



CREDIT REPORT APRIL 2026

Association of Serbian Banks

Credit Bureau



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CREDIT BUREAU IN NUMBERS – 30.4.2026

171,153

- Number of housing loans

3.3

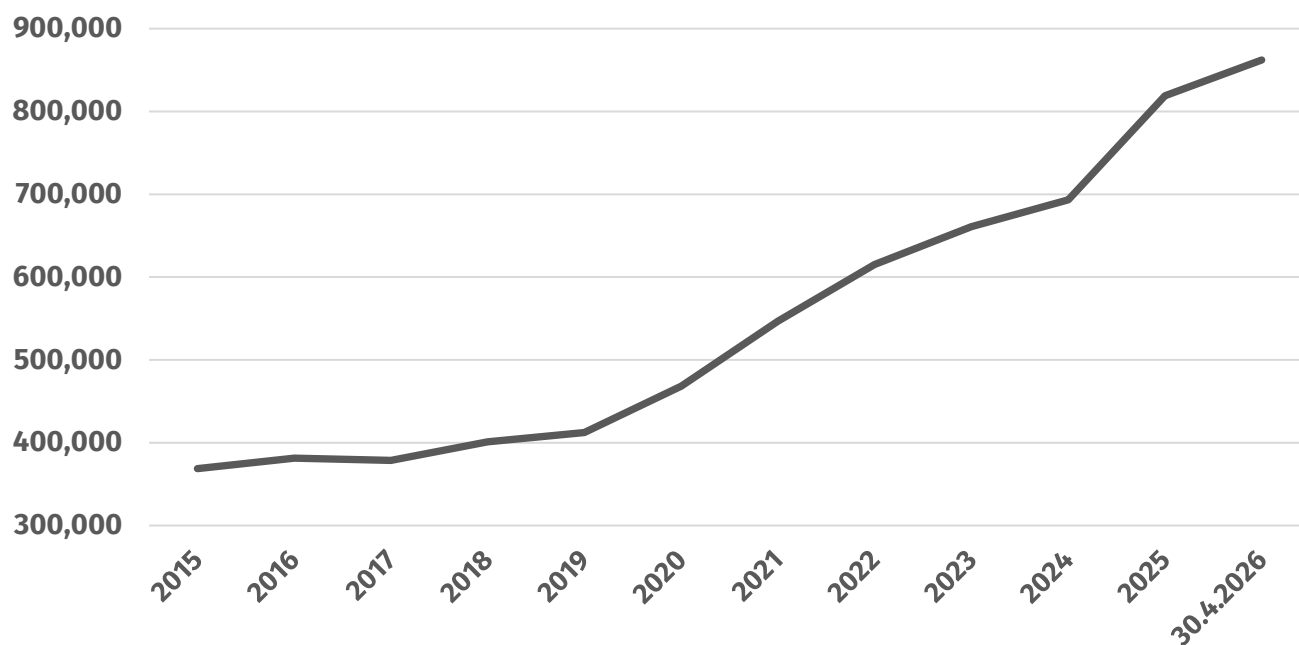
- Average number of loans granted to legal entities

30.5 %

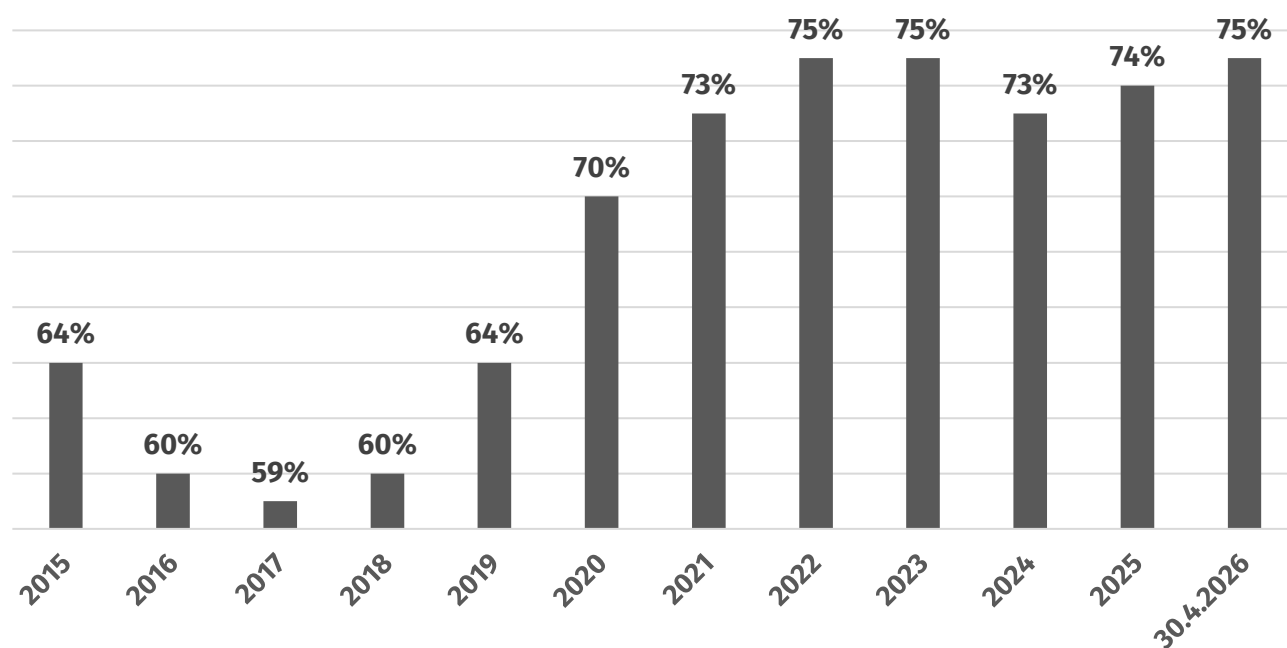
- Share of used amount in the approved amount in respect of natural persons' credit cards

