



CREDIT REPORT DECEMBER 2022

Association of Serbian Banks

Credit Bureau



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CREDIT BUREAU IN NUMBERS - 31.12.2022/1

152,007

- Number of mortgage loan users

RSD 3.9 mill.

- Average mortgage loan amount

0.6%

- Default on account of mortgage loans

CREDIT BUREAU IN NUMBERS - 31.12.2022/2

RSD 38.8 bill.

- Increase of indebtedness on account of cash loans in 2022

93

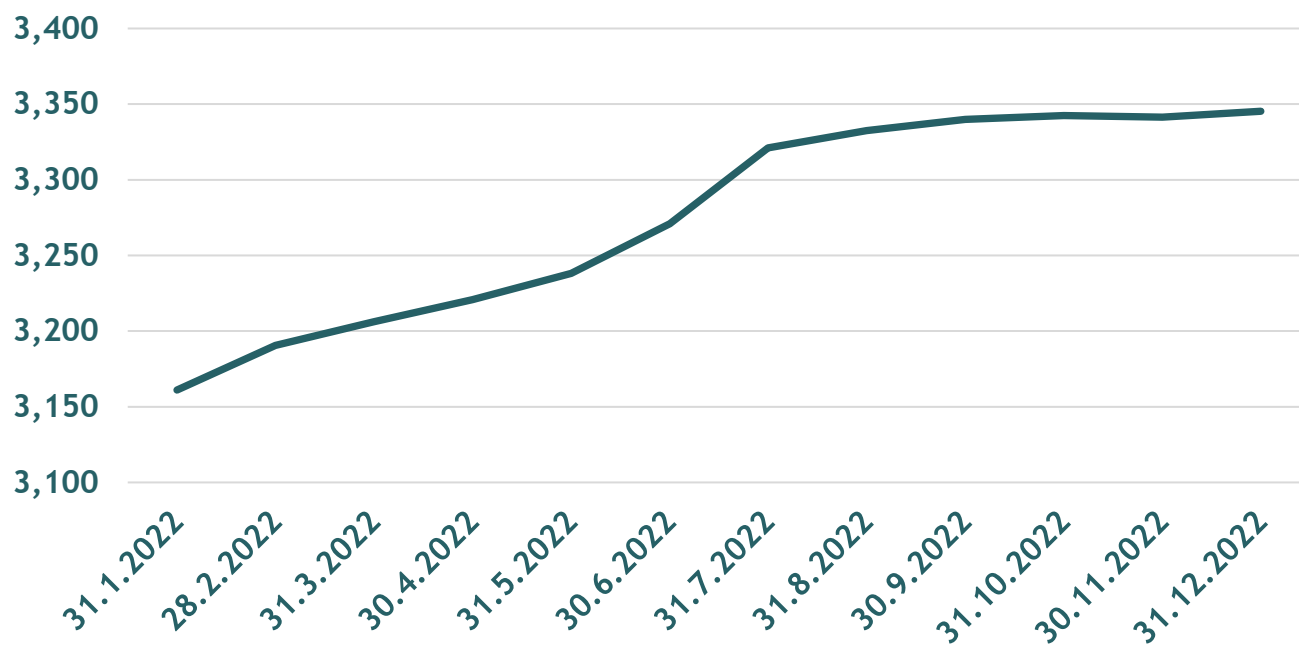
- Growth in defaulted short-term loans to legal entities in 2022

