

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2022-03	2023-03	% change
Borrowers with at least one outstanding credit	6,158,539	6,136,997	-0.3 %
Borrowers with at least one overdue credit	284,089	270,257	-4.9 %
Percentage of defaulting borrowers	4.6 %	4.4 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2022-03	2023-03	% change
Outstanding credits	10,446,751	10,302,724	-1.4 %
Consumer credit	7,140,767	6,976,901	-2.3 %
Mortgage loans	3,305,984	3,325,823	+0.6 %
Overdue credits	404,818	383,163	-5.3 %
Consumer credit	381,831	361,898	-5.2 %
Mortgage loans	22,987	21,265	-7.5 %
Percentage of overdue credits	3.9 %	3.7 %	
Consumer credit	5.3 %	5.2 %	
Mortgage loans	0.7 %	0.6 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2022-03	2023-03	% change
Total amount of overdue (in thousands of euros)	2,213,057	2,140,455	-3.3 %
Consumer credit	1,285,196	1,282,994	-0.2 %
Mortgage loans	927,861	857,461	-7.6 %
Average amount of overdue	5,467	5,586	+2.2 %
Consumer credit	3,366	3,545	+5.3 %
Mortgage loans	40,365	40,323	-0.1 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2022-03	2023-03	% change
Total ongoing procedures	64,810	58,033	-10.5 %
New requests this year	2,213	2,384	+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)

