

## 1. Key figures

**TABLE 1. NUMBER OF BORROWERS**

(situation at end of period)

	2021-04	2022-04	% change
Borrowers with at least one outstanding credit	6,197,344	6,162,381	-0.6 %
Borrowers with at least one overdue credit	304,236	283,095	-6.9 %
Percentage of defaulting borrowers	4.9 %	4.6 %	

**TABLE 2. NUMBER OF LOANS**

(situation at end of period)

	2021-04	2022-04	% change
<b>Outstanding credits</b>	<b>10,650,279</b>	<b>10,449,910</b>	<b>-1.9 %</b>
Consumer credit	7,376,599	7,141,664	-3.2 %
Mortgage loans	3,273,680	3,308,246	+1.1 %
<b>Overdue credits</b>	<b>437,107</b>	<b>403,141</b>	<b>-7.8 %</b>
Consumer credit	411,978	380,627	-7.6 %
Mortgage loans	25,129	22,514	-10.4 %
<b>Percentage of overdue credits</b>	<b>4.1 %</b>	<b>3.9 %</b>	
Consumer credit	5.6 %	5.3 %	
Mortgage loans	0.8 %	0.7 %	

**TABLE 3. ARREARS / AMOUNTS DUE**

(situation at end of period)

	2021-04	2022-04	% change
<b>Total amount of overdue (in thousands of euros)</b>	<b>2,363,762</b>	<b>2,177,021</b>	<b>-7.9 %</b>
Consumer credit	1,385,895	1,280,284	-7.6 %
Mortgage loans	977,867	896,737	-8.3 %
<b>Average amount of overdue</b>	<b>5,408</b>	<b>5,400</b>	<b>-0.1 %</b>
Consumer credit	3,364	3,364	-0.0 %
Mortgage loans	38,914	39,830	+2.4 %

**TABLE 4. COLLECTIVE DEBT SETTLEMENTS**

	2021-04	2022-04	% change
Total ongoing procedures	72,034	64,325	-10.7 %
New requests this year	3,448	2,943	-14.6 %

