

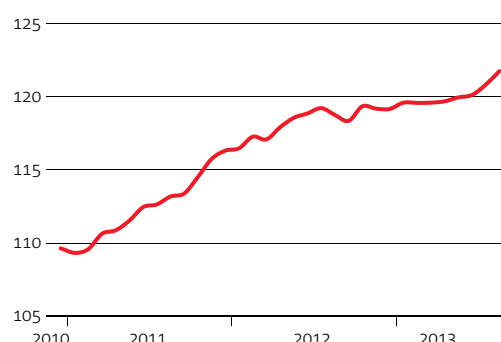


# NAB Charitable Giving Index

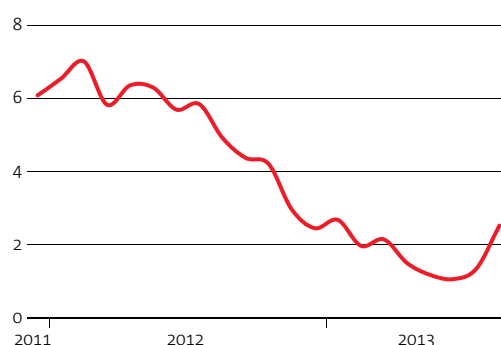
## Indepth report – August 2013

**Chart 1: NAB Charitable Giving Index**

(January 2010 = 100, annual average)



**Chart 2: Growth in NAB Charitable Giving Index** (percentage change year-on-year)



**Table 1. Charity Categories**

Categories	Examples of charities included
Animals & Environment	RSPCA; Greenpeace; The Wilderness Society
Cancer	Cancer Council Donations; Movember Group; National Breast Cancer Foundation
Community Service & Children/Family	The Salvation Army; St Vincent de Paul; The Smith Family
Health & Disability	Diabetes Australia; Vision Australia; Kidney Health Australia
Humanitarian Services	World Vision; Oxfam; Red Cross
Medical Research & Services	Médecins Sans Frontières; MS Society; Mater Foundation
Other*	Boystown – Lottery; Surf Life Saving; Everyday Hero

\*Other includes charity aggregators, charity lotteries and other charities that do not fit into any of the categories above.

■ It is my pleasure to again be part of the NAB Charitable Giving Index. The index is derived by analysing credit card, debit card, direct debit, BPAY and EFTPOS donations which are scaled up to represent a snapshot of giving across the Australian economy.

The latest update contains new data such as donations by age, metropolitan and regional area, frequency, number of charities supported and share of charity wallets. The index also ranks for the first time the top 20 national postcodes and the top 20 postcodes by state.

Donations grew 2.5% (12-month average) in August with an average annual donation of \$312 per donor. Giving grew fastest for “Other” (12.8%) and Health & Disability (9.1%) charities, but fell for Humanitarian Services (-3.2%) and Medical Research & Services (-2.4%) charities.

Humanitarian Services (\$380) had the largest average annual donation size, while Cancer (\$123) was smallest.

Humanitarian Services charities continue to attract the biggest share of donations (32.2%), but this share has fallen since 2011.

Donations growth was faster among older donors. Older donors also had higher average annual donations for all charities, donated more frequently across most categories and supported more charities.

New data shows considerable divergence in giving between metropolitan and regional areas.

The data also highlights the generosity of particular postcodes across Australia. Donors from higher income postcodes tend to donate the most in dollar terms, but do not necessarily donate the most as a share of their incomes.

I hope that the NAB Charitable Giving Index provides some key insights as you face the challenges and opportunities ahead.

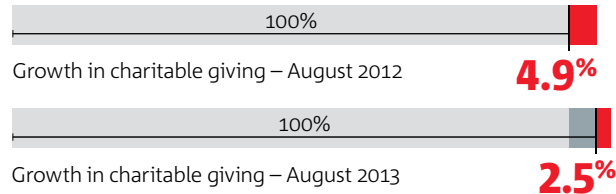
– Alan Oster, Group Chief Economist, NAB

■ At NAB, we want all Australians to enjoy the opportunities that come from living in a healthy, prosperous and thriving community. Not-for-profit organisations are at the heart of our community, and we have produced the NAB Charitable Giving Index to help shine a light on the health of the sector. By giving the sector insights into consumer sentiment and behavioural trends, we hope that we are playing a role in helping them succeed. Every day our people are working to support the community sector. This report helps inform the support we provide to our not-for-profit clients through banking services, volunteering and giving. We are committed to regularly releasing the NAB Charitable Index and I look forward to the next release, due in six months.

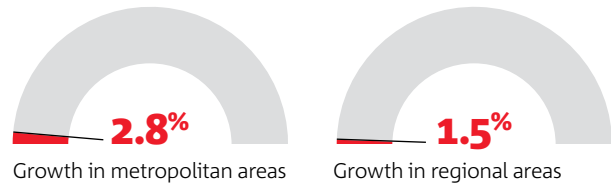
– Paula Benson, General Manager – Corporate Responsibility, NAB

## At a glance

### 12-month comparison (yoy)



### Growth by location (August yoy)

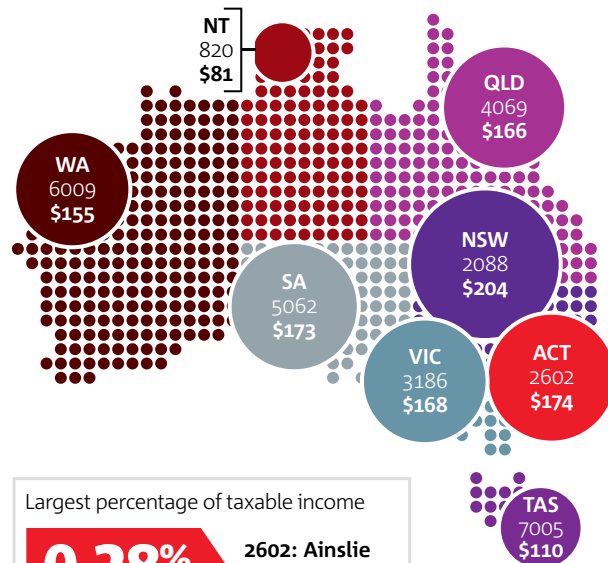


**\$312**

Average annual donation per donor for all charities in the year to August 2013

### Top postcodes for charitable giving by state

Average donated per person, Sept 2012 - Aug 2013

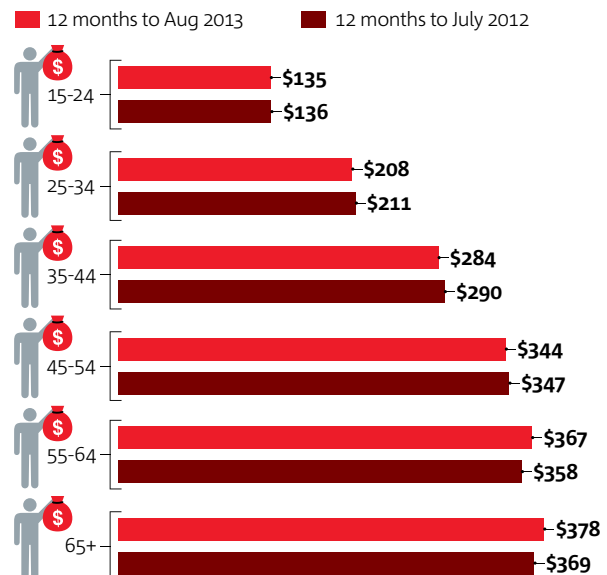


Largest percentage of taxable income

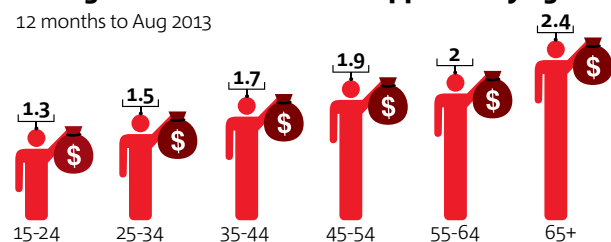
**0.28%**

2602: Ainslie  
2611: Weston

### Average annual donation per donor by age

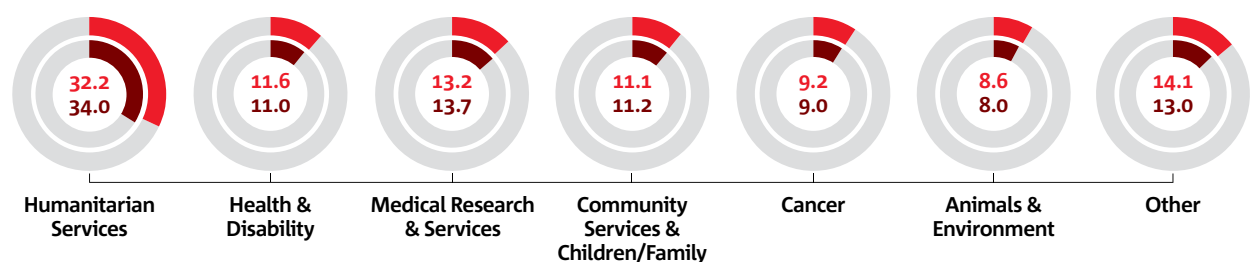


### Average number of charities supported by age



### Market share of total charity donations (%)

Sept 2012 – Aug 2013 (Red) Sept 2011 – Aug 2012 (Dark Red)