0.3%

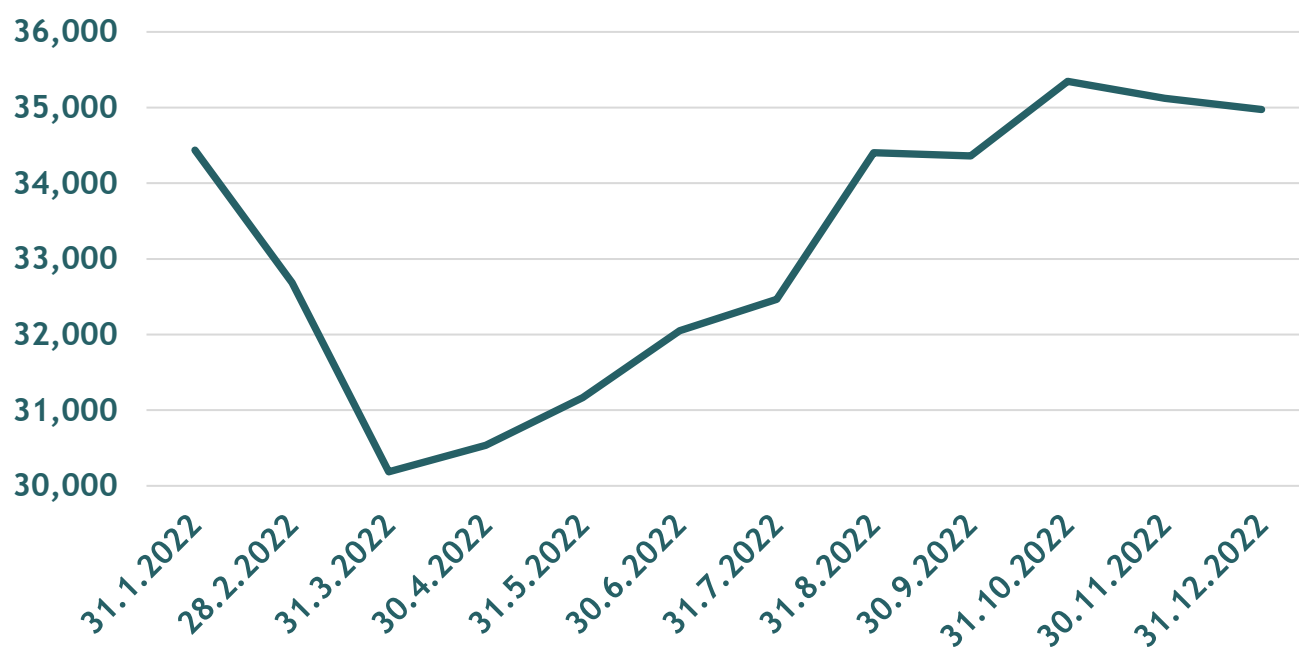
- Growth in long-term loans to entrepreneurs in 2022

LOANS IN GRAPHS/1

Balance of debt on account of bank loans (in RSD bill.)



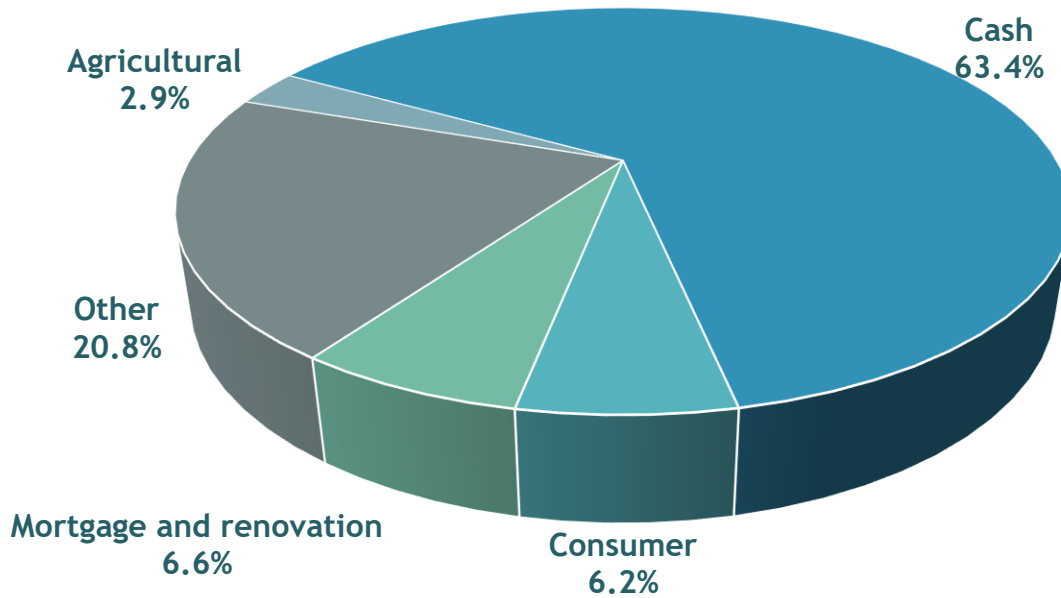
The amount of default* on account of loans to individuals (in RSD mill.)



