

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2022-01	2023-01	% change
Borrowers with at least one outstanding credit	6,160,040	6,156,894	-0.1 %
Borrowers with at least one overdue credit	288,787	274,217	-5.0 %
Percentage of defaulting borrowers	4.7 %	4.5 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2022-01	2023-01	% change
Outstanding credits	10,455,737	10,343,006	-1.1 %
Consumer credit	7,157,407	7,015,904	-2.0 %
Mortgage loans	3,298,330	3,327,102	+0.9 %
Overdue credits	412,410	389,115	-5.6 %
Consumer credit	388,956	367,513	-5.5 %
Mortgage loans	23,454	21,602	-7.9 %
Percentage of overdue credits	3.9 %	3.8 %	
Consumer credit	5.4 %	5.2 %	
Mortgage loans	0.7 %	0.6 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2022-01	2023-01	% change
Total amount of overdue (in thousands of euros)	2,225,214	2,131,525	-4.2 %
Consumer credit	1,304,122	1,268,850	-2.7 %
Mortgage loans	921,093	862,675	-6.3 %
Average amount of overdue	5,396	5,478	+1.5 %
Consumer credit	3,353	3,453	+3.0 %
Mortgage loans	39,272	39,935	+1.7 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2022-01	2023-01	% change
Total ongoing procedures	66,347	59,251	-10.7 %
New requests this year	552	756	+37.0 %

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)

