

## 1. Key figures

**TABLE 1. NUMBER OF BORROWERS**

(situation at end of period)

	2022-04	2023-04	% change
Borrowers with at least one outstanding credit	6,162,381	6,128,502	-0.5 %
Borrowers with at least one overdue credit	283,095	269,562	-4.8 %
Percentage of defaulting borrowers	4.6 %	4.4 %	

**TABLE 2. NUMBER OF LOANS**

(situation at end of period)

	2022-04	2023-04	% change
<b>Outstanding credits</b>	<b>10,449,910</b>	<b>10,282,952</b>	<b>-1.6 %</b>
Consumer credit	7,141,664	6,956,323	-2.6 %
Mortgage loans	3,308,246	3,326,629	+0.6 %
<b>Overdue credits</b>	<b>403,141</b>	<b>382,595</b>	<b>-5.1 %</b>
Consumer credit	380,627	361,415	-5.0 %
Mortgage loans	22,514	21,180	-5.9 %
<b>Percentage of overdue credits</b>	<b>3.9 %</b>	<b>3.7 %</b>	
Consumer credit	5.3 %	5.2 %	
Mortgage loans	0.7 %	0.6 %	

**TABLE 3. ARREARS / AMOUNTS DUE**

(situation at end of period)

	2022-04	2023-04	% change
<b>Total amount of overdue (in thousands of euros)</b>	<b>2,177,021</b>	<b>2,143,327</b>	<b>-1.5 %</b>
Consumer credit	1,280,284	1,284,767	+0.4 %
Mortgage loans	896,737	858,560	-4.3 %
<b>Average amount of overdue</b>	<b>5,400</b>	<b>5,602</b>	<b>+3.7 %</b>
Consumer credit	3,364	3,555	+5.7 %
Mortgage loans	39,830	40,536	+1.8 %

**TABLE 4. COLLECTIVE DEBT SETTLEMENTS**

	2022-04	2023-04	% change
Total ongoing procedures	64,325	57,708	-10.3 %
New requests this year	2,943	3,158	+7.3 %

