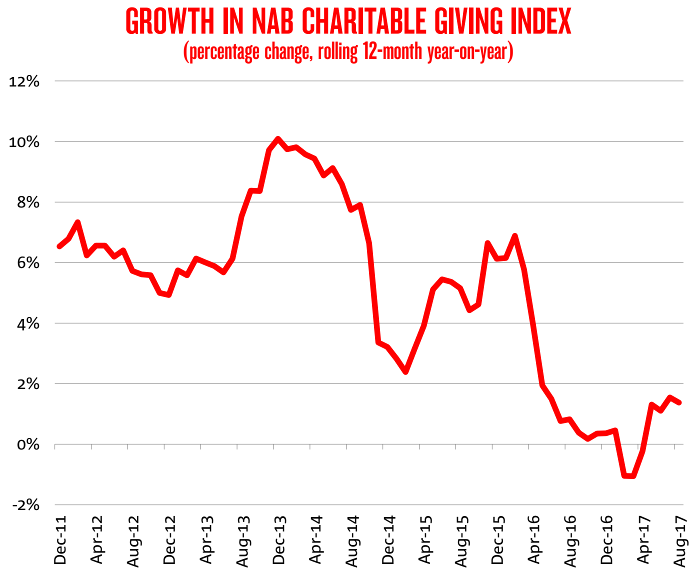
NAB CHARITABLE GIVING INDEX

INSIGHTS INTO THE DONATING BEHAVIOURS OF AUSTRALIAN CONSUMERS

NAB Behavioural & Industry Economics

August 2017



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.

Donations growth has improved since our last report. Giving to charity grew 1.4% over the year to August 2017, after falling -1.0% over the year to February 2017. In a longer term context, charitable giving has grown by around 37% since NAB first started compiling this report in 2010.

The latest results suggest that the downturn in charitable giving growth that began in early 2016 may have finally bottomed, with growth turning up since March 2017.

Looking forward, donors face headwinds from high household debt levels, slow wages growth and high utility prices, all of which may impact their desire to spend. But as wages growth slowly inches up and unemployment improves, we hope to see further growth in charitable donations.

In this latest edition, you will find detailed state data, including market share, average donation size, growth by charity sector and the most generous postcodes.

We hope this report helps charities to make better informed decisions and raise more money.

- Alan Oster, Group Chief Economist, NAB

■ This edition of NAB's Charitable Giving Index highlights the continued growth of "incentivized giving". The overall donation growth rate of 1.4% is largely due to a national increase in charitable lottery donations across all age groups. This has offset declining or neutral growth in donations in most other categories.

The sustained slowdown in growth of the "other" category may indicate that charity aggregator groups have now reached a large proportion of donors and that further growth via this channel could be limited unless they can find new avenues to generate further impact.

NAB has specialist not-for-profit relationship bankers and transactional specialists that can provide support and leadership to charitable organisations as they continue to face into the constant change of the giving sector in Australia.

The Charitable Giving Index is just one of many initiatives that NAB supports in order to provide banking services to the sector that are much more than money.
- Nathan Goonan, EGM Corporate Affairs, NAB

KEY FINDINGS

The latest NAB Charitable Giving Index report shows that charitable giving through online channels by Australian consumers increased by 1.4% over the year to August 2017 - around double the rate of growth recorded over the year to August 2016 (0.8%).

As a result, online charitable giving has grown by around 37% since NAB first started tracking this data in 2010 to around $1.9 billion (the largest annual amount recorded) - or around 60% of total “gifts and donations” reported by individuals through the ATO in 2014-15.

The latest results also suggest that the downturn in charitable giving growth that began in early-2016 may have finally bottomed, with growth turning up since March 2017.

While many non-economic factors play a role in influencing why donors give (e.g. altruism, emotional attachments, religious beliefs, events, the desire for status or social pressure), economic conditions also play a key role in shaping decisions.

Economic growth in Australia picked up in the June quarter. The recent run of economic data has (for the most part) also been upbeat, consistent with the strong results evident in the NAB Business Survey. The labour market has been a particular strength of the economy so far this year with strong gains in employment (but underemployment is keeping a lid on wages growth).

Particularly important for the charity sector, household spending picked up in the June quarter (but households are still cautious amid high debt levels). Encouragingly, while some of this spending may have been tied to the dwelling construction cycle, stronger growth in discretionary spending categories was an encouraging sign following a tilt towards spending on essentials over non-essentials in recent years, including charity.

KEY NAB CHARITABLE GIVING STATISTICS

	INDEX (annual avg)		% CHANGE (annual)	
	Aug16	Aug17	Aug16	Aug17
NAB Charitable Giving Index	**149.8**	**151.9**	**0.8%**	**1.4%**
Animals & Environment	122.3	120.3	0.0%	-1.6%
Cancer	302.2	309.5	0.4%	2.4%
Community & Children/Family	201.3	202.4	4.7%	0.5%
Medical Research	174.1	162.1	2.2%	-6.9%
Health & Disability	201.3	196.6	2.9%	-2.4%
Humanitarian Services	93.9	93.8	-6.4%	-0.1%
Charitable Lotteries	196.1	222.6	9.5%	13.5%
Other	774.6	765.7	11.2%	-1.1%

By sector, donations growth was mixed. Overall giving in the year to August 2017 grew in only 3 categories - Charitable Lotteries (13.5%), Cancer (2.4%) and Community Service & Children/Family (0.5%). It fell in 4 other categories - Medical Research (-6.9%), Health & Disability (-2.4%), Animals & Environment (-1.6%), Other (-1.1%) and was flat for Humanitarian Services (-0.1%).

Charity donations growth fell in all age groups under 45, but increased in all other groups led by over 65s (5.4%). Donations growth also accelerated in Metropolitan (1.8%) areas, but was flat in Regional (0.1%) areas.

The state with the highest growth in giving was South Australia at 7.4%. Victoria (2.9%) and the ACT (2.2%) were the only other states that out-performed the national average. Modest growth was reported in Tasmania (1.3%), NSW (0.9%) and Queensland (0.5%).

In contrast, WA experienced a -3.0% fall in donations growth - by far the worst result of all the states. The WA economy also contracted sharply over the year to June 2017, with state final demand falling more than 7% in nominal terms. Donations growth in the Northern Territory also fell slightly (-0.2%).

Humanitarian Service charities still attract the biggest share of total online charity giving - around 32% of all donations. It also dominated market share in all states bar Queensland where Charitable Lotteries led the way.

Charitable Lotteries was next biggest nationally with a 17% market share. The sector also continues to capture an ever growing share of the online donations market - almost doubling from around 9% in 2011.

Market share in all other categories was broadly unchanged and was again smallest for Medical Research (4%) charities.

Average total donation size rose $1 to $355 per donor over the year to August 2017. Donation size was biggest for Humanitarian Services, but fell $9 to $429. Donation size was also marginally lower for Community Service & Children Family ($249), Animals & Environment ($220) and Health & Disability ($171). It increased in all other sectors, with the biggest gain seen in Medical Research (up $15 to $163) - despite a near 7% contraction in overall giving to this sector over the year.

Average donation size was higher in metropolitan areas ($366) than in regional areas ($323), likely reflecting higher average incomes in city areas. It was also biggest for over 65s ($476) - a group that also consistently rates happiest and lowest for financial anxiety according to NAB’s wellbeing and consumer research.

Woollahra NSW 2110 was the most generous postcode in Australia by dollars given in the year to August 2017, donating $326 per person - over 3 times the national average ($101). Cremorne NSW 2090 ($312), Toorak VIC

3142 ($304), Mosman NSW 2088 ($304) and Fitzroy North VIC 3068 ($301) were the next highest.

The 20 most postcodes are typically high income areas, enjoying an average income of around $120,000 - double the national average of just under $60,000.

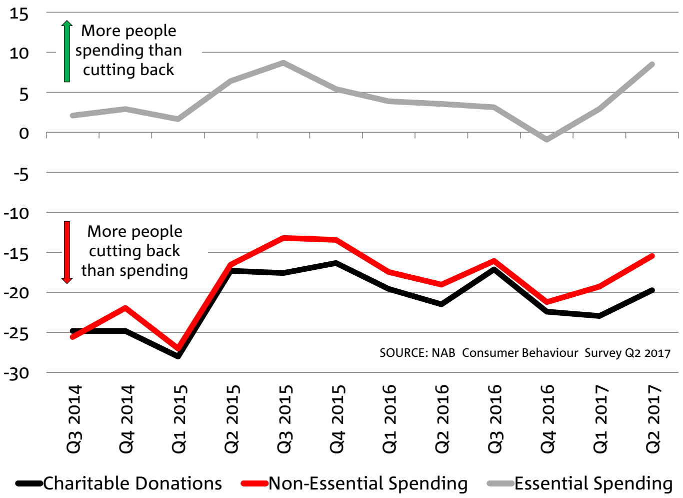
When generosity is expressed as a share of taxable income, Fitzroy North VIC 3068 and Sturt SA 5047 (with average incomes of $75,000 and $47,000 respectively) were the most generous in Australia, each donating 0.40% of their incomes to charity.

Castlemaine VIC 3450 was next (0.37%), followed by Maleny QLD 4552 (0.37%), Blaxland NSW 2774 (0.35%), Glenelg South SA 5045 (0.34%) and Brunswick VIC 3056 (0.34%). By this measure, the top 20 postcodes had average incomes of $60,000 - around half the average income of top 20 postcodes by dollar amount.

CONSUMER BEHAVIOUR, ECONOMIC OUTLOOK & IMPLICATIONS FOR CHARITIES

NAB's June quarter Consumer Behaviour Survey was encouraging. The survey indicated that relatively low levels of consumer anxiety (despite a small uptick) and lower concerns in Australian households relating to their current financial position were helping to support more positive spending behaviours.

NAB CONSUMER SPENDING BEHAVIOURS
(net balance)



NAB's measure of Household Spending Behaviours (which counts the number of consumers that spent more against those that spent less) continues to paint a picture of a conservative (but steadily improving) consumer since late-2016.

NAB's overall spending indicator rose to -6 in Q2 2017 (from -10 in Q1 2017), indicating that the number of consumers that cut back their overall spending still out-numbered those that increased their spending.

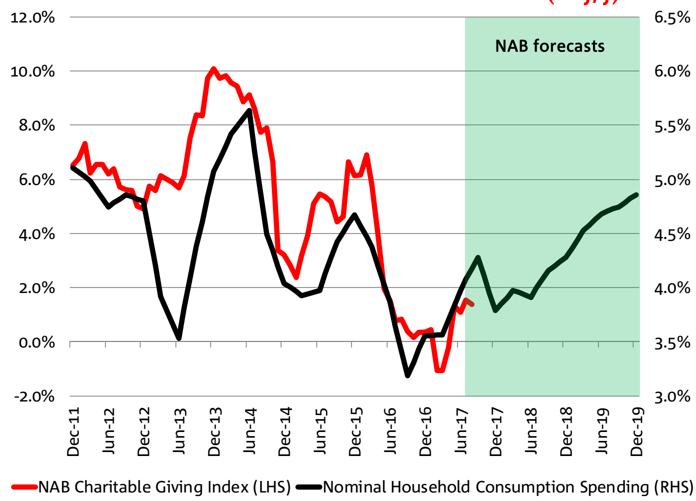
While more consumers increased spending on "essentials" (+3 to +8), there were positive signs when it came to "non-essential" spending. The Survey showed a further reduction in the number of consumers cutting back (-19 to -15) during the quarter - with those cutting back on charitable donations also lower (-23 to -20).

The pick-up in household spending seen in the Q2 national accounts was in line with strong employment growth in the first half of this year. However, more recent retail data suggests a notable slowing in June and July following strength in April and May.

It is also likely that higher energy prices will weigh on discretionary spending in Q3. The increase in the minimum wage should assist lower paid workers to some extent (despite the loss of penalty rates for some), although the general trend for wages and household income growth is for only very gradual improvement.

NAB Economics expects relatively slow growth in nominal household consumption of around 4% in the coming year despite further gains in employment, picking up slightly to around 5% by end-2019, as households continue to exercise caution amid high household debt levels.

GROWTH IN NAB CHARITABLE GIVING INDEX VS. NOMINAL HOUSEHOLD CONSUMPTION SPENDING (% y/y)



Given the strong relationship between nominal growth in the NAB charitable giving index and nominal household consumption spending, this modest pick-up in household spending growth may also help support growth in charity donations over the next 2 years.

'The Charitable Giving Index provides valuable insights for charities and the not-for-profit sector. This report provides 'The Florey Institute of Neuroscience and Mental Health' with a greater understanding of community behaviour and activity to help guide our plans and activity.'

