



CREDIT REPORT JUNE 2025

Association of Serbian Banks

Credit Bureau



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CREDIT BUREAU IN NUMBERS - 30.6.2025

9.7 %

- Increase in cash loans in 2025

1,097,787

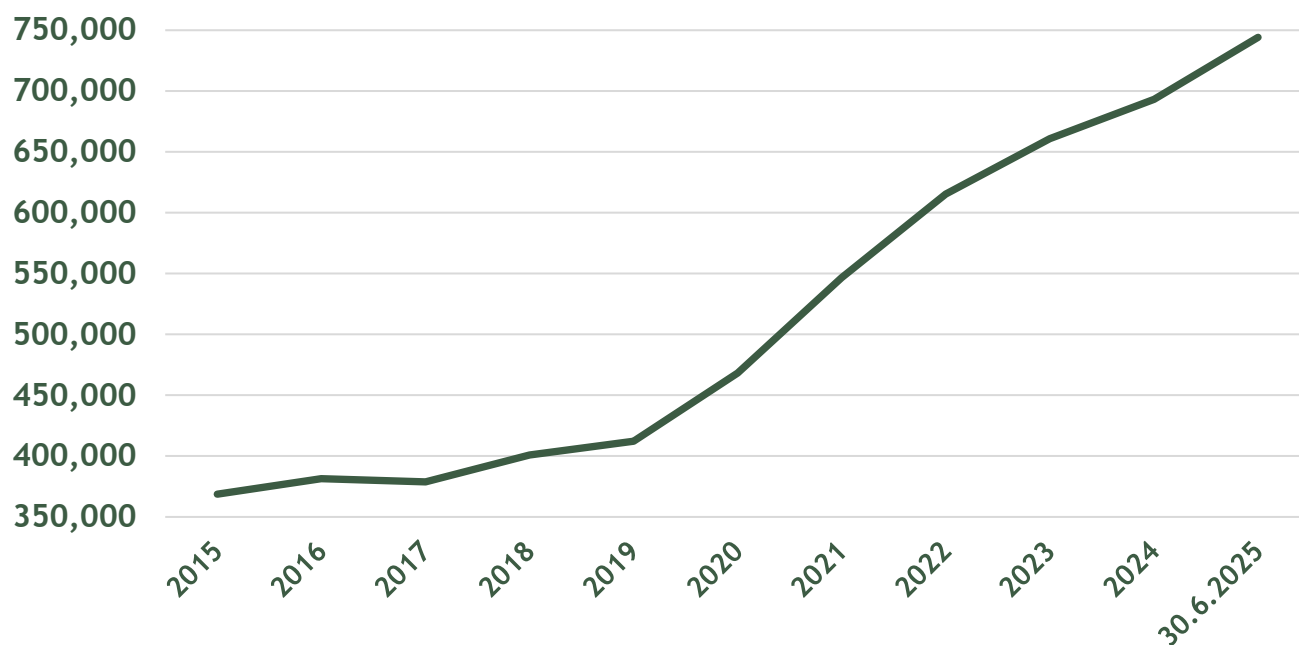
- Number of credit cards

RSD 1,045 mill.

