



CREDIT REPORT FEBRUARY 2026

Association of Serbian Banks

Credit Bureau



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CREDIT BUREAU IN NUMBERS – 28.2.2026

RSD 4.9 mill.

- Average debt on a retail loan

0.1 %

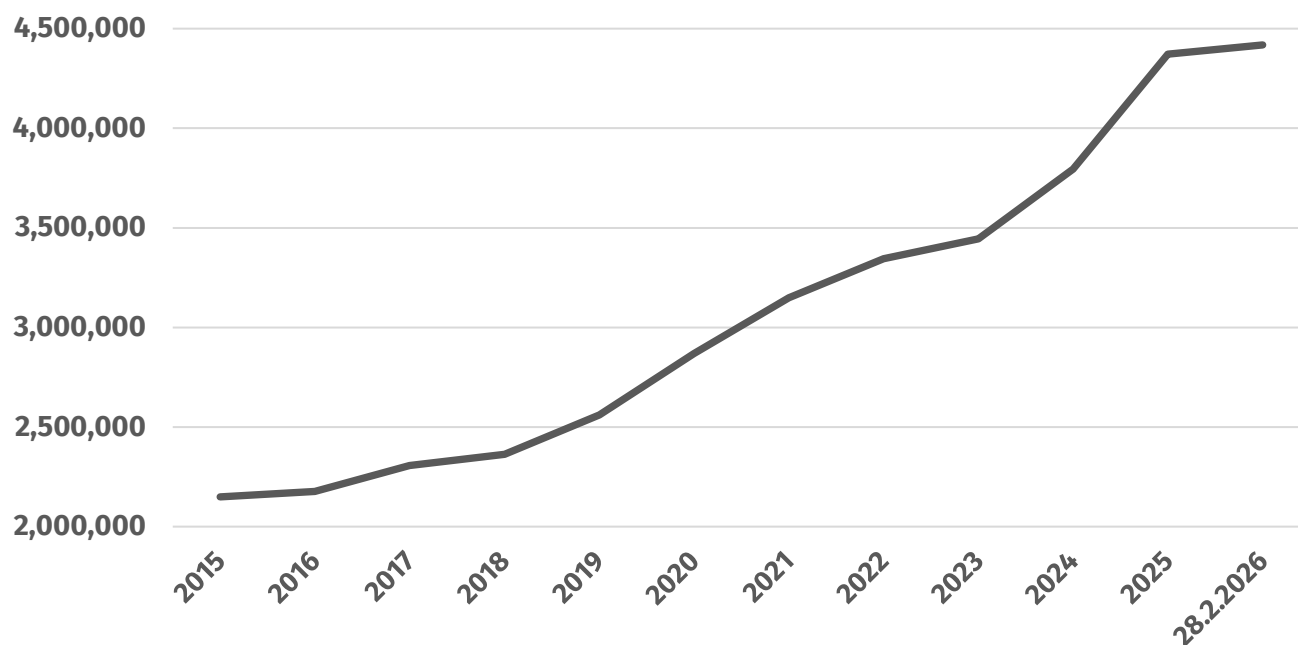
- Default on account of mortgage loans

849,040

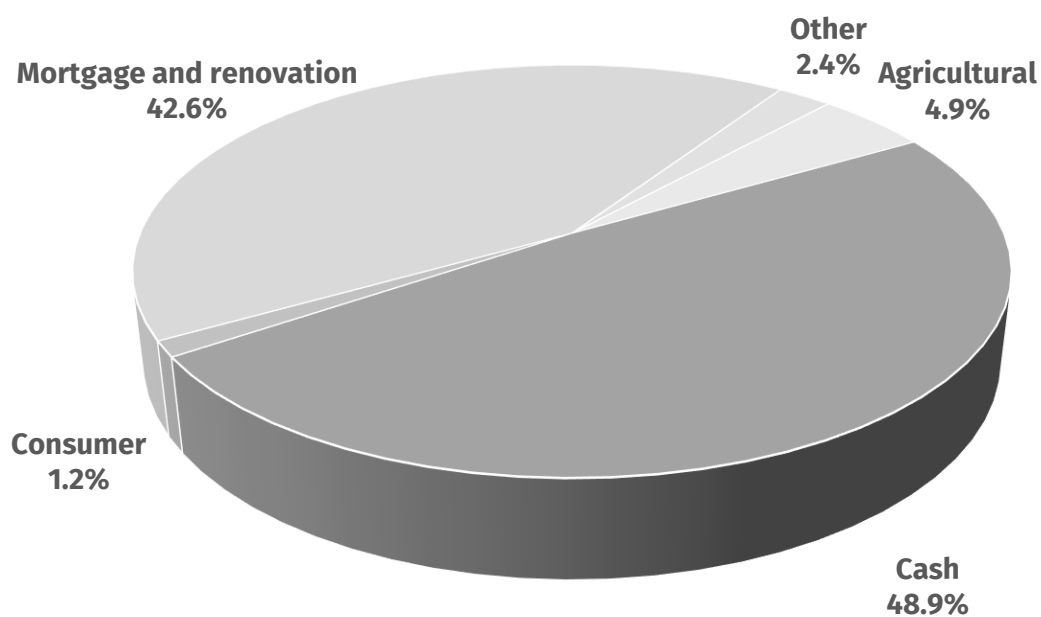
- Number of credit card users

LOANS IN GRAPHS

Debt outstanding on account of bank loans

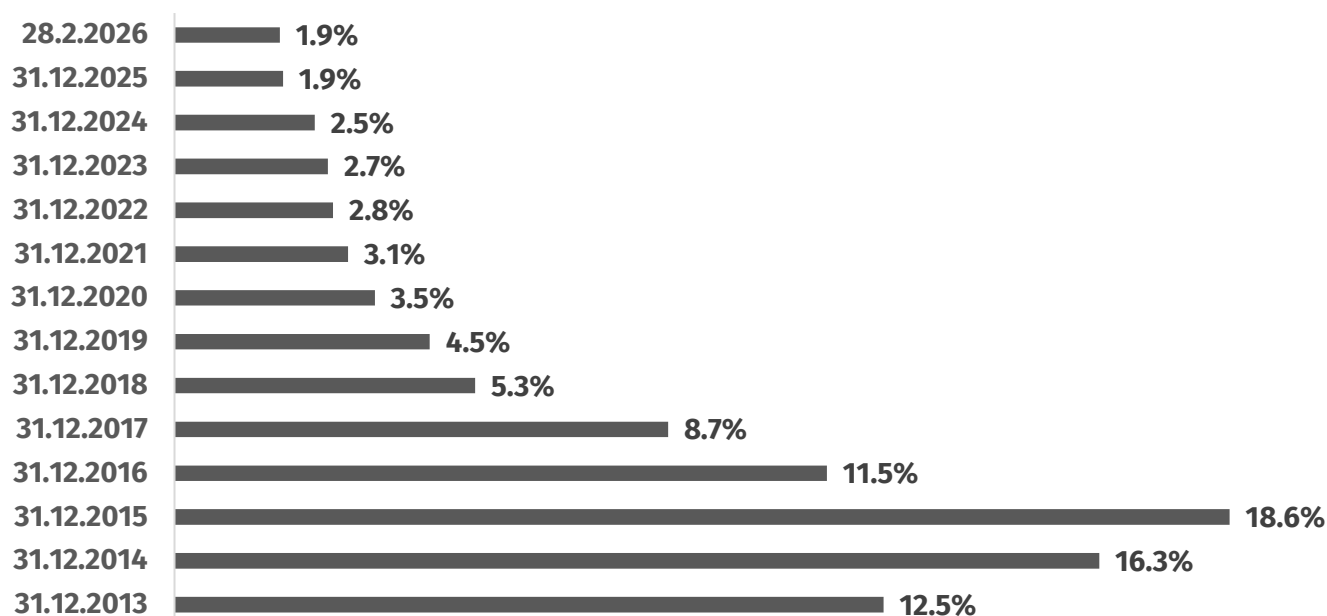


Share of specific loan types in total retail loans as of 28.2.2026

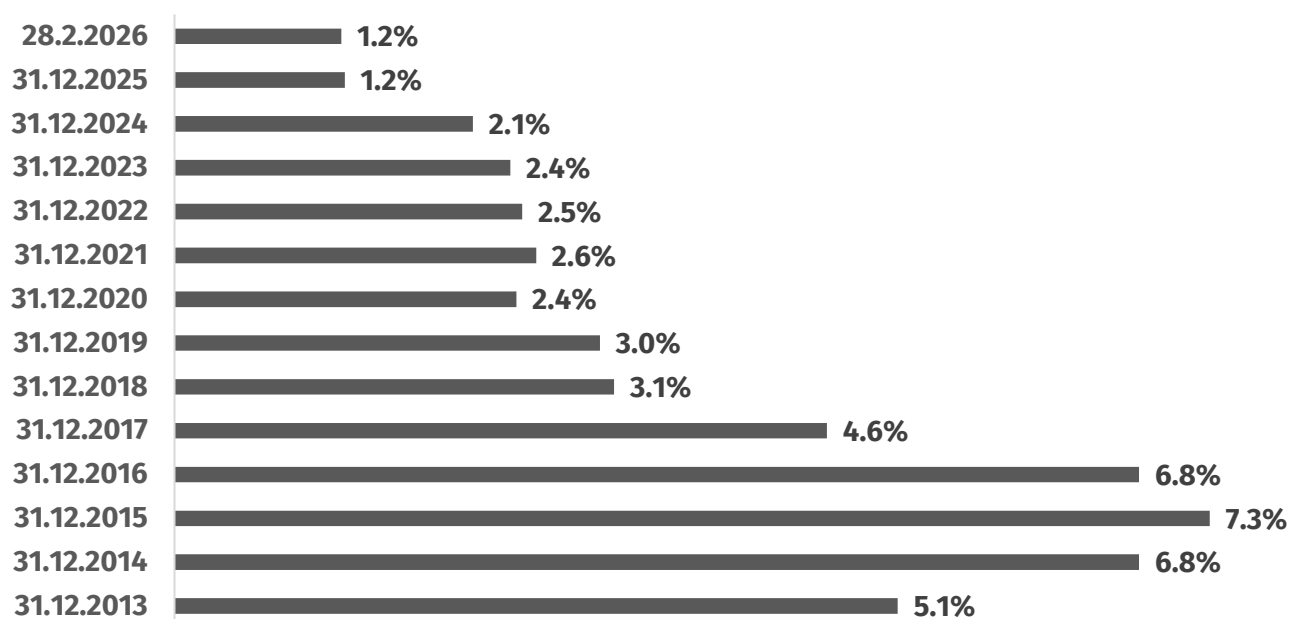


CREDIT DEFAULT* IN GRAPHS

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	28.2.2025	31.1.2026	28.2.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	2,091,855	2,327,814	2,348,487	112.3	100.9
Entrepreneurs	81,658	96,265	96,568	118.3	100.3
Retail	1,642,518	1,949,157	1,973,186	120.1	101.2
Total	3,816,031	4,373,236	4,418,241	115.8	101.0

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

