

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2021-11	2022-11	% change
Borrowers with at least one outstanding credit	6,159,653	6,156,565	-0.1 %
Borrowers with at least one overdue credit	294,588	277,583	-5.8 %
Percentage of defaulting borrowers	4.8 %	4.5 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2021-11	2022-11	% change
Outstanding credits	10,483,865	10,366,666	-1.1 %
Consumer credit	7,191,322	7,039,473	-2.1 %
Mortgage loans	3,292,543	3,327,193	+1.1 %
Overdue credits	420,443	393,340	-6.4 %
Consumer credit	396,445	371,367	-6.3 %
Mortgage loans	23,998	21,973	-8.4 %
Percentage of overdue credits	4.0 %	3.8 %	
Consumer credit	5.5 %	5.3 %	
Mortgage loans	0.7 %	0.7 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2021-11	2022-11	% change
Total amount of overdue (in thousands of euros)	2,265,151	2,136,121	-5.7 %
Consumer credit	1,326,649	1,268,288	-4.4 %
Mortgage loans	938,502	867,833	-7.5 %
Average amount of overdue	5,388	5,431	+0.8 %
Consumer credit	3,346	3,415	+2.1 %
Mortgage loans	39,107	39,495	+1.0 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2021-11	2022-11	% change
Total ongoing procedures	67,736	60,149	-11.2 %
New requests this year	8,675	8,007	-7.7 %

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)