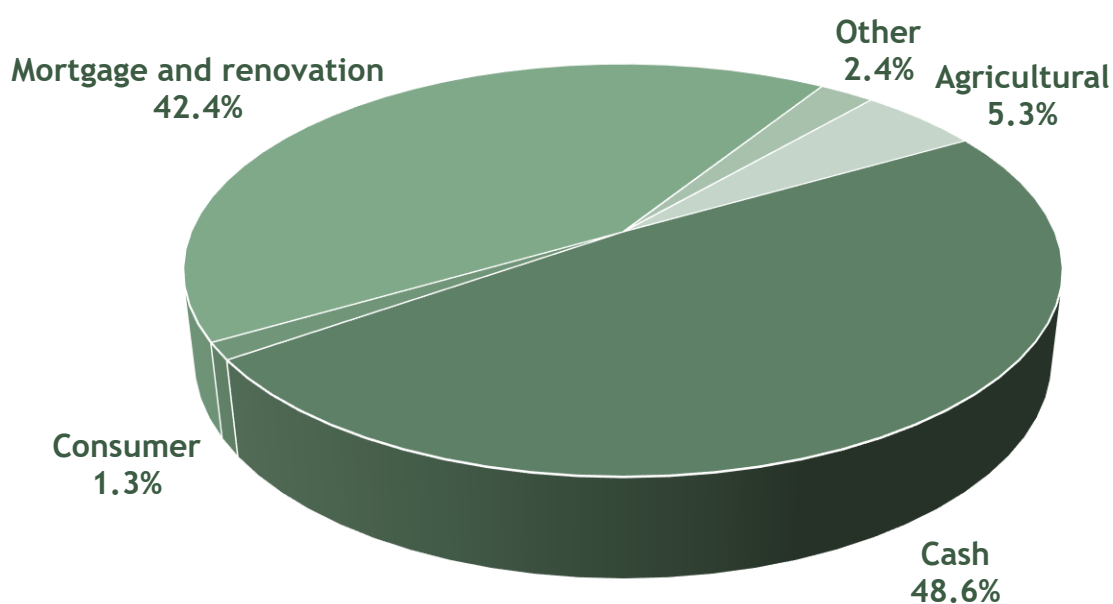
- The amount of default on account of consumer loans

