CREDIT REPORT
AUGUST 2026

Association of Serbian Banks

Credit Bureau

CONTENTS

CREDIT BUREAU IN NUMBERS – 31.8.2026

96,961

- Total number of leasing contracts

6.9 %

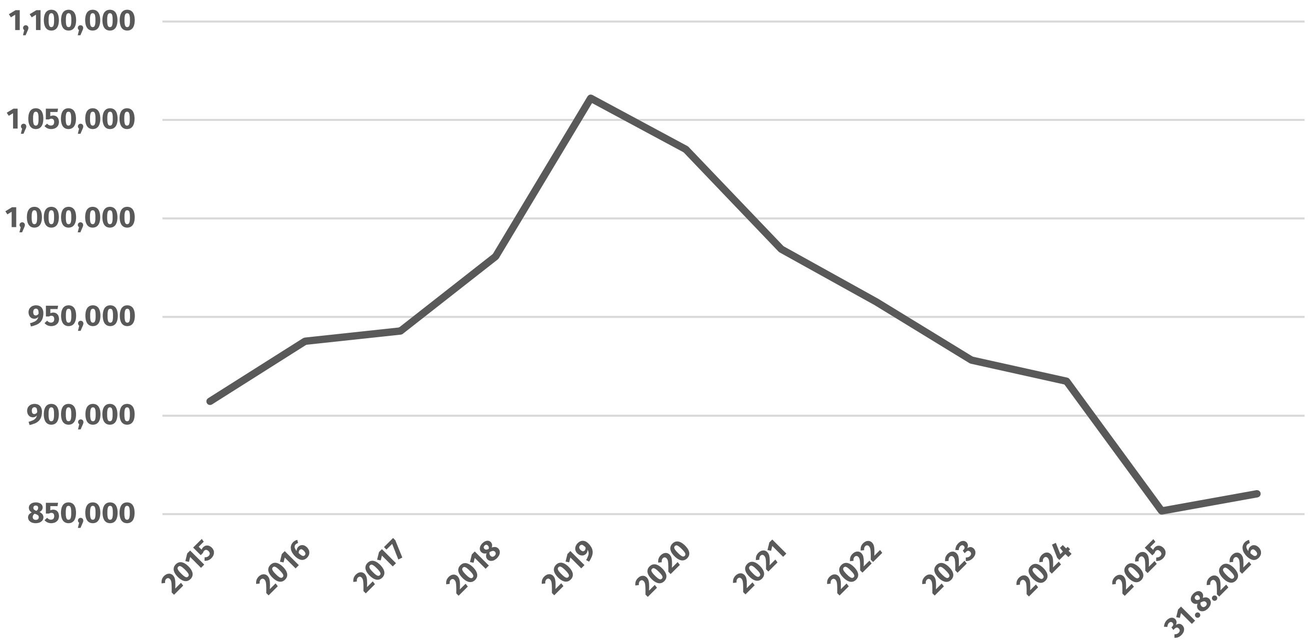
- Share of mortgage loans in total retail loans

RSD 46.0 bill.

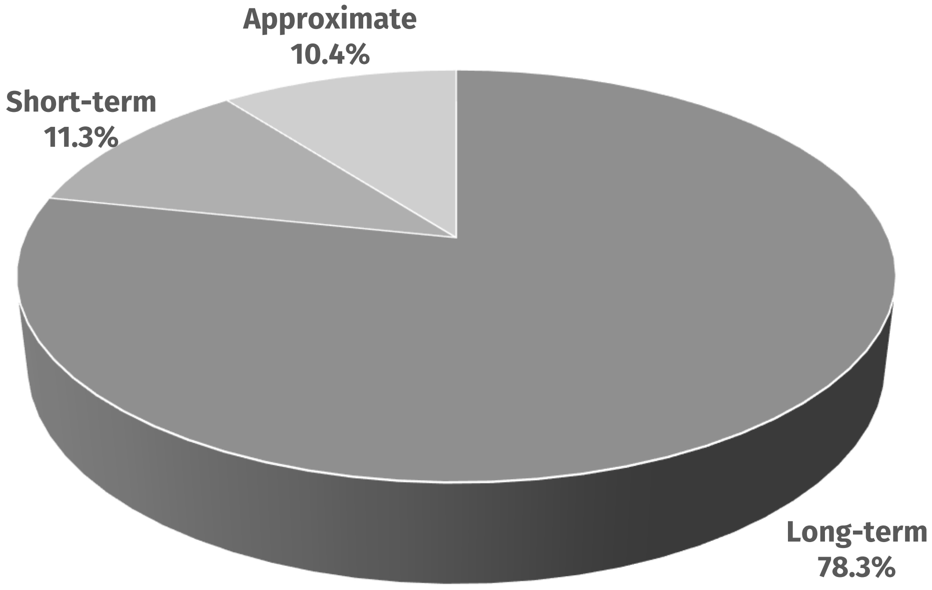
- Amount borrowed in respect of retail current accounts

