CREDIT REPORT OCTOBER 2024

Association of Serbian Banks

Credit Bureau

CONTENTS

CREDIT BUREAU IN NUMBERS – 31.10.2024

RSD 2.7 bill.

- Total amount of default on account of credit cards

41,294

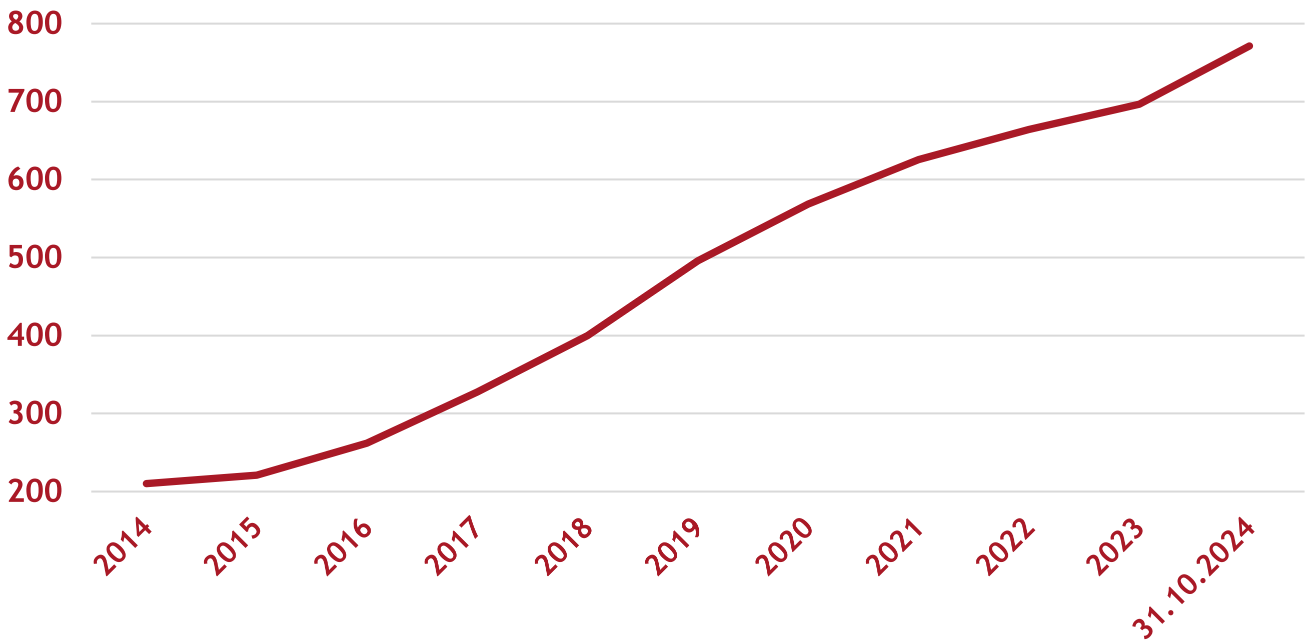
- Number of individuals - users of agricultural loans

7.6 %

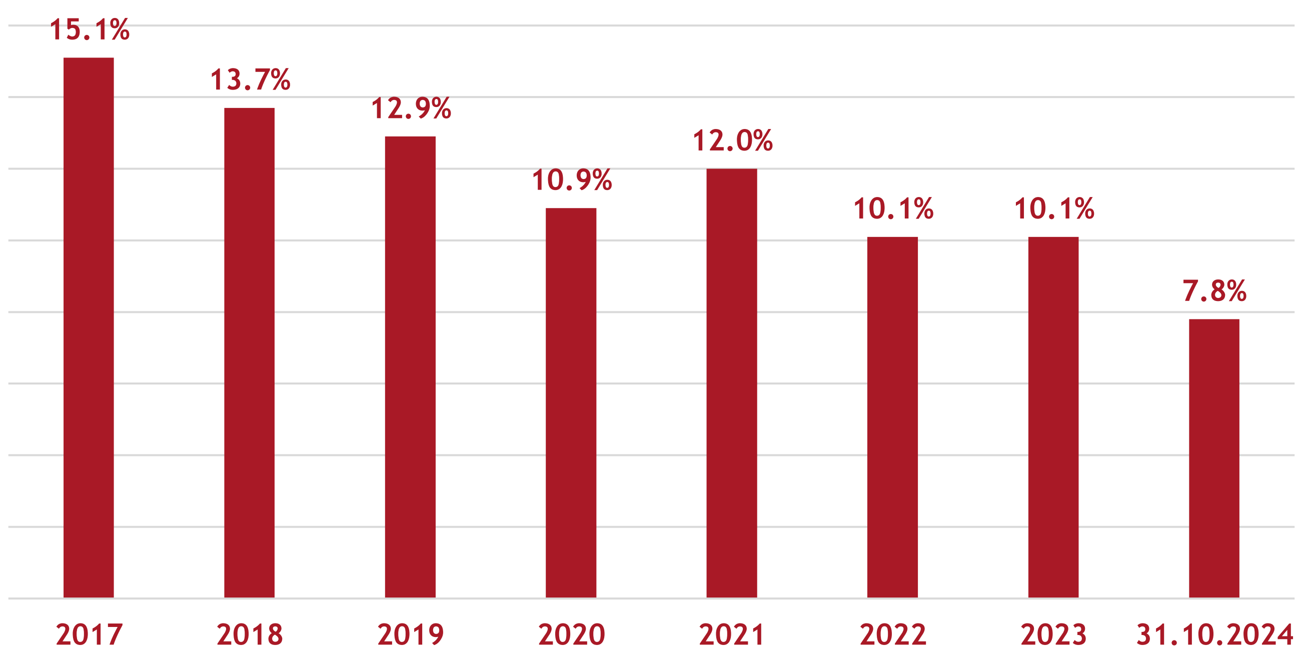
- Default with respect to consumer loans