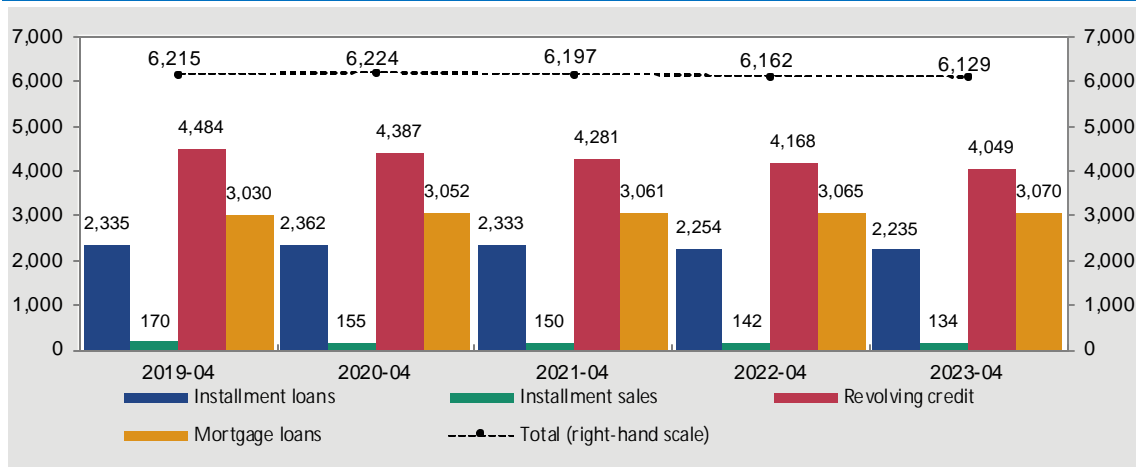
## 2. Detailed figures

### 2.1 Credit trends

#### 2.1.1 Charts

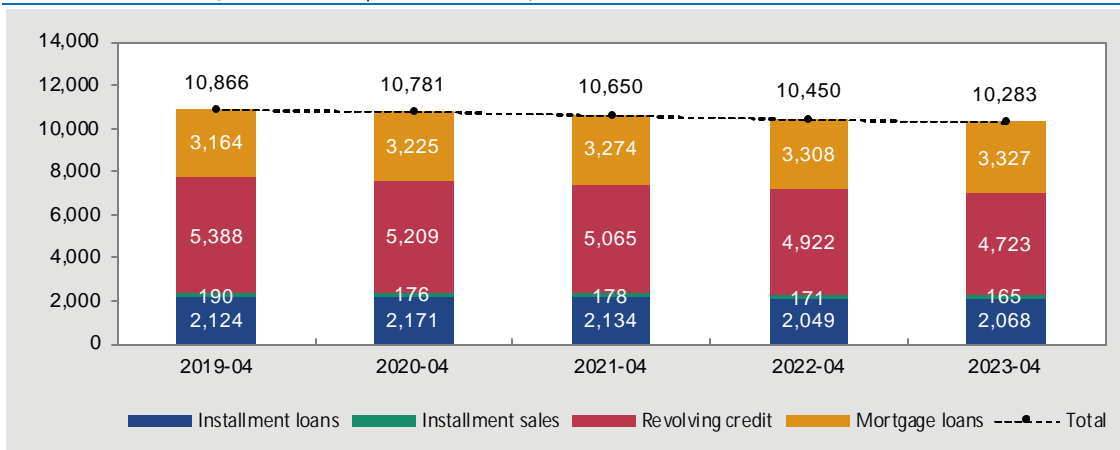
**CHART 1. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING CREDIT**

(situation at end of period - in thousands)



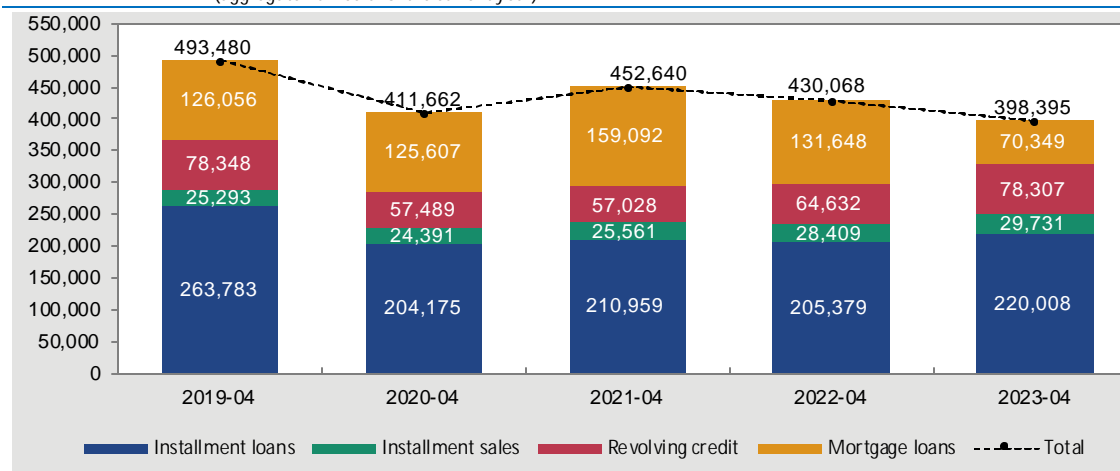
**CHART 2. NUMBER OF OUTSTANDING CREDITS**

(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)

