



CREDIT REPORT JANUARY 2021

Association of Serbian Banks

Credit Bureau



УДРУЖЕЊЕ БАНАКА СРБИЈЕ
ASSOCIATION OF SERBIAN BANKS

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INSTEAD OF AN INTRODUCTION

Recognition Award for the Association of Serbian Banks

At the 24th traditional “Top 50” award ceremony for best online activities, held on 4 February 2021, in Klub poslanika, in Belgrade, the Secretary General of the ASB was awarded a special recognition award.

The Association of Serbian Banks was awarded the Digital Life special recognition Award by the PC Press magazine, for its great contribution to the digitalisation of banking operations in Serbia.

“This award comes during a difficult situation, which has been a challenge for our entire society. We are witnessing a historical increase in remote working and digitalised services in all domains. Recent data show that in only a few months we have made leaps that brought us several years into the future when it comes to the adaptation of users and companies to digitalisation. The banks have switched to remote working and sales, and have approached their clients through digital means, in order to enable faster and easier communication between the clients and their banks. The speedy transition to digital technologies, jumpstarted by the pandemic, will surely continue during the recovery period. the digitalisation of banking products is already enabling the motto “the bank is wherever you and your mobile are” - said Mr Vladimir Vasić, ASB Secretary General, at the award ceremony.

Source: <https://www.ubs-asb.com/en/news/1031-recognition-award-for-the-association-of-serbian-banks>

CREDIT BUREAU IN NUMBERS – 31.1.2021

132,193

- Number of mortgage loan users

RSD 44.4 bill.

