

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

| | 2022-10 | 2023-10 | % change |
|--|-----------|-----------|----------|
| Borrowers with at least one outstanding credit | 6,162,131 | 6,093,734 | -1.1 % |
| Borrowers with at least one overdue credit | 277,682 | 266,439 | -4.0 % |
| Percentage of defaulting borrowers | 4.5 % | 4.4 % | |

TABLE 2. NUMBER OF LOANS

(situation at end of period)

| | 2022-10 | 2023-10 | % change |
|--------------------------------------|-------------------|-------------------|---------------|
| Outstanding credits | 10,379,696 | 10,156,673 | -2.1 % |
| Consumer credit | 7,053,676 | 6,828,150 | -3.2 % |
| Mortgage loans | 3,326,020 | 3,328,523 | +0.1 % |
| Overdue credits | 393,622 | 378,680 | -3.8 % |
| Consumer credit | 371,669 | 357,943 | -3.7 % |
| Mortgage loans | 21,953 | 20,737 | -5.5 % |
| 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)

| | 2022-10 | 2023-10 | % change |
|--|------------------|------------------|---------------|
| Total amount of overdue (in thousands of euros) | 2,128,439 | 2,125,690 | -0.1 % |
| Consumer credit | 1,263,784 | 1,294,065 | +2.4 % |
| Mortgage loans | 864,655 | 831,625 | -3.8 % |
| Average amount of overdue | 5,407 | 5,613 | +3.8 % |
| Consumer credit | 3,400 | 3,615 | +6.3 % |
| Mortgage loans | 39,387 | 40,103 | +1.8 % |

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

| | 2022-10 | 2023-10 | % change |
|--------------------------|---------|---------|----------|
| Total ongoing procedures | 60,806 | 54,849 | -9.8 % |
| New requests this year | 7,273 | 7,646 | +5.1 % |

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)

