

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2022-06	2023-06	% change
Borrowers with at least one outstanding credit	6.154.388	6.100.167	-0,9 %
Borrowers with at least one overdue credit	278.085	265.201	-4,6 %
Percentage of defaulting borrowers	4,5 %	4,3 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2022-06	2023-06	% change
Outstanding credits	10.385.195	10.202.053	-1,8 %
Consumer credit	7.064.612	6.872.402	-2,7 %
Mortgage loans	3.320.583	3.329.651	+0,3 %
Overdue credits	395.623	376.895	-4,7 %
Consumer credit	373.760	356.410	-4,6 %
Mortgage loans	21.863	20.485	-6,3 %
Percentage of overdue credits	3,8 %	3,7 %	
Consumer credit	5,3 %	5,2 %	
Mortgage loans	0,7 %	0,6 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2022-06	2023-06	% change
Total amount of overdue (in thousands of euros)	2.145.260	2.111.766	-1,6 %
Consumer credit	1.258.152	1.270.269	+1,0 %
Mortgage loans	887.109	841.497	-5,1 %
Average amount of overdue	5.422	5.603	+3,3 %
Consumer credit	3.366	3.564	+5,9 %
Mortgage loans	40.576	41.079	+1,2 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2022-06	2023-06	% change
Total ongoing procedures	63.054	56.528	-10,3 %
New requests this year	4.475	4.724	+5,6 %

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)

