



CREDIT REPORT MARCH 2022

Association of Serbian Banks

Credit Bureau



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CREDIT BUREAU IN NUMBERS - 31.3.2022

147,203

- Number of defaulted loan users

RSD 1.6 mill.

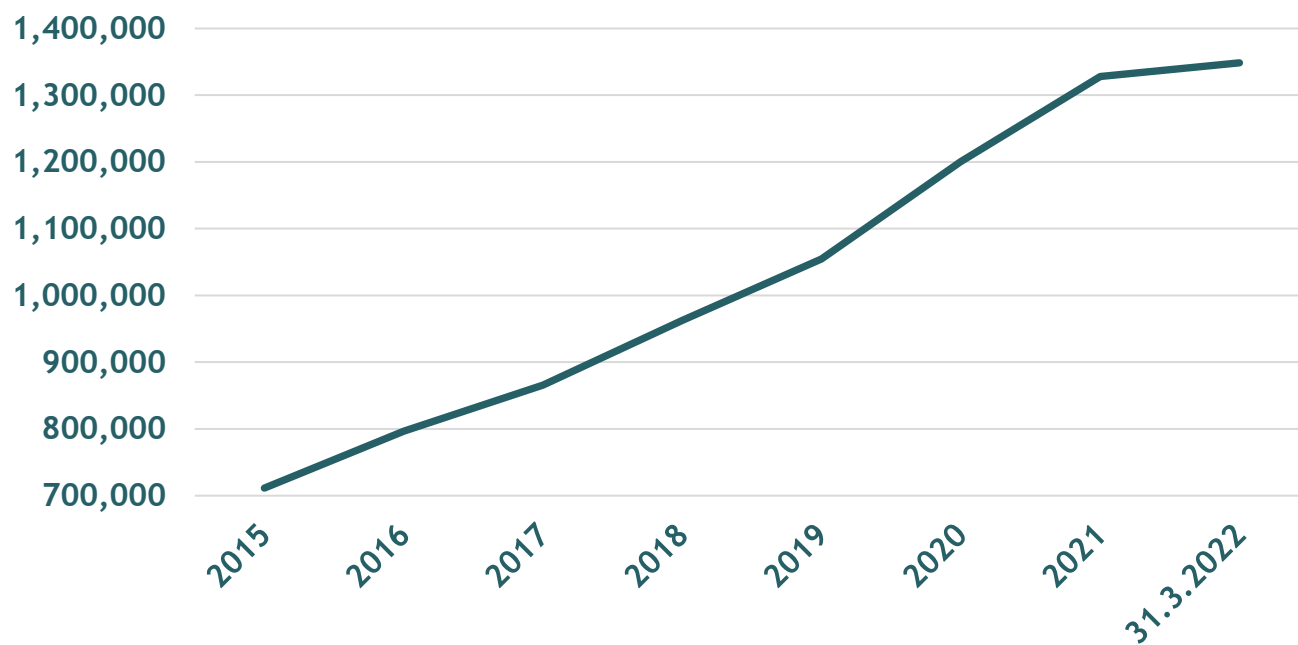
- Average debt on account of leasing contracts of individuals

42.2 %

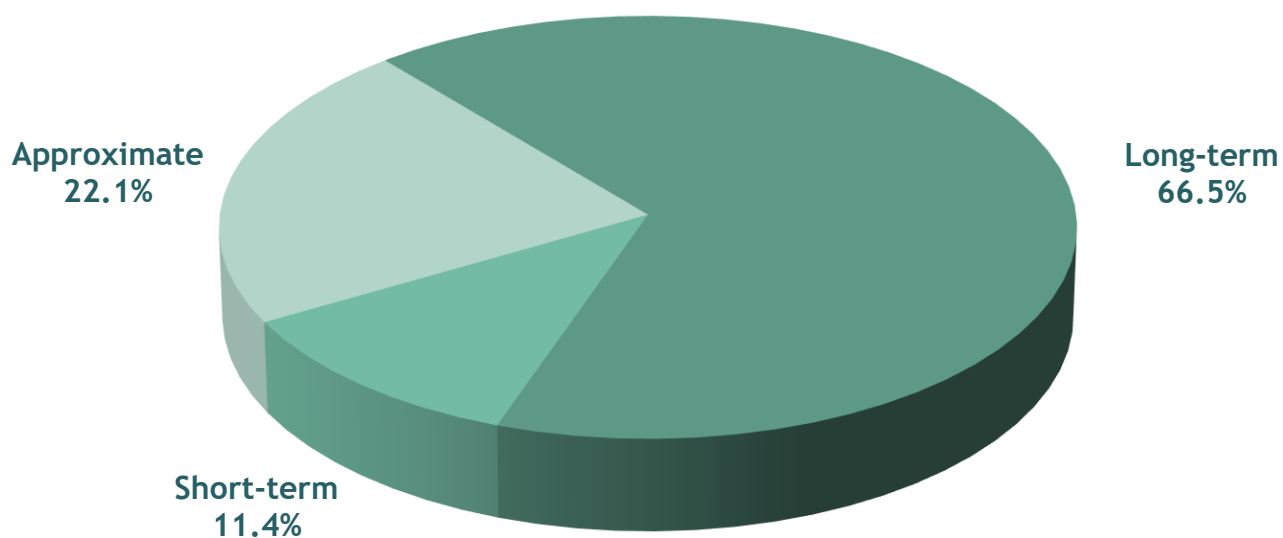
- Share of mortgage loans in total retail loans