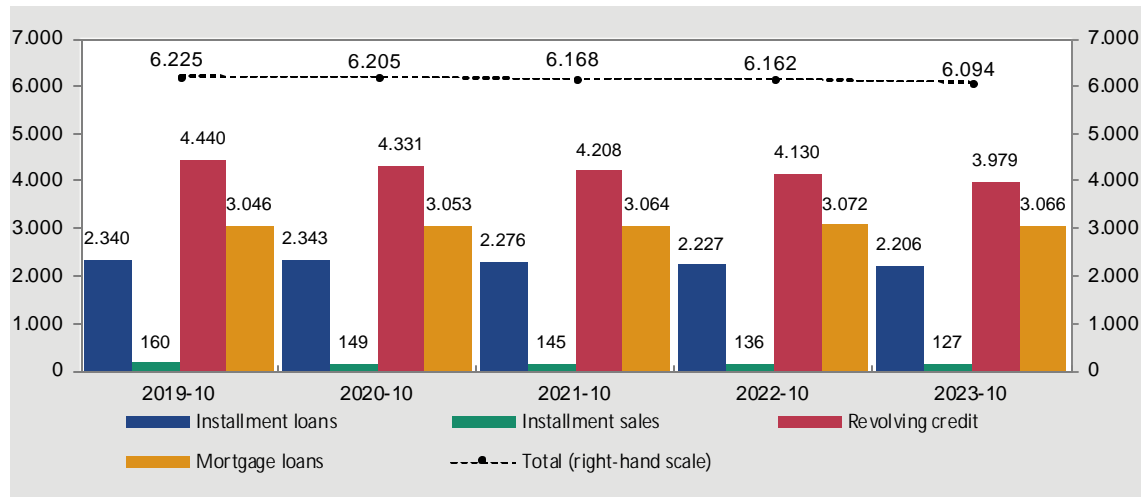


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

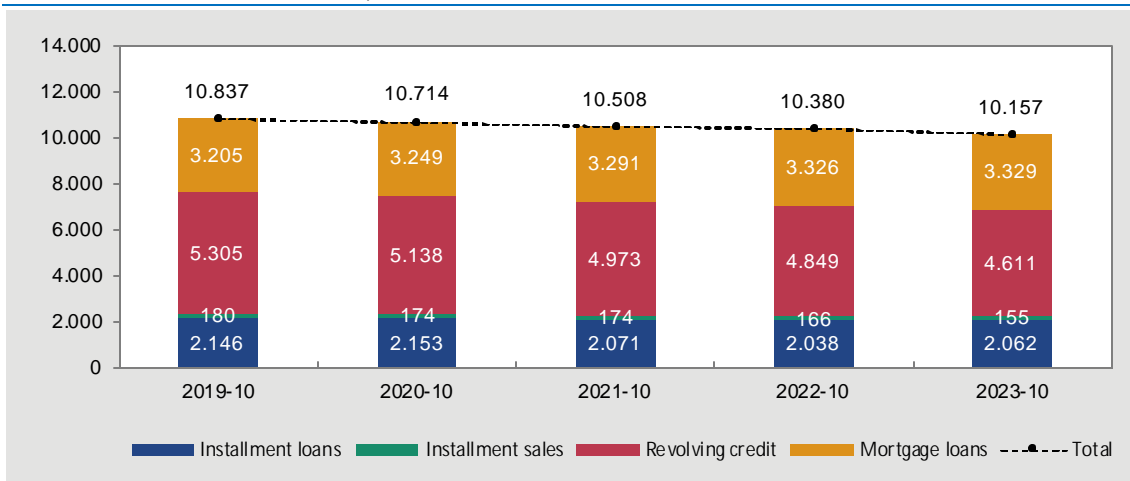
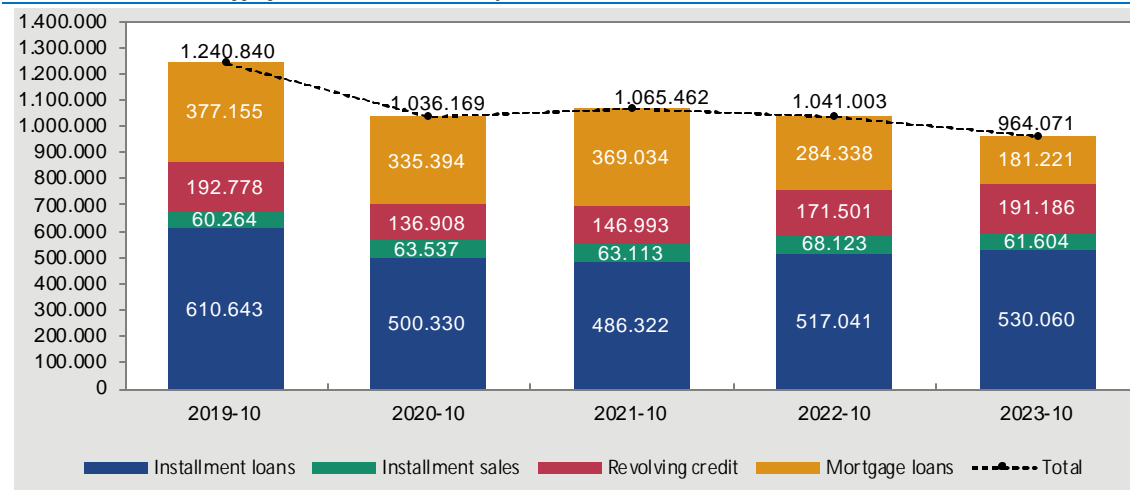


