

## 1. Key figures

**TABLE 1. NUMBER OF BORROWERS**

(situation at end of period)

|  | 2022-12   | 2023-12   | % change |
|--|-----------|-----------|----------|
| Borrowers with at least one outstanding credit | 6,156,734 | 6,083,551 | -1.2 %   |
| Borrowers with at least one overdue credit     | 274,899   | 265,651   | -3.4 %   |
| Percentage of defaulting borrowers             | 4.5 %     | 4.4 %     |          |

**TABLE 2. NUMBER OF LOANS**

(situation at end of period)

|                                      | 2022-12           | 2023-12           | % change      |
|--------------------------------------|-------------------|-------------------|---------------|
| <b>Outstanding credits</b>           | <b>10,355,744</b> | <b>10,124,500</b> | <b>-2.2 %</b> |
| Consumer credit                      | 7,028,039         | 6,796,054         | -3.3 %        |
| Mortgage loans                       | 3,327,705         | 3,328,446         | +0.0 %        |
| <b>Overdue credits</b>               | <b>389,913</b>    | <b>378,114</b>    | <b>-3.0 %</b> |
| Consumer credit                      | 368,103           | 357,534           | -2.9 %        |
| Mortgage loans                       | 21,810            | 20,580            | -5.6 %        |
| <b>Percentage of overdue credits</b> | <b>3.8 %</b>      | <b>3.7 %</b>      |               |
| Consumer credit                      | 5.2 %             | 5.3 %             |               |
| Mortgage loans                       | 0.7 %             | 0.6 %             |               |

**TABLE 3. ARREARS / AMOUNTS DUE**

(situation at end of period)

|  | 2022-12          | 2023-12          | % change      |
|--|------------------|------------------|---------------|
| <b>Total amount of overdue (in thousands of euros)</b> | <b>2,128,344</b> | <b>2,168,010</b> | <b>+1.9 %</b> |
| Consumer credit  | 1,260,453        | 1,332,051        | +5.7 %        |
| Mortgage loans   | 867,891          | 835,959          | -3.7 %        |
| <b>Average amount of overdue</b>                       | <b>5,459</b>     | <b>5,734</b>     | <b>+5.0 %</b> |
| Consumer credit  | 3,424            | 3,726            | +8.8 %        |
| Mortgage loans   | 39,793           | 40,620           | +2.1 %        |

**TABLE 4. COLLECTIVE DEBT SETTLEMENTS**

|                          | 2022-12 | 2023-12 | % change |
|--------------------------|---------|---------|----------|
| Total ongoing procedures | 59,717  | 54,023  | -9.5 %   |
| New requests this year   | 8,771   | 8,887   | +1.3 %   |

