

**10,469,387**

PRIVATE LOANS REGISTERED IN THE CICR AS AT 31.12.2021

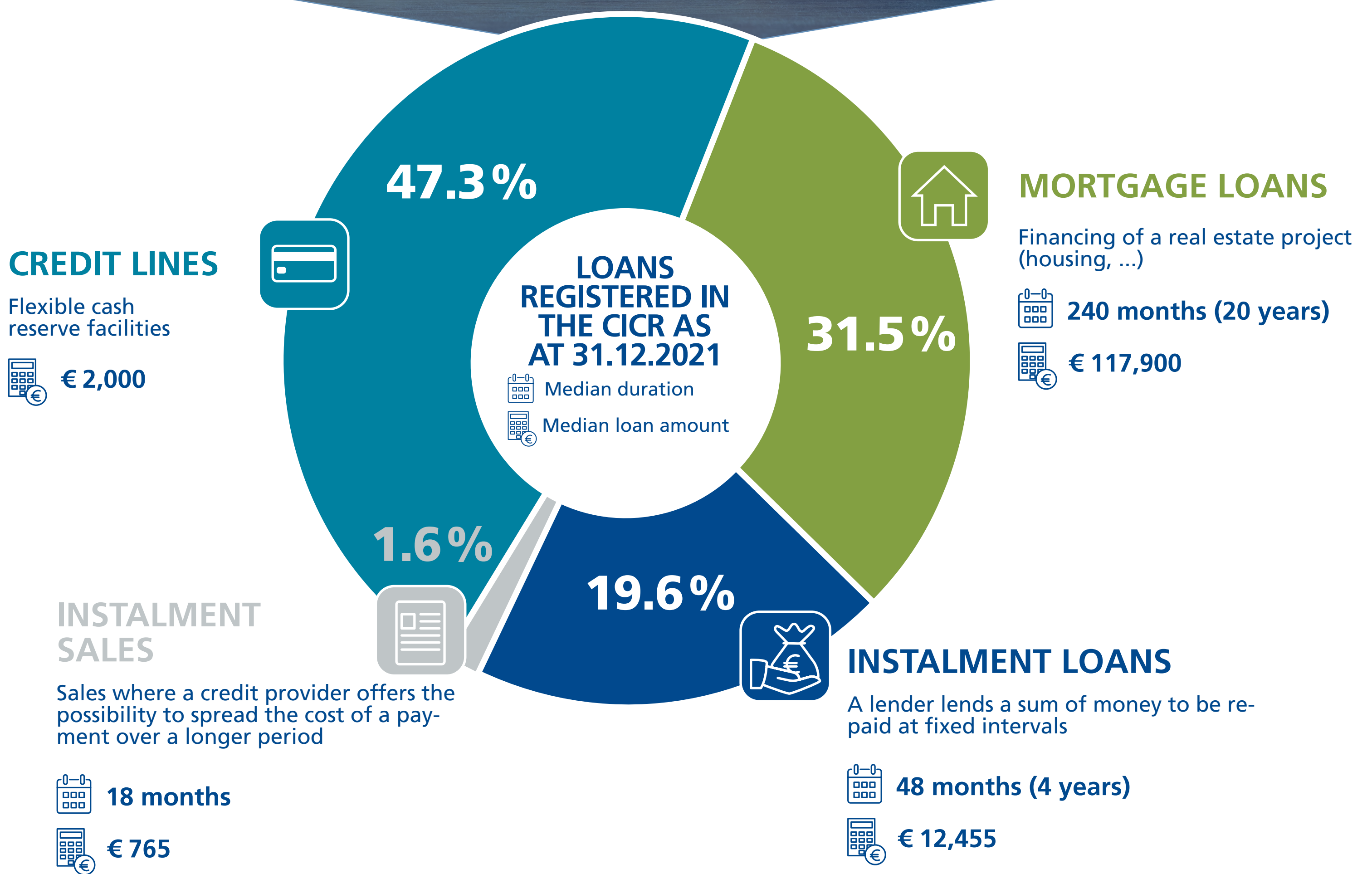
**6,160,051**

PEOPLE IN BELGIUM WITH OUTSTANDING LOANS (53 %)

