



CREDIT REPORT MARCH 2026

Association of Serbian Banks

Credit Bureau



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CREDIT BUREAU IN NUMBERS – 31.3.2026

155,391

- Number of defaulted loan users

RSD 2.1 mill.

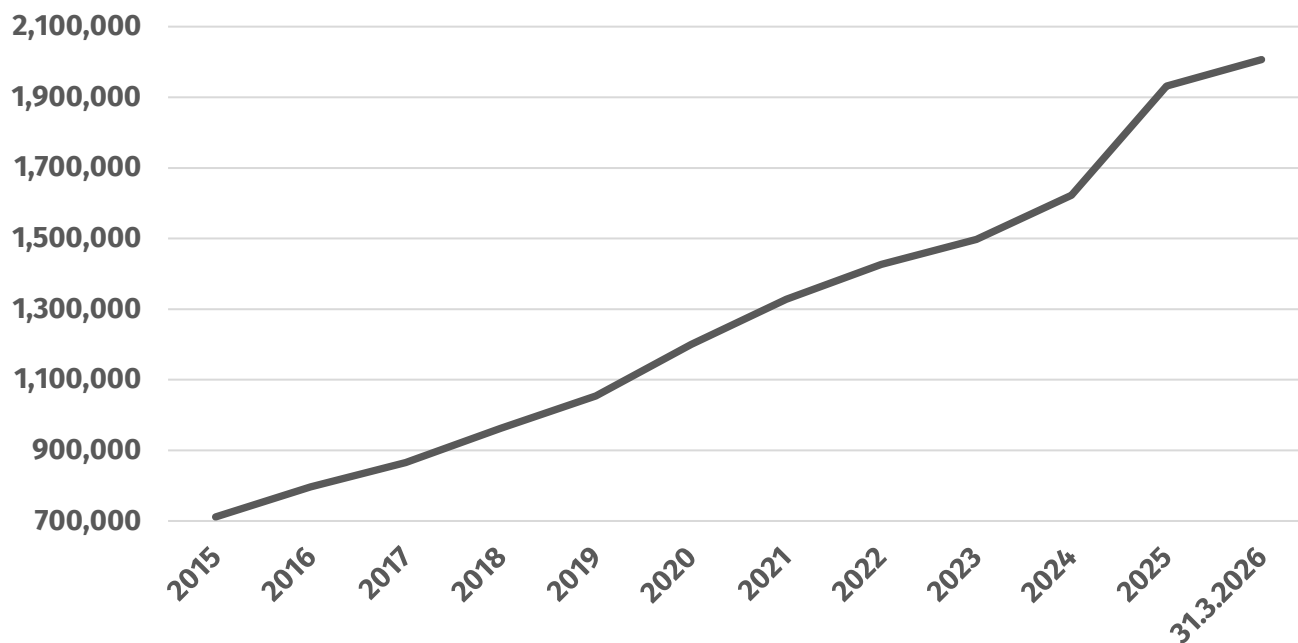
- Average debt on account of leasing contracts of individuals

42.5 %

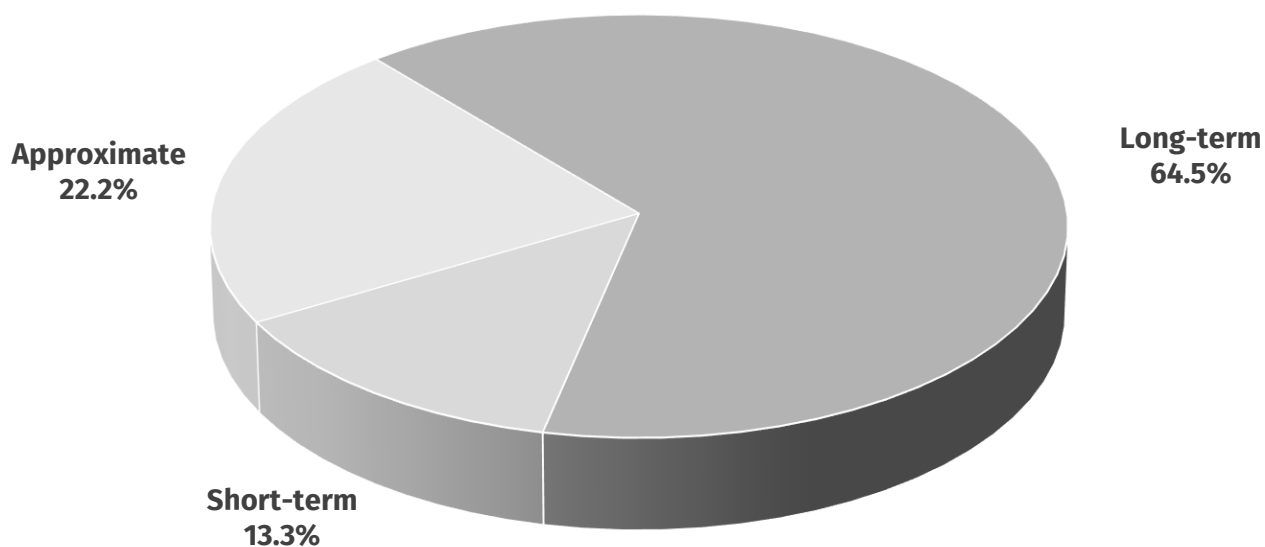
- Share of mortgage loans in total retail loans

