

## 1. Key figures

**TABLE 1. NUMBER OF BORROWERS**

(situation at end of period)

	2021-08	2022-08	% change
Borrowers with at least one outstanding credit	6,165,813	6,155,213	-0.2 %
Borrowers with at least one overdue credit	295,906	277,129	-6.3 %
Percentage of defaulting borrowers	4.8 %	4.5 %	

**TABLE 2. NUMBER OF LOANS**

(situation at end of period)

	2021-08	2022-08	% change
<b>Outstanding credits</b>	<b>10,532,216</b>	<b>10,377,932</b>	<b>-1.5 %</b>
Consumer credit	7,243,167	7,054,311	-2.6 %
Mortgage loans	3,289,049	3,323,620	+1.1 %
<b>Overdue credits</b>	<b>423,976</b>	<b>393,488</b>	<b>-7.2 %</b>
Consumer credit	400,128	371,762	-7.1 %
Mortgage loans	23,848	21,726	-8.9 %
<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)

	2021-08	2022-08	% change
<b>Total amount of overdue (in thousands of euros)</b>	<b>2,294,776</b>	<b>2,133,851</b>	<b>-7.0 %</b>
Consumer credit	1,341,170	1,256,070	-6.3 %
Mortgage loans	953,605	877,782	-8.0 %
<b>Average amount of overdue</b>	<b>5,413</b>	<b>5,423</b>	<b>+0.2 %</b>
Consumer credit	3,352	3,379	+0.8 %
Mortgage loans	39,987	40,402	+1.0 %

**TABLE 4. COLLECTIVE DEBT SETTLEMENTS**

	2021-08	2022-08	% change
Total ongoing procedures	69,817	61,937	-11.3 %
New requests this year	6,664	5,953	-10.7 %

