CREDIT REPORT
JULY 2026

Association of Serbian Banks

Credit Bureau

CONTENTS

CREDIT BUREAU IN NUMBERS – 31.7.2026

111,822

- Number of loans to legal entities

31.0 %

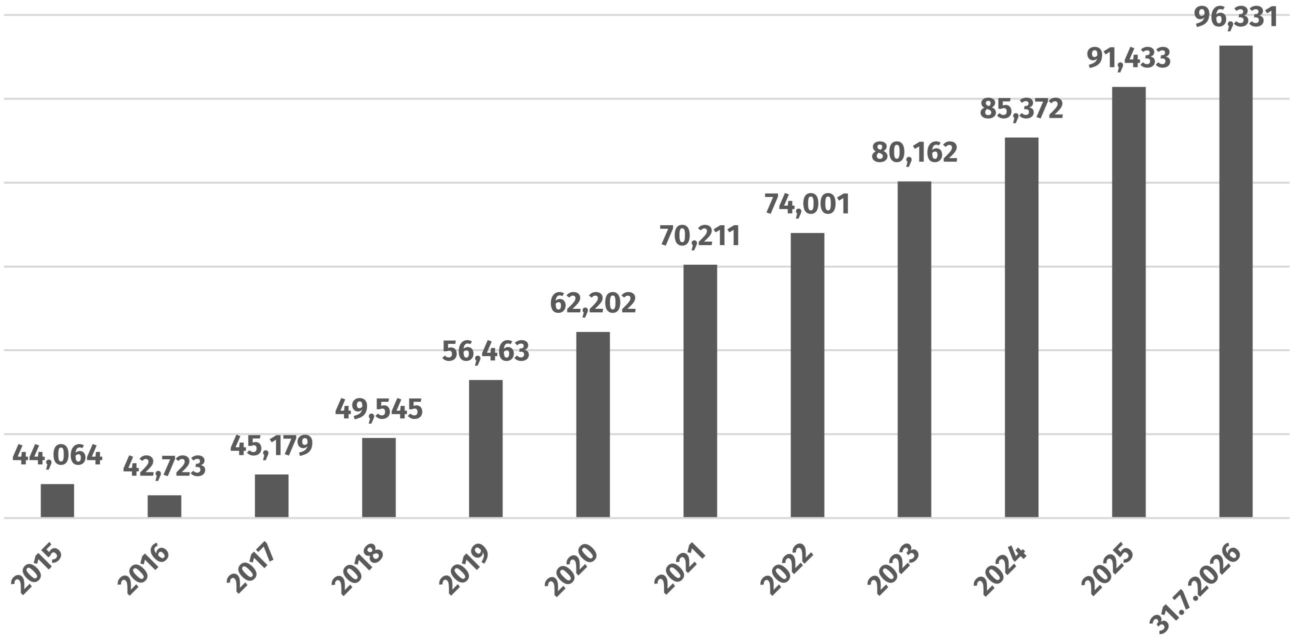
- Share of the used amount in the total approved limit for credit cards

RSD 221,440

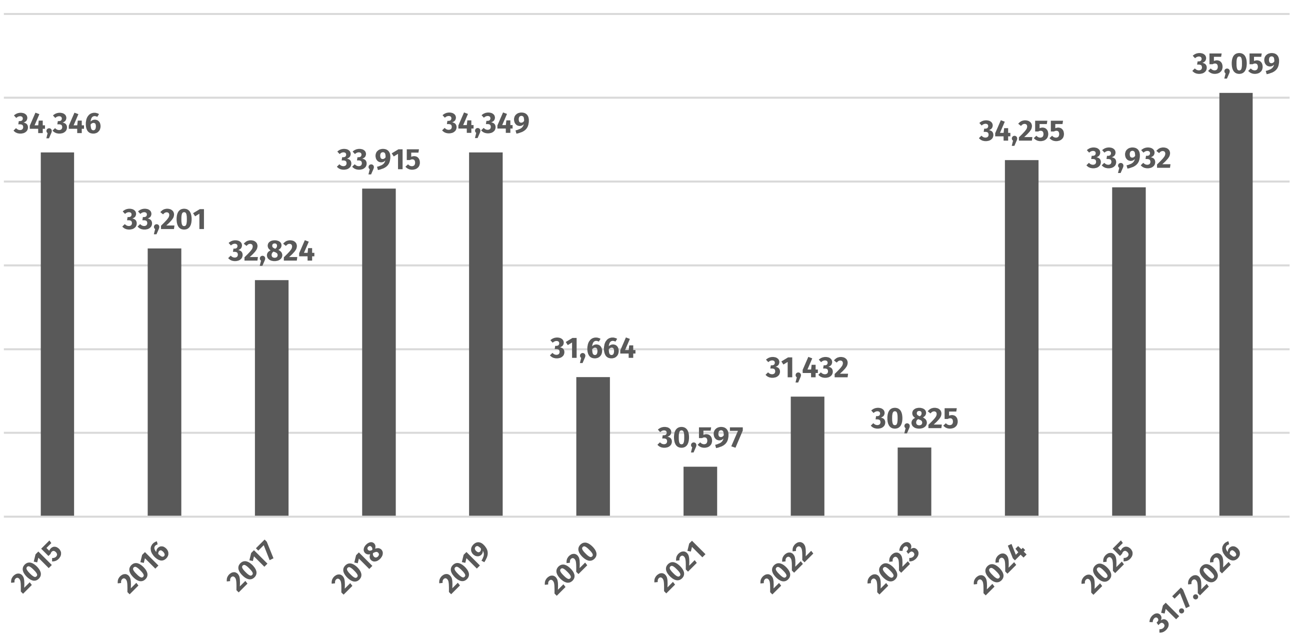
- Average debt on account of consumer loans

