

BNZ MarketView

Karangahape Road Marketplace Quarterly Report for the 3 month period ending 31 March 2010

Prepared for: Auckland City Council

14 April 2010

MARKETPLACE QUARTERLY REPORT

Karangahape Road - 01 Jan 2010 to 31 Mar 2010

Introduction

This quarterly report keeps you up-to-date on how your area is performing against a number of key indicators such as national spending, spending by BNZ customers living in Auckland City and how spending is going at competitor areas.

Marketview turns retail spending data from all BNZ cards (around 125 million transactions a year) into valuable information you can use.

Contents

YOUR MARKETPLACE

Information on the competitors, local area and dates you selected for this report

Page 3

1. QUARTERLY DASHBOARD

Karangahape Road - 01 Jan 2010 to 31 Mar 2010

Page 5

2. MONTHLY SPEND AND TRANSACTIONS IN YOUR MARKETPLACE

Karangahape Road - Apr 2009 to Mar 2010

Page 6

3. MONTHLY SPEND AND TRANSACTIONS WITH YOU AND COMPETITORS DURING THE LAST 12 MONTHS

Karangahape Road - Apr 2009 to Mar 2010

Page 7

4. MONTHLY SPENDING AND TRANSACTION TRENDS

Karangahape Road - Jan 2008 to Mar 2010

Page 8

5. ORIGIN OF SPEND: TOP 10 CITIES/DISTRICTS

Karangahape Road - 01 Jan 2010 to 31 Mar 2010

Page 9

6. ORIGIN OF SPEND: TOP 10 SUBURBS

Karangahape Road - 01 Jan 2010 to 31 Mar 2010

Page 10

YOUR MARKETPLACE

Karangahape Road - 01 Jan 2010 to 31 Mar 2010

Selection Criteria

These are the criteria used to create this report

Your area

Karangahape Road

Reporting Period

The 3 months between 1 January 2010 and 31 March 2010

Your designated competitors

Heart of the City

Ponsonby

Grey Lynn/West Lynn

Lingo Guide

Helpful explanations of some of the terms used in the report

Your Marketplace

% of total spend

Your area and your designated competitors

The percentage of total spending by BNZ customers that each segment in the marketplace made, i.e. 30 - 34 year-olds made 7.4% of the total spend in the specified timeframe.

Ranking

Basically it means ordered, from the highest category to the lowest

Change in share of spend

The difference in percentage points when comparing one period to another (e.g. 14.4% this year compared to 15.1% in the previous year is a relative percentage change of -0.7 percentage points. (i.e. $14.4 - 15.1$))

Change in total spend

The difference in value when comparing one period to another (e.g. \$15,000 this year compared to \$13,500 in the previous year is an absolute percentage change of +11.1 percent (i.e. $(15,000/13,500) - 1$))

Census Area Unit (CAU)

Area units are an aggregation of meshblocks, and in urban areas typically contain 3,000 - 5,000 people. Commonly known as suburbs or parts of suburbs.

Territorial Local

Authority (TLA)

An aggregation of census area units to form a city or district. Each TLA has a council that administers public services. There are 15 cities and 58 districts in New Zealand.

The small print

Privacy

No personal or household data is shown or can be derived, thereby maintaining the privacy of end customers.

Copyright

This report is protected by the copyright and trademark laws. No part of this report can be reproduced or copied in any form or by any means without the permission of Bank of New Zealand. Any reproduction is a breach of intellectual property rights and could subject you to civil and criminal penalties.

