

## 1. Key figures

**TABLE 1. NUMBER OF BORROWERS**

(situation at end of period)

	2021-05	2022-05	% change
Borrowers with at least one outstanding credit	6,187,418	6,151,524	-0.6 %
Borrowers with at least one overdue credit	301,331	280,497	-6.9 %
Percentage of defaulting borrowers	4.9 %	4.6 %	

**TABLE 2. NUMBER OF LOANS**

(situation at end of period)

	2021-05	2022-05	% change
<b>Outstanding credits</b>	<b>10,619,345</b>	<b>10,395,668</b>	<b>-2.1 %</b>
Consumer credit	7,339,061	7,081,282	-3.5 %
Mortgage loans	3,280,284	3,314,386	+1.0 %
<b>Overdue credits</b>	<b>432,807</b>	<b>399,223</b>	<b>-7.8 %</b>
Consumer credit	408,075	377,065	-7.6 %
Mortgage loans	24,732	22,158	-10.4 %
<b>Percentage of overdue credits</b>	<b>4.1 %</b>	<b>3.8 %</b>	
Consumer credit	5.6 %	5.3 %	
Mortgage loans	0.8 %	0.7 %	

**TABLE 3. ARREARS / AMOUNTS DUE**

(situation at end of period)

	2021-05	2022-05	% change
<b>Total amount of overdue (in thousands of euros)</b>	<b>2,339,014</b>	<b>2,160,487</b>	<b>-7.6 %</b>
Consumer credit	1,370,158	1,269,028	-7.4 %
Mortgage loans	968,856	891,459	-8.0 %
<b>Average amount of overdue</b>	<b>5,404</b>	<b>5,412</b>	<b>+0.1 %</b>
Consumer credit	3,358	3,366	+0.2 %
Mortgage loans	39,174	40,232	+2.7 %

**TABLE 4. COLLECTIVE DEBT SETTLEMENTS**

	2021-05	2022-05	% change
Total ongoing procedures	71,453	63,703	-10.8 %
New requests this year	4,300	3,708	-13.8 %