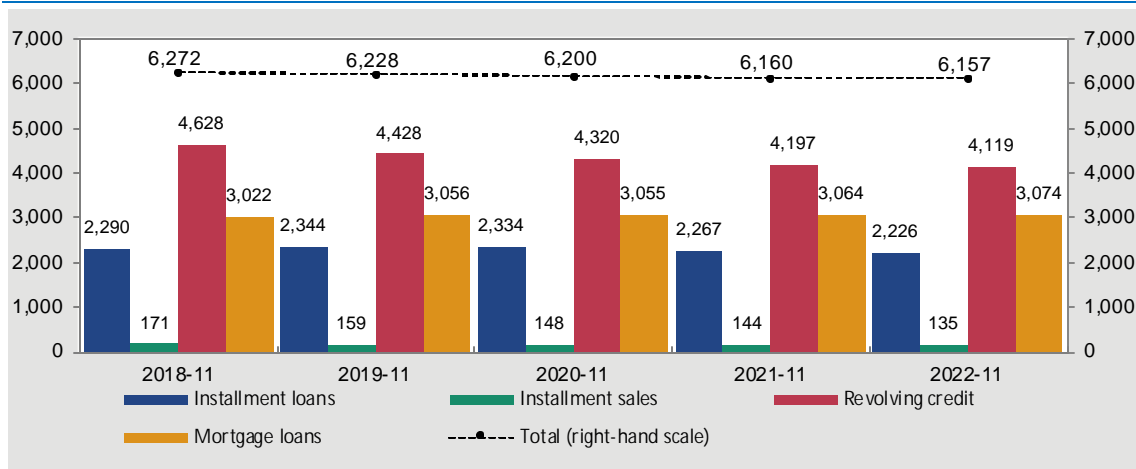


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

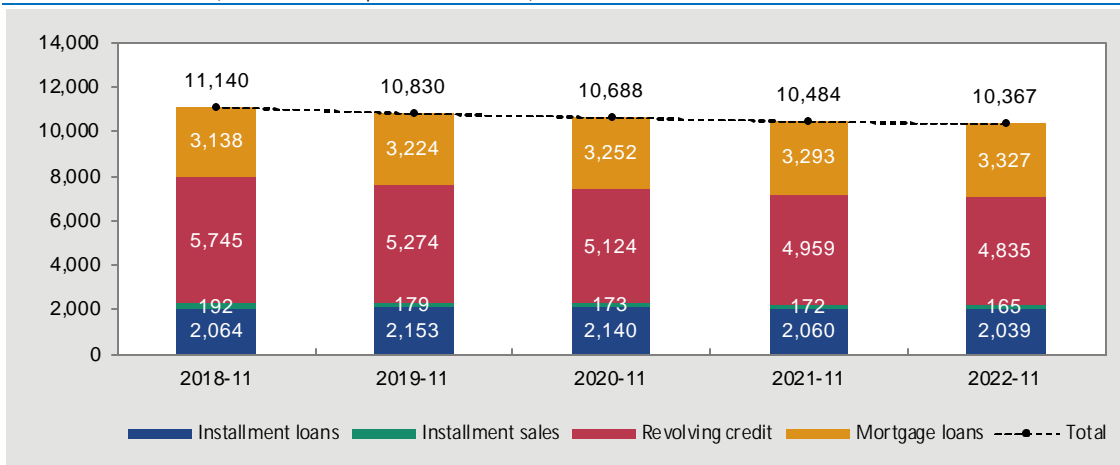
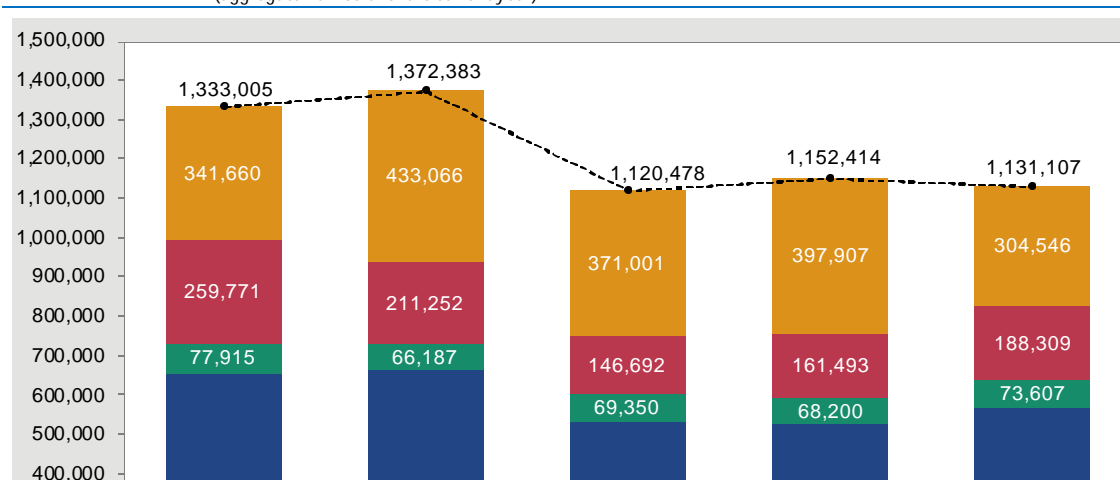


CHART 3. NUMBER OF NEW CREDITS

(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)

	2021-11	2022-10	2022-11	Change over one month	Change over one year
Total¹	6,159,653	6,162,131	6,156,565	-0.1 %	-0.1 %
Consumer credit ¹	5,149,887	5,097,268	5,087,577	-0.2 %	-1.2 %
<i>Instalment loans</i>	2,267,167	2,227,348	2,225,650	-0.1 %	-1.8 %
<i>Instalment sales</i>	143,859	136,288	135,428	-0.6 %	-5.9 %
<i>Revolving credit</i>	4,197,173	4,130,082	4,118,515	-0.3 %	-1.9 %
Mortgage loans ¹	3,063,783	3,072,316	3,073,923	+0.1 %	+0.3 %
<i>Immovable destination</i>	3,058,013	3,066,227	3,067,817	+0.1 %	+0.3 %
<i>Movable destination</i>	5,770	6,089	6,106	+0.3 %	+5.8 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2021-11	2022-10	2022-11	Change over one month	Change over one year
Total	10,483,865	10,379,696	10,366,666	-0.1 %	-1.1 %
Consumer credit	7,191,322	7,053,676	7,039,473	-0.2 %	-2.1 %
<i>Instalment loans</i>	2,060,259	2,038,236	2,038,839	+0.0 %	-1.0 %
<i>Instalment sales</i>	172,126	166,111	165,231	-0.5 %	-4.0 %
<i>Revolving credit</i>	4,958,937	4,849,329	4,835,403	-0.3 %	-2.5 %
Mortgage loans	3,292,543	3,326,020	3,327,193	+0.0 %	+1.1 %
<i>Immovable destination</i>	3,288,832	3,322,084	3,323,241	+0.0 %	+1.0 %
<i>Movable destination</i>	3,711	3,936	3,952	+0.4 %	+6.5 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2020-11	2021-11	2022-11	% change
Total	1,120,478	1,152,414	1,131,107	-1.8 %
Consumer credit	749,477	754,507	826,561	+9.5 %
<i>Instalment loans</i>	533,435	524,814	564,645	+7.6 %
<i>Instalment sales</i>	69,350	68,200	73,607	+7.9 %
<i>Revolving credit</i>	146,692	161,493	188,309	+16.6 %
Mortgage loans	371,001	397,907	304,546	-23.5 %
<i>Immovable destination</i>	369,927	396,944	303,517	-23.5 %
<i>Movable destination</i>	1,074	963	1,029	+6.9 %