	2022-04	2023-03	2023-04	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>6,162,381</b>	<b>6,136,997</b>	<b>6,128,502</b>	<b>-0.1 %</b>	<b>-0.5 %</b>
Consumer credit <sup>1</sup>	5,127,581	5,054,612	5,043,178	-0.2 %	-1.6 %
<i>Instalment loans</i>	2,254,124	2,229,446	2,234,674	+0.2 %	-0.9 %
<i>Instalment sales</i>	142,062	134,292	134,115	-0.1 %	-5.6 %
<i>Revolving credit</i>	4,167,883	4,066,807	4,048,942	-0.4 %	-2.9 %
Mortgage loans <sup>1</sup>	3,064,508	3,069,884	3,069,706	-0.0 %	+0.2 %
<i>Immovable destination</i>	3,058,594	3,063,695	3,063,495	-0.0 %	+0.2 %
<i>Movable destination</i>	5,914	6,189	6,211	+0.4 %	+5.0 %

**TABLE 6. NUMBER OF OUTSTANDING CREDITS**

(situation at end of period)

	2022-04	2023-03	2023-04	Change over one month	Change over one year
<b>Total</b>	<b>10,449,910</b>	<b>10,302,724</b>	<b>10,282,952</b>	<b>-0.2 %</b>	<b>-1.6 %</b>
Consumer credit	7,141,664	6,976,901	6,956,323	-0.3 %	-2.6 %
<i>Instalment loans</i>	2,048,812	2,056,901	2,067,995	+0.5 %	+0.9 %
<i>Instalment sales</i>	171,270	164,950	165,203	+0.2 %	-3.5 %
<i>Revolving credit</i>	4,921,582	4,755,050	4,723,125	-0.7 %	-4.0 %
Mortgage loans	3,308,246	3,325,823	3,326,629	+0.0 %	+0.6 %
<i>Immovable destination</i>	3,304,406	3,321,796	3,322,588	+0.0 %	+0.6 %
<i>Movable destination</i>	3,840	4,027	4,041	+0.3 %	+5.2 %

**TABLE 7. NUMBER OF NEW CREDITS**

(aggregate numbers for the current year)

	2021-04	2022-04	2023-04	% change
<b>Total</b>	<b>452,640</b>	<b>430,068</b>	<b>398,395</b>	<b>-7.4 %</b>
Consumer credit	293,548	298,420	328,046	+9.9 %
<i>Instalment loans</i>	210,959	205,379	220,008	+7.1 %
<i>Instalment sales</i>	25,561	28,409	29,731	+4.7 %
<i>Revolving credit</i>	57,028	64,632	78,307	+21.2 %
Mortgage loans	159,092	131,648	70,349	-46.6 %
<i>Immovable destination</i>	158,733	131,279	70,017	-46.7 %
<i>Movable destination</i>	359	369	332	-10.0 %

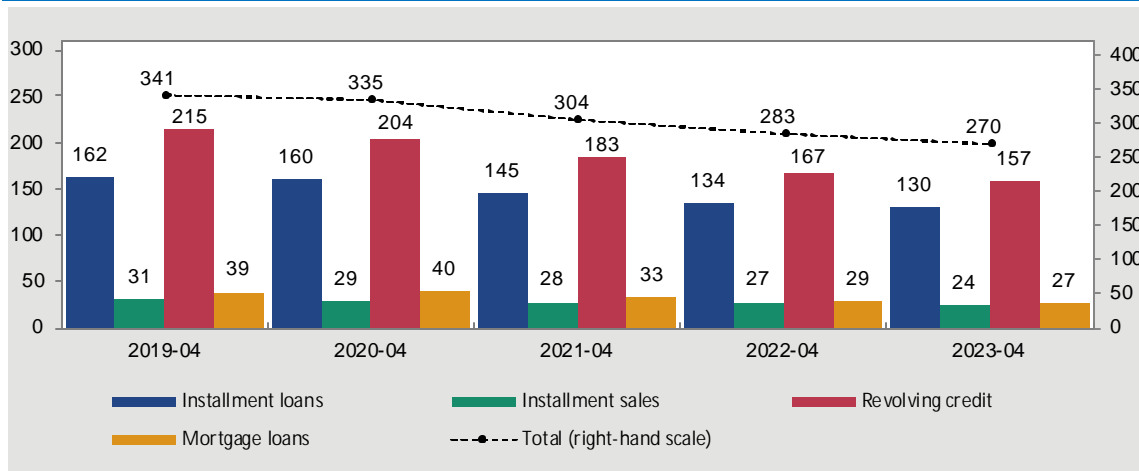
<sup>1</sup> The total number of borrowers is not equal to the sum of the number of borrowers per type of credit. A borrower who has contracted several different types of loan is counted in each of the categories but only once in the total number.