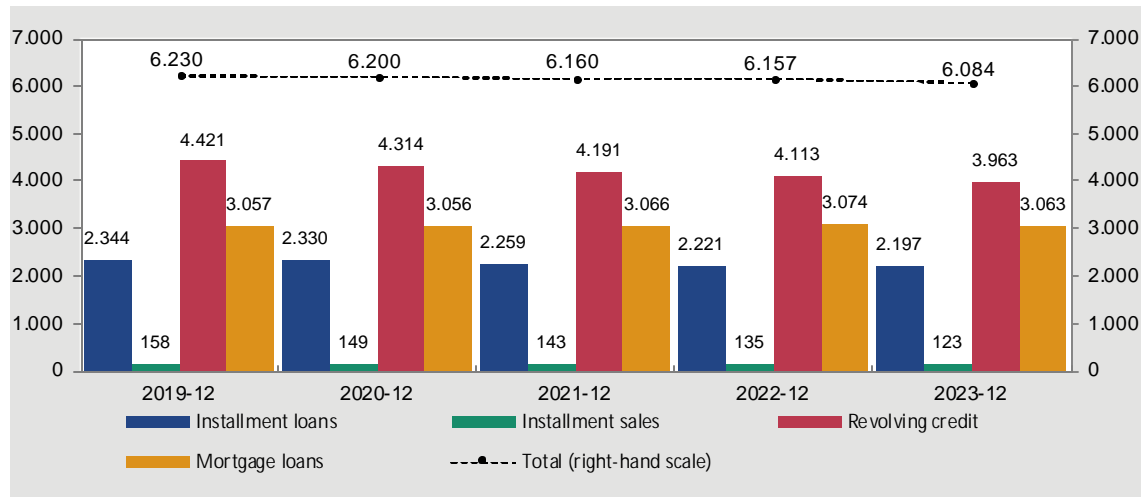
## 2. Detailed figures

### 2.1 Credit trends

#### 2.1.1 Charts

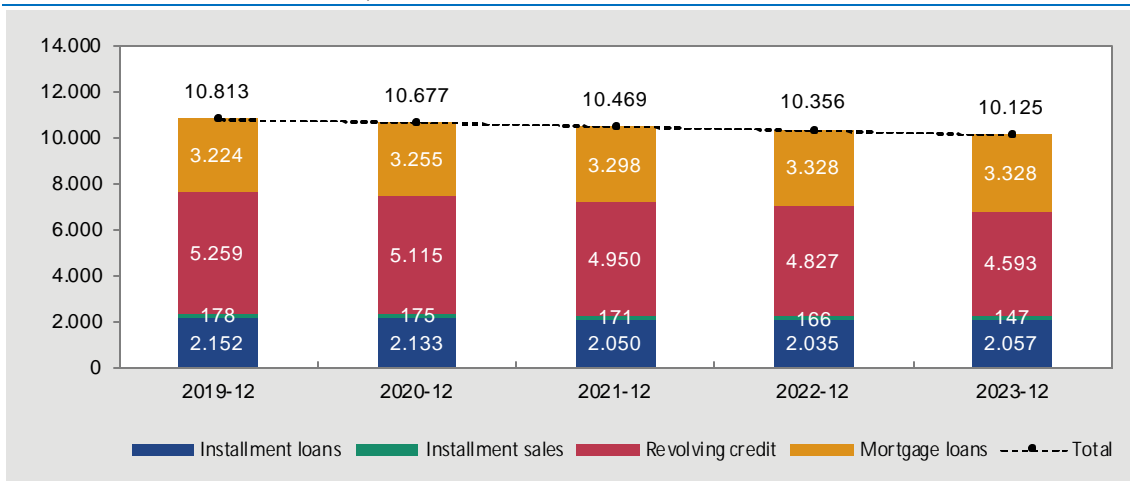
**CHART 1. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING CREDIT**

(situation at end of period - in thousands)



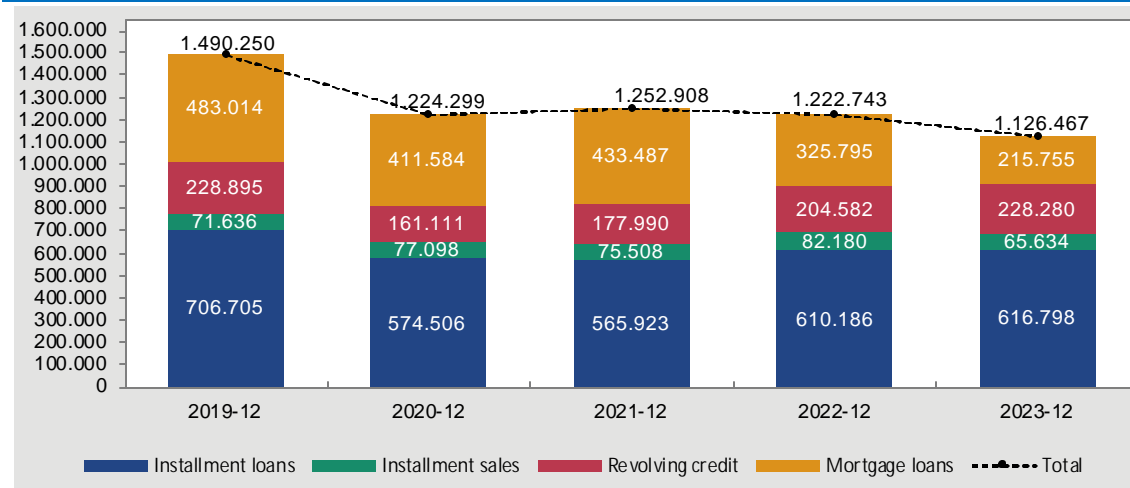
**CHART 2. NUMBER OF OUTSTANDING CREDITS**

