CREDIT REPORT SEPTEMBER 2024

Association of Serbian Banks

Credit Bureau

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CREDIT BUREAU IN NUMBERS - 30.9.2024

1,154,927

- Total number of credit cards

RSD 2.1 mill.

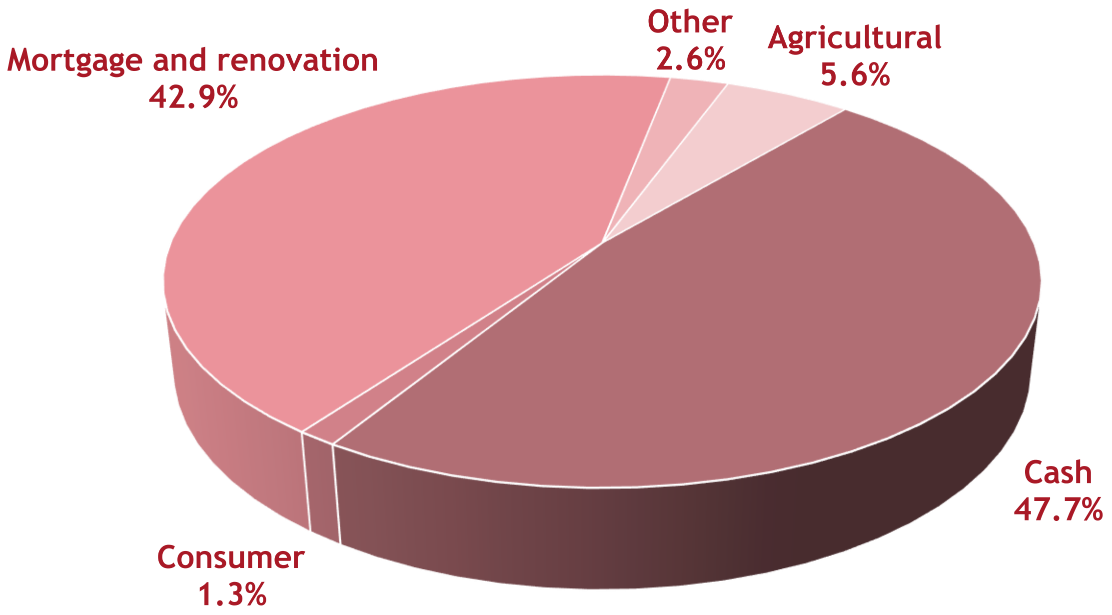
- Average debt outstanding on account of retail leasing contracts

10.5 %

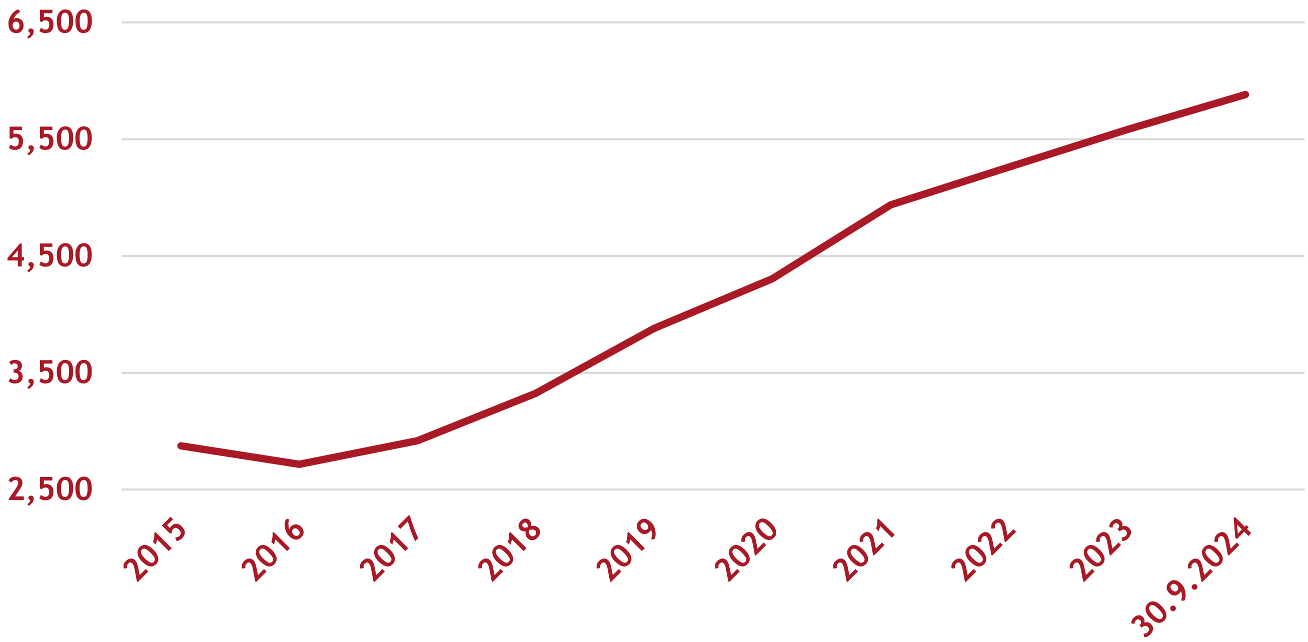
- Increase in loans granted to legal entities compared to the September 2023 data (annual increase in loans granted to legal entities)

