

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2022-07	2023-07	% change
Borrowers with at least one outstanding credit	6,159,860	6,096,658	-1.0 %
Borrowers with at least one overdue credit	277,197	264,301	-4.7 %
Percentage of defaulting borrowers	4.5 %	4.3 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2022-07	2023-07	% change
Outstanding credits	10,390,324	10,180,181	-2.0 %
Consumer credit	7,067,450	6,850,422	-3.1 %
Mortgage loans	3,322,874	3,329,759	+0.2 %
Overdue credits	394,185	375,883	-4.6 %
Consumer credit	372,444	355,556	-4.5 %
Mortgage loans	21,741	20,327	-6.5 %
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)

	2022-07	2023-07	% change
Total amount of overdue (in thousands of euros)	2,133,946	2,119,863	-0.7 %
Consumer credit	1,253,093	1,276,210	+1.8 %
Mortgage loans	880,853	843,652	-4.2 %
Average amount of overdue	5,414	5,640	+4.2 %
Consumer credit	3,365	3,589	+6.7 %
Mortgage loans	40,516	41,504	+2.4 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2022-07	2023-07	% change
Total ongoing procedures	62,490	56,143	-10.2 %
New requests this year	5,239	5,471	+4.4 %

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)

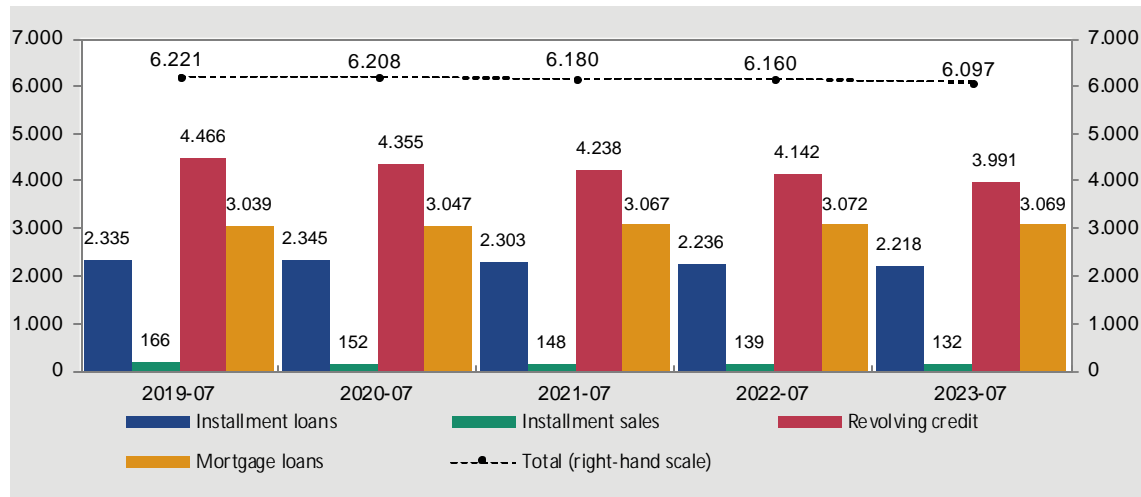


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

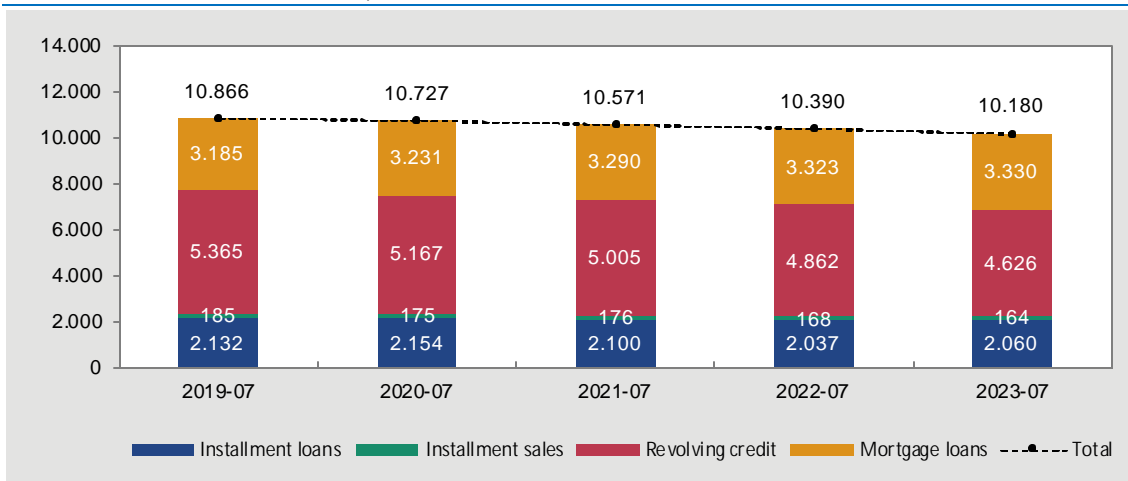
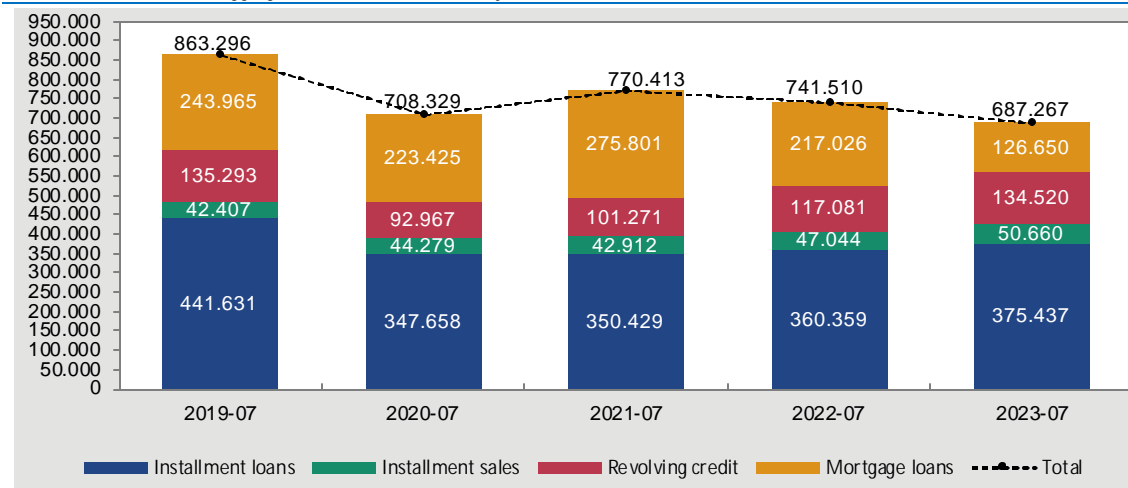


CHART 3. NUMBER OF NEW CREDITS

(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)

	2022-07	2023-06	2023-07	Change over one month	Change over one year
Total¹	6,159,860	6,100,167	6,096,658	-0.1 %	-1.0 %
