

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2021-07	2022-07	% change
Borrowers with at least one outstanding credit	6,180,292	6,159,860	-0.3 %
Borrowers with at least one overdue credit	296,397	277,197	-6.5 %
Percentage of defaulting borrowers	4.8 %	4.5 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2021-07	2022-07	% change
Outstanding credits	10,570,832	10,390,324	-1.7 %
Consumer credit	7,281,137	7,067,450	-2.9 %
Mortgage loans	3,289,695	3,322,874	+1.0 %
Overdue credits	425,140	394,185	-7.3 %
Consumer credit	401,190	372,444	-7.2 %
Mortgage loans	23,950	21,741	-9.2 %
Percentage of overdue credits	4.0 %	3.8 %	
Consumer credit	5.5 %	5.3 %	
Mortgage loans	0.7 %	0.7 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2021-07	2022-07	% change
Total amount of overdue (in thousands of euros)	2,310,083	2,133,946	-7.6 %
Consumer credit	1,346,701	1,253,093	-7.0 %
Mortgage loans	963,382	880,853	-8.6 %
Average amount of overdue	5,434	5,414	-0.4 %
Consumer credit	3,357	3,365	+0.2 %
Mortgage loans	40,225	40,516	+0.7 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2021-07	2022-07	% change
Total ongoing procedures	70,302	62,490	-11.1 %
New requests this year	5,985	5,239	-12.5 %

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)

