

NAB QUARTERLY CUSTOMER SPENDING TRENDS

EXPLORING THE SPENDING PATTERNS OF NAB CUSTOMERS - Q2 2018

NAB Behavioural & Industry Economics

30 August, 2018



Total NAB customer spending grew 5.6% y/y in Q2 2018, down from 6.8% in the previous quarter and 3.9% in the same quarter a year ago. It grew faster in metropolitan (6.5%) than regional (5.1%) areas. Hobart, Melbourne and Sydney out-performed in metro areas, and SA and VIC led the way in regional areas. Average monthly spending in metro areas was highest in Sydney (\$2,286) and Melbourne (\$2,258), while WA (\$2,126) and QLD (\$2,009) were the highest spending regional areas. By category, spending grew fastest for Accommodation & Food (with double-digit rates of growth in all states) and weakest for Arts & Recreation, driven down by lower spending on performing arts. By age, customer spending growth was fastest for 18-29 year olds - and in nearly all spending categories - perhaps reflecting greater use of electronic payment methods than older customers.

HIGHLIGHTS

- **What does this report measure?** It measures the spending patterns of our customers*. By examining around 2.7 million daily transactions, it shows where spending is growing fastest and what customers are spending on. Given the size of NAB's customer base, it provides an indication of national and regional trends.
- **Is spending growing?** Total NAB customer spending grew by 5.6% y/y in Q2 2018 (down from 6.8% in Q1 2018, but up from 3.9% in Q2 2017). Spending in metropolitan areas grew 5.9% (6.9% in Q1 2018 & 3.3% in Q2 2017), ahead of a 5.1% increase in regional areas (6.6% in Q1 2018 & 4.9% in Q2 2017).
- **Where is spending growing fastest in capital city areas?** Spending grew in all capital city metropolitan areas in Q2 2018. The rate of growth was slower than the previous quarter in all cities (bar in Hobart & Darwin). Relative to the same period last year however, growth was stronger in all cities (bar Darwin and ACT). Growth in Q2 was fastest in Hobart (7.6%), Melbourne (6.6%), Sydney (6.5%), Adelaide (6.2%) and ACT (5.5%). Brisbane (3.6%), Darwin (3.7%) and Perth (5.2%) were slowest.
- **What about in regional areas?** Spending slowed in all regional areas relative to Q1 2018 (except in TAS). Against the same period last year, growth was faster in VIC, SA, WA and TAS. It was slower in QLD and the NT and unchanged in NSW. Spending growth was fastest in SA (7.0%), VIC (6.4%) the NT (5.2%), NSW (5.1%) and TAS. It was slowest in QLD (4.2%), and WA (4.5%).
- **How much are we spending?** Average monthly spending in metro areas was \$2,206 in Q2 2018, up from \$2,150 in Q1 2018 and \$2,064 in Q2 2017. In regional areas, it was \$1,992, up from \$1,947 in Q1 2018 and \$1,918 in Q2 2017. WA is still the only state where spending is higher in regional (\$2,126) than metro (\$2,122) areas.
- **Who's spending the most in metro areas?** Sydney (\$2,286) and Melbourne (\$2,258) led the way, followed by Perth (\$2,122) and Brisbane (\$2,112). Spending was lowest in Darwin (\$1,965), Hobart (\$2,050) and Adelaide (\$2,080).
- **What about in regional areas?** Average monthly customer spending was highest in WA (\$2,126), QLD (\$2,009), NSW (\$2,002), VIC (\$1,947) and SA (\$1,907). It was lowest in the NT (\$1,587) and TAS (\$1,864).
- **In what category did spending grow fastest?** Accommodation & Food Services led the way (14.9%), followed by Transport, Postal & Warehousing (9.2%) and Finance & Insurance Services (7.8%). Spending was weakest for Arts & Recreation (-5.9%) driven down by lower spending on performing arts. Spending on Construction also fell (-1.7%).
- **In what age groups is spending growing fastest?** Spending growth among 18-29 year olds was faster across nearly all spending categories, perhaps reflecting greater use of electronic payment methods than older customers.

NAB Customer Spending: State (% y/y)

	Q2 2017		Q1 2018		Q2 2018	
	Metro	Region	Metro	Region	Metro	Region
NSW	4.1%	5.1%	7.5%	6.5%	6.5%	5.1%
VIC	4.1%	5.2%	7.8%	6.8%	6.6%	6.4%
QLD	3.3%	4.9%	5.4%	6.6%	3.6%	4.2%
SA	1.9%	6.0%	7.2%	9.5%	6.2%	7.0%
WA	-1.3%	2.4%	5.3%	5.6%	5.2%	4.5%
TAS	5.1%	1.6%	7.3%	4.5%	7.6%	5.1%
NT	4.5%	7.0%	3.4%	5.6%	3.7%	5.2%
ACT	5.6%		6.2%		5.5%	
AUS	3.3%	4.9%	6.9%	6.6%	5.9%	5.1%

NAB Customer Spending: Industry Sector (% y/y)

	Q2 2017	Q1 2018	Q2 2018
Accommodation & Food Services	10.5%	12.7%	14.9%
Administrative & Support Services	5.6%	6.2%	2.8%
Arts & Recreation Services	35.3%	10.6%	-5.9%
Construction	-1.8%	-0.2%	-1.7%
Education & Training	-2.5%	-3.8%	0.3%
Electricity, Gas, Water & Waste	0.1%	3.2%	2.9%
Finance & Insurance Services	3.8%	9.1%	7.8%
Healthcare & Social Assistance	-0.8%	3.4%	5.3%
Info, Media & Telecoms	1.8%	1.5%	4.7%
Other Services	4.1%	9.4%	6.2%
Professional, Scientific & Tech Serv.	7.9%	6.0%	3.1%
Rental, Hiring & Real Estate Serv.	3.6%	5.8%	3.3%
Retail Trade	3.3%	7.0%	4.8%
Transport, Postal & Warehousing	-1.3%	7.6%	9.2%
Wholesale Trade	1.2%	3.0%	0.1%

*NAB customer spending excludes government services, taxes, direct to consumer manufacturers, mortgage and other credit facility repayments.

