

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2022-09	2023-09	% change
Borrowers with at least one outstanding credit	6,158,430	6,093,312	-1.1 %
Borrowers with at least one overdue credit	277,564	265,665	-4.3 %
Percentage of defaulting borrowers	4.5 %	4.4 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2022-09	2023-09	% change
Outstanding credits	10,378,115	10,169,942	-2.0 %
Consumer credit	7,053,759	6,841,702	-3.0 %
Mortgage loans	3,324,355	3,328,240	+0.1 %
Overdue credits	393,413	377,594	-4.0 %
Consumer credit	371,579	357,058	-3.9 %
Mortgage loans	21,834	20,536	-5.9 %
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)

	2022-09	2023-09	% change
Total amount of overdue (in thousands of euros)	2,124,586	2,127,635	+0.1 %
Consumer credit	1,259,993	1,296,502	+2.9 %
Mortgage loans	864,593	831,133	-3.9 %
Average amount of overdue	5,400	5,635	+4.3 %
Consumer credit	3,391	3,631	+7.1 %
Mortgage loans	39,598	40,472	+2.2 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2022-09	2023-09	% change
Total ongoing procedures	61,411	55,276	-10.0 %
New requests this year	6,621	6,744	+1.9 %

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)

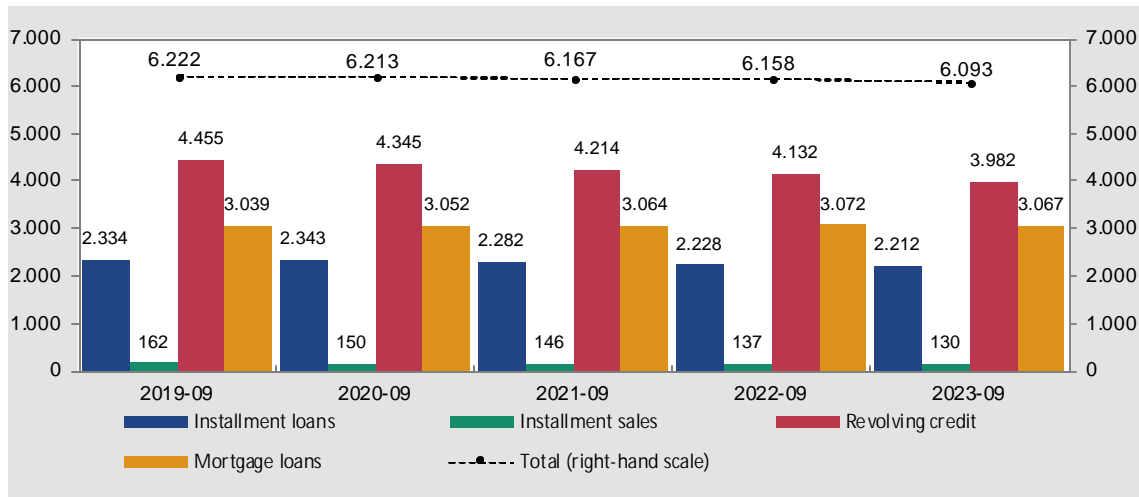


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

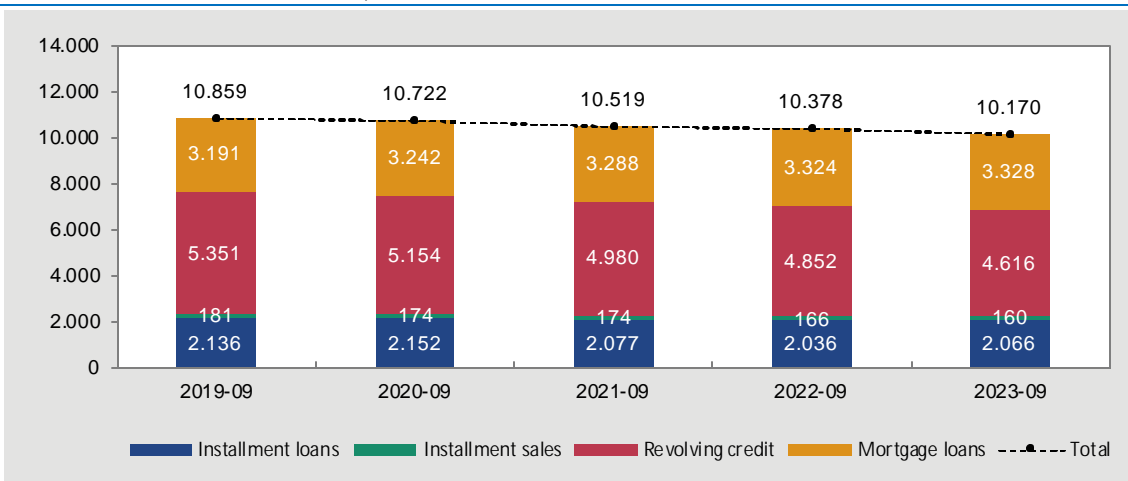
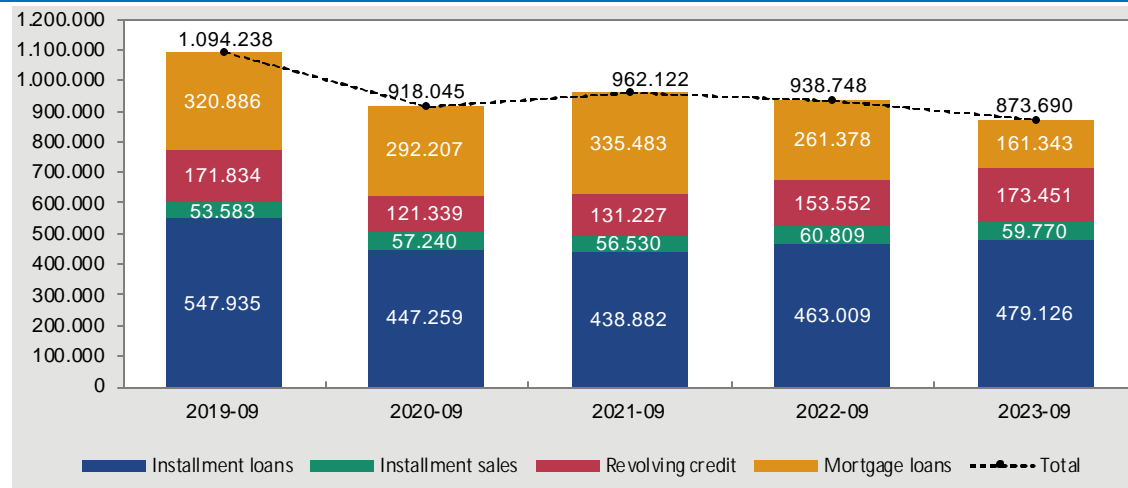


CHART 3. NUMBER OF NEW CREDITS

(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)

	2022-09	2023-08	2023-09	Change over one month	Change over one year
Total¹	6,158,430	6,091,720	6,093,312	+0.0 %	-1.1 %
