

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2021-02	2022-02	% change
Borrowers with at least one outstanding credit	6,193,496	6,154,413	-0.6 %
Borrowers with at least one overdue credit	308,256	286,100	-7.2 %
Percentage of defaulting borrowers	5.0 %	4.6 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2021-02	2022-02	% change
Outstanding credits	10,661,440	10,447,775	-2.0 %
Consumer credit	7,401,137	7,146,872	-3.4 %
Mortgage loans	3,260,303	3,300,903	+1.2 %
Overdue credits	443,002	407,847	-7.9 %
Consumer credit	417,174	384,303	-7.9 %
Mortgage loans	25,828	23,544	-8.8 %
Percentage of overdue credits	4.2 %	3.9 %	
Consumer credit	5.6 %	5.4 %	
Mortgage loans	0.8 %	0.7 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2021-02	2022-02	% change
Total amount of overdue (in thousands of euros)	2,402,452	2,238,679	-6.8 %
Consumer credit	1,403,031	1,289,342	-8.1 %
Mortgage loans	999,421	949,337	-5.0 %
Average amount of overdue	5,423	5,489	+1.2 %
Consumer credit	3,363	3,355	-0.2 %
Mortgage loans	38,695	40,322	+4.2 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2021-02	2022-02	% change
Total ongoing procedures	73,199	65,515	-10.5 %
New requests this year	1,571	1,268	-19.3 %

2. Detailed figures

2.1 Credit trends

2.1.1 Charts

CHART 1. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING CREDIT

(situation at end of period - in thousands)