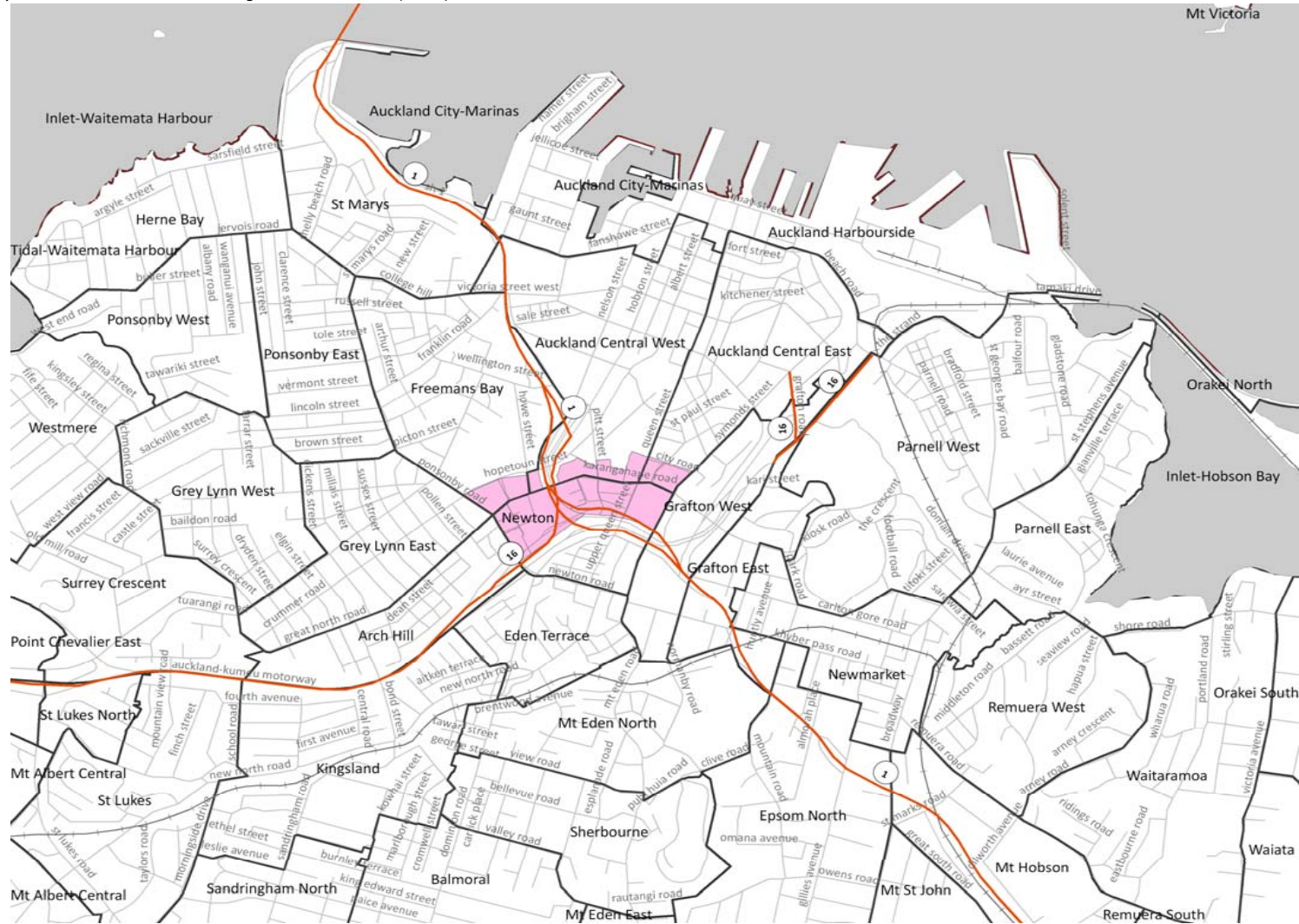
Disclaimer

While every effort has been made in the production of this report, the Bank of New Zealand and Marketview Limited are not responsible for the results of any actions taken on the basis of the information in this report and expressly disclaim any liability to any person for anything done or omitted to be done by any such person in reliance on the contents of this report and any losses suffered by any person whether direct or indirect, including loss of profits.

YOUR MARKETPLACE

Karangahape Road - 01 Jan 2010 to 31 Mar 2010

Here is a map of your centre and the surrounding census area units (CAUs)

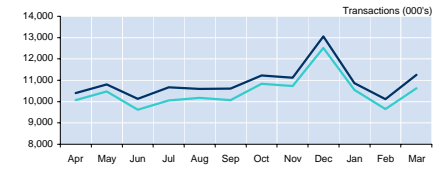
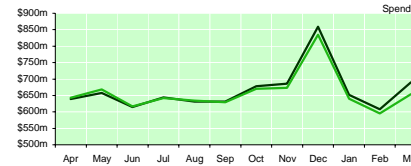


1. QUARTERLY DASHBOARD

Karangahape Road - 01 Jan 2010 to 31 Mar 2010

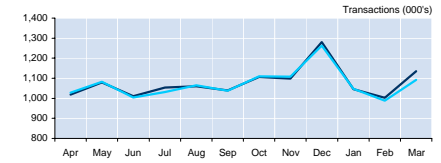
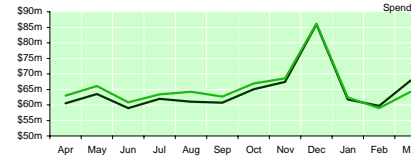
BNZ MarketView Consumer Spending Series - National

	Quarter 1 2009	Quarter 1 2010	% Change
Spending	\$1,889,477,048	\$1,949,409,513	▲ 3.2%
Transactions	30,841,785	32,232,948	▲ 4.5%



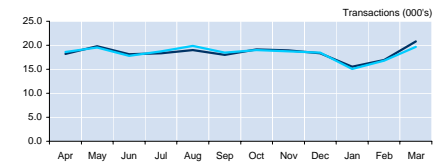
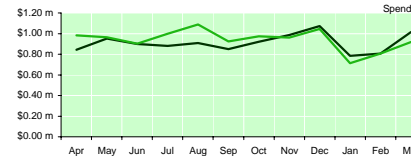
Consumers living in Auckland City

Spending	\$185,544,147	\$189,247,217	▲ 2.0%
Transactions	3,127,140	3,183,788	▲ 1.8%



