

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2023-04	2024-04	% change
Borrowers with at least one outstanding credit	6,128,502	6,086,118	-0.7 %
Borrowers with at least one overdue credit	269,562	264,655	-1.8 %
Percentage of defaulting borrowers	4.4 %	4.3 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2023-04	2024-04	% change
Outstanding credits	10,282,952	10,115,651	-1.6 %
Consumer credit	6,956,323	6,781,654	-2.5 %
Mortgage loans	3,326,629	3,333,997	+0.2 %
Overdue credits	382,595	376,551	-1.6 %
Consumer credit	361,415	356,138	-1.5 %
Mortgage loans	21,180	20,413	-3.6 %
Percentage of overdue credits	3.7 %	3.7 %	
Consumer credit	5.2 %	5.3 %	
Mortgage loans	0.6 %	0.6 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2023-04	2024-04	% change
Total amount of overdue (in thousands of euros)	2,143,327	2,222,034	+3.7 %
Consumer credit	1,284,767	1,347,440	+4.9 %
Mortgage loans	858,560	874,594	+1.9 %
Average amount of overdue	5,602	5,901	+5.3 %
Consumer credit	3,555	3,783	+6.4 %
Mortgage loans	40,536	42,845	+5.7 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2023-04	2024-04	% change
Total ongoing procedures	57,708	52,659	-8.7 %
New requests this year	3,158	3,370	+6.7 %

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)

