

## 1. Key figures

**TABLE 1. NUMBER OF BORROWERS**

(situation at end of period)

	2021-06	2022-06	% change
Borrowers with at least one outstanding credit	6,189,950	6,154,388	-0.6 %
Borrowers with at least one overdue credit	297,751	278,085	-6.6 %
Percentage of defaulting borrowers	4.8 %	4.5 %	

**TABLE 2. NUMBER OF LOANS**

(situation at end of period)

	2021-06	2022-06	% change
<b>Outstanding credits</b>	<b>10,609,443</b>	<b>10,385,195</b>	<b>-2.1 %</b>
Consumer credit	7,321,119	7,064,612	-3.5 %
Mortgage loans	3,288,324	3,320,583	+1.0 %
<b>Overdue credits</b>	<b>427,518</b>	<b>395,623</b>	<b>-7.5 %</b>
Consumer credit	403,404	373,760	-7.3 %
Mortgage loans	24,114	21,863	-9.3 %
<b>Percentage of overdue credits</b>	<b>4.0 %</b>	<b>3.8 %</b>	
Consumer credit	5.5 %	5.3 %	
Mortgage loans	0.7 %	0.7 %	

**TABLE 3. ARREARS / AMOUNTS DUE**

(situation at end of period)

	2021-06	2022-06	% change
<b>Total amount of overdue (in thousands of euros)</b>	<b>2,310,585</b>	<b>2,145,260</b>	<b>-7.2 %</b>
Consumer credit	1,353,276	1,258,152	-7.0 %
Mortgage loans	957,308	887,109	-7.3 %
<b>Average amount of overdue</b>	<b>5,405</b>	<b>5,422</b>	<b>+0.3 %</b>
Consumer credit	3,355	3,366	+0.3 %
Mortgage loans	39,699	40,576	+2.2 %

**TABLE 4. COLLECTIVE DEBT SETTLEMENTS**

	2021-06	2022-06	% change
Total ongoing procedures	70,733	63,054	-10.9 %
New requests this year	5,118	4,475	-12.6 %