The Florey Institute of Neuroscience and Mental Health

KEY FINDINGS: STATE

AUSTRALIAN CAPITAL TERRITORY (ACT)

- Charitable giving in the ACT grew 2.2% in the year to August 2017 (-3.1% in the year to August 2016).
- Donations grew fastest for Medical Research (19.6%) and slowest for Other charities (-15.7%).
- Humanitarian Services (43%) had the biggest market share and Medical Research (4%) the smallest.
- Average donation size rose to $444 in the year to August 2017 ($441 in 2016) - highest of all states.
- Deakin (2600) the most charitable for dollar giving ($271) and O'Connor (2602) by income (0.33%).

NEW SOUTH WALES (NSW)

- Charitable giving in NSW grew 0.9% in the 12 months to August 2017 (0.5% in 2016).
- Donations growth was fastest for Charitable Lotteries (9.3%) and slowest for Other charities (-5.7%).
- Humanitarian Services (34%) had the biggest market share and Medical Research (4%) the smallest.
- Average donation size was unchanged at $394 in the year to August 2017.
- Woollahra (2025) the most charitable for dollar giving ($326) in NSW and Australia. Blaxland (2774) the most charitable by income (0.35%).

NORTHERN TERRITORY (NT)

- Charitable giving in the NT fell -0.2% in the 12 months to August 2017 (6.0% in 2016).
- Donations grew fastest for Other charities (23.4%) and slowest for Community Service & Children/Family (-24.7%).
- Humanitarian Services (30%) had the biggest market share and Animals & Environment, Medical Research, and Other charities the smallest (7% each).
- Average donation fell to $361 in the year to August 2017 ($367 in 2016).
- Nightcliff (810) the most charitable suburb for dollar giving ($109) and Katherine (850) the most charitable by income (0.19%).

QUEENSLAND (QLD)

- Charitable giving in QLD grew 0.5% in the 12 months to August 2017 (-1.0% in 2016).
- Donations grew fastest for Charitable Lotteries (8.9%) and slowest for Medical Research (-15.2%).
- Charitable Lotteries (28%) had the biggest market share and Medical Research (4%) the smallest.
- Average donation size increased to $314 in the year to August 2017 ($313 in 2016) - lowest of all states.
- Yeronga (4104) most charitable suburb for dollar giving ($207) and Maleny (4552) the most charitable by income (0.37%).

SOUTH AUSTRALIA (SA)

- Charitable giving in SA grew 7.4% in the 12 months to August 2017 (7.4% in 2016) - fastest of all states.
- Donations growth was fastest for Charitable Lotteries (44.8%) and slowest for Health & Disability (-7.5%).
- Humanitarian Services (29%) had the biggest market share and Medical Research (4%) the smallest.
- Average donation size rose to $372 in the year to August 2017 ($359 in 2016).
- Torrens Park (5062) the most charitable for dollar giving ($247) and Sturt (5047) the most charitable by income (0.40%) in both SA and equal top in Australia.

TASMANIA (TAS)

- Charitable giving in TAS grew 1.3% in the year to August 2017 (2.1% in 2016).
- Donations growth was fastest for Cancer (18.9%) and slowest for Health & Disability (-14.5%).
- Humanitarian Services (42%) had the biggest market share and Medical Research (3%) the smallest.
- Average donation size increased to $332 in the year to August 2017 ($331 in 2016).
- South Hobart (7004) the most charitable suburb for dollar giving ($143) and Howrah (7018) the most charitable by income (0.27%).

VICTORIA (VIC)

- Charitable giving in VIC grew 2.9% in the 12 months to August 2017 (2.1% in 2016).
- Donations growth was fastest for Cancer (11.2%) and slowest for Medical Research (-9.3%).
- Humanitarian Services (34%) had the biggest market share and Medical Research (5%) the smallest.
- Average donation size rose to $348 in the year to August 2017 ($343 in 2016).
- Toorak (3142) the most charitable suburb for dollar giving ($304) and Fitzroy North (3068) the most charitable by income (0.40%) in both VIC and Australia (equal top).

WESTERN AUSTRALIA (WA)

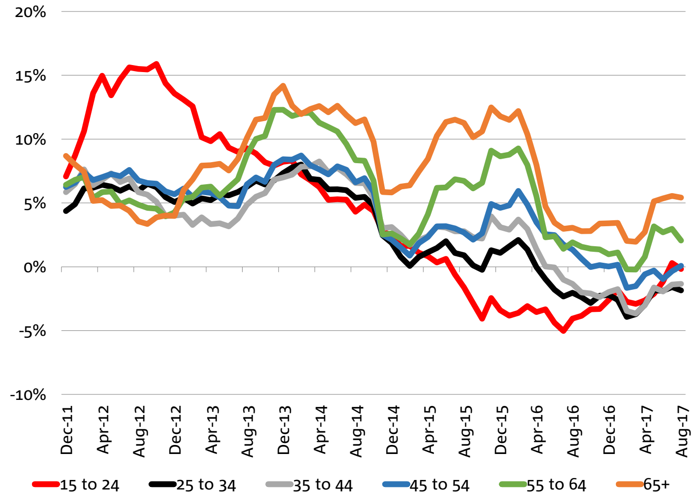
- Charitable giving in WA fell -3.0% in the year to August 2017 (-1.6% in 2016) - slowest of all states.
- Donations growth was fastest for Charitable Lotteries (21.2%) and weakest for Cancer (-13.6%).
- Humanitarian Services (34%) had the biggest market share and Medical Research (3%) the smallest.
- Average donation size fell to $315 in the year to August 2017 ($327 in 2016).
- Mosman Park (6012) the most charitable suburb for dollar giving ($261) and Beaconsfield (6162) the most generous by income (0.31%).

See state sheets below for more detail

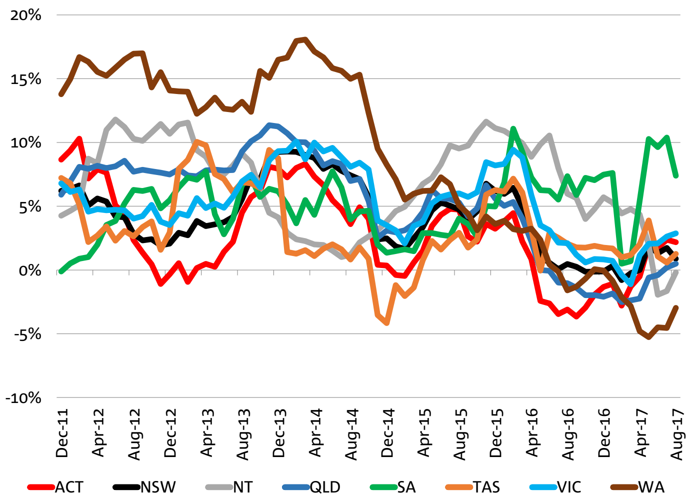
CHARITY GROWTH TRENDS

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

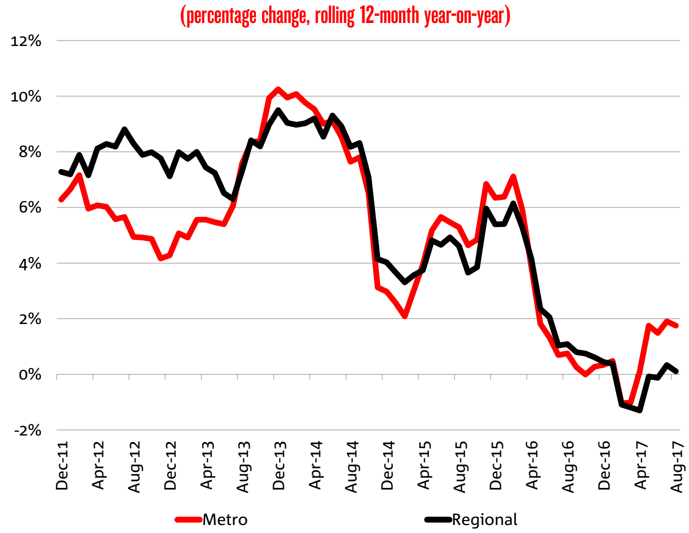
GROWTH IN NAB CHARITABLE GIVING INDEX: AGE
(percentage change, rolling 12-month year-on-year)



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)



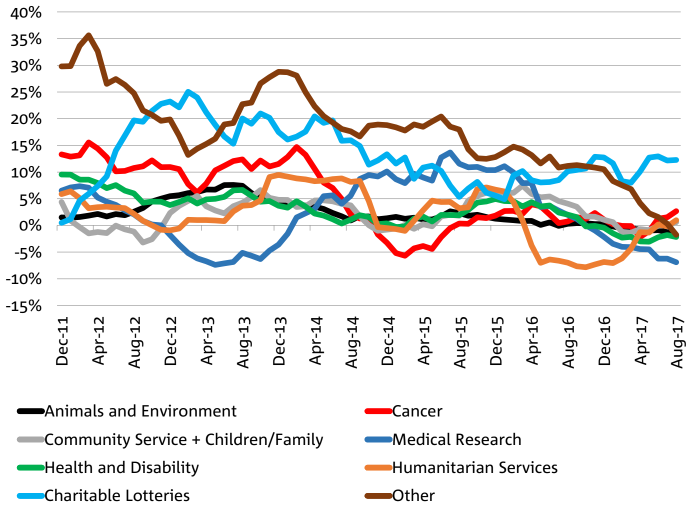
SUMMARY

- Overall online charitable giving grew 1.4% over the year to August 2017, up from 0.8% over the same period a year earlier, and continuing to uptrend seen since March 2017.
- Charitable giving grew in most states, with SA (7.4%), Victoria (2.9%) and the ACT (2.2%) out-performing the national average. Modest growth was reported in Tasmania (1.3%), NSW (0.9%) and Queensland (0.5%). Growth contracted slightly in the NT (-0.2%), while WA (-3.0%) experienced a -3% fall in donations growth - by far the worst result of all the states.
- Charitable giving grew in Metropolitan areas (1.8%), but was broadly unchanged in Regional areas (0.1%). Growth in Metropolitan areas has now been out-pacing that in Regional areas since the start of this year, after lagging through much of 2016.
- Charitable giving contracted in all age groups under 45, with the biggest fall recorded in the 25-34 age group (-1.9%). Growth was fastest in the over 65 age group (5.4%) - and by a significant margin (5.4%).

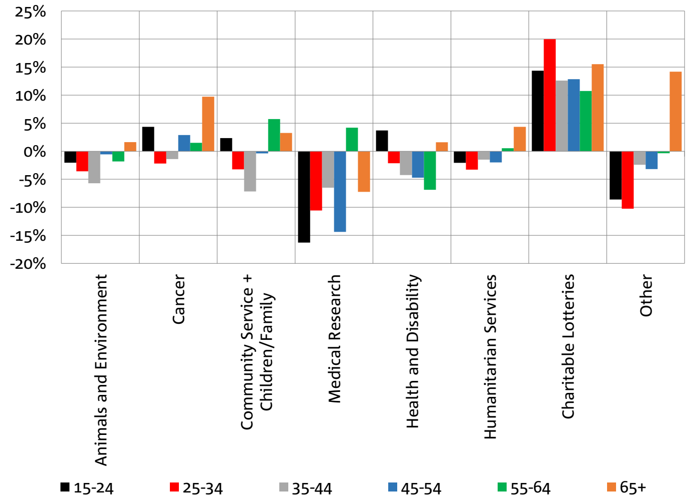
> *'Baby Boomers give more generously to charities than those from Generation Y, contributing 3 times more per donor on average.'*
>
> *Wade Tubman, Quantium*

GROWTH BY CATEGORY

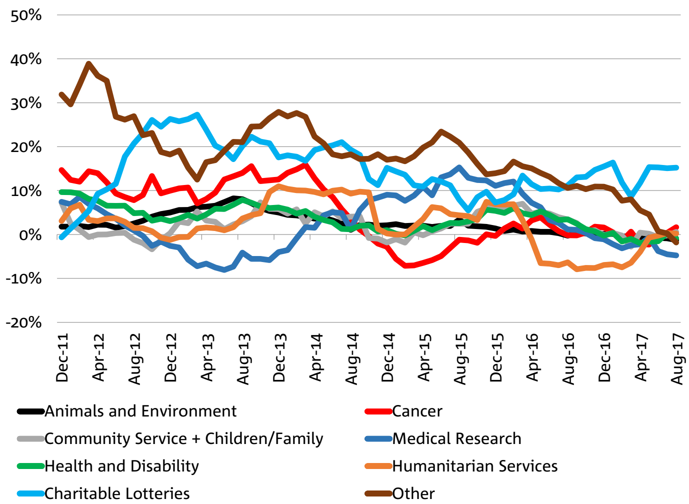
GROWTH IN NAB CHARITABLE GIVING INDEX: CATEGORY
(percentage change, rolling 12-month year-on-year)



