NAB CUSTOMER SPENDING BEHAVIOURS
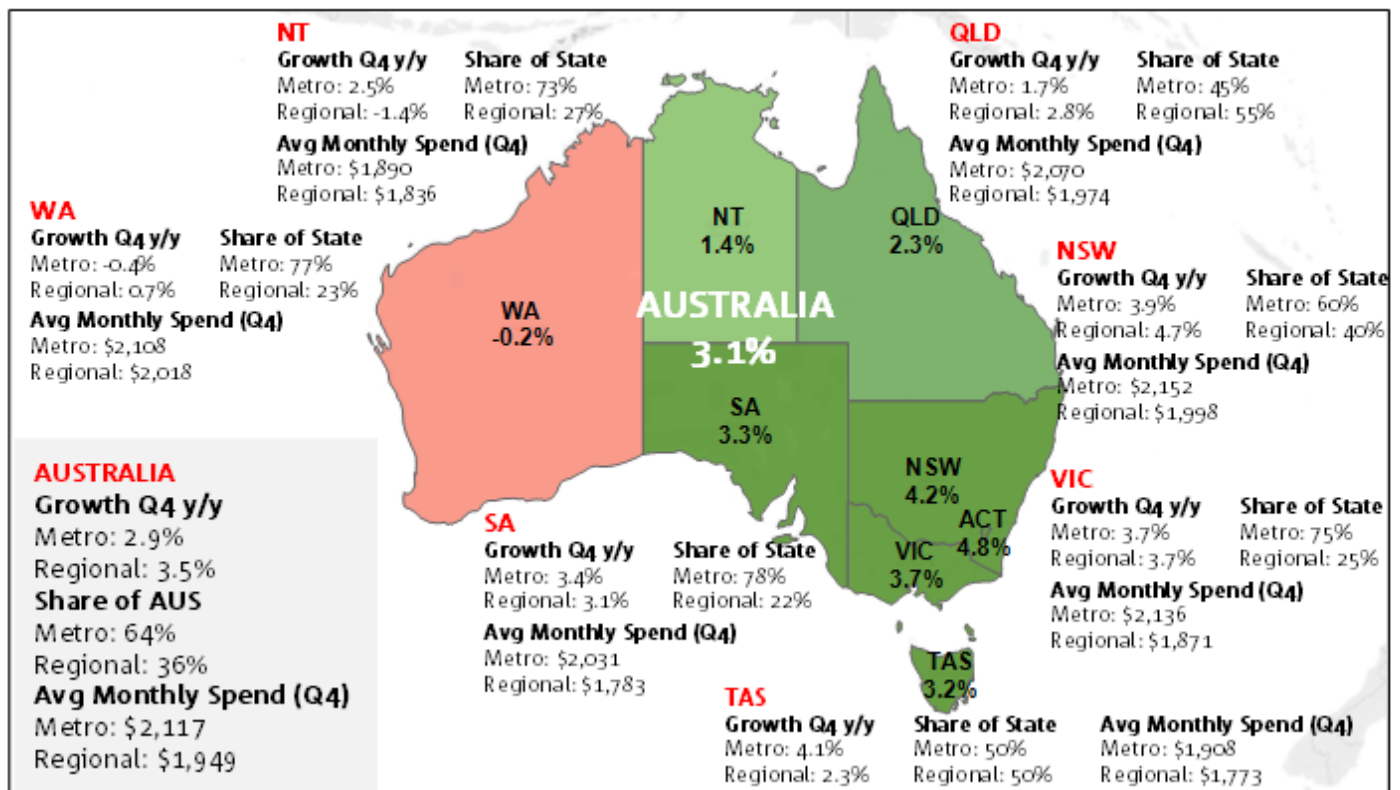
EXPLORING THE SPENDING BEHAVIOURS OF NAB CUSTOMERS - Q4 2016

NAB Behavioural & Industry Economics – February 2017

In this new report NAB explores the spending behaviours of our customers. By examining around 4 million daily transactions, we show where spending is growing fastest and in which industry groups. This will help to better inform consumer behaviour and activity. Given the size of NAB's customer base, this data provides a strong indication of national and regional trends.
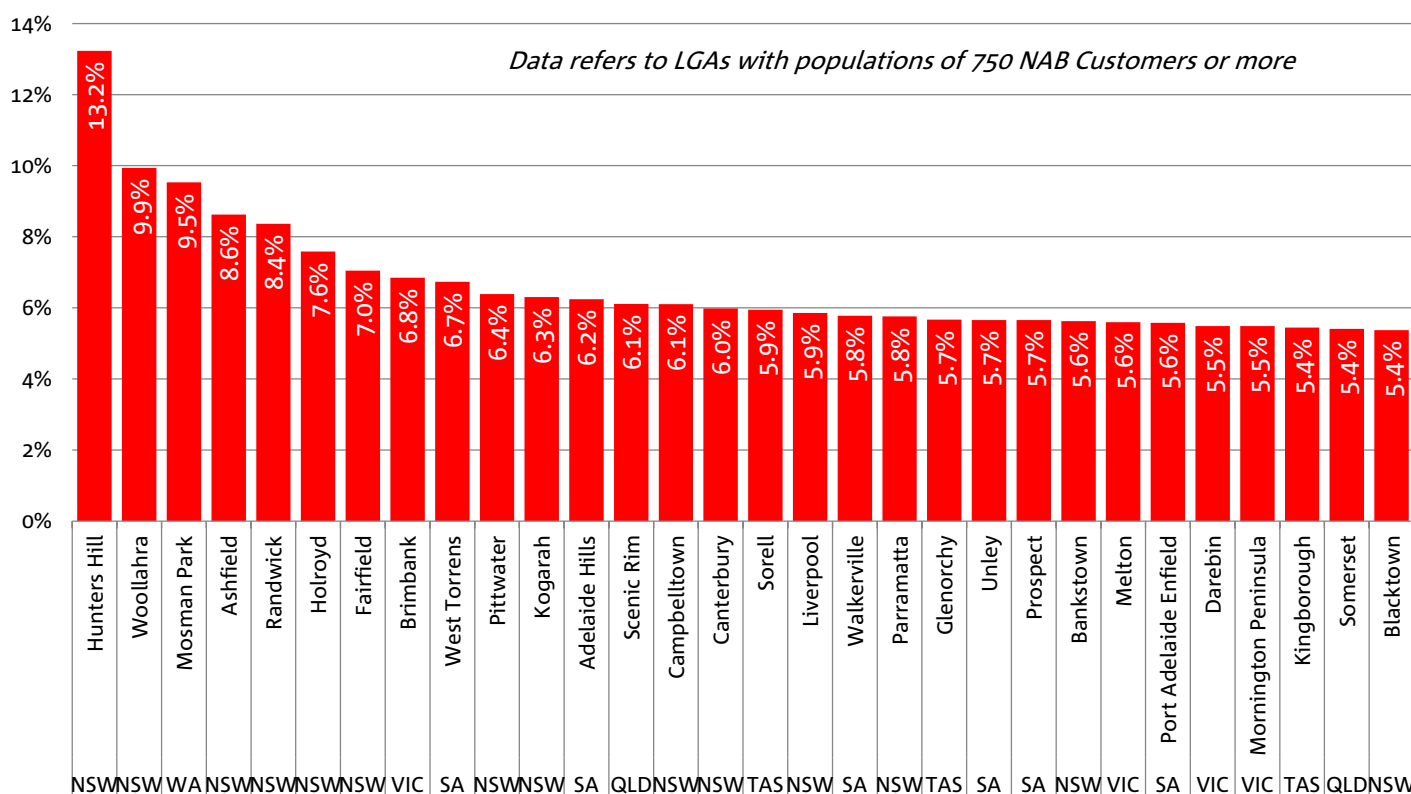
CUSTOMER SPENDING BEHAVIOURS*: Q4 2016

NT
Growth Q4 y/y
Metro: 2.5%
Regional: -1.4%
Share of State
Metro: 73%
Regional: 27%
Avg Monthly Spend (Q4)
Metro: $1,890
Regional: $1,836

QLD
Growth Q4 y/y
Metro: 1.7%
Regional: 2.8%
Share of State
Metro: 45%
Regional: 55%
Avg Monthly Spend (Q4)
Metro: $2,070
Regional: $1,974

WA
Growth Q4 y/y
Metro: -0.4%
Regional: 0.7%
Share of State
Metro: 77%
Regional: 23%
Avg Monthly Spend (Q4)
Metro: $2,108
Regional: $2,018

NSW
Growth Q4 y/y
Metro: 3.9%
Regional: 4.7%
Share of State
Metro: 60%
Regional: 40%
Avg Monthly Spend (Q4)
Metro: $2,152
Regional: $1,998

AUSTRALIA
Growth Q4 y/y
Metro: 2.9%
Regional: 3.5%
Share of AUS
Metro: 64%
Regional: 36%
Avg Monthly Spend (Q4)
Metro: $2,117
Regional: $1,949

