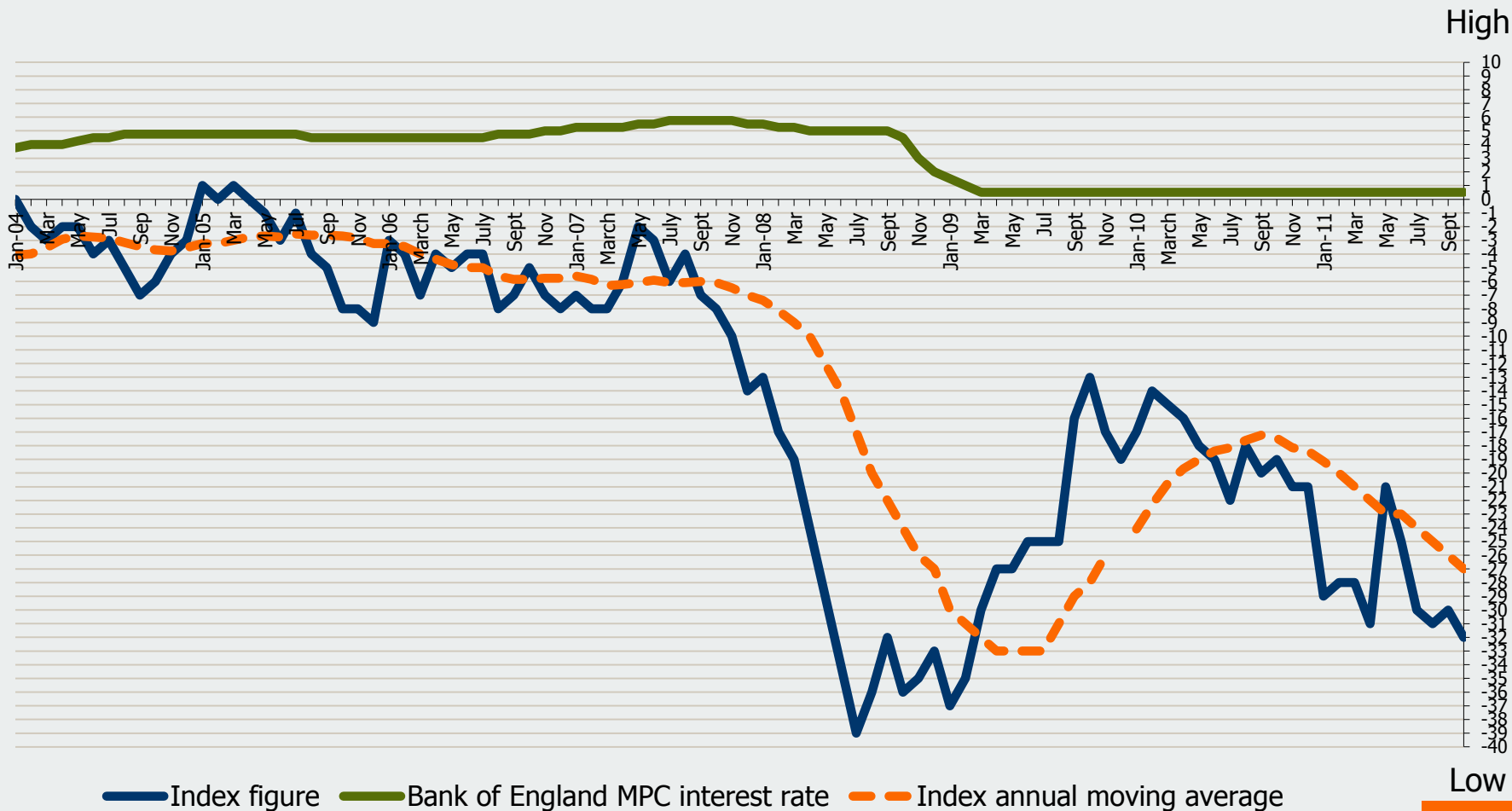