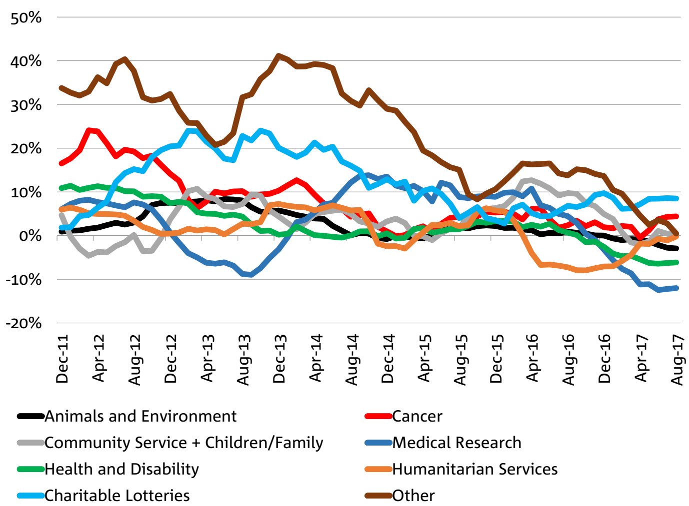
GROWTH IN NAB CHARITABLE GIVING INDEX: AGE
(annual growth, year to August 2017)



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



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

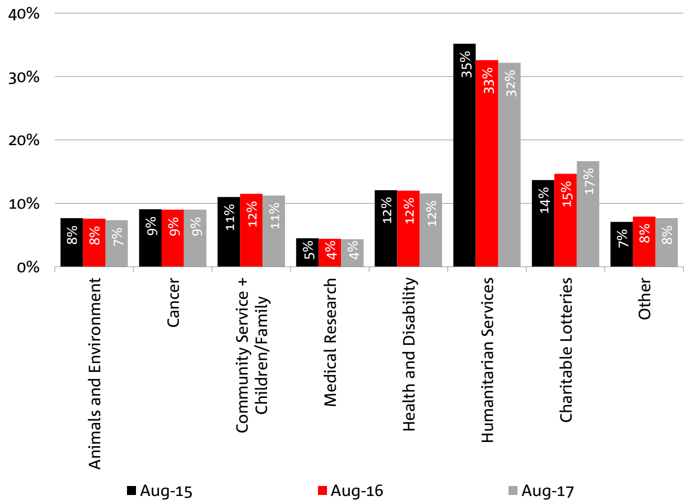


SUMMARY

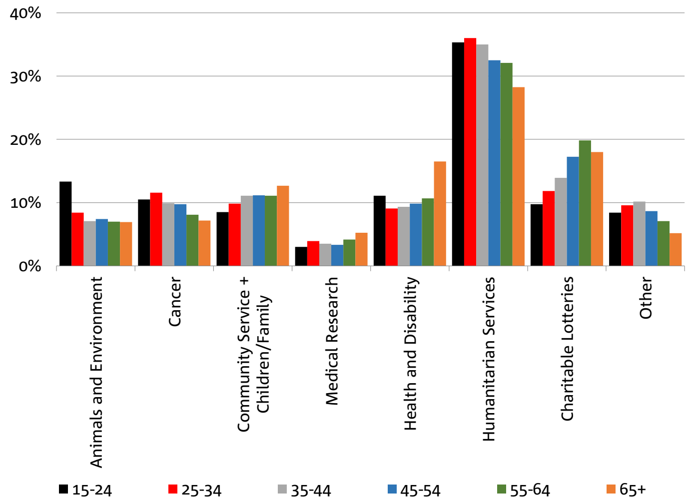
- Donations growth varied significantly across charity categories. Charitable Lotteries continued to out-perform, growing 13.5% over the year to August 2017. Giving also grew modestly for Cancer (2.4%) and Community Service & Children/Family (0.5%). Donations growth contracted in all other categories, led by Medical Research (-6.9%).
- Charitable Lotteries was the fastest growing category in both Metropolitan (15.2%) and Regional areas (8.5%). Cancer was the next fastest growing category in both Metropolitan (1.7%) and Regional (4.4%) areas.
- In contrast, donations growth over the year to August 2017 was weakest for Medical Research in both Metropolitan (-4.8%) and Regional (-12.0%) areas. Other charities (-1.8%) was the next weakest performer in Metropolitan areas, and Health & Disability (-6.1%) in Regional areas.
- Charitable Lotteries was the only category that grew across all age groups, led by 25-34 year olds (20.0%). Medical Research charities experienced a significant fall in the rate of giving growth in all age groups, except among 55-64 year olds (4.2%).
- Giving to Other charities (14.2%), Cancer (9.7%) and Humanitarian Services (4.4%) was significantly faster among over 65s than in all other age groups.

MARKET SHARE

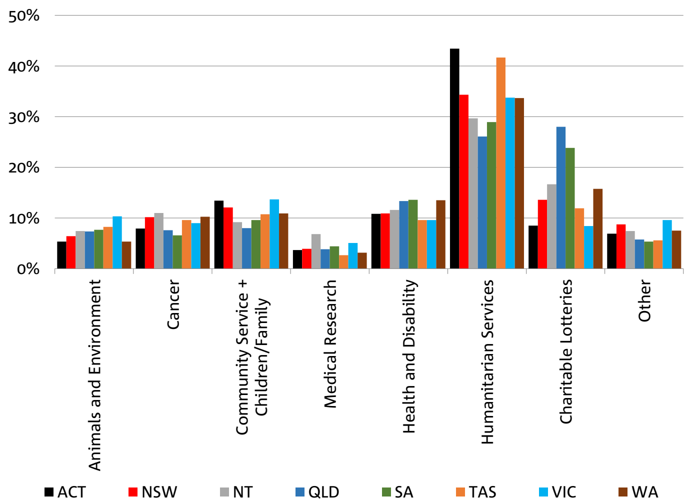
MARKET SHARE OF TOTAL CHARITY DONATIONS
(annual averages)



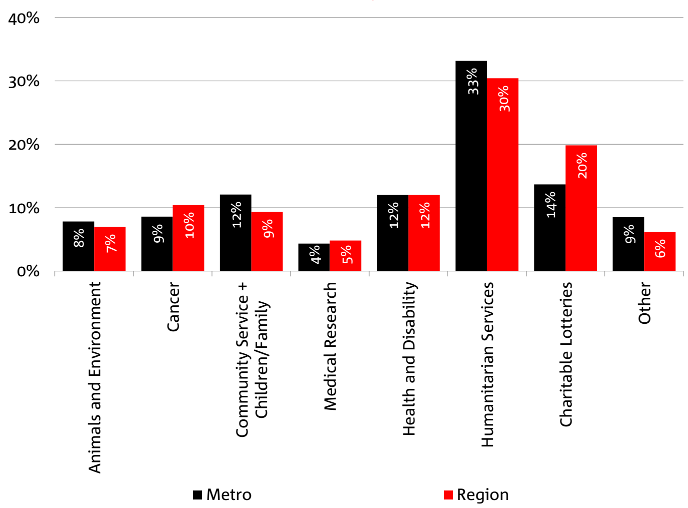
MARKET SHARE OF TOTAL CHARITY DONATIONS: AGE
(12 months to August 2017)



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



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

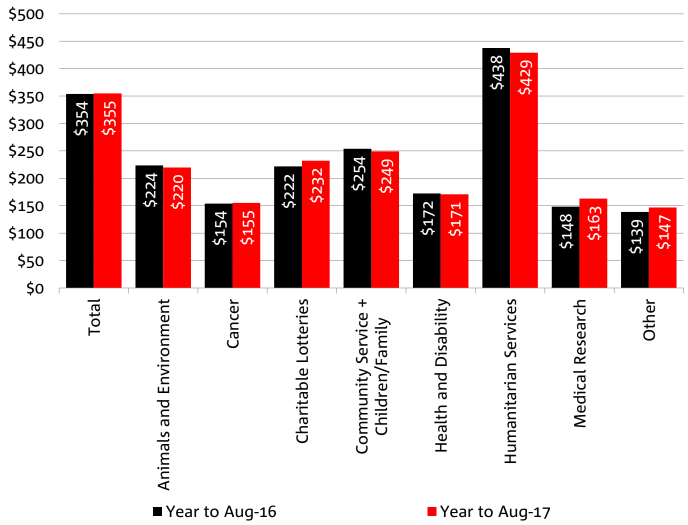


SUMMARY

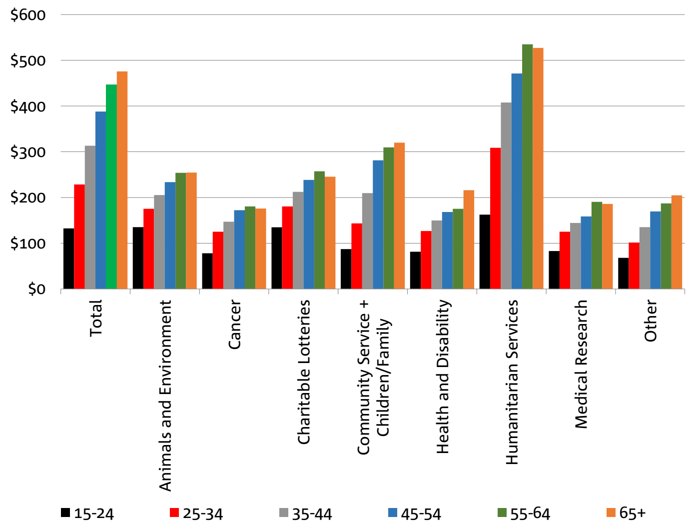
- Humanitarian Services accounted for the largest share of total donations, but fell from 33% to 32% over the year to August 2017. The share of giving to Charitable Lotteries continued growing, making up 17% of all donations (15% a year ago and almost doubling since 2011). Market share in all other categories was broadly unchanged.
- Humanitarian Services attracted the biggest share of donations in most states - ranging from 43% in the ACT to 29% in SA/NT. Queensland was the exception, with Charitable Lotteries (28%) the biggest, followed by Humanitarian Services (26%).
- Humanitarian Services accounted for the biggest share of donations in all areas - but slightly more in Metropolitan (33%) than Regional (30%). Charitable Lotteries contributed noticeably more in Regional (20%) than Metropolitan (14%) areas. Market share was about the same in all other categories, except Community Services & Children/Family and Other charities, where they accounted for a slightly bigger share in Metropolitan areas.
- Humanitarian Services also attracted the largest share of donations in all age groups, but ranged from 28% for over 65s to 36% for 25-34 year olds.
- Giving to Animals & Environment (13%) by 15-24 year olds accounted for a much bigger share of donations than in all other age groups. Over 65s donated a noticeably larger share to Health & Disability (17%) and over 45s to Charitable Lotteries, led by 55-64 year olds (20%).

