



CREDIT REPORT AUGUST 2021

Association of Serbian Banks

Credit Bureau



УДРУЖЕЊЕ БАНАКА СРБИЈЕ
ASSOCIATION OF SERBIAN BANKS

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INSTEAD OF AN INTRODUCTION

Reports for natural persons

The ASB Credit Bureau has the following data available in respect of natural persons:

- Current liabilities, such as liabilities in respect of extended loans, leasing contracts, current accounts, debit and credit cards and activated guarantees
- Potential liabilities, such as data on current account overdrafts, given guarantees (guarantors) in respect of loans extended to other natural persons, legal entities and entrepreneurs
- Irregularities in settling current liabilities, including the amount and duration of defaults

Reports of the ASB Credit Bureau can be withdrawn by persons authorized by the service provider which has a signed contract with the Association of Serbian Banks concerning the Credit Bureau's operations.

Reports can only be withdrawn based on the written consent provided by the concerned natural person. The consent provided by a natural person contains the following elements: first name, last name, UPIN, statement about providing the consent, definition of data for which the consent is being provided, purpose of using the data, and the rights of the consent provider. A once given consent may be revoked, pursuant to the Law on Personal Data Protection.

There are two main types of reports for natural persons: reports issued at the request of the service provider, and reports issued at the request of the concerned natural person.

For their own needs, natural persons may obtain a Personal Report and a Personal Report on Guarantees Granted to Legal Entities and Entrepreneurs, in order to gain insight into the data held on them by the banks and other service providers, for the purpose of controlling these data and submitting a potential complaint concerning their accuracy, and for other purposes. The request for withdrawing a report may be filed by the citizens at the banks' counters or on the premises of the ASB Credit Bureau. The citizens can choose the manner of report delivery (by e-mail, by post, by telefax), or they can collect their reports personally at the Credit Bureau. In

In addition to this possibility, the citizens have been provided free-of-charge insight into the data held about them by the banks and other service providers. This insight is granted on the premises of the ASB Credit Bureau, 86/I Kralja Aleksandra Boulevard, 11000 Belgrade, on working days (Monday-Friday), from 8 a.m to 3 p.m. In addition to the above stated ways, the citizens can also withdraw reports at the Credit Bureau's web portal (www.kreditnibiro.com), if they register previously, either at the portal itself by using new personal identification cards with digital certificates, or at any bank or the ASB Credit Bureau. Additional instructions for using this service can be found at the CB's web portal.

The first personal report in a calendar year that a natural person withdraws is free of charge.

