



CREDIT REPORT JANUARY 2026

Association of Serbian Banks

Credit Bureau



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CREDIT BUREAU IN NUMBERS – 31.1.2026

165,175

- Number of mortgage loan users

RSD 44.2 bill.

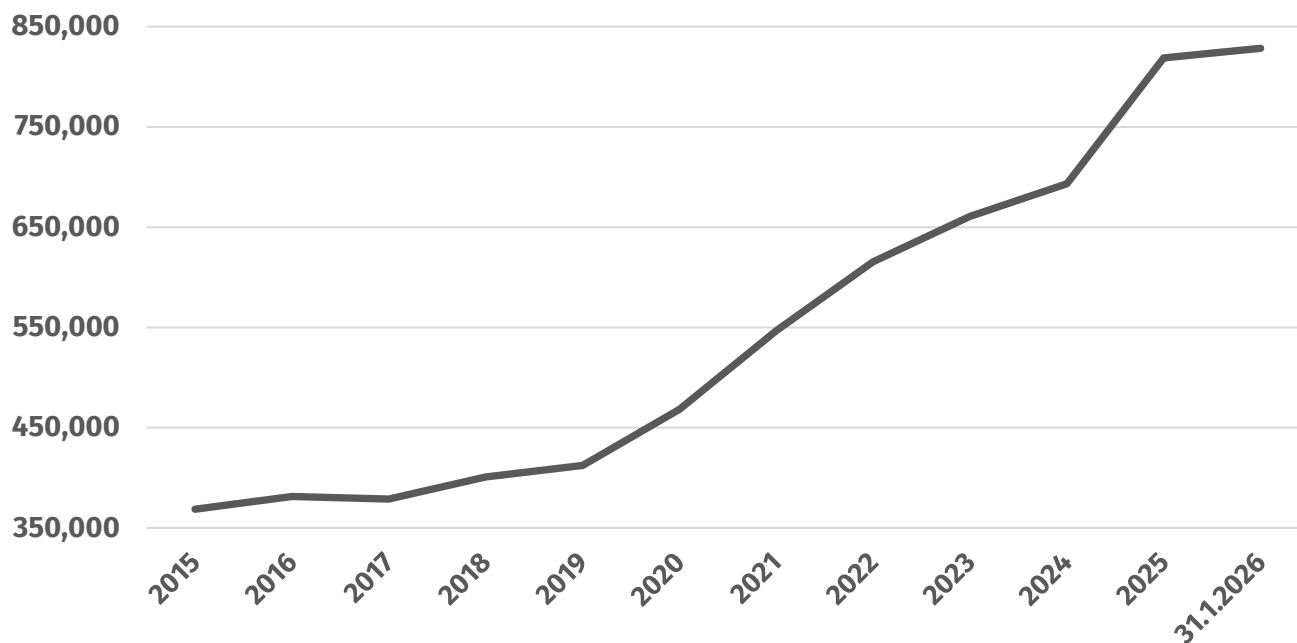
- Overdraft on current accounts

4.7 %

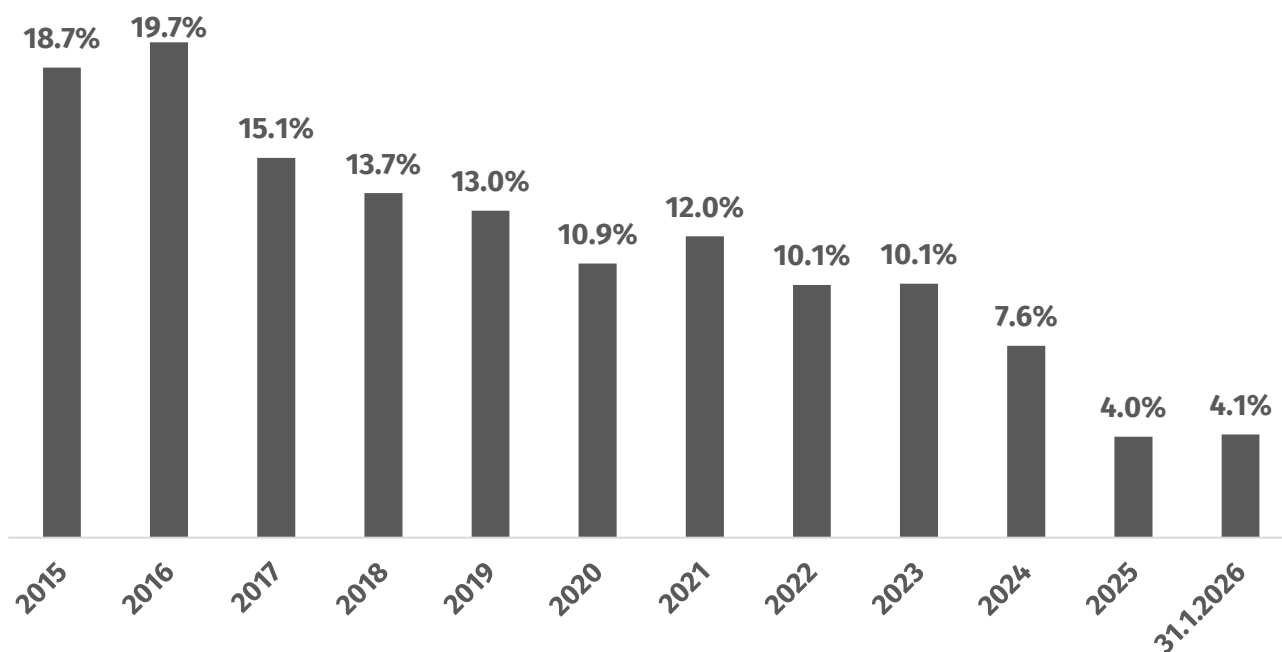
- Share of default in the debt outstanding on leasing contracts

LOANS IN GRAPHS

Total debt on account of mortgage loans (in RSD mill.)