## 2.2 Trends in credit defaults

### 2.2.1 Charts

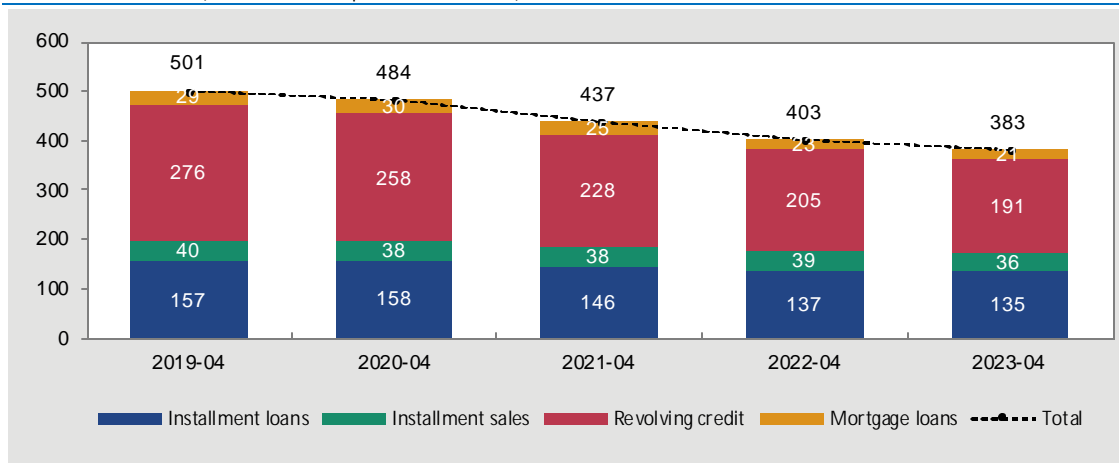
**CHART 4. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING OVERDUE CREDIT**

(situation at end of period - in thousands)



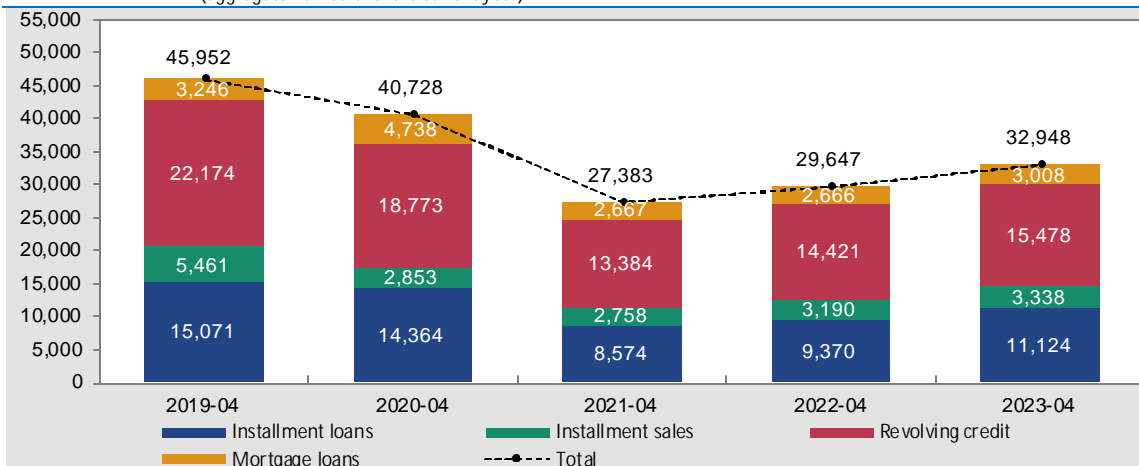
**CHART 5. NUMBER OF OVERDUE CREDITS**

(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)

