

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2019-10	2020-10	% change
Borrowers with at least one outstanding credit	6,225,226	6,205,164	-0.3 %
Borrowers with at least one overdue credit	337,089	320,748	-4.8 %
Percentage of defaulting borrowers	5.4 %	5.2 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2019-10	2020-10	% change
Outstanding credits	10,836,754	10,713,661	-1.1 %
Consumer credit	7,631,783	7,464,628	-2.2 %
Mortgage loans	3,204,971	3,249,033	+1.4 %
Overdue credits	491,047	461,230	-6.1 %
Consumer credit	461,895	433,514	-6.1 %
Mortgage loans	29,152	27,716	-4.9 %
Percentage of overdue credits	4.5 %	4.3 %	
Consumer credit	6.1 %	5.8 %	
Mortgage loans	0.9 %	0.9 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2019-10	2020-10	% change
Total amount of overdue (in thousands of euros)	2,702,680	2,489,200	-7.9 %
Consumer credit	1,542,493	1,456,150	-5.6 %
Mortgage loans	1,160,186	1,033,050	-11.0 %
Average amount of overdue	5,504	5,397	-1.9 %
Consumer credit	3,339	3,359	+0.6 %
Mortgage loans	39,798	37,273	-6.3 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2019-10	2020-10	% change
Total ongoing procedures	84,452	76,335	-9.6 %
New requests this year	10,479	7,893	-24.7 %

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)