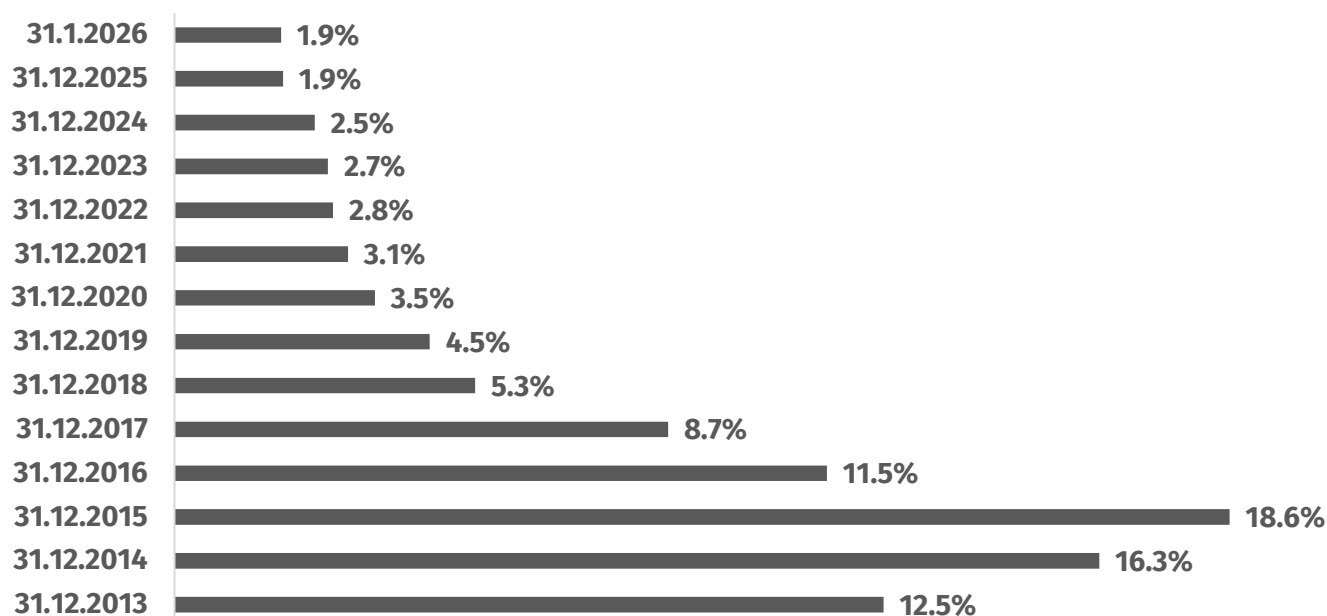
Default* on account of credit cards



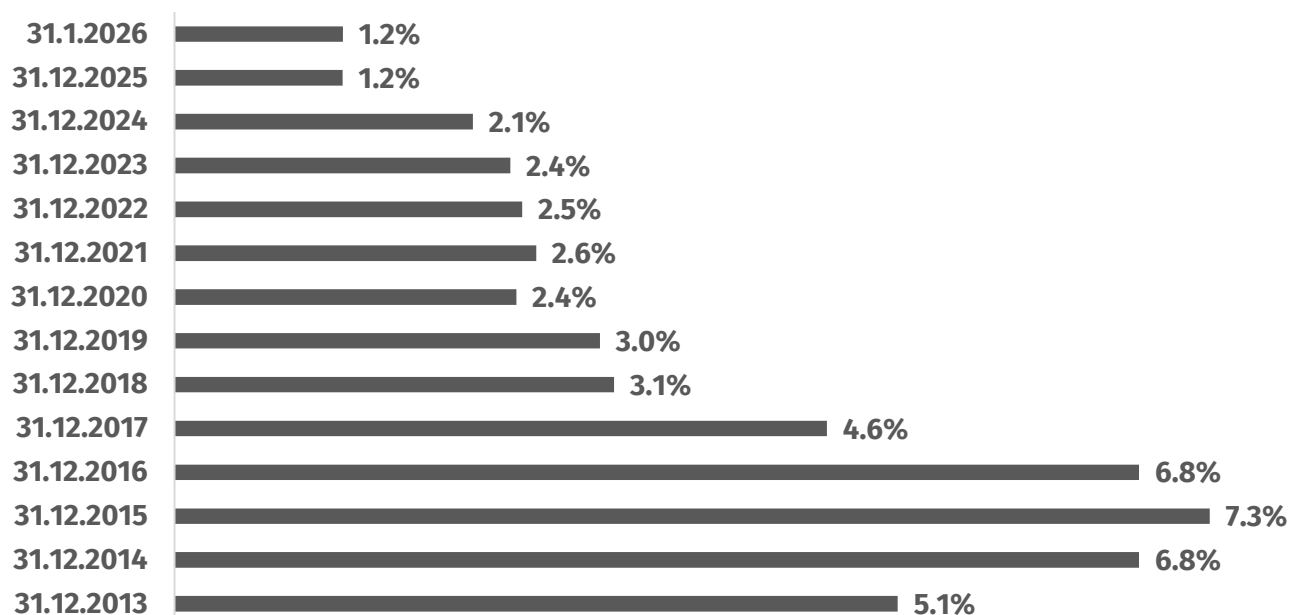
*Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days

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	31.1.2025	31.12.2025	31.1.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	2,086,917	2,344,024	2,327,814	111.5	99.3
Entrepreneurs	81,158	96,158	96,265	118.6	100.1
Retail	1,628,372	1,932,009	1,949,157	119.7	100.9
Total	3,796,447	4,372,191	4,373,236	115.2	100.0

