

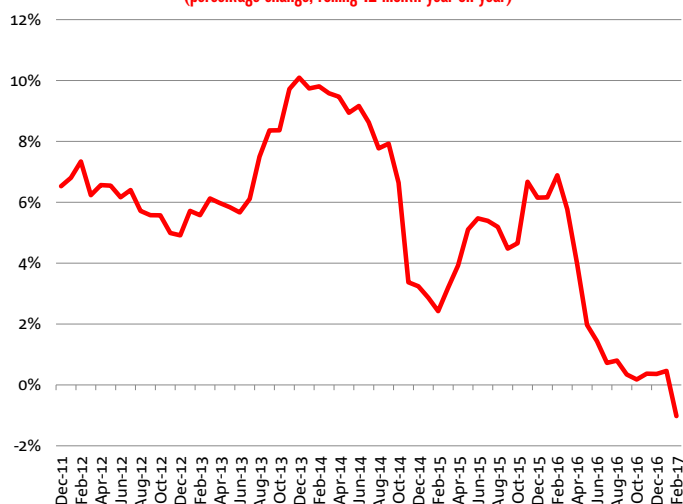
NAB CHARITABLE GIVING INDEX



NAB Behavioural & Industry Economics

February 2017

GROWTH IN NAB CHARITABLE GIVING INDEX (percentage change, rolling 12 month year-on-year)



CHARITY CATEGORIES

Categories	Examples of Charities Included
Animals & Environment	RSPCA; WWF Australia; Australian Conservation Foundation
Cancer	Cancer Council; The Movember Group; Peter MacCullum Cancer Centre
Community Service & Children/Family	The Salvation Army; St Vincent de Paul; The Smith Family; Brotherhood of St Laurence
Health & Disability	Diabetes Australia; Fred Hollows Foundation; Vision Australia; Guide Dogs Australia
Humanitarian Services	World Vision; Oxfam; Red Cross
Medical Research & Services	Heart Research Institute; Royal Flying Doctor Service
Charitable Lotteries	Boystown Lottery; Mater Prize Home; RSL Art Union
Other*	Everyday Hero, Go Fundraise, mycause.com.au

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

■ Welcome to the latest edition of the NAB Charitable Giving Index.

Giving to charity fell 1.0% over the year to February 2017, perhaps reflecting challenging economic conditions during this period. Subdued wages, high levels of household debt and softer labour markets may have weighed on consumer spending behaviours. Our research showed consumers spending more on essential goods and services, and cutting back on many “non-essentials”, including charitable donations.

Those who donated also gave less, with the average donation size down \$5 to \$352 per donor. However, this was attributed solely to lower donations to Humanitarian Services charities (which fell from \$443 to \$439), possibly reflecting some pullback post the 2015 Nepalese earthquake.

In this edition, you will find detailed state data, including market share, average donation size and growth by charity sector which reveals some key differences in charity behaviours across the states.

- Alan Oster, Group Chief Economist, NAB

■ NAB is proud to support charities and the not-for-profit sector with insights into the donating behaviour of Australians through the bi-annual NAB Charitable Giving Index. Now in its 6th year, the index highlights trends in giving and helps inform charities’ fundraising strategies.

While this edition shows charitable giving has declined overall, the state by state results highlight growth in the Northern Territory, Tasmania, South Australia and no change in Victoria. This edition of the Index also shows that Humanitarian Services continues to attract the lion’s share of the market with all other categories remaining broadly unchanged over the past 3 years. Interestingly, the trend in growth in charitable lotteries and other charities, including aggregators, has continued across all age groups and regions. NAB helps our not-for-profit customers achieve their goals with specialist relationship bankers, the right products and services, and leadership in social innovation. The Charitable Giving Index is one of a number of insights available to our social sector customers to deliver value that is more than money.

- Nathan Goonan, EGM Corporate Affairs, NAB

KEY FINDINGS

The latest NAB Charitable Giving Index report shows that online charitable giving by Australian consumers fell 1.0% over the year to February 2017, continuing a trend decline evident since early-2016.

Economic conditions may have played a key role behind this slow down as household consumption spending was lacklustre amid subdued wages growth and elevated levels of household debt. Subdued labour market conditions and rising unemployment are also likely to have played a role in influencing consumer spending behaviours.

Against this backdrop, NAB's consumer behaviour research showed Australians were more anxious about their current financial position and that their spending patterns were very conservative. More consumers increased their spending on essential goods and services (such as paying off debt, medical expenses and utilities), but cut back on many "non-essentials", including charitable donations.

Donations growth fell in most charity categories over the year, led by Humanitarian Services (-7.8%) and Medical Research (-4.3%). Charitable Lotteries (11.1%), Other (8.0%) and Community Service & Children/Family (0.1%) charities were the only categories to grow.

Total donations growth fell in all age groups, except for over 65s (1.9%), and in Metropolitan (-1.0%) and Regional (-1.1%) areas. But there were pockets of growth. For example, donations to Charitable Lotteries and Other charities grew in all age groups and regions.

By state, total donations grew in the Northern Territory (4.4%), Tasmania (0.9%) and South Australia (0.4%), but fell in the ACT (-2.8%), Queensland (-2.5%), WA (-2.2%) and NSW (-0.9%). Growth in Victoria was flat. State donations behaviour varied considerably by charity category. For example, donations growth in the ACT was fastest for Community Services & Children/Family charities. Charitable lotteries led the way in South Australia, NSW and Queensland. Giving to Cancer grew fastest in Tasmania and WA, while Other charities outperformed in Victoria and the Northern Territory (see state pages for full detail).

Humanitarian Service charities continued to attract the lion's share of total giving - 32% of all donations (although this fell from 35% a year earlier). It also dominated market share in all states, except Queensland. Charitable Lotteries accounted for the next biggest share - 16% of all donations (up from 14% a year ago). Market share in all other categories was broadly unchanged and remained smallest for Medical Research (5%) charities.

The average donation size across all charities fell to \$352 per donor over the year to February 2017, down from \$357 over the year to February 2016.

However, this decline was attributed solely to lower donations to Humanitarian Services charities (which fell from \$443 to \$439), possibly reflecting some pullback post the 2015 Nepalese earthquake.

In all other charity sectors, average donation size increased, led by positive growth in the over 65 age group. Notably, consumers in this age group are also among the happiest according to NAB's Wellbeing research.

KEY NAB CHARITABLE GIVING STATISTICS

	INDEX (annual avg)		% CHANGE (annual)	
	Feb16	Feb17	Feb16	Feb17
NAB Charitable Giving Index	151.0	149.5	6.9	-1.0
Animals & Environment	122.1	121.4	1.4	-0.6
Cancer	300.5	298.3	3.4	-0.7
Community & Children/Family	195.0	195.3	6.8	0.1
Medical Research	177.8	170.1	12.6	-4.3
Health & Disability	199.2	196.0	5.2	-1.6
Humanitarian Services	100.4	92.6	6.6	-7.8
Charitable Lotteries	187.8	208.6	8.1	11.1
Other	730.7	789.4	16.5	8.0

Hunters Hill (2110) emerged as the most generous postcode in the country for charitable giving in February 2017, with an average donation of \$332 per person - over 3 times the national average. Bellevue Hill (2023) was next most generous donating \$325, followed by Toorak (3142) with \$312, Woollahra (2025) with \$296 and Mosman (2088) with \$282.

Not surprisingly, the 20 most generous postcodes are concentrated in high income areas. Recent ATO data indicates an average taxable income of around \$125,000 in 2014/15 in this group - more than double the national average of just under \$60,000.

But when expressed as a share of their taxable incomes, Sturt (5047), with an average income of just over \$47,000, is ranked as the most generous in Australia, donating 0.39% of their average incomes to charity. Castlemaine (3450) was next donating 0.36%, followed by Glenelg South (5045) with 0.35%, Blaxland (2774) with 0.35% and Fitzroy North (3068) with 0.34%. The top 20 postcodes by this measure had an average taxable income of just over \$61,000.

*"The Charitable Giving Index provides added insights for charities and the not-for-profit sector. This report provides Stroke Foundation and fellow charities with a greater understanding of community behaviour and activity to help inform our efforts." Sharon McGowan,
Chief Executive Officer - Stroke Foundation.*

KEY FINDINGS: STATE

AUSTRALIAN CAPITAL TERRITORY (ACT)

- Charitable giving in ACT fell -2.8% in the year to February 2017 (4.5% in 2016) - weakest of all states.
- Donations grew fastest for Community Services & Children/Family (17.0%) and slowest for Animals & Environment (-18.7%).
- Humanitarian Services (43%) had the biggest market share and Medical Research (3%) the smallest.
- Average donation size fell to \$440 in the year to February 2017 (\$443 in 2016) - highest of all states.
- Deakin (2600) the most charitable for dollar giving (\$267) and O'Connor (2602) by income (0.32%).

NEW SOUTH WALES (NSW)

- Charitable giving in NSW fell -0.9% in the 12 months to February 2017 (6.4% in 2016).
- Donations growth was fastest for Charitable Lotteries (15.5%) and slowest for Humanitarian Services (-7.9%).
- Humanitarian Services (34%) had the biggest market share and Medical Research (4%) the smallest.
- Average donation size fell to \$392 in the year to February 2017 (\$396 in 2016).
- Hunters Hill (2110) the most charitable for dollar giving (\$332) in NSW and Australia. Blaxland (2774) the most charitable in NSW by income (0.35%).

NORTHERN TERRITORY (NT)

- Charitable giving in the NT grew 4.4% in the 12 months to February 2017 (9.3% in 2016) - the fastest of all states.
- Donations grew fastest for Other charities (18.7%) and slowest for Humanitarian Services (-4.3%).
- Humanitarian Services (29%) had the biggest market share and Animals & Environment, Medical Research, and Other charities the smallest (7% each).
- Average donation increased to \$374 in the year to February 2017 (\$356 in 2016).
- Larrakeyah (820) the most charitable suburb for dollar giving (\$130) and Leanyer (812) the most charitable by income (0.19%).

QUEENSLAND (QLD)

- Charitable giving in QLD fell -2.5% in the 12 months to February 2017 (5.6% in 2016).
- Donations grew fastest for Charitable Lotteries (11.3%) and slowest for Medical Research (-20.1%).
- Charitable Lotteries (28%) had the biggest market share and Medical Research (4%) the smallest.
- Average donation size fell to \$313 in the year to February 2017 (\$316 in 2016) - lowest of all states.
- Bardon (4065) was most charitable suburb for dollar giving (\$199) and Maleny (4552) the most charitable by income (0.31%).

SOUTH AUSTRALIA (SA)

- Charitable giving in SA grew 0.4% in the 12 months to February 2017 (10.3% in 2016).
- Donations growth was fastest for Charitable Lotteries (10.7%) and weakest for Humanitarian Services (-7.1%).
- Humanitarian Services (31%) had the biggest market share and Medical Research (5%) the smallest.
- Average donation size fell to \$358 in the year to February 2017 (\$361 in 2016).
- Torrens Park (5062) the most charitable for dollar giving (\$244) and Sturt (5047) the most charitable by income (0.39%) in both SA and Australia.

TASMANIA (TAS)

- Charitable giving in TAS grew 0.9% in the year to February 2017 (7.1% in 2016).
- Donations growth was fastest for Cancer (27.2%) and slowest for Health & Disability (-16.0%).
- Humanitarian Services (42%) had the biggest market share and Medical Research (3%) the smallest.
- Average donation size increased to \$330 in the year to February 2017 (\$329 in 2016).
- South Hobart (7004) the most charitable suburb for dollar giving (\$168) and along with Howrah (7018) also the most charitable by income (0.27% each).

VICTORIA (VIC)

- Charitable giving growth in VIC was flat in the 12 months to February 2017 (9.6% in 2016).
- Donations growth was fastest for Other (9.8%) and weakest for Humanitarian Services (-5.6%).
- Humanitarian Services (34%) had the biggest market share and Medical Research (6%) the smallest.
- Average donation size fell to \$336 in the year to February 2017 (\$344 in 2016).
- Toorak (3142) was the most charitable suburb for dollar giving (\$312) and Castlemaine (3450) the most charitable by income (0.36%).