Consumer credit ¹	5,106,512	5,003,441	4,993,929	-0.2 %	-2.2 %
<i>Instalment loans</i>	2,236,368	2,220,686	2,218,055	-0.1 %	-0.8 %
<i>Instalment sales</i>	138,974	132,647	132,273	-0.3 %	-4.8 %
<i>Revolving credit</i>	4,142,352	4,004,763	3,991,149	-0.3 %	-3.7 %
Mortgage loans ¹	3,072,378	3,070,010	3,069,403	-0.0 %	-0.1 %
<i>Immovable destination</i>	3,066,351	3,063,782	3,063,147	-0.0 %	-0.1 %
<i>Movable destination</i>	6,027	6,228	6,256	+0.4 %	+3.8 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2022-07	2023-06	2023-07	Change over one month	Change over one year
Total	10,390,324	10,202,053	10,180,181	-0.2 %	-2.0 %
Consumer credit	7,067,450	6,872,402	6,850,422	-0.3 %	-3.1 %
<i>Instalment loans</i>	2,037,304	2,058,569	2,059,659	+0.1 %	+1.1 %
<i>Instalment sales</i>	168,159	164,486	164,404	-0.0 %	-2.2 %
<i>Revolving credit</i>	4,861,987	4,649,347	4,626,359	-0.5 %	-4.8 %
Mortgage loans	3,322,874	3,329,651	3,329,759	+0.0 %	+0.2 %
<i>Immovable destination</i>	3,318,966	3,325,586	3,325,683	+0.0 %	+0.2 %
<i>Movable destination</i>	3,908	4,065	4,076	+0.3 %	+4.3 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2021-07	2022-07	2023-07	% change
Total	770,413	741,510	687,267	-7.3 %
Consumer credit	494,612	524,484	560,617	+6.9 %
<i>Instalment loans</i>	350,429	360,359	375,437	+4.2 %
<i>Instalment sales</i>	42,912	47,044	50,660	+7.7 %
<i>Revolving credit</i>	101,271	117,081	134,520	+14.9 %
Mortgage loans	275,801	217,026	126,650	-41.6 %
<i>Immovable destination</i>	275,190	216,367	126,068	-41.7 %
<i>Movable destination</i>	611	659	582	-11.7 %