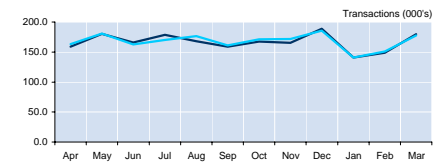
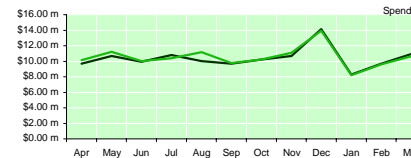
YOUR AREA Karangahape Road (Refer to Page 6 for enlarged graphs)

Spending	\$2,438,167	\$2,603,912	▲ 6.8%
Transactions	51,552	53,260	▲ 3.3%



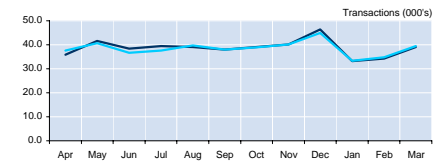
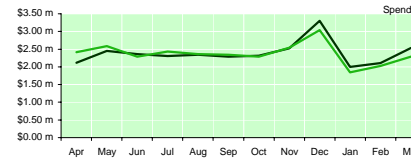
Competitor area 1 Heart of the City

Spending	\$28,444,924	\$28,879,064	▲ 1.5%
Transactions	469,532	468,983	▼ -0.1%



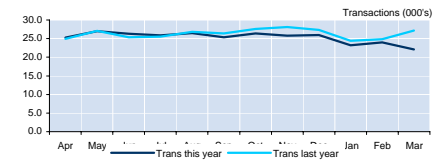
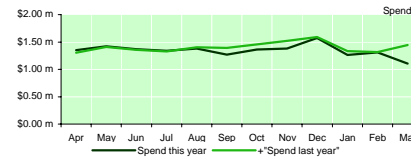
Competitor area 2 Ponsonby

Spending	\$6,158,192	\$6,632,089	▲ 7.7%
Transactions	107,538	106,616	▼ -0.9%



Competitor Area 3 Grey Lynn/West Lynn

Spending	\$4,091,378	\$3,674,279	▼ -10.2%
Transactions	76,367	69,202	▼ -9.4%



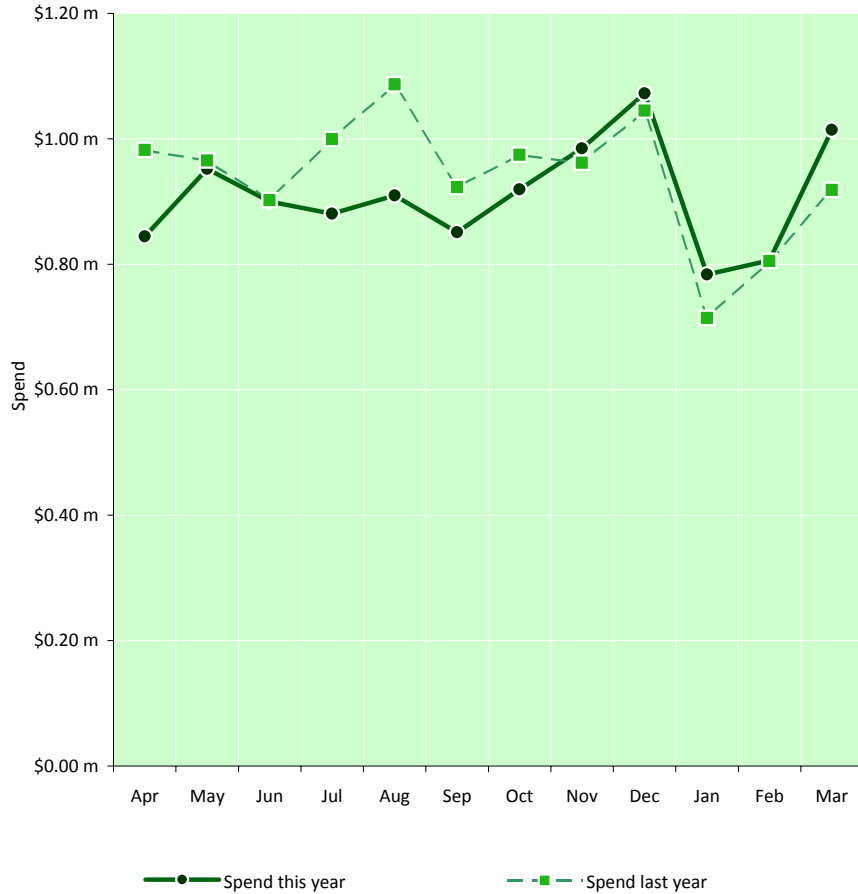
Comments

This page gives an overview of spending and transaction volumes made by BNZ cardholders in the twelve months to 31 March 2010 compared to the same period last year. The top two sections refer to all retail spending, and the lower four refer to spending in your marketplace, and in your selected competitors' marketplaces.

