



CREDIT REPORT JUNE 2021

Association of Serbian Banks

Credit Bureau



УДРУЖЕЊЕ БАНАКА СРБИЈЕ
ASSOCIATION OF SERBIAN BANKS

CONTENTS

Instead of an Introduction	3
Credit Bureau in numbers - 30.6.2021	4
Loans in graphs	5
Debt outstanding on account of housing loans (in RSD mill.)	5
Share of debt on account of individual retail loan types	5
Credit default* in graphs	6
Share of default* in total bank loan debt	6
Share of default* in retail loan debt	6
Statistical Annex 1	7
Debt in respect of bank loans (in RSD mill.)	7
Retail debt by type of loan (in RSD mill.)	7
Share of default* in loan debt	7
Statistical Annex 2	8
State of retail debt (in RSD mill.)	8
Leasing contracts	8
Current accounts	8
Credit cards	8
Statistical Annex 3	9
Retail loans (in RSD mill.)	9
Loans to legal entities and entrepreneurs (in RSD mill.)	9

INSTEAD OF AN INTRODUCTION

Banking Sector Featured in the 16th Special Issue of Bankarstvo Journal

It is with great pleasure that we hereby announce the sixteenth, redesigned, special issue of Bankarstvo Journal in which we, traditionally, publish the overview of the operations of the banking sector of Serbia in the year before. The contributions submitted by the banks currently operating in Serbia will show the business results achieved in 2020, while the National Bank of Serbia, the Belgrade Stock Exchange, the Securities Commission and the Association of Serbian Banks will tell you more about their operations in the previous year.

This year's issue is rounded up by the balance sheet and income statement of the banking sector of Serbia as of 31 December 2020, according to the data from the ASB Bilbon database, which is edited and updated in direct cooperation with the banks.

We wholeheartedly thank all of our associates from the banks and other featured institutions who helped prepare this issue by submitting their materials, since this special issue of Bankarstvo Journal could not have been published without their contribution to creating a full picture of the banking sector in Serbia in 2020.

The Journal can be accessed at: www.casopisbankarstvo.rs/en/previous-issues/serbian-banking-2020

Source: <https://www.ubs-asb.com/en/news/1088-banking-sector-featured-in-the-16th-special-issue-of-bankarstvo-journal>

