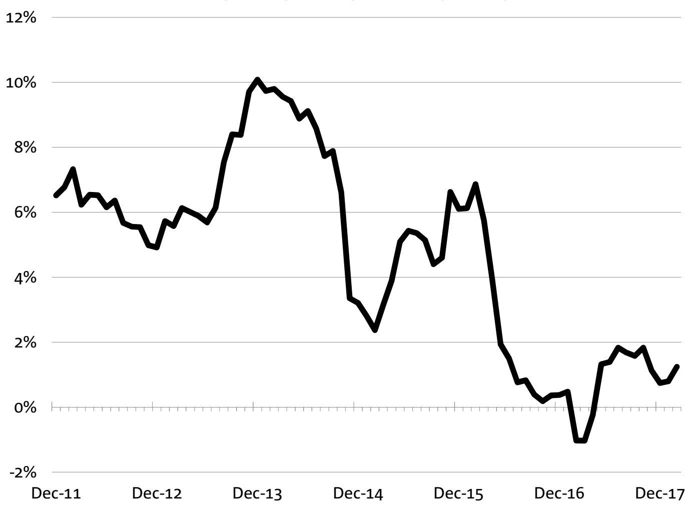
NAB CHARITABLE GIVING INDEX

INSIGHTS INTO THE DONATING BEHAVIOURS OF AUSTRALIANS

NAB Behavioural & Industry Economics

February 2018

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



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

Giving increased 1.2% over the year to February 2018, reversing a -1.0% fall in the same period last year.

Particularly reassuring was the continued generosity of Australians amid relatively subdued economic growth and a consumer that remains under some pressure.

It was very also pleasing to see giving grow in spite of a modest fall in the average donation per donor. This shows that more Australians also donated.

The report highlights key longer term changes in relation to where donations are going.

In particular, Humanitarian Services charities are losing ground as Charitable Lotteries enjoy a growing slice of the pie.

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

- Alan Oster, Group Chief Economist, NAB

KEY NAB CHARITABLE GIVING STATISTICS

	Index (annual avg)		% change (annual)	
	Feb17	Feb18	Feb17	Feb18
NAB Charitable Giving Index	**149.7**	**151.5**	**-1.0**	**1.2**
Animals & Environment	121.3	117.1	-0.6	-3.4
Cancer	298.4	316.3	-0.7	6.0
Community, Children/Family	198.2	206.7	0.4	4.3
Medical Research	168.1	168.2	-4.2	0.0
Health & Disability	196.3	195.0	-2.6	-0.7
Humanitarian Services	92.8	91.7	-7.5	-1.3
Charitable Lotteries	208.2	227.3	10.9	9.2
Other	793.4	751.2	8.1	-5.3

As the Charitable Giving Index moves into its 8th year of reporting, NAB is proud to continue providing high quality data and reporting for the benefit of the entire charitable sector. The information provided within this report can help all types of charities to refine and formulate their fundraising strategies to ensure the future success of their organisations.

It is encouraging to see a greater proportion of Australians making donations over the last 12 months, with South Australia showing the highest growth during this period. The continued growth in Charitable Lotteries highlights the popularity of this fundraising method. This finding provides an opportunity for charities to reflect on their mix of fundraising strategies (major gifts, regular giving, events, lotteries etc.) and the returns they are able to generate from each.

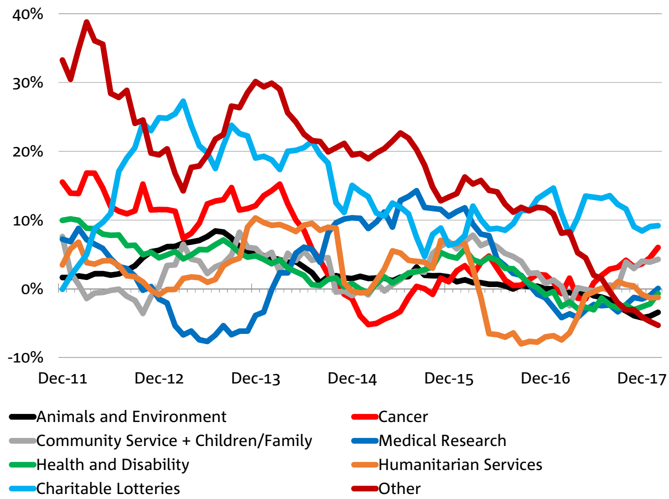
NAB has specialist not-for-profit relationship bankers and transactional specialists that can provide support, leadership and detailed sector insights to charitable organisations nationwide.

- Nathan Goonan, EGM Corporate Affairs, NAB

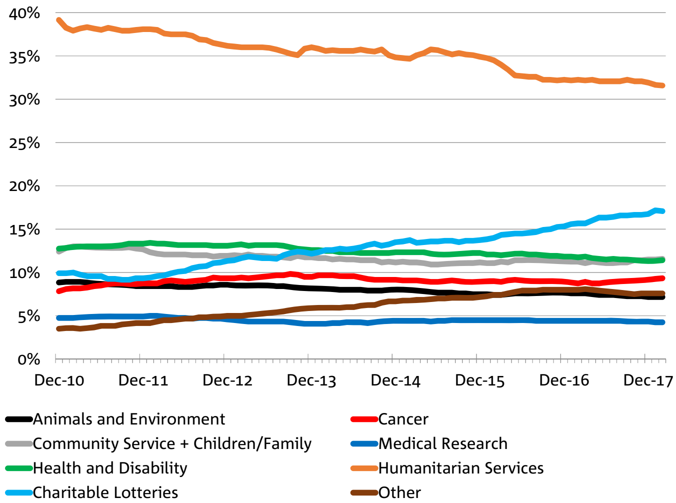
KEY FINDINGS: NATIONAL

- The NAB Charitable Giving Index grew 1.2% over the year to February 2018, reversing a -1.0% fall over the same period a year earlier.
- Despite this encouraging improvement, overall growth is still relatively weak and below the average growth rate of 4.7% seen since late-2011.
- Charitable Lotteries (9.2%) was the fastest growing category nationally over the year to February 2018. Cancer was next (6.0%), followed by Community Service & Children/Family (4.3%). Medical Research was flat. Growth fell in all other categories, led by 'Other' charities (-5.3%).
- The market share landscape is changing. Humanitarian Services charities are losing ground as Charitable Lotteries enjoy a larger slice of the pie.
- While Humanitarian Services still held the largest share of all donations at 32% in the year to February 2018, this has fallen from 39% since late-2010. In contrast, the market share of Charitable Lotteries segment has grown rapidly - almost doubling to 17% now from just 9% in mid-2011. Market share in all other categories is broadly unchanged.
- The average donation per donor fell slightly to $350 over the year to February 2018, down from $353 in the year to February 2017.
- Although average donation size fell over the past year, overall growth in charitable giving points to higher donor numbers over this period.
- Average donation size was biggest for Humanitarian Services ($422) and over 3 times larger than for 'Other' charities ($138), the smallest.
- Average donation size increased in only 3 categories - Charitable Lotteries (up $13 to $237), Cancer (up $4 to $155), and Medical Research (up $3 to $164).
- Cremorne NSW (2090) and Fitzroy North VIC (3068) shared top spot as the most generous postcodes in the country by dollars given in the year to February 2018, with an average donation of $303 per person - just over 3 times the national average ($99).
- Mosman NSW (2088) and Bellevue Hill NSW (2023) were next most generous donating $297 each, followed by Lindfield NSW (2070) with $294, Deakin ACT (2600) with $287 and Woollahra NSW (2025) and Hunters Hill NSW (2110) with $276 each.
- A different picture emerges when average donations are defined as a percentage of taxable incomes. In this instance, Fitzroy North VIC (3068) was ranked the most generous donating 0.41%, followed by Sturt SA (5047) with 0.38%, Castlemaine VIC (3450) with 0.37%, Maleny QLD (4552) with 0.37% and Coolangatta QLD (4225) with 0.36%.

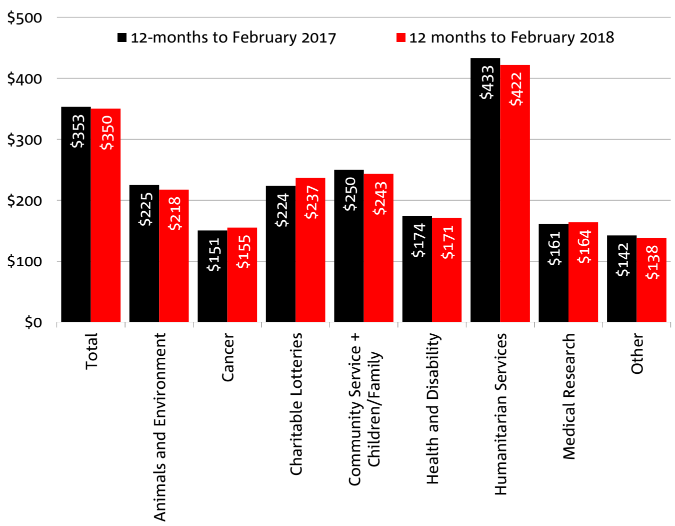
GROWTH IN NAB CHARITABLE GIVING INDEX: CATEGORY
(percentage change, rolling 12-month year-on-year)



MARKET SHARE OF TOTAL CHARITY DONATIONS
(12-month rolling average)



AVERAGE ANNUAL DONATION PER DONOR ($)



KEY FINDINGS: STATE

AUSTRALIAN CAPITAL TERRITORY (ACT)

- Charitable giving grew 2.9% in the year to February 2018 (-2.8% in the year to February 2017).
- Growth was fastest for Cancer (19.4%) and slowest for 'Other' charities (-13.9%).
- Humanitarian Services (42%) had the biggest market share and Medical Research (4%) the smallest.
- Average donation per donor rose to $446 in the year to February 2018 ($439 in 2017) - the highest of all states.
- Deakin (2600) the most charitable for dollar giving ($287) and O'Connor (2602) by income (0.32%).

NEW SOUTH WALES (NSW)

- Charitable giving grew 0.8% in the 12 months to February 2018 (-0.8% in 2017).
- Growth was fastest for Cancer (8.9%) and slowest for 'Other' charities (-11.0%).
- Humanitarian Services (34%) had the biggest market share and Medical Research (4%) the smallest.
- Average donation size fell to $389 in the year to February 2018 ($392 in 2017).
- Cremorne (2090) the most charitable for dollar giving ($303) in NSW and equal most charitable in Australia. Blaxland (2774) most charitable by income (0.34%).

NORTHERN TERRITORY (NT)

- Charitable giving fell -9.8% in the 12 months to February 2018 (4.5% in 2017) - weakest of all states.
- Growth fell in all categories, ranging from -0.7% for Charitable Lotteries to -26.9% for Community Service & Children/Family.
- Humanitarian Services (30%) had the biggest market share and Medical Research (6%) the smallest.
- Average donation per donor fell to $343 in the year to February 2018 ($374 in 2017).
- Nightcliff (810) the most charitable suburb for dollar giving ($105) and Katherine (850) the most charitable by income (0.19%).

QUEENSLAND (QLD)

- Charitable giving grew 1.0% in the 12 months to February 2018 (-2.5% in 2017).
- Growth was fastest for Medical Research (25.0%) and slowest for Animals & Environment charities (-11.2%).
- Charitable Lotteries (28%) had the biggest market share and Medical Research (5%) the smallest.
- Average donation per donor fell to $310 in the year to February 2018 ($312 in 2017).
- Newfarm (4005) the most charitable suburb for dollar giving ($219) and Maleny (4552) the most charitable by income (0.37%).

SOUTH AUSTRALIA (SA)

- Charitable giving grew 11.0% in the 12 months to February 2018 (0.5% in 2017) - fastest of all states.
- Growth was fastest for Charitable Lotteries (64.8%) and slowest for Cancer (-8.4%).
- Humanitarian Services (28%) had the biggest market share and Medical Research (5%) the smallest.
- Average donation per donor increased to $372 in the year to February 2018 ($358 in 2017).
- Malvern (5061) the most charitable for dollar giving ($261) and Sturt (5047) the most charitable by income (0.38%).

TASMANIA (TAS)

- Charitable giving fell -2.0% in the year to February 2018 (1.0% in 2017).
- Growth was fastest for Charitable Lotteries (6.9%) and slowest for Medical Research (-17.7%).
- Humanitarian Services (41%) had the biggest market share and Medical Research (3%) the smallest.
- Average donation per donor fell to $319 in the year to February 2018 ($330 in 2017).
- Howrah (7018) the most charitable suburb for dollar giving ($140) and also the most charitable by income (0.27%).

VICTORIA (VIC)

- Charitable giving grew 2.9% in the 12 months to February 2018 (-0.4% in 2017).
- Donations growth was fastest for Cancer (18.7%) and slowest for Medical Research (-16.9%).
- Humanitarian Services (33%) had the biggest market share and Medical Research (5%) the smallest.
- Average donation per donor increased to $342 in the year to February 2018 ($340 in 2017).
- Fitzroy North (3068) the most charitable suburb for dollar giving ($303) in VIC and equal most charitable in Australia. It was also the most charitable by income (0.41%) in both VIC and Australia.

WESTERN AUSTRALIA (WA)

- Charitable giving fell -6.0% in the year to February 2018 (-2.1% in 2017).
- Growth was fastest for Medical Research (0.9%) and slowest for 'Other' charities (-21.1%).
- Humanitarian Services (34%) had the biggest market share and Medical Research (3%) the smallest.
- Average donation per donor fell to $301 in the year to February 2018 ($323 in 2017) - lowest of all states.
- Beaconsfield (6162) the most charitable suburb for dollar giving ($227) and also the most generous by income (0.31%).

*See state sheets below for more detail

Fiona Lynch, CEO of Bayley House, comments on the increasing importance of monitoring fund raising performance and adapting to change.

"Data from this type of report helps provide useful information to compare whether our fundraising performance is aligned with broader trends, as well as helping us set KPI's for fundraising staff."

Bayley House supports adults with an intellectual disability in bayside Melbourne, offering a diverse range of learning opportunities, living options and group activities based from its community hub in Brighton, and other locations in the local area.

The relatively weak growth in public giving (as highlighted by NAB's Charitable Giving Index, NCGI) necessitates new and alternative fundraising initiatives to help manage increasing demand for services and rising costs, especially in the disability sector.

Bayley House is fully supportive of the central tenet of National Disability Insurance Scheme (NDIS), providing more Australians with the support they need to be independent and live life the way they choose. However, there is a potential for philanthropic giving in the disability sector to be impacted if there is a perception that the NDIS will now fulfil all participant service needs. This means fundraising performance will require even closer monitoring.

Over the last two years, Bayley House has assigned dedicated resources to ensure clients and families feel well prepared for the NDIS roll-out. Hosting regular group information sessions, and working with each client and family individually to ensure they understand the changes, and are positioned to receive optimal support and realise goals has been paramount.

