

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2022-08	2023-08	% change
Borrowers with at least one outstanding credit	6,155,213	6,091,720	-1.0 %
Borrowers with at least one overdue credit	277,129	264,884	-4.4 %
Percentage of defaulting borrowers	4.5 %	4.3 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2022-08	2023-08	% change
Outstanding credits	10,377,932	10,171,155	-2.0 %
Consumer credit	7,054,311	6,841,920	-3.0 %
Mortgage loans	3,323,620	3,329,235	+0.2 %
Overdue credits	393,488	376,451	-4.3 %
Consumer credit	371,762	355,952	-4.3 %
Mortgage loans	21,726	20,499	-5.6 %
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)

	2022-08	2023-08	% change
Total amount of overdue (in thousands of euros)	2,133,851	2,122,277	-0.5 %
Consumer credit	1,256,070	1,284,397	+2.3 %
Mortgage loans	877,782	837,880	-4.5 %
Average amount of overdue	5,423	5,638	+4.0 %
Consumer credit	3,379	3,608	+6.8 %
Mortgage loans	40,402	40,874	+1.2 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2022-08	2023-08	% change
Total ongoing procedures	61,937	55,662	-10.1 %
New requests this year	5,953	6,112	+2.7 %

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)

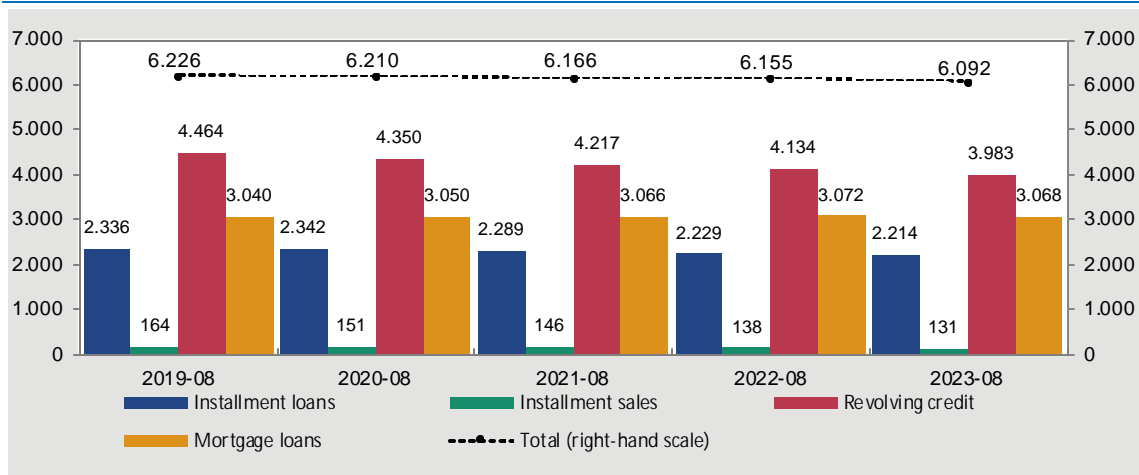


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

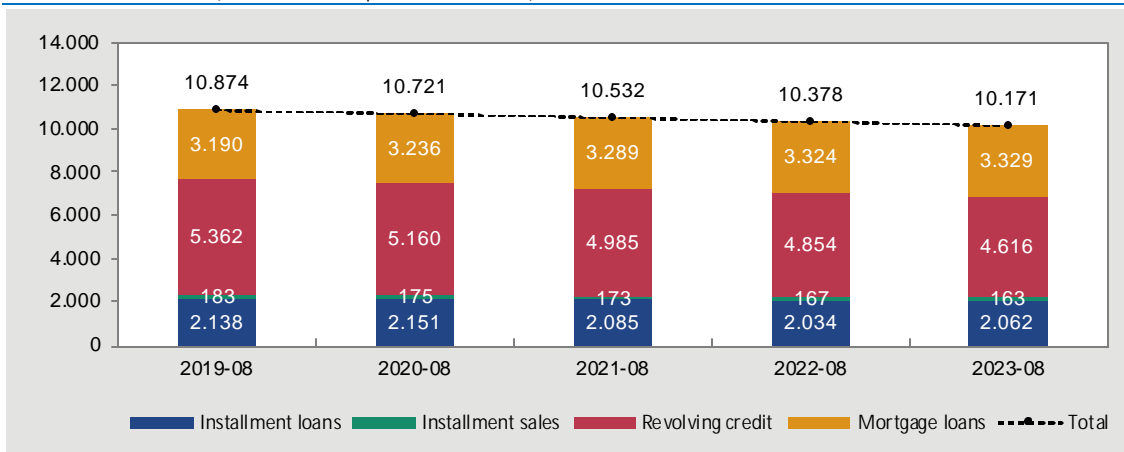
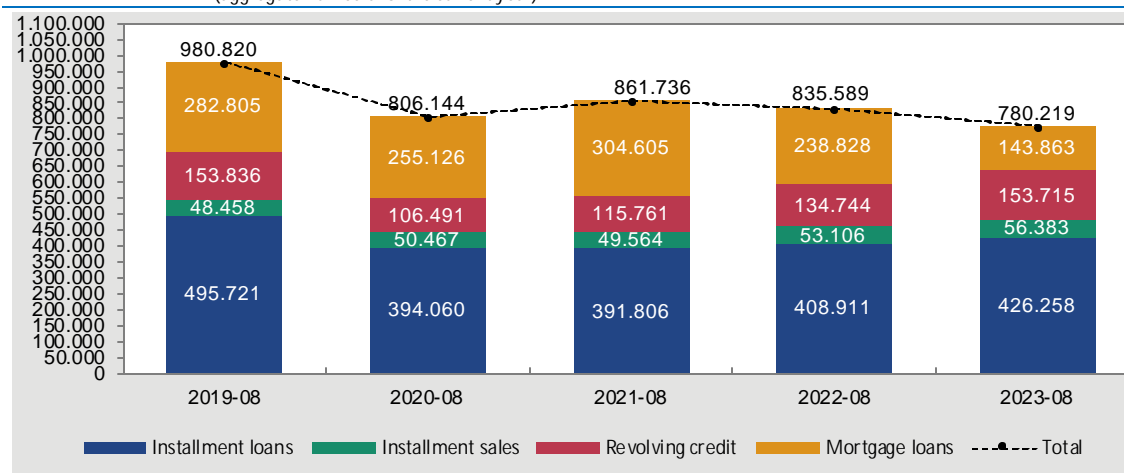


CHART 3. NUMBER OF NEW CREDITS

(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)

	2022-08	2023-07	2023-08	Change over one month	Change over one year
Total¹	6,155,213	6,096,658	6,091,720	-0.1 %	-1.0 %