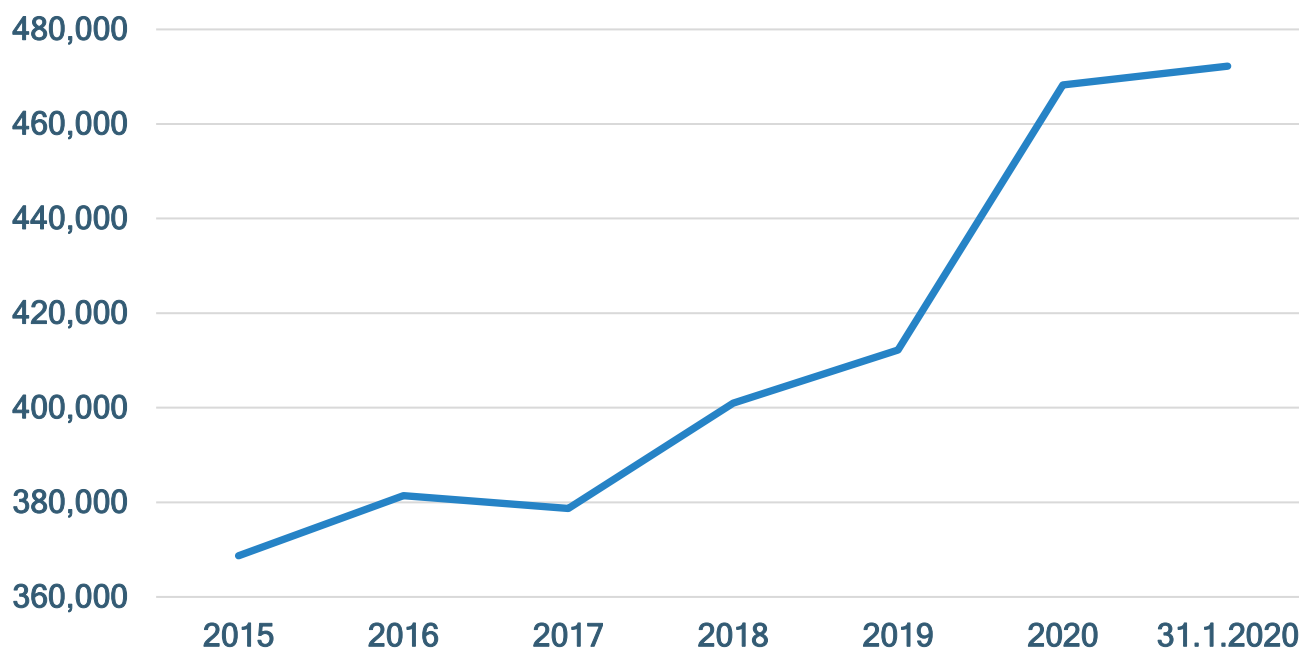
- Overdraft on current accounts

5.7 %

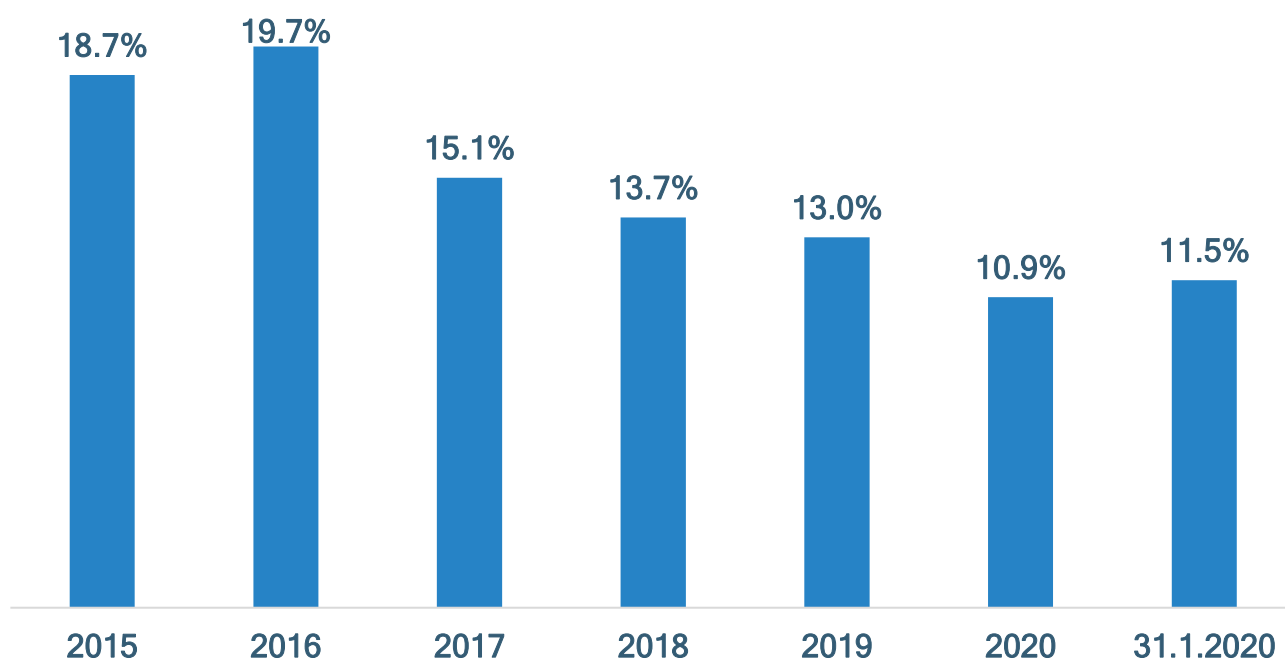
- Share of default in the debt outstanding on leasing contracts