AVERAGE DONATION

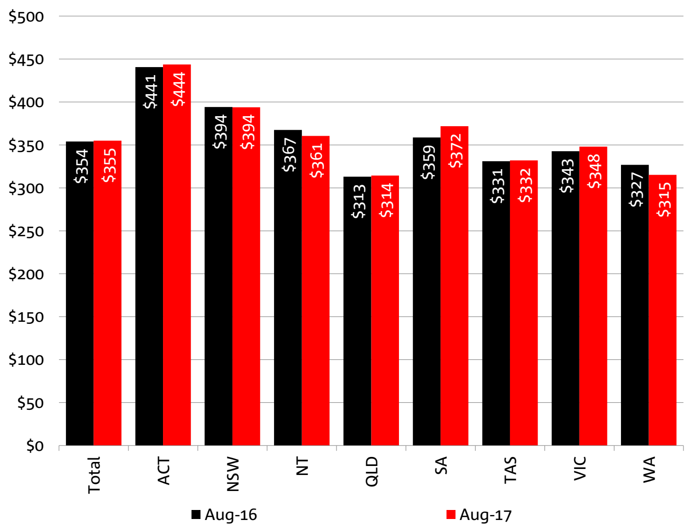
AVERAGE ANNUAL DONATION PER DONOR



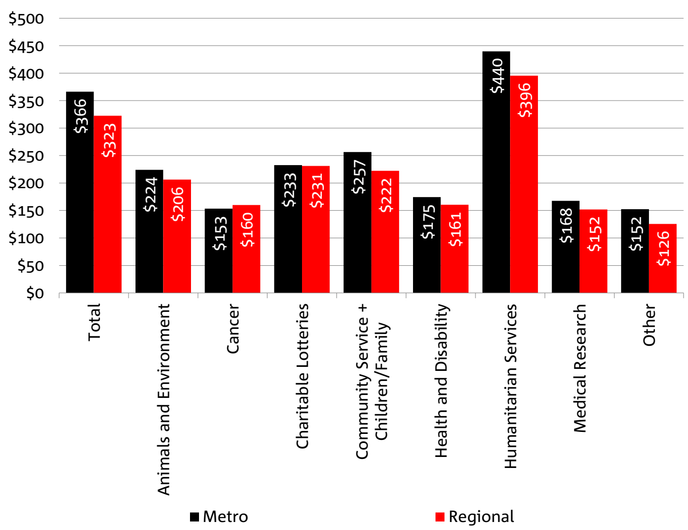
AVERAGE ANNUAL DONATION PER DONOR: AGE



AVERAGE ANNUAL DONATION PER DONOR: STATE



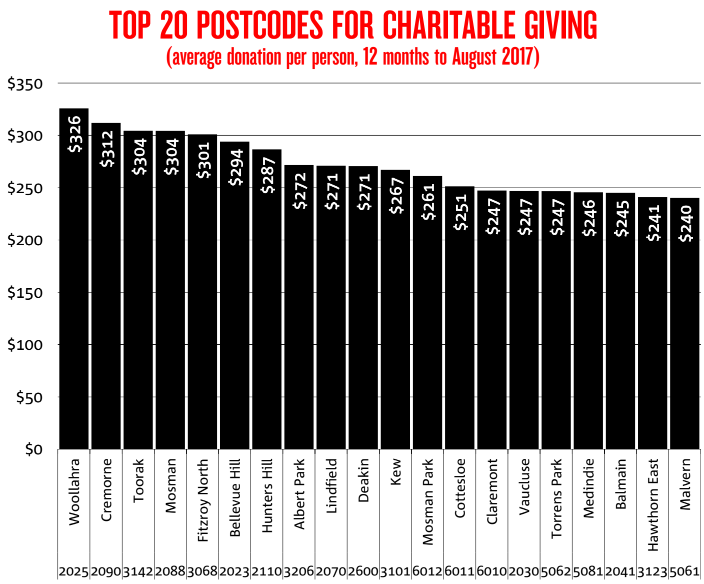
AVERAGE ANNUAL DONATION PER DONOR: REGION

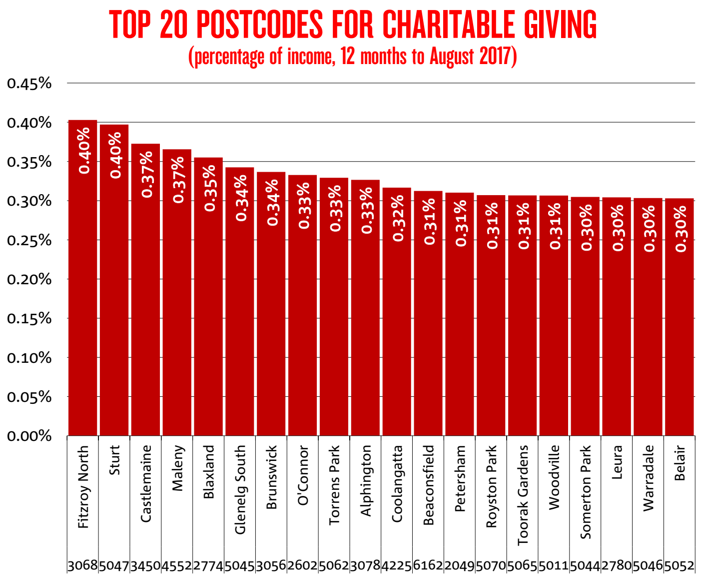


SUMMARY

- Average donation size per donor increased by $1 to $355 over the year to August 2017.
- Donation size was biggest for Humanitarian Service (down $9 to $429), and over 2 times larger than for Other (up $8 to $147), Cancer (up $1 to 155) and Health & Disability (down $1 to $171).
- Average donation size increased most for Medical Research charities (up $15 to $163), despite experiencing a near 7% fall in donations growth.
- By state, donors in the ACT had the highest average donation (up $3 to $444), followed by NSW (unchanged at $394) and SA (up $13 to $372). Queensland (up $1 to $314) had the lowest, followed by WA (down $12 to $315).
- By region, average donations were higher in Metropolitan ($366) than Regional ($323) areas. Metropolitan donations on average were also higher in all charity categories, except Cancer, where they were bigger in Regional areas.
- The relationship between average donation size and age remains strong, with donation size typically rising with age in all categories. In the year the year to February 2017, average total donation size ranged from $132 for 15-24 year olds to $476 for over 65s.

TOP 20 POSTCODES





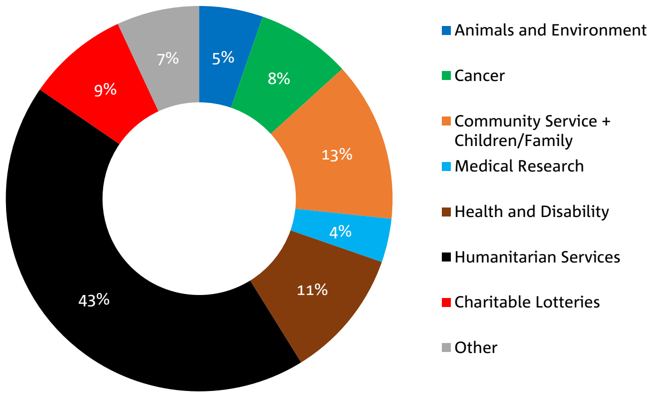
SUMMARY

- Woollahra NSW (2025) emerged as the most generous postcode in the country by dollars given in the year to August 2017, with an average donation of $326 per person - over 3 times the national average ($101).
- Cremorne NSW (2090) was the next most generous donating $312, followed by Toorak VIC (3142) with $304, Mosman NSW (2088) with $304 and Fitzroy North VIC (3068) with $301.
- The 20 most generous postcodes are mostly high income areas. The latest data from the ATO indicates an average taxable income of just over $120,000 in 2014/15 in these postcodes - more than double the national average of just under $60,000.
- Only 6 postcodes in the top 20 had an average income below $100,000, with Fitzroy North VIC (3068) and Torrens Park SA (5062) the lowest (both around $75,000).
- A different picture emerges when average donations are expressed as a percentage of taxable incomes.
- In this instance, Fitzroy North VIC (3068) and Sturt SA (5047), with averages income of around $75,000 and $47,000 respectively, were ranked as the most generous postcodes in Australia, each donating 0.40% of their average incomes to charity.
- Castlemaine VIC (3450) with an average donation of 0.37% of income, Maleny QLD (4552) with 0.37%, Blaxland NSW (2774) with 0.35%, Glenelg South SA (5045) with 0.34% and Brunswick VIC (3056) with 0.34% were the next most generous suburbs.
- It is also obvious that the 20 most generous postcodes by income had an average taxable income of just under $60,000 - around half that of the top 20 postcodes by dollar amount.

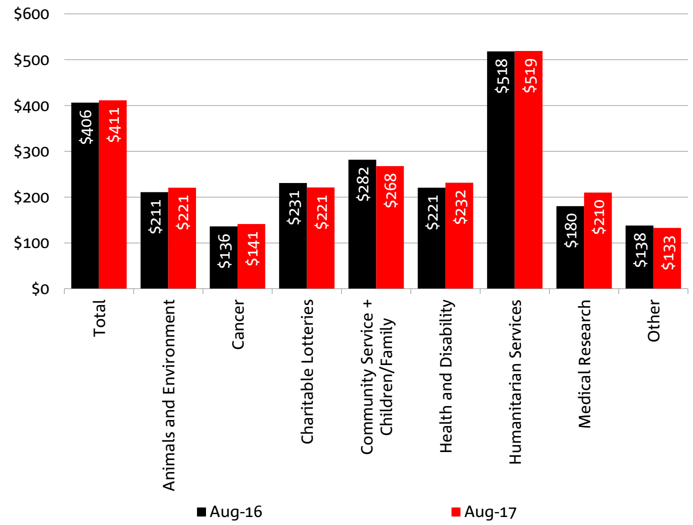
NOTES:
All data is non-seasonally-adjusted (nsa).
Data is produced by Quantium and includes donations via credit card, direct debit, BPAY and EFTPOS. Direct transfers into charity bank accounts are not captured (e.g. bequests and cheque donations may not be captured).
Around 600 charity brands are included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

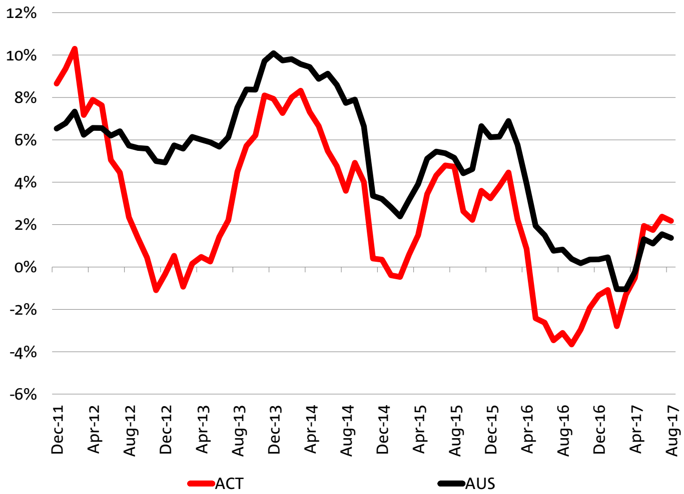
MARKET SHARE OF TOTAL CHARITY DONATIONS: ACT
(12 months to August 2017)



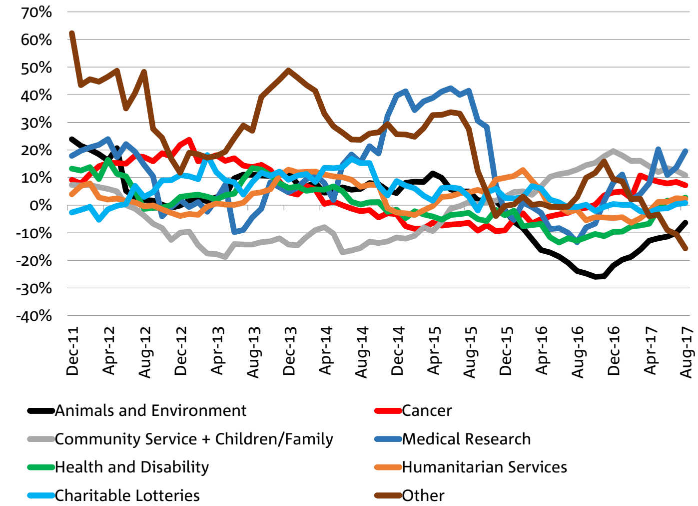
AVERAGE ANNUAL DONATION PER DONOR: ACT



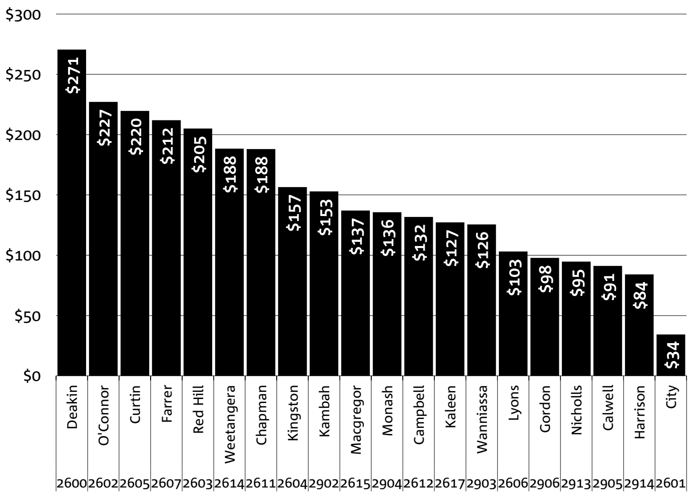
GROWTH IN NAB CHARITABLE GIVING INDEX: ACT
(percentage change, rolling 12-month year-on-year)



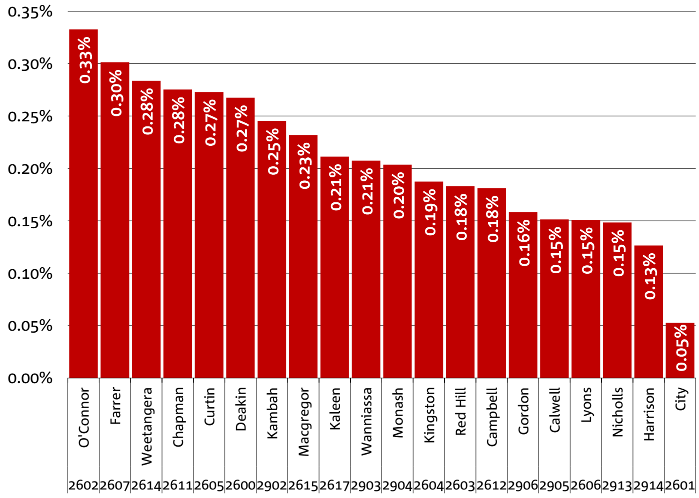
GROWTH IN NAB CHARITABLE GIVING INDEX: ACT
(percentage change, rolling 12-month year-on-year)



