

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2022-05	2023-05	% change
Borrowers with at least one outstanding credit	6,151,524	6,109,865	-0.7 %
Borrowers with at least one overdue credit	280,497	267,877	-4.5 %
Percentage of defaulting borrowers	4.6 %	4.4 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2022-05	2023-05	% change
Outstanding credits	10,395,668	10,231,873	-1.6 %
Consumer credit	7,081,282	6,905,004	-2.5 %
Mortgage loans	3,314,386	3,326,869	+0.4 %
Overdue credits	399,223	380,414	-4.7 %
Consumer credit	377,065	359,443	-4.7 %
Mortgage loans	22,158	20,971	-5.4 %
Percentage of overdue credits	3.8 %	3.7 %	
Consumer credit	5.3 %	5.2 %	
Mortgage loans	0.7 %	0.6 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2022-05	2023-05	% change
Total amount of overdue (in thousands of euros)	2,160,487	2,132,891	-1.3 %
Consumer credit	1,269,028	1,280,414	+0.9 %
Mortgage loans	891,459	852,477	-4.4 %
Average amount of overdue	5,412	5,607	+3.6 %
Consumer credit	3,366	3,562	+5.8 %
Mortgage loans	40,232	40,650	+1.0 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2022-05	2023-05	% change
Total ongoing procedures	63,703	57,212	-10.2 %
New requests this year	3,708	3,906	+5.3 %

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)