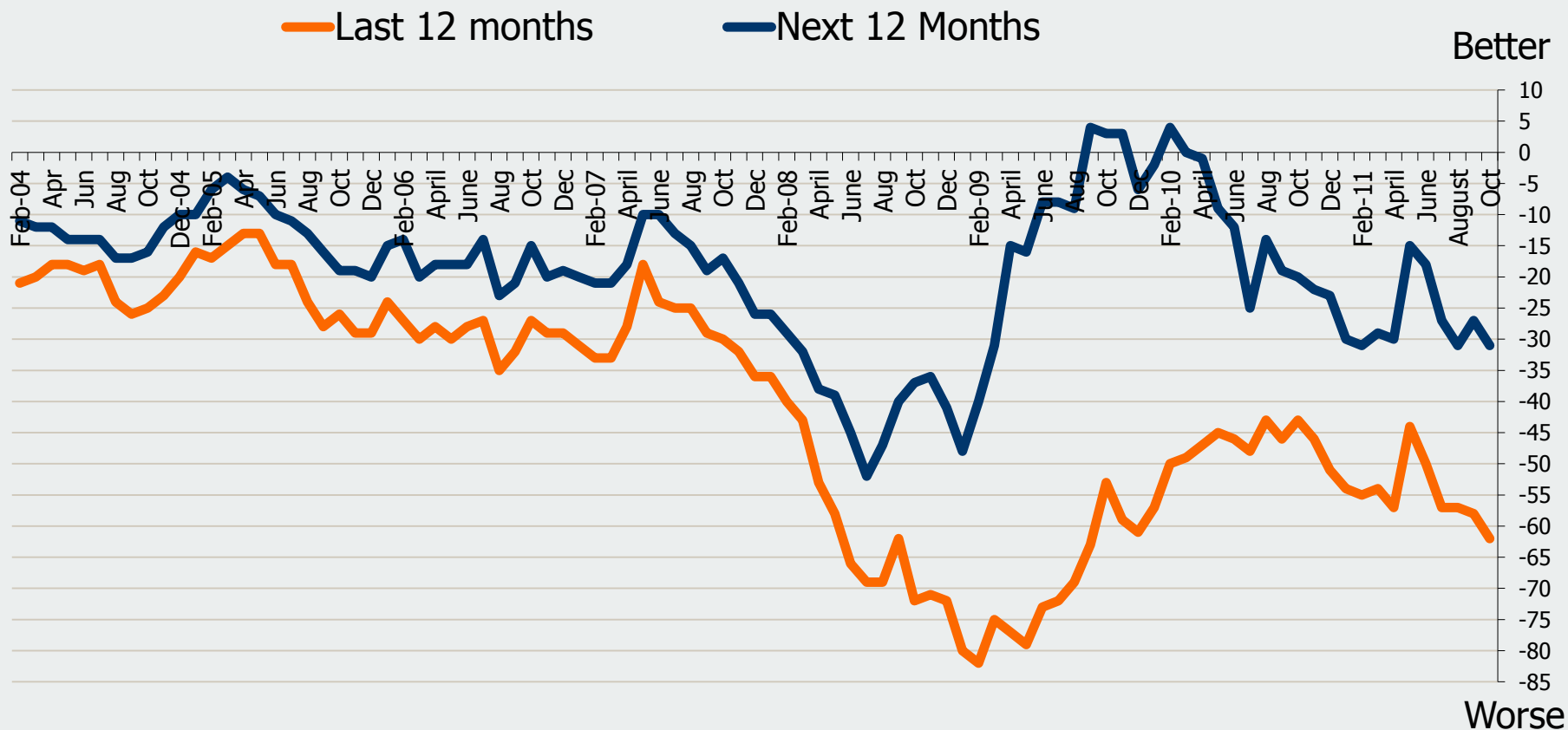