LOANS IN GRAPHS

Balance of debt on account of housing loans (in RSD mill.)

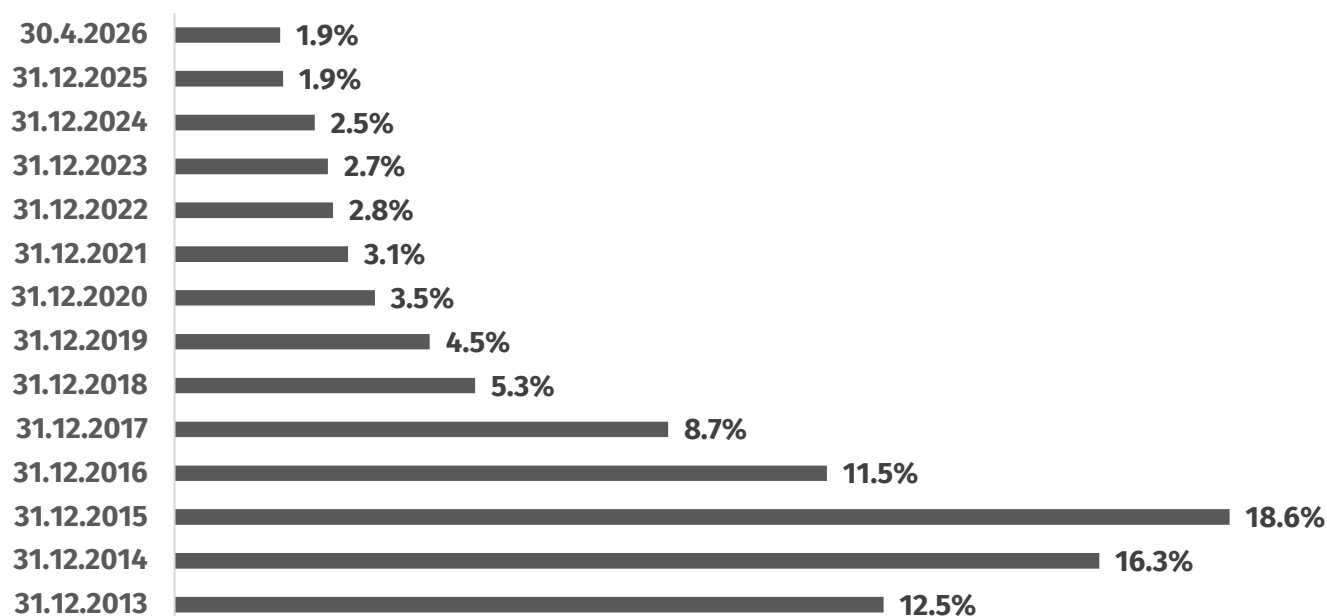


Share of long-term loans in total loans granted to entrepreneurs

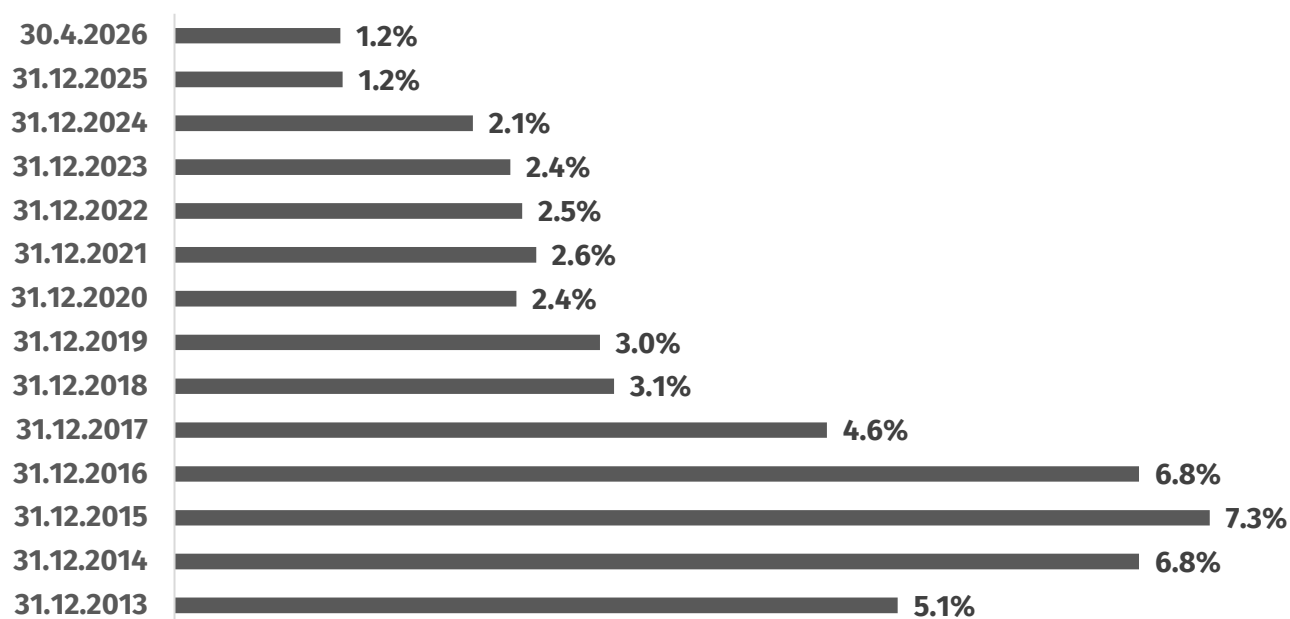


CREDIT DEFAULT* IN GRAPHS

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	30.4.2025	31.3.2026	30.4.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	2,106,823	2,331,537	2,371,080	112.5	101.7
Entrepreneurs	85,336	97,248	98,177	115.0	101.0
Retail	1,701,523	2,006,694	2,039,672	119.9	101.6
Total	3,893,682	4,435,479	4,508,929	115.8	101.7

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

Type of loan	30.4.2025	31.3.2026	30.4.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	823,469	984,061	1,002,190	121.7	101.8
Consumer	22,672	25,586	26,888	118.6	105.1
Other	39,234	47,919	48,186	122.8	100.6
Mortgage and renovation	725,414	852,568	864,098	119.1	101.4
Agricultural	90,733	96,560	98,309	108.3	101.8
Total	1,701,522	2,006,694	2,039,671	119.9	101.6

Share of default* in loan debt

Credit user	30.4.2025	31.3.2026	30.4.2026
	1	2	3
Legal entities	2.8%	2.4%	2.4%
Entrepreneurs	4.7%	3.4%	3.3%
Retail	2.0%	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	30.4.2025	31.3.2026	30.4.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,980	4,858	4,874	97.9	100.3