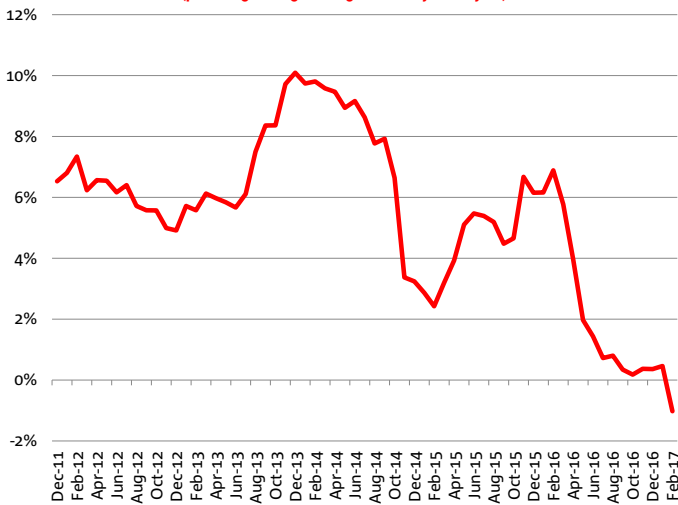
WESTERN AUSTRALIA (WA)

- Charitable giving in WA fell -2.2% in the year to February 2017 (3.2% in 2016).
- Donations growth was fastest for Cancer (18.0%) and weakest for Medical Research (-18.3%).
- Humanitarian Services (33%) had the biggest market share and Medical Research (3%) the smallest.
- Average donation size fell to \$324 in the year to February 2017 (\$329 in 2016).
- Cottesloe (6011) was the most charitable suburb for dollar giving (\$238) and Beaconsfield (6162) the most generous by income (0.25%).

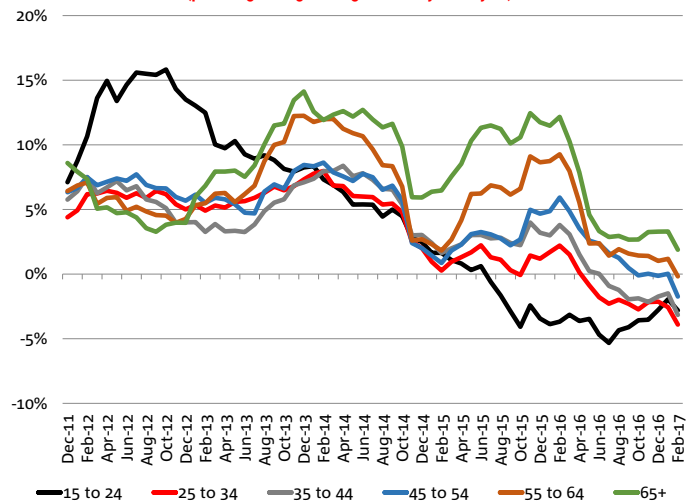
**See state sheets below for more detail*

CHARITY GROWTH TRENDS

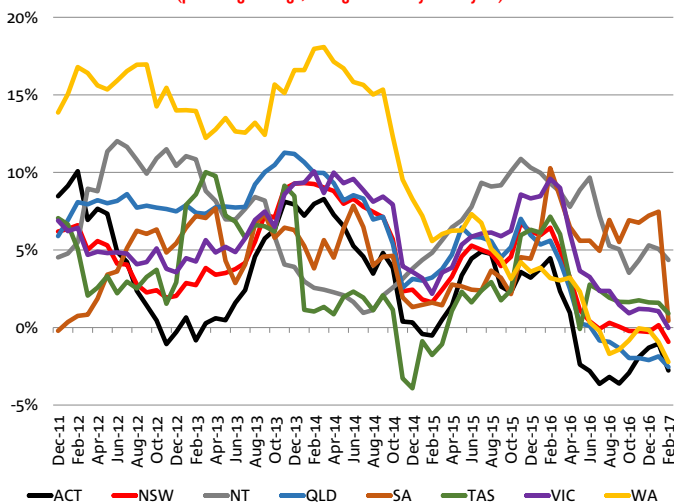
GROWTH IN NAB CHARITABLE GIVING INDEX
(percentage change, rolling 12 month year-on-year)



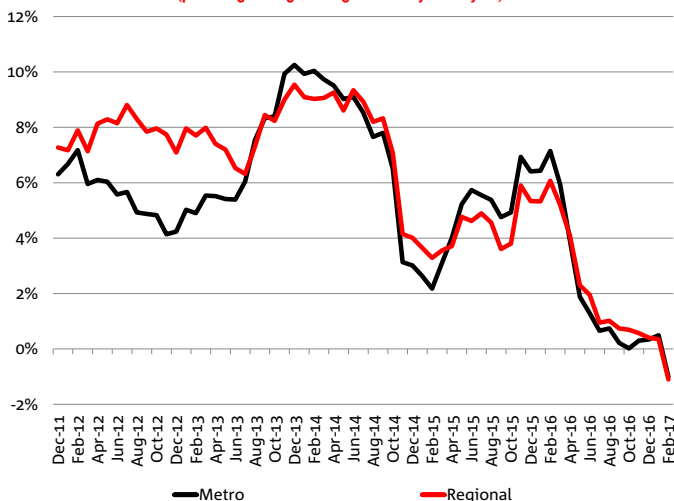
GROWTH IN NAB CHARITABLE GIVING INDEX: AGE
(percentage change, rolling 12 month year-on-year)



GROWTH IN NAB CHARITABLE GIVING INDEX: STATE
(percentage change, rolling 12 month year-on-year)



GROWTH IN NAB CHARITABLE GIVING INDEX: REGION
(percentage change, rolling 12 month year-on-year)

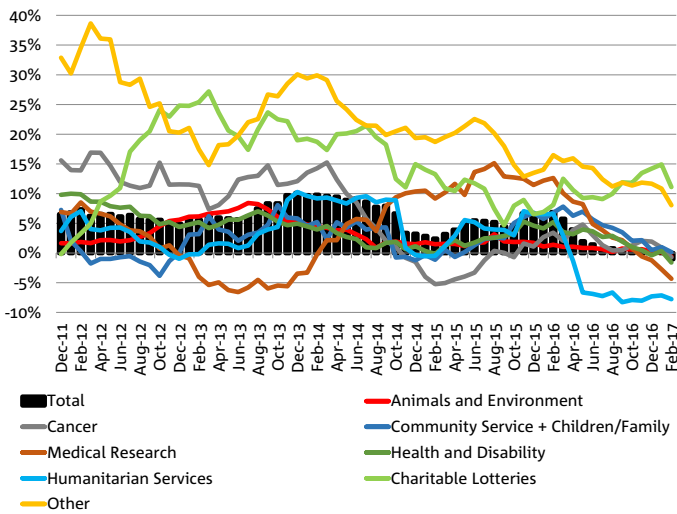


SUMMARY

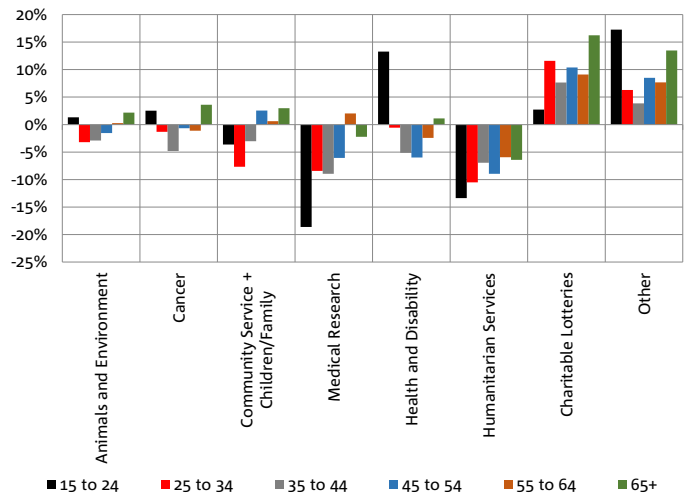
- Overall growth in charitable giving fell -1.0% over the year to February 2017 after growing by almost 7% over the same period a year earlier. This was also the first annual contraction recorded since NAB first started compiling this series.
- The overall result masks noticeable differences by state. Charitable giving fell in the ACT (-2.8%), Queensland (-2.5%), WA (-2.2%) and NSW (-0.9%). It was steady in Victoria, but grew in the NT (4.4%), Tasmania (0.9%) and SA (0.4%). All states had reported positive growth in the previous year.
- Charitable giving fell in both Metropolitan (-1.0%) and Regional (-1.1%) areas. This was also the first time that growth dipped into negative territory in both regions since this series started in late-2011.
- Charitable giving contracted in all age groups, except for over 65s. Giving by this group grew 1.9% over the year, although was down from 12.2% at the same time last year.
- Giving in the 15-24 age group fell by -2.8%, after having fallen by -3.7% in the previous year. Consequently, they were the only group to report a stronger outcome relative to the previous year (albeit still negative).

GROWTH BY CATEGORY

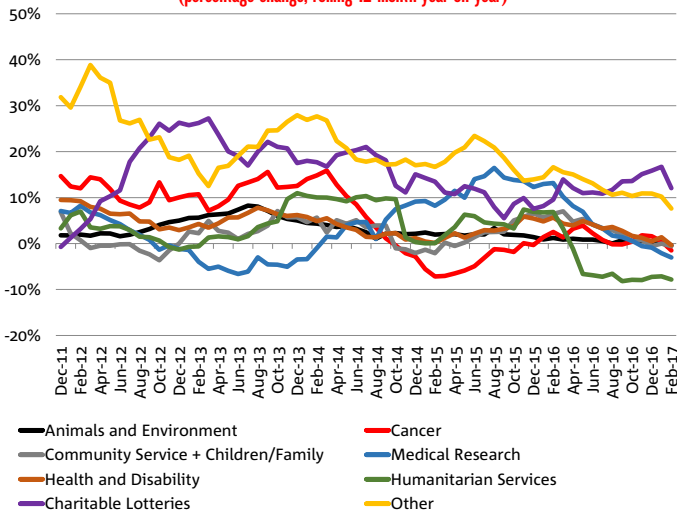
GROWTH IN NAB CHARITABLE GIVING INDEX: CATEGORY
(percentage change, rolling 12 month year-on-year)



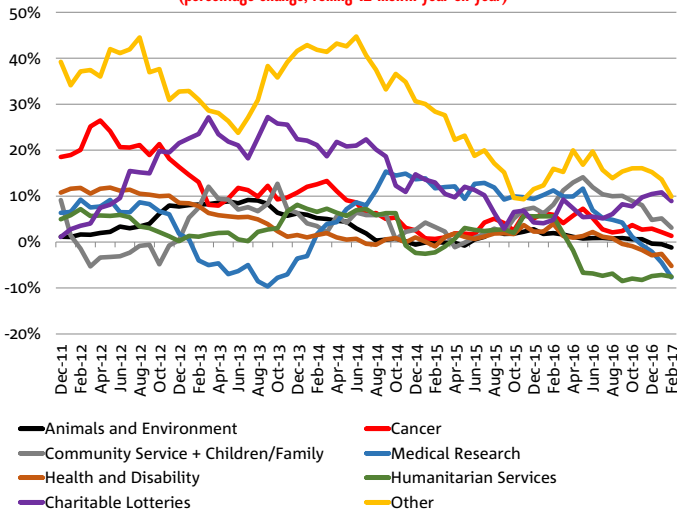
GROWTH IN NAB CHARITABLE GIVING INDEX: AGE
(annual growth, year to February 2017)



GROWTH BY CATEGORY: METRO
(percentage change, rolling 12 month year-on-year)



GROWTH BY CATEGORY: REGIONAL
(percentage change, rolling 12 month year-on-year)



SUMMARY

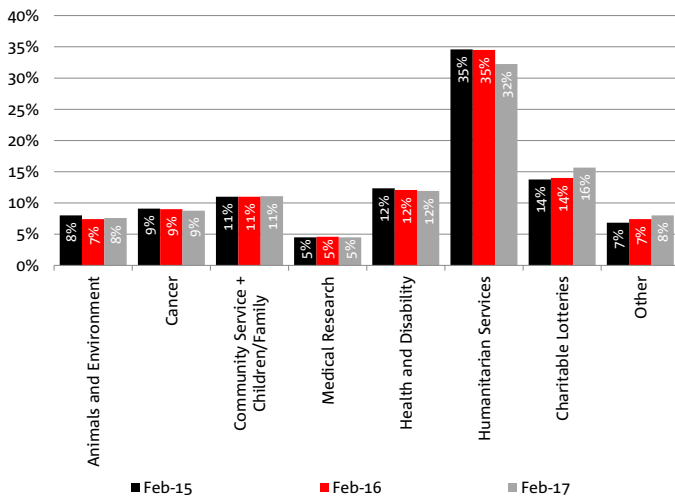
- Donations growth slowed in all charity categories over the past year, except Charitable Lotteries (11.1%), Other (8.0%) and Community Service/Children Family (0.1%). Donations growth fell most for Humanitarian Services (-7.8%) and Medical Research Charities (-4.3%).
- Charitable Lotteries was the fastest growing category in Metropolitan (12.1%) areas, while Other charities (9.9%) out-performed in Regional Australia. Humanitarian Services (-7.8%) was the worst performer in Metropolitan regions and Medical Research (-7.7%) the weakest in Regional Australia.
- By age, Charitable Lotteries grew fastest in all groups, except among 15-24 year olds, where Other (17.3%) and Health & Disability (13.3%) out-performed. Other charities was the only other category where donations grew in all age groups.
- In contrast, donations growth to Humanitarian Services charities fell in all age groups. Giving to Medical Research charities was also negative in all age groups except 55-64 year olds.