LOANS IN GRAPHS

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

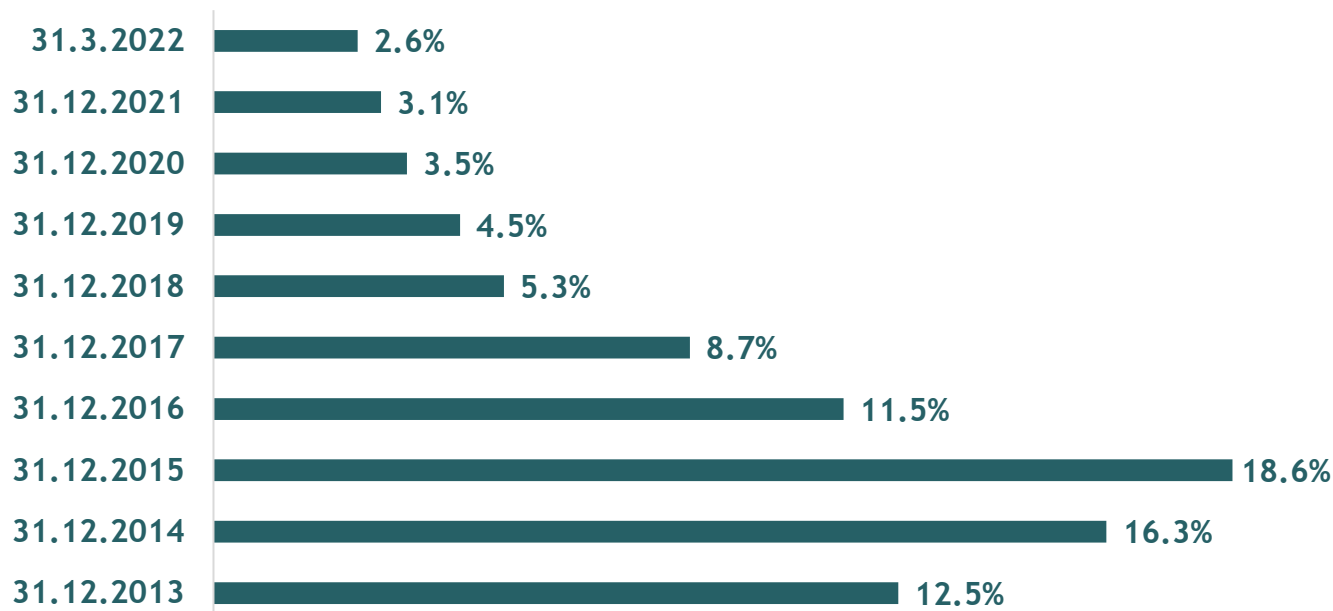


Share of specific loan types in total loans of legal entities

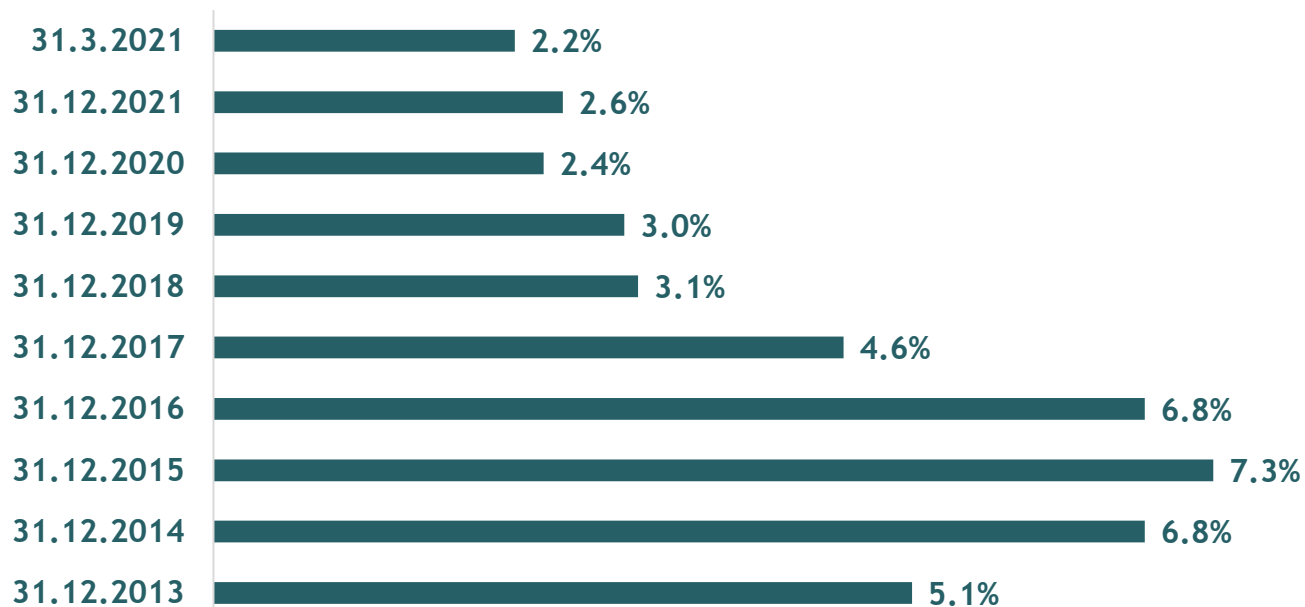


CREDIT DEFAULT* IN GRAPHS

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	31.3.2021	28.2.2022	31.3.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,635,502	1,788,387	1,788,463	109.4	100.0
Entrepreneurs	63,240	68,961	69,254	109.5	100.4
Retail	1,219,813	1,333,229	1,348,519	110.6	101.1
Total	2,918,555	3,190,577	3,206,236	109.9	100.5

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

Type of loan	31.3.2021	28.2.2022	31.3.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	573,998	626,491	642,281	111.9	102.5
Consumer	17,498	22,377	22,425	128.2	100.2
Other	61,878	44,663	34,690	56.1	77.7
Mortgage and renovation	490,654	561,598	568,856	115.9	101.3
Agricultural	75,785	78,099	80,267	105.9	102.8
Total	1,219,813	1,333,228	1,348,519	110.6	101.1

Share of default* in loan debt

Credit user	31.3.2021	28.2.2022	31.3.2022
	1	2	3
Legal entities	3.7%	3.4%	2.9%
Entrepreneurs	3.6%	5.0%	4.8%
Retail	2.2%	2.5%	2.2%
Total	3.1%	3.0%	2.6%

* 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	31.3.2021	28.2.2022	31.3.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,282	5,609	5,551	105.1	99.0
Number of users	4,717	5,068	5,026	106.6	99.2
Debt outstanding	7,572	8,549	8,693	114.8	101.7
Number of defaulted leasing contracts	704	6,727	657	93.3	9.8
Share of default in debt outstanding	5.6%	4.9%	4.7%		

