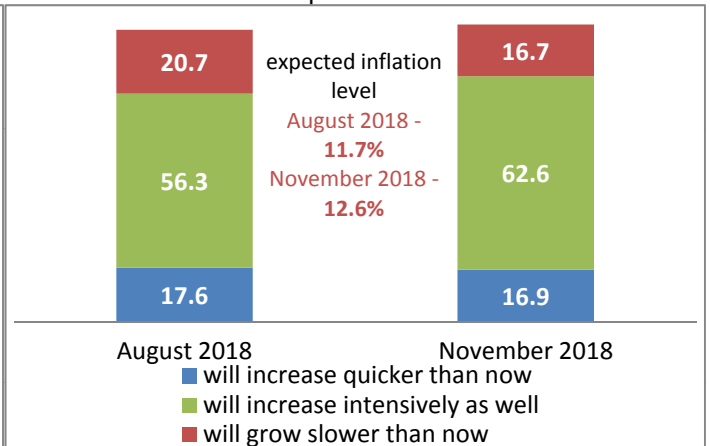
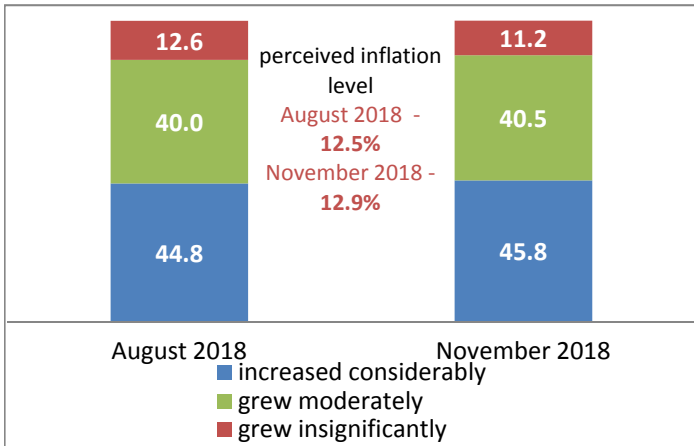


# INFLATION EXPECTATIONS OF THE POPULATION

November 2018

Inflation level assessment over 12 months

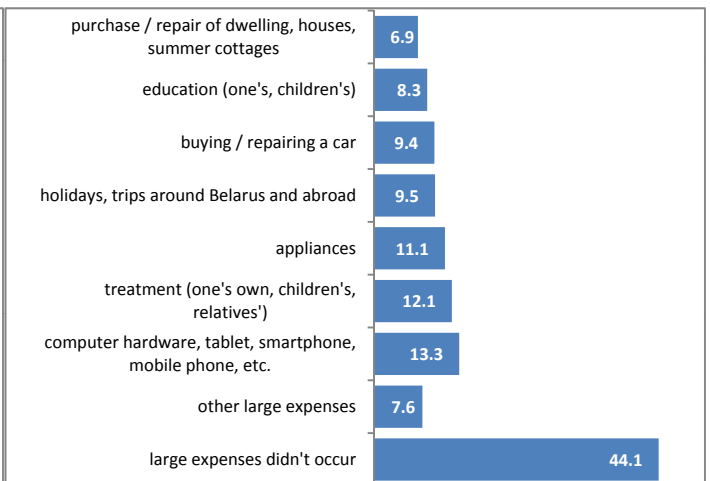
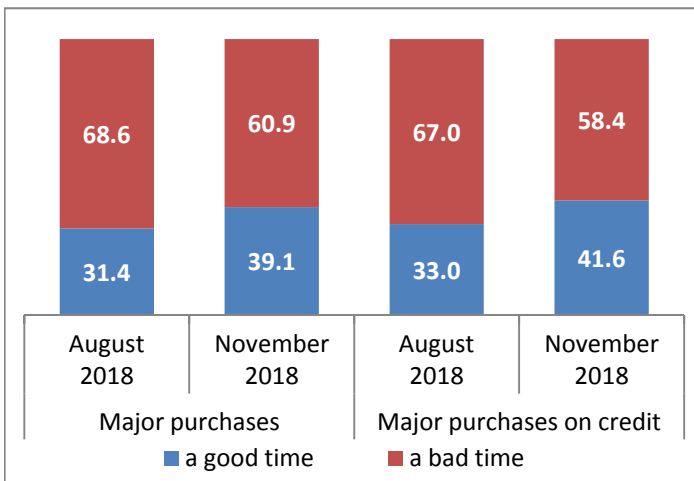
Inflation level expectations for 12 months