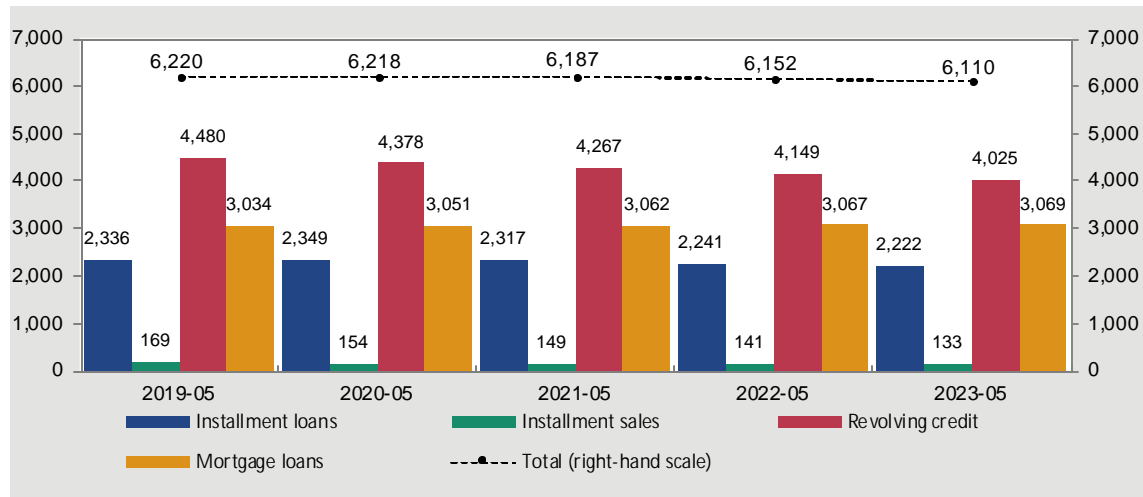


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

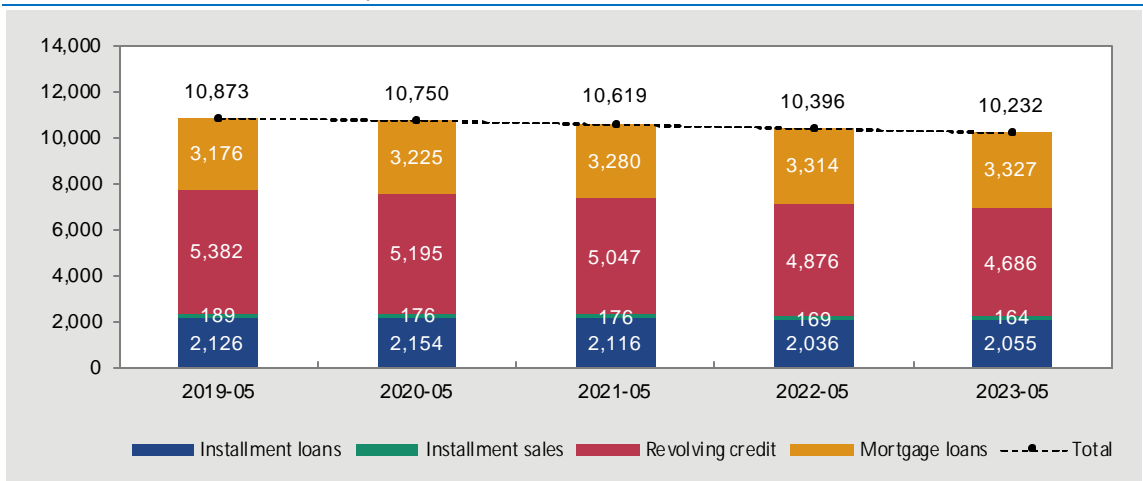
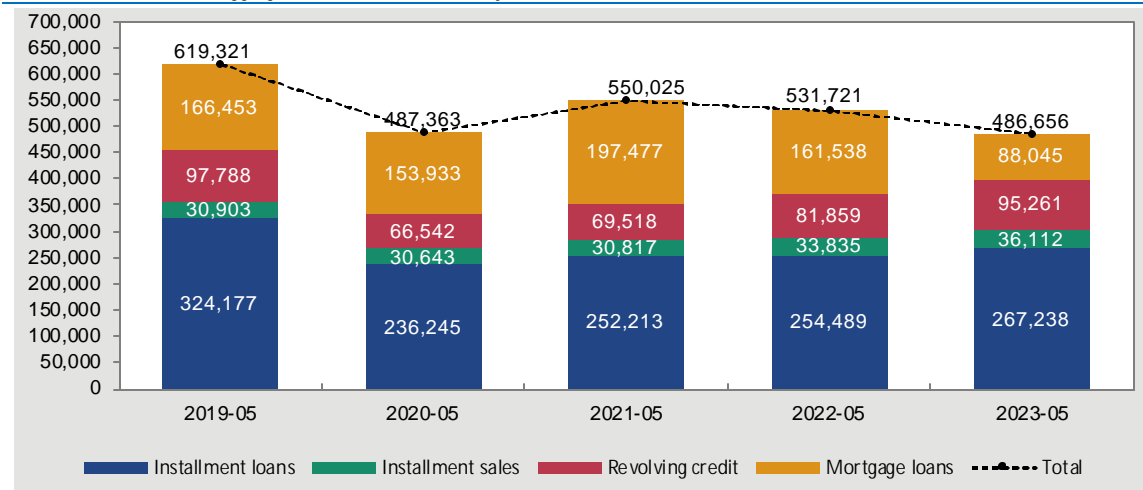


CHART 3. NUMBER OF NEW CREDITS

(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)

	2022-05	2023-04	2023-05	Change over one month	Change over one year
Total¹	6,151,524	6,128,502	6,109,865	-0.3 %	-0.7 %
Consumer credit ¹	5,109,197	5,043,178	5,018,533	-0.5 %	-1.8 %
<i>Instalment loans</i>	2,241,283	2,234,674	2,221,782	-0.6 %	-0.9 %
<i>Instalment sales</i>	140,723	134,115	132,566	-1.2 %	-5.8 %
<i>Revolving credit</i>	4,149,049	4,048,942	4,025,284	-0.6 %	-3.0 %
Mortgage loans ¹	3,067,029	3,069,706	3,068,821	-0.0 %	+0.1 %
<i>Immovable destination</i>	3,061,076	3,063,495	3,062,619	-0.0 %	+0.1 %
<i>Movable destination</i>	5,953	6,211	6,202	-0.1 %	+4.2 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2022-05	2023-04	2023-05	Change over one month	Change over one year
Total	10,395,668	10,282,952	10,231,873	-0.5 %	-1.6 %
Consumer credit	7,081,282	6,956,323	6,905,004	-0.7 %	-2.5 %
<i>Instalment loans</i>	2,035,964	2,067,995	2,055,402	-0.6 %	+1.0 %
<i>Instalment sales</i>	169,271	165,203	163,756	-0.9 %	-3.3 %
<i>Revolving credit</i>	4,876,047	4,723,125	4,685,846	-0.8 %	-3.9 %
Mortgage loans	3,314,386	3,326,629	3,326,869	+0.0 %	+0.4 %
<i>Immovable destination</i>	3,310,511	3,322,588	3,322,824	+0.0 %	+0.4 %
<i>Movable destination</i>	3,875	4,041	4,045	+0.1 %	+4.4 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2021-05	2022-05	2023-05	% change
Total	550,025	531,721	486,656	-8.5 %
Consumer credit	352,548	370,183	398,611	+7.7 %
<i>Instalment loans</i>	252,213	254,489	267,238	+5.0 %
<i>Instalment sales</i>	30,817	33,835	36,112	+6.7 %
<i>Revolving credit</i>	69,518	81,859	95,261	+16.4 %
Mortgage loans	197,477	161,538	88,045	-45.5 %
<i>Immovable destination</i>	197,023	161,076	87,640	-45.6 %
<i>Movable destination</i>	454	462	405	-12.3 %

