



CREDIT REPORT SEPTEMBER 2026

Association of Serbian Banks

Credit Bureau



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CREDIT BUREAU IN NUMBERS – 30.9.2026

1,131,231

- Total number of credit cards

RSD 2.2 mill.

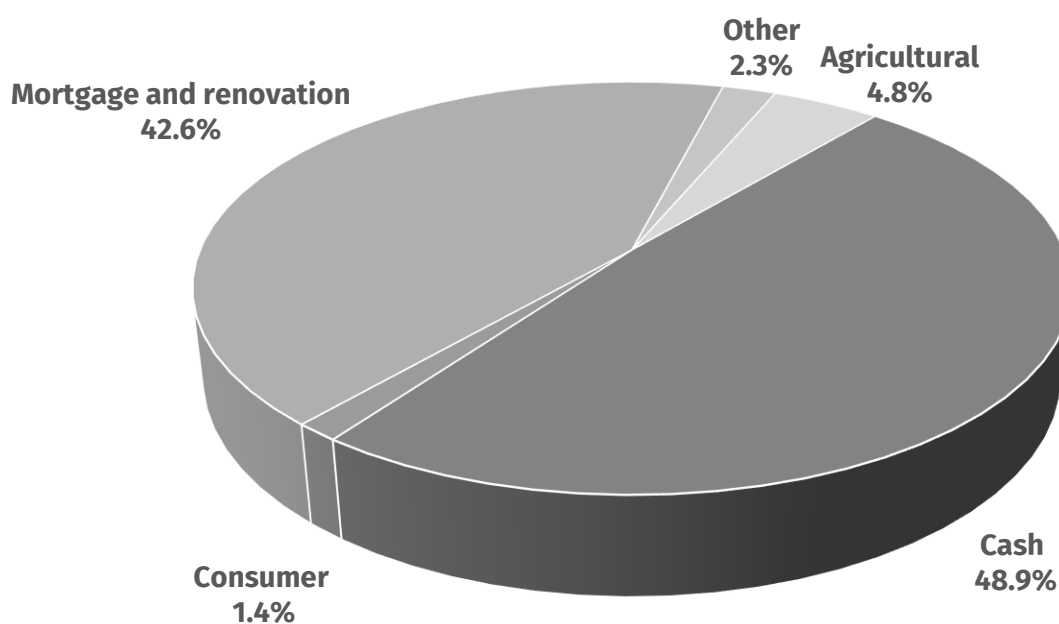
- Average debt outstanding on account of retail leasing contracts

13.0 %

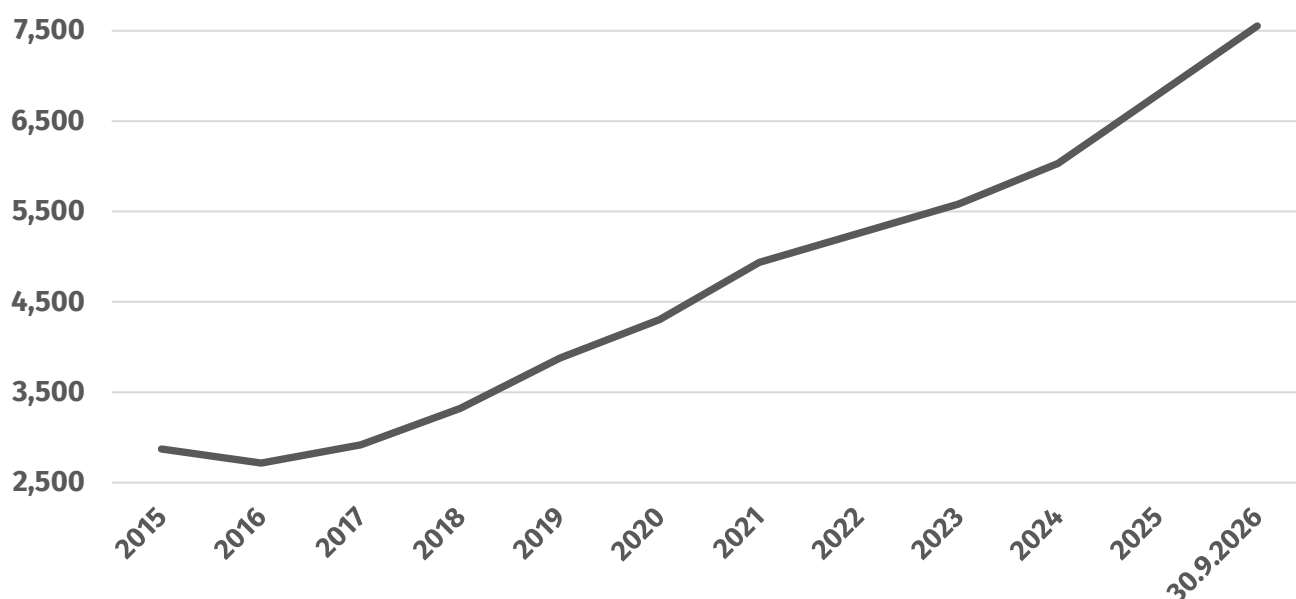
- Increase in loans granted to legal entities compared to the September 2025 data (annual increase in loans granted to legal entities)

