

## 1. Key figures

**TABLE 1. NUMBER OF BORROWERS**

(situation at end of period)

	2021-12	2022-12	% change
Borrowers with at least one outstanding credit	6,160,051	6,156,734	-0.1 %
Borrowers with at least one overdue credit	291,158	274,899	-5.6 %
Percentage of defaulting borrowers	4.7 %	4.5 %	

**TABLE 2. NUMBER OF LOANS**

(situation at end of period)

	2021-12	2022-12	% change
<b>Outstanding credits</b>	<b>10,469,387</b>	<b>10,355,744</b>	<b>-1.1 %</b>
Consumer credit	7,171,221	7,028,039	-2.0 %
Mortgage loans	3,298,166	3,327,705	+0.9 %
<b>Overdue credits</b>	<b>415,791</b>	<b>389,913</b>	<b>-6.2 %</b>
Consumer credit	392,055	368,103	-6.1 %
Mortgage loans	23,736	21,810	-8.1 %
<b>Percentage of overdue credits</b>	<b>4.0 %</b>	<b>3.8 %</b>	
Consumer credit	5.5 %	5.2 %	
Mortgage loans	0.7 %	0.7 %	

**TABLE 3. ARREARS / AMOUNTS DUE**

(situation at end of period)

	2021-12	2022-12	% change
<b>Total amount of overdue (in thousands of euros)</b>	<b>2,244,601</b>	<b>2,128,344</b>	<b>-5.2 %</b>
Consumer credit	1,311,310	1,260,453	-3.9 %
Mortgage loans	933,291	867,891	-7.0 %
<b>Average amount of overdue</b>	<b>5,398</b>	<b>5,459</b>	<b>+1.1 %</b>
Consumer credit	3,345	3,424	+2.4 %
Mortgage loans	39,320	39,793	+1.2 %

**TABLE 4. COLLECTIVE DEBT SETTLEMENTS**

	2021-12	2022-12	% change
Total ongoing procedures	67,100	59,717	-11.0 %
New requests this year	9,500	8,771	-7.7 %