'The consistently strong growth in the Other category has been driven by the increasing popularity of online crowdfunding platforms, whereby individuals set personal goals to fundraise for their selected charities.'

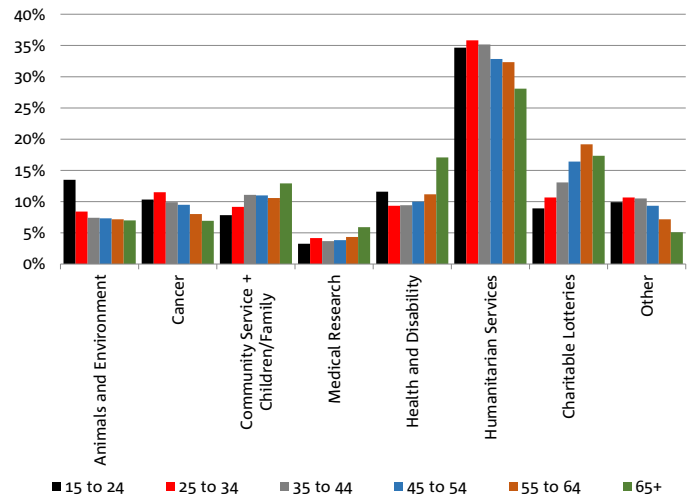
Wade Tubman, Quantum

MARKET SHARE

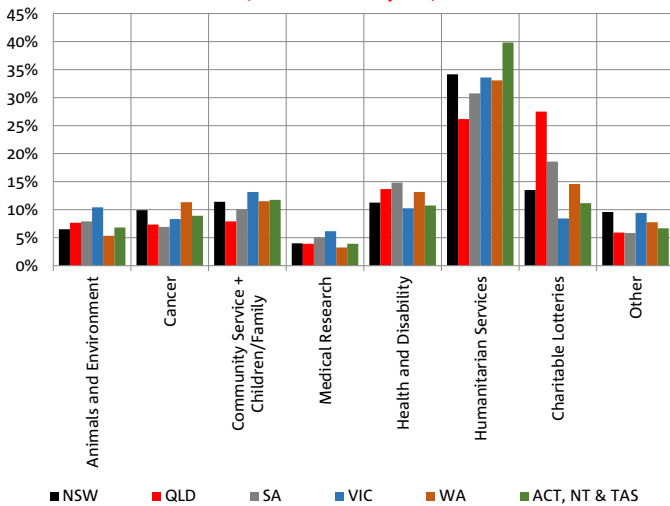
MARKET SHARE OF TOTAL CHARITY DONATIONS
(annual averages)



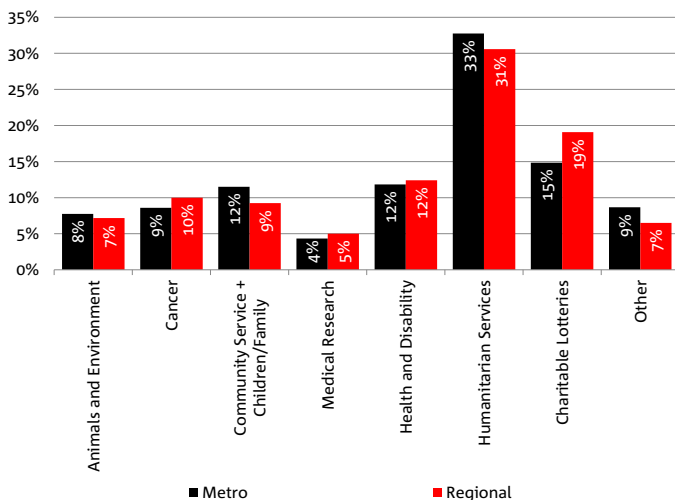
MARKET SHARE OF TOTAL CHARITY DONATIONS: AGE
(12 months to February 2017)



MARKET SHARE OF TOTAL CHARITY DONATIONS: STATE
(12 months to February 2017)



MARKET SHARE OF TOTAL CHARITY DONATIONS: REGION
(12 months to February 2017)

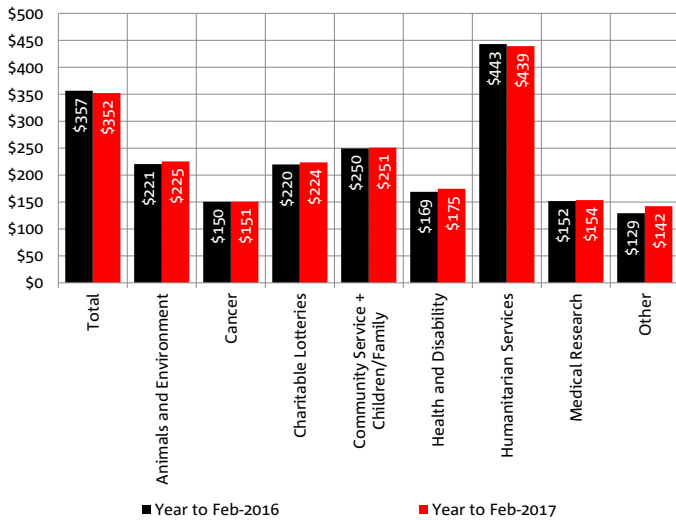


SUMMARY

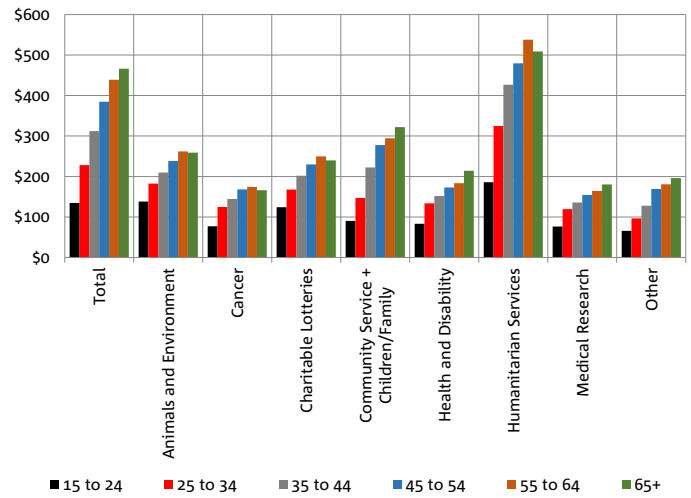
- Humanitarian Services charities attracted the lion’s share of total charity donations, but it fell to 32% in the year to February 2017 (35% a year earlier). Charitable Lotteries made up 16% of all donations, up from 14% a year ago. Market share in all other categories has been broadly unchanged over the past 3 years.
- Humanitarian Services attracted the biggest share of donations in all states, except Queensland where Charitable Lotteries led (28%).
- By region, Humanitarian Services played a slightly bigger role in Metropolitan (33%) than Regional areas (31%), but Charitable Lotteries was noticeably bigger in Regional (19%) than Metropolitan areas (15%). Market share was broadly the same across all other categories except Community Services & Children/Family and Other charities, where it was somewhat bigger in Metropolitan areas.
- Differences in the allocation of charity spending were more apparent by age group. Humanitarian Services charities continue to attract the lion’s share of donations in all age groups, but it ranged from 28% for over 65s to 36% for 25-34 year olds.
- Over 65s also allocated notably more of their charity donations to Health and Disability and Community Service and Children/Family charities. In contrast, 15 to 24 year olds allocated a much larger share to Animals and Environment charities relative to all other groups.

AVERAGE DONATION

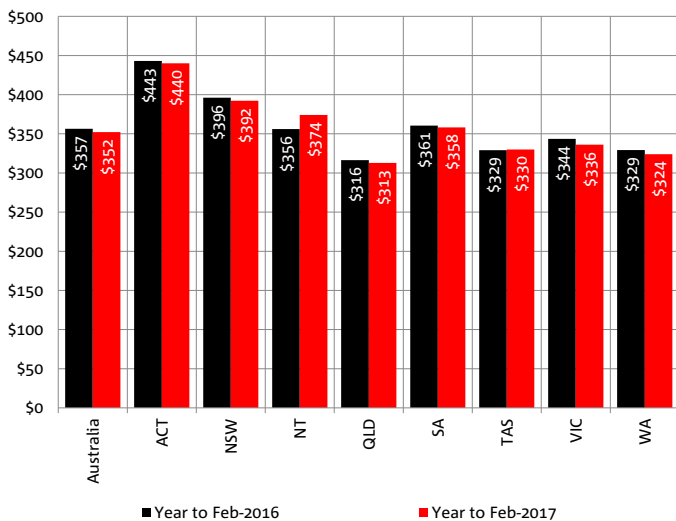
AVERAGE ANNUAL DONATION PER DONOR



AVERAGE ANNUAL DONATION PER DONOR: AGE (year to February 2017)



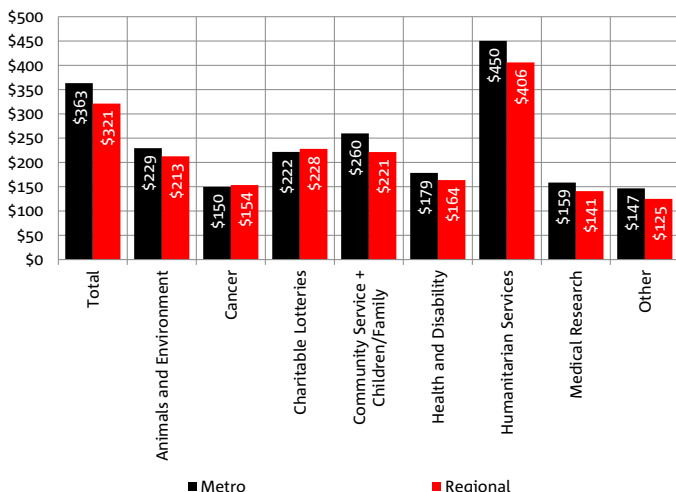
AVERAGE ANNUAL DONATION PER DONOR: STATE



SUMMARY

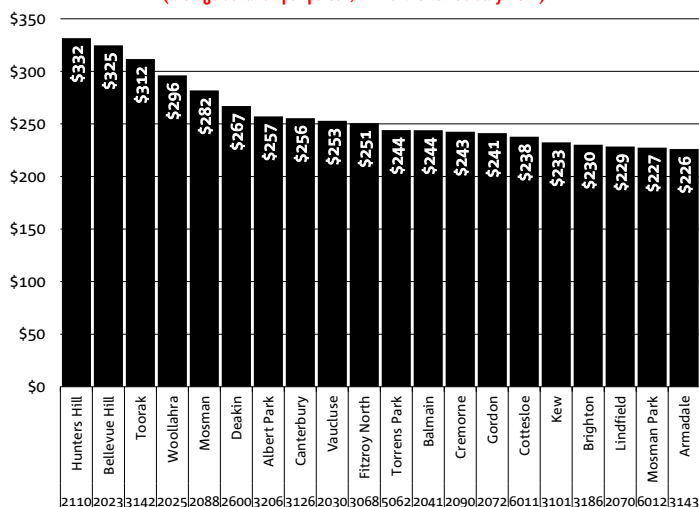
- For those that donated, average donation size fell by \$5 (or 1.4%) to \$352 per donor in the year to February 2017. Encouragingly, however, donation size increased in all charity sectors, except Humanitarian Services.
- Average donation size was biggest for Humanitarian Services charities (\$439) - around 3 times bigger than for Cancer (\$151) and Other charities (\$142). But Other charities saw the biggest gains in donation size (up \$13 to \$142).
- Average donation size fell in all states, except the NT (up \$18 to \$374) and TAS (up \$1 to \$330). Donors in the ACT had the highest average donation (\$440) and Queensland (\$313) the lowest.
- By region, average donations were higher in Metropolitan (\$363) than Regional areas (\$321). Average donations in Metropolitan areas were also higher in all charity categories, except Cancer and Charitable Lotteries, where they were higher in Regional areas.
- We continue to see a strong relationship between average donation size and age, with donation size typically rising with age in all categories. In the year the year to February 2017, average total donation size ranged from \$135 for 15-24 year olds to \$466 for over 65s.
- Average donation size fell across all age groups in the year to February 2017 in all groups, except over 65s (up 1.2%) and for 55-64 year olds (unchanged).

