

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2023-01	2024-01	% change
Borrowers with at least one outstanding credit	6,156,894	6,080,033	-1.2 %
Borrowers with at least one overdue credit	274,217	264,735	-3.5 %
Percentage of defaulting borrowers	4.5 %	4.4 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2023-01	2024-01	% change
Outstanding credits	10,343,006	10,099,512	-2.4 %
Consumer credit	7,015,904	6,774,200	-3.4 %
Mortgage loans	3,327,102	3,325,312	-0.1 %
Overdue credits	389,115	376,896	-3.1 %
Consumer credit	367,513	356,337	-3.0 %
Mortgage loans	21,602	20,559	-4.8 %
Percentage of overdue credits	3.8 %	3.7 %	
Consumer credit	5.2 %	5.3 %	
Mortgage loans	0.6 %	0.6 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2023-01	2024-01	% change
Total amount of overdue (in thousands of euros)	2,131,525	2,154,104	+1.1 %
Consumer credit	1,268,850	1,319,843	+4.0 %
Mortgage loans	862,675	834,261	-3.3 %
Average amount of overdue	5,478	5,715	+4.3 %
Consumer credit	3,453	3,704	+7.3 %
Mortgage loans	39,935	40,579	+1.6 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2023-01	2024-01	% change
Total ongoing procedures	59,251	53,637	-9.5 %
New requests this year	756	694	-8.2 %

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)

