

2014-12-18

## PRESS RELEASE

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### December 2014 consumer survey

#### Consumer confidence recovers in December

The consumer confidence indicator rose in December, thus returning to the level of October.

On the macroeconomic front, for the first time in 6 months, consumers are less pessimistic about expected economic developments in Belgium. Fears of a rise in unemployment also continued to subside slightly.

After the significantly less unfavourable outlook for their households' personal situation in the previous month, consumers are somewhat less gloomy in December about both their future financial means and saving capacity.

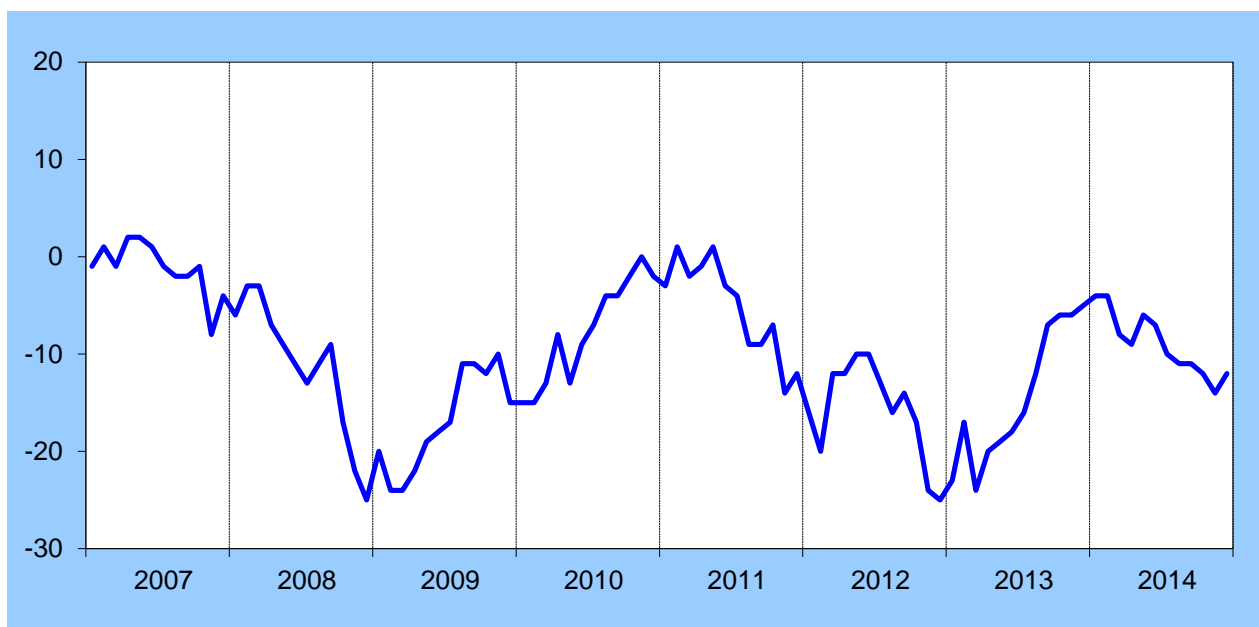
#### Consumer confidence indicators

		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	
2013	December	7	32	3	2	-5
2014	January	12	32	2	3	-4
	February	10	30	4	1	-4
	March	7	35	0	-3	-8
	April	4	35	-1	-3	-9
	May	5	30	1	-2	-6
	June	5	30	1	-3	-7
	July	-1	40	2	1	-10
	August	-5	32	-1	-6	-11
	September	-6	33	0	-4	-11
	October	-9	31	-3	-4	-12
	November	-15	27	-6	-8	-14
	December	-10	26	-5	-5	-12

Source: National Bank of Belgium.

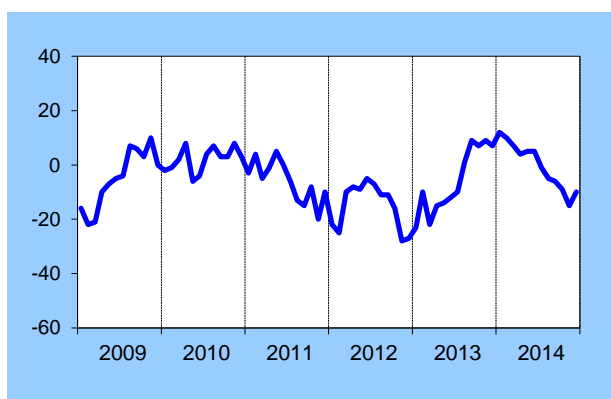
<sup>1</sup> Regarding unemployment expectations, a rise indicates a deterioration while a decline indicates an improvement.

**CONSUMER CONFIDENCE INDICATOR**

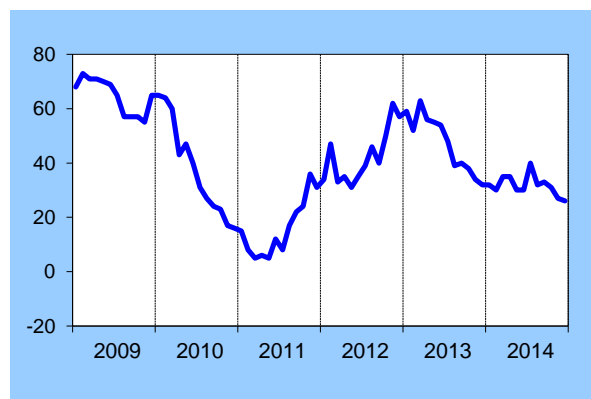


**Expectations for the next twelve months**

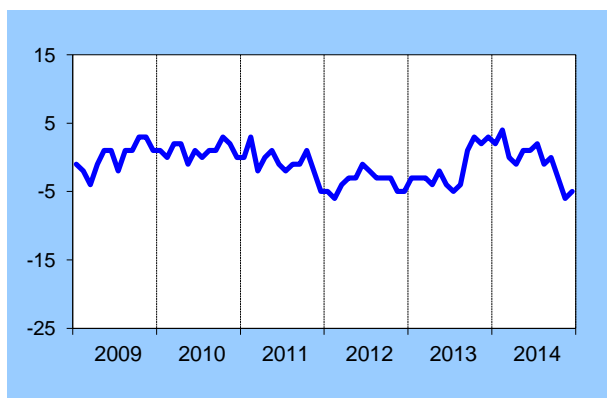
**General economic situation in Belgium**



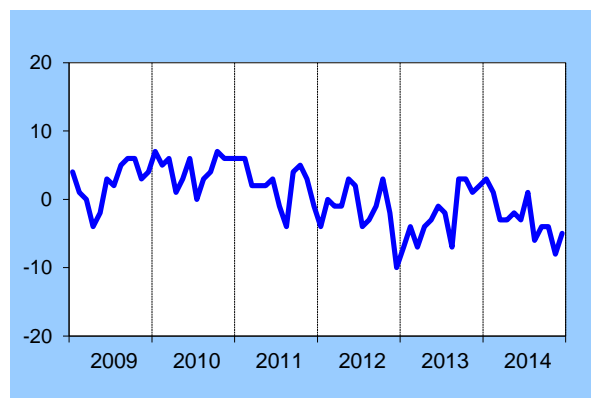
**Unemployment in Belgium<sup>1</sup>**



**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.