SA
Growth Q4 y/y
Metro: 3.4%
Regional: 3.1%
Share of State
Metro: 78%
Regional: 22%
Avg Monthly Spend (Q4)
Metro: $2,031
Regional: $1,783

VIC
Growth Q4 y/y
Metro: 3.7%
Regional: 3.7%
Share of State
Metro: 75%
Regional: 25%
Avg Monthly Spend (Q4)
Metro: $2,136
Regional: $1,871

TAS
Growth Q4 y/y
Metro: 4.1%
Regional: 2.3%
Share of State
Metro: 50%
Regional: 50%
Avg Monthly Spend (Q4)
Metro: $1,908
Regional: $1,773

NT 1.4%
QLD 2.3%
WA -0.2%
AUSTRALIA 3.1%
SA 3.3%
NSW 4.2%
ACT 4.8%
VIC 3.7%
TAS 3.2%

KEY FINDINGS

- **Customer spending in Australia** - based on NAB's transaction data (including BPAY) - **grew 3.1% y/y** in Q4 2016, with **average monthly spending** during the quarter of **$2,117 in metropolitan areas** and **$1,949 in regions**.
- Spending growth in **Regional areas (3.5%)** outpaced Greater Metropolitan or **"City" areas (2.9%)**.
- By **capital city area** (based on ABS definitions), spending growth was **fastest** in **Hobart** (4.1%), **Sydney** (3.9%) and **Melbourne** (3.7%) and **slowest** in **Perth** (-0.4%) and **Brisbane** (1.7%). In **regional areas**, it was **fastest** in **NSW** (4.7%) and **VIC** (3.7%) and **slowest** in **NT** (-1.4%) and **WA** (0.7%).
- **Spending was dominated by the Eastern states** - with NSW, VIC and QLD accounting for around 80% of total spending. **Sydney, Melbourne and Brisbane** accounted for over half (50.1%) of total NAB customer spending.
- The **fastest** growing **metro areas** in Australia were **Hunters Hill NSW** (13.2%), **Woollahra NSW** (9.9%) and **Mosman Park WA** (9.5%). The **fastest** growing **regions** were in NSW - **Walgett** (19.7%), **Upper Hunter Shire** (16.1%) and **Murray** (14.4%).
- **Cities accounted for 64% of all spending** and **regions 36%**. **Cities** accounted for the biggest share of spending in all states, particularly **Adelaide (78%)**, **Perth (77%)**, and **Melbourne (75%)**. Spending in **Regional areas** accounted for a comparatively bigger share of total state spending in **TAS (50%)**, **QLD (55%)** and **NSW (40%)**.
- By **category**, spending growth was **fastest** for **Accommodation, Cafes, Pubs & Restaurants** (13.5%).

• Customer spending excludes government services, taxes, direct to consumer manufacturers, mortgage and other credit facility repayments.

TOP 30 FASTEST GROWING AUSTRALIAN METROPOLITAN LGA'S

Data refers to LGAs with populations of 750 NAB Customers or more

LGA	%	State
Hunters Hill	13.2%	NSW
Woollahra	9.9%	NSW
Mosman Park	9.5%	WA
Ashfield	8.6%	NSW
Randwick	8.4%	NSW
Holroyd	7.6%	NSW
Fairfield	7.0%	NSW
Brimbank	6.8%	VIC
West Torrens	6.7%	SA
Pittwater	6.4%	NSW
Kogarah	6.3%	NSW
Adelaide Hills	6.2%	SA
Scenic Rim	6.1%	QLD
Campbelltown	6.1%	NSW
Canterbury	6.0%	NSW
Sorell	5.9%	TAS
Liverpool	5.9%	NSW
Walkerville	5.8%	SA
Parramatta	5.8%	NSW
Glenorchy	5.7%	TAS
Unley	5.7%	SA
Prospect	5.7%	SA
Bankstown	5.6%	NSW
Melton	5.6%	VIC
Port Adelaide Enfield	5.6%	SA
Darebin	5.5%	VIC
Mornington Peninsula	5.5%	VIC
Kingborough	5.4%	TAS
Somerset	5.4%	QLD
Blacktown	5.4%	NSW

TOP 5 FASTEST GROWING METROPOLITAN LGA'S BY STATE

SYDNEY	% Y/Y
Hunters Hill	13.2
Woollahra	9.9
Ashfield	8.6
Randwick	8.4
Holroyd	7.6

MELBOURNE	% Y/Y
Brimbank	6.8
Melton	5.6
Darebin	5.5
Mornington Peninsula	5.5
Greater Dandenong	5.1

BRISBANE	% Y/Y
Scenic Rim	6.1
Somerset	5.4
Ipswich	4.1
Moreton Bay	3.3
Logan	2.1

ADELAIDE	% Y/Y
West Torrens	6.7
Adelaide Hills	6.2
Walkerville	5.8
Unley	5.7
Prospect	5.7

PERTH	% Y/Y
Mosman Park	9.5
Claremont	4.1
Fremantle	3.8
Nedlands	1.9
Cambridge	1.2

HOBART	% Y/Y
Sorell	6.0
Glenorchy	5.7
Kingborough	5.4
Clarence	3.2
Hobart	3.1

CANBERRA	% Y/Y
Unincorporated ACT*	4.7

DARWIN	% Y/Y
Darwin	4.4
Litchfield	-0.5
Palmerston	-0.6

* The ACT does not have separate LGAs.

TOP 30 FASTEST GROWING AUSTRALIAN REGIONAL LGA'S

Data refers to LGAs with populations of 750 NAB Customers or more

LGA	State	% Y/Y
Walgett	NSW	19.7%
Upper Hunter Shire	NSW	16.1%
Murray	NSW	14.4%
Torres Strait Island	QLD	14.0%
Torres	QLD	14.0%
Murrindindi	VIC	12.6%
Bland	NSW	11.9%
Gundagai	NSW	11.3%
Narrabri	NSW	11.3%
Buloke	VIC	11.0%
Lachlan	NSW	10.9%
Brighton	TAS	10.6%
Greater Hume Shire	NSW	10.4%
Palerang	NSW	10.2%
Shoalhaven	NSW	10.0%
Mansfield	VIC	9.9%
Gunnedah	NSW	9.5%
Yarriambiack	VIC	9.3%
Cabonne	NSW	9.3%
Liverpool Plains	NSW	9.2%
Ballina	NSW	9.2%
Bathurst Regional	NSW	9.1%
Huon Valley	TAS	9.1%
North Burnett	QLD	9.0%
Gannawarra	VIC	8.8%
Lithgow	NSW	8.8%
Goondiwindi	QLD	8.6%
Leeton	NSW	8.6%
Wellington	NSW	8.5%
Clare and Gilbert Valleys	SA	8.4%

TOP 5 FASTEST GROWING REGIONAL LGA'S BY STATE

NSW	% Y/Y
Walgett	19.7
Upper Hunter Shire	16.1
Murray	14.4
Bland	11.9
Gundagai	11.3

VIC	% Y/Y
Murrindindi	12.6
Buloke	11.0
Mansfield	9.9
Yarriambiack	9.3
Gannawarra	8.8

QLD	% Y/Y
Torres Strait Island	14.0
Torres	14.0
North Burnett	9.0
Goondiwindi	8.6
Hinchinbrook	8.4

SA	% Y/Y
Clare and Gilbert Valleys	8.5
The Coorong	8.1
Roxby Downs	8.1
Victor Harbour	7.2
Port Pirie City & Districts	6.9

WA	% Y/Y
Kalgoorlie/Boulder	7.1
Northam	6.9
Broome	6.8
Northampton	5.5
Irwin	3.9

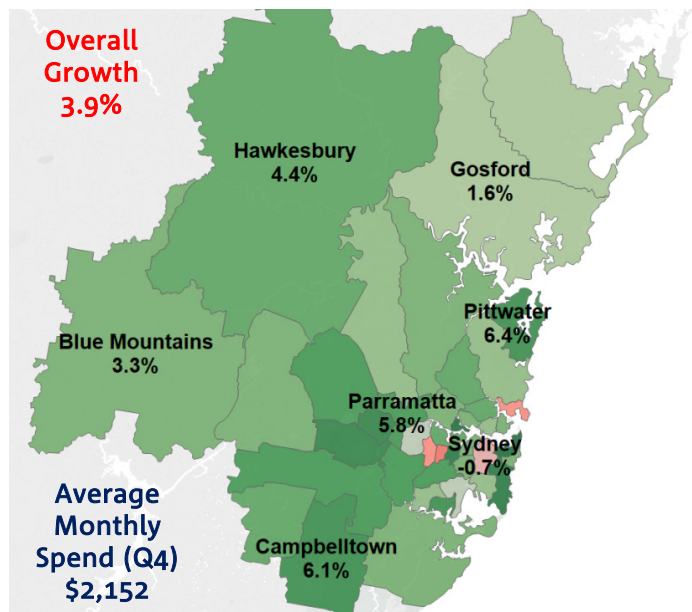| TAS	% Y/Y
Brighton	10.6
Huon Valley	9.1
Derwent Valley	3.8
Devonport	2.2
Launceston	1.7