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

Type of loan	31.1.2025	31.12.2025	31.1.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	782,605	946,030	953,131	121.8	100.8
Consumer	20,643	23,780	24,004	116.3	100.9
Other	36,646	46,164	46,532	127.0	100.8
Mortgage and renovation	697,497	820,644	830,269	119.0	101.2
Agricultural	90,981	95,391	95,221	104.7	99.8
Total	1,628,372	1,932,009	1,949,157	119.7	100.9

Share of default* in loan debt

Credit user	31.1.2025	31.12.2025	31.1.2026
	1	2	3
Legal entities	2.7%	2.4%	2.4%
Entrepreneurs	4.8%	3.8%	3.7%
Retail	2.1%	1.2%	1.2%
Total	2.5%	1.9%	1.9%

* 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	31.1.2025	31.12.2025	31.1.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,017	4,888	4,860	96.9	99.4
Number of users	4,345	4,244	4,224	97.2	99.5
Debt outstanding	10,417	10,255	10,187	97.8	99.3
Number of defaulted leasing contracts	710	667	670	94.4	100.4
Share of default in debt outstanding	4.8%	4.7%	4.7%		

Current accounts	31.1.2025	31.12.2025	31.1.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,283,478	9,654,884	9,681,147	104.3	100.3
Number of users	6,077,187	6,174,487	6,182,703	101.7	100.1
Overdraft - total sum	45,201	44,079	44,153	97.7	100.2
Number of defaulted current accounts	223,432	205,793	207,328	92.8	100.7
Share of defaults in total overdraft	6.8%	5.4%	5.6%		

Credit cards	31.1.2025	31.12.2025	31.1.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,131,416	1,064,831	1,089,748	96.3	102.3
Number of users	914,436	851,591	849,959	92.9	99.8
Total credit limitation	102,984	105,850	107,652	104.5	101.7
Amount utilized	34,108	33,932	33,882	99.3	99.9
Number of defaulted credit cards	30,683	32,786	33,269	108.4	101.5
Share of default in the amount utilized	7.7%	4.0%	4.1%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
31.1.2025	782,604	20,643	36,647	697,497	90,981	1,628,372
28.2.2025	790,034	20,627	37,336	702,655	91,866	1,642,518
31.3.2025	798,601	20,020	39,399	708,196	91,646	1,657,862
30.4.2025	823,469	22,672	39,234	725,414	90,733	1,701,522
31.5.2025	839,585	23,200	40,780	736,504	90,601	1,730,670
30.6.2025	855,603	23,570	42,638	745,758	93,288	1,760,857
31.7.2025	865,754	23,097	42,698	755,240	93,414	1,780,203
31.8.2025	878,184	23,108	43,907	763,290	93,621	1,802,110
30.9.2025	895,711	23,085	44,902	779,877	93,598	1,837,173
31.10.2025	917,910	23,151	45,280	792,707	94,004	1,873,052
30.11.2025	932,523	23,315	45,632	806,794	94,717	1,902,981
31.12.2025	946,030	23,780	46,164	820,644	95,391	1,932,009
31.1.2026	953,131	24,004	46,532	830,269	95,221	1,949,157

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

As of	Legal entities	Entrepreneurs	Total
31.1.2025	2,086,918	81,158	2,168,076
28.2.2025	2,091,855	81,658	2,173,513
31.3.2025	2,097,775	83,957	2,181,732
30.4.2025	2,106,823	85,336	2,192,159
31.5.2025	2,124,165	87,188	2,211,353
30.6.2025	2,173,980	88,960	2,262,940
31.7.2025	2,195,770	89,374	2,285,144
31.8.2025	2,220,511	90,015	2,310,526
30.9.2025	2,236,084	91,102	2,327,186
31.10.2025	2,248,225	92,976	2,341,201
30.11.2025	2,285,495	94,235	2,379,730
31.12.2025	2,344,024	96,158	2,440,182
31.1.2026	2,327,814	96,265	2,424,079

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