OVERALL GROWTH IN NAB CUSTOMER SPENDING (\$) BY INDUSTRY & STATE (percentage change Q2 2018 on Q2 2017)

	NSW	VIC	QLD	SA	WA	TAS	NT	ACT	AUS
Accommodation & Food Services	16.8%	15.3	12.8	14.3	13.7	14.7	11.4	15.2	14.9
Transport, Postal & Warehousing	12.0	9.0	7.1	9.2	8.0	9.8	15.4	0.8	9.2
Financial & Insurance Services	8.3	7.3	2.8	25.0	7.8	16.3	19.8	12.8	7.8
Other Services	3.7	11.3	5.2	-1.2	5.0	15.4	1.6	8.4	6.2
Health Care & Social Assistance	5.4	6.5	4.2	5.8	3.4	-3.8	9.3	7.2	5.3
Retail Trade	4.9	5.6	4.1	4.5	3.9	5.2	1.5	4.9	4.8
Information Media & Telecommunications	5.2	6.2	-0.5	5.6	11.3	6.5	10.4	13.1	4.7
Rental, Hiring & Real Estate Services	4.1	2.6	2.4	5.6	4.7	4.7	-4.3	3.9	3.3
Professional, Scientific & Technical Services	4.4	2.8	2.6	-1.5	3.8	5.3	10.2	3.6	3.1
Electricity, Gas, Water & Waste Services	8.3	3.8	-7.2	9.1	6.8	2.5	-4.0	-8.1	2.9
Administrative & Support Services	1.6	4.1	4.2	5.6	-0.1	-0.9	-1.5	-6.7	2.8
Education & Training	0.0	2.6	-4.3	0.8	2.9	-3.3	-2.5	3.0	0.3
Wholesale Trade	-3.0	2.9	1.7	19.0	-6.3	-1.2	-21.8	11.7	0.1
Construction	-3.0	2.4	-1.1	-2.4	-9.2	7.2	20.1	-16.7	-1.7
Arts & Recreation Services	-8.6	-3.0	-9.3	0.3	-6.7	5.0	-1.2	-1.0	-5.9

■ Fastest growing by division

■ Slowest growing by division

OVERALL GROWTH IN NAB CUSTOMER SPENDING (\$) BY INDUSTRY & AGE (percentage change Q2 2018 on Q2 2017)

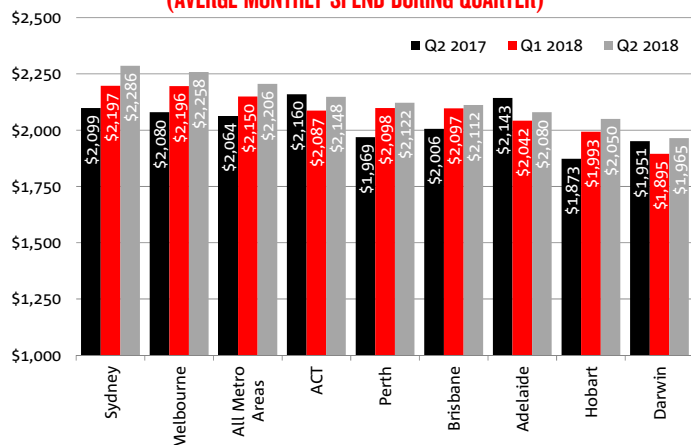
	18-29	30-49	50-65	65+
Accommodation & Food Services	15.6%	14.6%	14.5%	13.2%
Transport, Postal & Warehousing	14.8%	11.0%	7.2%	3.8%
Financial & Insurance Services	9.4%	9.4%	6.6%	6.0%
Other Services	7.5%	7.1%	4.7%	4.2%
Health Care & Social Assistance	15.7%	4.6%	3.8%	4.7%
Retail Trade	7.2%	5.8%	3.0%	1.9%
Information Media & Telecommunications	16.3%	5.6%	0.7%	-3.3%
Rental, Hiring & Real Estate Services	11.5%	4.0%	0.8%	-0.3%
Professional, Scientific & Technical Services	10.8%	6.9%	1.7%	-5.8%
Electricity, Gas, Water & Waste Services	17.5%	6.4%	-0.9%	-1.7%
Administrative & Support Services	-5.1%	4.4%	3.5%	1.4%
Education & Training	-9.3%	6.6%	-9.3%	0.0%
Wholesale Trade	27.8%	1.6%	-2.8%	-4.5%
Construction	9.7%	1.5%	-5.3%	-2.2%
Arts & Recreation Services	-1.8%	-6.1%	-9.0%	-2.4%