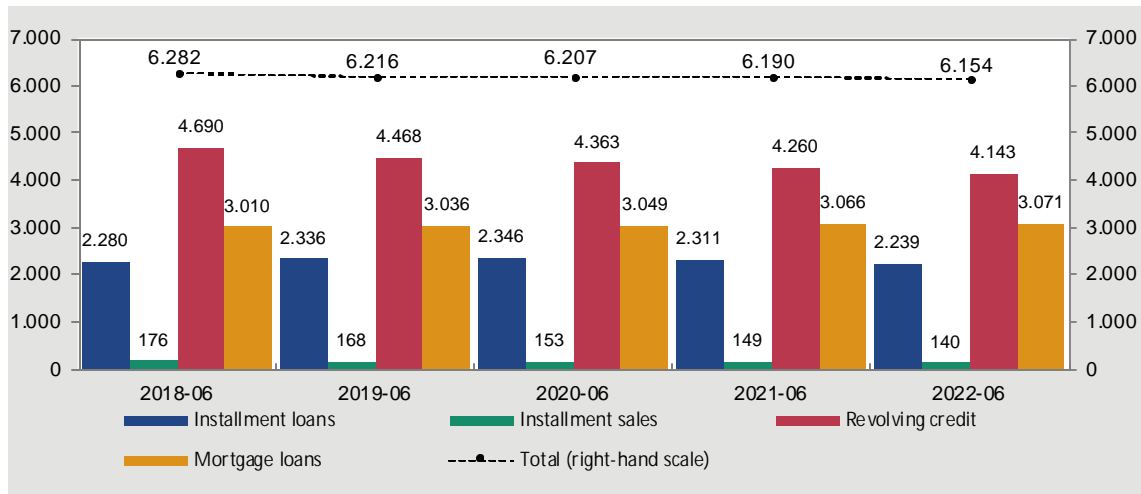
## 2. Detailed figures

### 2.1 Credit trends

#### 2.1.1 Charts

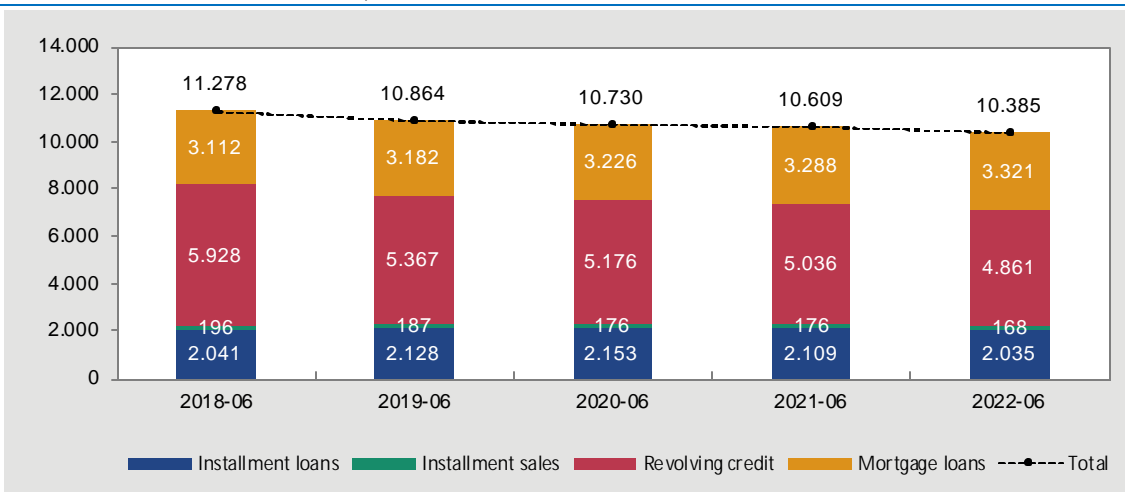
**CHART 1. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING CREDIT**

(situation at end of period - in thousands)



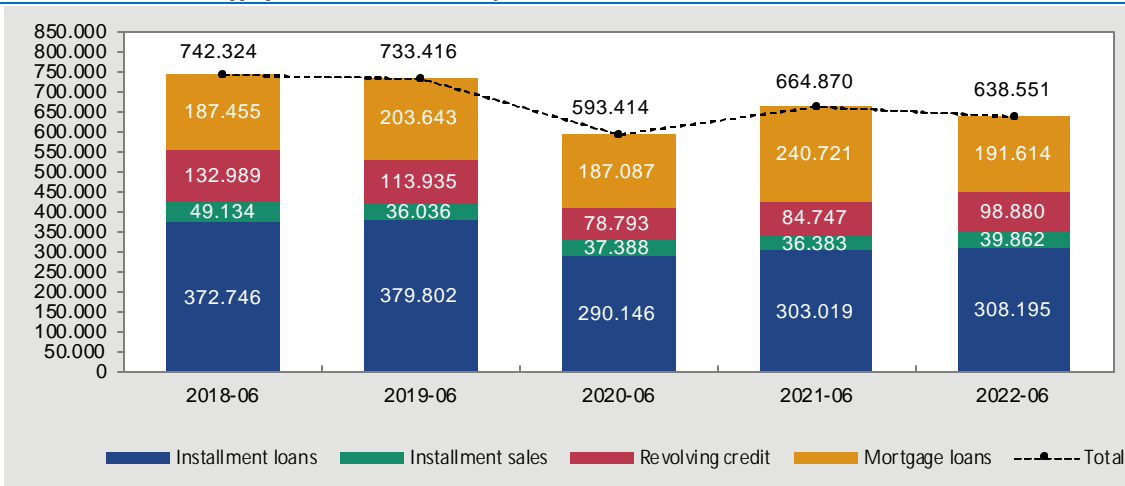
**CHART 2. NUMBER OF OUTSTANDING CREDITS**

(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)