NT	% Y/Y
Alice Springs	3.2

NEW SOUTH WALES (NSW)

GROWTH IN NAB CUSTOMER SPENDING
(percentage change Q4 2016 on Q4 2015)
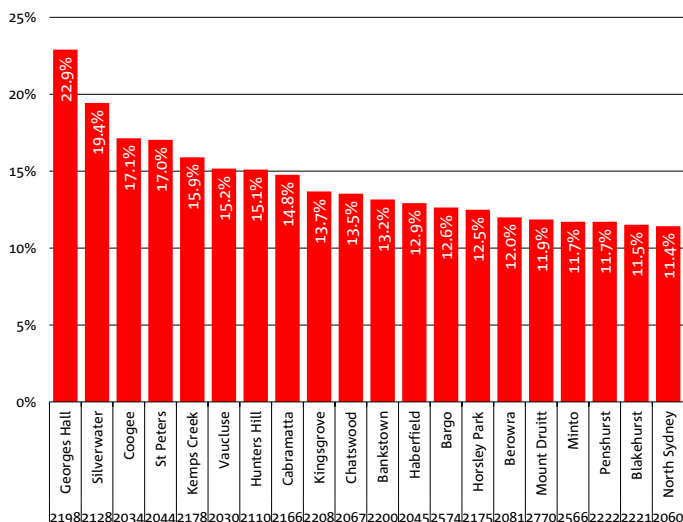
SYDNEY GREATER METROPOLITAN AREA

Overall Growth 3.9%
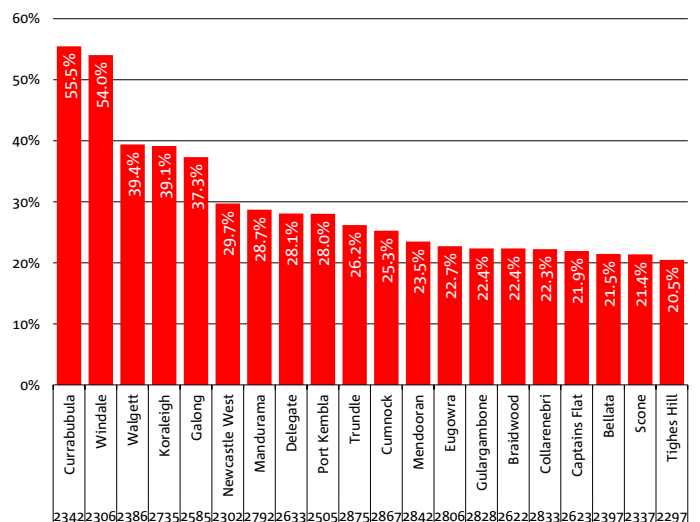
Hawkesbury 4.4%

Gosford 1.6%

Blue Mountains 3.3%

Pittwater 6.4%

Parramatta 5.8%

Sydney -0.7%

Average Monthly Spend (Q4) $2,152

Campbelltown 6.1%

REGIONAL NSW (EX METRO)

Coffs Harbour 2.7%

Warren 18.2%

Walcha -1.0%

Broken Hill 8.3%

Lachlan 10.9%

Newcastle 3.7%

Overall Growth 4.7%

Deniliquin -1.7%

Wagga Wagga 4.7%

Shoalhaven 10.0%

Average Monthly Spend (Q4) $1,998
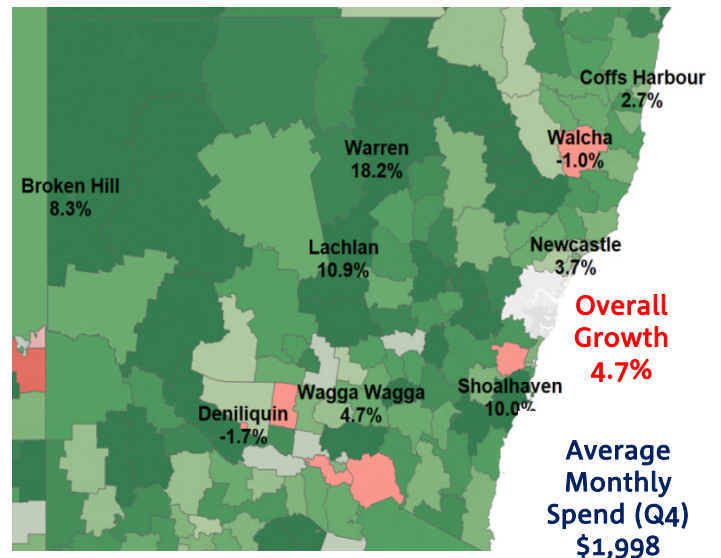
TOP 20 FASTEST GROWING SUBURBS BY SPENDING GROWTH

Top 20 Postcodes by Spending Growth: Sydney Metro
(Q4 2016 spend value on Q4 2015 spend value)

Suburb	Postcode	Growth
Georges Hall	2198	22.9%
Silverwater	2128	19.4%
Coogee	2034	17.1%
St Peters	2044	17.0%
Kemps Creek	2178	15.9%
Vaucluse	2030	15.2%
Hunters Hill	2110	15.1%
Cabramatta	2166	14.8%
Kingsgrove	2208	13.7%
Chatswood	2067	13.5%
Bankstown	2200	13.2%
Haberfield	2045	12.9%
Bargo	2574	12.6%
Horsley Park	2175	12.5%
Berowra	2081	12.0%
Mount Druitt	2770	11.9%
Minto	2566	11.7%
Penshurst	2222	11.7%
Blakehurst	2221	11.5%
North Sydney	2060	11.4%

Top 20 Postcodes by Spending Growth: NSW Regional
(Q4 2016 spend value on Q4 2015 spend value)

Suburb	Postcode	Growth
Currabubula	2342	55.5%
Windale	2306	54.0%
Walgett	2386	39.4%
Koraleigh	2735	39.1%
Galong	2585	37.3%
Newcastle West	2302	29.7%
Mandurama	2792	28.7%
Delegate	2633	28.1%
Port Kembla	2505	28.0%
Trundle	2875	26.2%
Cumnock	2867	25.3%
Mendooran	2842	23.5%
Eugowra	2806	22.7%
Gulargambone	2828	22.4%
Braidwood	2622	22.4%
Collarenebri	2833	22.3%
Captains Flat	2623	21.9%
Bellata	2397	21.5%
Scone	2337	21.4%
Tighes Hill	2297	20.5%

- By individual postcode, spending growth in Metro Sydney over the year was fastest in Georges Hall (2198) at almost 23%, followed by Silverwater 2128 (19.4%), Coogee 2034 (17.1%) and St Peters 2044 (17.0%).
- By individual postcode, spending was fastest in Currabubula 2342 (55.5%) and Windale 2306 (54.0%), followed by Walgett 2386 (39.4%), Koraleigh 2735 (39.1%) and Galong 2585 (37.3%).
- Customer spending on Accommodation, Cafes, Pubs & Restaurants was fastest in both Sydney Metro (13.8%) and NSW Regional areas (17.4%).
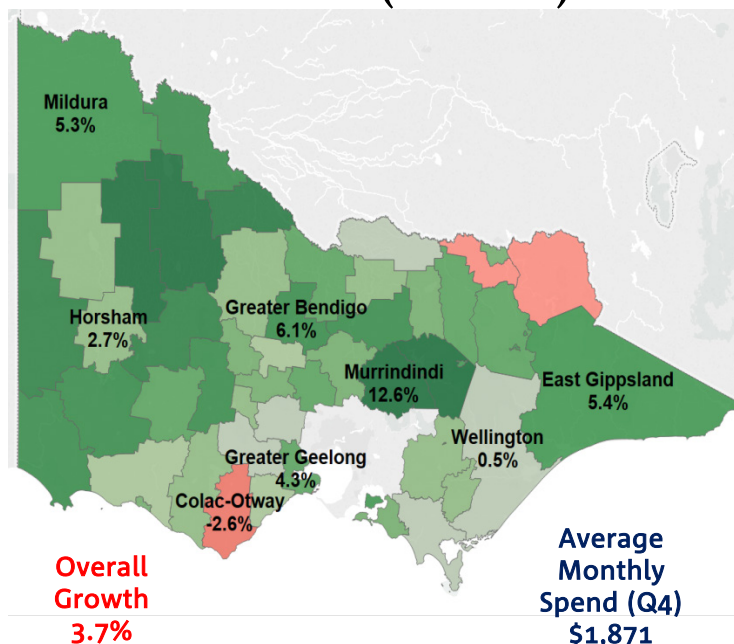
VICTORIA (VIC)