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

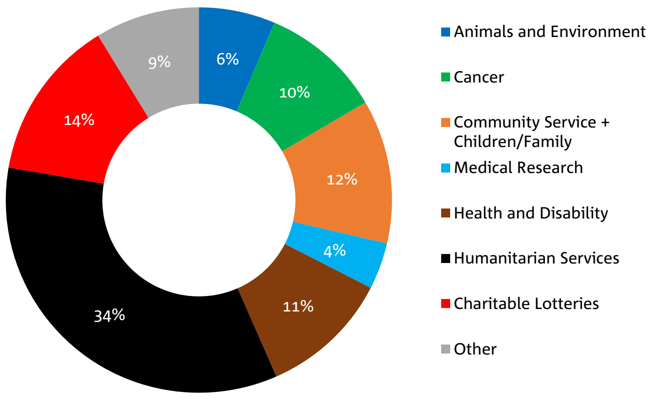


TOP 20 POSTCODES FOR CHARITABLE GIVING: ACT
(% of income, 12 months to August 2017)

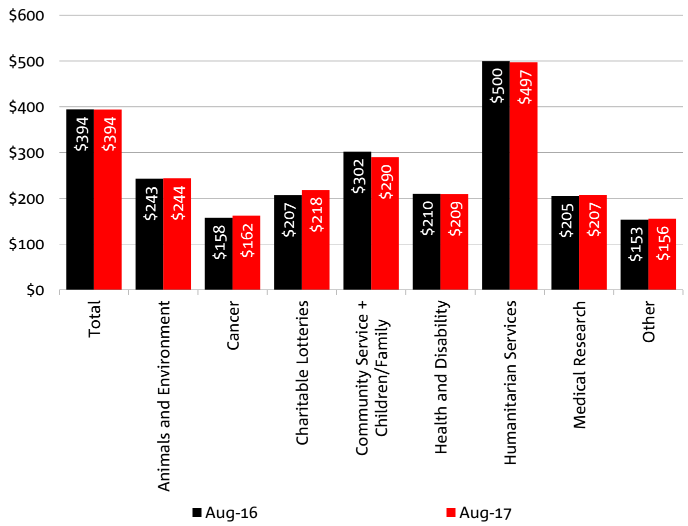


NEW SOUTH WALES (NSW)

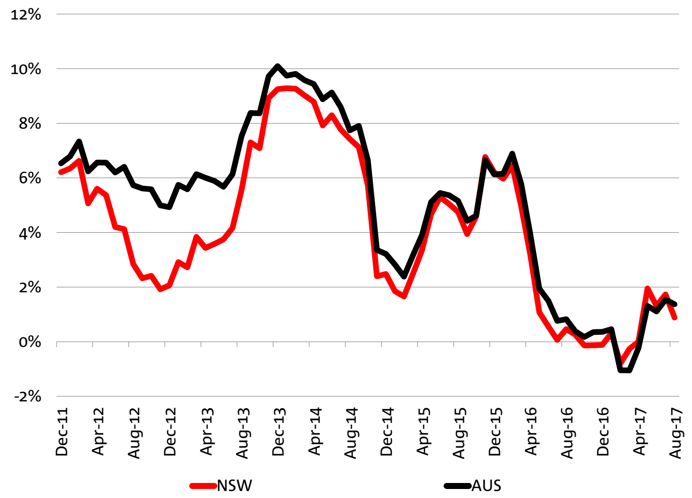
MARKET SHARE OF TOTAL CHARITY DONATIONS: NSW
(12 months to August 2017)



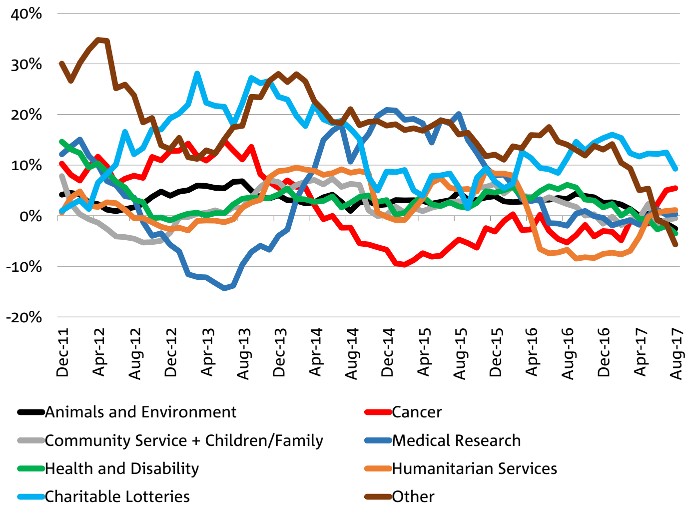
AVERAGE ANNUAL DONATION PER DONOR: NSW



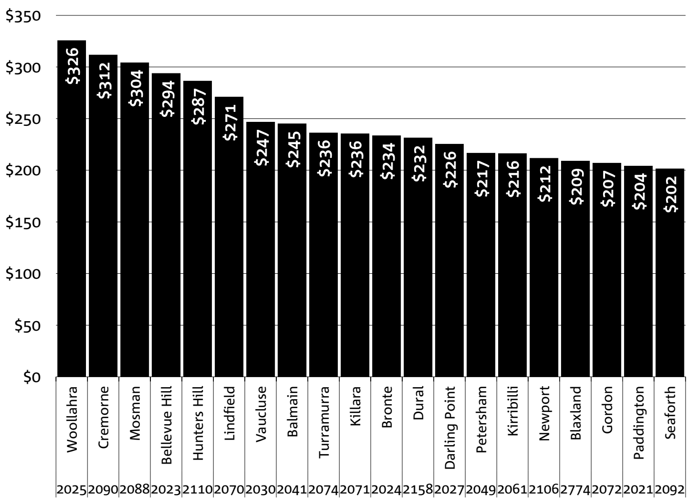
GROWTH IN NAB CHARITABLE GIVING INDEX: NSW
(percentage change, rolling 12-month year-on-year)



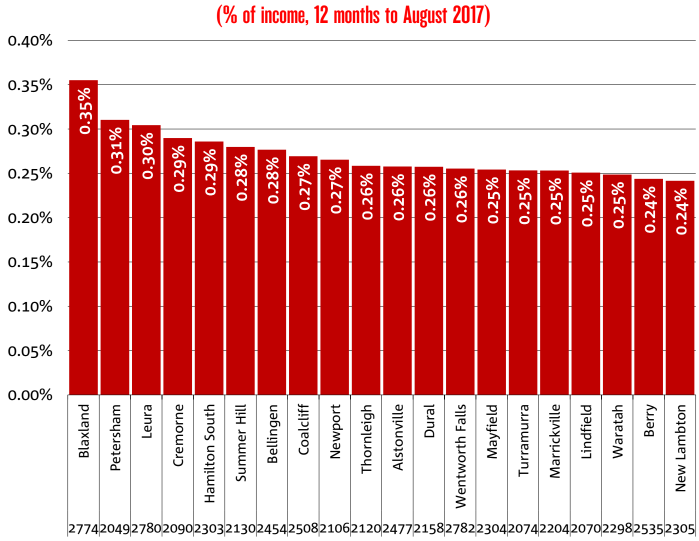
GROWTH IN NAB CHARITABLE GIVING INDEX: NSW
(percentage change, rolling 12-month year-on-year)



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



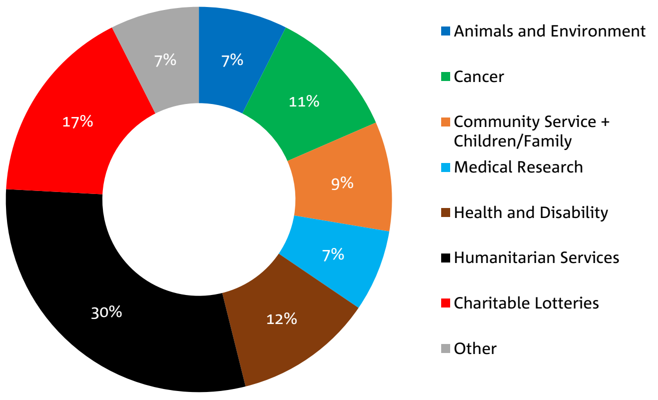
TOP 20 POSTCODES FOR CHARITABLE GIVING: NSW
(% of income, 12 months to August 2017)



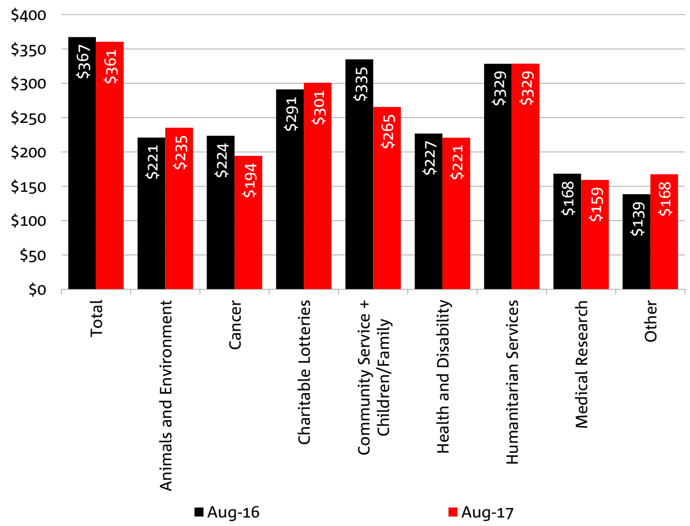
NORTHERN TERRITORY (NT)

MARKET SHARE OF TOTAL CHARITY DONATIONS: NT

(12 months to August 2017)

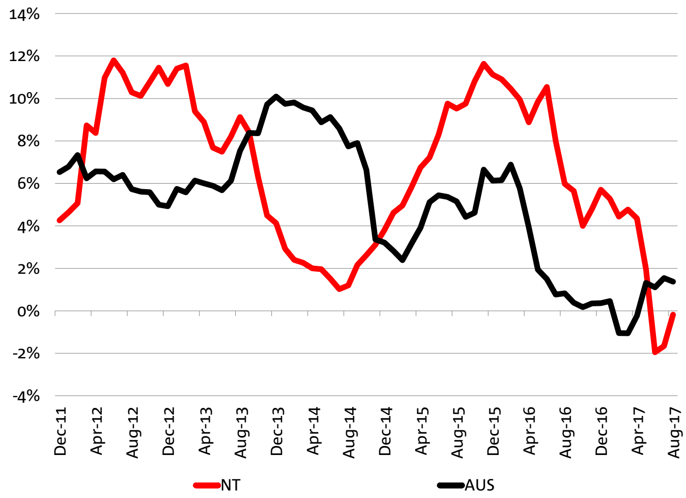


AVERAGE ANNUAL DONATION PER DONOR: NT



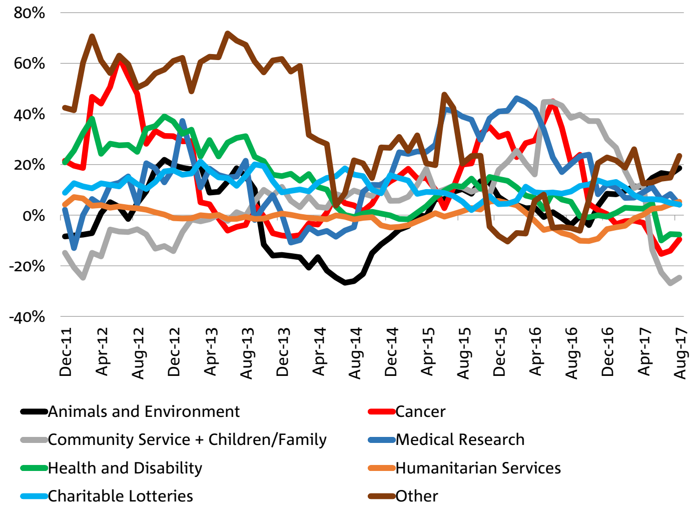
GROWTH IN NAB CHARITABLE GIVING INDEX: NT

(percentage change, rolling 12-month year-on-year)



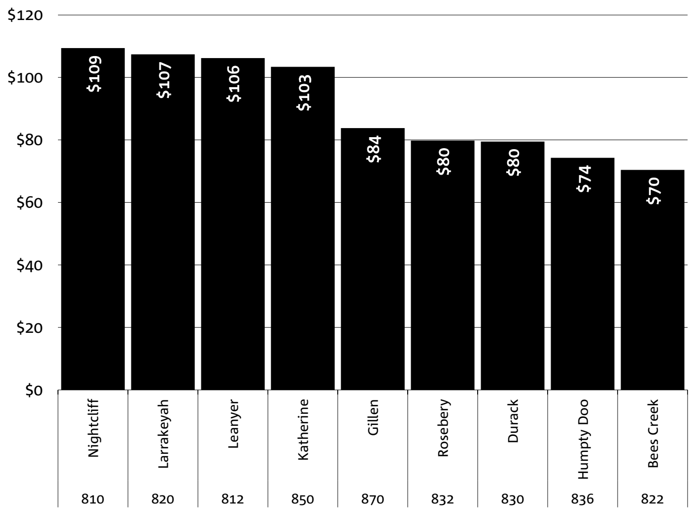
GROWTH IN NAB CHARITABLE GIVING INDEX: NT

(percentage change, rolling 12-month year-on-year)