**Table 2. Key Charitable Giving Statistics**

	Index (annual average)			% change (annual)		
	Aug-12	Jul-13	Aug-13	Aug-12	Jul-13	Aug-13
<b>NAB Charitable Giving Index</b>	<b>118.8</b>	<b>120.8</b>	<b>121.7</b>	<b>4.9</b>	<b>1.3</b>	<b>2.5</b>
Animals & Environment	108.4	117.1	118.0	4.0	8.8	8.9
Cancer	241.5	253.1	252.4	7.5	5.1	4.5
Community Services & Children/Family	164.7	166.9	166.6	-1.7	1.0	1.2
Health & Disability	180.3	194.2	196.7	9.0	9.5	9.1
Humanitarian Services	87.7	84.3	84.9	1.0	-5.7	-3.2
Medical Research & Services	119.2	116.8	116.3	11.1	-1.5	-2.4
Other	130.3	142.9	147.0	11.4	9.1	12.8

All data is non-seasonally-adjusted (nsa). Data is produced by Quantum and includes donations via credit card, direct debit, BPAY and EFTPOS. Direct transfers into charity bank accounts are not captured (e.g. bequests and cheque donations may not be captured). Nearly 600 charity brands are included in this analysis.

## Giving continues to grow and the rate of growth is accelerating.

Charitable giving in Australia continues to increase despite a slowing domestic economy, softening labour market and heightened consumer anxiety over the cost of living.

The NAB Charitable Giving Index reached an all time high 121.7 points (annual average terms) in August 2013, up from 120.8 points in July 2013 and 118.8 points in the same period last year (chart 1).

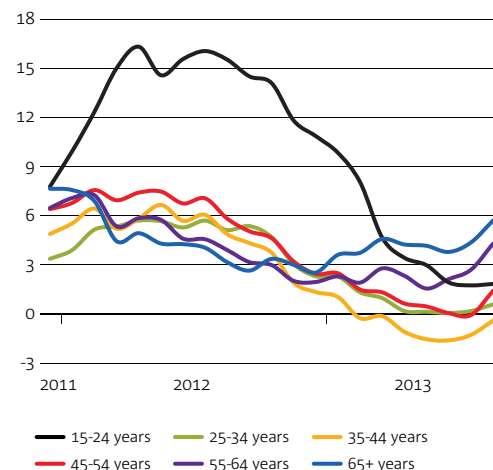
In terms of growth, charitable giving increased by 2.5% in the year to August, up from 1.3% in July, but it was slower than the 4.9% annual rate recorded in August last year (chart 2).

The upturn in growth seen in the past two months has reversed the downward trend in growth evident since 2012. Overall, charitable giving has grown by more than 11% since December 2010.

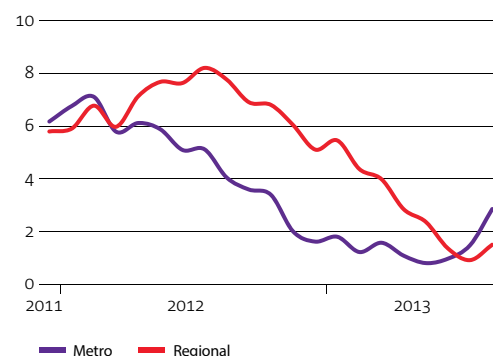
## Charitable giving improved across most age groups in August, with growth rates strongest among older donors. The rate of growth in charitable giving from metropolitan areas has now surpassed regional areas.

Charitable giving improved across most age groups in August, with the rate of growth among older donors significantly faster (chart 3). In the 65+ group, donations increased by 5.7% in August (4.4% in July), with donations also up 4.3% in the 55-64 group (2.7% in July). Modest growth was seen in all other age groups, except in the 35-44 age group where giving fell -0.4%. Also notable was the much weaker rate of growth in the 15-24 year-old group (1.8%), compared with year-on-year growth to August 2012 of 15.5%.

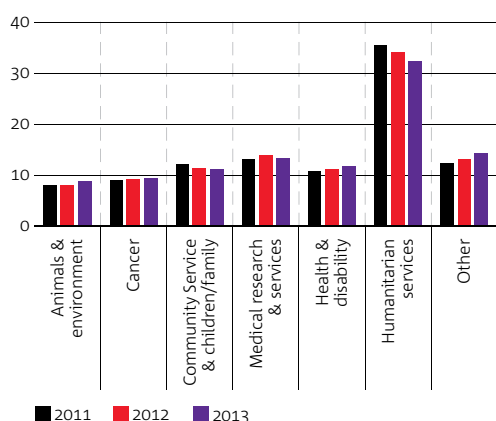
**Chart 3: Growth in Charitable Giving by age group** (percentage change year-on-year)



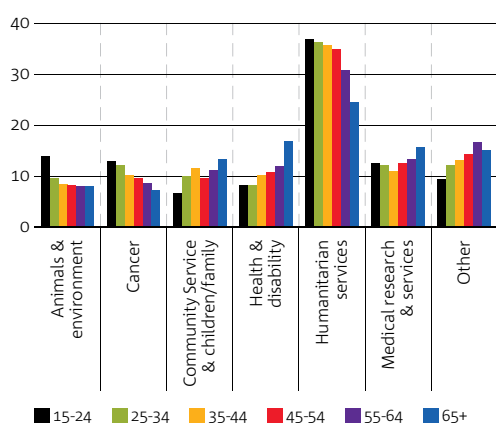
**Chart 4: Growth in market share by metro/regional** (percentage change year-on-year)



**Chart 5: Market share by total charity donations** (12 months to August)

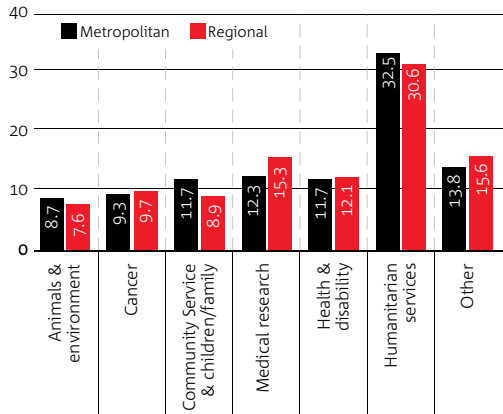


**Chart 6: Market share of total charity donations by age band** (12 months to August 2013)



**Chart 7: Market share of total charity donations by metro/regional**

(% 12 months to August 2013)



In terms of location, charitable giving grew faster in both metropolitan and regional areas (chart 4). Donations in metropolitan areas grew by 2.8% in August, up from 1.5% in the previous month. Significantly, donations growth in metropolitan regions was again faster than in regional locations (1.5%) reversing the trend seen through much of 2012 and 2013.

### Humanitarian Services continue to attract the lion's share of all donations, but market share is slipping.

Humanitarian Services charities continue to attract the biggest share of giving, with 32.2% of all donations in the 12 months to August 2013 (chart 5). However, its market share has been falling consistently since 2011 when it stood at 35.2%.

Medical Research & Services charities saw their share of total donations decline to 13.2%, from 13.7% in the previous year, while the share of giving to Community Service & Children/Family charities was stable at 11.1% from 11.2%.

Of the categories that increased their market share in the last year, "Other" charities saw the biggest increase from 13.0% to 14.1%. Health & Disability charities rose from 11.0% to 11.6%, Animals & Environment rose from 8.0% to 8.6%, with the share of giving to Cancer charities up from 9.0% to 9.2%.

### Animals & Environment charities have a higher market share of donations from younger groups, but giving to Health & Disability charities is dominated by 65+ group.

A break down of market share by age reveals some interesting trends in giving patterns (chart 6).

