



CREDIT REPORT SEPTEMBER 2021

Association of Serbian Banks

Credit Bureau



УДРУЖЕЊЕ БАНАКА СРБИЈЕ
ASSOCIATION OF SERBIAN BANKS

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INSTEAD OF AN INTRODUCTION

Reports for legal entities and entrepreneurs

The ASB Credit Bureau has the following data available in respect of legal entities and entrepreneurs:

- Basic data (name, seat, address, date of establishment, size, representatives)
- Current accounts at the banks (transactions, blockades)
- Current liabilities, such as liabilities in respect of loans, credit cards, loans taken from foreign creditors, leasing contracts, activated guarantees, uncovered letters of credit, guarantees of bills of exchange and debt securities
- Potential liabilities, such as pledges, received guarantees, uncovered letters of credit and guarantees of bills of exchange
- Irregularity (default) in settling current liabilities (time and duration of matured liabilities outstanding)

A Credit Bureau report on legal entities and entrepreneurs can be withdrawn by a service provider (bank, leasing company, or other service provider), but also by another legal entity, entrepreneur or natural person, exclusively based on the provided written consent of the legal representative of the legal entity or entrepreneur referred to by the Report.

There are two main types of reports for legal entities and entrepreneurs: reports issued at the request of the service provider, and reports issued at the request of the concerned legal entity or entrepreneur.

Legal entities and entrepreneurs can also withdraw the Own Report for a Legal Entity, or the Own Report for an Entrepreneur. This report is used for the personal needs of the concerned legal entity or entrepreneur, as well as for gaining insight into and controlling the data held about them in the ASB Credit Bureau's system, and for potential complaints concerning the accuracy of the reported data.

The request for obtaining the Own Report can be filed by the legal representatives of legal entities or by entrepreneurs at any bank or at the Credit Bureau, after which

the Report will be delivered in one of the manners stipulated in the Request for Obtaining the Own Report (by telefax, by e-mail, by post or personal collection on the Credit Bureau premises).

Reports can be withdrawn exclusively on the basis of written consent provided by the legal representative of the concerned legal entity or by the concerned entrepreneur. The consent contains the basic information about the natural person granting its consent (first name, last name, UPIN), name of the concerned legal entity or enterprise, registry number, tax identification number or UPIN of the entrepreneur, purpose of the granted consent, and the rights provided thereof.

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

CREDIT BUREAU IN NUMBERS – 30.9.2021

1,265,722

- Total number of credit cards

RSD 1.4 mill.

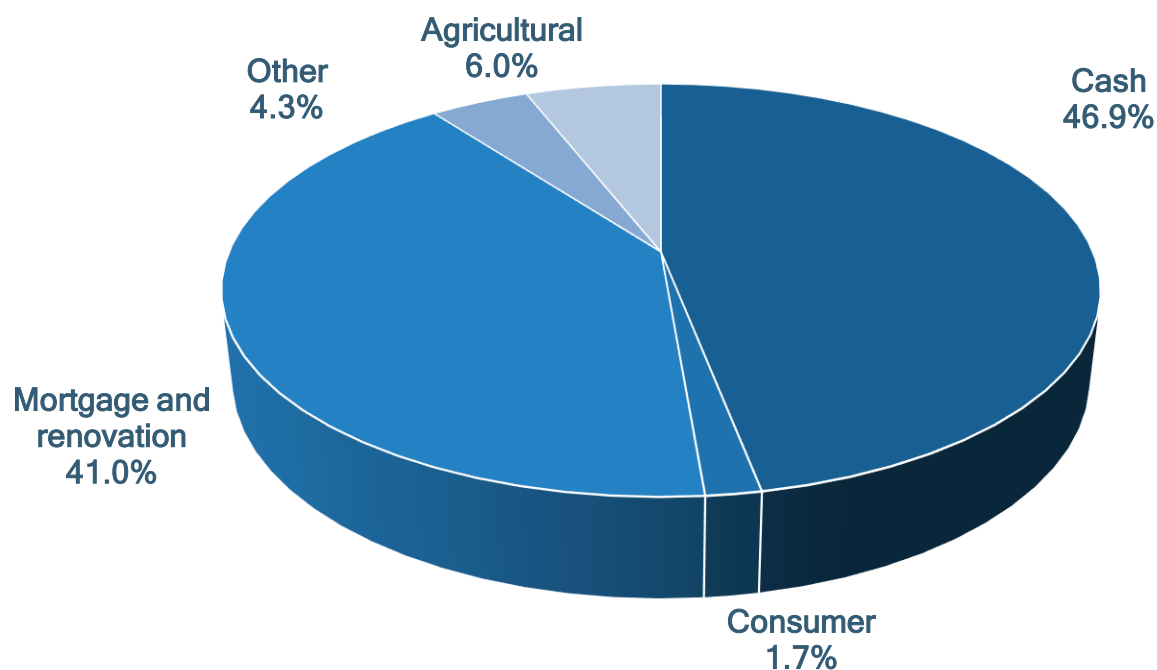
- Average debt outstanding on account of retail leasing contracts

