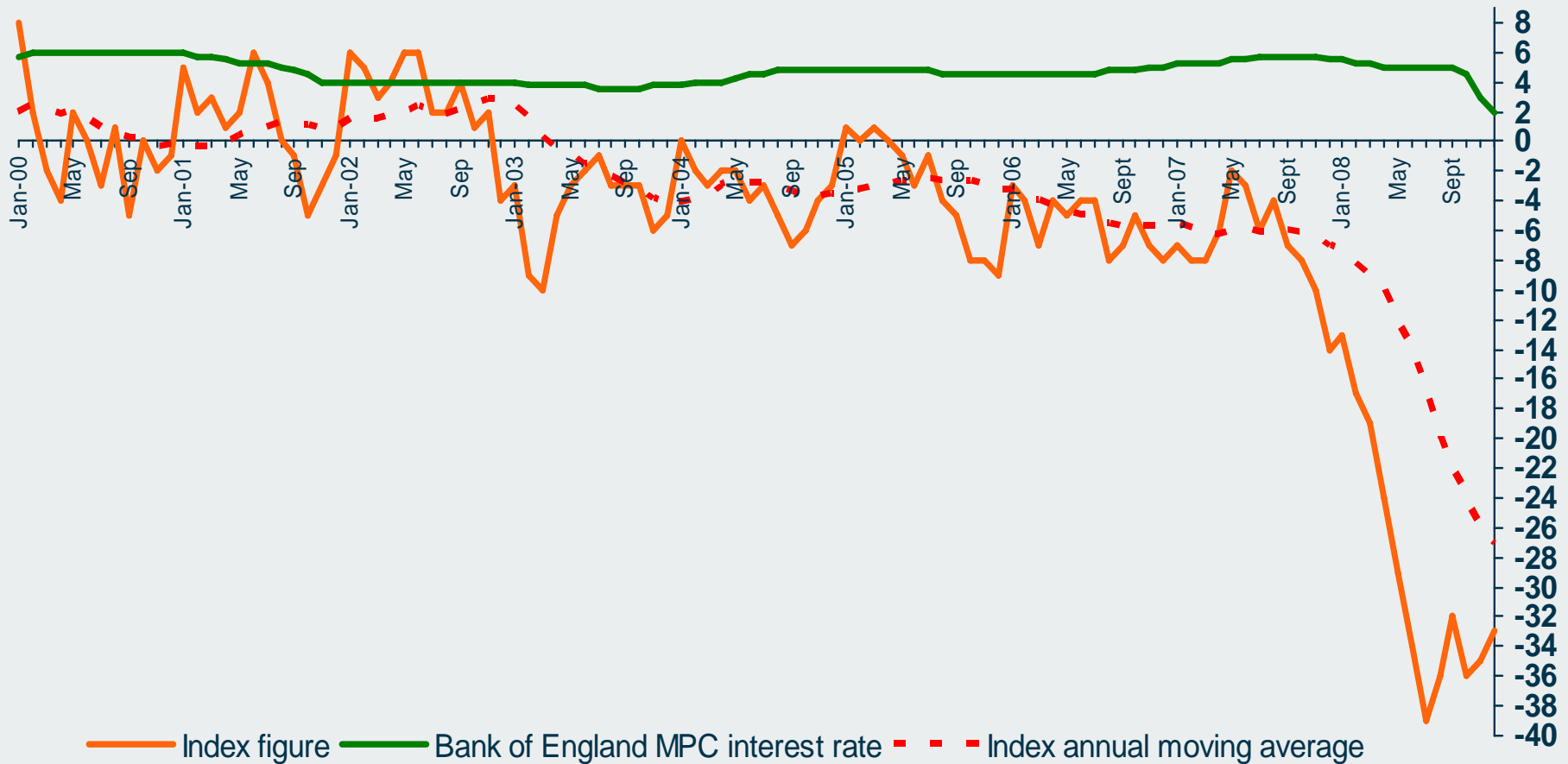


Index Score / Interest rate / Annual moving average

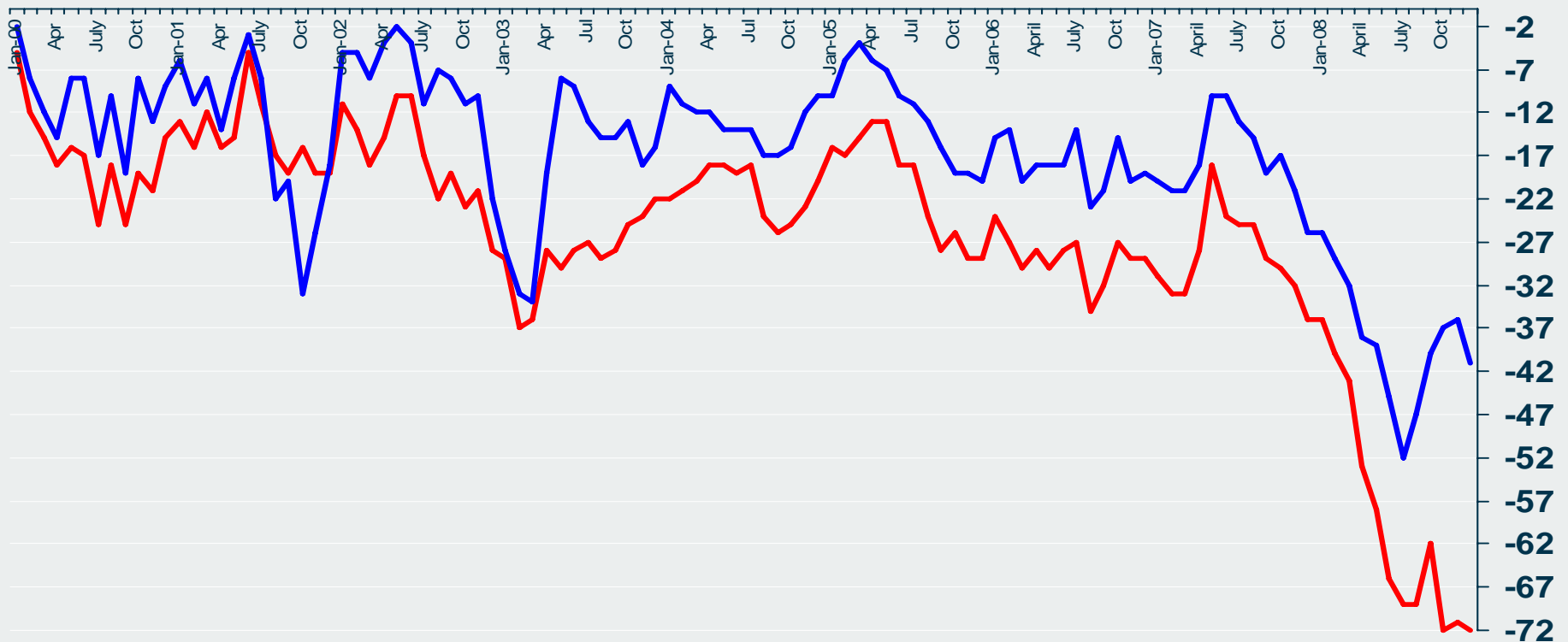


General Economic Situation (Q3 & Q4)

2

— Last 12 months

— Next 12 Months



Questions used:

Q3 How do you think the general economic situation in this country has changed over the last 12 months?