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)

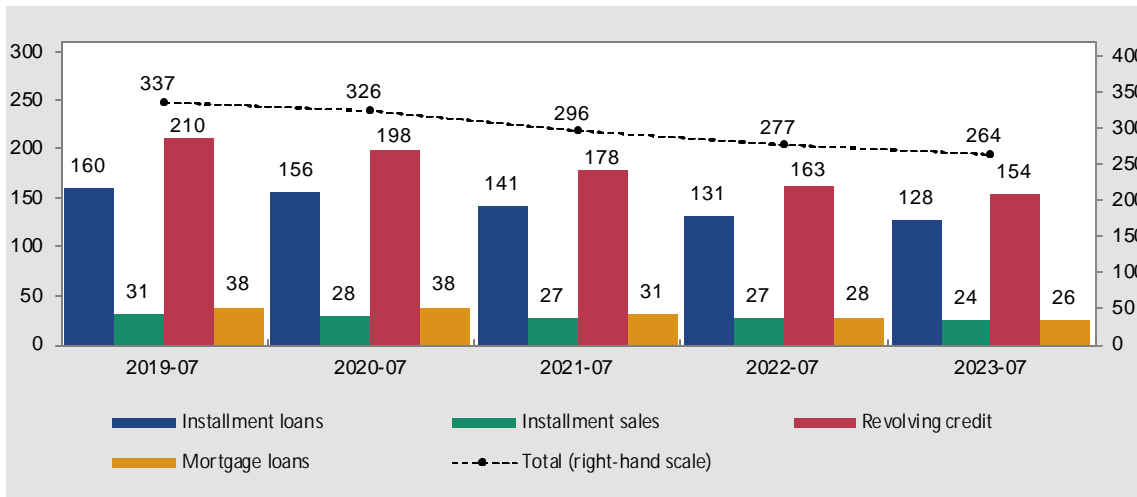


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

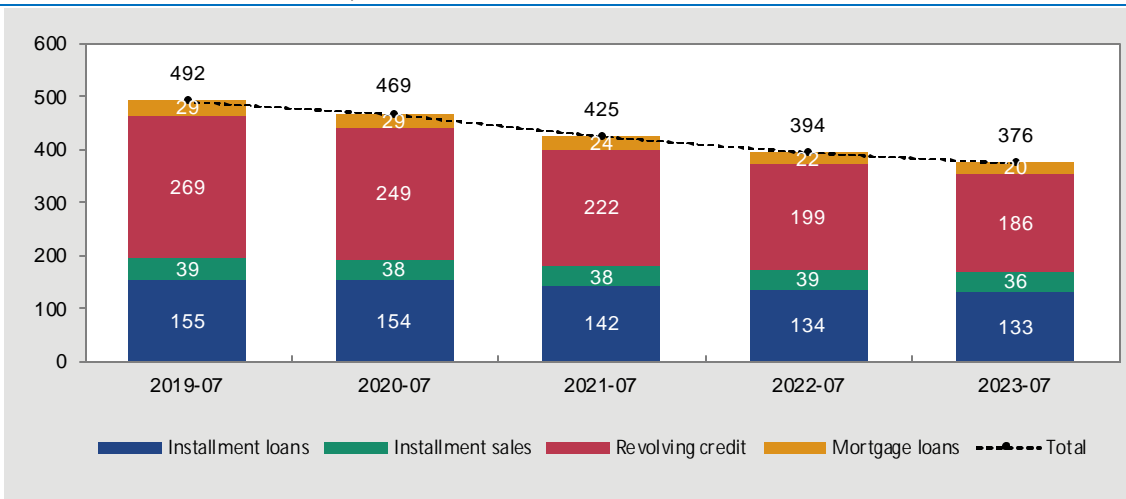
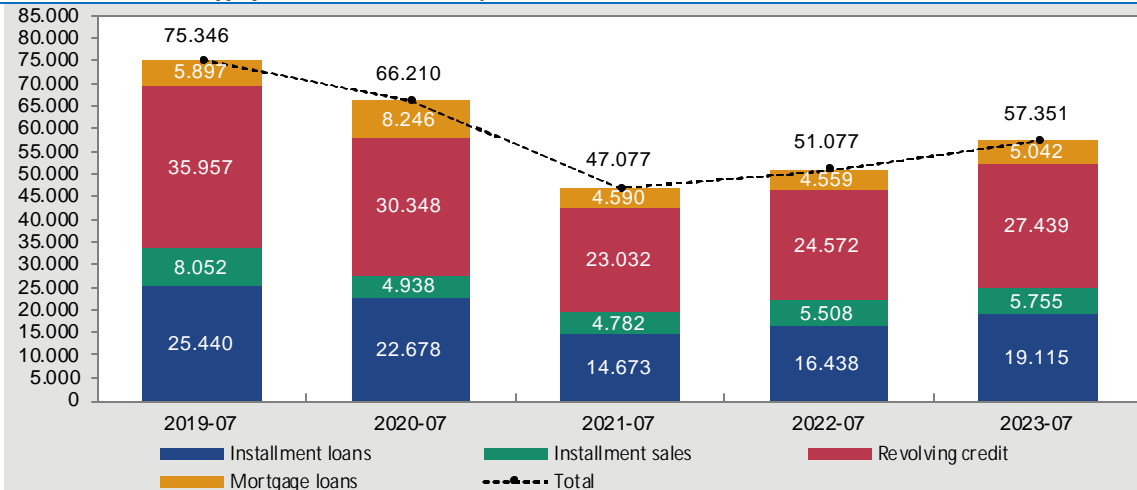


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2022-07	2023-06	2023-07	Change over one month	Change over one year
Total¹	277,197	265,201	264,301	-0.3 %	-4.7 %
Consumer credit ¹	261,235	249,890	249,106	-0.3 %	-4.6 %
<i>Instalment loans</i>	131,462	127,948	127,621	-0.3 %	-2.9 %
<i>Instalment sales</i>	27,393	24,240	24,296	+0.2 %	-11.3 %
<i>Revolving credit</i>	162,659	154,354	153,688	-0.4 %	-5.5 %
Mortgage loans ¹	27,824	25,857	25,565	-1.1 %	-8.1 %
<i>Immovable destination</i>	27,642	25,659	25,370	-1.1 %	-8.2 %
<i>Movable destination</i>	182	198	195	-1.5 %	+7.1 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2022-07	2023-06	2023-07	Change over one month	Change over one year
Total	394,185	376,895	375,883	-0.3 %	-4.6 %
Consumer credit	372,444	356,410	355,556	-0.2 %	-4.5 %
<i>Instalment loans</i>	134,421	133,379	133,234	-0.1 %	-0.9 %
<i>Instalment sales</i>	38,896	35,976	36,196	+0.6 %	-6.9 %
<i>Revolving credit</i>	199,127	187,055	186,126	-0.5 %	-6.5 %