Consumer credit ¹	5,097,366	4,993,929	4,985,872	-0.2 %	-2.2 %
<i>Instalment loans</i>	2,229,189	2,218,055	2,214,384	-0.2 %	-0.7 %
<i>Instalment sales</i>	137,692	132,273	131,255	-0.8 %	-4.7 %
<i>Revolving credit</i>	4,134,326	3,991,149	3,983,074	-0.2 %	-3.7 %
Mortgage loans ¹	3,072,011	3,069,403	3,067,895	-0.0 %	-0.1 %
<i>Immovable destination</i>	3,065,986	3,063,147	3,061,659	-0.0 %	-0.1 %
<i>Movable destination</i>	6,025	6,256	6,236	-0.3 %	+3.5 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2022-08	2023-07	2023-08	Change over one month	Change over one year
Total	10,377,932	10,180,181	10,171,155	-0.1 %	-2.0 %
Consumer credit	7,054,311	6,850,422	6,841,920	-0.1 %	-3.0 %
<i>Instalment loans</i>	2,033,873	2,059,659	2,062,250	+0.1 %	+1.4 %
<i>Instalment sales</i>	166,938	164,404	163,301	-0.7 %	-2.2 %
<i>Revolving credit</i>	4,853,500	4,626,359	4,616,369	-0.2 %	-4.9 %
Mortgage loans	3,323,620	3,329,759	3,329,235	-0.0 %	+0.2 %
<i>Immovable destination</i>	3,319,721	3,325,683	3,325,162	-0.0 %	+0.2 %
<i>Movable destination</i>	3,899	4,076	4,073	-0.1 %	+4.5 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2021-08	2022-08	2023-08	% change
Total	861,736	835,589	780,219	-6.6 %
Consumer credit	557,131	596,761	636,356	+6.6 %
<i>Instalment loans</i>	391,806	408,911	426,258	+4.2 %
<i>Instalment sales</i>	49,564	53,106	56,383	+6.2 %
<i>Revolving credit</i>	115,761	134,744	153,715	+14.1 %
Mortgage loans	304,605	238,828	143,863	-39.8 %
<i>Immovable destination</i>	303,912	238,091	143,202	-39.9 %
<i>Movable destination</i>	693	737	661	-10.3 %

