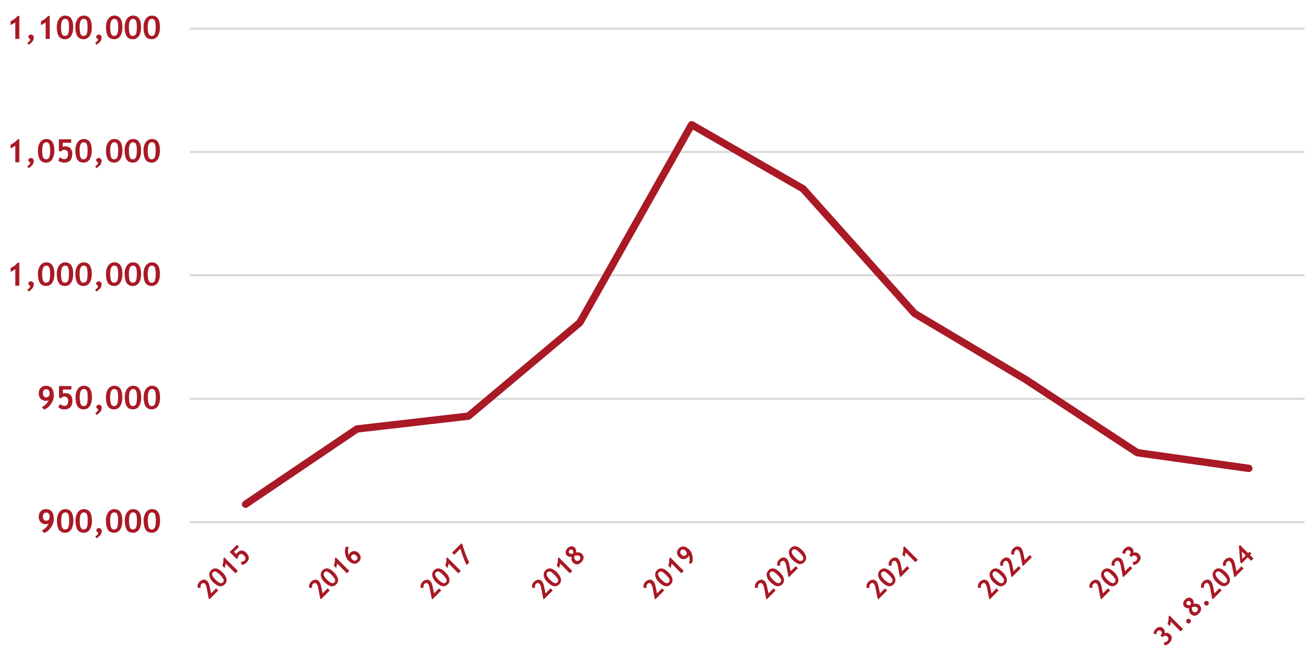
- Share of mortgage loans in total retail loans

RSD 44.6 bill.

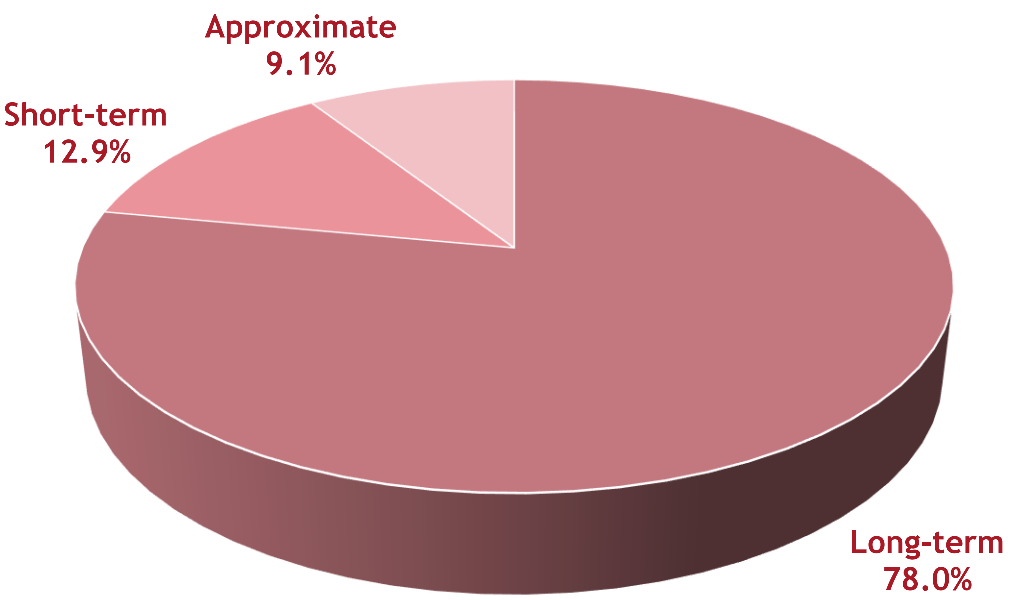
- Amount borrowed in respect of retail current accounts

