

2013-02-19

## PRESS RELEASE

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### February 2013 consumer survey

#### Marked improvement in consumer confidence in February

The consumer confidence indicator rose significantly in February. With this recovery, the sharply increased pessimism that had set in during the last few months of 2012, fuelled by a run of bad business news, has effectively been wiped out.

The improvement comes mainly from the more favourable assessment of macroeconomic developments. With regard to the economic situation over the next twelve months, expectations were considerably less pessimistic. Consumers also clearly had a less negative outlook about unemployment over the coming year.

On a personal level, households are not expecting any change in their financial situation in the next few months. But on the other hand, they reckon their future saving capacity will be a bit brighter for the second month running, after appraisal of this factor had sunk to an absolute low point in December.

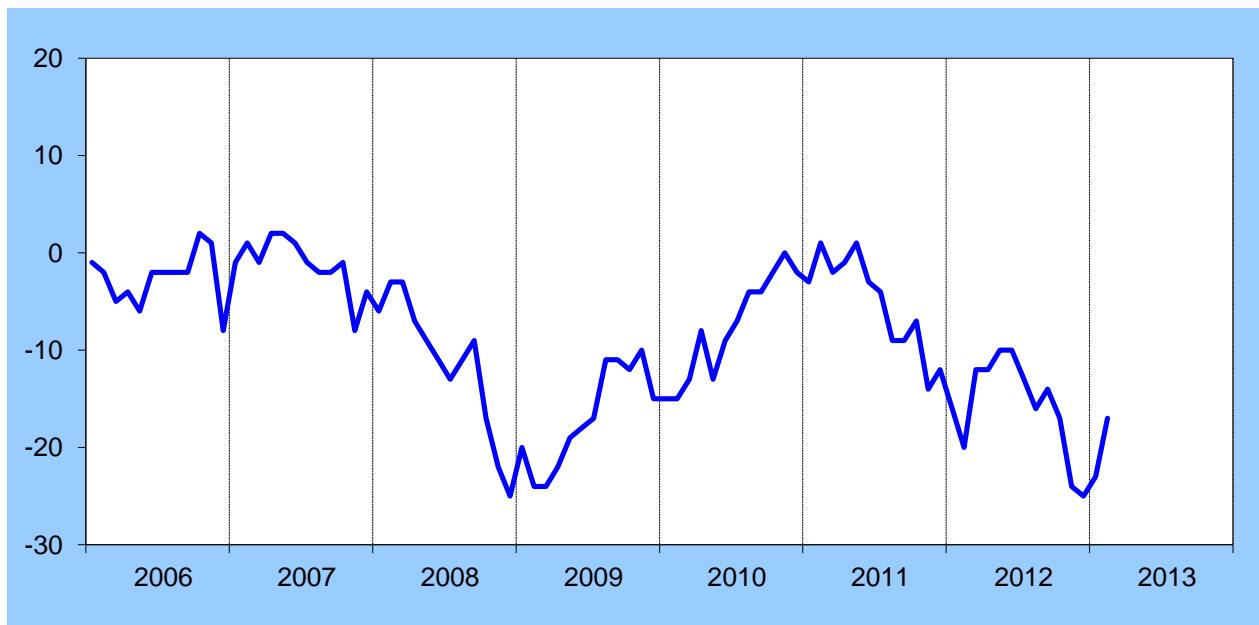
#### Consumer confidence indicators

		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	
2012	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
	August	-11	46	-3	-3	-16
	September	-11	40	-3	-1	-14
	October	-16	50	-3	3	-17
	November	-28	62	-5	-2	-24
	December	-27	57	-5	-10	-25
	2013	January	-23	59	-3	-7
February		-10	52	-3	-4	-17

Source: National Bank of Belgium.

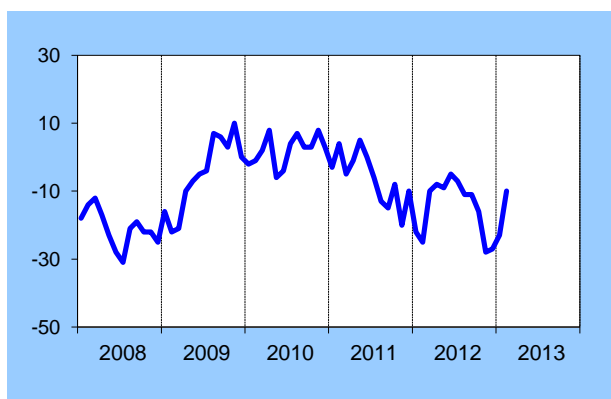
<sup>1</sup> Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.

**CONSUMER CONFIDENCE INDICATOR**

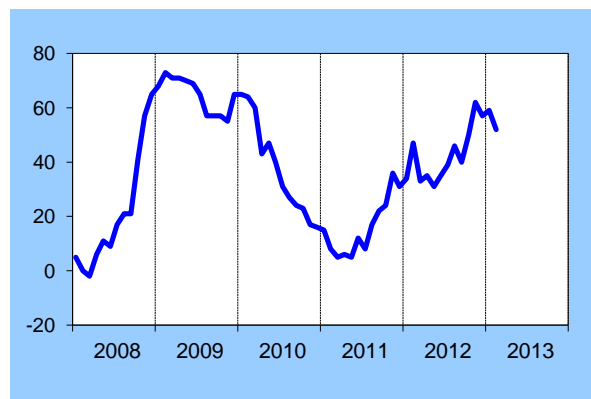


**Expectations for the next twelve months**

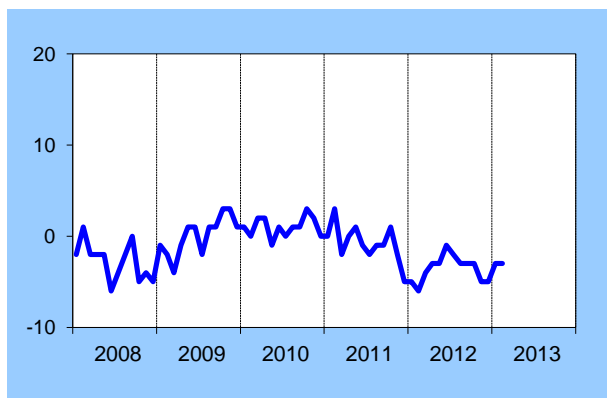
**General economic situation in Belgium**



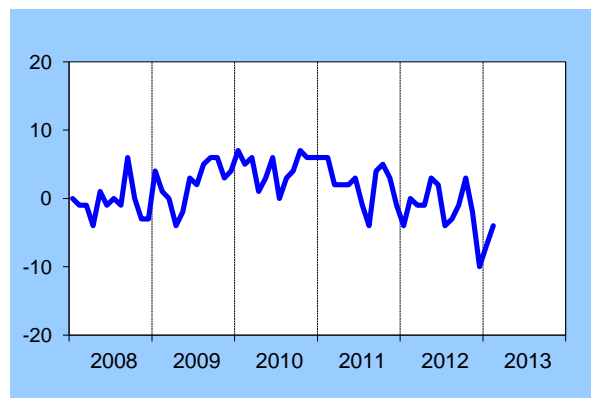
**Unemployment in Belgium<sup>1</sup>**



**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.