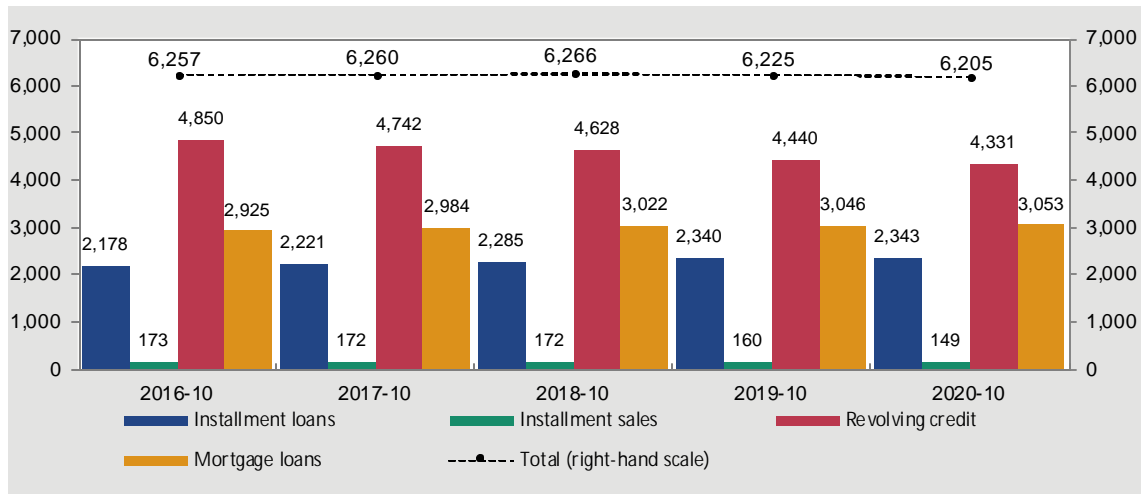


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

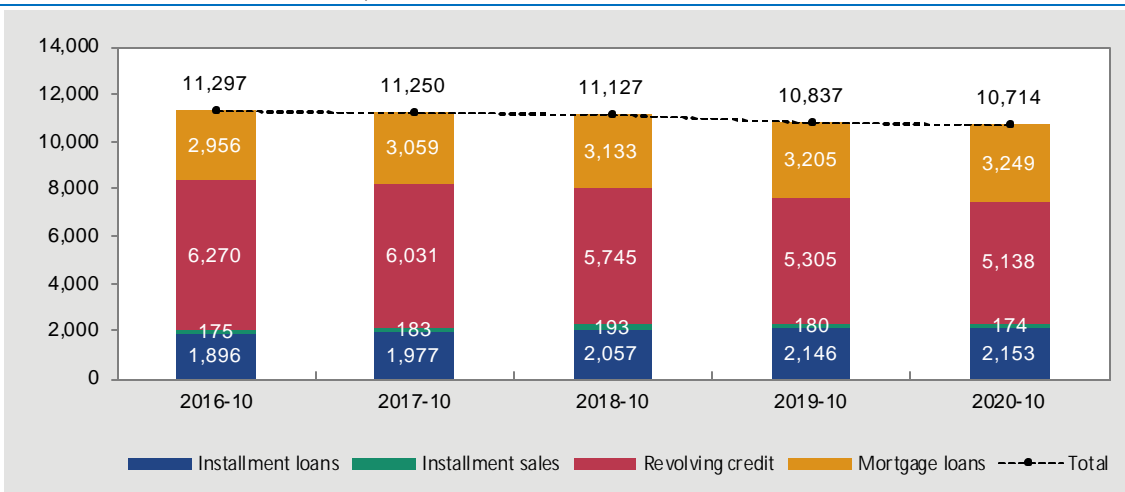
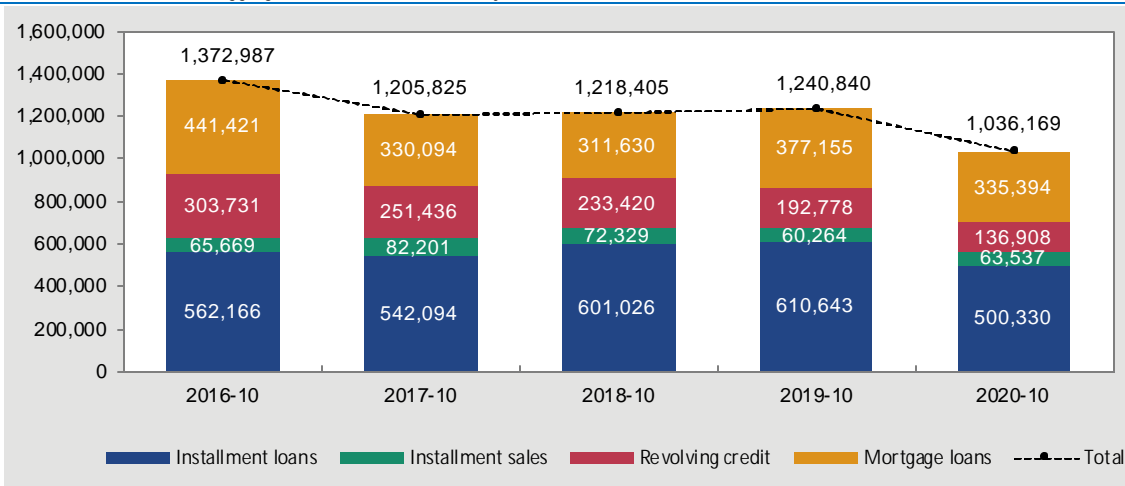


CHART 3. NUMBER OF NEW CREDITS

(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)

	2019-10	2020-09	2020-10	Change over one month	Change over one year
Total¹	6,225,226	6,212,531	6,205,164	-0.1 %	-0.3 %
Consumer credit ¹	5,336,405	5,283,090	5,271,098	-0.2 %	-1.2 %
<i>Instalment loans</i>	2,340,197	2,343,176	2,342,732	-0.0 %	+0.1 %
<i>Instalment sales</i>	160,335	150,056	149,028	-0.7 %	-7.1 %
<i>Revolving credit</i>	4,440,434	4,345,041	4,330,626	-0.3 %	-2.5 %
Mortgage loans ¹	3,045,530	3,051,682	3,053,337	+0.1 %	+0.3 %
<i>Immovable destination</i>	3,040,922	3,046,337	3,047,966	+0.1 %	+0.2 %
<i>Movable destination</i>	4,608	5,345	5,371	+0.5 %	+16.6 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2019-10	2020-09	2020-10	Change over one month	Change over one year
Total	10,836,754	10,722,333	10,713,661	-0.1 %	-1.1 %
Consumer credit	7,631,783	7,480,645	7,464,628	-0.2 %	-2.2 %
<i>Instalment loans</i>	2,146,368	2,152,317	2,152,926	+0.0 %	+0.3 %
<i>Instalment sales</i>	180,028	174,145	173,860	-0.2 %	-3.4 %
<i>Revolving credit</i>	5,305,387	5,154,183	5,137,842	-0.3 %	-3.2 %
Mortgage loans	3,204,971	3,241,688	3,249,033	+0.2 %	+1.4 %
<i>Immovable destination</i>	3,202,074	3,238,279	3,245,604	+0.2 %	+1.4 %
<i>Movable destination</i>	2,897	3,409	3,429	+0.6 %	+18.4 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2018-10	2019-10	2020-10	% change
Total	1,218,405	1,240,840	1,036,169	-16.5 %
Consumer credit	906,775	863,685	700,775	-18.9 %
<i>Instalment loans</i>	601,026	610,643	500,330	-18.1 %
<i>Instalment sales</i>	72,329	60,264	63,537	+5.4 %
<i>Revolving credit</i>	233,420	192,778	136,908	-29.0 %
Mortgage loans	311,630	377,155	335,394	-11.1 %
<i>Immovable destination</i>	310,285	375,950	334,445	-11.0 %
<i>Movable destination</i>	1,345	1,205	949	-21.2 %

