



CREDIT REPORT JANUARY 2020

Association of Serbian Banks

Credit Bureau



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INTRODUCTION

Slight Increase in Credit Activity with a Further Increase in the Regularity of Settling Obligations

The January data in the Credit Report show that credit activity experienced only a slight increase in the beginning of the year, as usual, while the data on the regularity of settling the obligations of individuals and the economy show that the positive trend from the previous period is persisting. The data gathered as of 31.1.2020, show that the total default in the settling of obligations was 0.1% lower in that month in comparison to the data from December 2019, i.e. 0.9% lower than it was in the same month of the year before.

CREDIT BUREAU IN NUMBERS – 31.1.2020

122,056

- Number of mortgage loan users

RSD 46.7 bill.

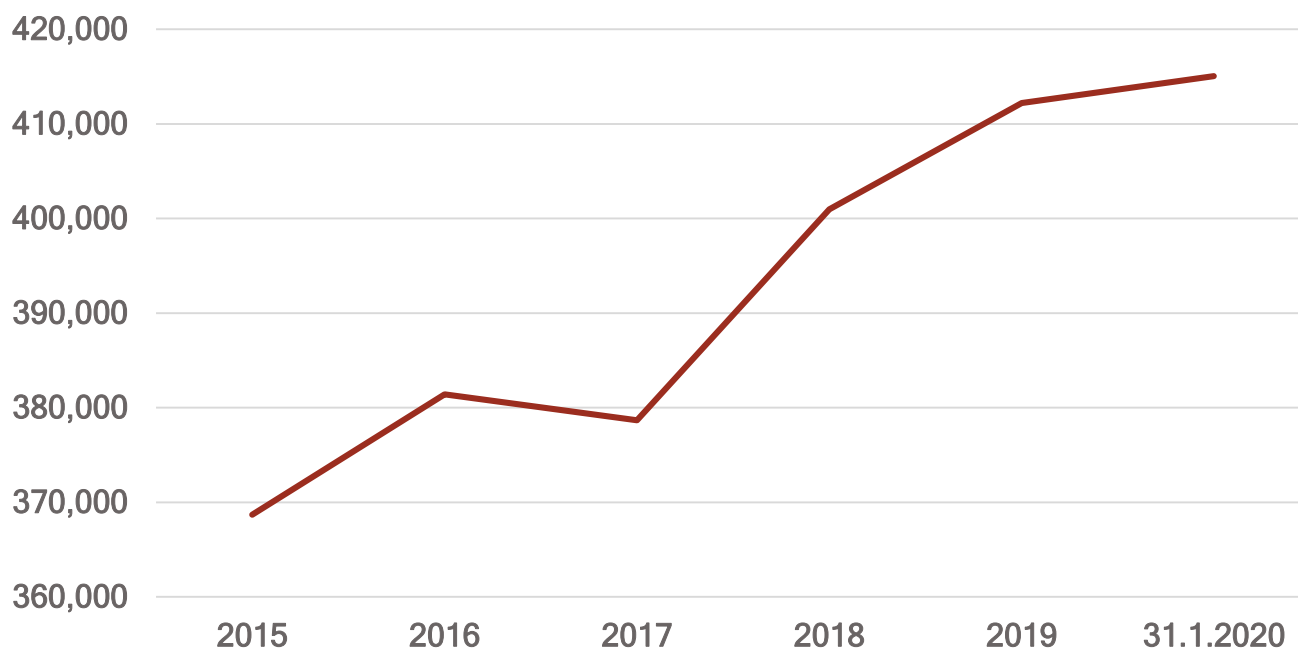
- Overdraft on current accounts

6.6 %

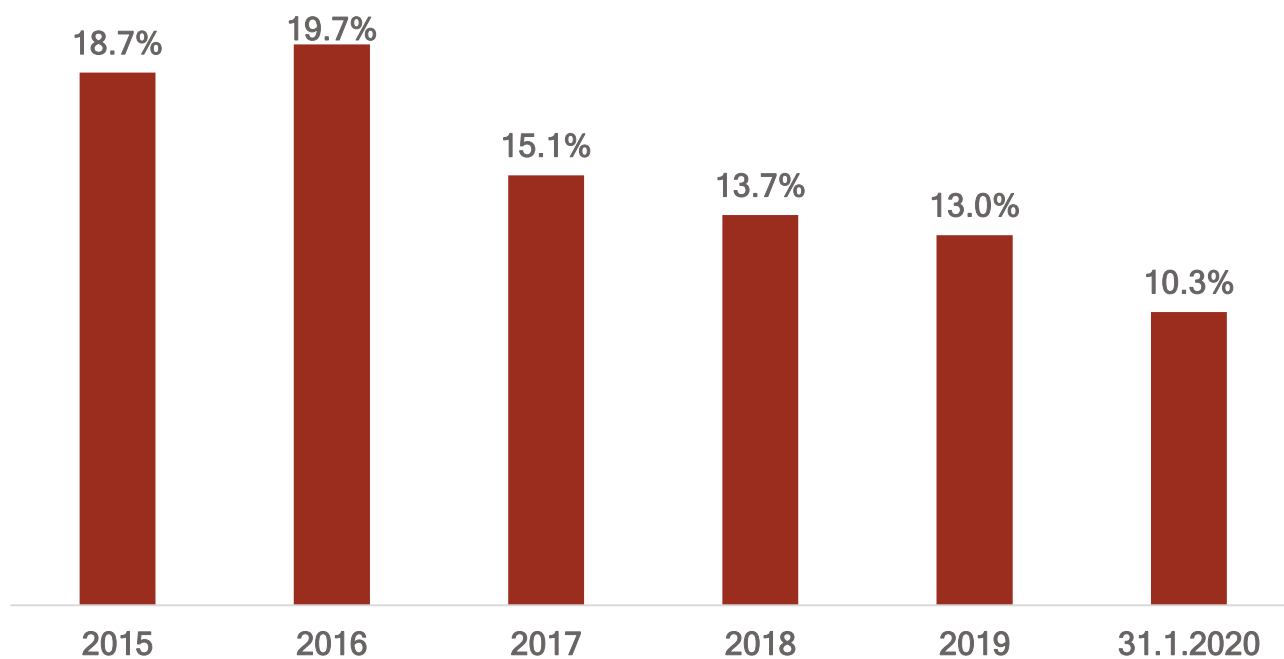
- Share of default in the debt outstanding on leasing contracts

LOANS IN GRAPHS

Total debt on account of mortgage loans (in RSD mill.)



