

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2022-02	2023-02	% change
Borrowers with at least one outstanding credit	6,154,413	6,146,895	-0.1 %
Borrowers with at least one overdue credit	286,100	273,068	-4.6 %
Percentage of defaulting borrowers	4.6 %	4.4 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2022-02	2023-02	% change
Outstanding credits	10,447,775	10,318,712	-1.2 %
Consumer credit	7,146,872	6,993,803	-2.1 %
Mortgage loans	3,300,903	3,324,909	+0.7 %
Overdue credits	407,847	387,184	-5.1 %
Consumer credit	384,303	365,670	-4.8 %
Mortgage loans	23,544	21,514	-8.6 %
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)

	2022-02	2023-02	% change
Total amount of overdue (in thousands of euros)	2,238,679	2,130,330	-4.8 %
Consumer credit	1,289,342	1,268,331	-1.6 %
Mortgage loans	949,337	861,999	-9.2 %
Average amount of overdue	5,489	5,502	+0.2 %
Consumer credit	3,355	3,469	+3.4 %
Mortgage loans	40,322	40,067	-0.6 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2022-02	2023-02	% change
Total ongoing procedures	65,515	58,715	-10.4 %
New requests this year	1,268	1,553	+22.5 %

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)

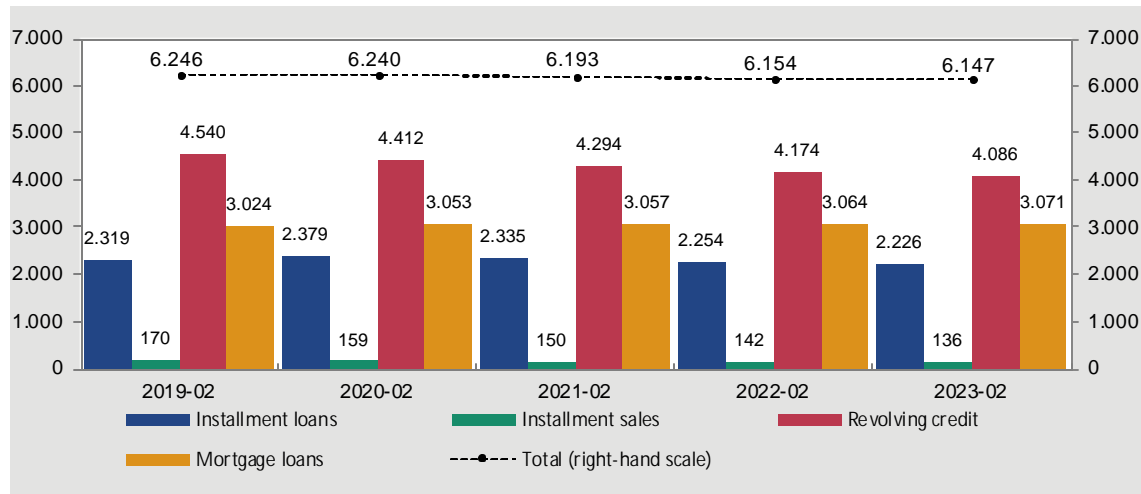


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

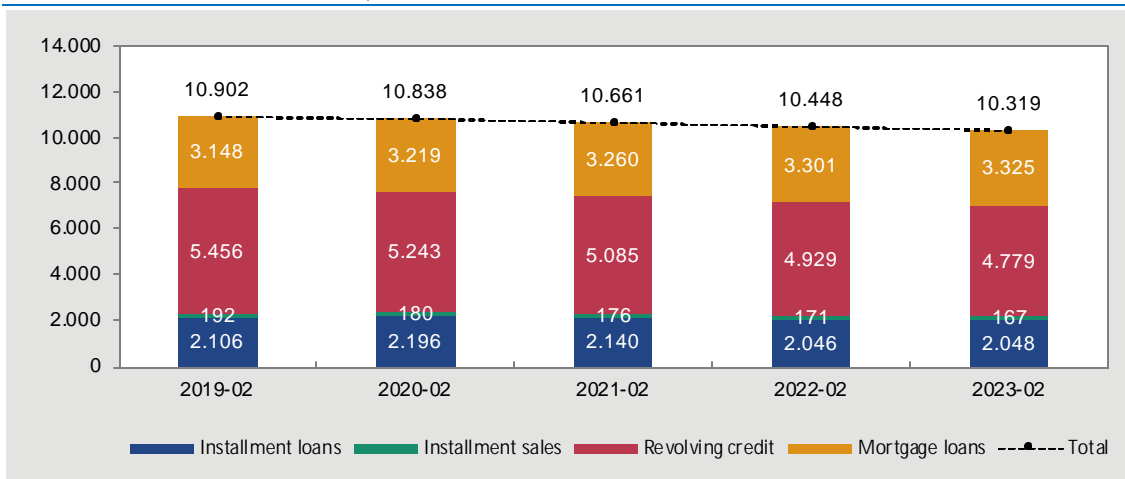
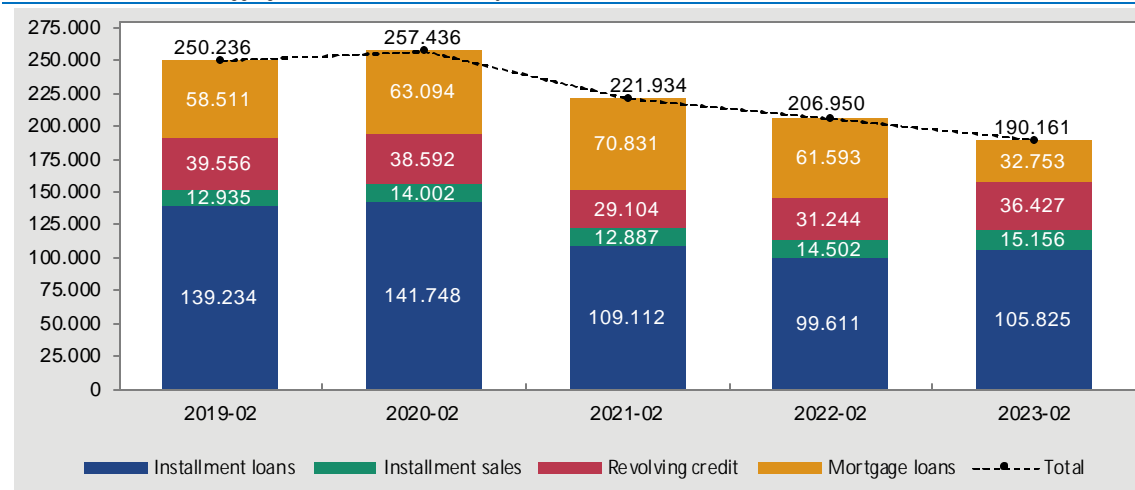


CHART 3. NUMBER OF NEW CREDITS

(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)

	2022-02	2023-01	2023-02	Change over one month	Change over one year
Total¹	6,154,413	6,156,894	6,146,895	-0.2 %	-0.1 %