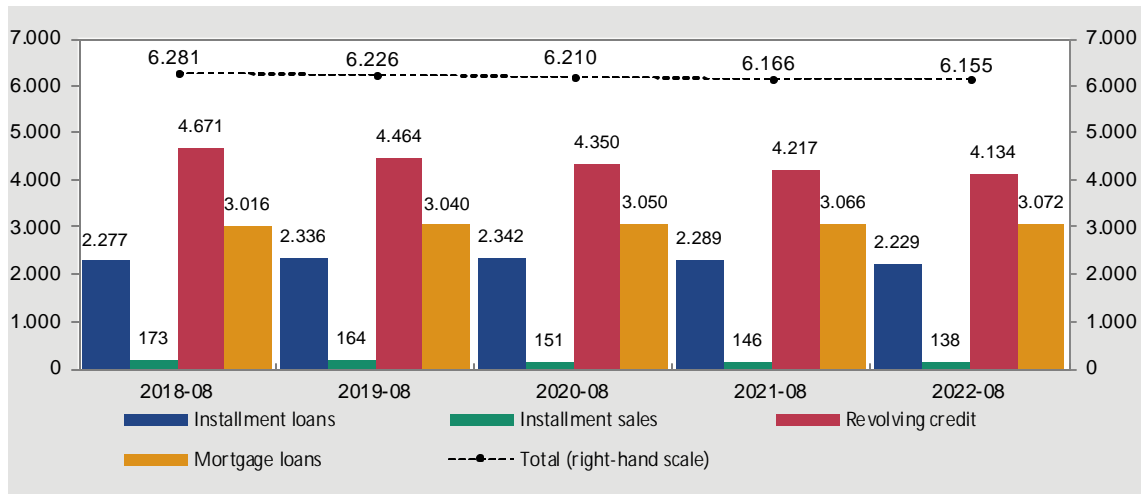
## 2. Detailed figures

### 2.1 Credit trends

#### 2.1.1 Charts

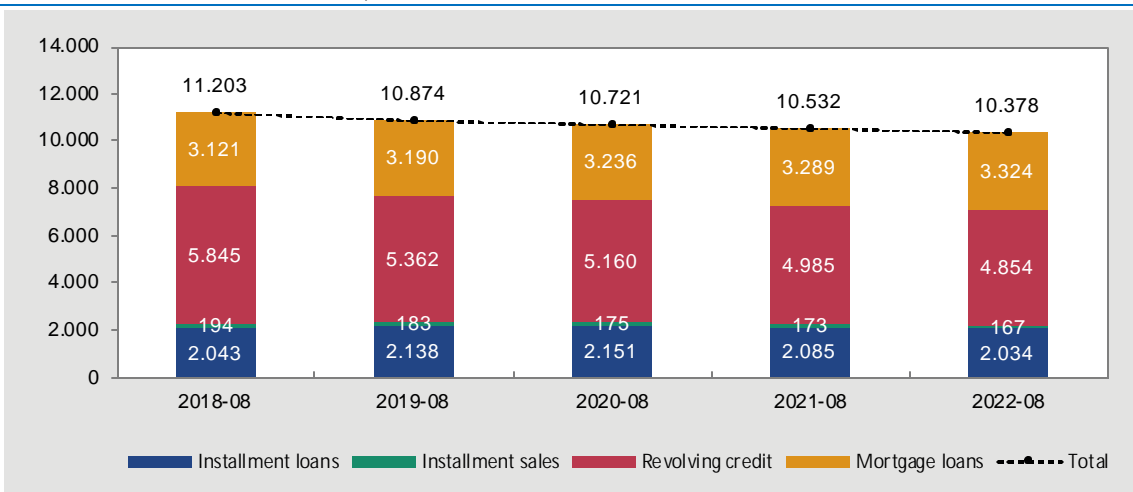
**CHART 1. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING CREDIT**

(situation at end of period - in thousands)



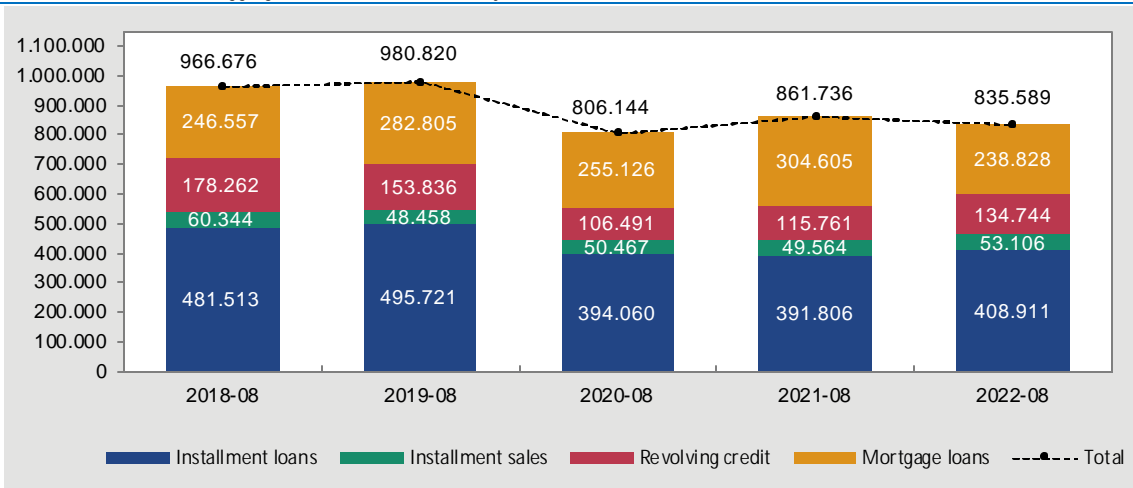
**CHART 2. NUMBER OF OUTSTANDING CREDITS**

(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)