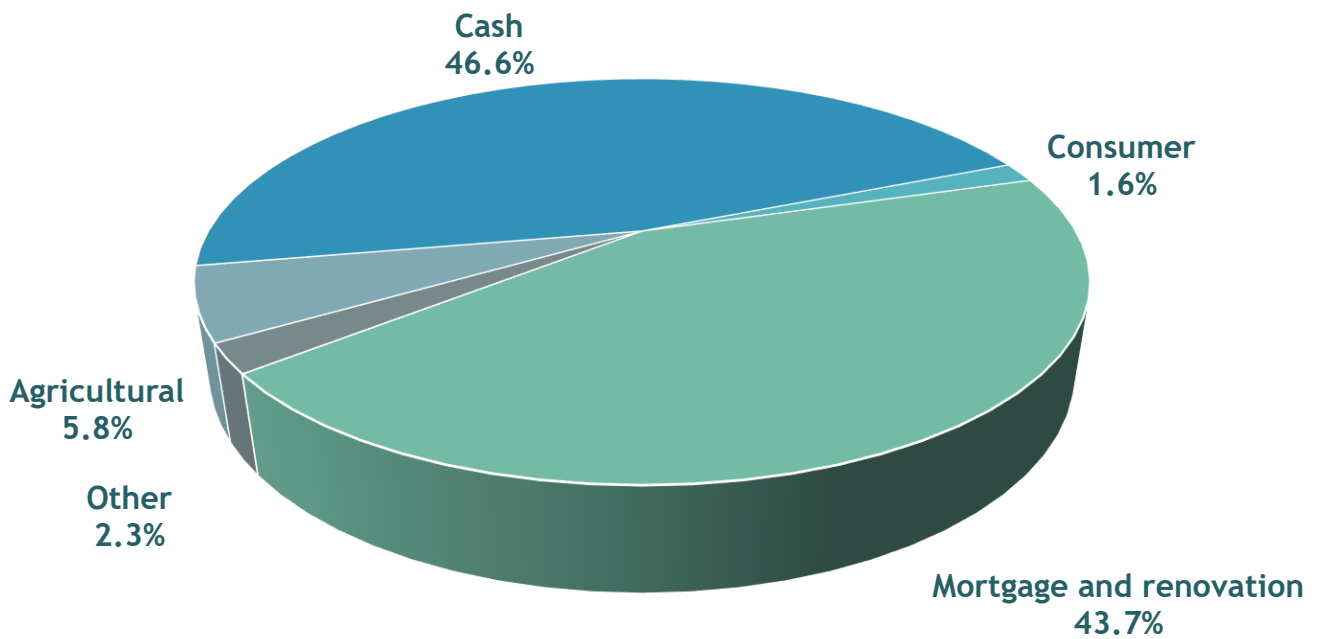
* Note: Default refers to matured liabilities outstanding over 60 days