Humanitarian Services charities attracted the biggest share of donations from all age groups. In the 15-24 year-old age group, 36.8% of total donations were directed to Humanitarian Services charities, compared to just 24.3% in the 65+ age group. Market share in all other age groups ranged from 31-36%.

Animals & Environment charities have a disproportionately high share of the 15-24 year old donor wallet (13.7%) as well as that of the 25-34 year old segment (9.6%). The 15-24 and 25-34 year-old groups are also over represented in Cancer giving, with it accounting for 12.9% and 12.0% of their giving overall.

At the other end of the scale, those aged 65+ spent the greatest proportion of their charity wallets on Health & Disability (16.8%), Medical Research & Services (15.7%) and Community Service & Children/Family charities (13.2%).

When looking at the distribution of charity spend by location, those living in metropolitan areas were over represented in giving to Animals & Environment (8.7%), Community Service & Children/Family (11.7%) and Humanitarian Services charities (32.5%) (chart 7).

In contrast, donors living in regional areas of Australia gave a larger share to Cancer (9.7%), Medical Research & Services (15.3%), Health & Disability (12.1%) and “Other” charities (15.6%).

**Overall growth in charitable giving hides big variance by category. Giving to “Other” charities grew fastest, while giving Humanitarian Services and Medical Research & Services charities contracted.**

The growth in overall giving obscures wide variance in performance by charity category (chart 8). Overall giving grew fastest for “Other” charities (12.8%) in the 12 months to August 2013, with solid growth also reported for Health & Disability (9.1%) and Animals & Environment charities (8.9%).

Giving to Cancer charities increased by 4.5%, although this was down from 7.5% in the same period last year. Giving to Community Services & Children/Family charities grew by a modest 1.2%.

Growth in charitable giving to Humanitarian Services charities fell a further -3.2% in August and has now fallen for 11 straight months. There was also a further pullback in giving to Medical Research & Services charities, with the rate of growth contracting by -2.4%.

**Growth in Health giving by 15-24 year olds has increased despite growth for 15-24 year olds slowing overall.**

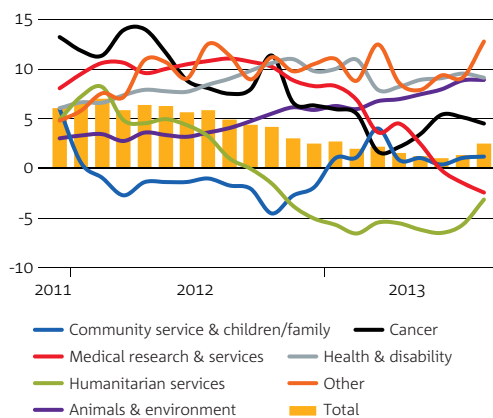
Our charts compare annualised rates of giving growth by age cohort and by metropolitan/regional locations in the 12 months to August 2013, compared to the same period last year (charts 9A, 9B and 10).

*“Australians continue to be very generous in their giving to charities supporting other people – both at home and abroad.”*

Tony Davis, Quantum

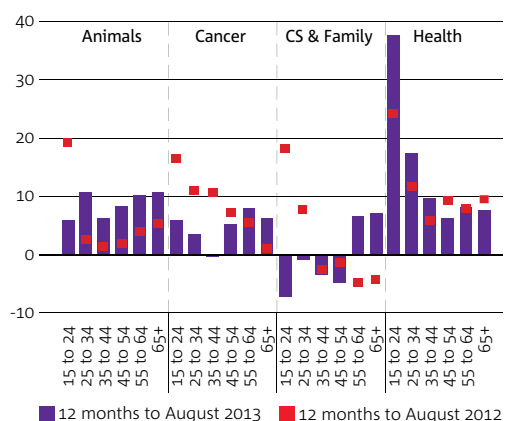
**Chart 8: Growth by category**

(percentage change year-on-year)



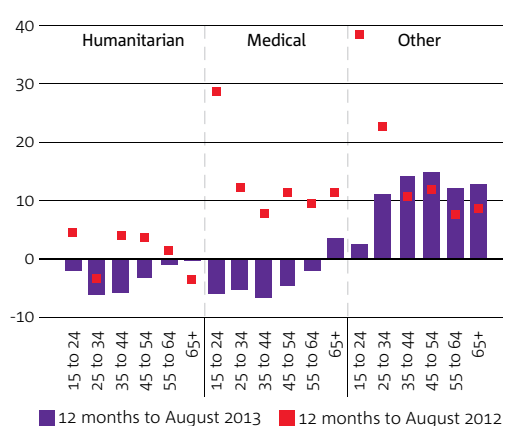
**Chart 9A: Growth by category by age**

(annual percentage change)

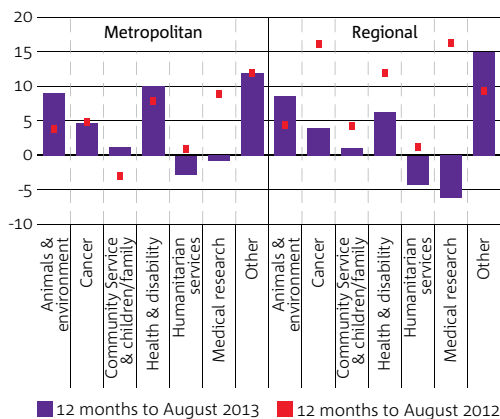


**Chart 9B: Growth by category by age**

(annual percentage change)



**Chart 10: Growth by category by metro/regional** (annual percentage change)

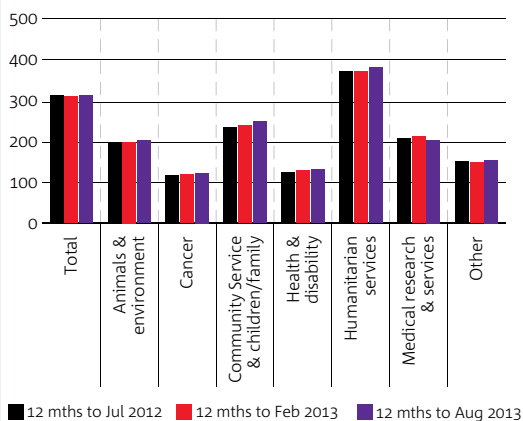


By age cohort, the 15-24 year-old group was the most volatile and exhibited big fluctuations in the rate of giving across most charity categories. In addition, 15-24 year-olds were the only group to record slower growth to all charity groups, except Health & Disability, which saw annualised giving rise by almost 38%.

It is also interesting to note that Medical Research & Services were the only charity group that saw giving growth slow across all age groups. Humanitarian Services was the only group that saw giving contract in all age groups over the past year.

Animals & Environment charities experienced faster growth across all age groups, except in the 15-24 year-old group. Health & Disability and "Other" charities were the only other groups to record positive growth rates across all age groups last year.

**Chart 11: Average annual donation per donor (\$A)**

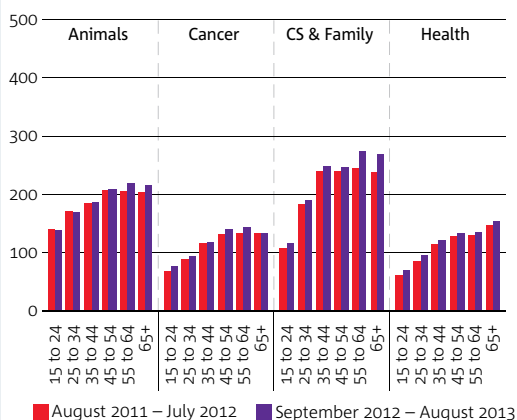


### Animals & Environment charities were the only group to experience faster growth in both metro/regional areas.

The Metropolitan/Regional split reveals that giving to Animals & Environment (9%) and Health & Disability charities (10.1%) accelerated in the past year in the metropolitan region, while giving to Medical Research & Services charities (-0.9%) slowed significantly.

In regional areas, giving grew fastest for "Other" (15.1%) and Animals & Environment charities (8.7%). At the same time there was a marked slowdown in the rate of giving to Medical Research & Services (-6.2%) and Cancer (4%) charities compared to a year earlier.

**Chart 12A: Average annual donation per donor by age (\$A, 12 months to August 2013)**



### Humanitarian Services charities enjoy the largest average annual donation size, while Cancer charities have the smallest.

The average annual donation size for all charities was \$312 per donor in the 12 months to August 2013, unchanged from the 12 months to July 2012 (chart 11).