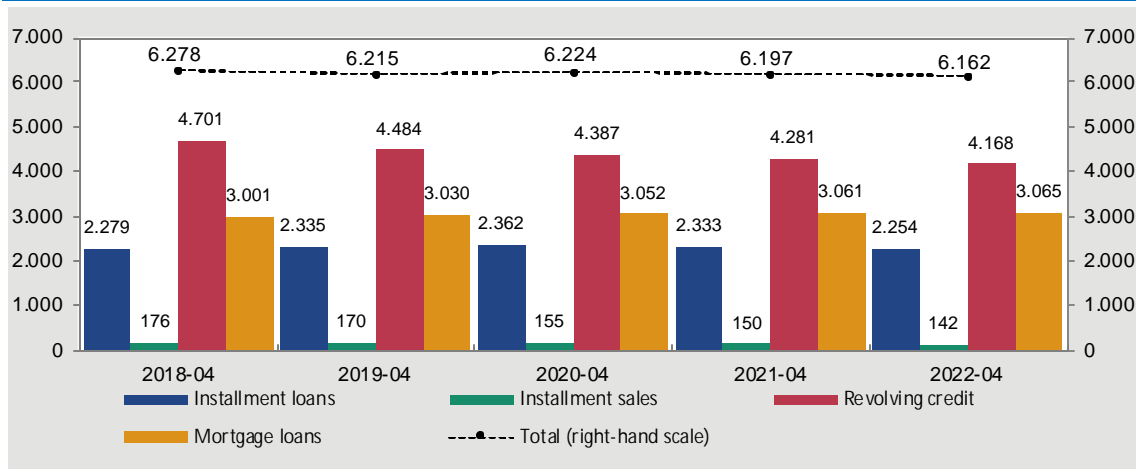
## 2. Detailed figures

### 2.1 Credit trends

#### 2.1.1 Charts

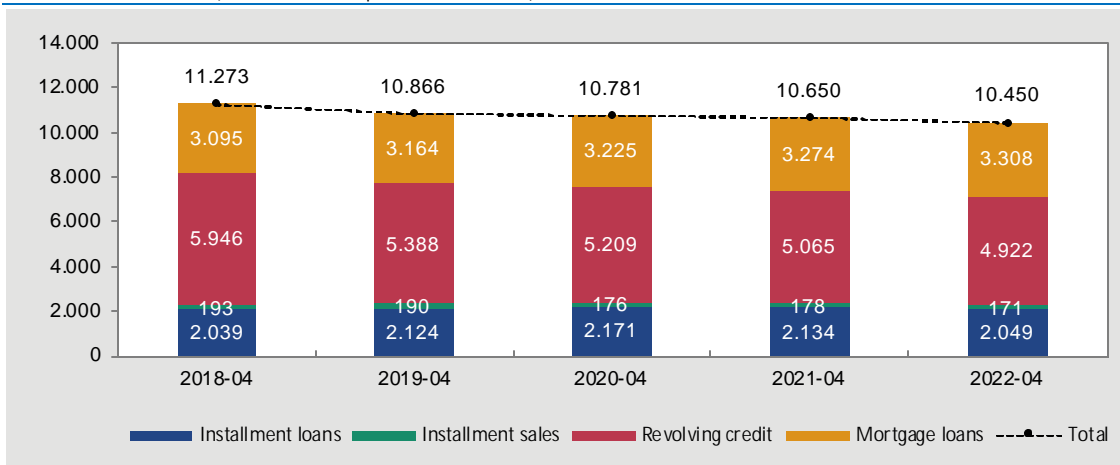
**CHART 1. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING CREDIT**

(situation at end of period - in thousands)



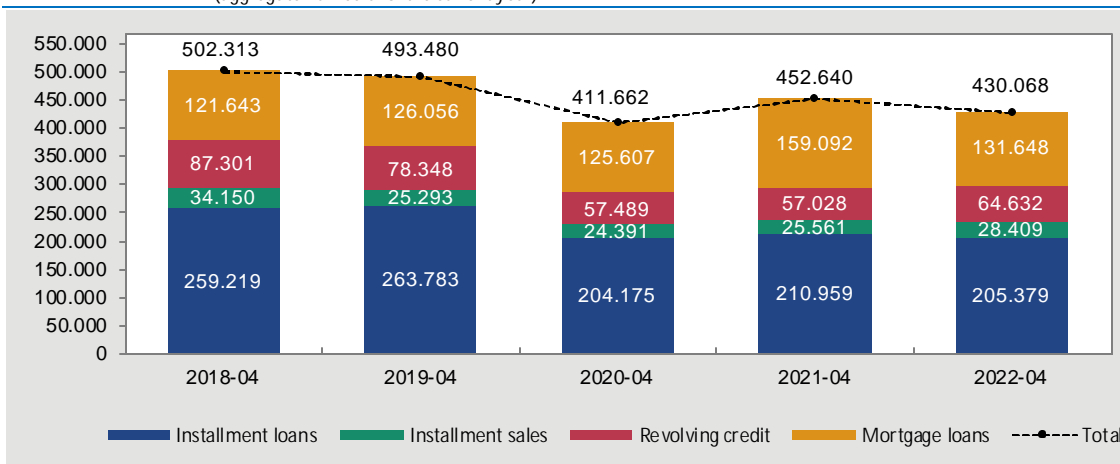
**CHART 2. NUMBER OF OUTSTANDING CREDITS**

(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)