■ Fastest growing by division

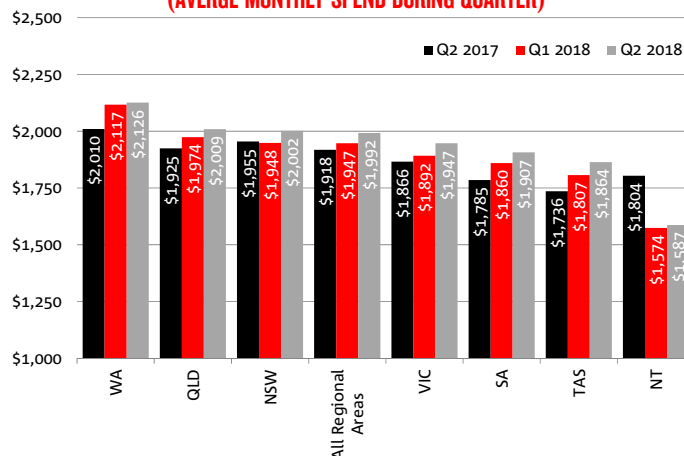
■ Slowest growing by division

AVERAGE MONTHLY NAB CUSTOMER SPENDING - METRO & REGIONAL (\$ AMOUNTS)

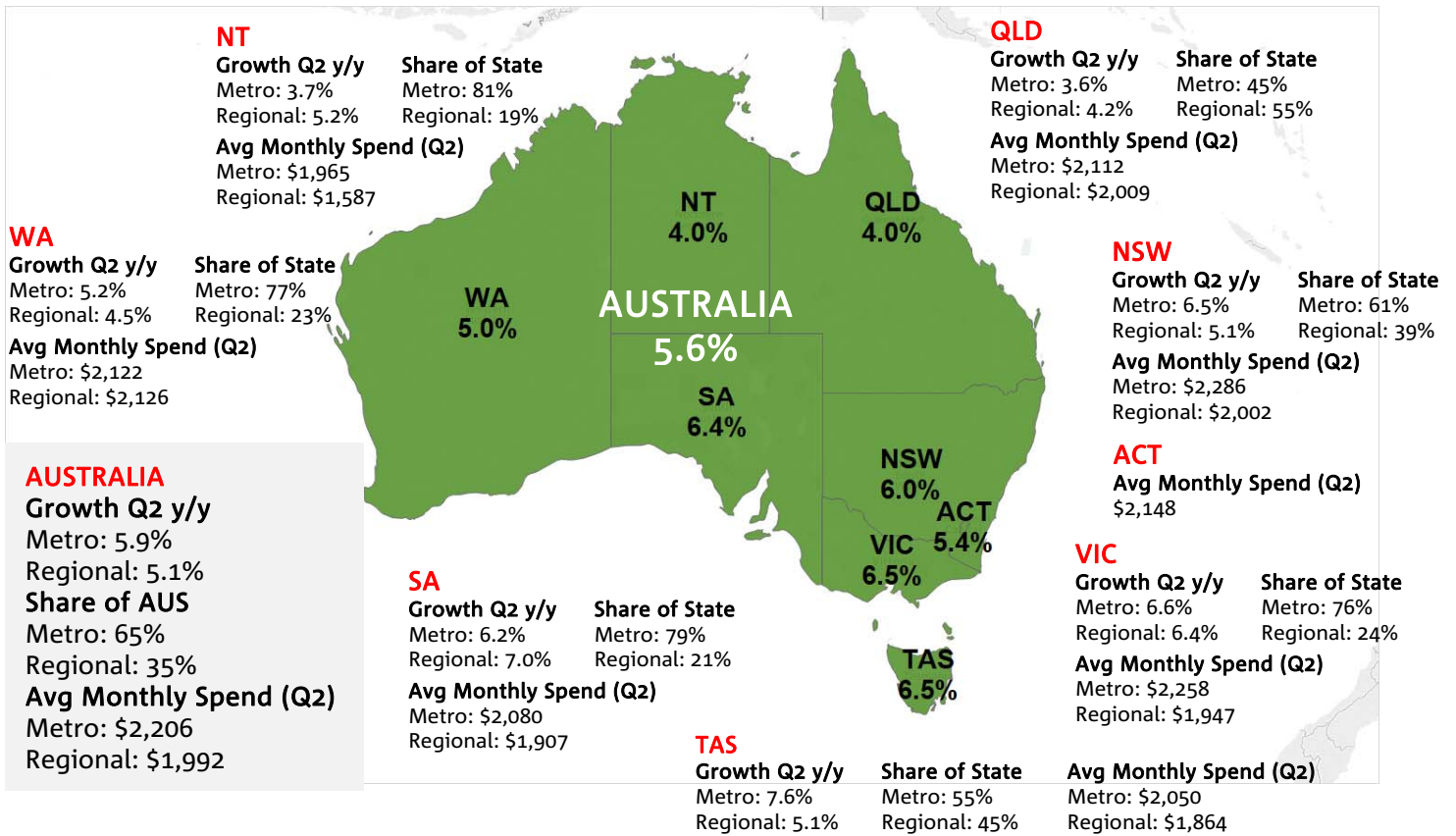
AVERAGE NAB CUSTOMER SPENDING: METRO
(AVERAGE MONTHLY SPEND DURING QUARTER)



AVERAGE NAB CUSTOMER SPENDING: REGIONAL
(AVERAGE MONTHLY SPEND DURING QUARTER)



NAB CUSTOMER SPENDING TRENDS - Q2 2018



SUMMARY:

Overall customer spending growth in Australia

- Based on NAB's transaction data (including BPAY), total NAB customer spending slowed to 5.6% y/y in Q2, from 6.8% in the previous quarter, but was up from 3.9% in the same period last year.