Humanitarian Services charities had the biggest average annual donation size at \$380. This was 53% bigger than the average annual donation size for Community Service and Children/Family (\$248), the second biggest recipient, and 87% larger than the average annual donation size for Medical Research and Services (\$203), the next largest recipient.

Average annual donation size was smallest for Cancer (\$123) and Health & Disability (\$131) charities. The average annual donation size to these charities was just one-third the average annual donation size for Humanitarian Services.

**Older donors tend to have higher average annual donations across all charities. Those living in metropolitan areas tend to have a larger average annual donation size.**

By age breakdown, it is very notable that older donors tend to have a higher average annual donation size across all charity categories, while the youngest donors have the smallest average annual donation size for all charities (charts 12A and 12B). The smaller average donation size in the 15-24 year-old age group also goes some way towards explaining why swings in the growth rate of giving from this group may be more volatile. Average annual donation size is biggest in the 55-64 year-old age group for all charity categories, except Health & Disability and “Other” charities, where it was biggest in the 65+ age group.

Average annual donation size for Community Service & Children/Family, Health & Disability and Humanitarian Services charities increased in all age groups in the 12 months to August. In contrast, Medical Research & Services charities saw their average annual donation size fall in all age groups, except the 65+ group.

By metropolitan/regional split, average annual donation size was bigger for metropolitan donors in all charity segments except Cancer (same) and “Other” charities, where it was slightly bigger for regional donors (charts 13A and 13B). The biggest discrepancy was seen in Community Service & Children/Family charities, where the average annual donation from the metropolitan area was around 19% bigger than from regional areas.

The trend of bigger average annual donations from metropolitan donors may possibly be explained by higher average incomes in metropolitan areas when compared to regional areas of Australia.

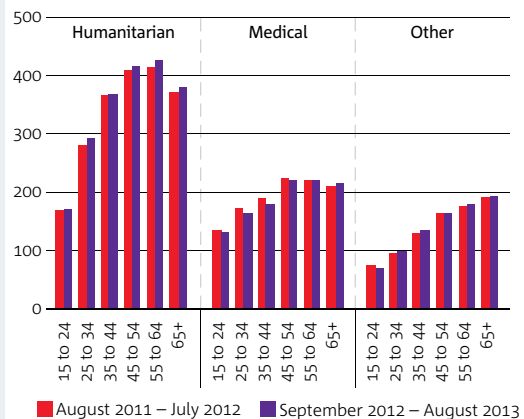
There has also been an increase in average annual donation size from metropolitan donors in all charity segments, except Medical Research & Services charities. In regional areas, average annual donation size increased for all charity groups except Medical Services & Research and “Other” charities.

**Those donating to Humanitarian Services gave most frequently in the 12 months to August 2013, while those donating to Cancer charities gave least frequently.**

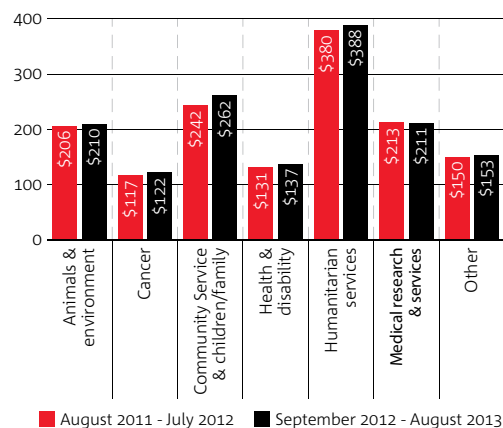
In terms of average annual donation frequency, Humanitarian Services charities received nearly seven donations per donor in August 2013 (chart 14).

Average annual donation frequency was next biggest for Animals & Environment charities at 4.8 per donor, followed by Medical Research & Services charities and “Other” Charities, both at 4.1.

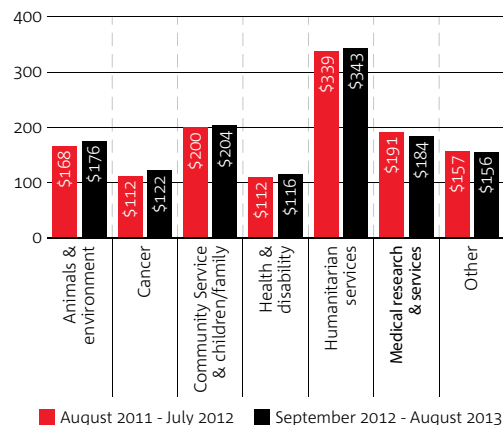
**Chart 12B: Average annual donation per donor by age (\$A, 12 months to August 2013)**



**Chart 13A: Average annual donation/donor: metropolitan (\$A)**

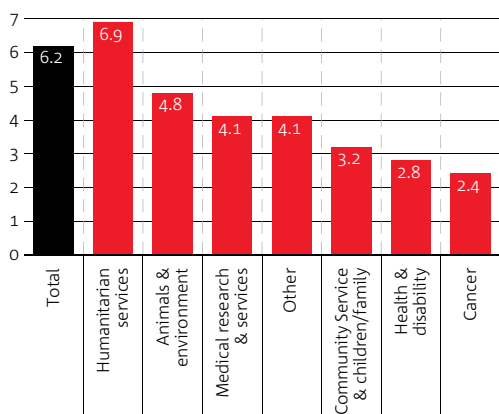


**Chart 13B: Average annual donation/donor: regional (\$A)**





**Chart 14: Average annual frequency of donations** (12 months to August 2013)



On average, those giving to Community Services & Children/ Family charities donated 3.2 times in the 12 months to August 2013, while those giving to Health & Disability charities donated 2.8 times.

Cancer charities had the lowest average annual donation frequency at just 2.4 times. Put another way, those donating to Cancer charities on average donated every five months, compared to every 1.7 months for those donating to Humanitarian Services charities.

## Regional areas had a higher average annual donation frequency than metro areas in selected categories.

Average annual donation frequency was typically higher for older donors across most charity categories (charts 15A and 15B). Those aged 65+ gave most frequently to all charity categories, except for Humanitarian Services, where the 45-54 and 55-64 age groups had the highest donation frequency.

Typically, donation frequency was lowest for Cancer charities across all age groups.

The biggest divergence was noted in "Other" charities, where those aged 15-24 donated on average 1.8 times during the year, compared to 6 times per year for those in the 65+ age group.

Younger donors, especially those aged 15-24, donated most frequently to Humanitarian Services (4.4 times) and Animals & Environment charities (3.5 times).

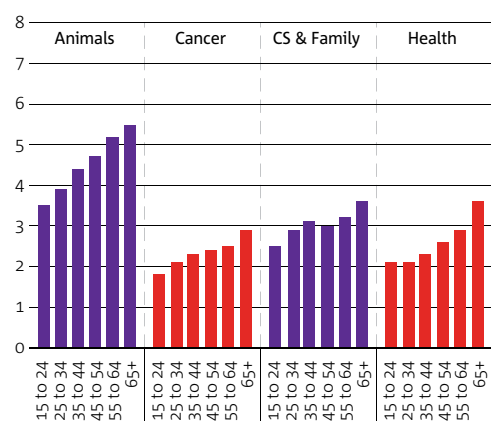
Regional areas had a higher average annual donation frequency than metropolitan areas in selected categories. (chart 16).

Those living in regional areas of Australia gave more frequently to "Other" charities (4.9 times), compared to metropolitan donors (3.8 times). Those living in regional Australia also gave more frequently to Animals & Environment, Cancer and Health & Disability charities.

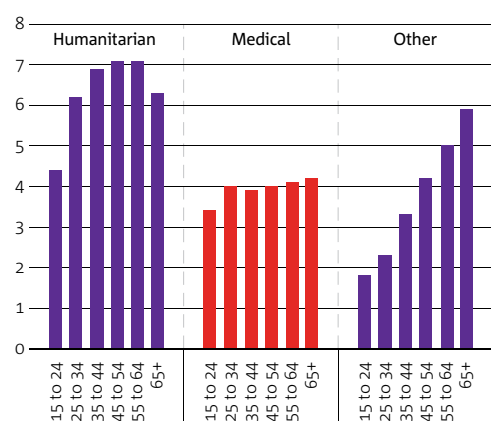
Average annual donation frequency to Humanitarian Services charities was, however, marginally higher among metropolitan donors (6.9 times), compared to regional donors (6.6 times).

Donation frequency to Community Service & Children/ Family and Medical Research charities was the same in both metropolitan and regional areas in the 12 months to August 2013.