	2021-06	2022-05	2022-06	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>6,189,950</b>	<b>6,151,524</b>	<b>6,154,388</b>	<b>+0.0 %</b>	<b>-0.6 %</b>
Consumer credit <sup>1</sup>	5,215,494	5,109,197	5,105,525	-0.1 %	-2.1 %
<i>Instalment loans</i>	2,311,094	2,241,283	2,238,698	-0.1 %	-3.1 %
<i>Instalment sales</i>	148,586	140,723	139,755	-0.7 %	-5.9 %
<i>Revolving credit</i>	4,260,198	4,149,049	4,142,757	-0.2 %	-2.8 %
Mortgage loans <sup>1</sup>	3,066,431	3,067,029	3,070,750	+0.1 %	+0.1 %
<i>Immovable destination</i>	3,060,731	3,061,076	3,064,775	+0.1 %	+0.1 %
<i>Movable destination</i>	5,700	5,953	5,975	+0.4 %	+4.8 %

**TABLE 6. NUMBER OF OUTSTANDING CREDITS**

(situation at end of period)

	2021-06	2022-05	2022-06	Change over one month	Change over one year
<b>Total</b>	<b>10,609,443</b>	<b>10,395,668</b>	<b>10,385,195</b>	<b>-0.1 %</b>	<b>-2.1 %</b>
Consumer credit	7,321,119	7,081,282	7,064,612	-0.2 %	-3.5 %
<i>Instalment loans</i>	2,109,236	2,035,964	2,034,979	-0.0 %	-3.5 %
<i>Instalment sales</i>	175,800	169,271	168,312	-0.6 %	-4.3 %
<i>Revolving credit</i>	5,036,083	4,876,047	4,861,321	-0.3 %	-3.5 %
Mortgage loans	3,288,324	3,314,386	3,320,583	+0.2 %	+1.0 %
<i>Immovable destination</i>	3,284,677	3,310,511	3,316,705	+0.2 %	+1.0 %
<i>Movable destination</i>	3,647	3,875	3,878	+0.1 %	+6.3 %

**TABLE 7. NUMBER OF NEW CREDITS**

(aggregate numbers for the current year)

	2020-06	2021-06	2022-06	% change
<b>Total</b>	<b>593,414</b>	<b>664,870</b>	<b>638,551</b>	<b>-4.0 %</b>
Consumer credit	406,327	424,149	446,937	+5.4 %
<i>Instalment loans</i>	290,146	303,019	308,195	+1.7 %
<i>Instalment sales</i>	37,388	36,383	39,862	+9.6 %
<i>Revolving credit</i>	78,793	84,747	98,880	+16.7 %
Mortgage loans	187,087	240,721	191,614	-20.4 %
<i>Immovable destination</i>	186,519	240,170	191,061	-20.4 %
<i>Movable destination</i>	568	551	553	+0.4 %

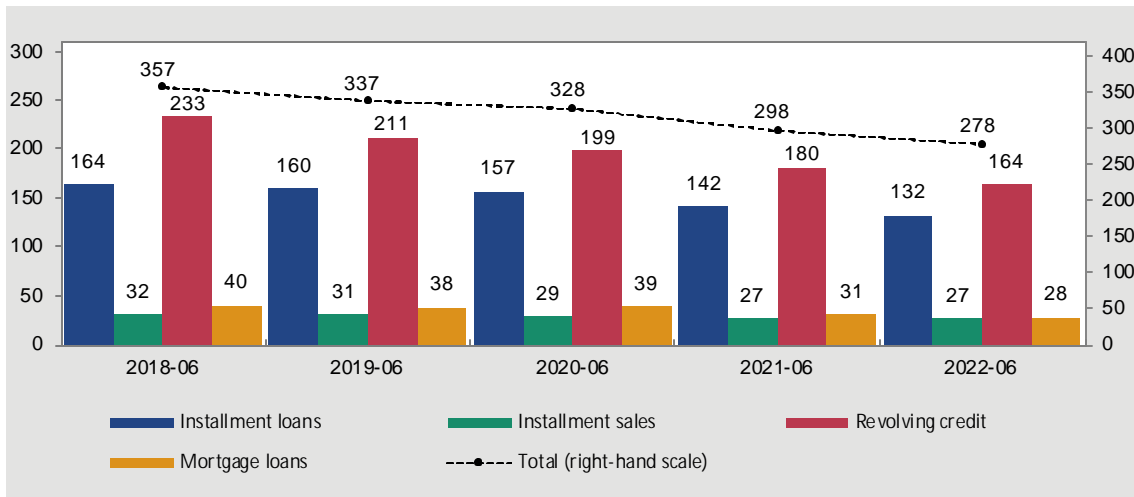
<sup>1</sup>The total number of borrowers is not equal to the sum of the number of borrowers per type of credit. A borrower who has contracted several different types of loan is counted in each of the categories but only once in the total number.