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.

2.2 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)

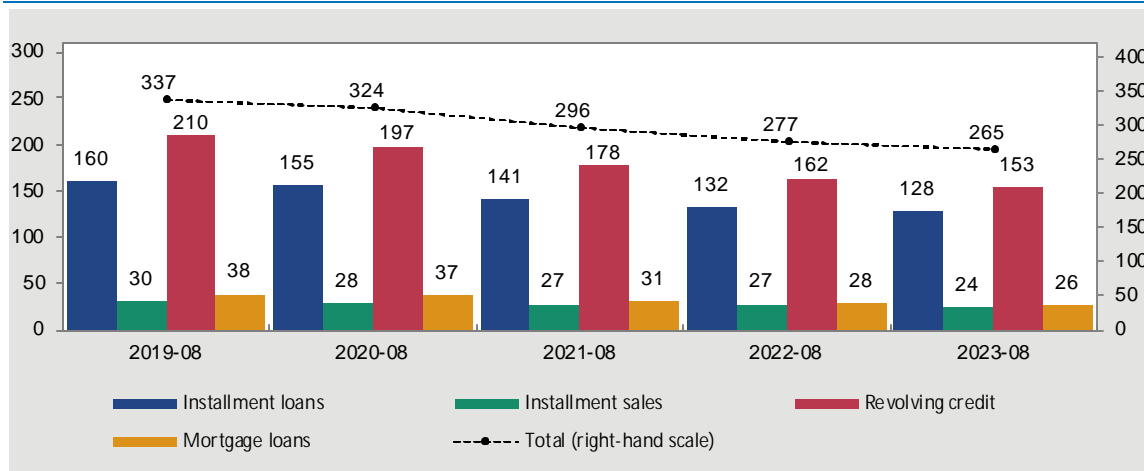


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

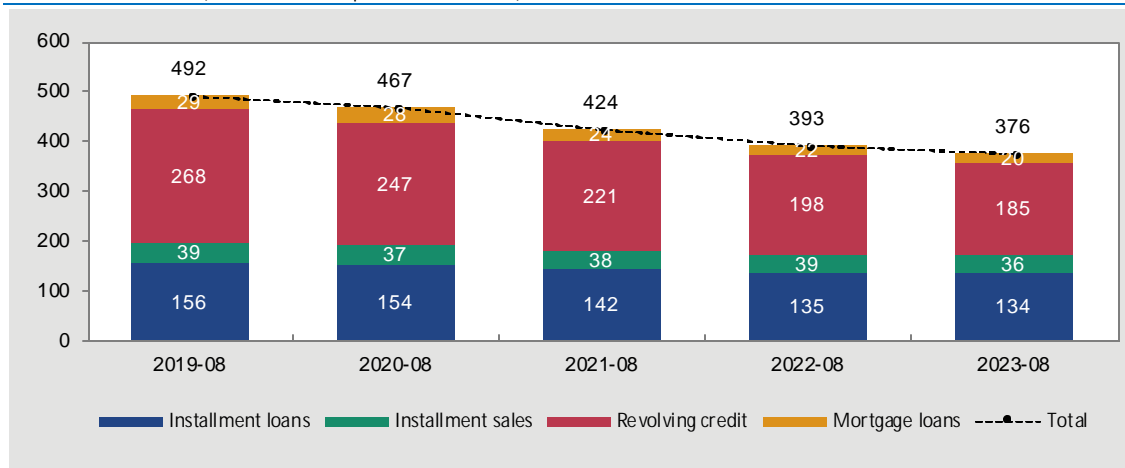
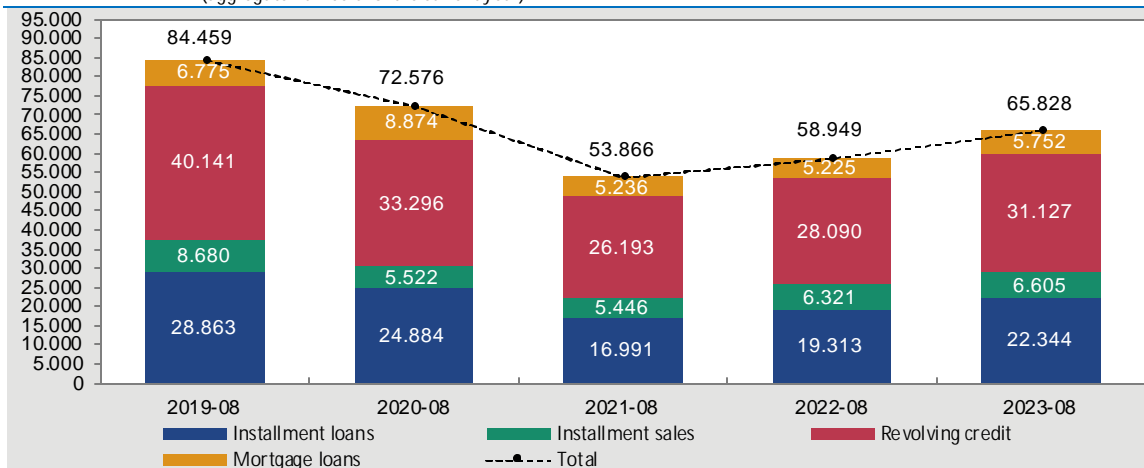


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2022-08	2023-07	2023-08	Change over one month	Change over one year
Total¹	277,129	264,301	264,884	+0.2 %	-4.4 %
Consumer credit ¹	261,137	249,106	249,483	+0.2 %	-4.5 %
<i>Instalment loans</i>	131,688	127,621	128,280	+0.5 %	-2.6 %
<i>Instalment sales</i>	27,465	24,296	24,375	+0.3 %	-11.3 %
<i>Revolving credit</i>	161,994	153,688	153,204	-0.3 %	-5.4 %
Mortgage loans ¹	27,782	25,565	25,815	+1.0 %	-7.1 %
<i>Immovable destination</i>	27,589	25,370	25,621	+1.0 %	-7.1 %
<i>Movable destination</i>	193	195	194	-0.5 %	+0.5 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2022-08	2023-07	2023-08	Change over one month	Change over one year
Total	393,488	375,883	376,451	+0.2 %	-4.3 %
Consumer credit	371,762	355,556	355,952	+0.1 %	-4.3 %
<i>Instalment loans</i>	134,766	133,234	134,140	+0.7 %	-0.5 %
<i>Instalment sales</i>	38,991	36,196	36,378	+0.5 %	-6.7 %
<i>Revolving credit</i>	198,005	186,126	185,434	-0.4 %	-6.3 %
