CREDIT REPORT
JUNE 2026

Association of Serbian Banks

Credit Bureau

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CREDIT BUREAU IN NUMBERS – 30.6.2026

9.0 %

- Increase in cash loans in 2026

1,108,257

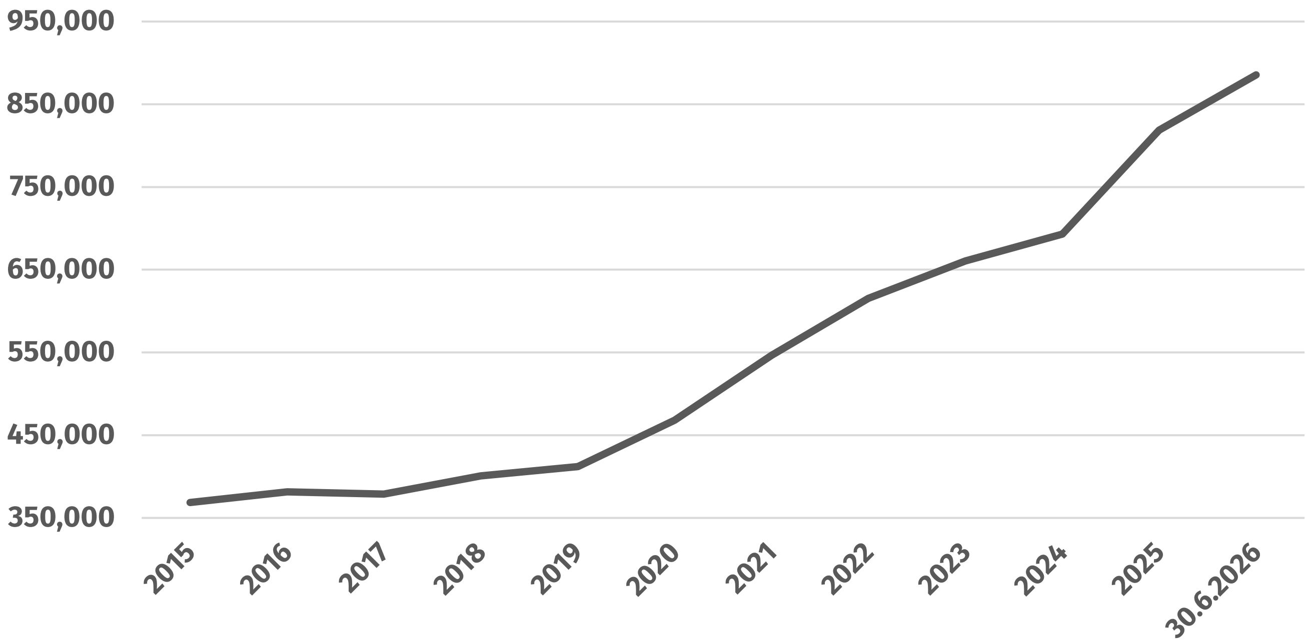
- Number of credit cards

RSD 433 mill.

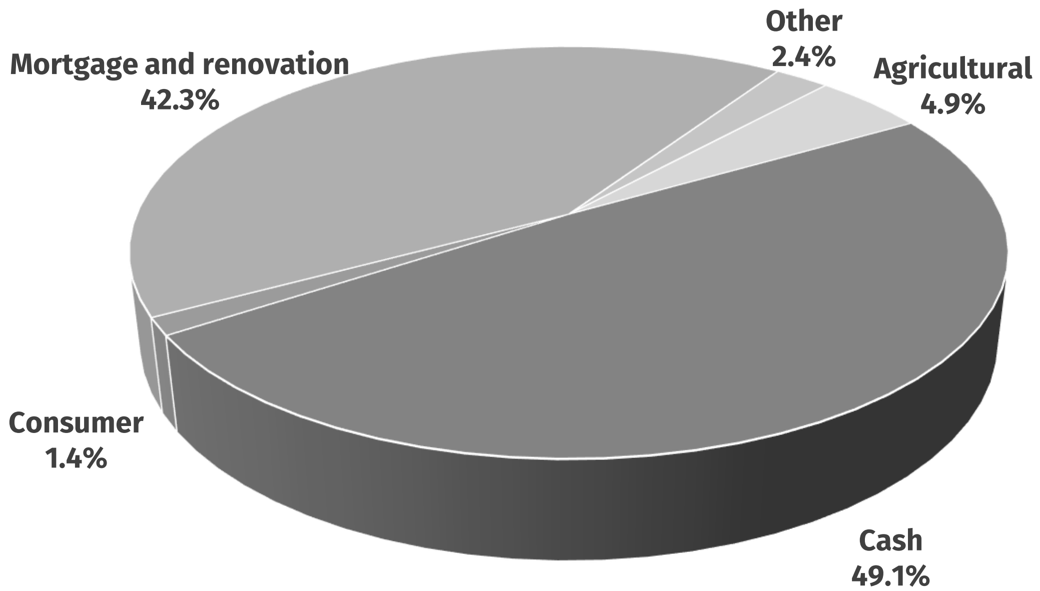
- The amount of default on account of consumer loans