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)

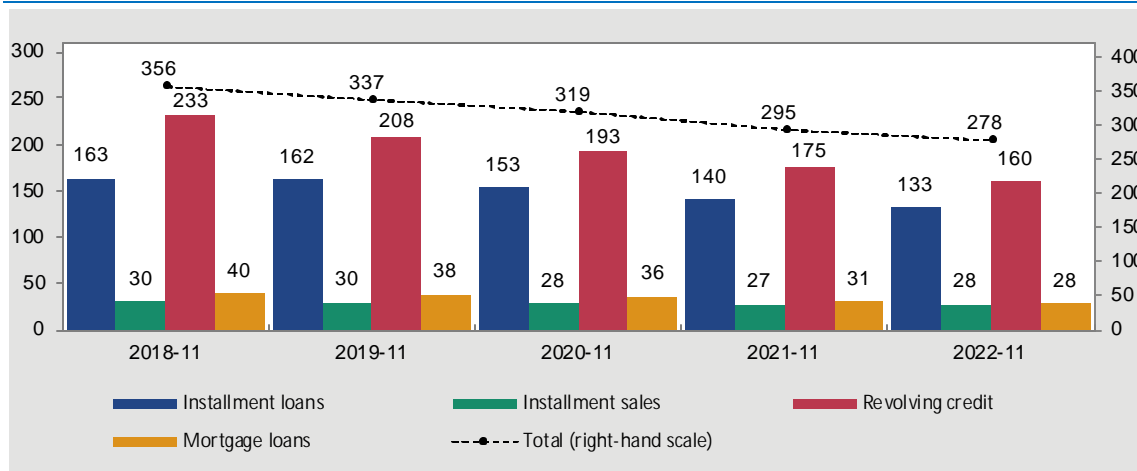


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

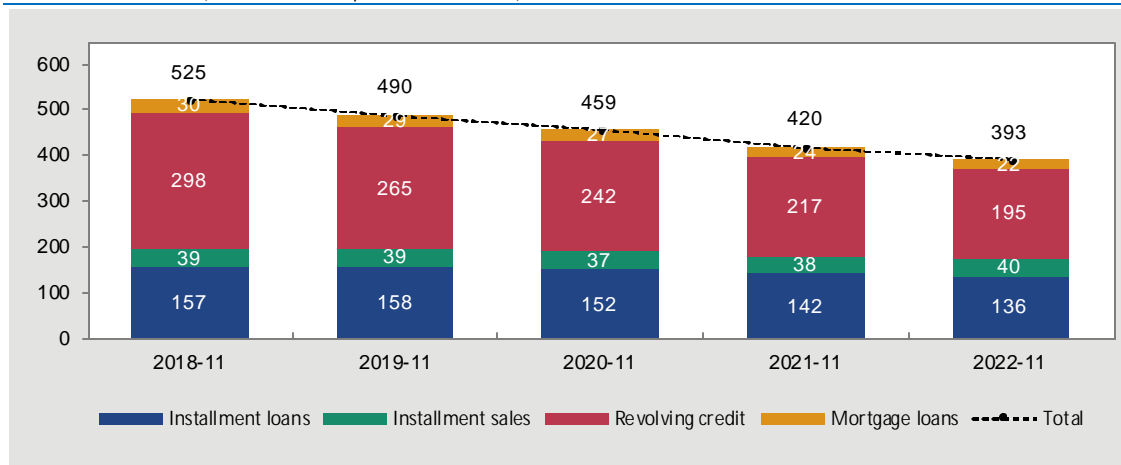
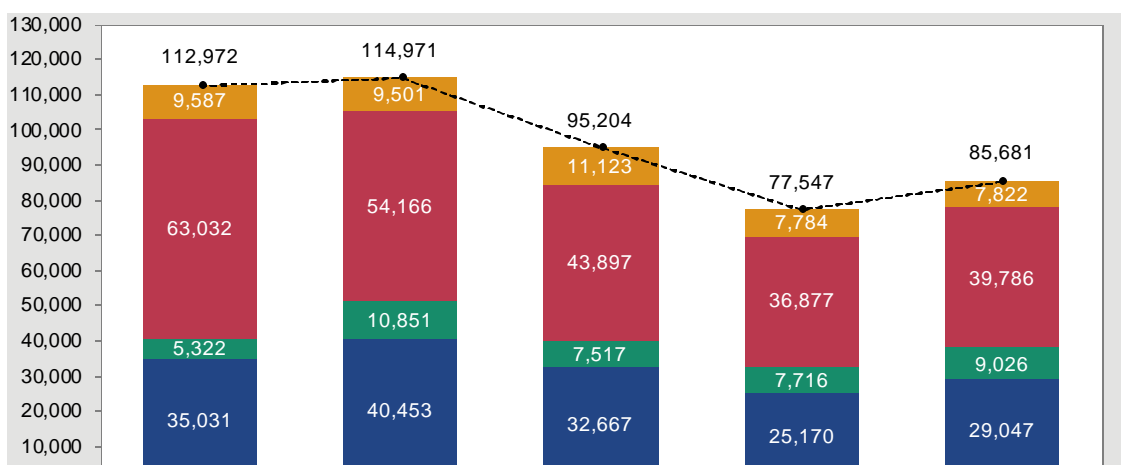


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2021-11	2022-10	2022-11	Change over one month	Change over one year
Total¹	294,588	277,682	277,583	-0.0 %	-5.8 %
Consumer credit ¹	277,444	261,386	261,175	-0.1 %	-5.9 %
<i>Instalment loans</i>	140,223	132,594	132,712	+0.1 %	-5.4 %
<i>Instalment sales</i>	27,373	27,603	27,720	+0.4 %	+1.3 %
<i>Revolving credit</i>	175,495	160,979	160,323	-0.4 %	-8.6 %
Mortgage loans ¹	30,873	28,047	28,098	+0.2 %	-9.0 %
<i>Immovable destination</i>	30,681	27,855	27,908	+0.2 %	-9.0 %
<i>Movable destination</i>	192	192	190	-1.0 %	-1.0 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2021-11	2022-10	2022-11	Change over one month	Change over one year
Total	420,443	393,622	393,340	-0.1 %	-6.4 %
Consumer credit	396,445	371,669	371,367	-0.1 %	-6.3 %
<i>Instalment loans</i>	141,805	135,948	136,371	+0.3 %	-3.8 %
<i>Instalment sales</i>	37,907	39,414	39,676	+0.7 %	+4.7 %
<i>Revolving credit</i>	216,733	196,307	195,320	-0.5 %	-9.9 %
