

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2023-03	2024-03	% change
Borrowers with at least one outstanding credit	6,136,997	6,082,727	-0.9 %
Borrowers with at least one overdue credit	270,257	263,702	-2.4 %
Percentage of defaulting borrowers	4.4 %	4.3 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2023-03	2024-03	% change
Outstanding credits	10,302,724	10,113,714	-1.8 %
Consumer credit	6,976,901	6,781,968	-2.8 %
Mortgage loans	3,325,823	3,331,746	+0.2 %
Overdue credits	383,163	375,498	-2.0 %
Consumer credit	361,898	355,074	-1.9 %
Mortgage loans	21,265	20,424	-4.0 %
Percentage of overdue credits	3.7 %	3.7 %	
Consumer credit	5.2 %	5.2 %	
Mortgage loans	0.6 %	0.6 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2023-03	2024-03	% change
Total amount of overdue (in thousands of euros)	2,140,455	2,177,372	+1.7 %
Consumer credit	1,282,994	1,328,723	+3.6 %
Mortgage loans	857,461	848,649	-1.0 %
Average amount of overdue	5,586	5,799	+3.8 %
Consumer credit	3,545	3,742	+5.6 %
Mortgage loans	40,323	41,552	+3.0 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2023-03	2024-03	% change
Total ongoing procedures	58,033	52,920	-8.8 %
New requests this year	2,384	2,452	+2.9 %

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)

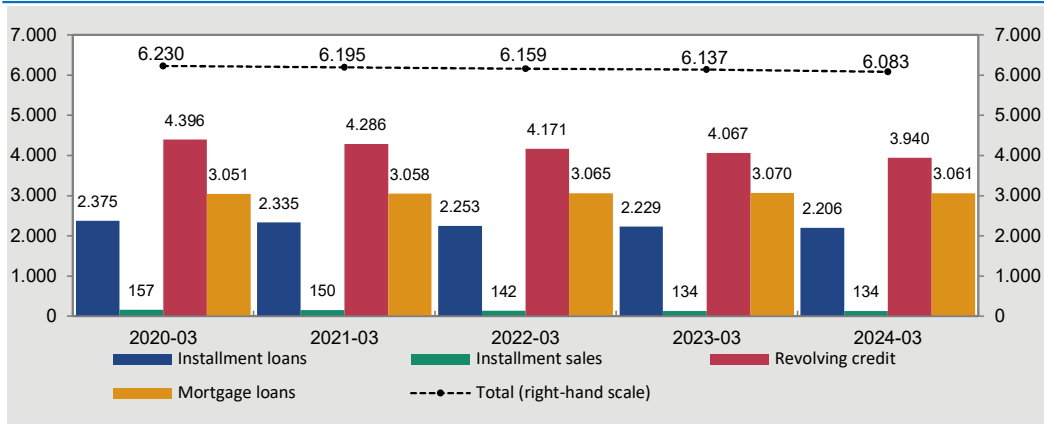


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

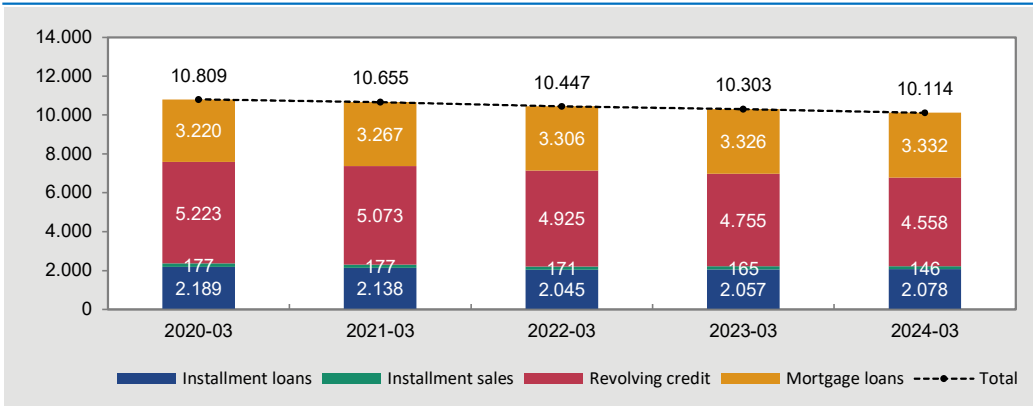
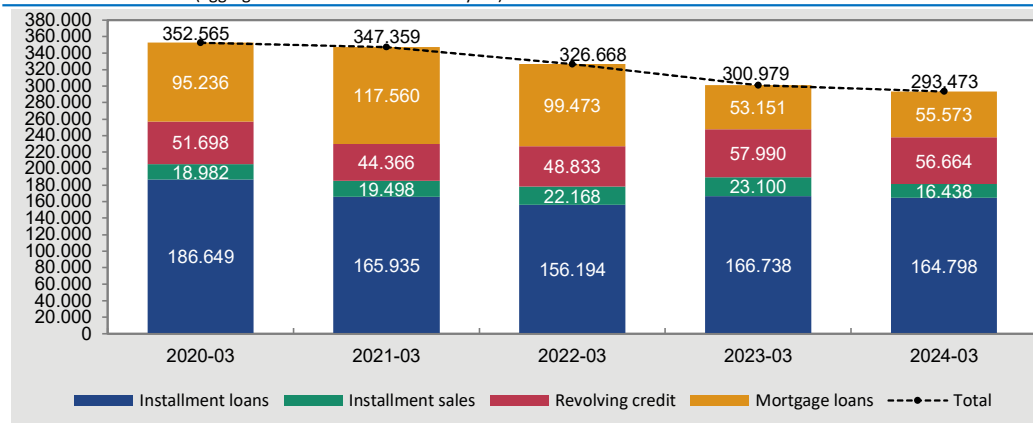


