

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2019-11	2020-11	% change
Borrowers with at least one outstanding credit	6,227,902	6,199,842	-0.5 %
Borrowers with at least one overdue credit	337,000	319,285	-5.3 %
Percentage of defaulting borrowers	5.4 %	5.1 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2019-11	2020-11	% change
Outstanding credits	10,830,137	10,688,020	-1.3 %
Consumer credit	7,605,872	7,436,151	-2.2 %
Mortgage loans	3,224,265	3,251,869	+0.9 %
Overdue credits	490,214	459,064	-6.4 %
Consumer credit	461,069	431,659	-6.4 %
Mortgage loans	29,145	27,405	-6.0 %
Percentage of overdue credits	4.5 %	4.3 %	
Consumer credit	6.1 %	5.8 %	
Mortgage loans	0.9 %	0.8 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2019-11	2020-11	% change
Total amount of overdue (in thousands of euros)	2,695,297	2,476,876	-8.1 %
Consumer credit	1,540,149	1,448,261	-6.0 %
Mortgage loans	1,155,148	1,028,615	-11.0 %
Average amount of overdue	5,498	5,395	-1.9 %
Consumer credit	3,340	3,355	+0.4 %
Mortgage loans	39,635	37,534	-5.3 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2019-11	2020-11	% change
Total ongoing procedures	83,913	75,616	-9.9 %
New requests this year	11,425	8,706	-23.8 %

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)