**Chart 15A: Average annual donation frequency by category** (12 months to August 2013)



**Chart 15B: Average annual donation frequency by category** (12 months to August 2013)





**Donations are typically driven by repeat donors, with Humanitarian Services and Animals & Environment charities attracting the largest share of repeat donors.**

Donations are typically driven by repeat donors and repeat donations in all charity categories.

In the 12 months to August 2013, 82% of donors were repeat donors (to a particular charity) and these repeat donations contributed 74% of funds donated (chart 17).

The proportion of repeat donors varied across categories: Humanitarian Services (93%) and Animals & Environment charities (87%) had the biggest share of repeat donors in the 12 months to August 2013, followed by Medical Research & Services (84%) and “Other” charities (83%).

In contrast, Cancer charities had the smallest proportion of repeat donors with 62% of category donors donating to a particular charity more than once. These donations contributed only 57% of total cancer donations (chart 17).

**Older donors tend to support more charities. Humanitarian Services charities command the biggest share of category wallets, while Cancer charities command the smallest.**

There is a direct relationship between the age group of donors and the number of charities that they support (chart 19).

A breakdown by age shows that the 15-24 group on average supported 1.3 charities in the 12 months to August 2013. The average number of charities supported increased along the age curve and peaked in the 65+ age group, which supported 2.4 charities.

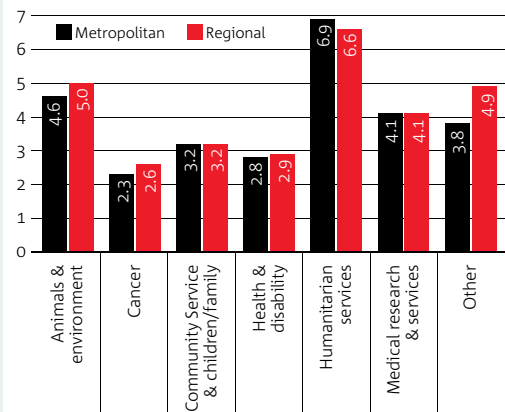
An additional chart provides a measure of loyalty by measuring the share of donor’s charity wallet by each charity category (chart 20).

Donors who give to Humanitarian Services charities seem to be the most loyal, with 55% of their total giving directed to Humanitarian Services charities in the 12 months to August 2013, with the rest of their charity spending distributed relatively evenly among all other charity categories.

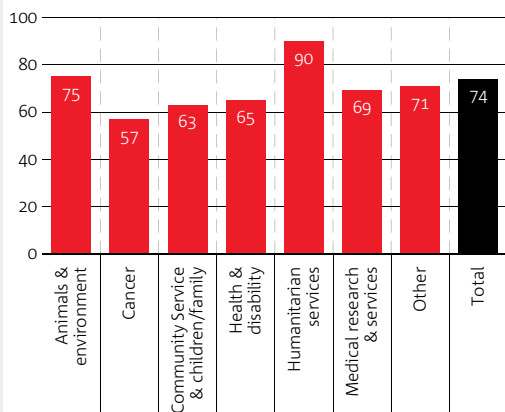
Donors to Animals & Environment charities and Medical Research & Services charities were the next most loyal groups, with 31% of their charity wallet directed to their respective causes.

In contrast, Cancer donors only contributed 20% of their total funds towards Cancer charities, while Health & Disability donors gave 25% of their total charity wallet to this cause.

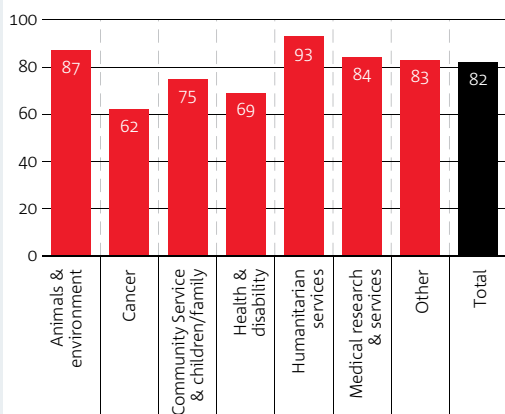
**Chart 16: Average annual donation frequency by metro/regional** (12 months to August 2013)



**Chart 17: Proportion of spend from repeat donations** (percentage)

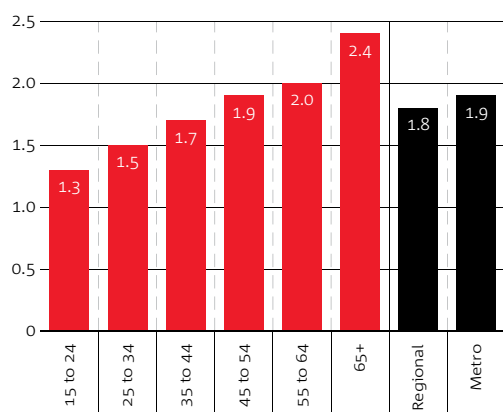


**Chart 18: Proportion of repeat donors (%)**

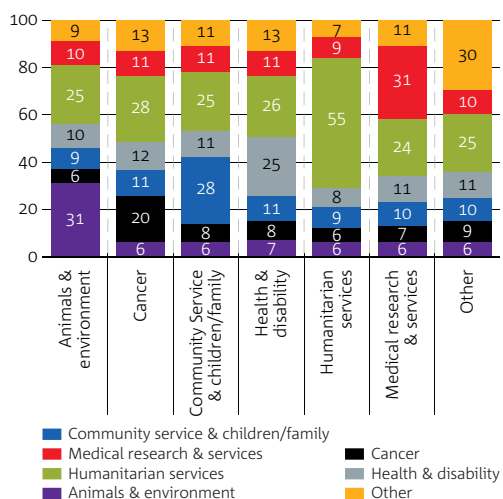


**Chart 19: Avg number of charities supported**

(by age & metropolitan/regional, 12 months to August 2013)



**Chart 20: Share of charity wallet by category donors** (12 months to August 2013)



**Chart 21: Top 20 postcodes for charitable giving: Australia** (average spend per person, \$A, 12 months to Aug-2013)



\*excluding postcode with fewer than 5,000 residents

**In dollar terms, average charity spend per person was highest in postcode 2088 (Mosman, NSW). As a proportion of taxable income donors from 2602 (Ainslie, ACT) and 2611 (Weston, ACT) were the most generous.**

Average charitable giving across all Australian postcodes was \$64 per person in the 12 months to August 2013, excluding postcodes with fewer than 5,000 residents.

By individual postcode, charity spend per person was highest in 2088 (Mosman), with an average give of \$204. This was around 10% higher than the second best postcode of 2041 (Balmain, NSW) and more than three times the national average (excluding postcodes with fewer than 5,000 residents)(chart 21).

NSW featured prominently on the list of top 20 national postcodes, with eight state postcodes represented (refer to appendix for individual state data).

Average incomes have a strong influence on dollar giving. According to recently released data from the Australian Taxation Office (ATO), average taxable income for postcode 2088 (Mosman) was \$145,900 in 2010/11, which was almost three times the national average of \$54,334.

Average taxable income in the top 20 postcodes was \$107,007 in 2010/11 – almost twice the Australian average.

Although donors from higher income postcodes tend to donate the most in dollar terms, they do not necessarily donate the most relative to their incomes (chart 22).

On the basis of income share, (calculated by overlaying ATO mean taxable income data across all national postcodes with a population of more than 5,000) it is people from postcode 2602 (Ainslie, ACT) with an average taxable income of just \$62,294 and 2611 (Weston, ACT) with an average income of \$62,350 that were the most generous, donating 0.28% of their incomes to charity.

In comparative terms, residents in postcode 2602 earn on average around 57% less than residents from 2088 (the most generous in terms of dollar giving), yet they donated around twice as much of their annual incomes to charity.

It was also notable that average income in the top 20 postcodes for charitable giving by income share was just \$58,357, or around 45% lower than for the top 20 postcodes for giving by dollar amount.

Interestingly, the top four postcodes for giving nationally were located in the ACT – 2602 (Ainslie), 2611 (Weston), 2902 (Kambah) and 2614 (Weetangera).

Only five postcodes were represented in both the top 20 nationally for giving in dollar terms and as a percentage of income – 2602 (Ainslie), 2611 (Weston), 2902 (Kambah), 5062 (Kingswood) and 4069 (Fig Tree Pocket).

## Average donations were significantly higher in the ACT for both dollar giving and as a proportion of their incomes.

In terms of average dollar giving per state/territory (weighted by population), the ACT stands out as the most generous in the nation (chart 23). Average giving in the ACT amounted to \$124 per person in the 12 months to August 2013, or around \$60 (94%) higher than the national average.