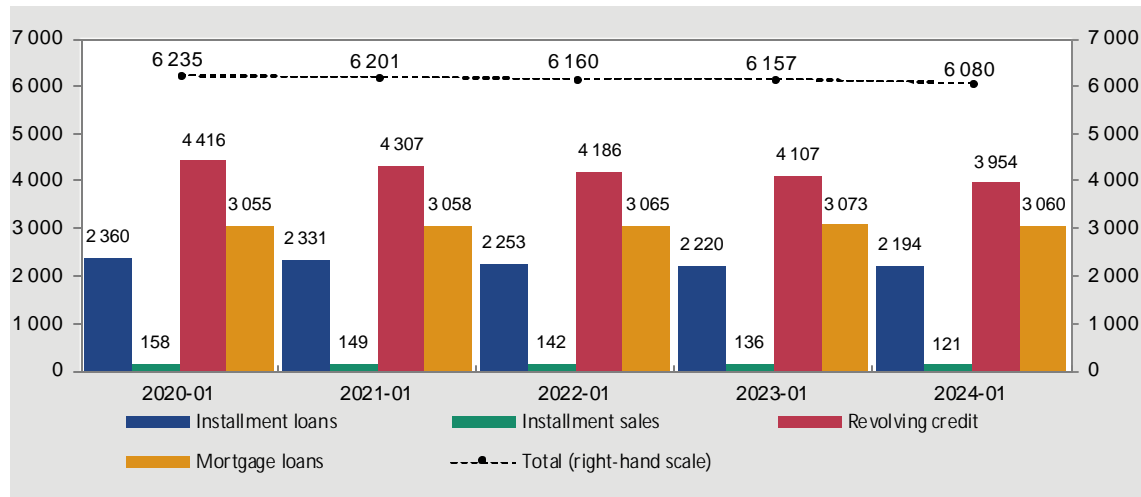


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

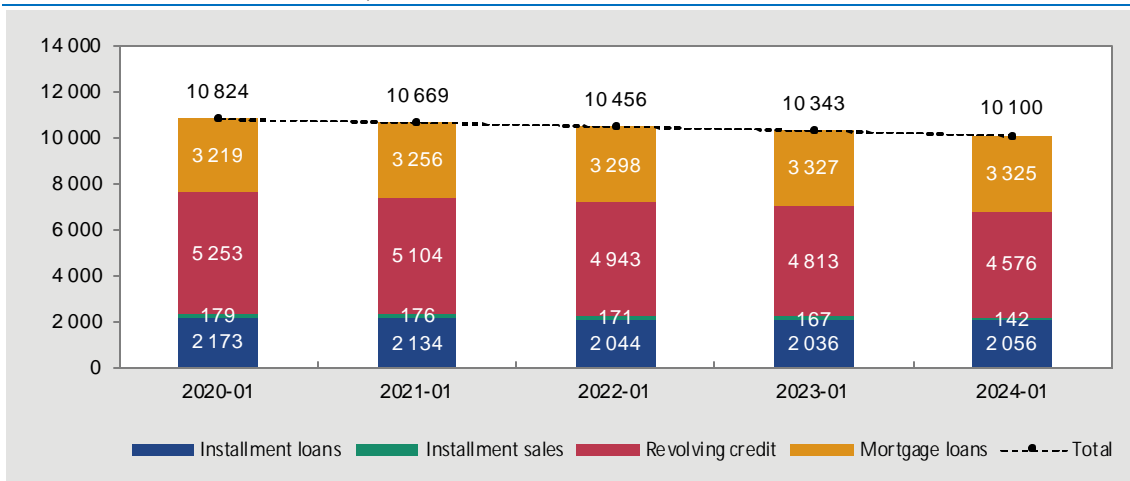
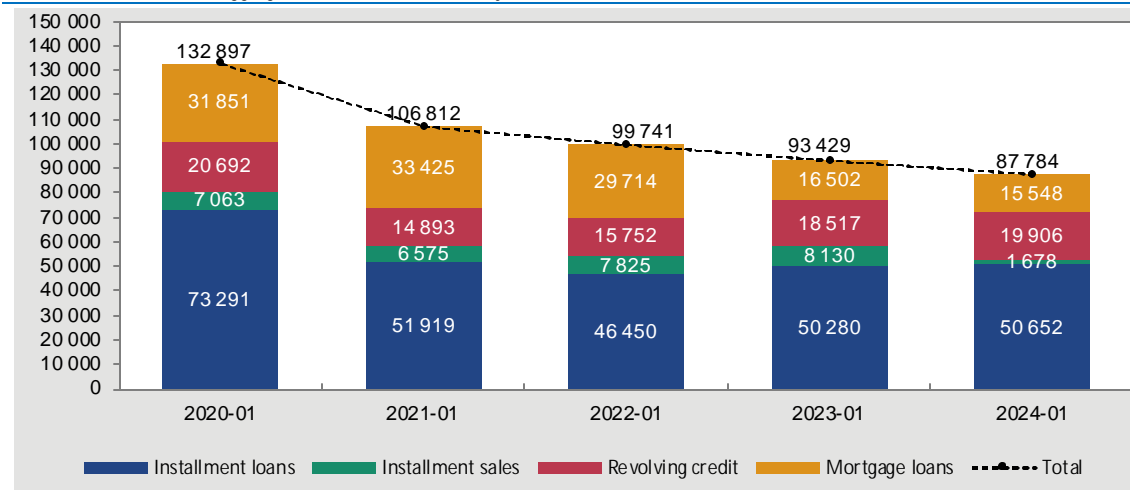


CHART 3. NUMBER OF NEW CREDITS

(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)

	2023-01	2023-12	2024-01	Change over one month	Change over one year
Total¹	6,156,894	6,083,551	6,080,033	-0.1 %	-1.2 %
Consumer credit ¹	5,080,398	4,962,800	4,955,757	-0.1 %	-2.5 %
<i>Instalment loans</i>	2,219,620	2,196,735	2,194,410	-0.1 %	-1.1 %
<i>Instalment sales</i>	135,926	123,218	121,139	-1.7 %	-10.9 %
<i>Revolving credit</i>	4,106,717	3,963,268	3,953,889	-0.2 %	-3.7 %
Mortgage loans ¹	3,072,945	3,063,360	3,060,397	-0.1 %	-0.4 %
<i>Immovable destination</i>	3,066,796	3,057,002	3,054,043	-0.1 %	-0.4 %
<i>Movable destination</i>	6,149	6,358	6,354	-0.1 %	+3.3 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2023-01	2023-12	2024-01	Change over one month	Change over one year
Total	10,343,006	10,124,500	10,099,512	-0.2 %	-2.4 %
Consumer credit	7,015,904	6,796,054	6,774,200	-0.3 %	-3.4 %
<i>Instalment loans</i>	2,036,132	2,056,553	2,056,018	-0.0 %	+1.0 %
<i>Instalment sales</i>	167,059	146,557	142,054	-3.1 %	-15.0 %
<i>Revolving credit</i>	4,812,713	4,592,944	4,576,128	-0.4 %	-4.9 %
Mortgage loans	3,327,102	3,328,446	3,325,312	-0.1 %	-0.1 %
<i>Immovable destination</i>	3,323,105	3,324,292	3,321,160	-0.1 %	-0.1 %
<i>Movable destination</i>	3,997	4,154	4,152	-0.0 %	+3.9 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2022-01	2023-01	2024-01	% change
Total	99,741	93,429	87,784	-6.0 %
Consumer credit	70,027	76,927	72,236	-6.1 %
<i>Instalment loans</i>	46,450	50,280	50,652	+0.7 %
<i>Instalment sales</i>	7,825	8,130	1,678	-79.4 %
<i>Revolving credit</i>	15,752	18,517	19,906	+7.5 %
Mortgage loans	29,714	16,502	15,548	-5.8 %
<i>Immovable destination</i>	29,643	16,435	15,469	-5.9 %
<i>Movable destination</i>	71	67	79	+17.9 %

