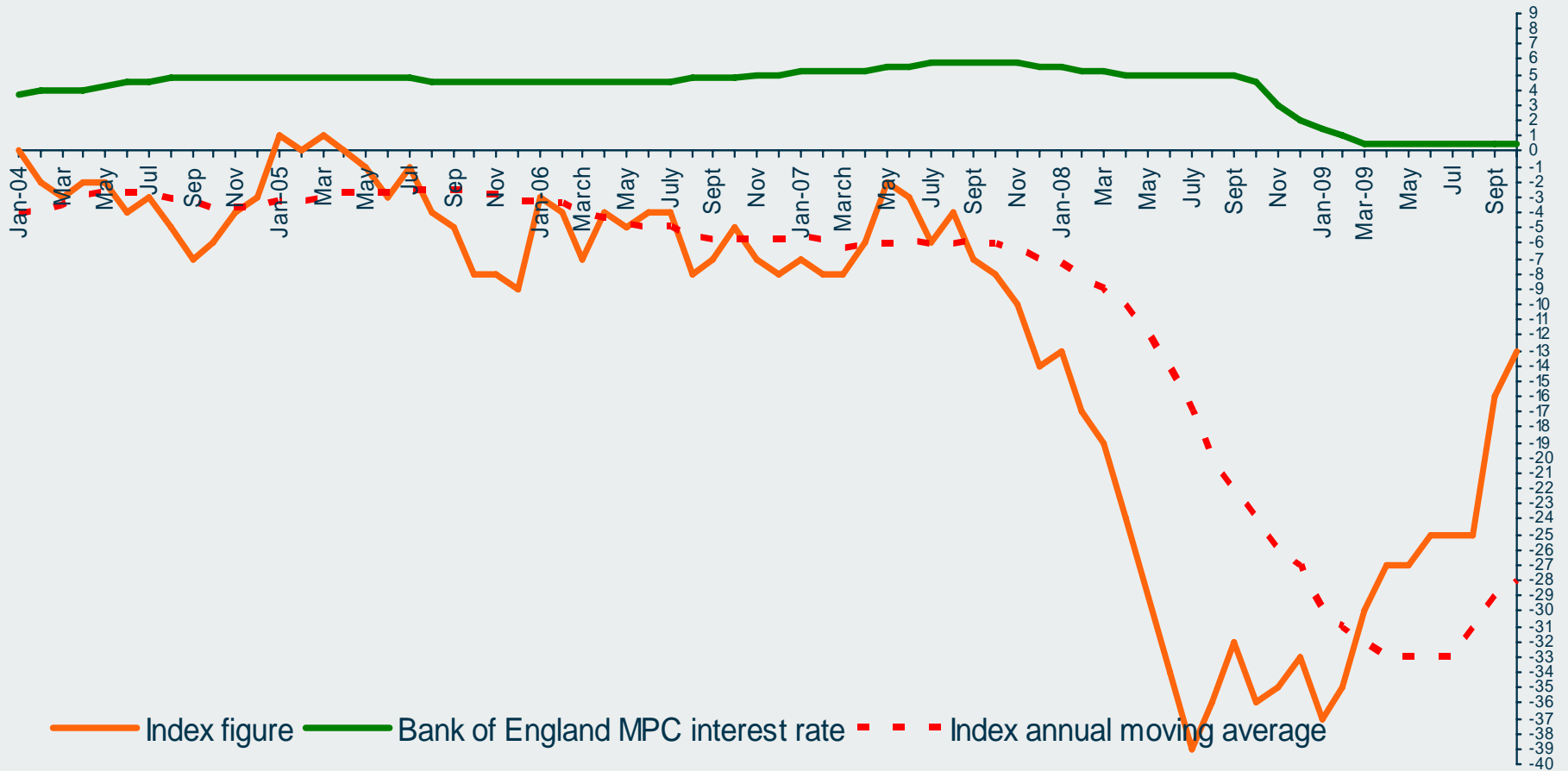


Index Score / Interest rate / Annual moving average