AVERAGE ANNUAL DONATION PER DONOR: REGION (year to February 2017)

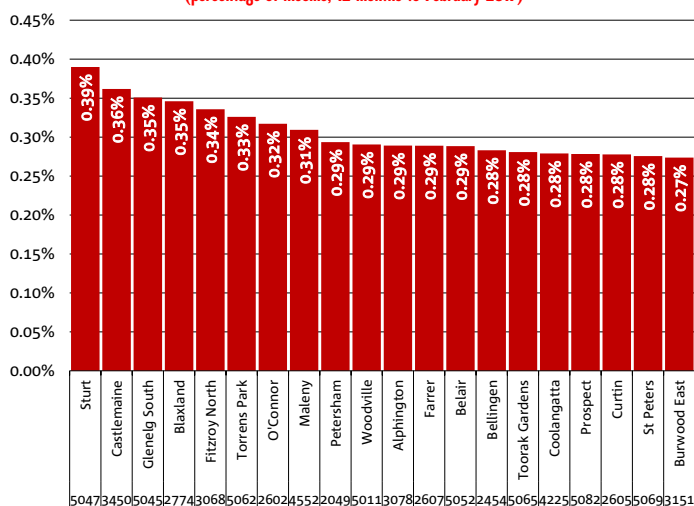


TOP 20 POSTCODES

TOP 20 POSTCODES FOR CHARITABLE GIVING
(average donation per person, 12 months to February 2017)



TOP 20 POSTCODES FOR CHARITABLE GIVING
(percentage of income, 12 months to February 2017)



SUMMARY

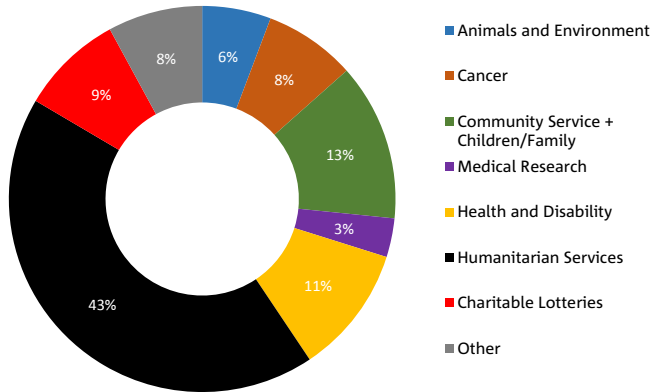
- Hunters Hill (2110) emerged as the most generous postcode in the country by dollars given in the year to February 2017, with an average donation of \$332 per person - over 3 times the national average.
- Bellevue Hill (2023) was the next most generous donating \$325, followed by Toorak (3142) with \$312, Woollahra (2025) with \$296 and Mosman (2088) with \$282.
- The 20 most generous postcodes are mostly high income areas. Recent ATO data indicates an average taxable income of around \$125,000 in 2014/15 in this group - more than double the national average of just under \$60,000. Fitzroy North (3068) and Torrens Park (5062), both with an average income of around \$75,000 were the notable exceptions in this group.
- A different picture emerges when average donations are expressed as a percentage of taxable incomes.
- In this instance, Sturt (5047), with an average income of just over \$47,000 is ranked as the most generous postcode in Australia, donating 0.39% of their average incomes to charity.
- Castlemaine (3450) with average donations of 0.36% of their incomes, Glenelg South (5045) with 0.36%, Blaxland (2774) with 0.35% and Fitzroy North with 0.34% are the next most generous suburbs.
- It is also notable that the 20 most generous postcodes by income had an average taxable income of just over \$61,000.

NOTES:

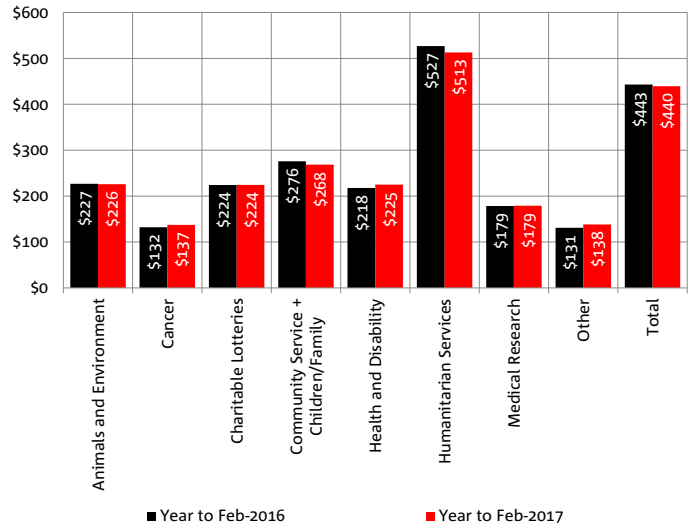
All data is non-seasonally-adjusted (nsa).
 Data is produced by Quantum and includes donations via credit card, direct debit, BPAY and EFTPOS. Direct transfers into charity bank accounts are not captured (e.g. bequests and cheque donations may not be captured).
 Nearly 600 charity brands are included in this analysis.
 Average donation sizes for postcode analysis are quoted as average donations per capita.
 Averages quoted in the national and state levels are average donations per donor.

AUSTRALIAN CAPITAL TERRITORY (ACT)

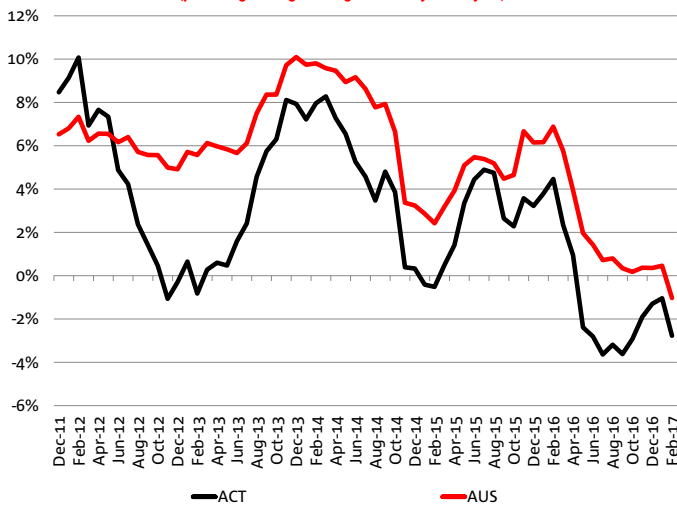
MARKET SHARE OF TOTAL CHARITY DONATIONS: ACT
(12 months to February 2017)



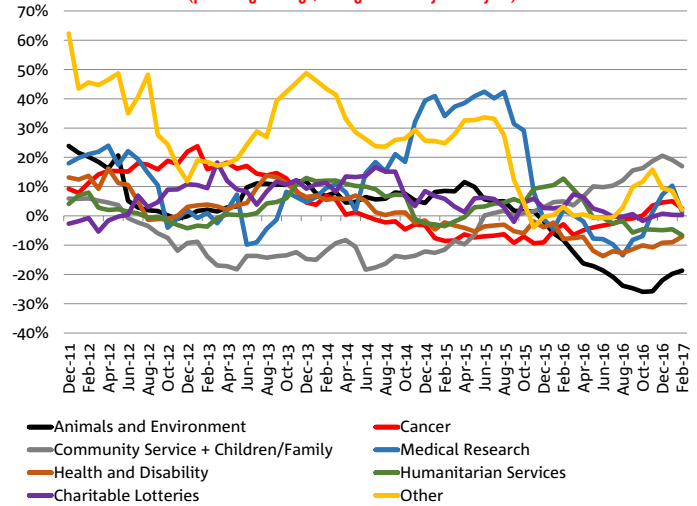
AVERAGE ANNUAL DONATION PER DONOR: ACT



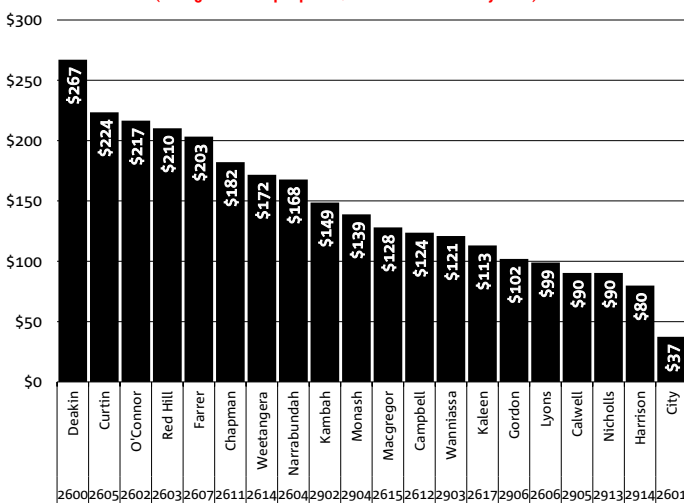
GROWTH IN NAB CHARITABLE GIVING INDEX: ACT
(percentage change, rolling 12 month year-on-year)



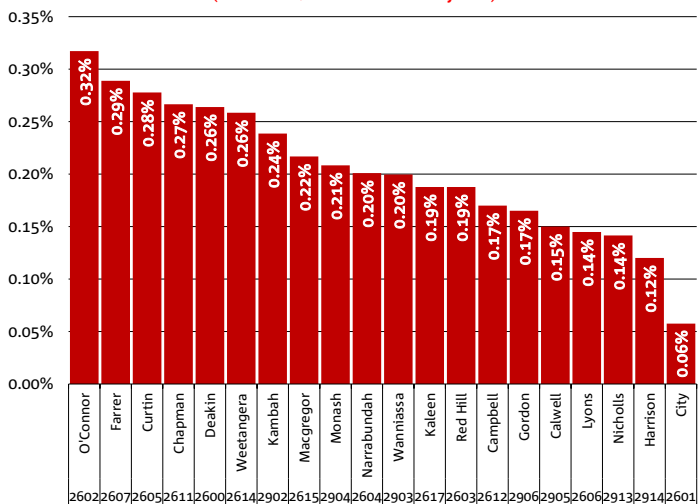
GROWTH BY CATEGORY: ACT
(percentage change, rolling 12 month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING: ACT
(average donation per person, 12 months to February 2017)

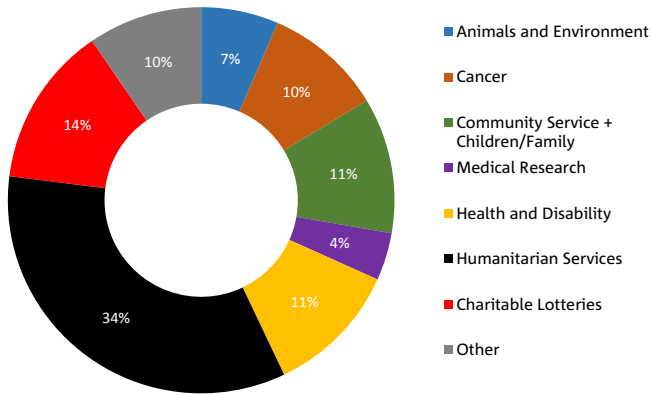


TOP 20 POSTCODES FOR CHARITABLE GIVING: ACT
(% of income, 12 months to February 2017)

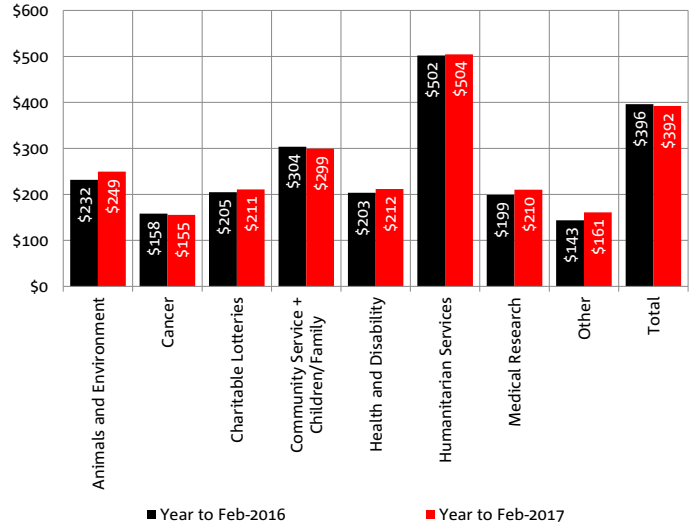


NEW SOUTH WALES (NSW)