Consumer Confidence Barometer – October 2011



The index score is calculated using the results of five questions (1,2,3,4, and 8), the mean score from each of these questions is combined and the index score is the average of all five questions combined.

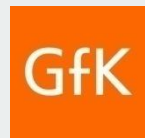
General Economic Situation of the Country – October 2011



Questions used:

Q3 How do you think the general economic situation in this country has changed over the last 12 months?
 Got a lot better = 1 / Got a little better = 0.5 / Stayed the same = 0 / Got a little worse -0.5 / Got a lot worse = -1

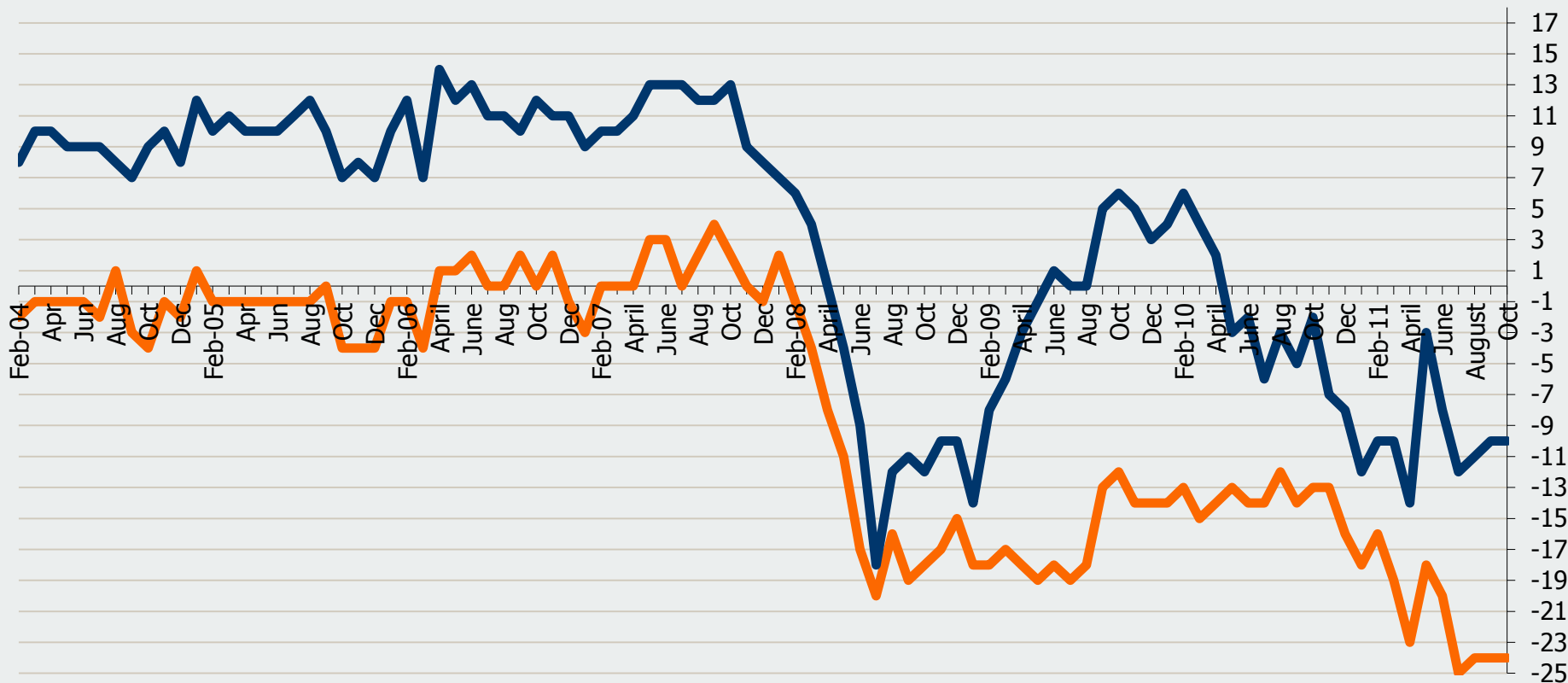
Q4 How do you expect the general economic situation in this country to develop over the next 12 months?
 Get a lot better = 1 / Get a little better = 0.5 / Stay the same = 0 / Get a little worse -0.5 / Get a lot worse = -1



Personal Financial Situation of Household – October 2011

— Last 12 Months — Next 12 Months

Better



Worse

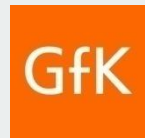
Questions used:

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

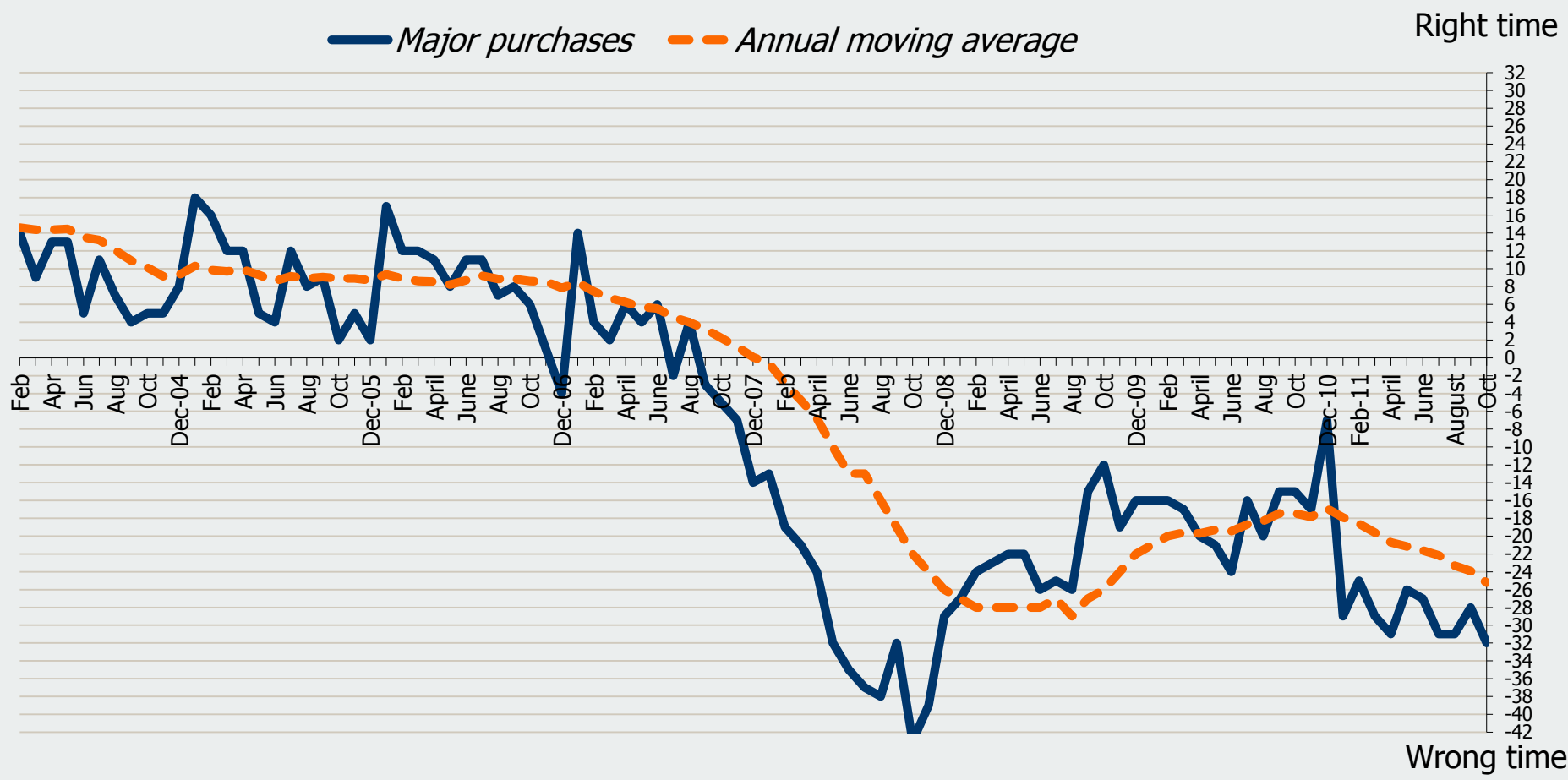
Get a lot better = 1 / Get a little better = 0.5 / Stay the same = 0 / Get a little worse -0.5 / Get a lot worse = -1

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

Got a lot better = 1 / Got a little better = 0.5 / Stayed the same = 0 / Got a little worse -0.5 / Got a lot worse = -1



Climate for major purchases – Is now the right time to buy?