Overall customer spending growth - metropolitan versus regional

- Overall NAB customer spending growth slowed in metropolitan and regional areas in Q2 2018 relative to the previous quarter, but was stronger than at the same time one year earlier.
- Growth in NAB customer spending in metropolitan areas grew 5.9% y/y in Q2 2018 (6.9% in Q1 2018 & 3.3% in Q2 2017).
- Spending in regional areas grew by 5.1% in Q2 2018 (6.6% in Q1 2018 & 4.9% in Q2 2017).
- Customer spending growth was slower in all metropolitan areas relative to the previous quarter (except in Hobart and Darwin). But it was faster than during the same period last year in all areas except Darwin and the ACT.
- By individual capital city metro area, customer spending growth in Q2 2018 was fastest in Hobart (7.6%), followed by Melbourne (6.6%), Sydney (6.5%), Adelaide (6.2%), the ACT (5.5%) and Perth (5.2%). It was slowest in Brisbane (3.6%) and Darwin (3.7%).
- Customer spending in regional areas also slowed relative to the previous quarter in all areas except regional TAS. It was faster than during the same period last year in VIC, SA, WA and TAS. It was slower in QLD and the NT and unchanged in NSW.
- By state regional area, spending growth was fastest in SA (7.0%), VIC (6.4%), the NT (5.2%), NSW (5.1%) and TAS (5.1%). It was slowest in QLD (4.2%) and WA (4.5%).

Fastest growing Local Government Areas (LGAs)

- The top 10 fastest growing metropolitan LGAs in Australia were Mosman NSW (12.7%), Nedlands WA (11.4%), Sorell TAS (11.2%), Subiaco WA (10.8%), Canterbury-Bankstown NSW (10.2%), Adelaide Hills SA (10.0%), Stonington VIC (9.4%), Liverpool NSW (9.3%), Woollahra NSW (9.2%), Whittlesea VIC (9.2%) and Glenorchy TAS (9.2%).
- The top 10 fastest growing regional LGAs in Australia were Port Augusta SA (15.0%), Roxby Downs SA (13.4%), Whyalla SA (12.5%), Renmark Paringa SA (12.5%), Gundagai NSW (12.1%), Hinchinbrook QLD (12.1%), Wingecarribee NSW (11.6%), Corangamite VIC (11.0%), The Coorong SA (10.9%), Naracoorte and Lucindale SA (10.5%) and Northern Grampians VIC (10.5%).
- The top 30 fastest growing Australian metro and regional LGAs and the top 5 fastest growing metro and regional LGAs for each state are shown in Appendix 1.

Fastest growing postcodes - metropolitan

- In **Australia** overall the top 10 fastest growing metropolitan postcodes were - Opossum Bay 7023 TAS (63.9%), Cremorne 7024 TAS (45.4%), Georges Hall 2198 NSW (39.0%), Lobethal 5241 SA (34.5%), Rydalmere 2116 NSW (30.4%), Bittern 3918 VIC (29.6%), Nar Nar Goon 3812 VIC (27.9%), Fyshwick 2609 ACT (24.7%), Hemmant 4174 QLD (24.4%) and Diggers Rest 3427 VIC (22.8%).
- In **Sydney** - Georges Hall 2198 (39.0%), Rydalmere 2116 (30.4%), Fairlight 2094 (22.3%), Croydon 2132 (22.2%) and Greenacre 2190 (21.0%) grew fastest.
- In **Melbourne** - Bittern 3918 (29.6%), Nar Nar Goon 3812 (27.9%), Diggers Rest 3427 (22.8%), Greendale 3341 (20.1%) and East Melbourne 3002 (19.3%) grew fastest.
- In **Brisbane** - Hemmant 4174 (24.4%), Morningside 4170 (20.2%), Indooroopilly 4068 (18.1%), Riverview 4303 (16.6%) and Mackenzie 4156 (16.3%) grew fastest.
- In **Adelaide** - Lobethal 5241 (34.5%), Stirling 5152 (21.5%), Upper Sturt 5156 (18.8%), Birdwood 5234 (17.2%) and Eden Hills 5050 (16.1%) grew fastest.
- In **Perth** - Eglinton 6034 (14.1%), Nedlands 6009 (14.0%), Applecross 6153 (11.9%), North Perth 6006 (11.6%) and Karnup 6176 (10.5%) grew fastest.
- In **ACT** - Fyshwick 2609 (24.7%), Greenway 2900 (14.9%), Monash 2904 (9.3%), Yarralumla 2600 (9.1%) and Mawson 2607 (8.8%).

Fastest growing postcodes - regional

- In **Australia** overall the top 10 fastest growing regional postcodes were - Applethorpe 4378 QLD (59.8%), Bicheno 7215 TAS (57.2%), Ararat 3378 VIC (57.0%), Andamooka 5722 SA (55.1%), Port Wakefield SA 5550 (52.1%), Port Kembla 2505 NSW (52.1%), Galong 2585 NSW (44.0%), Gooloogong 2805 NSW (43.3%), Fingal 7214 TAS (41.6%) and Woodbridge 7162 TAS (40.8%).
- In **NSW** - Port Kembla 2505 (52.1%), Galong 2585 (44.0%), Bredbo 2626 (43.9%), Gooloogong 2805 (43.3%) and Moss Vale 2577 (39.0) grew fastest.