CHART 3. NUMBER OF NEW CREDITS

(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)

| | 2022-10 | 2023-09 | 2023-10 | Change over one month | Change over one year |
|------------------------------|------------------|------------------|------------------|--------------------------|-------------------------|
| Total¹ | 6,162,131 | 6,093,312 | 6,093,734 | +0.0 % | -1.1 % |
| Consumer credit ¹ | 5,097,268 | 4,984,656 | 4,980,352 | -0.1 % | -2.3 % |
| <i>Instalment loans</i> | 2,227,348 | 2,212,224 | 2,206,294 | -0.3 % | -0.9 % |
| <i>Instalment sales</i> | 136,288 | 129,795 | 127,359 | -1.9 % | -6.6 % |
| <i>Revolving credit</i> | 4,130,082 | 3,981,933 | 3,978,774 | -0.1 % | -3.7 % |
| Mortgage loans ¹ | 3,072,316 | 3,066,570 | 3,065,705 | -0.0 % | -0.2 % |
| <i>Immovable destination</i> | 3,066,227 | 3,060,333 | 3,059,409 | -0.0 % | -0.2 % |
| <i>Movable destination</i> | 6,089 | 6,237 | 6,296 | +0.9 % | +3.4 % |

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

| | 2022-10 | 2023-09 | 2023-10 | Change over one month | Change over one year |
|------------------------------|-------------------|-------------------|-------------------|--------------------------|-------------------------|
| Total | 10,379,696 | 10,169,942 | 10,156,673 | -0.1 % | -2.1 % |
| Consumer credit | 7,053,676 | 6,841,702 | 6,828,150 | -0.2 % | -3.2 % |
| <i>Instalment loans</i> | 2,038,236 | 2,065,673 | 2,061,866 | -0.2 % | +1.2 % |
| <i>Instalment sales</i> | 166,111 | 160,306 | 155,246 | -3.2 % | -6.5 % |
| <i>Revolving credit</i> | 4,849,329 | 4,615,723 | 4,611,038 | -0.1 % | -4.9 % |
| Mortgage loans | 3,326,020 | 3,328,240 | 3,328,523 | +0.0 % | +0.1 % |
| <i>Immovable destination</i> | 3,322,084 | 3,324,159 | 3,324,407 | +0.0 % | +0.1 % |
| <i>Movable destination</i> | 3,936 | 4,081 | 4,116 | +0.9 % | +4.6 % |

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

| | 2021-10 | 2022-10 | 2023-10 | % change |
|------------------------------|------------------|------------------|----------------|---------------|
| Total | 1,065,462 | 1,041,003 | 964,071 | -7.4 % |
| Consumer credit | 696,428 | 756,665 | 782,850 | +3.5 % |
| <i>Instalment loans</i> | 486,322 | 517,041 | 530,060 | +2.5 % |
| <i>Instalment sales</i> | 63,113 | 68,123 | 61,604 | -9.6 % |
| <i>Revolving credit</i> | 146,993 | 171,501 | 191,186 | +11.5 % |
| Mortgage loans | 369,034 | 284,338 | 181,221 | -36.3 % |
| <i>Immovable destination</i> | 368,176 | 283,401 | 180,363 | -36.4 % |
| <i>Movable destination</i> | 858 | 937 | 858 | -8.4 % |

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)