0.7 %

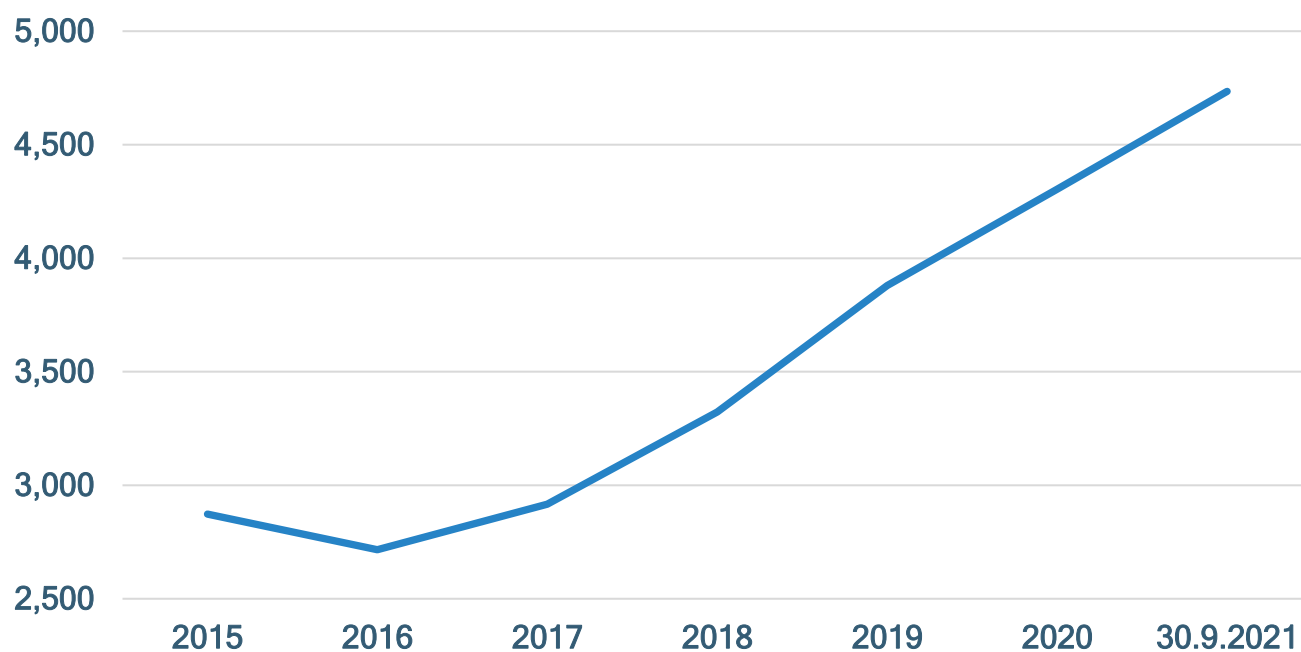
- Increase in loans granted to legal entities compared to the August data (monthly increase in loans granted to legal entities)

LOANS IN GRAPHS

Share of individual loan types in debt outstanding of the retail sector as of 30.9.2021

