CREDIT REPORT
DECEMBER 2024

Association of Serbian Banks

Credit Bureau

CONTENTS

CREDIT BUREAU IN NUMBERS – 31.12.2024/1

156,780

- Number of mortgage loan users

RSD 4.3 mill.

- Average mortgage loan amount

0.5%

- Default on account of mortgage loans

CREDIT BUREAU IN NUMBERS - 31.12.2024/2

RSD 83.4 bill.

- Increase of indebtedness on account of cash loans in 2024

125

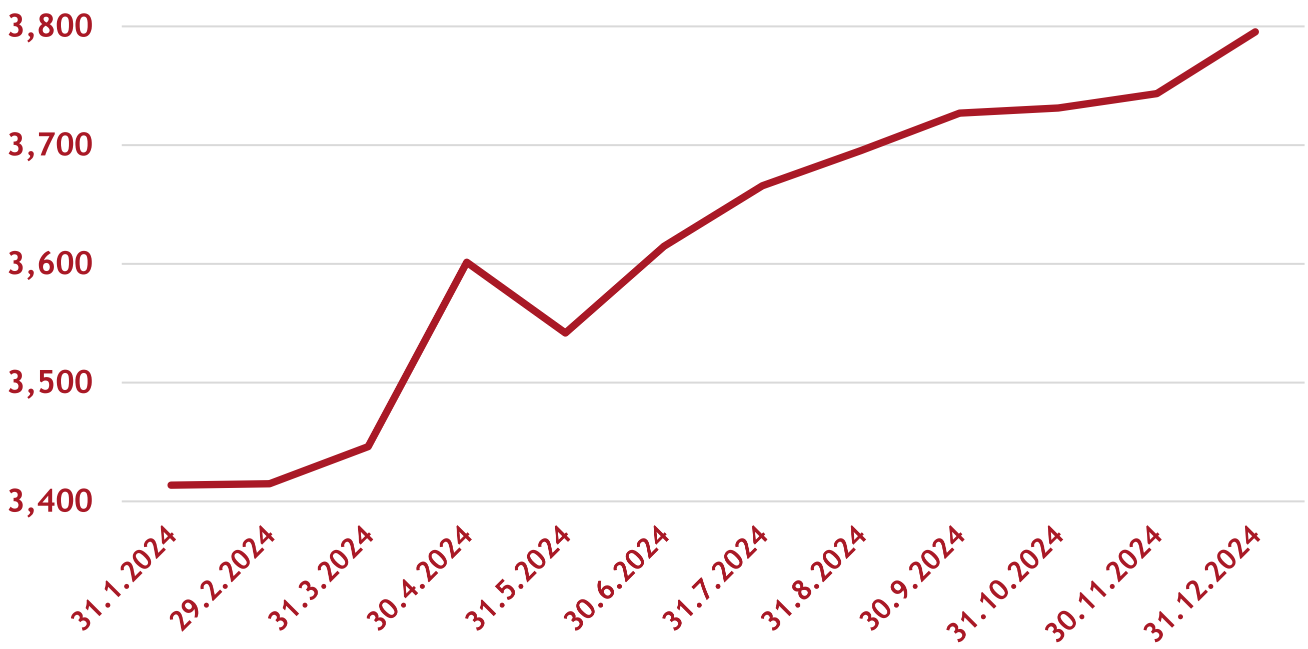
- Growth in defaulted short-term loans to legal entities in 2024