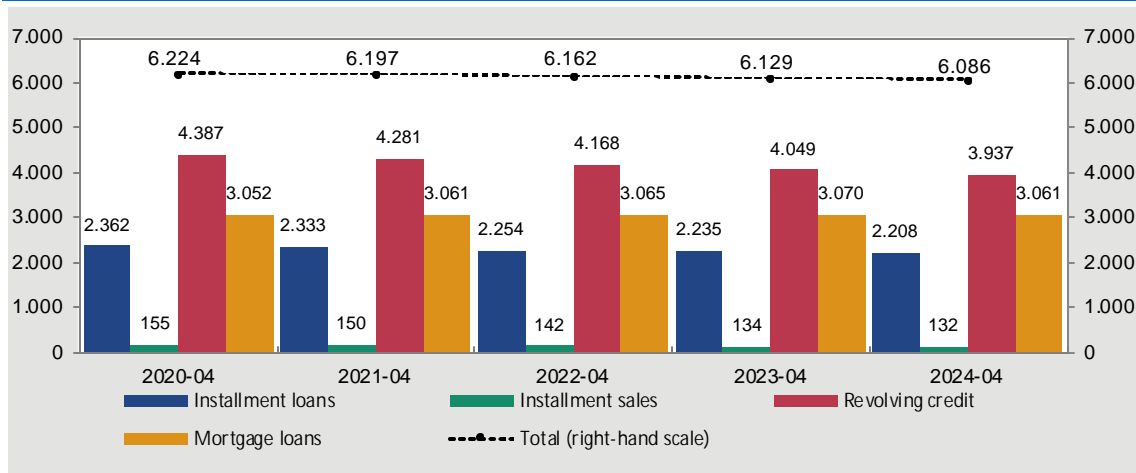


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

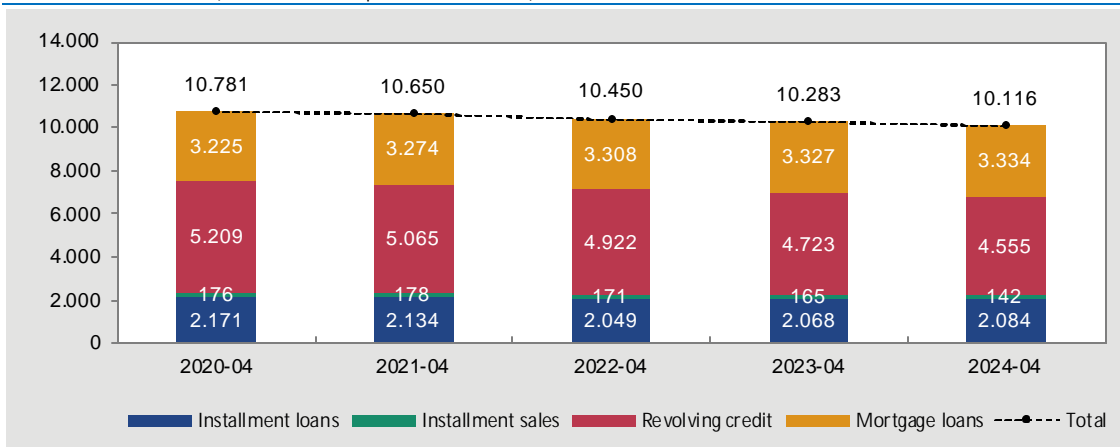
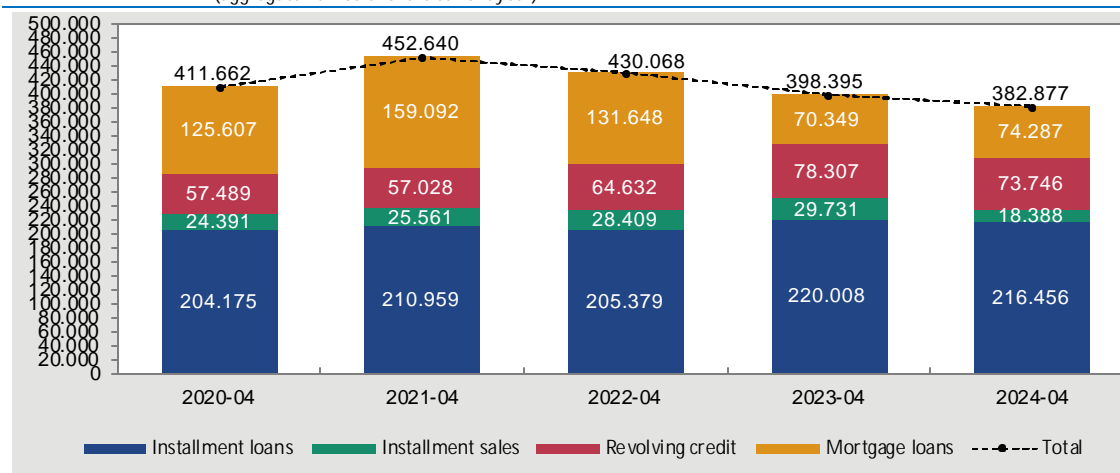


CHART 3. NUMBER OF NEW CREDITS

(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)

	2023-04	2024-03	2024-04	Change over one month	Change over one year
Total¹	6,128,502	6,082,727	6,086,118	+0.1 %	-0.7 %
Consumer credit ¹	5,043,178	4,954,629	4,954,925	+0.0 %	-1.7 %
<i>Instalment loans</i>	2,234,674	2,205,791	2,208,236	+0.1 %	-1.2 %
<i>Instalment sales</i>	134,115	133,658	132,173	-1.1 %	-1.4 %
<i>Revolving credit</i>	4,048,942	3,939,557	3,936,608	-0.1 %	-2.8 %
Mortgage loans ¹	3,069,706	3,060,681	3,060,676	-0.0 %	-0.3 %
<i>Immovable destination</i>	3,063,495	3,054,256	3,054,237	-0.0 %	-0.3 %
<i>Movable destination</i>	6,211	6,425	6,439	+0.2 %	+3.7 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2023-04	2024-03	2024-04	Change over one month	Change over one year
Total	10,282,952	10,113,714	10,115,651	+0.0 %	-1.6 %
Consumer credit	6,956,323	6,781,968	6,781,654	-0.0 %	-2.5 %
<i>Instalment loans</i>	2,067,995	2,077,892	2,084,468	+0.3 %	+0.8 %
<i>Instalment sales</i>	165,203	145,737	142,291	-2.4 %	-13.9 %
<i>Revolving credit</i>	4,723,125	4,558,339	4,554,895	-0.1 %	-3.6 %
Mortgage loans	3,326,629	3,331,746	3,333,997	+0.1 %	+0.2 %
<i>Immovable destination</i>	3,322,588	3,327,562	3,329,795	+0.1 %	+0.2 %
<i>Movable destination</i>	4,041	4,184	4,202	+0.4 %	+4.0 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2022-04	2023-04	2024-04	% change
Total	430,068	398,395	382,877	-3.9 %
Consumer credit	298,420	328,046	308,590	-5.9 %
<i>Instalment loans</i>	205,379	220,008	216,456	-1.6 %
<i>Instalment sales</i>	28,409	29,731	18,388	-38.2 %
<i>Revolving credit</i>	64,632	78,307	73,746	-5.8 %
Mortgage loans	131,648	70,349	74,287	+5.6 %
<i>Immovable destination</i>	131,279	70,017	73,953	+5.6 %
<i>Movable destination</i>	369	332	334	+0.6 %