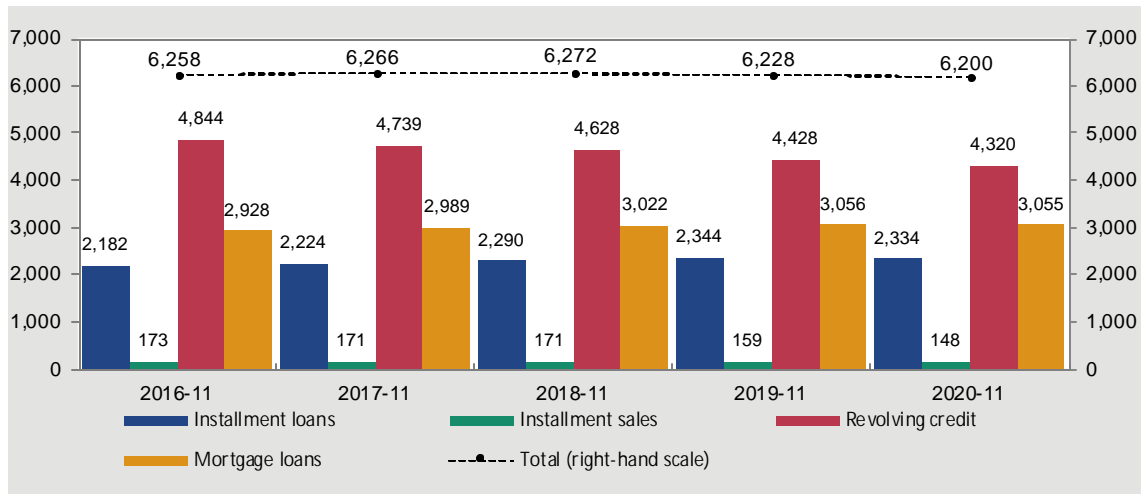


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

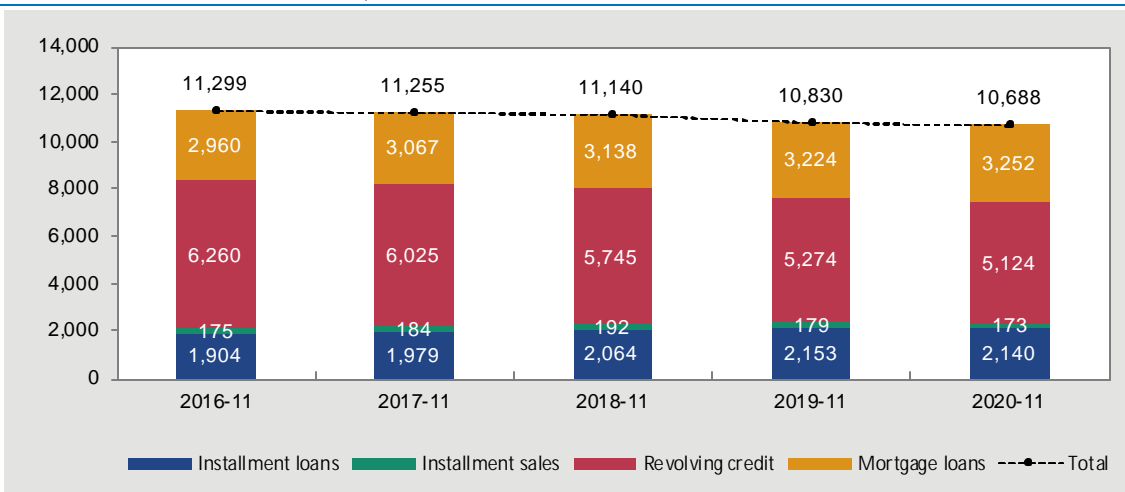
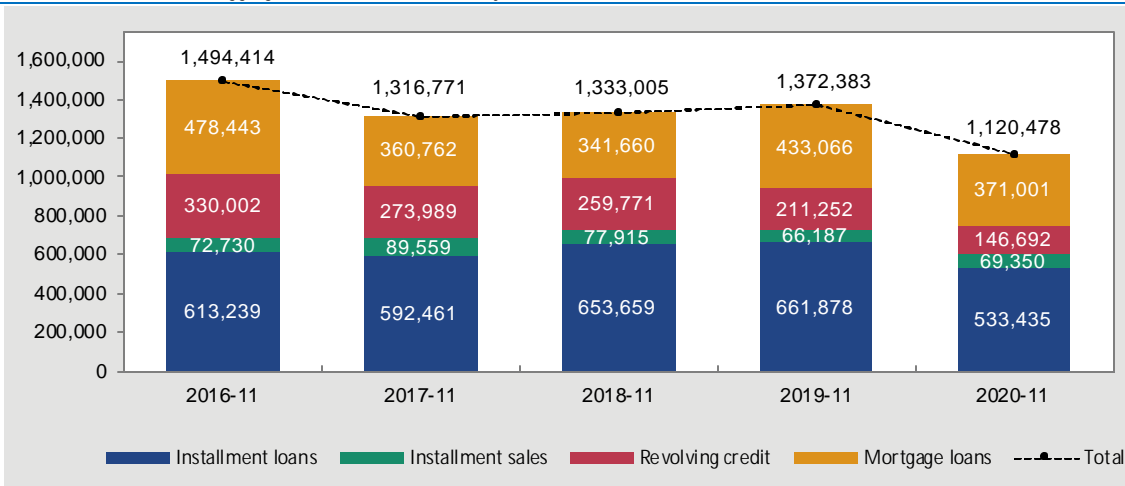


CHART 3. NUMBER OF NEW CREDITS

(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)

	2019-11	2020-10	2020-11	Change over one month	Change over one year
Total¹	6,227,902	6,205,164	6,199,842	-0.1 %	-0.5 %
Consumer credit ¹	5,329,341	5,271,098	5,260,038	-0.2 %	-1.3 %
<i>Instalment loans</i>	2,344,012	2,342,732	2,333,969	-0.4 %	-0.4 %
<i>Instalment sales</i>	159,127	149,028	147,991	-0.7 %	-7.0 %
<i>Revolving credit</i>	4,427,788	4,330,626	4,320,088	-0.2 %	-2.4 %
Mortgage loans ¹	3,055,954	3,053,337	3,054,782	+0.0 %	-0.0 %
<i>Immovable destination</i>	3,051,269	3,047,966	3,049,310	+0.0 %	-0.1 %
<i>Movable destination</i>	4,685	5,371	5,472	+1.9 %	+16.8 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2019-11	2020-10	2020-11	Change over one month	Change over one year
Total	10,830,137	10,713,661	10,688,020	-0.2 %	-1.3 %
Consumer credit	7,605,872	7,464,628	7,436,151	-0.4 %	-2.2 %
<i>Instalment loans</i>	2,153,197	2,152,926	2,139,656	-0.6 %	-0.6 %
<i>Instalment sales</i>	178,932	173,860	172,757	-0.6 %	-3.5 %
<i>Revolving credit</i>	5,273,743	5,137,842	5,123,738	-0.3 %	-2.8 %
Mortgage loans	3,224,265	3,249,033	3,251,869	+0.1 %	+0.9 %
<i>Immovable destination</i>	3,221,315	3,245,604	3,248,378	+0.1 %	+0.8 %
<i>Movable destination</i>	2,950	3,429	3,491	+1.8 %	+18.3 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2018-11	2019-11	2020-11	% change
Total	1,333,005	1,372,383	1,120,478	-18.4 %
Consumer credit	991,345	939,317	749,477	-20.2 %
<i>Instalment loans</i>	653,659	661,878	533,435	-19.4 %
<i>Instalment sales</i>	77,915	66,187	69,350	+4.8 %
<i>Revolving credit</i>	259,771	211,252	146,692	-30.6 %
Mortgage loans	341,660	433,066	371,001	-14.3 %
<i>Immovable destination</i>	340,208	431,751	369,927	-14.3 %
<i>Movable destination</i>	1,452	1,315	1,074	-18.3 %