Our future plans include expanding residential services; this is one of the most pressing needs for parents of adults with an intellectual disability - they want peace of mind about the future.

Experienced in design of tailored living options, and as a proven provider of high-quality support services, Bayley House is forging strong links with key partners to expand this part of the service. This also means reviewing all aspects of back office functioning to make prudent choices about what is retained, and what is outsourced so they operate a lean business.

We've implemented multiple charitable giving channels and targeted communication to reach all donor groups, including the younger generation of donors as well as seniors, private ancillary funds, and culturally and linguistically diverse donors. As the NCGI highlighted, giving has fallen in all age groups except over 55s, and adapting to changing donor behaviour by age group is important.

"We are committed to ensuring people with intellectual disabilities receive the support they need now and in the future."

BAYLEY HOUSE

MAIN REPORT

The NAB Charitable Giving Index report aims to provide a timely understanding of donor behaviours among Australian consumers, their donation preferences and how they are changing over time.

The report uses data from Quantium's analysis of encrypted and de-identified electronic transactions data from NAB's card issuing business. It includes EFTPOS, credit and debit card spending, BPAY and direct debit transactions from over 2 million non-cash transactions per day scaled up to replicate the broad economy. Cash donations and direct transfers into charity bank accounts are not included.

Around 600 not for profit (NFP) organisations are classified in the Market Blueprint data.

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.

The February 2018 NAB Charitable Giving Index report shows charitable giving through these channels increased 1.2% over the year to February 2018 - a turnaround from the same period last year when the index fell -1.0%.

But despite this encouraging improvement, growth is still relatively weak and well below the average rate of 4.7% seen since late-2011.

From a longer-term perspective, the NAB charitable giving index has grown 36% since this data was first tracked in 2010 to around $1.86 billion - or just over 60% of total "gifts and donations" reported by individuals through the ATO in 2014-15.

There are many factors that can influence the desire to donate to charity. For example, donors may be motivated by emotional attachments to particular causes, their religious beliefs, events, the desire for status or social pressure or a host of other reasons.

The state of the economy also plays an important role in influencing the donations landscape.

In 2017, full-year economic growth came in at a relatively subdued 2.3%. Particularly disappointing for the NFP sector, the composition of growth was a little less tilted towards consumer spending than expected. Weak wages outcomes in the face of strong employment growth remained a source of disappointment through 2017.

For many consumers, this is likely to have adversely impact their personal economic circumstances and spending behaviours, including charity donations.

While overall charitable giving grew by 1.2% over the year to 2018, this masked some very different outcomes by state, region and age.

By state, giving accelerated sharply in SA to 11.0%, underpinned by exceptional growth in Charitable Lotteries. SA was also the only state to report above average growth during the year. Charitable giving in VIC (2.9%) and the ACT (2.9%) also out-performed the national average. In contrast, it fell heavily in both the NT (-9.8%) and WA (-6.0%).

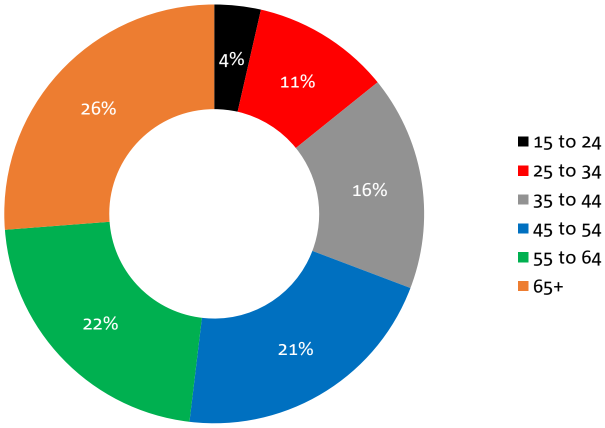
By region, giving in Metropolitan areas (which accounted for 76% of all donations nationally) grew 1.8%, but it was down -0.5% in Regional areas.

By age, giving increased among people over 55 and aged 15 to 24. It fell in all other age groups. While Australians aged 15-24 accounted for just 4% of total giving, over 55s accounted for almost half of total donations in the year to February 2018.

Higher levels of charity giving in older age groups is not surprising as they are more likely to be financially secure (MLC Wealth Sentiment Surveys), consistently report the lowest levels of consumer anxiety (NAB

Consumer Anxiety Surveys) and are more likely to recognise the positive impact that charitable giving has on their own personal wellbeing (NAB Wellbeing Surveys).

MARKET SHARE OF TOTAL CHARITY DONATIONS - AGE
(12 months to February 2018)



By sector, charitable giving grew in 3 categories - Charitable Lotteries (9.2%), Cancer (6.0%) and Community Service & Children/Family (4.3%). Medical Research was flat. Growth fell in all other categories, led by 'Other' charities (-5.3%).

The report also highlights some key longer term changes in relation to where donations are going. In particular, Humanitarian Services charities are losing ground as Charitable Lotteries enjoy a larger slice of the pie.

Although Humanitarian Services still account for the lion's share of total donations - 32% in the year to February 2018 - this has fallen steadily from 39% since late-2010. Moreover, it has fallen noticeably in all states bar the ACT.

In contrast, the total market share of Charitable Lotteries continues to grow. It has now almost doubled to 17% from just 9% in mid-2011. Market share growth has been particularly rapid in SA, QLD and WA.

The share of total charity giving in all other categories has stayed broadly unchanged and remains smallest for Medical Research charities (4%).

The average donation per donor fell $3 to $350 over the year to February 2018 ($353 in the year to February 2017). Encouragingly however while average donation size, overall charitable giving continued growing, pointing to an increase in the number of Australians who donated over this period.

Average donation size was biggest for Humanitarian Services (down $11 to $422) and over 3 times larger than for 'Other' charities (down $4 to $138). Average donation size increased in only 3 categories - Charitable Lotteries (up $13 to $237), Cancer (up $4 to $155) and Medical Research (up $3 to $164).

By state, the ACT had the highest average donation (up $7 to $446), followed by NSW (down $3 to $389). WA (down $22 to $301) and QLD (down $2 to $310) had the lowest. Donations size increased most in SA (up $14 to $372) and fell most in the NT (down $31 to $343).

Average donations were higher in Metropolitan ($361) than Regional ($318) areas, and in all categories except Cancer. The relationship between average donation size and age also remains strong, with donation size typically rising with age in all categories. In the year to February 2018, average total donation size ranged from $129 for 15 to 24 year olds to $478 in the 65+ age group.

Cremorne NSW (2090) and Fitzroy North VIC (3068) shared top spot as the most generous postcodes in the country by dollars given in the year to February 2018, with an average donation of $303 per person - just over 3 times the national average ($99).

When generosity is expressed as a percentage of their income, residents of Fitzroy North VIC (3068) were also the most generous in Australia, donating 0.41%. They were followed by Sturt SA (5047) with an average donation of 0.38%, Castlemaine VIC (3450) with 0.37%, Maleny QLD (4552) with 0.37% and Coolangatta QLD (4225) with 0.36%.

It is also revealing that the 20 most generous postcodes in Australia by income had an average taxable income of around $58,500 - less than half that of the top 20 postcodes by dollar amount of almost $122,000.

CONSUMER BEHAVIOUR, ECONOMIC OUTLOOK & IMPLICATIONS FOR CHARITIES

NAB's latest Consumer Behaviour Survey painted a picture of a resilient consumer in the December quarter, but one still under some pressure. It showed consumer anxiety - which measures concerns about future spending and savings plans arising from job security, health, retirement, cost of living and government polices - basically unchanged at near survey low levels.

The latest survey also suggested Australian consumers were less concerned about their overall household financial position.

However, the Survey also continues to identify cost of living as the issue weighing most heavily on consumers - highlighting the disconnect between low levels of economy-wide inflation and consumer focussed costs. Almost 1 in 4 Australian consumers reported "high" levels of concern over the cost of living in the December quarter - a situation that is likely creating much greater competition for each consumer dollar.

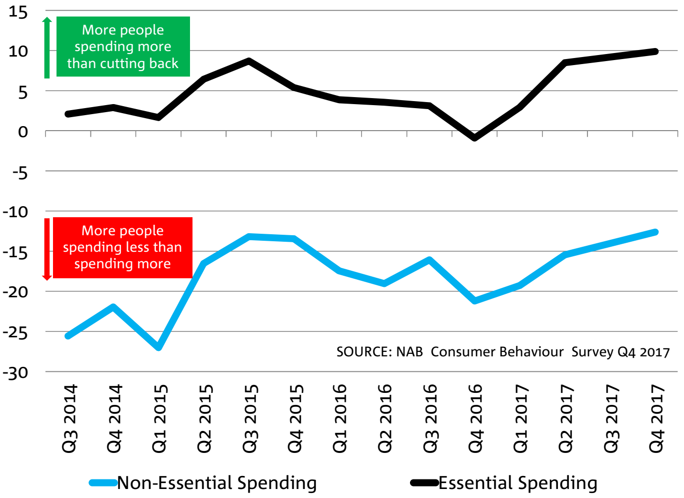
How consumers "feel" doesn't necessarily correlate with how they spend. But relatively low levels of consumer anxiety and lower concern over their current household financial position did seem to help drive more positive spending behaviours in the December quarter.

NAB's measure of household spending behaviours (which counts the number of consumers that spent more on a range of items against those that spent less on these items) is still painting a picture of a conservative consumer - but also one that has become increasingly less conservative since late-2016.

In the December quarter, NAB's overall spending indicator improved to -4 (-5 points in the previous quarter and -13 in the same period last year) - indicating the number of consumers that cut back overall spending still out-numbered those that increased their spending.

A detailed breakdown of consumer spending behaviours revealed more consumers increased their spending on "essentials" over the past year (+10 compared to -1 in the December quarter of 2017).

NAB CONSUMER SPENDING BEHAVIOURS - OVERALL (NET BALANCE)



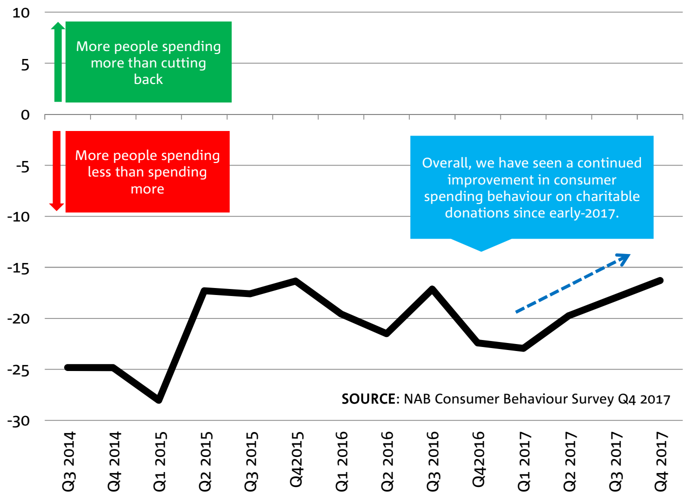
This was particularly evident in the net number of consumers that spent more on utilities and things like home improvements, transport and groceries. We suspect this has negatively impacted the personal economic circumstances of a number of consumers and put pressure on them to cut back spending in other areas, including charity donations.

That said, in the December quarter there were also encouraging signs when it came to spending on "non-essentials", with the net number of consumers cutting back their "non-essential" spending falling to -13, down from -21 in the same period last year.

And for NFPs, it was particularly encouraging that the number of consumers who cut back on charitable donations also continued to fall, reaching its lowest level in 2 years (down to -16 from -22 in the same period last year - see chart below).

The NAB Consumer Behaviour Survey also highlighted an improvement in charity spending behaviours in nearly all states over the past year.

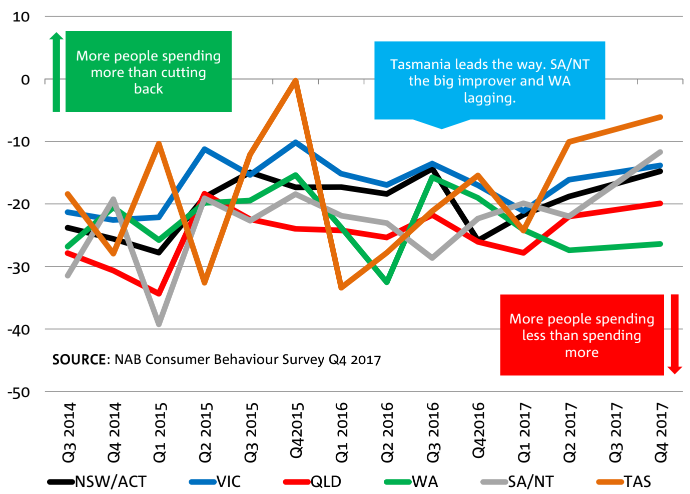
NAB CONSUMER SPENDING BEHAVIOURS - CHARITABLE GIVING (NET BALANCE)



Tasmania led the way, with the net number of consumers cutting back on charitable donations falling to -6 in the December quarter (-15 in the same period last year), followed by SA/NT (-12 from -22), Victoria (-14 from -17) and NSW/ACT (-15 from -26).

WA was the only state to report more negative charity spending behaviours in the past year (-26 from -19). Difficult economic conditions likely played a role as the headwinds from the mining sector continued to be felt across the state. Indeed, WA was the only state where state final demand fell in the last quarter of 2017.

NAB CONSUMER SPENDING BEHAVIOURS - CHARITABLE GIVING - STATES (NET BALANCE)



In terms of broader economic trends, the outlook is mixed. NAB sees the economy gathering some speed through 2018 as business and government investment as well as LNG exports contribute to growth.

As a result, NAB sees annual average growth rising to 2.8% in 2018, followed by 2.6% in 2019 and 2.8% in 2020, with the composition of growth more encouraging as time progresses - i.e. driven more by domestic demand, including some uplift in consumer spending as wages slowly accelerate.

Employment growth surprised significantly to the upside through 2017, with more than 400,000 jobs created, approximately 300,000 of which were full-time. The NAB Business Survey continues to suggest labour market strength through 2018 and we are forecasting the unemployment rate to head down to around 5% by the end of 2018 and hold broadly steady thereafter. This should be enough to put some gradual upward pressure on wages growth.

On balance however we retain subdued forecasts for household spending in 2018 and 2019. This is despite strong employment growth - while wages growth picks up gradually through the period, this will be somewhat offset by a diminishing wealth effect as housing prices cool, and high household debt levels (particularly as interest rates rise).

Consumer spending will accelerate a little by 2020 as wages growth gathers a little more momentum. This should hopefully provide further incentive for donors to give and help support faster growth in charity donations.

