

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2022-11	2023-11	% change
Borrowers with at least one outstanding credit	6,156,565	6,088,187	-1.1 %
Borrowers with at least one overdue credit	277,583	266,011	-4.2 %
Percentage of defaulting borrowers	4.5 %	4.4 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2022-11	2023-11	% change
Outstanding credits	10,366,666	10,145,315	-2.1 %
Consumer credit	7,039,473	6,815,976	-3.2 %
Mortgage loans	3,327,193	3,329,339	+0.1 %
Overdue credits	393,340	378,242	-3.8 %
Consumer credit	371,367	357,518	-3.7 %
Mortgage loans	21,973	20,724	-5.7 %
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)

	2022-11	2023-11	% change
Total amount of overdue (in thousands of euros)	2,136,121	2,153,772	+0.8 %
Consumer credit	1,268,288	1,320,849	+4.1 %
Mortgage loans	867,833	832,923	-4.0 %
Average amount of overdue	5,431	5,694	+4.9 %
Consumer credit	3,415	3,694	+8.2 %
Mortgage loans	39,495	40,191	+1.8 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2022-11	2023-11	% change
Total ongoing procedures	60,149	54,394	-9.6 %
New requests this year	8,007	8,198	+2.4 %

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)

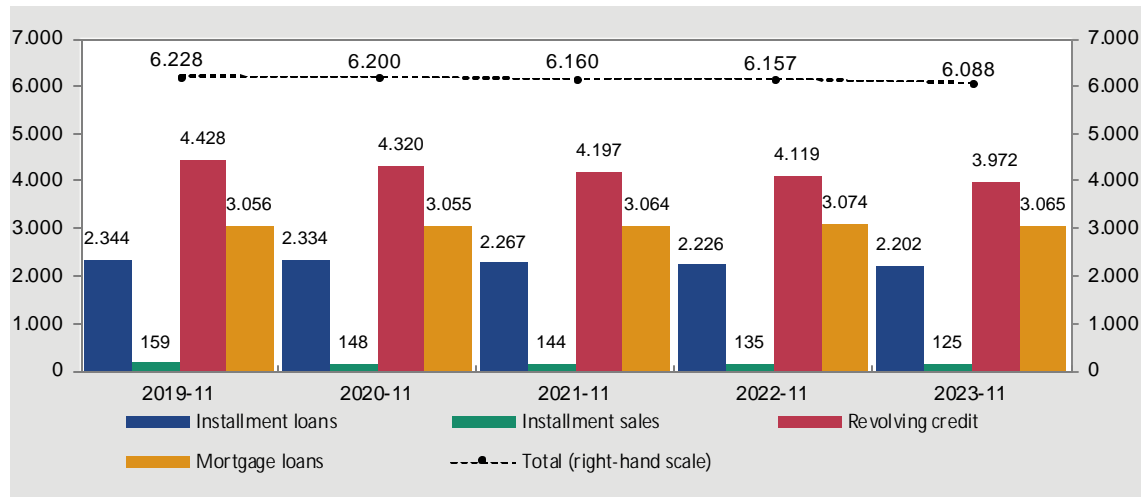


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

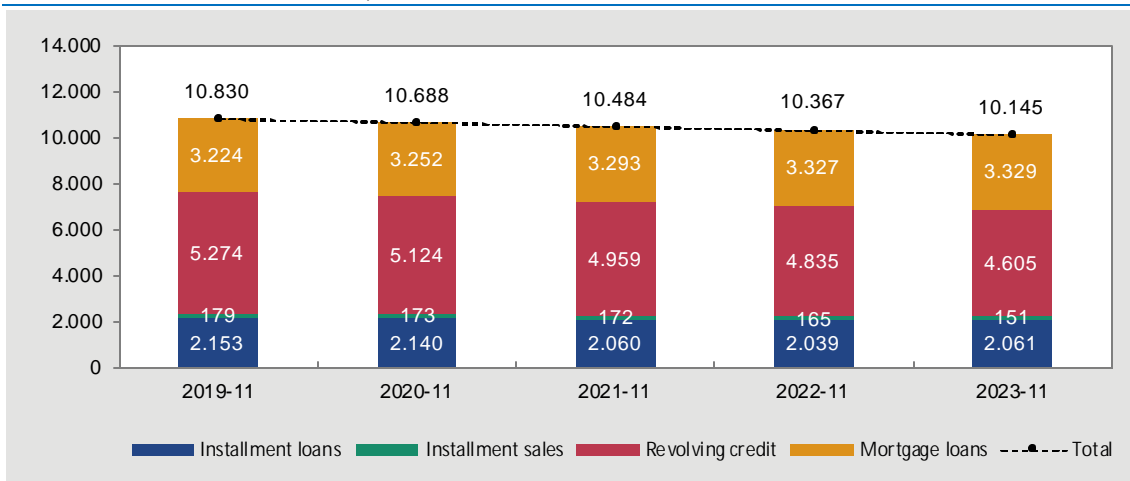
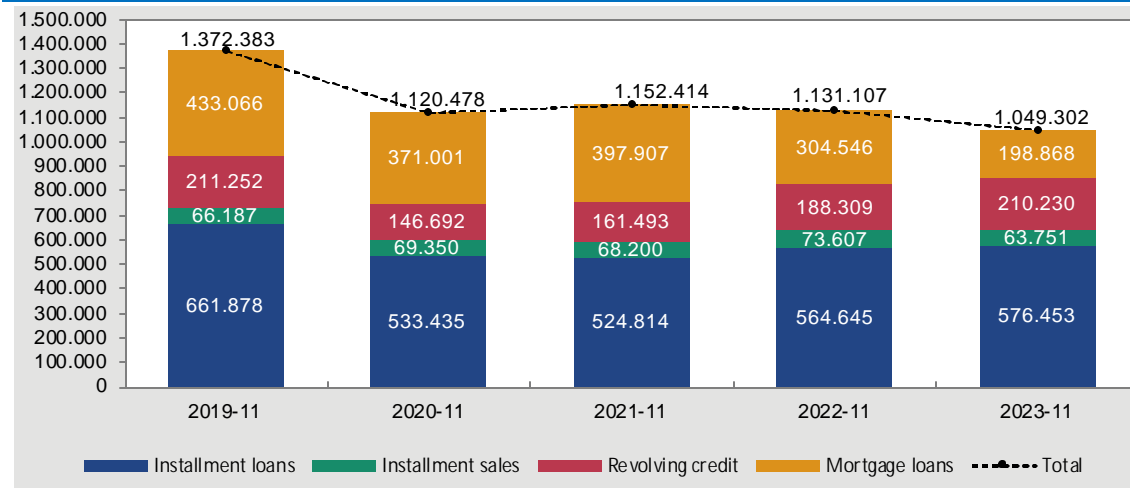


CHART 3. NUMBER OF NEW CREDITS

(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)

	2022-11	2023-10	2023-11	Change over one month	Change over one year
Total¹	6,156,565	6,093,734	6,088,187	-0.1 %	-1.1 %
