

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2021-09	2022-09	% change
Borrowers with at least one outstanding credit	6,167,152	6,158,430	-0.1 %
Borrowers with at least one overdue credit	295,933	277,564	-6.2 %
Percentage of defaulting borrowers	4.8 %	4.5 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2021-09	2022-09	% change
Outstanding credits	10,518,505	10,378,115	-1.3 %
Consumer credit	7,230,790	7,053,759	-2.4 %
Mortgage loans	3,287,715	3,324,355	+1.1 %
Overdue credits	423,467	393,413	-7.1 %
Consumer credit	399,557	371,579	-7.0 %
Mortgage loans	23,910	21,834	-8.7 %
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)

	2021-09	2022-09	% change
Total amount of overdue (in thousands of euros)	2,282,569	2,124,586	-6.9 %
Consumer credit	1,337,344	1,259,993	-5.8 %
Mortgage loans	945,225	864,593	-8.5 %
Average amount of overdue	5,390	5,400	+0.2 %
Consumer credit	3,347	3,391	+1.3 %
Mortgage loans	39,533	39,598	+0.2 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2021-09	2022-09	% change
Total ongoing procedures	69,102	61,411	-11.1 %
New requests this year	7,313	6,621	-9.5 %

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)

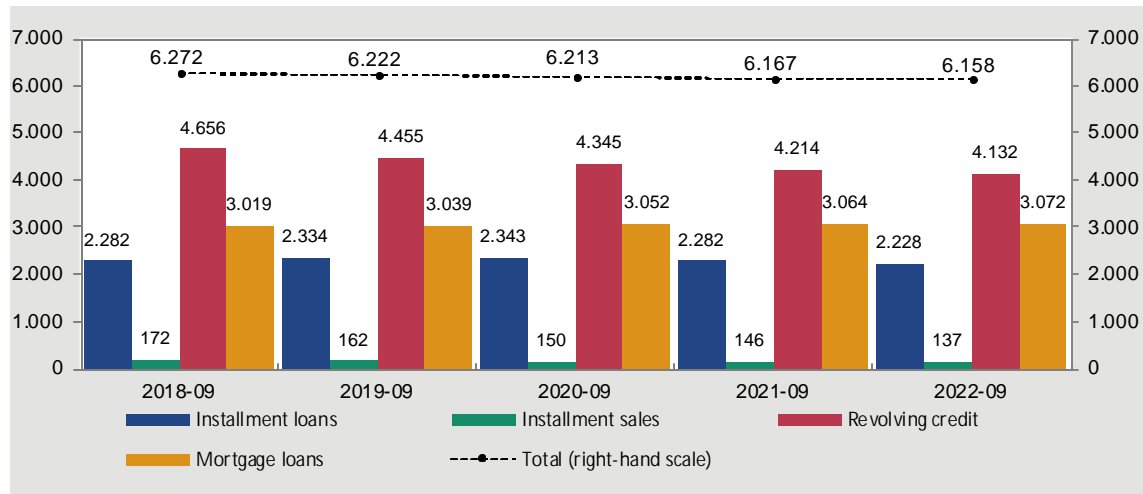


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

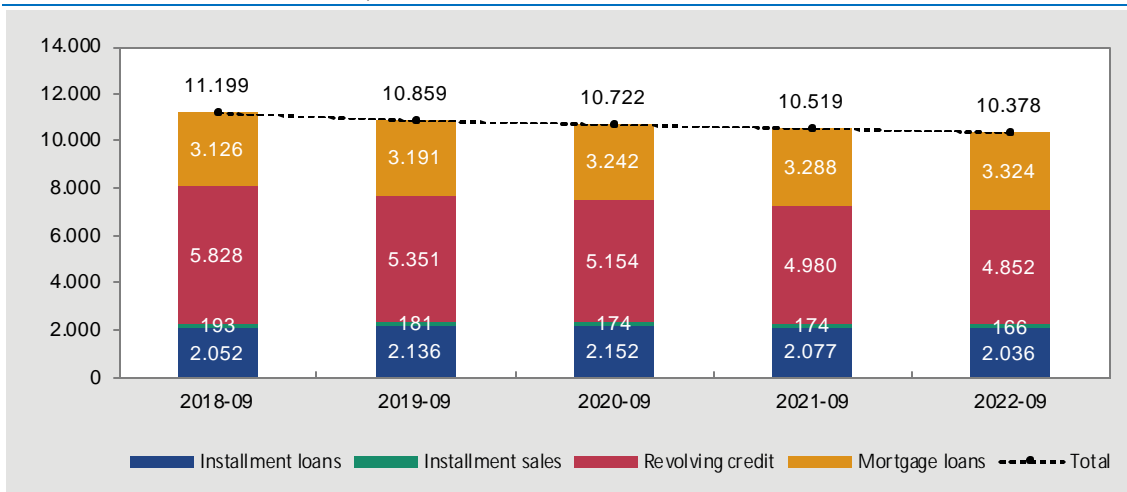
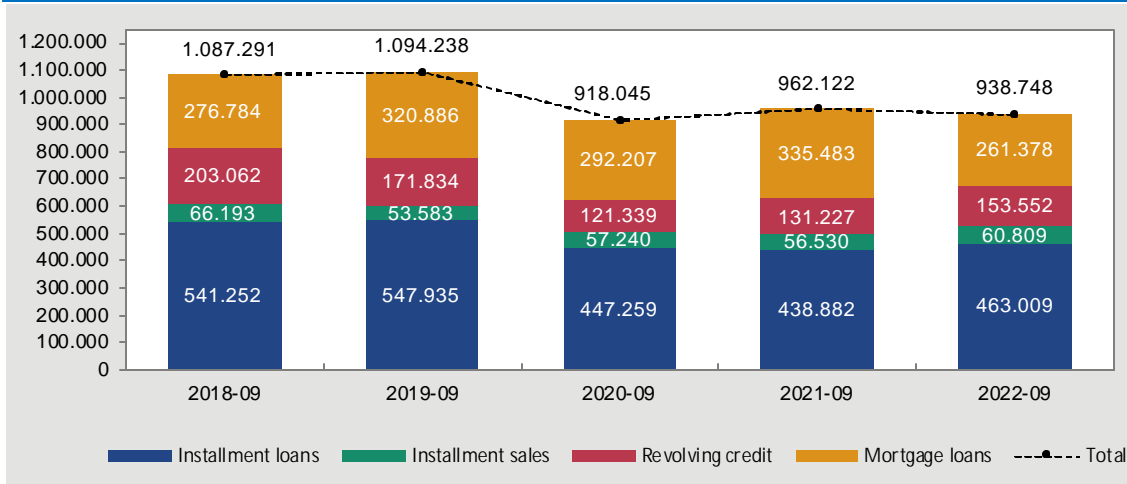


CHART 3. NUMBER OF NEW CREDITS

(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)

	2021-09	2022-08	2022-09	Change over one month	Change over one year
Total¹	6,167,152	6,155,213	6,158,430	+0.1 %	-0.1 %