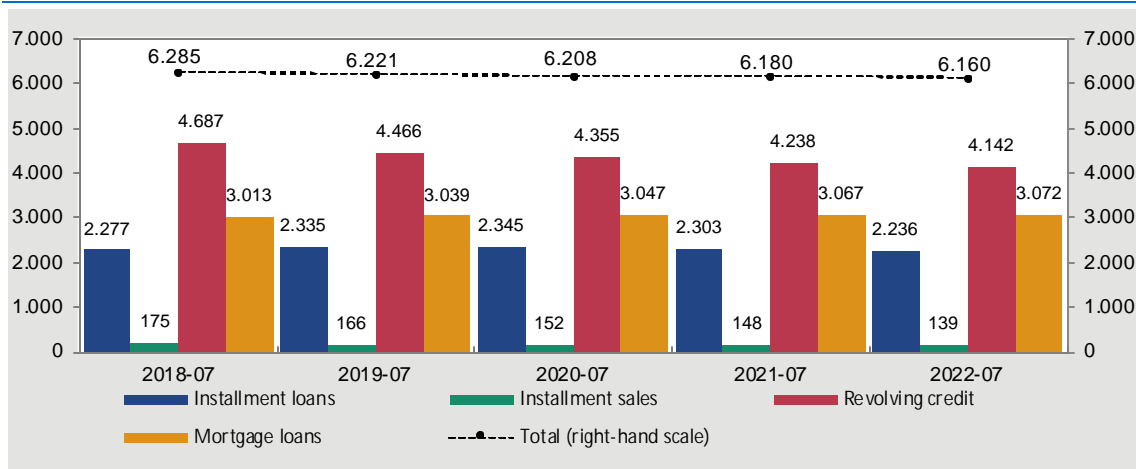


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

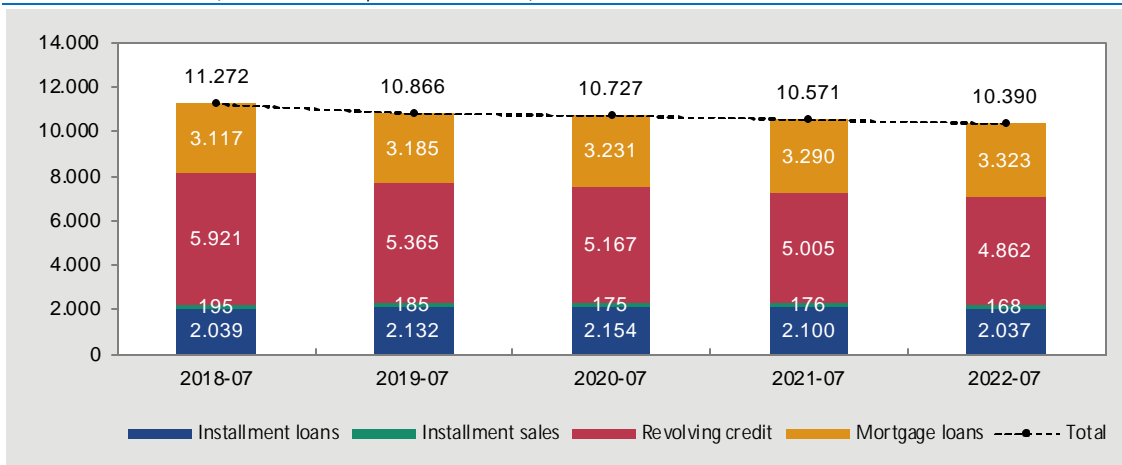
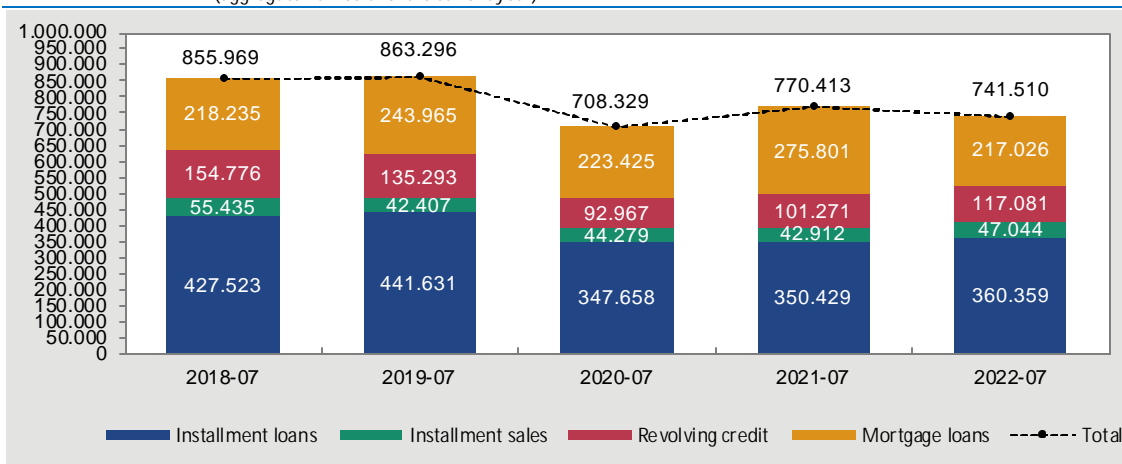


CHART 3. NUMBER OF NEW CREDITS

(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)

	2021-07	2022-06	2022-07	Change over one month	Change over one year
Total¹	6,180,292	6,154,388	6,159,860	+0.1 %	-0.3 %
Consumer credit ¹	5,195,073	5,105,525	5,106,512	+0.0 %	-1.7 %
<i>Instalment loans</i>	2,302,955	2,238,698	2,236,368	-0.1 %	-2.9 %
<i>Instalment sales</i>	148,075	139,755	138,974	-0.6 %	-6.1 %
<i>Revolving credit</i>	4,237,847	4,142,757	4,142,352	-0.0 %	-2.3 %
Mortgage loans ¹	3,067,481	3,070,750	3,072,378	+0.1 %	+0.2 %
<i>Immovable destination</i>	3,061,781	3,064,775	3,066,351	+0.1 %	+0.1 %
<i>Movable destination</i>	5,700	5,975	6,027	+0.9 %	+5.7 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2021-07	2022-06	2022-07	Change over one month	Change over one year
Total	10,570,832	10,385,195	10,390,324	+0.0 %	-1.7 %
Consumer credit	7,281,137	7,064,612	7,067,450	+0.0 %	-2.9 %
<i>Instalment loans</i>	2,100,214	2,034,979	2,037,304	+0.1 %	-3.0 %
<i>Instalment sales</i>	175,821	168,312	168,159	-0.1 %	-4.4 %
<i>Revolving credit</i>	5,005,102	4,861,321	4,861,987	+0.0 %	-2.9 %
Mortgage loans	3,289,695	3,320,583	3,322,874	+0.1 %	+1.0 %
<i>Immovable destination</i>	3,286,053	3,316,705	3,318,966	+0.1 %	+1.0 %
<i>Movable destination</i>	3,642	3,878	3,908	+0.8 %	+7.3 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2020-07	2021-07	2022-07	% change
Total	708,329	770,413	741,510	-3.8 %
Consumer credit	484,904	494,612	524,484	+6.0 %
<i>Instalment loans</i>	347,658	350,429	360,359	+2.8 %
<i>Instalment sales</i>	44,279	42,912	47,044	+9.6 %
<i>Revolving credit</i>	92,967	101,271	117,081	+15.6 %
Mortgage loans	223,425	275,801	217,026	-21.3 %
<i>Immovable destination</i>	222,759	275,190	216,367	-21.4 %
<i>Movable destination</i>	666	611	659	+7.9 %