(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)

|                              | 2022-12          | 2023-11          | 2023-12          | Change over<br>one month | Change over<br>one year |
|------------------------------|------------------|------------------|------------------|--------------------------|-------------------------|
| <b>Total<sup>1</sup></b>     | <b>6,156,734</b> | <b>6,088,187</b> | <b>6,083,551</b> | <b>-0.1 %</b>            | <b>-1.2 %</b>           |
| Consumer credit <sup>1</sup> | 5,083,410        | 4,971,467        | 4,962,800        | -0.2 %                   | -2.4 %                  |
| <i>Instalment loans</i>      | 2,221,372        | 2,201,509        | 2,196,735        | -0.2 %                   | -1.1 %                  |
| <i>Instalment sales</i>      | 135,427          | 125,029          | 123,218          | -1.4 %                   | -9.0 %                  |
| <i>Revolving credit</i>      | 4,113,236        | 3,971,783        | 3,963,268        | -0.2 %                   | -3.6 %                  |
| Mortgage loans <sup>1</sup>  | 3,074,115        | 3,064,787        | 3,063,360        | -0.0 %                   | -0.3 %                  |
| <i>Immovable destination</i> | 3,067,990        | 3,058,463        | 3,057,002        | -0.0 %                   | -0.4 %                  |
| <i>Movable destination</i>   | 6,125            | 6,324            | 6,358            | +0.5 %                   | +3.8 %                  |

**TABLE 6. NUMBER OF OUTSTANDING CREDITS**

(situation at end of period)

|                              | 2022-12           | 2023-11           | 2023-12           | Change over<br>one month | Change over<br>one year |
|------------------------------|-------------------|-------------------|-------------------|--------------------------|-------------------------|
| <b>Total</b>                 | <b>10,355,744</b> | <b>10,145,315</b> | <b>10,124,500</b> | <b>-0.2 %</b>            | <b>-2.2 %</b>           |
| Consumer credit              | 7,028,039         | 6,815,976         | 6,796,054         | -0.3 %                   | -3.3 %                  |
| <i>Instalment loans</i>      | 2,034,538         | 2,060,517         | 2,056,553         | -0.2 %                   | +1.1 %                  |
| <i>Instalment sales</i>      | 166,181           | 150,525           | 146,557           | -2.6 %                   | -11.8 %                 |
| <i>Revolving credit</i>      | 4,827,320         | 4,604,934         | 4,592,944         | -0.3 %                   | -4.9 %                  |
| Mortgage loans               | 3,327,705         | 3,329,339         | 3,328,446         | -0.0 %                   | +0.0 %                  |
| <i>Immovable destination</i> | 3,323,722         | 3,325,204         | 3,324,292         | -0.0 %                   | +0.0 %                  |
| <i>Movable destination</i>   | 3,983             | 4,135             | 4,154             | +0.5 %                   | +4.3 %                  |

**TABLE 7. NUMBER OF NEW CREDITS**

(aggregate numbers for the current year)

|                              | 2021-12          | 2022-12          | 2023-12          | % change      |
|------------------------------|------------------|------------------|------------------|---------------|
| <b>Total</b>                 | <b>1,252,908</b> | <b>1,222,743</b> | <b>1,126,467</b> | <b>-7.9 %</b> |
| Consumer credit              | 819,421          | 896,948          | 910,712          | +1.5 %        |
| <i>Instalment loans</i>      | 565,923          | 610,186          | 616,798          | +1.1 %        |
| <i>Instalment sales</i>      | 75,508           | 82,180           | 65,634           | -20.1 %       |
| <i>Revolving credit</i>      | 177,990          | 204,582          | 228,280          | +11.6 %       |
| Mortgage loans               | 433,487          | 325,795          | 215,755          | -33.8 %       |
| <i>Immovable destination</i> | 432,430          | 324,657          | 214,729          | -33.9 %       |
| <i>Movable destination</i>   | 1,057            | 1,138            | 1,026            | -9.8 %        |

