



CREDIT REPORT MARCH 2021

Association of Serbian Banks

Credit Bureau



УДРУЖЕЊЕ БАНАКА СРБИЈЕ
ASSOCIATION OF SERBIAN BANKS

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INSTEAD OF AN INTRODUCTION

European Money Week 2021

On 26 March 2021, at 12:00, the Association of Serbian Banks invites you to an open web conference on the importance of education of financial services users for the financial system and society as a whole.

We are organizing the conference to mark the European Money Week in the period from 22-26 March 2021. The European Money Week is an annual initiative, aligned with the Global Money Week, which aims to raise awareness of the importance of education in banking, finance, and economics, aimed at current and future users of financial services: youth, adults, specific target groups and society in as a whole, which are together the key to a successful economy. Since its inception by national associations of banks gathered under the auspices of the European Banking Federation in 2015, the banking industry across Europe has been directly involved in providing various customer education programmes. The Association of Serbian Banks conducts it every year, together with other national associations of banks throughout Europe - this year being the seventh time.

Within the conference, we will announce the two highest-scoring participants at the national level of a competition which is part of the project implemented by the Association of Serbian Banks for the fourth year in a row - the European Money Quiz. Students will then compete at the next level - the European Finals of the competition - which will be held online on 20 April 2021, coordinated by the European Banking Federation, Brussels.

Source: <https://www.ubs-asb.com/en/news/1046-european-money-week-2021>

CREDIT BUREAU IN NUMBERS – 31.3.2021

139,537

- Number of defaulted loan users

RSD 1.4 mill.

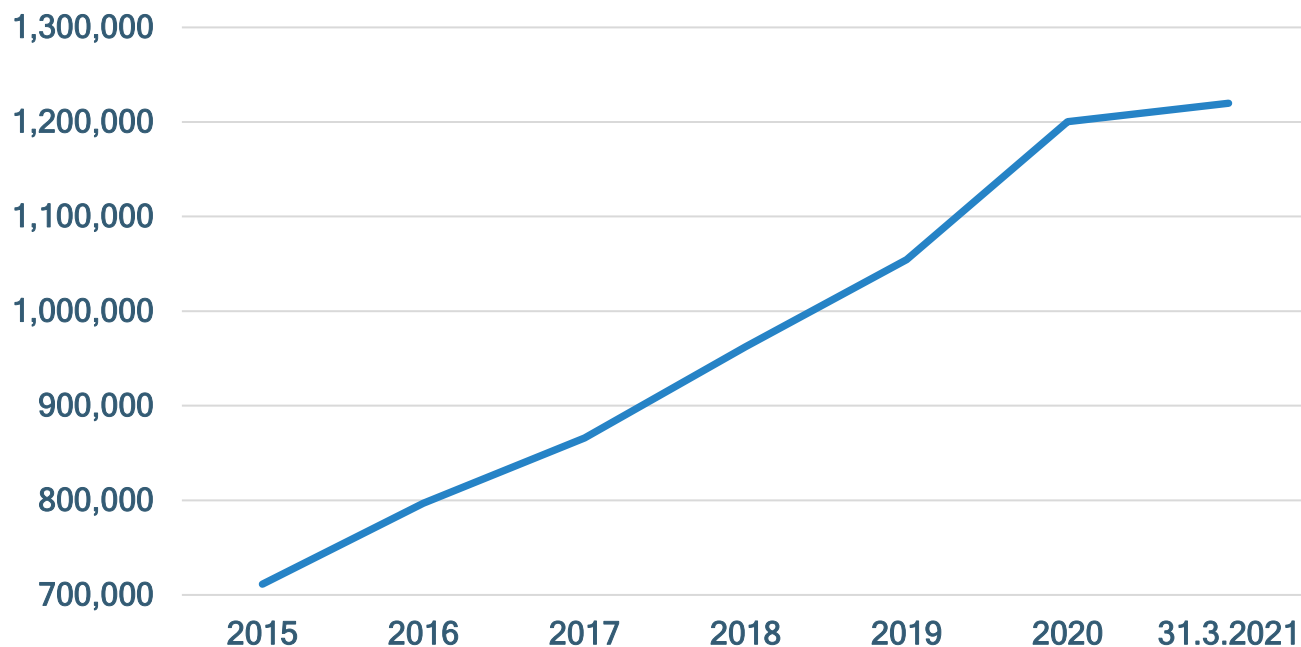
- Average debt on account of leasing contracts of individuals