Type of loan	28.2.2025	31.1.2026	28.2.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	790,034	953,131	965,334	122.2	101.3
Consumer	20,627	24,004	24,369	118.1	101.5
Other	37,336	46,532	47,132	126.2	101.3
Mortgage and renovation	702,655	830,269	840,113	119.6	101.2
Agricultural	91,866	95,221	96,237	104.8	101.1
Total	1,642,518	1,949,157	1,973,185	120.1	101.2

Share of default* in loan debt

Credit user	28.2.2025	31.1.2026	28.2.2026
	1	2	3
Legal entities	2.9%	2.4%	2.4%
Entrepreneurs	4.9%	3.7%	3.3%
Retail	2.1%	1.2%	1.2%
Total	2.6%	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	28.2.2025	31.1.2026	28.2.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,023	4,860	4,871	97.0	100.2
Number of users	4,343	4,224	4,232	97.4	100.2
Debt outstanding	10,368	10,187	10,216	98.5	100.3
Number of defaulted leasing contracts	715	670	673	94.1	100.4
Share of default in debt outstanding	4.9%	4.7%	4.8%		

Current accounts	28.2.2025	31.1.2026	28.2.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,307,406	9,681,147	9,544,264	102.5	98.6
Number of users	6,084,553	6,182,703	6,165,127	101.3	99.7
Overdraft - total sum	45,264	44,153	44,308	97.9	100.4
Number of defaulted current accounts	204,776	207,328	188,838	92.2	91.1
Share of defaults in total overdraft	6.7%	5.6%	5.6%		

Credit cards	28.2.2025	31.1.2026	28.2.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,125,788	1,089,748	1,087,980	96.6	99.8
Number of users	910,513	849,959	849,040	93.2	99.9
Total credit limitation	103,268	107,652	108,368	104.9	100.7
Amount utilized	33,327	33,882	33,380	100.2	98.5
Number of defaulted credit cards	29,403	33,269	33,734	114.7	101.4
Share of default in the amount utilized	7.9%	4.1%	4.2%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
28.2.2026	965,334	24,369	47,132	840,113	96,237	1,973,185

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

As of	Legal entities	Entrepreneurs	Total
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
28.2.2026	2,348,488	96,568	2,445,056

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