Source: <https://www.ubs-asb.com/en/about-us/credit-bureau/credit-bureau-report>

CREDIT BUREAU IN NUMBERS – 31.8.2021

68,125

- Total number of leasing contracts

6.4 %

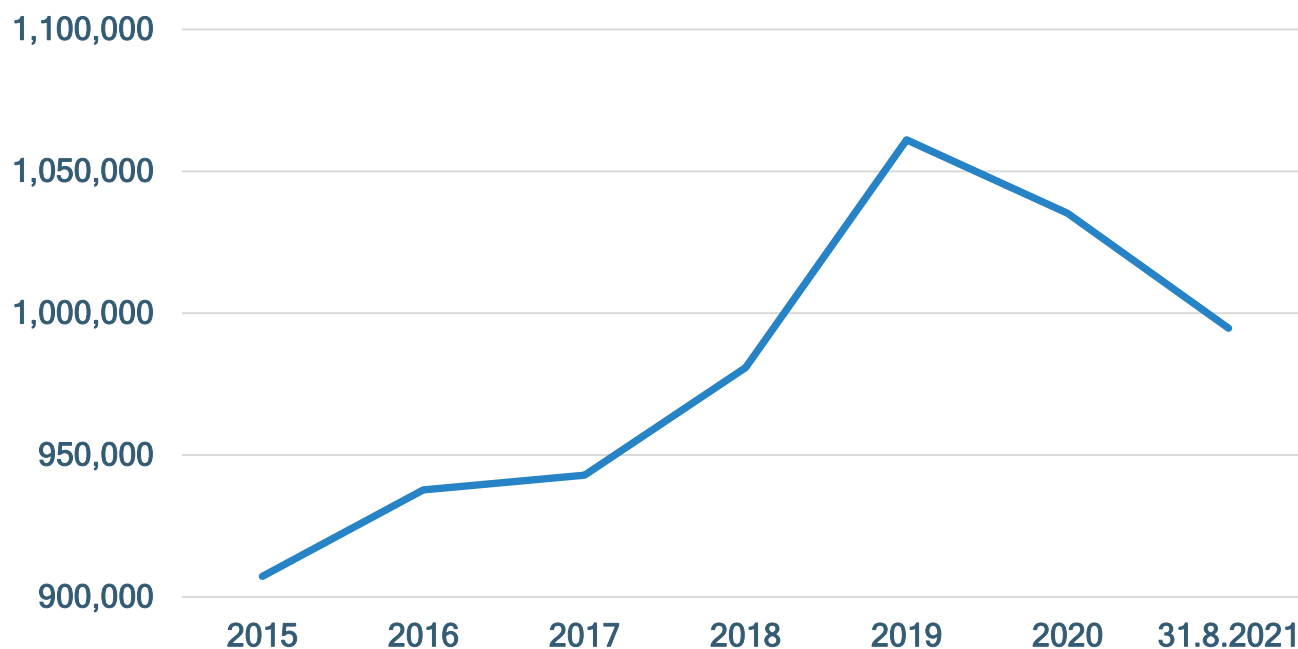
- Share of mortgage loans in total retail loans

RSD 42.6 bill.

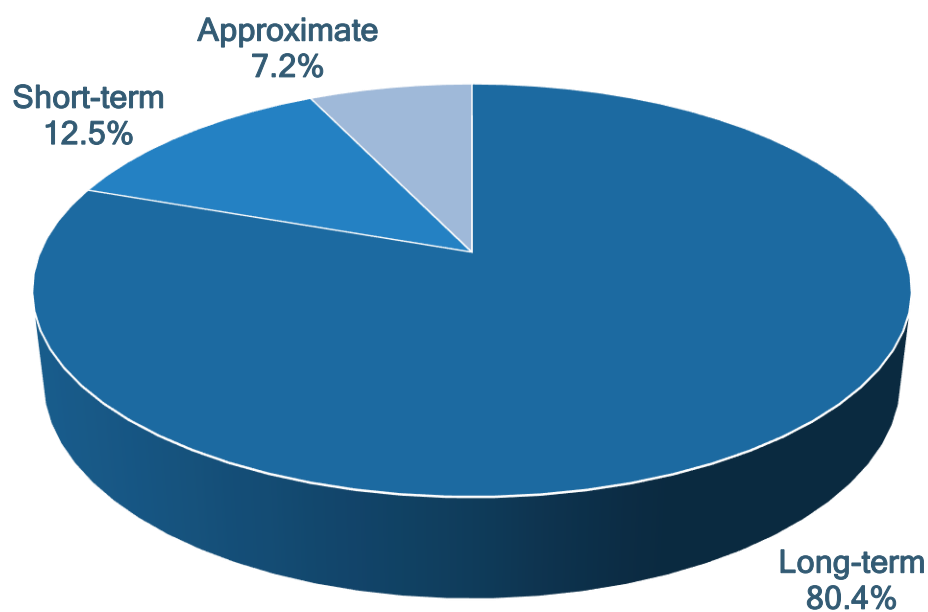
- Amount borrowed in respect of retail current accounts