Consumer credit ¹	5,087,577	4,980,352	4,971,467	-0.2 %	-2.3 %
<i>Instalment loans</i>	2,225,650	2,206,294	2,201,509	-0.2 %	-1.1 %
<i>Instalment sales</i>	135,428	127,359	125,029	-1.8 %	-7.7 %
<i>Revolving credit</i>	4,118,515	3,978,774	3,971,783	-0.2 %	-3.6 %
Mortgage loans ¹	3,073,923	3,065,705	3,064,787	-0.0 %	-0.3 %
<i>Immovable destination</i>	3,067,817	3,059,409	3,058,463	-0.0 %	-0.3 %
<i>Movable destination</i>	6,106	6,296	6,324	+0.4 %	+3.6 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2022-11	2023-10	2023-11	Change over one month	Change over one year
Total	10,366,666	10,156,673	10,145,315	-0.1 %	-2.1 %
Consumer credit	7,039,473	6,828,150	6,815,976	-0.2 %	-3.2 %
<i>Instalment loans</i>	2,038,839	2,061,866	2,060,517	-0.1 %	+1.1 %
<i>Instalment sales</i>	165,231	155,246	150,525	-3.0 %	-8.9 %
<i>Revolving credit</i>	4,835,403	4,611,038	4,604,934	-0.1 %	-4.8 %
Mortgage loans	3,327,193	3,328,523	3,329,339	+0.0 %	+0.1 %
<i>Immovable destination</i>	3,323,241	3,324,407	3,325,204	+0.0 %	+0.1 %
<i>Movable destination</i>	3,952	4,116	4,135	+0.5 %	+4.6 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2021-11	2022-11	2023-11	% change
Total	1,152,414	1,131,107	1,049,302	-7.2 %
Consumer credit	754,507	826,561	850,434	+2.9 %
<i>Instalment loans</i>	524,814	564,645	576,453	+2.1 %
<i>Instalment sales</i>	68,200	73,607	63,751	-13.4 %
<i>Revolving credit</i>	161,493	188,309	210,230	+11.6 %
Mortgage loans	397,907	304,546	198,868	-34.7 %
<i>Immovable destination</i>	396,944	303,517	197,932	-34.8 %
<i>Movable destination</i>	963	1,029	936	-9.0 %