15.6%

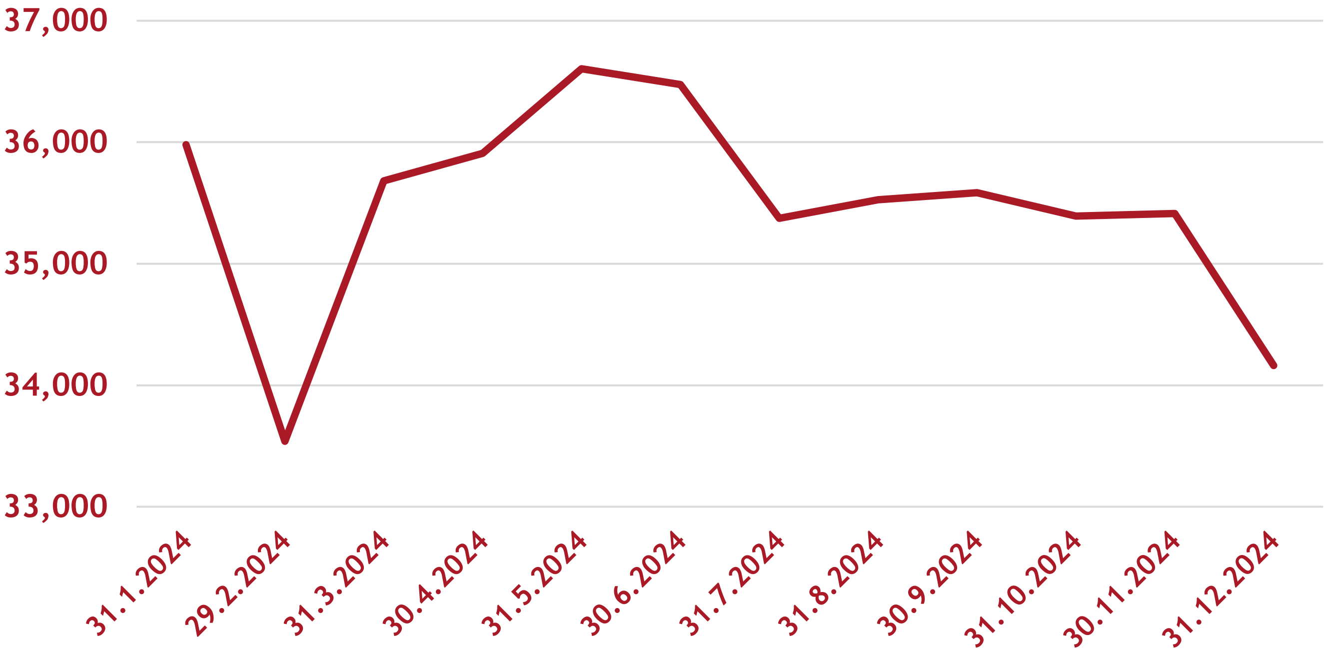
- Growth in long-term loans to entrepreneurs in 2024

LOANS IN GRAPHS/1

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



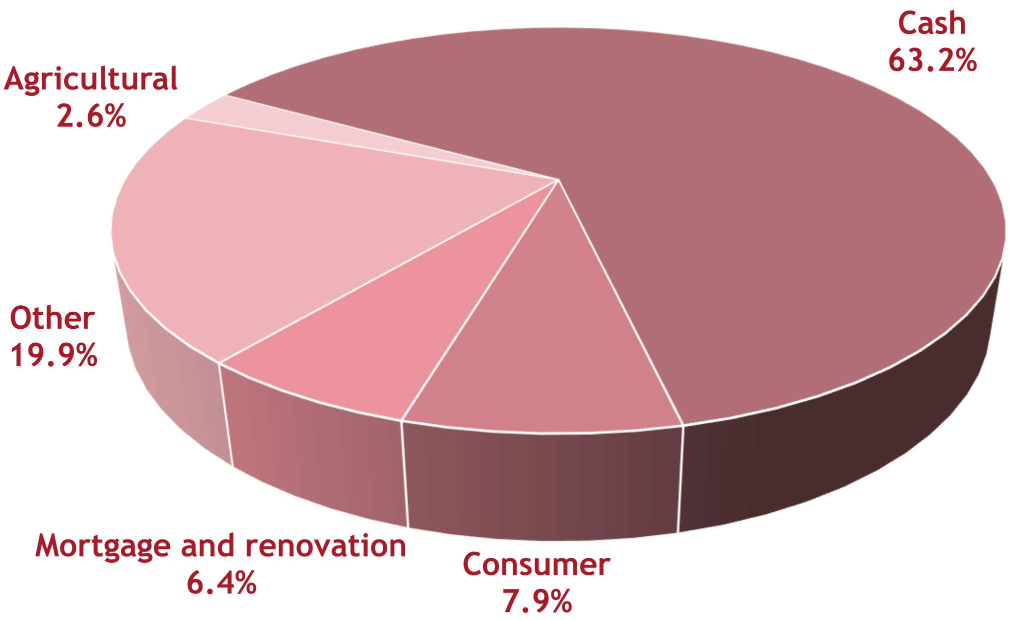
The amount of default* on account of loans to individuals (in RSD mill.)