Mortgage loans	23,998	21,953	21,973	+0.1 %	-8.4 %
<i>Immovable destination</i>	23,871	21,823	21,844	+0.1 %	-8.5 %
<i>Movable destination</i>	127	130	129	-0.8 %	+1.6 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2021-11	2022-10	2022-11	Change over one month	Change over one year
Total	2,265,151	2,128,439	2,136,121	+0.4 %	-5.7 %
Consumer credit	1,326,649	1,263,784	1,268,288	+0.4 %	-4.4 %
<i>Instalment loans</i>	974,259	943,782	949,273	+0.6 %	-2.6 %
<i>Instalment sales</i>	22,583	21,849	21,905	+0.3 %	-3.0 %
<i>Revolving credit</i>	329,807	298,153	297,110	-0.4 %	-9.9 %
Mortgage loans	938,502	864,655	867,833	+0.4 %	-7.5 %
<i>Immovable destination</i>	933,283	858,403	861,589	+0.4 %	-7.7 %
<i>Movable destination</i>	5,219	6,252	6,244	-0.1 %	+19.6 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2020-11	2021-11	2022-11	% change
Total	95,204	77,547	85,681	+10.5 %
Consumer credit	84,081	69,763	77,859	+11.6 %
<i>Instalment loans</i>	32,667	25,170	29,047	+15.4 %
<i>Instalment sales</i>	7,517	7,716	9,026	+17.0 %
<i>Revolving credit</i>	43,897	36,877	39,786	+7.9 %
Mortgage loans	11,123	7,784	7,822	+0.5 %
<i>Immovable destination</i>	10,998	7,701	7,747	+0.6 %
<i>Movable destination</i>	125	83	75	-9.6 %