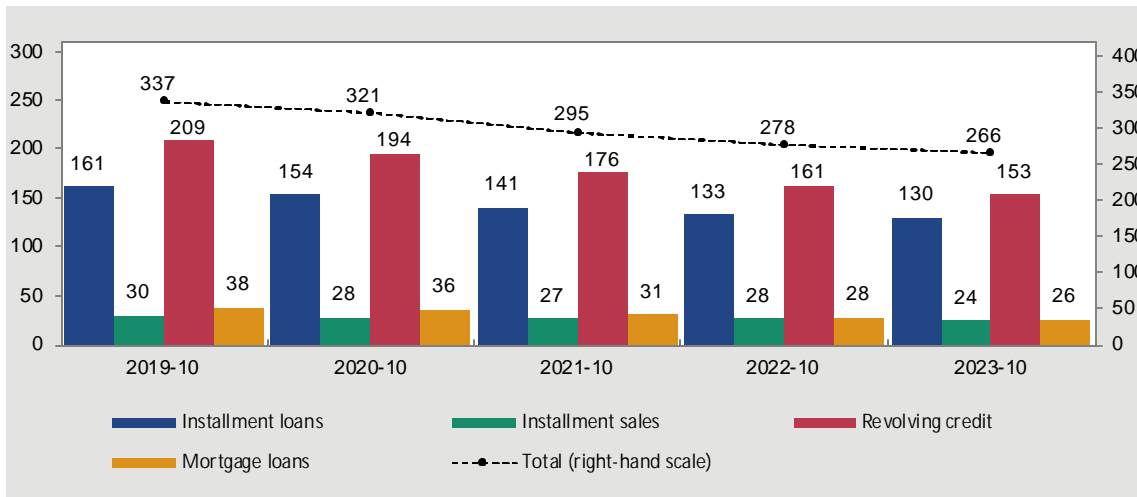


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

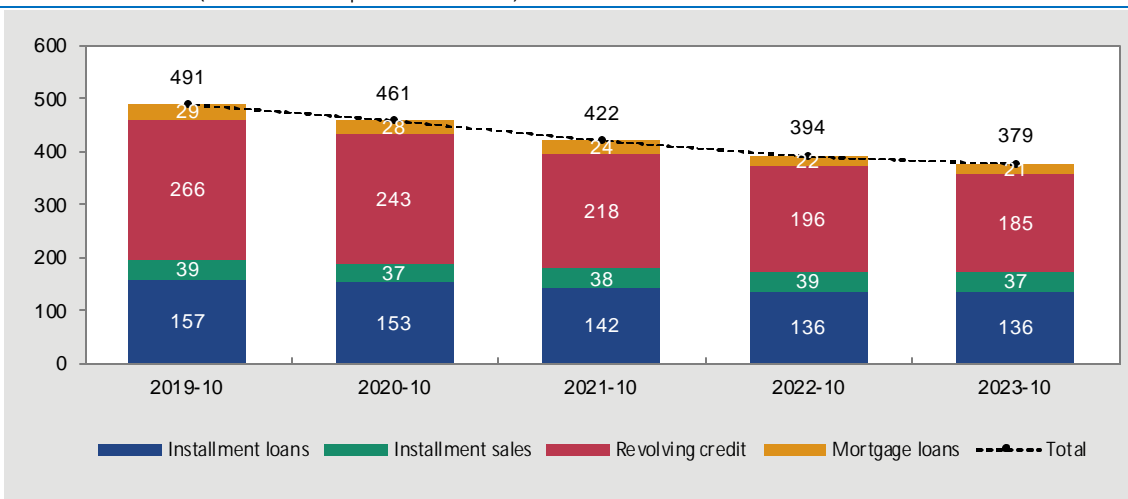
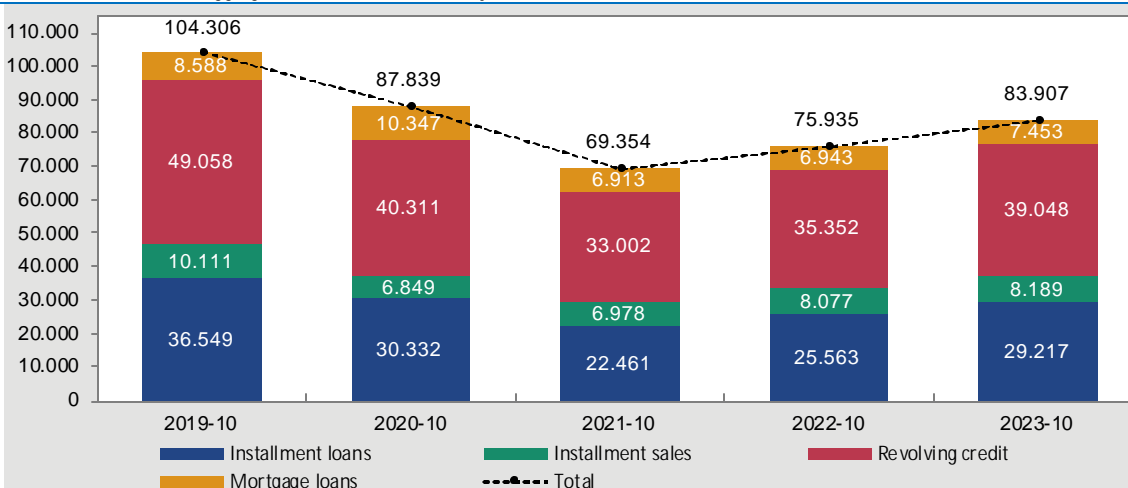