Western Australia was the next most generous state, with an average charity spend of \$69 per person, also above the national average.

Average state giving from Victoria was broadly in line with the national average.

The NSW state average (\$61) was slightly below the national average, despite having eight postcodes ranked in the top 20 nationally for dollar giving.

South Australia (\$62), Queensland (\$61), Tasmania (\$61) and the Northern Territory (\$61) were also just below the national average.

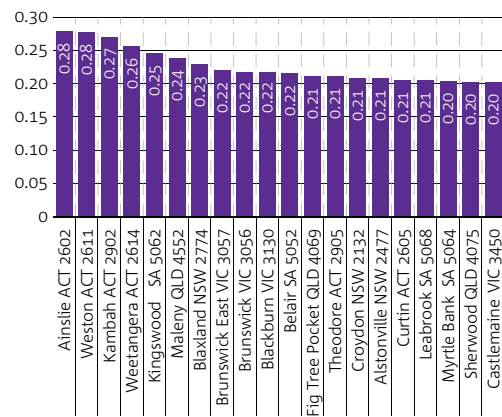
The picture changes when adjusting for income (chart 24).

Using this measure, the ACT remains the standout, donating on average 0.20% of their incomes to charity.

Tasmania (0.14%) and South Australia (0.13%) also out-perform the national average.

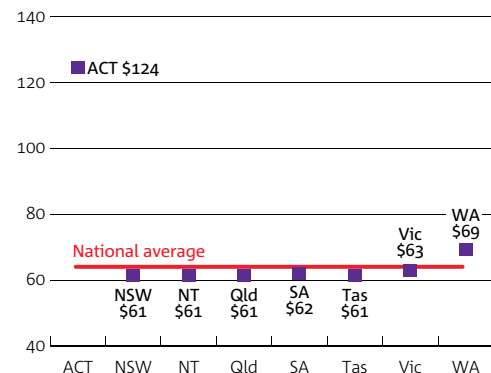
Queensland (0.12%), Victoria (0.12%), WA (0.12%) and the Northern Territory (0.12%) are in line with the national average, but NSW (0.11%) under-performs. ■

**Chart 22: Top 20 postcodes for charitable giving: Australia** (as % of income)

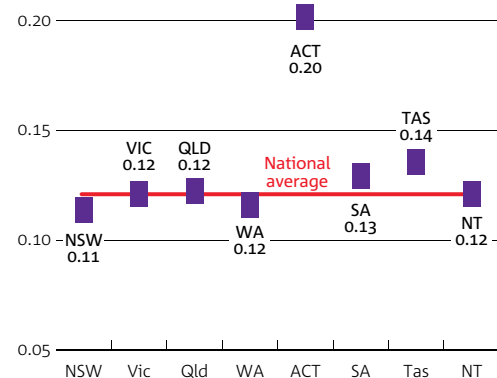


\*excluding postcode with fewer than 5,000 residents

**Chart 23: Average donation per person by state** (12 months to August 2013)



**Chart 24: State vs national average by postcode** (Charitable giving as % of income, 12 months to Aug 13)

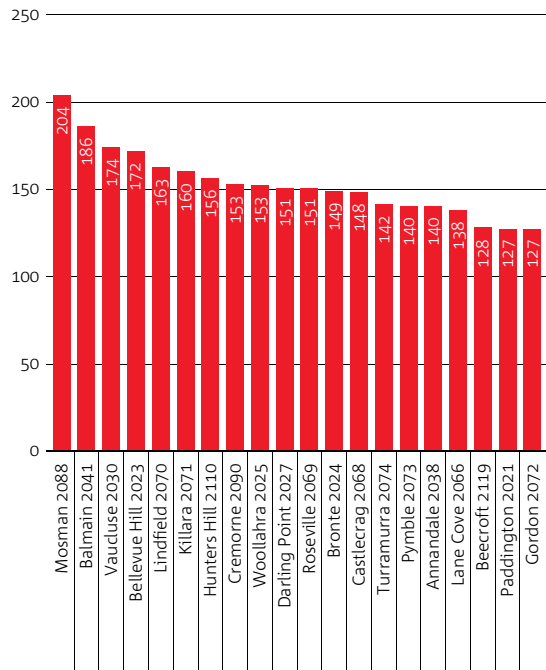


### About Quantum

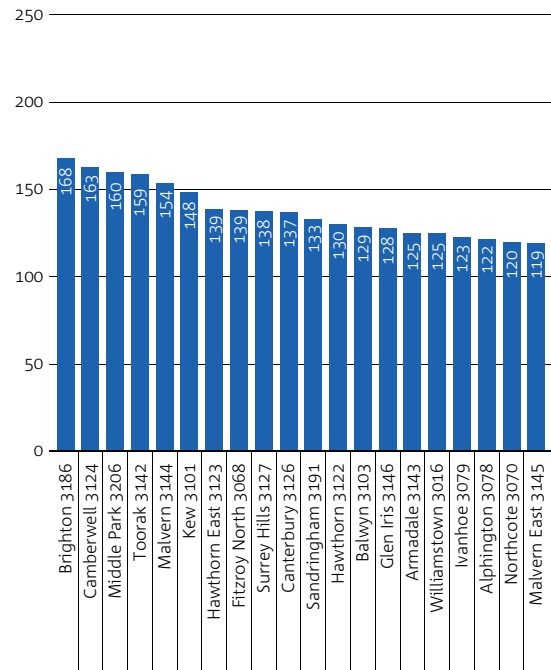
Quantum is Australia's leading data analytics and marketing strategy firm. Quantum has worked with NAB for more than 4 years, assessing de-identified transaction data to derive insights, trends and shopping habits of different customer groups. The resulting analysis forms Market Blueprint and is used by NAB and other businesses to drive innovation and business performance through customer, distribution and marketing strategies. [www.quantum.com.au](http://www.quantum.com.au)

## NAB Charitable Giving Index, Appendix

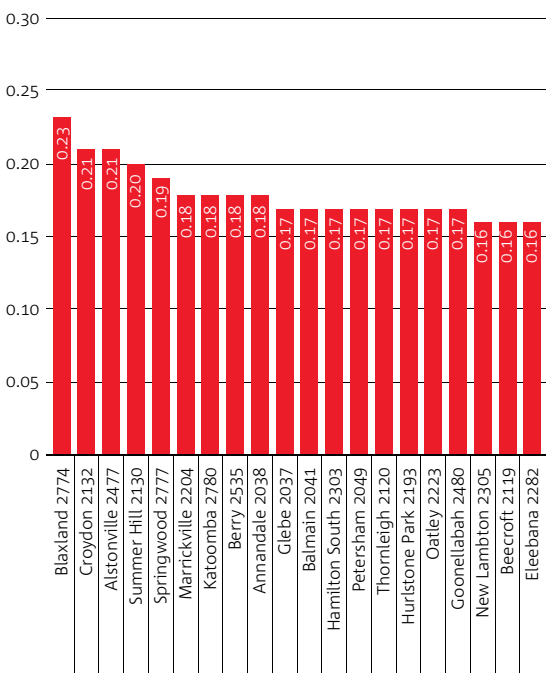
**Chart 25: Top 20 postcodes for charitable giving: NSW** (average spend per person, \$A, 12 months to Aug 2013)



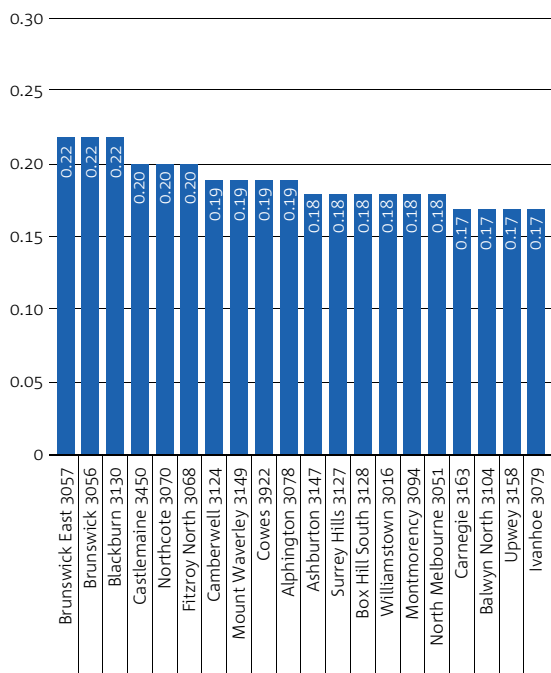
**Chart 27: Top 20 postcodes for charitable giving: VIC** (average spend per person, \$A, 12 months to Aug 2013)