Consumer credit ¹	5,168,239	5,097,366	5,096,786	-0.0 %	-1.4 %
<i>Instalment loans</i>	2,281,739	2,229,189	2,227,802	-0.1 %	-2.4 %
<i>Instalment sales</i>	145,657	137,692	136,732	-0.7 %	-6.1 %
<i>Revolving credit</i>	4,213,805	4,134,326	4,132,101	-0.1 %	-1.9 %
Mortgage loans ¹	3,064,429	3,072,011	3,072,317	+0.0 %	+0.3 %
<i>Immovable destination</i>	3,058,721	3,065,986	3,066,270	+0.0 %	+0.2 %
<i>Movable destination</i>	5,708	6,025	6,047	+0.4 %	+5.9 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2021-09	2022-08	2022-09	Change over one month	Change over one year
Total	10,518,505	10,377,932	10,378,115	+0.0 %	-1.3 %
Consumer credit	7,230,790	7,054,311	7,053,759	-0.0 %	-2.4 %
<i>Instalment loans</i>	2,076,789	2,033,873	2,036,155	+0.1 %	-2.0 %
<i>Instalment sales</i>	174,127	166,938	166,080	-0.5 %	-4.6 %
<i>Revolving credit</i>	4,979,874	4,853,500	4,851,524	-0.0 %	-2.6 %
Mortgage loans	3,287,715	3,323,620	3,324,355	+0.0 %	+1.1 %
<i>Immovable destination</i>	3,284,042	3,319,721	3,320,444	+0.0 %	+1.1 %
<i>Movable destination</i>	3,673	3,899	3,911	+0.3 %	+6.5 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2020-09	2021-09	2022-09	% change
Total	918,045	962,122	938,748	-2.4 %
Consumer credit	625,838	626,639	677,370	+8.1 %
<i>Instalment loans</i>	447,259	438,882	463,009	+5.5 %
<i>Instalment sales</i>	57,240	56,530	60,809	+7.6 %
<i>Revolving credit</i>	121,339	131,227	153,552	+17.0 %
Mortgage loans	292,207	335,483	261,378	-22.1 %
<i>Immovable destination</i>	291,341	334,696	260,552	-22.2 %
<i>Movable destination</i>	866	787	826	+5.0 %