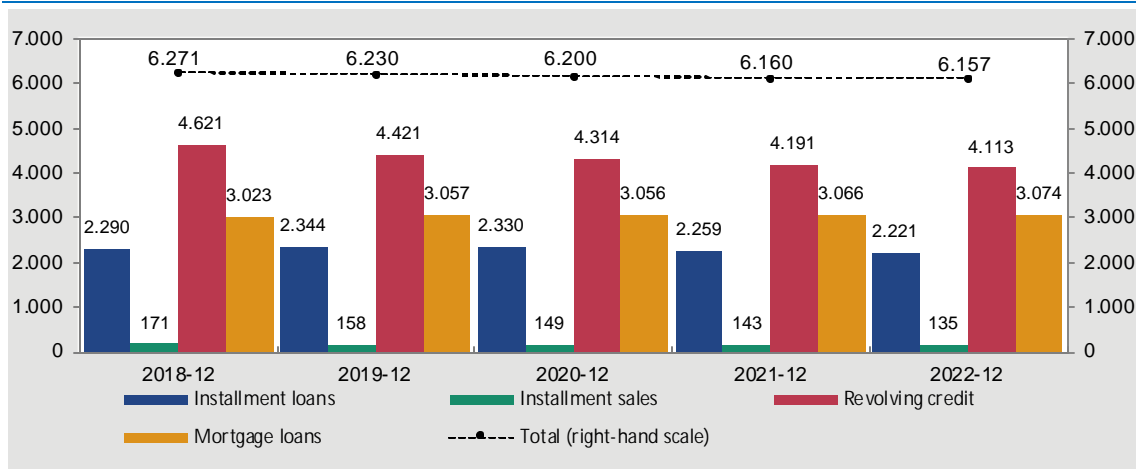
## 2. Detailed figures

### 2.1 Credit trends

#### 2.1.1 Charts

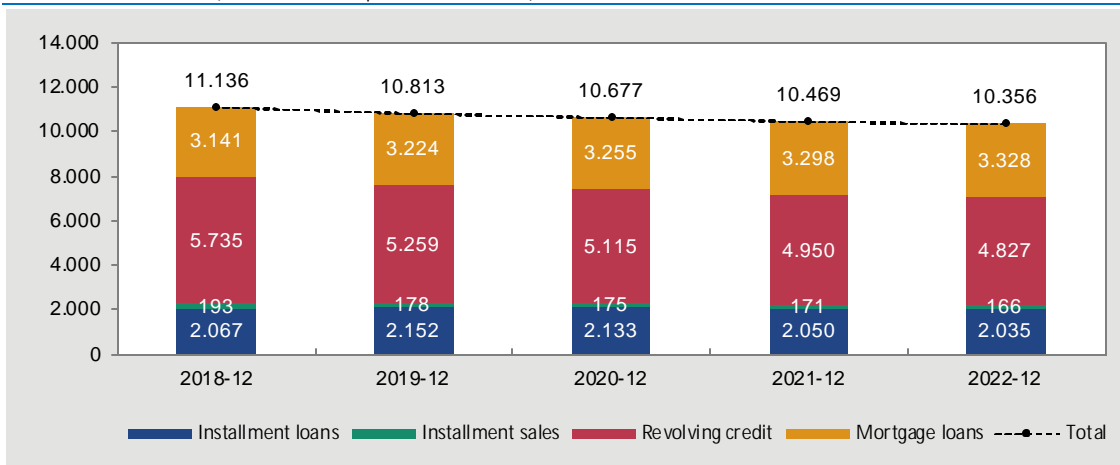
**CHART 1. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING CREDIT**

(situation at end of period - in thousands)



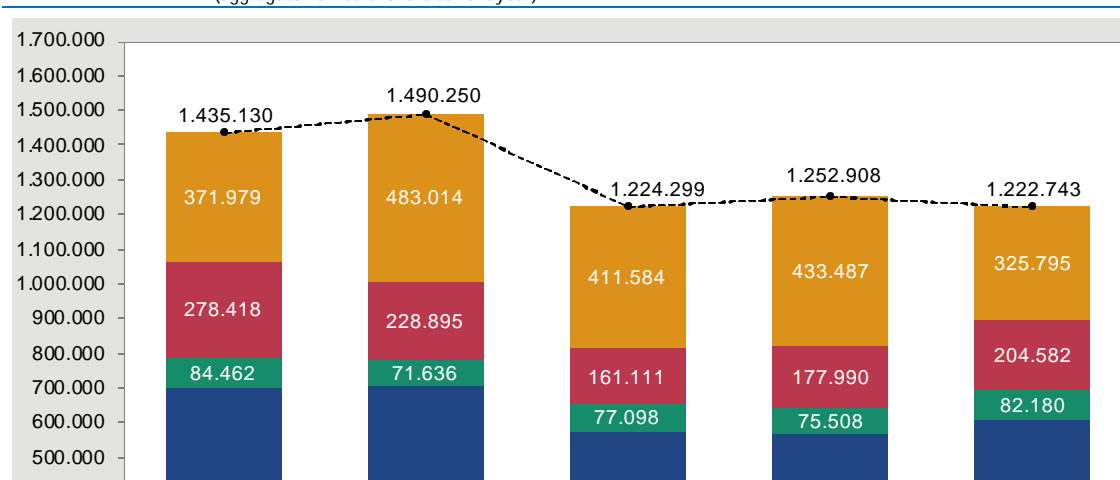
**CHART 2. NUMBER OF OUTSTANDING CREDITS**

(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)