Consumer credit ¹	5,129,249	5,080,398	5,068,246	-0.2 %	-1.2 %
<i>Instalment loans</i>	2,253,952	2,219,620	2,226,110	+0.3 %	-1.2 %
<i>Instalment sales</i>	142,049	135,926	135,890	-0.0 %	-4.3 %
<i>Revolving credit</i>	4,174,421	4,106,717	4,085,954	-0.5 %	-2.1 %
Mortgage loans ¹	3,063,783	3,072,945	3,070,678	-0.1 %	+0.2 %
<i>Immovable destination</i>	3,057,978	3,066,796	3,064,510	-0.1 %	+0.2 %
<i>Movable destination</i>	5,805	6,149	6,168	+0.3 %	+6.3 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2022-02	2023-01	2023-02	Change over one month	Change over one year
Total	10,447,775	10,343,006	10,318,712	-0.2 %	-1.2 %
Consumer credit	7,146,872	7,015,904	6,993,803	-0.3 %	-2.1 %
<i>Instalment loans</i>	2,046,473	2,036,132	2,047,860	+0.6 %	+0.1 %
<i>Instalment sales</i>	170,928	167,059	167,215	+0.1 %	-2.2 %
<i>Revolving credit</i>	4,929,471	4,812,713	4,778,728	-0.7 %	-3.1 %
Mortgage loans	3,300,903	3,327,102	3,324,909	-0.1 %	+0.7 %
<i>Immovable destination</i>	3,297,147	3,323,105	3,320,897	-0.1 %	+0.7 %
<i>Movable destination</i>	3,756	3,997	4,012	+0.4 %	+6.8 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2021-02	2022-02	2023-02	% change
Total	221,934	206,950	190,161	-8.1 %
Consumer credit	151,103	145,357	157,408	+8.3 %
<i>Instalment loans</i>	109,112	99,611	105,825	+6.2 %
<i>Instalment sales</i>	12,887	14,502	15,156	+4.5 %
<i>Revolving credit</i>	29,104	31,244	36,427	+16.6 %
Mortgage loans	70,831	61,593	32,753	-46.8 %
<i>Immovable destination</i>	70,655	61,439	32,600	-46.9 %
<i>Movable destination</i>	176	154	153	-0.6 %

