

ANALYSIS OF THE STRUCTURE OF BANK RECEIVABLES FROM THE BUSINESS SECTOR IN THE REPUBLIC OF SERBIA

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Abstract: *This paper will analyze the claims of banks in the Republic of Serbia from the business sector in the period 2008-2017. It will point to the existing trends in the structure of receivables as indicators of the state of the economy and the dynamics of economic development. In the observed period, there was an increased need for liquid assets in the economy, but also insufficient wideness of financial products that would meet those needs. Financing the development of the economy is conditioned by the banking offer, due to the insufficiently developed financial market and the monopoly position of banking institutions on it. In the last years of the observed period, it is evident that the quality of banking products is improving, and the lower risk and safer assets yield a lower interest rate. Such developments contribute to the increase of banks' credit potential and the growth of credit activity while at the same time the business sector operates on somewhat more favorable terms.*

Key words: *banks, business sector, Serbia*

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