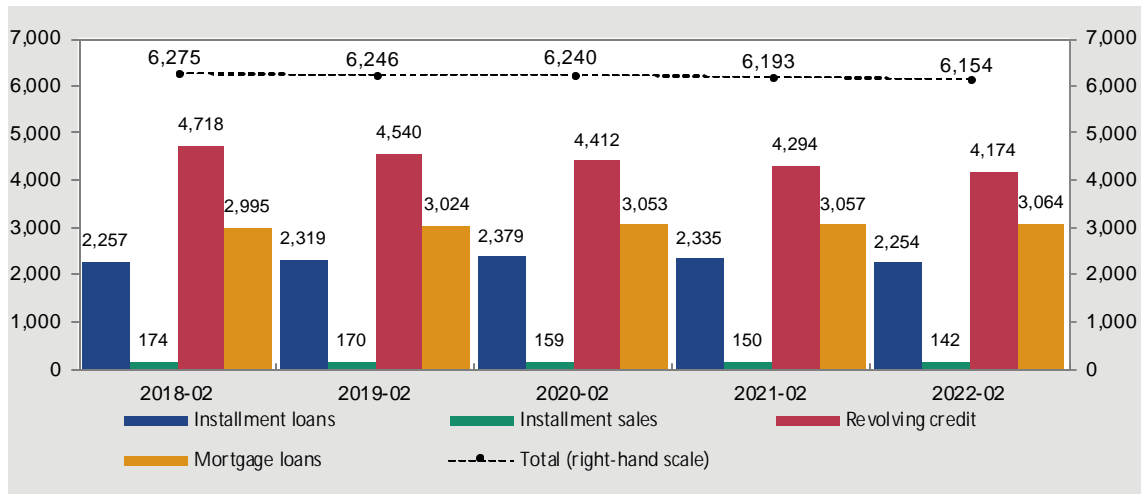


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

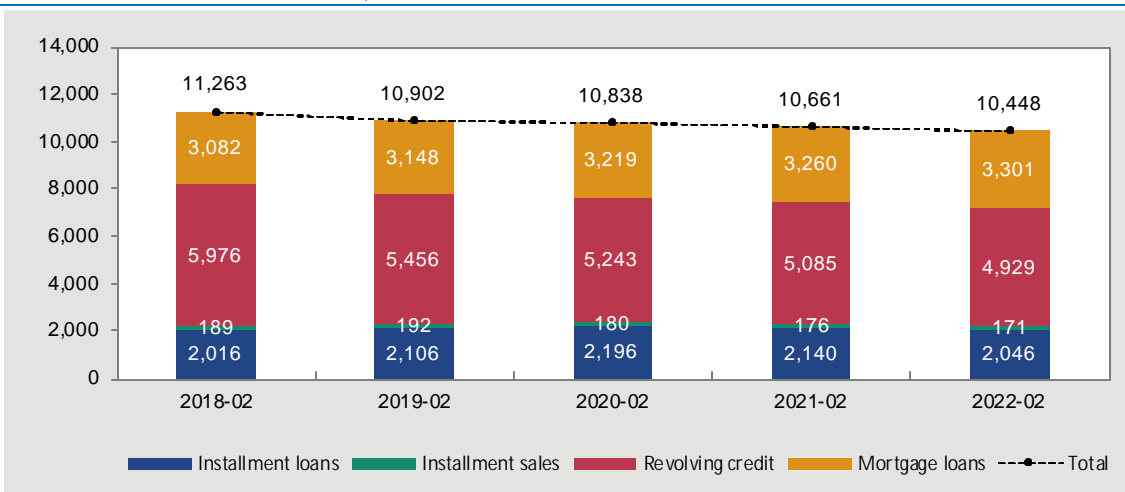
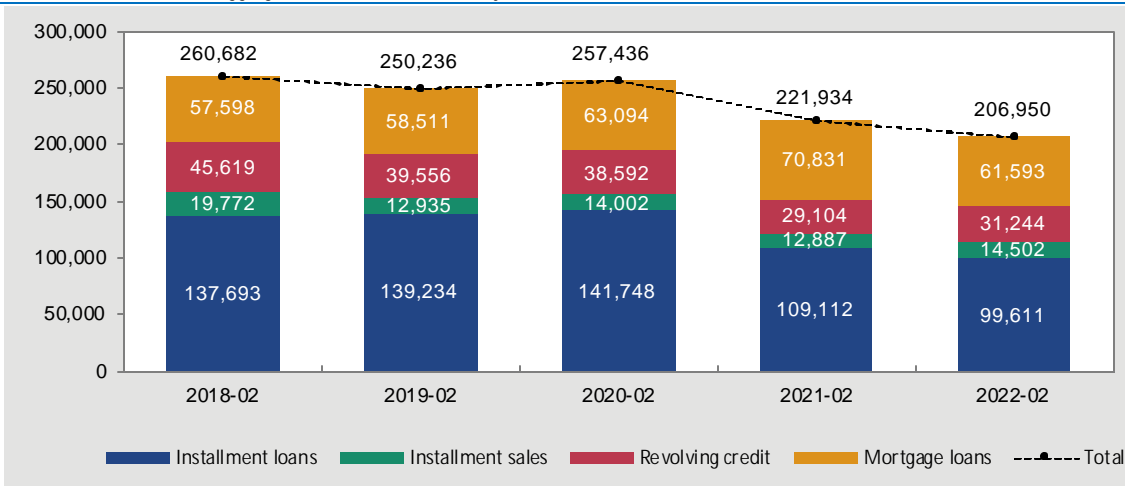


CHART 3. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)



2.1.2 Tables

TABLE 5. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING CREDIT

(situation at end of period)

	2021-02	2022-01	2022-02	Change over one month	Change over one year
Total¹	6,193,496	6,160,040	6,154,413	-0.1 %	-0.6 %
Consumer credit ¹	5,244,626	5,137,932	5,129,249	-0.2 %	-2.2 %
<i>Instalment loans</i>	2,334,585	2,252,729	2,253,952	+0.1 %	-3.5 %
<i>Instalment sales</i>	149,866	142,322	142,049	-0.2 %	-5.2 %
<i>Revolving credit</i>	4,294,057	4,186,143	4,174,421	-0.3 %	-2.8 %
Mortgage loans ¹	3,056,563	3,064,834	3,063,783	-0.0 %	+0.2 %
<i>Immovable destination</i>	3,051,006	3,059,058	3,057,978	-0.0 %	+0.2 %
<i>Movable destination</i>	5,557	5,776	5,805	+0.5 %	+4.5 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2021-02	2022-01	2022-02	Change over one month	Change over one year