	2021-08	2022-07	2022-08	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>6,165,813</b>	<b>6,159,860</b>	<b>6,155,213</b>	<b>-0.1 %</b>	<b>-0.2 %</b>
Consumer credit <sup>1</sup>	5,171,690	5,106,512	5,097,366	-0.2 %	-1.4 %
<i>Instalment loans</i>	2,289,051	2,236,368	2,229,189	-0.3 %	-2.6 %
<i>Instalment sales</i>	145,594	138,974	137,692	-0.9 %	-5.4 %
<i>Revolving credit</i>	4,216,766	4,142,352	4,134,326	-0.2 %	-2.0 %
Mortgage loans <sup>1</sup>	3,065,991	3,072,378	3,072,011	-0.0 %	+0.2 %
<i>Immovable destination</i>	3,060,311	3,066,351	3,065,986	-0.0 %	+0.2 %
<i>Movable destination</i>	5,680	6,027	6,025	-0.0 %	+6.1 %

**TABLE 6. NUMBER OF OUTSTANDING CREDITS**

(situation at end of period)

	2021-08	2022-07	2022-08	Change over one month	Change over one year
<b>Total</b>	<b>10,532,216</b>	<b>10,390,324</b>	<b>10,377,932</b>	<b>-0.1 %</b>	<b>-1.5 %</b>
Consumer credit	7,243,167	7,067,450	7,054,311	-0.2 %	-2.6 %
<i>Instalment loans</i>	2,084,992	2,037,304	2,033,873	-0.2 %	-2.5 %
<i>Instalment sales</i>	173,286	168,159	166,938	-0.7 %	-3.7 %
<i>Revolving credit</i>	4,984,889	4,861,987	4,853,500	-0.2 %	-2.6 %
Mortgage loans	3,289,049	3,322,874	3,323,620	+0.0 %	+1.1 %
<i>Immovable destination</i>	3,285,404	3,318,966	3,319,721	+0.0 %	+1.0 %
<i>Movable destination</i>	3,645	3,908	3,899	-0.2 %	+7.0 %

**TABLE 7. NUMBER OF NEW CREDITS**

(aggregate numbers for the current year)

	2020-08	2021-08	2022-08	% change
<b>Total</b>	<b>806,144</b>	<b>861,736</b>	<b>835,589</b>	<b>-3.0 %</b>
Consumer credit	551,018	557,131	596,761	+7.1 %
<i>Instalment loans</i>	394,060	391,806	408,911	+4.4 %
<i>Instalment sales</i>	50,467	49,564	53,106	+7.1 %
<i>Revolving credit</i>	106,491	115,761	134,744	+16.4 %
Mortgage loans	255,126	304,605	238,828	-21.6 %
<i>Immovable destination</i>	254,362	303,912	238,091	-21.7 %
<i>Movable destination</i>	764	693	737	+6.3 %

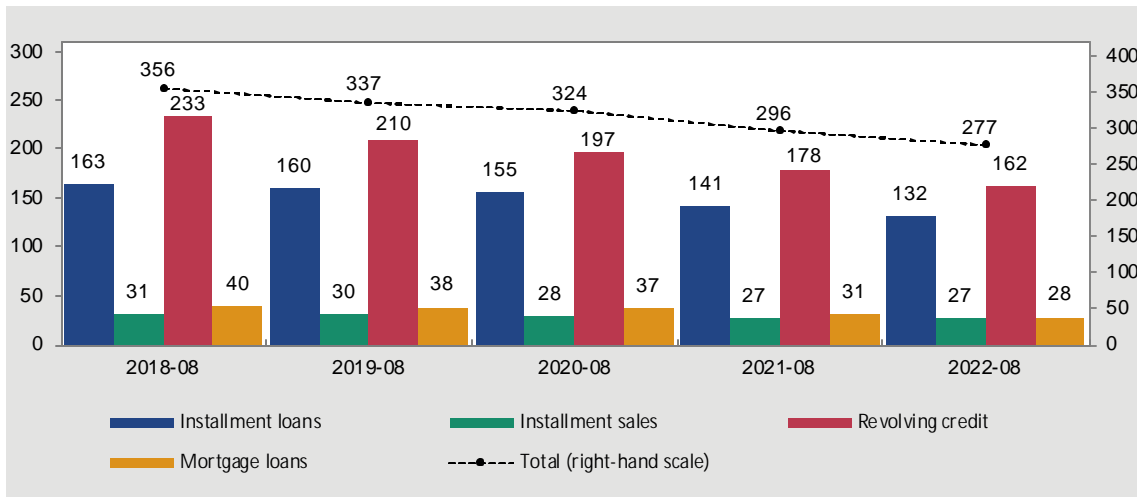
<sup>1</sup>The total number of borrowers is not equal to the sum of the number of borrowers per type of credit. A borrower who has contracted several different types of loan is counted in each of the categories but only once in the total number.