LOANS IN GRAPHS

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



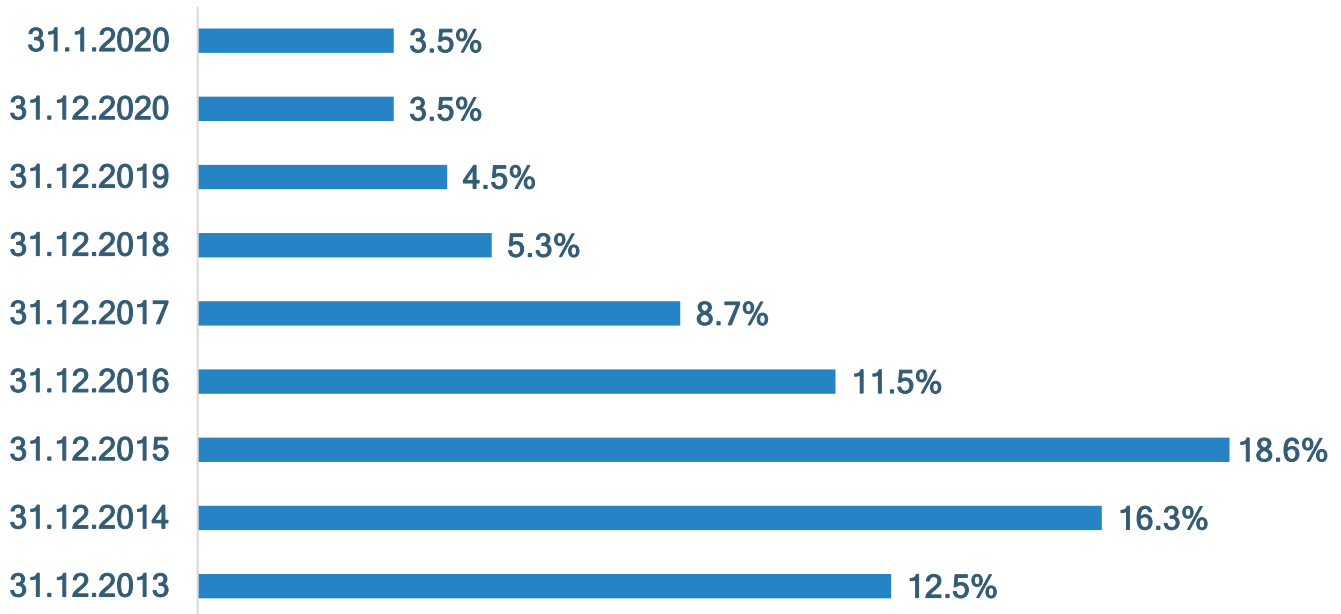
Default* on account of credit cards



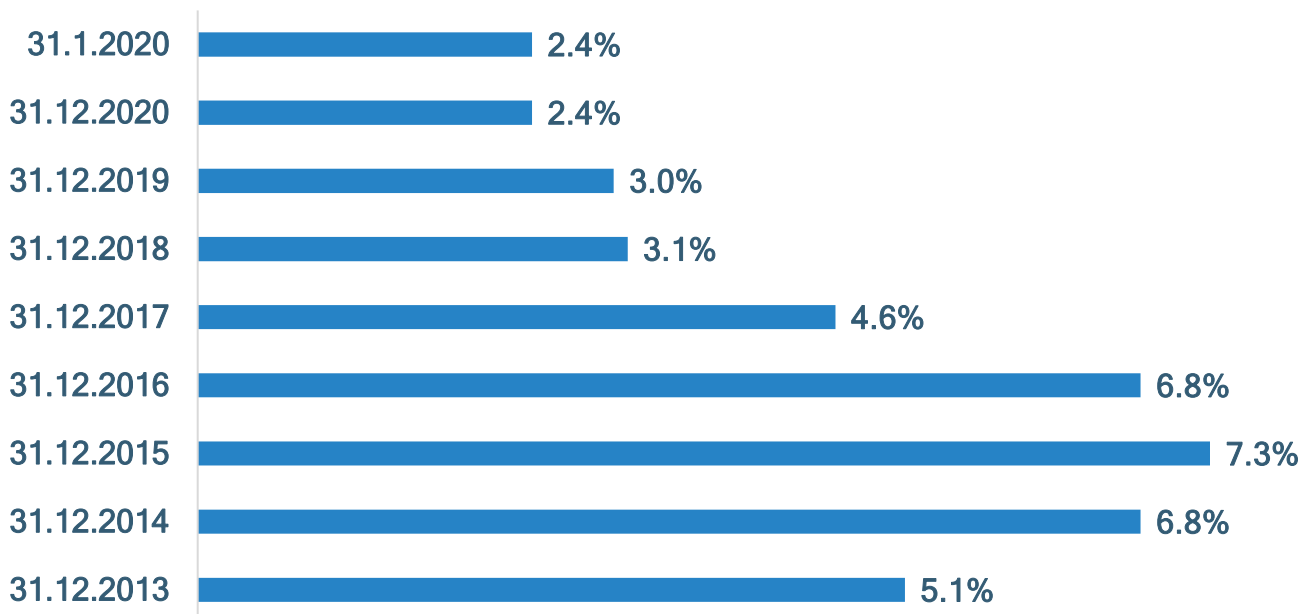
**Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days*

