



CREDIT REPORT JUNE 2022

Association of Serbian Banks

Credit Bureau



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CREDIT BUREAU IN NUMBERS - 30.6.2022

5.2 %

- Increase in cash loans in 2022

1,223,648

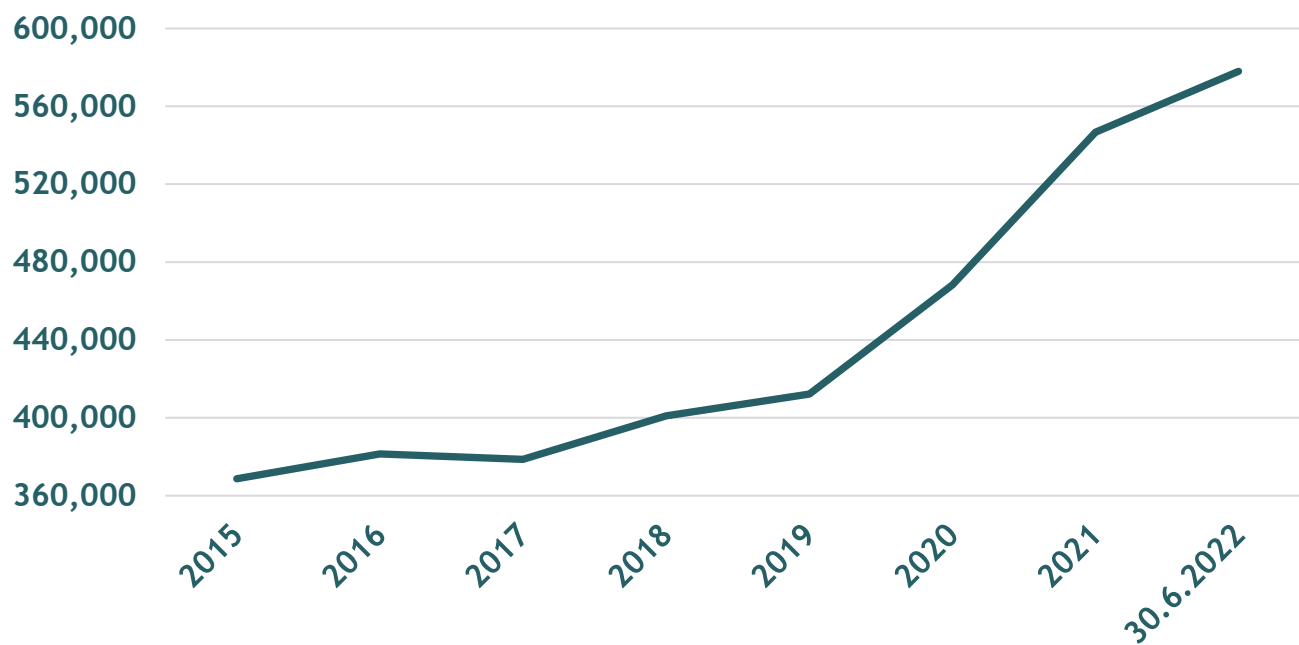
- Number of credit cards

RSD 1,858 mill.

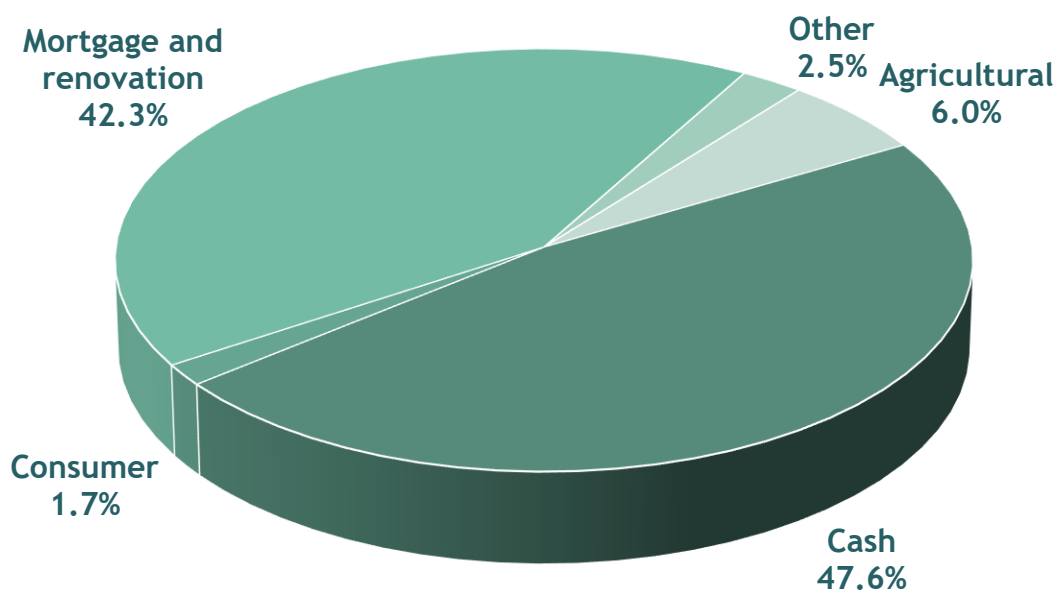
- The amount of default on account of consumer loans