## 2.2 Trends in credit defaults

### 2.2.1 Charts

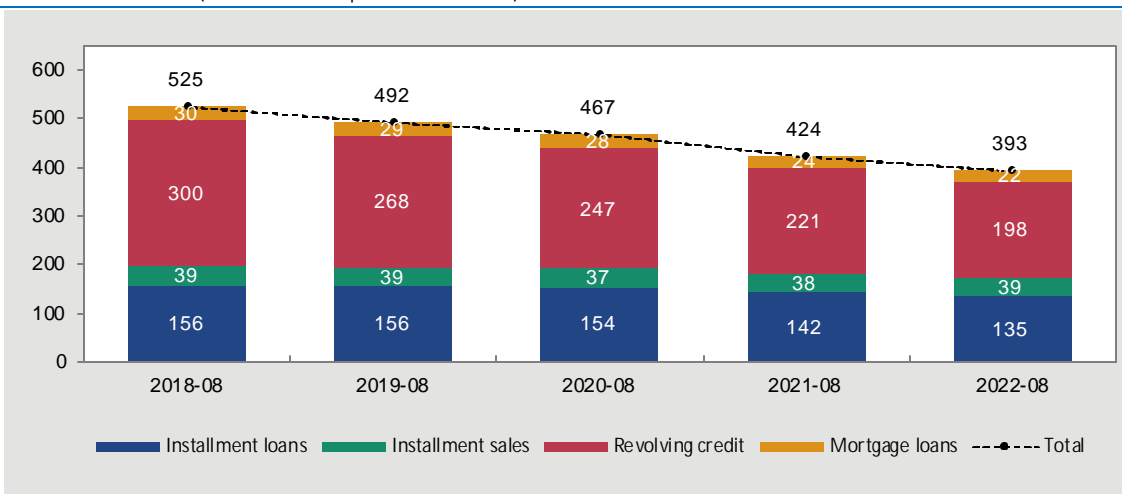
**CHART 4. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING OVERDUE CREDIT**

(situation at end of period - in thousands)