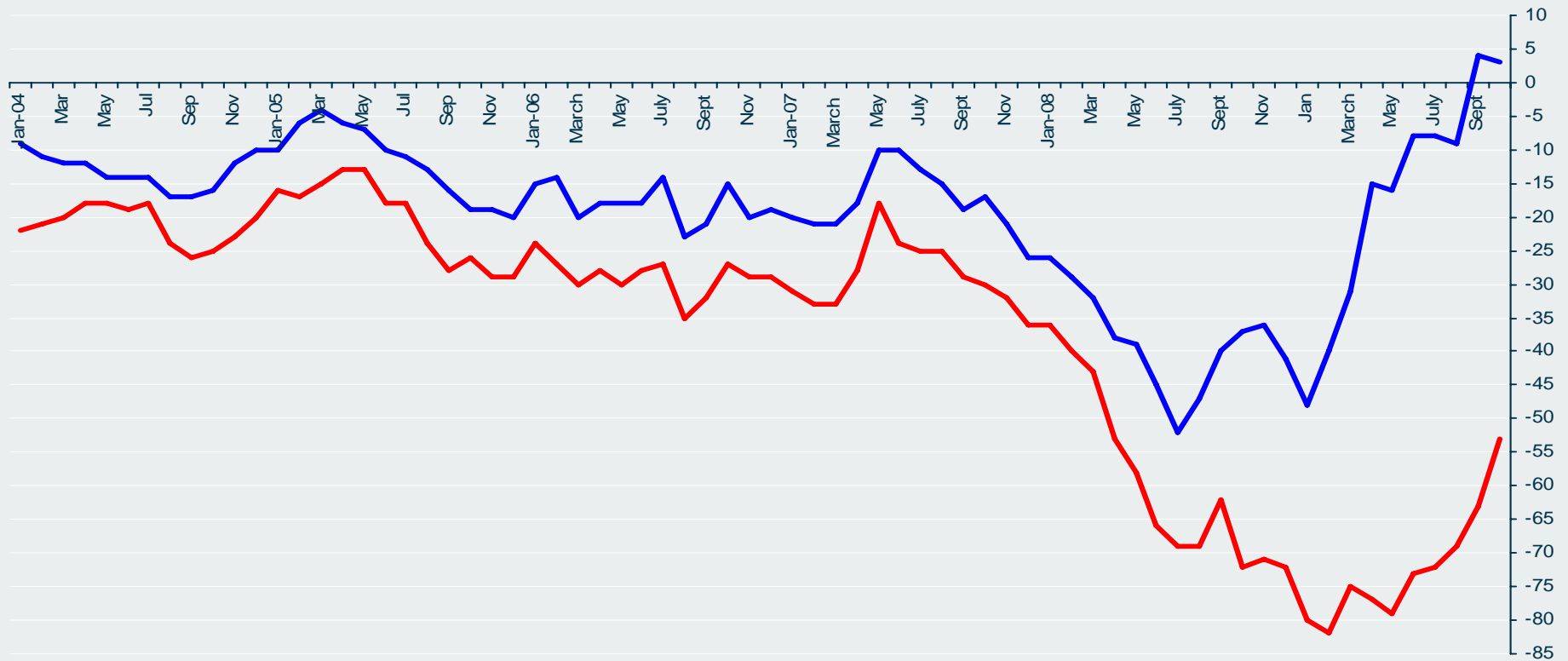


General Economic Situation (Q3 & Q4)

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?