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)

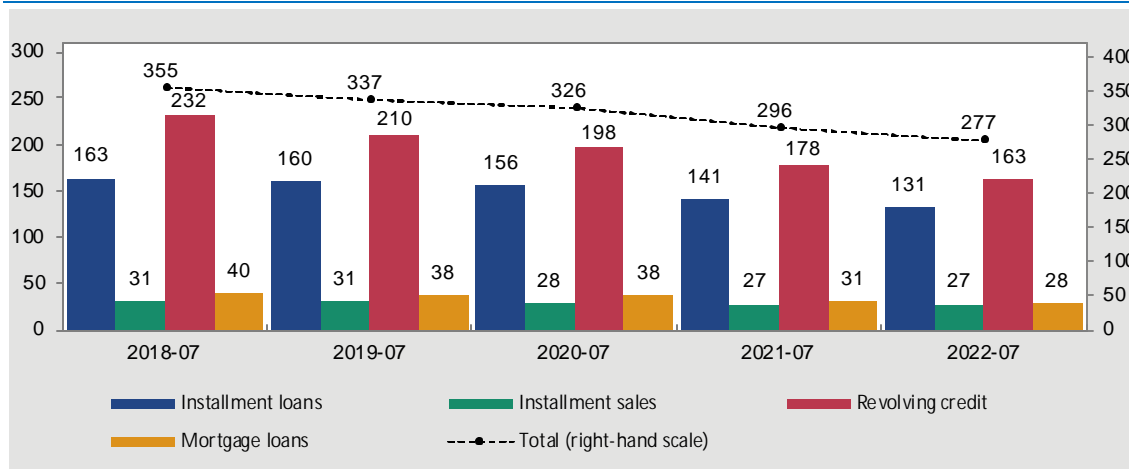


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

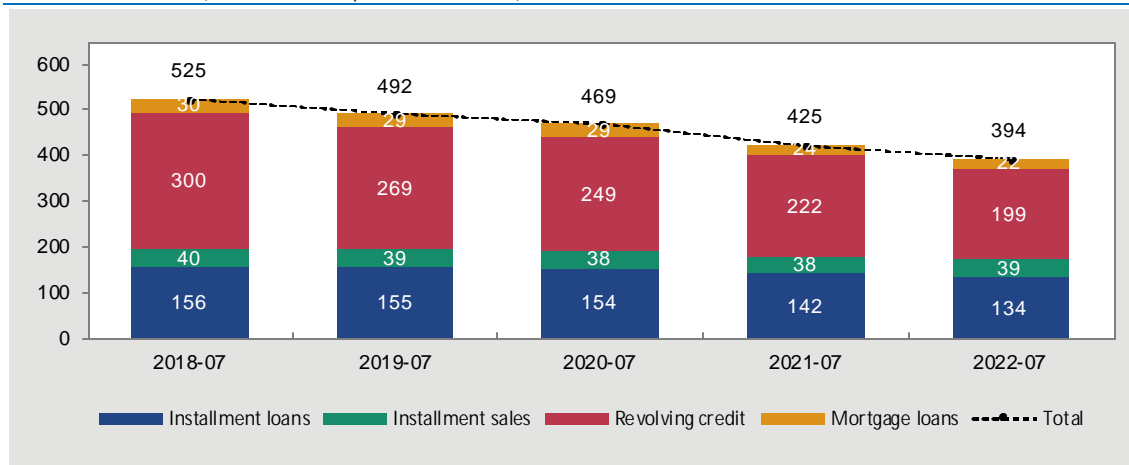
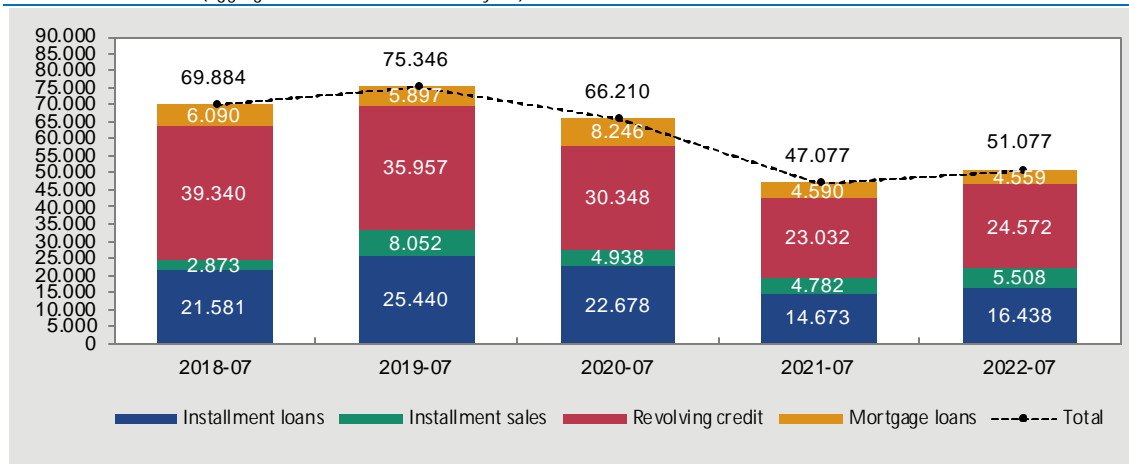


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2021-07	2022-06	2022-07	Change over one month	Change over one year
Total¹	296,397	278,085	277,197	-0.3 %	-6.5 %
Consumer credit ¹	279,613	262,117	261,235	-0.3 %	-6.6 %
<i>Instalment loans</i>	140,957	131,873	131,462	-0.3 %	-6.7 %
<i>Instalment sales</i>	27,381	27,330	27,393	+0.2 %	+0.0 %
<i>Revolving credit</i>	178,477	163,532	162,659	-0.5 %	-8.9 %
Mortgage loans ¹	31,025	28,015	27,824	-0.7 %	-10.3 %
<i>Immovable destination</i>	30,845	27,835	27,642	-0.7 %	-10.4 %
<i>Movable destination</i>	180	180	182	+1.1 %	+1.1 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2021-07	2022-06	2022-07	Change over one month	Change over one year
Total	425,140	395,623	394,185	-0.4 %	-7.3 %
Consumer credit	401,190	373,760	372,444	-0.4 %	-7.2 %
<i>Instalment loans</i>	142,035	134,709	134,421	-0.2 %	-5.4 %
<i>Instalment sales</i>	37,619	38,688	38,896	+0.5 %	+3.4 %
<i>Revolving credit</i>	221,536	200,363	199,127	-0.6 %	-10.1 %