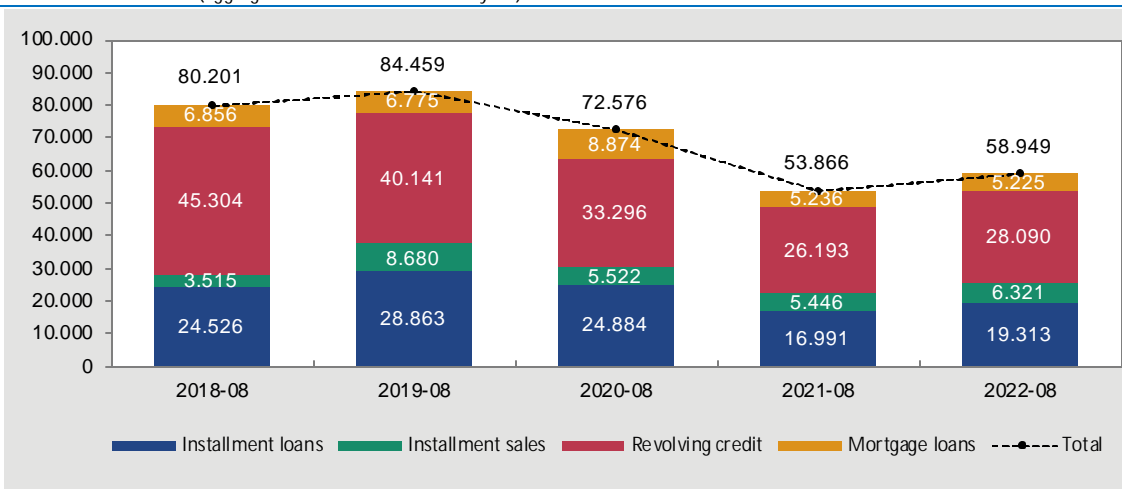
**CHART 5. NUMBER OF OVERDUE CREDITS**

(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)

	2021-08	2022-07	2022-08	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>295,906</b>	<b>277,197</b>	<b>277,129</b>	<b>-0.0 %</b>	<b>-6.3 %</b>
Consumer credit <sup>1</sup>	279,126	261,235	261,137	-0.0 %	-6.4 %
<i>Instalment loans</i>	140,751	131,462	131,688	+0.2 %	-6.4 %
<i>Instalment sales</i>	27,360	27,393	27,465	+0.3 %	+0.4 %
<i>Revolving credit</i>	177,853	162,659	161,994	-0.4 %	-8.9 %
Mortgage loans <sup>1</sup>	30,868	27,824	27,782	-0.2 %	-10.0 %
<i>Immovable destination</i>	30,682	27,642	27,589	-0.2 %	-10.1 %
<i>Movable destination</i>	186	182	193	+6.0 %	+3.8 %

**TABLE 9. NUMBER OF OVERDUE CREDITS**

(situation at end of period)

	2021-08	2022-07	2022-08	Change over one month	Change over one year
<b>Total</b>	<b>423,976</b>	<b>394,185</b>	<b>393,488</b>	<b>-0.2 %</b>	<b>-7.2 %</b>
Consumer credit	400,128	372,444	371,762	-0.2 %	-7.1 %
<i>Instalment loans</i>	141,995	134,421	134,766	+0.3 %	-5.1 %
<i>Instalment sales</i>	37,627	38,896	38,991	+0.2 %	+3.6 %
<i>Revolving credit</i>	220,506	199,127	198,005	-0.6 %	-10.2 %
Mortgage loans	23,848	21,741	21,726	-0.1 %	-8.9 %
<i>Immovable destination</i>	23,730	21,618	21,597	-0.1 %	-9.0 %
<i>Movable destination</i>	118	123	129	+4.9 %	+9.3 %

**TABLE 10. ARREARS / AMOUNTS DUE**

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

	2021-08	2022-07	2022-08	Change over one month	Change over one year
<b>Total</b>	<b>2,294,776</b>	<b>2,133,946</b>	<b>2,133,851</b>	<b>-0.0 %</b>	<b>-7.0 %</b>
Consumer credit	1,341,170	1,253,093	1,256,070	+0.2 %	-6.3 %
<i>Instalment loans</i>	978,521	929,151	934,062	+0.5 %	-4.5 %
<i>Instalment sales</i>	23,005	21,802	21,670	-0.6 %	-5.8 %
<i>Revolving credit</i>	339,644	302,139	300,338	-0.6 %	-11.6 %
Mortgage loans	953,605	880,853	877,782	-0.3 %	-8.0 %
<i>Immovable destination</i>	948,254	874,730	871,389	-0.4 %	-8.1 %
<i>Movable destination</i>	5,351	6,123	6,393	+4.4 %	+19.5 %

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

(aggregate numbers for the current year)

	2020-08	2021-08	2022-08	% change
<b>Total</b>	<b>72,576</b>	<b>53,866</b>	<b>58,949</b>	<b>+9.4 %</b>
Consumer credit	63,702	48,630	53,724	+10.5 %
<i>Instalment loans</i>	24,884	16,991	19,313	+13.7 %
<i>Instalment sales</i>	5,522	5,446	6,321	+16.1 %
<i>Revolving credit</i>	33,296	26,193	28,090	+7.2 %
Mortgage loans	8,874	5,236	5,225	-0.2 %
<i>Immovable destination</i>	8,779	5,175	5,171	-0.1 %
<i>Movable destination</i>	95	61	54	-11.5 %