LOANS IN GRAPHS

Number of credit card user

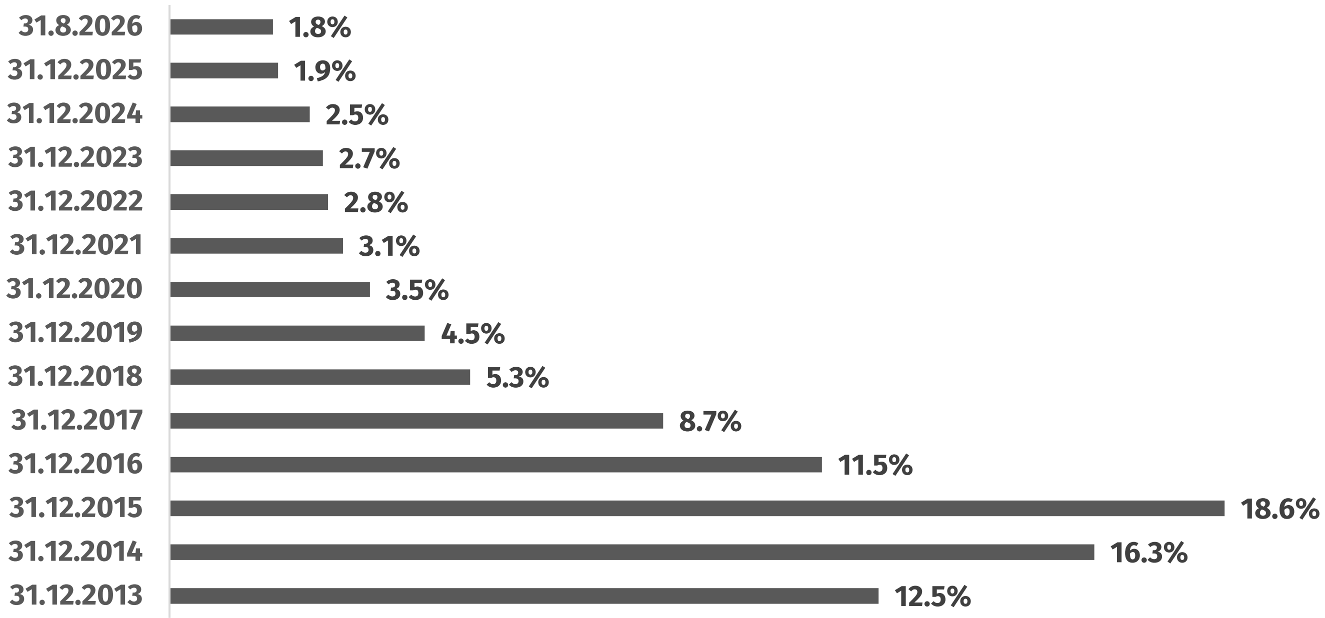


Share of debt on account of individual retail loan types

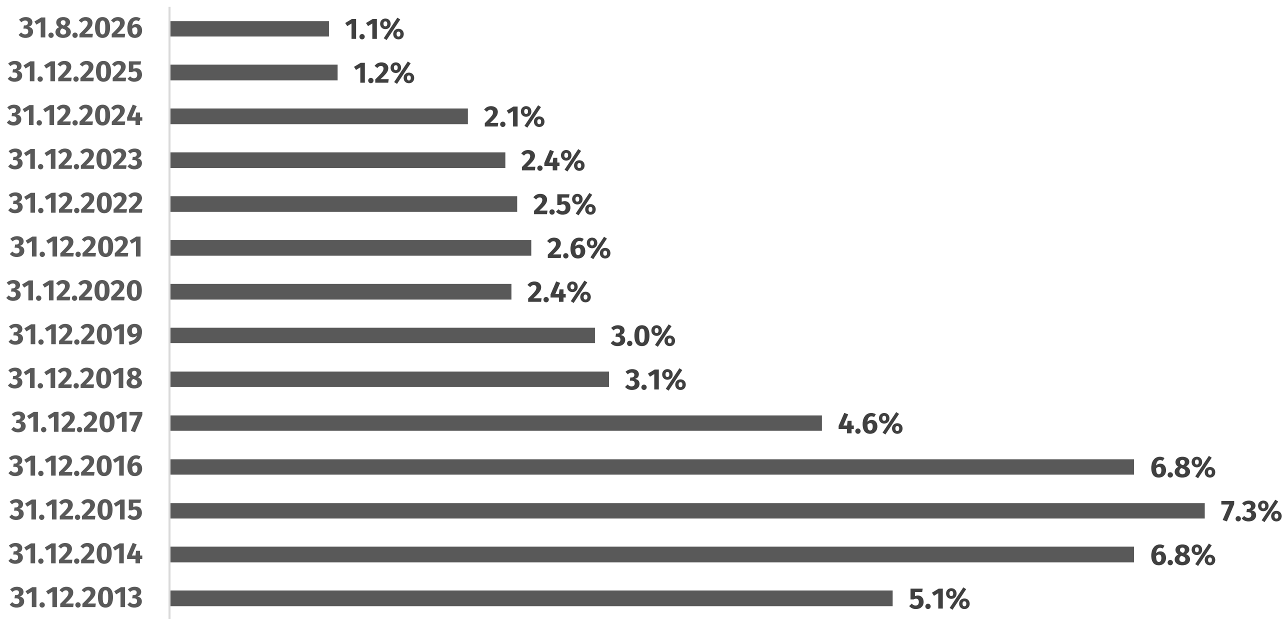


CREDIT DEFAULT* IN GRAPHS

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	31.8.2025	31.7.2026	31.8.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	2,220,511	2,467,589	2,493,621	112.3	101.1
Entrepreneurs	90,016	101,880	102,271	113.6	100.4
Retail	1,802,110	2,131,199	2,161,306	119.9	101.4
Total	**4,112,637**	**4,700,668**	**4,757,198**	**115.7**	**101.2**

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

Type of loan	31.8.2025	31.7.2026	31.8.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	878,184	1,046,009	1,058,709	120.6	101.2
Consumer	23,108	29,653	30,143	130.4	101.7
Other	43,907	50,314	51,141	116.5	101.6
Mortgage and renovation	763,290	903,253	918,023	120.3	101.6
Agricultural	93,621	101,970	103,290	110.3	101.3
Total	**1,802,110**	**2,131,199**	**2,161,306**	**119.9**	**101.4**

Share of default* in loan debt

Credit user	31.8.2025	31.7.2026	31.8.2026
	1	2	3
Legal entities	2.4%	2.4%	2.4%
Entrepreneurs	4.1%	3.3%	3.4%
Retail	1.3%	1.1%	1.1%
Total	**2.0%**	**1.8%**	**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	31.8.2025	31.7.2026	31.8.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,951	4,851	4,882	98.6	100.6
Number of users	4,288	4,222	4,251	99.1	100.7