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)

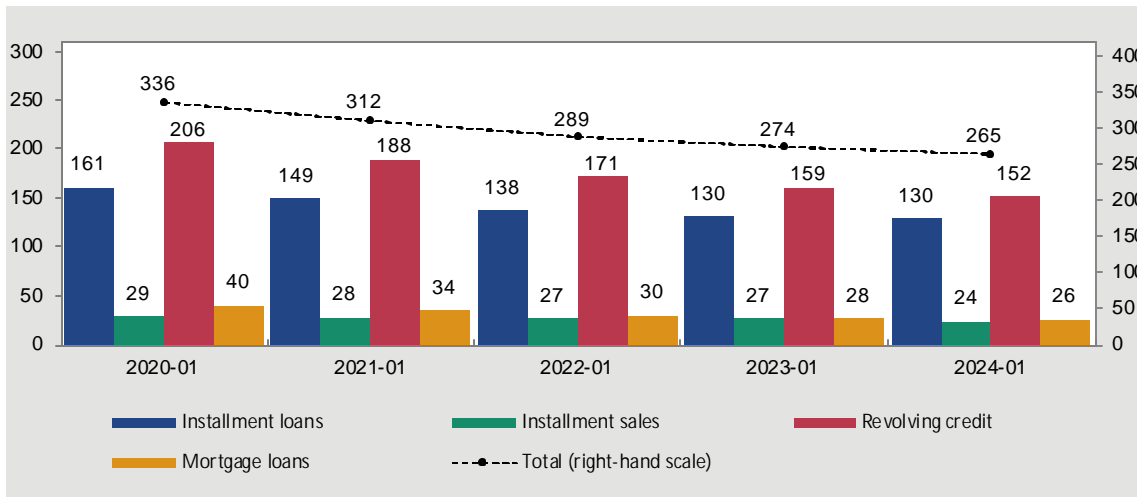


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

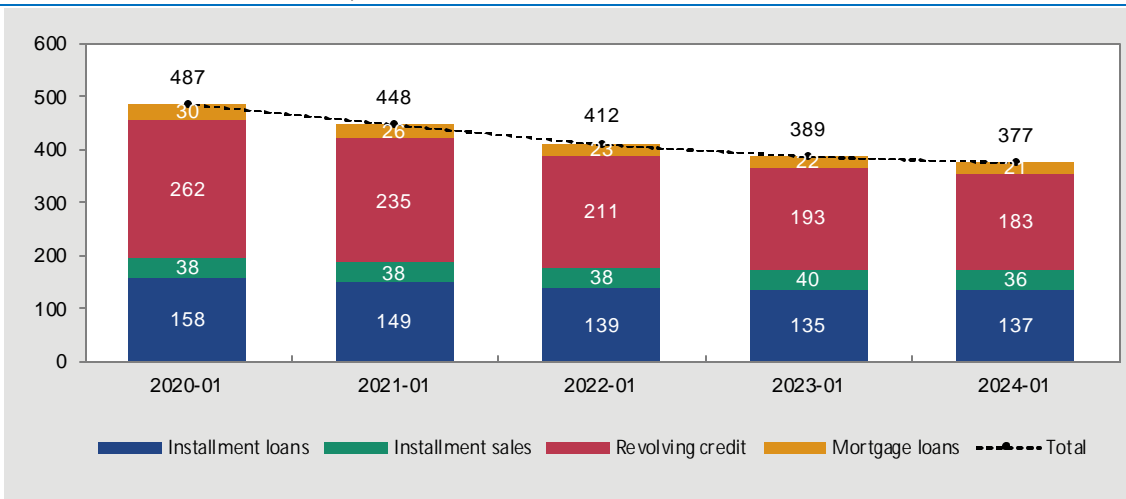
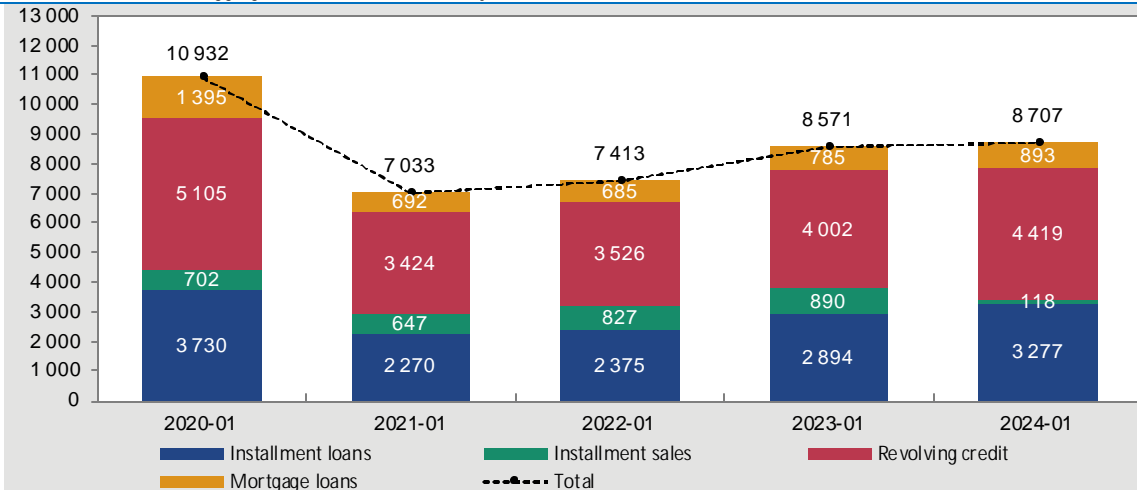


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2023-01	2023-12	2024-01	Change over one month	Change over one year
Total¹	274,217	265,651	264,735	-0.3 %	-3.5 %
Consumer credit ¹	258,084	250,097	249,215	-0.4 %	-3.4 %
<i>Instalment loans</i>	130,414	129,966	129,670	-0.2 %	-0.6 %
<i>Instalment sales</i>	27,309	24,111	23,946	-0.7 %	-12.3 %
<i>Revolving credit</i>	159,002	152,552	152,036	-0.3 %	-4.4 %
Mortgage loans ¹	27,512	25,817	25,707	-0.4 %	-6.6 %
<i>Immovable destination</i>	27,319	25,608	25,486	-0.5 %	-6.7 %
<i>Movable destination</i>	193	209	221	+5.7 %	+14.5 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2023-01	2023-12	2024-01	Change over one month	Change over one year
Total	389,115	378,114	376,896	-0.3 %	-3.1 %
Consumer credit	367,513	357,534	356,337	-0.3 %	-3.0 %
<i>Instalment loans</i>	134,595	137,064	136,955	-0.1 %	+1.8 %
<i>Instalment sales</i>	39,505	36,211	35,940	-0.7 %	-9.0 %
<i>Revolving credit</i>	193,413	184,259	183,442	-0.4 %	-5.2 %