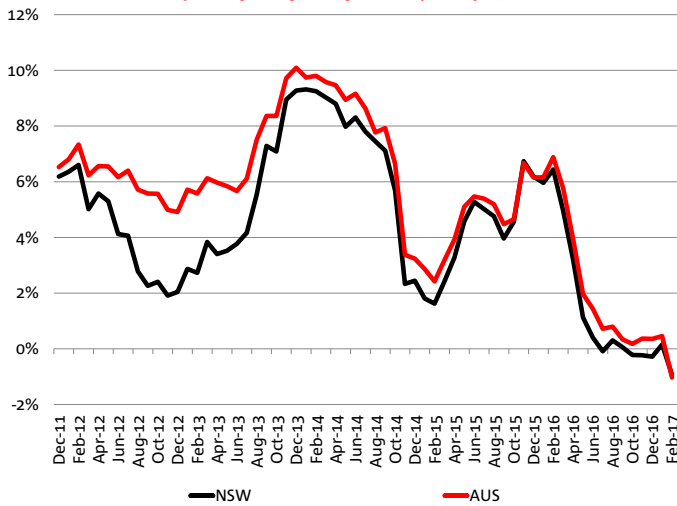
MARKET SHARE OF TOTAL CHARITY DONATIONS: NSW
(12 months to February 2017)



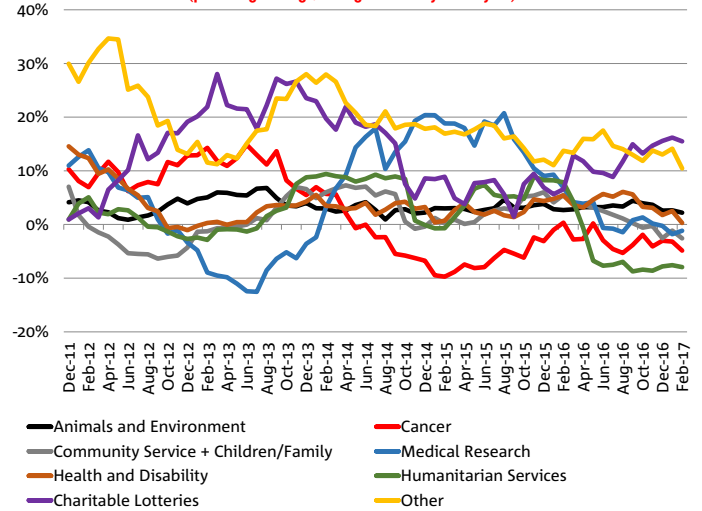
AVERAGE ANNUAL DONATION PER DONOR: NSW



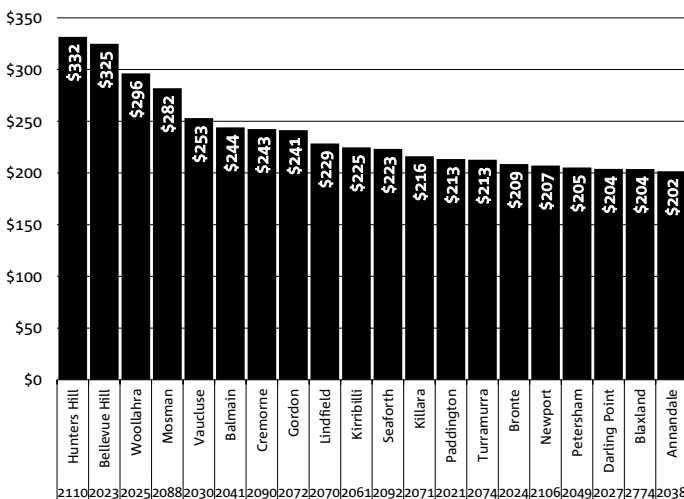
GROWTH IN NAB CHARITABLE GIVING INDEX: NSW
(percentage change, rolling 12 month year-on-year)



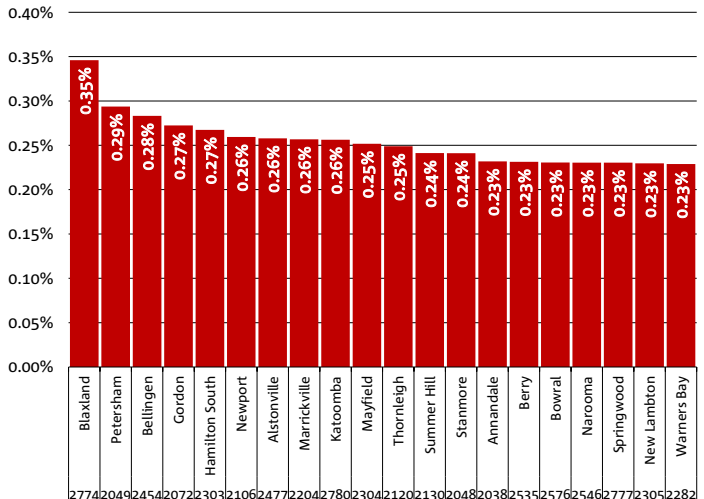
GROWTH BY CATEGORY: NSW
(percentage change, rolling 12 month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING: NSW
(average donation per person, 12 months to February 2017)

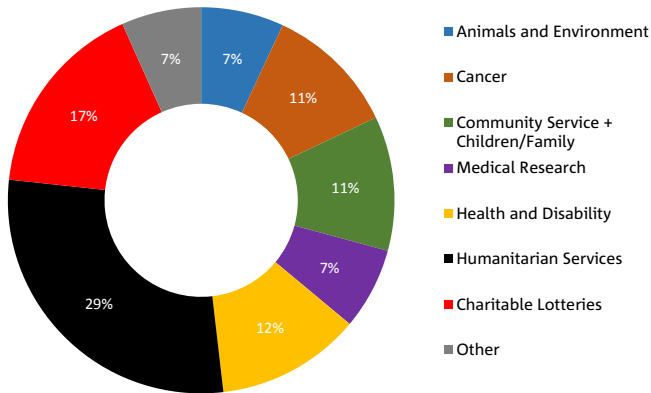


TOP 20 POSTCODES FOR CHARITABLE GIVING: NSW
(% of income, 12 months to February 2017)

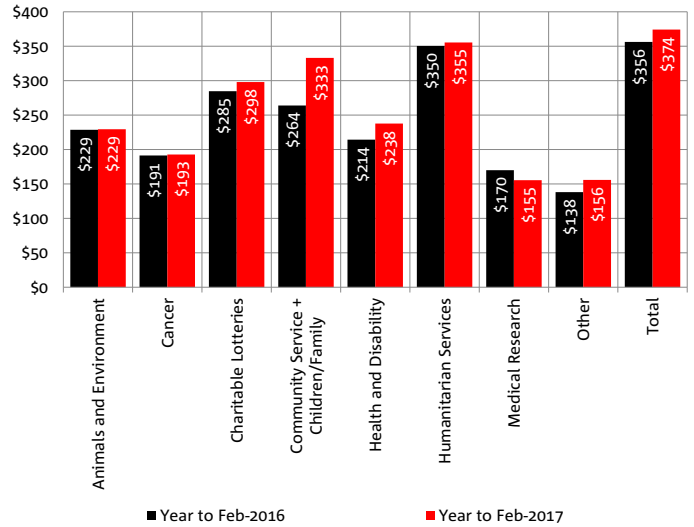


NORTHERN TERRITORY (NT)

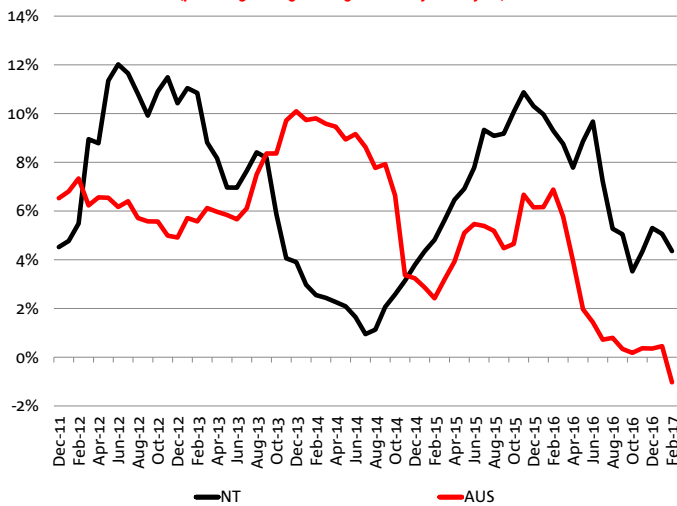
MARKET SHARE OF TOTAL CHARITY DONATIONS: NT
(12 months to February 2017)



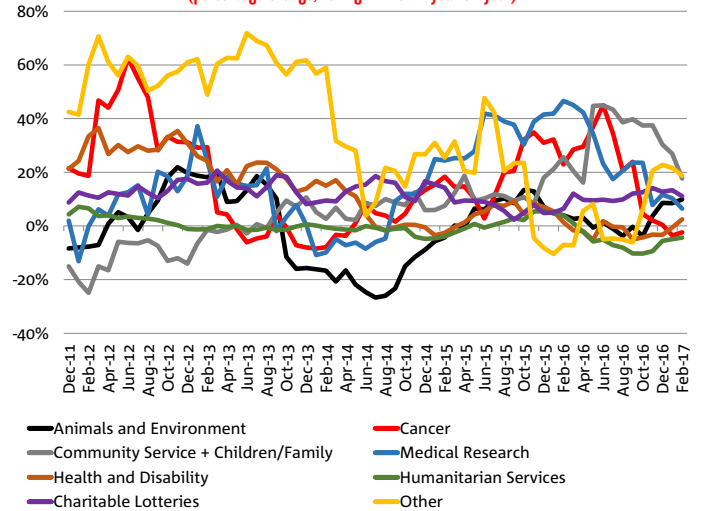
AVERAGE ANNUAL DONATION PER DONOR: NT



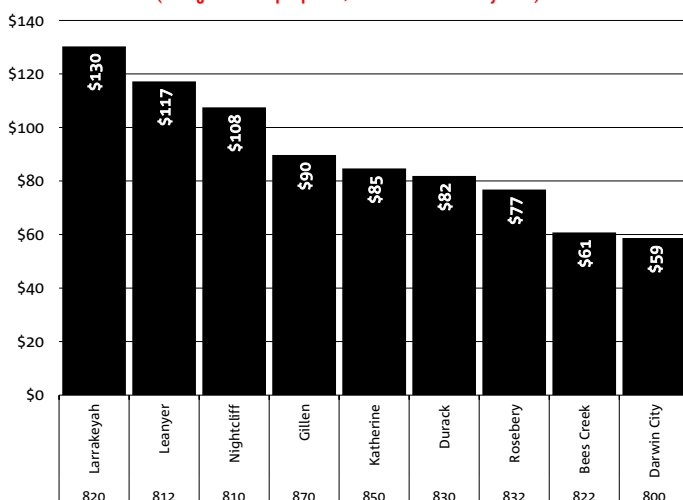
GROWTH IN NAB CHARITABLE GIVING INDEX: NT
(percentage change, rolling 12 month year-on-year)



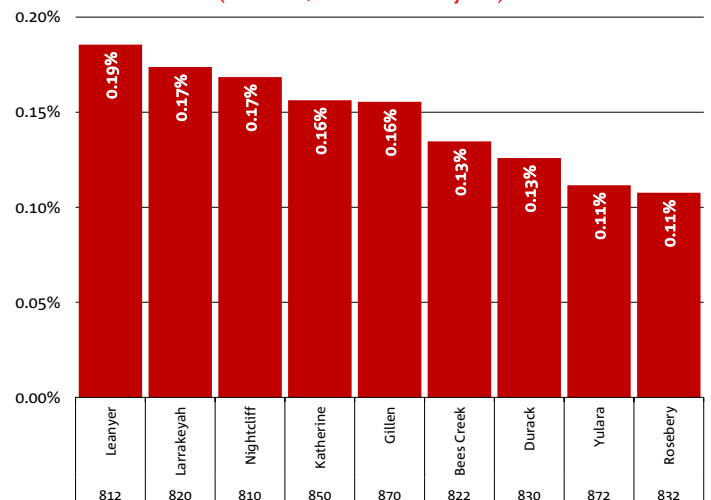
GROWTH BY CATEGORY: NT
(percentage change, rolling 12 month year-on-year)