Mortgage loans	21,741	20,485	20,327	-0.8 %	-6.5 %
<i>Immovable destination</i>	21,618	20,351	20,195	-0.8 %	-6.6 %
<i>Movable destination</i>	123	134	132	-1.5 %	+7.3 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2022-07	2023-06	2023-07	Change over one month	Change over one year
Total	2,133,946	2,111,766	2,119,863	+0.4 %	-0.7 %
Consumer credit	1,253,093	1,270,269	1,276,210	+0.5 %	+1.8 %
<i>Instalment loans</i>	929,151	948,881	950,343	+0.2 %	+2.3 %
<i>Instalment sales</i>	21,802	22,526	22,470	-0.2 %	+3.1 %
<i>Revolving credit</i>	302,139	298,862	303,398	+1.5 %	+0.4 %
Mortgage loans	880,853	841,497	843,652	+0.3 %	-4.2 %
<i>Immovable destination</i>	874,730	836,028	838,472	+0.3 %	-4.1 %
<i>Movable destination</i>	6,123	5,469	5,181	-5.3 %	-15.4 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2021-07	2022-07	2023-07	% change
Total	47,077	51,077	57,351	+12.3 %
Consumer credit	42,487	46,518	52,309	+12.4 %
<i>Instalment loans</i>	14,673	16,438	19,115	+16.3 %
<i>Instalment sales</i>	4,782	5,508	5,755	+4.5 %
<i>Revolving credit</i>	23,032	24,572	27,439	+11.7 %
Mortgage loans	4,590	4,559	5,042	+10.6 %
<i>Immovable destination</i>	4,535	4,512	4,981	+10.4 %
<i>Movable destination</i>	55	47	61	+29.8 %