	2021-04	2022-03	2022-04	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>6,197,344</b>	<b>6,158,539</b>	<b>6,162,381</b>	<b>+0.1 %</b>	<b>-0.6 %</b>
Consumer credit <sup>1</sup>	5,237,671	5,127,714	5,127,581	-0.0 %	-2.1 %
<i>Instalment loans</i>	2,333,067	2,252,702	2,254,124	+0.1 %	-3.4 %
<i>Instalment sales</i>	150,314	142,015	142,062	+0.0 %	-5.5 %
<i>Revolving credit</i>	4,280,730	4,170,638	4,167,883	-0.1 %	-2.6 %
Mortgage loans <sup>1</sup>	3,060,603	3,064,706	3,064,508	-0.0 %	+0.1 %
<i>Immovable destination</i>	3,054,951	3,058,851	3,058,594	-0.0 %	+0.1 %
<i>Movable destination</i>	5,652	5,855	5,914	+1.0 %	+4.6 %

**TABLE 6. NUMBER OF OUTSTANDING CREDITS**

(situation at end of period)

	2021-04	2022-03	2022-04	Change over one month	Change over one year
<b>Total</b>	<b>10,650,279</b>	<b>10,446,751</b>	<b>10,449,910</b>	<b>+0.0 %</b>	<b>-1.9 %</b>
Consumer credit	7,376,599	7,140,767	7,141,664	+0.0 %	-3.2 %
<i>Instalment loans</i>	2,134,038	2,045,119	2,048,812	+0.2 %	-4.0 %
<i>Instalment sales</i>	177,655	171,118	171,270	+0.1 %	-3.6 %
<i>Revolving credit</i>	5,064,906	4,924,530	4,921,582	-0.1 %	-2.8 %
Mortgage loans	3,273,680	3,305,984	3,308,246	+0.1 %	+1.1 %
<i>Immovable destination</i>	3,270,073	3,302,183	3,304,406	+0.1 %	+1.0 %
<i>Movable destination</i>	3,607	3,801	3,840	+1.0 %	+6.5 %

**TABLE 7. NUMBER OF NEW CREDITS**

(aggregate numbers for the current year)

	2020-04	2021-04	2022-04	% change
<b>Total</b>	<b>411,662</b>	<b>452,640</b>	<b>430,068</b>	<b>-5.0 %</b>
Consumer credit	286,055	293,548	298,420	+1.7 %
<i>Instalment loans</i>	204,175	210,959	205,379	-2.6 %
<i>Instalment sales</i>	24,391	25,561	28,409	+11.1 %
<i>Revolving credit</i>	57,489	57,028	64,632	+13.3 %
Mortgage loans	125,607	159,092	131,648	-17.3 %
<i>Immovable destination</i>	125,218	158,733	131,279	-17.3 %
<i>Movable destination</i>	389	359	369	+2.8 %

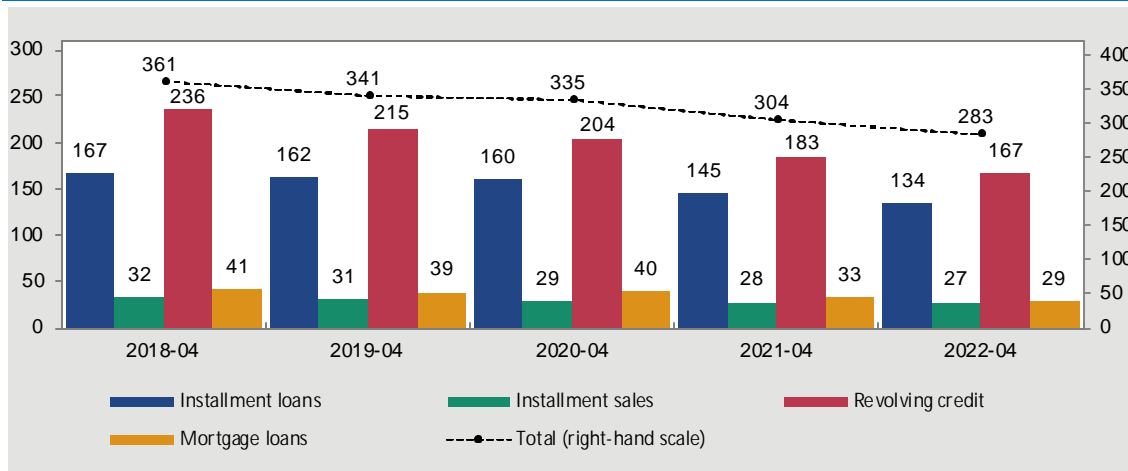
<sup>1</sup>The total number of borrowers is not equal to the sum of the number of borrowers per type of credit. A borrower who has contracted several different types of loan is counted in each of the categories but only once in the total number.