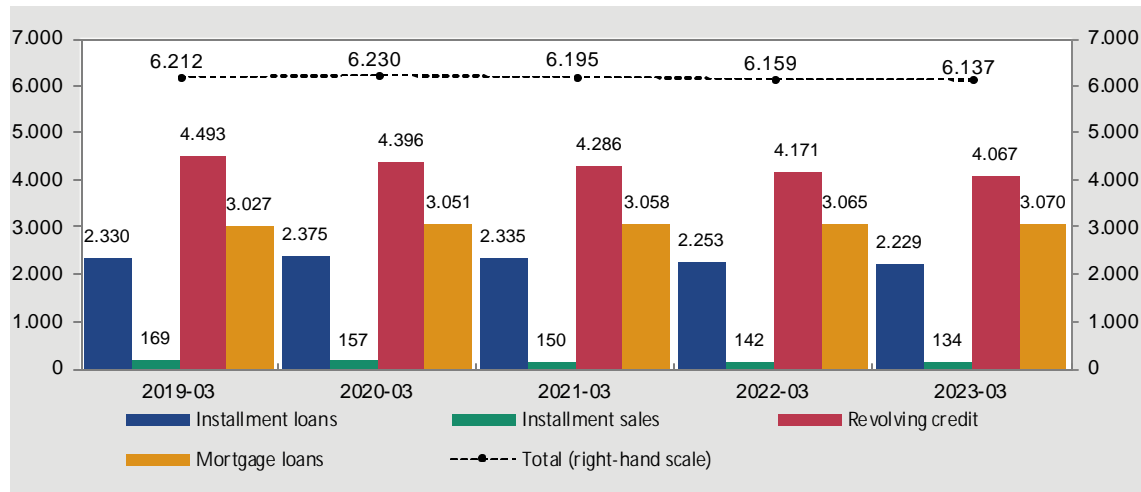


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

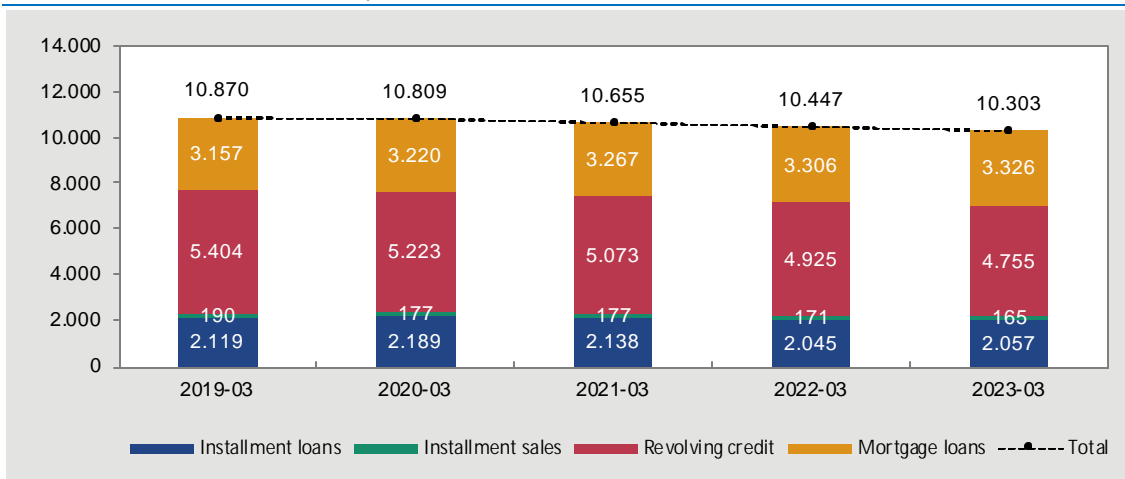
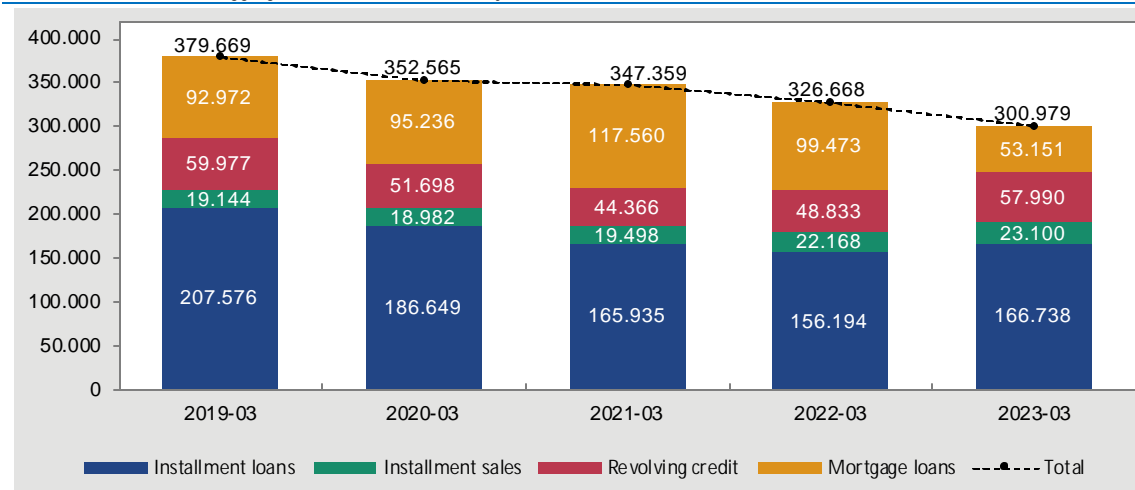


CHART 3. NUMBER OF NEW CREDITS

(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)

	2022-03	2023-02	2023-03	Change over one month	Change over one year
Total¹	6,158,539	6,146,895	6,136,997	-0.2 %	-0.3 %
Consumer credit ¹	5,127,714	5,068,246	5,054,612	-0.3 %	-1.4 %
<i>Instalment loans</i>	2,252,702	2,226,110	2,229,446	+0.1 %	-1.0 %
<i>Instalment sales</i>	142,015	135,890	134,292	-1.2 %	-5.4 %
<i>Revolving credit</i>	4,170,638	4,085,954	4,066,807	-0.5 %	-2.5 %
Mortgage loans ¹	3,064,706	3,070,678	3,069,884	-0.0 %	+0.2 %
<i>Immovable destination</i>	3,058,851	3,064,510	3,063,695	-0.0 %	+0.2 %
<i>Movable destination</i>	5,855	6,168	6,189	+0.3 %	+5.7 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2022-03	2023-02	2023-03	Change over one month	Change over one year
Total	10,446,751	10,318,712	10,302,724	-0.2 %	-1.4 %
Consumer credit	7,140,767	6,993,803	6,976,901	-0.2 %	-2.3 %
<i>Instalment loans</i>	2,045,119	2,047,860	2,056,901	+0.4 %	+0.6 %
<i>Instalment sales</i>	171,118	167,215	164,950	-1.4 %	-3.6 %
<i>Revolving credit</i>	4,924,530	4,778,728	4,755,050	-0.5 %	-3.4 %
Mortgage loans	3,305,984	3,324,909	3,325,823	+0.0 %	+0.6 %
<i>Immovable destination</i>	3,302,183	3,320,897	3,321,796	+0.0 %	+0.6 %
<i>Movable destination</i>	3,801	4,012	4,027	+0.4 %	+5.9 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2021-03	2022-03	2023-03	% change
Total	347,359	326,668	300,979	-7.9 %
Consumer credit	229,799	227,195	247,828	+9.1 %
<i>Instalment loans</i>	165,935	156,194	166,738	+6.8 %
<i>Instalment sales</i>	19,498	22,168	23,100	+4.2 %
<i>Revolving credit</i>	44,366	48,833	57,990	+18.8 %
Mortgage loans	117,560	99,473	53,151	-46.6 %
<i>Immovable destination</i>	117,288	99,199	52,896	-46.7 %
<i>Movable destination</i>	272	274	255	-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)

