CREDIT REPORT NOVEMBER 2024

Association of Serbian Banks

Credit Bureau

CONTENTS

CREDIT BUREAU IN NUMBERS - 30.11.2024

14,409

- Decrease in the number of defaulted credit cards in the last 12 months

0.5%

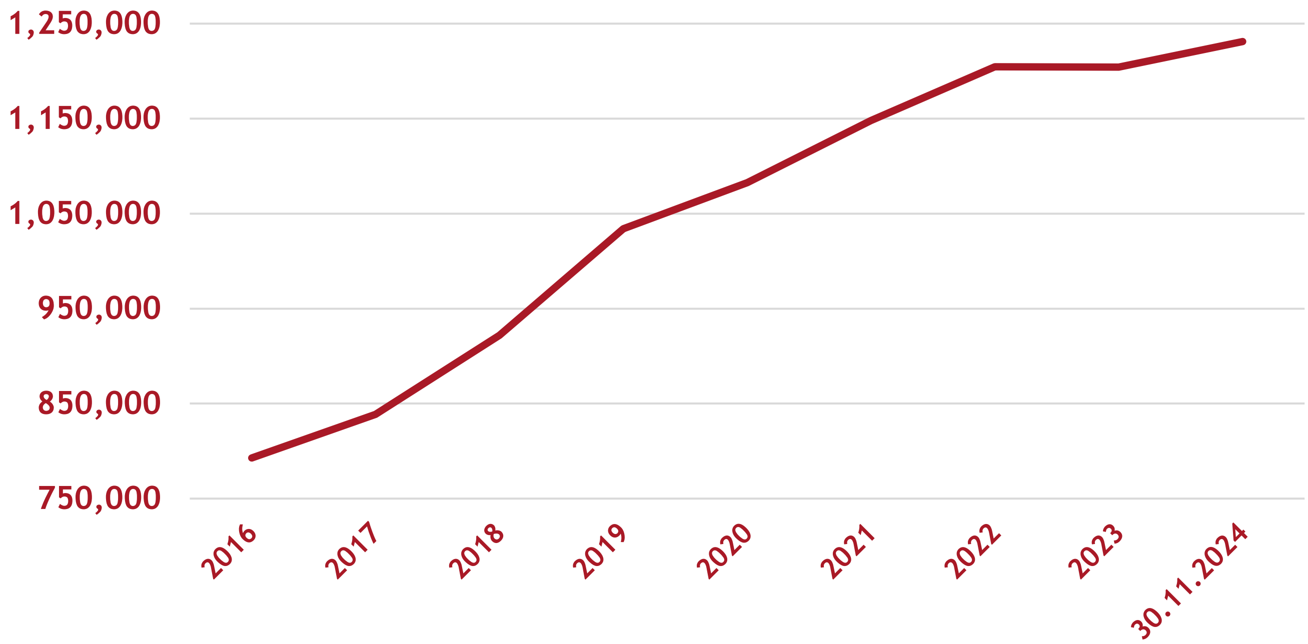
- Share of default in the debt outstanding on account of mortgage loans

1.7

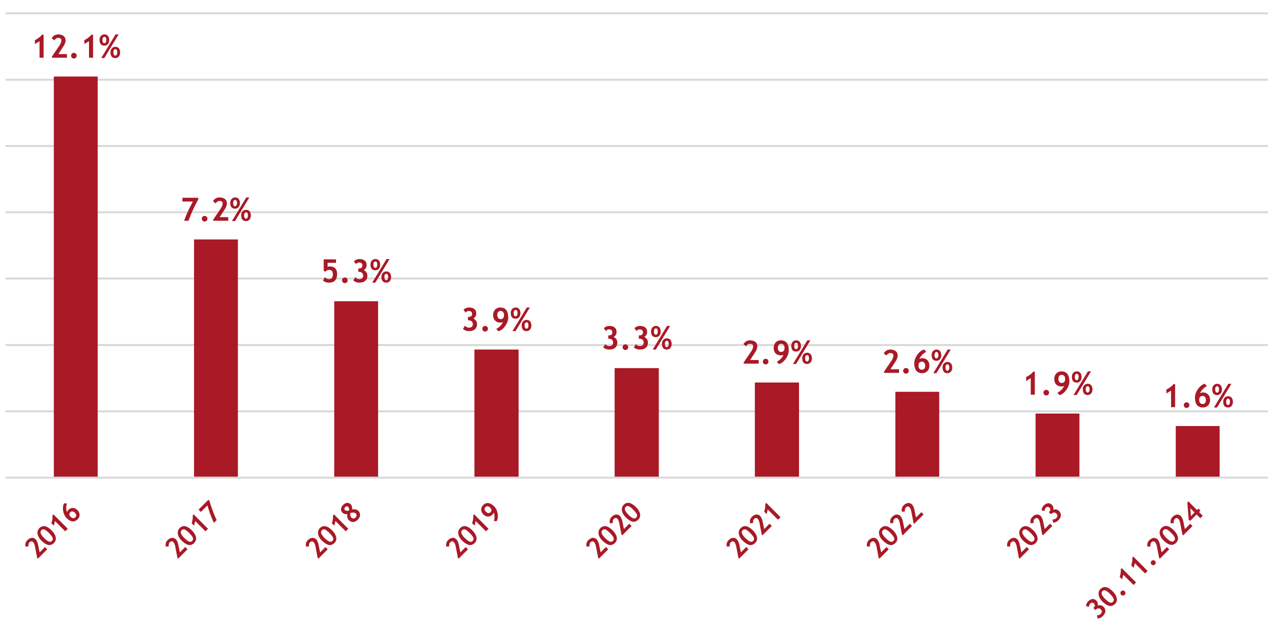
- Average number of loans in use per entrepreneur