TOP 10 POSTCODES FOR CHARITABLE GIVING: NT
(average donation per person, 12 months to February 2017)

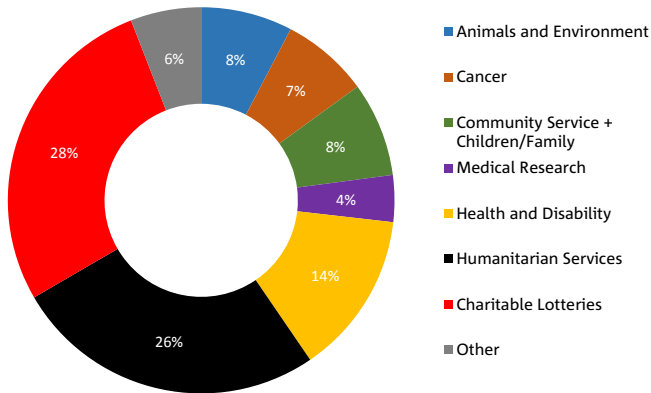


TOP 10 POSTCODES FOR CHARITABLE GIVING: NT
(% of income, 12 months to February 2017)

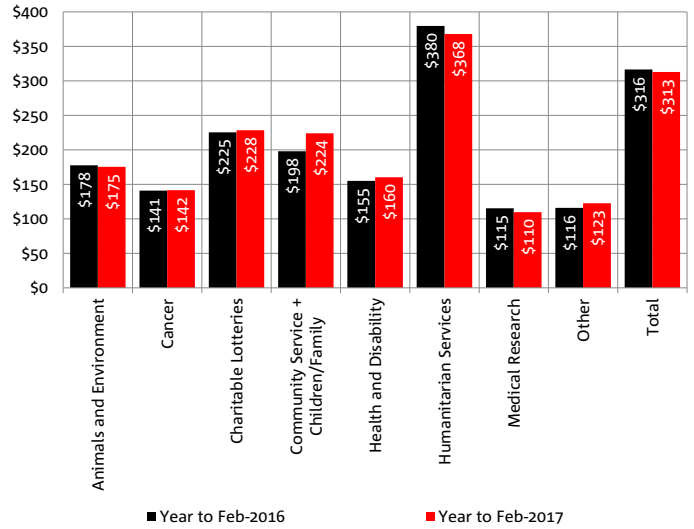


QUEENSLAND (QLD)

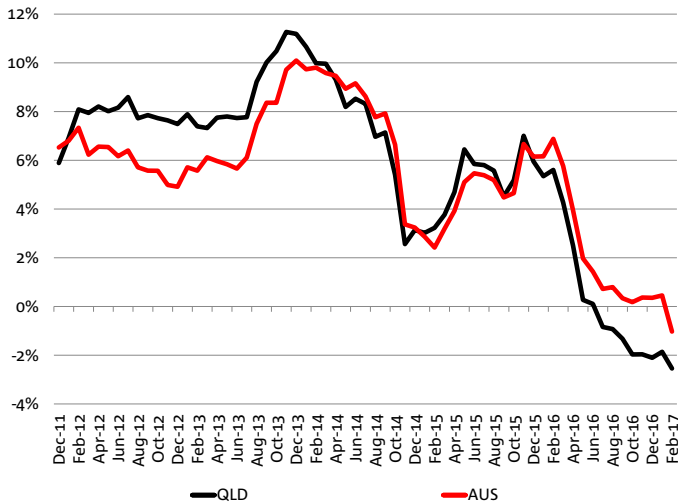
MARKET SHARE OF TOTAL CHARITY DONATIONS: QLD
(12 months to February 2017)



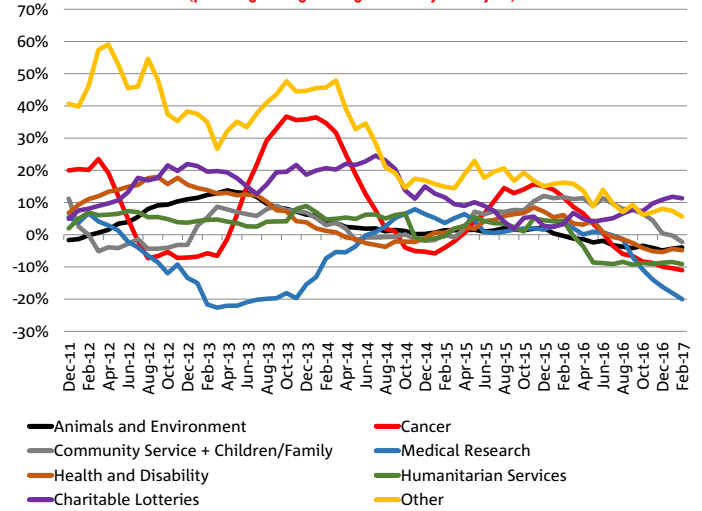
AVERAGE ANNUAL DONATION PER DONOR: QLD



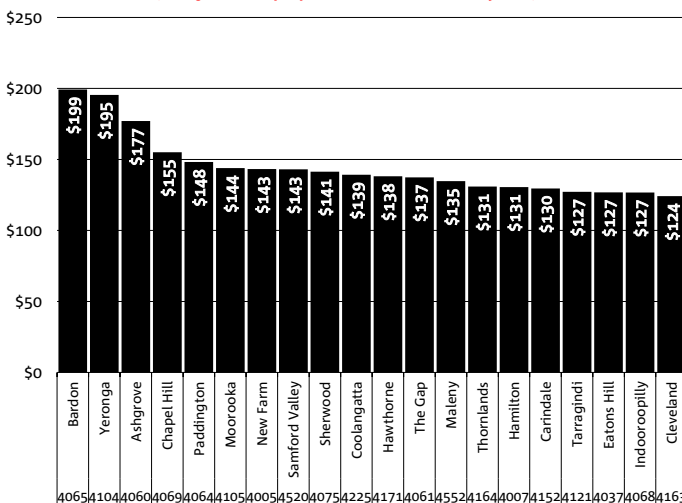
GROWTH IN NAB CHARITABLE GIVING INDEX: QLD
(percentage change, rolling 12 month year-on-year)



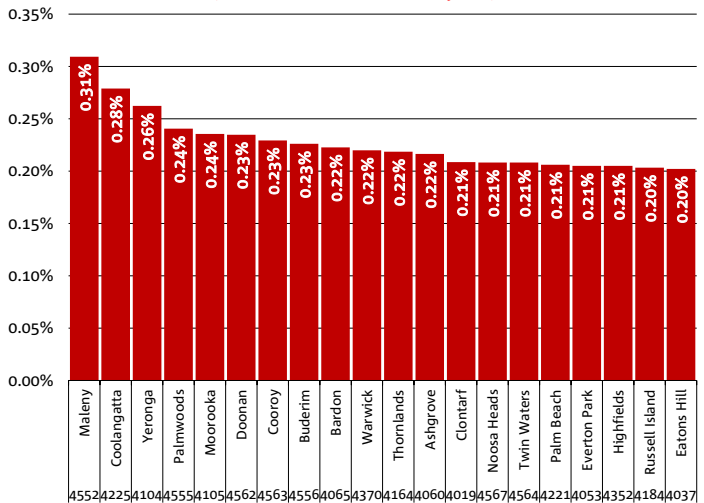
GROWTH BY CATEGORY: QLD
(percentage change, rolling 12 month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING: QLD
(average donation per person, 12 months to February 2017)

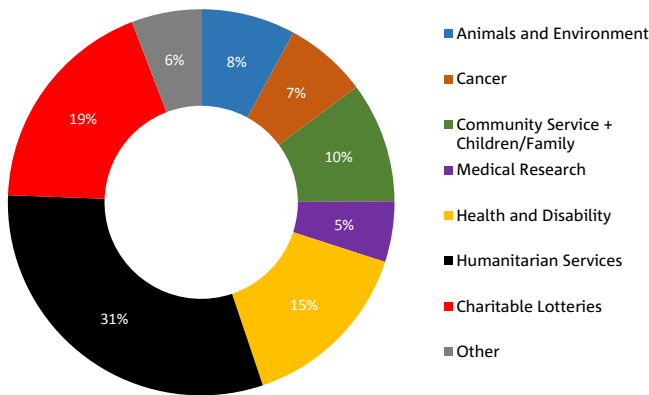


TOP 20 POSTCODES FOR CHARITABLE GIVING: QLD
(% of income, 12 months to February 2017)

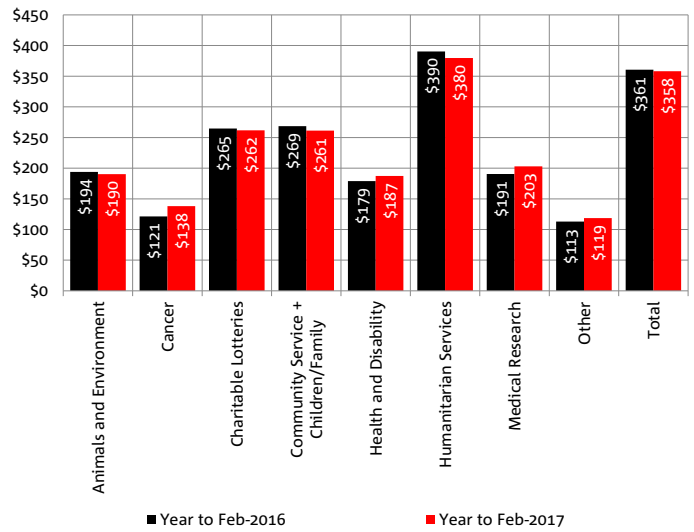


SOUTH AUSTRALIA (SA)

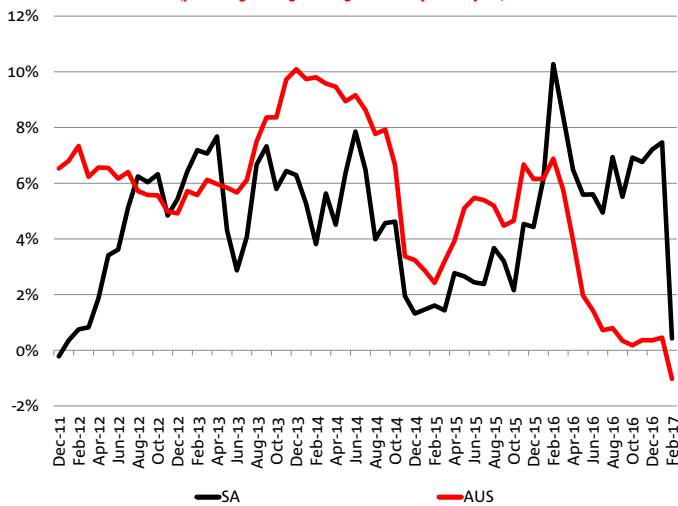
MARKET SHARE OF TOTAL CHARITY DONATIONS: SA
(12 months to February 2017)