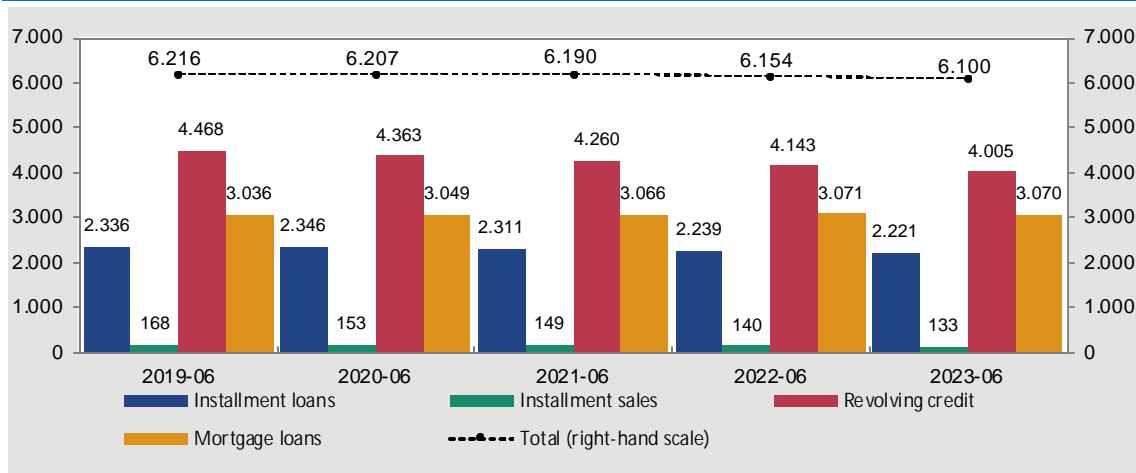


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

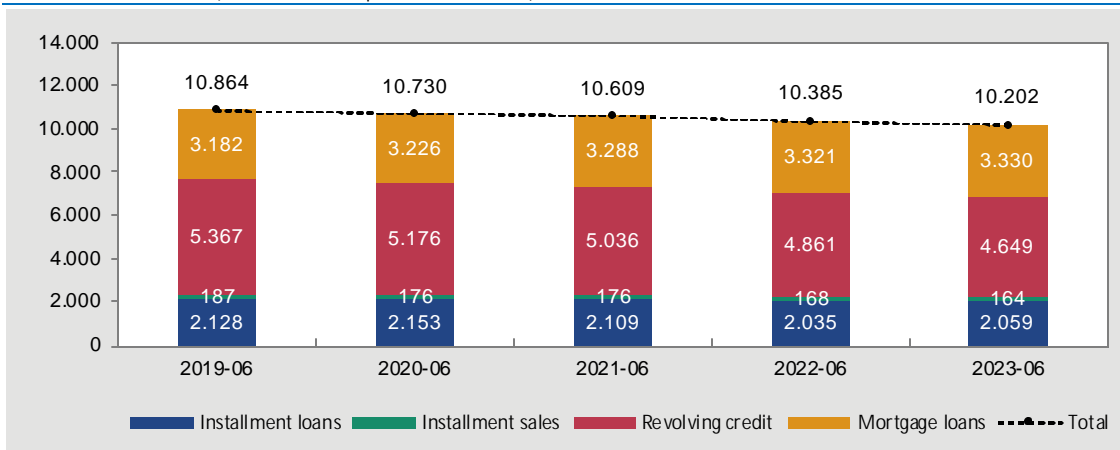
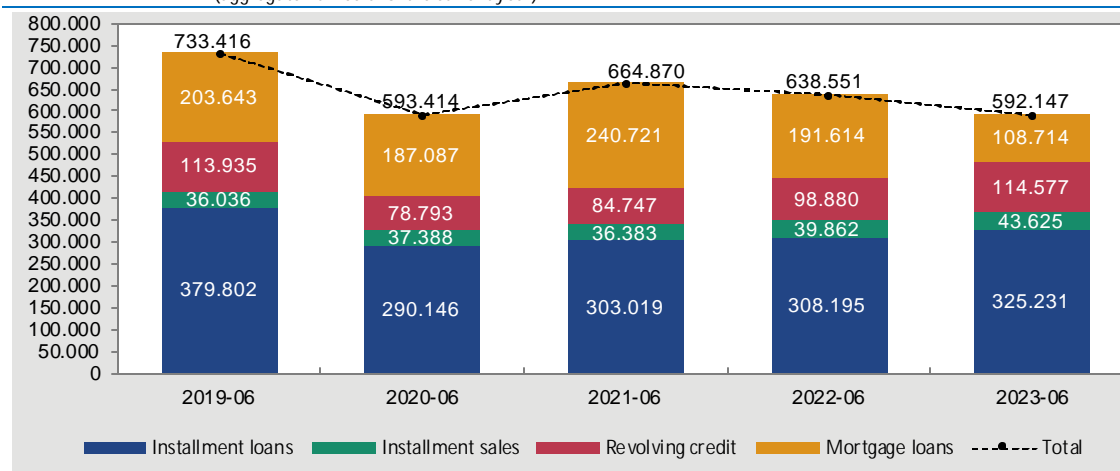


CHART 3. NUMBER OF NEW CREDITS

(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)

	2022-06	2023-05	2023-06	Change over one month	Change over one year
Total¹	6.154.388	6.109.865	6.100.167	-0,2 %	-0,9 %
Consumer credit ¹	5.105.525	5.018.533	5.003.441	-0,3 %	-2,0 %
<i>Instalment loans</i>	2.238.698	2.221.782	2.220.686	-0,0 %	-0,8 %
<i>Instalment sales</i>	139.755	132.566	132.647	+0,1 %	-5,1 %
<i>Revolving credit</i>	4.142.757	4.025.284	4.004.763	-0,5 %	-3,3 %
Mortgage loans ¹	3.070.750	3.068.821	3.070.010	+0,0 %	-0,0 %
<i>Immovable destination</i>	3.064.775	3.062.619	3.063.782	+0,0 %	-0,0 %
<i>Movable destination</i>	5.975	6.202	6.228	+0,4 %	+4,2 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2022-06	2023-05	2023-06	Change over one month	Change over one year
Total	10.385.195	10.231.873	10.202.053	-0,3 %	-1,8 %
Consumer credit	7.064.612	6.905.004	6.872.402	-0,5 %	-2,7 %
<i>Instalment loans</i>	2.034.979	2.055.402	2.058.569	+0,2 %	+1,2 %
<i>Instalment sales</i>	168.312	163.756	164.486	+0,4 %	-2,3 %
<i>Revolving credit</i>	4.861.321	4.685.846	4.649.347	-0,8 %	-4,4 %
Mortgage loans	3.320.583	3.326.869	3.329.651	+0,1 %	+0,3 %
<i>Immovable destination</i>	3.316.705	3.322.824	3.325.586	+0,1 %	+0,3 %
<i>Movable destination</i>	3.878	4.045	4.065	+0,5 %	+4,8 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2021-06	2022-06	2023-06	% change
Total	664.870	638.551	592.147	-7,3 %
Consumer credit	424.149	446.937	483.433	+8,2 %
<i>Instalment loans</i>	303.019	308.195	325.231	+5,5 %
<i>Instalment sales</i>	36.383	39.862	43.625	+9,4 %
<i>Revolving credit</i>	84.747	98.880	114.577	+15,9 %
Mortgage loans	240.721	191.614	108.714	-43,3 %
<i>Immovable destination</i>	240.170	191.061	108.219	-43,4 %
<i>Movable destination</i>	551	553	495	-10,5 %