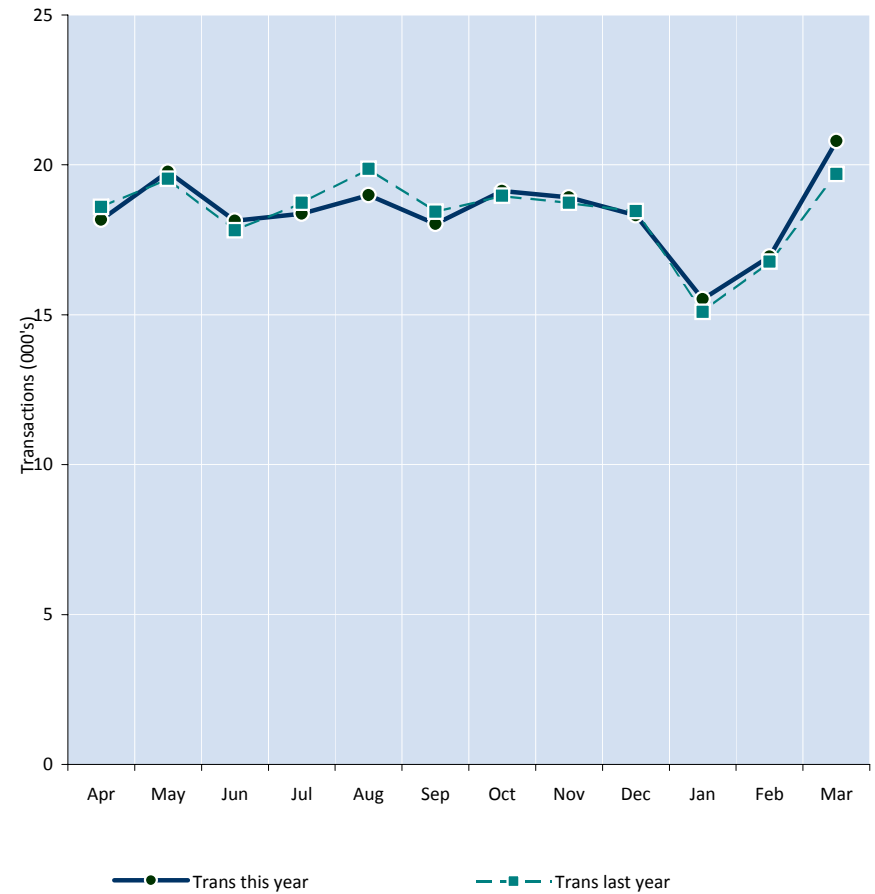
2. MONTHLY SPEND AND TRANSACTIONS IN YOUR MARKETPLACE

Karangahape Road - Apr 2009 to Mar 2010

Monthly spending at Karangahape Road



Monthly transaction volumes at Karangahape Road



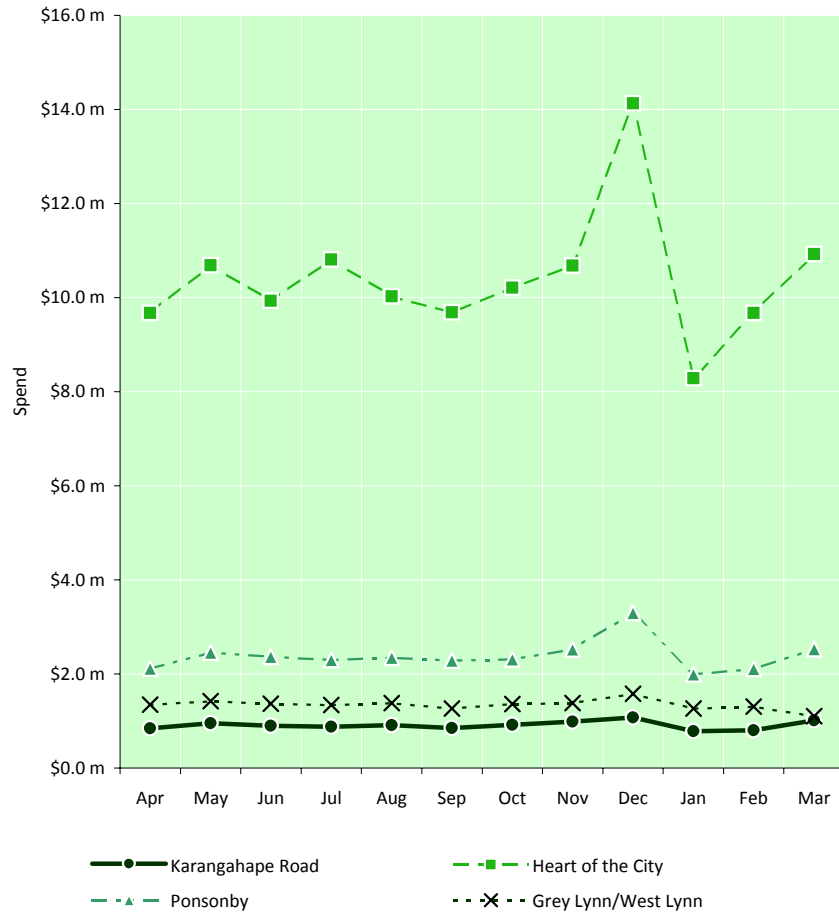
Comments

This page shows BNZ cardholder activity trends in your marketplace on a monthly basis, and how they compare to the same period last year. In the left-hand chart, the solid dark green line refers to monthly spending in the twelve months to 31 Mar 2010 and the green dotted line refers to the previous year. Similarly, the solid dark blue line in the right-hand chart refers to monthly transaction volumes in the twelve months to 31 Mar 2010 and the dotted blue line refers to the previous year.