CHART 3. NUMBER OF NEW CREDITS

(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)

	2023-03	2024-02	2024-03	Change over one month	Change over one year
Total¹	6,136,997	6,075,975	6,082,727	+0.1 %	-0.9 %
Consumer credit ¹	5,054,612	4,949,044	4,954,629	+0.1 %	-2.0 %
<i>Instalment loans</i>	2,229,446	2,200,650	2,205,791	+0.2 %	-1.1 %
<i>Instalment sales</i>	134,292	119,489	133,658	+11.9 %	-0.5 %
<i>Revolving credit</i>	4,066,807	3,942,412	3,939,557	-0.1 %	-3.1 %
Mortgage loans ¹	3,069,884	3,060,037	3,060,681	+0.0 %	-0.3 %
<i>Immovable destination</i>	3,063,695	3,053,637	3,054,256	+0.0 %	-0.3 %
<i>Movable destination</i>	6,189	6,400	6,425	+0.4 %	+3.8 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2023-03	2024-02	2024-03	Change over one month	Change over one year
Total	10,302,724	10,096,128	10,113,714	+0.2 %	-1.8 %
Consumer credit	6,976,901	6,768,124	6,781,968	+0.2 %	-2.8 %
<i>Instalment loans</i>	2,056,901	2,067,991	2,077,892	+0.5 %	+1.0 %
<i>Instalment sales</i>	164,950	138,550	145,737	+5.2 %	-11.6 %
<i>Revolving credit</i>	4,755,050	4,561,583	4,558,339	-0.1 %	-4.1 %
Mortgage loans	3,325,823	3,328,004	3,331,746	+0.1 %	+0.2 %
<i>Immovable destination</i>	3,321,796	3,323,826	3,327,562	+0.1 %	+0.2 %
<i>Movable destination</i>	4,027	4,178	4,184	+0.1 %	+3.9 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2022-03	2023-03	2024-03	% change
Total	326,668	300,979	293,473	-2.5 %
Consumer credit	227,195	247,828	237,900	-4.0 %
<i>Instalment loans</i>	156,194	166,738	164,798	-1.2 %
<i>Instalment sales</i>	22,168	23,100	16,438	-28.8 %
<i>Revolving credit</i>	48,833	57,990	56,664	-2.3 %
Mortgage loans	99,473	53,151	55,573	+4.6 %
<i>Immovable destination</i>	99,199	52,896	55,328	+4.6 %
<i>Movable destination</i>	274	255	245	-3.9 %

¹ 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)