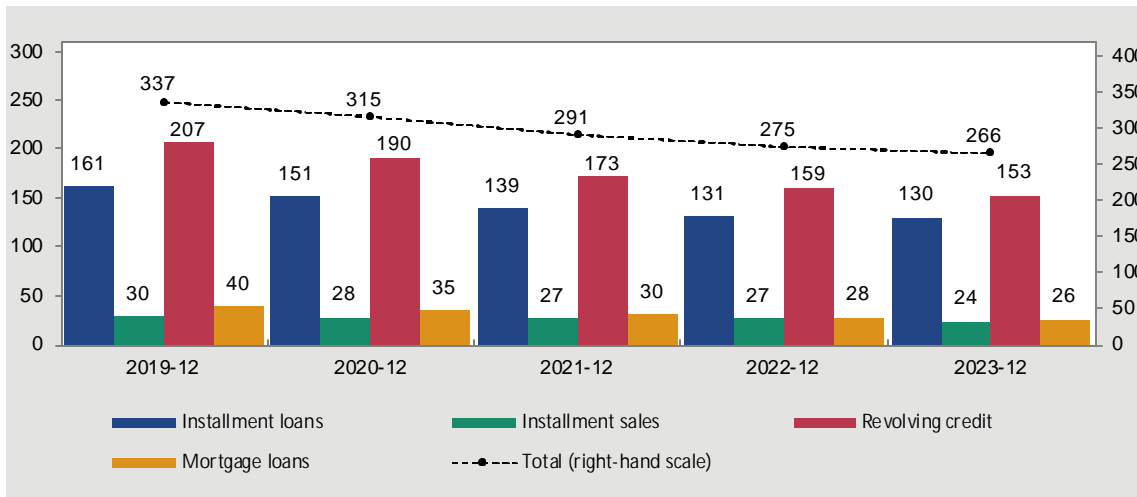
<sup>1</sup>The total number of borrowers is not equal to the sum of the number of borrowers per type of credit. A borrower who has contracted several different types of loan is counted in each of the categories but only once in the total number.

## 2.2 Trends in credit defaults

### 2.2.1 Charts

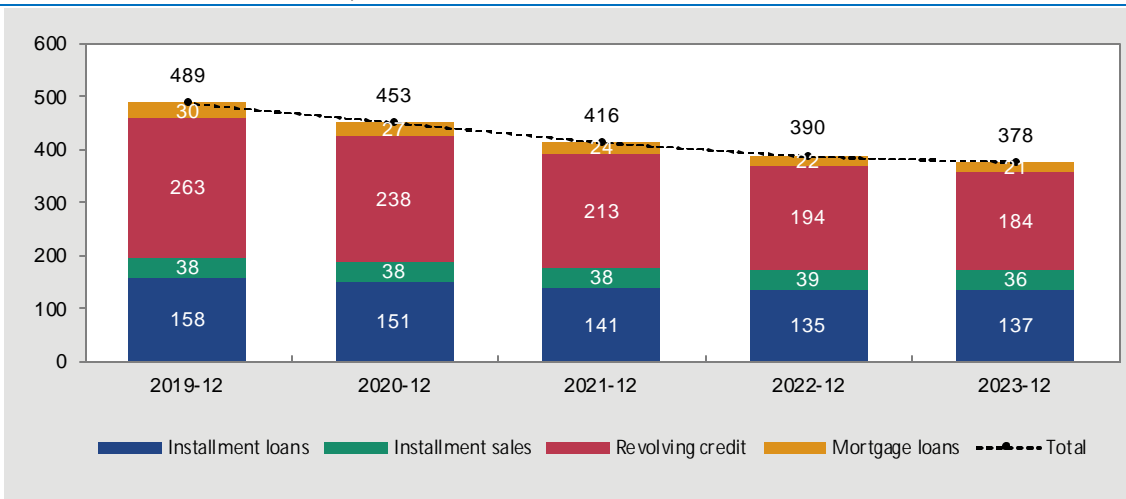
**CHART 4. NUMBER OF BORROWERS WITH AT LEAST ONE OUTSTANDING OVERDUE CREDIT**

(situation at end of period - in thousands)