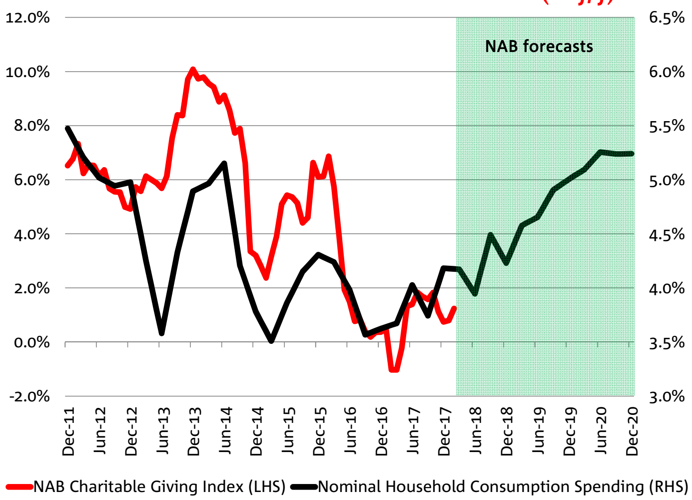
But there remain some key uncertainties that may cloud the outlook. These include the pace of improvement in wages growth and how consumers fare amidst slowing housing prices and high debt levels.

This will also be a key determinant of whether our forecasts for gradual RBA rate hikes from late this year prove correct.

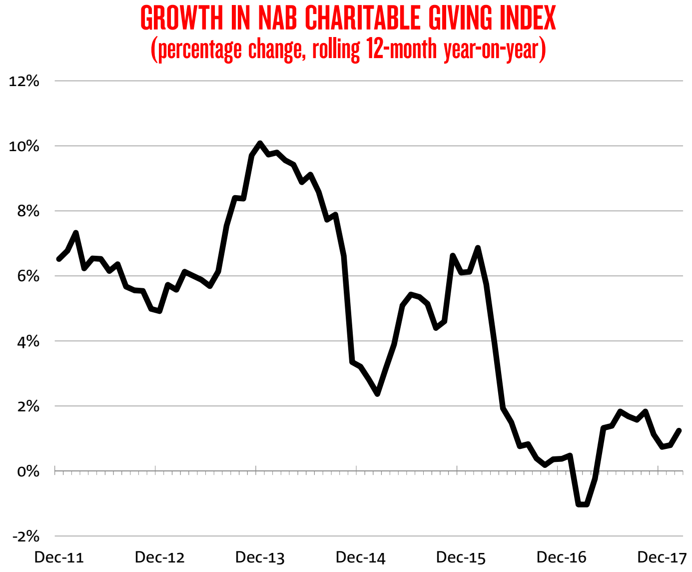
Meanwhile, the global economic backdrop should remain generally supportive in the absence of an economic shock (particularly assuming current trade tensions do not escalate).

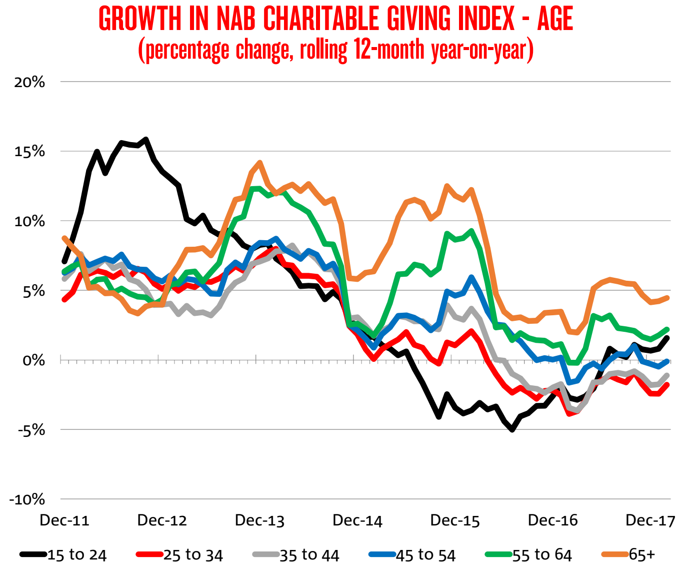
There is also risk of slowing in the global economy by 2020 as key advanced economies reach capacity constraints and global policy rates are tightened

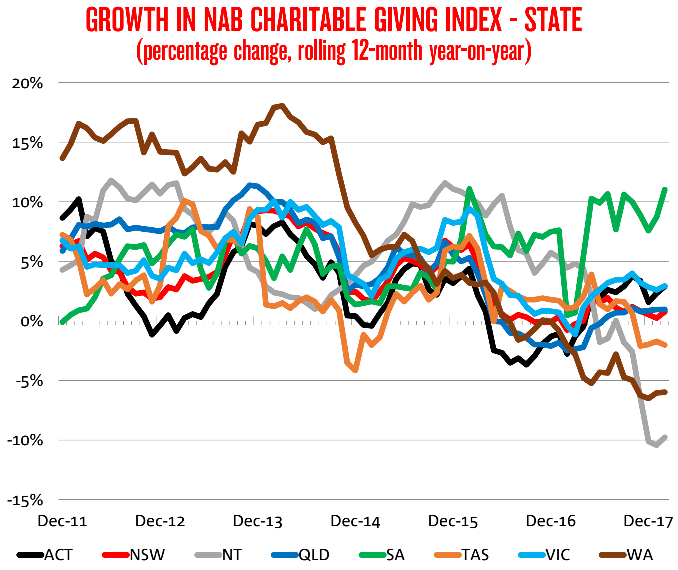
GROWTH IN NAB CHARITABLE GIVING INDEX VS. NOMINAL HOUSEHOLD CONSUMPTION SPENDING (% y/y)

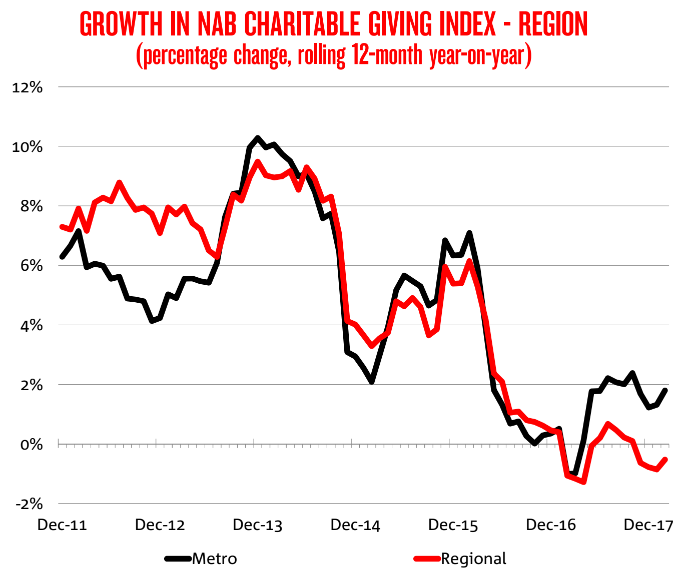


CHARITY GROWTH TRENDS







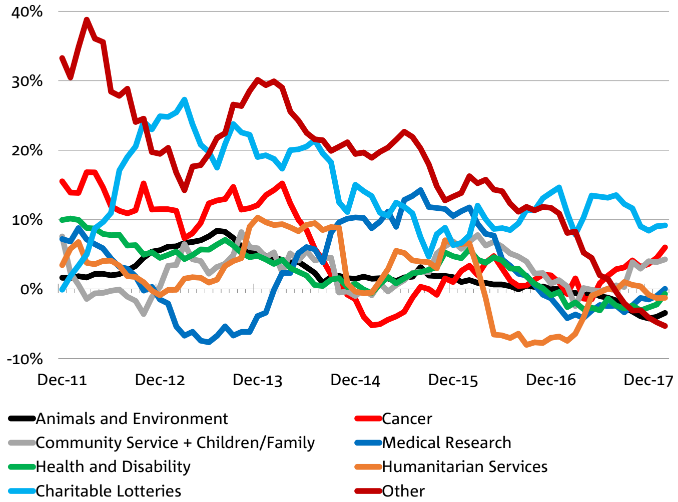


SUMMARY

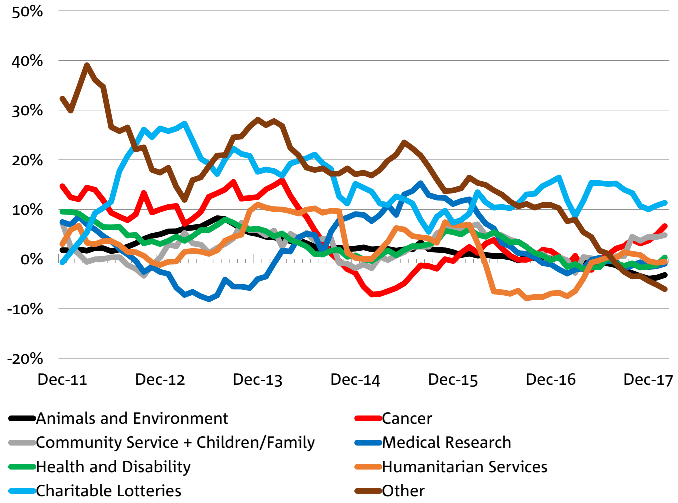
- The NAB Charitable Giving Index grew 1.2% over the year to February 2018, reversing a -1.0% fall over the same period a year earlier.
- Despite this encouraging improvement, overall growth is still relatively weak and well below the average growth rate of 4.7% seen since late-2011.
- By state, performance varied widely. Overall giving accelerated sharply in SA to 11.0% (0.5% a year ago), underpinned by exceptional growth in Charitable Lotteries (64.8%). SA was also the only state to report above average (5.4%) growth over the year.
- The ACT (2.9%) and VIC (2.9%) were the next strongest states, with modest growth also seen in QLD (1.0%) and NSW (0.8%).
- In the other states, growth contracted modestly in TAS (-2.0%), but fell heavily in the NT (-9.8%) and WA (-6.0%), with negative growth all charity categories (except for Medical Research in WA).
- By region, giving in Metropolitan areas (which accounted for 76% of giving nationally) grew 1.8%, led by healthy growth in Charitable Lotteries (11.3%) and Cancer (6.6%). Giving was down -0.5% in Regional areas, dragged down by Animals & Environment (-4.2%), Health & Disability (-3.8%), Humanitarian Services (-3.7%) and 'Other' (-2.2%).
- By age, giving increased 4.4% in the 65+ age group, led by Cancer (15.5%). It grew 2.2% in the 55 to 64 age group, also led by Cancer (9.9%), and by 1.6% in the 15 to 24 group, led by Community Service & Children/Family (21.6%) and Medical Research (18.2%). Giving fell in all other age groups.

GROWTH BY CATEGORY

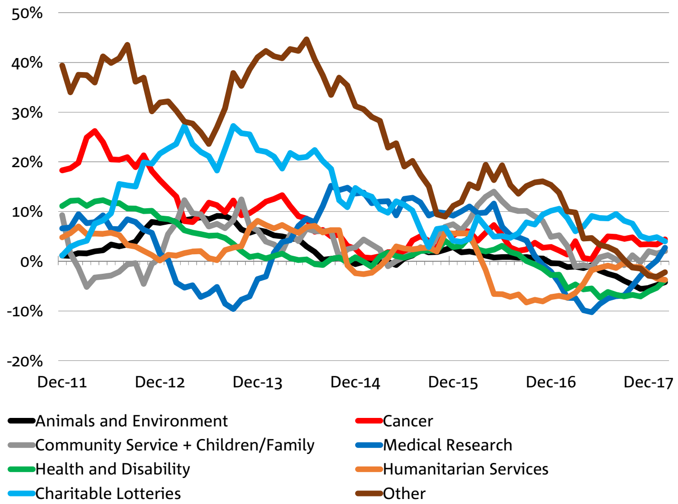
GROWTH IN NAB CHARITABLE GIVING INDEX: CATEGORY
(percentage change, rolling 12-month year-on-year)



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



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



GROWTH IN NAB CHARITABLE GIVING INDEX - AGE
(annual percentage change over the year to February 2018)

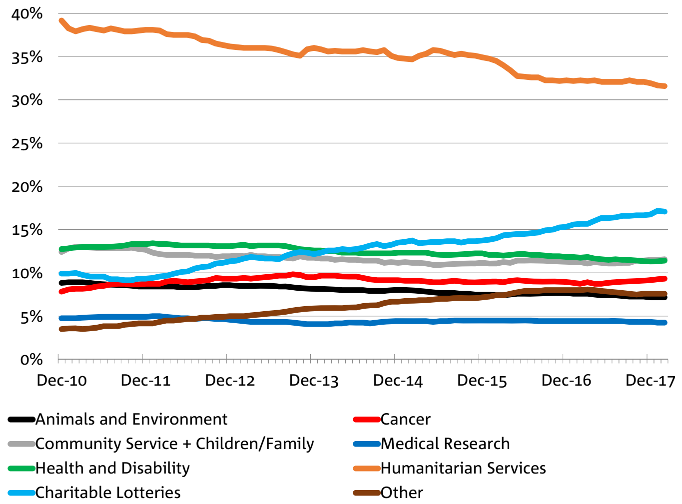
	15-24	25-34	35-44	45-54	55-64	65+
Animals & Environment	-0.8	-3.6	-6.8	-5.7	-4.3	1.1
Cancer	6.6	-4.2	0.8	5.2	9.9	15.5
Community Service & Children/Family	21.6	6.3	-1.6	3.1	6.9	4.5
Medical Research	18.2	2.3	-1.3	-3.1	4.1	-2.2
Health & Disability	3.9	2.3	3.7	-0.3	-5.2	-1.1
Humanitarian Services	-0.3	-4.3	-4.1	-3.8	-0.7	4.6
Charitable Lotteries	2.3	9.5	9.2	9.3	8.8	9.8
Other	-18.3	-12.7	-5.4	-6.5	-0.8	1.5

SUMMARY

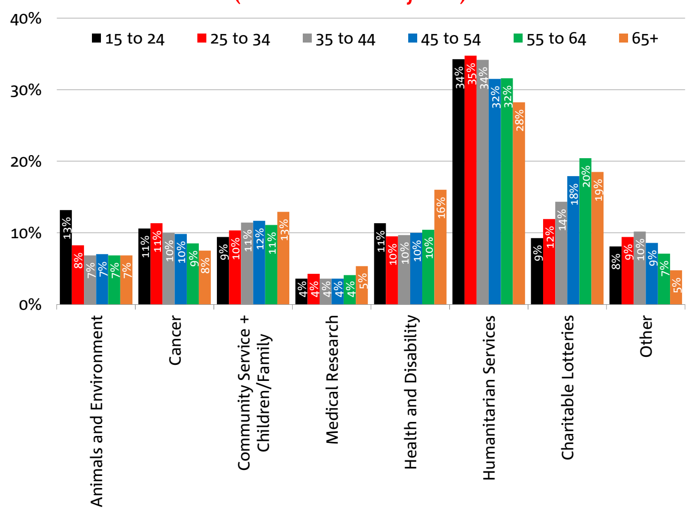
- Charitable Lotteries (9.2%) was the fastest growing category nationally over the year to February 2018. Cancer was next (6.0%), followed by Community Service & Children/Family (4.3%). Medical Research was flat. Growth fell in all other categories, led by 'Other' charities (-5.3%).
- Giving to Other charities has been falling since early-2014 (having averaged nearly 18% since late-2011). Since some 90% of donations in this category come from crowd funding (or peer-to-peer) fundraising websites, this may be indicating more charity crowd funding campaigns have been unsuccessful.
- Charitable Lotteries was the fastest growing category in Metropolitan (11.3%) areas, followed by Cancer (6.6%) and Community Service & Children/Family (4.8%). 'Other' charities (-6.0%) and Animals & Environment (-3.2%) under-performed.
- Cancer (4.4%) led the way in Regional Australia, followed by Charitable Lotteries (4.0%) and Medical Research (2.0%). Growth was weakest for Animals & Environment (-4.2%), Health & Disability (-3.8%) and Humanitarian Services (-3.7%).
- Charitable Lotteries was the only category that grew in all age groups (see table above). Giving to Cancer was much faster for over 65s (15.5%) than in other age groups. Very rapid growth was also seen in giving to Community Service & Children Family (21.6%) and Medical Research (18.2%) in the 15 to 24 age group - but from a low base. Giving to Other charities also feel significantly among under-35s.
- See state pages below for category growth by state.