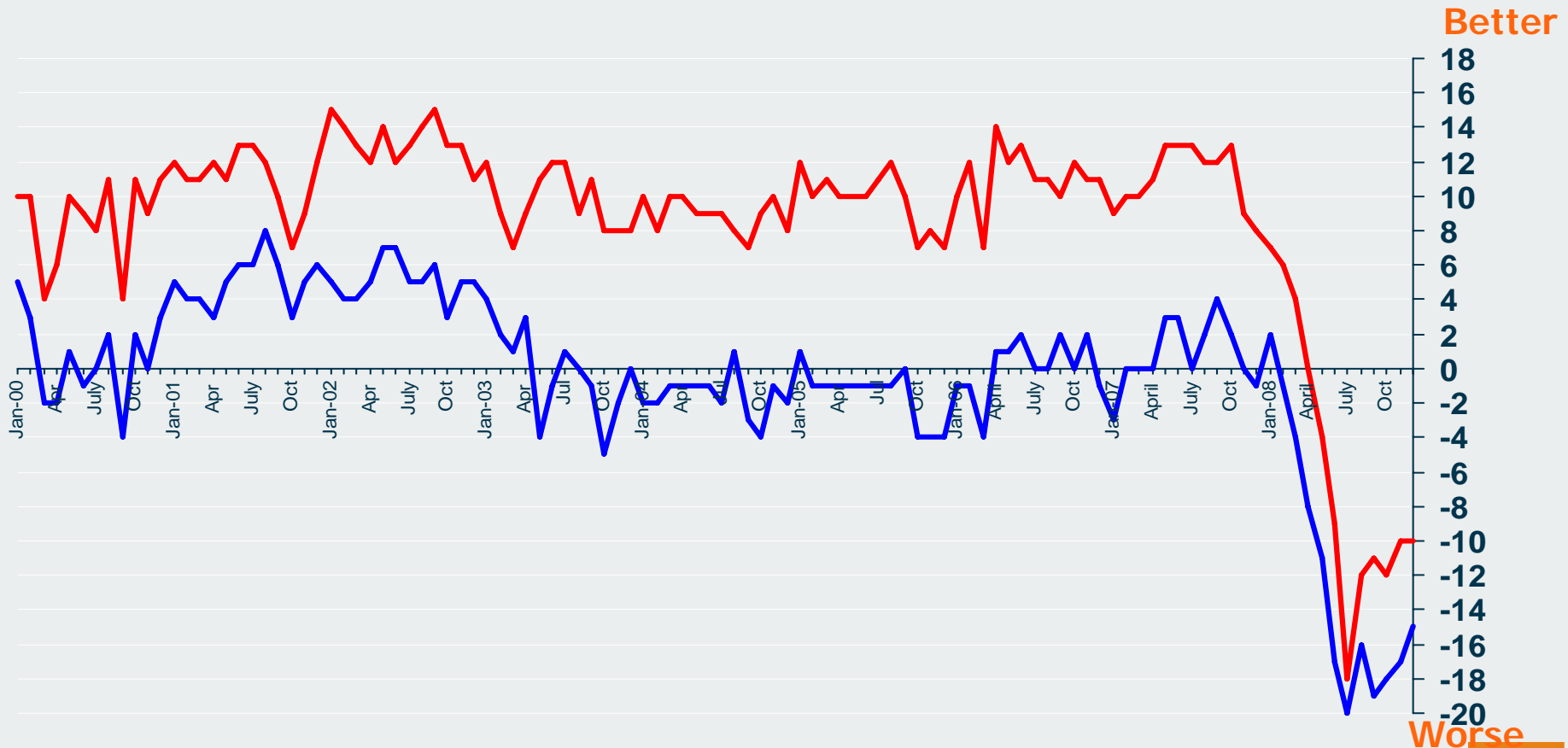
Q4 How do you expect the general economic situation in this country to develop over the next 12 months?

Personal Financial Situation (Q2 & Q1)

3

— Next 12 Months

— Last 12 Months



Worse

Better

Questions used:

Q2 How do you expect the financial position of your household to change over the next 12 months?

Q1 How has the financial situation of your household changed over the last 12 months?

GfK

Savings Index (Q10)

5

— Perceptions of good time to save