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)

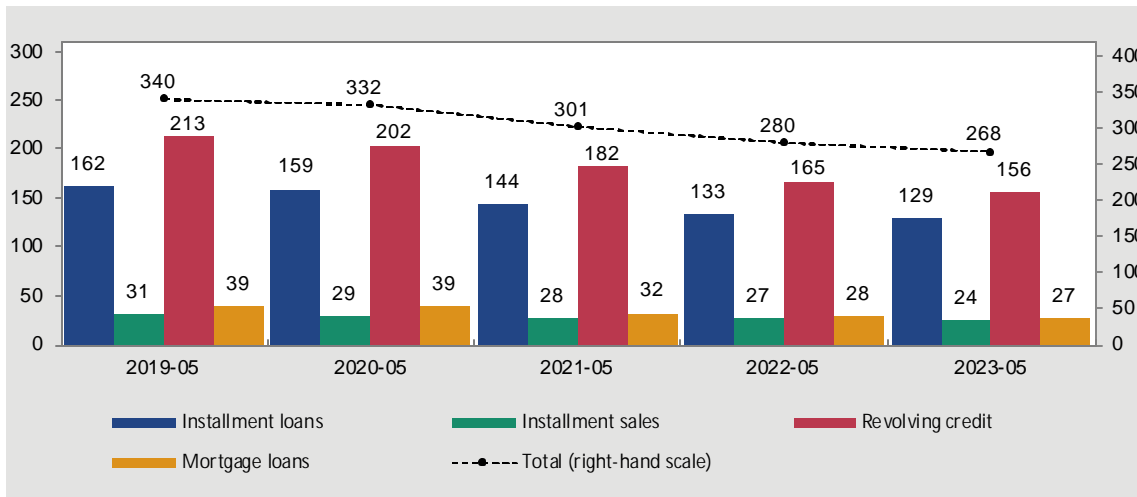


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

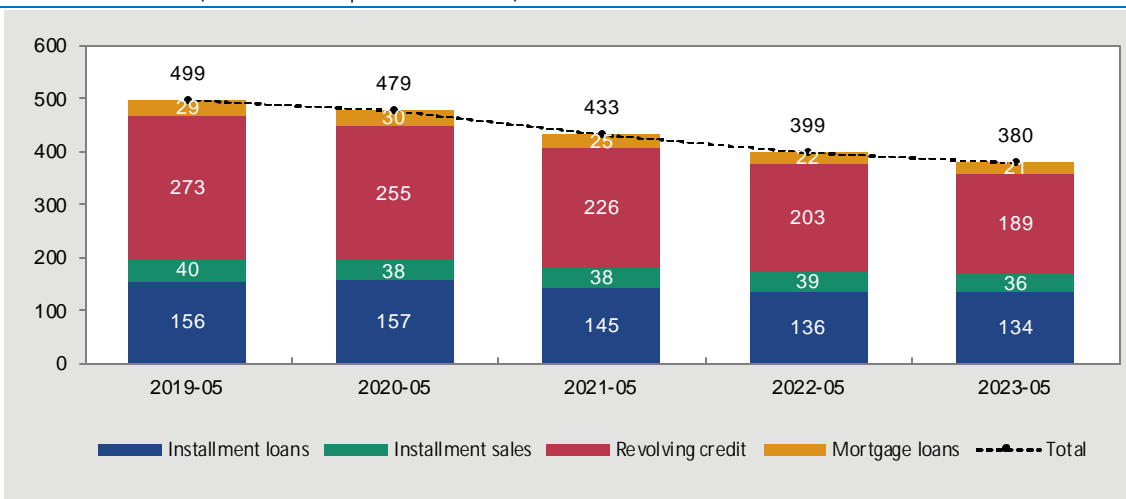
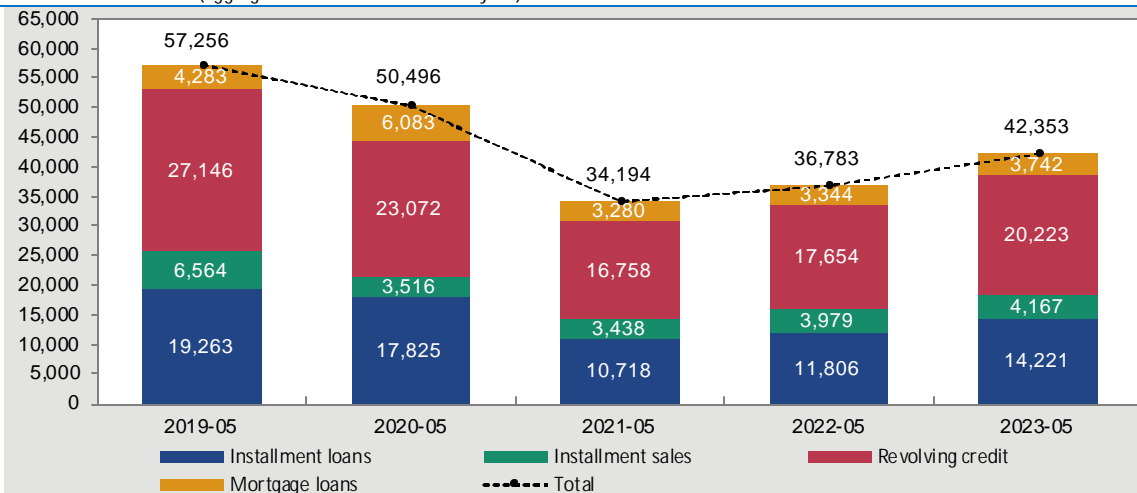


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2022-05	2023-04	2023-05	Change over one month	Change over one year
Total¹	280,497	269,562	267,877	-0.6 %	-4.5 %
Consumer credit ¹	264,255	253,660	252,157	-0.6 %	-4.6 %
<i>Instalment loans</i>	133,082	129,750	129,157	-0.5 %	-2.9 %
<i>Instalment sales</i>	27,371	24,388	24,391	+0.0 %	-10.9 %
<i>Revolving credit</i>	165,194	157,159	155,935	-0.8 %	-5.6 %
Mortgage loans ¹	28,446	26,843	26,541	-1.1 %	-6.7 %
<i>Immovable destination</i>	28,251	26,632	26,340	-1.1 %	-6.8 %
<i>Movable destination</i>	195	211	201	-4.7 %	+3.1 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2022-05	2023-04	2023-05	Change over one month	Change over one year
Total	399,223	382,595	380,414	-0.6 %	-4.7 %
Consumer credit	377,065	361,415	359,443	-0.5 %	-4.7 %
<i>Instalment loans</i>	135,754	134,794	134,355	-0.3 %	-1.0 %
<i>Instalment sales</i>	38,644	35,907	36,071	+0.5 %	-6.7 %
<i>Revolving credit</i>	202,667	190,714	189,017	-0.9 %	-6.7 %
