Belgrade, 27 November 2026

Weighted average interest rates on current account overdrafts of households - natural persons
in %, per annum

	Banks	Authorised overdraft	Unauthorised overdraft
		October 2026	
1	API Bank A.D. Beograd	17,00	15,33
2	Addiko Bank A.D. Beograd	15,18	16,11
3	Adriatic Bank A. D. Beograd	15,72	-
4	AIKBank A.D. Beograd	15,89	13,68
5	Banca Intesa A.D. Beograd	16,56	15,44
6	Erste Bank A.D.- Novi Sad	19,50	12,49
7	Halkbank A.D. Beograd	17,11	14,65
8	Mirabank A.D. Beograd	-	-
9	NLB banka A.D. Beograd	18,30	19,00
10	OTP Banka Srbija a.d. Novi Sad	19,22	19,45
11	Poštanska Štedionica A.D. Beograd	15,25	11,35
12	ProCredit Bank A.D. Beograd	9,57	9,38
13	Raiffeisen banka A.D. Beograd	18,40	10,88
14	Srpska banka A.D. Beograd	13,80	10,09
15	Unicredit Bank Srbija A.D. Beograd	18,62	14,13
16	Yettel Bank A.D. Beograd	19,56	19,56
	TOTAL	**17,33**	**15,60**

The table shows weighted average rates at the annual level (annualised contracted interest rate or narrow defined interest rate) in accordance with the Methodology for Calculating Interest Rates on Bank Loans and Deposits.
The shown interest rates represent accounting categories that equalize the present value of all future and existing obligations (loan, principal repayment, interest payment), excluding other costs agreed between the bank and the client, and as such, they may be higher than the agreed interest rates.

October 2026 data do not include data of the bank delicensed by the NBS on 30 October 2026.