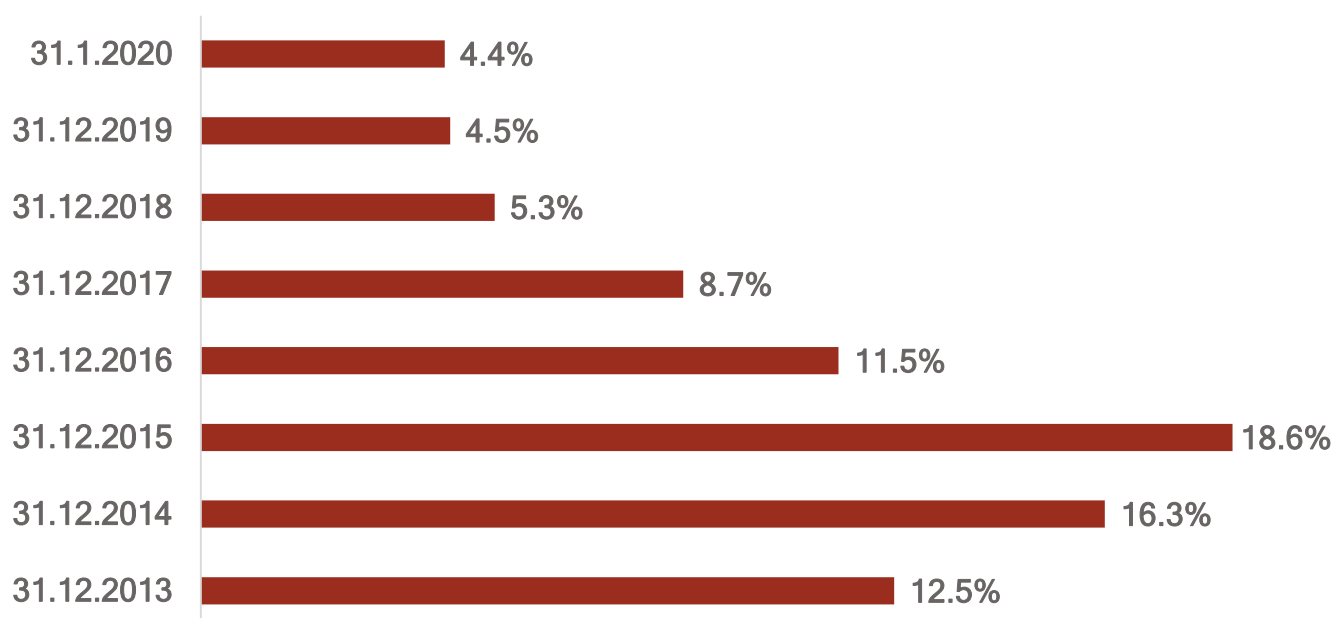
Default* on account of credit cards



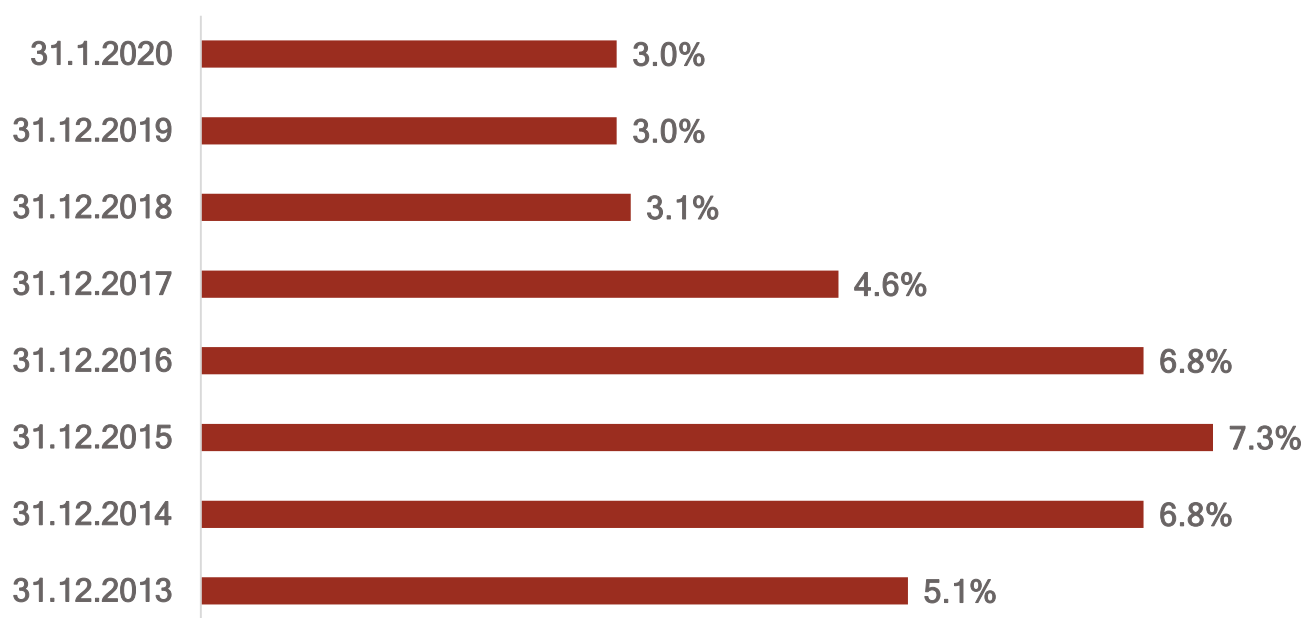
**Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

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	31.1.2019	31.12.2019	31.1.2020	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,346,939	1,454,072	1,449,589	107.6	99.7
Entrepreneurs	49,119	52,779	52,109	106.1	98.7
Retail	963,297	1,054,438	1,057,023	109.7	100.2
Total	2,359,355	2,561,289	2,558,721	108.5	99.9

