

1. Key figures

TABLE 1. NUMBER OF BORROWERS

(situation at end of period)

	2020-05	2021-05	% change
Borrowers with at least one outstanding credit	6,217,729	6,187,418	-0.5 %
Borrowers with at least one overdue credit	332,384	301,331	-9.3 %
Percentage of defaulting borrowers	5.3 %	4.9 %	

TABLE 2. NUMBER OF LOANS

(situation at end of period)

	2020-05	2021-05	% change
Outstanding credits	10,750,017	10,619,345	-1.2 %
Consumer credit	7,524,651	7,339,061	-2.5 %
Mortgage loans	3,225,366	3,280,284	+1.7 %
Overdue credits	479,101	432,807	-9.7 %
Consumer credit	449,222	408,075	-9.2 %
Mortgage loans	29,879	24,732	-17.2 %
Percentage of overdue credits	4.5 %	4.1 %	
Consumer credit	6.0 %	5.6 %	
Mortgage loans	0.9 %	0.8 %	

TABLE 3. ARREARS / AMOUNTS DUE

(situation at end of period)

	2020-05	2021-05	% change
Total amount of overdue (in thousands of euros)	2,607,271	2,339,014	-10.3 %
Consumer credit	1,507,271	1,370,158	-9.1 %
Mortgage loans	1,100,000	968,856	-11.9 %
Average amount of overdue	5,442	5,404	-0.7 %
Consumer credit	3,355	3,358	+0.1 %
Mortgage loans	36,815	39,174	+6.4 %

TABLE 4. COLLECTIVE DEBT SETTLEMENTS

	2020-05	2021-05	% change
Total ongoing procedures	79,984	71,453	-10.7 %
New requests this year	4,226	4,300	+1.8 %

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)

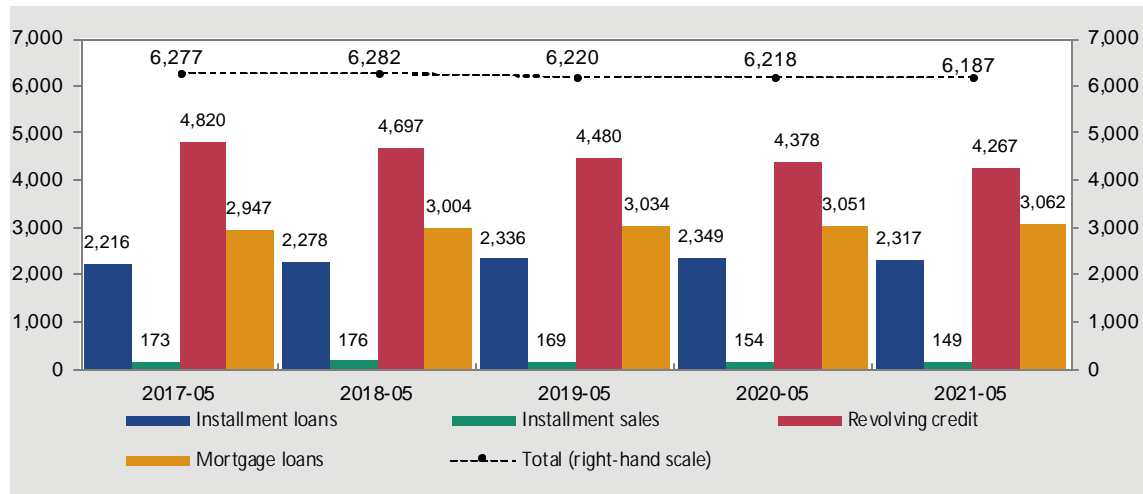


CHART 2. NUMBER OF OUTSTANDING CREDITS

(situation at end of period - in thousands)