MARKET SHARE

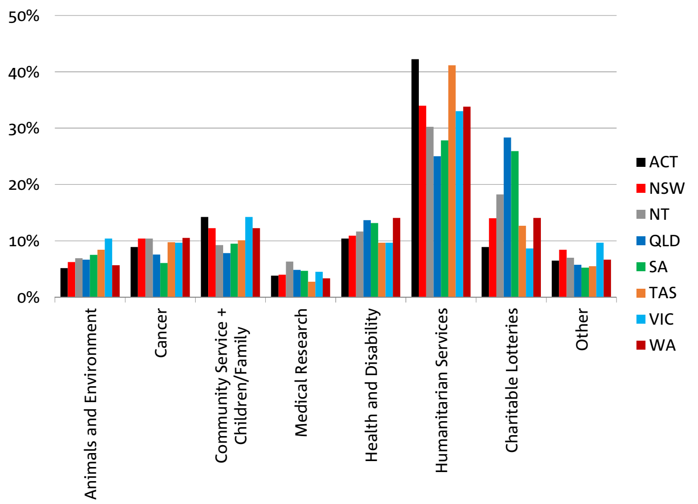
MARKET SHARE OF TOTAL CHARITY DONATIONS
(12-month rolling average)



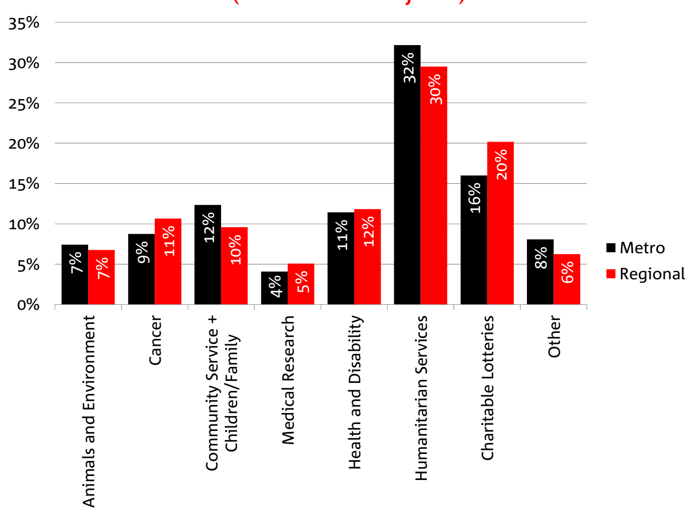
MARKET SHARE OF TOTAL CHARITY DONATIONS - AGE
(12-months to February 2018)



MARKET SHARE OF TOTAL CHARITY DONATIONS - STATE
(12-months to February 2018)



MARKET SHARE OF TOTAL CHARITY DONATIONS - REGION
(12-months to February 2018)

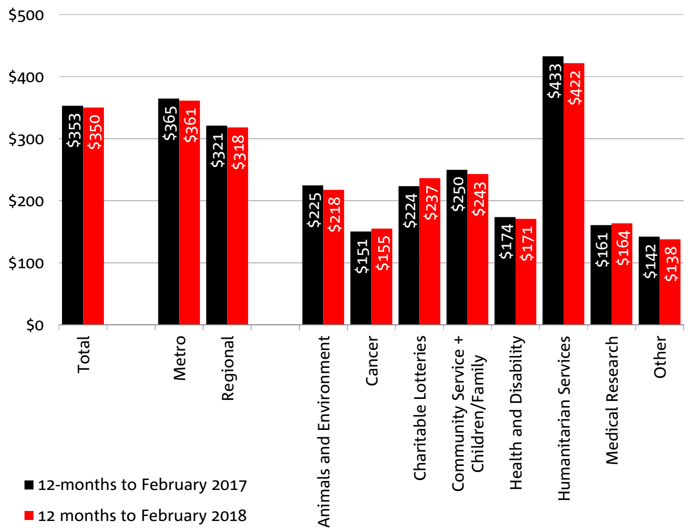


SUMMARY

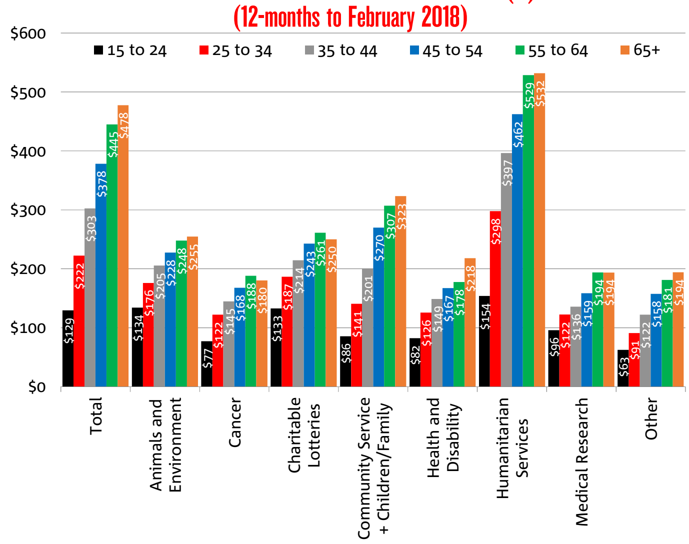
- The market share landscape is changing. Humanitarian Services charities are losing ground as Charitable Lotteries enjoy a larger slice of the pie.
- Humanitarian Services still held the largest share - 32% of all donations in the year to February 2018. But it has fallen steadily from 39% since late-2010.
- In contrast, the market share of Charitable Lotteries segment has grown rapidly - almost doubling to 17% now from just 9% in mid-2011.
- Market share in all other categories was broadly unchanged.
- Humanitarian Services had the biggest share of donations in all states bar QLD - ranging from 42% in the ACT to 28% in SA. But market share has fallen significantly in all states bar the ACT since late-2010.
- In QLD, Charitable Lotteries (28%) held the biggest, market share. Since late-2010, the market share of Charitable Lotteries has grown rapidly in most states, particularly SA, QLD and WA.
- Humanitarian Services accounted for the biggest share of donations in all areas - but slightly more in Metropolitan (32%) than Regional (30%) areas.
- Market share was broadly similar in all other categories bar Charitable Lotteries which was a bit higher in Regional (20%) than Metro (16%) areas.
- Humanitarian Services had the highest share of donations in all age groups - ranging from 28% for over 65s to 35% for 25-34 year olds.
- Giving to Animals & Environment (13%) by 15-24 year olds and Health & Disability (16%) by over 65s accounted for a much bigger share of total donations than in other age groups.

AVERAGE DONATION

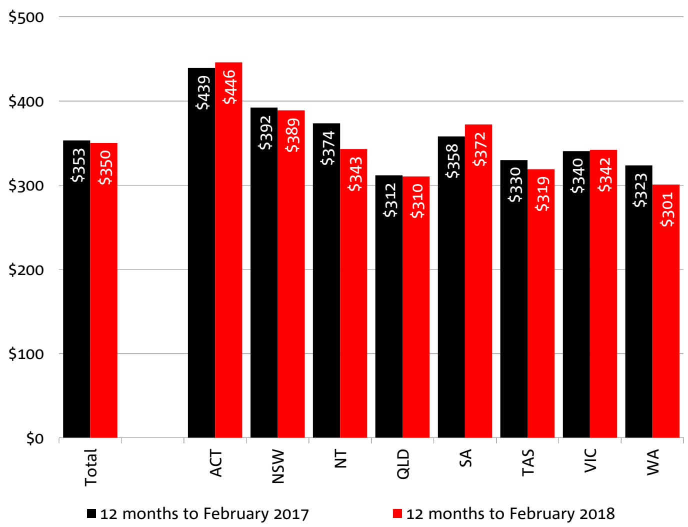
AVERAGE ANNUAL DONATION PER DONOR ($)



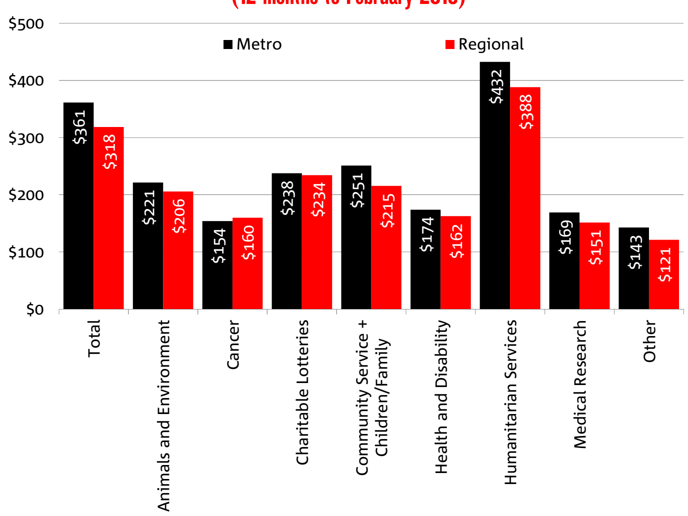
AVERAGE ANNUAL DONATION PER DONOR ($) - AGE
(12-months to February 2018)



AVERAGE ANNUAL DONATION PER DONOR ($) - STATE



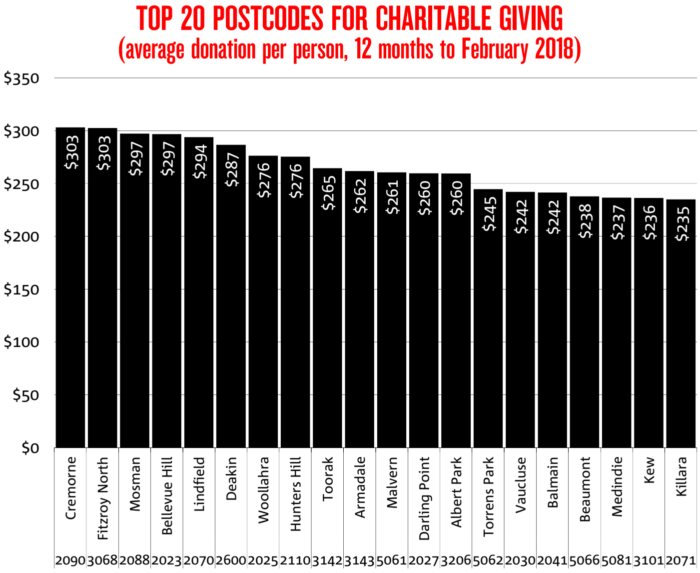
AVERAGE ANNUAL DONATION PER DONOR ($) - REGION
(12 months to February 2018)

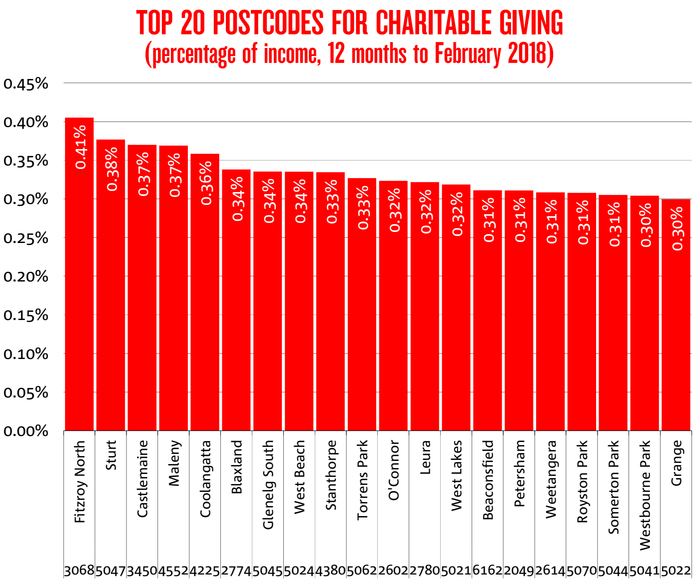


SUMMARY

- The average donation per donor fell $3 to $350 over the year to February 2018 ($353 in the year to February 2017).
- Although average donation size fell over the past year, overall charitable giving grew 1.2%, pointing to higher donor numbers over this period.
- Average donation size was biggest for Humanitarian Services (down $11 to $422) and over 3 times larger than for 'Other' charities (down $4 to $138).
- Average donation size increased in only 3 categories - Charitable Lotteries (up $13 to $237), Cancer (up $4 to $155, and Medical Research (up $3 to $164).
- By state, the ACT had the highest average donation (up $7 to $446), followed by NSW (down $3 to $389). WA (down $22 to $301) and QLD (down $2 to $310) had the lowest.
- Average donations increased most in SA (up $14 to $372) and fell most in in the NT (down $31 to $343) - See state pages for more detail.
- By region, average donations were higher in Metropolitan ($361) than Regional ($318) areas. Metropolitan donations were also higher in all categories except Cancer.
- The relationship between average donation size and age remains strong, with donation size typically rising with age in all categories. In the year to February 2018, average total donation size ranged from $129 for 15-24 year olds to $478 for over 65s.
- Average donation growth fell in all age groups over the year to February 2018, except for those over 55.