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)

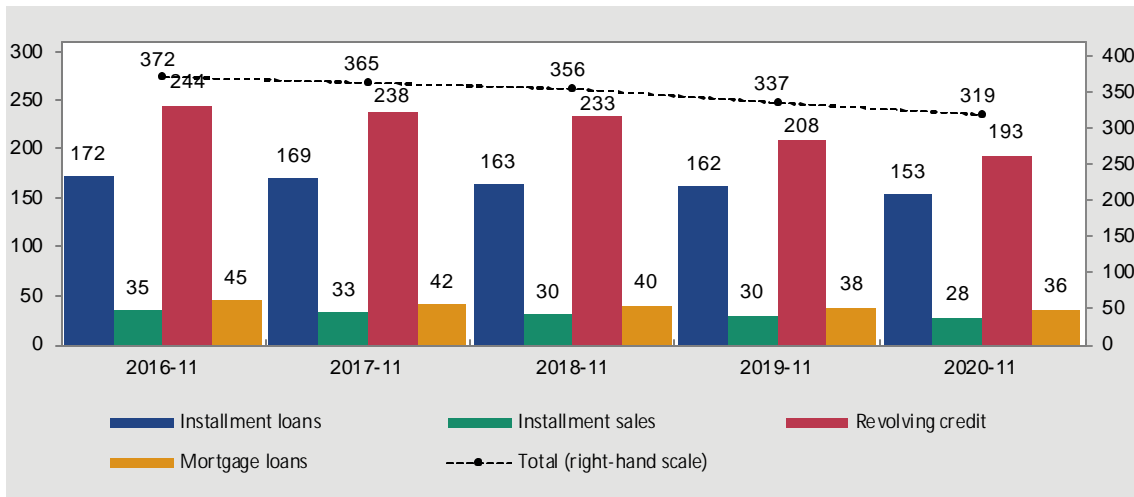


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

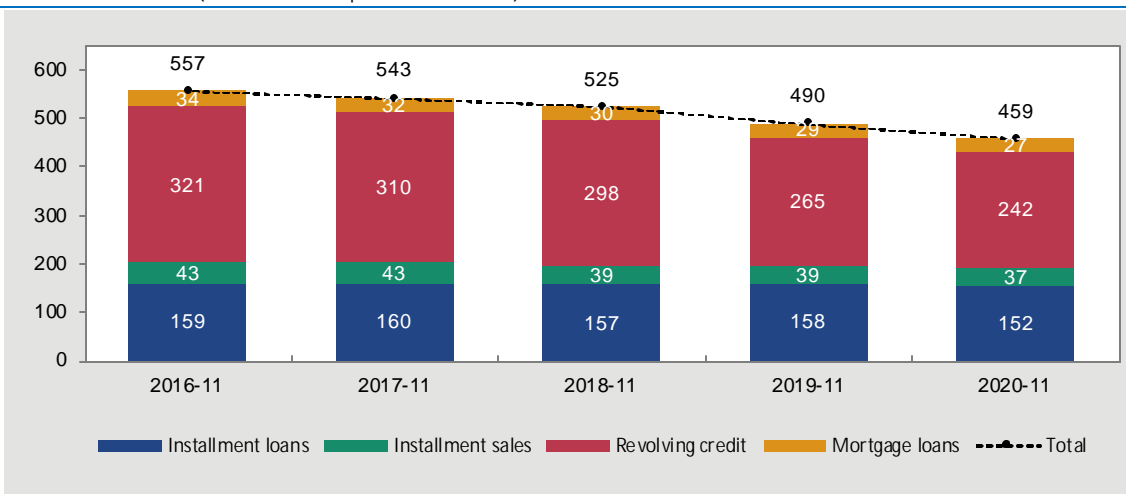
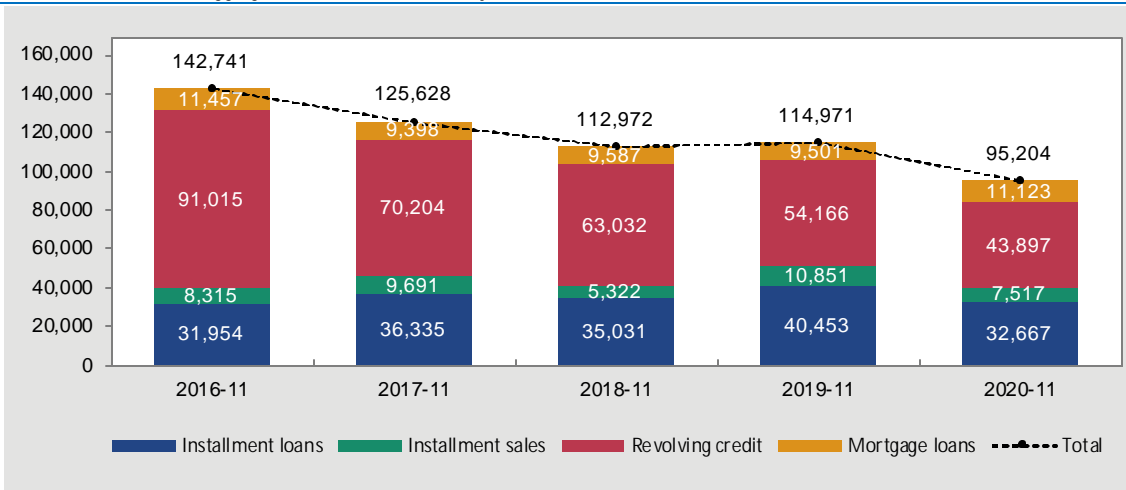


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2019-11	2020-10	2020-11	Change over one month	Change over one year
Total¹	337,000	320,748	319,285	-0.5 %	-5.3 %
Consumer credit ¹	317,409	301,353	300,110	-0.4 %	-5.5 %
<i>Instalment loans</i>	161,637	153,686	152,877	-0.5 %	-5.4 %
<i>Instalment sales</i>	29,736	28,003	27,966	-0.1 %	-6.0 %
<i>Revolving credit</i>	207,988	194,197	193,323	-0.5 %	-7.1 %
Mortgage loans ¹	38,356	36,340	35,847	-1.4 %	-6.5 %
<i>Immovable destination</i>	38,223	36,151	35,647	-1.4 %	-6.7 %
<i>Movable destination</i>	133	189	200	+5.8 %	+50.4 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2019-11	2020-10	2020-11	Change over one month	Change over one year
Total	490,214	461,230	459,064	-0.5 %	-6.4 %
Consumer credit	461,069	433,514	431,659	-0.4 %	-6.4 %
<i>Instalment loans</i>	157,803	152,775	152,199	-0.4 %	-3.6 %
<i>Instalment sales</i>	38,598	37,377	37,475	+0.3 %	-2.9 %
<i>Revolving credit</i>	264,668	243,362	241,985	-0.6 %	-8.6 %