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)

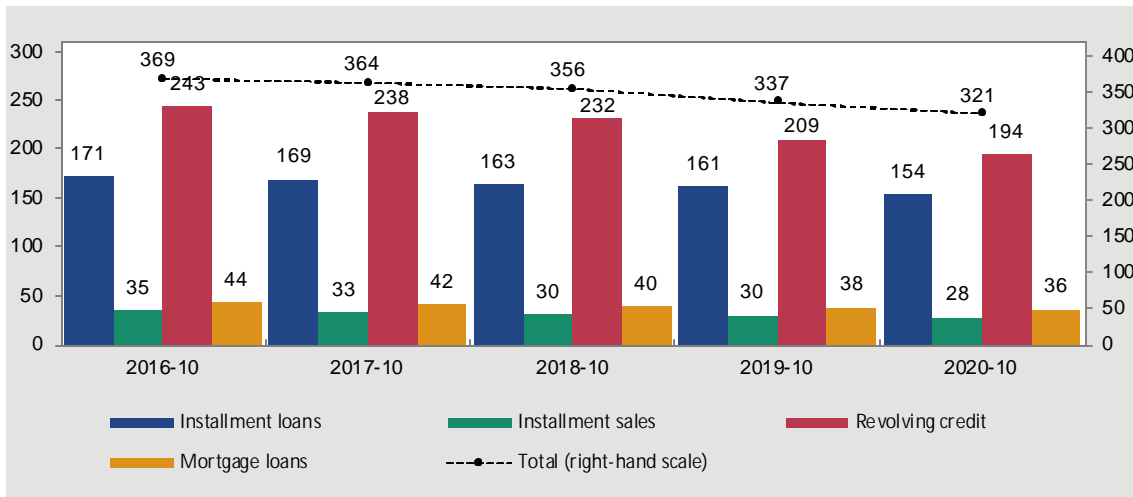


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

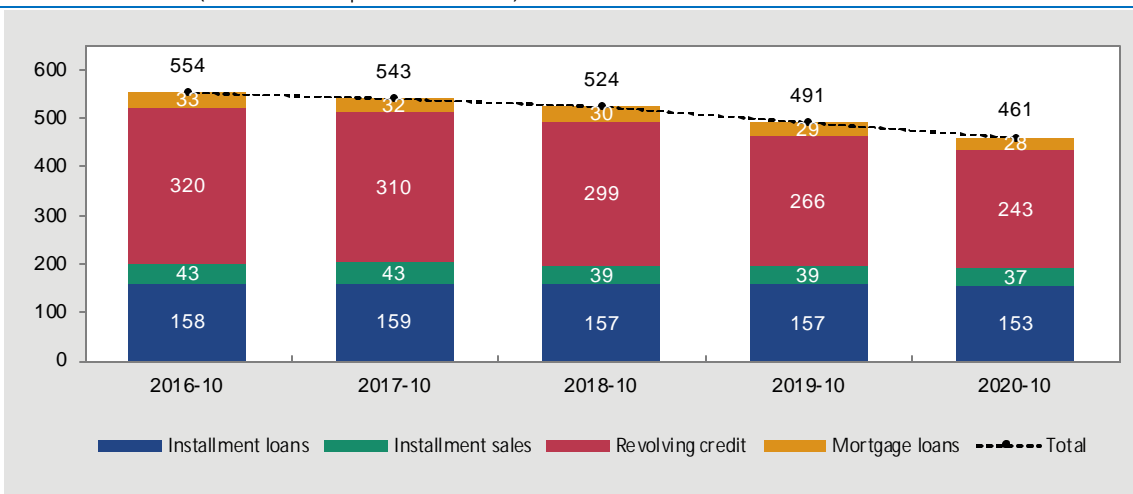
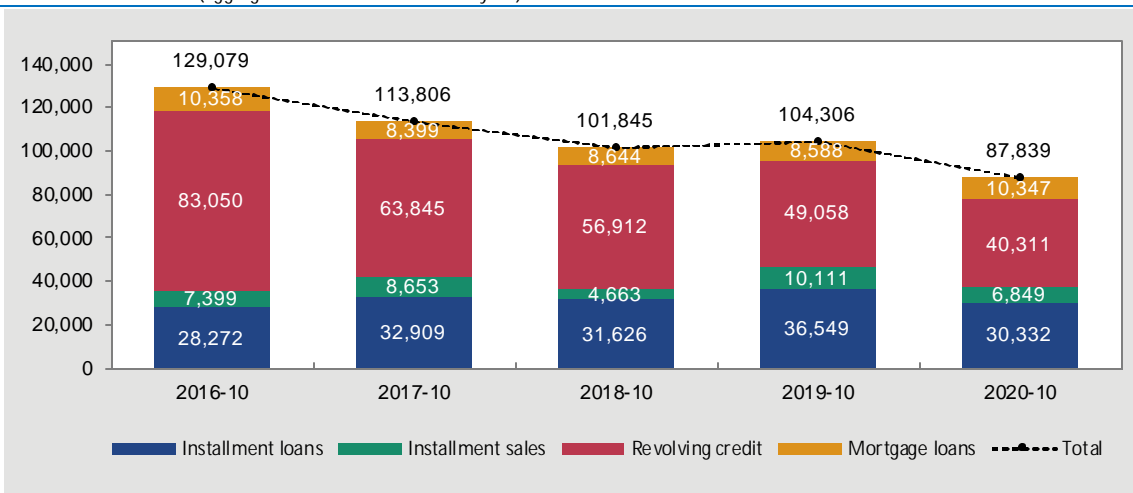


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2019-10	2020-09	2020-10	Change over one month	Change over one year
Total¹	337,089	323,037	320,748	-0.7 %	-4.8 %
Consumer credit ¹	317,480	303,250	301,353	-0.6 %	-5.1 %
<i>Instalment loans</i>	161,342	154,605	153,686	-0.6 %	-4.7 %
<i>Instalment sales</i>	29,947	28,214	28,003	-0.7 %	-6.5 %
<i>Revolving credit</i>	208,552	195,733	194,197	-0.8 %	-6.9 %
Mortgage loans ¹	38,344	36,984	36,340	-1.7 %	-5.2 %
<i>Immovable destination</i>	38,212	36,799	36,151	-1.8 %	-5.4 %
<i>Movable destination</i>	132	185	189	+2.2 %	+43.2 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2019-10	2020-09	2020-10	Change over one month	Change over one year
Total	491,047	464,703	461,230	-0.7 %	-6.1 %
Consumer credit	461,895	436,545	433,514	-0.7 %	-6.1 %
<i>Instalment loans</i>	157,235	153,400	152,775	-0.4 %	-2.8 %
<i>Instalment sales</i>	38,841	37,549	37,377	-0.5 %	-3.8 %
<i>Revolving credit</i>	265,819	245,596	243,362	-0.9 %	-8.4 %