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.

2.2 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)

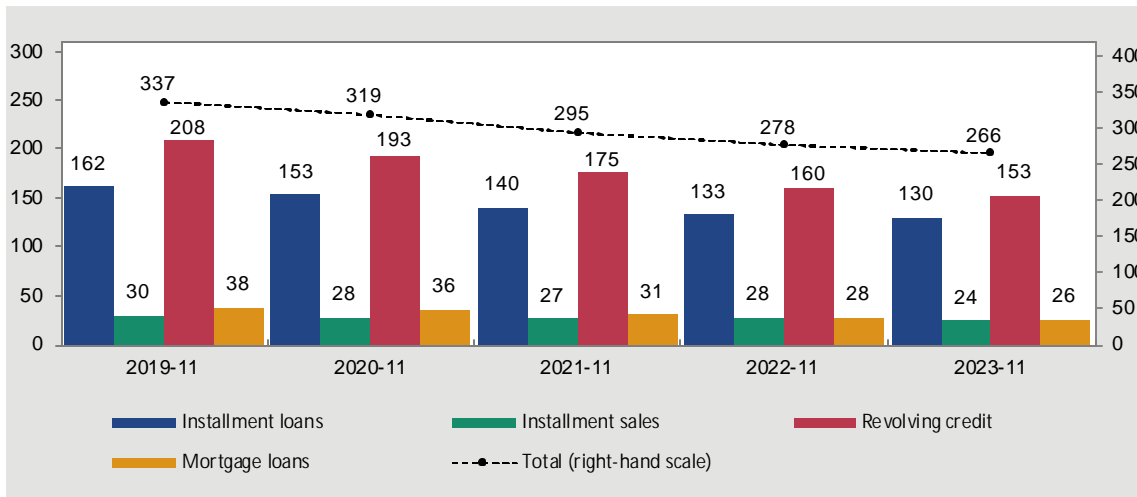


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

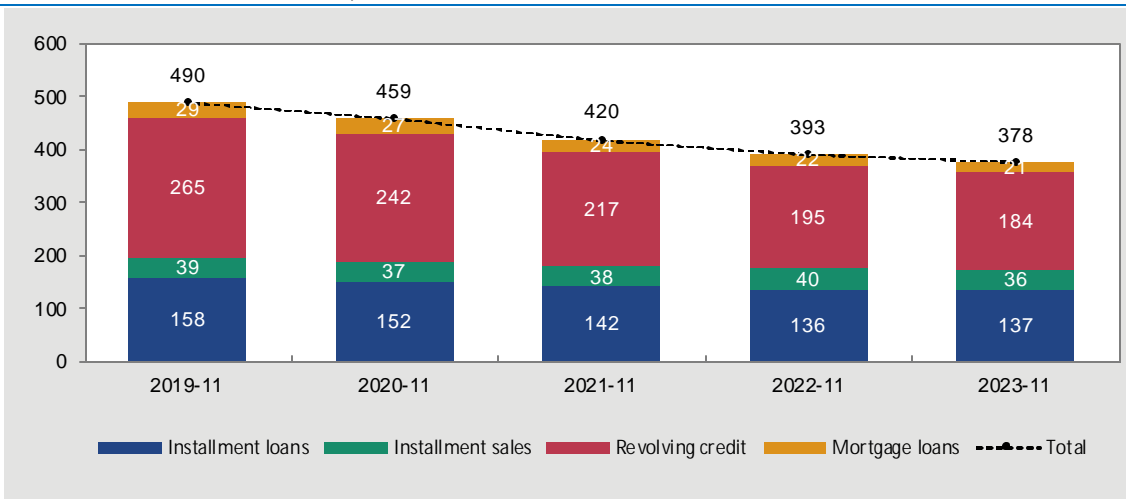
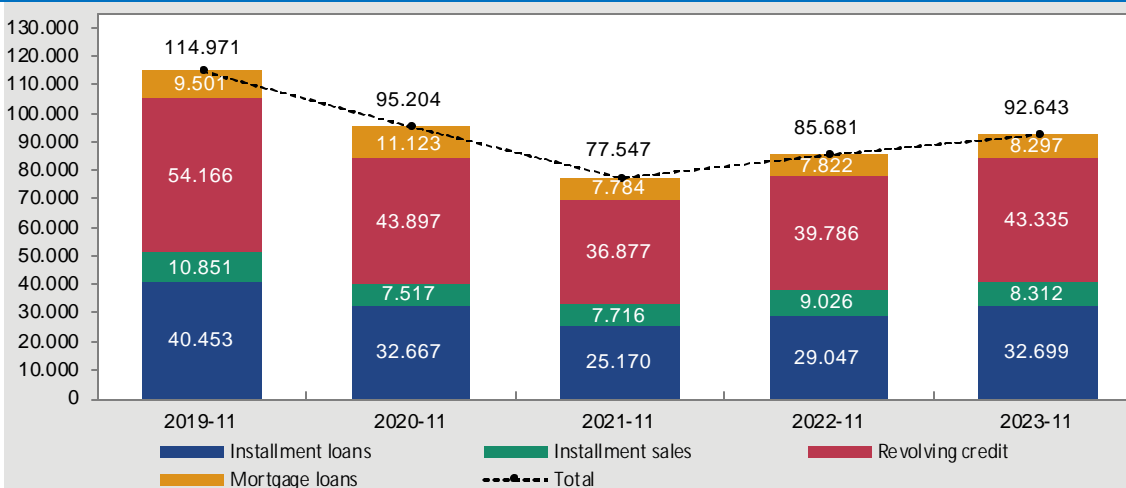


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2022-11	2023-10	2023-11	Change over one month	Change over one year
Total¹	277,583	266,439	266,011	-0.2 %	-4.2 %
Consumer credit ¹	261,175	250,752	250,298	-0.2 %	-4.2 %
<i>Instalment loans</i>	132,712	129,752	129,882	+0.1 %	-2.1 %
<i>Instalment sales</i>	27,720	24,448	24,265	-0.7 %	-12.5 %
<i>Revolving credit</i>	160,323	153,142	152,749	-0.3 %	-4.7 %
Mortgage loans ¹	28,098	26,152	26,089	-0.2 %	-7.1 %
<i>Immovable destination</i>	27,908	25,959	25,889	-0.3 %	-7.2 %
<i>Movable destination</i>	190	193	200	+3.6 %	+5.3 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2022-11	2023-10	2023-11	Change over one month	Change over one year
Total	393,340	378,680	378,242	-0.1 %	-3.8 %
Consumer credit	371,367	357,943	357,518	-0.1 %	-3.7 %
<i>Instalment loans</i>	136,371	136,175	136,641	+0.3 %	+0.2 %
<i>Instalment sales</i>	39,676	36,722	36,422	-0.8 %	-8.2 %
<i>Revolving credit</i>	195,320	185,046	184,455	-0.3 %	-5.6 %