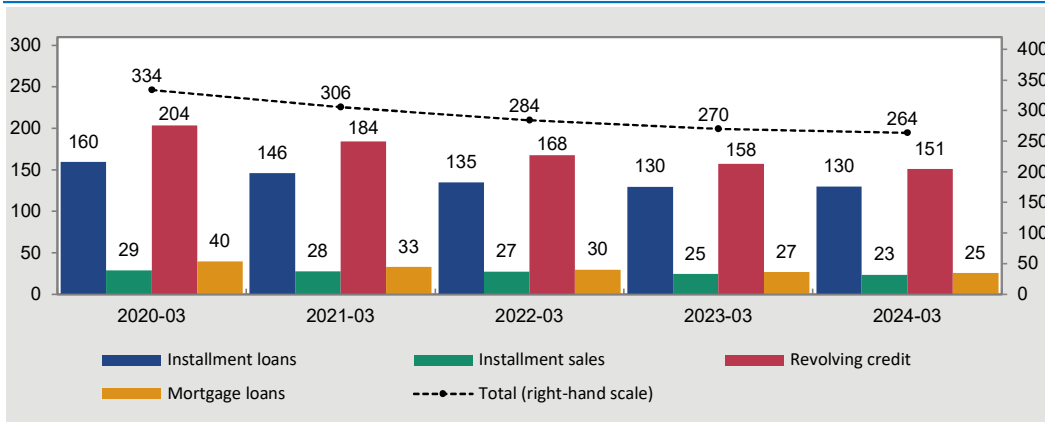


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

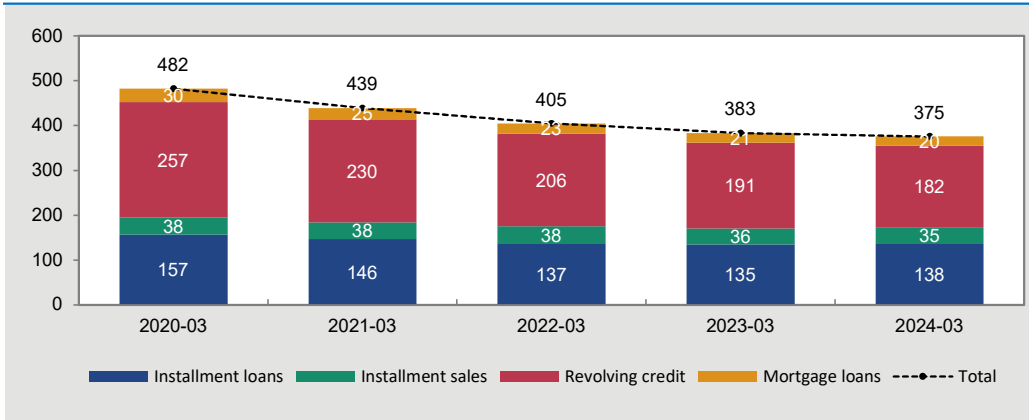
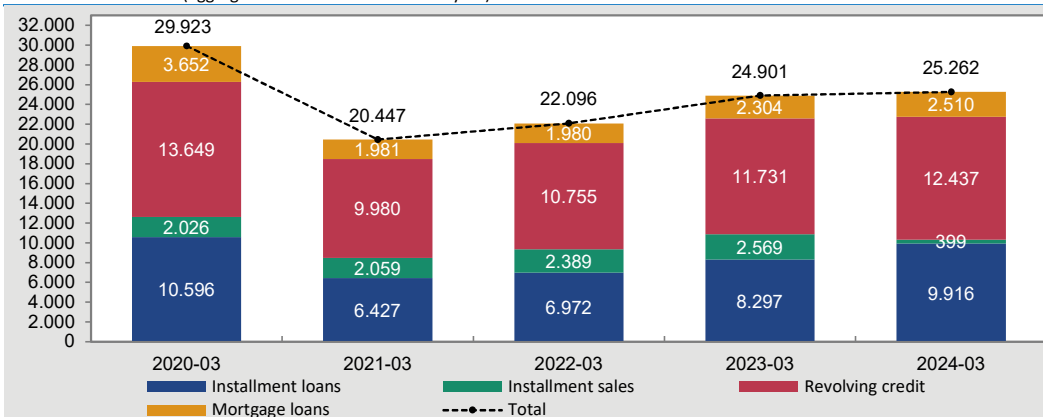