Mortgage loans	21,602	20,580	20,559	-0.1 %	-4.8 %
<i>Immovable destination</i>	21,472	20,435	20,407	-0.1 %	-5.0 %
<i>Movable destination</i>	130	145	152	+4.8 %	+16.9 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2023-01	2023-12	2024-01	Change over one month	Change over one year
Total	2,131,525	2,168,010	2,154,104	-0.6 %	+1.1 %
Consumer credit	1,268,850	1,332,051	1,319,843	-0.9 %	+4.0 %
<i>Instalment loans</i>	946,082	993,224	997,015	+0.4 %	+5.4 %
<i>Instalment sales</i>	21,994	22,568	22,418	-0.7 %	+1.9 %
<i>Revolving credit</i>	300,774	316,260	300,410	-5.0 %	-0.1 %
Mortgage loans	862,675	835,959	834,261	-0.2 %	-3.3 %
<i>Immovable destination</i>	856,959	829,943	828,225	-0.2 %	-3.4 %
<i>Movable destination</i>	5,716	6,016	6,036	+0.3 %	+5.6 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2022-01	2023-01	2024-01	% change
Total	7,413	8,571	8,707	+1.6 %
Consumer credit	6,728	7,786	7,814	+0.4 %
<i>Instalment loans</i>	2,375	2,894	3,277	+13.2 %
<i>Instalment sales</i>	827	890	118	-86.7 %
<i>Revolving credit</i>	3,526	4,002	4,419	+10.4 %
Mortgage loans	685	785	893	+13.8 %
<i>Immovable destination</i>	678	779	883	+13.4 %
<i>Movable destination</i>	7	6	10	+66.7 %