LOANS IN GRAPHS

Share of individual loan types in debt outstanding of the retail sector as of 30.9.2024

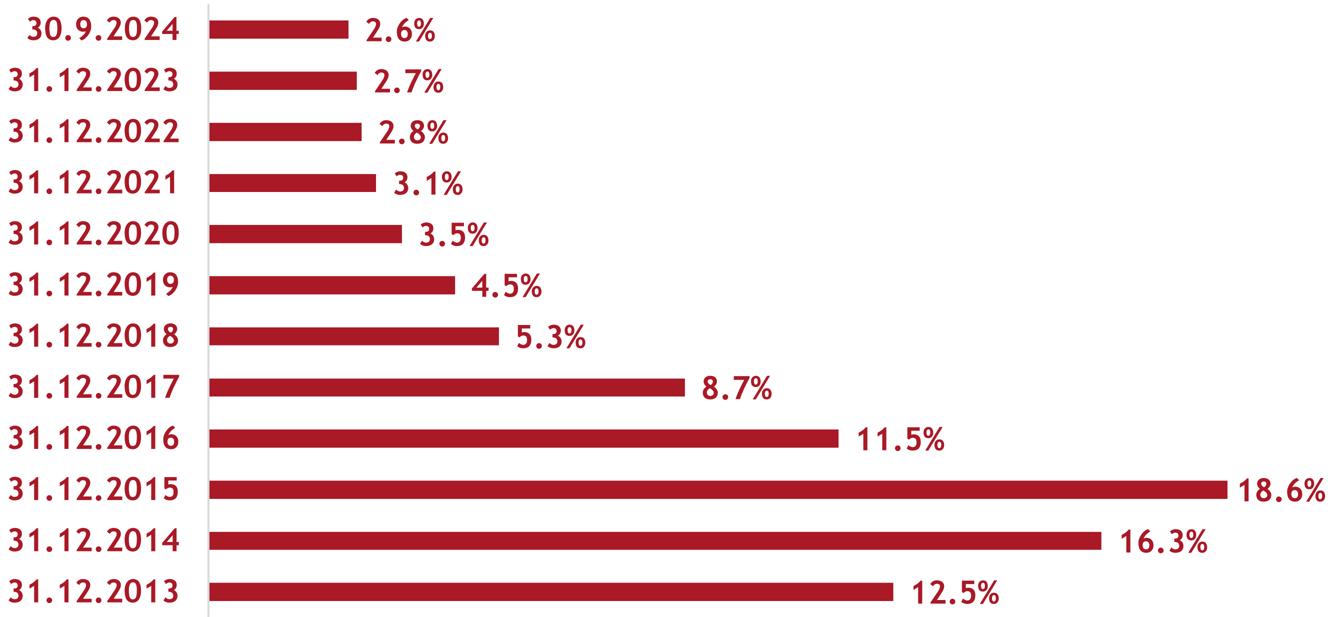


Entrepreneurs - number of leasing users

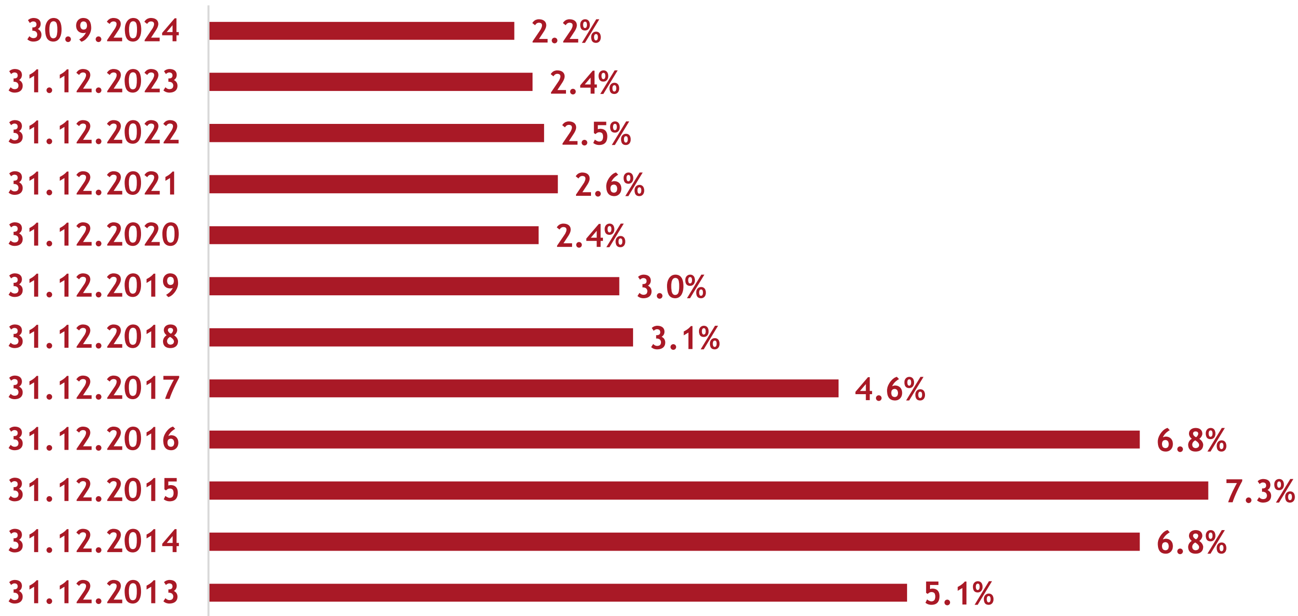


CREDIT DEFAULT* IN GRAPHS

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	30.9.2023	31.8.2024	30.9.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,861,856	2,037,691	2,057,134	110.5	101.0
Entrepreneurs	69,339	74,938	76,138	109.8	101.6
Retail	1,495,307	1,582,765	1,593,604	106.6	100.7
Total	**3,426,502**	**3,695,394**	**3,726,876**	**108.8**	**100.9**

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

Type of loan	30.9.2023	31.8.2024	30.9.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	697,388	752,594	760,048	109.0	101.0
Consumer	16,955	19,997	20,128	118.7	100.7
Other	29,908	39,877	40,875	136.7	102.5
Mortgage and renovation	661,419	680,951	684,050	103.4	100.5
Agricultural	89,637	89,346	88,503	98.7	99.1
Total	**1,495,307**	**1,582,765**	**1,593,604**	**106.6**	**100.7**

Share of default* in loan debt

Credit user	30.9.2023	31.8.2024	30.9.2024
	1	2	3
Legal entities	3.0%	2.7%	2.7%
Entrepreneurs	6.0%	5.2%	5.1%
Retail	2.5%	2.2%	2.2%
Total	**2.8%**	**2.4%**	**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	30.9.2023	31.8.2024	30.9.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,211	5,053	5,044	96.8	99.8