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)

	2021-11	2022-10	2022-11	Change over one month	Change over one year
Total	6,159,653	6,162,131	6,156,565	-0.1 %	-0.1 %
Flanders	3,565,617	3,569,700	3,567,811	-0.1 %	+0.1 %
Wallonia	1,976,105	1,973,018	1,970,505	-0.1 %	-0.3 %
Brussels-Capital Region	497,423	498,202	495,116	-0.6 %	-0.5 %
>< Belgium	120,508	121,211	123,133	+1.6 %	+2.2 %
Consumer credit	5,149,887	5,097,268	5,087,577	-0.2 %	-1.2 %
Flanders	2,859,187	2,828,090	2,823,190	-0.2 %	-1.3 %
Wallonia	1,754,819	1,738,133	1,734,409	-0.2 %	-1.2 %
Brussels-Capital Region	427,531	422,699	420,125	-0.6 %	-1.7 %
>< Belgium	108,350	108,346	109,853	+1.4 %	+1.4 %
Mortgage loans	3,063,783	3,072,316	3,073,923	+0.1 %	+0.3 %
Flanders	1,936,437	1,942,362	1,943,918	+0.1 %	+0.4 %
Wallonia	919,971	918,607	919,522	+0.1 %	-0.0 %
Brussels-Capital Region	185,369	189,050	187,563	-0.8 %	+1.2 %
>< Belgium	22,006	22,297	22,920	+2.8 %	+4.2 %

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

(situation at end of period)

	2021-11	2022-10	2022-11	Change over one month	Change over one year
Total	294,588	277,682	277,583	-0.0 %	-5.8 %
Flanders	110,318	105,127	105,380	+0.2 %	-4.5 %
Wallonia	119,488	110,555	110,257	-0.3 %	-7.7 %
Brussels-Capital Region	41,678	39,735	39,577	-0.4 %	-5.0 %
>< Belgium	23,104	22,265	22,369	+0.5 %	-3.2 %
Consumer credit	277,444	261,386	261,175	-0.1 %	-5.9 %
Flanders	102,661	97,696	97,889	+0.2 %	-4.6 %
Wallonia	112,187	103,723	103,362	-0.3 %	-7.9 %
Brussels-Capital Region	40,106	38,267	38,126	-0.4 %	-4.9 %
>< Belgium	22,490	21,700	21,798	+0.5 %	-3.1 %
Mortgage loans	30,873	28,047	28,098	+0.2 %	-9.0 %
Flanders	13,041	12,113	12,193	+0.7 %	-6.5 %
Wallonia	14,056	12,525	12,517	-0.1 %	-10.9 %
Brussels-Capital Region	2,584	2,349	2,315	-1.4 %	-10.4 %
>< Belgium	1,192	1,060	1,073	+1.2 %	-10.0 %

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