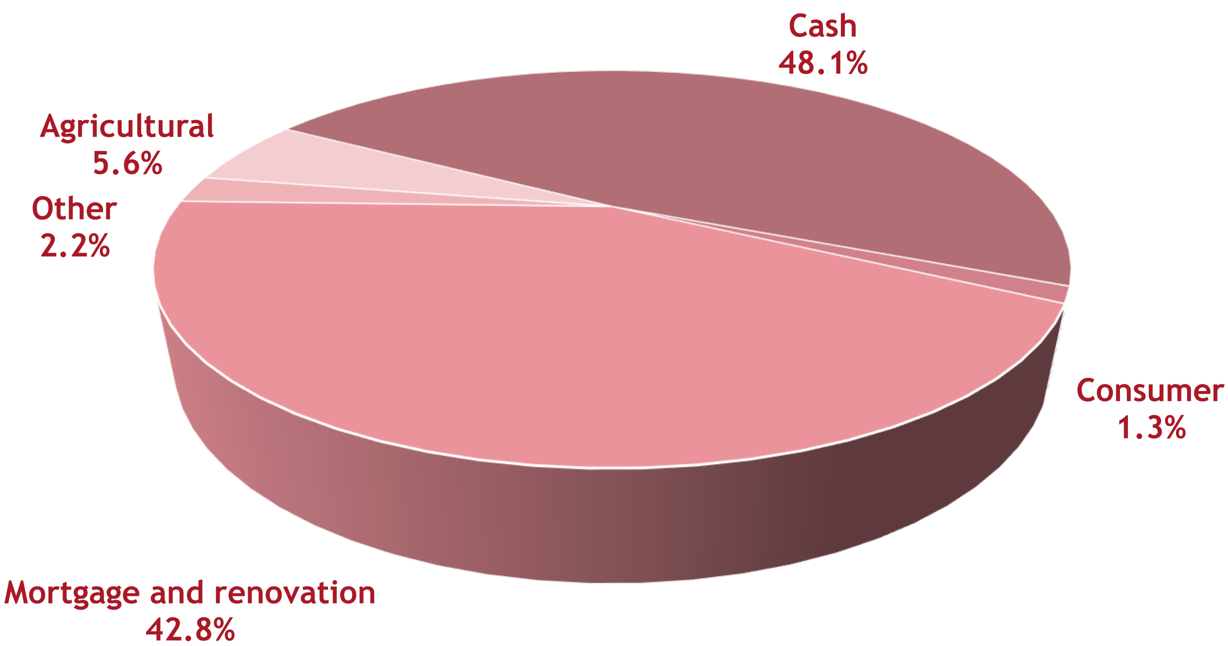
** Note: Default refers to matured liabilities outstanding over 60 days*