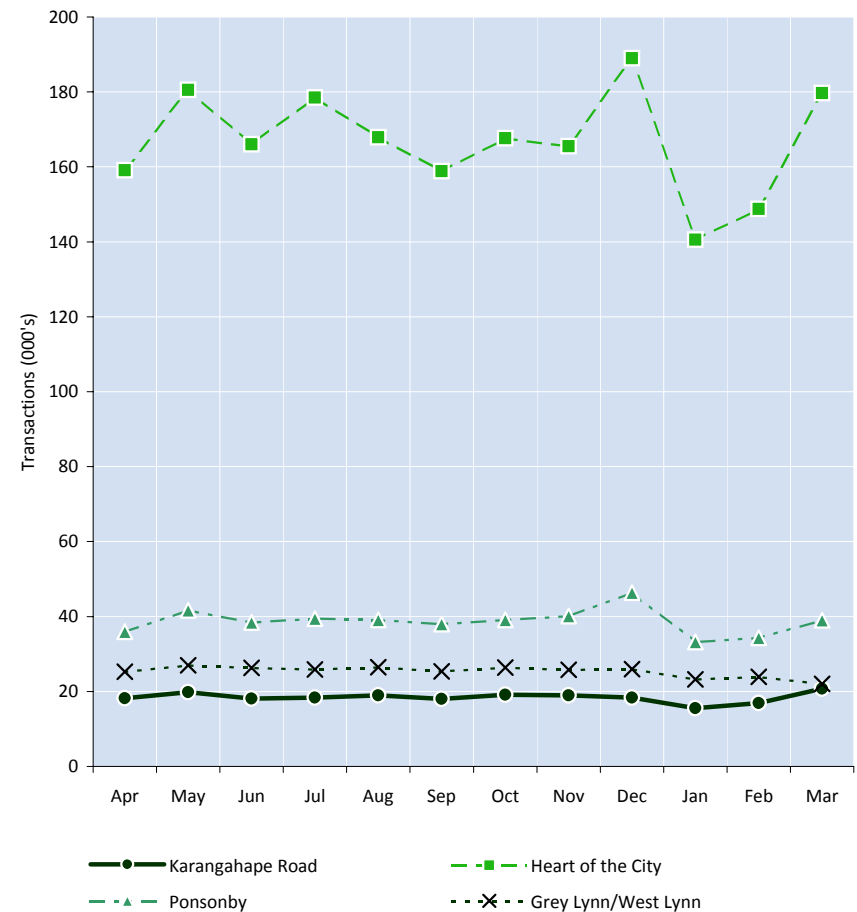
3. MONTHLY SPEND AND TRANSACTIONS WITH YOU AND COMPETITORS DURING THE LAST 12 MONTHS

Karangahape Road - Apr 2009 to Mar 2010

Monthly spending during the 12 months ending 31 Mar 2010 at Karangahape Road and competitor areas



Monthly transactions during the 12 months ending 31 Mar 2010 at Karangahape Road and competitor areas

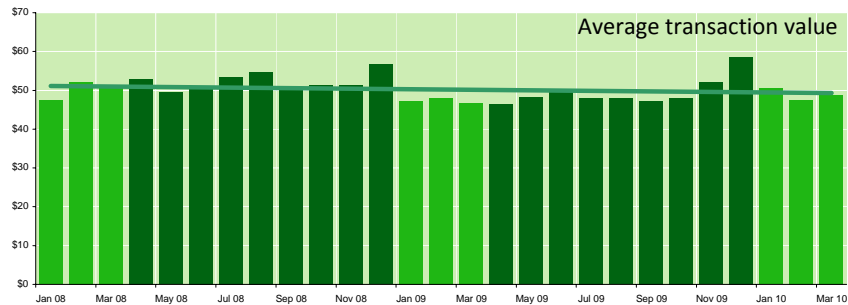
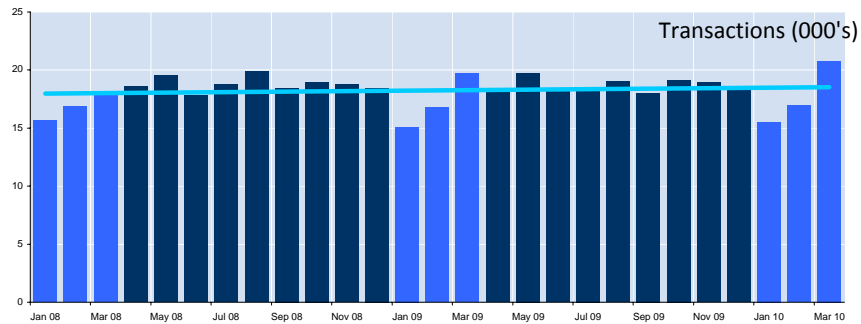
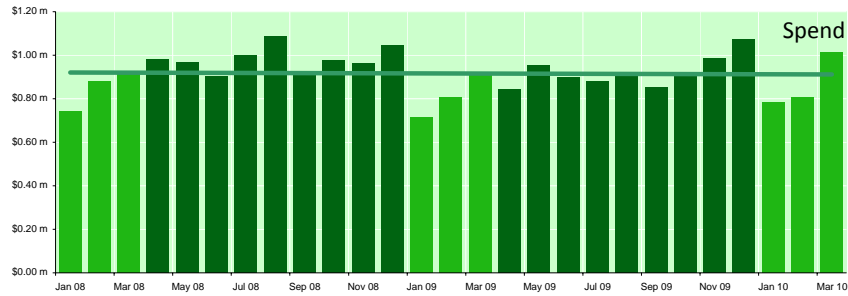