40.2 %

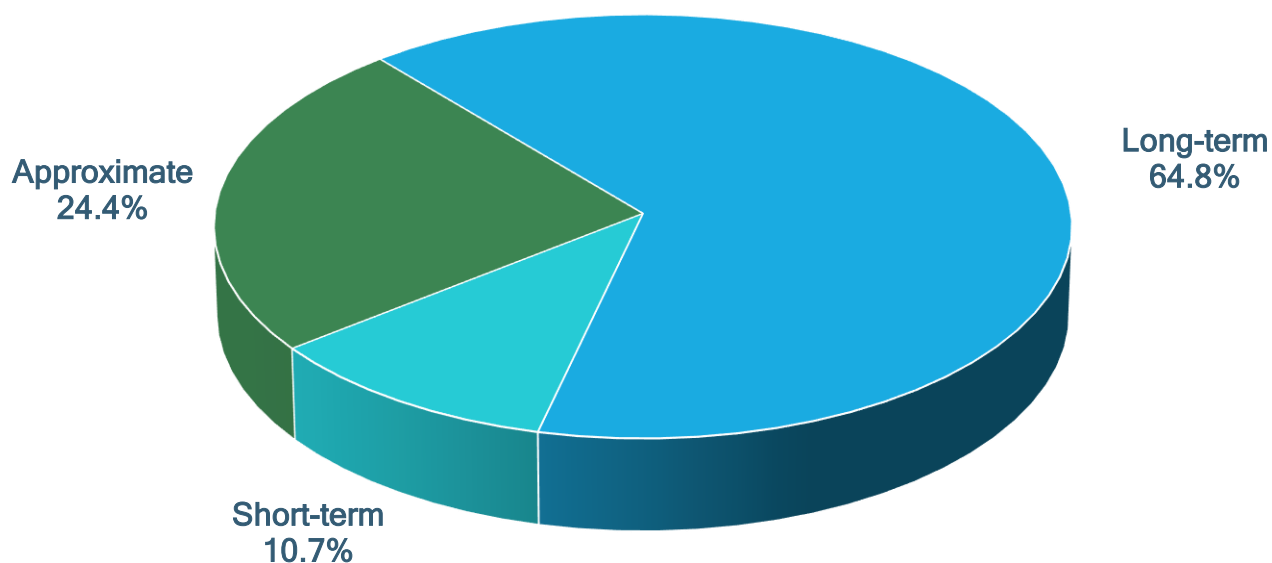
- Share of mortgage loans in total retail loans