	2022-04	2023-03	2023-04	Change over one month	Change over one year
<b>Total<sup>1</sup></b>	<b>283,095</b>	<b>270,257</b>	<b>269,562</b>	<b>-0.3 %</b>	<b>-4.8 %</b>
Consumer credit <sup>1</sup>	266,701	254,314	253,660	-0.3 %	-4.9 %
<i>Instalment loans</i>	134,337	129,796	129,750	-0.0 %	-3.4 %
<i>Instalment sales</i>	27,385	24,696	24,388	-1.2 %	-10.9 %
<i>Revolving credit</i>	167,237	157,536	157,159	-0.2 %	-6.0 %
Mortgage loans <sup>1</sup>	28,941	26,995	26,843	-0.6 %	-7.2 %
<i>Immovable destination</i>	28,737	26,793	26,632	-0.6 %	-7.3 %
<i>Movable destination</i>	204	202	211	+4.5 %	+3.4 %

**TABLE 9. NUMBER OF OVERDUE CREDITS**

(situation at end of period)

	2022-04	2023-03	2023-04	Change over one month	Change over one year
<b>Total</b>	<b>403,141</b>	<b>383,163</b>	<b>382,595</b>	<b>-0.1 %</b>	<b>-5.1 %</b>
Consumer credit	380,627	361,898	361,415	-0.1 %	-5.0 %
<i>Instalment loans</i>	136,793	134,520	134,794	+0.2 %	-1.5 %
<i>Instalment sales</i>	38,534	36,111	35,907	-0.6 %	-6.8 %
<i>Revolving credit</i>	205,300	191,267	190,714	-0.3 %	-7.1 %
Mortgage loans	22,514	21,265	21,180	-0.4 %	-5.9 %
<i>Immovable destination</i>	22,381	21,129	21,037	-0.4 %	-6.0 %
<i>Movable destination</i>	133	136	143	+5.1 %	+7.5 %

**TABLE 10. ARREARS / AMOUNTS DUE**

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

	2022-04	2023-03	2023-04	Change over one month	Change over one year
<b>Total</b>	<b>2,177,021</b>	<b>2,140,455</b>	<b>2,143,327</b>	<b>+0.1 %</b>	<b>-1.5 %</b>
Consumer credit	1,280,284	1,282,994	1,284,767	+0.1 %	+0.4 %
<i>Instalment loans</i>	946,608	954,962	957,583	+0.3 %	+1.2 %
<i>Instalment sales</i>	21,902	21,542	21,546	+0.0 %	-1.6 %
<i>Revolving credit</i>	311,775	306,489	305,637	-0.3 %	-2.0 %
Mortgage loans	896,737	857,461	858,560	+0.1 %	-4.3 %
<i>Immovable destination</i>	891,045	852,069	852,919	+0.1 %	-4.3 %
<i>Movable destination</i>	5,691	5,392	5,640	+4.6 %	-0.9 %

**TABLE 11. NUMBER OF NEW OVERDUE CREDITS**

(aggregate numbers for the current year)

	2021-04	2022-04	2023-04	% change
<b>Total</b>	<b>27,383</b>	<b>29,647</b>	<b>32,948</b>	<b>+11.1 %</b>
Consumer credit	24,716	26,981	29,940	+11.0 %
<i>Instalment loans</i>	8,574	9,370	11,124	+18.7 %
<i>Instalment sales</i>	2,758	3,190	3,338	+4.6 %
<i>Revolving credit</i>	13,384	14,421	15,478	+7.3 %
Mortgage loans	2,667	2,666	3,008	+12.8 %
<i>Immovable destination</i>	2,635	2,636	2,969	+12.6 %
<i>Movable destination</i>	32	30	39	+30.0 %