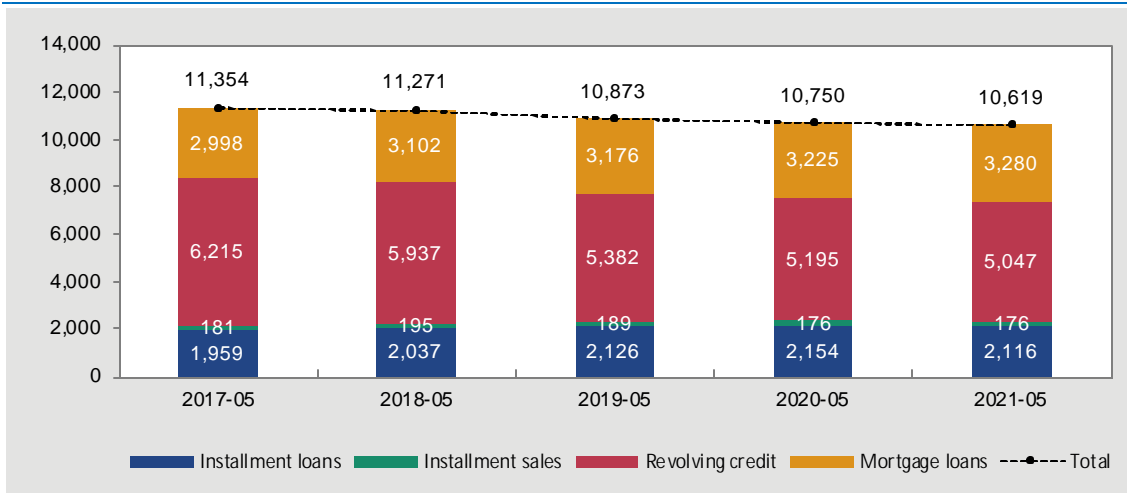
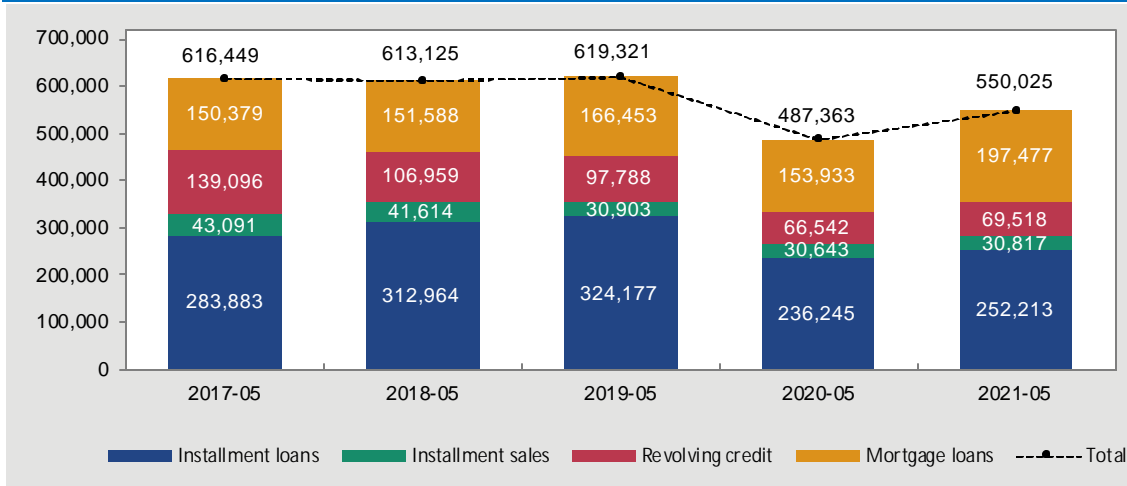


CHART 3. NUMBER OF NEW CREDITS

(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)

	2020-05	2021-04	2021-05	Change over one month	Change over one year
Total¹	6,217,729	6,197,344	6,187,418	-0.2 %	-0.5 %
Consumer credit ¹	5,303,221	5,237,671	5,220,738	-0.3 %	-1.6 %
<i>Instalment loans</i>	2,348,783	2,333,067	2,317,188	-0.7 %	-1.3 %
<i>Instalment sales</i>	153,583	150,314	149,419	-0.6 %	-2.7 %
<i>Revolving credit</i>	4,378,188	4,280,730	4,266,825	-0.3 %	-2.5 %
Mortgage loans ¹	3,050,538	3,060,603	3,061,997	+0.0 %	+0.4 %
<i>Immovable destination</i>	3,045,410	3,054,951	3,056,347	+0.0 %	+0.4 %
<i>Movable destination</i>	5,128	5,652	5,650	-0.0 %	+10.2 %

TABLE 6. NUMBER OF OUTSTANDING CREDITS

(situation at end of period)