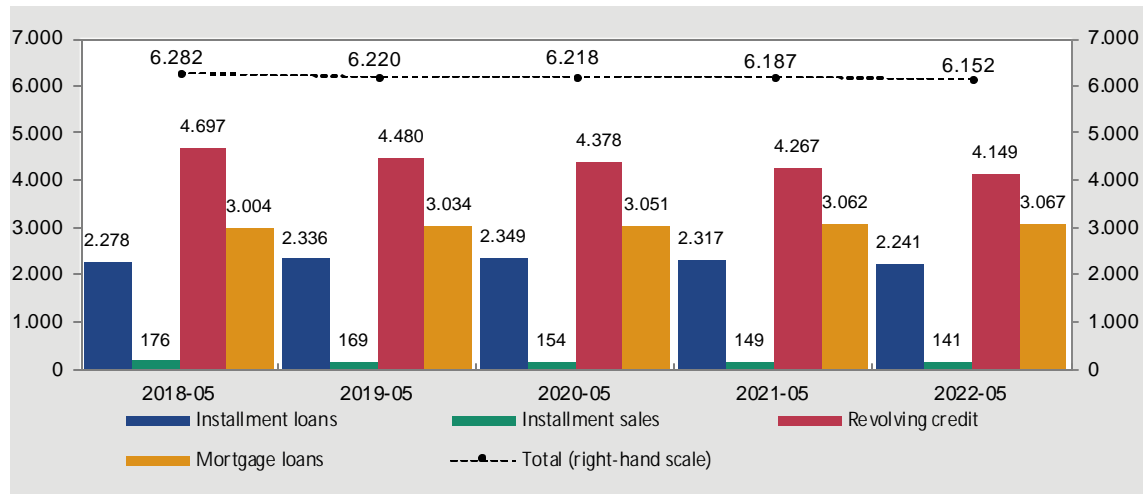
## 2. Detailed figures

### 2.1 Credit trends

#### 2.1.1 Charts

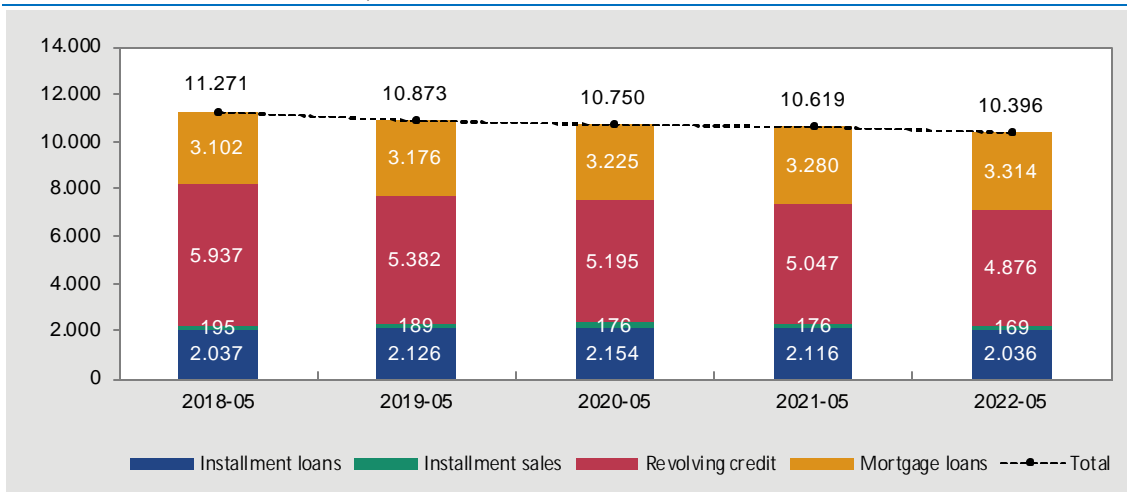
**CHART 1. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING CREDIT**

(situation at end of period - in thousands)



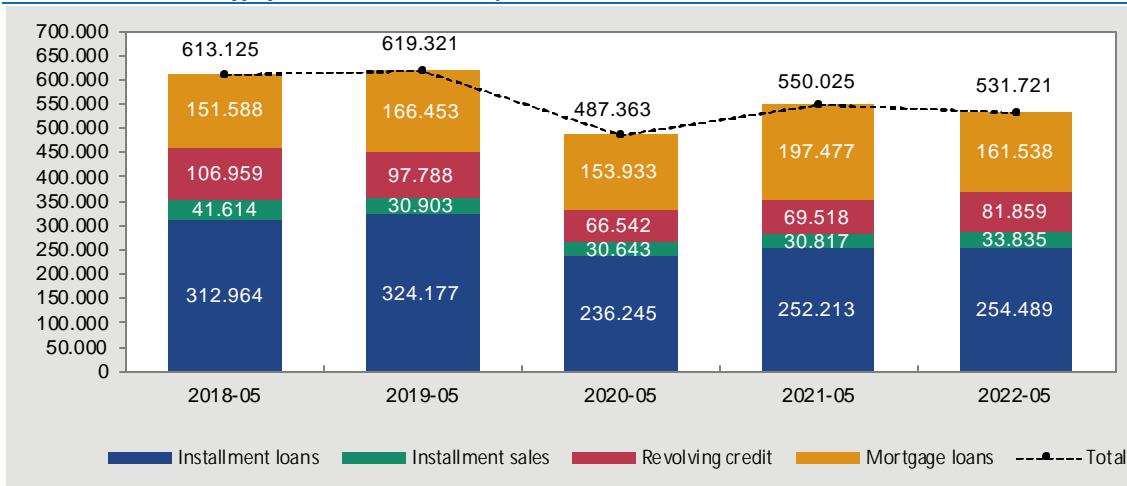
**CHART 2. NUMBER OF OUTSTANDING CREDITS**

(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)

