



CREDIT REPORT MAY 2026

Association of Serbian Banks

Credit Bureau



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CREDIT BUREAU IN NUMBERS – 31.5.2026

38,630

- Number of agricultural loan

1.8

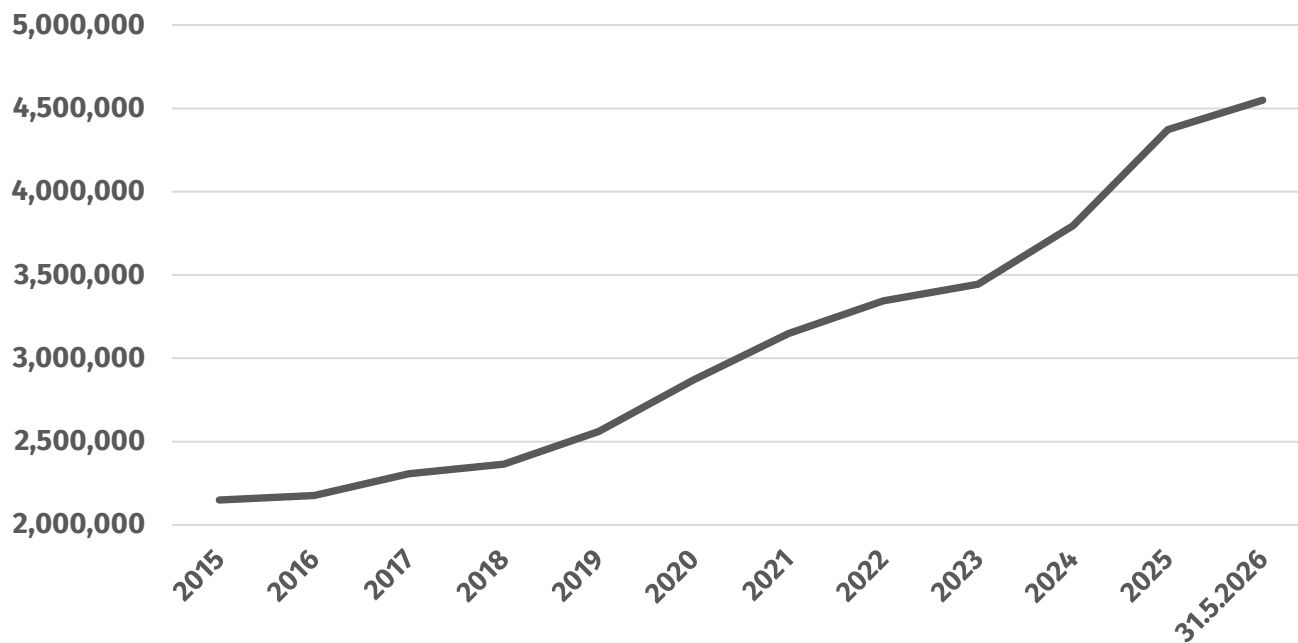
- Average number of loans granted to entrepreneurs

RSD 2.60 mill.

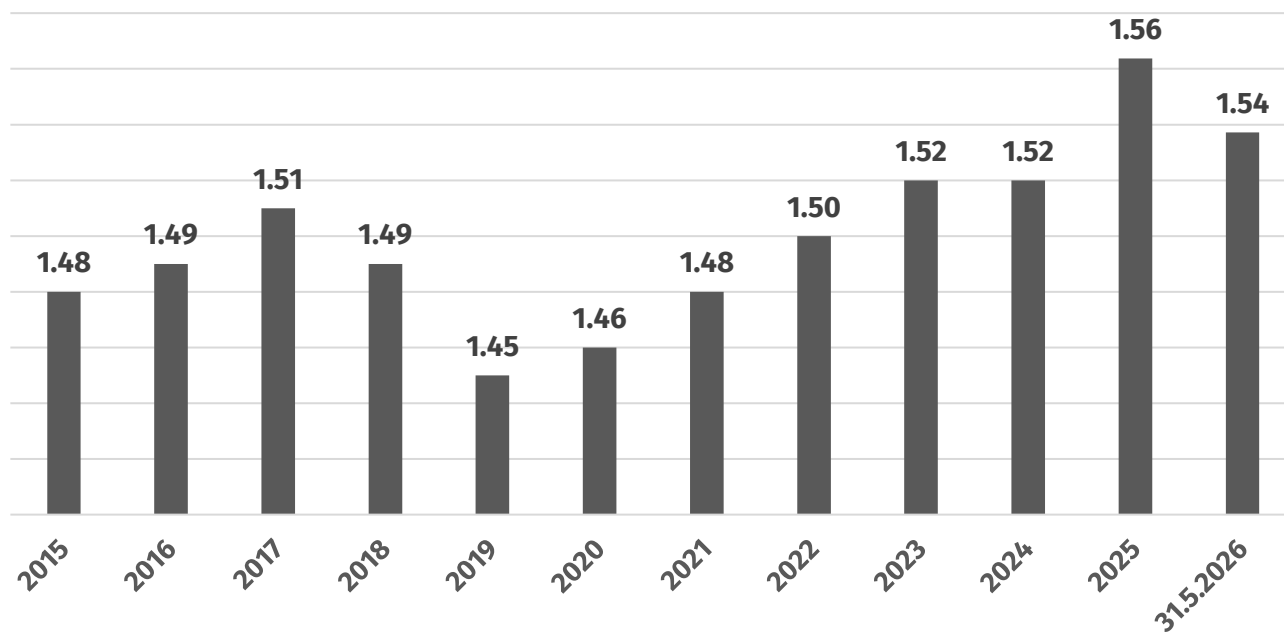
- Average debt on account of leasing agreements of natural persons