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)

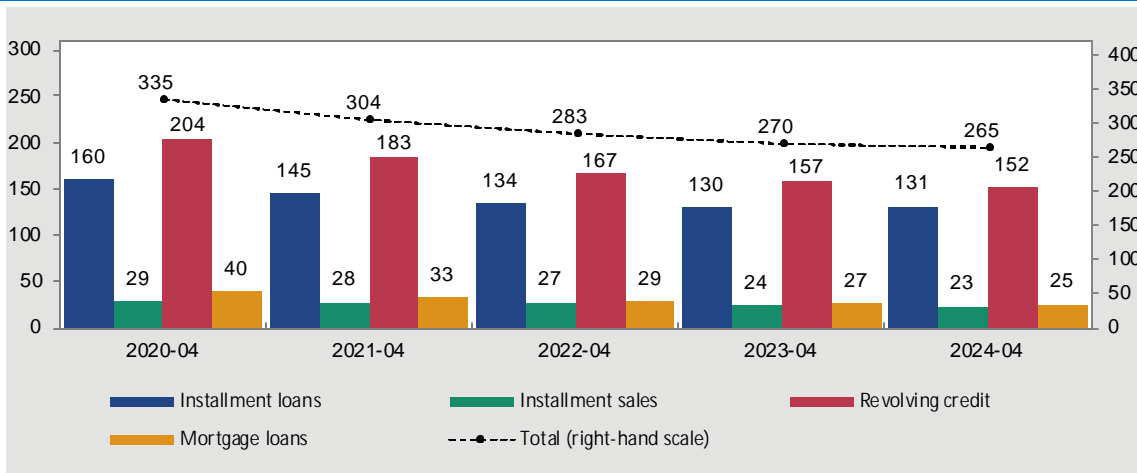


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

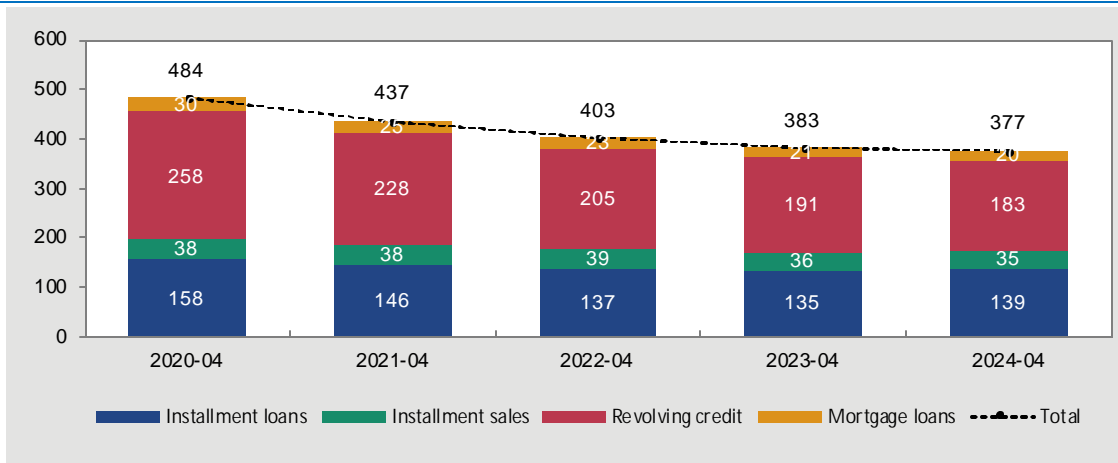
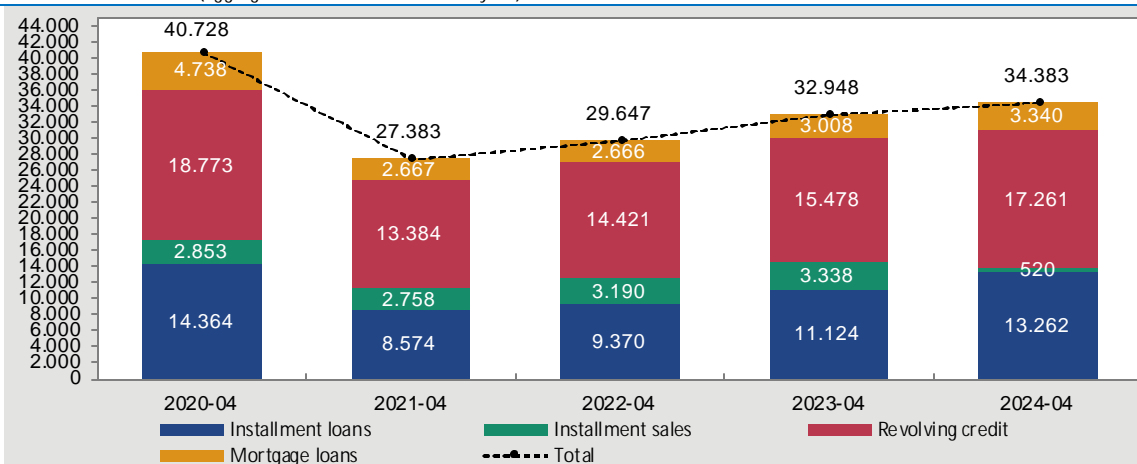


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2023-04	2024-03	2024-04	Change over one month	Change over one year
Total¹	269,562	263,702	264,655	+0.4 %	-1.8 %
Consumer credit ¹	253,660	248,264	249,239	+0.4 %	-1.7 %
<i>Instalment loans</i>	129,750	130,083	130,812	+0.6 %	+0.8 %
<i>Instalment sales</i>	24,388	23,427	23,233	-0.8 %	-4.7 %
<i>Revolving credit</i>	157,159	151,008	151,519	+0.3 %	-3.6 %
Mortgage loans ¹	26,843	25,482	25,457	-0.1 %	-5.2 %
<i>Immovable destination</i>	26,632	25,258	25,223	-0.1 %	-5.3 %
<i>Movable destination</i>	211	224	234	+4.5 %	+10.9 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2023-04	2024-03	2024-04	Change over one month	Change over one year
Total	382,595	375,498	376,551	+0.3 %	-1.6 %
Consumer credit	361,415	355,074	356,138	+0.3 %	-1.5 %
<i>Instalment loans</i>	134,794	137,700	138,627	+0.7 %	+2.8 %
<i>Instalment sales</i>	35,907	35,216	34,917	-0.8 %	-2.8 %
<i>Revolving credit</i>	190,714	182,158	182,594	+0.2 %	-4.3 %