TOP 20 POSTCODES





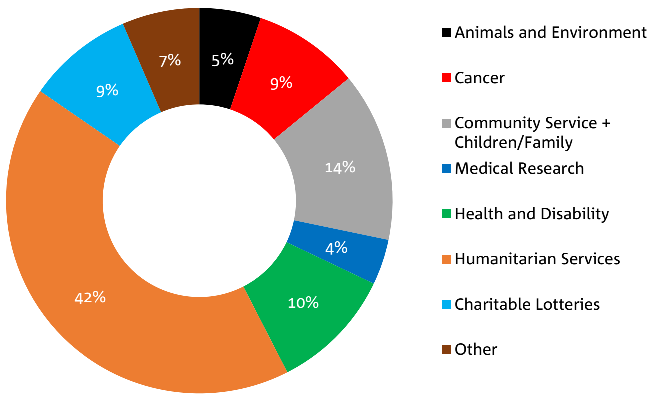
SUMMARY

- Cremorne NSW (2090) and Fitzroy North VIC (3068) shared top spot as the most generous postcodes in the country by dollars given in the year to February 2018, with an average donation of $303 per person - just over 3 times the national average ($99).
- Mosman NSW (2088) and Bellevue Hill NSW (2023) were next most generous donating $297 each. They were followed by Lindfield NSW (2070) with $294, Deakin ACT (2600) with $287 and Woollahra NSW (2025) and Hunters Hill NSW (2110) with $276 each.
- The 20 most generous postcodes are mostly high income areas. The latest data from the ATO indicated an average taxable income of almost $122,000 in 2014/15 in these postcodes - more than double the national average of just under $60,000. Only 3 postcodes in the top 20 had an average income below $85,000.
- A different picture emerges when average donations are defined as a percentage of taxable incomes.
- In this instance, Fitzroy North VIC (3068) with an average income of just under $75,000 was ranked the most generous postcode in Australia, donating 0.41%.
- Sturt SA (5047) with an average donation of 0.38%, Castlemaine VIC (3450) with 0.37%, Maleny QLD (4552) with 0.37% and Coolangatta QLD (4225) with 0.36% were the next most generous postcodes. Each of these postcodes reported an average annual income of less than $50,000 in 2014-15.
- The 20 most generous postcodes by income had an average taxable income of around $58,500 or less than half that of the top 20 postcodes by dollar amount of almost $122,000.

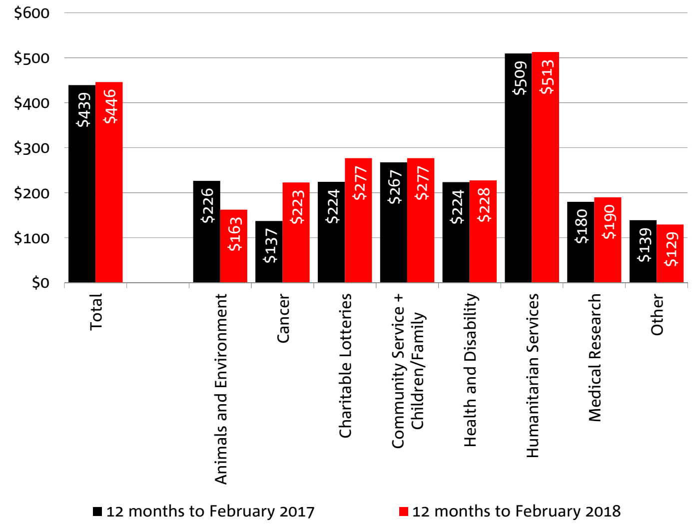
NOTES:
All data is non-seasonally-adjusted (nsa).
Data is produced by Quantium and includes donations via credit card, direct debit, BPAY and EFTPOS. Direct transfers into charity bank accounts are not captured (e.g. bequests and cheque donations may not be captured).
Around 600 charity brands are included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

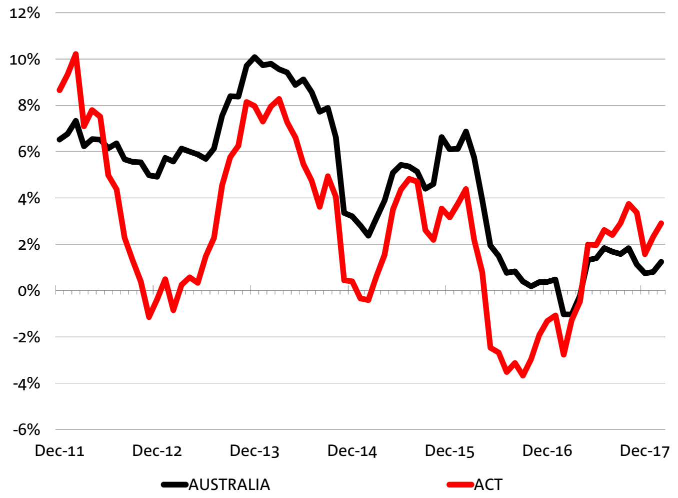
MARKET SHARE OF TOTAL CHARITY DONATIONS - ACT
(12-months to February 2018)



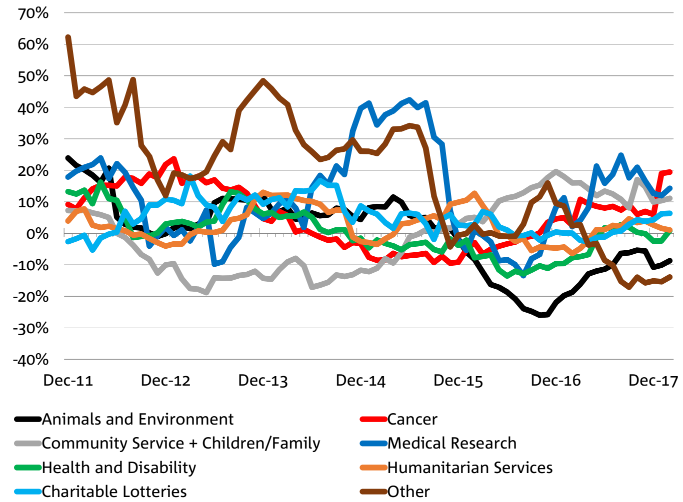
AVERAGE ANNUAL DONATION PER DONOR ($) - ACT



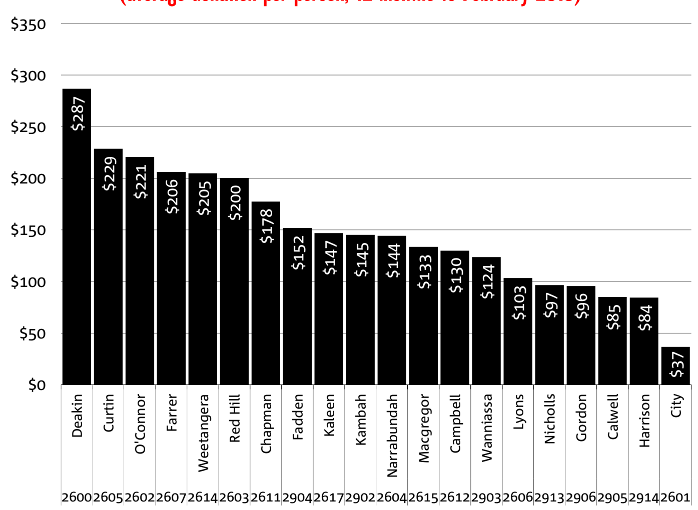
GROWTH IN NAB CHARITABLE GIVING INDEX - ACT
(percentage change, rolling 12-month year-on-year)



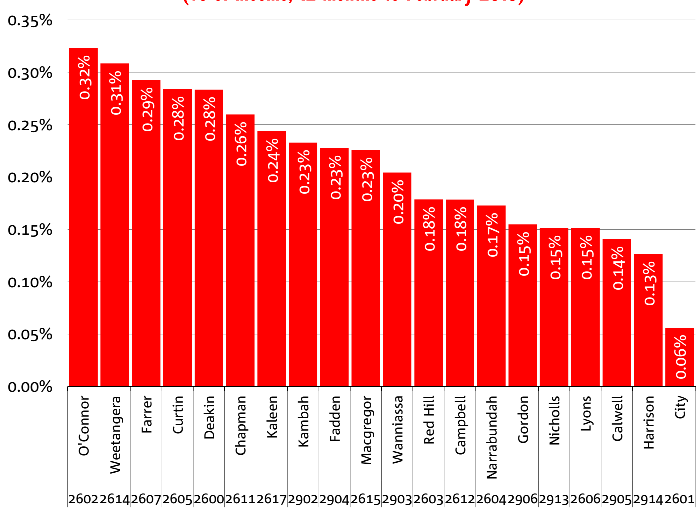
GROWTH IN NAB CHARITABLE GIVING INDEX - ACT
(percentage change, rolling 12-month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING - ACT
(average donation per person, 12 months to February 2018)

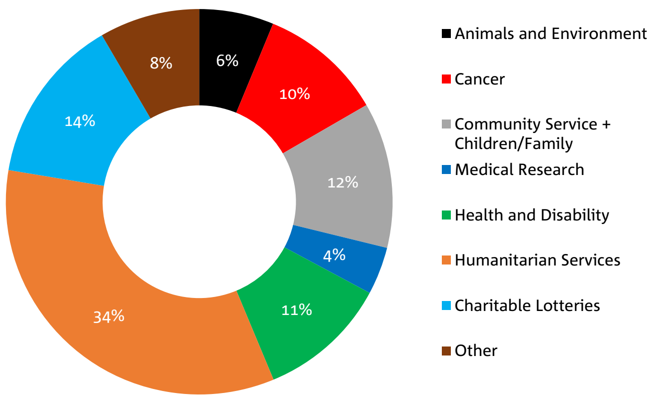


TOP 20 POSTCODES FOR CHARITABLE GIVING: ACT
(% of income, 12 months to February 2018)

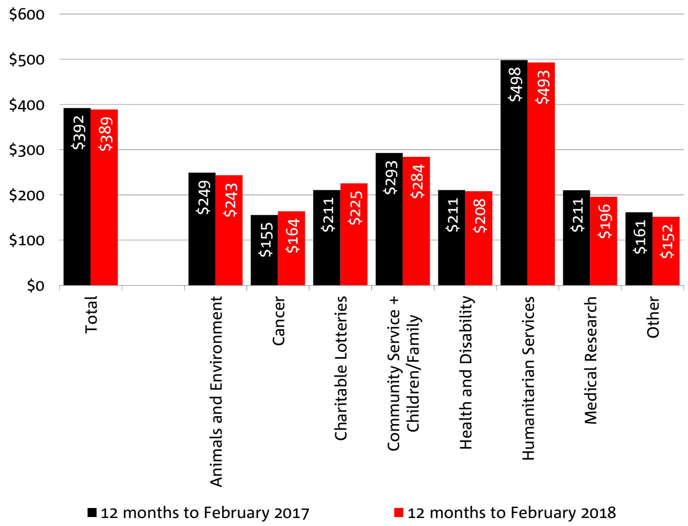


NEW SOUTH WALES (NSW)

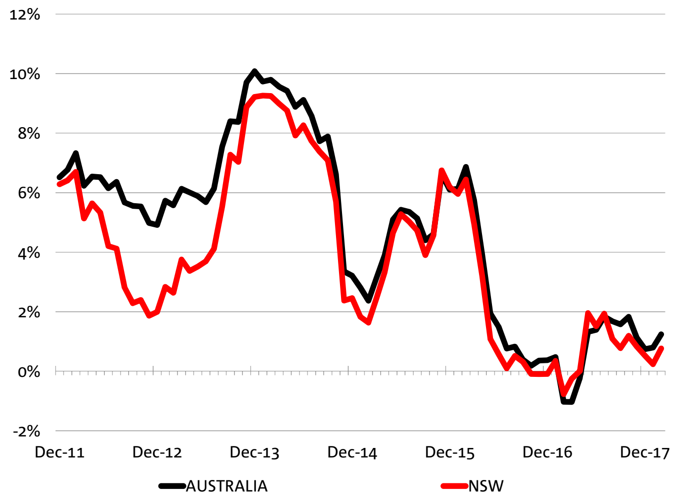
MARKET SHARE OF TOTAL CHARITY DONATIONS - NSW
(12-months to February 2018)



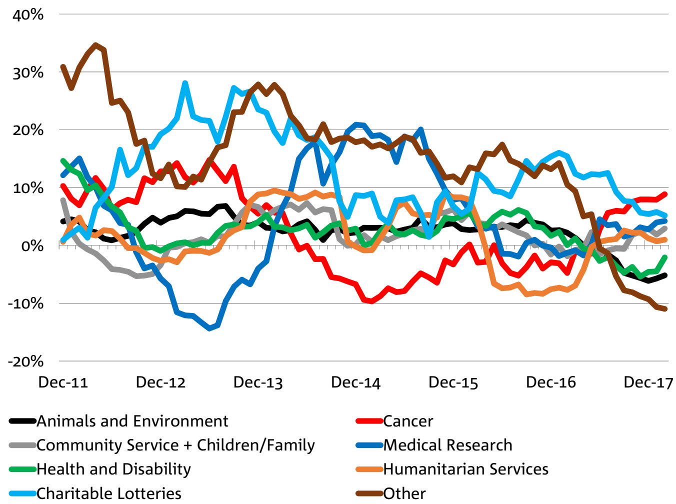
AVERAGE ANNUAL DONATION PER DONOR ($) - NSW



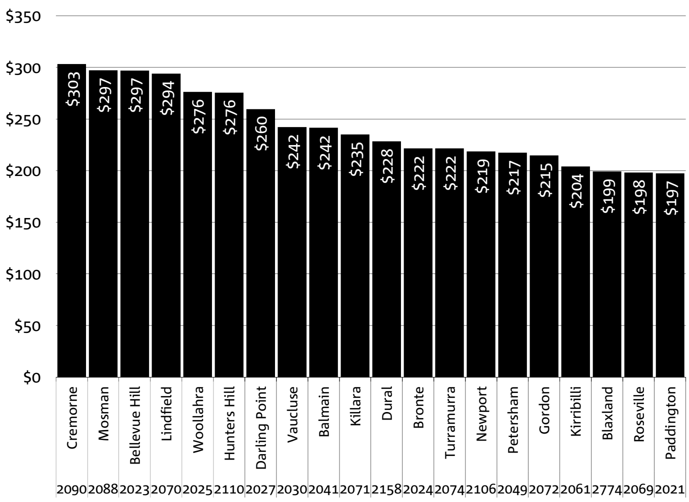
GROWTH IN NAB CHARITABLE GIVING INDEX - NSW
(percentage change, rolling 12-month year-on-year)