LOANS IN GRAPHS

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

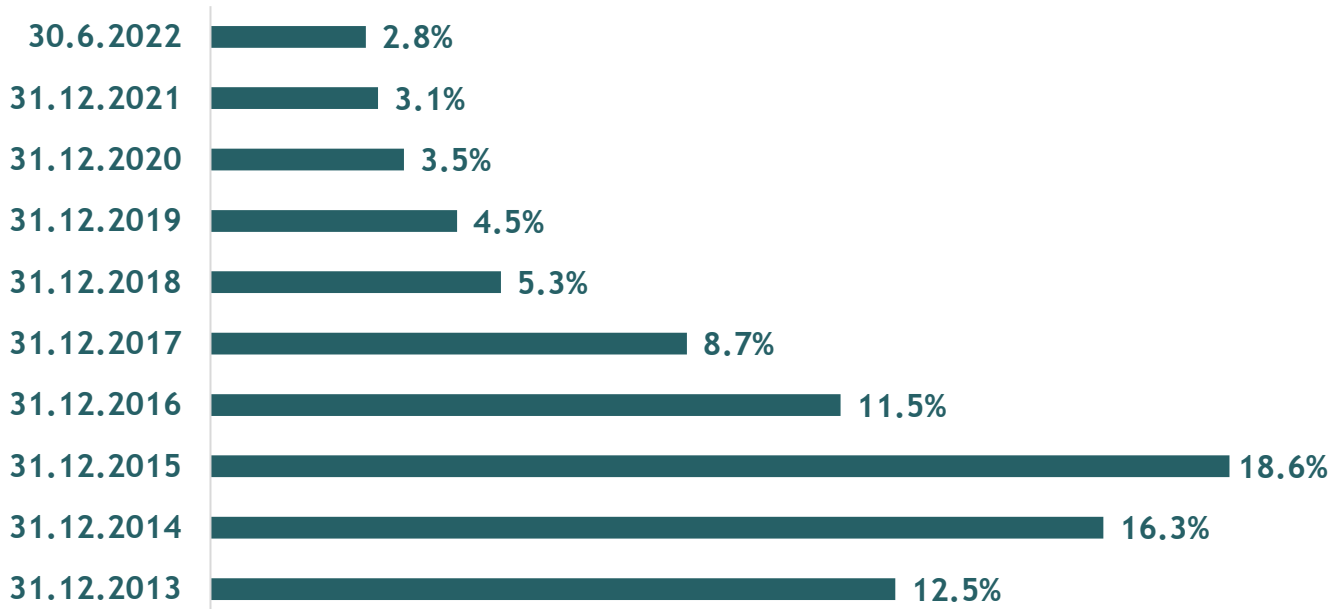


Share of debt on account of individual retail loan types

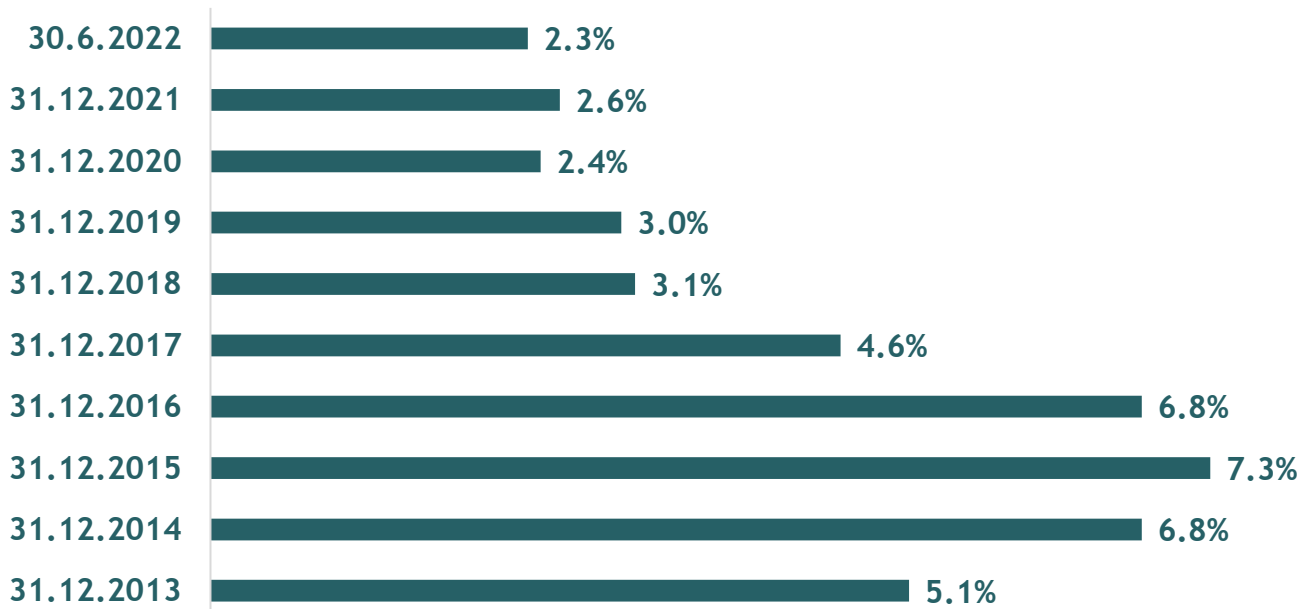


CREDIT DEFAULT* IN GRAPHS

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	30.6.2021	31.5.2022	30.6.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,638,177	1,796,989	1,816,111	110.9	101.1
Entrepreneurs	66,255	70,333	71,313	107.6	101.4
Retail	1,262,369	1,370,923	1,383,569	109.6	100.9
Total	2,966,801	3,238,245	3,270,993	110.3	101.0

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

Type of loan	30.6.2021	31.5.2022	30.6.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	592,134	652,185	657,982	111.1	100.9
Consumer	22,178	22,697	22,968	103.6	101.2
Other	57,756	34,880	34,749	60.2	99.6
Mortgage and renovation	512,374	578,983	585,457	114.3	101.1
Agricultural	77,927	82,177	82,413	105.8	100.3
Total	1,262,369	1,370,922	1,383,569	109.6	100.9

Share of default* in loan debt

Credit user	30.6.2021	31.5.2022	30.6.2022
	1	2	3
Legal entities	3.7%	3.1%	3.1%
Entrepreneurs	3.6%	4.9%	5.0%
Retail	2.5%	2.3%	2.3%
Total	3.1%	2.8%	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	30.6.2021	31.5.2022	30.6.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,406	5,551	5,574	103.1	100.4
Number of users	4,827	5,031	5,042	104.5	100.2