## 2.2 Trends in credit defaults

### 2.2.1 Charts

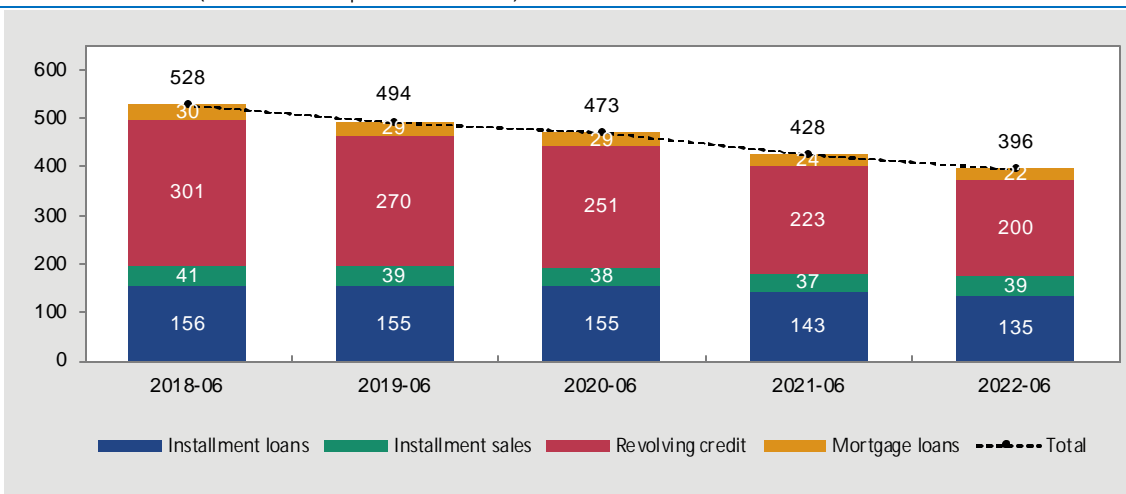
**CHART 4. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING OVERDUE CREDIT**

(situation at end of period - in thousands)