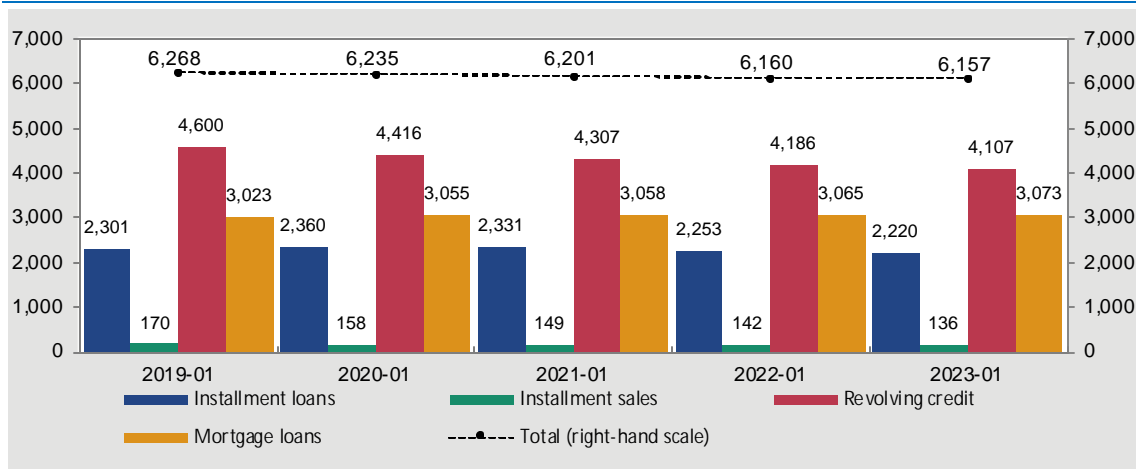


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

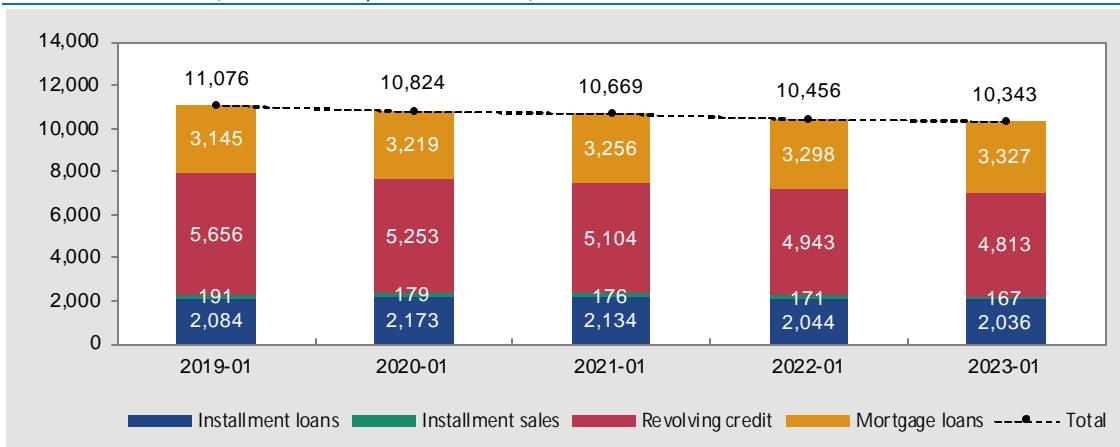
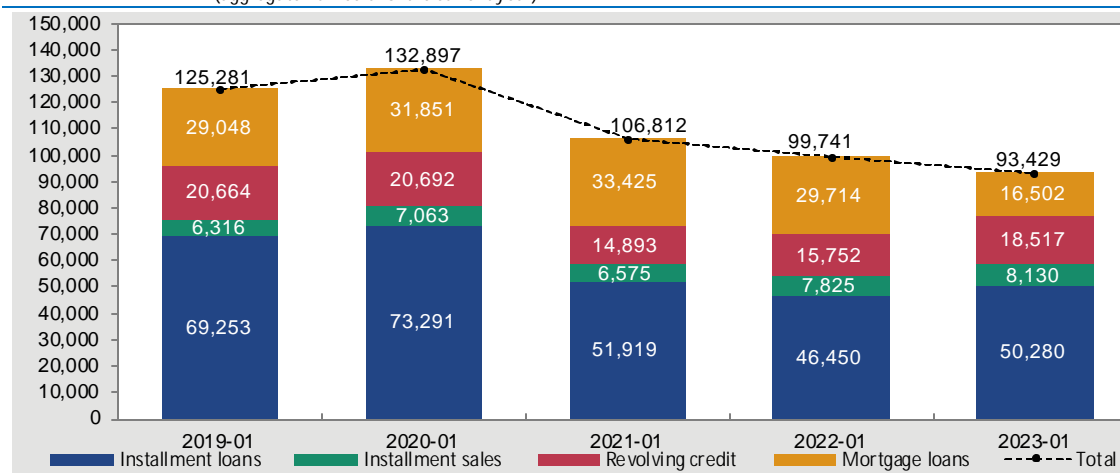


CHART 3. NUMBER OF NEW CREDITS

(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)

	2022-01	2022-12	2023-01	Change over one month	Change over one year
Total¹	6,160,040	6,156,734	6,156,894	+0.0 %	-0.1 %
Consumer credit ¹	5,137,932	5,083,410	5,080,398	-0.1 %	-1.1 %
<i>Instalment loans</i>	2,252,729	2,221,372	2,219,620	-0.1 %	-1.5 %
<i>Instalment sales</i>	142,322	135,427	135,926	+0.4 %	-4.5 %
<i>Revolving credit</i>	4,186,143	4,113,236	4,106,717	-0.2 %	-1.9 %
Mortgage loans ¹	3,064,834	3,074,115	3,072,945	-0.0 %	+0.3 %
<i>Immovable destination</i>	3,059,058	3,067,990	3,066,796	-0.0 %	+0.3 %
<i>Movable destination</i>	5,776	6,125	6,149	+0.4 %	+6.5 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2022-01	2022-12	2023-01	Change over one month	Change over one year
Total	10,455,737	10,355,744	10,343,006	-0.1 %	-1.1 %
Consumer credit	7,157,407	7,028,039	7,015,904	-0.2 %	-2.0 %
<i>Instalment loans</i>	2,043,500	2,034,538	2,036,132	+0.1 %	-0.4 %
<i>Instalment sales</i>	171,251	166,181	167,059	+0.5 %	-2.4 %
<i>Revolving credit</i>	4,942,656	4,827,320	4,812,713	-0.3 %	-2.6 %
Mortgage loans	3,298,330	3,327,705	3,327,102	-0.0 %	+0.9 %
<i>Immovable destination</i>	3,294,596	3,323,722	3,323,105	-0.0 %	+0.9 %
<i>Movable destination</i>	3,734	3,983	3,997	+0.4 %	+7.0 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2021-01	2022-01	2023-01	% change
Total	106,812	99,741	93,429	-6.3 %
Consumer credit	73,387	70,027	76,927	+9.9 %
<i>Instalment loans</i>	51,919	46,450	50,280	+8.2 %
<i>Instalment sales</i>	6,575	7,825	8,130	+3.9 %
<i>Revolving credit</i>	14,893	15,752	18,517	+17.6 %
Mortgage loans	33,425	29,714	16,502	-44.5 %
<i>Immovable destination</i>	33,333	29,643	16,435	-44.6 %
<i>Movable destination</i>	92	71	67	-5.6 %