LOANS IN GRAPHS/2

The share of individual loan types in the total number of retail loans

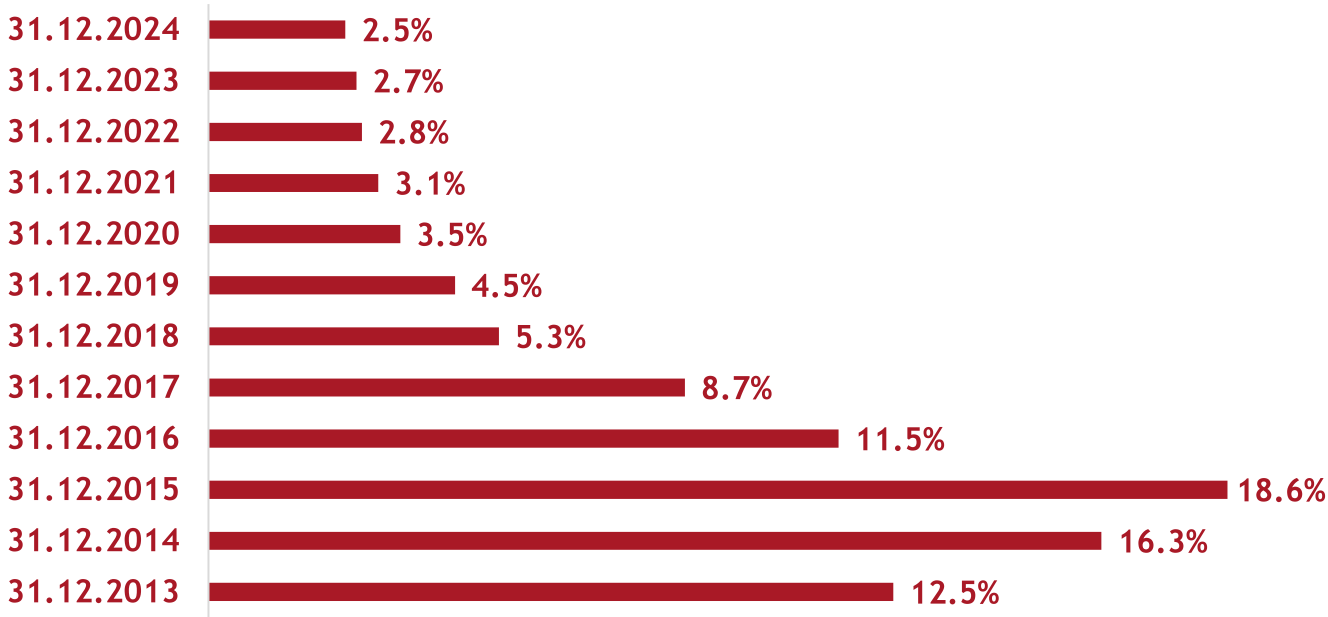


The share of individual loan types in the debt outstanding on account of retail loans