LOANS IN GRAPHS

Number of leasing contracts

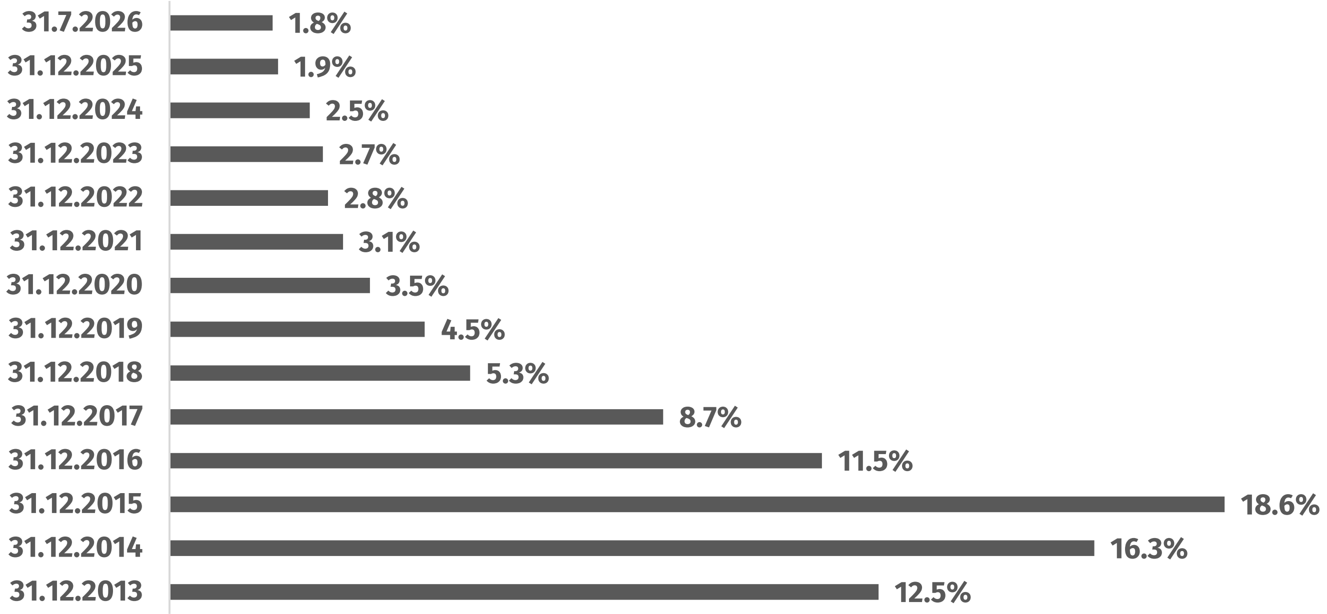


Used amount on account of retail credit cards (RSD mill.)