LOANS IN GRAPHS

Number of credit card user

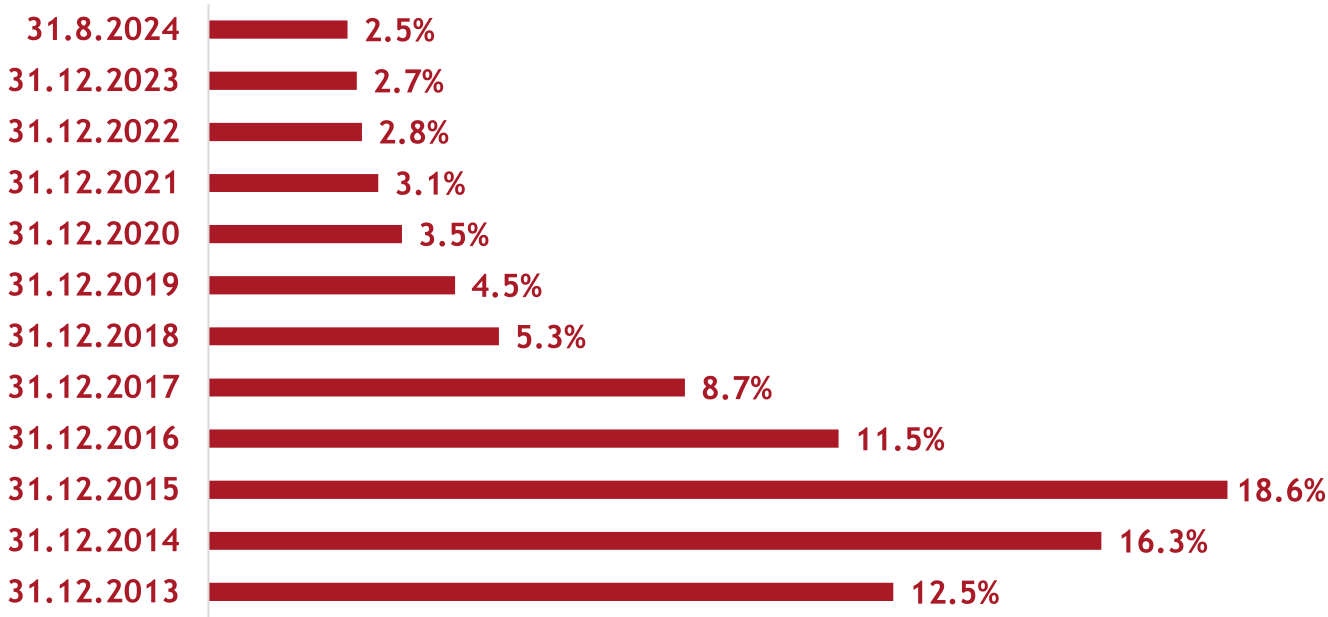


Share of debt on account of individual retail loan types

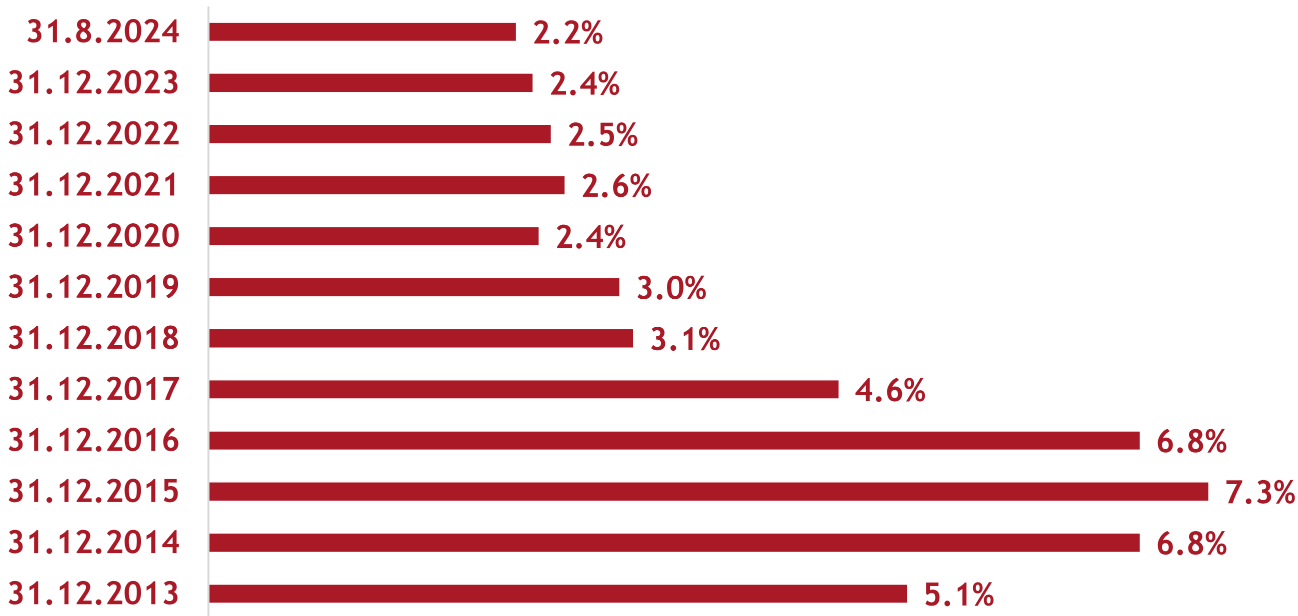


CREDIT DEFAULT* IN GRAPHS

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	15.9.2023	31.7.2024	31.8.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,847,265	2,024,966	2,037,691	110.3	100.6
Entrepreneurs	68,348	74,676	74,938	109.6	100.4
Retail	1,493,448	1,566,178	1,582,765	106.0	101.1
Total	**3,409,061**	**3,665,820**	**3,695,394**	**108.4**	**100.8**

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

Type of loan	15.9.2023	31.7.2024	31.8.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	695,577	742,125	752,594	108.2	101.4
Consumer	16,776	19,721	19,997	119.2	101.4
Other	29,934	38,813	39,877	133.2	102.7
Mortgage and renovation	662,096	675,912	680,951	102.8	100.7
Agricultural	89,065	89,607	89,346	100.3	99.7
Total	**1,493,448**	**1,566,178**	**1,582,765**	**106.0**	**101.1**

Share of default* in loan debt

Credit user	15.9.2023	31.7.2024	31.8.2024
	1	2	3
Legal entities	2.9%	2.8%	2.7%
Entrepreneurs	5.8%	5.2%	5.2%
Retail	2.5%	2.3%	2.2%
Total	**2.8%**	**2.6%**	**2.4%**

** 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	15.9.2023	31.7.2024	31.8.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,268	5,090	5,053	95.9	99.3
Number of users	4,712	4,399	4,370	92.7	99.3