LOANS IN GRAPHS

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



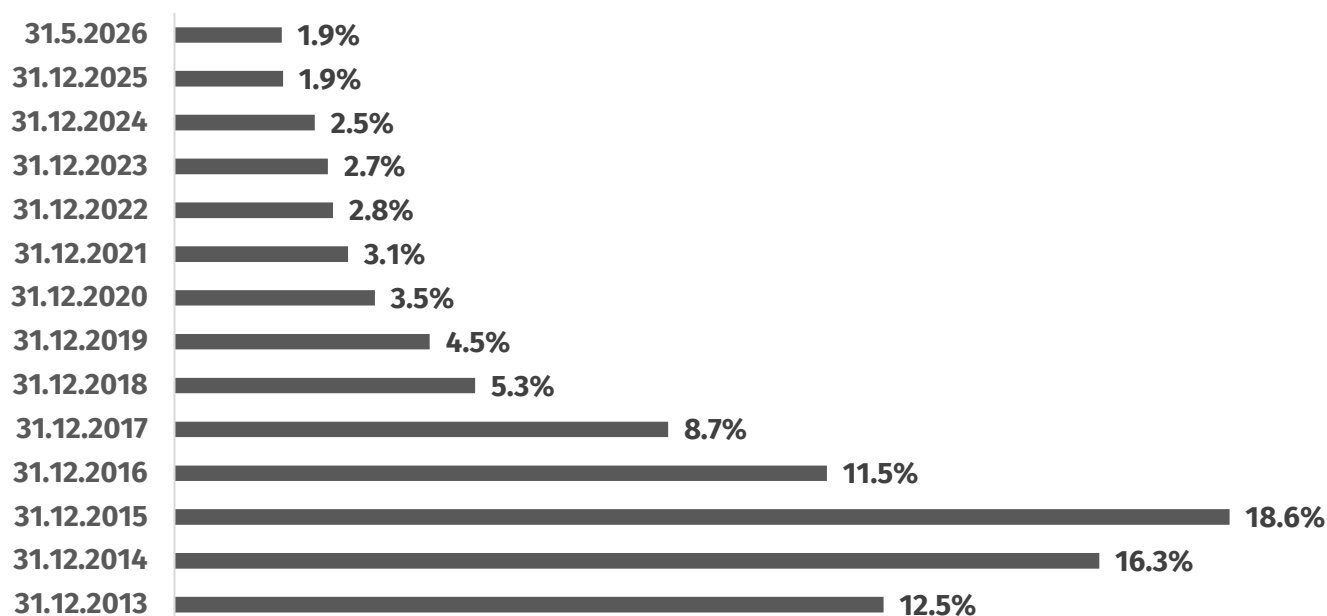
Number of current accounts per user*



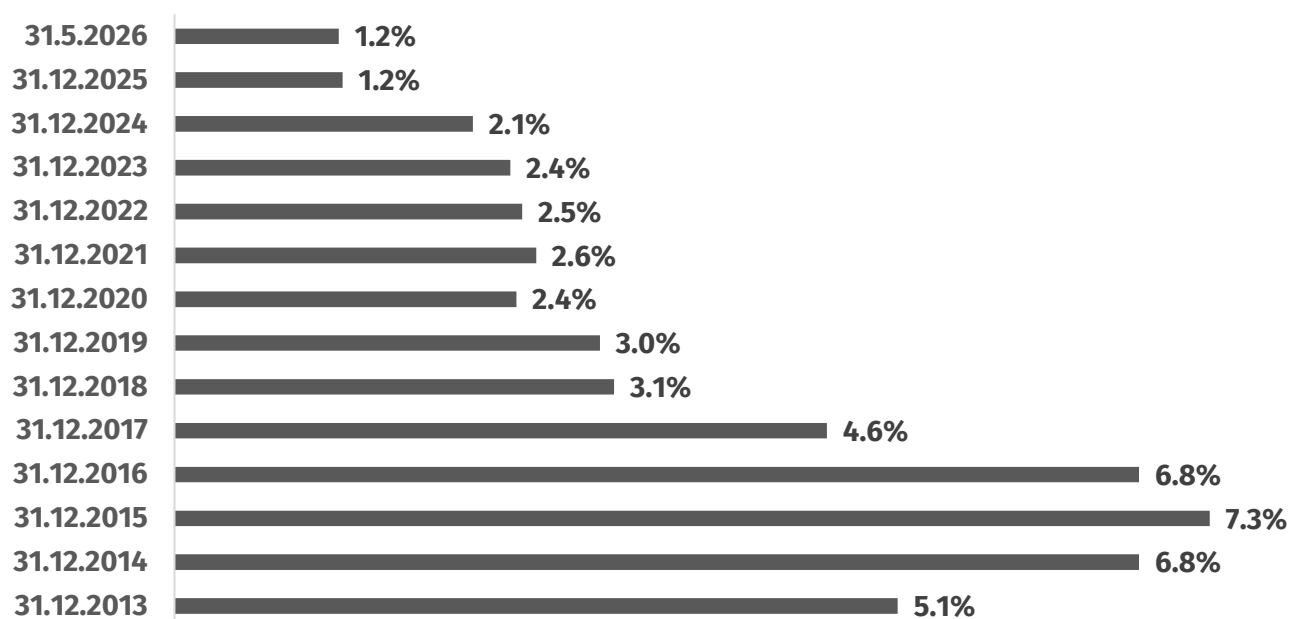
*Accounts with a real or potential obligation

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	31.5.2026	30.4.2026	31.5.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	2,124,165	2,371,080	2,377,248	111.9	100.3
Entrepreneurs	87,189	98,177	99,716	114.4	101.6
Retail	1,730,670	2,039,672	2,071,851	119.7	101.6
Total	3,942,024	4,508,929	4,548,815	115.4	100.9

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

Type of loan	31.5.2026	30.4.2026	31.5.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	839,585	1,002,190	1,016,471	121.1	101.4
Consumer	23,200	26,888	27,712	119.4	103.1
Other	40,780	48,186	48,452	118.8	100.6
Mortgage and renovation	736,504	864,098	877,002	119.1	101.5
Agricultural	90,601	98,309	102,214	112.8	104.0
Total	1,730,670	2,039,671	2,071,851	119.7	101.6

Share of default* in loan debt

Credit user	31.5.2026	30.4.2026	31.5.2026
	1	2	3
Legal entities	2.7%	2.4%	2.5%
Entrepreneurs	4.7%	3.3%	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	31.5.2026	30.4.2026	31.5.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,984	4,874	4,860	97.5	99.7
Number of users	4,315	4,238	4,223	97.9	99.6