## 2.2 Trends in credit defaults

### 2.2.1 Charts

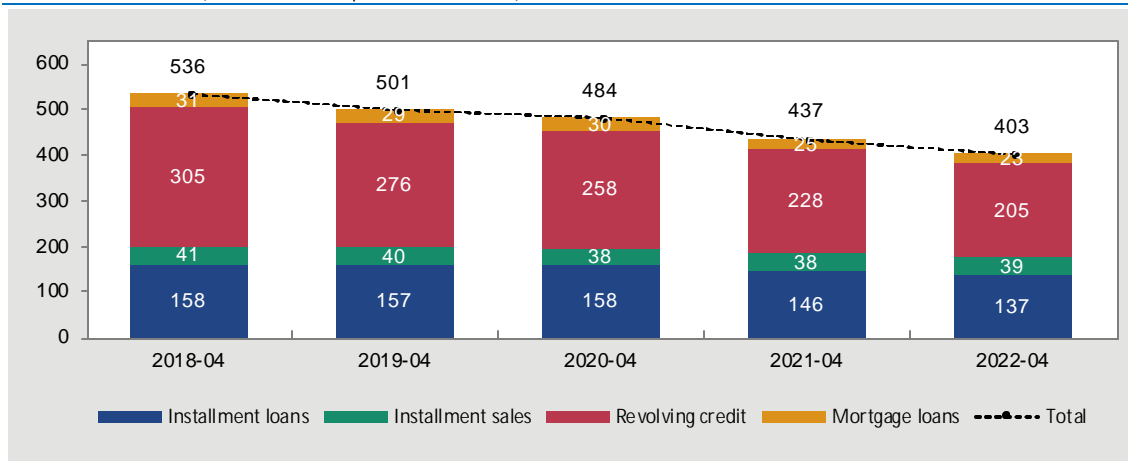
**CHART 4. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING OVERDUE CREDIT**

(situation at end of period - in thousands)



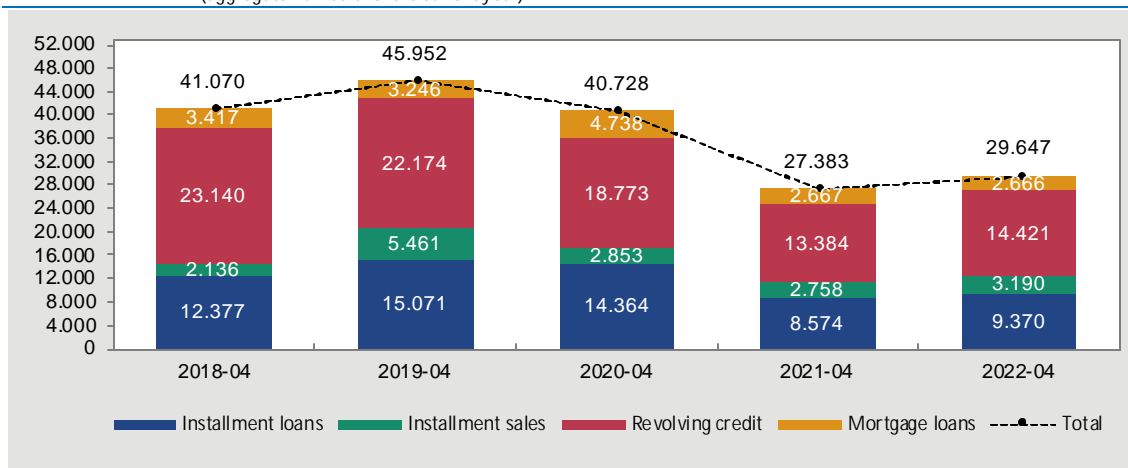
**CHART 5. NUMBER OF OVERDUE CREDITS**

(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)