GROWTH IN NAB CUSTOMER SPENDING
(percentage change Q4 2016 on Q4 2015)
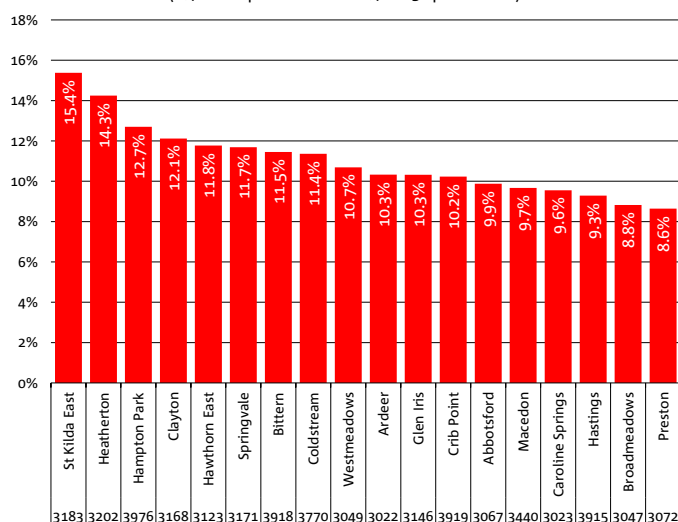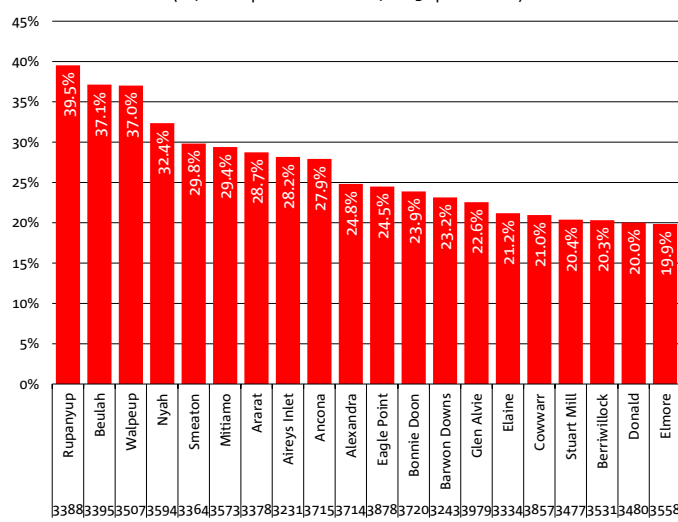
MELBOURNE GREATER METROPOLITAN AREA
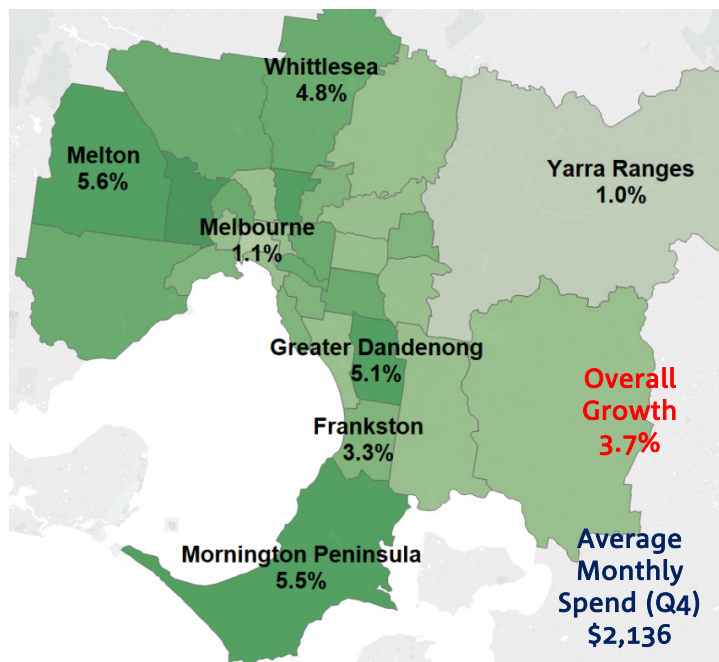
Whittlesea 4.8%
Melton 5.6%
Melbourne 1.1%
Yarra Ranges 1.0%
Greater Dandenong 5.1%
Frankston 3.3%
Overall Growth 3.7%
Mornington Peninsula 5.5%
Average Monthly Spend (Q4) $2,136

REGIONAL VIC (EX METRO)

Mildura 5.3%
Horsham 2.7%
Greater Bendigo 6.1%
Murrindindi 12.6%
East Gippsland 5.4%
Wellington 0.5%
Greater Geelong 4.3%
Colac-Otway -2.6%
Overall Growth 3.7%
Average Monthly Spend (Q4) $1,871

TOP 20 FASTEST GROWING SUBURBS BY SPENDING GROWTH

Top 20 Postcodes by Spend Growth: Melbourne Metro
(Q4 2016 spend value on Q4 2015 spend value)

Suburb	Growth	Postcode
St Kilda East	15.4%	3183
Heatherton	14.3%	3202
Hampton Park	12.7%	3976
Clayton	12.1%	3168
Hawthorn East	11.8%	3123
Springvale	11.7%	3171
Bittern	11.5%	3918
Coldstream	11.4%	3770
Westmeadows	10.7%	3049
Ardeer	10.3%	3022
Glen Iris	10.3%	3146
Crib Point	10.2%	3919
Abbotsford	9.9%	3067
Macedon	9.7%	3440
Caroline Springs	9.6%	3023
Hastings	9.3%	3915
Broadmeadows	8.8%	3047
Preston	8.6%	3072

Top 20 Postcodes by Spending Growth: VIC Regional
(Q4 2016 spend value on Q4 2015 spend value)

Suburb	Growth	Postcode
Rupanyup	39.5%	3388
Beulah	37.1%	3395
Walpeup	37.0%	3507
Nyah	32.4%	3594
Smeaton	29.8%	3364
Mitiamo	29.4%	3573
Ararat	28.7%	3378
Aireys Inlet	28.2%	3231
Ancona	27.9%	3715
Alexandra	24.8%	3714
Eagle Point	24.5%	3878
Bonnie Doon	23.9%	3720
Barwon Downs	23.2%	3243
Glen Alvie	22.6%	3979
Elaine	21.2%	3334
Cowwarr	21.0%	3857
Stuart Mill	20.4%	3477
Berriwillock	20.3%	3531
Donald	20.0%	3480
Elmore	19.9%	3558

- By individual postcode, spending growth in Melbourne metro was fastest in St Kilda East 3183 (15.4%), followed by Heatherton 3202 (14.3%), Hampton Park 3976 (12.7%) and Clayton 3168 (12.1%).
- In regional VIC, spending growth was fastest in the Mallee region towns of Rupanyup 3388 (39.5%), Beulah 3395 (37.1%) and Walpeup 3507 (37.0%).
- Customer spending in the Melbourne Metro area was fastest for Cultural & Recreational Services (14.9%).
- Customer spending in Regional VIC was fastest for Accommodation, Cafes, Pubs & Restaurants (15.6%).
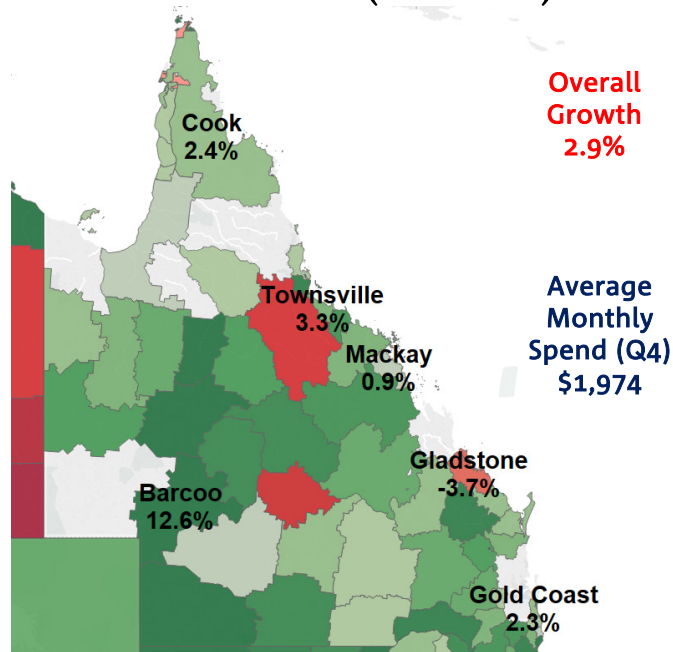
QUEENSLAND (QLD)