Debt outstanding	7,736	8,699	9,108	117.7	104.7
Number of defaulted leasing contracts	704	662	661	93.9	99.8
Share of default in debt outstanding	5.5%	4.8%	4.7%		

Current accounts	30.6.2021	31.5.2022	30.6.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,229,852	8,422,605	8,444,980	102.6	100.3
Number of users	5,570,365	5,659,422	5,669,449	101.8	100.2
Overdraft - total sum	42,787	41,753	41,917	98.0	100.4
Number of defaulted current accounts	243,970	263,260	263,382	108.0	100.0
Share of defaults in total overdraft	11.0%	11.0%	11.6%		

Credit cards	30.6.2021	31.5.2022	30.6.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,260,412	1,226,098	1,223,648	97.1	99.8
Number of users	998,231	978,345	976,810	97.9	99.8
Total credit limitation	90,996	92,265	92,555	101.7	100.3
Amount utilized	30,259	30,323	30,852	102.0	101.7
Number of defaulted credit cards	59,964	57,870	57,470	95.8	99.3
Share of default in the amount utilized	12.2%	12.0%	11.7%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.5.2022	652,185	22,698	34,880	578,983	82,176	1,370,922
30.6.2022	657,982	22,968	34,749	585,457	82,413	1,383,569

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

As of	Legal entities	Entrepreneurs	Total
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
31.5.2022	1,796,990	70,333	1,867,323
30.6.2022	1,816,111	71,313	1,887,424

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