Consumer credit ¹	5,096,786	4,985,872	4,984,656	-0.0 %	-2.2 %
<i>Instalment loans</i>	2,227,802	2,214,384	2,212,224	-0.1 %	-0.7 %
<i>Instalment sales</i>	136,732	131,255	129,795	-1.1 %	-5.1 %
<i>Revolving credit</i>	4,132,101	3,983,074	3,981,933	-0.0 %	-3.6 %
Mortgage loans ¹	3,072,317	3,067,895	3,066,570	-0.0 %	-0.2 %
<i>Immovable destination</i>	3,066,270	3,061,659	3,060,333	-0.0 %	-0.2 %
<i>Movable destination</i>	6,047	6,236	6,237	+0.0 %	+3.1 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2022-09	2023-08	2023-09	Change over one month	Change over one year
Total	10,378,115	10,171,155	10,169,942	-0.0 %	-2.0 %
Consumer credit	7,053,759	6,841,920	6,841,702	-0.0 %	-3.0 %
<i>Instalment loans</i>	2,036,155	2,062,250	2,065,673	+0.2 %	+1.4 %
<i>Instalment sales</i>	166,080	163,301	160,306	-1.8 %	-3.5 %
<i>Revolving credit</i>	4,851,524	4,616,369	4,615,723	-0.0 %	-4.9 %
Mortgage loans	3,324,355	3,329,235	3,328,240	-0.0 %	+0.1 %
<i>Immovable destination</i>	3,320,444	3,325,162	3,324,159	-0.0 %	+0.1 %
<i>Movable destination</i>	3,911	4,073	4,081	+0.2 %	+4.3 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2021-09	2022-09	2023-09	% change
Total	962,122	938,748	873,690	-6.9 %
Consumer credit	626,639	677,370	712,347	+5.2 %
<i>Instalment loans</i>	438,882	463,009	479,126	+3.5 %
<i>Instalment sales</i>	56,530	60,809	59,770	-1.7 %
<i>Revolving credit</i>	131,227	153,552	173,451	+13.0 %
Mortgage loans	335,483	261,378	161,343	-38.3 %
<i>Immovable destination</i>	334,696	260,552	160,595	-38.4 %
<i>Movable destination</i>	787	826	748	-9.4 %