CREDIT BUREAU IN NUMBERS – 30.6.2021

4.2 %

- Increase in cash loans in 2021

1,260,412

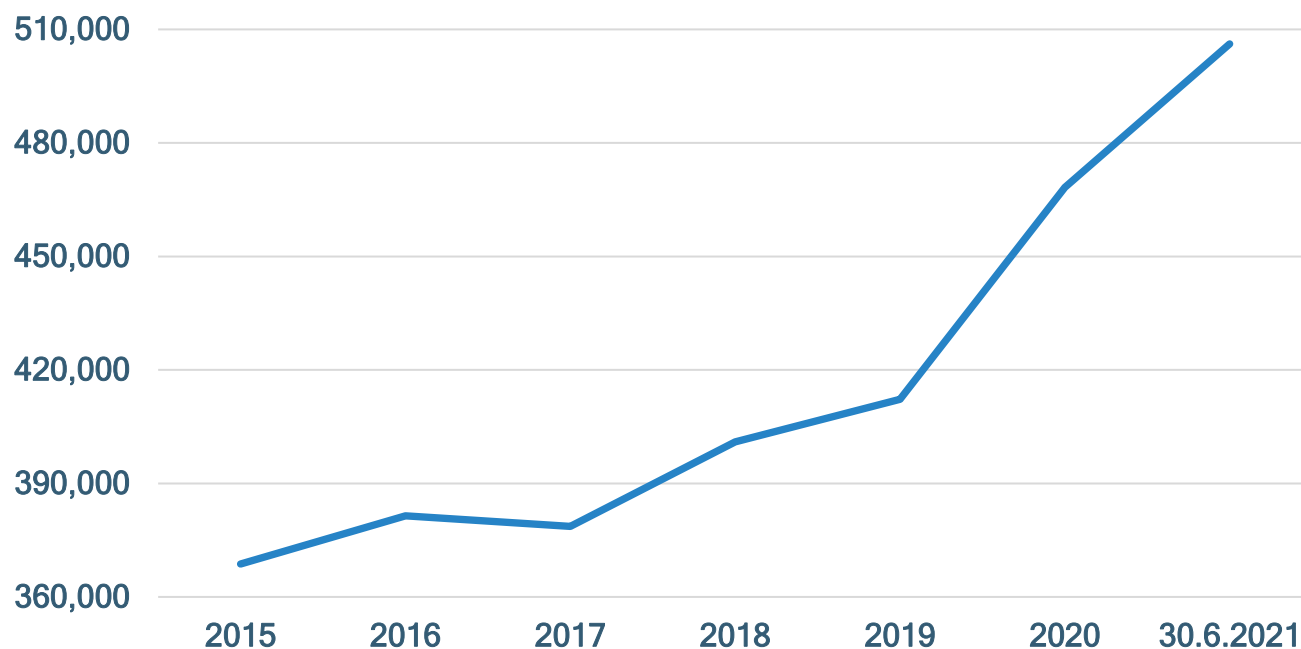
- Number of credit cards

RSD 1,930 mill.

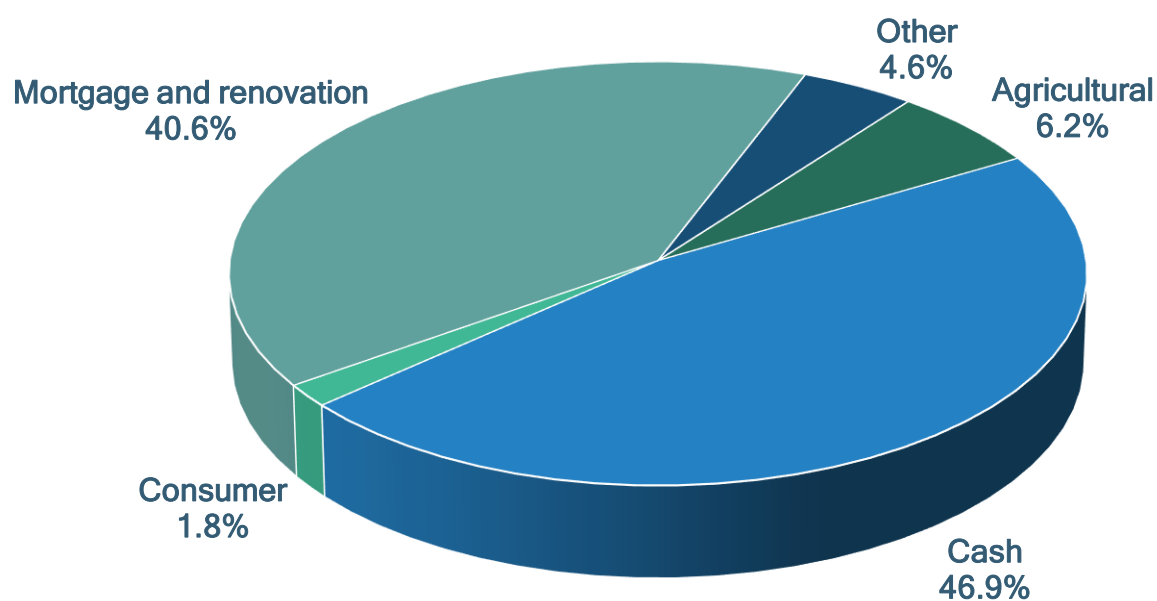
- The amount of default on account of consumer loans

LOANS IN GRAPHS

Debt outstanding on account of housing loans (in RSD mill.)