Mortgage loans	21,973	20,737	20,724	-0.1 %	-5.7 %
<i>Immovable destination</i>	21,844	20,606	20,587	-0.1 %	-5.8 %
<i>Movable destination</i>	129	131	137	+4.6 %	+6.2 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2022-11	2023-10	2023-11	Change over one month	Change over one year
Total	2,136,121	2,125,690	2,153,772	+1.3 %	+0.8 %
Consumer credit	1,268,288	1,294,065	1,320,849	+2.1 %	+4.1 %
<i>Instalment loans</i>	949,273	975,915	987,750	+1.2 %	+4.1 %
<i>Instalment sales</i>	21,905	22,689	22,548	-0.6 %	+2.9 %
<i>Revolving credit</i>	297,110	295,461	310,552	+5.1 %	+4.5 %
Mortgage loans	867,833	831,625	832,923	+0.2 %	-4.0 %
<i>Immovable destination</i>	861,589	826,559	827,693	+0.1 %	-3.9 %
<i>Movable destination</i>	6,244	5,066	5,230	+3.2 %	-16.2 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2021-11	2022-11	2023-11	% change
Total	77,547	85,681	92,643	+8.1 %
Consumer credit	69,763	77,859	84,346	+8.3 %
<i>Instalment loans</i>	25,170	29,047	32,699	+12.6 %
<i>Instalment sales</i>	7,716	9,026	8,312	-7.9 %
<i>Revolving credit</i>	36,877	39,786	43,335	+8.9 %
Mortgage loans	7,784	7,822	8,297	+6.1 %
<i>Immovable destination</i>	7,701	7,747	8,206	+5.9 %
<i>Movable destination</i>	83	75	91	+21.3 %