Mortgage loans	21,726	20,327	20,499	+0.8 %	-5.6 %
<i>Immovable destination</i>	21,597	20,195	20,368	+0.9 %	-5.7 %
<i>Movable destination</i>	129	132	131	-0.8 %	+1.6 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2022-08	2023-07	2023-08	Change over one month	Change over one year
Total	2,133,851	2,119,863	2,122,277	+0.1 %	-0.5 %
Consumer credit	1,256,070	1,276,210	1,284,397	+0.6 %	+2.3 %
<i>Instalment loans</i>	934,062	950,343	958,762	+0.9 %	+2.6 %
<i>Instalment sales</i>	21,670	22,470	22,478	+0.0 %	+3.7 %
<i>Revolving credit</i>	300,338	303,398	303,157	-0.1 %	+0.9 %
Mortgage loans	877,782	843,652	837,880	-0.7 %	-4.5 %
<i>Immovable destination</i>	871,389	838,472	832,630	-0.7 %	-4.4 %
<i>Movable destination</i>	6,393	5,181	5,250	+1.3 %	-17.9 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2021-08	2022-08	2023-08	% change
Total	53,866	58,949	65,828	+11.7 %
Consumer credit	48,630	53,724	60,076	+11.8 %
<i>Instalment loans</i>	16,991	19,313	22,344	+15.7 %
<i>Instalment sales</i>	5,446	6,321	6,605	+4.5 %
<i>Revolving credit</i>	26,193	28,090	31,127	+10.8 %
Mortgage loans	5,236	5,225	5,752	+10.1 %
<i>Immovable destination</i>	5,175	5,171	5,686	+10.0 %
<i>Movable destination</i>	61	54	66	+22.2 %