LOANS IN GRAPHS

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

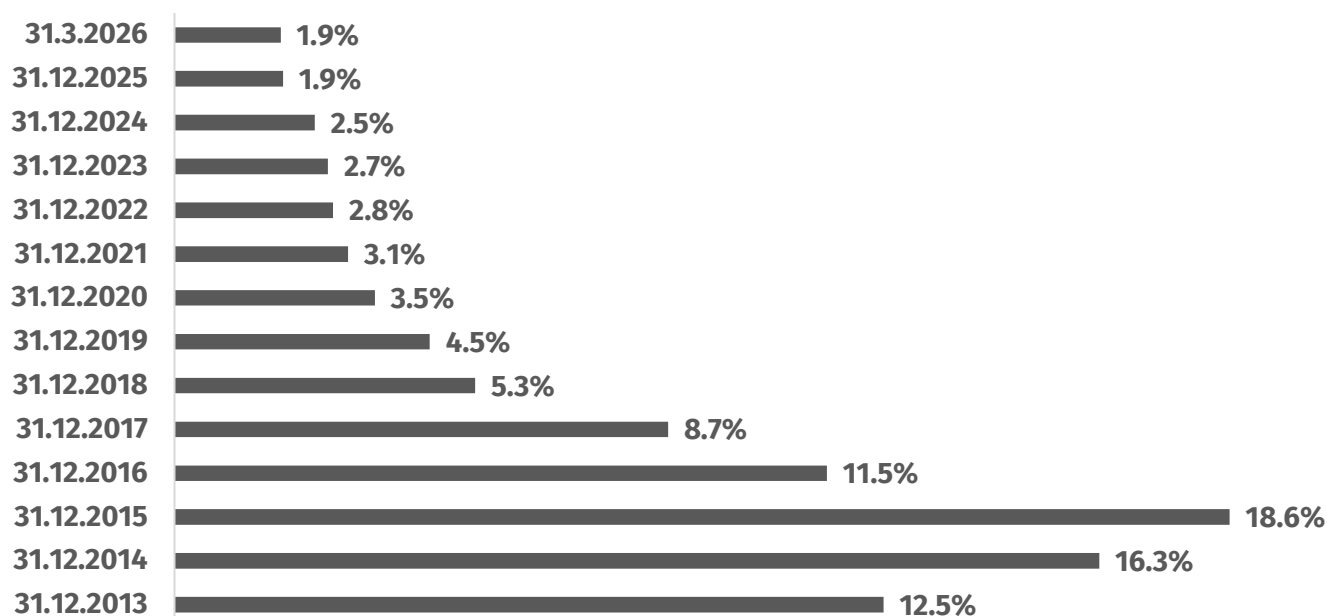


Share of specific loan types in total loans of legal entities

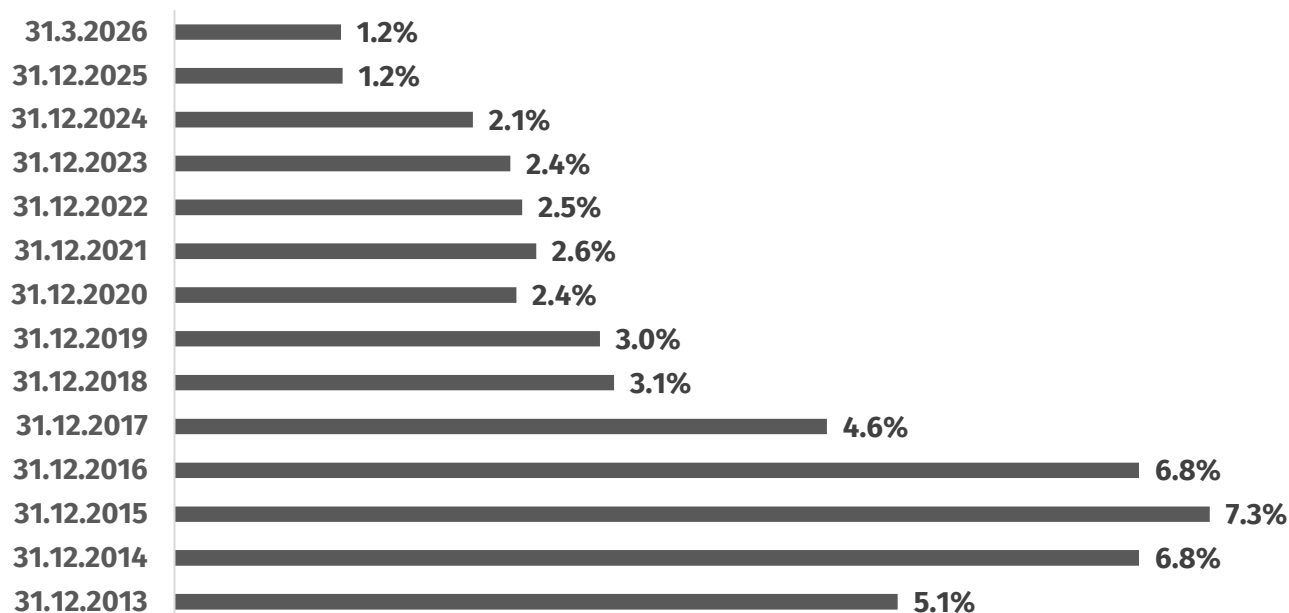


CREDIT DEFAULT* IN GRAPHS

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	31.3.2025	28.2.2026	31.3.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	2,097,775	2,348,487	2,331,537	111.1	99.3
Entrepreneurs	83,957	96,568	97,248	115.8	100.7
Retail	1,657,863	1,973,186	2,006,694	121.0	101.7
Total	3,839,595	4,418,241	4,435,479	115.5	100.4

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

Type of loan	31.3.2025	28.2.2026	31.3.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	798,601	965,334	984,061	123.2	101.9
Consumer	20,020	24,369	25,586	127.8	105.0
Other	39,400	47,132	47,919	121.6	101.7
Mortgage and renovation	708,196	840,113	852,568	120.4	101.5
Agricultural	91,645	96,237	96,560	105.4	100.3
Total	1,657,862	1,973,185	2,006,694	121.0	101.7

Share of default* in loan debt

Credit user	31.3.2025	28.2.2026	31.3.2026
	1	2	3
Legal entities	2.8%	2.4%	2.4%
Entrepreneurs	4.8%	3.3%	3.4%
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	31.3.2025	28.2.2026	31.3.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,994	4,871	4,858	97.3	99.7
Number of users	4,317	4,232	4,220	97.8	99.7