	2020-05	2021-04	2021-05	Change over one month	Change over one year
Total	10,750,017	10,650,279	10,619,345	-0.3 %	-1.2 %
Consumer credit	7,524,651	7,376,599	7,339,061	-0.5 %	-2.5 %
<i>Instalment loans</i>	2,154,259	2,134,038	2,116,018	-0.8 %	-1.8 %
<i>Instalment sales</i>	175,648	177,655	176,499	-0.7 %	+0.5 %
<i>Revolving credit</i>	5,194,744	5,064,906	5,046,544	-0.4 %	-2.9 %
Mortgage loans	3,225,366	3,273,680	3,280,284	+0.2 %	+1.7 %
<i>Immovable destination</i>	3,222,115	3,270,073	3,276,668	+0.2 %	+1.7 %
<i>Movable destination</i>	3,251	3,607	3,616	+0.2 %	+11.2 %

TABLE 7. NUMBER OF NEW CREDITS

(aggregate numbers for the current year)

	2019-05	2020-05	2021-05	% change
Total	619,321	487,363	550,025	+12.9 %
Consumer credit	452,868	333,430	352,548	+5.7 %
<i>Instalment loans</i>	324,177	236,245	252,213	+6.8 %
<i>Instalment sales</i>	30,903	30,643	30,817	+0.6 %
<i>Revolving credit</i>	97,788	66,542	69,518	+4.5 %
Mortgage loans	166,453	153,933	197,477	+28.3 %
<i>Immovable destination</i>	165,796	153,458	197,023	+28.4 %
<i>Movable destination</i>	657	475	454	-4.4 %

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)

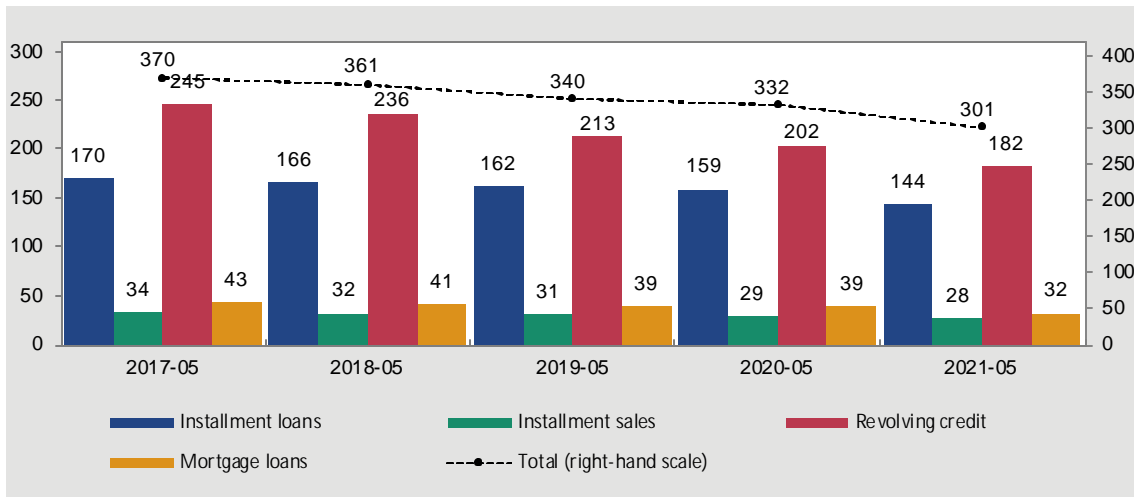


CHART 5. NUMBER OF OVERDUE CREDITS

(situation at end of period - in thousands)