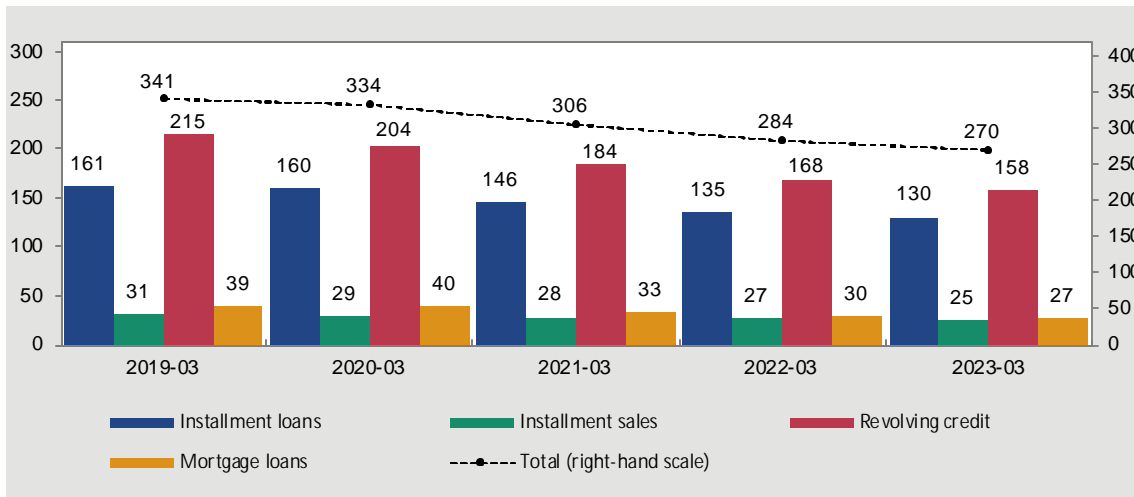


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

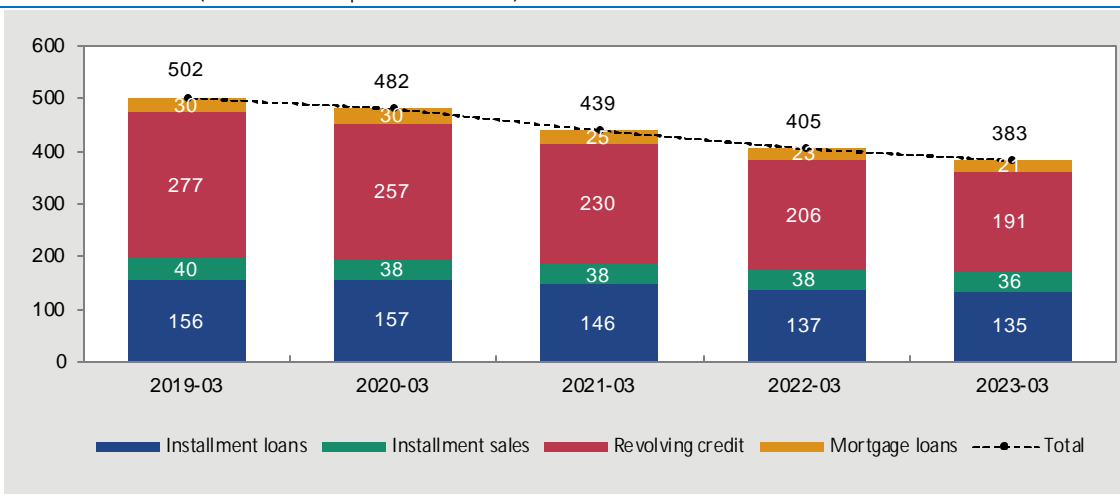
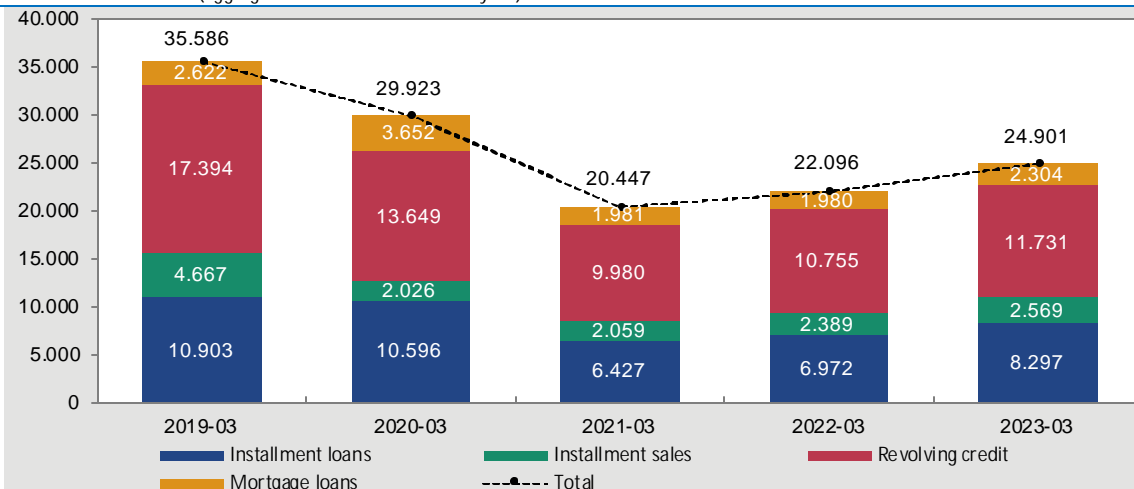


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2022-03	2023-02	2023-03	Change over one month	Change over one year
Total¹	284,089	273,068	270,257	-1.0 %	-4.9 %
Consumer credit ¹	267,497	257,019	254,314	-1.1 %	-4.9 %
<i>Instalment loans</i>	135,011	130,170	129,796	-0.3 %	-3.9 %
<i>Instalment sales</i>	27,339	26,847	24,696	-8.0 %	-9.7 %
<i>Revolving credit</i>	167,771	158,379	157,536	-0.5 %	-6.1 %
Mortgage loans ¹	29,503	27,302	26,995	-1.1 %	-8.5 %
<i>Immovable destination</i>	29,299	27,103	26,793	-1.1 %	-8.6 %
<i>Movable destination</i>	204	199	202	+1.5 %	-1.0 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2022-03	2023-02	2023-03	Change over one month	Change over one year
Total	404,818	387,184	383,163	-1.0 %	-5.3 %
Consumer credit	381,831	365,670	361,898	-1.0 %	-5.2 %
<i>Instalment loans</i>	137,222	134,563	134,520	-0.0 %	-2.0 %
<i>Instalment sales</i>	38,325	38,653	36,111	-6.6 %	-5.8 %
<i>Revolving credit</i>	206,284	192,454	191,267	-0.6 %	-7.3 %
Mortgage loans	22,987	21,514	21,265	-1.2 %	-7.5 %