	2021-05	2022-04	2022-05	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>6,187,418</b>	<b>6,162,381</b>	<b>6,151,524</b>	<b>-0.2 %</b>	<b>-0.6 %</b>
Consumer credit <sup>1</sup>	5,220,738	5,127,581	5,109,197	-0.4 %	-2.1 %
<i>Instalment loans</i>	2,317,188	2,254,124	2,241,283	-0.6 %	-3.3 %
<i>Instalment sales</i>	149,419	142,062	140,723	-0.9 %	-5.8 %
<i>Revolving credit</i>	4,266,825	4,167,883	4,149,049	-0.5 %	-2.8 %
Mortgage loans <sup>1</sup>	3,061,997	3,064,508	3,067,029	+0.1 %	+0.2 %
<i>Immovable destination</i>	3,056,347	3,058,594	3,061,076	+0.1 %	+0.2 %
<i>Movable destination</i>	5,650	5,914	5,953	+0.7 %	+5.4 %

**TABLE 6. NUMBER OF OUTSTANDING CREDITS**

(situation at end of period)

	2021-05	2022-04	2022-05	Change over one month	Change over one year
<b>Total</b>	<b>10,619,345</b>	<b>10,449,910</b>	<b>10,395,668</b>	<b>-0.5 %</b>	<b>-2.1 %</b>
Consumer credit	7,339,061	7,141,664	7,081,282	-0.8 %	-3.5 %
<i>Instalment loans</i>	2,116,018	2,048,812	2,035,964	-0.6 %	-3.8 %
<i>Instalment sales</i>	176,499	171,270	169,271	-1.2 %	-4.1 %
<i>Revolving credit</i>	5,046,544	4,921,582	4,876,047	-0.9 %	-3.4 %
Mortgage loans	3,280,284	3,308,246	3,314,386	+0.2 %	+1.0 %
<i>Immovable destination</i>	3,276,668	3,304,406	3,310,511	+0.2 %	+1.0 %
<i>Movable destination</i>	3,616	3,840	3,875	+0.9 %	+7.2 %

**TABLE 7. NUMBER OF NEW CREDITS**

(aggregate numbers for the current year)

	2020-05	2021-05	2022-05	% change
<b>Total</b>	<b>487,363</b>	<b>550,025</b>	<b>531,721</b>	<b>-3.3 %</b>
Consumer credit	333,430	352,548	370,183	+5.0 %
<i>Instalment loans</i>	236,245	252,213	254,489	+0.9 %
<i>Instalment sales</i>	30,643	30,817	33,835	+9.8 %
<i>Revolving credit</i>	66,542	69,518	81,859	+17.8 %
Mortgage loans	153,933	197,477	161,538	-18.2 %
<i>Immovable destination</i>	153,458	197,023	161,076	-18.2 %
<i>Movable destination</i>	475	454	462	+1.8 %

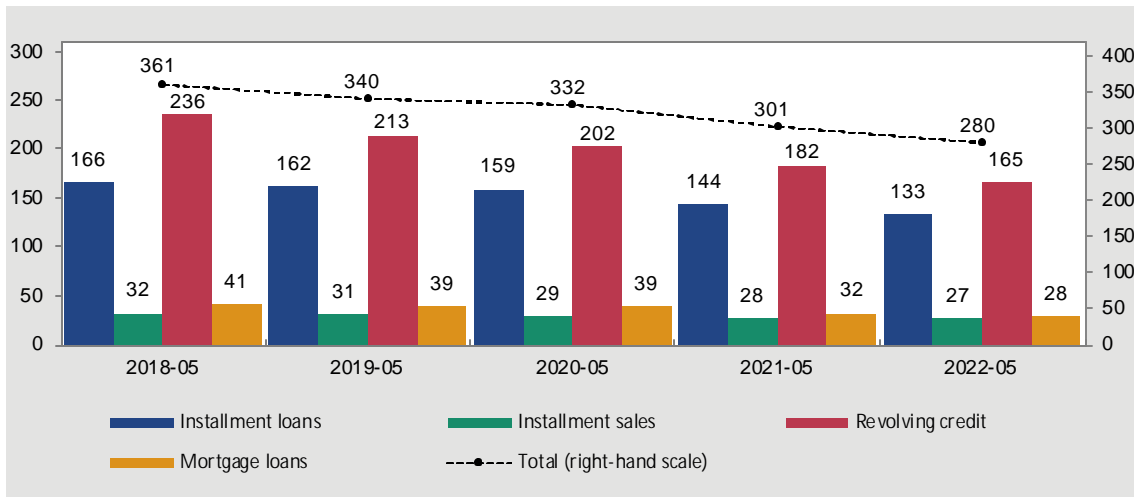
<sup>1</sup>The total number of borrowers is not equal to the sum of the number of borrowers per type of credit. A borrower who has contracted several different types of loan is counted in each of the categories but only once in the total number.