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

| | 2022-10 | 2023-09 | 2023-10 | Change over one month | Change over one year |
|------------------------------|----------------|----------------|----------------|--------------------------|-------------------------|
| Total¹ | 277,682 | 265,665 | 266,439 | +0.3 % | -4.0 % |
| Consumer credit ¹ | 261,386 | 250,149 | 250,752 | +0.2 % | -4.1 % |
| <i>Instalment loans</i> | 132,594 | 129,036 | 129,752 | +0.6 % | -2.1 % |
| <i>Instalment sales</i> | 27,603 | 24,534 | 24,448 | -0.4 % | -11.4 % |
| <i>Revolving credit</i> | 160,979 | 153,063 | 153,142 | +0.1 % | -4.9 % |
| Mortgage loans ¹ | 28,047 | 25,916 | 26,152 | +0.9 % | -6.8 % |
| <i>Immovable destination</i> | 27,855 | 25,726 | 25,959 | +0.9 % | -6.8 % |
| <i>Movable destination</i> | 192 | 190 | 193 | +1.6 % | +0.5 % |

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

| | 2022-10 | 2023-09 | 2023-10 | Change over one month | Change over one year |
|------------------------------|----------------|----------------|----------------|--------------------------|-------------------------|
| Total | 393,622 | 377,594 | 378,680 | +0.3 % | -3.8 % |
| Consumer credit | 371,669 | 357,058 | 357,943 | +0.2 % | -3.7 % |
| <i>Instalment loans</i> | 135,948 | 135,165 | 136,175 | +0.7 % | +0.2 % |
| <i>Instalment sales</i> | 39,414 | 36,766 | 36,722 | -0.1 % | -6.8 % |
| <i>Revolving credit</i> | 196,307 | 185,127 | 185,046 | -0.0 % | -5.7 % |
| Mortgage loans | 21,953 | 20,536 | 20,737 | +1.0 % | -5.5 % |
| <i>Immovable destination</i> | 21,823 | 20,408 | 20,606 | +1.0 % | -5.6 % |
| <i>Movable destination</i> | 130 | 128 | 131 | +2.3 % | +0.8 % |

TABLE 10. ARREARS / AMOUNTS DUE

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

| | 2022-10 | 2023-09 | 2023-10 | Change over one month | Change over one year |
|------------------------------|------------------|------------------|------------------|--------------------------|-------------------------|
| Total | 2,128,439 | 2,127,635 | 2,125,690 | -0.1 % | -0.1 % |
| Consumer credit | 1,263,784 | 1,296,502 | 1,294,065 | -0.2 % | +2.4 % |
| <i>Instalment loans</i> | 943,782 | 969,097 | 975,915 | +0.7 % | +3.4 % |
| <i>Instalment sales</i> | 21,849 | 22,698 | 22,689 | -0.0 % | +3.8 % |
| <i>Revolving credit</i> | 298,153 | 304,707 | 295,461 | -3.0 % | -0.9 % |
| Mortgage loans | 864,655 | 831,133 | 831,625 | +0.1 % | -3.8 % |
| <i>Immovable destination</i> | 858,403 | 826,391 | 826,559 | +0.0 % | -3.7 % |
| <i>Movable destination</i> | 6,252 | 4,742 | 5,066 | +6.9 % | -19.0 % |

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

| | 2021-10 | 2022-10 | 2023-10 | % change |
|------------------------------|---------------|---------------|---------------|----------------|
| Total | 69,354 | 75,935 | 83,907 | +10.5 % |
| Consumer credit | 62,441 | 68,992 | 76,454 | +10.8 % |
| <i>Instalment loans</i> | 22,461 | 25,563 | 29,217 | +14.3 % |
| <i>Instalment sales</i> | 6,978 | 8,077 | 8,189 | +1.4 % |
| <i>Revolving credit</i> | 33,002 | 35,352 | 39,048 | +10.5 % |
| Mortgage loans | 6,913 | 6,943 | 7,453 | +7.3 % |
| <i>Immovable destination</i> | 6,842 | 6,877 | 7,373 | +7.2 % |
| <i>Movable destination</i> | 71 | 66 | 80 | +21.2 % |