Current accounts	31.3.2021	28.2.2022	31.3.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	7,833,558	8,362,969	8,382,946	107.0	100.2
Number of users	5,386,389	5,637,842	5,643,930	104.8	100.1
Overdraft - total sum	43,686	41,733	41,715	95.5	100.0
Number of defaulted current accounts	248,150	232,639	239,777	96.6	103.1
Share of defaults in total overdraft	9.7%	11.1%	11.1%		

Credit cards	31.3.2021	28.2.2022	31.3.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,272,640	1,230,510	1,227,646	96.5	99.8
Number of users	1,006,074	980,418	978,810	97.3	99.8
Total credit limitation	90,748	91,365	91,748	101.1	100.4
Amount utilized	29,618	29,674	29,810	100.6	100.5
Number of defaulted credit cards	61,767	58,268	57,378	92.9	98.5
Share of default in the amount utilized	12.1%	12.4%	12.3%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.10.2021	613,208	22,601	55,994	540,319	78,515	1,310,637
30.11.2021	615,035	22,613	55,246	545,995	79,355	1,318,244
31.12.2021	625,649	22,687	45,216	553,698	80,694	1,327,944
31.1.2022	623,753	22,477	44,885	557,405	79,999	1,328,519
28.2.2022	626,491	22,377	44,663	561,598	78,099	1,333,228
31.3.2022	642,281	22,425	34,690	568,856	80,267	1,348,519

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

As of	Legal entities	Entrepreneurs	Total
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
31.10.2021	1,700,814	68,815	1,769,629
30.11.2021	1,725,075	69,107	1,794,182
31.12.2021	1,750,590	69,815	1,820,405
31.1.2022	1,763,599	68,939	1,832,538
28.2.2022	1,788,387	68,962	1,857,349
31.3.2022	1,788,463	69,254	1,857,717

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