<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)

	2021-08	2022-07	2022-08	Change over one month	Change over one year
<b>Total</b>	<b>6,165,813</b>	<b>6,159,860</b>	<b>6,155,213</b>	<b>-0.1 %</b>	<b>-0.2 %</b>
<b>Flanders</b>	<b>3,567,618</b>	<b>3,567,712</b>	<b>3,566,257</b>	<b>-0.0 %</b>	<b>-0.0 %</b>
<b>Wallonia</b>	<b>1,978,934</b>	<b>1,973,140</b>	<b>1,970,948</b>	<b>-0.1 %</b>	<b>-0.4 %</b>
<b>Brussels-Capital Region</b>	<b>499,596</b>	<b>498,609</b>	<b>495,591</b>	<b>-0.6 %</b>	<b>-0.8 %</b>
<b>&gt;&lt; Belgium</b>	<b>119,665</b>	<b>120,399</b>	<b>122,417</b>	<b>+1.7 %</b>	<b>+2.3 %</b>
Consumer credit	5,171,690	5,106,512	5,097,366	-0.2 %	-1.4 %
Flanders	2,870,836	2,833,641	2,828,897	-0.2 %	-1.5 %
Wallonia	1,762,445	1,741,061	1,737,457	-0.2 %	-1.4 %
Brussels-Capital Region	430,730	424,030	421,429	-0.6 %	-2.2 %
>< Belgium	107,679	107,780	109,583	+1.7 %	+1.8 %
Mortgage loans	3,065,991	3,072,378	3,072,011	-0.0 %	+0.2 %
Flanders	1,938,003	1,941,913	1,942,705	+0.0 %	+0.2 %
Wallonia	920,479	919,194	919,120	-0.0 %	-0.1 %
Brussels-Capital Region	185,602	189,204	187,651	-0.8 %	+1.1 %
>< Belgium	21,907	22,067	22,535	+2.1 %	+2.9 %

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

(situation at end of period)

	2021-08	2022-07	2022-08	Change over one month	Change over one year
<b>Total</b>	<b>295,906</b>	<b>277,197</b>	<b>277,129</b>	<b>-0.0 %</b>	<b>-6.3 %</b>
<b>Flanders</b>	<b>110,051</b>	<b>103,922</b>	<b>104,224</b>	<b>+0.3 %</b>	<b>-5.3 %</b>
<b>Wallonia</b>	<b>120,683</b>	<b>111,253</b>	<b>110,775</b>	<b>-0.4 %</b>	<b>-8.2 %</b>
<b>Brussels-Capital Region</b>	<b>42,021</b>	<b>39,578</b>	<b>39,603</b>	<b>+0.1 %</b>	<b>-5.8 %</b>
<b>&gt;&lt; Belgium</b>	<b>23,151</b>	<b>22,444</b>	<b>22,527</b>	<b>+0.4 %</b>	<b>-2.7 %</b>
Consumer credit	279,126	261,235	261,137	-0.0 %	-6.4 %
Flanders	102,653	96,810	97,042	+0.2 %	-5.5 %
Wallonia	113,493	104,418	103,999	-0.4 %	-8.4 %
Brussels-Capital Region	40,452	38,131	38,154	+0.1 %	-5.7 %
>< Belgium	22,528	21,876	21,942	+0.3 %	-2.6 %
Mortgage loans	30,868	27,824	27,782	-0.2 %	-10.0 %
Flanders	12,791	11,789	11,823	+0.3 %	-7.6 %
Wallonia	14,229	12,630	12,524	-0.8 %	-12.0 %
Brussels-Capital Region	2,618	2,331	2,337	+0.3 %	-10.7 %
>< Belgium	1,230	1,074	1,098	+2.2 %	-10.7 %

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