

CREDIT REPORT
OCTOBER 2026

Association of Serbian Banks

Credit Bureau

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CREDIT BUREAU IN NUMBERS – 31.10.2026

RSD 1.5 bill.

- Total amount of default on account of credit cards

37,618

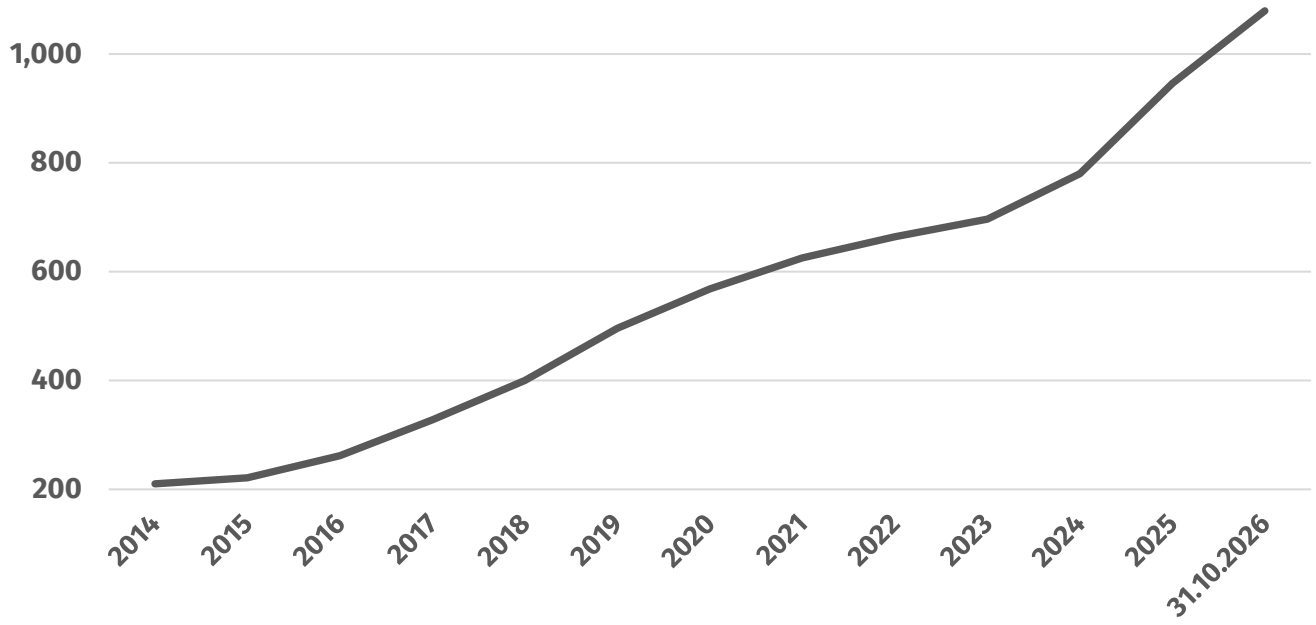
- Number of individuals - users of agricultural loans

1.2 %

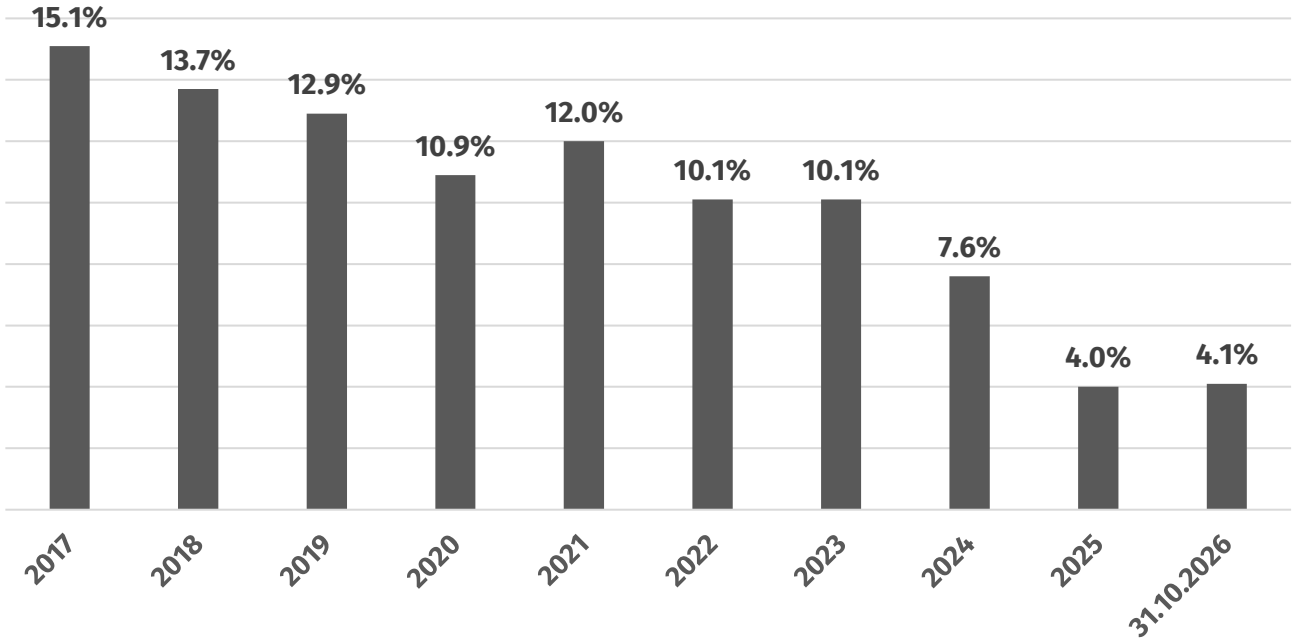
- Default with respect to consumer loans