¹ 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)

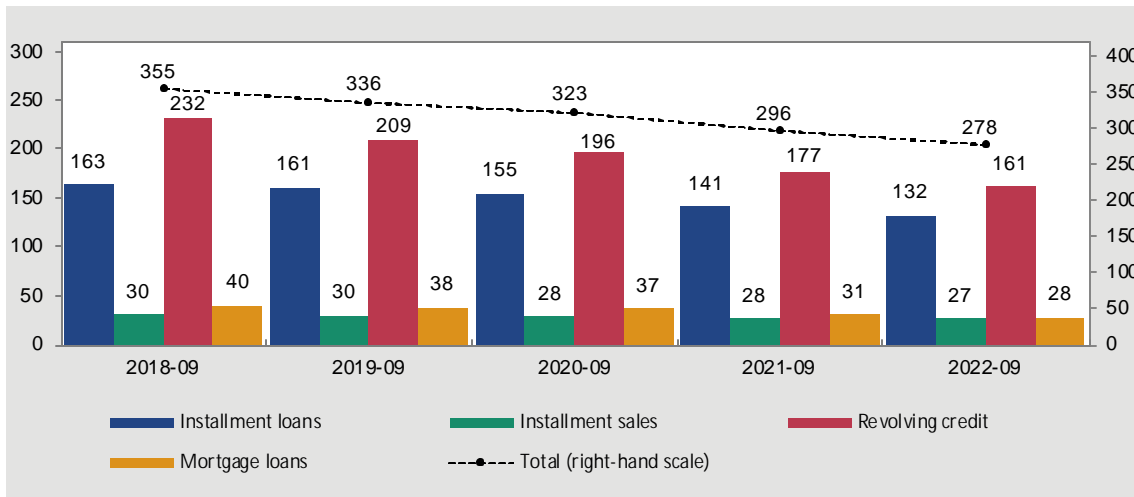


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

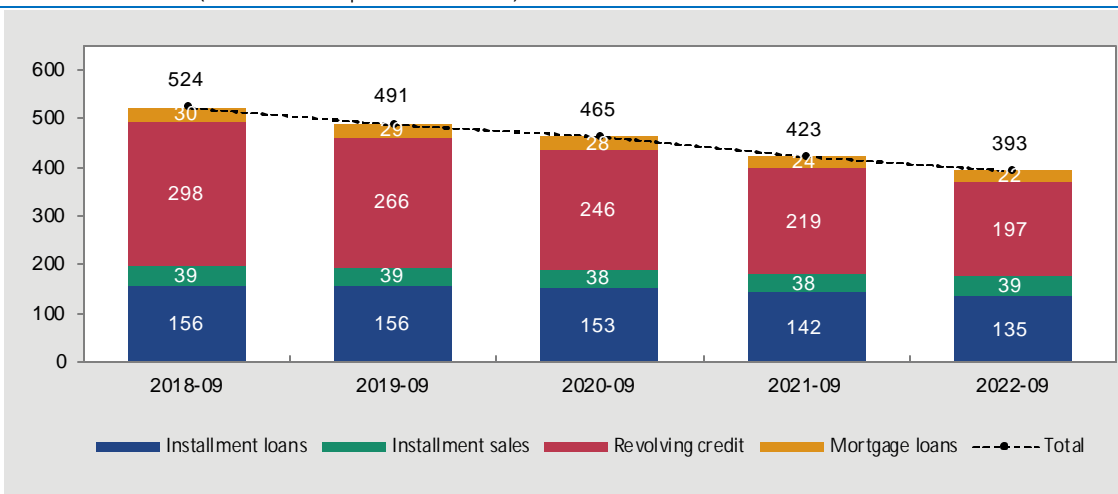
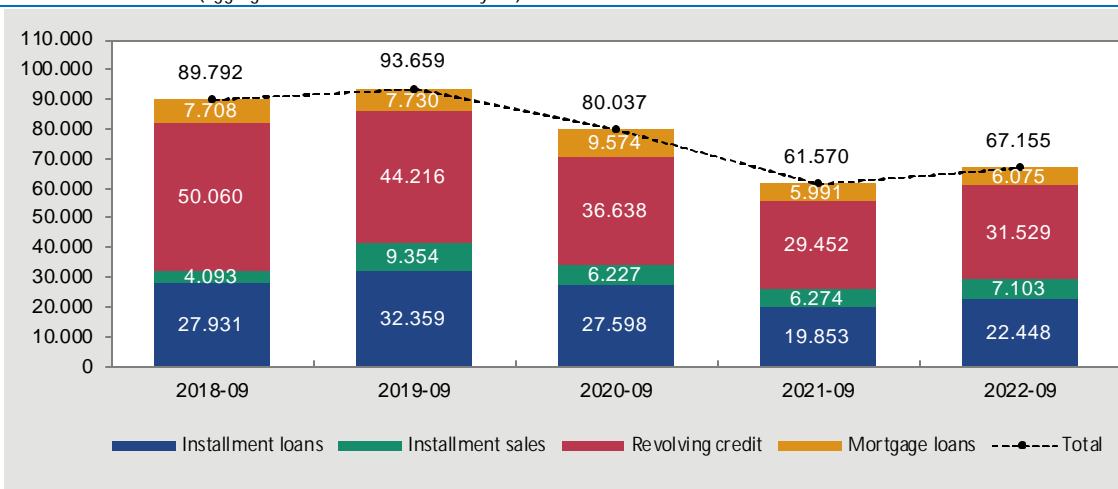


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2021-09	2022-08	2022-09	Change over one month	Change over one year
Total¹	295,933	277,129	277,564	+0.2 %	-6.2 %
Consumer credit ¹	279,055	261,137	261,337	+0.1 %	-6.3 %
<i>Instalment loans</i>	140,868	131,688	132,248	+0.4 %	-6.1 %
<i>Instalment sales</i>	27,513	27,465	27,498	+0.1 %	-0.1 %
<i>Revolving credit</i>	177,200	161,994	161,330	-0.4 %	-9.0 %
Mortgage loans ¹	30,882	27,782	27,948	+0.6 %	-9.5 %
<i>Immovable destination</i>	30,699	27,589	27,755	+0.6 %	-9.6 %
<i>Movable destination</i>	183	193	193	0.0 %	+5.5 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2021-09	2022-08	2022-09	Change over one month	Change over one year
Total	423,467	393,488	393,413	-0.0 %	-7.1 %
Consumer credit	399,557	371,762	371,579	-0.0 %	-7.0 %
<i>Instalment loans</i>	142,233	134,766	135,477	+0.5 %	-4.7 %
<i>Instalment sales</i>	37,864	38,991	39,124	+0.3 %	+3.3 %
<i>Revolving credit</i>	219,460	198,005	196,978	-0.5 %	-10.2 %