## 2.2 Trends in credit defaults

### 2.2.1 Charts

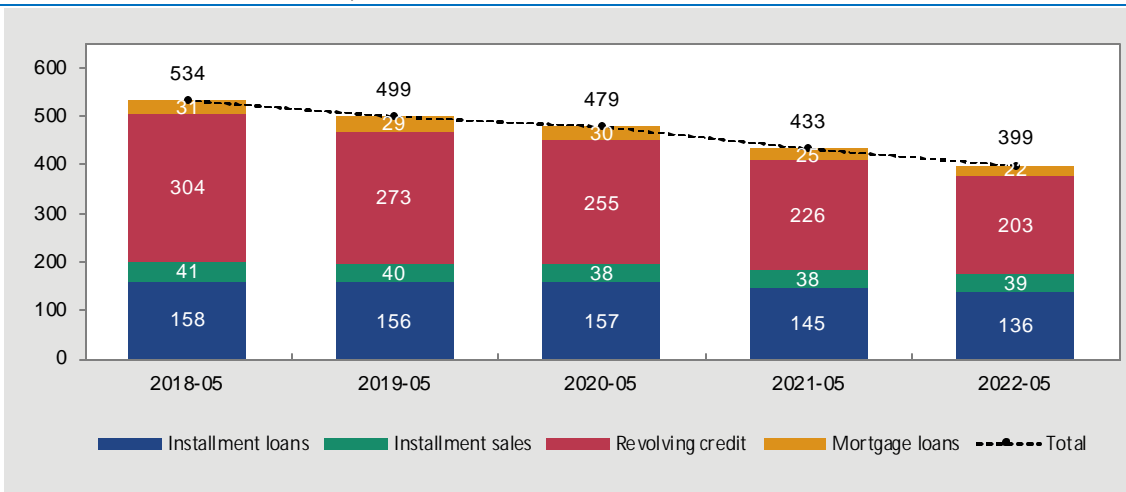
**CHART 4. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING OVERDUE CREDIT**

(situation at end of period - in thousands)



