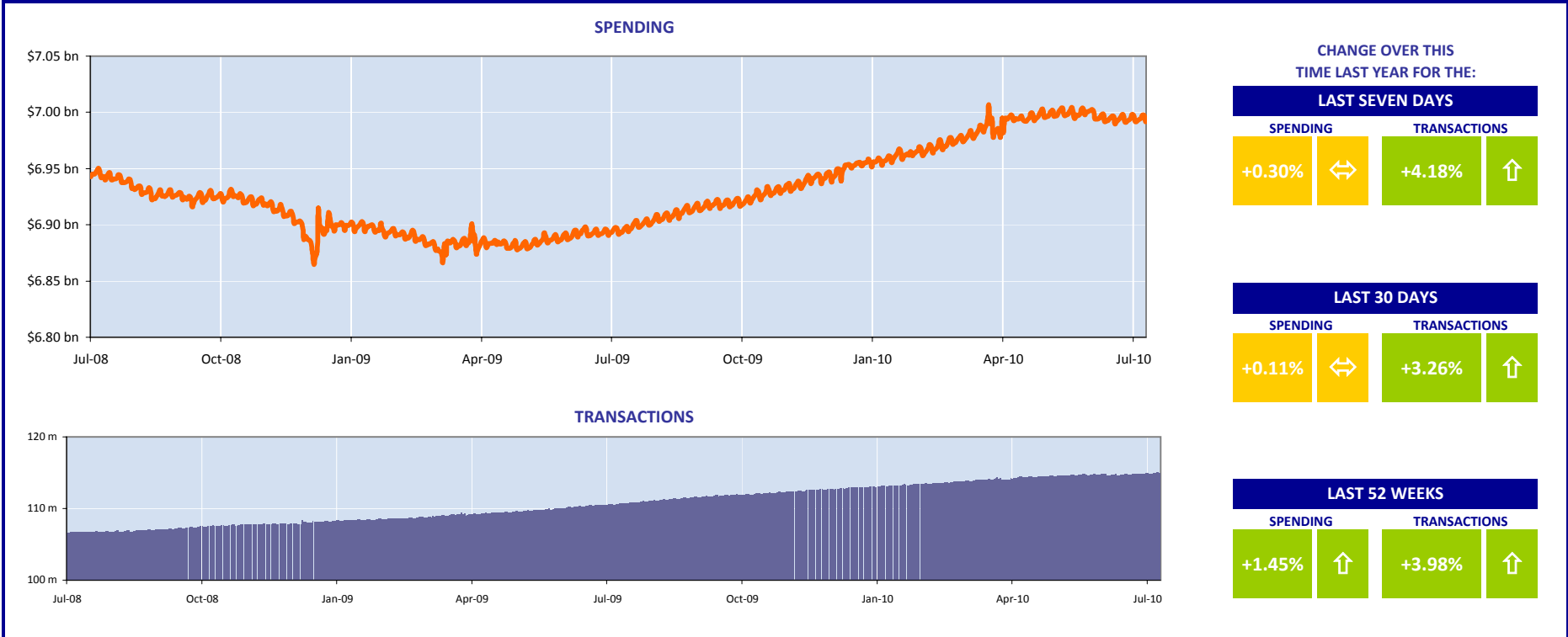


Moving Annual Total Spending on BNZ credit and debit cards – week ending 18 July 2010



Spending and Transaction Patterns

The week ending 18 July shows all of the six metrics up on the same time period last year. The seven day spending numbers are up 0.30% on last year, and transaction numbers are up 4.18%. The 30 day spending numbers are up 0.11%, and transaction volumes are up 3.26% on last year. The rolling 52 week spending figures are up, with spending up 1.45% on last year, and transaction volumes up 3.98%.

About the data

The BNZ MarketView Consumer Spending Series provides a measure of national consumer spending trends in the core retail categories (excluding fuel). It is based on the monthly credit and debit card spending of BNZ customers. It includes GST, but excludes other forms of electronic transactions such as overseas cards, gift cards, corporate and fuel cards. Numbers reported are actual values and volumes i.e. not seasonally or inflation adjusted. Accordingly the series may differ from other electronic transaction data reports.

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