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)

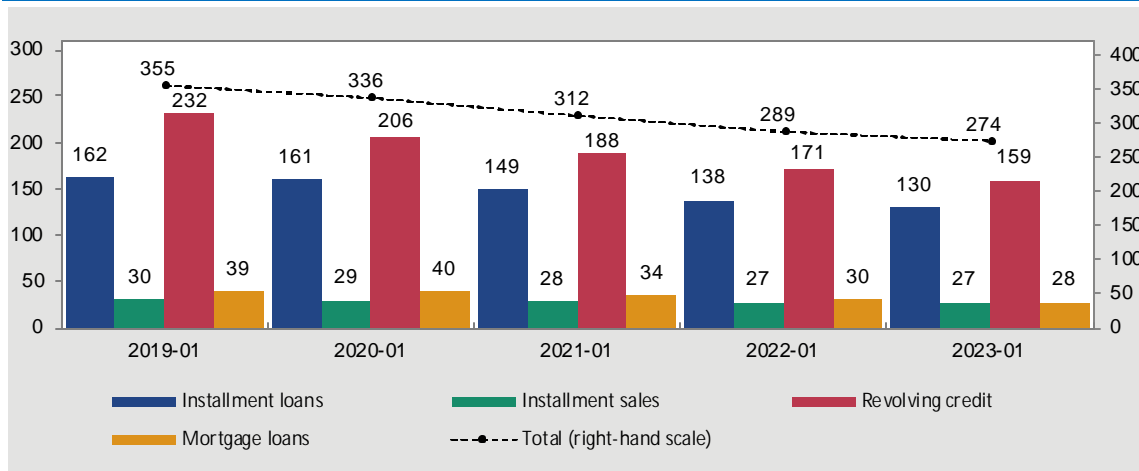


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

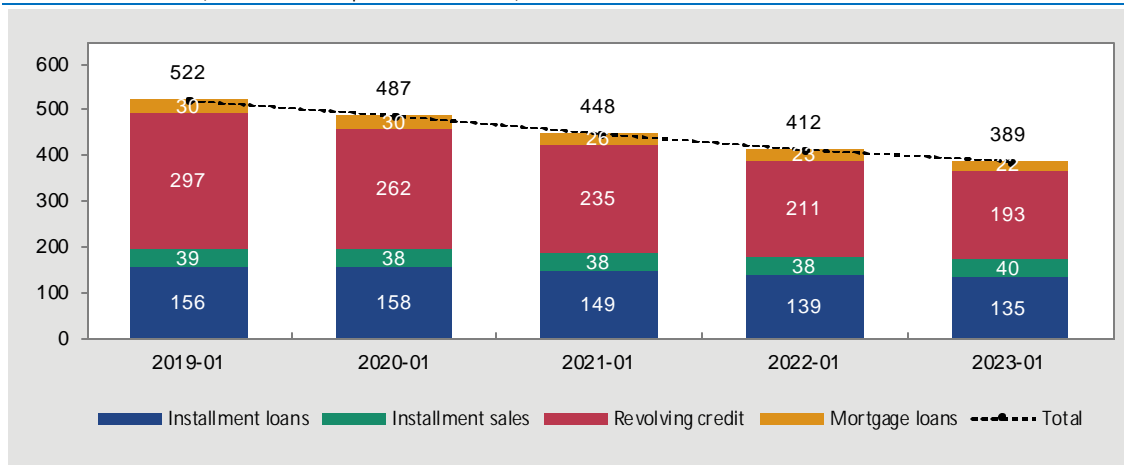
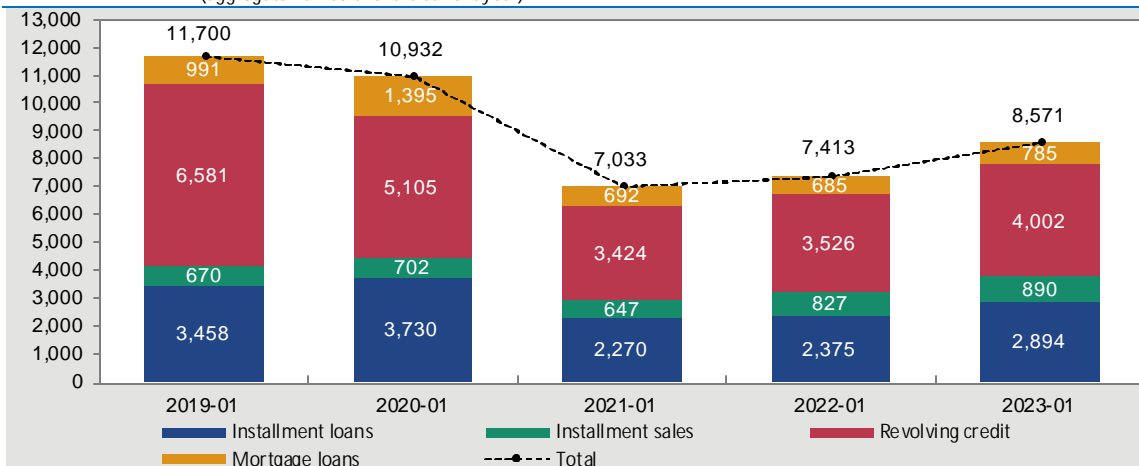


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2022-01	2022-12	2023-01	Change over one month	Change over one year
Total¹	288,787	274,899	274,217	-0.2 %	-5.0 %
Consumer credit ¹	272,013	258,603	258,084	-0.2 %	-5.1 %
<i>Instalment loans</i>	137,509	130,847	130,414	-0.3 %	-5.2 %
<i>Instalment sales</i>	27,445	27,298	27,309	+0.0 %	-0.5 %
<i>Revolving credit</i>	171,266	159,328	159,002	-0.2 %	-7.2 %
Mortgage loans ¹	30,102	27,799	27,512	-1.0 %	-8.6 %
<i>Immovable destination</i>	29,904	27,599	27,319	-1.0 %	-8.6 %
<i>Movable destination</i>	198	200	193	-3.5 %	-2.5 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2022-01	2022-12	2023-01	Change over one month	Change over one year
Total	412,410	389,913	389,115	-0.2 %	-5.6 %
Consumer credit	388,956	368,103	367,513	-0.2 %	-5.5 %
<i>Instalment loans</i>	139,464	134,737	134,595	-0.1 %	-3.5 %
<i>Instalment sales</i>	38,266	39,336	39,505	+0.4 %	+3.2 %
<i>Revolving credit</i>	211,226	194,030	193,413	-0.3 %	-8.4 %