Mortgage loans	29,145	27,716	27,405	-1.1 %	-6.0 %
<i>Immovable destination</i>	29,061	27,595	27,281	-1.1 %	-6.1 %
<i>Movable destination</i>	84	121	124	+2.5 %	+47.6 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2019-11	2020-10	2020-11	Change over one month	Change over one year
Total	2,695,297	2,489,200	2,476,876	-0.5 %	-8.1 %
Consumer credit	1,540,149	1,456,150	1,448,261	-0.5 %	-6.0 %
<i>Instalment loans</i>	1,094,580	1,049,235	1,044,806	-0.4 %	-4.5 %
<i>Instalment sales</i>	28,390	25,370	25,094	-1.1 %	-11.6 %
<i>Revolving credit</i>	417,179	381,544	378,360	-0.8 %	-9.3 %
Mortgage loans	1,155,148	1,033,050	1,028,615	-0.4 %	-11.0 %
<i>Immovable destination</i>	1,152,122	1,028,767	1,024,322	-0.4 %	-11.1 %
<i>Movable destination</i>	3,027	4,283	4,293	+0.2 %	+41.8 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2018-11	2019-11	2020-11	% change
Total	112,972	114,971	95,204	-17.2 %
Consumer credit	103,385	105,470	84,081	-20.3 %
<i>Instalment loans</i>	35,031	40,453	32,667	-19.2 %
<i>Instalment sales</i>	5,322	10,851	7,517	-30.7 %
<i>Revolving credit</i>	63,032	54,166	43,897	-19.0 %
Mortgage loans	9,587	9,501	11,123	+17.1 %
<i>Immovable destination</i>	9,525	9,402	10,998	+17.0 %
<i>Movable destination</i>	62	99	125	+26.3 %