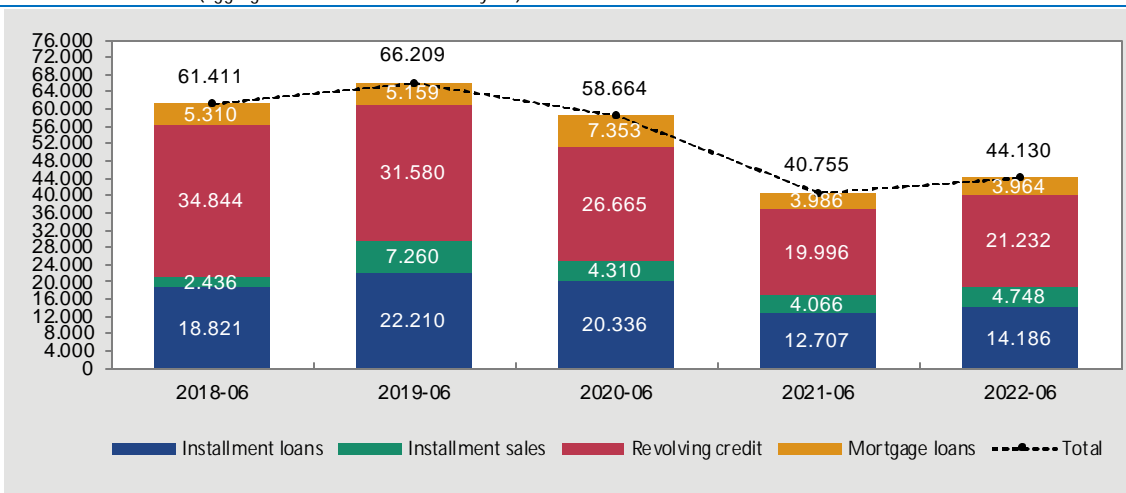
**CHART 5. NUMBER OF OVERDUE CREDITS**

(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)

	2021-06	2022-05	2022-06	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>297,751</b>	<b>280,497</b>	<b>278,085</b>	<b>-0.9 %</b>	<b>-6.6 %</b>
Consumer credit <sup>1</sup>	280,943	264,255	262,117	-0.8 %	-6.7 %
<i>Instalment loans</i>	141,797	133,082	131,873	-0.9 %	-7.0 %
<i>Instalment sales</i>	27,327	27,371	27,330	-0.1 %	+0.0 %
<i>Revolving credit</i>	179,623	165,194	163,532	-1.0 %	-9.0 %
Mortgage loans <sup>1</sup>	31,234	28,446	28,015	-1.5 %	-10.3 %
<i>Immovable destination</i>	31,060	28,251	27,835	-1.5 %	-10.4 %
<i>Movable destination</i>	174	195	180	-7.7 %	+3.4 %

**TABLE 9. NUMBER OF OVERDUE CREDITS**

(situation at end of period)

	2021-06	2022-05	2022-06	Change over one month	Change over one year
<b>Total</b>	<b>427,518</b>	<b>399,223</b>	<b>395,623</b>	<b>-0.9 %</b>	<b>-7.5 %</b>
Consumer credit	403,404	377,065	373,760	-0.9 %	-7.3 %
<i>Instalment loans</i>	142,726	135,754	134,709	-0.8 %	-5.6 %
<i>Instalment sales</i>	37,484	38,644	38,688	+0.1 %	+3.2 %
<i>Revolving credit</i>	223,194	202,667	200,363	-1.1 %	-10.2 %
Mortgage loans	24,114	22,158	21,863	-1.3 %	-9.3 %
<i>Immovable destination</i>	24,002	22,031	21,742	-1.3 %	-9.4 %
<i>Movable destination</i>	112	127	121	-4.7 %	+8.0 %

**TABLE 10. ARREARS / AMOUNTS DUE**

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

	2021-06	2022-05	2022-06	Change over one month	Change over one year
<b>Total</b>	<b>2,310,585</b>	<b>2,160,487</b>	<b>2,145,260</b>	<b>-0.7 %</b>	<b>-7.2 %</b>
Consumer credit	1,353,276	1,269,028	1,258,152	-0.9 %	-7.0 %
<i>Instalment loans</i>	983,505	939,176	931,871	-0.8 %	-5.2 %
<i>Instalment sales</i>	23,440	21,866	21,752	-0.5 %	-7.2 %
<i>Revolving credit</i>	346,331	307,985	304,529	-1.1 %	-12.1 %
Mortgage loans	957,308	891,459	887,109	-0.5 %	-7.3 %
<i>Immovable destination</i>	952,257	885,366	881,167	-0.5 %	-7.5 %
<i>Movable destination</i>	5,051	6,092	5,941	-2.5 %	+17.6 %

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

(aggregate numbers for the current year)

	2020-06	2021-06	2022-06	% change
<b>Total</b>	<b>58,664</b>	<b>40,755</b>	<b>44,130</b>	<b>+8.3 %</b>
Consumer credit	51,311	36,769	40,166	+9.2 %
<i>Instalment loans</i>	20,336	12,707	14,186	+11.6 %
<i>Instalment sales</i>	4,310	4,066	4,748	+16.8 %
<i>Revolving credit</i>	26,665	19,996	21,232	+6.2 %
Mortgage loans	7,353	3,986	3,964	-0.6 %
<i>Immovable destination</i>	7,269	3,940	3,921	-0.5 %
<i>Movable destination</i>	84	46	43	-6.5 %