## Purchase behavior of the population

Evaluation of the favorable time for major purchases

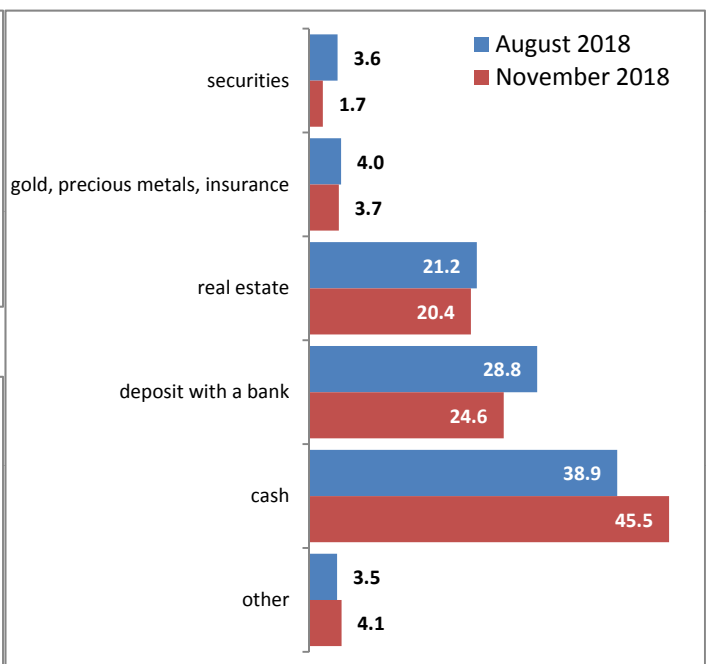
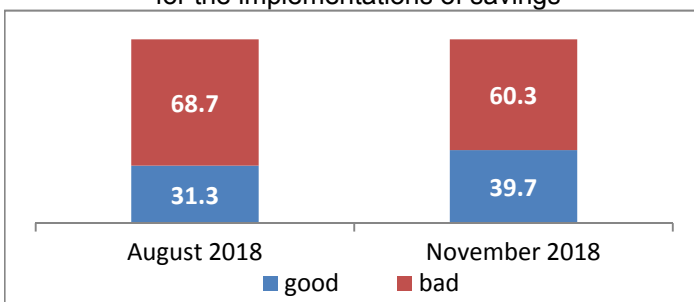
Large expenses for the last 3 months