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)

	2023-01	2023-12	2024-01	Change over one month	Change over one year
Total	6,156,894	6,083,551	6,080,033	-0.1 %	-1.2 %
Flanders	3,568,024	3,531,825	3,529,744	-0.1 %	-1.1 %
Wallonia	1,970,787	1,942,660	1,942,070	-0.0 %	-1.5 %
Brussels-Capital Region	496,522	487,452	487,708	+0.1 %	-1.8 %
>< Belgium	121,561	121,614	120,511	-0.9 %	-0.9 %
Consumer credit	5,080,398	4,962,800	4,955,757	-0.1 %	-2.5 %
Flanders	2,818,730	2,753,451	2,749,142	-0.2 %	-2.5 %
Wallonia	1,733,132	1,694,234	1,693,029	-0.1 %	-2.3 %
Brussels-Capital Region	420,242	407,913	407,463	-0.1 %	-3.0 %
>< Belgium	108,294	107,202	106,123	-1.0 %	-2.0 %
Mortgage loans	3,072,945	3,063,360	3,060,397	-0.1 %	-0.4 %
Flanders	1,943,287	1,937,895	1,935,605	-0.1 %	-0.4 %
Wallonia	918,354	914,200	913,074	-0.1 %	-0.6 %
Brussels-Capital Region	188,674	187,559	188,143	+0.3 %	-0.3 %
>< Belgium	22,630	23,706	23,575	-0.6 %	+4.2 %

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

(situation at end of period)

	2023-01	2023-12	2024-01	Change over one month	Change over one year
Total	274,217	265,651	264,735	-0.3 %	-3.5 %
Flanders	104,159	102,587	102,196	-0.4 %	-1.9 %
Wallonia	108,518	102,910	102,616	-0.3 %	-5.4 %
Brussels-Capital Region	39,266	38,080	37,979	-0.3 %	-3.3 %
>< Belgium	22,274	22,074	21,944	-0.6 %	-1.5 %
Consumer credit	258,084	250,097	249,215	-0.4 %	-3.4 %
Flanders	96,729	95,255	94,888	-0.4 %	-1.9 %
Wallonia	101,810	96,562	96,277	-0.3 %	-5.4 %
Brussels-Capital Region	37,834	36,739	36,639	-0.3 %	-3.2 %
>< Belgium	21,711	21,541	21,411	-0.6 %	-1.4 %
Mortgage loans	27,512	25,817	25,707	-0.4 %	-6.6 %
Flanders	12,029	11,711	11,675	-0.3 %	-2.9 %
Wallonia	12,171	11,047	10,998	-0.4 %	-9.6 %
Brussels-Capital Region	2,273	2,108	2,097	-0.5 %	-7.7 %
>< Belgium	1,039	951	937	-1.5 %	-9.8 %