<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)

	2021-06	2022-05	2022-06	Change over one month	Change over one year
<b>Total</b>	<b>6,189,950</b>	<b>6,151,524</b>	<b>6,154,388</b>	<b>+0.0 %</b>	<b>-0.6 %</b>
<b>Flanders</b>	<b>3,581,216</b>	<b>3,563,424</b>	<b>3,565,013</b>	<b>+0.0 %</b>	<b>-0.5 %</b>
<b>Wallonia</b>	<b>1,985,800</b>	<b>1,971,063</b>	<b>1,971,570</b>	<b>+0.0 %</b>	<b>-0.7 %</b>
<b>Brussels-Capital Region</b>	<b>504,315</b>	<b>495,321</b>	<b>496,841</b>	<b>+0.3 %</b>	<b>-1.5 %</b>
<b>&gt;&lt; Belgium</b>	<b>118,619</b>	<b>121,716</b>	<b>120,964</b>	<b>-0.6 %</b>	<b>+2.0 %</b>
Consumer credit	5,215,494	5,109,197	5,105,525	-0.1 %	-2.1 %
Flanders	2,897,347	2,835,725	2,833,415	-0.1 %	-2.2 %
Wallonia	1,774,066	1,741,957	1,740,756	-0.1 %	-1.9 %
Brussels-Capital Region	437,101	422,364	423,004	+0.2 %	-3.2 %
>< Belgium	106,980	109,151	108,350	-0.7 %	+1.3 %
Mortgage loans	3,066,431	3,067,029	3,070,750	+0.1 %	+0.1 %
Flanders	1,938,376	1,939,073	1,941,213	+0.1 %	+0.1 %
Wallonia	920,388	918,430	919,040	+0.1 %	-0.1 %
Brussels-Capital Region	185,997	187,218	188,281	+0.6 %	+1.2 %
>< Belgium	21,670	22,308	22,216	-0.4 %	+2.5 %

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

(situation at end of period)

	2021-06	2022-05	2022-06	Change over one month	Change over one year
<b>Total</b>	<b>297,751</b>	<b>280,497</b>	<b>278,085</b>	<b>-0.9 %</b>	<b>-6.6 %</b>
<b>Flanders</b>	<b>110,700</b>	<b>105,316</b>	<b>104,207</b>	<b>-1.1 %</b>	<b>-5.9 %</b>
<b>Wallonia</b>	<b>121,629</b>	<b>112,791</b>	<b>111,725</b>	<b>-0.9 %</b>	<b>-8.1 %</b>
<b>Brussels-Capital Region</b>	<b>42,384</b>	<b>39,707</b>	<b>39,573</b>	<b>-0.3 %</b>	<b>-6.6 %</b>
<b>&gt;&lt; Belgium</b>	<b>23,038</b>	<b>22,683</b>	<b>22,580</b>	<b>-0.5 %</b>	<b>-2.0 %</b>
Consumer credit	280,943	264,255	262,117	-0.8 %	-6.7 %
Flanders	103,324	98,046	97,106	-1.0 %	-6.0 %
Wallonia	114,379	105,859	104,902	-0.9 %	-8.3 %
Brussels-Capital Region	40,816	38,253	38,120	-0.3 %	-6.6 %
>< Belgium	22,424	22,097	21,989	-0.5 %	-1.9 %
Mortgage loans	31,234	28,446	28,015	-1.5 %	-10.3 %
Flanders	12,875	12,092	11,845	-2.0 %	-8.0 %
Wallonia	14,497	12,884	12,708	-1.4 %	-12.3 %
Brussels-Capital Region	2,643	2,363	2,352	-0.5 %	-11.0 %
>< Belgium	1,219	1,107	1,110	+0.3 %	-8.9 %

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