Mortgage loans	23,950	21,863	21,741	-0.6 %	-9.2 %
<i>Immovable destination</i>	23,834	21,742	21,618	-0.6 %	-9.3 %
<i>Movable destination</i>	116	121	123	+1.7 %	+6.0 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2021-07	2022-06	2022-07	Change over one month	Change over one year
Total	2,310,083	2,145,260	2,133,946	-0.5 %	-7.6 %
Consumer credit	1,346,701	1,258,152	1,253,093	-0.4 %	-7.0 %
<i>Instalment loans</i>	980,684	931,871	929,151	-0.3 %	-5.3 %
<i>Instalment sales</i>	23,259	21,752	21,802	+0.2 %	-6.3 %
<i>Revolving credit</i>	342,758	304,529	302,139	-0.8 %	-11.9 %
Mortgage loans	963,382	887,109	880,853	-0.7 %	-8.6 %
<i>Immovable destination</i>	958,132	881,167	874,730	-0.7 %	-8.7 %
<i>Movable destination</i>	5,250	5,941	6,123	+3.1 %	+16.6 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2020-07	2021-07	2022-07	% change
Total	66,210	47,077	51,077	+8.5 %
Consumer credit	57,964	42,487	46,518	+9.5 %
<i>Instalment loans</i>	22,678	14,673	16,438	+12.0 %
<i>Instalment sales</i>	4,938	4,782	5,508	+15.2 %
<i>Revolving credit</i>	30,348	23,032	24,572	+6.7 %
Mortgage loans	8,246	4,590	4,559	-0.7 %
<i>Immovable destination</i>	8,157	4,535	4,512	-0.5 %
<i>Movable destination</i>	89	55	47	-14.5 %