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)

	2022-11	2023-10	2023-11	Change over one month	Change over one year
Total	6,156,565	6,093,734	6,088,187	-0.1 %	-1.1 %
Flanders	3,567,811	3,536,423	3,534,347	-0.1 %	-0.9 %
Wallonia	1,970,505	1,946,241	1,944,081	-0.1 %	-1.3 %
Brussels-Capital Region	495,116	490,619	487,173	-0.7 %	-1.6 %
>< Belgium	123,133	120,451	122,586	+1.8 %	-0.4 %
Consumer credit	5,087,577	4,980,352	4,971,467	-0.2 %	-2.3 %
Flanders	2,823,190	2,763,073	2,758,278	-0.2 %	-2.3 %
Wallonia	1,734,409	1,699,855	1,696,763	-0.2 %	-2.2 %
Brussels-Capital Region	420,125	411,107	408,249	-0.7 %	-2.8 %
>< Belgium	109,853	106,317	108,177	+1.7 %	-1.5 %
Mortgage loans	3,073,923	3,065,705	3,064,787	-0.0 %	-0.3 %
Flanders	1,943,918	1,939,061	1,939,327	+0.0 %	-0.2 %
Wallonia	919,522	914,586	914,628	+0.0 %	-0.5 %
Brussels-Capital Region	187,563	188,708	186,985	-0.9 %	-0.3 %
>< Belgium	22,920	23,350	23,847	+2.1 %	+4.0 %

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

(situation at end of period)

	2022-11	2023-10	2023-11	Change over one month	Change over one year
Total	277,583	266,439	266,011	-0.2 %	-4.2 %
Flanders	105,380	102,552	102,699	+0.1 %	-2.5 %
Wallonia	110,257	103,658	103,056	-0.6 %	-6.5 %
Brussels-Capital Region	39,577	38,280	38,117	-0.4 %	-3.7 %
>< Belgium	22,369	21,949	22,139	+0.9 %	-1.0 %
Consumer credit	261,175	250,752	250,298	-0.2 %	-4.2 %
Flanders	97,889	95,183	95,238	+0.1 %	-2.7 %
Wallonia	103,362	97,235	96,682	-0.6 %	-6.5 %
Brussels-Capital Region	38,126	36,916	36,774	-0.4 %	-3.5 %
>< Belgium	21,798	21,418	21,604	+0.9 %	-0.9 %
Mortgage loans	28,098	26,152	26,089	-0.2 %	-7.1 %
Flanders	12,193	11,783	11,861	+0.7 %	-2.7 %
Wallonia	12,517	11,264	11,144	-1.1 %	-11.0 %
Brussels-Capital Region	2,315	2,148	2,127	-1.0 %	-8.1 %
>< Belgium	1,073	957	957	0.0 %	-10.8 %