Mortgage loans	22,158	21,180	20,971	-1.0 %	-5.4 %
<i>Immovable destination</i>	22,031	21,037	20,833	-1.0 %	-5.4 %
<i>Movable destination</i>	127	143	138	-3.5 %	+8.7 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2022-05	2023-04	2023-05	Change over one month	Change over one year
Total	2,160,487	2,143,327	2,132,891	-0.5 %	-1.3 %
Consumer credit	1,269,028	1,284,767	1,280,414	-0.3 %	+0.9 %
<i>Instalment loans</i>	939,176	957,583	955,732	-0.2 %	+1.8 %
<i>Instalment sales</i>	21,866	21,546	21,586	+0.2 %	-1.3 %
<i>Revolving credit</i>	307,985	305,637	303,096	-0.8 %	-1.6 %
Mortgage loans	891,459	858,560	852,477	-0.7 %	-4.4 %
<i>Immovable destination</i>	885,366	852,919	846,830	-0.7 %	-4.4 %
<i>Movable destination</i>	6,092	5,640	5,648	+0.1 %	-7.3 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2021-05	2022-05	2023-05	% change
Total	34,194	36,783	42,353	+15.1 %
Consumer credit	30,914	33,439	38,611	+15.5 %
<i>Instalment loans</i>	10,718	11,806	14,221	+20.5 %
<i>Instalment sales</i>	3,438	3,979	4,167	+4.7 %
<i>Revolving credit</i>	16,758	17,654	20,223	+14.6 %
Mortgage loans	3,280	3,344	3,742	+11.9 %
<i>Immovable destination</i>	3,239	3,305	3,695	+11.8 %
<i>Movable destination</i>	41	39	47	+20.5 %