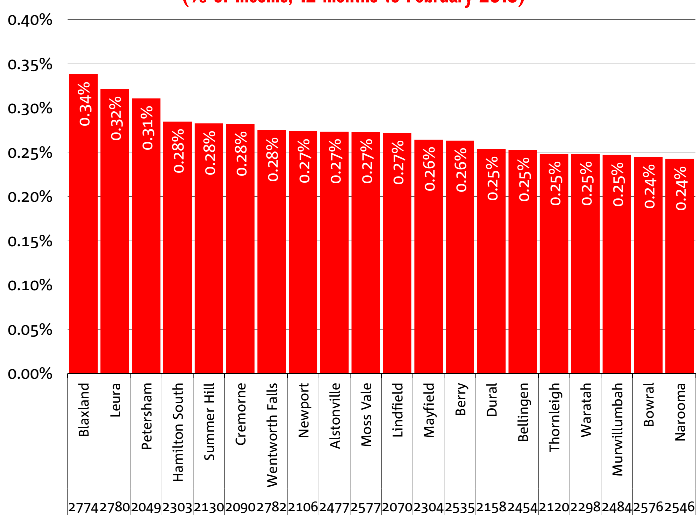
GROWTH IN NAB CHARITABLE GIVING INDEX - NSW
(percentage change, rolling 12-month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING - NSW
(average donation per person, 12 months to February 2018)

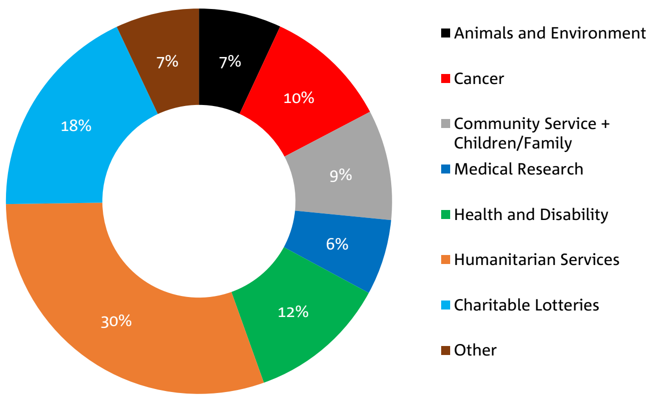


TOP 20 POSTCODES FOR CHARITABLE GIVING: NSW
(% of income, 12 months to February 2018)

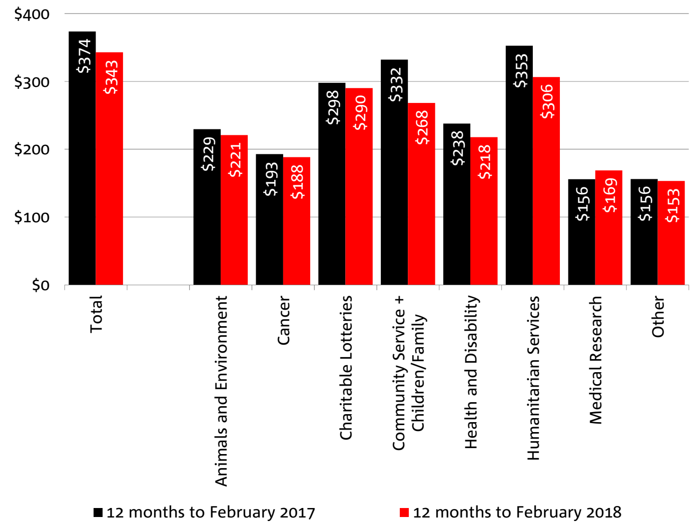


NORTHERN TERRITORY (NT)

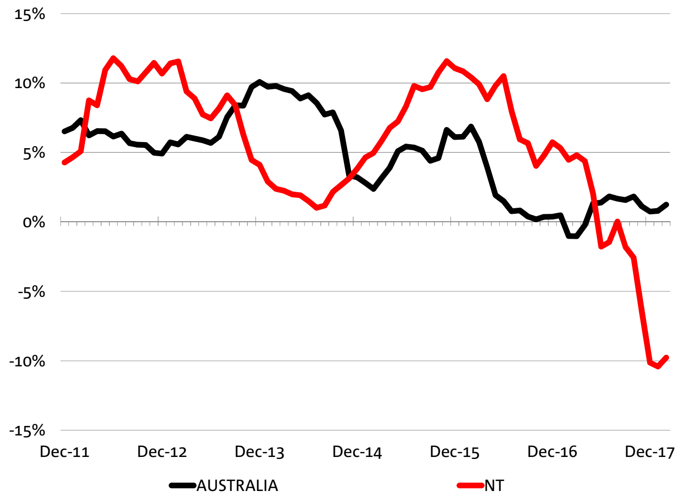
MARKET SHARE OF TOTAL CHARITY DONATIONS - NT
(12-months to February 2018)



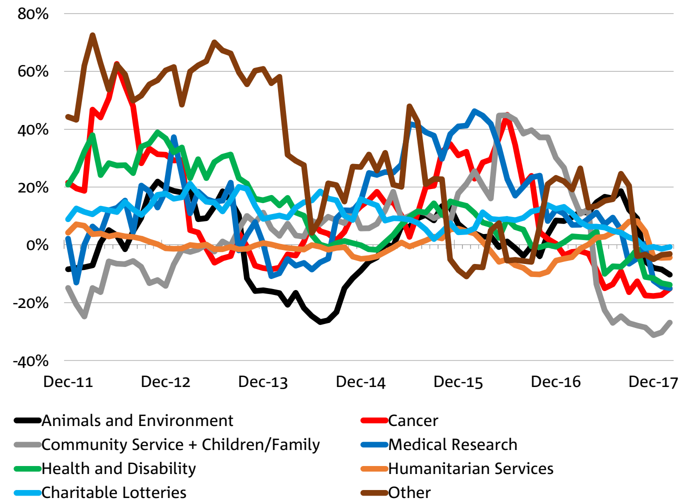
AVERAGE ANNUAL DONATION PER DONOR ($) - NT



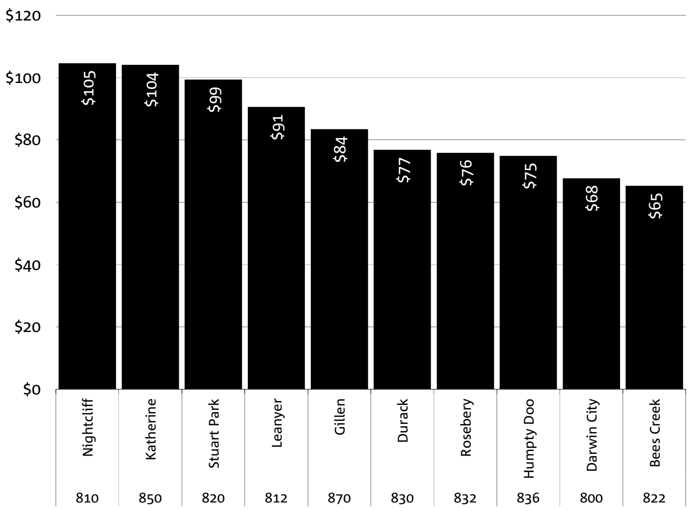
GROWTH IN NAB CHARITABLE GIVING INDEX - NT
(percentage change, rolling 12-month year-on-year)



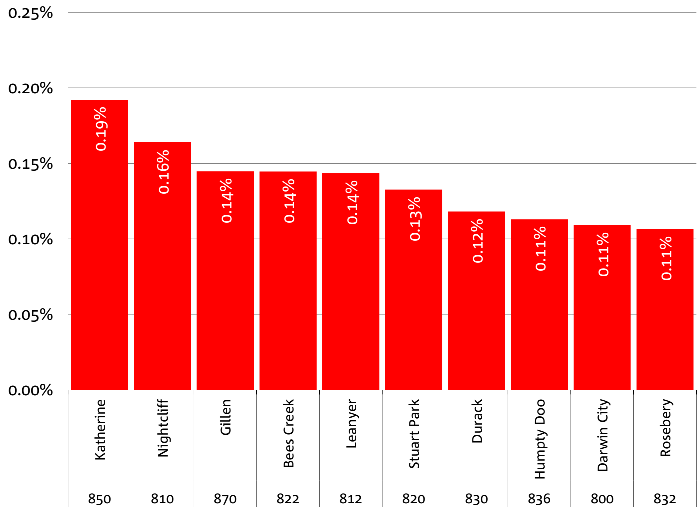
GROWTH IN NAB CHARITABLE GIVING INDEX - NT
(percentage change, rolling 12-month year-on-year)



TOP 10 POSTCODES FOR CHARITABLE GIVING - NT
(average donation per person, 12 months to February 2018)

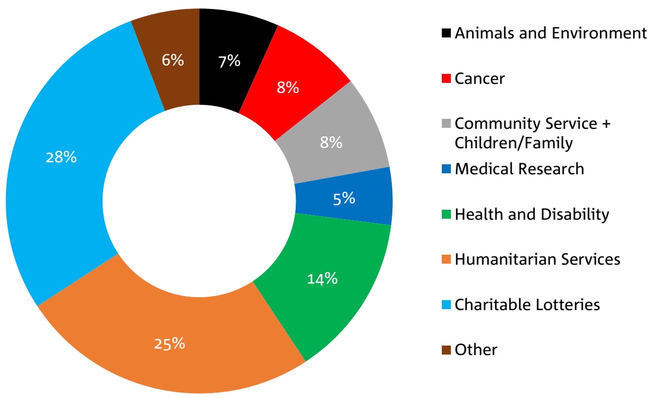


TOP 10 POSTCODES FOR CHARITABLE GIVING: NT
(% of income, 12 months to February 2018)

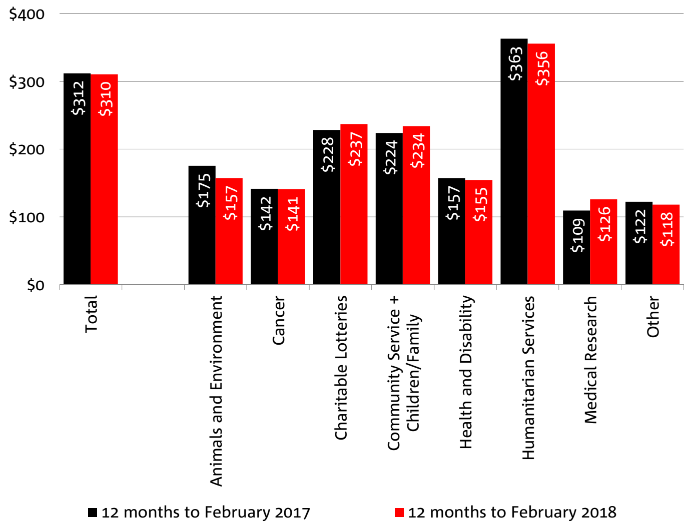


QUEENSLAND (QLD)

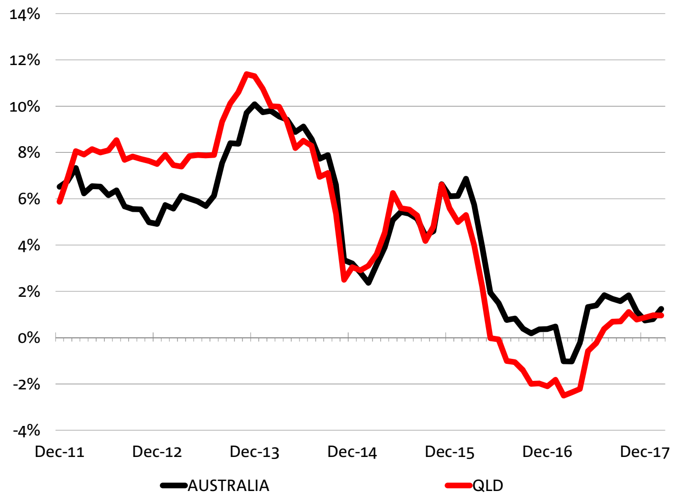
MARKET SHARE OF TOTAL CHARITY DONATIONS - QLD
(12-months to February 2018)



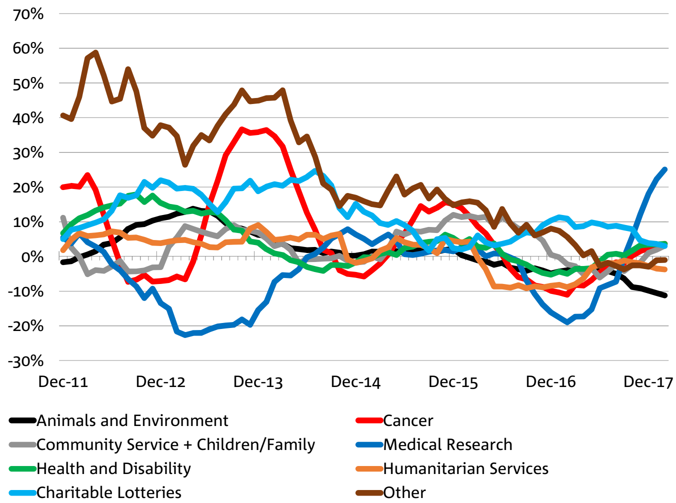
AVERAGE ANNUAL DONATION PER DONOR ($) - QLD



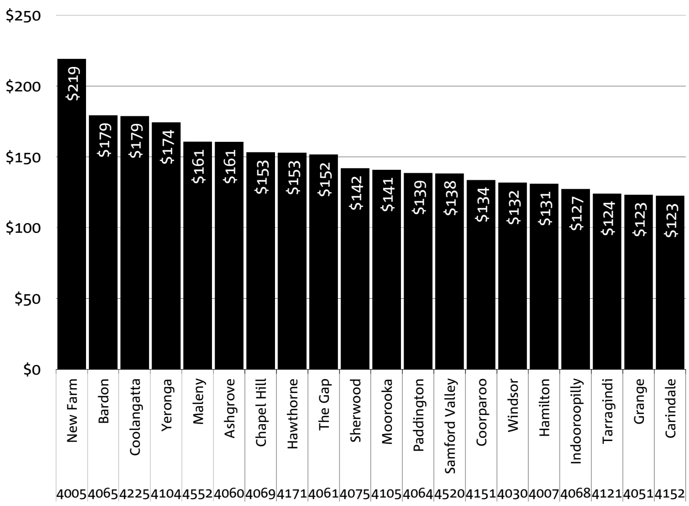
GROWTH IN NAB CHARITABLE GIVING INDEX - QLD
(percentage change, rolling 12-month year-on-year)