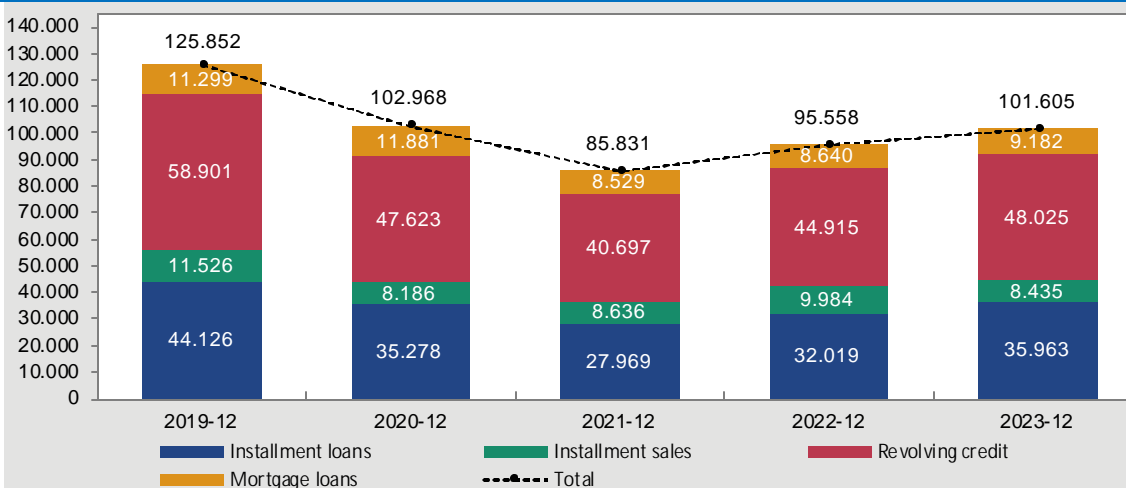
**CHART 5. NUMBER OF OVERDUE CREDITS**

(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)

|                              | 2022-12        | 2023-11        | 2023-12        | Change over<br>one month | Change over<br>one year |
|------------------------------|----------------|----------------|----------------|--------------------------|-------------------------|
| <b>Total<sup>1</sup></b>     | <b>274,899</b> | <b>266,011</b> | <b>265,651</b> | <b>-0.1 %</b>            | <b>-3.4 %</b>           |
| Consumer credit <sup>1</sup> | 258,603        | 250,298        | 250,097        | -0.1 %                   | -3.3 %                  |
| <i>Instalment loans</i>      | 130,847        | 129,882        | 129,966        | +0.1 %                   | -0.7 %                  |
| <i>Instalment sales</i>      | 27,298         | 24,265         | 24,111         | -0.6 %                   | -11.7 %                 |
| <i>Revolving credit</i>      | 159,328        | 152,749        | 152,552        | -0.1 %                   | -4.3 %                  |
| Mortgage loans <sup>1</sup>  | 27,799         | 26,089         | 25,817         | -1.0 %                   | -7.1 %                  |
| <i>Immovable destination</i> | 27,599         | 25,889         | 25,608         | -1.1 %                   | -7.2 %                  |
| <i>Movable destination</i>   | 200            | 200            | 209            | +4.5 %                   | +4.5 %                  |