LOANS IN GRAPHS/2

The share of individual loan types in the total number of retail loans

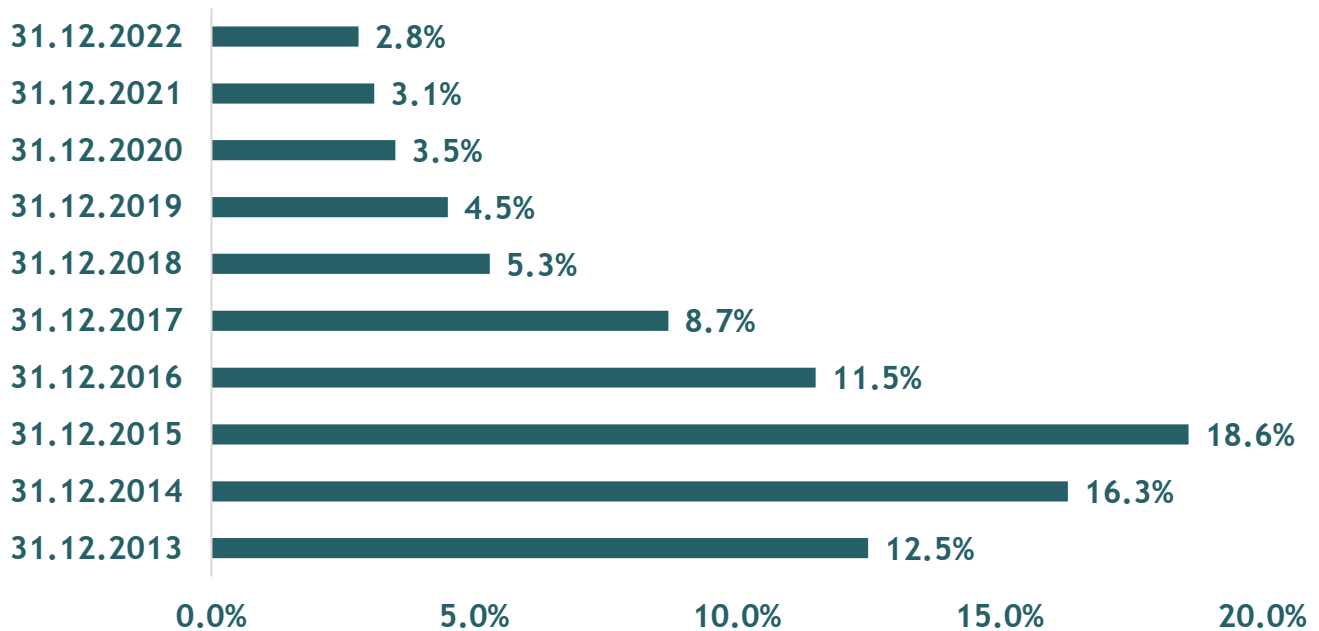


The share of individual loan types in the debt outstanding on account of retail loans