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

Type of loan	31.1.2019	31.12.2019	31.1.2020	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	401,925	495,853	497,039	123.7	100.2
Consumer	11,701	16,667	14,581	124.6	87.5
Other	82,766	56,415	56,706	68.5	100.5
Mortgage and renovation	405,475	417,066	420,215	103.6	100.8
Agricultural	61,430	68,437	68,482	111.5	100.1
Total	963,297	1,054,438	1,057,023	109.7	100.2

Share of default* in loan debt

Credit user	31.1.2019	31.12.2019	31.1.2020
	1	2	3
Legal entities	6.8%	5.5%	5.4%
Entrepreneurs	6.1%	5.6%	5.9%
Retail	3.1%	3.0%	3.0%
Total	5.3%	4.5%	4.4%

* 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	31.1.2019	31.12.2019	31.1.2020	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,090	4,583	4,601	112.5	100.4
Number of users	3,668	4,170	4,193	114.3	100.6
Debt outstanding	5,875	6,856	6,737	114.7	98.3
Number of defaulted leasing contracts	763	713	717	94.0	100.6
Share of default in debt outstanding	7.8%	6.5%	6.6%		

Current accounts	31.1.2019	31.12.2019	31.1.2020	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	7,501,070	7,443,819	7,416,567	98.9	99.6
Number of users	5,062,964	5,124,050	5,120,837	101.1	99.9
Overdraft - total sum	47,107	46,735	46,730	99.2	100.0
Number of defaulted current accounts	236,790	247,824	269,090	113.6	108.6
Share of defaults in total overdraft	9.1%	9.9%	10.0%		

Credit cards	31.1.2019	31.12.2019	31.1.2020	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,356,022	1,364,486	1,353,223	99.8	99.2
Number of users	1,052,333	1,061,079	1,054,004	100.2	99.3
Total credit limitation	91,740	93,177	93,152	101.5	100.0
Amount utilized	34,517	34,349	33,330	96.6	97.0
Number of defaulted credit cards	59,967	60,650	53,532	89.3	88.3
Share of default in the amount utilized	13.4%	13.0%	10.3%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
31.1.2019	401,925	11,701	82,766	405,475	61,430	963,297
28.2.2019	407,335	11,736	80,751	407,279	62,041	969,142
31.3.2019	416,704	12,240	78,624	409,504	63,147	980,219
30.4.2019	425,430	12,755	76,322	411,195	63,733	989,435
31.5.2019	436,269	13,721	74,851	410,798	64,399	1,000,038
30.6.2019	443,855	14,109	73,412	399,478	65,635	996,489
31.7.2019	452,795	14,444	71,526	399,387	66,452	1,004,604
31.8.2019	459,497	14,685	69,065	403,208	68,255	1,014,710
30.9.2019	466,953	14,782	67,468	406,309	67,811	1,023,323
31.10.2019	474,111	15,068	68,585	409,579	68,116	1,035,459
30.11.2019	477,903	15,094	68,670	412,476	68,949	1,043,092
31.12.2019	495,853	16,667	56,415	417,066	68,437	1,054,438
31.1.2020	497,039	14,581	56,706	420,215	68,482	1,057,023

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

As of	Legal entities	Entrepreneurs	Total
31.1.2019	1,346,939	49,119	1,396,058
28.2.2019	1,340,850	49,358	1,390,208
31.3.2019	1,333,506	49,698	1,383,204
30.4.2019	1,332,577	50,452	1,383,029
31.5.2019	1,327,241	50,812	1,378,053
30.6.2019	1,343,254	51,121	1,394,375
31.7.2019	1,361,586	50,931	1,412,517
31.8.2019	1,389,688	50,975	1,440,663
30.9.2019	1,398,568	51,111	1,449,679
31.10.2019	1,402,529	51,457	1,453,986
30.11.2019	1,405,619	51,776	1,457,395
31.12.2019	1,454,072	52,779	1,506,851
31.1.2020	1,449,589	52,109	1,501,698

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