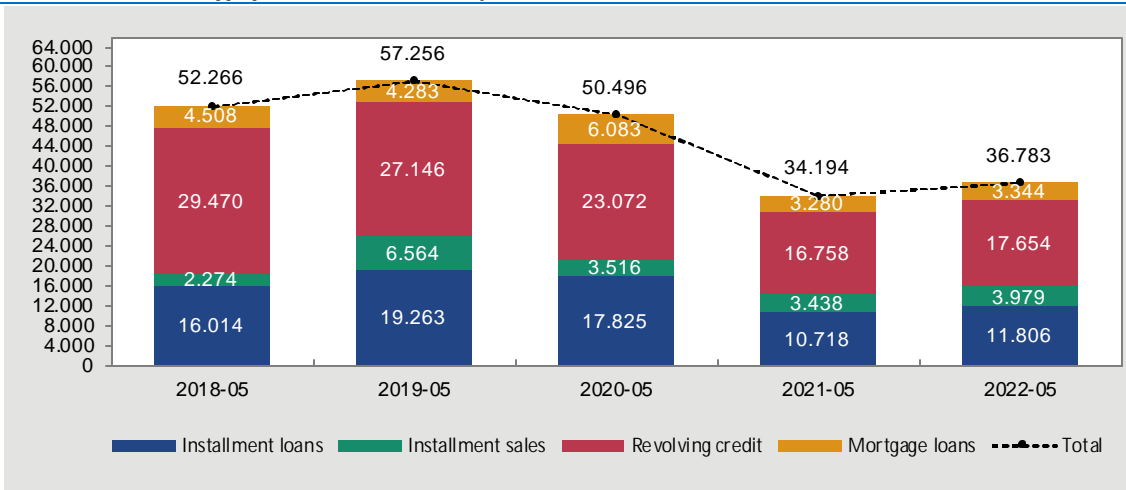
**CHART 5. NUMBER OF OVERDUE CREDITS**

(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)

	2021-05	2022-04	2022-05	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>301,331</b>	<b>283,095</b>	<b>280,497</b>	<b>-0.9 %</b>	<b>-6.9 %</b>
Consumer credit <sup>1</sup>	284,085	266,701	264,255	-0.9 %	-7.0 %
<i>Instalment loans</i>	143,772	134,337	133,082	-0.9 %	-7.4 %
<i>Instalment sales</i>	27,538	27,385	27,371	-0.1 %	-0.6 %
<i>Revolving credit</i>	181,622	167,237	165,194	-1.2 %	-9.0 %
Mortgage loans <sup>1</sup>	32,067	28,941	28,446	-1.7 %	-11.3 %
<i>Immovable destination</i>	31,877	28,737	28,251	-1.7 %	-11.4 %
<i>Movable destination</i>	190	204	195	-4.4 %	+2.6 %

**TABLE 9. NUMBER OF OVERDUE CREDITS**

(situation at end of period)

	2021-05	2022-04	2022-05	Change over one month	Change over one year
<b>Total</b>	<b>432,807</b>	<b>403,141</b>	<b>399,223</b>	<b>-1.0 %</b>	<b>-7.8 %</b>
Consumer credit	408,075	380,627	377,065	-0.9 %	-7.6 %
<i>Instalment loans</i>	144,537	136,793	135,754	-0.8 %	-6.1 %
<i>Instalment sales</i>	37,636	38,534	38,644	+0.3 %	+2.7 %
<i>Revolving credit</i>	225,902	205,300	202,667	-1.3 %	-10.3 %
Mortgage loans	24,732	22,514	22,158	-1.6 %	-10.4 %
<i>Immovable destination</i>	24,611	22,381	22,031	-1.6 %	-10.5 %
<i>Movable destination</i>	121	133	127	-4.5 %	+5.0 %

**TABLE 10. ARREARS / AMOUNTS DUE**

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

	2021-05	2022-04	2022-05	Change over one month	Change over one year
<b>Total</b>	<b>2,339,014</b>	<b>2,177,021</b>	<b>2,160,487</b>	<b>-0.8 %</b>	<b>-7.6 %</b>
Consumer credit	1,370,158	1,280,284	1,269,028	-0.9 %	-7.4 %
<i>Instalment loans</i>	995,446	946,608	939,176	-0.8 %	-5.7 %
<i>Instalment sales</i>	23,820	21,902	21,866	-0.2 %	-8.2 %
<i>Revolving credit</i>	350,892	311,775	307,985	-1.2 %	-12.2 %
Mortgage loans	968,856	896,737	891,459	-0.6 %	-8.0 %
<i>Immovable destination</i>	963,705	891,045	885,366	-0.6 %	-8.1 %
<i>Movable destination</i>	5,151	5,691	6,092	+7.0 %	+18.3 %

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

(aggregate numbers for the current year)

	2020-05	2021-05	2022-05	% change
<b>Total</b>	<b>50,496</b>	<b>34,194</b>	<b>36,783</b>	<b>+7.6 %</b>
Consumer credit	44,413	30,914	33,439	+8.2 %
<i>Instalment loans</i>	17,825	10,718	11,806	+10.2 %
<i>Instalment sales</i>	3,516	3,438	3,979	+15.7 %
<i>Revolving credit</i>	23,072	16,758	17,654	+5.3 %
Mortgage loans	6,083	3,280	3,344	+2.0 %
<i>Immovable destination</i>	6,005	3,239	3,305	+2.0 %
<i>Movable destination</i>	78	41	39	-4.9 %