Number of users	4,316	4,220	4,238	98.2	100.4
Debt outstanding	10,351	10,198	10,284	99.4	100.8
Number of defaulted leasing contracts	709	664	654	92.2	98.5
Share of default in debt outstanding	4.8%	4.8%	4.7%		

Current accounts	30.4.2025	31.3.2026	30.4.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,497,151	9,306,392	9,374,400	98.7	100.7
Number of users	6,112,650	6,087,016	6,100,308	99.8	100.2
Overdraft - total sum	43,310	38,461	44,689	103.2	116.2
Number of defaulted current accounts	256,239	179,931	203,234	79.3	113.0
Share of defaults in total overdraft	7.9%	6.4%	5.8%		

Credit cards	30.4.2025	31.3.2026	30.4.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,121,169	1,090,656	1,095,148	97.7	100.4
Number of users	896,340	848,284	846,674	94.5	99.8
Total credit limitation	104,179	108,903	109,451	105.1	100.5
Amount utilized	33,041	33,152	33,382	101.0	100.7
Number of defaulted credit cards	41,569	33,652	33,898	81.5	100.7
Share of default in the amount utilized	7.1%	4.3%	4.3%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
30.4.2026	1,002,190	26,888	48,186	864,098	98,309	2,039,671

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

As of	Legal entities	Entrepreneurs	Total
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
30.4.2026	2,371,080	98,177	2,469,257

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