LOANS IN GRAPHS

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

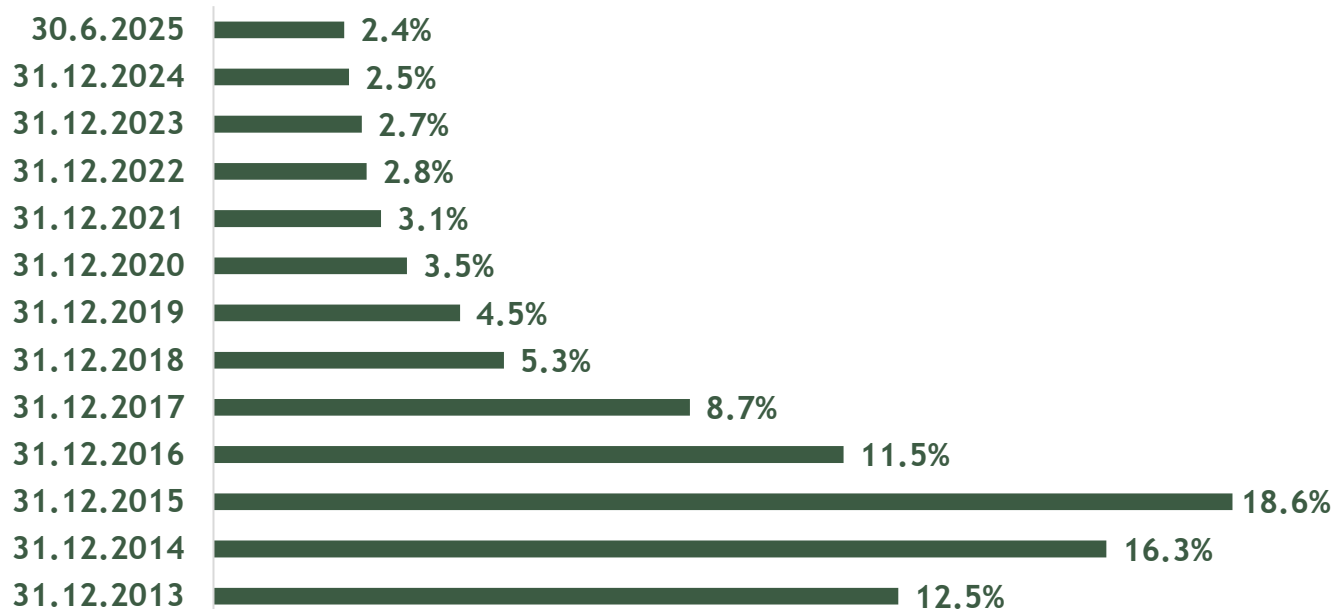


Share of debt on account of individual retail loan types

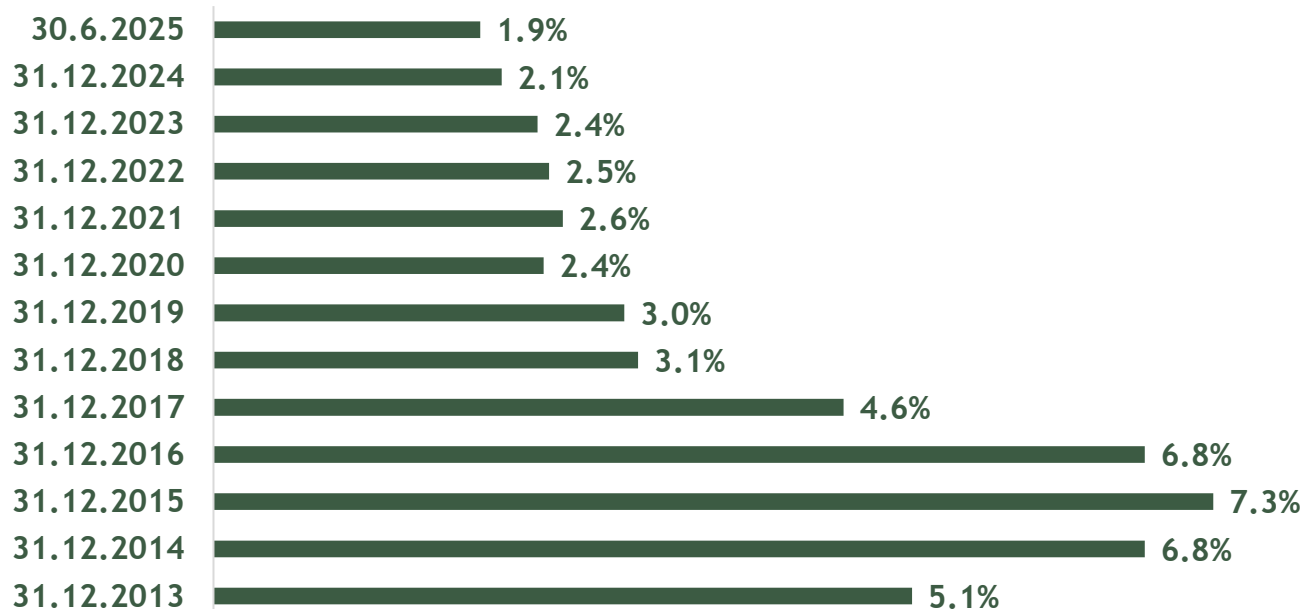


CREDIT DEFAULT* IN GRAPHS

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	30.6.2024	31.5.2025	30.6.2025	Index	
	1	2	3	4(3/1)	5(3/2)
Legal entities	1,986,493	2,124,165	2,173,980	109.4	102.3
Entrepreneurs	75,520	87,189	88,960	117.8	102.0
Retail	1,552,736	1,730,670	1,760,858	113.4	101.7
Total	3,614,749	3,942,024	4,023,798	111.3	102.1

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

Type of loan	30.6.2024	31.5.2025	30.6.2025	Index	
	1	2	3	4(3/1)	5(3/2)
Cash	732,490	839,585	855,603	116.8	101.9
Consumer	19,326	23,200	23,570	122.0	101.6
Other	37,831	40,780	42,638	112.7	104.6
Mortgage and renovation	672,834	736,504	745,758	110.8	101.3
Agricultural	90,255	90,601	93,288	103.4	103.0
Total	1,552,736	1,730,670	1,760,857	113.4	101.7