	2021-12	2022-11	2022-12	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>6,160,051</b>	<b>6,156,565</b>	<b>6,156,734</b>	<b>+0.0 %</b>	<b>-0.1 %</b>
Consumer credit <sup>1</sup>	5,143,037	5,087,577	5,083,410	-0.1 %	-1.2 %
<i>Instalment loans</i>	2,258,875	2,225,650	2,221,372	-0.2 %	-1.7 %
<i>Instalment sales</i>	142,506	135,428	135,427	-0.0 %	-5.0 %
<i>Revolving credit</i>	4,191,330	4,118,515	4,113,236	-0.1 %	-1.9 %
Mortgage loans <sup>1</sup>	3,065,960	3,073,923	3,074,115	+0.0 %	+0.3 %
<i>Immovable destination</i>	3,060,184	3,067,817	3,067,990	+0.0 %	+0.3 %
<i>Movable destination</i>	5,776	6,106	6,125	+0.3 %	+6.0 %

**TABLE 6. NUMBER OF OUTSTANDING CREDITS**

(situation at end of period)

	2021-12	2022-11	2022-12	Change over one month	Change over one year
<b>Total</b>	<b>10,469,387</b>	<b>10,366,666</b>	<b>10,355,744</b>	<b>-0.1 %</b>	<b>-1.1 %</b>
Consumer credit	7,171,221	7,039,473	7,028,039	-0.2 %	-2.0 %
<i>Instalment loans</i>	2,050,249	2,038,839	2,034,538	-0.2 %	-0.8 %
<i>Instalment sales</i>	171,359	165,231	166,181	+0.6 %	-3.0 %
<i>Revolving credit</i>	4,949,613	4,835,403	4,827,320	-0.2 %	-2.5 %
Mortgage loans	3,298,166	3,327,193	3,327,705	+0.0 %	+0.9 %
<i>Immovable destination</i>	3,294,442	3,323,241	3,323,722	+0.0 %	+0.9 %
<i>Movable destination</i>	3,724	3,952	3,983	+0.8 %	+7.0 %

**TABLE 7. NUMBER OF NEW CREDITS**

(aggregate numbers for the current year)

	2020-12	2021-12	2022-12	% change
<b>Total</b>	<b>1,224,299</b>	<b>1,252,908</b>	<b>1,222,743</b>	<b>-2.4 %</b>
Consumer credit	812,715	819,421	896,948	+9.5 %
<i>Instalment loans</i>	574,506	565,923	610,186	+7.8 %
<i>Instalment sales</i>	77,098	75,508	82,180	+8.8 %
<i>Revolving credit</i>	161,111	177,990	204,582	+14.9 %
Mortgage loans	411,584	433,487	325,795	-24.8 %
<i>Immovable destination</i>	410,412	432,430	324,657	-24.9 %
<i>Movable destination</i>	1,172	1,057	1,138	+7.7 %

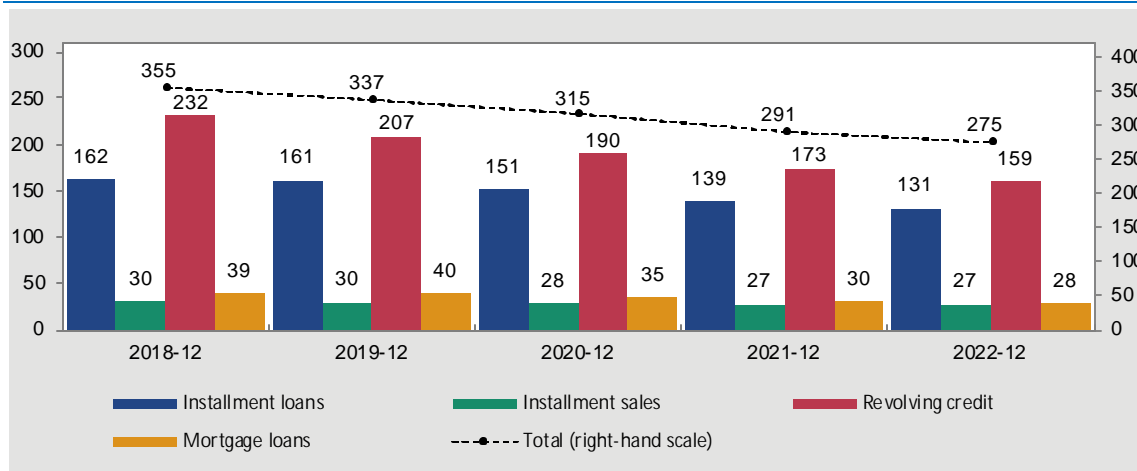
<sup>1</sup>The total number of borrowers is not equal to the sum of the number of borrowers per type of credit. A borrower who has contracted several different types of loan is counted in each of the categories but only once in the total number.