Mortgage loans	29,152	28,158	27,716	-1.6 %	-4.9 %
<i>Immovable destination</i>	29,069	28,042	27,595	-1.6 %	-5.1 %
<i>Movable destination</i>	83	116	121	+4.3 %	+45.8 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2019-10	2020-09	2020-10	Change over one month	Change over one year
Total	2,702,680	2,501,119	2,489,200	-0.5 %	-7.9 %
Consumer credit	1,542,493	1,465,523	1,456,150	-0.6 %	-5.6 %
<i>Instalment loans</i>	1,092,925	1,055,204	1,049,235	-0.6 %	-4.0 %
<i>Instalment sales</i>	28,968	25,016	25,370	+1.4 %	-12.4 %
<i>Revolving credit</i>	420,600	385,303	381,544	-1.0 %	-9.3 %
Mortgage loans	1,160,186	1,035,596	1,033,050	-0.2 %	-11.0 %
<i>Immovable destination</i>	1,157,137	1,032,140	1,028,767	-0.3 %	-11.1 %
<i>Movable destination</i>	3,049	3,456	4,283	+23.9 %	+40.5 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2018-10	2019-10	2020-10	% change
Total	101,845	104,306	87,839	-15.8 %
Consumer credit	93,201	95,718	77,492	-19.0 %
<i>Instalment loans</i>	31,626	36,549	30,332	-17.0 %
<i>Instalment sales</i>	4,663	10,111	6,849	-32.3 %
<i>Revolving credit</i>	56,912	49,058	40,311	-17.8 %
Mortgage loans	8,644	8,588	10,347	+20.5 %
<i>Immovable destination</i>	8,592	8,494	10,236	+20.5 %
<i>Movable destination</i>	52	94	111	+18.1 %