- In **VIC** - Ararat 3378 (57.0%), Anakie 3221 (39.4%), Tallangatta 3700 (38.1%), Sea Lake 3533 (36.9%) and Beulah 3395 (31.1%) grew fastest.
- In **QLD** - Applethorpe 4378 (59.8%), Woorabinda 4713 (40.1%), Hivesville 4612 (31.7%), Millaa Millaa 4886 (24.9%) and Collinsville 4804 (22.0%) grew fastest.
- In **SA** - Andamooka 5722 (55.1%), Port Wakefield 5550 (52.1%), Streaky Bay 5680 (34.5%), Spalding 5454 (32.7%) and Brinkworth 5464 (32.5%) grew fastest.
- In **WA** - Jerramungup 6337 (40.2%), Gnowangerup 6335 (31.3%), Popanyinning 6309 (29.4%), Wickepin 6370 (27.5%) and Lake Grace 6353 (27.4%) grew fastest.
- It is important to note that while these postcodes have a statistically significant number of customers, they may include small area spending data that can be more volatile than larger postcode spending areas.

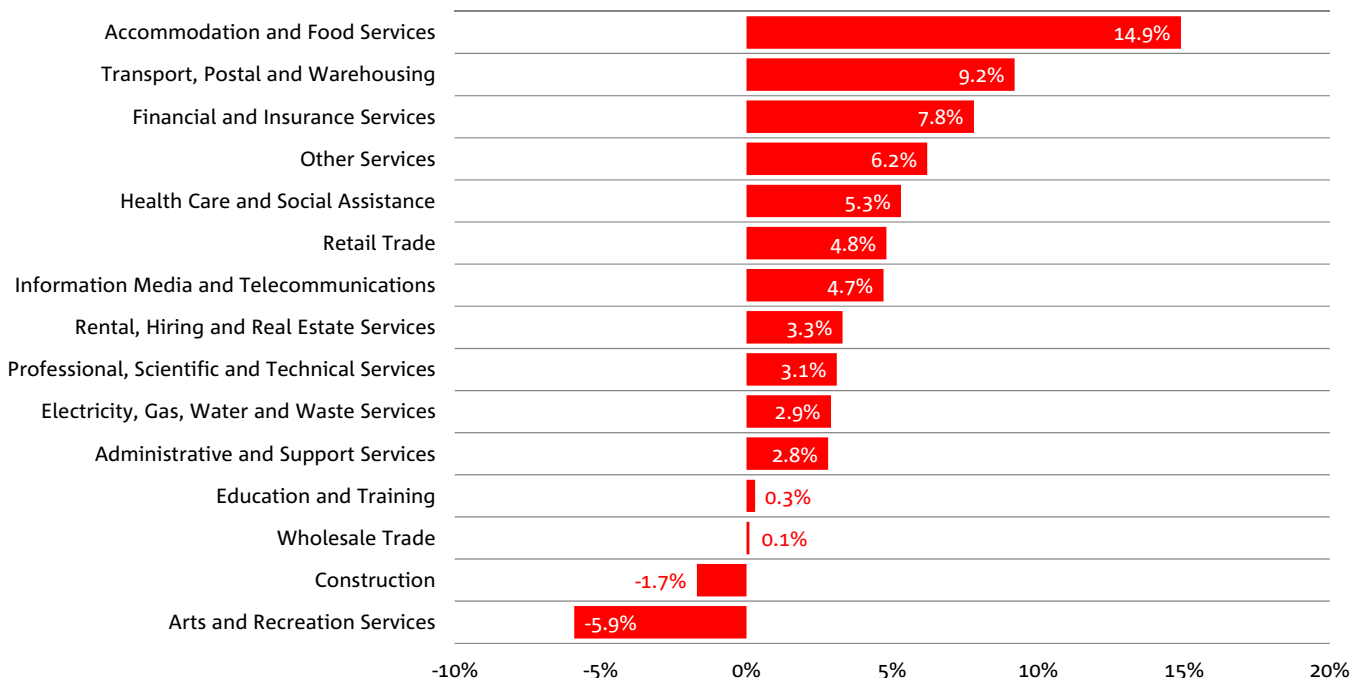
Average monthly spending - metropolitan areas

- Average monthly customer spending in all metropolitan areas rose to \$2,206 in Q2 from \$2,150 in Q1 2018 (\$56 higher) and \$2,064 in Q2 2017 (\$142 higher).
- Average monthly spending was highest in Sydney (\$2,286) ahead of Melbourne (\$2,258) and the ACT (\$2,148). Perth was next (\$2,122), followed by Brisbane (\$2,112), Adelaide (\$2,080), Hobart (\$2,050) and Darwin (\$1,965).
- Over the year, average monthly spending increased in Sydney (\$187), Melbourne (\$178), Hobart (\$177) Perth (\$153), Brisbane (\$106) and Darwin (\$14). It was \$63 lower in Adelaide and \$12 lower in ACT.