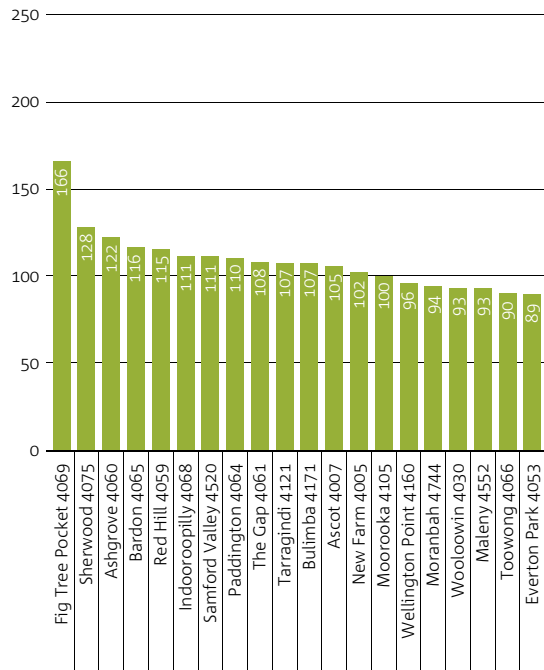
**Chart 26: Top 20 postcodes for charitable giving: NSW** (as % of income)



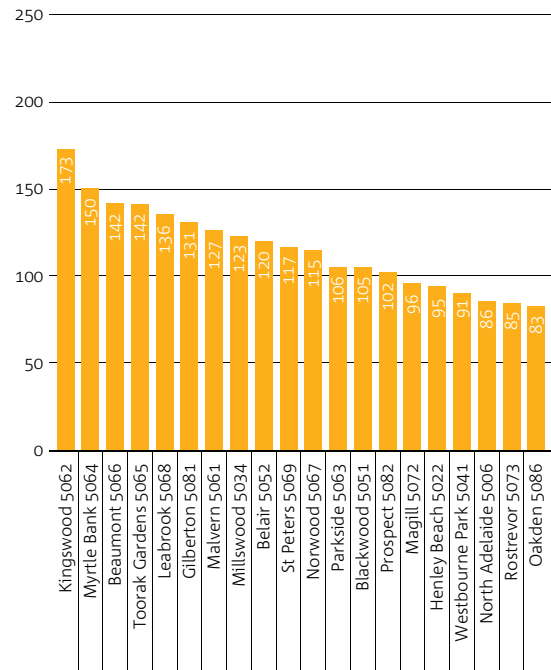
**Chart 28: Top 20 postcodes for charitable giving: VIC** (as % of income)



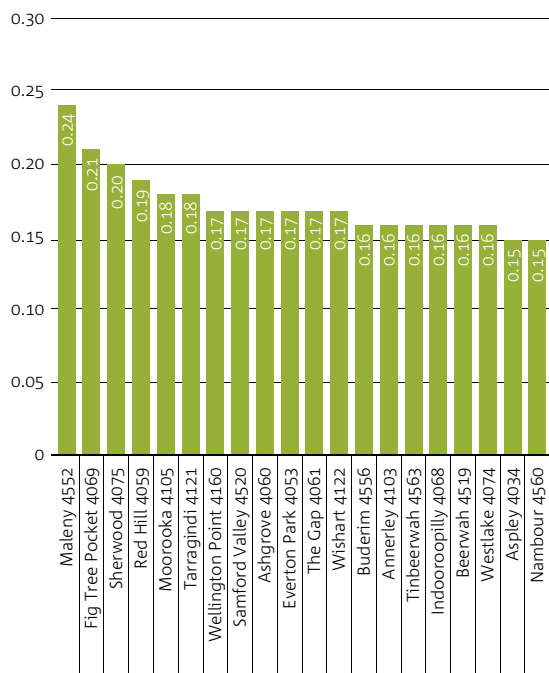
**Chart 29: Top 20 postcodes for charitable giving: QLD** (average spend per person, \$A, 12 months to Aug 2013)



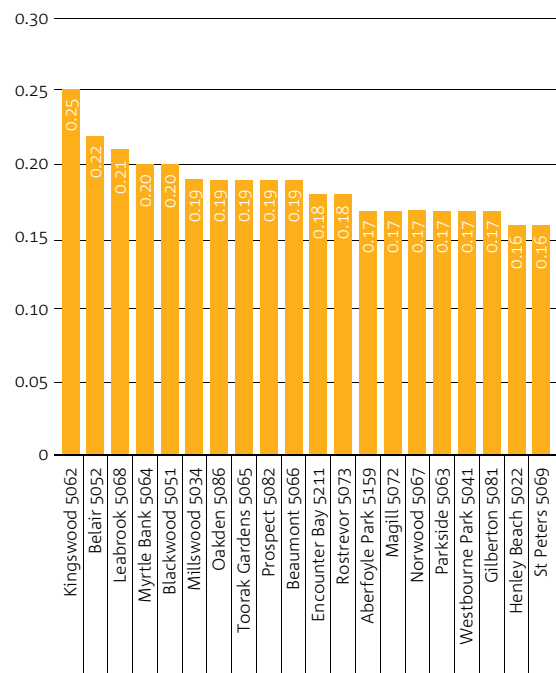
**Chart 31: Top 20 postcodes for charitable giving: SA** (average spend per person, \$A, 12 months to Aug 2013)



**Chart 30: Top 20 postcodes for charitable giving: QLD** (as % of income)

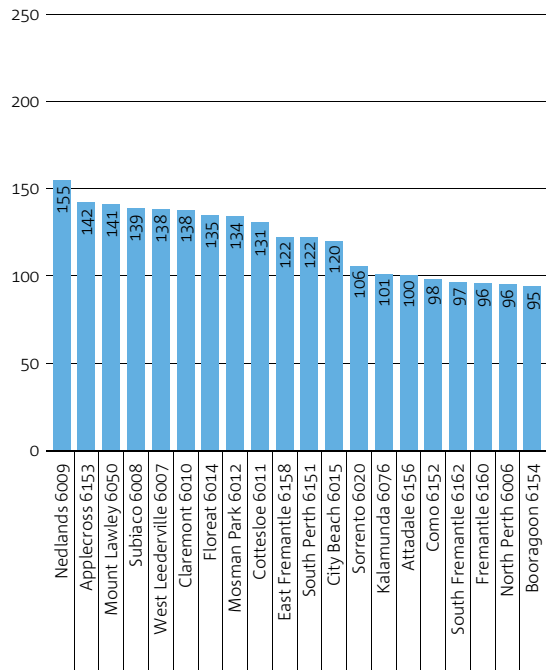


**Chart 32: Top 20 postcodes for charitable giving: SA** (as % of income)

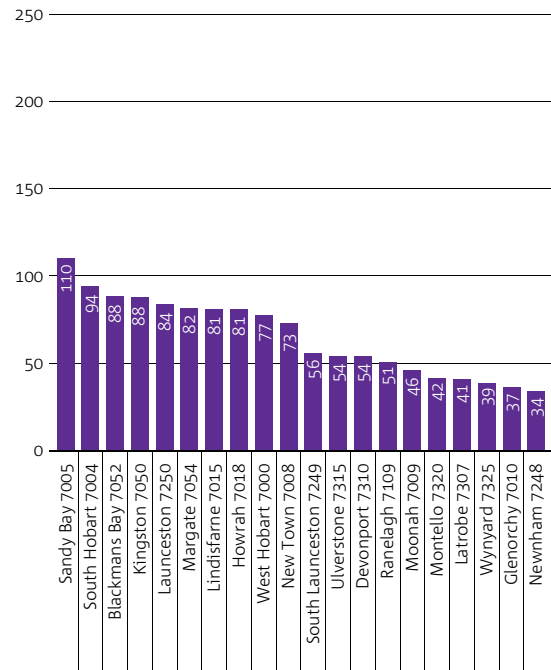


## NAB Charitable Giving Index, Appendix

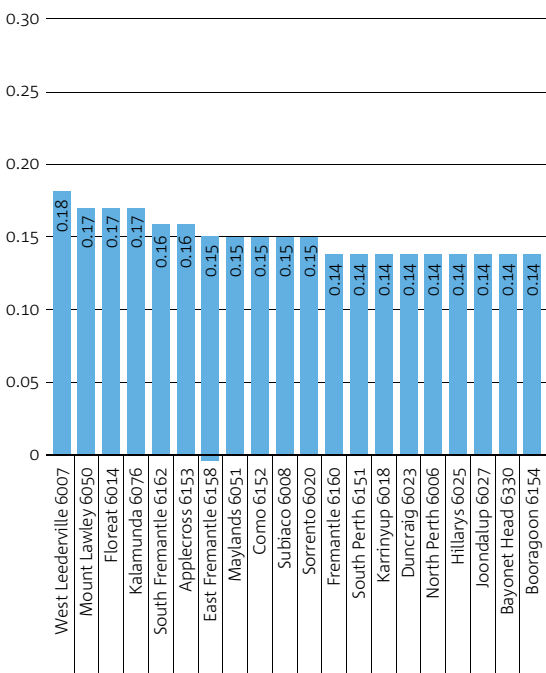
**Chart 33: Top 20 postcodes for charitable giving: WA** (average spend per person, \$A, 12 months to Aug 2013)