LOANS IN GRAPHS

Balance of debt on account of cash loans (in RSD bill.)



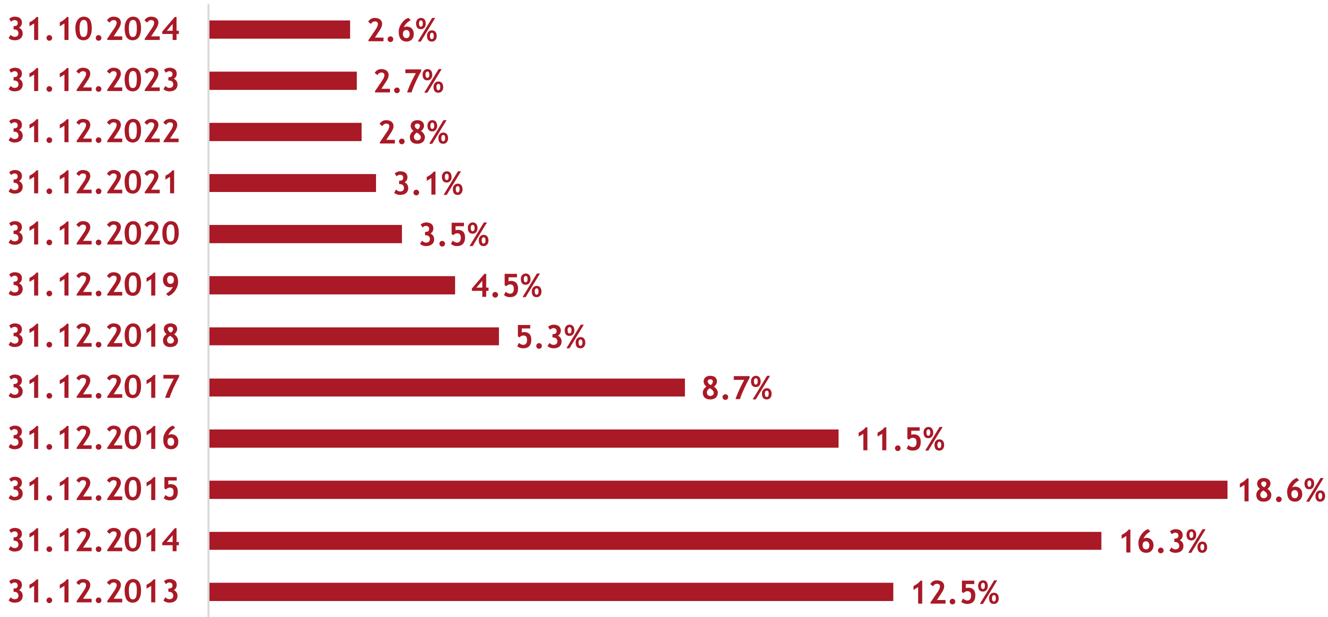
Default* on account of credit cards



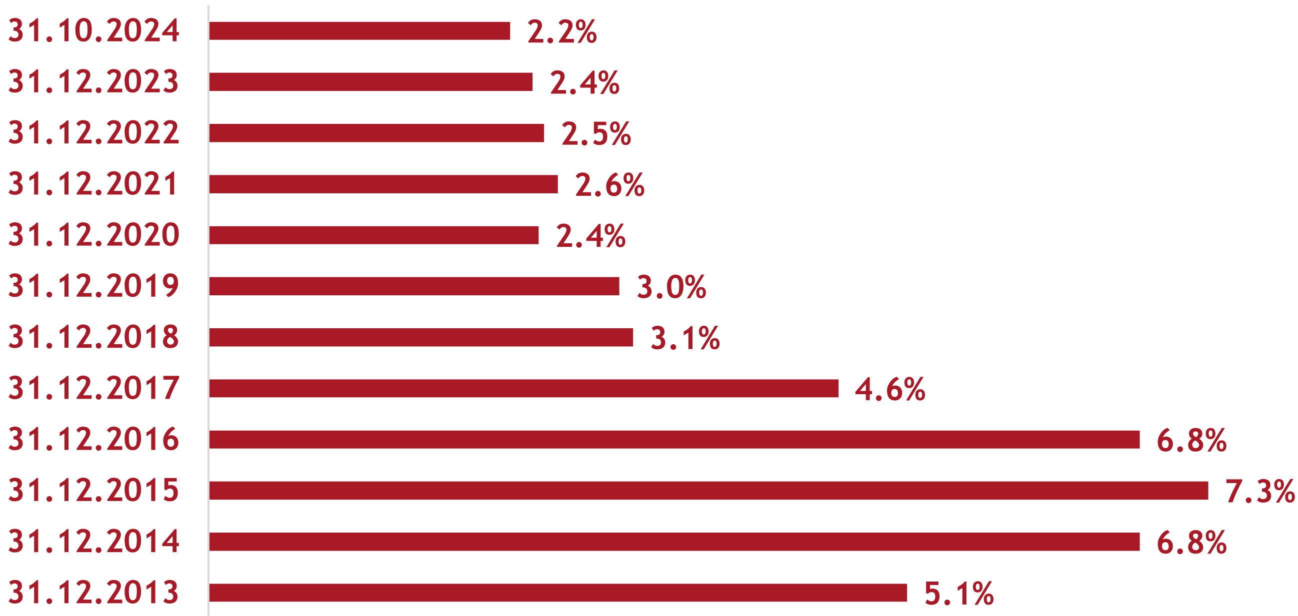
**Note: Default refers to matured liabilities outstanding over 60 days*

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	31.10.2023	30.9.2024	31.10.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,859,530	2,057,134	2,045,732	110.0	99.4
Entrepreneurs	68,839	76,138	78,011	113.3	102.5
Retail	1,495,366	1,593,604	1,607,420	107.5	100.9
Total	**3,423,735**	**3,726,876**	**3,731,163**	**109.0**	**100.1**

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

Type of loan	31.10.2023	30.9.2024	31.10.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	698,027	760,048	771,339	110.5	101.5
Consumer	17,173	20,128	20,462	119.2	101.7
Other	30,272	40,875	38,937	128.6	95.3
Mortgage and renovation	659,935	684,050	688,437	104.3	100.6
Agricultural	89,958	88,503	88,245	98.1	99.7
Total	**1,495,365**	**1,593,604**	**1,607,420**	**107.5**	**100.9**

Share of default* in loan debt

Credit user	31.10.2023	30.9.2024	31.10.2024
	1	2	3
Legal entities	3.0%	2.7%	2.8%
Entrepreneurs	6.1%	5.1%	4.9%
Retail	2.5%	2.2%	2.2%
Total	**2.8%**	**2.6%**	**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	31.10.2023	30.9.2024	31.10.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,191	5,044	5,037	97.0	99.9