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2023-03	2024-02	2024-03	Change over one month	Change over one year
Total¹	270,257	264,088	263,702	-0.1 %	-2.4 %
Consumer credit ¹	254,314	248,529	248,264	-0.1 %	-2.4 %
<i>Instalment loans</i>	129,796	129,813	130,083	+0.2 %	+0.2 %
<i>Instalment sales</i>	24,696	23,709	23,427	-1.2 %	-5.1 %
<i>Revolving credit</i>	157,536	151,321	151,008	-0.2 %	-4.1 %
Mortgage loans ¹	26,995	25,694	25,482	-0.8 %	-5.6 %
<i>Immovable destination</i>	26,793	25,478	25,258	-0.9 %	-5.7 %
<i>Movable destination</i>	202	216	224	+3.7 %	+10.9 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2023-03	2024-02	2024-03	Change over one month	Change over one year
Total	383,163	376,078	375,498	-0.2 %	-2.0 %
Consumer credit	361,898	355,525	355,074	-0.1 %	-1.9 %
<i>Instalment loans</i>	134,520	137,277	137,700	+0.3 %	+2.4 %
<i>Instalment sales</i>	36,111	35,612	35,216	-1.1 %	-2.5 %
<i>Revolving credit</i>	191,267	182,636	182,158	-0.3 %	-4.8 %
Mortgage loans	21,265	20,553	20,424	-0.6 %	-4.0 %
<i>Immovable destination</i>	21,129	20,402	20,266	-0.7 %	-4.1 %
<i>Movable destination</i>	136	151	158	+4.6 %	+16.2 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2023-03	2024-02	2024-03	Change over one month	Change over one year
Total	2,140,455	2,167,587	2,177,372	+0.5 %	+1.7 %
Consumer credit	1,282,994	1,324,215	1,328,723	+0.3 %	+3.6 %
<i>Instalment loans</i>	954,962	1,002,922	1,006,979	+0.4 %	+5.4 %
<i>Instalment sales</i>	21,542	22,510	22,344	-0.7 %	+3.7 %
<i>Revolving credit</i>	306,489	298,783	299,399	+0.2 %	-2.3 %
Mortgage loans	857,461	843,372	848,649	+0.6 %	-1.0 %
<i>Immovable destination</i>	852,069	837,130	842,037	+0.6 %	-1.2 %
<i>Movable destination</i>	5,392	6,242	6,612	+5.9 %	+22.6 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2022-03	2023-03	2024-03	% change
Total	22,096	24,901	25,262	+1.4 %
Consumer credit	20,116	22,597	22,752	+0.7 %
<i>Instalment loans</i>	6,972	8,297	9,916	+19.5 %
<i>Instalment sales</i>	2,389	2,569	399	-84.5 %
<i>Revolving credit</i>	10,755	11,731	12,437	+6.0 %
Mortgage loans	1,980	2,304	2,510	+8.9 %
<i>Immovable destination</i>	1,956	2,277	2,482	+9.0 %
<i>Movable destination</i>	24	27	28	+3.7 %

¹ 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)

	2023-03	2024-02	2024-03	Change over one month	Change over one year
Total	6,136,997	6,075,975	6,082,727	+0.1 %	-0.9 %
Flanders	3,557,879	3,527,833	3,531,149	+0.1 %	-0.8 %
Wallonia	1,964,075	1,940,411	1,943,215	+0.1 %	-1.1 %
Brussels-Capital Region	493,371	485,007	486,234	+0.3 %	-1.4 %
>< Belgium	121,672	122,724	122,129	-0.5 %	+0.4 %
Consumer credit	5,054,612	4,949,044	4,954,629	+0.1 %	-2.0 %
Flanders	2,804,207	2,744,844	2,746,930	+0.1 %	-2.0 %
Wallonia	1,725,345	1,691,047	1,694,407	+0.2 %	-1.8 %
Brussels-Capital Region	416,981	405,157	405,872	+0.2 %	-2.7 %
>< Belgium	108,079	107,996	107,420	-0.5 %	-0.6 %
Mortgage loans	3,069,884	3,060,037	3,060,681	+0.0 %	-0.3 %
Flanders	1,941,855	1,936,123	1,936,617	+0.0 %	-0.3 %
Wallonia	917,237	912,741	912,376	-0.0 %	-0.5 %
Brussels-Capital Region	187,804	186,879	187,518	+0.3 %	-0.2 %
>< Belgium	22,988	24,294	24,170	-0.5 %	+5.1 %

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

(situation at end of period)

	2023-03	2024-02	2024-03	Change over one month	Change over one year
Total	270,257	264,088	263,702	-0.1 %	-2.4 %
Flanders	102,935	102,171	102,226	+0.1 %	-0.7 %
Wallonia	106,314	102,115	101,803	-0.3 %	-4.2 %
Brussels-Capital Region	38,744	37,801	37,756	-0.1 %	-2.6 %
>< Belgium	22,264	22,001	21,917	-0.4 %	-1.6 %
Consumer credit	254,314	248,529	248,264	-0.1 %	-2.4 %
Flanders	95,654	94,849	94,944	+0.1 %	-0.7 %
Wallonia	99,604	95,759	95,511	-0.3 %	-4.1 %
Brussels-Capital Region	37,350	36,456	36,433	-0.1 %	-2.5 %
>< Belgium	21,706	21,465	21,376	-0.4 %	-1.5 %
Mortgage loans	26,995	25,694	25,482	-0.8 %	-5.6 %
Flanders	11,786	11,641	11,585	-0.5 %	-1.7 %
Wallonia	11,968	10,991	10,873	-1.1 %	-9.1 %
Brussels-Capital Region	2,218	2,118	2,091	-1.3 %	-5.7 %
>< Belgium	1,023	944	933	-1.2 %	-8.8 %