GROWTH IN NAB CUSTOMER SPENDING
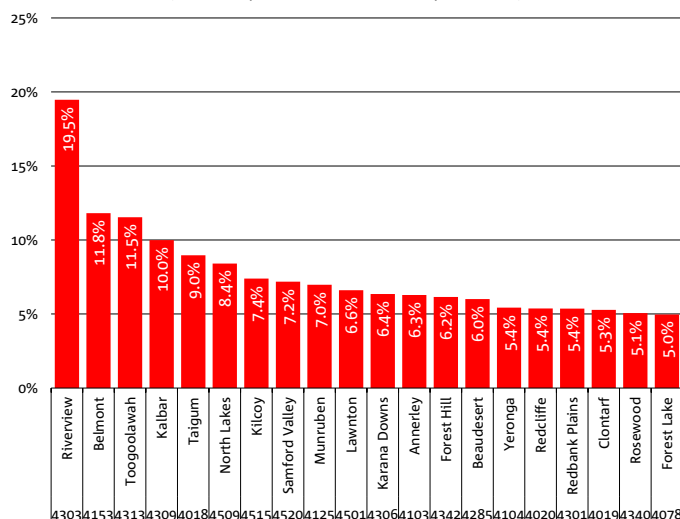(percentage change Q4 2016 on Q4 2015)
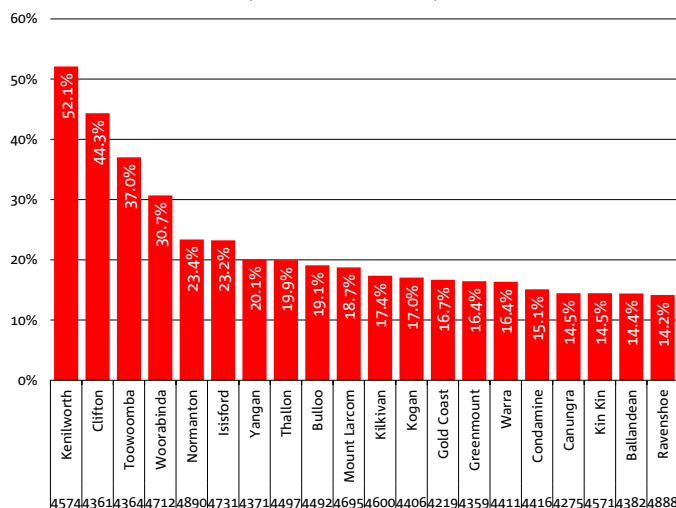
BRISBANE GREATER METROPOLITAN AREA

Overall Growth 1.7%

Caboolture 0.7%
Kallangur 4.5%
Fortitude Valley 3.3%
Eight Mile Plains 1.9%
Rosewood 5.1%
Eagleby 2.4%
Beaudesert 6.0%

Average Monthly Spend (Q4) $2,070

REGIONAL QLD (EX METRO)

Overall Growth 2.9%

Cook 2.4%
Townsville 3.3%
Mackay 0.9%
Barcoo 12.6%
Gladstone -3.7%
Gold Coast 2.3%

Average Monthly Spend (Q4) $1,974
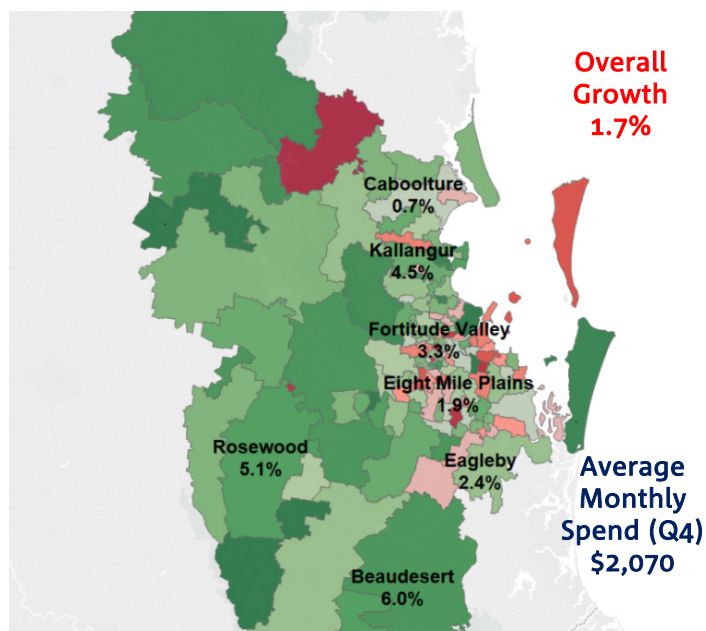
*postcode level details shown due to QLD having larger LGAs than other states.

TOP 20 FASTEST GROWING SUBURBS BY SPENDING GROWTH

Top 20 Postcodes by Spend Growth: Brisbane Metro
(Q4 2016 spend value on Q4 2015 spend value)

Suburb	Postcode	Growth
Riverview	4303	19.5%
Belmont	4153	11.8%
Toogoolawah	4313	11.5%
Kalbar	4309	10.0%
Taigum	4018	9.0%
North Lakes	4509	8.4%
Kilcoy	4515	7.4%
Samford Valley	4520	7.2%
Munruben	4125	7.0%
Lawnton	4501	6.6%
Karana Downs	4306	6.4%
Annerley	4103	6.3%
Forest Hill	4342	6.2%
Beaudesert	4285	6.0%
Yeronga	4104	5.4%
Redcliffe	4020	5.4%
Redbank Plains	4301	5.4%
Clontarf	4019	5.3%
Rosewood	4340	5.1%
Forest Lake	4078	5.0%

Top 20 Postcodes by Spending Growth: QLD Regional
(Q4 2016 spend value on Q4 2015 spend value)

Suburb	Postcode	Growth
Kenilworth	4574	52.1%
Clifton	4361	44.3%
Toowoomba	4364	37.0%
Woorabinda	4712	30.7%
Normanton	4890	23.4%
Isisford	4731	23.2%
Yangan	4371	20.1%
Thallon	4497	19.9%
Bulloo	4492	19.1%
Mount Larcom	4695	18.7%
Kilkivan	4600	17.4%
Kogan	4406	17.0%
Gold Coast	4219	16.7%
Greenmount	4359	16.4%
Warra	4411	16.4%
Condamine	4416	15.1%
Canungra	4275	14.5%
Kin Kin	4571	14.5%
Ballandean	4382	14.4%
Ravenshoe	4888	14.2%

- By postcode, overall spending growth in Brisbane metro was fastest in Riverview 4303 (19.5%), Belmont 4153 (11.8%), Toogoolawah 4313 (11.5%) and Kalbar 4309 (10.0%).
- Spending growth in regional QLD was fastest in Kenilworth 4574 (52.1%) on the Sunshine Coast, Clifton 4361 (44.3%) in the Darling Downs region, Toowoomba 4364 (37.0%) and Woorabinda 4712 (30.7%).
- Customer spending growth in the Brisbane metro area was fastest for Accommodation, Cafes, Pubs & Restaurants (11.7%).
- Customer spending in Regional QLD was fastest for Wholesale Trade (18.1%).
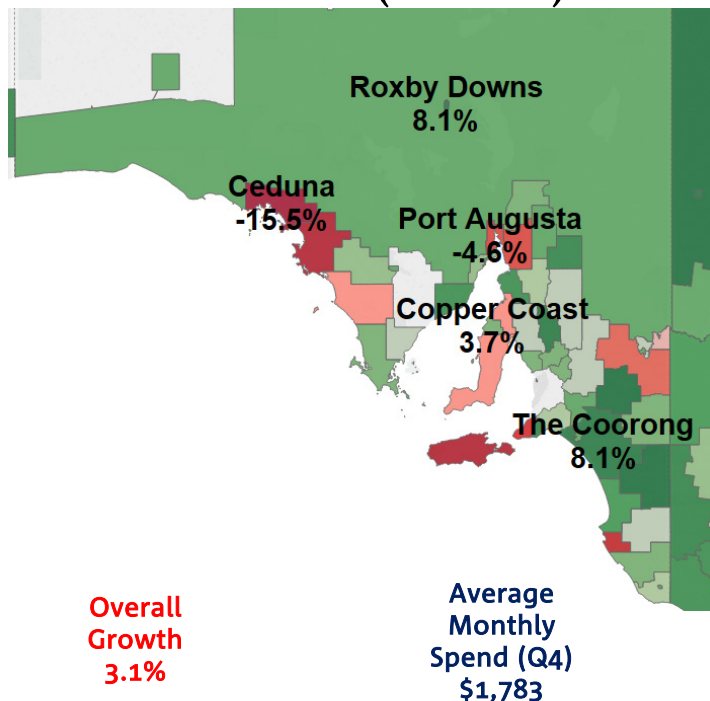
SOUTH AUSTRALIA (SA)