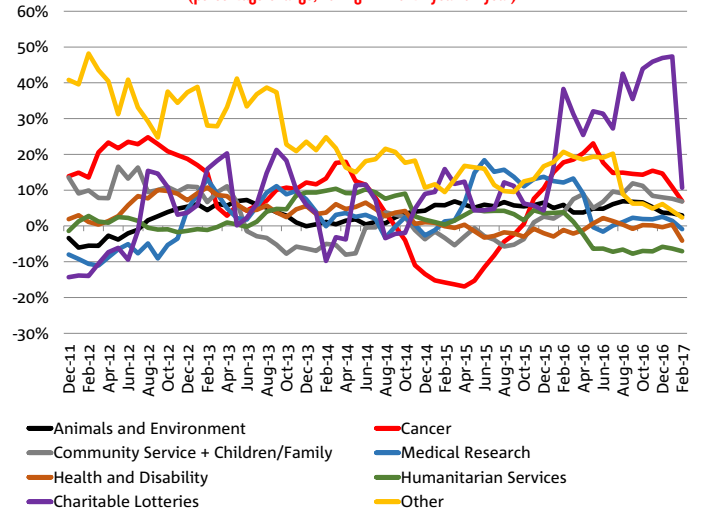
AVERAGE ANNUAL DONATION PER DONOR: SA



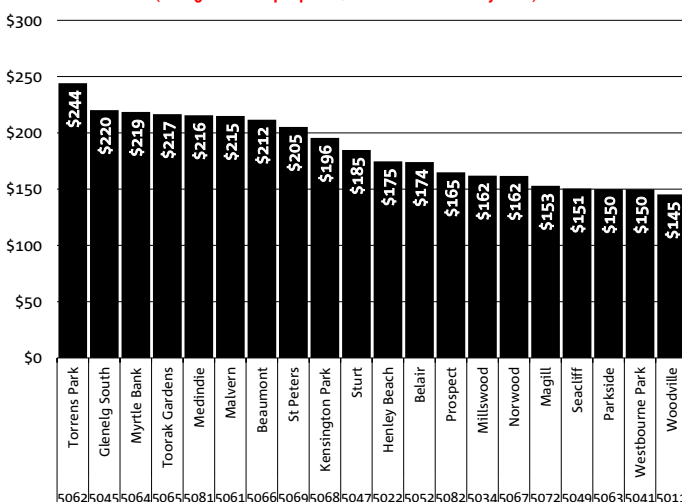
GROWTH IN NAB CHARITABLE GIVING INDEX: SA
(percentage change, rolling 12 month year-on-year)



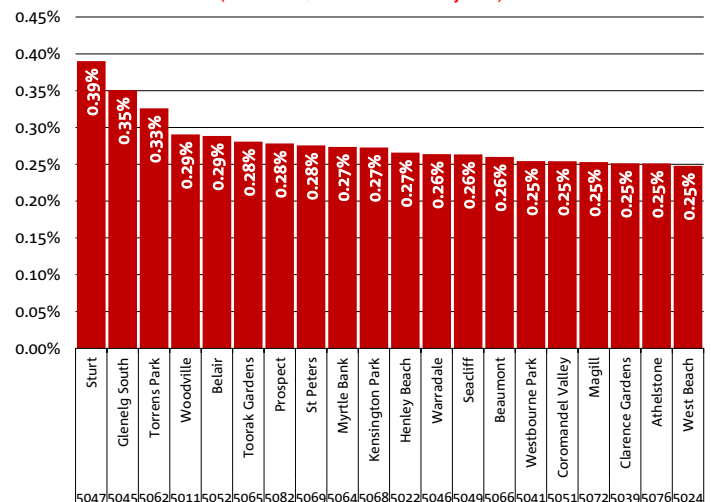
GROWTH BY CATEGORY: SA
(percentage change, rolling 12 month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING: SA
(average donation per person, 12 months to February 2017)

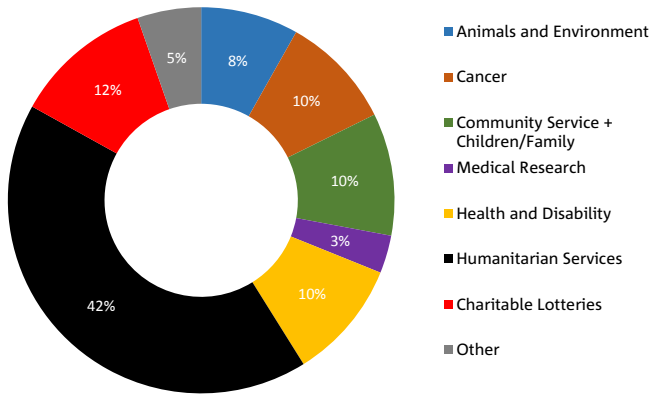


TOP 20 POSTCODES FOR CHARITABLE GIVING: SA
(% of income, 12 months to February 2017)

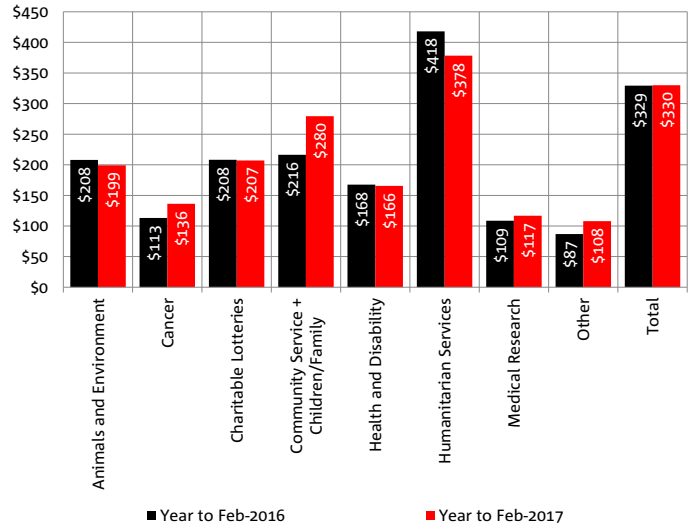


TASMANIA (TAS)

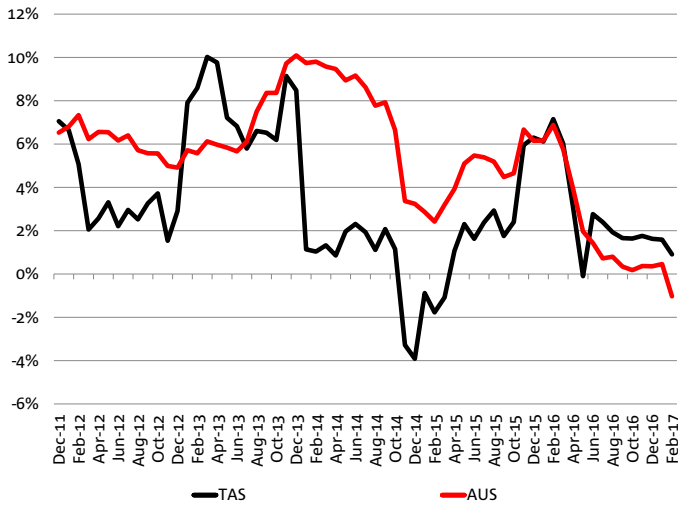
MARKET SHARE OF TOTAL CHARITY DONATIONS: TAS
(12 months to February 2017)



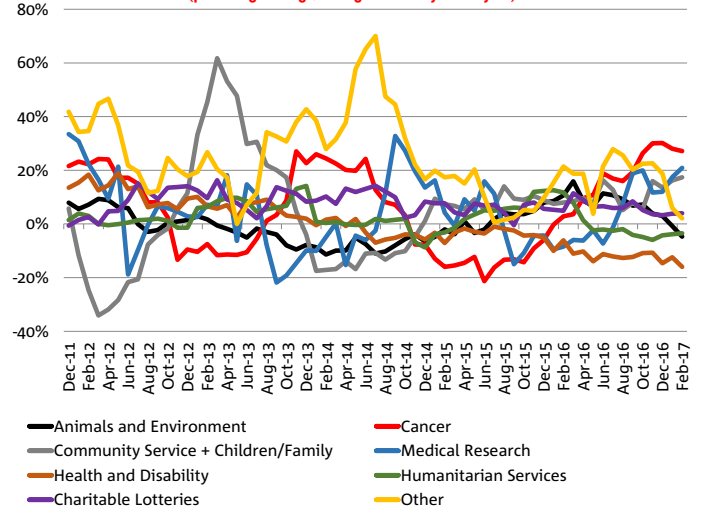
AVERAGE ANNUAL DONATION PER DONOR: TAS



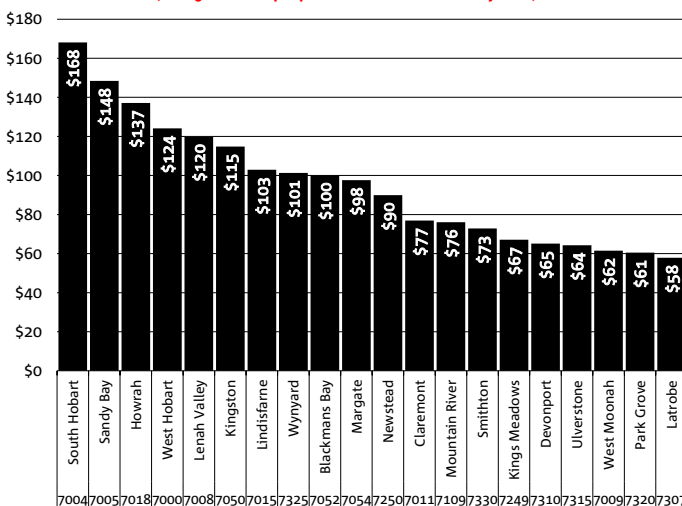
GROWTH IN NAB CHARITABLE GIVING INDEX: TAS
(percentage change, rolling 12 month year-on-year)



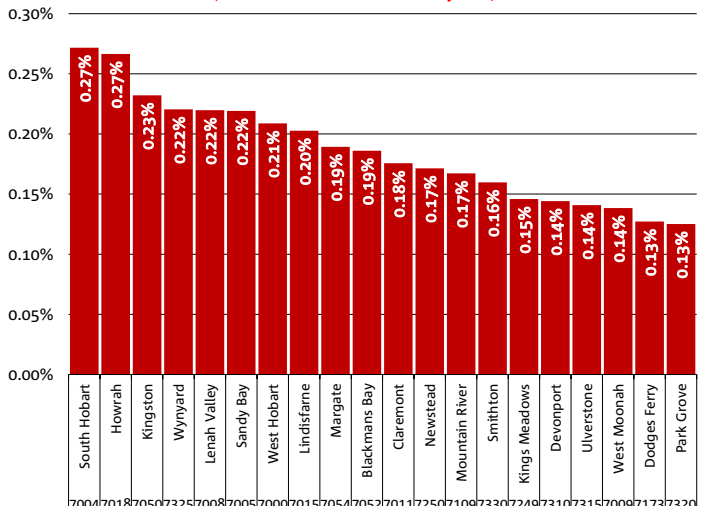
GROWTH BY CATEGORY: TAS
(percentage change, rolling 12 month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING: TAS
(average donation per person, 12 months to February 2017)

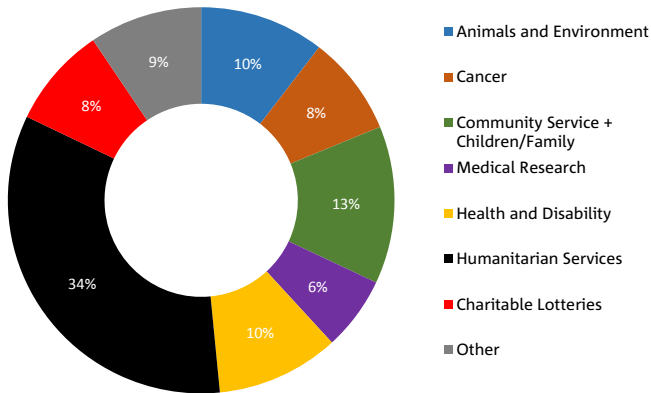


TOP 20 POSTCODES FOR CHARITABLE GIVING: TAS
(% of income, 12 months to February 2017)

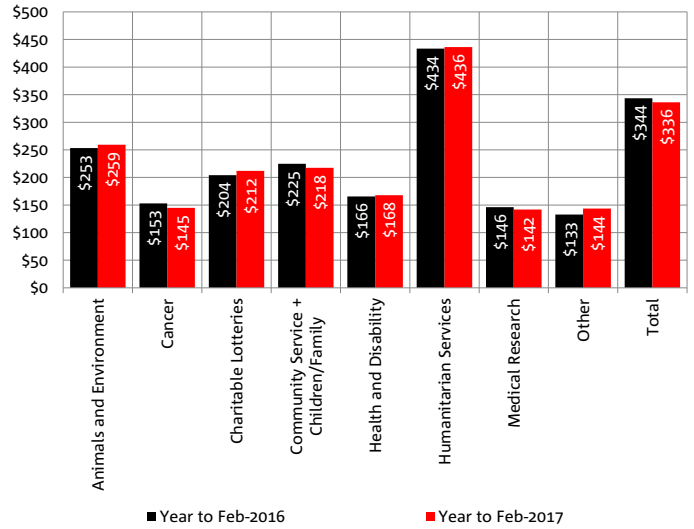


VICTORIA (VIC)