Comments

This page shows BNZ cardholder activity in your marketplace on a monthly basis, and how that compares to your three selected competitor marketplaces, namely Heart of the City, Ponsonby and Grey Lynn/West Lynn. The solid dark green (left-hand chart, spending) and dark blue (right-hand chart, transaction volumes) lines represent your marketplace, whilst the broken lines represent the competitor marketplaces.

4. MONTHLY SPENDING AND TRANSACTION TRENDS

Karangahape Road - Jan 2008 to Mar 2010



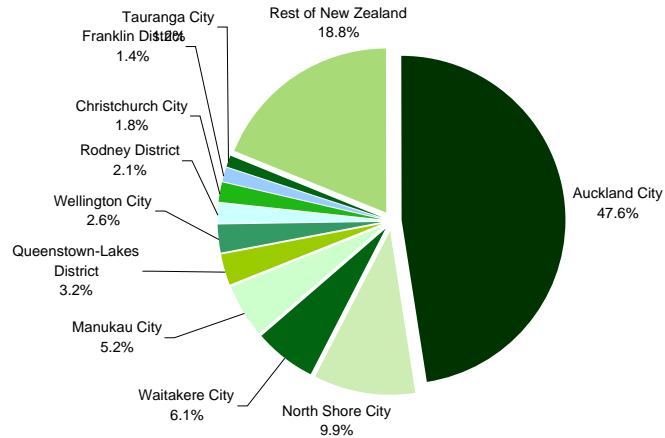
Month	Spending		Transactions		Avg. transaction value	
	Value	% change vs same month last year	Value	% change vs same month last year	Value	% change vs same month last year
Jan 2008	\$741,370		15,651		\$47.37	
Feb 2008	\$879,201		16,839		\$52.21	
Mar 2008	\$926,956		18,142		\$51.09	
Apr 2008	\$982,161		18,590		\$52.83	
May 2008	\$965,546		19,531		\$49.44	
Jun 2008	\$902,204		17,813		\$50.65	
Jul 2008	\$999,369		18,731		\$53.35	
Aug 2008	\$1,086,912		19,867		\$54.71	
Sep 2008	\$923,068		18,434		\$50.07	
Oct 2008	\$974,418		18,967		\$51.37	
Nov 2008	\$961,743		18,736		\$51.33	
Dec 2008	\$1,044,727		18,456		\$56.61	
Jan 2009	\$714,364	-3.6%	15,091	-3.6%	\$47.34	-0.1%
Feb 2009	\$805,199	-8.4%	16,770	-0.4%	\$48.01	-8.0%
Mar 2009	\$918,603	-0.9%	19,691	+8.5%	\$46.65	-8.7%
Apr 2009	\$844,366	-14.0%	18,173	-2.2%	\$46.46	-12.1%
May 2009	\$951,891	-1.4%	19,774	+1.2%	\$48.14	-2.6%
Jun 2009	\$900,145	-0.2%	18,139	+1.8%	\$49.62	-2.0%
Jul 2009	\$880,813	-11.9%	18,366	-1.9%	\$47.96	-10.1%
Aug 2009	\$909,766	-16.3%	18,995	-4.4%	\$47.90	-12.4%
Sep 2009	\$850,997	-7.8%	18,029	-2.2%	\$47.20	-5.7%
Oct 2009	\$919,576	-5.6%	19,130	+0.9%	\$48.07	-6.4%
Nov 2009	\$984,764	+2.4%	18,916	+1.0%	\$52.06	+1.4%
Dec 2009	\$1,072,374	+2.6%	18,322	-0.7%	\$58.53	+3.4%
Jan 2010	\$783,756	+9.7%	15,521	+2.8%	\$50.50	+6.7%
Feb 2010	\$806,046	+0.1%	16,945	+1.0%	\$47.57	-0.9%
Mar 2010	\$1,014,110	+10.4%	20,794	+5.6%	\$48.77	+4.5%
Average	\$916,461	-3.2%	18,238	+0.2%	\$50.22	-3.2%