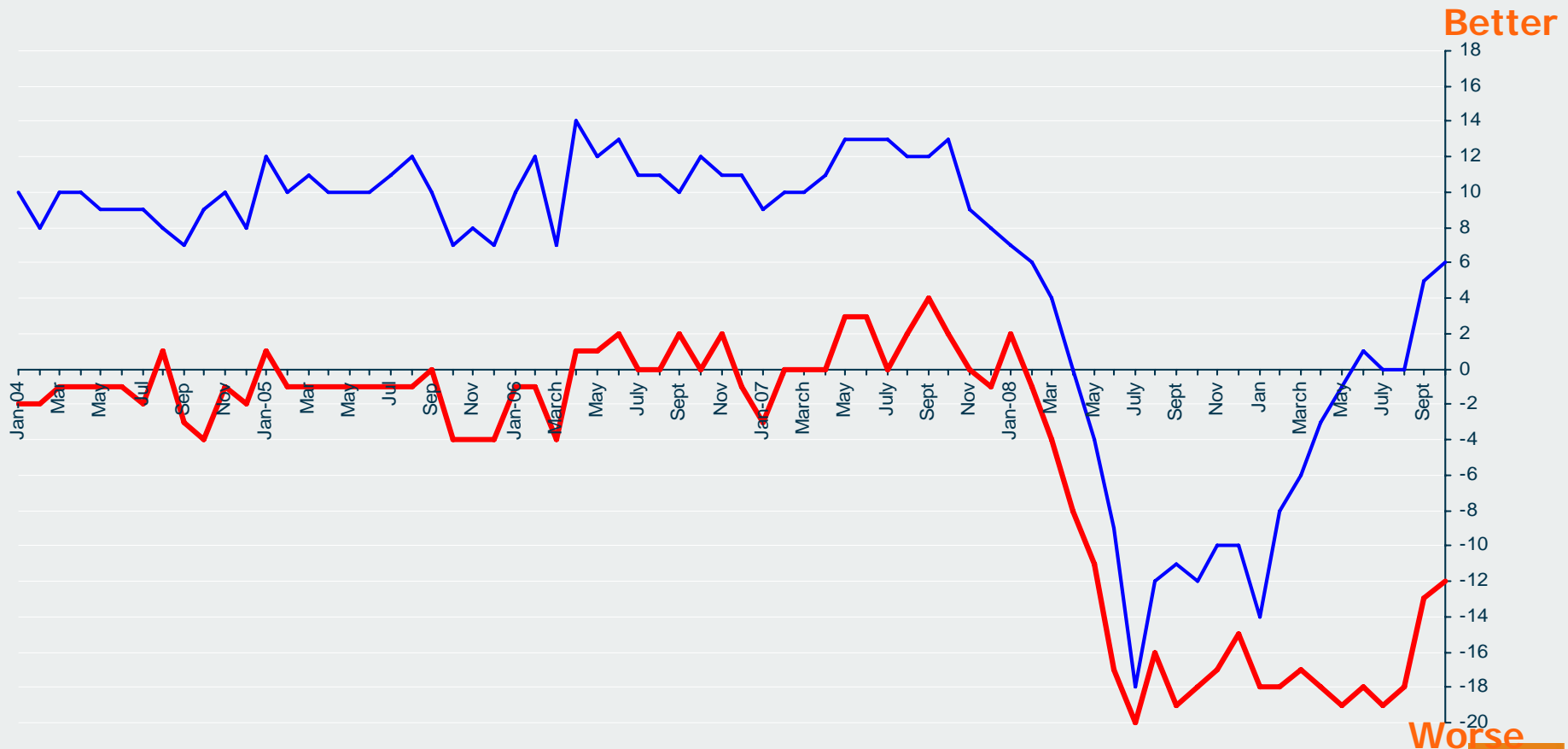
Q4 How do you expect the general economic situation in this country to develop over the next 12 months?