LOANS IN GRAPHS

Balance of debt on account of cash loans (in RSD bill.)



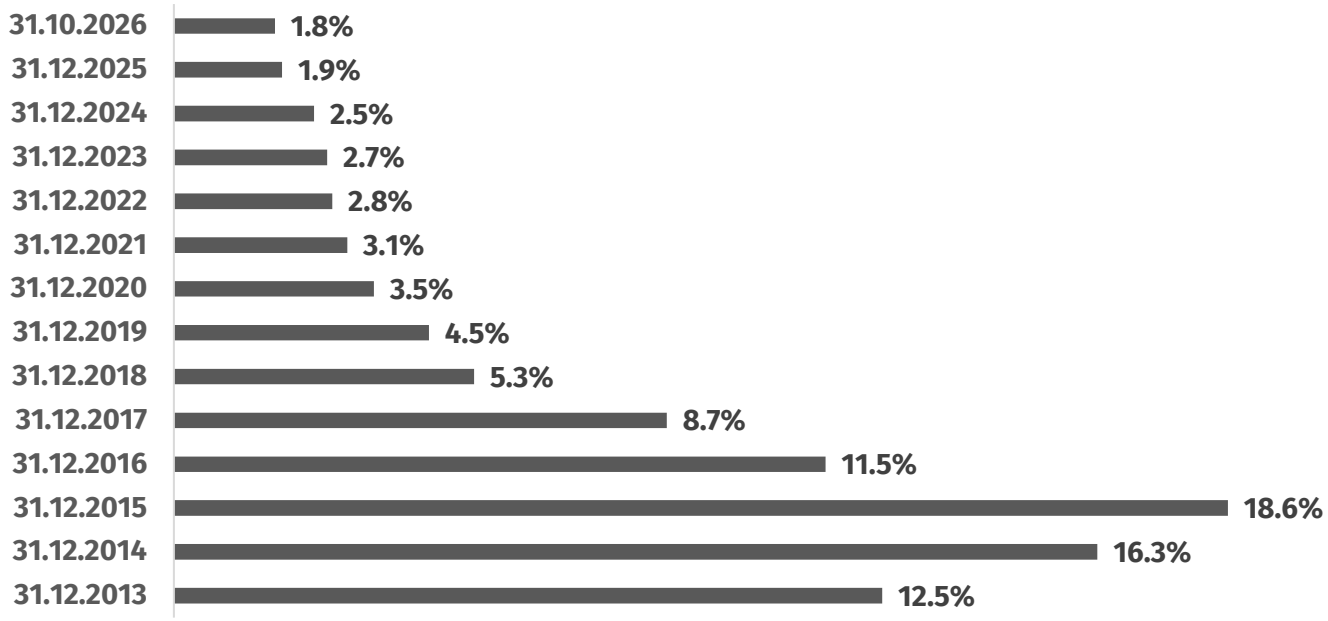
Default* on account of credit cards



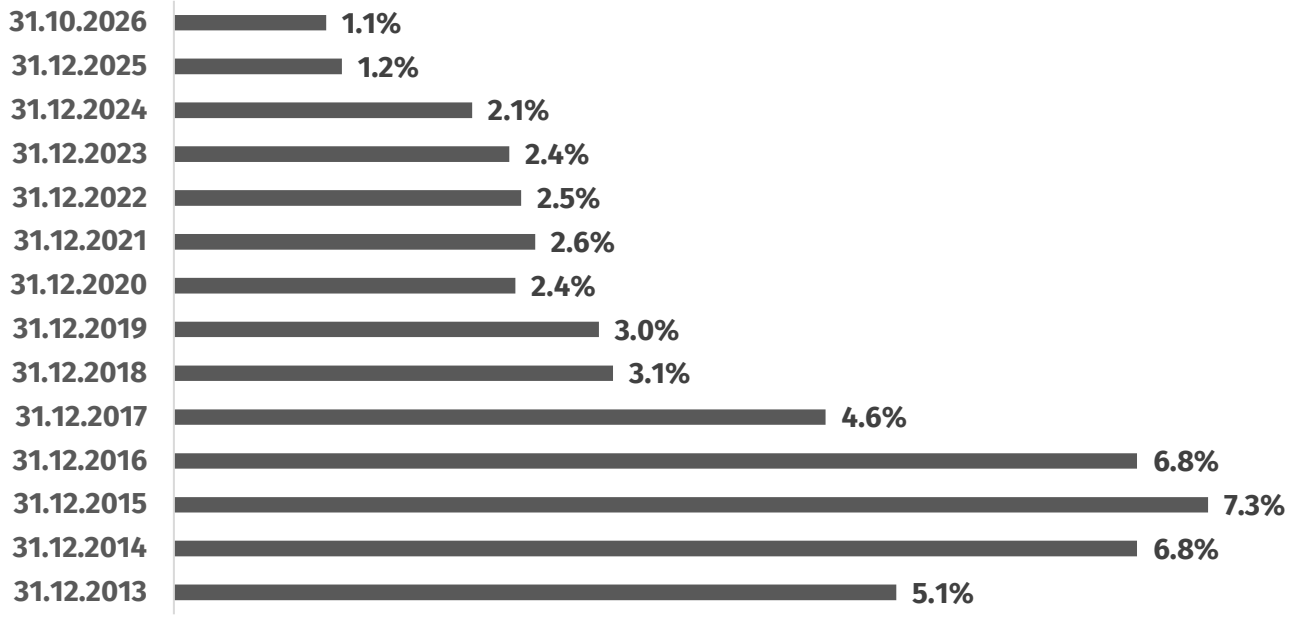
**Note: Default refers to matured liabilities outstanding over 60 days*

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	31.10.2025	30.9.2026	31.10.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	2,248,225	2,526,335	2,524,399	112.3	99.9
Entrepreneurs	92,975	103,788	104,588	112.5	100.8
Retail	1,873,052	2,187,420	2,211,712	118.1	101.1
Total	**4,214,252**	**4,817,543**	**4,840,699**	**114.9**	**100.5**

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

Type of loan	31.10.2025	30.9.2026	31.10.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	917,910	1,069,521	1,079,445	117.6	100.9
Consumer	23,151	30,882	31,464	135.9	101.9
Other	45,280	51,284	52,447	115.8	102.3
Mortgage and renovation	792,707	931,554	944,194	119.1	101.4
Agricultural	94,004	104,179	104,162	110.8	100.0
Total	**1,873,052**	**2,187,420**	**2,211,712**	**118.1**	**101.1**

Share of default* in loan debt

Credit user	31.10.2025	30.9.2026	31.10.2026
	1	2	3
Legal entities	2.5%	2.3%	2.3%
Entrepreneurs	4.0%	3.4%	3.3%
Retail	1.2%	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	31.10.2025	30.9.2026	31.10.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,902	4,883	5,065	103.3	103.7
Number of users	4,248	4,244	4,363	102.7	102.8