Number of users	4,655	4,370	4,359	93.6	99.7
Debt outstanding	9,756	10,594	10,697	109.6	101.0
Number of defaulted leasing contracts	631	710	719	113.9	101.3
Share of default in debt outstanding	4.1%	4.6%	4.7%		

Current accounts	30.9.2023	31.8.2024	30.9.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,895,853	9,048,796	9,209,029	103.5	101.8
Number of users	5,901,265	5,963,414	6,043,955	102.4	101.4
Overdraft - total sum	43,626	44,636	44,732	102.5	100.2
Number of defaulted current accounts	257,487	234,479	248,319	96.4	105.9
Share of defaults in total overdraft	8.0%	7.3%	7.3%		

Credit cards	30.9.2023	31.8.2024	30.9.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,156,279	1,144,230	1,138,223	98.4	99.5
Number of users	931,659	921,792	918,631	98.6	99.7
Total credit limitation	95,969	102,184	102,001	106.3	99.8
Amount utilized	32,188	33,828	33,810	105.0	99.9
Number of defaulted credit cards	45,971	32,240	31,696	68.9	98.3
Share of default in the amount utilized	9.7%	7.9%	7.9%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
30.9.2024	760,048	20,128	40,875	684,050	88,503	1,593,604

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

As of	Legal entities	Entrepreneurs	Total
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
30.9.2024	2,057,134	76,138	2,133,272

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