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.

2.3 Regional breakdown

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

(situation at end of period)

	2021-07	2022-06	2022-07	Change over one month	Change over one year
Total	6,180,292	6,154,388	6,159,860	+0.1 %	-0.3 %
Flanders	3,575,763	3,565,013	3,567,712	+0.1 %	-0.2 %
Wallonia	1,982,745	1,971,570	1,973,140	+0.1 %	-0.5 %
Brussels-Capital Region	504,054	496,841	498,609	+0.4 %	-1.1 %
>< Belgium	117,730	120,964	120,399	-0.5 %	+2.3 %
Consumer credit	5,195,073	5,105,525	5,106,512	+0.0 %	-1.7 %
Flanders	2,885,451	2,833,415	2,833,641	+0.0 %	-1.8 %
Wallonia	1,768,229	1,740,756	1,741,061	+0.0 %	-1.5 %
Brussels-Capital Region	435,368	423,004	424,030	+0.2 %	-2.6 %
>< Belgium	106,025	108,350	107,780	-0.5 %	+1.7 %
Mortgage loans	3,067,481	3,070,750	3,072,378	+0.1 %	+0.2 %
Flanders	1,938,409	1,941,213	1,941,913	+0.0 %	+0.2 %
Wallonia	920,488	919,040	919,194	+0.0 %	-0.1 %
Brussels-Capital Region	187,083	188,281	189,204	+0.5 %	+1.1 %
>< Belgium	21,501	22,216	22,067	-0.7 %	+2.6 %

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

(situation at end of period)

	2021-07	2022-06	2022-07	Change over one month	Change over one year
Total	296,397	278,085	277,197	-0.3 %	-6.5 %
Flanders	110,129	104,207	103,922	-0.3 %	-5.6 %
Wallonia	121,146	111,725	111,253	-0.4 %	-8.2 %
Brussels-Capital Region	42,145	39,573	39,578	+0.0 %	-6.1 %
>< Belgium	22,977	22,580	22,444	-0.6 %	-2.3 %
Consumer credit	279,613	262,117	261,235	-0.3 %	-6.6 %
Flanders	102,770	97,106	96,810	-0.3 %	-5.8 %
Wallonia	113,909	104,902	104,418	-0.5 %	-8.3 %
Brussels-Capital Region	40,571	38,120	38,131	+0.0 %	-6.0 %
>< Belgium	22,363	21,989	21,876	-0.5 %	-2.2 %
Mortgage loans	31,025	28,015	27,824	-0.7 %	-10.3 %
Flanders	12,774	11,845	11,789	-0.5 %	-7.7 %
Wallonia	14,394	12,708	12,630	-0.6 %	-12.3 %
Brussels-Capital Region	2,640	2,352	2,331	-0.9 %	-11.7 %
>< Belgium	1,217	1,110	1,074	-3.2 %	-11.8 %

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