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)

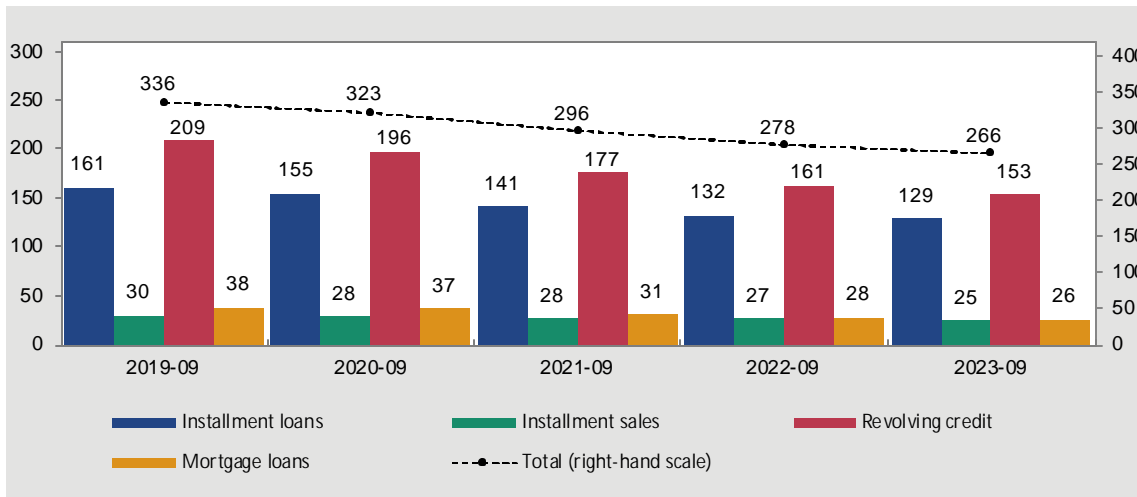


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

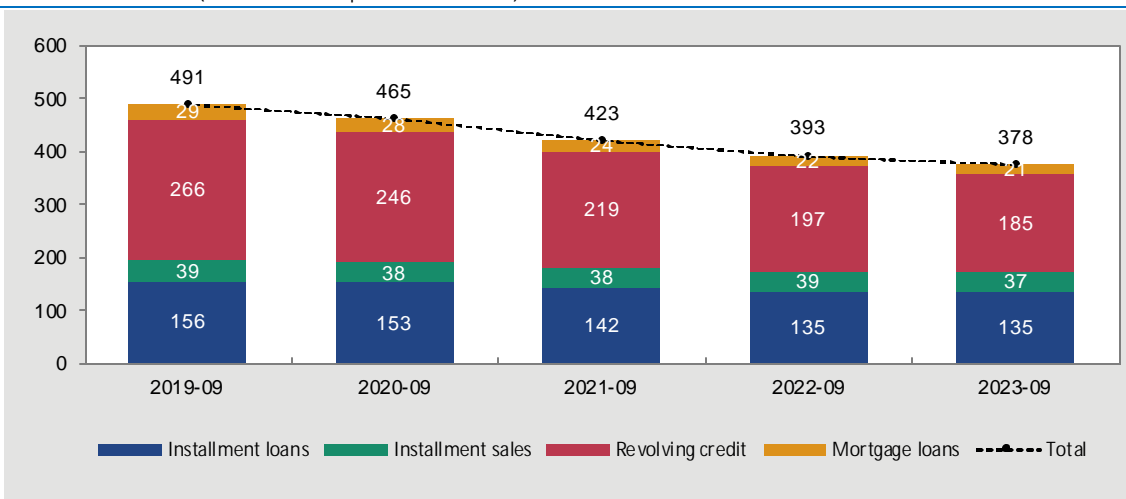
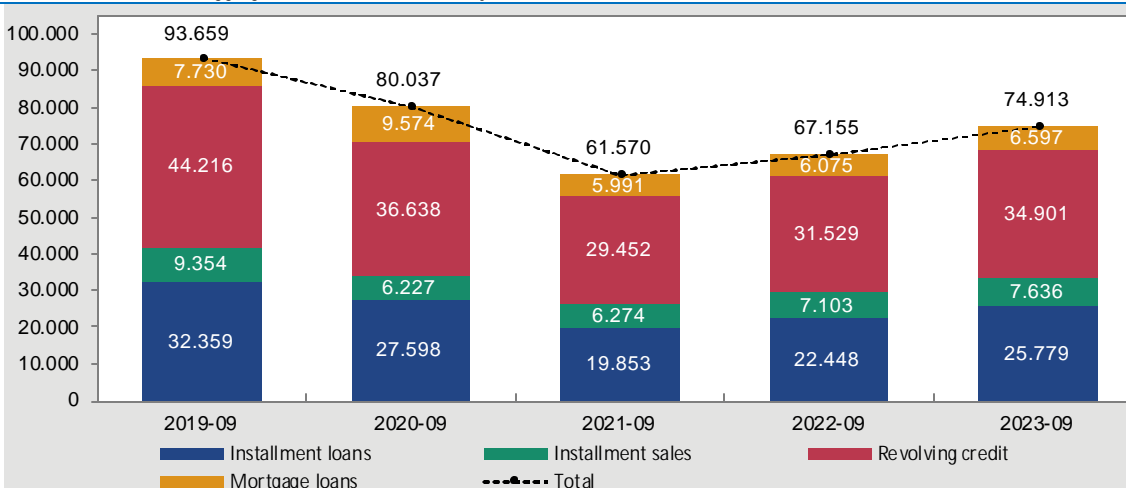


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2022-09	2023-08	2023-09	Change over one month	Change over one year
Total¹	277,564	264,884	265,665	+0.3 %	-4.3 %
Consumer credit ¹	261,337	249,483	250,149	+0.3 %	-4.3 %
<i>Instalment loans</i>	132,248	128,280	129,036	+0.6 %	-2.4 %
<i>Instalment sales</i>	27,498	24,375	24,534	+0.7 %	-10.8 %
<i>Revolving credit</i>	161,330	153,204	153,063	-0.1 %	-5.1 %
Mortgage loans ¹	27,948	25,815	25,916	+0.4 %	-7.3 %
<i>Immovable destination</i>	27,755	25,621	25,726	+0.4 %	-7.3 %
<i>Movable destination</i>	193	194	190	-2.1 %	-1.6 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2022-09	2023-08	2023-09	Change over one month	Change over one year
Total	393,413	376,451	377,594	+0.3 %	-4.0 %
Consumer credit	371,579	355,952	357,058	+0.3 %	-3.9 %
<i>Instalment loans</i>	135,477	134,140	135,165	+0.8 %	-0.2 %
<i>Instalment sales</i>	39,124	36,378	36,766	+1.1 %	-6.0 %
<i>Revolving credit</i>	196,978	185,434	185,127	-0.2 %	-6.0 %