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)

	2019-11	2020-10	2020-11	Change over one month	Change over one year
Total	6,227,902	6,205,164	6,199,842	-0.1 %	-0.5 %
Flanders	3,592,799	3,584,789	3,583,178	-0.0 %	-0.3 %
Wallonia	2,004,303	1,994,335	1,991,525	-0.1 %	-0.6 %
Brussels-Capital Region	514,861	508,214	507,032	-0.2 %	-1.5 %
>< Belgium	115,939	117,826	118,107	+0.2 %	+1.9 %
Consumer credit	5,329,341	5,271,098	5,260,038	-0.2 %	-1.3 %
Flanders	2,955,294	2,926,975	2,921,887	-0.2 %	-1.1 %
Wallonia	1,814,123	1,792,859	1,788,412	-0.2 %	-1.4 %
Brussels-Capital Region	455,462	444,997	443,246	-0.4 %	-2.7 %
>< Belgium	104,462	106,267	106,493	+0.2 %	+1.9 %
Mortgage loans	3,055,954	3,053,337	3,054,782	+0.0 %	-0.0 %
Flanders	1,930,881	1,929,755	1,930,980	+0.1 %	+0.0 %
Wallonia	919,481	918,117	918,154	+0.0 %	-0.1 %
Brussels-Capital Region	182,895	183,453	183,609	+0.1 %	+0.4 %
>< Belgium	22,697	22,012	22,039	+0.1 %	-2.9 %

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

(situation at end of period)

	2019-11	2020-10	2020-11	Change over one month	Change over one year
Total	337,000	320,748	319,285	-0.5 %	-5.3 %
Flanders	126,528	120,494	119,900	-0.5 %	-5.2 %
Wallonia	139,698	131,603	131,034	-0.4 %	-6.2 %
Brussels-Capital Region	47,433	45,356	45,090	-0.6 %	-4.9 %
>< Belgium	23,341	23,295	23,261	-0.1 %	-0.3 %
Consumer credit	317,409	301,353	300,110	-0.4 %	-5.5 %
Flanders	118,008	111,929	111,454	-0.4 %	-5.6 %
Wallonia	131,111	123,203	122,702	-0.4 %	-6.4 %
Brussels-Capital Region	45,683	43,603	43,366	-0.5 %	-5.1 %
>< Belgium	22,607	22,618	22,588	-0.1 %	-0.1 %
Mortgage loans	38,356	36,340	35,847	-1.4 %	-6.5 %
Flanders	15,716	15,033	14,803	-1.5 %	-5.8 %
Wallonia	18,010	16,955	16,749	-1.2 %	-7.0 %
Brussels-Capital Region	3,158	3,026	2,976	-1.7 %	-5.8 %
>< Belgium	1,472	1,326	1,319	-0.5 %	-10.4 %

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