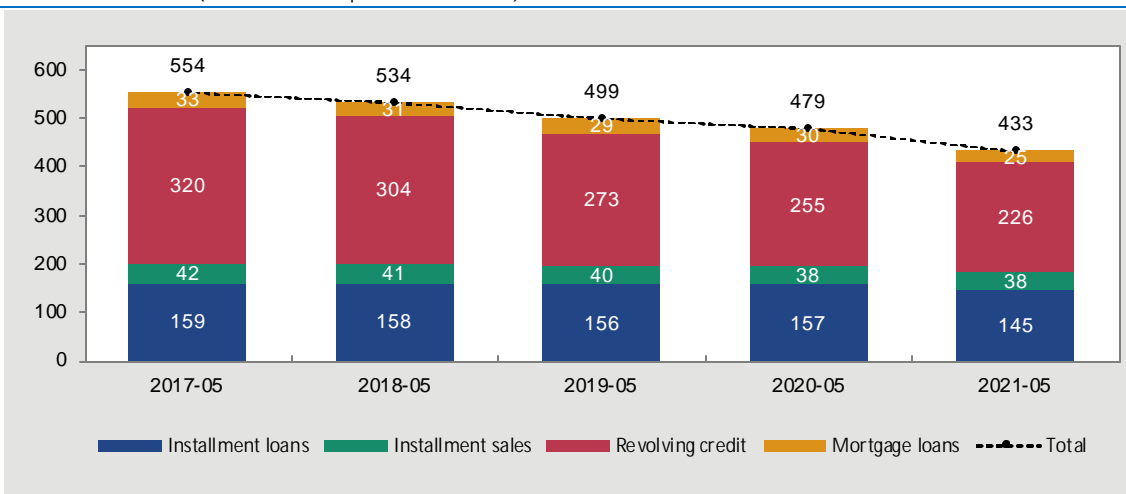
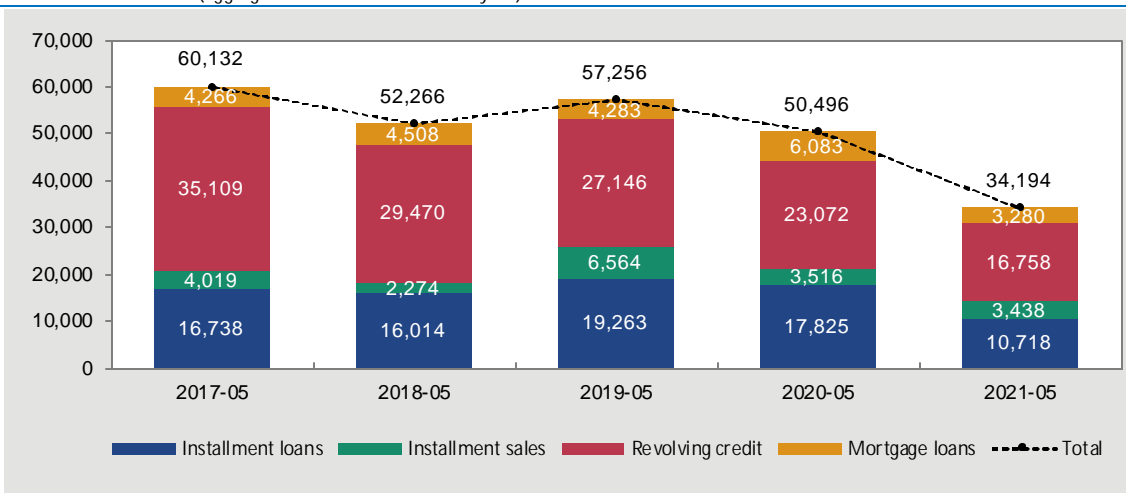


CHART 6. NUMBER OF NEW OVERDUE CREDITS

(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)

	2020-05	2021-04	2021-05	Change over one month	Change over one year
Total¹	332,384	304,236	301,331	-1.0 %	-9.3 %
Consumer credit ¹	311,298	286,731	284,085	-0.9 %	-8.7 %
<i>Instalment loans</i>	158,826	145,249	143,772	-1.0 %	-9.5 %
<i>Instalment sales</i>	28,692	27,650	27,538	-0.4 %	-4.0 %
<i>Revolving credit</i>	202,185	183,488	181,622	-1.0 %	-10.2 %
Mortgage loans ¹	39,435	32,679	32,067	-1.9 %	-18.7 %
<i>Immovable destination</i>	39,253	32,483	31,877	-1.9 %	-18.8 %
<i>Movable destination</i>	182	196	190	-3.1 %	+4.4 %

TABLE 9. NUMBER OF OVERDUE CREDITS

(situation at end of period)

	2020-05	2021-04	2021-05	Change over one month	Change over one year
Total	479,101	437,107	432,807	-1.0 %	-9.7 %
Consumer credit	449,222	411,978	408,075	-0.9 %	-9.2 %
<i>Instalment loans</i>	156,764	145,805	144,537	-0.9 %	-7.8 %
<i>Instalment sales</i>	37,656	37,699	37,636	-0.2 %	-0.1 %
<i>Revolving credit</i>	254,802	228,474	225,902	-1.1 %	-11.3 %
Mortgage loans	29,879	25,129	24,732	-1.6 %	-17.2 %
<i>Immovable destination</i>	29,764	25,006	24,611	-1.6 %	-17.3 %
<i>Movable destination</i>	115	123	121	-1.6 %	+5.2 %