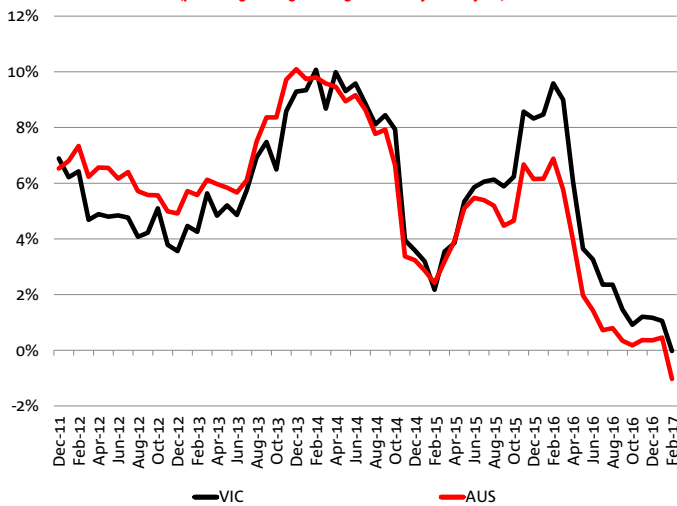
MARKET SHARE OF TOTAL CHARITY DONATIONS: VIC (12 months to February 2017)



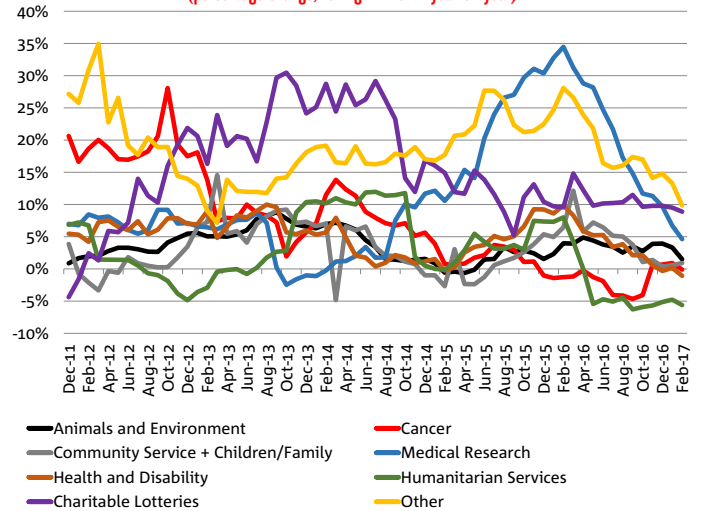
AVERAGE ANNUAL DONATION PER DONOR: VIC



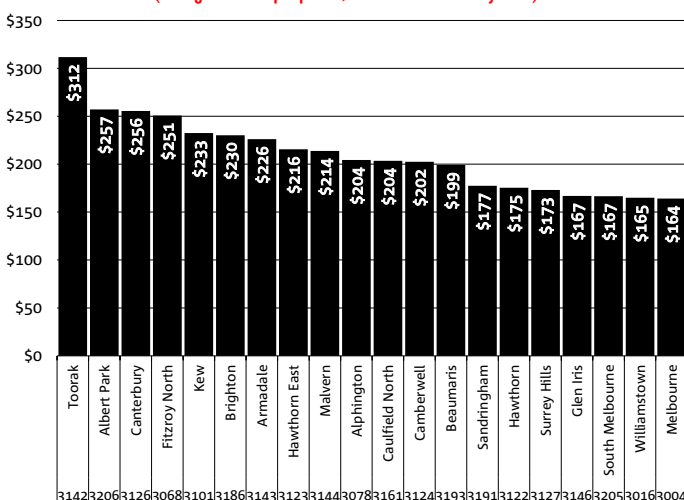
GROWTH IN NAB CHARITABLE GIVING INDEX: VIC (percentage change, rolling 12 month year-on-year)



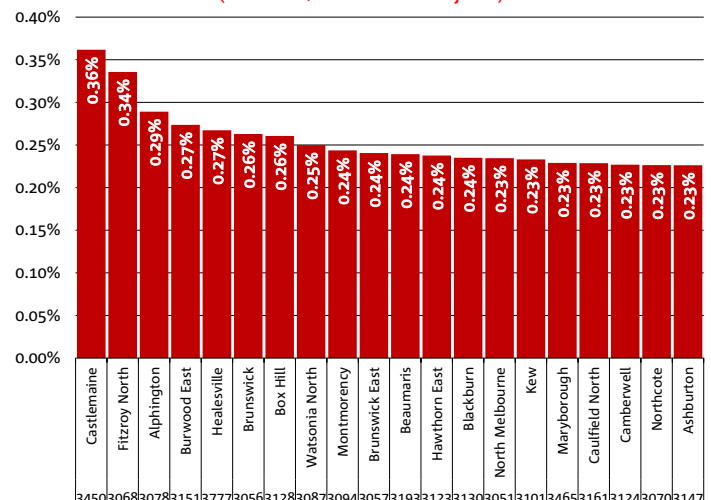
GROWTH BY CATEGORY: VIC (percentage change, rolling 12 month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING: VIC (average donation per person, 12 months to February 2017)

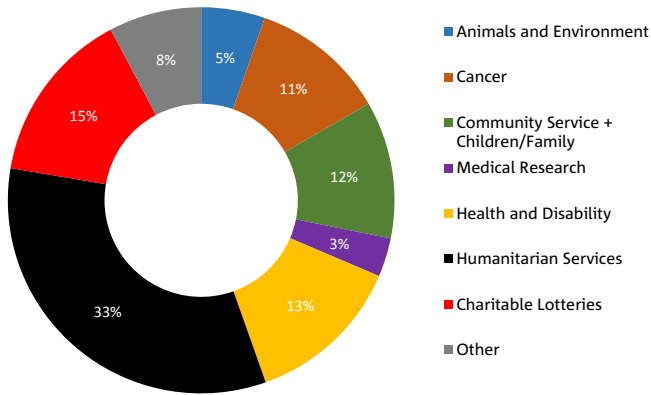


TOP 20 POSTCODES FOR CHARITABLE GIVING: VIC (% of income, 12 months to February 2017)

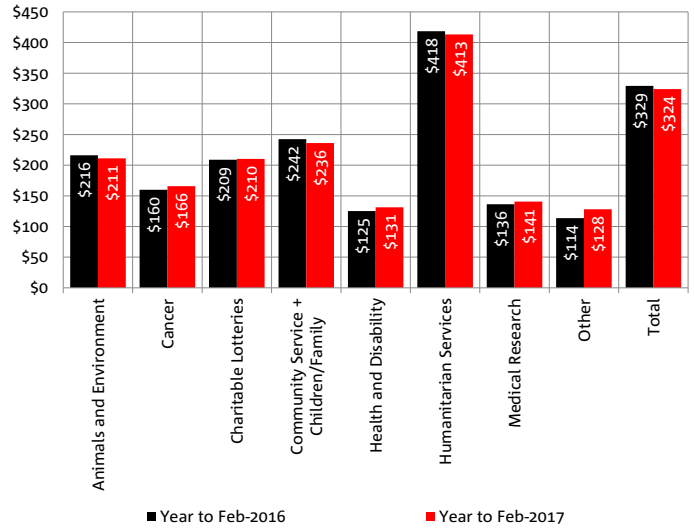


WESTERN AUSTRALIA (WA)

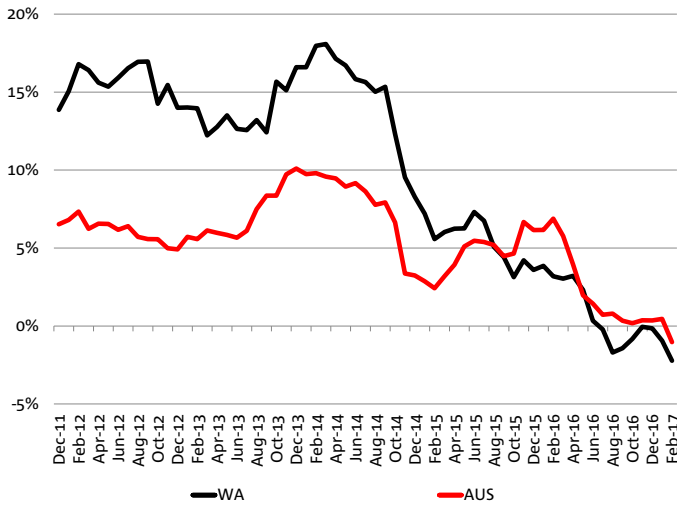
MARKET SHARE OF TOTAL CHARITY DONATIONS: WA
(12 months to February 2017)



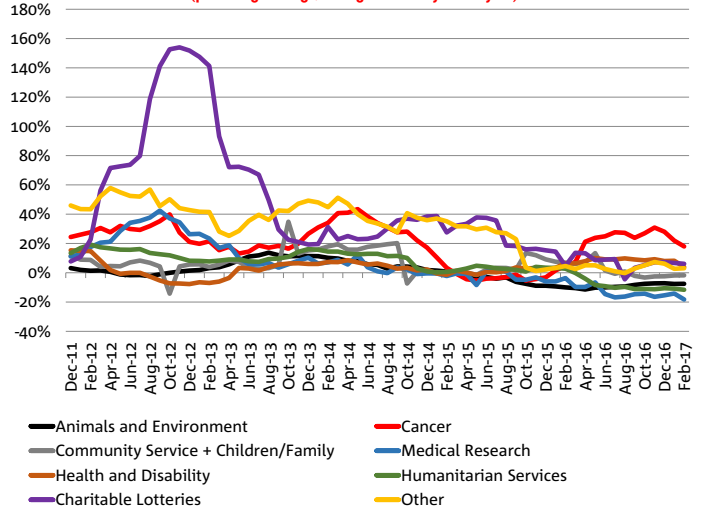
AVERAGE ANNUAL DONATION PER DONOR: WA



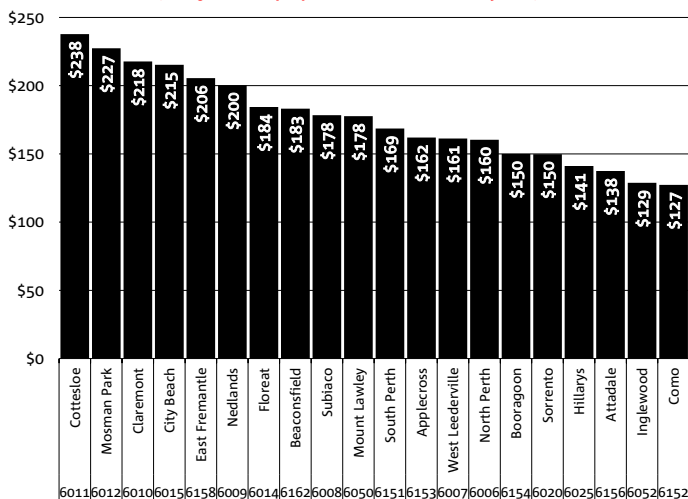
GROWTH IN NAB CHARITABLE GIVING INDEX: WA
(percentage change, rolling 12 month year-on-year)



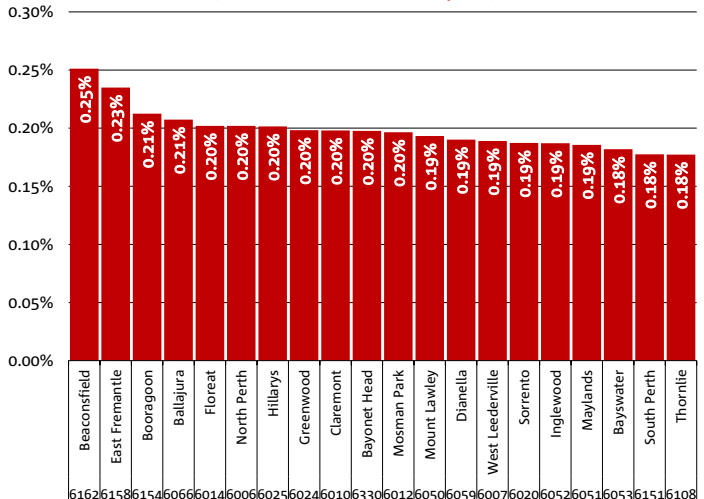
GROWTH BY CATEGORY: WA
(percentage change, rolling 12 month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING: WA
(average donation per person, 12 months to February 2017)



TOP 20 POSTCODES FOR CHARITABLE GIVING: WA
(% of income, 12 months to February 2017)



To discuss this report in more detail, please speak with your NAB Relationship Manager, email community@nab.com.au, or contact:

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Quantium is Australia's leading data analytics and marketing strategy firm. Quantium has worked with NAB for more than 6 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.

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