LOANS IN GRAPHS

Share of individual loan types in debt outstanding of the retail sector as of 30.9.2026

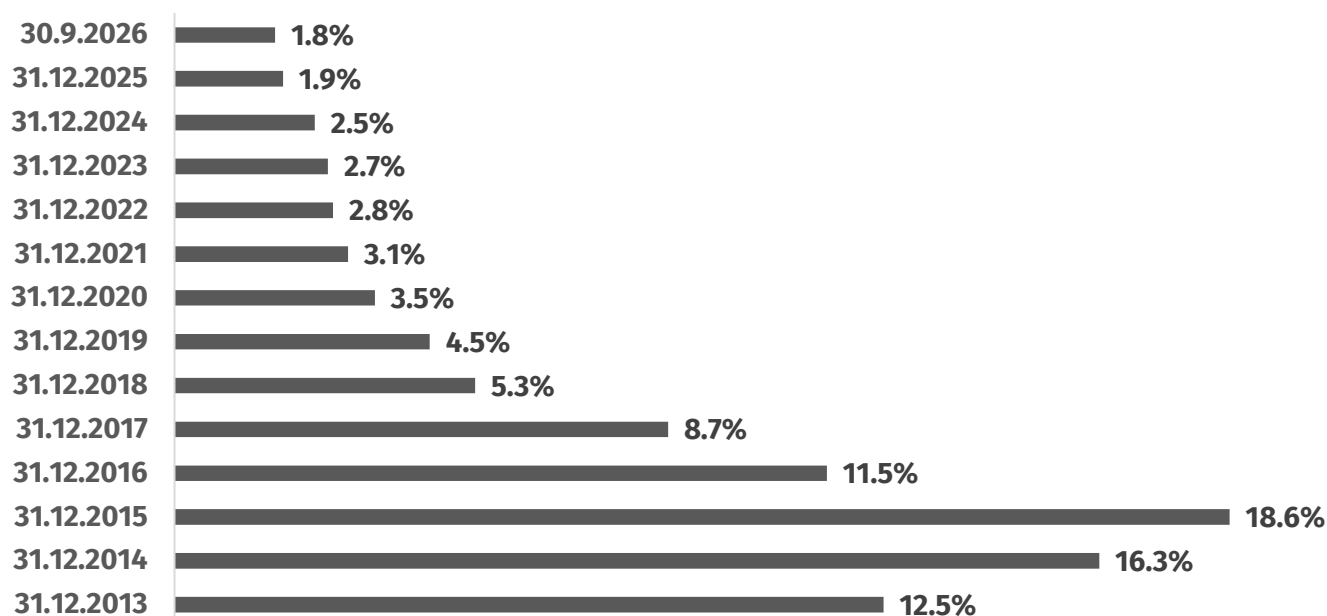


Entrepreneurs - number of leasing users

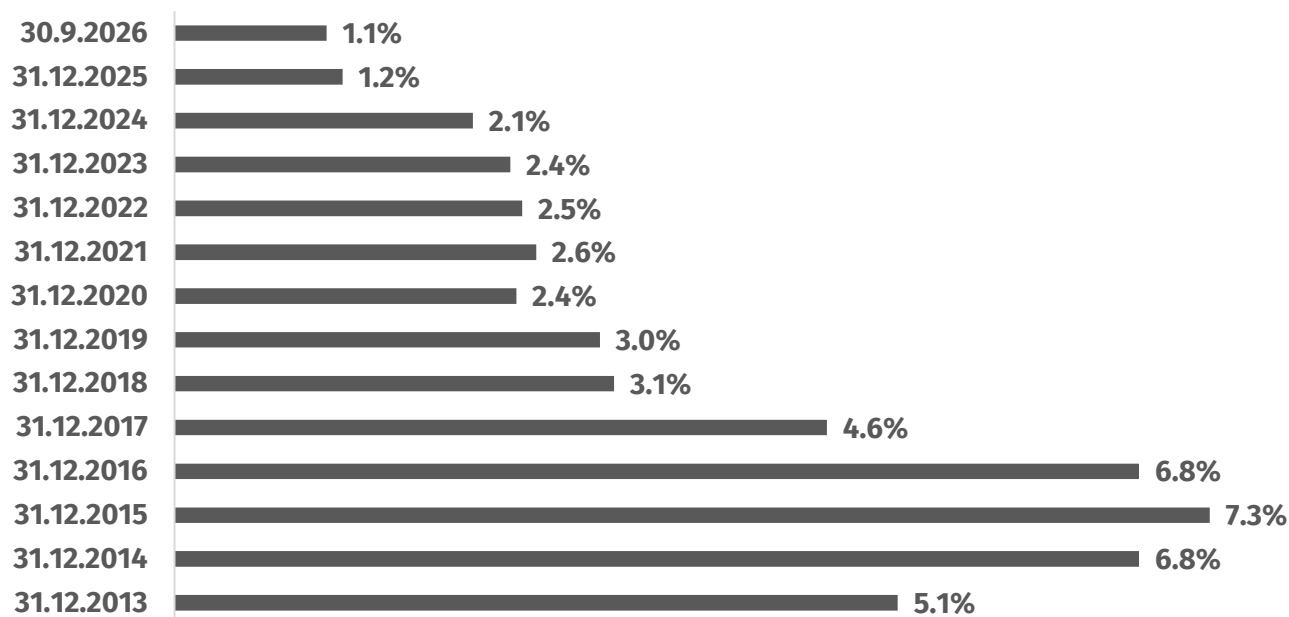


CREDIT DEFAULT* IN GRAPHS

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	30.9.2025	31.8.2026	30.9.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	2,236,084	2,493,621	2,526,335	113.0	101.3
Entrepreneurs	91,102	102,271	103,788	113.9	101.5
Retail	1,837,173	2,161,306	2,187,420	119.1	101.2
Total	4,164,359	4,757,198	4,817,543	115.7	101.3

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

Type of loan	30.9.2025	31.8.2026	30.9.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	895,711	1,058,709	1,069,521	119.4	101.0
Consumer	23,085	30,143	30,882	133.8	102.5
Other	44,902	51,141	51,284	114.2	100.3
Mortgage and renovation	779,877	918,023	931,554	119.4	101.5
Agricultural	93,598	103,290	104,179	111.3	100.9
Total	1,837,173	2,161,306	2,187,420	119.1	101.2

Share of default* in loan debt

Credit user	30.9.2025	31.8.2026	30.9.2026
	1	2	3
Legal entities	2.5%	2.4%	2.3%
Entrepreneurs	4.0%	3.4%	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	30.9.2025	31.8.2026	30.9.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,940	4,882	4,883	98.8	100.0
Number of users	4,279	4,251	4,244	99.2	99.8