Total	10,661,440	10,455,737	10,447,775	-0.1 %	-2.0 %
Consumer credit	7,401,137	7,157,407	7,146,872	-0.1 %	-3.4 %
<i>Instalment loans</i>	2,139,822	2,043,500	2,046,473	+0.1 %	-4.4 %
<i>Instalment sales</i>	176,478	171,251	170,928	-0.2 %	-3.1 %
<i>Revolving credit</i>	5,084,837	4,942,656	4,929,471	-0.3 %	-3.1 %
Mortgage loans	3,260,303	3,298,330	3,300,903	+0.1 %	+1.2 %
<i>Immovable destination</i>	3,256,752	3,294,596	3,297,147	+0.1 %	+1.2 %
<i>Movable destination</i>	3,551	3,734	3,756	+0.6 %	+5.8 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2020-02	2021-02	2022-02	% change
Total	257,436	221,934	206,950	-6.8 %
Consumer credit	194,342	151,103	145,357	-3.8 %
<i>Instalment loans</i>	141,748	109,112	99,611	-8.7 %
<i>Instalment sales</i>	14,002	12,887	14,502	+12.5 %
<i>Revolving credit</i>	38,592	29,104	31,244	+7.4 %
Mortgage loans	63,094	70,831	61,593	-13.0 %
<i>Immovable destination</i>	62,899	70,655	61,439	-13.0 %
<i>Movable destination</i>	195	176	154	-12.5 %