## 2.2 Trends in credit defaults

### 2.2.1 Charts

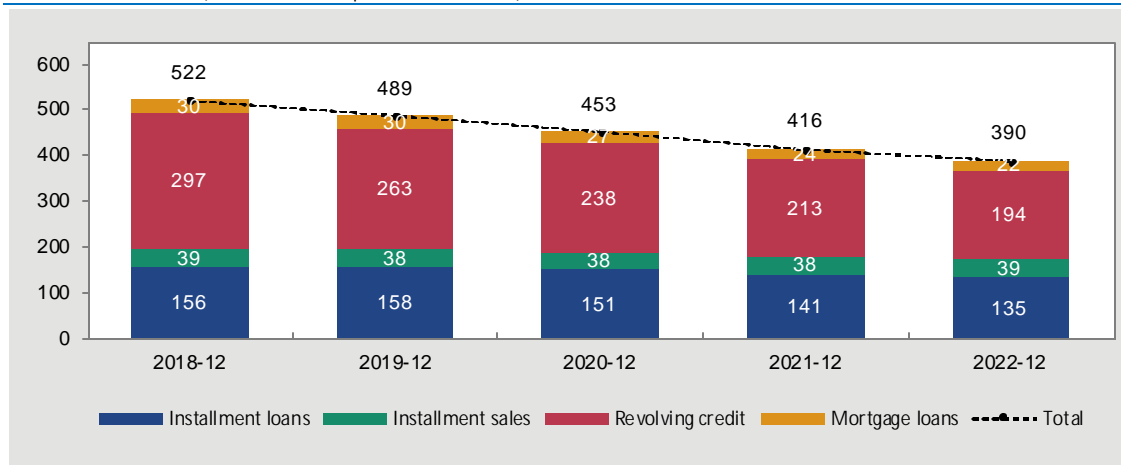
**CHART 4. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING OVERDUE CREDIT**

(situation at end of period - in thousands)



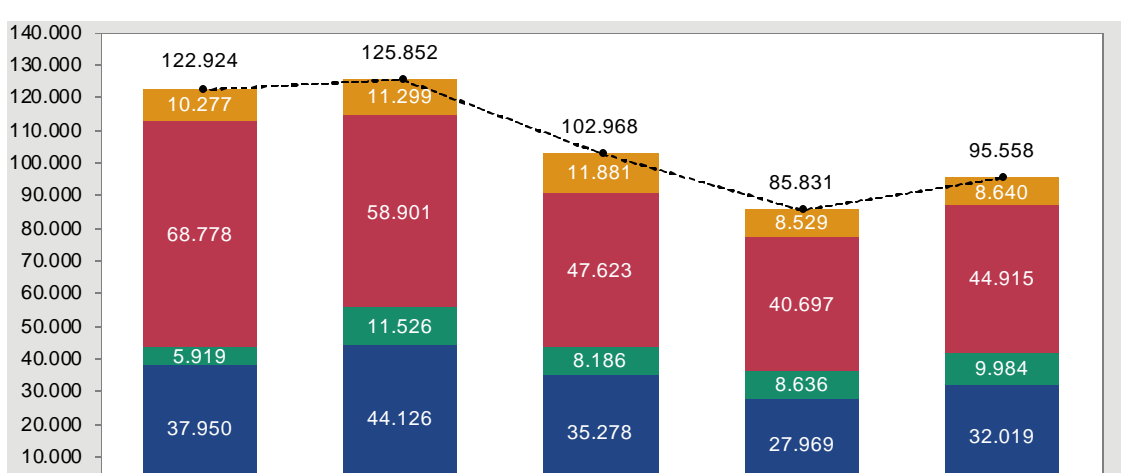
**CHART 5. NUMBER OF OVERDUE CREDITS**

(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)