<i>Immovable destination</i>	22,854	21,379	21,129	-1.2 %	-7.5 %
<i>Movable destination</i>	133	135	136	+0.7 %	+2.3 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2022-03	2023-02	2023-03	Change over one month	Change over one year
Total	2,213,057	2,130,330	2,140,455	+0.5 %	-3.3 %
Consumer credit	1,285,196	1,268,331	1,282,994	+1.2 %	-0.2 %
<i>Instalment loans</i>	949,700	946,622	954,962	+0.9 %	+0.6 %
<i>Instalment sales</i>	22,050	21,947	21,542	-1.8 %	-2.3 %
<i>Revolving credit</i>	313,446	299,762	306,489	+2.2 %	-2.2 %
Mortgage loans	927,861	861,999	857,461	-0.5 %	-7.6 %
<i>Immovable destination</i>	922,472	856,310	852,069	-0.5 %	-7.6 %
<i>Movable destination</i>	5,388	5,689	5,392	-5.2 %	+0.1 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2021-03	2022-03	2023-03	% change
Total	20,447	22,096	24,901	+12.7 %
Consumer credit	18,466	20,116	22,597	+12.3 %
<i>Instalment loans</i>	6,427	6,972	8,297	+19.0 %
<i>Instalment sales</i>	2,059	2,389	2,569	+7.5 %
<i>Revolving credit</i>	9,980	10,755	11,731	+9.1 %
Mortgage loans	1,981	1,980	2,304	+16.4 %
<i>Immovable destination</i>	1,955	1,956	2,277	+16.4 %
<i>Movable destination</i>	26	24	27	+12.5 %