Debt outstanding	10,379	10,216	10,198	98.3	99.8
Number of defaulted leasing contracts	697	673	664	95.3	98.7
Share of default in debt outstanding	4.8%	4.8%	4.8%		

Current accounts	31.3.2025	28.2.2026	31.3.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,568,169	9,544,264	9,306,392	97.3	97.5
Number of users	6,118,158	6,165,127	6,087,016	99.5	98.7
Overdraft - total sum	40,096	44,308	38,461	95.9	86.8
Number of defaulted current accounts	225,392	188,838	179,931	79.8	95.3
Share of defaults in total overdraft	8.0%	5.6%	6.4%		

Credit cards	31.3.2025	28.2.2026	31.3.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,122,845	1,087,980	1,090,656	97.1	100.2
Number of users	906,994	849,040	848,284	93.5	99.9
Total credit limitation	103,380	108,368	108,903	105.3	100.5
Amount utilized	32,814	33,380	33,152	101.0	99.3
Number of defaulted credit cards	28,897	33,734	33,652	116.5	99.8
Share of default in the amount utilized	7.8%	4.2%	4.3%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.3.2026	984,061	25,586	47,919	852,568	96,560	2,006,694

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

As of	Legal entities	Entrepreneurs	Total
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
31.3.2026	2,331,537	97,248	2,428,785

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