# 10,469,387

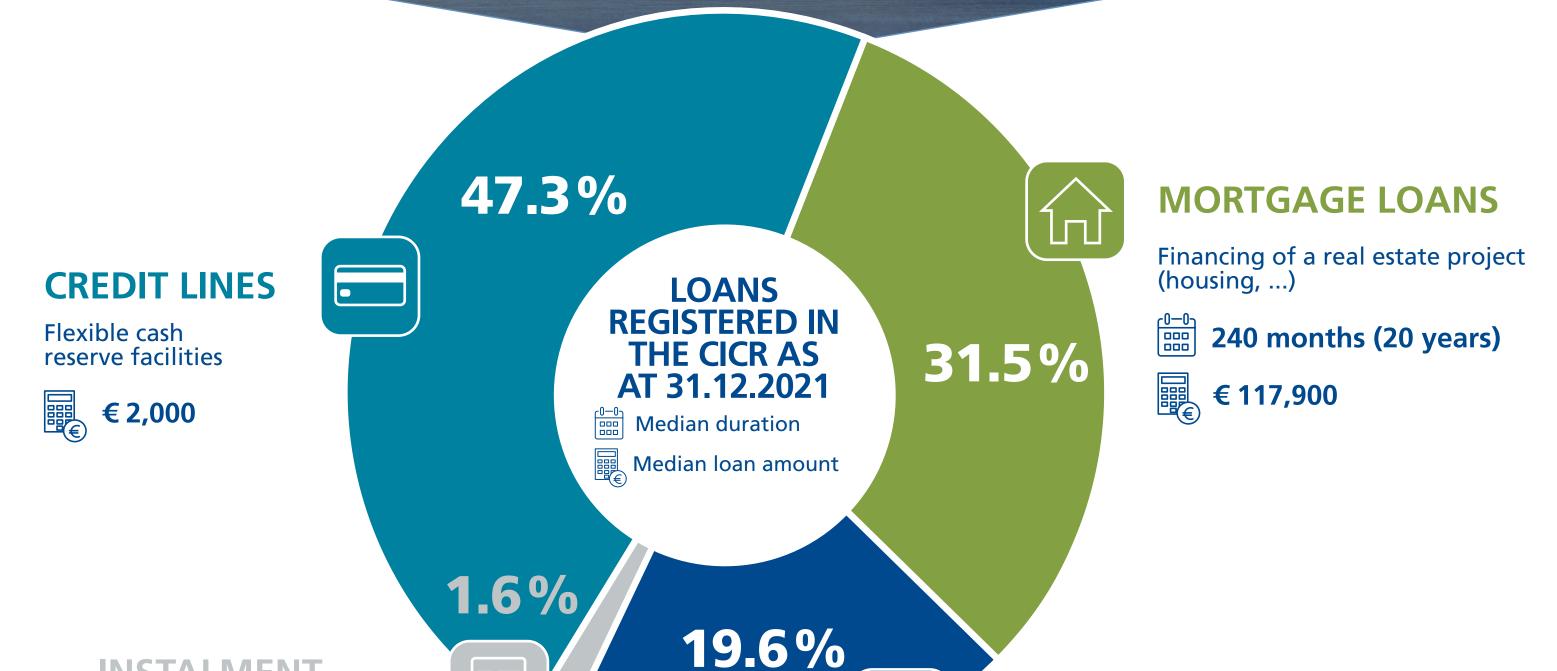
PRIVATE LOANS REGISTERED IN THE CICR AS AT 31.12.2021

# 6,160,051

PEOPLE IN BELGIUM WITH OUTSTANDING LOANS (53 %) 47%

OF ALL PRIVATE LOANS ARE CREDIT LINES

### TYPES OF LOANS REGISTERED IN THE CENTRAL INDIVIDUAL CREDIT REGISTER (CICR)



INSTALMENT SALES

Sales where a credit provider offers the possibility to spread the cost of a payment over a longer period





#### **INSTALMENT LOANS**

A lender lends a sum of money to be repaid at fixed intervals

**48 months (4 years)** 

€ 12,455

# **BELGIANS AND THEIR LOANS**



#### **6,160,051** PEOPLE IN BELGIUM WITH OUTSTANDING LOANS (53 % of the population)

### **268,156** PEOPLE IN BELGIUM WITH AT

LEAST ONE LOAN DEFAULT (2.3 % of the population)



66,661 PEOPLE IN BELGIUM INVOLVED IN A COLLECTIVE DEBT SETTLEMENT PROCEDURE \* (0.6 % of the population)





\* Individuals faced with over-indebtedness or serious financial difficulties may be eligible for a collective debt settlement procedure.

## LOAN DEFAULTS & COLLECTIVE DEBT SETTLEMENT PROCEDURES

The number of "problem loans" and the number of collective debt settlements decreased in 2021.



This decrease was most pronounced for mortgage loans (-11.6%) and credit lines (-10.3%).