LOANS IN GRAPHS

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

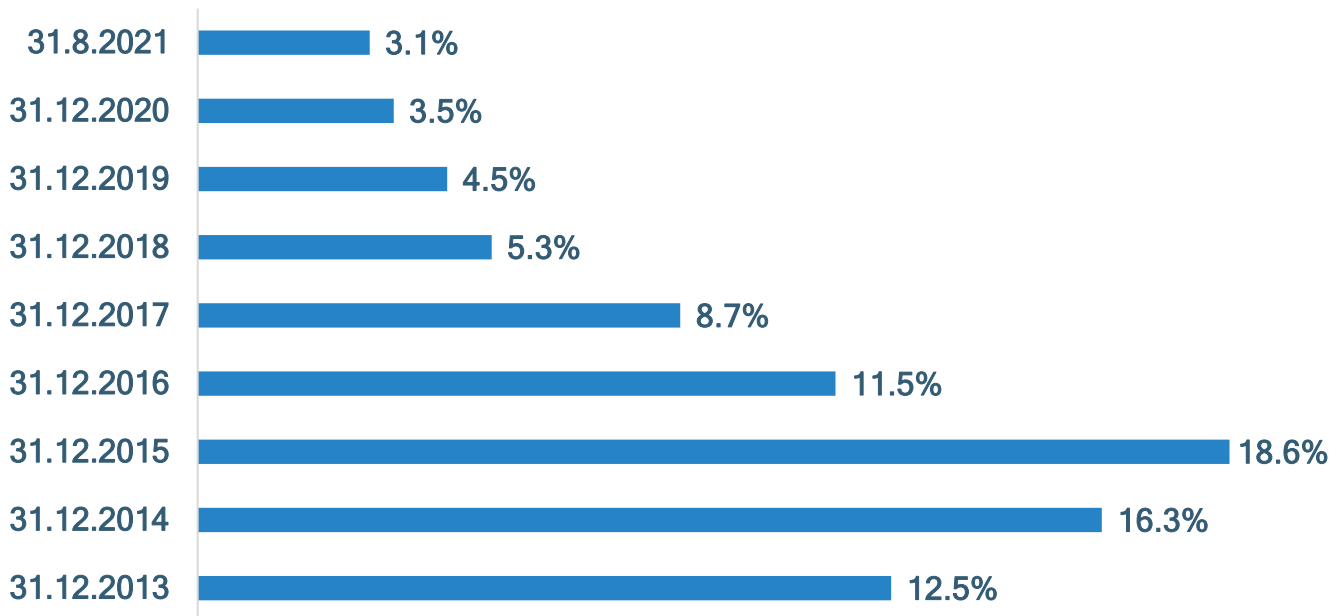


Share of debt on account of individual retail loan types

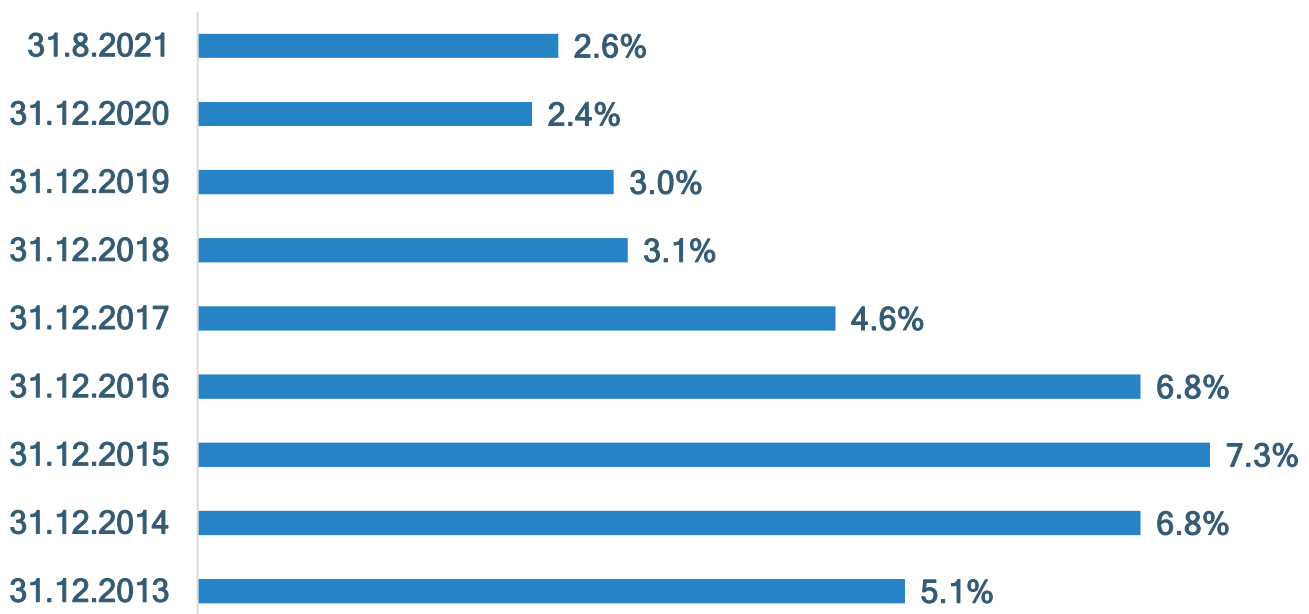


CREDIT DEFAULT* IN GRAPHS

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	31.8.2020	31.7.2021	31.8.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,567,224	1,668,287	1,672,943	106.7	100.3
Entrepreneurs	59,895	67,363	67,676	113.0	100.5
Retail	1,157,705	1,275,874	1,287,011	111.2	100.9
Total	2,784,824	3,011,524	3,027,630	108.7	100.5

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

Type of loan	31.8.2020	31.7.2021	31.8.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	548,518	599,101	604,486	110.2	100.9
Consumer	17,151	22,297	22,324	130.2	100.1
Other	61,902	57,128	56,716	91.6	99.3
Mortgage and renovation	452,754	519,588	525,825	116.1	101.2
Agricultural	77,380	77,760	77,660	100.4	99.9
Total	1,157,705	1,275,874	1,287,011	111.2	100.9

Share of default* in loan debt

Credit user	31.8.2020	31.7.2021	31.8.2021
	1	2	3
Legal entities	4.5%	3.6%	3.5%
Entrepreneurs	4.9%	3.6%	3.4%
Retail	2.6%	2.5%	2.6%
Total	3.7%	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	31.8.2020	31.7.2021	31.8.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,988	5,405	5,407	108.4	100.0
Number of users	4,478	4,828	4,834	107.9	100.1