<sup>1</sup> 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)

	2022-04	2023-03	2023-04	Change over one month	Change over one year
<b>Total</b>	<b>6,162,381</b>	<b>6,136,997</b>	<b>6,128,502</b>	<b>-0.1 %</b>	<b>-0.5 %</b>
<b>Flanders</b>	<b>3,568,224</b>	<b>3,557,879</b>	<b>3,553,401</b>	<b>-0.1 %</b>	<b>-0.4 %</b>
<b>Wallonia</b>	<b>1,975,119</b>	<b>1,964,075</b>	<b>1,960,506</b>	<b>-0.2 %</b>	<b>-0.7 %</b>
<b>Brussels-Capital Region</b>	<b>498,722</b>	<b>493,371</b>	<b>493,775</b>	<b>+0.1 %</b>	<b>-1.0 %</b>
<b>&gt;&lt; Belgium</b>	<b>120,316</b>	<b>121,672</b>	<b>120,820</b>	<b>-0.7 %</b>	<b>+0.4 %</b>
Consumer credit	5,127,581	5,054,612	5,043,178	-0.2 %	-1.6 %
Flanders	2,845,425	2,804,207	2,797,782	-0.2 %	-1.7 %
Wallonia	1,748,200	1,725,345	1,721,316	-0.2 %	-1.5 %
Brussels-Capital Region	425,951	416,981	416,857	-0.0 %	-2.1 %
>< Belgium	108,005	108,079	107,223	-0.8 %	-0.7 %
Mortgage loans	3,064,508	3,069,884	3,069,706	-0.0 %	+0.2 %
Flanders	1,936,581	1,941,855	1,941,486	-0.0 %	+0.3 %
Wallonia	917,928	917,237	916,969	-0.0 %	-0.1 %
Brussels-Capital Region	188,111	187,804	188,362	+0.3 %	+0.1 %
>< Belgium	21,888	22,988	22,889	-0.4 %	+4.6 %

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

(situation at end of period)

	2022-04	2023-03	2023-04	Change over one month	Change over one year
<b>Total</b>	<b>283,095</b>	<b>270,257</b>	<b>269,562</b>	<b>-0.3 %</b>	<b>-4.8 %</b>
<b>Flanders</b>	<b>106,268</b>	<b>102,935</b>	<b>102,892</b>	<b>-0.0 %</b>	<b>-3.2 %</b>
<b>Wallonia</b>	<b>114,055</b>	<b>106,314</b>	<b>105,903</b>	<b>-0.4 %</b>	<b>-7.1 %</b>
<b>Brussels-Capital Region</b>	<b>40,109</b>	<b>38,744</b>	<b>38,625</b>	<b>-0.3 %</b>	<b>-3.7 %</b>
<b>&gt;&lt; Belgium</b>	<b>22,663</b>	<b>22,264</b>	<b>22,142</b>	<b>-0.5 %</b>	<b>-2.3 %</b>
Consumer credit	266,701	254,314	253,660	-0.3 %	-4.9 %
Flanders	98,880	95,654	95,632	-0.0 %	-3.3 %
Wallonia	107,118	99,604	99,224	-0.4 %	-7.4 %
Brussels-Capital Region	38,622	37,350	37,211	-0.4 %	-3.7 %
>< Belgium	22,081	21,706	21,593	-0.5 %	-2.2 %
Mortgage loans	28,941	26,995	26,843	-0.6 %	-7.2 %
Flanders	12,386	11,786	11,740	-0.4 %	-5.2 %
Wallonia	13,024	11,968	11,858	-0.9 %	-9.0 %
Brussels-Capital Region	2,427	2,218	2,240	+1.0 %	-7.7 %
>< Belgium	1,104	1,023	1,005	-1.8 %	-9.0 %

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