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)

| | 2022-10 | 2023-09 | 2023-10 | Change over one month | Change over one year |
|--------------------------------|------------------|------------------|------------------|--------------------------|-------------------------|
| Total | 6,162,131 | 6,093,312 | 6,093,734 | +0.0 % | -1.1 % |
| Flanders | 3,569,700 | 3,536,285 | 3,536,423 | +0.0 % | -0.9 % |
| Wallonia | 1,973,018 | 1,945,900 | 1,946,241 | +0.0 % | -1.4 % |
| Brussels-Capital Region | 498,202 | 490,051 | 490,619 | +0.1 % | -1.5 % |
| >< Belgium | 121,211 | 121,076 | 120,451 | -0.5 % | -0.6 % |
| Consumer credit | 5,097,268 | 4,984,656 | 4,980,352 | -0.1 % | -2.3 % |
| Flanders | 2,828,090 | 2,766,081 | 2,763,073 | -0.1 % | -2.3 % |
| Wallonia | 1,738,133 | 1,700,431 | 1,699,855 | -0.0 % | -2.2 % |
| Brussels-Capital Region | 422,699 | 411,216 | 411,107 | -0.0 % | -2.7 % |
| >< Belgium | 108,346 | 106,928 | 106,317 | -0.6 % | -1.9 % |
| Mortgage loans | 3,072,316 | 3,066,570 | 3,065,705 | -0.0 % | -0.2 % |
| Flanders | 1,942,362 | 1,939,569 | 1,939,061 | -0.0 % | -0.2 % |
| Wallonia | 918,607 | 915,340 | 914,586 | -0.1 % | -0.4 % |
| Brussels-Capital Region | 189,050 | 188,174 | 188,708 | +0.3 % | -0.2 % |
| >< Belgium | 22,297 | 23,487 | 23,350 | -0.6 % | +4.7 % |

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

(situation at end of period)

| | 2022-10 | 2023-09 | 2023-10 | Change over one month | Change over one year |
|--------------------------------|----------------|----------------|----------------|--------------------------|-------------------------|
| Total | 277,682 | 265,665 | 266,439 | +0.3 % | -4.0 % |
| Flanders | 105,127 | 101,948 | 102,552 | +0.6 % | -2.4 % |
| Wallonia | 110,555 | 103,498 | 103,658 | +0.2 % | -6.2 % |
| Brussels-Capital Region | 39,735 | 38,199 | 38,280 | +0.2 % | -3.7 % |
| >< Belgium | 22,265 | 22,020 | 21,949 | -0.3 % | -1.4 % |
| Consumer credit | 261,386 | 250,149 | 250,752 | +0.2 % | -4.1 % |
| Flanders | 97,696 | 94,704 | 95,183 | +0.5 % | -2.6 % |
| Wallonia | 103,723 | 97,152 | 97,235 | +0.1 % | -6.3 % |
| Brussels-Capital Region | 38,267 | 36,804 | 36,916 | +0.3 % | -3.5 % |
| >< Belgium | 21,700 | 21,489 | 21,418 | -0.3 % | -1.3 % |
| Mortgage loans | 28,047 | 25,916 | 26,152 | +0.9 % | -6.8 % |
| Flanders | 12,113 | 11,605 | 11,783 | +1.5 % | -2.7 % |
| Wallonia | 12,525 | 11,178 | 11,264 | +0.8 % | -10.1 % |
| Brussels-Capital Region | 2,349 | 2,169 | 2,148 | -1.0 % | -8.6 % |
| >< Belgium | 1,060 | 964 | 957 | -0.7 % | -9.7 % |