Debt outstanding	10,357	10,441	10,566	102.0	101.2
Number of defaulted leasing contracts	696	660	642	92.2	97.3
Share of default in debt outstanding	4.8%	4.6%	4.6%		

Current accounts	31.8.2025	31.7.2026	31.8.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,571,223	9,405,781	9,418,747	98.4	100.1
Number of users	6,145,212	6,127,140	6,134,426	99.8	100.1
Overdraft - total sum	43,908	45,720	45,977	104.7	100.6
Number of defaulted current accounts	280,952	208,755	209,829	74.7	100.5
Share of defaults in total overdraft	5.8%	5.8%	5.9%		

Credit cards	31.8.2025	31.7.2026	31.8.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,096,051	1,115,039	1,122,419	102.4	100.7
Number of users	871,426	855,832	860,305	98.7	100.5
Total credit limitation	105,505	112,950	114,521	108.5	101.4
Amount utilized	33,508	35,059	35,366	105.5	100.9
Number of defaulted credit cards	39,879	33,735	33,364		
Share of default in the amount utilized	4.4%	4.2%	4.2%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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**
31.8.2026	1,058,709	30,143	51,141	918,023	103,290	**2,161,306**

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

As of	Legal entities	Entrepreneurs	Total
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**
31.8.2026	2,493,621	102,272	**2,595,893**

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