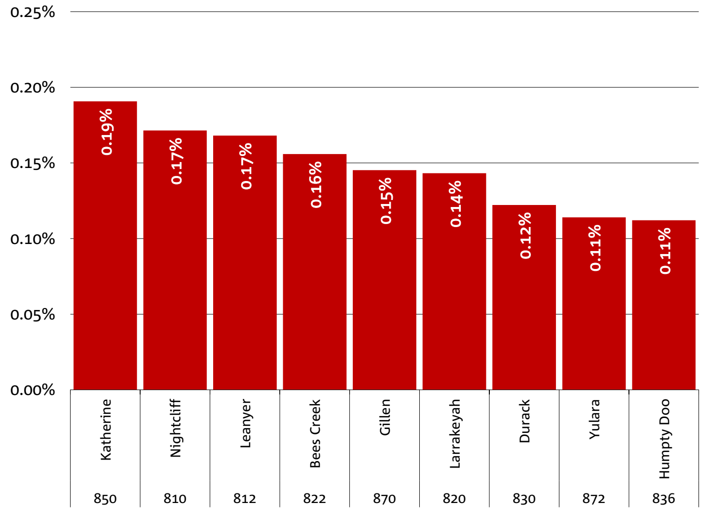
TOP 9 POSTCODES FOR CHARITABLE GIVING: NT

(average donation per person, 12 months to August 2017)



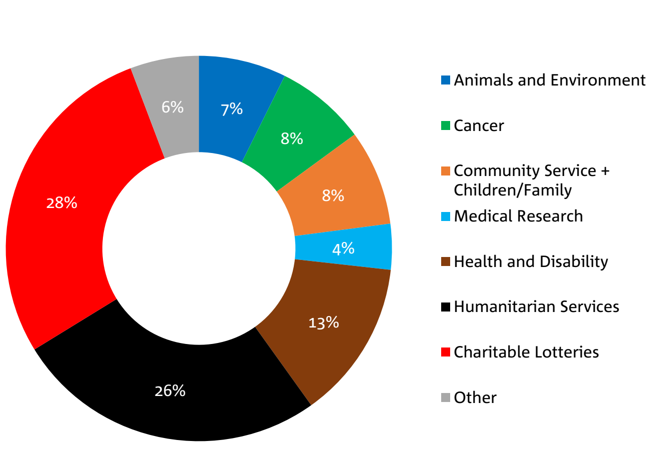
TOP 9 POSTCODES FOR CHARITABLE GIVING: NT

(% of income, 12 months to August 2017)

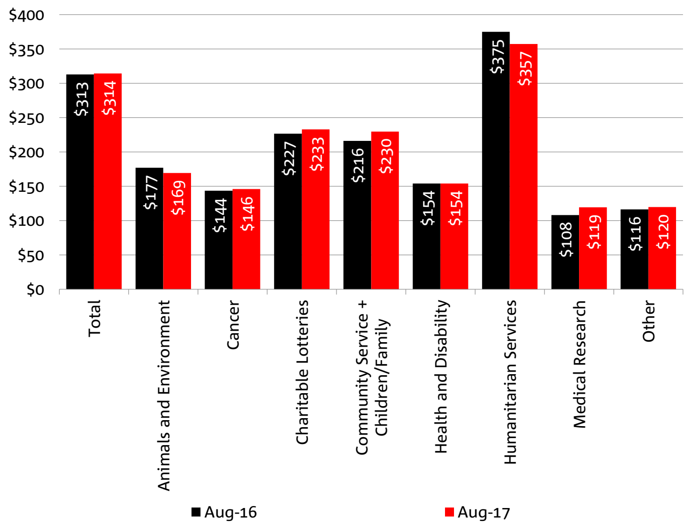


QUEENSLAND (QLD)

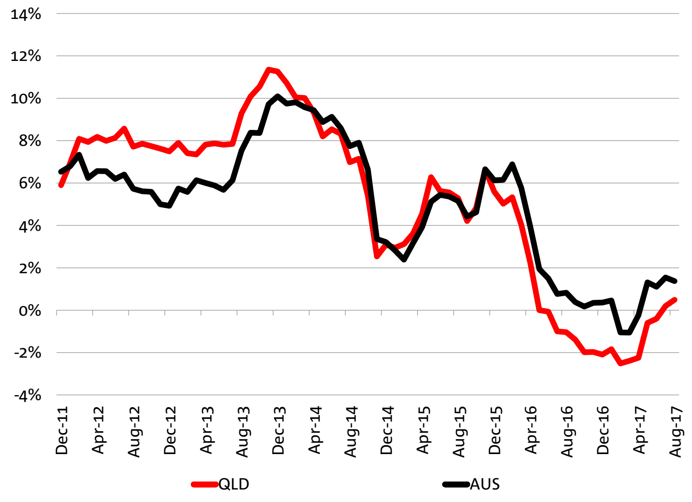
MARKET SHARE OF TOTAL CHARITY DONATIONS: QLD
(12 months to August 2017)



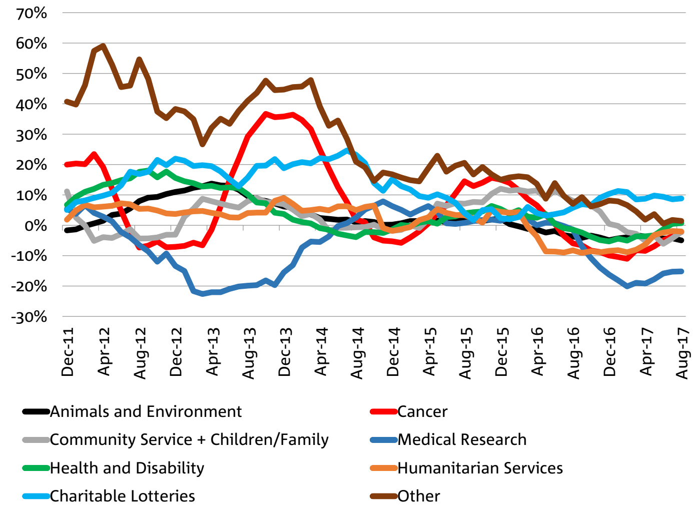
AVERAGE ANNUAL DONATION PER DONOR: QLD



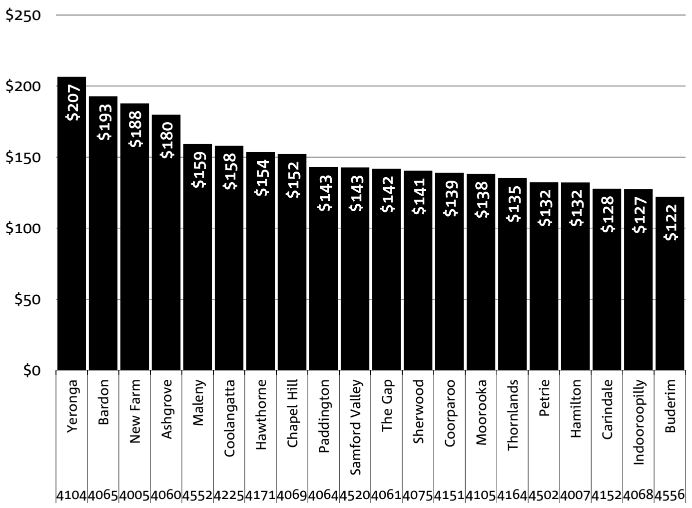
GROWTH IN NAB CHARITABLE GIVING INDEX: QLD
(percentage change, rolling 12-month year-on-year)



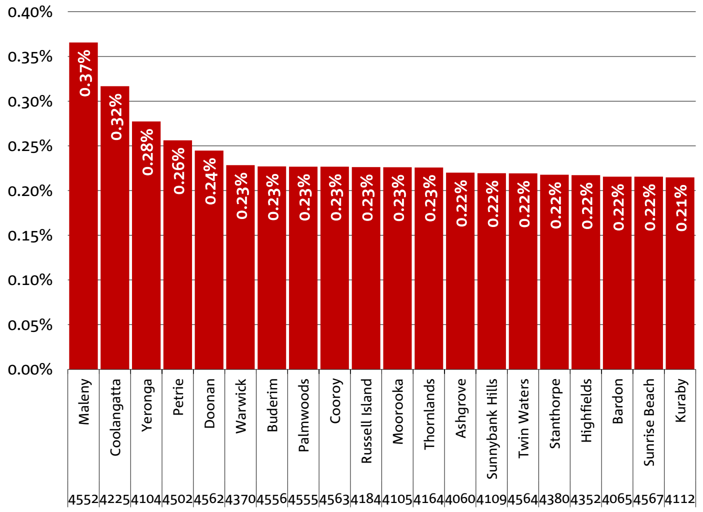
GROWTH IN NAB CHARITABLE GIVING INDEX: QLD
(percentage change, rolling 12-month year-on-year)



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

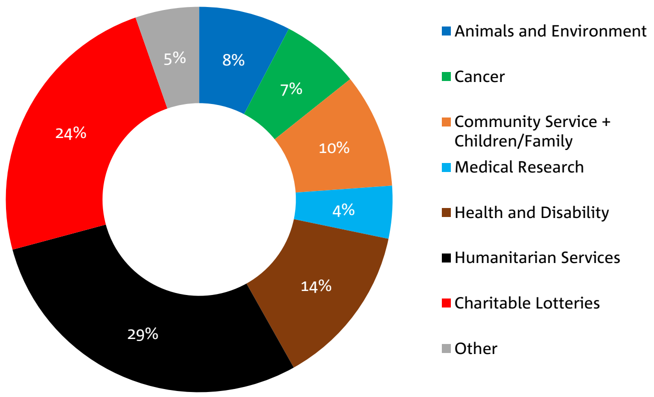


TOP 20 POSTCODES FOR CHARITABLE GIVING: QLD
(% of income, 12 months to August 2017)

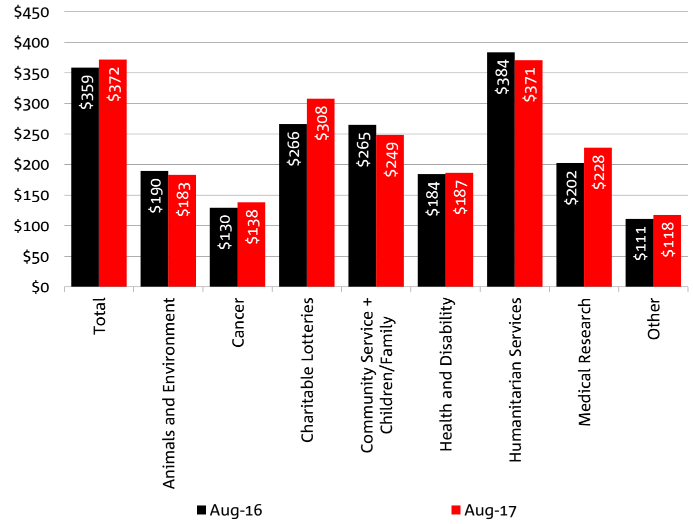


SOUTH AUSTRALIA (SA)

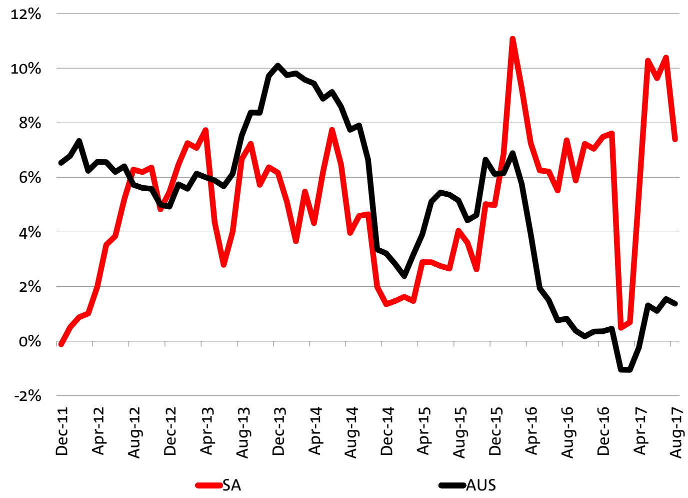
MARKET SHARE OF TOTAL CHARITY DONATIONS: SA
(12 months to August 2017)