TABLE 10. ARREARS / AMOUNTS DUE

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

	2020-05	2021-04	2021-05	Change over one month	Change over one year
Total	2,607,271	2,363,762	2,339,014	-1.0 %	-10.3 %
Consumer credit	1,507,271	1,385,895	1,370,158	-1.1 %	-9.1 %
<i>Instalment loans</i>	1,079,219	1,006,549	995,446	-1.1 %	-7.8 %
<i>Instalment sales</i>	25,452	24,080	23,820	-1.1 %	-6.4 %
<i>Revolving credit</i>	402,600	355,267	350,892	-1.2 %	-12.8 %
Mortgage loans	1,100,000	977,867	968,856	-0.9 %	-11.9 %
<i>Immovable destination</i>	1,096,176	973,044	963,705	-1.0 %	-12.1 %
<i>Movable destination</i>	3,824	4,823	5,151	+6.8 %	+34.7 %

TABLE 11. NUMBER OF NEW OVERDUE CREDITS

(aggregate numbers for the current year)

	2019-05	2020-05	2021-05	% change
Total	57,256	50,496	34,194	-32.3 %
Consumer credit	52,973	44,413	30,914	-30.4 %
<i>Instalment loans</i>	19,263	17,825	10,718	-39.9 %
<i>Instalment sales</i>	6,564	3,516	3,438	-2.2 %
<i>Revolving credit</i>	27,146	23,072	16,758	-27.4 %
Mortgage loans	4,283	6,083	3,280	-46.1 %
<i>Immovable destination</i>	4,230	6,005	3,239	-46.1 %
<i>Movable destination</i>	53	78	41	-47.4 %

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)

	2020-05	2021-04	2021-05	Change over one month	Change over one year
Total	6,217,729	6,197,344	6,187,418	-0.2 %	-0.5 %
Flanders	3,587,095	3,583,918	3,579,855	-0.1 %	-0.2 %
Wallonia	2,000,126	1,989,205	1,985,351	-0.2 %	-0.7 %
Brussels-Capital Region	514,201	506,423	503,075	-0.7 %	-2.2 %
>< Belgium	116,307	117,798	119,137	+1.1 %	+2.4 %
Consumer credit	5,303,221	5,237,671	5,220,738	-0.3 %	-1.6 %
Flanders	2,941,675	2,909,548	2,900,821	-0.3 %	-1.4 %
Wallonia	1,804,334	1,781,635	1,775,649	-0.3 %	-1.6 %
Brussels-Capital Region	452,489	440,249	436,777	-0.8 %	-3.5 %
>< Belgium	104,723	106,239	107,491	+1.2 %	+2.6 %
Mortgage loans	3,050,538	3,060,603	3,061,997	+0.0 %	+0.4 %
Flanders	1,925,336	1,934,397	1,935,960	+0.1 %	+0.6 %
Wallonia	918,567	918,998	919,528	+0.1 %	+0.1 %
Brussels-Capital Region	184,281	185,579	184,688	-0.5 %	+0.2 %
>< Belgium	22,354	21,629	21,821	+0.9 %	-2.4 %

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

(situation at end of period)

	2020-05	2021-04	2021-05	Change over one month	Change over one year
Total	332,384	304,236	301,331	-1.0 %	-9.3 %
Flanders	124,924	113,453	112,351	-1.0 %	-10.1 %
Wallonia	137,014	124,644	123,235	-1.1 %	-10.1 %
Brussels-Capital Region	46,962	43,167	42,670	-1.2 %	-9.1 %
>< Belgium	23,484	22,972	23,075	+0.4 %	-1.7 %
Consumer credit	311,298	286,731	284,085	-0.9 %	-8.7 %
Flanders	115,723	105,742	104,743	-0.9 %	-9.5 %
Wallonia	127,777	117,035	115,777	-1.1 %	-9.4 %
Brussels-Capital Region	45,021	41,597	41,102	-1.2 %	-8.7 %
>< Belgium	22,777	22,357	22,463	+0.5 %	-1.4 %
Mortgage loans	39,435	32,679	32,067	-1.9 %	-18.7 %
Flanders	16,209	13,470	13,228	-1.8 %	-18.4 %
Wallonia	18,561	15,266	14,931	-2.2 %	-19.6 %
Brussels-Capital Region	3,273	2,719	2,684	-1.3 %	-18.0 %
>< Belgium	1,392	1,224	1,224	0.0 %	-12.1 %

[For further information, contact the Central Individual Credit Register.](#)