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)

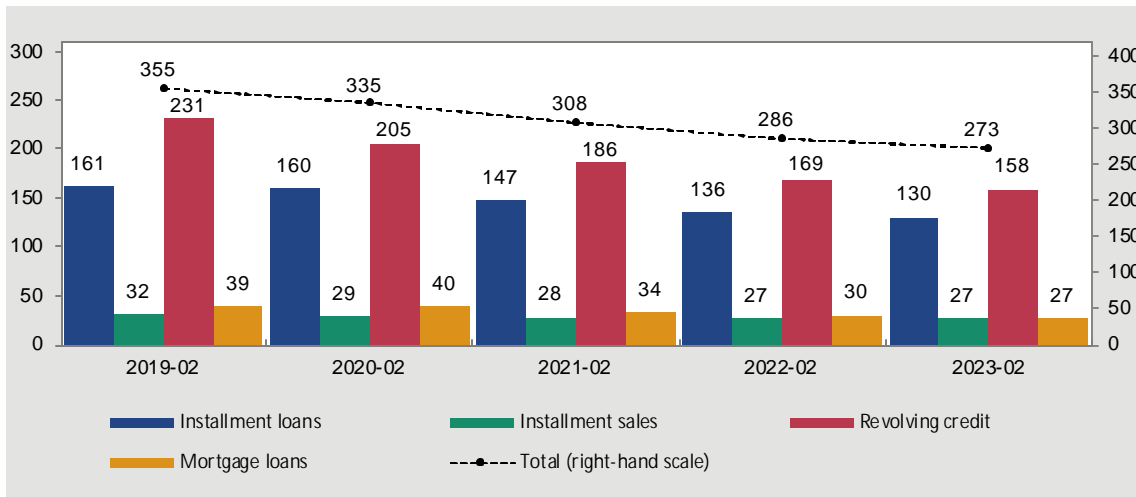


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

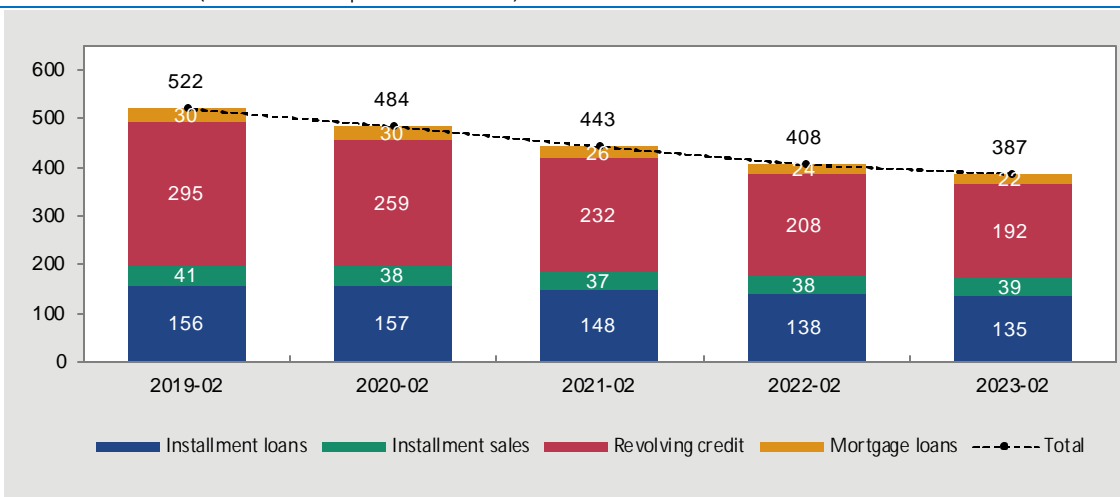
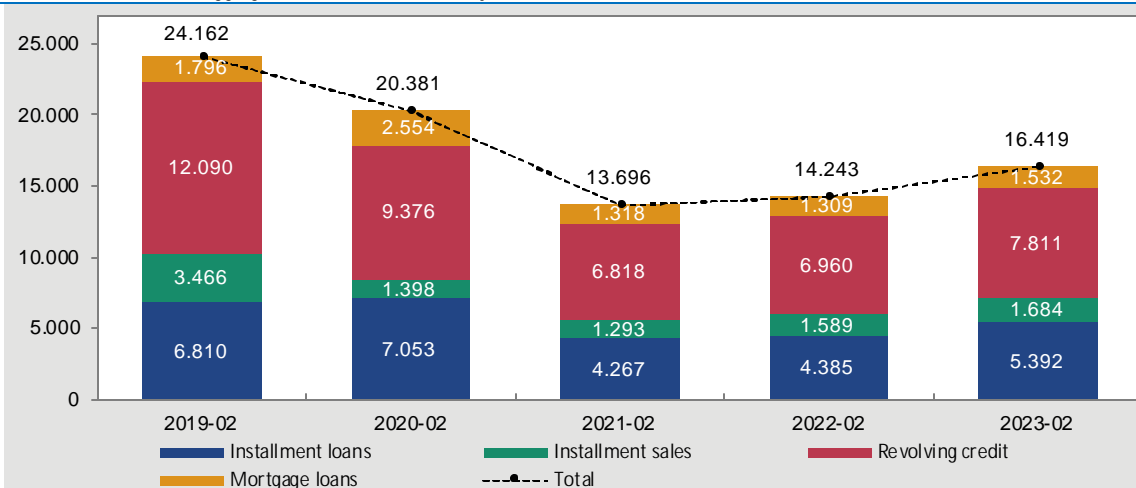


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2022-02	2023-01	2023-02	Change over one month	Change over one year
Total¹	286,100	274,217	273,068	-0.4 %	-4.6 %
Consumer credit ¹	268,996	258,084	257,019	-0.4 %	-4.5 %
<i>Instalment loans</i>	135,771	130,414	130,170	-0.2 %	-4.1 %
<i>Instalment sales</i>	27,360	27,309	26,847	-1.7 %	-1.9 %
<i>Revolving credit</i>	169,129	159,002	158,379	-0.4 %	-6.4 %
Mortgage loans ¹	30,235	27,512	27,302	-0.8 %	-9.7 %
<i>Immovable destination</i>	30,032	27,319	27,103	-0.8 %	-9.8 %
<i>Movable destination</i>	203	193	199	+3.1 %	-2.0 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2022-02	2023-01	2023-02	Change over one month	Change over one year
Total	407,847	389,115	387,184	-0.5 %	-5.1 %
Consumer credit	384,303	367,513	365,670	-0.5 %	-4.8 %
<i>Instalment loans</i>	137,804	134,595	134,563	-0.0 %	-2.4 %
<i>Instalment sales</i>	38,222	39,505	38,653	-2.2 %	+1.1 %
<i>Revolving credit</i>	208,277	193,413	192,454	-0.5 %	-7.6 %