LOANS IN GRAPHS

Debt outstanding on account of housing loans (in RSD mill.)

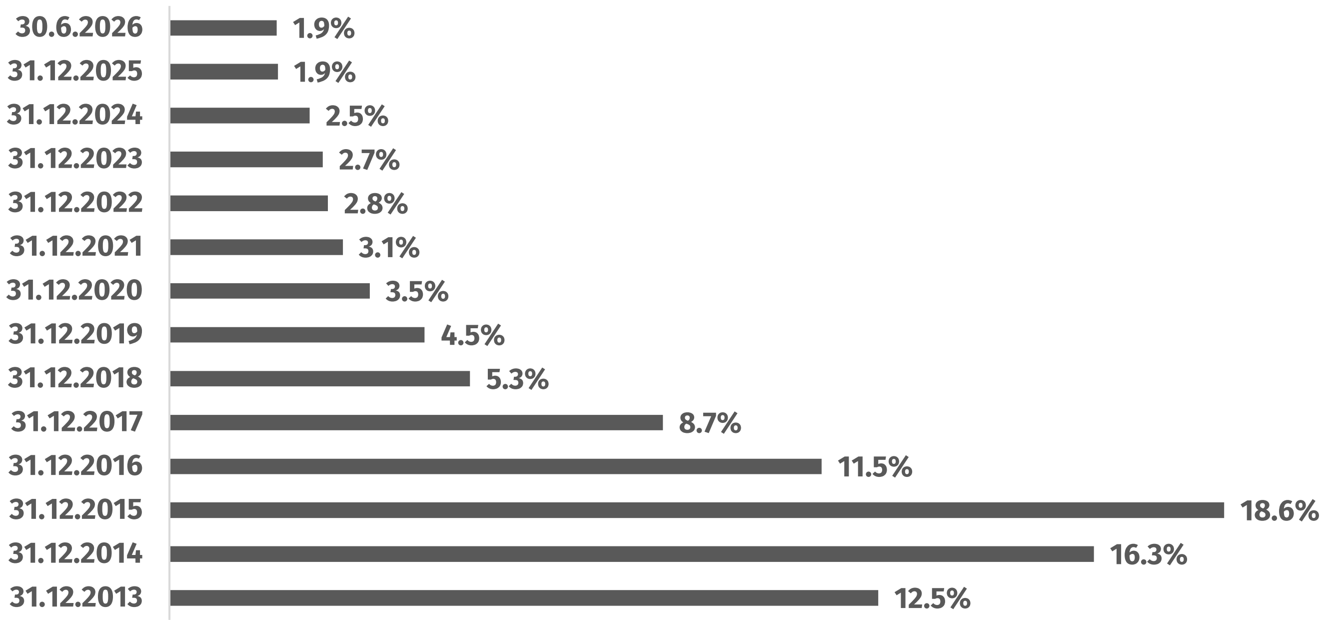


Share of debt on account of individual retail loan types

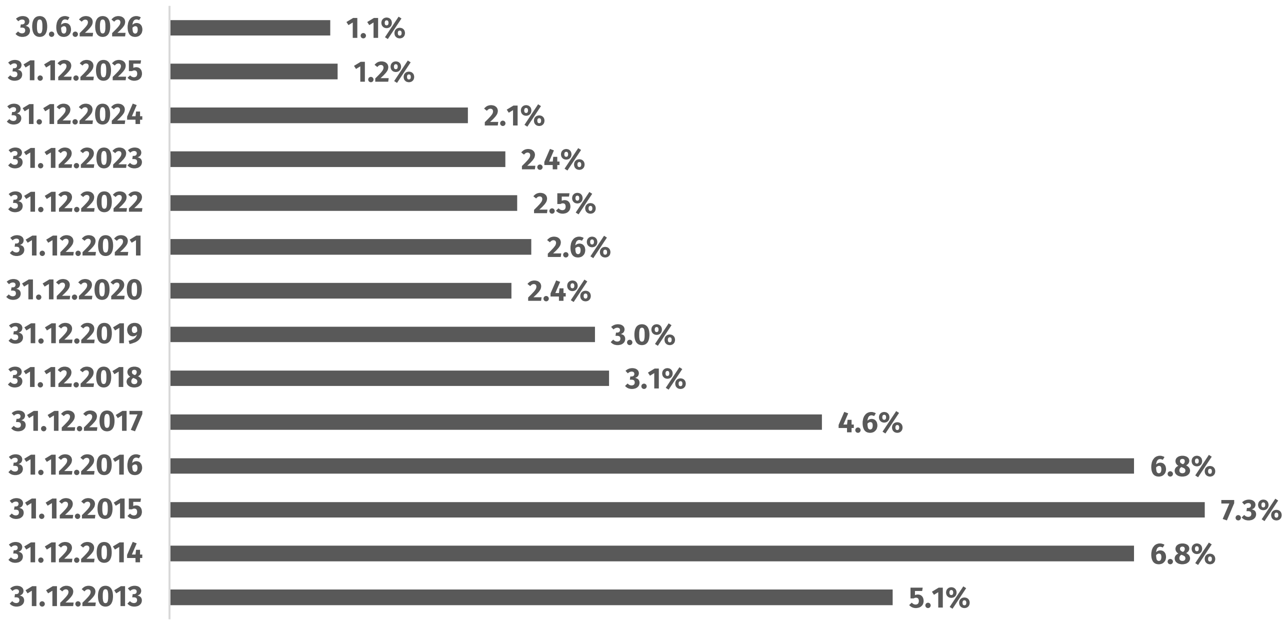


CREDIT DEFAULT* IN GRAPHS

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	30.6.2025	31.5.2026	30.6.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	2,173,980	2,377,248	2,426,065	111.6	102.1
Entrepreneurs	88,960	99,716	100,896	113.4	101.2
Retail	1,760,858	2,071,851	2,099,072	119.2	101.3
Total	**4,023,798**	**4,548,815**	**4,626,033**	**115.0**	**101.7**

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

Type of loan	30.6.2025	31.5.2026	30.6.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	855,603	1,016,471	1,030,731	120.5	101.4
Consumer	23,570	27,712	28,726	121.9	103.7
Other	42,638	48,452	50,139	117.6	103.5
Mortgage and renovation	745,758	877,002	887,610	119.0	101.2
Agricultural	93,288	102,214	101,866	109.2	99.7
Total	**1,760,857**	**2,071,851**	**2,099,072**	**119.2**	**101.3**

Share of default* in loan debt

Credit user	30.6.2025	31.5.2026	30.6.2026
	1	2	3
Legal entities	2.6%	2.5%	2.5%
Entrepreneurs	4.5%	3.3%	3.3%
Retail	1.9%	1.2%	1.1%
Total	**2.4%**	**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	30.6.2025	31.5.2026	30.6.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,980	4,860	4,873	97.9	100.3