Number of users	4,634	4,359	4,348	93.8	99.7
Debt outstanding	9,748	10,697	10,698	109.7	100.0
Number of defaulted leasing contracts	638	719	721	113.0	100.3
Share of default in debt outstanding	4.1%	4.7%	4.7%		

Current accounts	31.10.2023	30.9.2024	31.10.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,916,591	9,209,029	9,219,223	103.4	100.1
Number of users	5,909,783	6,043,955	6,052,166	102.4	100.1
Overdraft - total sum	43,677	44,732	44,929	102.9	100.4
Number of defaulted current accounts	245,521	248,319	243,197	99.1	97.9
Share of defaults in total overdraft	7.8%	7.3%	7.1%		

Credit cards	31.10.2023	30.9.2024	31.10.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,167,898	1,138,223	1,137,634	97.4	99.9
Number of users	933,100	918,631	918,526	98.4	100.0
Total credit limitation	96,605	102,001	102,401	106.0	100.4
Amount utilized	32,354	33,810	34,254	105.9	101.3
Number of defaulted credit cards	46,425	31,696	31,936	68.8	100.8
Share of default in the amount utilized	9.7%	7.9%	7.8%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.10.2024	771,339	20,462	38,937	688,437	88,245	1,607,420

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

As of	Legal entities	Entrepreneurs	Total
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
31.10.2024	2,045,732	78,011	2,123,743

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