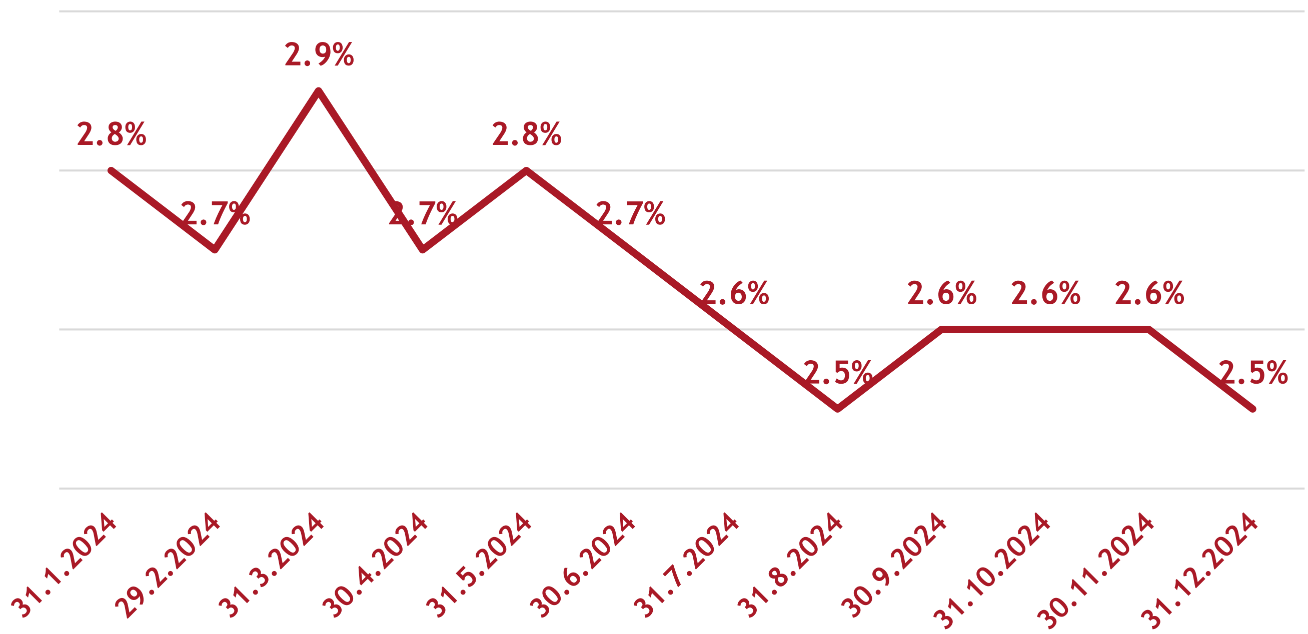


CREDIT DEFAULT* IN GRAPHS/1

Share of default* in total bank loan debt



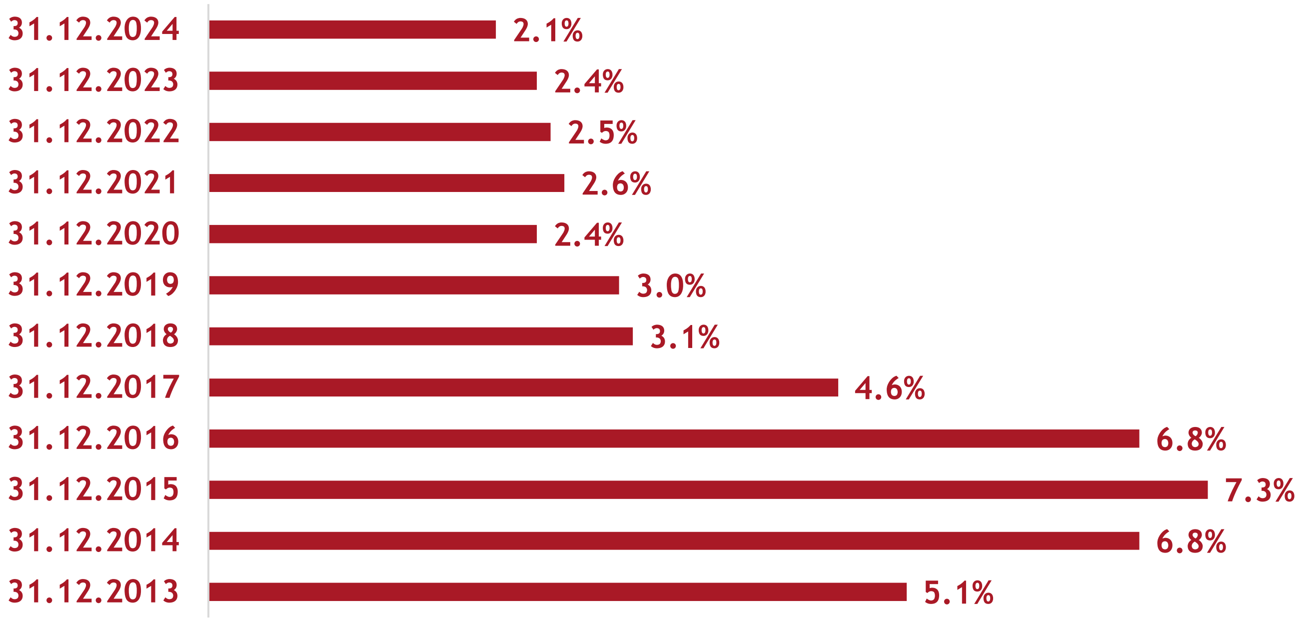
Share of default* in total bank loan debt - 2024



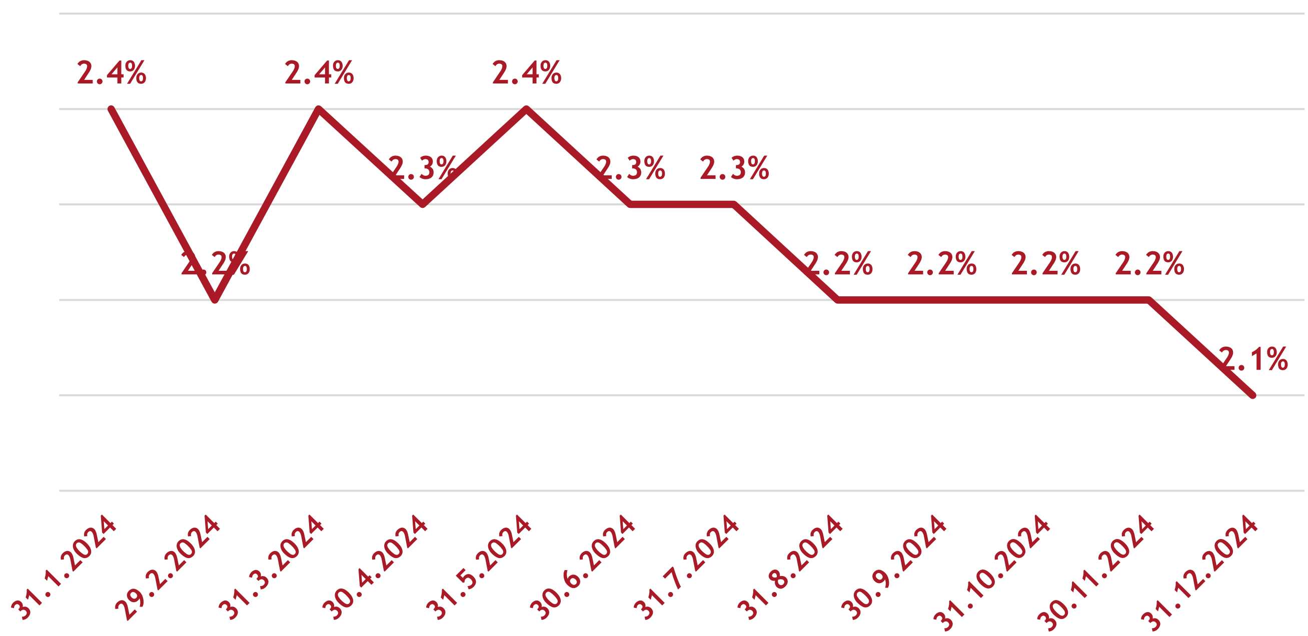
**Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