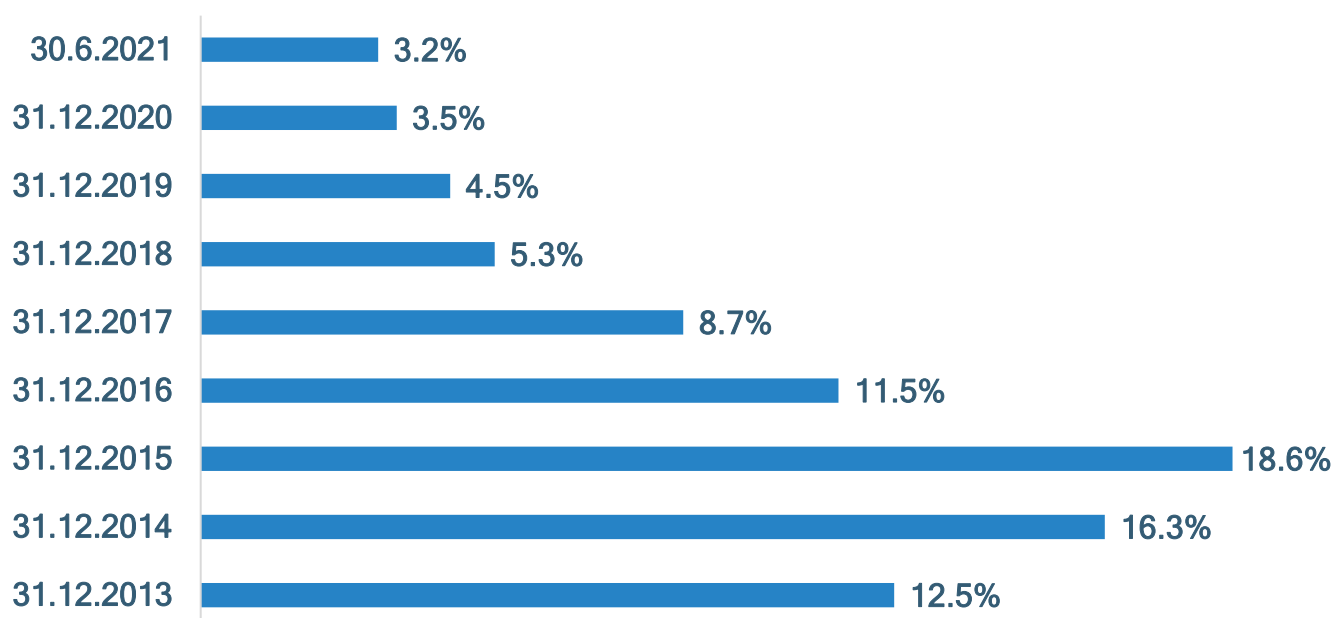


Share of debt on account of individual retail loan types

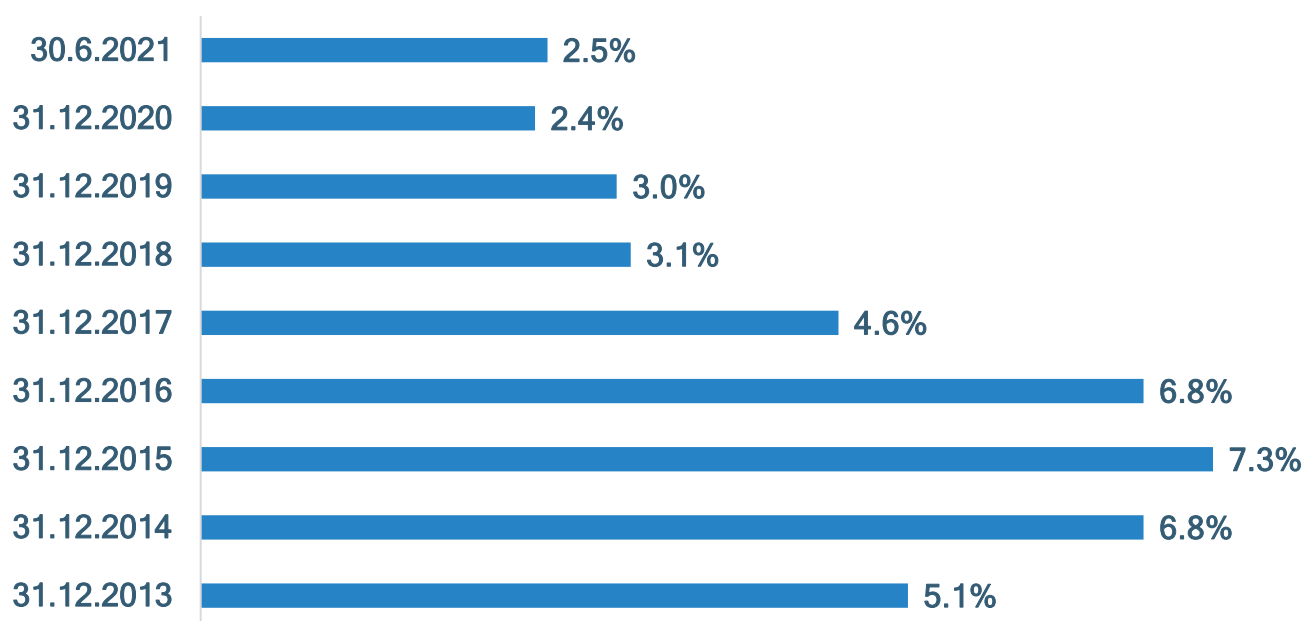


CREDIT DEFAULT* IN GRAPHS

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	30.6.2020	31.5.2021	30.6.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,540,609	1,637,588	1,638,177	106.3	100.0
Entrepreneurs	57,584	65,399	66,255	115.1	101.3
Retail	1,119,379	1,249,111	1,262,369	112.8	101.1
Total	2,717,572	2,952,098	2,966,801	109.2	100.5

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

Type of loan	30.6.2020	31.5.2021	30.6.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	529,841	586,569	592,134	111.8	100.9
Consumer	15,512	21,959	22,178	143.0	101.0
Other	58,979	58,201	57,756	97.9	99.2
Mortgage and renovation	441,080	505,544	512,374	116.2	101.4
Agricultural	73,967	76,837	77,927	105.4	101.4
Total	1,119,379	1,249,110	1,262,369	112.8	101.1

Share of default* in loan debt

Credit user	30.6.2020	31.5.2021	30.6.2021
	1	2	3
Legal entities	4.5%	3.7%	3.7%
Entrepreneurs	5.0%	3.7%	3.6%
Retail	2.2%	2.4%	2.5%
Total	3.6%	3.1%	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	30.6.2020	31.5.2021	30.6.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,821	5,331	5,406	112.1	101.4
Number of users	4,336	4,765	4,827	111.3	101.3
Debt outstanding	7,119	7,581	7,736	108.7	102.0
Number of defaulted leasing contracts	710	684	704	99.2	102.9
Share of default in debt outstanding	6.3%	5.5%	5.5%		