GROWTH IN NAB CUSTOMER SPENDING
(percentage change Q4 2016 on Q4 2015)
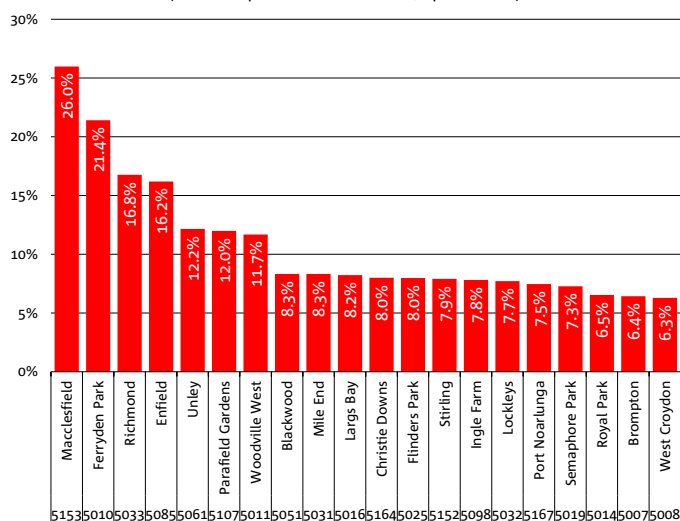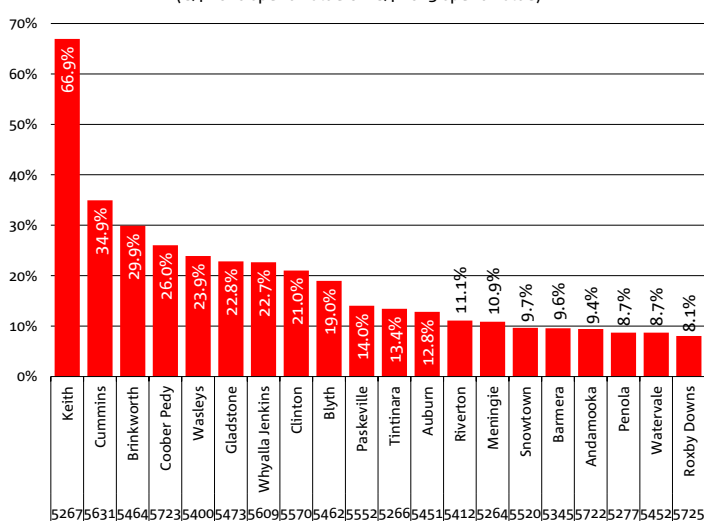
ADELAIDE GREATER METROPOLITAN AREA
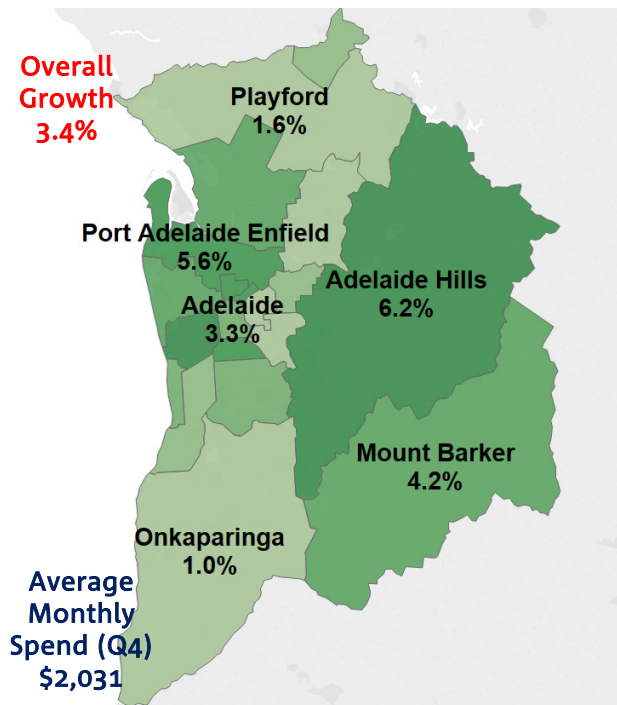
Overall Growth
3.4%

Playford
1.6%

Port Adelaide Enfield
5.6%

Adelaide
3.3%

Adelaide Hills
6.2%

Mount Barker
4.2%

Onkaparinga
1.0%

Average Monthly Spend (Q4)
$2,031

REGIONAL SA (EX METRO)

Roxby Downs
8.1%

Ceduna
-15.5%

Port Augusta
-4.6%

Copper Coast
3.7%

The Coorong
8.1%

Overall Growth
3.1%

Average Monthly Spend (Q4)
$1,783

TOP 20 FASTEST GROWING SUBURBS BY SPENDING GROWTH

Top 20 Postcodes by Spend Growth: Adelaide Metro
(Q4 2016 spend value on Q4 2015 spend value)

Suburb	Postcode	Growth
Macclesfield	5153	26.0%
Ferryden Park	5010	21.4%
Richmond	5033	16.8%
Enfield	5085	16.2%
Unley	5061	12.2%
Parafield Gardens	5107	12.0%
Woodville West	5011	11.7%
Blackwood	5051	8.3%
Mile End	5031	8.3%
Largs Bay	5016	8.2%
Christie Downs	5164	8.0%
Flinders Park	5025	8.0%
Stirling	5152	7.9%
Ingle Farm	5098	7.8%
Lockleys	5032	7.7%
Port Noarlunga	5167	7.5%
Semaphore Park	5019	7.3%
Royal Park	5014	6.5%
Brompton	5007	6.4%
West Croydon	5008	6.3%

Top 20 Postcodes by Spending Growth: SA Regional
(Q4 2016 spend value on Q4 2015 spend value)

Suburb	Postcode	Growth
Keith	5267	66.9%
Cummins	5631	34.9%
Brinkworth	5464	29.9%
Coober Pedy	5723	26.0%
Wasleys	5400	23.9%
Gladstone	5473	22.8%
Whyalla Jenkins	5609	22.7%
Clinton	5570	21.0%
Blyth	5462	19.0%
Paskeville	5552	14.0%
Tintinara	5266	13.4%
Auburn	5451	12.8%
Riverton	5412	11.1%
Meningie	5264	10.9%
Snowtown	5520	9.7%
Barmera	5345	9.6%
Andamooka	5722	9.4%
Penola	5277	8.7%
Watervale	5452	8.7%
Roxby Downs	5725	8.1%

- By postcode, overall spending growth in Adelaide was fastest in Macclesfield 5153 (26.0%), Ferryden Park 5010 (21.4%), Richmond 5033 (16.8%) and Enfield 5085 (16.2%).
- In Regional SA, spending growth was fastest in the small farming town of Keith 5267 (66.9%), followed by Cummins 5631 (34.9%), Brinkworth 5464 (29.9%) and Coober Pedy 5135 (26.0%).
- Customer spending in the Adelaide metro area was fastest for Cultural & Recreational Services (14.6%).
- Customer spending in Regional SA was fastest for Finance & Insurance (16.9%).
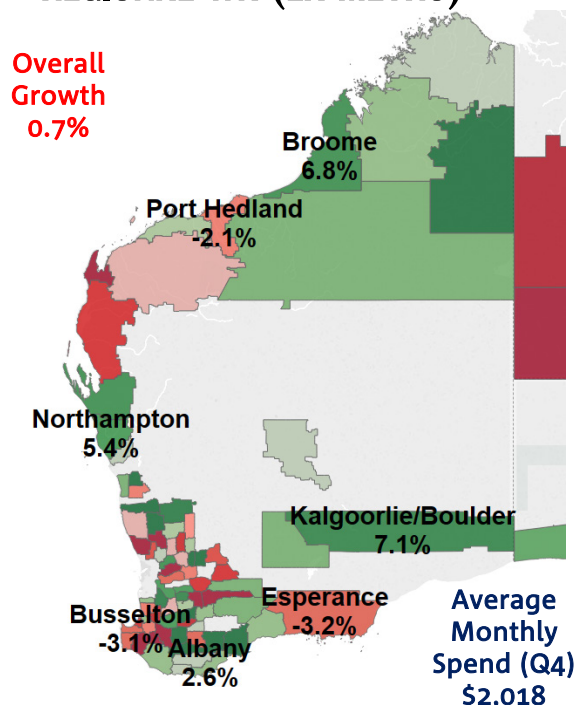
WESTERN AUSTRALIA (WA)