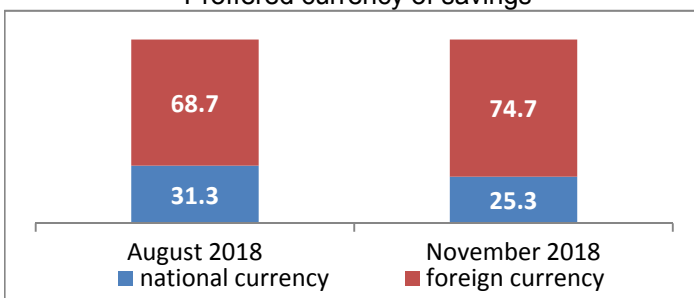
## Saving behavior of the population

Evaluation of the favorable time for the implementations of savings

Preferred form of savings



Proffered currency of savings



**DATA OF THE POOL ON INFLATION EXPECTATIONS OF THE POPULATION**

Question	Variants of the answer	Number of respondents				
		November 2017	February 2018	May 2018	August 2018	November 2018
<b>Number of respondents</b>		<b>1000</b>	<b>1000</b>	<b>2000</b>	<b>2000</b>	<b>2000</b>
How do you think the prices for food, non-food products and services have changed over the last 12 months?	decreased	1	1	3	7	1
	didn't change	20	16	37	43	48
	grew insignificantly	110	114	171	247	218
	grew moderately	341	379	767	781	791
	increased considerably	508	469	970	876	894
	difficult to answer	20	21	52	46	48
How do you think the prices for food, non-food products and services have changed in general over the last 12 months?	decreased, didn't change	9	9	12	24	31
	grew by 2% and less	30	25	41	78	44
	grew by 3-5%	74	89	148	215	153
	grew by 6-8%	121	120	250	214	230
	grew by 9-12%	164	171	369	329	335
	grew by 13-18%	149	147	279	324	311
	grew by 19-24%	112	126	214	255	260
	grew by more than 25%	157	137	363	280	261
difficult to answer	184	176	324	281	375	
How, in your opinion, will the prices for food, non-food products and services change in the next 12 months as a whole?	will decrease	2	4	5	12	1
	will not change	28	35	67	84	63
	will grow slower than now	170	211	355	364	288
	will increase intensively as well	531	528	1119	991	1078
	will increase quicker than now	142	105	192	309	291
	difficult to say	127	117	262	240	279
How, in your opinion, will the prices for food, non-food products and services change in the next 12 months as a whole?	will decrease, will not change	14	14	31	51	31
	will grow by 2% and less	30	37	57	99	52
	will grow by 3-5%	81	80	177	171	140
	will grow by 6-8%	108	119	239	222	190
	will grow by 9-12%	168	173	325	299	299
	will grow by 13-18%	120	136	281	265	228
	will grow by 19-24%	98	110	177	244	249
	will grow by more than 25%	136	96	200	218	242
difficult to answer	245	235	513	431	569	
If we talk about large purchases for the house (such as furniture, a refrigerator , consumer electronics, a TV set), do you think there is now generally a good or bad time for making such purchases?	good	236	235	497	519	615
	bad	559	551	1072	1133	957
	difficult to answer	205	214	431	348	428

Question	Variants of the answer	Number of respondents				
		November 2017	February 2018	May 2018	August 2018	November 2018
Family expenses for the last 3 months	purchase / repair of dwelling, houses, summer cottages	77	84	169	163	137
	holidays, trips around Belarus and abroad	77	55	80	199	190
	buying / repairing a car	77	72	190	148	188
	appliances	118	112	182	249	221
	treatment (one's own, children's, relatives')	130	168	244	297	242
	education (one's, children's)	56	78	132	142	166
	computer hardware, tablet, smartphone, mobile phone, etc.	132	115	205	228	265
	other large expenses	64	78	114	138	151
	large expenses didn't occur	473	454	961	798	881
In your opinion, is it now a good or bad time for major purchases on credit?	good	307	284	547	539	673
	bad	509	527	1075	1095	946
	difficult to answer	184	189	378	366	381
Speaking in general, do you think that now is a good or bad time for making savings?	good	209	239	488	530	653
	bad	608	577	1139	1165	991
	difficult to answer	183	184	373	305	356
How do you think, in what form is better to keep savings: on the bank account (on the deposit, on demand account, on the plastic card account) or in cash (including in the bank cell)?	deposit with a bank	261	243	444	524	428
	securities	22	25	37	65	30
	real estate	144	161	329	385	356
	cash	364	333	759	708	792
	gold, precious metals, insurance	44	32	73	73	65
	other	46	63	87	64	71
	difficult to answer	119	143	271	181	258
If you have now to choose what to keep your savings in - rubles or foreign currency, than what would you choose?	national currency	228	262	417	584	466
	foreign currency	662	633	1338	1280	1373
	difficult to answer	110	105	245	136	161