Current accounts	30.6.2020	31.5.2021	30.6.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	7,814,815	8,138,176	8,229,852	105.3	101.1
Number of users	5,379,164	5,559,257	5,570,365	103.6	100.2
Overdraft - total sum	46,891	42,917	42,787	91.2	99.7
Number of defaulted current accounts	216,494	235,679	243,970	112.7	103.5
Share of defaults in total overdraft	9.8%	10.5%	11.0%		

Credit cards	30.6.2020	31.5.2021	30.6.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,341,636	1,261,105	1,260,412	93.9	99.9
Number of users	1,047,836	997,962	998,231	95.3	100.0
Total credit limitation	93,299	90,820	90,996	97.5	100.2
Amount utilized	33,201	29,665	30,259	91.1	102.0
Number of defaulted credit cards	50,699	60,889	59,964	118.3	98.5
Share of default in the amount utilized	10.3%	12.3%	12.2%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
30.4.2021	579,190	17,507	61,816	497,685	76,827	1,233,025
31.5.2021	586,569	21,959	58,201	505,544	76,837	1,249,110
30.6.2021	592,134	22,178	57,756	512,374	77,927	1,262,369

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

As of	Legal entities	Entrepreneurs	Total
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
30.4.2021	1,660,850	64,957	1,725,807
31.5.2021	1,637,588	65,399	1,702,987
30.6.2021	1,638,177	66,255	1,704,432

Report prepared by

Milan Brković, PhD, Head
Dragan Nenić, Special Advisor
Sonja Grbić, Translator

Contact

Credit Bureau
Kralja Aleksandra Boulevard 86/I

kreditni.biro@ubs-asb.com
milan.brkovic@ubs-asb.com
dragan.nenic@ubs-asb.com