Mortgage loans	21,180	20,424	20,413	-0.1 %	-3.6 %
<i>Immovable destination</i>	21,037	20,266	20,250	-0.1 %	-3.7 %
<i>Movable destination</i>	143	158	163	+3.2 %	+14.0 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2023-04	2024-03	2024-04	Change over one month	Change over one year
Total	2,143,327	2,177,372	2,222,034	+2.1 %	+3.7 %
Consumer credit	1,284,767	1,328,723	1,347,440	+1.4 %	+4.9 %
<i>Instalment loans</i>	957,583	1,006,979	1,017,287	+1.0 %	+6.2 %
<i>Instalment sales</i>	21,546	22,344	22,227	-0.5 %	+3.2 %
<i>Revolving credit</i>	305,637	299,399	307,926	+2.8 %	+0.7 %
Mortgage loans	858,560	848,649	874,594	+3.1 %	+1.9 %
<i>Immovable destination</i>	852,919	842,037	867,858	+3.1 %	+1.8 %
<i>Movable destination</i>	5,640	6,612	6,737	+1.9 %	+19.4 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2022-04	2023-04	2024-04	% change
Total	29,647	32,948	34,383	+4.4 %
Consumer credit	26,981	29,940	31,043	+3.7 %
<i>Instalment loans</i>	9,370	11,124	13,262	+19.2 %
<i>Instalment sales</i>	3,190	3,338	520	-84.4 %
<i>Revolving credit</i>	14,421	15,478	17,261	+11.5 %
Mortgage loans	2,666	3,008	3,340	+11.0 %
<i>Immovable destination</i>	2,636	2,969	3,303	+11.2 %
<i>Movable destination</i>	30	39	37	-5.1 %