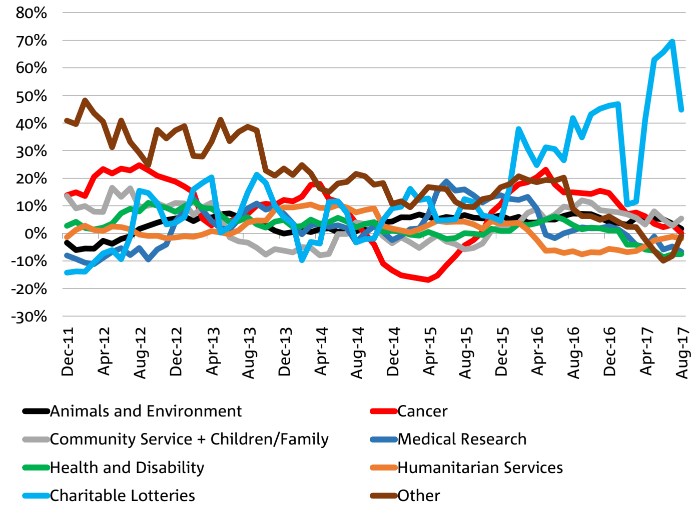
AVERAGE ANNUAL DONATION PER DONOR: SA



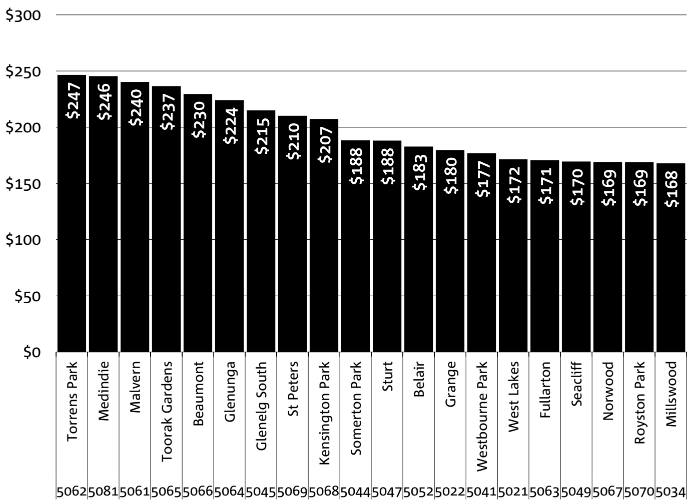
GROWTH IN NAB CHARITABLE GIVING INDEX: SA
(percentage change, rolling 12-month year-on-year)



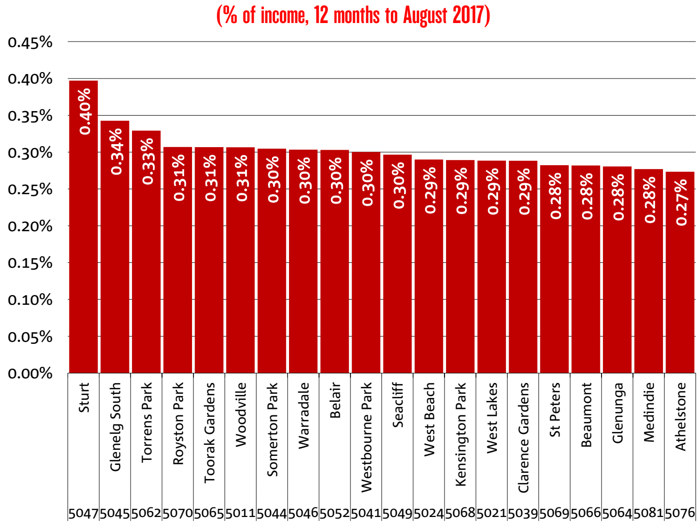
GROWTH IN NAB CHARITABLE GIVING INDEX: SA
(percentage change, rolling 12-month year-on-year)



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

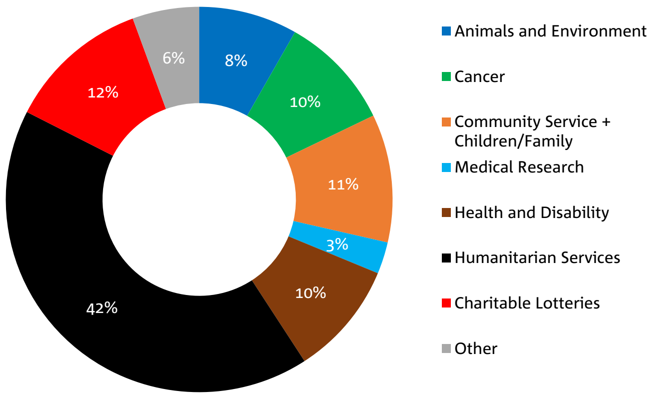


TOP 20 POSTCODES FOR CHARITABLE GIVING: SA
(% of income, 12 months to August 2017)

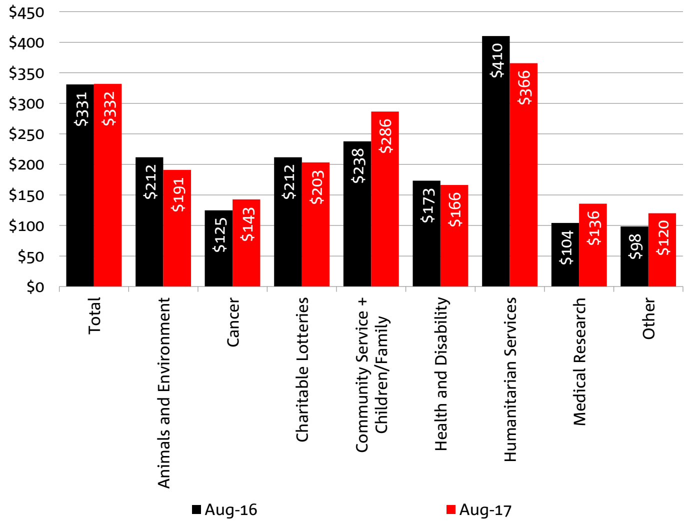


TASMANIA (TAS)

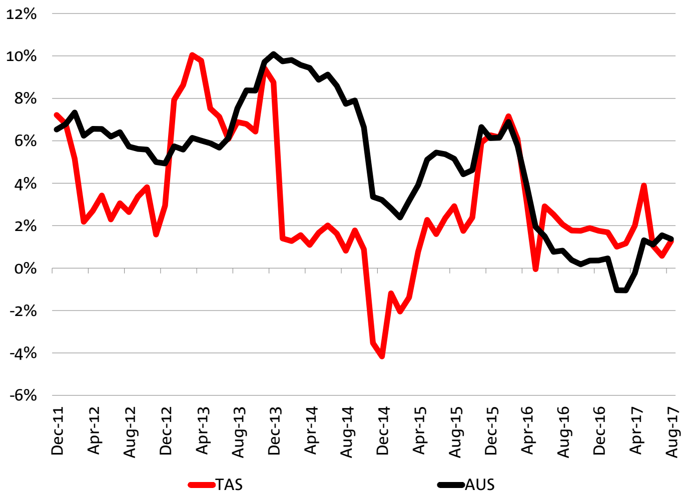
MARKET SHARE OF TOTAL CHARITY DONATIONS: TAS
(12 months to August 2017)



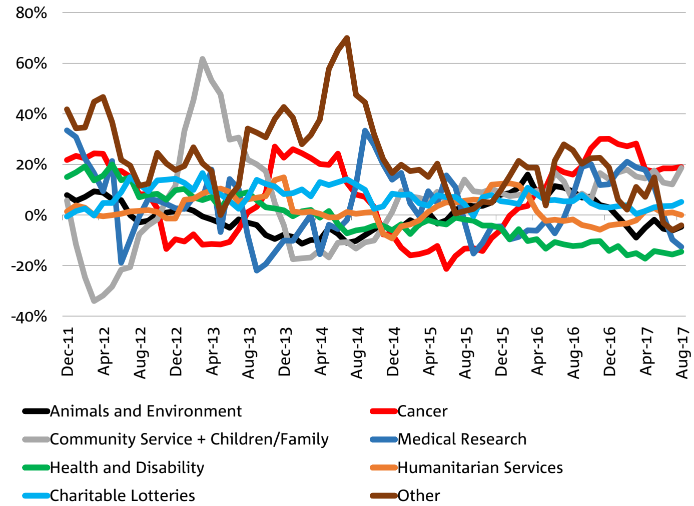
AVERAGE ANNUAL DONATION PER DONOR: TAS



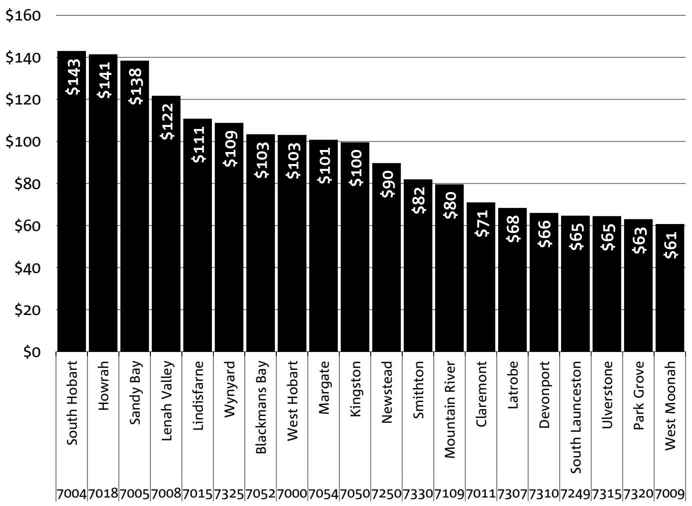
GROWTH IN NAB CHARITABLE GIVING INDEX: TAS
(percentage change, rolling 12-month year-on-year)



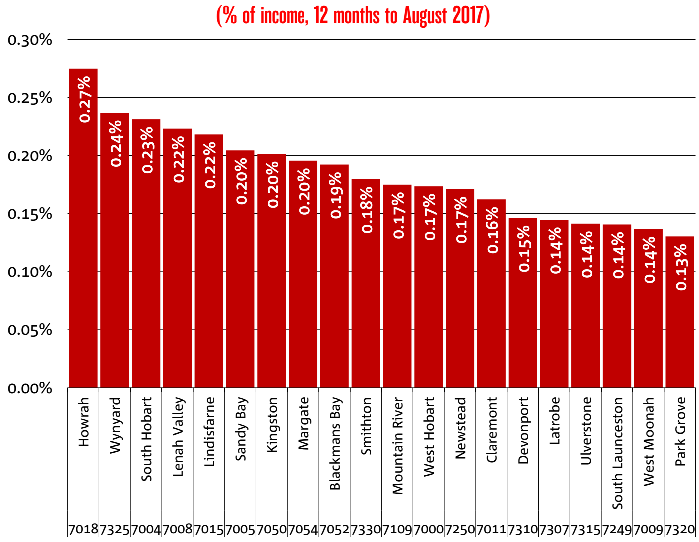
GROWTH IN NAB CHARITABLE GIVING INDEX: TAS
(percentage change, rolling 12-month year-on-year)



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

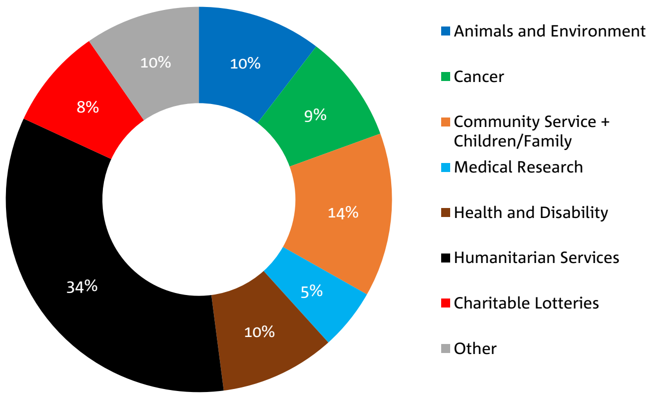


TOP 20 POSTCODES FOR CHARITABLE GIVING: TAS
(% of income, 12 months to August 2017)

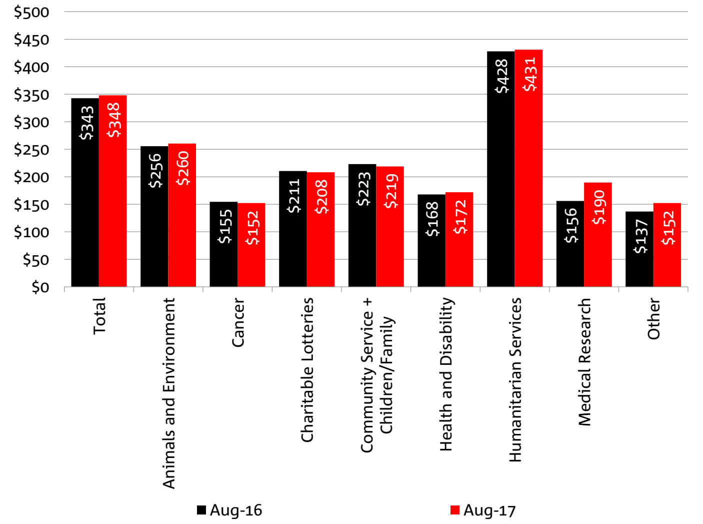


VICTORIA (VIC)