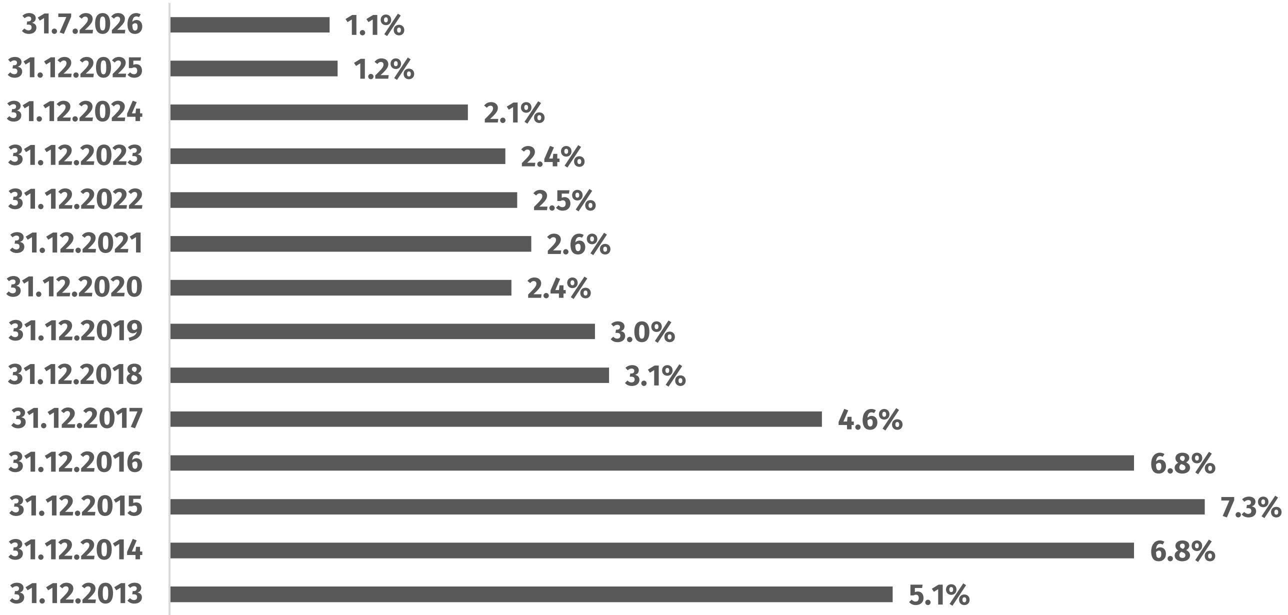


CREDIT DEFAULT* IN GRAPHS

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	31.7.2025	30.6.2026	31.7.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	2,195,770	2,426,065	2,467,589	112.4	101.7
Entrepreneurs	89,374	100,896	101,880	114.0	101.0
Retail	1,780,203	2,099,072	2,131,199	119.7	101.5
Total	**4,065,347**	**4,626,033**	**4,700,668**	**115.6**	**101.6**

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

Type of loan	31.7.2025	30.6.2026	31.7.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	865,754	1,030,731	1,046,009	120.8	101.5
Consumer	23,097	28,726	29,653	128.4	103.2
Other	42,698	50,139	50,314	117.8	100.3
Mortgage and renovation	755,240	887,610	903,253	119.6	101.8
Agricultural	93,414	101,866	101,970	109.2	100.1
Total	**1,780,203**	**2,099,072**	**2,131,199**	**119.7**	**101.5**

Share of default* in loan debt

Credit user	31.7.2025	30.6.2026	31.7.2026
	1	2	3
Legal entities	2.5%	2.5%	2.4%
Entrepreneurs	4.1%	3.3%	3.3%
Retail	1.4%	1.1%	1.1%
Total	**2.0%**	**1.9%**	**1.8%**

** 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	31.7.2025	30.6.2026	31.7.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,983	4,873	4,851	97.4	99.5
Number of users	4,306	4,240	4,222	98.0	99.6
Debt outstanding	10,497	10,442	10,441	99.5	100.0
Number of defaulted leasing contracts	709	670	660	93.1	98.5
Share of default in debt outstanding	4.7%	4.6%	4.6%		

Current accounts	31.7.2025	30.6.2026	31.7.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,544,952	9,366,876	9,405,781	98.5	100.4
Number of users	6,135,248	6,113,270	6,127,140	99.9	100.2
Overdraft - total sum	43,942	45,375	45,720	104.0	100.8
Number of defaulted current accounts	288,810	206,428	208,755	72.3	101.1
Share of defaults in total overdraft	5.8%	5.9%	5.8%		

Credit cards	31.7.2025	30.6.2026	31.7.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,096,501	1,108,257	1,115,039	101.7	100.6
Number of users	872,080	850,635	855,832	98.1	100.6
Total credit limitation	104,813	111,683	112,950	107.8	101.1
Amount utilized	33,453	34,371	35,059	104.8	102.0
Number of defaulted credit cards	42,632	33,878	33,735	79.1	99.6
Share of default in the amount utilized	4.5%	4.3%	4.2%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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**
31.7.2026	1,046,009	29,653	50,314	903,253	101,970	**2,131,199**

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

As of	Legal entities	Entrepreneurs	Total
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**
31.7.2026	2,467,589	101,880	**2,569,469**

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