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)

	2022-07	2023-06	2023-07	Change over one month	Change over one year
Total	6,159,860	6,100,167	6,096,658	-0.1 %	-1.0 %
Flanders	3,567,712	3,539,832	3,538,225	-0.0 %	-0.8 %
Wallonia	1,973,140	1,947,847	1,946,799	-0.1 %	-1.3 %
Brussels-Capital Region	498,609	491,396	491,992	+0.1 %	-1.3 %
>< Belgium	120,399	121,092	119,642	-1.2 %	-0.6 %
Consumer credit	5,106,512	5,003,441	4,993,929	-0.2 %	-2.2 %
Flanders	2,833,641	2,777,191	2,772,054	-0.2 %	-2.2 %
Wallonia	1,741,061	1,705,440	1,702,815	-0.2 %	-2.2 %
Brussels-Capital Region	424,030	413,517	413,233	-0.1 %	-2.5 %
>< Belgium	107,780	107,293	105,827	-1.4 %	-1.8 %
Mortgage loans	3,072,378	3,070,010	3,069,403	-0.0 %	-0.1 %
Flanders	1,941,913	1,941,860	1,941,103	-0.0 %	-0.0 %
Wallonia	919,194	916,748	916,281	-0.1 %	-0.3 %
Brussels-Capital Region	189,204	188,231	188,986	+0.4 %	-0.1 %
>< Belgium	22,067	23,171	23,033	-0.6 %	+4.4 %

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

(situation at end of period)

	2022-07	2023-06	2023-07	Change over one month	Change over one year
Total	277,197	265,201	264,301	-0.3 %	-4.7 %
Flanders	103,922	101,134	100,868	-0.3 %	-2.9 %
Wallonia	111,253	103,940	103,383	-0.5 %	-7.1 %
Brussels-Capital Region	39,578	38,064	38,109	+0.1 %	-3.7 %
>< Belgium	22,444	22,063	21,941	-0.6 %	-2.2 %
Consumer credit	261,235	249,890	249,106	-0.3 %	-4.6 %
Flanders	96,810	94,075	93,820	-0.3 %	-3.1 %
Wallonia	104,418	97,532	97,081	-0.5 %	-7.0 %
Brussels-Capital Region	38,131	36,762	36,793	+0.1 %	-3.5 %
>< Belgium	21,876	21,521	21,412	-0.5 %	-2.1 %
Mortgage loans	27,824	25,857	25,565	-1.1 %	-8.1 %
Flanders	11,789	11,395	11,345	-0.4 %	-3.8 %
Wallonia	12,630	11,382	11,166	-1.9 %	-11.6 %
Brussels-Capital Region	2,331	2,089	2,091	+0.1 %	-10.3 %
>< Belgium	1,074	991	963	-2.8 %	-10.3 %

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