¹The total number of borrowers is not equal to the sum of the number of borrowers per type of credit. A borrower who has contracted several different types of loan is counted in each of the categories but only once in the total number.

2.2 Trends in credit defaults

2.2.1 Charts

CHART 4. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING OVERDUE CREDIT

(situation at end of period - in thousands)

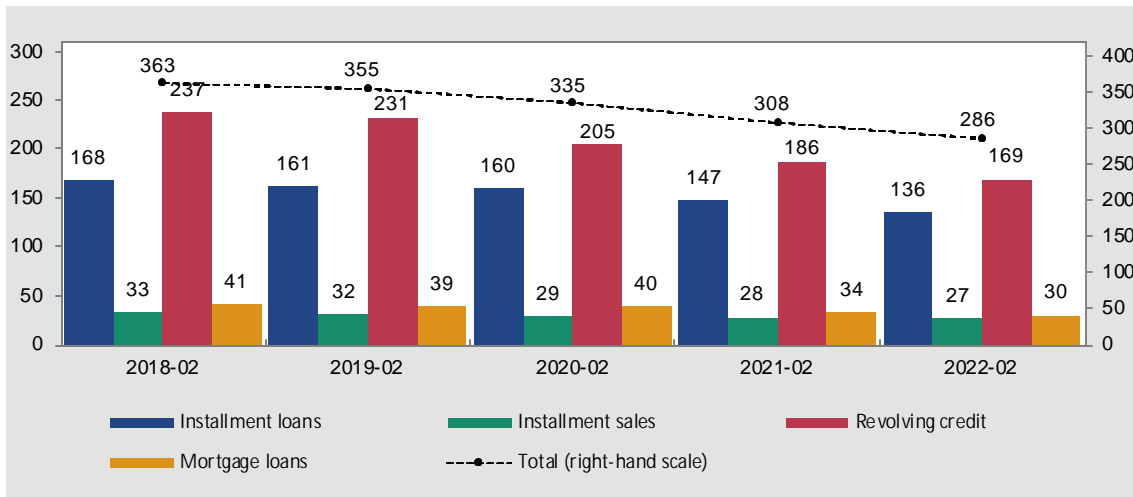


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

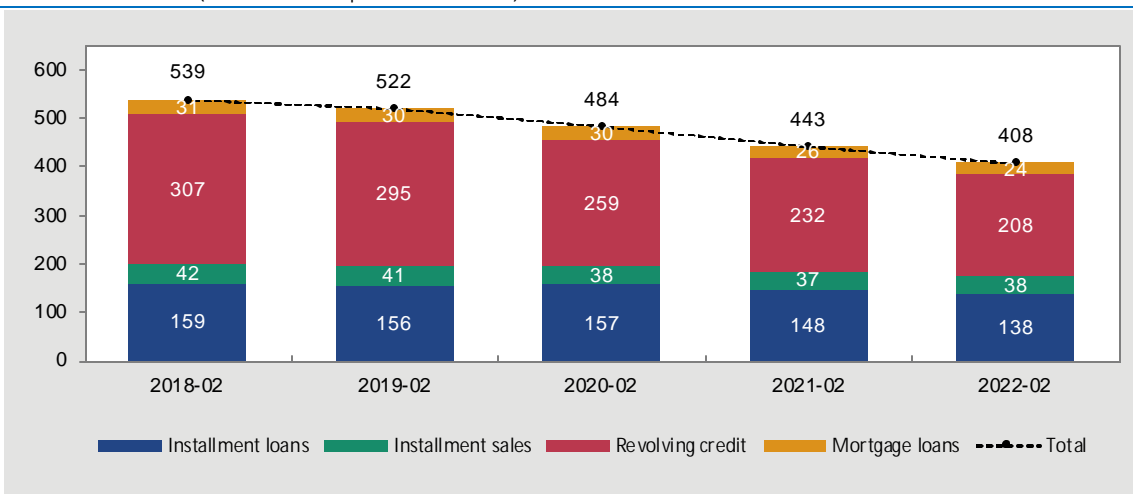
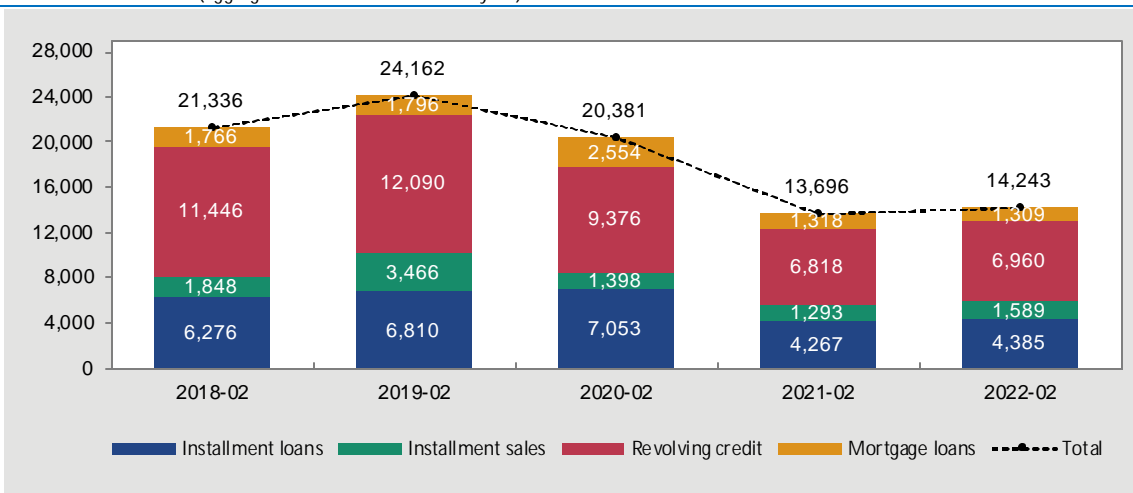


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)



2.2.3 Tables

TABLE 8. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING OVERDUE CREDIT

(situation at end of period)

	2021-02	2022-01	2022-02	Change over one month	Change over one year
Total¹	308,256	288,787	286,100	-0.9 %	-7.2 %
Consumer credit ¹	290,282	272,013	268,996	-1.1 %	-7.3 %
<i>Instalment loans</i>	147,346	137,509	135,771	-1.3 %	-7.9 %
<i>Instalment sales</i>	27,685	27,445	27,360	-0.3 %	-1.2 %
<i>Revolving credit</i>	186,188	171,266	169,129	-1.2 %	-9.2 %
Mortgage loans ¹	33,652	30,102	30,235	+0.4 %	-10.2 %
<i>Immovable destination</i>	33,449	29,904	30,032	+0.4 %	-10.2 %
<i>Movable destination</i>	203	198	203	+2.5 %	0.0 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2021-02	2022-01	2022-02	Change over one month	Change over one year
Total	443,002	412,410	407,847	-1.1 %	-7.9 %
Consumer credit	417,174	388,956	384,303	-1.2 %	-7.9 %
<i>Instalment loans</i>	147,525	139,464	137,804	-1.2 %	-6.6 %
<i>Instalment sales</i>	37,441	38,266	38,222	-0.1 %	+2.1 %
<i>Revolving credit</i>	232,208	211,226	208,277	-1.4 %	-10.3 %
Mortgage loans	25,828	23,454	23,544	+0.4 %	-8.8 %
<i>Immovable destination</i>	25,702	23,326	23,413	+0.4 %	-8.9 %
<i>Movable destination</i>	126	128	131	+2.3 %	+4.0 %

TABLE 10. ARREARS / AMOUNTS DUE

(situation at end of period - in thousands of euro)