Mortgage loans	23,910	21,726	21,834	+0.5 %	-8.7 %
<i>Immovable destination</i>	23,795	21,597	21,703	+0.5 %	-8.8 %
<i>Movable destination</i>	115	129	131	+1.6 %	+13.9 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2021-09	2022-08	2022-09	Change over one month	Change over one year
Total	2,282,569	2,133,851	2,124,586	-0.4 %	-6.9 %
Consumer credit	1,337,344	1,256,070	1,259,993	+0.3 %	-5.8 %
<i>Instalment loans</i>	977,394	934,062	939,134	+0.5 %	-3.9 %
<i>Instalment sales</i>	22,909	21,670	21,700	+0.1 %	-5.3 %
<i>Revolving credit</i>	337,041	300,338	299,159	-0.4 %	-11.2 %
Mortgage loans	945,225	877,782	864,593	-1.5 %	-8.5 %
<i>Immovable destination</i>	940,341	871,389	858,203	-1.5 %	-8.7 %
<i>Movable destination</i>	4,883	6,393	6,390	-0.1 %	+30.8 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2020-09	2021-09	2022-09	% change
Total	80,037	61,570	67,155	+9.1 %
Consumer credit	70,463	55,579	61,080	+9.9 %
<i>Instalment loans</i>	27,598	19,853	22,448	+13.1 %
<i>Instalment sales</i>	6,227	6,274	7,103	+13.2 %
<i>Revolving credit</i>	36,638	29,452	31,529	+7.1 %
Mortgage loans	9,574	5,991	6,075	+1.4 %
<i>Immovable destination</i>	9,469	5,927	6,014	+1.5 %
<i>Movable destination</i>	105	64	61	-4.7 %