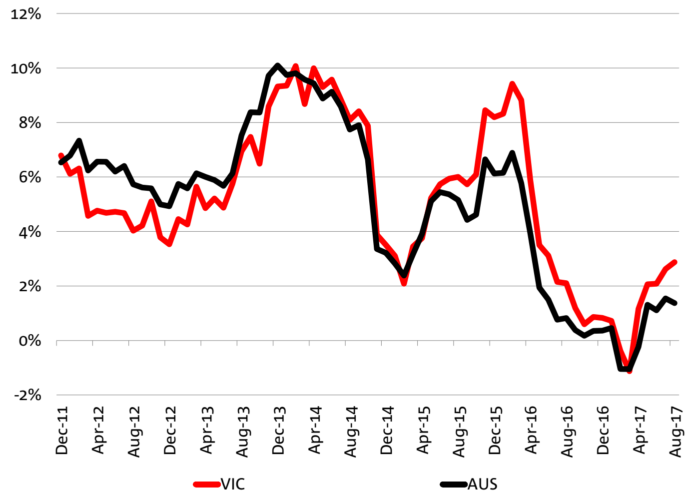
MARKET SHARE OF TOTAL CHARITY DONATIONS: VIC
(12 months to August 2017)



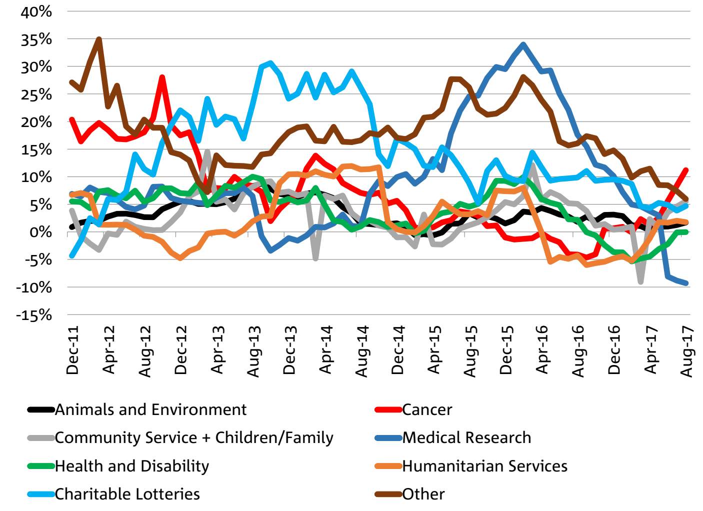
AVERAGE ANNUAL DONATION PER DONOR: VIC



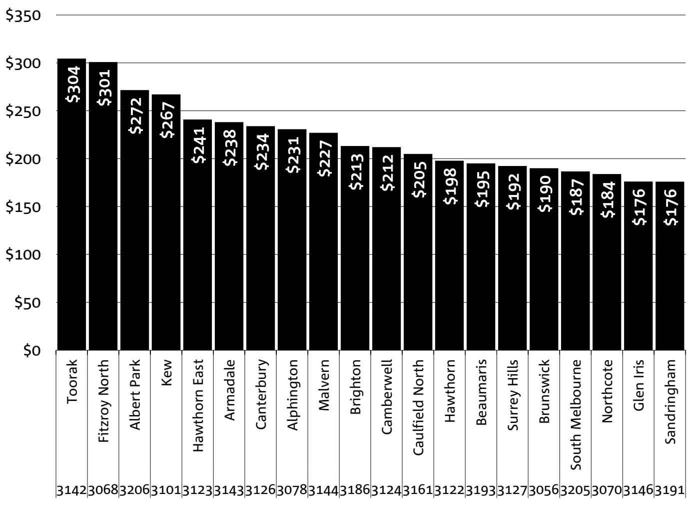
GROWTH IN NAB CHARITABLE GIVING INDEX: VIC
(percentage change, rolling 12-month year-on-year)



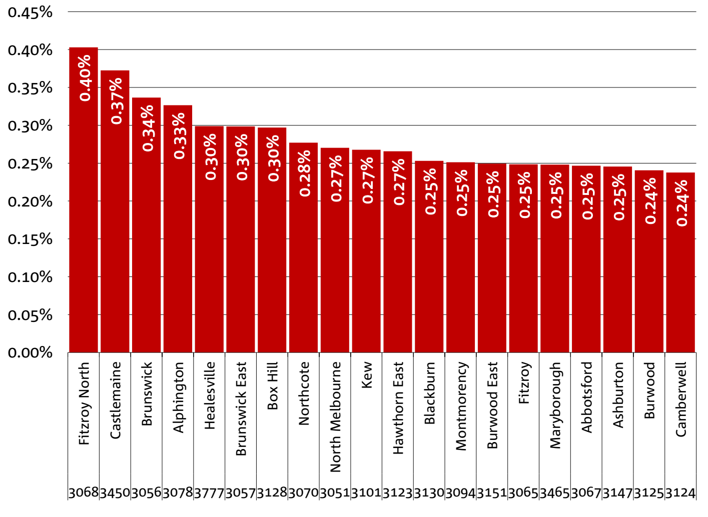
GROWTH IN NAB CHARITABLE GIVING INDEX: VIC
(percentage change, rolling 12-month year-on-year)



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

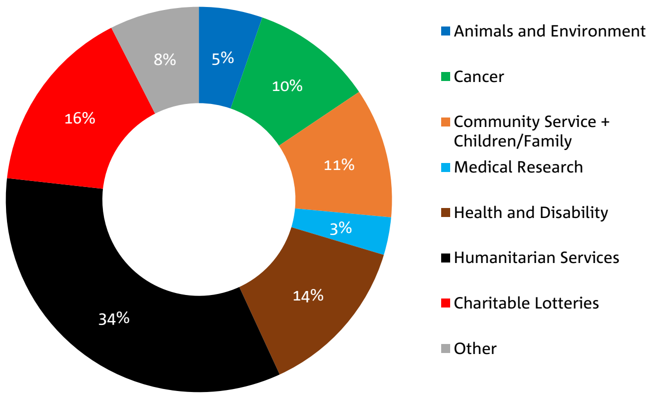


TOP 20 POSTCODES FOR CHARITABLE GIVING: VIC
(% of income, 12 months to August 2017)

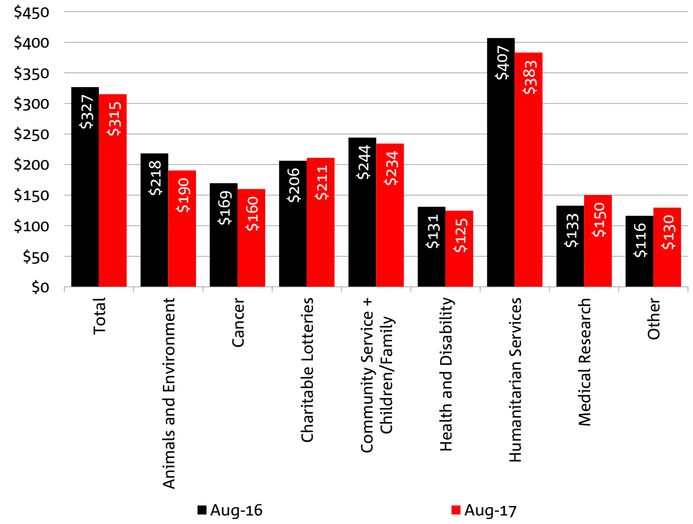


WESTERN AUSTRALIA (WA)

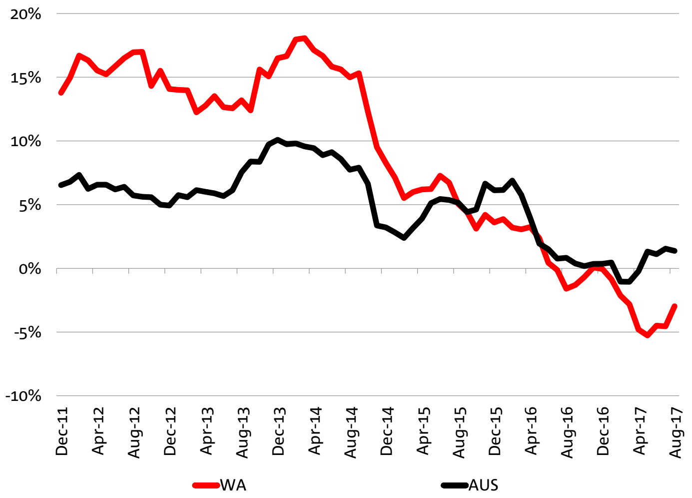
MARKET SHARE OF TOTAL CHARITY DONATIONS: WA
(12 months to August 2017)



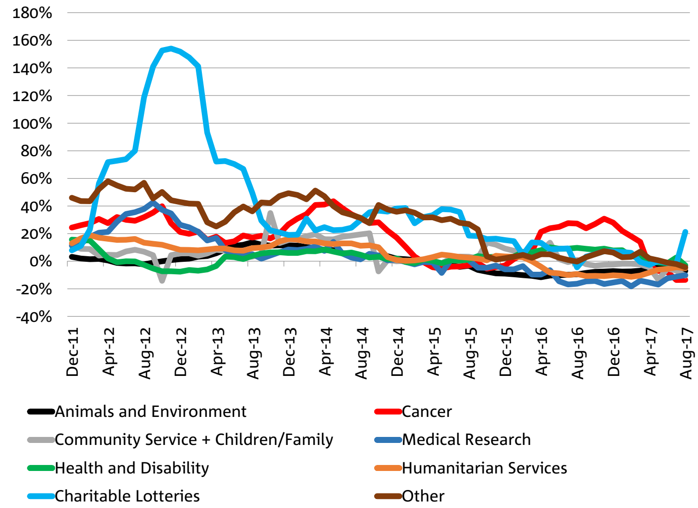
AVERAGE ANNUAL DONATION PER DONOR: WA



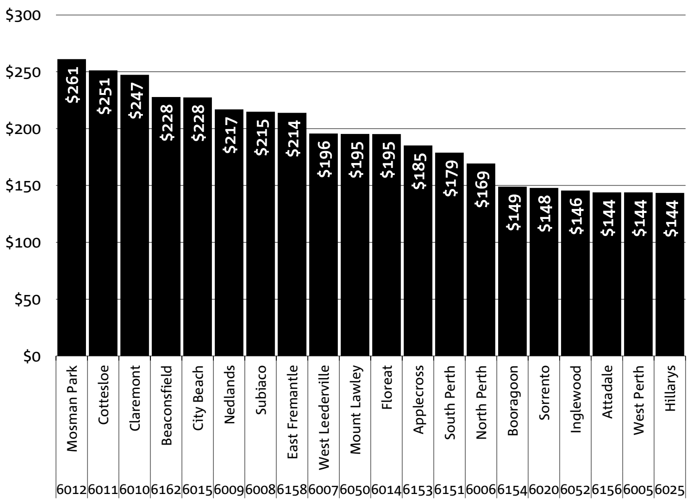
GROWTH IN NAB CHARITABLE GIVING INDEX: WA
(percentage change, rolling 12-month year-on-year)



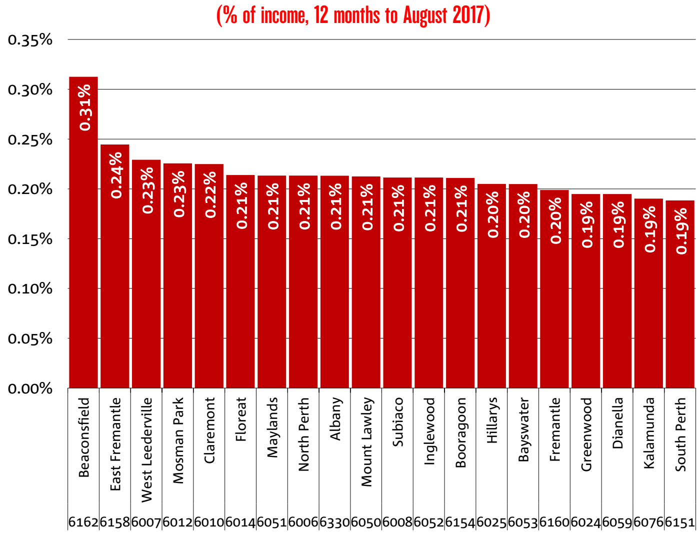
GROWTH IN NAB CHARITABLE GIVING INDEX: WA
(percentage change, rolling 12-month year-on-year)



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



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



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

ALAN OSTER
Group Chief Economist
National Australia Bank
+61 (0) 3 8634 2927
Alan.Oster@nab.com.au

WADE TUBMAN
Group Executive
Quantium
+61 (0) 2 9292 6400
Wade.Tubman@quantium.com.au

ABOUT QUANTIUM

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.

www.quantium.com.au