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)

	2022-05	2023-04	2023-05	Change over one month	Change over one year
Total	6,151,524	6,128,502	6,109,865	-0.3 %	-0.7 %
Flanders	3,563,424	3,553,401	3,544,711	-0.2 %	-0.5 %
Wallonia	1,971,063	1,960,506	1,952,344	-0.4 %	-0.9 %
Brussels-Capital Region	495,321	493,775	490,719	-0.6 %	-0.9 %
>< Belgium	121,716	120,820	122,091	+1.1 %	+0.3 %
Consumer credit	5,109,197	5,043,178	5,018,533	-0.5 %	-1.8 %
Flanders	2,835,725	2,797,782	2,785,046	-0.5 %	-1.8 %
Wallonia	1,741,957	1,721,316	1,711,375	-0.6 %	-1.8 %
Brussels-Capital Region	422,364	416,857	413,821	-0.7 %	-2.0 %
>< Belgium	109,151	107,223	108,291	+1.0 %	-0.8 %
Mortgage loans	3,067,029	3,069,706	3,068,821	-0.0 %	+0.1 %
Flanders	1,939,073	1,941,486	1,941,567	+0.0 %	+0.1 %
Wallonia	918,430	916,969	916,623	-0.0 %	-0.2 %
Brussels-Capital Region	187,218	188,362	187,339	-0.5 %	+0.1 %
>< Belgium	22,308	22,889	23,292	+1.8 %	+4.4 %

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

(situation at end of period)

	2022-05	2023-04	2023-05	Change over one month	Change over one year
Total	280,497	269,562	267,877	-0.6 %	-4.5 %
Flanders	105,316	102,892	102,215	-0.7 %	-2.9 %
Wallonia	112,791	105,903	105,125	-0.7 %	-6.8 %
Brussels-Capital Region	39,707	38,625	38,314	-0.8 %	-3.5 %
>< Belgium	22,683	22,142	22,223	+0.4 %	-2.0 %
Consumer credit	264,255	253,660	252,157	-0.6 %	-4.6 %
Flanders	98,046	95,632	95,016	-0.6 %	-3.1 %
Wallonia	105,859	99,224	98,497	-0.7 %	-7.0 %
Brussels-Capital Region	38,253	37,211	36,975	-0.6 %	-3.3 %
>< Belgium	22,097	21,593	21,669	+0.4 %	-1.9 %
Mortgage loans	28,446	26,843	26,541	-1.1 %	-6.7 %
Flanders	12,092	11,740	11,654	-0.7 %	-3.6 %
Wallonia	12,884	11,858	11,712	-1.2 %	-9.1 %
Brussels-Capital Region	2,363	2,240	2,160	-3.6 %	-8.6 %
>< Belgium	1,107	1,005	1,015	+1.0 %	-8.3 %

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