¹ 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)

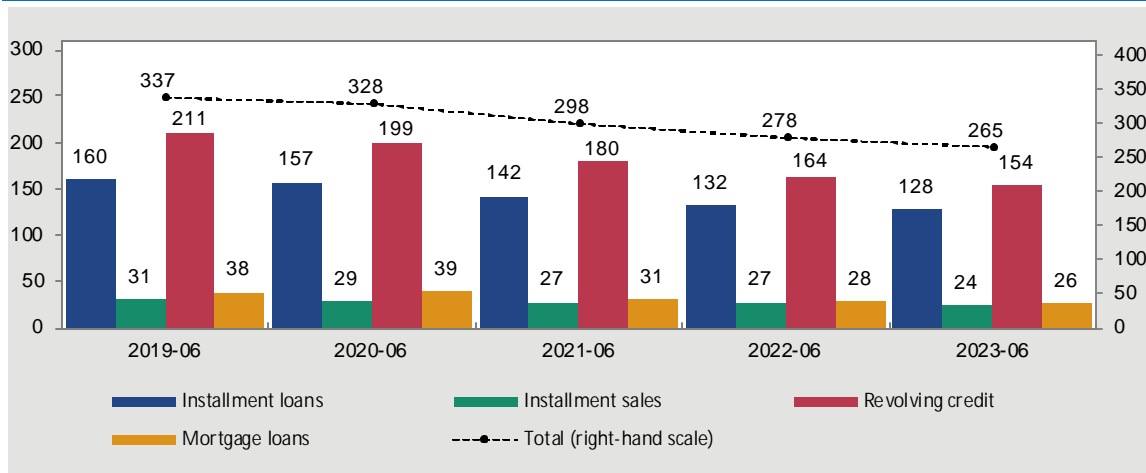


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

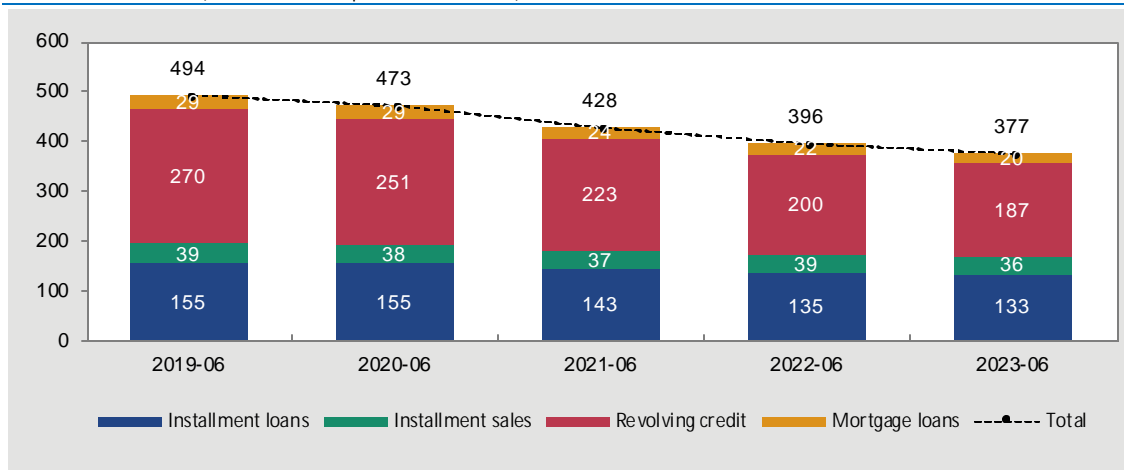
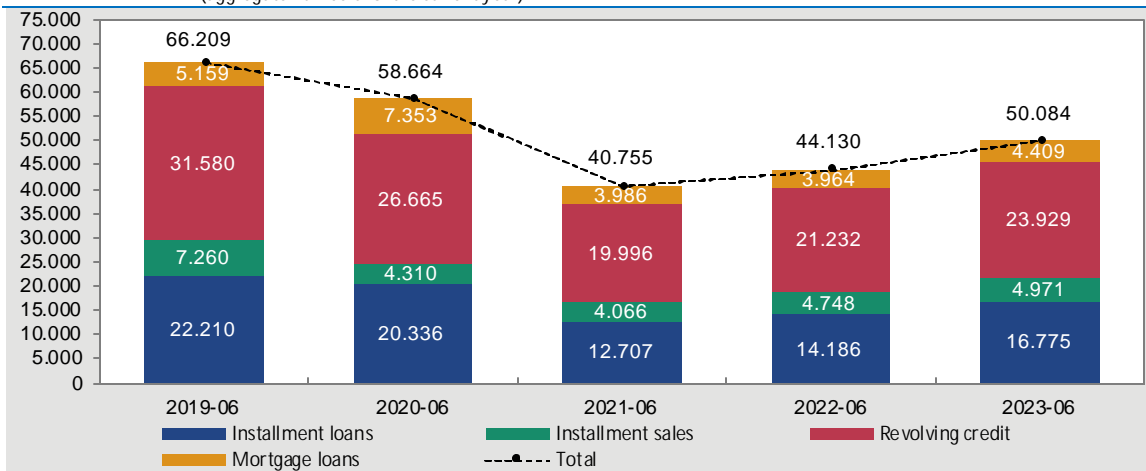


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2022-06	2023-05	2023-06	Change over one month	Change over one year
Total¹	278.085	267.877	265.201	-1,0 %	-4,6 %
Consumer credit ¹	262.117	252.157	249.890	-0,9 %	-4,7 %
<i>Instalment loans</i>	131.873	129.157	127.948	-0,9 %	-3,0 %
<i>Instalment sales</i>	27.330	24.391	24.240	-0,6 %	-11,3 %
<i>Revolving credit</i>	163.532	155.935	154.354	-1,0 %	-5,6 %
Mortgage loans ¹	28.015	26.541	25.857	-2,6 %	-7,7 %
<i>Immovable destination</i>	27.835	26.340	25.659	-2,6 %	-7,8 %
<i>Movable destination</i>	180	201	198	-1,5 %	+10,0 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2022-06	2023-05	2023-06	Change over one month	Change over one year
Total	395.623	380.414	376.895	-0,9 %	-4,7 %
Consumer credit	373.760	359.443	356.410	-0,8 %	-4,6 %
<i>Instalment loans</i>	134.709	134.355	133.379	-0,7 %	-1,0 %
<i>Instalment sales</i>	38.688	36.071	35.976	-0,3 %	-7,0 %
<i>Revolving credit</i>	200.363	189.017	187.055	-1,0 %	-6,6 %