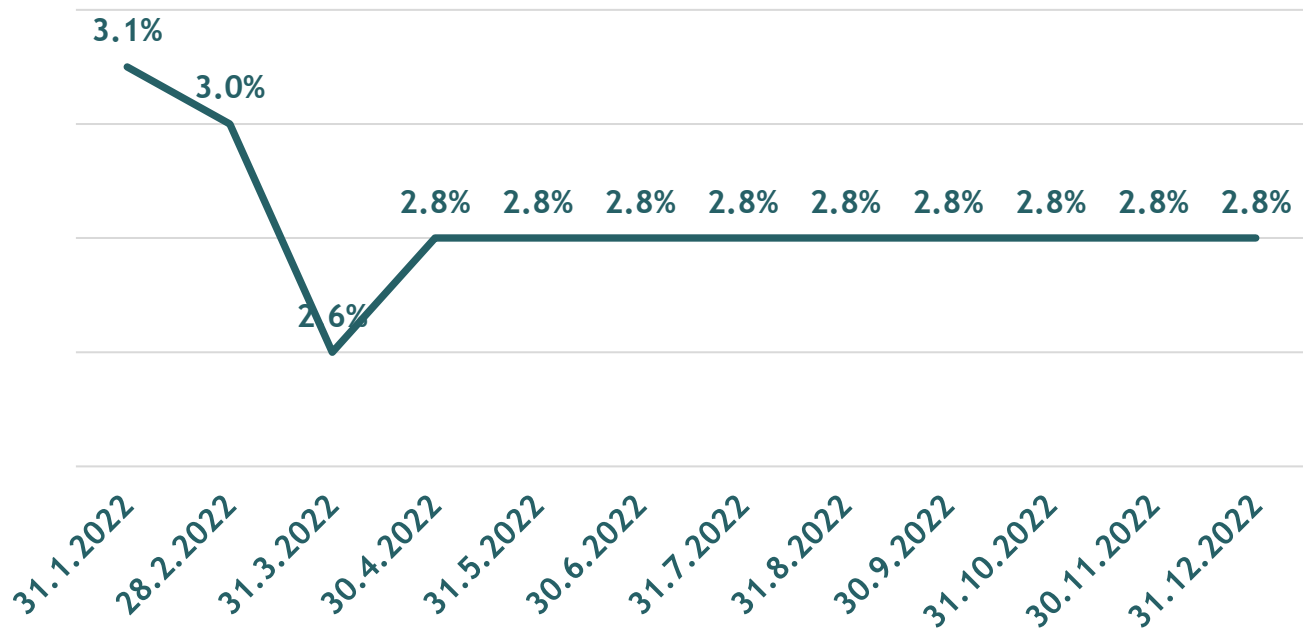


CREDIT DEFAULT* IN GRAPHS/1

Share of default* in total bank loan debt



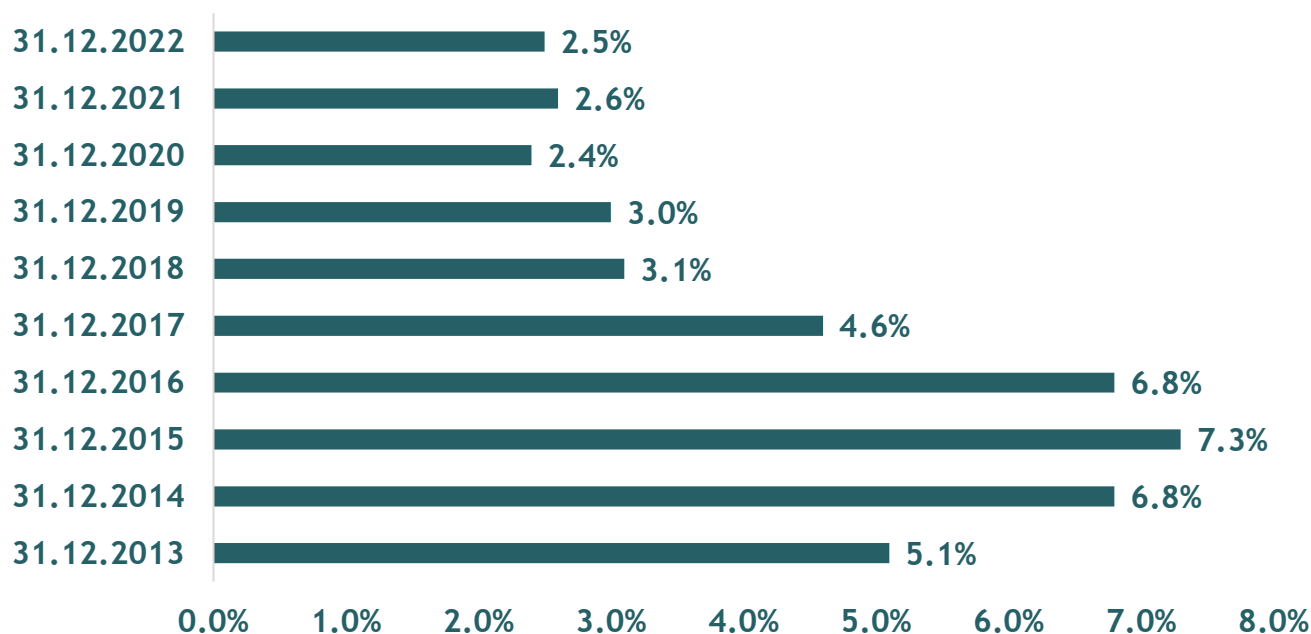
Share of default* in total bank loan debt - 2022



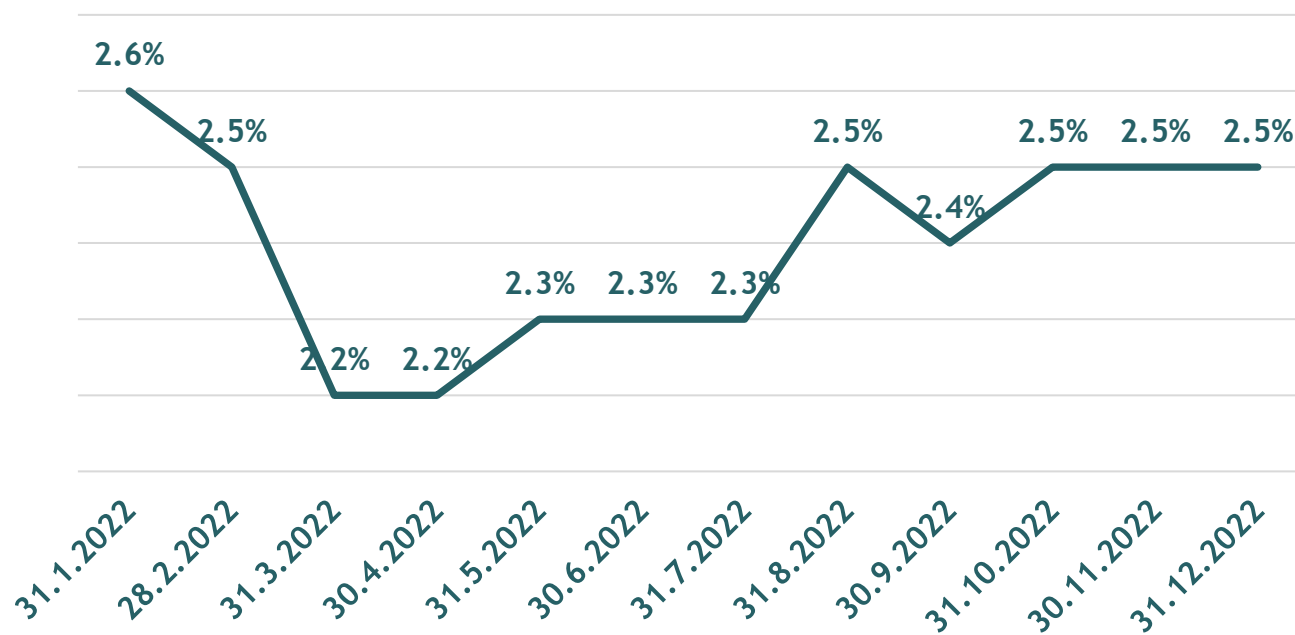
*Note: Default in case of legal entities and entrepreneurs refers to matured liabilities outstanding over 15 days and in case of individuals over 60 days

