

PRESS RELEASE

2005-11-18

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November 2005 consumer survey

STABILISATION OF CONSUMER CONFIDENCE IN NOVEMBER

After having risen sharply in the previous month, the consumer confidence indicator virtually stabilised in November. Households did not alter their view regarding the future development of the economic situation in Belgium and their own financial situation. Their prospects with regard to the labour market and their savings capacity were slightly revised downwards.

Consumer confidence indicators

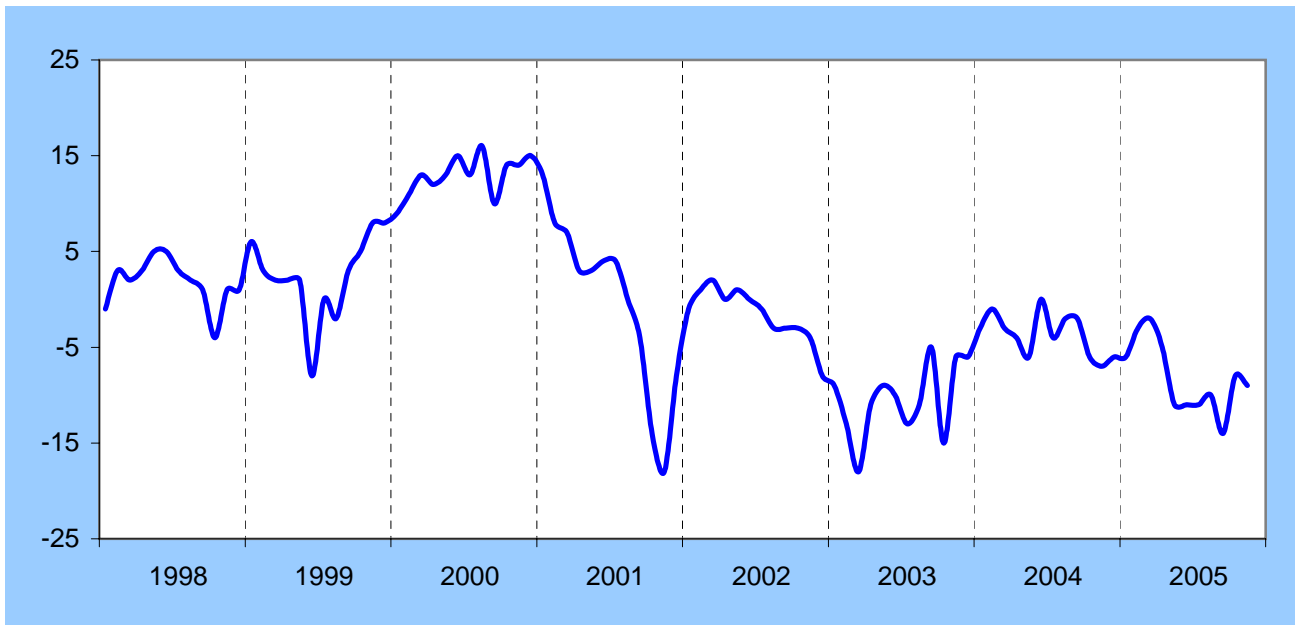
		Expectations for the next 12 months				Consumer confidence indicator
		Economic situation in Belgium	Unemployment in Belgium ¹	Financial situation of households	Saving capacity of households	
2004	November	-6	38	4	12	-7
	December	-4	39	5	15	-6
2005	January	-4	38	6	14	-6
	February	-2	37	6	19	-3
	March	2	32	5	16	-2
	April	-5	32	3	16	-5
	May	-15	44	2	11	-11
	June	-16	43	3	13	-11
	July	-18	42	3	12	-11
	August	-13	38	2	11	-10
	September	-23	37	0	6	-14
	October	-10	35	4	9	-8
	November	-10	37	4	6	-9

Source: National Bank of Belgium.

¹ Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.

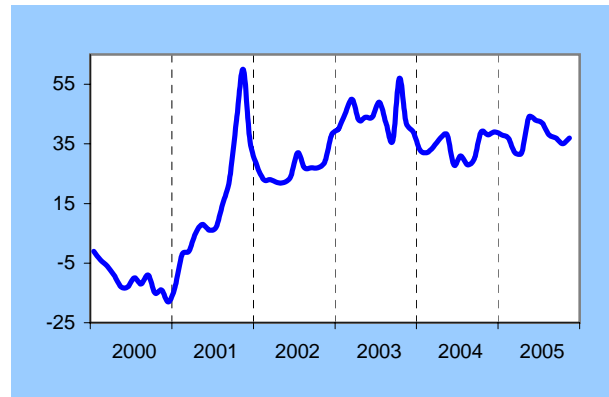
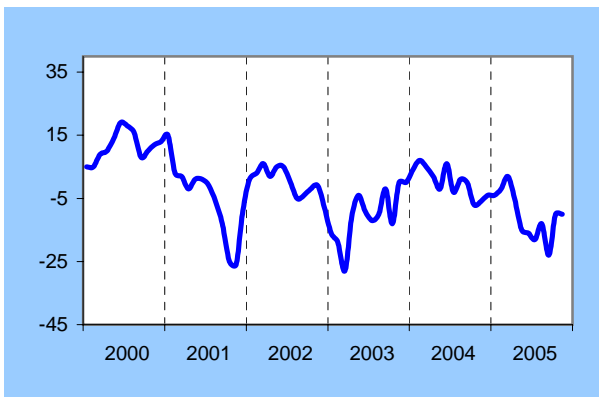
NOVEMBER 2005

CONSUMER CONFIDENCE INDICATOR



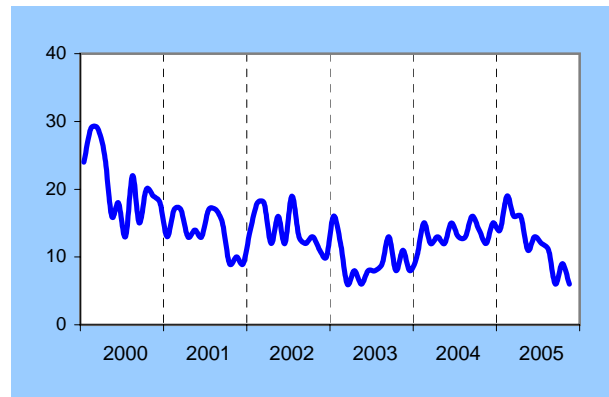
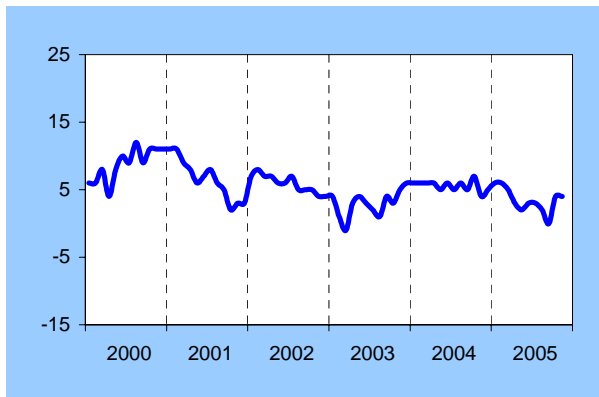
Expectations on the general economic situation in Belgium over the 12 twelve months

Expectations on unemployment in Belgium over the next 12 months¹



Expectations on the financial situation of households over the next 12 months

Expectations on saving capacity of households over the next 12 months



Source: NBB

¹ Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.