

2012-07-19

## PRESS RELEASE

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### July 2012 consumer survey

#### July brings fall in consumer confidence

Following the status quo of the previous month, the consumer confidence indicator has come down in July.

After a more positive outlook back in June, consumers are once again taking a slightly gloomier view of future economic developments this month. Moreover, fears of an increase in unemployment have grown significantly for the second month in a row.

On a more personal level, households are expecting their own financial situation to get slightly worse over the coming twelve months, a trend that should be accompanied by a sharp decline in their saving capacity.

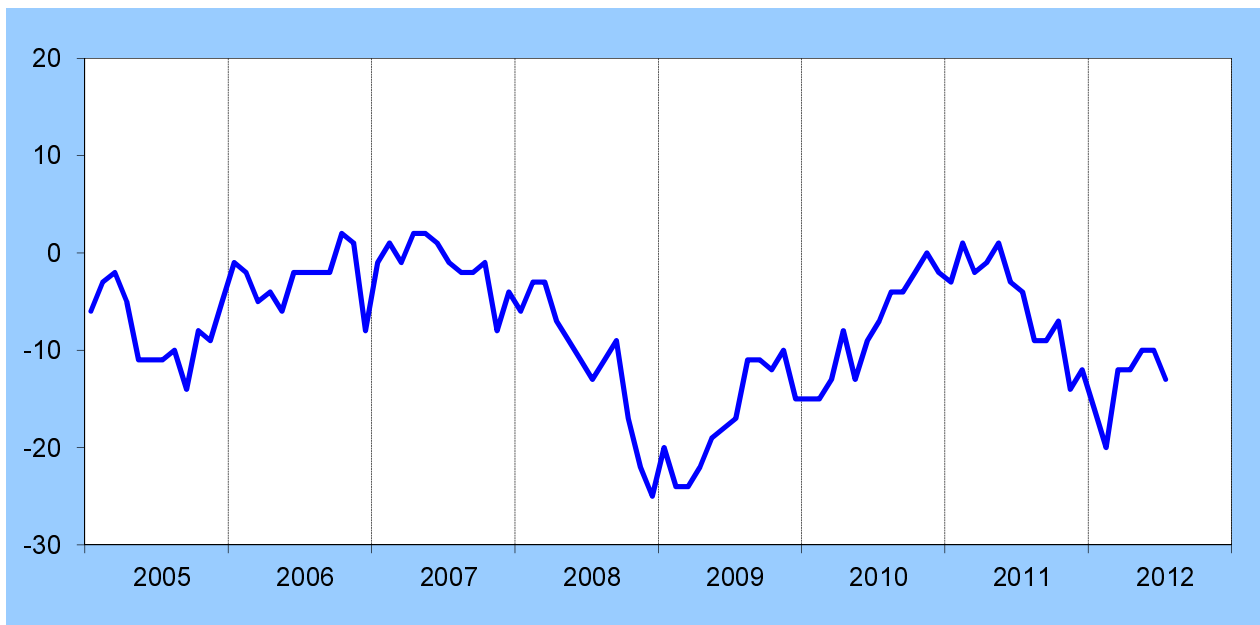
#### Consumer confidence indicators

		Expectations for the next twelve months				Consumer confidence indicator
		Economic situation in Belgium	Unemployment in Belgium <sup>1</sup>	Financial situation of households	Saving capacity of households	
2011	July	-6	8	-2	-1	-4
	August	-13	17	-1	-4	-9
	September	-15	22	-1	4	-9
	October	-8	24	1	5	-7
	November	-20	36	-2	3	-14
	December	-10	31	-5	-1	-12
2012	January	-22	34	-5	-4	-16
	February	-25	47	-6	0	-20
	March	-10	33	-4	-1	-12
	April	-8	35	-3	-1	-12
	May	-9	31	-3	3	-10
	June	-5	35	-1	2	-10
	July	-7	39	-2	-4	-13

Source: National Bank of Belgium.

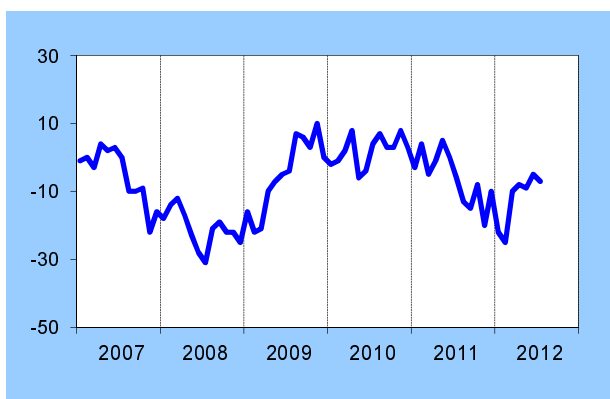
<sup>1</sup> Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.

**CONSUMER CONFIDENCE INDICATOR**

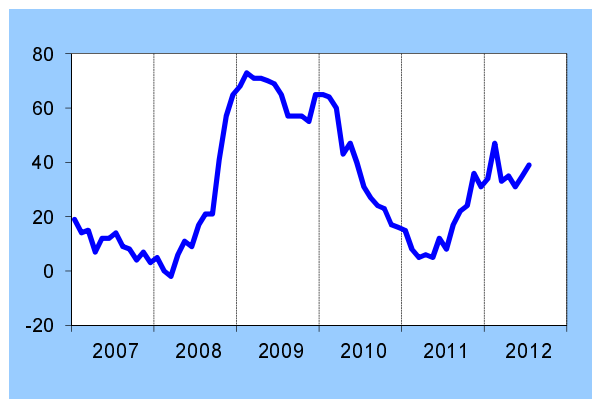


**Expectations for the next twelve months**

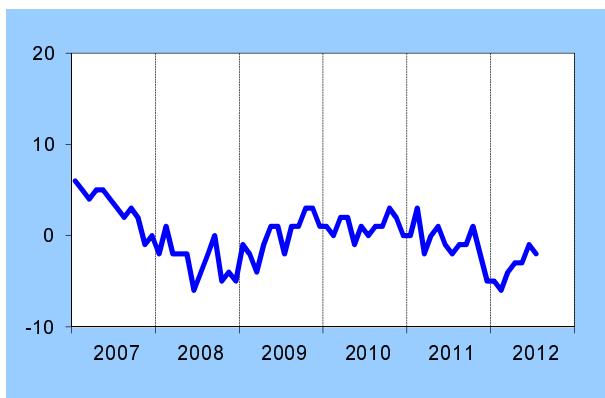
**General economic situation in Belgium**



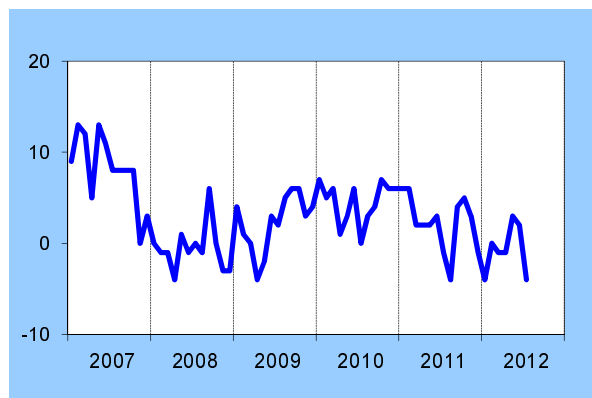
**Unemployment in Belgium<sup>1</sup>**



**Financial situation of households**



**Saving capacity of households**



<sup>1</sup> Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.