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)

	2019-10	2020-09	2020-10	Change over one month	Change over one year
Total	6,225,226	6,212,531	6,205,164	-0.1 %	-0.3 %
Flanders	3,587,784	3,587,142	3,584,789	-0.1 %	-0.1 %
Wallonia	2,006,388	1,996,827	1,994,335	-0.1 %	-0.6 %
Brussels-Capital Region	516,905	513,158	508,214	-1.0 %	-1.7 %
>< Belgium	114,149	115,404	117,826	+2.1 %	+3.2 %
Consumer credit	5,336,405	5,283,090	5,271,098	-0.2 %	-1.2 %
Flanders	2,958,705	2,932,444	2,926,975	-0.2 %	-1.1 %
Wallonia	1,817,400	1,797,057	1,792,859	-0.2 %	-1.4 %
Brussels-Capital Region	457,521	449,655	444,997	-1.0 %	-2.7 %
>< Belgium	102,779	103,934	106,267	+2.2 %	+3.4 %
Mortgage loans	3,045,530	3,051,682	3,053,337	+0.1 %	+0.3 %
Flanders	1,920,300	1,927,661	1,929,755	+0.1 %	+0.5 %
Wallonia	919,159	917,101	918,117	+0.1 %	-0.1 %
Brussels-Capital Region	183,675	185,136	183,453	-0.9 %	-0.1 %
>< Belgium	22,396	21,784	22,012	+1.0 %	-1.7 %

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

(situation at end of period)

	2019-10	2020-09	2020-10	Change over one month	Change over one year
Total	337,089	323,037	320,748	-0.7 %	-4.8 %
Flanders	126,412	121,348	120,494	-0.7 %	-4.7 %
Wallonia	140,015	132,621	131,603	-0.8 %	-6.0 %
Brussels-Capital Region	47,549	45,880	45,356	-1.1 %	-4.6 %
>< Belgium	23,113	23,188	23,295	+0.5 %	+0.8 %
Consumer credit	317,480	303,250	301,353	-0.6 %	-5.1 %
Flanders	117,874	112,626	111,929	-0.6 %	-5.0 %
Wallonia	131,442	124,017	123,203	-0.7 %	-6.3 %
Brussels-Capital Region	45,790	44,084	43,603	-1.1 %	-4.8 %
>< Belgium	22,374	22,523	22,618	+0.4 %	+1.1 %
Mortgage loans	38,344	36,984	36,340	-1.7 %	-5.2 %
Flanders	15,714	15,311	15,033	-1.8 %	-4.3 %
Wallonia	17,993	17,284	16,955	-1.9 %	-5.8 %
Brussels-Capital Region	3,164	3,074	3,026	-1.6 %	-4.4 %
>< Belgium	1,473	1,315	1,326	+0.8 %	-10.0 %

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