**TABLE 9. NUMBER OF OVERDUE CREDITS**

(situation at end of period)

|                              | 2022-12        | 2023-11        | 2023-12        | Change over<br>one month | Change over<br>one year |
|------------------------------|----------------|----------------|----------------|--------------------------|-------------------------|
| <b>Total</b>                 | <b>389,913</b> | <b>378,242</b> | <b>378,114</b> | <b>-0.0 %</b>            | <b>-3.0 %</b>           |
| Consumer credit              | 368,103        | 357,518        | 357,534        | +0.0 %                   | -2.9 %                  |
| <i>Instalment loans</i>      | 134,737        | 136,641        | 137,064        | +0.3 %                   | +1.7 %                  |
| <i>Instalment sales</i>      | 39,336         | 36,422         | 36,211         | -0.6 %                   | -7.9 %                  |
| <i>Revolving credit</i>      | 194,030        | 184,455        | 184,259        | -0.1 %                   | -5.0 %                  |
| Mortgage loans               | 21,810         | 20,724         | 20,580         | -0.7 %                   | -5.6 %                  |
| <i>Immovable destination</i> | 21,675         | 20,587         | 20,435         | -0.7 %                   | -5.7 %                  |
| <i>Movable destination</i>   | 135            | 137            | 145            | +5.8 %                   | +7.4 %                  |

**TABLE 10. ARREARS / AMOUNTS DUE**

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

|                              | 2022-12          | 2023-11          | 2023-12          | Change over<br>one month | Change over<br>one year |
|------------------------------|------------------|------------------|------------------|--------------------------|-------------------------|
| <b>Total</b>                 | <b>2,128,344</b> | <b>2,153,772</b> | <b>2,168,010</b> | <b>+0.7 %</b>            | <b>+1.9 %</b>           |
| Consumer credit              | 1,260,453        | 1,320,849        | 1,332,051        | +0.8 %                   | +5.7 %                  |
| <i>Instalment loans</i>      | 943,952          | 987,750          | 993,224          | +0.6 %                   | +5.2 %                  |
| <i>Instalment sales</i>      | 21,892           | 22,548           | 22,568           | +0.1 %                   | +3.1 %                  |
| <i>Revolving credit</i>      | 294,609          | 310,552          | 316,260          | +1.8 %                   | +7.3 %                  |
| Mortgage loans               | 867,891          | 832,923          | 835,959          | +0.4 %                   | -3.7 %                  |
| <i>Immovable destination</i> | 862,184          | 827,693          | 829,943          | +0.3 %                   | -3.7 %                  |
| <i>Movable destination</i>   | 5,708            | 5,230            | 6,016            | +15.0 %                  | +5.4 %                  |

**TABLE 11. NUMBER OF NEW OVERDUE CREDITS**

(aggregate numbers for the current year)

|                              | 2021-12       | 2022-12       | 2023-12        | % change      |
|------------------------------|---------------|---------------|----------------|---------------|
| <b>Total</b>                 | <b>85,831</b> | <b>95,558</b> | <b>101,605</b> | <b>+6.3 %</b> |
| Consumer credit              | 77,302        | 86,918        | 92,423         | +6.3 %        |
| <i>Instalment loans</i>      | 27,969        | 32,019        | 35,963         | +12.3 %       |
| <i>Instalment sales</i>      | 8,636         | 9,984         | 8,435          | -15.5 %       |
| <i>Revolving credit</i>      | 40,697        | 44,915        | 48,025         | +6.9 %        |
| Mortgage loans               | 8,529         | 8,640         | 9,182          | +6.3 %        |
| <i>Immovable destination</i> | 8,436         | 8,552         | 9,078          | +6.2 %        |
| <i>Movable destination</i>   | 93            | 88            | 104            | +18.2 %       |

<sup>1</sup>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)