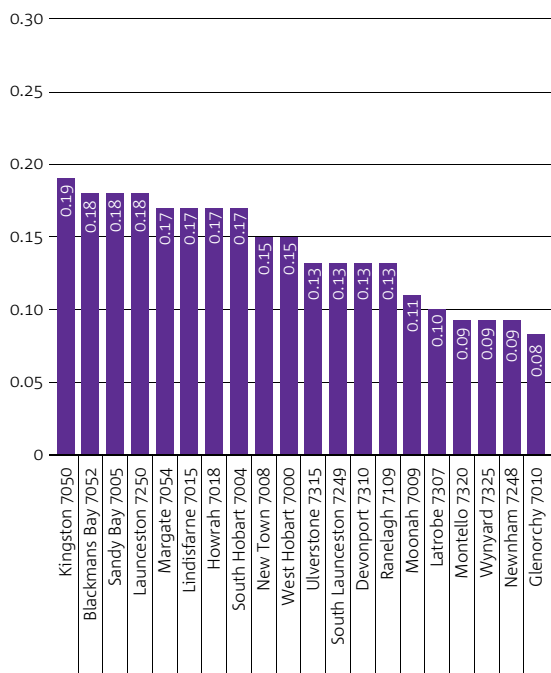
**Chart 35: Top 20 postcodes for charitable giving: TAS** (average spend per person, \$A, 12 months to Aug 2013)



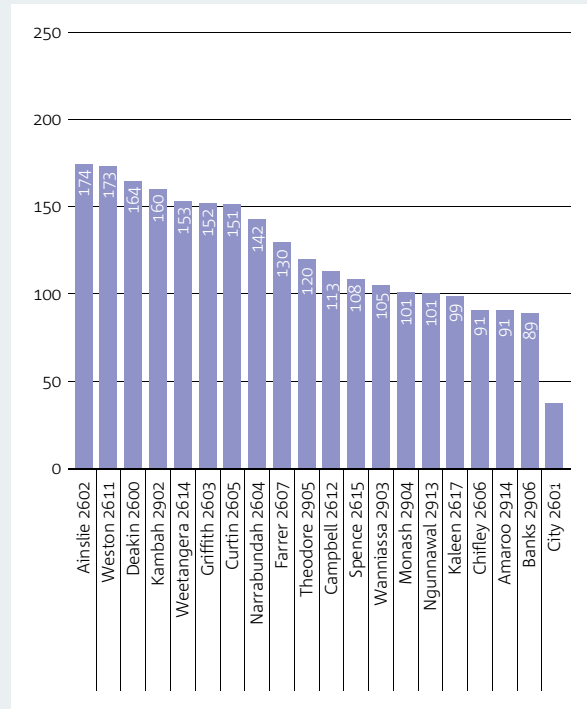
**Chart 34: Top 20 postcodes for charitable giving: WA** (as % of income)



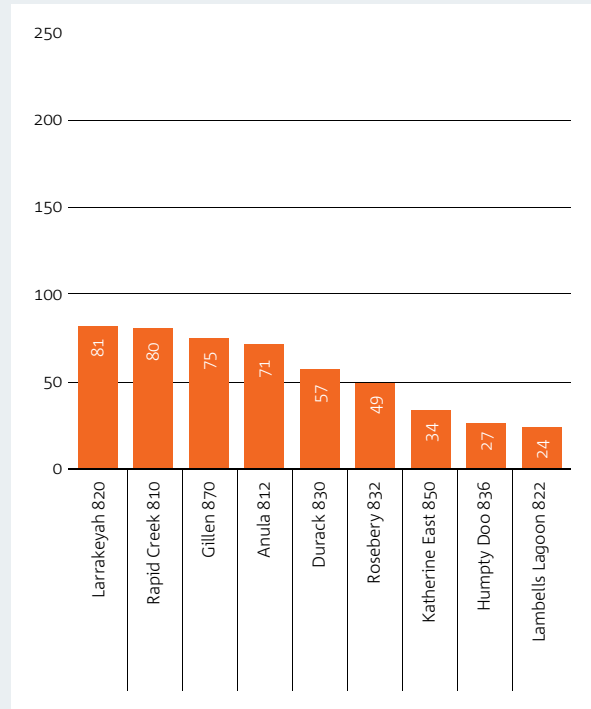
**Chart 36: Top 20 postcodes for charitable giving: TAS** (as % of income)



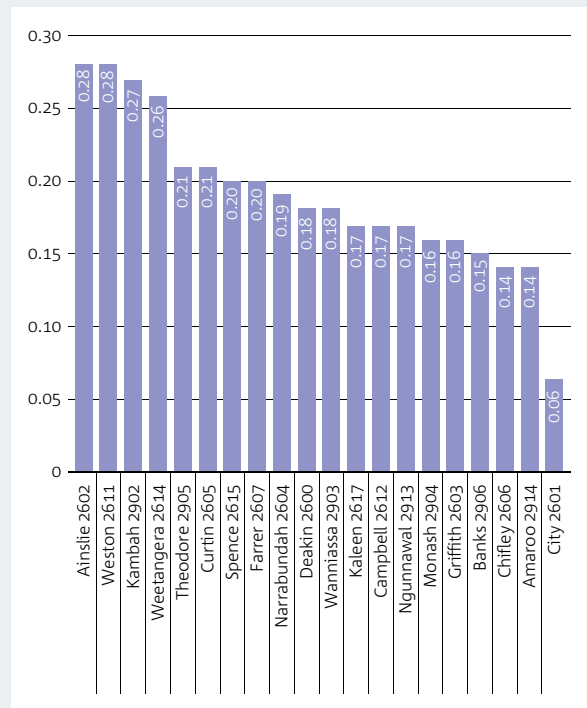
**Chart 37: Top 20 postcodes for charitable giving: ACT** (average spend per person, \$A, 12 months to Aug 2013)



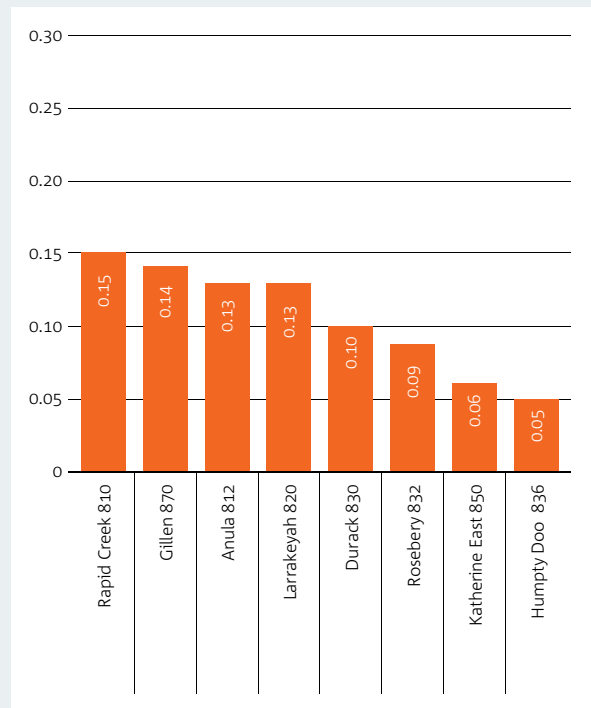
**Chart 39: Top postcodes for charitable giving: NT** (average spend per person, \$A, 12 months to Aug 2013)



**Chart 38: Top 20 postcodes for charitable giving: ACT** (as % of income)



**Chart 40: Top postcodes for charitable giving: NT** (as % of income)







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