Debt outstanding	10,357	10,566	10,612	102.5	100.4
Number of defaulted leasing contracts	693	642	658	94.9	102.5
Share of default in debt outstanding	4.7%	4.6%	4.6%		

Current accounts	30.9.2025	31.8.2026	30.9.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,589,676	9,418,747	10,608,780	110.6	112.6
Number of users	6,153,041	6,134,426	6,332,266	102.9	103.2
Overdraft - total sum	43,874	45,977	46,083	105.0	100.2
Number of defaulted current accounts	287,513	209,829	203,614	70.8	97.0
Share of defaults in total overdraft	5.8%	5.9%	5.7%		

Credit cards	30.9.2025	31.8.2026	30.9.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,101,531	1,122,419	1,116,829	101.4	99.5
Number of users	870,920	860,305	854,898	98.2	99.4
Total credit limitation	106,269	114,521	114,266	107.5	99.8
Amount utilized	33,791	35,366	35,724	105.7	101.0
Number of defaulted credit cards	38,630	33,364	33,416	86.5	100.2
Share of default in the amount utilized	4.3%	4.2%	4.1%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
30.9.2026	1,069,521	30,882	51,284	931,554	104,179	2,187,420

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

As of	Legal entities	Entrepreneurs	Total
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
30.9.2026	2,526,335	103,788	2,630,123

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