Mortgage loans	23,544	21,602	21,514	-0.4 %	-8.6 %
<i>Immovable destination</i>	23,413	21,472	21,379	-0.4 %	-8.7 %
<i>Movable destination</i>	131	130	135	+3.8 %	+3.1 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2022-02	2023-01	2023-02	Change over one month	Change over one year
Total	2,238,679	2,131,525	2,130,330	-0.1 %	-4.8 %
Consumer credit	1,289,342	1,268,850	1,268,331	-0.0 %	-1.6 %
<i>Instalment loans</i>	950,976	946,082	946,622	+0.1 %	-0.5 %
<i>Instalment sales</i>	22,153	21,994	21,947	-0.2 %	-0.9 %
<i>Revolving credit</i>	316,213	300,774	299,762	-0.3 %	-5.2 %
Mortgage loans	949,337	862,675	861,999	-0.1 %	-9.2 %
<i>Immovable destination</i>	943,939	856,959	856,310	-0.1 %	-9.3 %
<i>Movable destination</i>	5,398	5,716	5,689	-0.5 %	+5.4 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2021-02	2022-02	2023-02	% change
Total	13,696	14,243	16,419	+15.3 %
Consumer credit	12,378	12,934	14,887	+15.1 %
<i>Instalment loans</i>	4,267	4,385	5,392	+23.0 %
<i>Instalment sales</i>	1,293	1,589	1,684	+6.0 %
<i>Revolving credit</i>	6,818	6,960	7,811	+12.2 %
Mortgage loans	1,318	1,309	1,532	+17.0 %
<i>Immovable destination</i>	1,298	1,292	1,519	+17.6 %
<i>Movable destination</i>	20	17	13	-23.5 %