LOANS IN GRAPHS

Number of cash loan users



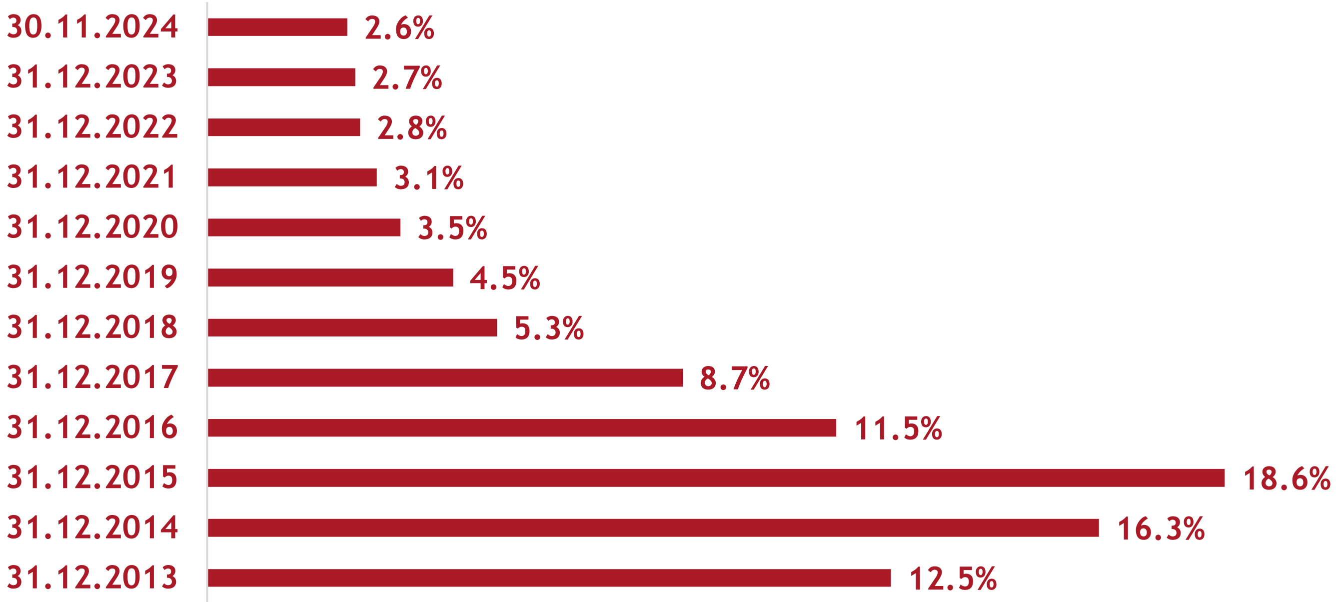
Share of default* in the debt outstanding on account of leasing contracts