Mortgage loans	21,834	20,499	20,536	+0.2 %	-5.9 %
<i>Immovable destination</i>	21,703	20,368	20,408	+0.2 %	-6.0 %
<i>Movable destination</i>	131	131	128	-2.3 %	-2.3 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2022-09	2023-08	2023-09	Change over one month	Change over one year
Total	2,124,586	2,122,277	2,127,635	+0.3 %	+0.1 %
Consumer credit	1,259,993	1,284,397	1,296,502	+0.9 %	+2.9 %
<i>Instalment loans</i>	939,134	958,762	969,097	+1.1 %	+3.2 %
<i>Instalment sales</i>	21,700	22,478	22,698	+1.0 %	+4.6 %
<i>Revolving credit</i>	299,159	303,157	304,707	+0.5 %	+1.9 %
Mortgage loans	864,593	837,880	831,133	-0.8 %	-3.9 %
<i>Immovable destination</i>	858,203	832,630	826,391	-0.7 %	-3.7 %
<i>Movable destination</i>	6,390	5,250	4,742	-9.7 %	-25.8 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2021-09	2022-09	2023-09	% change
Total	61,570	67,155	74,913	+11.6 %
Consumer credit	55,579	61,080	68,316	+11.8 %
<i>Instalment loans</i>	19,853	22,448	25,779	+14.8 %
<i>Instalment sales</i>	6,274	7,103	7,636	+7.5 %
<i>Revolving credit</i>	29,452	31,529	34,901	+10.7 %
Mortgage loans	5,991	6,075	6,597	+8.6 %
<i>Immovable destination</i>	5,927	6,014	6,525	+8.5 %
<i>Movable destination</i>	64	61	72	+18.0 %