<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)

	2021-05	2022-04	2022-05	Change over one month	Change over one year
<b>Total</b>	<b>6,187,418</b>	<b>6,162,381</b>	<b>6,151,524</b>	<b>-0.2 %</b>	<b>-0.6 %</b>
<b>Flanders</b>	<b>3,579,855</b>	<b>3,568,224</b>	<b>3,563,424</b>	<b>-0.1 %</b>	<b>-0.5 %</b>
<b>Wallonia</b>	<b>1,985,351</b>	<b>1,975,119</b>	<b>1,971,063</b>	<b>-0.2 %</b>	<b>-0.7 %</b>
<b>Brussels-Capital Region</b>	<b>503,075</b>	<b>498,722</b>	<b>495,321</b>	<b>-0.7 %</b>	<b>-1.5 %</b>
<b>&gt;&lt; Belgium</b>	<b>119,137</b>	<b>120,316</b>	<b>121,716</b>	<b>+1.2 %</b>	<b>+2.2 %</b>
Consumer credit	5,220,738	5,127,581	5,109,197	-0.4 %	-2.1 %
Flanders	2,900,821	2,845,425	2,835,725	-0.3 %	-2.2 %
Wallonia	1,775,649	1,748,200	1,741,957	-0.4 %	-1.9 %
Brussels-Capital Region	436,777	425,951	422,364	-0.8 %	-3.3 %
>< Belgium	107,491	108,005	109,151	+1.1 %	+1.5 %
Mortgage loans	3,061,997	3,064,508	3,067,029	+0.1 %	+0.2 %
Flanders	1,935,960	1,936,581	1,939,073	+0.1 %	+0.2 %
Wallonia	919,528	917,928	918,430	+0.1 %	-0.1 %
Brussels-Capital Region	184,688	188,111	187,218	-0.5 %	+1.4 %
>< Belgium	21,821	21,888	22,308	+1.9 %	+2.2 %

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

(situation at end of period)

	2021-05	2022-04	2022-05	Change over one month	Change over one year
<b>Total</b>	<b>301,331</b>	<b>283,095</b>	<b>280,497</b>	<b>-0.9 %</b>	<b>-6.9 %</b>
<b>Flanders</b>	<b>112,351</b>	<b>106,268</b>	<b>105,316</b>	<b>-0.9 %</b>	<b>-6.3 %</b>
<b>Wallonia</b>	<b>123,235</b>	<b>114,055</b>	<b>112,791</b>	<b>-1.1 %</b>	<b>-8.5 %</b>
<b>Brussels-Capital Region</b>	<b>42,670</b>	<b>40,109</b>	<b>39,707</b>	<b>-1.0 %</b>	<b>-6.9 %</b>
<b>&gt;&lt; Belgium</b>	<b>23,075</b>	<b>22,663</b>	<b>22,683</b>	<b>+0.1 %</b>	<b>-1.7 %</b>
Consumer credit	284,085	266,701	264,255	-0.9 %	-7.0 %
Flanders	104,743	98,880	98,046	-0.8 %	-6.4 %
Wallonia	115,777	107,118	105,859	-1.2 %	-8.6 %
Brussels-Capital Region	41,102	38,622	38,253	-1.0 %	-6.9 %
>< Belgium	22,463	22,081	22,097	+0.1 %	-1.6 %
Mortgage loans	32,067	28,941	28,446	-1.7 %	-11.3 %
Flanders	13,228	12,386	12,092	-2.4 %	-8.6 %
Wallonia	14,931	13,024	12,884	-1.1 %	-13.7 %
Brussels-Capital Region	2,684	2,427	2,363	-2.6 %	-12.0 %
>< Belgium	1,224	1,104	1,107	+0.3 %	-9.6 %

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