	2021-02	2022-01	2022-02	Change over one month	Change over one year
Total	2,402,452	2,225,214	2,238,679	+0.6 %	-6.8 %
Consumer credit	1,403,031	1,304,122	1,289,342	-1.1 %	-8.1 %
<i>Instalment loans</i>	1,016,714	960,748	950,976	-1.0 %	-6.5 %
<i>Instalment sales</i>	24,419	22,263	22,153	-0.5 %	-9.3 %
<i>Revolving credit</i>	361,898	321,111	316,213	-1.5 %	-12.6 %
Mortgage loans	999,421	921,093	949,337	+3.1 %	-5.0 %
<i>Immovable destination</i>	994,828	915,810	943,939	+3.1 %	-5.1 %
<i>Movable destination</i>	4,593	5,283	5,398	+2.2 %	+17.5 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2020-02	2021-02	2022-02	% change
Total	20,381	13,696	14,243	+4.0 %
Consumer credit	17,827	12,378	12,934	+4.5 %
<i>Instalment loans</i>	7,053	4,267	4,385	+2.8 %
<i>Instalment sales</i>	1,398	1,293	1,589	+22.9 %
<i>Revolving credit</i>	9,376	6,818	6,960	+2.1 %
Mortgage loans	2,554	1,318	1,309	-0.7 %
<i>Immovable destination</i>	2,518	1,298	1,292	-0.5 %
<i>Movable destination</i>	36	20	17	-15.0 %

¹ The total number of borrowers is not equal to the sum of the number of borrowers per type of credit. A borrower who has contracted several different types of loan is counted in each of the categories but only once in the total number.

2.3 Regional breakdown

TABLE 12. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING CREDIT

(situation at end of period)

	2021-02	2022-01	2022-02	Change over one month	Change over one year
Total	6,193,496	6,160,040	6,154,413	-0.1 %	-0.6 %
Flanders	3,581,425	3,565,423	3,563,567	-0.1 %	-0.5 %
Wallonia	1,988,324	1,976,187	1,973,431	-0.1 %	-0.7 %
Brussels-Capital Region	504,819	499,118	496,216	-0.6 %	-1.7 %
>< Belgium	118,928	119,312	121,199	+1.6 %	+1.9 %
Consumer credit	5,244,626	5,137,932	5,129,249	-0.2 %	-2.2 %
Flanders	2,913,984	2,851,367	2,846,901	-0.2 %	-2.3 %
Wallonia	1,783,133	1,751,795	1,748,445	-0.2 %	-1.9 %
Brussels-Capital Region	440,251	427,604	425,026	-0.6 %	-3.5 %
>< Belgium	107,258	107,166	108,877	+1.6 %	+1.5 %
Mortgage loans	3,056,563	3,064,834	3,063,783	-0.0 %	+0.2 %
Flanders	1,932,473	1,936,232	1,936,727	+0.0 %	+0.2 %
Wallonia	918,265	919,595	918,952	-0.1 %	+0.1 %
Brussels-Capital Region	183,806	187,249	185,948	-0.7 %	+1.2 %
>< Belgium	22,019	21,758	22,156	+1.8 %	+0.6 %

TABLE 13. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING OVERDUE CREDIT

(situation at end of period)

	2021-02	2022-01	2022-02	Change over one month	Change over one year
Total	308,256	288,787	286,100	-0.9 %	-7.2 %
Flanders	115,267	107,953	107,058	-0.8 %	-7.1 %
Wallonia	126,250	117,029	115,567	-1.2 %	-8.5 %
Brussels-Capital Region	43,622	40,943	40,518	-1.0 %	-7.1 %
>< Belgium	23,117	22,862	22,957	+0.4 %	-0.7 %
Consumer credit	290,282	272,013	268,996	-1.1 %	-7.3 %
Flanders	107,317	100,524	99,469	-1.0 %	-7.3 %
Wallonia	118,534	109,835	108,282	-1.4 %	-8.6 %
Brussels-Capital Region	41,963	39,383	38,941	-1.1 %	-7.2 %
>< Belgium	22,468	22,271	22,304	+0.1 %	-0.7 %
Mortgage loans	33,652	30,102	30,235	+0.4 %	-10.2 %
Flanders	13,913	12,692	12,760	+0.5 %	-8.3 %
Wallonia	15,634	13,726	13,711	-0.1 %	-12.3 %
Brussels-Capital Region	2,834	2,541	2,557	+0.6 %	-9.8 %
>< Belgium	1,271	1,143	1,207	+5.6 %	-5.0 %

[For further information, contact the Central Individual Credit Register.](#)