Mortgage loans	21.863	20.971	20.485	-2,3 %	-6,3 %
<i>Immovable destination</i>	21.742	20.833	20.351	-2,3 %	-6,4 %
<i>Movable destination</i>	121	138	134	-2,9 %	+10,7 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2022-06	2023-05	2023-06	Change over one month	Change over one year
Total	2.145.260	2.132.891	2.111.766	-1,0 %	-1,6 %
Consumer credit	1.258.152	1.280.414	1.270.269	-0,8 %	+1,0 %
<i>Instalment loans</i>	931.871	955.732	948.881	-0,7 %	+1,8 %
<i>Instalment sales</i>	21.752	21.586	22.526	+4,4 %	+3,6 %
<i>Revolving credit</i>	304.529	303.096	298.862	-1,4 %	-1,9 %
Mortgage loans	887.109	852.477	841.497	-1,3 %	-5,1 %
<i>Immovable destination</i>	881.167	846.830	836.028	-1,3 %	-5,1 %
<i>Movable destination</i>	5.941	5.648	5.469	-3,2 %	-8,0 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2021-06	2022-06	2023-06	% change
Total	40.755	44.130	50.084	+13,5 %
Consumer credit	36.769	40.166	45.675	+13,7 %
<i>Instalment loans</i>	12.707	14.186	16.775	+18,3 %
<i>Instalment sales</i>	4.066	4.748	4.971	+4,7 %
<i>Revolving credit</i>	19.996	21.232	23.929	+12,7 %
Mortgage loans	3.986	3.964	4.409	+11,2 %
<i>Immovable destination</i>	3.940	3.921	4.356	+11,1 %
<i>Movable destination</i>	46	43	53	+23,3 %