GROWTH IN NAB CUSTOMER SPENDING
(percentage change Q4 2016 on Q4 2015)
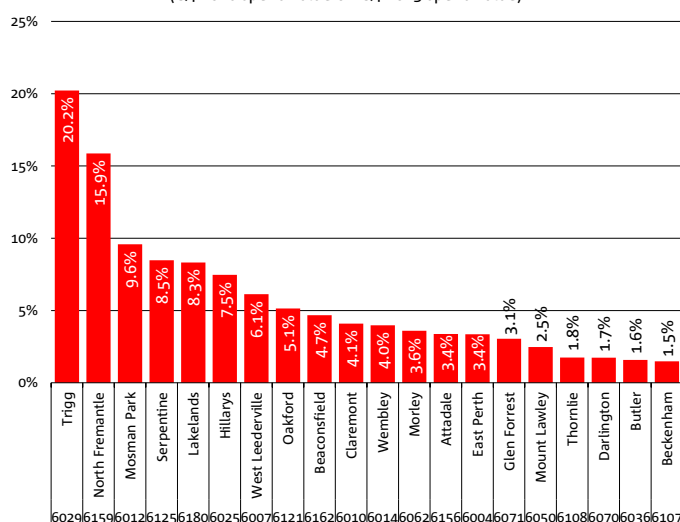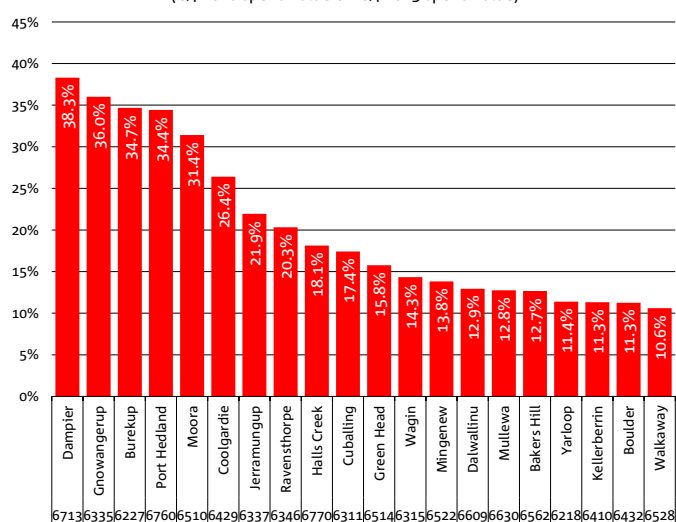
PERTH GREATER METROPOLITAN AREA
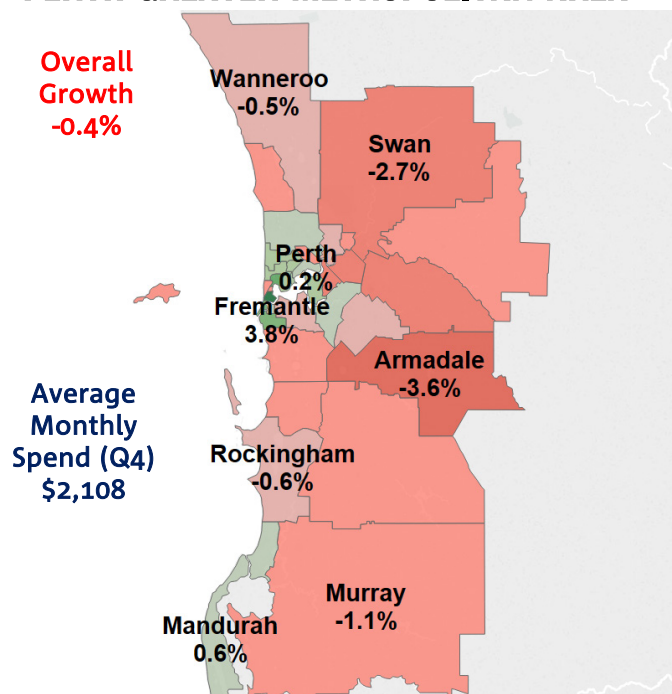
Overall Growth -0.4%

Average Monthly Spend (Q4) $2,108

Wanneroo -0.5%
Swan -2.7%
Perth 0.2%
Fremantle 3.8%
Armadale -3.6%
Rockingham -0.6%
Murray -1.1%
Mandurah 0.6%

REGIONAL WA (EX METRO)

Overall Growth 0.7%

Average Monthly Spend (Q4) $2,018

Broome 6.8%
Port Hedland -2.1%
Northampton 5.4%
Kalgoorlie/Boulder 7.1%
Busselton -3.1%
Albany 2.6%
Esperance -3.2%

TOP 20 FASTEST GROWING SUBURBS BY SPENDING GROWTH

Top 20 Postcodes by Spend Growth: Perth Metro
(Q4 2016 spend value on Q4 2015 spend value)

Suburb	Postcode	Growth
Trigg	6029	20.2%
North Fremantle	6159	15.9%
Mosman Park	6012	9.6%
Serpentine	6125	8.5%
Lakelands	6180	8.3%
Hillarys	6025	7.5%
West Leederville	6007	6.1%
Oakford	6121	5.1%
Beaconsfield	6162	4.7%
Claremont	6010	4.1%
Wembley	6014	4.0%
Morley	6062	3.6%
Attadale	6156	3.4%
East Perth	6004	3.4%
Glen Forrest	6071	3.1%
Mount Lawley	6050	2.5%
Thornlie	6108	1.8%
Darlington	6070	1.7%
Butler	6036	1.6%
Beckenham	6107	1.5%

Top 20 Postcodes by Spending Growth: WA Regional
(Q4 2016 spend value on Q4 2015 spend value)

Suburb	Postcode	Growth
Dampier	6713	38.3%
Gnowangerup	6335	36.0%
Burekup	6227	34.7%
Port Hedland	6760	34.4%
Moora	6510	31.4%
Coolgardie	6429	26.4%
Jerramungup	6337	21.9%
Ravensthorpe	6346	20.3%
Halls Creek	6770	18.1%
Cuballing	6311	17.4%
Green Head	6514	15.8%
Wagin	6315	14.3%
Mingenew	6522	13.8%
Dalwallinu	6609	12.9%
Mullewa	6630	12.8%
Bakers Hill	6562	12.7%
Yarloop	6218	11.4%
Kellerberrin	6410	11.3%
Boulder	6432	11.3%
Walkaway	6528	10.6%

- By postcode, customer spending growth in the Perth metro region was fastest in Trigg 6029 (20.2%), North Fremantle 6159 (15.9%) and Mosman Park 6012 (9.6%).
- In Regional WA, spending was fastest in Dampier 6713 (38.3%), Gnowangerup 6335 (36.0%), Burekup 6227 (34.7%), Port Hedland 6706 (34.4%) and Moora 6510 (31.4%).
- Spending was fastest for Accommodation, Cafes, Pubs & Restaurants in both the Perth metro area (8.9%) and in Regional WA (11.8%).

TASMANIA (TAS)

GROWTH IN NAB CUSTOMER SPENDING
(percentage change Q4 2016 on Q4 2015)

TASMANIA - STATE

Overall Growth 3.2%

Devonport 2.2%
Launceston 1.7%

Average Monthly Spend (Q4) $1,840

Hobart 3.1%
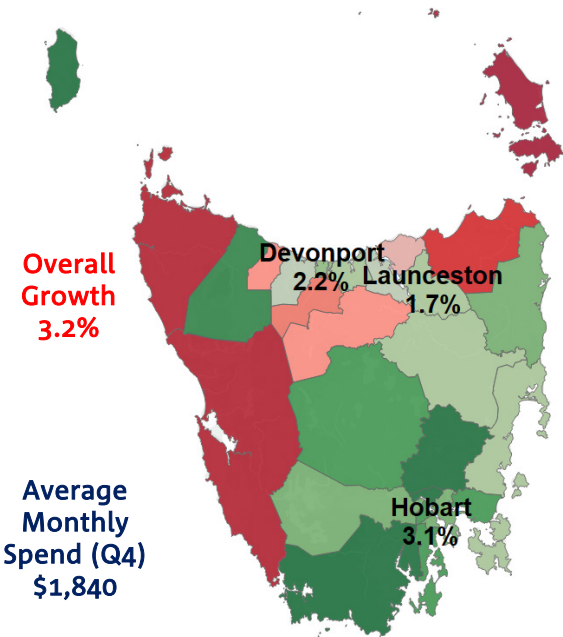
- By postcode, spending growth in TAS was fastest by some margin in South Arm 7022 (74.7%), followed by the King Island town of Currie 7256 (27.7%) and the Huon Valley town of Cygnet 7112 (26.8%).

- Customer spending growth in TAS in Q4 was fastest for Accommodation, Cafes, Pubs & Restaurants (14.6%).

Top 10 Postcodes by Spend Growth: TAS
(Q4 2016 spend value on Q4 2015 spend value)

Postcode	Growth
SOUTH ARM 7022	74.7%
CURRIE 7256	27.7%
CYGNET 7112	26.8%
CREMORNE 7024	16.5%
EVANDALE 7212	13.0%
GEEVESTON 7116	12.7%
PENGUIN 7316	12.1%
BRIDGEWATER 7030	11.7%
HUONVILLE 7109	11.7%
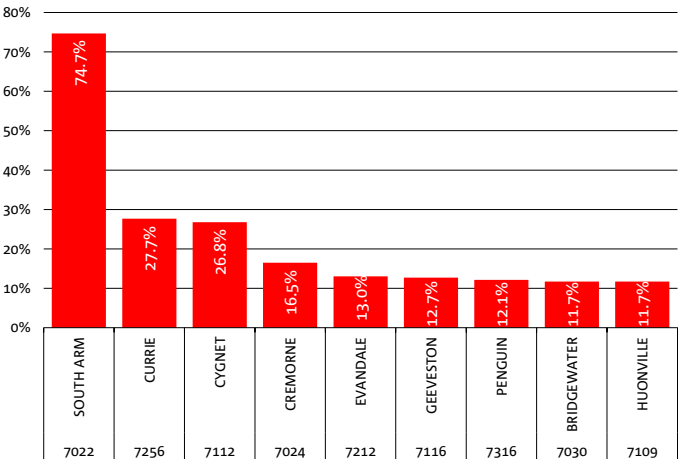
AUSTRALIAN CAPITAL TERRITORY (ACT)

