

2005-12-21

PRESS RELEASE

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December 2005 consumer survey

MARKED IMPROVEMENT IN CONSUMER CONFIDENCE IN DECEMBER

Showing a marked improvement in December, the consumer confidence indicator confirms the restored optimism among Belgian households observed since the beginning of the fourth quarter of this year.

The components of the indicator, which have all risen, have regained a level close to that recorded at the beginning of 2005. The main point on which households have displayed greater confidence concerns their future capacity to save. They have also considerably upgraded their forecasts regarding the economic situation and the labour market in Belgium.

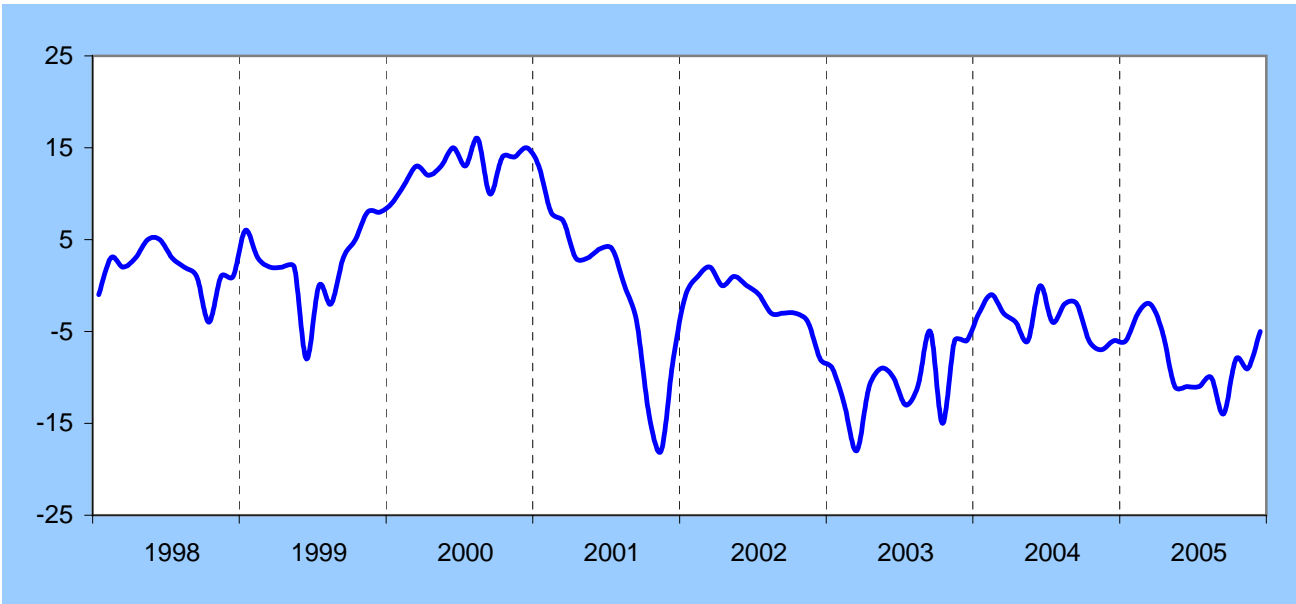
Consumer confidence indicators

| | | Expectations for the next twelve months | | | | Consumer confidence indicator |
|------|-----------|---|--------------------------------------|-----------------------------------|-------------------------------|-------------------------------|
| | | Economic situation in Belgium | Unemployment in Belgium ¹ | Financial situation of households | Saving capacity of households | |
| 2004 | 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 |
| | December | -6 | 33 | 5 | 15 | -5 |

Source: National Bank of Belgium.

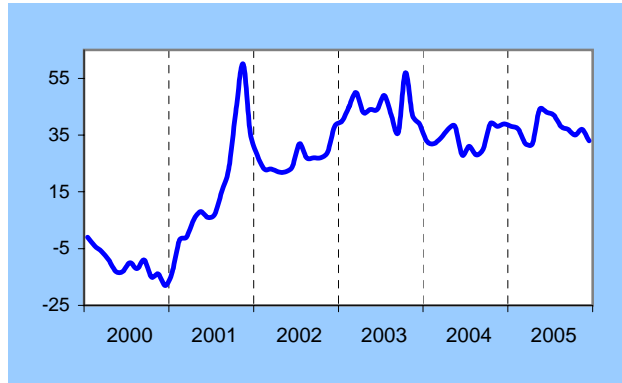
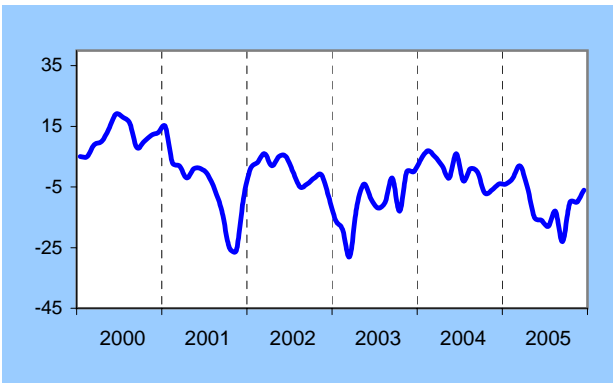
¹ Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.

CONSUMER CONFIDENCE INDICATOR



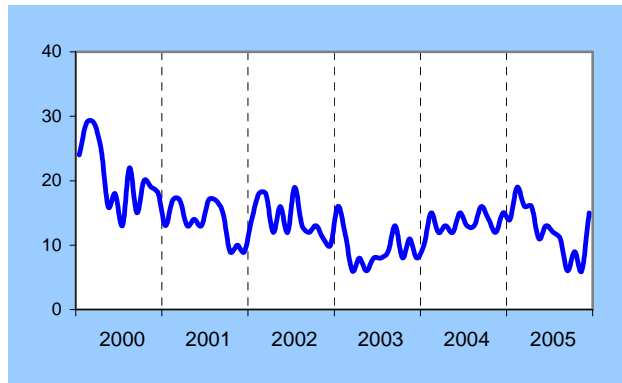
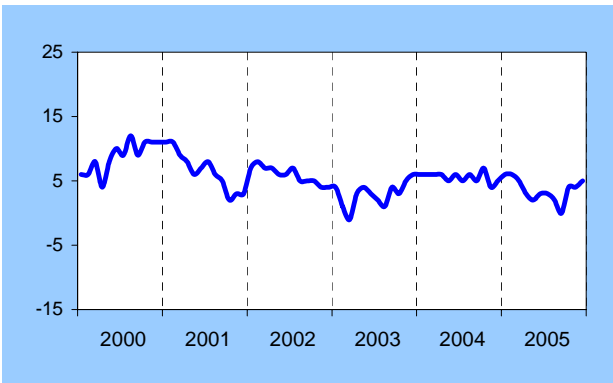
Expectations on the general economic situation in Belgium over the 12 twelve months

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



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