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	31.1.2020	31.12.2020	31.1.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,449,589	1,605,519	1,576,215	108.7	98.2
Entrepreneurs	52,109	63,545	62,797	120.5	98.8
Retail	1,057,023	1,200,415	1,201,451	113.7	100.1
Total	2,558,721	2,869,479	2,840,463	111.0	99.0

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

Type of loan	31.1.2020	31.12.2020	31.1.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	497,039	568,417	567,080	114.1	99.8
Consumer	14,580	17,972	17,638	121.0	98.1
Other	56,706	62,084	61,289	108.1	98.7
Mortgage and renovation	420,215	473,908	477,974	113.7	100.9
Agricultural	68,482	78,034	77,469	113.1	99.3
Total	1,057,022	1,200,415	1,201,450	113.7	100.1

Share of default* in loan debt

Credit user	31.1.2020	31.12.2020	31.1.2021
	1	2	3
Legal entities	5.4%	4.2%	4.4%
Entrepreneurs	5.9%	4.3%	4.4%
Retail	3.0%	2.4%	2.4%
Total	4.4%	3.5%	3.5%

* 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	31.1.2020	31.12.2020	31.1.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,601	4,988	4,991	108.5	100.1
Number of users	4,193	4,483	4,487	107.0	100.1
Debt outstanding	6,737	7,667	7,595	112.7	99.1
Number of defaulted leasing contracts	717	692	701	97.8	101.3
Share of default in debt outstanding	6.6%	5.7%	5.7%		

Current accounts	31.1.2020	31.12.2020	31.1.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	7,416,567	7,855,486	7,856,305	105.9	100.0
Number of users	5,120,837	5,376,980	5,375,299	105.0	100.0
Overdraft - total sum	46,730	44,846	44,367	94.9	98.9
Number of defaulted current accounts	269,764	257,427	254,495	94.3	98.9
Share of defaults in total overdraft	10.0%	10.2%	10.3%		

Credit cards	31.1.2020	31.12.2020	31.1.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,353,223	1,318,356	1,314,566	97.1	99.7
Number of users	1,054,004	1,035,159	1,033,226	98.0	99.8
Total credit limitation	93,152	92,358	92,314	99.1	100.0
Amount utilized	33,330	31,664	30,833	92.5	97.4
Number of defaulted credit cards	53,532	53,121	58,753	109.8	110.6
Share of default in the amount utilized	10.3%	11.0%	11.5%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
31.1.2020	497,039	14,580	56,706	420,215	68,481	1,057,021
29.2.2020	503,080	14,510	55,530	423,526	68,939	1,065,585
31.3.2020	507,569	14,516	54,664	427,305	69,642	1,073,696
30.4.2020	509,146	13,997	55,064	431,416	70,010	1,079,633
31.5.2020	514,796	14,339	55,848	435,463	70,999	1,091,445
30.6.2020	529,841	15,513	58,978	441,080	73,967	1,119,379
31.7.2020	539,723	16,530	60,381	448,161	75,762	1,140,557
31.8.2020	548,518	17,151	61,901	452,754	77,381	1,157,705
30.9.2020	559,512	17,753	63,529	458,377	78,809	1,177,980
31.10.2020	563,622	18,088	63,144	463,720	78,806	1,187,380
30.11.2020	565,683	18,059	62,424	467,995	78,250	1,192,411
31.12.2020	568,417	17,972	62,084	473,908	78,034	1,200,415
31.1.2021	567,080	17,638	61,289	477,974	77,469	1,201,450

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

As of	Legal entities	Entrepreneurs	Total
31.1.2020	1,449,589	52,109	1,501,698
29.2.2020	1,458,318	52,465	1,510,783
31.3.2020	1,493,196	52,987	1,546,183
30.4.2020	1,503,635	53,235	1,556,870
31.5.2020	1,518,356	54,955	1,573,311
30.6.2020	1,540,609	57,584	1,598,193
31.7.2020	1,552,465	58,689	1,611,154
31.8.2020	1,567,223	59,896	1,627,119
30.9.2020	1,600,951	61,515	1,662,466
31.10.2020	1,597,083	62,354	1,659,437
30.11.2020	1,601,757	62,635	1,664,392
31.12.2020	1,605,519	63,545	1,669,064
31.1.2021	1,576,215	62,797	1,639,012

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