Comments

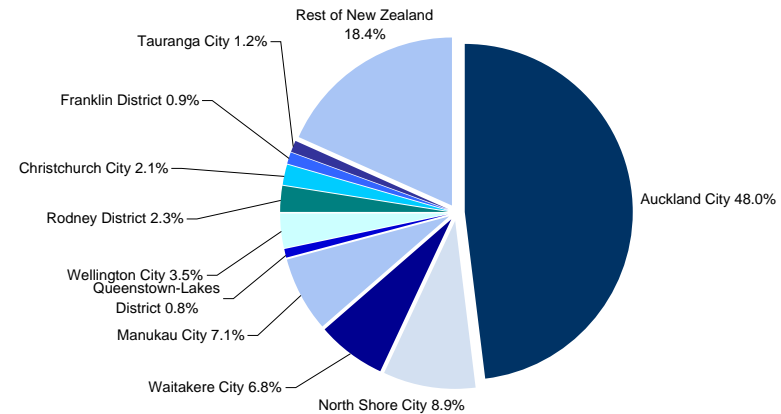
This page shows the monthly trends in BNZ cardholder activity in your marketplace. The dark green bars in the top chart show the monthly spending and the light green line shows the trend over the 24 month period. Similarly in the second chart, the dark blue bars show the monthly transaction volumes, and the light blue line is a trend line. In the bottom chart, the average spend per transaction is shown by the dark green bars, and the light green line is the 2-year trend

5. ORIGIN OF SPEND: TOP 10 CITIES/DISTRICTS

Karangahape Road - 01 Jan 2010 to 31 Mar 2010



Spending: 01 Jan 2010 to 31 Mar 2010 by city/district



Spending: 01 Jan 2009 to 31 Mar 2009 by city/district

Origin of Spend: Top 10 Cities/Districts for Karangahape Road

City /District	Spending	% of total spend	Rank
Auckland City	\$1,239,370	47.6%	1
North Shore City	\$258,114	9.9%	2
Waitakere City	\$159,548	6.1%	3
Manukau City	\$135,342	5.2%	4
Queenstown-Lakes District	\$84,210	3.2%	5
Wellington City	\$67,183	2.6%	6
Rodney District	\$55,461	2.1%	7
Christchurch City	\$47,326	1.8%	8
Franklin District	\$36,640	1.4%	9
Tauranga City	\$31,224	1.2%	10
Rest of New Zealand	\$489,478	18.8%	
Total	\$2,603,896	100.0%	n/a

Spending 01 Jan 2010 to 31 Mar 2010

City /District	Spending	% of total spend	Rank
Auckland City	\$1,239,370	47.6%	1
North Shore City	\$258,114	9.9%	2
Waitakere City	\$159,548	6.1%	3
Manukau City	\$135,342	5.2%	4
Queenstown-Lakes District	\$84,210	3.2%	5
Wellington City	\$67,183	2.6%	6
Rodney District	\$55,461	2.1%	7
Christchurch City	\$47,326	1.8%	8
Franklin District	\$36,640	1.4%	9
Tauranga City	\$31,224	1.2%	10
Rest of New Zealand	\$489,478	18.8%	
Total	\$2,603,896	100.0%	n/a

Spending 01 Jan 2009 to 31 Mar 2009

City /District	Spending	% of total spend	Rank
Auckland City	\$1,169,711	48.0%	1
North Shore City	\$216,855	8.9%	2
Waitakere City	\$165,398	6.8%	4
Manukau City	\$172,503	7.1%	3
Queenstown-Lakes District	\$20,454	0.8%	12
Wellington City	\$86,536	3.5%	5
Rodney District	\$55,777	2.3%	6
Christchurch City	\$51,608	2.1%	7
Franklin District	\$23,085	0.9%	11
Tauranga City	\$28,560	1.2%	9
Rest of New Zealand	\$447,680	18.4%	
Total	\$2,438,167	100.0%	n/a