Mortgage loans	23,454	21,810	21,602	-1.0 %	-7.9 %
<i>Immovable destination</i>	23,326	21,675	21,472	-0.9 %	-7.9 %
<i>Movable destination</i>	128	135	130	-3.7 %	+1.6 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2022-01	2022-12	2023-01	Change over one month	Change over one year
Total	2,225,214	2,128,344	2,131,525	+0.1 %	-4.2 %
Consumer credit	1,304,122	1,260,453	1,268,850	+0.7 %	-2.7 %
<i>Instalment loans</i>	960,748	943,952	946,082	+0.2 %	-1.5 %
<i>Instalment sales</i>	22,263	21,892	21,994	+0.5 %	-1.2 %
<i>Revolving credit</i>	321,111	294,609	300,774	+2.1 %	-6.3 %
Mortgage loans	921,093	867,891	862,675	-0.6 %	-6.3 %
<i>Immovable destination</i>	915,810	862,184	856,959	-0.6 %	-6.4 %
<i>Movable destination</i>	5,283	5,708	5,716	+0.1 %	+8.2 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2021-01	2022-01	2023-01	% change
Total	7,033	7,413	8,571	+15.6 %
Consumer credit	6,341	6,728	7,786	+15.7 %
<i>Instalment loans</i>	2,270	2,375	2,894	+21.9 %
<i>Instalment sales</i>	647	827	890	+7.6 %
<i>Revolving credit</i>	3,424	3,526	4,002	+13.5 %
Mortgage loans	692	685	785	+14.6 %
<i>Immovable destination</i>	683	678	779	+14.9 %
<i>Movable destination</i>	9	7	6	-14.3 %