GROWTH IN NAB CUSTOMER SPENDING
(percentage change Q4 2016 on Q4 2015)

ACT

Hall
19.8%

Overall
Growth
4.8%

City
7.3%

Curtin
10.2%

Weston
3.8%

Average
Monthly
Spend (Q4)
$2,248

Greenway
19.0%
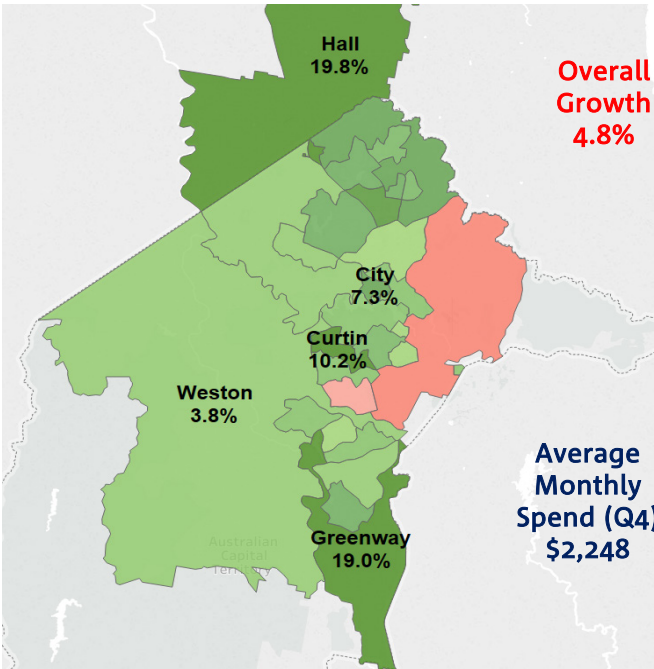
Postcode level details shown instead of LGAs as ACT does not have separate LGAs. Hall, located within the ACT shares the 2618 postcode with nearby Wallaroo NSW, thus is partially represented outside ACT boundary in the map.

- By postcode, spending growth in the ACT was fastest in Hall 2618 (19.8%) and Greenway (19.0%).

- Customer spending growth in the ACT was fastest for Accommodation, Cafes, Pubs & Restaurants (14.5%).

Top 10 Postcodes by Spend Growth: ACT
(Q4 2016 spend value on Q4 2015 spend value)

	HALL	GREENWAY	CURTIN	CRACE	CITY	GUNGAHLIN	NGUNNAWAL	BELCONNEN	GORDON	HARRISON
	19.8%	19.0%	10.2%	8.6%	7.3%	7.0%	6.9%	6.8%	6.1%	6.0%
	2618	2900	2605	2911	2601	2912	2913	2617	2906	2914
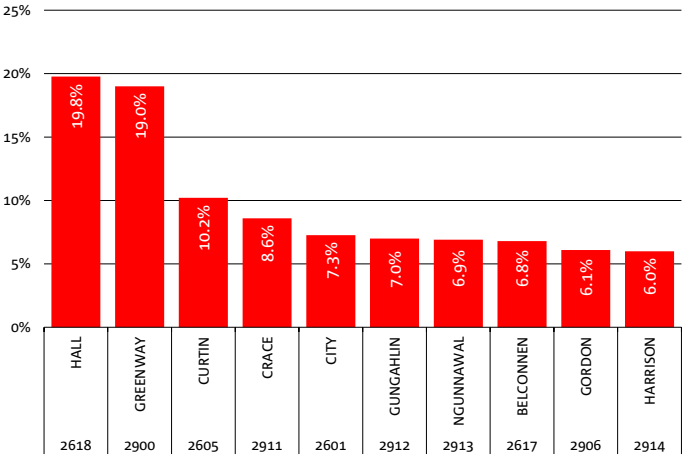
NORTHERN TERRITORY (NT)

GROWTH IN NAB CUSTOMER SPENDING
(percentage change Q4 2016 on Q4 2015)

NORTHERN TERRITORY

Darwin
4.4%

East Arnhem
14.5%

Katherine
-5.1%

Overall Growth 1.4%

Average Monthly Spend (Q4) $1,863

Central Desert
-8.8%

Alice Springs
3.2%
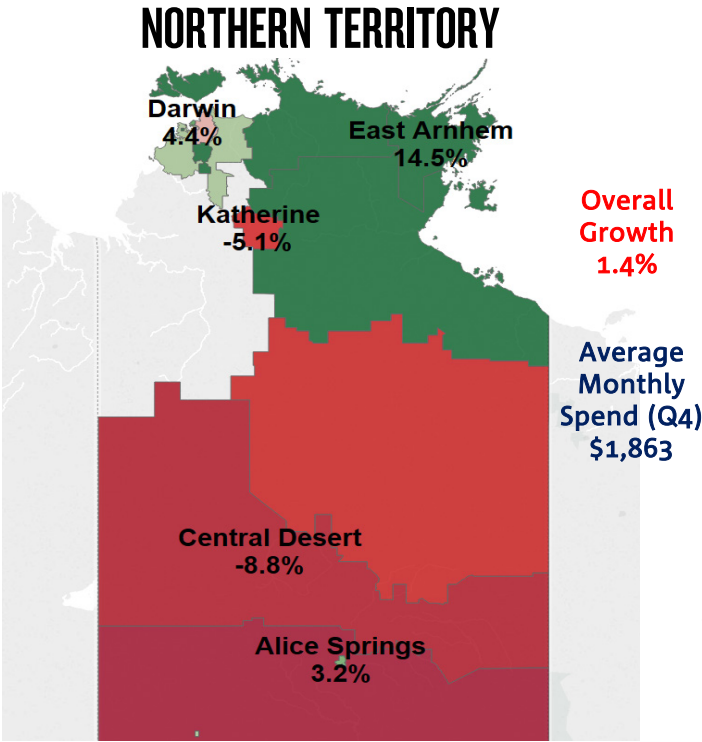
- By postcode, spending growth in the NT was fastest in Mataranka 852 (15.8%), Berry Springs 838 (13.6%) and Bees Creek 822 (12.4%).

- Customer spending in the NT was fastest for Accommodation, Cafes, Pubs & Restaurants (14.8%).

Top 10 Postcodes by Spend Growth: NT
(Q4 2016 spend value on Q4 2015 spend value)

Postcode	MATARANKA	BERRY SPRINGS	BEES CREEK	BATCHELOR	STUART PARK	DARWIN RIVER	NIGHTCLIFF	LEANYER	GILLEN	HOWARD SPRINGS
Growth	15.8%	13.6%	12.4%	9.2%	6.3%	6.1%	4.8%	3.3%	3.2%	3.0%
	852	838	822	845	820	841	810	812	870	835
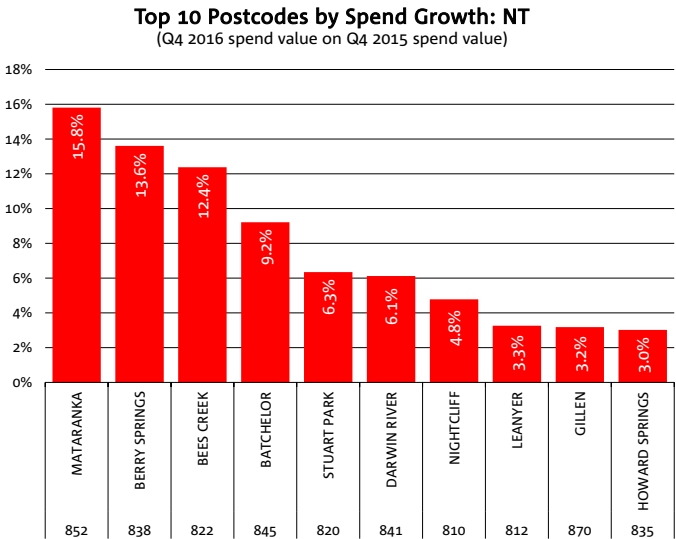
postcodes with lower than a statistically significant number of customers were omitted.

APPENDIX 1

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 insurance covered benefits 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 (GCCSA) and Statistical Area 4 (SA4) definitions.
- Some LGAs' geographical boundaries may crossover GCCSA boundaries, in this instance, we have mapped these LGAs into either metro or regional areas based on which ever had the higest proportional distribution.
- Some LGAs may appear blank on the maps due to ABS's latest publicly available postcode to LGA correspondence data being from 2011. If a LGA was created or has changed boundaries post 2011, it may cause mis-matches to the mapping software's programed geographical boundaries. Please note, the spend data for these affected LGAs are not omitted, their spend volumes are grouped into their 2011 LGA designations.
- Some postcodes may correspond to several different locality names. Where this is the case, only one locality name will be shown, selected using alphabetical order.
- 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 due to 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 spend is available upon request.

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