Debt outstanding	9,761	10,710	10,594	108.5	98.9
Number of defaulted leasing contracts	641	723	710	110.8	98.2
Share of default in debt outstanding	4.1%	4.8%	4.6%		

Current accounts	15.9.2023	31.7.2024	31.8.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,885,129	9,017,238	9,048,796	101.8	100.3
Number of users	5,896,882	5,953,203	5,963,414	101.1	100.2
Overdraft - total sum	43,530	44,434	44,636	102.5	100.5
Number of defaulted current accounts	262,942	223,865	234,479	89.2	104.7
Share of defaults in total overdraft	8.0%	7.3%	7.3%		

Credit cards	15.9.2023	31.7.2024	31.8.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,156,234	1,143,160	1,144,230	99.0	100.1
Number of users	931,282	922,076	921,792	99.0	100.0
Total credit limitation	95,632	101,210	102,184	106.9	101.0
Amount utilized	31,262	33,510	33,828	108.2	100.9
Number of defaulted credit cards	47,766	32,394	32,240	67.5	99.5
Share of default in the amount utilized	10.0%	8.0%	7.9%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.8.2024	752,594	19,997	39,877	680,951	89,346	1,582,765

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

As of	Legal entities	Entrepreneurs	Total
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
31.8.2024	2,037,691	74,938	2,112,629

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