	2021-04	2022-03	2022-04	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>304,236</b>	<b>284,089</b>	<b>283,095</b>	<b>-0.3 %</b>	<b>-6.9 %</b>
Consumer credit <sup>1</sup>	286,731	267,497	266,701	-0.3 %	-7.0 %
<i>Instalment loans</i>	145,249	135,011	134,337	-0.5 %	-7.5 %
<i>Instalment sales</i>	27,650	27,339	27,385	+0.2 %	-1.0 %
<i>Revolving credit</i>	183,488	167,771	167,237	-0.3 %	-8.9 %
Mortgage loans <sup>1</sup>	32,679	29,503	28,941	-1.9 %	-11.4 %
<i>Immovable destination</i>	32,483	29,299	28,737	-1.9 %	-11.5 %
<i>Movable destination</i>	196	204	204	0.0 %	+4.1 %

**TABLE 9. NUMBER OF OVERDUE CREDITS**

(situation at end of period)

	2021-04	2022-03	2022-04	Change over one month	Change over one year
<b>Total</b>	<b>437,107</b>	<b>404,818</b>	<b>403,141</b>	<b>-0.4 %</b>	<b>-7.8 %</b>
Consumer credit	411,978	381,831	380,627	-0.3 %	-7.6 %
<i>Instalment loans</i>	145,805	137,222	136,793	-0.3 %	-6.2 %
<i>Instalment sales</i>	37,699	38,325	38,534	+0.5 %	+2.2 %
<i>Revolving credit</i>	228,474	206,284	205,300	-0.5 %	-10.1 %
Mortgage loans	25,129	22,987	22,514	-2.1 %	-10.4 %
<i>Immovable destination</i>	25,006	22,854	22,381	-2.1 %	-10.5 %
<i>Movable destination</i>	123	133	133	0.0 %	+8.1 %

**TABLE 10. ARREARS / AMOUNTS DUE**

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

	2021-04	2022-03	2022-04	Change over one month	Change over one year
<b>Total</b>	<b>2,363,762</b>	<b>2,213,057</b>	<b>2,177,021</b>	<b>-1.6 %</b>	<b>-7.9 %</b>
Consumer credit	1,385,895	1,285,196	1,280,284	-0.4 %	-7.6 %
<i>Instalment loans</i>	1,006,549	949,700	946,608	-0.3 %	-6.0 %
<i>Instalment sales</i>	24,080	22,050	21,902	-0.7 %	-9.0 %
<i>Revolving credit</i>	355,267	313,446	311,775	-0.5 %	-12.2 %
Mortgage loans	977,867	927,861	896,737	-3.4 %	-8.3 %
<i>Immovable destination</i>	973,044	922,472	891,045	-3.4 %	-8.4 %
<i>Movable destination</i>	4,823	5,388	5,691	+5.6 %	+18.0 %

**TABLE 11. NUMBER OF NEW OVERDUE CREDITS**

(aggregate numbers for the current year)

	2020-04	2021-04	2022-04	% change
<b>Total</b>	<b>40,728</b>	<b>27,383</b>	<b>29,647</b>	<b>+8.3 %</b>
Consumer credit	35,990	24,716	26,981	+9.2 %
<i>Instalment loans</i>	14,364	8,574	9,370	+9.3 %
<i>Instalment sales</i>	2,853	2,758	3,190	+15.7 %
<i>Revolving credit</i>	18,773	13,384	14,421	+7.7 %
Mortgage loans	4,738	2,667	2,666	-0.0 %
<i>Immovable destination</i>	4,667	2,635	2,636	+0.0 %
<i>Movable destination</i>	71	32	30	-6.3 %