Number of users	4,298	4,223	4,240	98.7	100.4
Debt outstanding	10,485	10,345	10,442	99.6	100.9
Number of defaulted leasing contracts	708	660	670	94.6	101.5
Share of default in debt outstanding	4.7%	4.6%	4.6%		

Current accounts	30.6.2025	31.5.2026	30.6.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,526,046	9,388,465	9,366,876	98.3	99.8
Number of users	6,126,935	6,107,343	6,113,270	99.8	100.1
Overdraft - total sum	43,828	45,030	45,375	103.5	100.8
Number of defaulted current accounts	260,344	194,286	206,428	79.3	106.2
Share of defaults in total overdraft	7.8%	5.8%	5.9%		

Credit cards	30.6.2025	31.5.2026	30.6.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,097,787	1,099,886	1,108,257	101.0	100.8
Number of users	873,496	847,709	850,635	97.4	100.3
Total credit limitation	104,375	110,443	111,683	107.0	101.1
Amount utilized	33,788	33,553	34,371	101.7	102.4
Number of defaulted credit cards	42,476	33,381	33,878	79.8	101.5
Share of default in the amount utilized	6.9%	4.3%	4.3%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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**
30.6.2026	1,030,731	28,726	50,139	887,610	101,866	**2,099,072**

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

As of	Legal entities	Entrepreneurs	Total
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**
30.6.2026	2,426,065	100,896	**2,526,961**

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