



CREDIT REPORT APRIL 2022

Association of Serbian Banks

Credit Bureau



CONTENTS

Credit Bureau in numbers - 30.4.2022	3
Loans in graphs	4
Balance of debt on account of housing loans (in RSD mill.)	4
Share of long-term loans in total loans granted to entrepreneurs	4
Credit default* in graphs	5
Share of default* in total bank loan debt	5
Share of default* in retail loan debt	5
Statistical Annex 1	6
Debt in respect of bank loans (in RSD mill.)	6
Retail debt by type of loan (in RSD mill.)	6
Share of default* in loan debt	6
Statistical Annex 2	7
State of retail debt (in RSD mill.)	7
Leasing contracts	7
Current accounts	7
Credit cards	7
Statistical Annex 3	8
Retail loans (in RSD mill.)	8
Loans to legal entities and entrepreneurs (in RSD mill.)	8

CREDIT BUREAU IN NUMBERS - 30.4.2022

151,771

- Number of housing loans

3.1

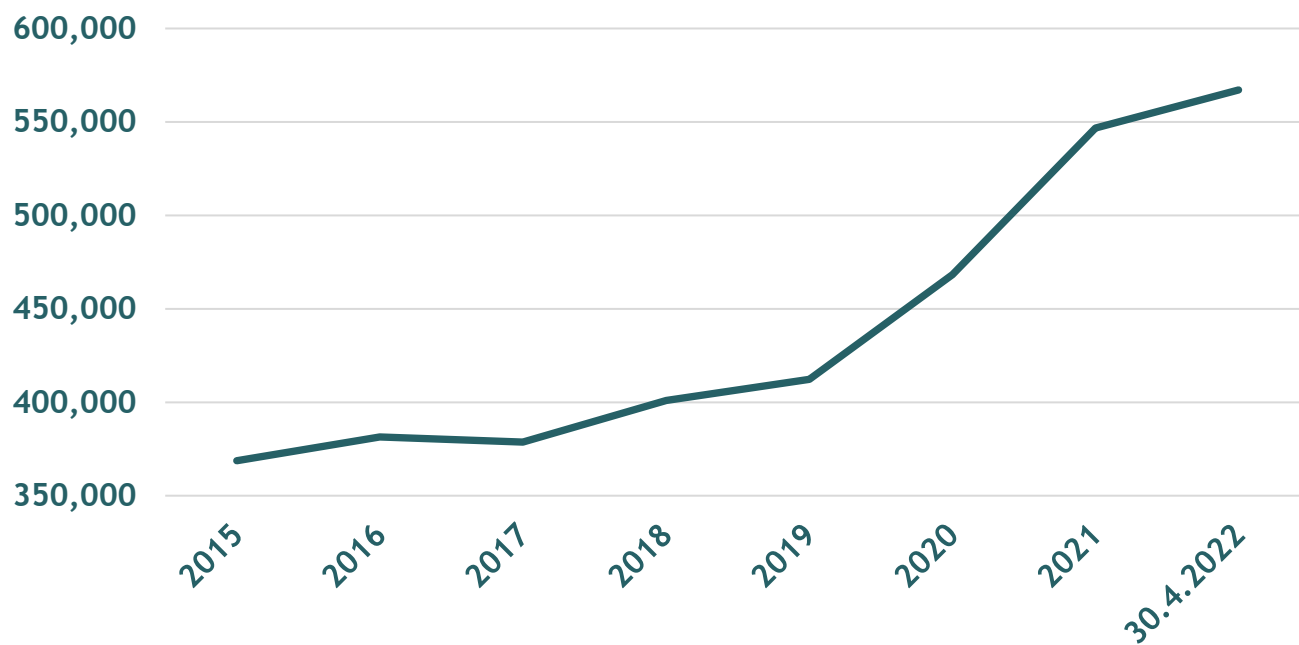
- Average number of loans granted to legal entities