Average monthly spending - regional areas

- Average monthly spending in all regional areas increased to \$1,992 in Q2 2018, up from \$1,947 in Q1 2018 and \$1,918 in the same period last year.
- Average monthly spending was highest in WA (\$2,126), followed by QLD (\$2,009), NSW (\$2,002), VIC (\$1,947), SA (\$1,907), TAS (\$1,864) and the NT (\$1,587).
- Over the year, average monthly spending increased in TAS (\$128), SA (\$122), WA (\$116), QLD (\$84), VIC (\$81) and NSW (\$47). Spending in regional NT was \$217 lower.
- WA was the only state where average spending in regional areas exceeded metropolitan areas (\$4 higher). The spending 'gap' between metropolitan and regional areas was highest in the NT (\$378) and VIC (\$311).

OVERALL GROWTH IN NAB CUSTOMER SPENDING (Q2 2018, % y/y)



Customer spending growth by industry category

- In year-on-year terms, positive NAB customer spending growth was recorded in 13 of 15 spending categories in Q2 2018.
- But customer spending growth accelerated in just 5 industries compared to the previous quarter - Accommodation & Food Services (14.9% vs. 12.7%), Education & Training (0.3% vs. -3.8%), Healthcare & Social Assistance (5.3% vs. 3.4%), Information, Media & Telecoms (4.7% vs. 1.5%) and Transport, Postal & Warehousing (9.2% vs. 7.6%).

- Relative to the same period last year, spending growth was stronger in all industries except Administration & Support Services (2.8% vs. 5.6%), Arts & Recreation (-5.9% vs. 35.3%), Professional, Scientific & Technical Services (3.1% vs. 7.9%), Rental, Hiring & Real Estate (3.3% vs. 3.6%) and Wholesale Trade (0.1% vs. 1.2%).
- In Q2 2018, the fastest growing area of NAB customer spending was Accommodation & Food Services (14.9%). Transport, Postal & Warehousing (9.2%), Financial & Insurance Services (7.8%) and Other Services (6.2%) were the next fastest areas of spending growth.
- Spending growth was slowest for Arts & Recreation Services (-5.9%), driven down by weaker spending on performing arts. NAB customer spending Construction (-1.7%) also fell and was basically flat for Wholesale Trade (0.1%) and Education & Training (0.3%).

Customer spending growth by industry category & state

- By state and industry category, the fastest areas of spending growth in Q2 2018 were for Financial & Insurance Services in SA (25.0%), followed by Construction in the NT (20.1%), Wholesale Trade in SA (19.0%), Accommodation & Food Services in NSW (16.8%), Transport, Postal & Warehousing in the NT (15.4%) and Other Services in TAS (15.4%).
- The weakest growing areas of customer spending were Wholesale Trade in the NT (-21.8%), Arts & Recreation in QLD (-9.3%) and Utilities (-8.1%) and Administrative & Support Services (-6.7%) in the ACT.
- In the fastest growing category overall - Accommodation & Food - NAB customer spending grew at double digits levels in all states, led by NSW (16.8%) and VIC (15.3%)
- In the weakest growing category overall - Arts & Recreation - NAB customer spending fell in all states, led by QLD (-9.3%) and VIC (-8.6%).
- In the Retail Trade category, spending grew in all states, led by VIC (5.6%) and TAS (5.2%).
- See table on page 2 for a detailed breakdown of NAB Customer Spending by state and industry category.

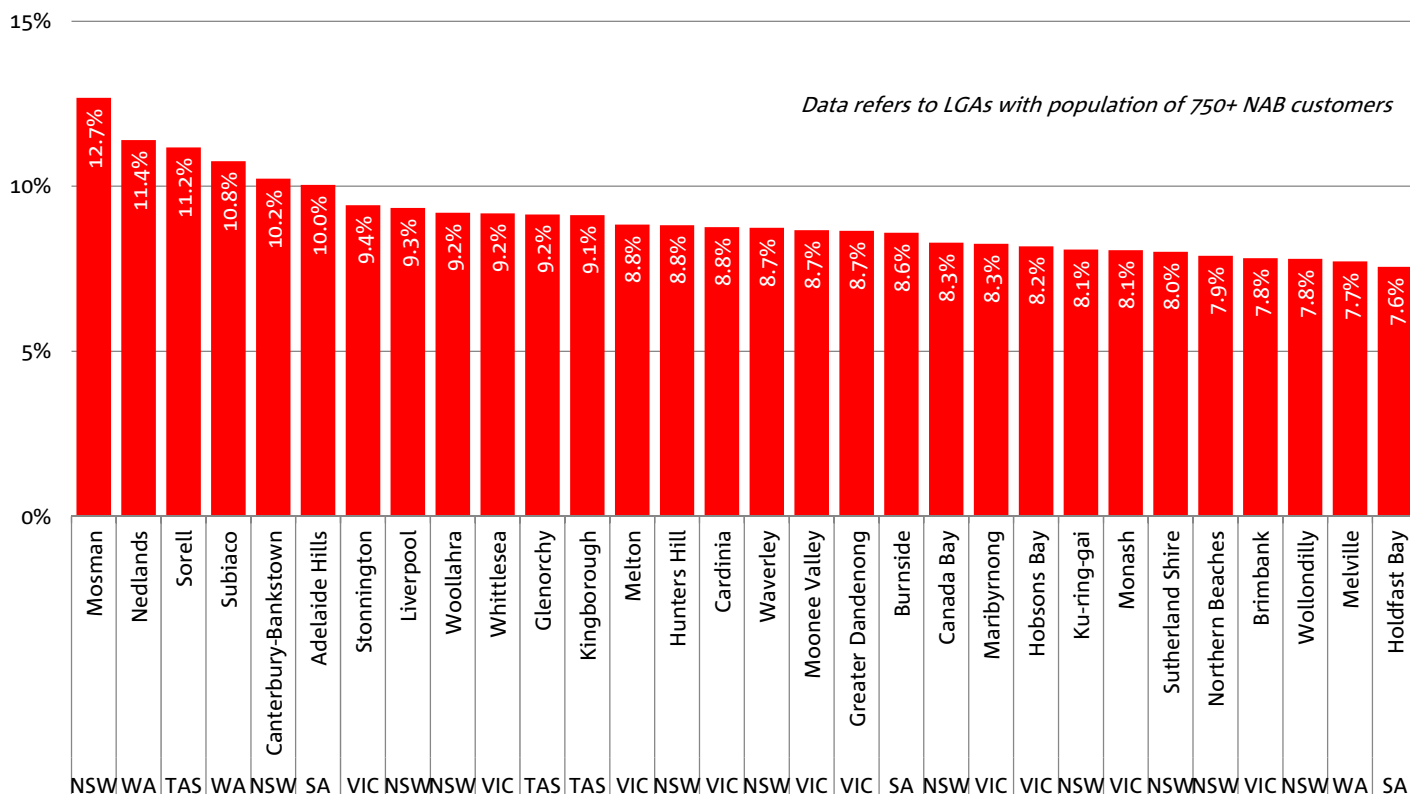
Customer spending growth by industry category & age