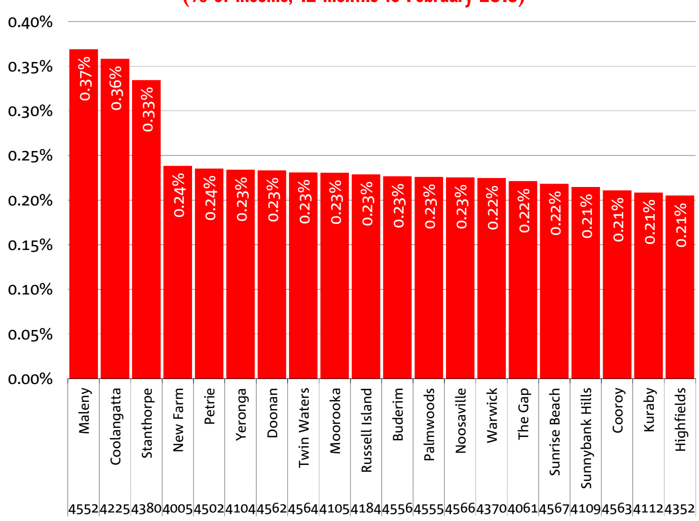
GROWTH IN NAB CHARITABLE GIVING INDEX - QLD
(percentage change, rolling 12-month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING - QLD
(average donation per person, 12 months to February 2018)

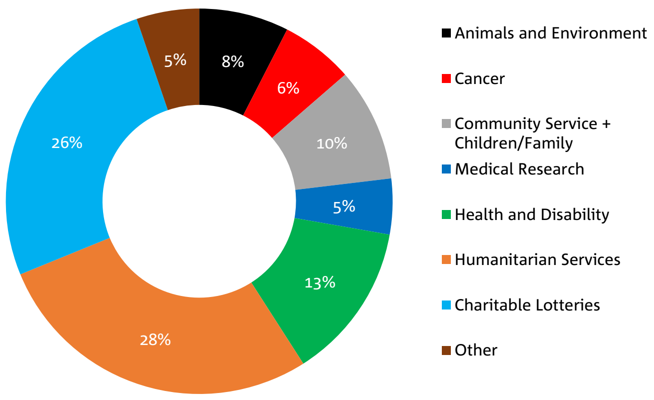


TOP 20 POSTCODES FOR CHARITABLE GIVING: QLD
(% of income, 12 months to February 2018)

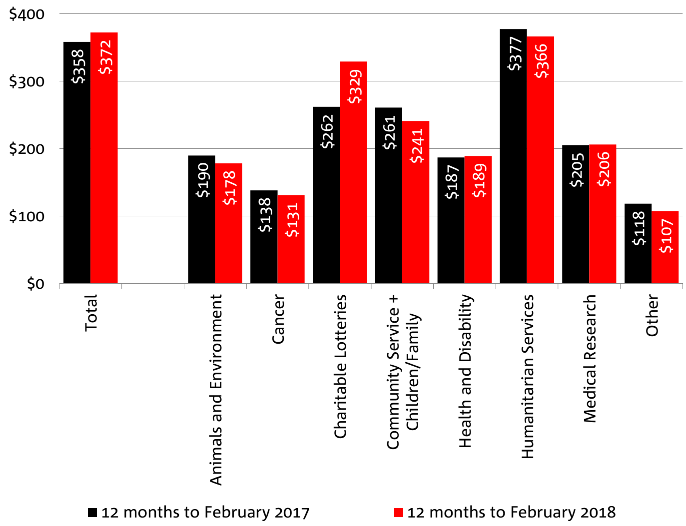


SOUTH AUSTRALIA (SA)

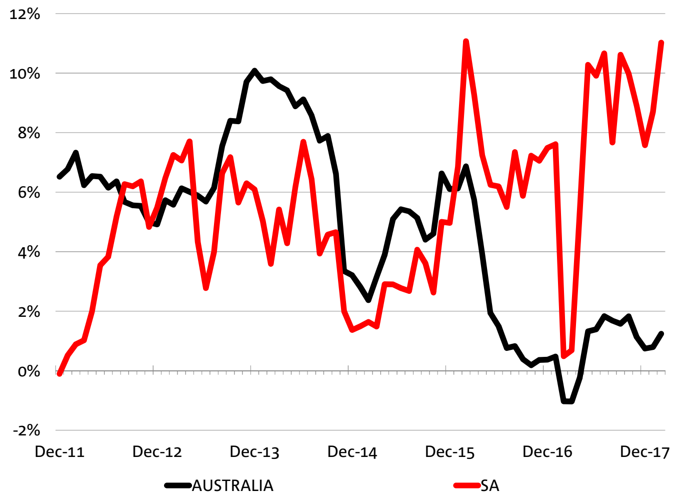
MARKET SHARE OF TOTAL CHARITY DONATIONS - SA
(12-months to February 2018)



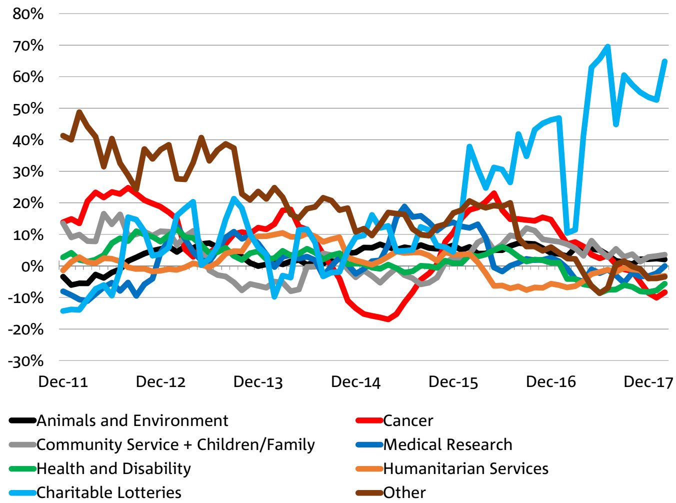
AVERAGE ANNUAL DONATION PER DONOR ($) - SA



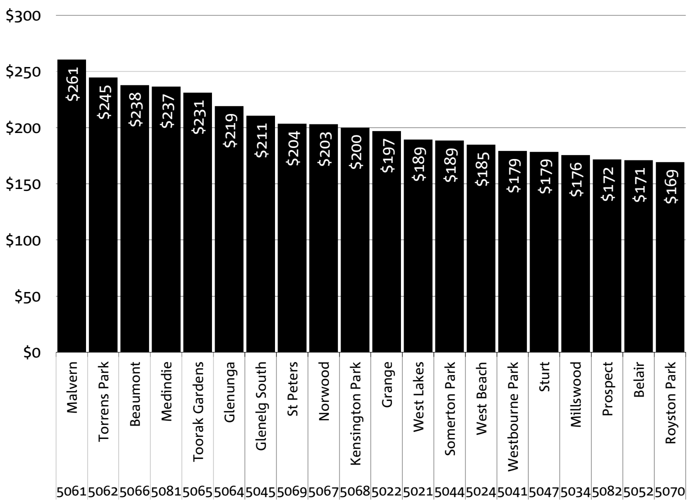
GROWTH IN NAB CHARITABLE GIVING INDEX - SA
(percentage change, rolling 12-month year-on-year)



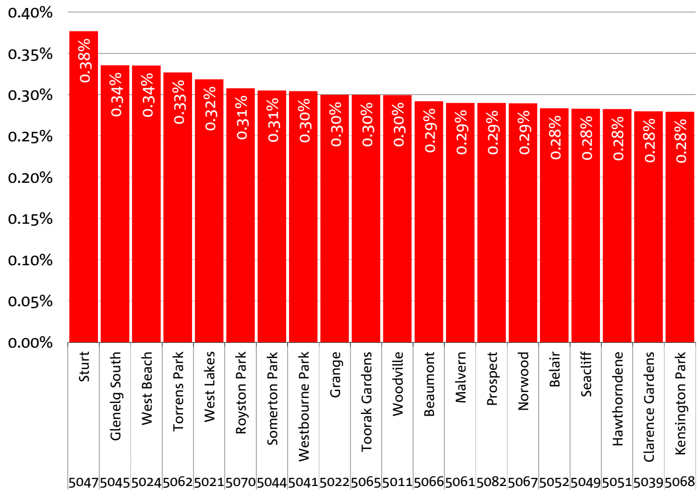
GROWTH IN NAB CHARITABLE GIVING INDEX - SA
(percentage change, rolling 12-month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING - SA
(average donation per person, 12 months to February 2018)

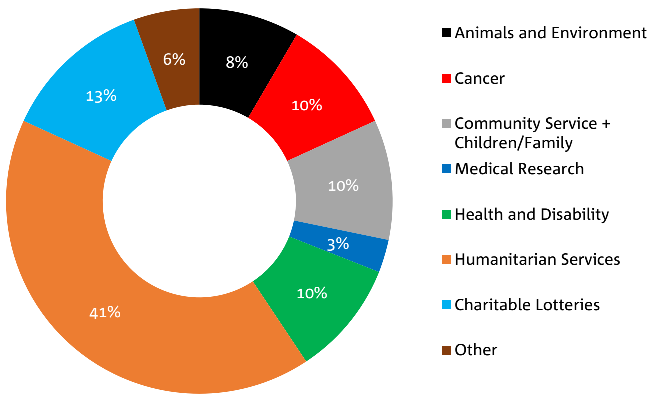


TOP 20 POSTCODES FOR CHARITABLE GIVING: SA
(% of income, 12 months to February 2018)

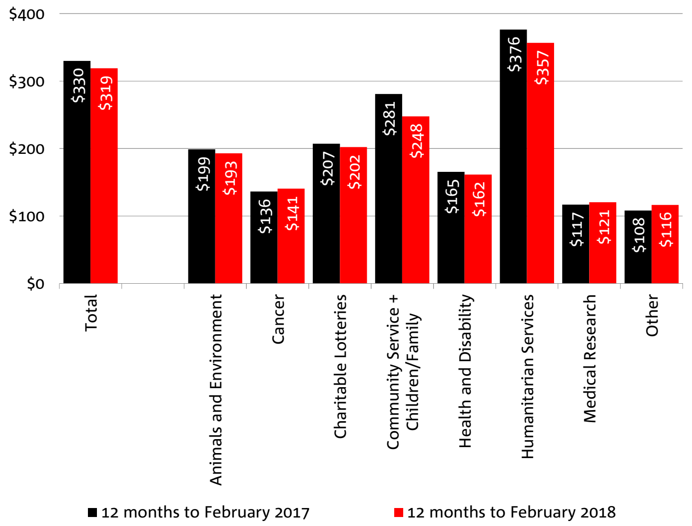


TASMANIA (TAS)

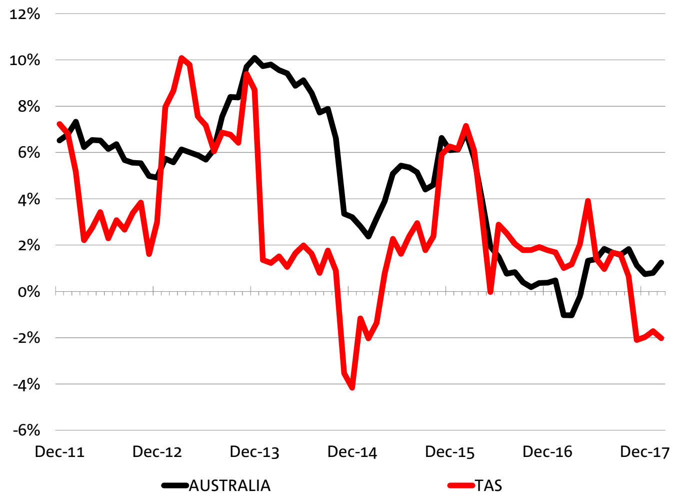
MARKET SHARE OF TOTAL CHARITY DONATIONS - TAS
(12-months to February 2018)



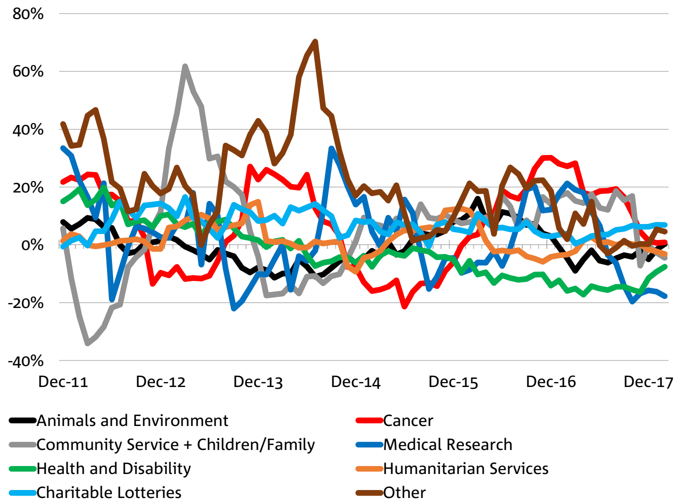
AVERAGE ANNUAL DONATION PER DONOR ($) - TAS



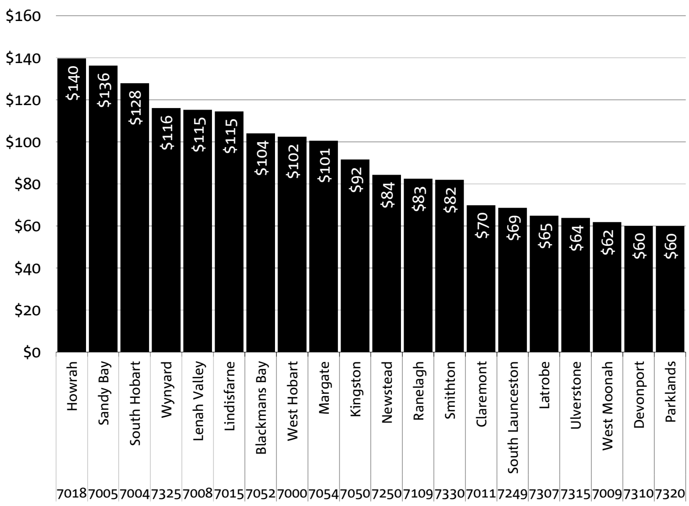
GROWTH IN NAB CHARITABLE GIVING INDEX - TAS
(percentage change, rolling 12-month year-on-year)



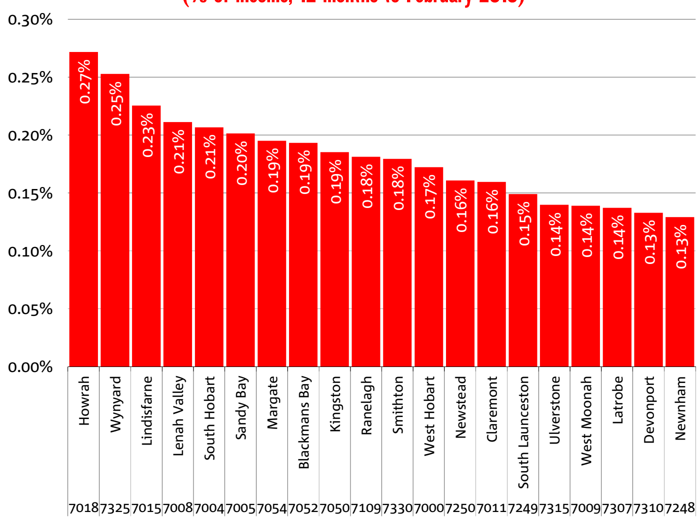
GROWTH IN NAB CHARITABLE GIVING INDEX - TAS
(percentage change, rolling 12-month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING - TAS
(average donation per person, 12 months to February 2018)