Debt outstanding	7,549	7,686	7,632	101.1	99.3
Number of defaulted leasing contracts	683	703	703	102.9	100.0
Share of default in debt outstanding	5.8%	5.6%	5.6%		

Current accounts	31.8.2020	31.7.2021	31.8.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	7,813,093	8,218,446	8,213,491	105.1	99.9
Number of users	5,364,116	5,573,230	5,582,741	104.1	100.2
Overdraft - total sum	46,791	42,779	42,591	91.0	99.6
Number of defaulted current accounts	229,314	237,082	265,090	115.6	111.8
Share of defaults in total overdraft	9.8%	11.1%	11.3%		

Credit cards	31.8.2020	31.7.2021	31.8.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,330,018	1,257,670	1,254,354	94.3	99.7
Number of users	1,040,952	996,563	994,700	95.6	99.8
Total credit limitation	92,740	91,090	91,085	98.2	100.0
Amount utilized	33,505	30,424	30,588	91.3	100.5
Number of defaulted credit cards	49,460	58,954	60,487	122.3	102.6
Share of default in the amount utilized	10,2%	12.1%	12.2%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.7.2021	599,101	22,297	57,128	519,588	77,760	1,275,874
31.8.2021	604,486	22,324	56,716	525,825	77,660	1,287,011

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

As of	Legal entities	Entrepreneurs	Total
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
31.7.2021	1,668,287	67,363	1,735,650
31.8.2021	1,672,944	67,676	1,740,620

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