32.5 %

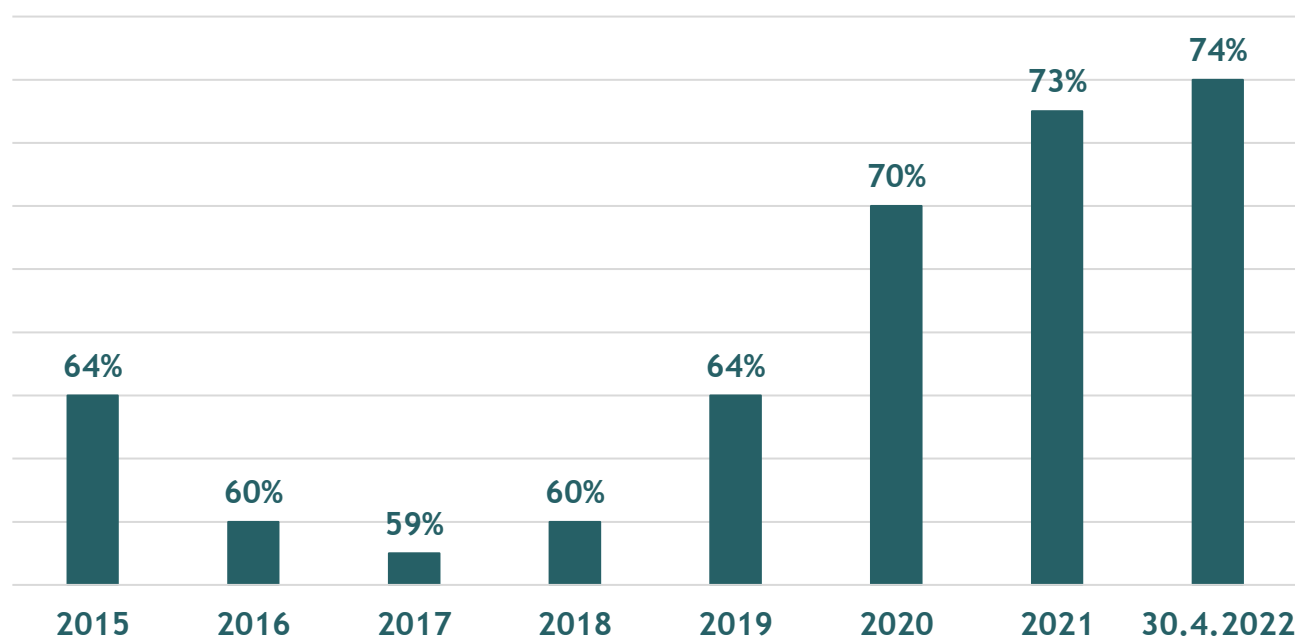
- Share of used amount in the approved amount in respect of natural persons' credit cards

LOANS IN GRAPHS

Balance of debt on account of housing loans (in RSD mill.)