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)

	2022-09	2023-08	2023-09	Change over one month	Change over one year
Total	6,158,430	6,091,720	6,093,312	+0.0 %	-1.1 %
Flanders	3,567,898	3,535,739	3,536,285	+0.0 %	-0.9 %
Wallonia	1,971,975	1,945,139	1,945,900	+0.0 %	-1.3 %
Brussels-Capital Region	496,786	489,160	490,051	+0.2 %	-1.4 %
>< Belgium	121,771	121,682	121,076	-0.5 %	-0.6 %
Consumer credit	5,096,786	4,985,872	4,984,656	-0.0 %	-2.2 %
Flanders	2,828,236	2,767,309	2,766,081	-0.0 %	-2.2 %
Wallonia	1,737,672	1,700,186	1,700,431	+0.0 %	-2.1 %
Brussels-Capital Region	421,928	410,839	411,216	+0.1 %	-2.5 %
>< Belgium	108,950	107,538	106,928	-0.6 %	-1.9 %
Mortgage loans	3,072,317	3,067,895	3,066,570	-0.0 %	-0.2 %
Flanders	1,942,632	1,940,718	1,939,569	-0.1 %	-0.2 %
Wallonia	918,927	916,014	915,340	-0.1 %	-0.4 %
Brussels-Capital Region	188,377	187,579	188,174	+0.3 %	-0.1 %
>< Belgium	22,381	23,584	23,487	-0.4 %	+4.9 %

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

(situation at end of period)

	2022-09	2023-08	2023-09	Change over one month	Change over one year
Total	277,564	264,884	265,665	+0.3 %	-4.3 %
Flanders	104,901	101,356	101,948	+0.6 %	-2.8 %
Wallonia	110,647	103,343	103,498	+0.1 %	-6.5 %
Brussels-Capital Region	39,642	38,071	38,199	+0.3 %	-3.6 %
>< Belgium	22,374	22,114	22,020	-0.4 %	-1.6 %
Consumer credit	261,337	249,483	250,149	+0.3 %	-4.3 %
Flanders	97,559	94,194	94,704	+0.5 %	-2.9 %
Wallonia	103,801	97,002	97,152	+0.2 %	-6.4 %
Brussels-Capital Region	38,180	36,721	36,804	+0.2 %	-3.6 %
>< Belgium	21,797	21,566	21,489	-0.4 %	-1.4 %
Mortgage loans	27,948	25,815	25,916	+0.4 %	-7.3 %
Flanders	12,025	11,492	11,605	+1.0 %	-3.5 %
Wallonia	12,499	11,206	11,178	-0.2 %	-10.6 %
Brussels-Capital Region	2,346	2,129	2,169	+1.9 %	-7.5 %
>< Belgium	1,078	988	964	-2.4 %	-10.6 %

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