¹ 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)

	2021-09	2022-08	2022-09	Change over one month	Change over one year
Total	6,167,152	6,155,213	6,158,430	+0.1 %	-0.1 %
Flanders	3,568,140	3,566,257	3,567,898	+0.0 %	-0.0 %
Wallonia	1,979,493	1,970,948	1,971,975	+0.1 %	-0.4 %
Brussels-Capital Region	500,377	495,591	496,786	+0.2 %	-0.7 %
>< Belgium	119,142	122,417	121,771	-0.5 %	+2.2 %
Consumer credit	5,168,239	5,097,366	5,096,786	-0.0 %	-1.4 %
Flanders	2,868,405	2,828,897	2,828,236	-0.0 %	-1.4 %
Wallonia	1,761,856	1,737,457	1,737,672	+0.0 %	-1.4 %
Brussels-Capital Region	430,795	421,429	421,928	+0.1 %	-2.1 %
>< Belgium	107,183	109,583	108,950	-0.6 %	+1.6 %
Mortgage loans	3,064,429	3,072,011	3,072,317	+0.0 %	+0.3 %
Flanders	1,936,417	1,942,705	1,942,632	-0.0 %	+0.3 %
Wallonia	919,908	919,120	918,927	-0.0 %	-0.1 %
Brussels-Capital Region	186,377	187,651	188,377	+0.4 %	+1.1 %
>< Belgium	21,727	22,535	22,381	-0.7 %	+3.0 %

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

(situation at end of period)

	2021-09	2022-08	2022-09	Change over one month	Change over one year
Total	295,933	277,129	277,564	+0.2 %	-6.2 %
Flanders	110,308	104,224	104,901	+0.6 %	-4.9 %
Wallonia	120,452	110,775	110,647	-0.1 %	-8.1 %
Brussels-Capital Region	42,094	39,603	39,642	+0.1 %	-5.8 %
>< Belgium	23,079	22,527	22,374	-0.7 %	-3.1 %
Consumer credit	279,055	261,137	261,337	+0.1 %	-6.3 %
Flanders	102,818	97,042	97,559	+0.5 %	-5.1 %
Wallonia	113,259	103,999	103,801	-0.2 %	-8.4 %
Brussels-Capital Region	40,525	38,154	38,180	+0.1 %	-5.8 %
>< Belgium	22,453	21,942	21,797	-0.7 %	-2.9 %
Mortgage loans	30,882	27,782	27,948	+0.6 %	-9.5 %
Flanders	12,902	11,823	12,025	+1.7 %	-6.8 %
Wallonia	14,142	12,524	12,499	-0.2 %	-11.6 %
Brussels-Capital Region	2,620	2,337	2,346	+0.4 %	-10.5 %
>< Belgium	1,218	1,098	1,078	-1.8 %	-11.5 %

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