Debt outstanding	10,423	10,284	10,345	99.3	100.6
Number of defaulted leasing contracts	693	654	660	95.2	100.9
Share of default in debt outstanding	4.7%	4.7%	4.6%		

Current accounts	31.5.2026	30.4.2026	31.5.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,519,570	9,374,400	9,388,465	98.6	100.2
Number of users	6,120,483	6,100,308	6,107,343	99.8	100.1
Overdraft - total sum	43,568	44,689	45,030	103.4	100.8
Number of defaulted current accounts	254,519	203,234	194,286	76.3	95.6
Share of defaults in total overdraft	7.9%	5.8%	5.8%		

Credit cards	31.5.2026	30.4.2026	31.5.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,115,655	1,095,148	1,099,886	98.6	100.4
Number of users	883,213	846,674	847,709	96.0	100.1
Total credit limitation	104,778	109,451	110,443	105.4	100.9
Amount utilized	33,345	33,382	33,553	100.6	100.5
Number of defaulted credit cards	42,354	33,898	33,381	78.8	98.5
Share of default in the amount utilized	7.8%	4.3%	4.3%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.5.2026	1,016,472	27,712	48,452	877,002	102,213	2,071,851

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

As of	Legal entities	Entrepreneurs	Total
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
31.5.2026	2,377,248	99,717	2,476,965

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