CREDIT DEFAULT* IN GRAPHS/2

Share of default* in retail loan debt



Share of default* in retail loan debt - 2022



*Note: Default refers to matured liabilities outstanding over 60 days

STATISTICAL ANNEX 1

Debt in respect of bank loans (in RSD mill.)

Credit user	31.12.2021	30.11.2022	31.12.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,750,590	1,848,860	1,847,252	105.5	99.9
Entrepreneurs	69,814	71,445	71,329	102.2	99.8
Retail	1,327,944	1,421,051	1,426,703	107.4	100.4
Total	3,148,348	3,341,356	3,345,284	106.3	100.1

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

Type of loan	31.12.2021	30.11.2022	31.12.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	625,649	665,899	664,421	106.2	99.8
Consumer	22,687	22,959	22,903	101.0	99.8
Other	45,216	33,484	32,927	72.8	98.3
Mortgage and renovation	553,698	617,142	623,710	112.6	101.1
Agricultural	80,694	81,567	82,742	102.5	101.4
Total	1,327,944	1,421,051	1,426,703	107.4	100.4

Share of default* in loan debt

Credit user	31.12.2021	30.11.2022	31.12.2022
	1	2	3
Legal entities	3.4%	3.0%	3.0%
Entrepreneurs	3.6%	4.9%	4.9%
Retail	2.6%	2.5%	2.5%
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	31.12.2021	30.11.2022	31.12.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,682	5,543	5,464	96.2	98.6
Number of users	5,096	4,988	4,909	96.3	98.4
Debt outstanding	8,261	9,704	9,674	117.1	99.7
Number of defaulted leasing contracts	682	626	611	89.6	97.6
Share of default in debt outstanding	5.2%	4.2%	4.2%		

Current accounts	31.12.2021	30.11.2022	31.12.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	8,296,041	8,509,012	8,568,406	103.3	100.7
Number of users	5,602,640	5,701,245	5,726,672	102.2	100.4
Overdraft - total sum	42,147	42,266	42,275	100.3	100.0
Number of defaulted current accounts	234,747	263,749	245,049	104.4	92.9
Share of defaults in total overdraft	11.0%	11.0%	10.3%		

Credit cards	31.12.2021	30.11.2022	31.12.2022	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,237,604	1,197,788	1,195,003	96.6	99.8
Number of users	984,549	959,695	957,695	97.3	99.8
Total credit limitation	91,323	93,185	93,321	102.2	100.1
Amount utilized	30,597	31,821	31,432	102.7	98.8
Number of defaulted credit cards	57,949	49,568	47,939	82.7	96.7
Share of default in the amount utilized	12.0%	10.2%	10.0%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
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
31.7.2022	662,009	22,984	34,665	591,883	82,521	1,394,062
31.8.2022	664,825	22,937	34,610	598,693	81,775	1,402,840
30.9.2022	666,763	22,877	34,615	605,482	80,872	1,410,609
31.10.2022	667,060	22,973	33,901	611,682	81,160	1,416,776
30.11.2022	665,899	22,959	33,484	617,142	81,567	1,421,051
31.12.2022	664,421	22,903	32,927	623,710	82,742	1,426,703

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

As of	Legal entities	Entrepreneurs	Total
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
31.7.2022	1,855,199	71,817	1,927,016
31.8.2022	1,858,327	71,392	1,929,719
30.9.2022	1,857,482	71,890	1,929,372
31.10.2022	1,853,930	71,814	1,925,744
30.11.2022	1,848,560	71,446	1,920,006
31.12.2022	1,847,252	71,329	1,918,581

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