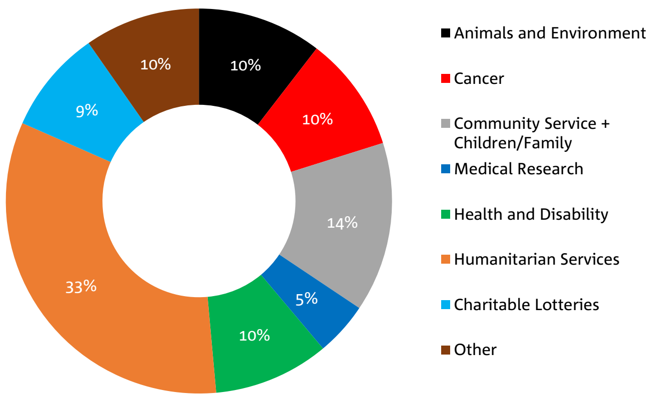


TOP 20 POSTCODES FOR CHARITABLE GIVING: TAS
(% of income, 12 months to February 2018)

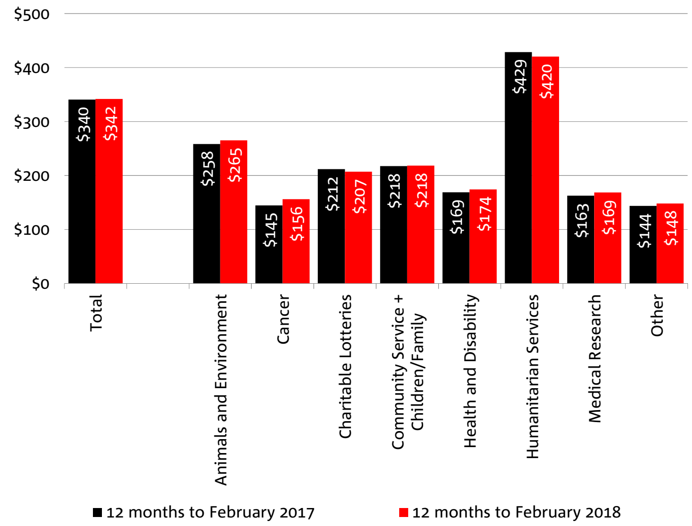


VICTORIA (VIC)

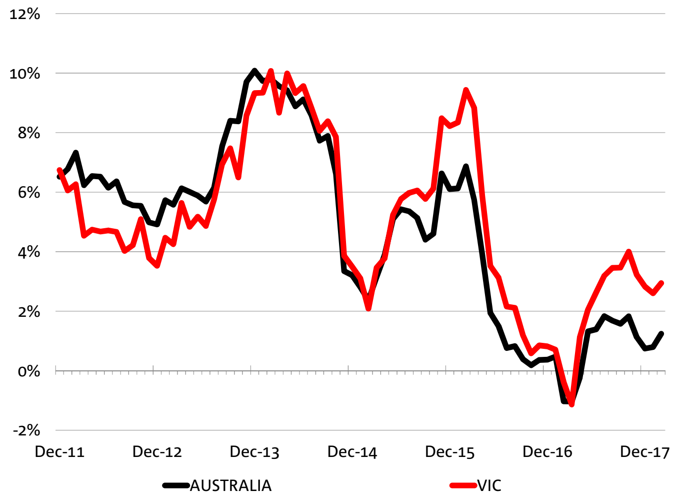
MARKET SHARE OF TOTAL CHARITY DONATIONS - VIC
(12-months to February 2018)



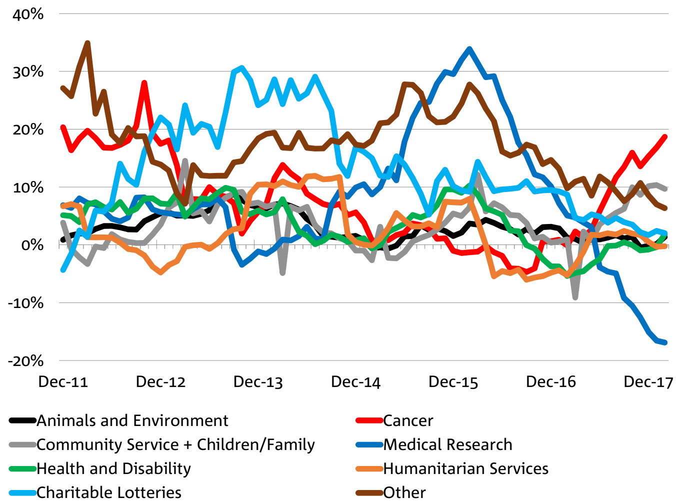
AVERAGE ANNUAL DONATION PER DONOR ($) - VIC



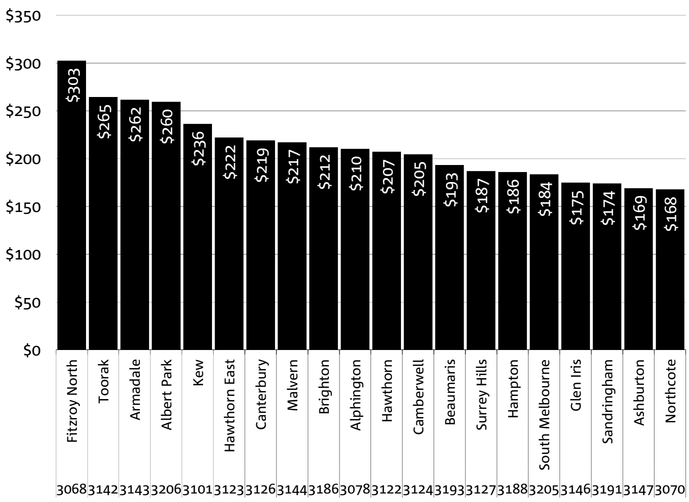
GROWTH IN NAB CHARITABLE GIVING INDEX - VIC
(percentage change, rolling 12-month year-on-year)



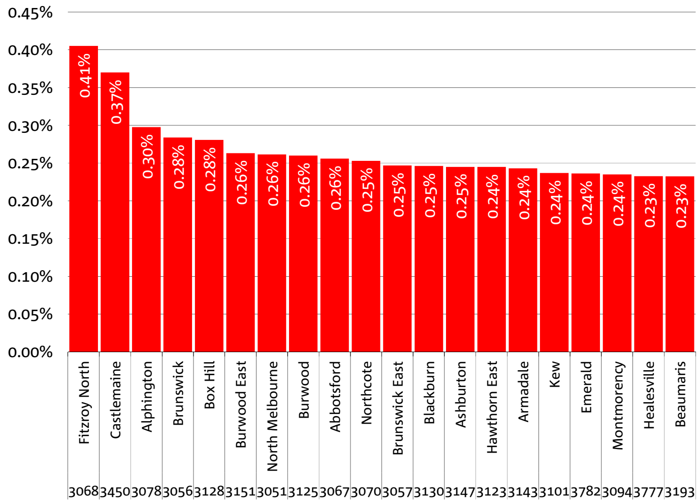
GROWTH IN NAB CHARITABLE GIVING INDEX - VIC
(percentage change, rolling 12-month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING - VIC
(average donation per person, 12 months to February 2018)

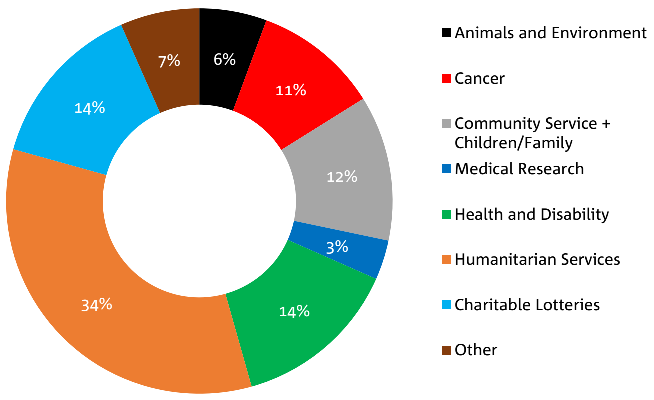


TOP 20 POSTCODES FOR CHARITABLE GIVING: VIC
(% of income, 12 months to February 2018)

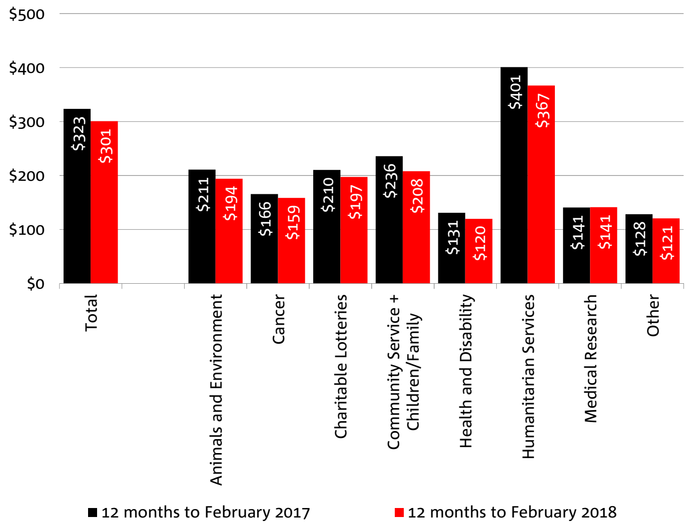


WESTERN AUSTRALIA (WA)

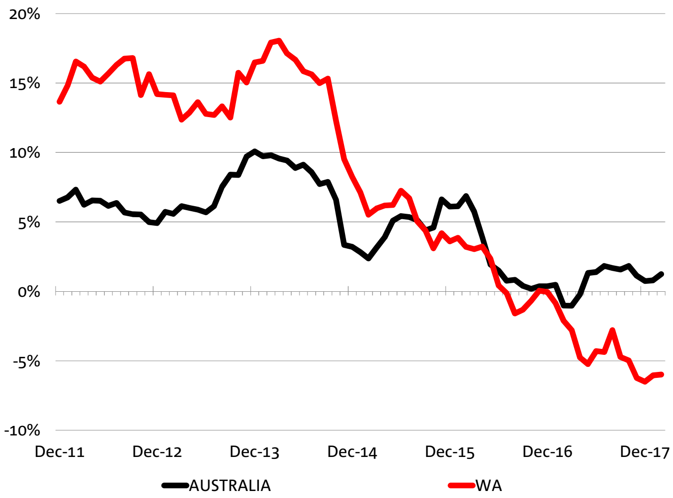
MARKET SHARE OF TOTAL CHARITY DONATIONS - WA
(12-months to February 2018)



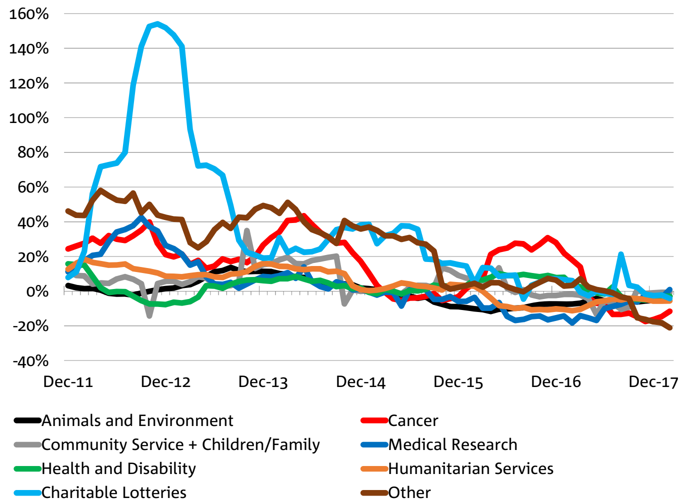
AVERAGE ANNUAL DONATION PER DONOR ($) - WA



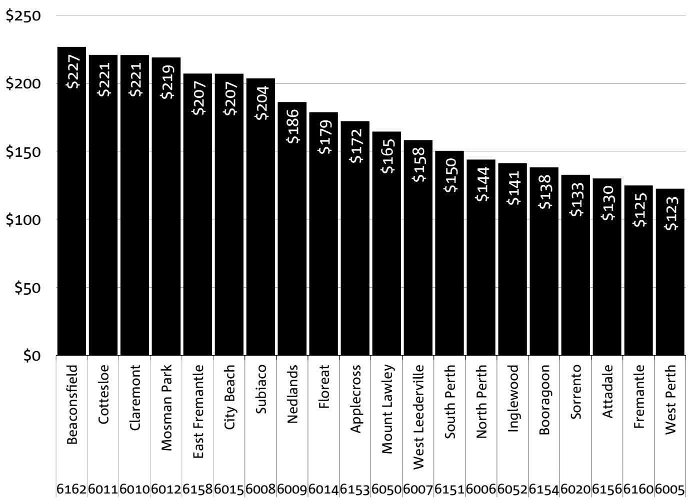
GROWTH IN NAB CHARITABLE GIVING INDEX - WA
(percentage change, rolling 12-month year-on-year)



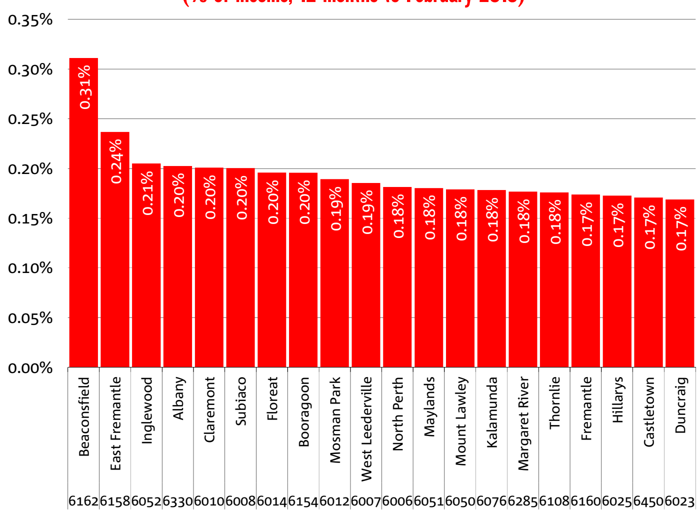
GROWTH IN NAB CHARITABLE GIVING INDEX - WA
(percentage change, rolling 12-month year-on-year)



TOP 20 POSTCODES FOR CHARITABLE GIVING - WA
(average donation per person, 12 months to February 2018)



TOP 20 POSTCODES FOR CHARITABLE GIVING: WA
(% of income, 12 months to February 2018)



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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