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)

	2022-03	2023-02	2023-03	Change over one month	Change over one year
Total	6,158,539	6,146,895	6,136,997	-0.2 %	-0.3 %
Flanders	3,566,040	3,561,927	3,557,879	-0.1 %	-0.2 %
Wallonia	1,974,207	1,967,921	1,964,075	-0.2 %	-0.5 %
Brussels-Capital Region	497,542	496,656	493,371	-0.7 %	-0.8 %
>< Belgium	120,750	120,391	121,672	+1.1 %	+0.8 %
Consumer credit	5,127,714	5,068,246	5,054,612	-0.3 %	-1.4 %
Flanders	2,845,737	2,811,253	2,804,207	-0.3 %	-1.5 %
Wallonia	1,748,081	1,729,984	1,725,345	-0.3 %	-1.3 %
Brussels-Capital Region	425,458	419,914	416,981	-0.7 %	-2.0 %
>< Belgium	108,438	107,095	108,079	+0.9 %	-0.3 %
Mortgage loans	3,064,706	3,070,678	3,069,884	-0.0 %	+0.2 %
Flanders	1,937,496	1,941,567	1,941,855	+0.0 %	+0.2 %
Wallonia	918,079	917,511	917,237	-0.0 %	-0.1 %
Brussels-Capital Region	187,114	189,112	187,804	-0.7 %	+0.4 %
>< Belgium	22,017	22,488	22,988	+2.2 %	+4.4 %

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

(situation at end of period)

	2022-03	2023-02	2023-03	Change over one month	Change over one year
Total	284,089	273,068	270,257	-1.0 %	-4.9 %
Flanders	106,389	103,789	102,935	-0.8 %	-3.2 %
Wallonia	114,661	107,946	106,314	-1.5 %	-7.3 %
Brussels-Capital Region	40,249	39,180	38,744	-1.1 %	-3.7 %
>< Belgium	22,790	22,153	22,264	+0.5 %	-2.3 %
Consumer credit	267,497	257,019	254,314	-1.1 %	-4.9 %
Flanders	98,995	96,412	95,654	-0.8 %	-3.4 %
Wallonia	107,544	101,251	99,604	-1.6 %	-7.4 %
Brussels-Capital Region	38,769	37,756	37,350	-1.1 %	-3.7 %
>< Belgium	22,189	21,600	21,706	+0.5 %	-2.2 %
Mortgage loans	29,503	27,302	26,995	-1.1 %	-8.5 %
Flanders	12,503	11,939	11,786	-1.3 %	-5.7 %
Wallonia	13,399	12,072	11,968	-0.9 %	-10.7 %
Brussels-Capital Region	2,460	2,263	2,218	-2.0 %	-9.8 %
>< Belgium	1,141	1,028	1,023	-0.5 %	-10.3 %

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