

2006-11-21

PRESS RELEASE

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November 2006 consumer survey

CONSUMER CONFIDENCE NEARLY STABILISES IN NOVEMBER

After last month's sharp rise, the consumer confidence indicator virtually stabilised in November.

Households did hardly or not change their expectations as to the overall economic situation, the development of unemployment in Belgium and their financial situation. On the other hand, they expect a deterioration of their saving capacity.

Consumer confidence indicators

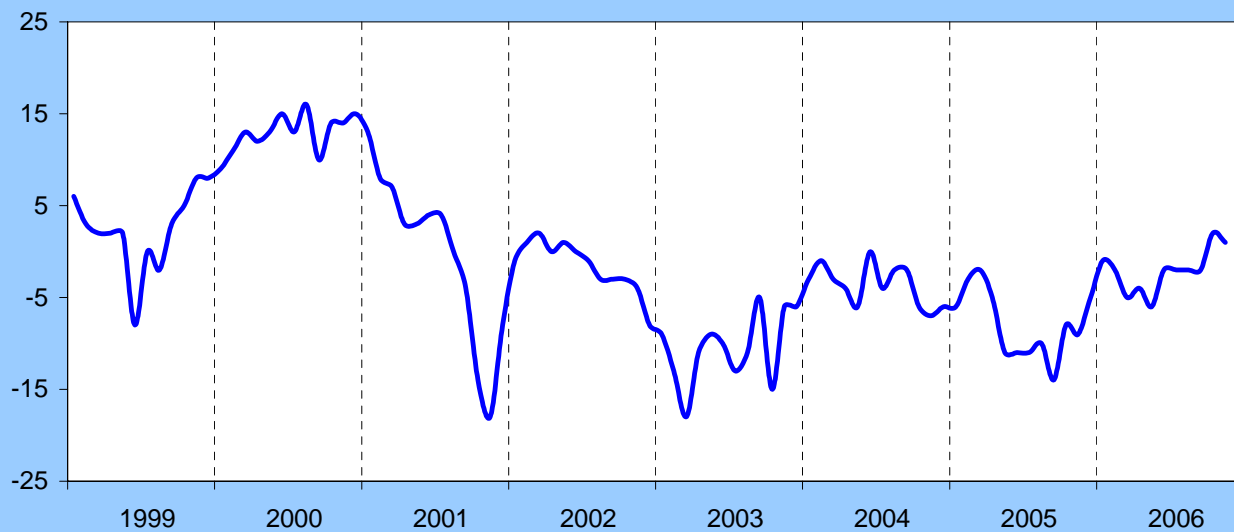
| | | Expectations for the next twelve months | | | | Consumer confidence indicator |
|------|-----------|---|--------------------------------------|-----------------------------------|-------------------------------|-------------------------------|
| | | Economic situation in Belgium | Unemployment in Belgium ¹ | Financial situation of households | Saving capacity of households | |
| 2005 | November | -10 | 37 | 4 | 6 | -9 |
| | December | -6 | 33 | 5 | 15 | -5 |
| 2006 | January | -3 | 24 | 6 | 17 | -1 |
| | February | -4 | 24 | 6 | 13 | -2 |
| | March | -7 | 31 | 5 | 12 | -5 |
| | April | -7 | 25 | 5 | 13 | -4 |
| | May | -7 | 28 | 3 | 10 | -6 |
| | June | -3 | 24 | 5 | 14 | -2 |
| | July | 0 | 25 | 5 | 13 | -2 |
| | August | -5 | 16 | 5 | 10 | -2 |
| | September | -3 | 17 | 3 | 11 | -2 |
| | October | 3 | 11 | 6 | 12 | 2 |
| | November | 2 | 12 | 6 | 7 | 1 |

Source: National Bank of Belgium.

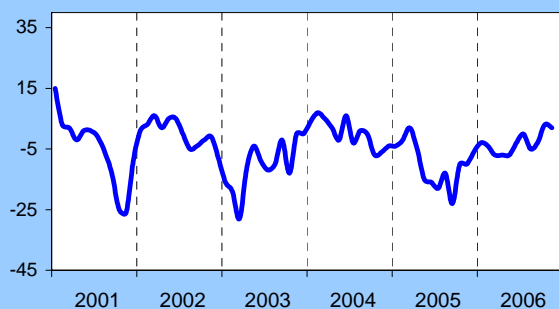
¹ Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.

NOVEMBER 2006

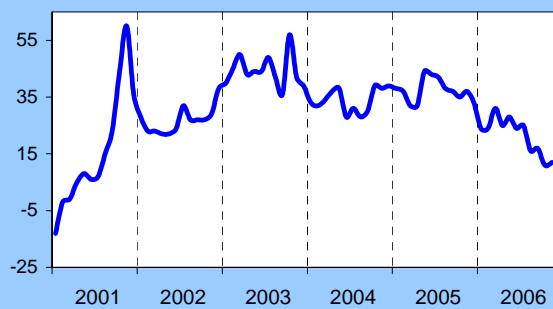
CONSUMER CONFIDENCE INDICATOR



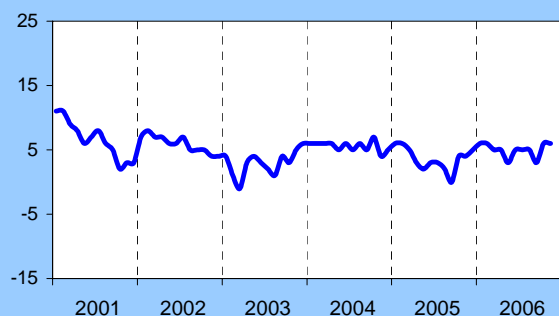
Expectations on the general economic situation in Belgium over the 12 twelve months



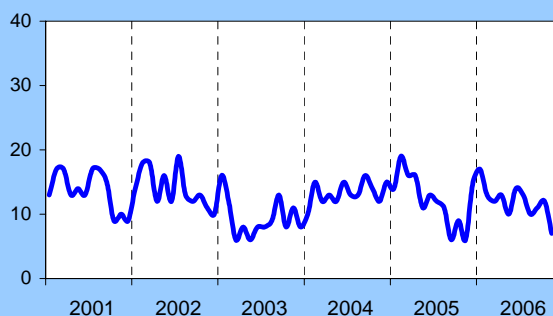
Expectations on unemployment in Belgium over the next 12 months¹



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.