CREDIT DEFAULT* IN GRAPHS/2

Share of default* in retail loan debt



Share of default* in retail loan debt – 2024



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

STATISTICAL ANNEX 1

Debt in respect of bank loans (in RSD mill.)

Credit user	31.12.2023	30.11.2024	31.12.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,877,735	2,046,263	2,090,907	111.4	102.2
Entrepreneurs	70,380	79,557	81,635	116.0	102.6
Retail	1,497,034	1,617,540	1,622,861	108.4	100.3
Total	**3,445,149**	**3,743,360**	**3,795,403**	**110.2**	**101.4**

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

Type of loan	31.12.2023	30.11.2024	31.12.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	696,531	776,443	779,887	112.0	100.4
Consumer	17,767	20,756	20,686	116.4	99.7
Other	30,768	38,686	36,450	118.5	94.2
Mortgage and renovation	662,181	692,390	694,672	104.9	100.3
Agricultural	89,787	89,265	91,165	101.5	102.1
Total	**1,497,034**	**1,617,540**	**1,622,860**	**108.4**	**100.3**

Share of default* in loan debt

Credit user	31.12.2023	30.11.2024	31.12.2024
	1	2	3
Legal entities	2.9%	2.8%	2.7%
Entrepreneurs	6.1%	4.8%	4.7%
Retail	2.4%	2.1%	2.1%
Total	**2.7%**	**2.6%**	**2.5%**

** 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	31.12.2023	30.11.2024	31.12.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,146	5,036	5,038	97.9	100.0
Number of users	4,552	4,354	4,360	95.8	100.1
Debt outstanding	10,600	10,798	10,760	101.5	99.6
Number of defaulted leasing contracts	648	706	709	109.4	100.4
Share of default in debt outstanding	3.9%	4.6%	4.7%		

Current accounts	31.12.2023	30.11.2024	31.12.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,016,797	9,222,693	9,251,728	102.6	100.3
Number of users	5,941,186	6,055,481	6,067,341	102.1	100.2
Overdraft - total sum	43,838	45,091	45,155	103.0	100.1
Number of defaulted current accounts	234,363	239,589	218,821	93.4	91.3
Share of defaults in total overdraft	7.4%	7.1%	6.6%		

Credit cards	31.12.2023	30.11.2024	31.12.2024	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,161,522	1,137,395	1,135,722	97.8	99.9
Number of users	928,155	918,700	917,431	98.8	99.9
Total credit limitation	97,567	103,030	103,085	105.7	100.1
Amount utilized	30,825	34,294	34,255	111.1	99.9
Number of defaulted credit cards	46,822	31,954	30,119	64.3	94.3
Share of default in the amount utilized	10.1%	7.8%	7.6%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.12.2024	779,887	20,686	36,450	694,672	91,165	1,622,860

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

As of	Legal entities	Entrepreneurs	Total
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
31.12.2024	2,090,907	81,635	2,172,542

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