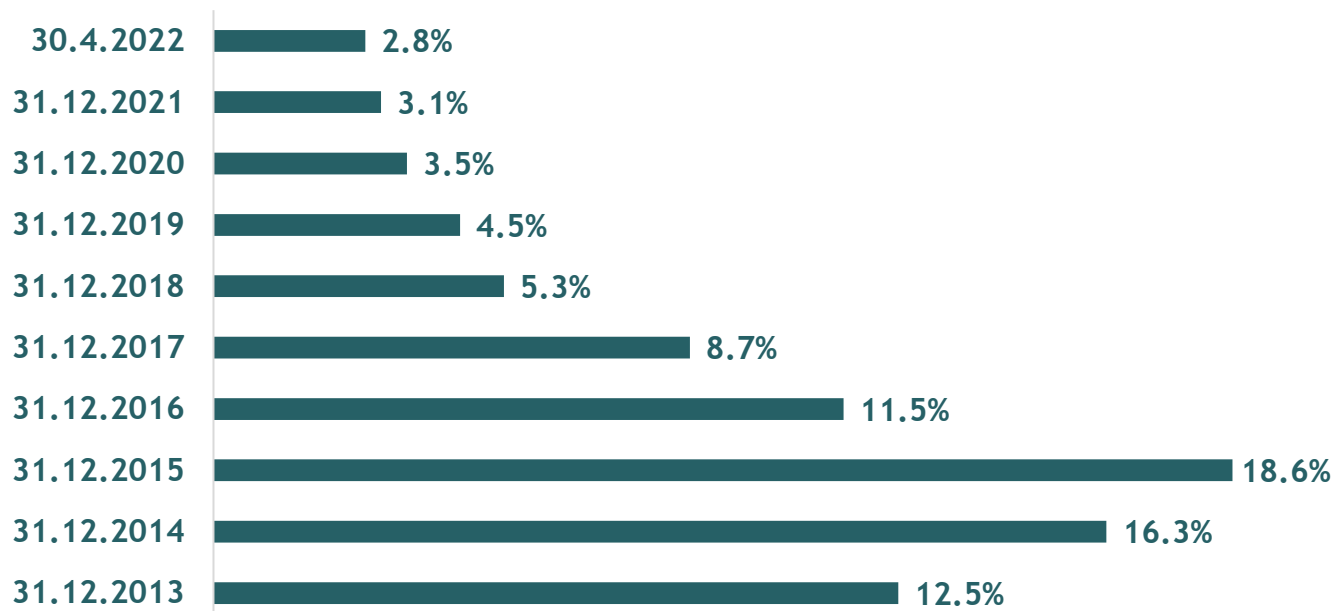


Share of long-term loans in total loans granted to entrepreneurs

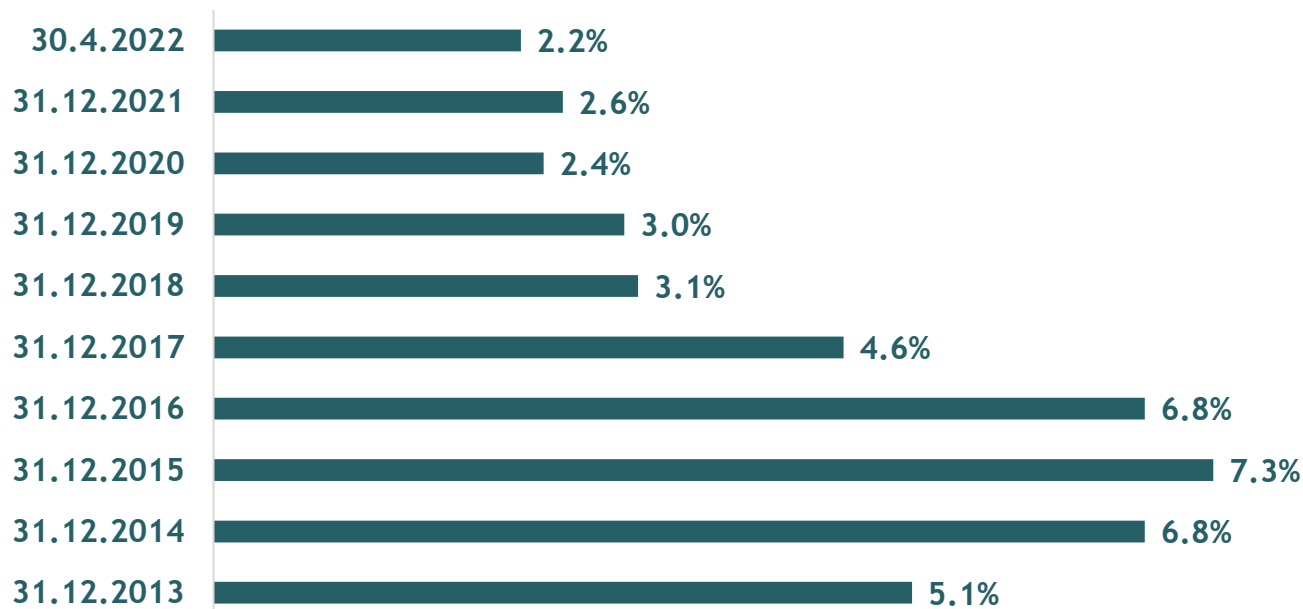


CREDIT DEFAULT* IN GRAPHS

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	30.4.2021	31.3.2022	30.4.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,660,850	1,788,463	1,789,905	107.8	100.1
Entrepreneurs	64,957	69,254	70,187	108.1	101.3
Retail	1,233,025	1,348,519	1,360,753	110.4	100.9
Total	2,958,832	3,206,236	3,220,845	108.9	100.5

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

Type of loan	30.4.2021	31.3.2022	30.4.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	579,190	642,281	647,278	111.8	100.8
Consumer	17,507	22,425	22,480	128.4	100.2
Other	61,816	34,690	34,690	56.1	100.0
Mortgage and renovation	497,685	568,856	574,290	115.4	101.0
Agricultural	76,826	80,267	82,015	106.8	102.2
Total	1,233,024	1,348,519	1,360,753	110.4	100.9

Share of default* in loan debt

Credit user	30.4.2021	31.3.2022	30.4.2022
	1	2	3
Legal entities	3.5%	2.9%	3.1%
Entrepreneurs	3.5%	4.8%	4.8%
Retail	2.2%	2.2%	2.2%
Total	3.0%	2.6%	2.8%

*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	30.4.2021	31.3.2022	30.4.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,325	5,551	5,550	104.2	100.0
Number of users	4,753	5,026	5,021	105.6	99.9
Debt outstanding	7,640	8,693	8,742	114.4	100.6
Number of defaulted leasing contracts	689	657	639	92.7	97.3
Share of default in debt outstanding	5.5%	4.7%	4.6%		

Current accounts	30.4.2021	31.3.2022	30.4.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	7,863,337	8,382,946	8,395,033	106.8	100.1
Number of users	5,400,616	5,643,930	5,647,923	104.6	100.1
Overdraft - total sum	43,418	41,715	41,657	95.9	99.9
Number of defaulted current accounts	246,021	239,777	328,304	133.4	136.9
Share of defaults in total overdraft	10.2%	11.1%	11.1%		

Credit cards	30.4.2021	31.3.2022	30.4.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,264,789	1,227,646	1,224,914	96.8	99.8
Number of users	1,000,501	978,810	977,381	97.7	99.9
Total credit limitation	90,473	91,748	91,826	101.5	100.1
Amount utilized	29,436	29,810	29,810	101.3	100.0
Number of defaulted credit cards	59,705	57,378	56,928	95.3	99.2
Share of default in the amount utilized	12.2%	12.3%	12.1%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
30.4.2022	647,278	22,480	34,690	574,290	82,015	1,360,753

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

As of	Legal entities	Entrepreneurs	Total
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
30.4.2022	1,789,905	70,188	1,860,093

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