Share of default* in loan debt

Credit user	30.6.2024	31.5.2025	30.6.2025
	1	2	3
Legal entities	2.8%	2.7%	2.6%
Entrepreneurs	5.6%	4.7%	4.5%
Retail	2.3%	2.0%	1.9%
Total	2.7%	2.5%	2.4%

* 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	30.6.2024	31.5.2025	30.6.2025	Index	
	1	2	3	4(3/1)	5(3/2)
Number of leasing contracts	5,009	4,984	4,980	99.4	99.9
Number of users	4,412	4,315	4,298	97.4	99.6
Debt outstanding	10,629	10,423	10,485	98.6	100.6
Number of defaulted leasing contracts	640	693	708	110.6	102.2
Share of default in debt outstanding	4.1%	4.7%	4.7%		

Current accounts	30.6.2024	31.5.2025	30.6.2025	Index	
	1	2	3	4(3/1)	5(3/2)
Number of current accounts	9,025,805	9,519,570	9,526,046	105.5	100.1
Number of users	5,959,385	6,120,483	6,126,935	102.8	100.1
Overdraft - total sum	44,268	43,568	43,828	99.0	100.6
Number of defaulted current accounts	232,518	254,519	260,344	112.0	102.3
Share of defaults in total overdraft	7.4%	7.9%	7.8%		

Credit cards	30.6.2024	31.5.2025	30.6.2025	Index	
	1	2	3	4(3/1)	5(3/2)
Number of credit cards	1,144,236	1,115,655	1,097,787	95.9	98.4
Number of users	923,019	883,213	873,496	94.6	98.9
Total credit limitation	101,184	104,778	104,375	103.2	99.6
Amount utilized	33,076	33,345	33,788	102.2	101.3
Number of defaulted credit cards	37,706	42,354	42,476	112.7	100.3
Share of default in the amount utilized	8.9%	7.8%	6.9%		

STATISTICAL ANNEX 3

Retail loans (in RSD mill.)

As of	Cash	Consumer	Other	Mortgage and renovation	Agricultural	Total
30.6.2024	732,490	19,326	37,831	672,834	90,255	1,552,736
31.7.2024	742,125	19,721	38,813	675,912	89,607	1,566,178
31.8.2024	752,594	19,997	39,877	680,951	89,346	1,582,765
30.9.2024	760,048	20,128	40,875	684,050	88,503	1,593,604
31.10.2024	771,339	20,462	38,937	688,437	88,245	1,607,420
30.11.2024	776,443	20,756	38,686	692,390	89,265	1,617,540
31.12.2024	779,887	20,686	36,450	694,672	91,165	1,622,860
31.1.2025	782,604	20,643	36,647	697,497	90,981	1,628,372
28.2.2025	790,034	20,627	37,336	702,655	91,866	1,642,518
31.3.2025	798,601	20,020	39,399	708,196	91,646	1,657,862
30.4.2025	823,469	22,672	39,234	725,414	90,733	1,701,522
31.5.2025	839,585	23,200	40,780	736,504	90,601	1,730,670
30.6.2025	855,603	23,570	42,638	745,758	93,288	1,760,857

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

As of	Legal entities	Entrepreneurs	Total
30.6.2024	1,986,493	75,520	2,062,013
31.7.2024	2,024,966	74,676	2,099,642
31.8.2024	2,037,691	74,938	2,112,629
30.9.2024	2,057,134	76,138	2,133,272
31.10.2024	2,045,732	78,011	2,123,743
30.11.2024	2,046,263	79,558	2,125,821
31.12.2024	2,090,907	81,635	2,172,542
31.1.2025	2,086,918	81,158	2,168,076
28.2.2025	2,091,855	81,658	2,173,513
31.3.2025	2,097,775	83,957	2,181,732
30.4.2025	2,106,823	85,336	2,192,159
31.5.2025	2,124,165	87,188	2,211,353
30.6.2025	2,173,980	88,960	2,262,940

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