<sup>1</sup>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)

	2021-04	2022-03	2022-04	Change over one month	Change over one year
<b>Total</b>	<b>6,197,344</b>	<b>6,158,539</b>	<b>6,162,381</b>	<b>+0.1 %</b>	<b>-0.6 %</b>
<b>Flanders</b>	<b>3,583,918</b>	<b>3,566,040</b>	<b>3,568,224</b>	<b>+0.1 %</b>	<b>-0.4 %</b>
<b>Wallonia</b>	<b>1,989,205</b>	<b>1,974,207</b>	<b>1,975,119</b>	<b>+0.0 %</b>	<b>-0.7 %</b>
<b>Brussels-Capital Region</b>	<b>506,423</b>	<b>497,542</b>	<b>498,722</b>	<b>+0.2 %</b>	<b>-1.5 %</b>
<b>&gt;&lt; Belgium</b>	<b>117,798</b>	<b>120,750</b>	<b>120,316</b>	<b>-0.4 %</b>	<b>+2.1 %</b>
Consumer credit	5,237,671	5,127,714	5,127,581	-0.0 %	-2.1 %
Flanders	2,909,548	2,845,737	2,845,425	-0.0 %	-2.2 %
Wallonia	1,781,635	1,748,081	1,748,200	+0.0 %	-1.9 %
Brussels-Capital Region	440,249	425,458	425,951	+0.1 %	-3.2 %
>< Belgium	106,239	108,438	108,005	-0.4 %	+1.7 %
Mortgage loans	3,060,603	3,064,706	3,064,508	-0.0 %	+0.1 %
Flanders	1,934,397	1,937,496	1,936,581	-0.0 %	+0.1 %
Wallonia	918,998	918,079	917,928	-0.0 %	-0.1 %
Brussels-Capital Region	185,579	187,114	188,111	+0.5 %	+1.4 %
>< Belgium	21,629	22,017	21,888	-0.6 %	+1.2 %

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

(situation at end of period)

	2021-04	2022-03	2022-04	Change over one month	Change over one year
<b>Total</b>	<b>304,236</b>	<b>284,089</b>	<b>283,095</b>	<b>-0.3 %</b>	<b>-6.9 %</b>
<b>Flanders</b>	<b>113,453</b>	<b>106,389</b>	<b>106,268</b>	<b>-0.1 %</b>	<b>-6.3 %</b>
<b>Wallonia</b>	<b>124,644</b>	<b>114,661</b>	<b>114,055</b>	<b>-0.5 %</b>	<b>-8.5 %</b>
<b>Brussels-Capital Region</b>	<b>43,167</b>	<b>40,249</b>	<b>40,109</b>	<b>-0.3 %</b>	<b>-7.1 %</b>
<b>&gt;&lt; Belgium</b>	<b>22,972</b>	<b>22,790</b>	<b>22,663</b>	<b>-0.6 %</b>	<b>-1.3 %</b>
Consumer credit	286,731	267,497	266,701	-0.3 %	-7.0 %
Flanders	105,742	98,995	98,880	-0.1 %	-6.5 %
Wallonia	117,035	107,544	107,118	-0.4 %	-8.5 %
Brussels-Capital Region	41,597	38,769	38,622	-0.4 %	-7.2 %
>< Belgium	22,357	22,189	22,081	-0.5 %	-1.2 %
Mortgage loans	32,679	29,503	28,941	-1.9 %	-11.4 %
Flanders	13,470	12,503	12,386	-0.9 %	-8.0 %
Wallonia	15,266	13,399	13,024	-2.8 %	-14.7 %
Brussels-Capital Region	2,719	2,460	2,427	-1.3 %	-10.7 %
>< Belgium	1,224	1,141	1,104	-3.2 %	-9.8 %

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