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)

	2022-01	2022-12	2023-01	Change over one month	Change over one year
Total	6,160,040	6,156,734	6,156,894	+0.0 %	-0.1 %
Flanders	3,565,423	3,568,119	3,568,024	-0.0 %	+0.1 %
Wallonia	1,976,187	1,970,309	1,970,787	+0.0 %	-0.3 %
Brussels-Capital Region	499,118	495,994	496,522	+0.1 %	-0.5 %
>< Belgium	119,312	122,312	121,561	-0.6 %	+1.9 %
Consumer credit	5,137,932	5,083,410	5,080,398	-0.1 %	-1.1 %
Flanders	2,851,367	2,820,820	2,818,730	-0.1 %	-1.1 %
Wallonia	1,751,795	1,733,311	1,733,132	-0.0 %	-1.1 %
Brussels-Capital Region	427,604	420,250	420,242	-0.0 %	-1.7 %
>< Belgium	107,166	109,029	108,294	-0.7 %	+1.1 %
Mortgage loans	3,064,834	3,074,115	3,072,945	-0.0 %	+0.3 %
Flanders	1,936,232	1,943,939	1,943,287	-0.0 %	+0.4 %
Wallonia	919,595	919,128	918,354	-0.1 %	-0.1 %
Brussels-Capital Region	187,249	188,292	188,674	+0.2 %	+0.8 %
>< Belgium	21,758	22,756	22,630	-0.6 %	+4.0 %

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

(situation at end of period)

	2022-01	2022-12	2023-01	Change over one month	Change over one year
Total	288,787	274,899	274,217	-0.2 %	-5.0 %
Flanders	107,953	104,283	104,159	-0.1 %	-3.5 %
Wallonia	117,029	108,959	108,518	-0.4 %	-7.3 %
Brussels-Capital Region	40,943	39,291	39,266	-0.1 %	-4.1 %
>< Belgium	22,862	22,366	22,274	-0.4 %	-2.6 %
Consumer credit	272,013	258,603	258,084	-0.2 %	-5.1 %
Flanders	100,524	96,807	96,729	-0.1 %	-3.8 %
Wallonia	109,835	102,134	101,810	-0.3 %	-7.3 %
Brussels-Capital Region	39,383	37,859	37,834	-0.1 %	-3.9 %
>< Belgium	22,271	21,803	21,711	-0.4 %	-2.5 %
Mortgage loans	30,102	27,799	27,512	-1.0 %	-8.6 %
Flanders	12,692	12,130	12,029	-0.8 %	-5.2 %
Wallonia	13,726	12,325	12,171	-1.2 %	-11.3 %
Brussels-Capital Region	2,541	2,287	2,273	-0.6 %	-10.5 %
>< Belgium	1,143	1,057	1,039	-1.7 %	-9.1 %

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