LOANS IN GRAPHS

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

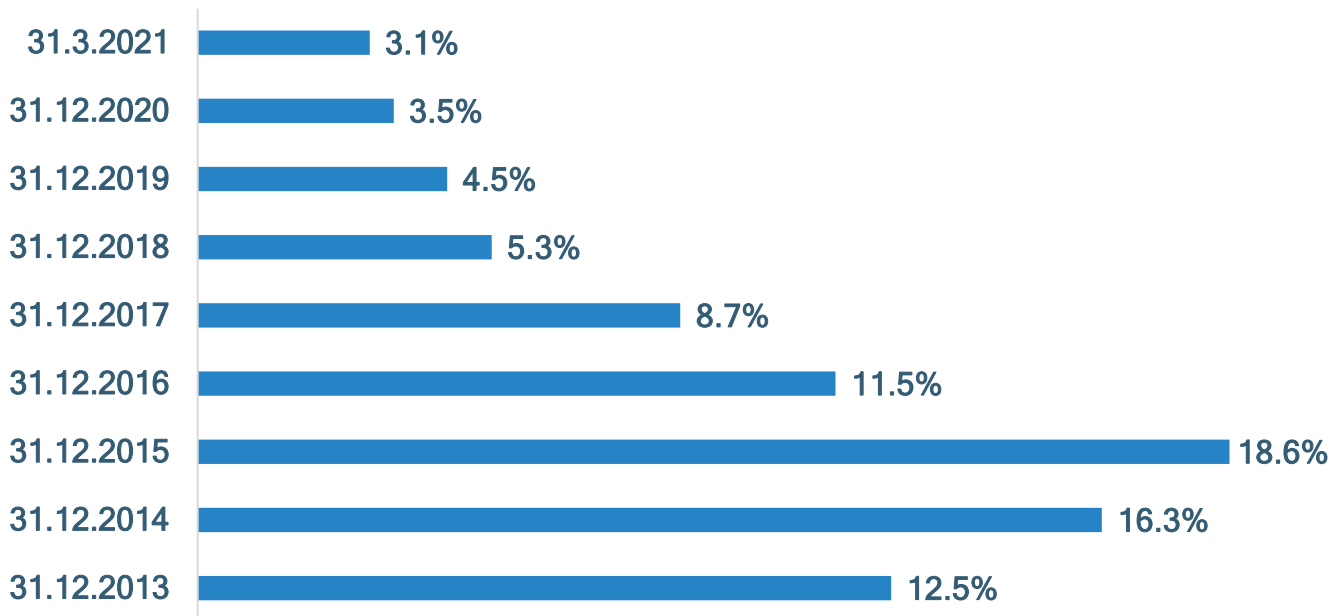


Share of specific loan types in total loans of legal entities

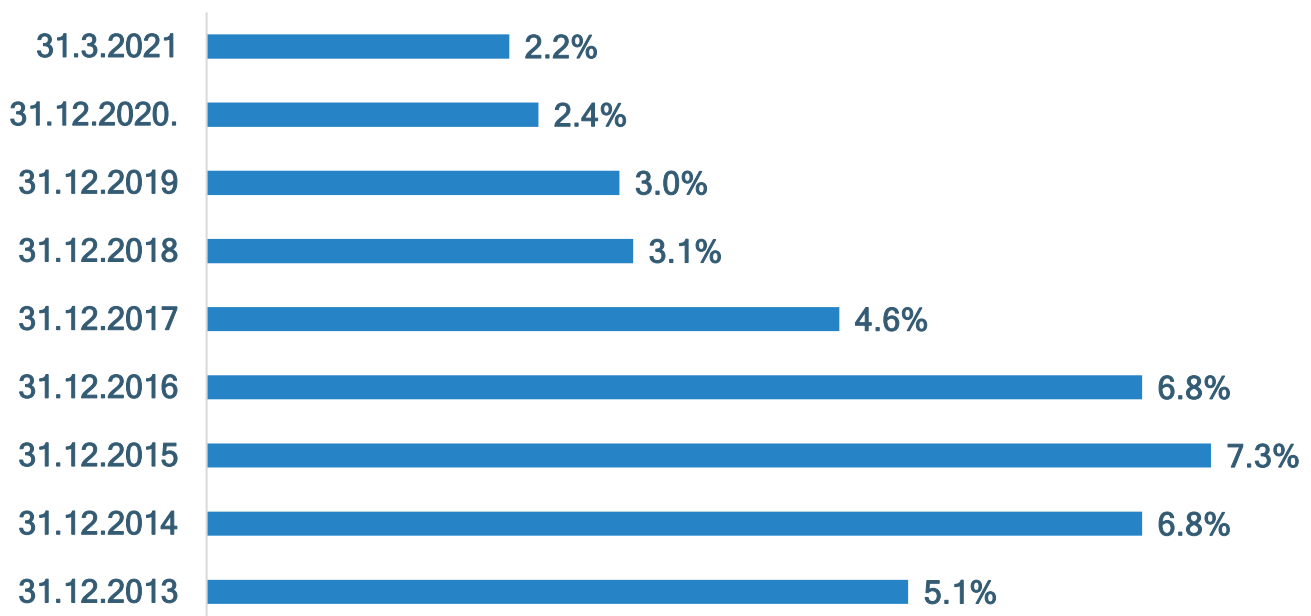


CREDIT DEFAULT* IN GRAPHS

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	31.3.2020	28.2.2021	31.3.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,493,196	1,620,832	1,635,502	109.5	100.9
Entrepreneurs	52,987	62,442	63,240	119.4	101.3
Retail	1,073,696	1,210,170	1,219,813	113.6	100.8
Total	2,619,879	2,893,444	2,918,555	111.4	100.9

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

Type of loan	31.3.2020	28.2.2021	31.3.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	507,569	569,178	573,998	113.1	100.8
Consumer	14,516	17,535	17,498	120.5	99.8
Other	54,664	61,429	61,878	113.2	100.7
Mortgage and renovation	427,305	483,912	490,654	114.8	101.4
Agricultural	69,642	78,116	75,785	108.8	97.0
Total	1,073,696	1,210,170	1,219,813	113.6	100.8

Share of default* in loan debt

Credit user	31.3.2020	28.2.2021	31.3.2021
	1	2	3
Legal entities	4.9%	4.2%	3.7%
Entrepreneurs	5.7%	4.2%	3.6%
Retail	3.0%	2.3%	2.2%
Total	4.2%	3.4%	3.1%

* 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	31.3.2020	28.2.2021	31.3.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,658	4,991	5,282	113.4	105.8
Number of users	4,242	4,490	4,717	111.2	105.1
Debt outstanding	6,809	7,169	7,572	111.2	105.6
Number of defaulted leasing contracts	738	697	704	95.4	101.0
Share of default in debt outstanding	6.7%	6.0%	5.6%		

Current accounts	31.3.2020	28.2.2021	31.3.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	7,455,732	7,883,852	7,833,558	105.1	99.4
Number of users	5,142,320	5,387,632	5,386,389	104.7	100.0
Overdraft - total sum	46,630	44,038	43,686	93.7	99.2
Number of defaulted current accounts	257,392	254,968	248,150	96.4	97.3
Share of defaults in total overdraft	10.0%	10.5%	9.7%		

Credit cards	31.3.2020	28.2.2021	31.3.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,345,650	1,311,480	1,272,640	94.6	97.0
Number of users	1,050,273	1,031,435	1,006,074	95.8	97.5
Total credit limitation	93,369	92,304	90,748	97.2	98.3
Amount utilized	31,992	30,250	29,618	92.6	97.9
Number of defaulted credit cards	54,298	61,737	61,767	113.8	100.0
Share of default in the amount utilized	11.0%	11.8%	12.1%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
28.2.2021	569,178	17,535	61,429	483,912	78,116	1,210,170
31.3.2021	573,998	17,498	61,878	490,654	75,785	1,219,813

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

As of	Legal entities	Entrepreneurs	Total
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
28.2.2021	1,620,832	62,442	1,683,274
31.3.2021	1,635,502	63,241	1,698,743

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