Debt outstanding	10,287	10,612	11,711	113.8	110.4
Number of defaulted leasing contracts	700	658	661	94.4	100.5
Share of default in debt outstanding	4.7%	4.6%	4.2%		

Current accounts	31.10.2025	30.9.2026	31.10.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,626,596	10,608,780	10,638,006	110.5	100.3
Number of users	6,164,161	6,332,266	6,340,436	102.9	100.1
Overdraft - total sum	43,829	46,083	46,251	105.5	100.4
Number of defaulted current accounts	277,674	203,614	192,431	69.3	94.5
Share of defaults in total overdraft	5.8%	5.7%	5.7%		

Credit cards	31.10.2025	30.9.2026	31.10.2026	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,097,646	1,116,829	1,116,619	101.7	100.0
Number of users	868,685	854,898	852,570	98.1	99.7
Total credit limitation	106,246	114,266	114,852	108.1	100.5
Amount utilized	34,125	35,724	35,806	104.9	100.2
Number of defaulted credit cards	36,645	33,416	32,517	88.7	97.3
Share of default in the amount utilized	4.2%	4.1%	4.1%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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**
31.10.2026	1,079,445	31,464	52,447	944,194	104,162	**2,211,712**

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

As of	Legal entities	Entrepreneurs	Total
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**
31.10.2026	2,524,399	104,588	**2,628,987**

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