- By age, spending on Accommodation & Food Services grew strongly across all age groups, ranging from 15.6% for 18-29 year olds to 13.2% for over 65s. It was also the fastest growing area of customer spending in all age groups except 18-29 year olds (Wholesale Trade at 27.8%).
- Spending on Arts & Recreation Services - the weakest growing area of overall customer spending - contracted in all age groups. The biggest falls were in the 50-65 age group (-9.0%) and 30-49 year old age group (-6.1%).
- Spending on Utilities grew fastest in the 18-29 group (17.5%), followed by 30-49 year olds (6.4%), but contracted in the 50-65 age group (-0.9%) and for over 65s (-1.7%).
- Spending growth on Retail Trade in Q2 2018 grew more than twice as fast for 18-29 year olds (7.2%) and 30-49 year olds (5.8%) than for 50-65 year olds (3.0%) and over 65s (1.9%).
- Spending growth among 18-29 year olds was faster across nearly all spending categories, perhaps reflecting greater use of electronic payment methods than older customers.
- See table on page 2 for a detailed breakdown of NAB Customer Spending by state and age.



APPENDIX 1

TOP 30 FASTEST GROWING AUSTRALIAN METROPOLITAN LGA'S



TOP 5 FASTEST GROWING METROPOLITAN LGA'S BY STATE

SYDNEY	% Y/Y
Mosman	12.7%
Canterbury-Bankstown	10.2%
Liverpool	9.3%
Woollahra	9.2%
Hunters Hill	8.8%

MELBOURNE	% Y/Y
Stonnington	9.4%
Whittlesea	9.2%
Melton	8.8%
Cardinia	8.8%
Moonee Valley	8.7%

BRISBANE	% Y/Y
Lockyer Valley	6.7%
Ipswich	5.1%
Somerset	5.0%
Brisbane	3.9%
Redland	3.3%

ADELAIDE	% Y/Y
Adelaide Hills	10.0%
Burnside	8.6%
Holdfast Bay	7.6%
Unley	7.2%
Mount Barker	6.8%

PERTH	% Y/Y
Nedlands	11.4%
Subiaco	10.8%
Melville	7.7%
Gosnells	6.6%
Claremont	6.4%