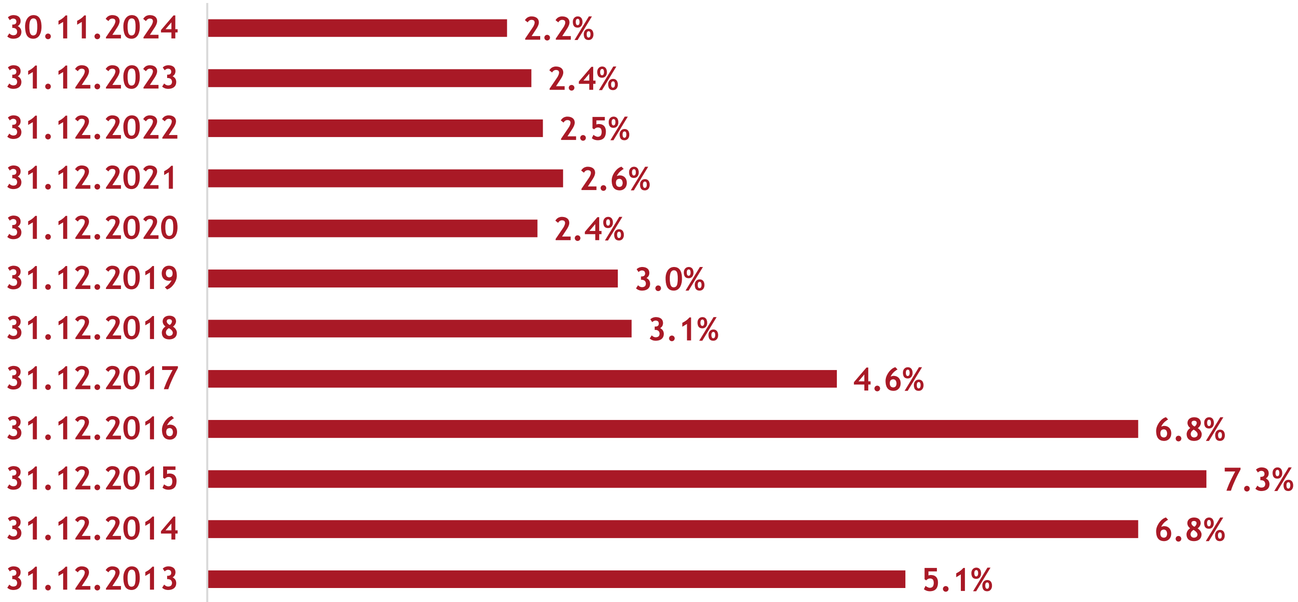
** Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

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	30.11.2023	31.10.2024	30.11.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,864,408	2,045,732	2,046,263	109.8	100.0
Entrepreneurs	69,186	78,011	79,557	115.0	102.0
Retail	1,496,827	1,607,420	1,617,540	108.1	100.6
Total	**3,430,421**	**3,731,163**	**3,743,360**	**109.1**	**100.3**

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

Type of loan	30.11.2023	31.10.2024	30.11.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	698,105	771,339	776,443	111.2	100.7
Consumer	17,550	20,462	20,756	118.3	101.4
Other	30,473	38,937	38,686	127.0	99.4
Mortgage and renovation	660,674	688,437	692,390	104.8	100.6
Agricultural	90,024	88,245	89,265	99.2	101.2
Total	**1,496,826**	**1,607,420**	**1,617,540**	**108.1**	**100.6**

Share of default* in loan debt

Credit user	30.11.2023	31.10.2024	30.11.2024
	1	2	3
Legal entities	3.0%	2.8%	2.8%
Entrepreneurs	6.1%	4.9%	4.8%
Retail	2.4%	2.2%	2.1%
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	30.11.2023	31.10.2024	30.11.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,159	5,037	5,036	97.6	100.0
Number of users	4,584	4,348	4,354	95.0	100.1
Debt outstanding	10,647	10,698	10,798	101.4	100.9
Number of defaulted leasing contracts	651	721	706	108.4	97.9
Share of default in debt outstanding	3.8%	4.7%	4.6%		

Current accounts	30.11.2023	31.10.2024	30.11.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,960,079	9,219,223	9,222,693	102.9	100.0
Number of users	5,924,515	6,052,166	6,055,481	102.2	100.1
Overdraft - total sum	43,784	44,929	45,091	103.0	100.4
Number of defaulted current accounts	243,727	243,197	239,589	98.3	98.5
Share of defaults in total overdraft	7.5%	7.1%	7.1%		

Credit cards	30.11.2023	31.10.2024	30.11.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,170,078	1,137,634	1,137,395	97.2	100.0
Number of users	935,090	918,526	918,700	98.2	100.0
Total credit limitation	97,469	102,401	103,030	105.7	100.6
Amount utilized	33,171	34,254	34,294	103.4	100.1
Number of defaulted credit cards	46,363	31,936	31,954	68.9	100.1
Share of default in the amount utilized	9.4%	7.8%	7.8%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
30.11.2024	776,443	20,756	38,686	692,390	89,265	1,617,540

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

As of	Legal entities	Entrepreneurs	Total
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
30.11.2024	2,046,263	79,558	2,125,821

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