**47 %**

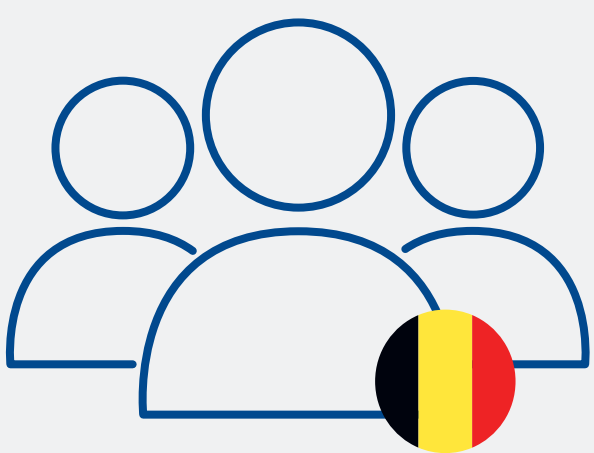
OF ALL PRIVATE LOANS ARE CREDIT LINES

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



## BELGIANS AND THEIR LOANS

**11,569,034**  
PEOPLE IN BELGIUM



**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)



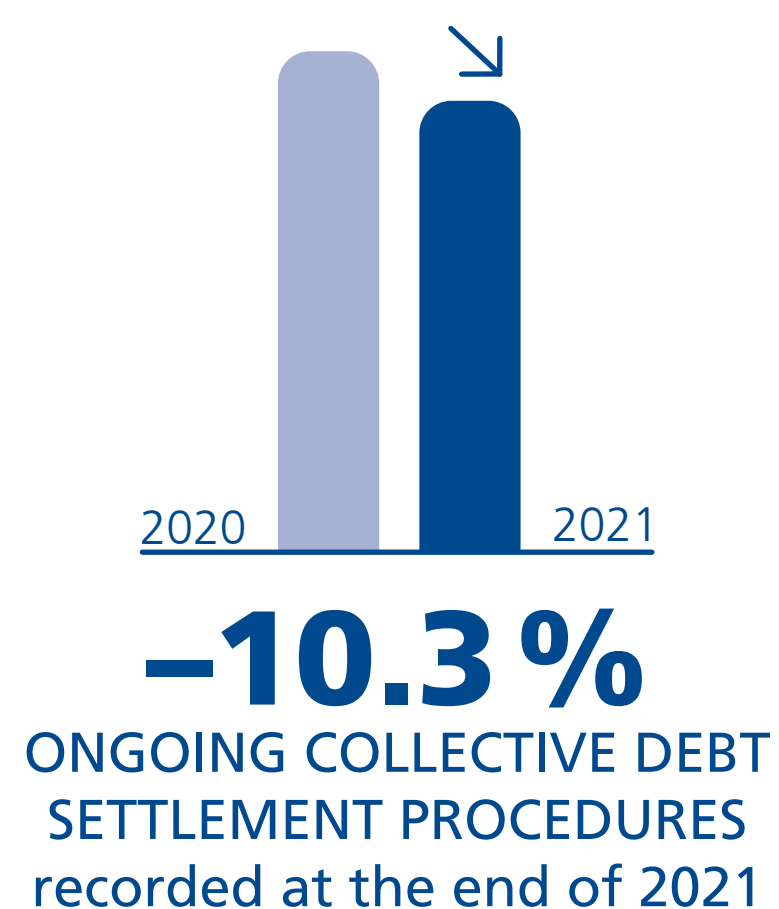
**66,661**  
PEOPLE IN BELGIUM INVOLVED IN A COLLECTIVE DEBT SETTLEMENT PROCEDURE \* (0.6 % of the population)



\* 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 %).