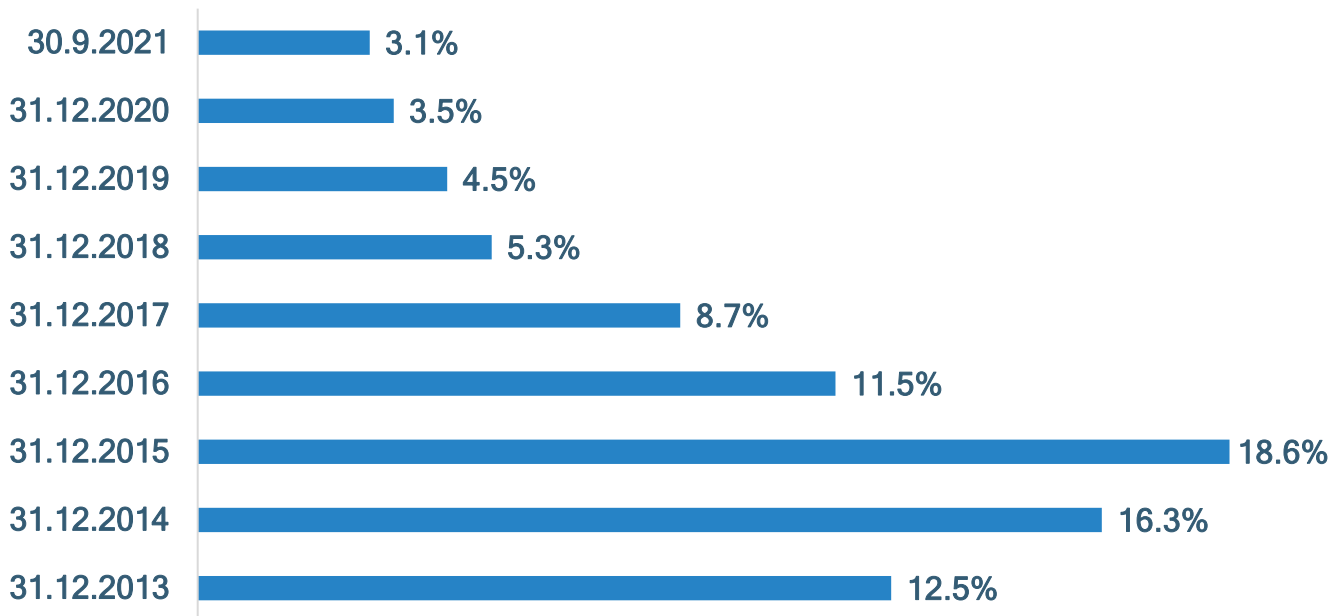


Entrepreneurs - number of leasing users

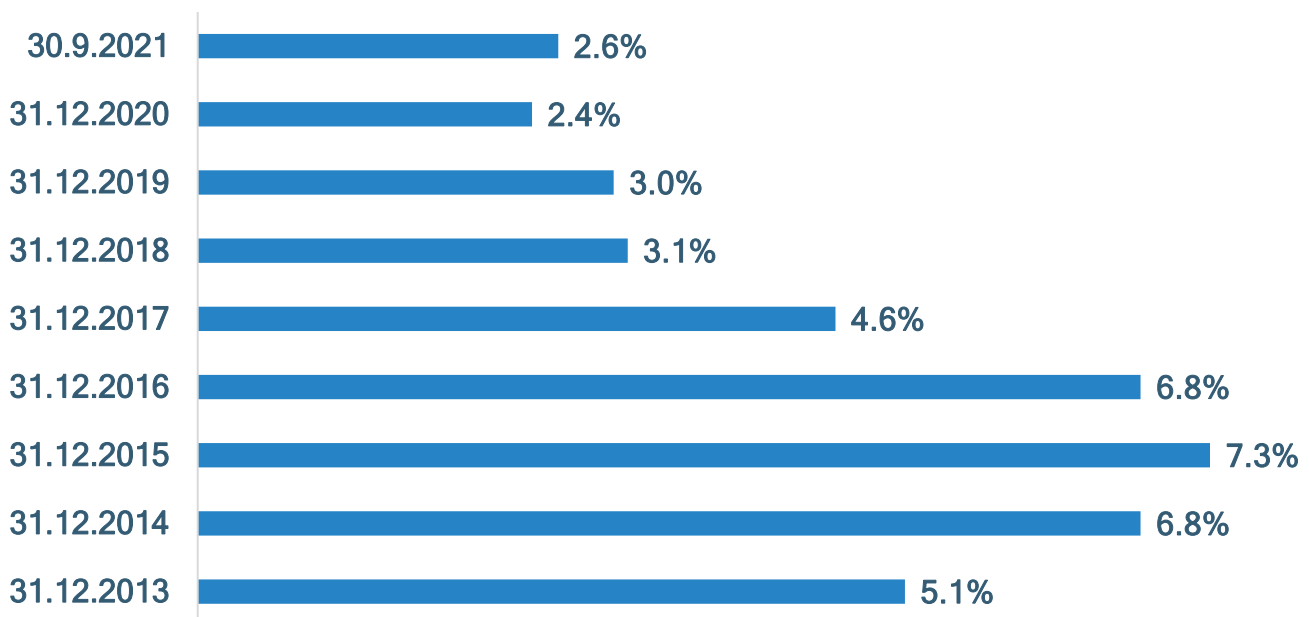


CREDIT DEFAULT* IN GRAPHS

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	30.9.2020	31.8.2021	30.9.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,600,951	1,672,943	1,684,289	105.2	100.7
Entrepreneurs	61,515	67,676	68,582	111.5	101.3
Retail	1,177,981	1,287,011	1,297,662	110.2	100.8
Total	2,840,447	3,027,630	3,050,533	107.4	100.8

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

Type of loan	30.9.2020	31.8.2021	30.9.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	559,512	604,486	609,143	108.9	100.8
Consumer	17,753	22,324	22,449	126.5	100.6
Other	63,529	56,716	56,390	88.8	99.4
Mortgage and renovation	458,377	525,825	532,407	116.2	101.3
Agricultural	78,809	77,660	77,272	98.0	99.5
Total	1,177,980	1,287,011	1,297,661	110.2	100.8

Share of default* in loan debt

Credit user	30.9.2020	31.8.2021	30.9.2021
	1	2	3
Legal entities	4.3%	3.5%	3.6%
Entrepreneurs	4.5%	3.4%	3.4%
Retail	2.5%	2.6%	2.6%
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	30.9.2020	31.8.2021	30.9.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	4,988	5,407	5,378	107.8	99.5
Number of users	4,481	4,834	4,814	107.4	99.6
Debt outstanding	7,583	7,632	7,595	100.2	99.5
Number of defaulted leasing contracts	679	703	680	100.1	96.7
Share of default in debt outstanding	5.7%	5.6%	5.6%		

Current accounts	30.9.2020	31.8.2021	30.9.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	7,849,792	8,213,491	8,239,834	105.0	100.3
Number of users	5,378,869	5,582,741	5,593,048	104.0	100.2
Overdraft - total sum	47,016	42,591	42,427	90.2	99.6
Number of defaulted current accounts	223,158	265,090	265,595	119.0	100.2
Share of defaults in total overdraft	9.7%	11.3%	11.3%		

Credit cards	30.9.2020	31.8.2021	30.9.2021	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,332,970	1,254,354	1,248,692	93.7	99.5
Number of users	1,047,237	994,700	991,297	94.7	99.7
Total credit limitation	92,883	91,085	91,056	98.0	100.0
Amount utilized	33,811	30,588	30,466	90.1	99.6
Number of defaulted credit cards	47,916	60,487	60,267	125.8	99.6
Share of default in the amount utilized	10,0%	12.2%	12.2%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
30.9.2021	609,143	22,449	56,390	532,407	77,272	1,297,661

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

As of	Legal entities	Entrepreneurs	Total
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
30.9.2021	1,684,289	68,582	1,752,871

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