

Socially relevant figures of the financial sector at a glance

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KEY FIGURES CORE TASKS CREDIT GRANTING PAYMENTS SAVINGS AND INVESTMENTS REFORMS



CORE TASKS

A bank's core task is to transform deposits into credit for the funding of the needs of households, public authorities and companies.

Every 100 EUR people give to the bank as a deposit is injected again into the economy.

Over 80% of savings is used for credit granting to households, companies and public authorities.

*Every 100 EUR means: every 100 EUR of funds available.



debt securities issued by foreign issuers (banks, public authorities, households and companies)

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OF ALL SAVINGS, **89%** IS USED FOR CREDIT GRANTING*

CREDIT GRANTING

€260.4 billion to households

€152.4 billion to companies

€64.0 billion to public authorities

Households, companies and public authorities can take out a bank loan to fund their needs.

However, they can also turn to alternative forms of financing such as bond loans, leasing and crowdfunding.

€59.4 billion through bond loans

€17.6 billion through leasing

€46.1 million amount raised through crowdfunding

PAYMENTS

14.2 million internet banking subscriptions

9.1 million mobile banking subscriptions

2,344 million card payments

1,702 million credit transfers

153.3 million cash withdrawals

12,432 internet banking fraud cases

SAVINGS AND INVESTMENTS

€298.8 billion on savings accounts

€2.1 billion savings in people's loans

€332.2 billion assets managed by asset managers in Belgium

27.4% savings in sustainable investment funds



1.7 million
1.7 million people have joined a pension savings fund (Q3/2020)

REFORMS

There are 82 banks in Belgium. Since 2008, they have undergone profound changes:

↑ 62.9%

Own funds, consolidated figures up to Q4/2020

↓ 20.4%

Total assets, consolidated figures up to Q4/2020

In addition to the traditional tax burden which is imposed on companies, the banking sector makes more specific contributions to public finances as well:

€1421.2 million
€9 compared to 2017

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