Question used:

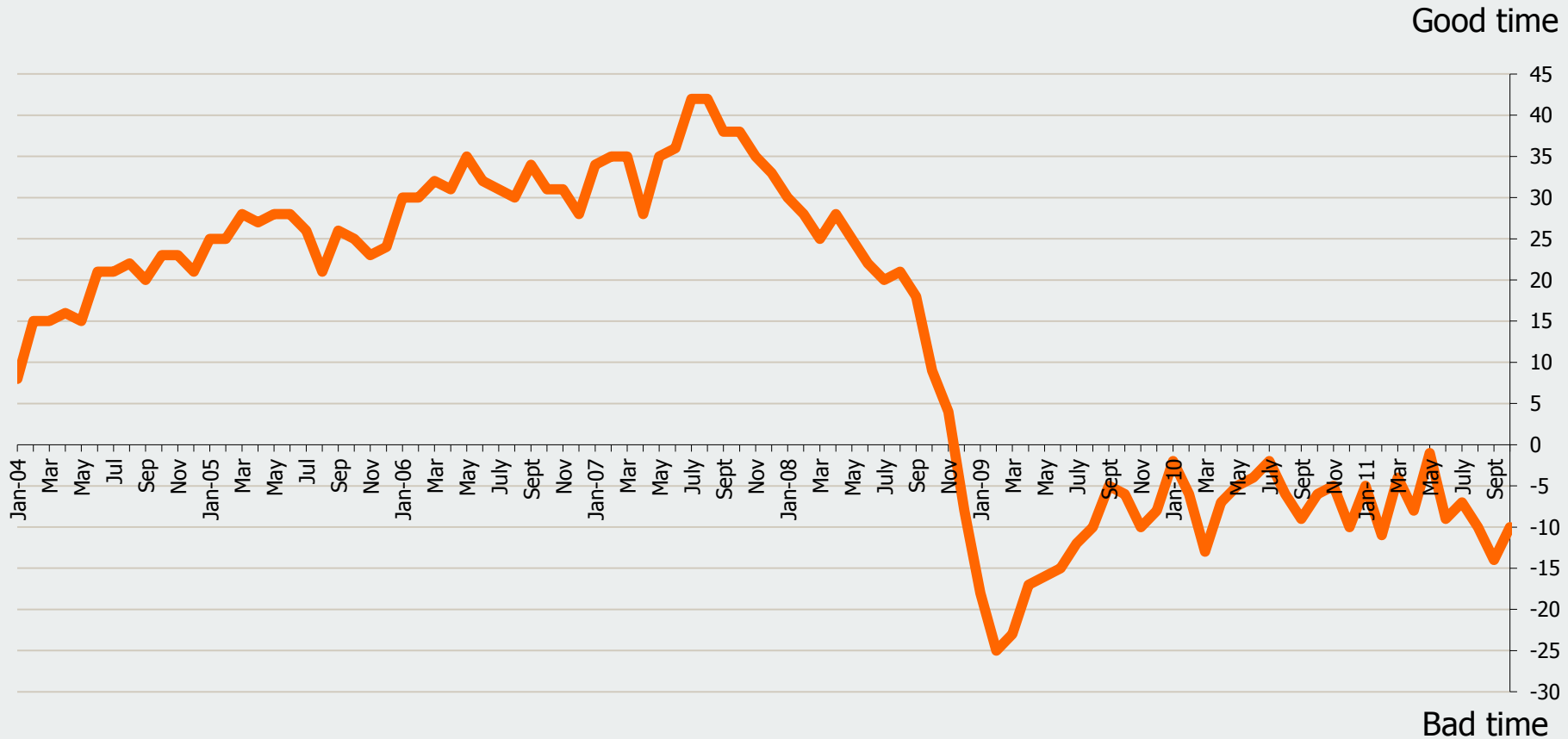
Q8 In view of the general economic situation, do you think now is the right time for people to make major purchases such as furniture or electrical goods?
 Yes, now is the right time = 1 / It is neither the right time nor the wrong time = 0 / No, it is the wrong time = -1



Savings Index – Is now a good time to save?

5

— Perceptions of good time to save



Questions used:

Q10 In view of the general economic situation do you think that now is a good time to save?

A very good time to save = 1 / A fairly good time to save = 0.5 / Not a good time to save = -0.5 / A very bad time to save = -1