	2021-12	2022-11	2022-12	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>291,158</b>	<b>277,583</b>	<b>274,899</b>	<b>-1.0 %</b>	<b>-5.6 %</b>
Consumer credit <sup>1</sup>	274,164	261,175	258,603	-1.0 %	-5.7 %
<i>Instalment loans</i>	138,715	132,712	130,847	-1.4 %	-5.7 %
<i>Instalment sales</i>	27,436	27,720	27,298	-1.5 %	-0.5 %
<i>Revolving credit</i>	172,794	160,323	159,328	-0.6 %	-7.8 %
Mortgage loans <sup>1</sup>	30,461	28,098	27,799	-1.1 %	-8.7 %
<i>Immovable destination</i>	30,256	27,908	27,599	-1.1 %	-8.8 %
<i>Movable destination</i>	205	190	200	+5.3 %	-2.4 %

**TABLE 9. NUMBER OF OVERDUE CREDITS**

(situation at end of period)

	2021-12	2022-11	2022-12	Change over one month	Change over one year
<b>Total</b>	<b>415,791</b>	<b>393,340</b>	<b>389,913</b>	<b>-0.9 %</b>	<b>-6.2 %</b>
Consumer credit	392,055	371,367	368,103	-0.9 %	-6.1 %
<i>Instalment loans</i>	140,557	136,371	134,737	-1.2 %	-4.1 %
<i>Instalment sales</i>	38,129	39,676	39,336	-0.9 %	+3.2 %
<i>Revolving credit</i>	213,369	195,320	194,030	-0.7 %	-9.1 %
Mortgage loans	23,736	21,973	21,810	-0.7 %	-8.1 %
<i>Immovable destination</i>	23,602	21,844	21,675	-0.8 %	-8.2 %
<i>Movable destination</i>	134	129	135	+4.7 %	+0.7 %

**TABLE 10. ARREARS / AMOUNTS DUE**

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

	2021-12	2022-11	2022-12	Change over one month	Change over one year
<b>Total</b>	<b>2,244,601</b>	<b>2,136,121</b>	<b>2,128,344</b>	<b>-0.4 %</b>	<b>-5.2 %</b>
Consumer credit	1,311,310	1,268,288	1,260,453	-0.6 %	-3.9 %
<i>Instalment loans</i>	963,957	949,273	943,952	-0.6 %	-2.1 %
<i>Instalment sales</i>	22,450	21,905	21,892	-0.1 %	-2.5 %
<i>Revolving credit</i>	324,903	297,110	294,609	-0.8 %	-9.3 %
Mortgage loans	933,291	867,833	867,891	+0.0 %	-7.0 %
<i>Immovable destination</i>	927,891	861,589	862,184	+0.1 %	-7.1 %
<i>Movable destination</i>	5,400	6,244	5,708	-8.6 %	+5.7 %

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

(aggregate numbers for the current year)

	2020-12	2021-12	2022-12	% change
<b>Total</b>	<b>102,968</b>	<b>85,831</b>	<b>95,558</b>	<b>+11.3 %</b>
Consumer credit	91,087	77,302	86,918	+12.4 %
<i>Instalment loans</i>	35,278	27,969	32,019	+14.5 %
<i>Instalment sales</i>	8,186	8,636	9,984	+15.6 %
<i>Revolving credit</i>	47,623	40,697	44,915	+10.4 %
Mortgage loans	11,881	8,529	8,640	+1.3 %
<i>Immovable destination</i>	11,749	8,436	8,552	+1.4 %
<i>Movable destination</i>	132	93	88	-5.4 %

<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.