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)

	2023-04	2024-03	2024-04	Change over one month	Change over one year
Total	6,128,502	6,082,727	6,086,118	+0.1 %	-0.7 %
Flanders	3,553,401	3,531,149	3,532,606	+0.0 %	-0.6 %
Wallonia	1,960,506	1,943,215	1,944,499	+0.1 %	-0.8 %
Brussels-Capital Region	493,775	486,234	487,383	+0.2 %	-1.3 %
>< Belgium	120,820	122,129	121,630	-0.4 %	+0.7 %
Consumer credit	5,043,178	4,954,629	4,954,925	+0.0 %	-1.7 %
Flanders	2,797,782	2,746,930	2,746,367	-0.0 %	-1.8 %
Wallonia	1,721,316	1,694,407	1,695,214	+0.0 %	-1.5 %
Brussels-Capital Region	416,857	405,872	406,421	+0.1 %	-2.5 %
>< Belgium	107,223	107,420	106,923	-0.5 %	-0.3 %
Mortgage loans	3,069,706	3,060,681	3,060,676	-0.0 %	-0.3 %
Flanders	1,941,486	1,936,617	1,936,278	-0.0 %	-0.3 %
Wallonia	916,969	912,376	912,125	-0.0 %	-0.5 %
Brussels-Capital Region	188,362	187,518	188,233	+0.4 %	-0.1 %
>< Belgium	22,889	24,170	24,040	-0.5 %	+5.0 %

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

(situation at end of period)

	2023-04	2024-03	2024-04	Change over one month	Change over one year
Total	269,562	263,702	264,655	+0.4 %	-1.8 %
Flanders	102,892	102,226	103,043	+0.8 %	+0.1 %
Wallonia	105,903	101,803	101,846	+0.0 %	-3.8 %
Brussels-Capital Region	38,625	37,756	37,875	+0.3 %	-1.9 %
>< Belgium	22,142	21,917	21,891	-0.1 %	-1.1 %
Consumer credit	253,660	248,264	249,239	+0.4 %	-1.7 %
Flanders	95,632	94,944	95,695	+0.8 %	+0.1 %
Wallonia	99,224	95,511	95,654	+0.1 %	-3.6 %
Brussels-Capital Region	37,211	36,433	36,534	+0.3 %	-1.8 %
>< Belgium	21,593	21,376	21,356	-0.1 %	-1.1 %
Mortgage loans	26,843	25,482	25,457	-0.1 %	-5.2 %
Flanders	11,740	11,585	11,659	+0.6 %	-0.7 %
Wallonia	11,858	10,873	10,759	-1.0 %	-9.3 %
Brussels-Capital Region	2,240	2,091	2,119	+1.3 %	-5.4 %
>< Belgium	1,005	933	920	-1.4 %	-8.5 %