Change this quarter vs same quarter last year

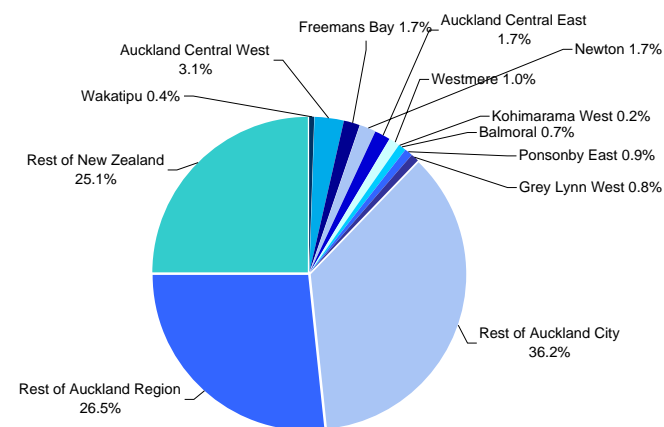
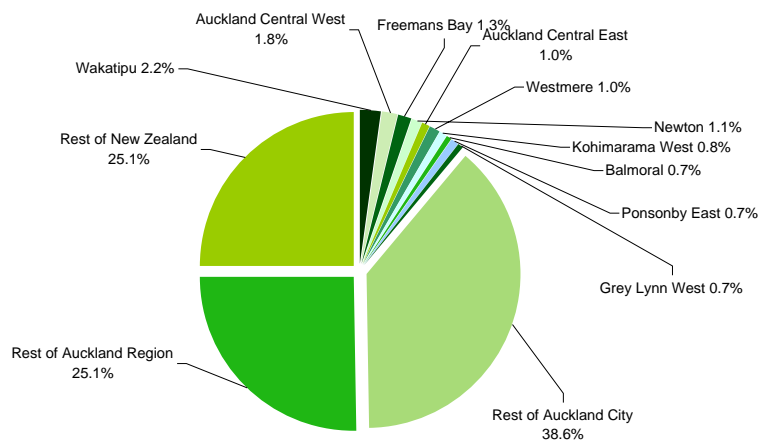
City /District	Change in share of spend	Change in total spend
Auckland City	-0.4%	+6.0%
North Shore City	+1.0%	+19.0%
Waitakere City	-0.7%	-3.5%
Manukau City	-1.9%	-21.5%
Queenstown-Lakes District	+2.4%	+311.7%
Wellington City	-1.0%	-22.4%
Rodney District	-0.2%	-0.6%
Christchurch City	-0.3%	-8.3%
Franklin District	+0.5%	+58.7%
Tauranga City	+0.0%	+9.3%
Rest of New Zealand	+0.4%	+9.3%
Total	n/a	+6.8%

Comments

This page shows the origin of spending made in your marketplace. The left-hand chart shows the percentage of spending made by BNZ cardholders living in each territorial local authority (TLA) in the twelve months to 31 Mar 2010. The ten largest-spending cities/districts are shown. The right-hand chart shows the same information for the previous twelve months.

6. ORIGIN OF SPEND: TOP 10 SUBURBS

Karangahape Road - 01 Jan 2010 to 31 Mar 2010



Spending: 01 Jan 2010 to 31 Mar 2010 by census area unit

Spending: 01 Jan 2009 to 31 Mar 2009 by census area unit

Origin of Spend: Top 10 suburbs for Karangahape Road	
Suburb	
Wakatipu, Queenstown-Lakes District	
Auckland Central West, Auckland City	
Freemans Bay, Auckland City	
Newton, Auckland City	
Auckland Central East, Auckland City	
Westmere, Auckland City	
Kohimarama West, Auckland City	
Balmoral, Auckland City	
Ponsonby East, Auckland City	
Grey Lynn West, Auckland City	
Rest of Auckland City, Auckland City	
Rest of Auckland Region,	
Rest of New Zealand,	
Total	

Spending 01 Jan 2010 to 31 Mar 2010			
Spending	% of total spend	Rank	
\$57,335	2.2%	1	
\$46,725	1.8%	2	
\$33,141	1.3%	3	
\$28,144	1.1%	4	
\$25,692	1.0%	5	
\$25,490	1.0%	6	
\$20,130	0.8%	7	
\$18,900	0.7%	8	
\$18,488	0.7%	9	
\$18,084	0.7%	10	
\$1,004,575	38.6%	n/a	
\$653,211	25.1%	n/a	
\$653,996	25.1%	n/a	
\$2,603,912	100.0%	n/a	

Spending 01 Jan 2009 to 31 Mar 2009			
Spending	% of total spend	Rank	
\$10,783	0.4%	26	
\$75,379	3.1%	1	
\$42,569	1.7%	2	
\$41,401	1.7%	3	
\$40,874	1.7%	4	
\$23,835	1.0%	7	
\$5,006	0.2%	90	
\$17,345	0.7%	11	
\$22,080	0.9%	8	
\$19,259	0.8%	10	
\$881,962	36.2%	n/a	
\$645,811	26.5%	n/a	
\$611,862	25.1%	n/a	
\$2,438,167	100.0%	n/a	

Change this quarter vs same quarter last year	
Change in share of spend	Change in total spend
+1.8%	+431.7%
-1.3%	-38.0%
-0.5%	-22.1%
-0.6%	-32.0%
-0.7%	-37.1%
+0.0%	+6.9%
+0.6%	+302.1%
+0.0%	+9.0%
-0.2%	-16.3%
-0.1%	-6.1%
+2.4%	+13.9%
-1.4%	+1.1%
+0.0%	+6.9%
n/a	+6.8%

Comments

This page also shows origin of spending, but shows the ten largest-spending area units.