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)

	2022-02	2023-01	2023-02	Change over one month	Change over one year
Total	6,154,413	6,156,894	6,146,895	-0.2 %	-0.1 %
Flanders	3,563,567	3,568,024	3,561,927	-0.2 %	-0.0 %
Wallonia	1,973,431	1,970,787	1,967,921	-0.1 %	-0.3 %
Brussels-Capital Region	496,216	496,522	496,656	+0.0 %	+0.1 %
>< Belgium	121,199	121,561	120,391	-1.0 %	-0.7 %
Consumer credit	5,129,249	5,080,398	5,068,246	-0.2 %	-1.2 %
Flanders	2,846,901	2,818,730	2,811,253	-0.3 %	-1.3 %
Wallonia	1,748,445	1,733,132	1,729,984	-0.2 %	-1.1 %
Brussels-Capital Region	425,026	420,242	419,914	-0.1 %	-1.2 %
>< Belgium	108,877	108,294	107,095	-1.1 %	-1.6 %
Mortgage loans	3,063,783	3,072,945	3,070,678	-0.1 %	+0.2 %
Flanders	1,936,727	1,943,287	1,941,567	-0.1 %	+0.2 %
Wallonia	918,952	918,354	917,511	-0.1 %	-0.2 %
Brussels-Capital Region	185,948	188,674	189,112	+0.2 %	+1.7 %
>< Belgium	22,156	22,630	22,488	-0.6 %	+1.5 %

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

(situation at end of period)

	2022-02	2023-01	2023-02	Change over one month	Change over one year
Total	286,100	274,217	273,068	-0.4 %	-4.6 %
Flanders	107,058	104,159	103,789	-0.4 %	-3.1 %
Wallonia	115,567	108,518	107,946	-0.5 %	-6.6 %
Brussels-Capital Region	40,518	39,266	39,180	-0.2 %	-3.3 %
>< Belgium	22,957	22,274	22,153	-0.5 %	-3.5 %
Consumer credit	268,996	258,084	257,019	-0.4 %	-4.5 %
Flanders	99,469	96,729	96,412	-0.3 %	-3.1 %
Wallonia	108,282	101,810	101,251	-0.5 %	-6.5 %
Brussels-Capital Region	38,941	37,834	37,756	-0.2 %	-3.0 %
>< Belgium	22,304	21,711	21,600	-0.5 %	-3.2 %
Mortgage loans	30,235	27,512	27,302	-0.8 %	-9.7 %
Flanders	12,760	12,029	11,939	-0.7 %	-6.4 %
Wallonia	13,711	12,171	12,072	-0.8 %	-12.0 %
Brussels-Capital Region	2,557	2,273	2,263	-0.4 %	-11.5 %
>< Belgium	1,207	1,039	1,028	-1.1 %	-14.8 %

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