|                                | 2022-12          | 2023-11          | 2023-12          | Change over<br>one month | Change over<br>one year |
|--------------------------------|------------------|------------------|------------------|--------------------------|-------------------------|
| <b>Total</b>                   | <b>6,156,734</b> | <b>6,088,187</b> | <b>6,083,551</b> | <b>-0.1 %</b>            | <b>-1.2 %</b>           |
| <b>Flanders</b>                | <b>3,568,119</b> | <b>3,534,347</b> | <b>3,531,825</b> | <b>-0.1 %</b>            | <b>-1.0 %</b>           |
| <b>Wallonia</b>                | <b>1,970,309</b> | <b>1,944,081</b> | <b>1,942,660</b> | <b>-0.1 %</b>            | <b>-1.4 %</b>           |
| <b>Brussels-Capital Region</b> | <b>495,994</b>   | <b>487,173</b>   | <b>487,452</b>   | <b>+0.1 %</b>            | <b>-1.7 %</b>           |
| <b>&gt;&lt; Belgium</b>        | <b>122,312</b>   | <b>122,586</b>   | <b>121,614</b>   | <b>-0.8 %</b>            | <b>-0.6 %</b>           |
| Consumer credit                | 5,083,410        | 4,971,467        | 4,962,800        | -0.2 %                   | -2.4 %                  |
| Flanders                       | 2,820,820        | 2,758,278        | 2,753,451        | -0.2 %                   | -2.4 %                  |
| Wallonia                       | 1,733,311        | 1,696,763        | 1,694,234        | -0.1 %                   | -2.3 %                  |
| Brussels-Capital Region        | 420,250          | 408,249          | 407,913          | -0.1 %                   | -2.9 %                  |
| >< Belgium                     | 109,029          | 108,177          | 107,202          | -0.9 %                   | -1.7 %                  |
| Mortgage loans                 | 3,074,115        | 3,064,787        | 3,063,360        | -0.0 %                   | -0.3 %                  |
| Flanders                       | 1,943,939        | 1,939,327        | 1,937,895        | -0.1 %                   | -0.3 %                  |
| Wallonia                       | 919,128          | 914,628          | 914,200          | -0.0 %                   | -0.5 %                  |
| Brussels-Capital Region        | 188,292          | 186,985          | 187,559          | +0.3 %                   | -0.4 %                  |
| >< Belgium                     | 22,756           | 23,847           | 23,706           | -0.6 %                   | +4.2 %                  |

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

(situation at end of period)

|                                | 2022-12        | 2023-11        | 2023-12        | Change over<br>one month | Change over<br>one year |
|--------------------------------|----------------|----------------|----------------|--------------------------|-------------------------|
| <b>Total</b>                   | <b>274,899</b> | <b>266,011</b> | <b>265,651</b> | <b>-0.1 %</b>            | <b>-3.4 %</b>           |
| <b>Flanders</b>                | <b>104,283</b> | <b>102,699</b> | <b>102,587</b> | <b>-0.1 %</b>            | <b>-1.6 %</b>           |
| <b>Wallonia</b>                | <b>108,959</b> | <b>103,056</b> | <b>102,910</b> | <b>-0.1 %</b>            | <b>-5.6 %</b>           |
| <b>Brussels-Capital Region</b> | <b>39,291</b>  | <b>38,117</b>  | <b>38,080</b>  | <b>-0.1 %</b>            | <b>-3.1 %</b>           |
| <b>&gt;&lt; Belgium</b>        | <b>22,366</b>  | <b>22,139</b>  | <b>22,074</b>  | <b>-0.3 %</b>            | <b>-1.3 %</b>           |
| Consumer credit                | 258,603        | 250,298        | 250,097        | -0.1 %                   | -3.3 %                  |
| Flanders                       | 96,807         | 95,238         | 95,255         | +0.0 %                   | -1.6 %                  |
| Wallonia                       | 102,134        | 96,682         | 96,562         | -0.1 %                   | -5.5 %                  |
| Brussels-Capital Region        | 37,859         | 36,774         | 36,739         | -0.1 %                   | -3.0 %                  |
| >< Belgium                     | 21,803         | 21,604         | 21,541         | -0.3 %                   | -1.2 %                  |
| Mortgage loans                 | 27,799         | 26,089         | 25,817         | -1.0 %                   | -7.1 %                  |
| Flanders                       | 12,130         | 11,861         | 11,711         | -1.3 %                   | -3.5 %                  |
| Wallonia                       | 12,325         | 11,144         | 11,047         | -0.9 %                   | -10.4 %                 |
| Brussels-Capital Region        | 2,287          | 2,127          | 2,108          | -0.9 %                   | -7.8 %                  |
| >< Belgium                     | 1,057          | 957            | 951            | -0.6 %                   | -10.0 %                 |