## 2.3 Regional breakdown

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

(situation at end of period)

	2021-12	2022-11	2022-12	Change over one month	Change over one year
<b>Total</b>	<b>6,160,051</b>	<b>6,156,565</b>	<b>6,156,734</b>	<b>+0.0 %</b>	<b>-0.1 %</b>
<b>Flanders</b>	<b>3,565,733</b>	<b>3,567,811</b>	<b>3,568,119</b>	<b>+0.0 %</b>	<b>+0.1 %</b>
<b>Wallonia</b>	<b>1,976,076</b>	<b>1,970,505</b>	<b>1,970,309</b>	<b>-0.0 %</b>	<b>-0.3 %</b>
<b>Brussels-Capital Region</b>	<b>498,412</b>	<b>495,116</b>	<b>495,994</b>	<b>+0.2 %</b>	<b>-0.5 %</b>
<b>&gt;&lt; Belgium</b>	<b>119,830</b>	<b>123,133</b>	<b>122,312</b>	<b>-0.7 %</b>	<b>+2.1 %</b>
Consumer credit	5,143,037	5,087,577	5,083,410	-0.1 %	-1.2 %
Flanders	2,854,873	2,823,190	2,820,820	-0.1 %	-1.2 %
Wallonia	1,752,895	1,734,409	1,733,311	-0.1 %	-1.1 %
Brussels-Capital Region	427,568	420,125	420,250	+0.0 %	-1.7 %
>< Belgium	107,701	109,853	109,029	-0.8 %	+1.2 %
Mortgage loans	3,065,960	3,073,923	3,074,115	+0.0 %	+0.3 %
Flanders	1,937,655	1,943,918	1,943,939	+0.0 %	+0.3 %
Wallonia	919,975	919,522	919,128	-0.0 %	-0.1 %
Brussels-Capital Region	186,460	187,563	188,292	+0.4 %	+1.0 %
>< Belgium	21,870	22,920	22,756	-0.7 %	+4.1 %

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

(situation at end of period)

	2021-12	2022-11	2022-12	Change over one month	Change over one year
<b>Total</b>	<b>291,158</b>	<b>277,583</b>	<b>274,899</b>	<b>-1.0 %</b>	<b>-5.6 %</b>
<b>Flanders</b>	<b>108,877</b>	<b>105,380</b>	<b>104,283</b>	<b>-1.0 %</b>	<b>-4.2 %</b>
<b>Wallonia</b>	<b>117,995</b>	<b>110,257</b>	<b>108,959</b>	<b>-1.2 %</b>	<b>-7.7 %</b>
<b>Brussels-Capital Region</b>	<b>41,284</b>	<b>39,577</b>	<b>39,291</b>	<b>-0.7 %</b>	<b>-4.8 %</b>
<b>&gt;&lt; Belgium</b>	<b>23,002</b>	<b>22,369</b>	<b>22,366</b>	<b>-0.0 %</b>	<b>-2.8 %</b>
Consumer credit	274,164	261,175	258,603	-1.0 %	-5.7 %
Flanders	101,345	97,889	96,807	-1.1 %	-4.5 %
Wallonia	110,739	103,362	102,134	-1.2 %	-7.8 %
Brussels-Capital Region	39,680	38,126	37,859	-0.7 %	-4.6 %
>< Belgium	22,400	21,798	21,803	+0.0 %	-2.7 %
Mortgage loans	30,461	28,098	27,799	-1.1 %	-8.7 %
Flanders	12,819	12,193	12,130	-0.5 %	-5.4 %
Wallonia	13,870	12,517	12,325	-1.5 %	-11.1 %
Brussels-Capital Region	2,605	2,315	2,287	-1.2 %	-12.2 %
>< Belgium	1,167	1,073	1,057	-1.5 %	-9.4 %

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