Personal Financial Situation (Q2 & Q1)

3

— Last 12 Months

— Next 12 Months



Worse

Better

GfK

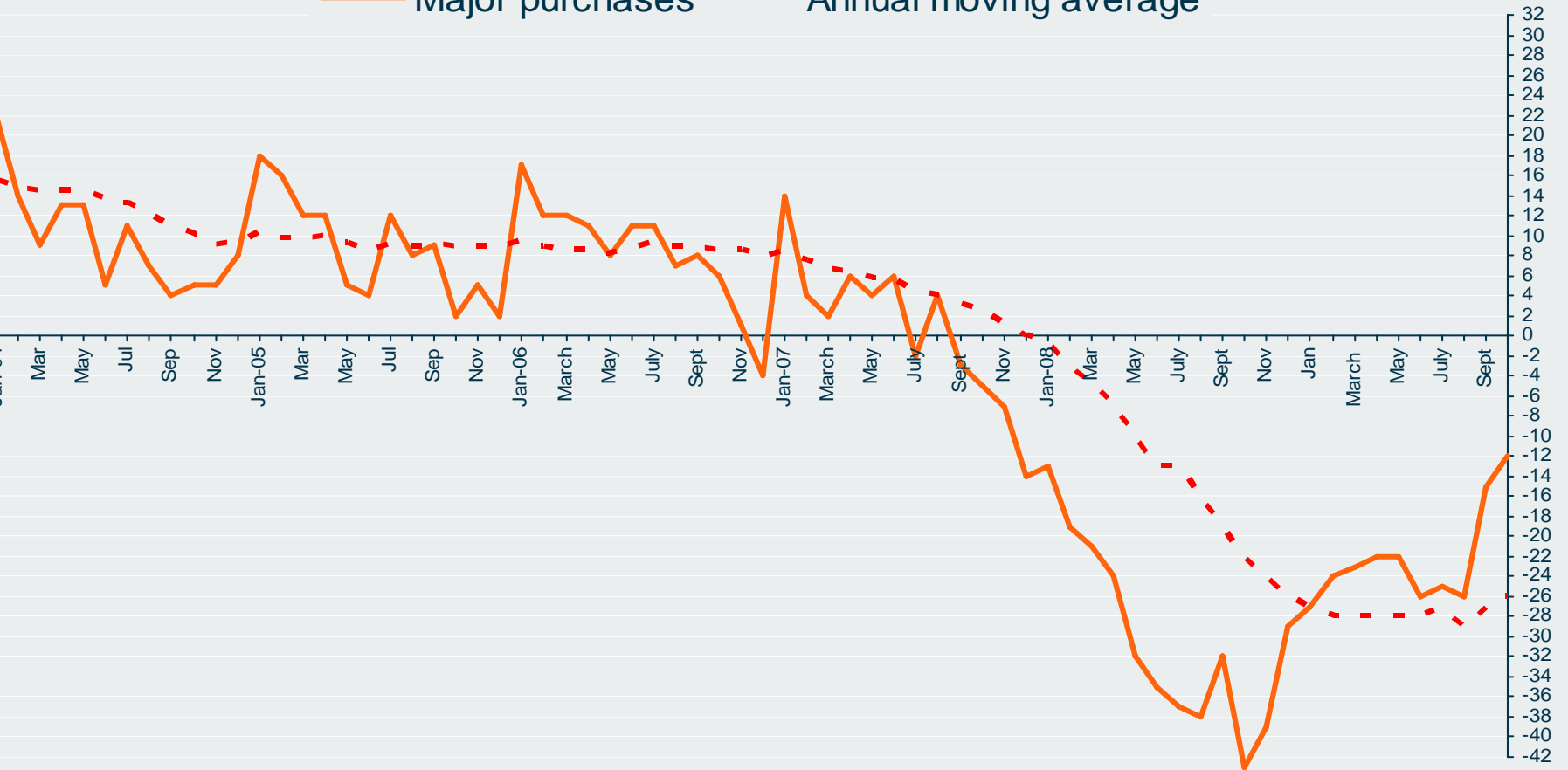
Questions used:

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?

Climate for Major purchases (Q8)

— Major purchases - - - Annual moving average



4

Question used:

Q8 In view of the general economic situation, do you think now is the right time for people to make major purchases such as furniture or electrical goods?

Savings Index (Q10)

5

— Perceptions of good time to save