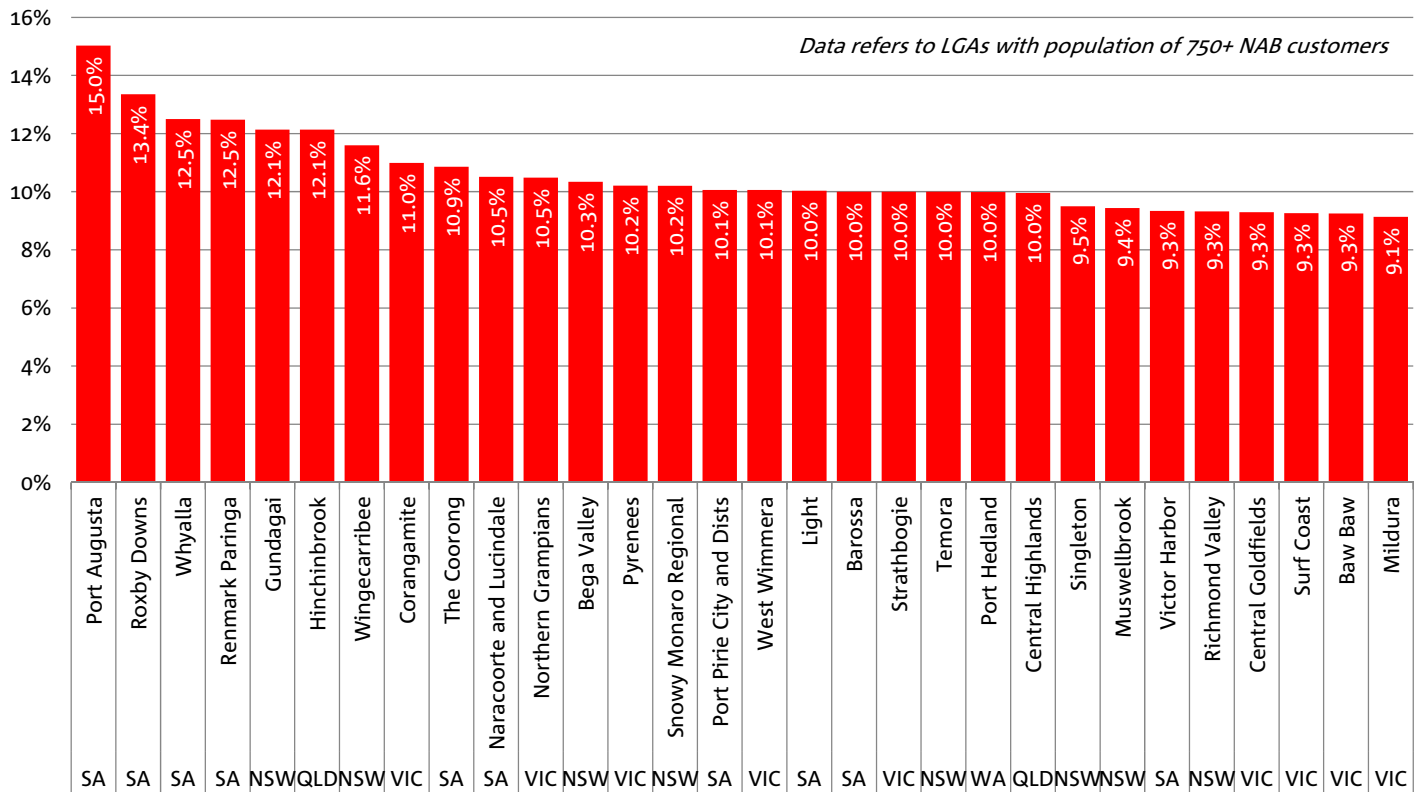
HOBART	% Y/Y
Sorell	11.2%
Glenorchy	9.2%
Kingborough	9.1%
Clarence	7.1%
Derwent Valley	7.1%

CANBERRA	% Y/Y
Unincorporated ACT*	5.4%

DARWIN	% Y/Y
Litchfield	6.0%
Darwin	3.7%
Palmerston	1.9%

* The ACT does not have separate LGAs.

TOP 30 FASTEST GROWING AUSTRALIAN REGIONAL LGA'S



TOP 5 FASTEST GROWING REGIONAL LGA'S BY STATE

NSW	% Y/Y
Gundagai	12.1%
Wingecarribee	11.6%
Bega Valley	10.3%
Snowy Monaro Regional	10.2%
Temora	10.0%

VIC	% Y/Y
Corangamite	11.0%
Northern Grampians	10.5%
Pyrenees	10.2%
West Wimmera	10.1%
Strathbogie	10.0%

QLD	% Y/Y
Hinchinbrook	12.1%
Central Highlands	10.0%
Mareeba	7.54%
South Burnett	7.2%
Rockhampton	7.1%

SA	% Y/Y
Port Augusta	15.0%
Roxby Downs	13.4%
Whyalla	12.5%
Renmark Paringa	12.5%
The Coorong	10.9%

WA	% Y/Y
Port Hedland	10.0%
Kalgoorlie/Boulder	8.9%
Denmark	7.9%
Waroona	7.8%
Albany	6.6%

TAS	% Y/Y
West Tamar	6.7%
Meander Valley	5.4%
Launceston	5.2%
Burnie	3.1%
Huon Valley	3.0%

NT	% Y/Y
Alice Springs	6.2%

APPENDIX 2

NOTES ON NAB'S CUSTOMER SPENDING ESTIMATES

- Customer spending represents consumption-based spending.
- Customer spending does not include spending on government services, tax payments, direct to public manufacturers, mortgage and other credit facility repayments.
- Customer spending is based on where the customer lives - which may or may not be where the actual spending activity occurs.
- Customers without an Australian residential address are excluded.
- Spending includes both online and offline transactions.
- Transaction data may include EFTPOS, Credit Card, BPAY, Bank Transfers, Direct Debits and Paypal services where available.
- Spending on Health & Community Services excludes spending at HICAPS terminals.
- Geographic areas have been defined using the ABS Local Government Area (LGA) and Statistical areas in the form of both Greater Capital City Statistical Area and Statistical Area 4 definitions.
- All geographic data is defined by 2016 ABS geographic standards from the 2016 census.
- Where lower tier geographic areas may be assigned to multiple higher tier areas, the spend value is apportioned using ABS weights. However for definitions (e.g. whether an LGA lays within GCCSA or not, if more than 50% of the LGA lays within a GCCSA it will be defined as part of the GCCSA).
- Some postcodes may correspond to several different locality names. Where this is the case, only one locality name will be shown.
- Year-on-year spending change represents non-seasonally adjusted change compared to the same quarter in the previous year.
- Cut-offs have been applied to remove small area data which may be statistically volatile and may bias estimates of spending. Even with this treatment, regional areas may have greater spending volatility than metro areas. This cut-off does not apply to maps for aesthetic reasons.
- Spending may be biased due increased take-up in payment methods such as the use of near field communication terminals/online applications that are growing in preference to cash, particularly in hospitality related sectors.

More details about this measure of customer spending are available upon request.

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