¹ 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)

	2022-06	2023-05	2023-06	Change over one month	Change over one year
Total	6.154.388	6.109.865	6.100.167	-0,2 %	-0,9 %
Flanders	3.565.013	3.544.711	3.539.832	-0,1 %	-0,7 %
Wallonia	1.971.570	1.952.344	1.947.847	-0,2 %	-1,2 %
Brussels-Capital Region	496.841	490.719	491.396	+0,1 %	-1,1 %
>< Belgium	120.964	122.091	121.092	-0,8 %	+0,1 %
Consumer credit	5.105.525	5.018.533	5.003.441	-0,3 %	-2,0 %
Flanders	2.833.415	2.785.046	2.777.191	-0,3 %	-2,0 %
Wallonia	1.740.756	1.711.375	1.705.440	-0,3 %	-2,0 %
Brussels-Capital Region	423.004	413.821	413.517	-0,1 %	-2,2 %
>< Belgium	108.350	108.291	107.293	-0,9 %	-1,0 %
Mortgage loans	3.070.750	3.068.821	3.070.010	+0,0 %	-0,0 %
Flanders	1.941.213	1.941.567	1.941.860	+0,0 %	+0,0 %
Wallonia	919.040	916.623	916.748	+0,0 %	-0,2 %
Brussels-Capital Region	188.281	187.339	188.231	+0,5 %	-0,0 %
>< Belgium	22.216	23.292	23.171	-0,5 %	+4,3 %

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

(situation at end of period)

	2022-06	2023-05	2023-06	Change over one month	Change over one year
Total	278.085	267.877	265.201	-1,0 %	-4,6 %
Flanders	104.207	102.215	101.134	-1,1 %	-2,9 %
Wallonia	111.725	105.125	103.940	-1,1 %	-7,0 %
Brussels-Capital Region	39.573	38.314	38.064	-0,7 %	-3,8 %
>< Belgium	22.580	22.223	22.063	-0,7 %	-2,3 %
Consumer credit	262.117	252.157	249.890	-0,9 %	-4,7 %
Flanders	97.106	95.016	94.075	-1,0 %	-3,1 %
Wallonia	104.902	98.497	97.532	-1,0 %	-7,0 %
Brussels-Capital Region	38.120	36.975	36.762	-0,6 %	-3,6 %
>< Belgium	21.989	21.669	21.521	-0,7 %	-2,1 %
Mortgage loans	28.015	26.541	25.857	-2,6 %	-7,7 %
Flanders	11.845	11.654	11.395	-2,2 %	-3,8 %
Wallonia	12.708	11.712	11.382	-2,8 %	-10,4 %
Brussels-Capital Region	2.352	2.160	2.089	-3,3 %	-11,2 %
>< Belgium	1.110	1.015	991	-2,4 %	-10,7 %

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