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)

	2022-08	2023-07	2023-08	Change over one month	Change over one year
Total	6,155,213	6,096,658	6,091,720	-0.1 %	-1.0 %
Flanders	3,566,257	3,538,225	3,535,739	-0.1 %	-0.9 %
Wallonia	1,970,948	1,946,799	1,945,139	-0.1 %	-1.3 %
Brussels-Capital Region	495,591	491,992	489,160	-0.6 %	-1.3 %
>< Belgium	122,417	119,642	121,682	+1.7 %	-0.6 %
Consumer credit	5,097,366	4,993,929	4,985,872	-0.2 %	-2.2 %
Flanders	2,828,897	2,772,054	2,767,309	-0.2 %	-2.2 %
Wallonia	1,737,457	1,702,815	1,700,186	-0.2 %	-2.1 %
Brussels-Capital Region	421,429	413,233	410,839	-0.6 %	-2.5 %
>< Belgium	109,583	105,827	107,538	+1.6 %	-1.9 %
Mortgage loans	3,072,011	3,069,403	3,067,895	-0.0 %	-0.1 %
Flanders	1,942,705	1,941,103	1,940,718	-0.0 %	-0.1 %
Wallonia	919,120	916,281	916,014	-0.0 %	-0.3 %
Brussels-Capital Region	187,651	188,986	187,579	-0.7 %	-0.0 %
>< Belgium	22,535	23,033	23,584	+2.4 %	+4.7 %

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

(situation at end of period)

	2022-08	2023-07	2023-08	Change over one month	Change over one year
Total	277,129	264,301	264,884	+0.2 %	-4.4 %
Flanders	104,224	100,868	101,356	+0.5 %	-2.8 %
Wallonia	110,775	103,383	103,343	-0.0 %	-6.7 %
Brussels-Capital Region	39,603	38,109	38,071	-0.1 %	-3.9 %
>< Belgium	22,527	21,941	22,114	+0.8 %	-1.8 %
Consumer credit	261,137	249,106	249,483	+0.2 %	-4.5 %
Flanders	97,042	93,820	94,194	+0.4 %	-2.9 %
Wallonia	103,999	97,081	97,002	-0.1 %	-6.7 %
Brussels-Capital Region	38,154	36,793	36,721	-0.2 %	-3.8 %
>< Belgium	21,942	21,412	21,566	+0.7 %	-1.7 %
Mortgage loans	27,782	25,565	25,815	+1.0 %	-7.1 %
Flanders	11,823	11,345	11,492	+1.3 %	-2.8 %
Wallonia	12,524	11,166	11,206	+0.4 %	-10.5 %
Brussels-Capital Region	2,337	2,091	2,129	+1.8 %	-8.9 %
>< Belgium	1,098	963	988	+2.6 %	-10.0 %

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