Hamilton and Hamilton CBD Electronic Spend Analysis

--- Last Update by Shalini Srinivasan February 20th 2026

Data Qualification:

The data included in this report represents the total value of electronic card retail transactions. For a frame of reference, Statistics NZ report just under 70% of total retail is paid with an electronic card (ECT publication and Retail Trade Survey). The rest is comprised of cash, hire-purchase and any other less-frequent method of payment.

The data used is sourced from the Worldline (formerly Paymark) merchant database. New Zealand has two eftpos networks. The largest of these is run by Worldline, which was a joint venture owned by ASB, BNZ, ANZ and Westpac until it was sold in January 2019 to Ingenico, a payments processing company. Approximately 75% of New Zealand transactions go through the Worldline network. This data set comprises all eftpos, debit and credit card transactions made at merchants on the Worldline network, both from New Zealanders and international visitors. (There are over 87,000 active merchants on the Worldline network).

For retailers which are not on the Worldline network but on the other switch, Eftpos NZ, there is no transactional data available and estimates are calculated using the weight of past BNZ cardholder spending at non-Worldline merchants, which we have up to December 2020. The underlying assumption is that the split of BNZ cardholders' spending between Worldline and Eftpos NZ merchants is similar to other banks' cardholders' spending pattern.

District Plan Zone's explained

- The district plan sets out a business centre hierarchy that defines the business zones across Hamilton. The central city is the dominant commercial, civic and social centre for the city and region and provides for the majority of the city's workforce.
- The Base and Chartwell are identified as being two sub-regional centres. They are principally retail centres, but with limited office, community and other services.
- The city's residential neighbourhoods are served by numerous existing suburban centres, being medium sized shopping centres also supporting community services and facilities. Further centres are proposed as part of planned residential expansion in the Rotokauri, Rototuna, and Peacocke Structure Plan areas. Neighbourhood centres are distributed throughout the residential suburbs. These centres provide a more limited range of 'everyday' goods and services for the immediate residential neighbourhoods.
- Large format retail zones allow for moderate to low intensity commercial use and large format retail (eg Big Save Furniture and Repco). The other category in the bar graph comprises smaller commercial event facility fringe areas which include places like the Frankton commercial area.

Disclaimers:

In order to keep our data consistent with the previous report, the data provided here is based on the dataset that updates only the latest quarter without updating the historical data (where there are some late credit transactions not filtered in the previous update). Therefore, it will be slightly different from other publications, including Infometrics.

SA2 2018	SA2 Name	Catchment
178300	Whitiora	Central
178900	Frankton Junction	Central
179000	Kirikiriroa	Central
179400	Hamilton Central	Central
179500	Hamilton Lake	Central
179800	Hamilton West	Central
180100	Melville North	Central
176600	Queenwood (Hamilton City)	East
176900	Huntington	East
177300	Chartwell	East
177500	Chedworth	East
177700	Miropiko	East
177800	Porritt	East
178200	Fairfield (Hamilton City)	East
178400	Enderley North	East
178500	Fairview Downs	East
179100	Enderley South	East
179200	Ruakura	East
179300	Claudelands	East
179600	Peachgrove	East
175300	Flagstaff North	North East
175500	Flagstaff South	North East
175600	Rototuna North	North East
175800	Flagstaff East	North East
175900	Rototuna Central	North East
176100	Te Manatu	North East
176200	Rototuna South	North East
176700	St James	North East
176900	Huntington	North East
175200	Te Rapa North	North West
175400	Rotokauri-Waiwhakareke	North West
175700	Pukete West	North West
176000	Pukete East	North West
176300	Te Rapa South	North West
176400	Saint Andrews West	North West
176500	Saint Andrews East	North West
176800	Crawshaw	North West
177000	Western Heights (Hamilton City)	North West
177100	Nawton West	North West
177200	Nawton East	North West
177400	Forest Lake (Hamilton City)	North West
177600	Beerescourt	North West
180100	Melville North	South
180300	Melville South	South
180400	Deanwell	South
180500	Bader	South
180900	Glenview	South
181000	Resthill	South
181100	Fitzroy	South
181300	Peacockes	South
179200	Ruakura	South-East
179300	Claudelands	South-East
179600	Peachgrove	South-East
179700	Hamilton East Village	South-East
179900	Greensboro	South-East
180000	Hamilton East Cook	South-East
180200	Hamilton East	South-East
180600	Hillcrest West (Hamilton City)	South-East
180700	Hillcrest East (Hamilton City)	South-East
180800	Silverdale (Hamilton City)	South-East
181200	Riverlea	South-East
176300	Te Rapa South	West
176400	Saint Andrews West	West
177000	Western Heights (Hamilton City)	West
177100	Nawton West	West
177200	Nawton East	West
177400	Forest Lake (Hamilton City)	West
177600	Beerescourt	West
177900	Dinsdale North	West
178000	Maeroa	West
178100	Dinsdale South	West
178600	Temple View	West
178700	Swarbrick	West
178800	Kahikatea	West
178900	Frankton Junction	West
179500	Hamilton Lake	West

District Plan Business Zones

2025Q4 Spending Highlights

The following bullet points are the spending highlights based on the data provided by MarketView.

Hamilton City

- Nominal card spending in Hamilton went up by 0.4% in the December quarter this year compared to the same time last year.
- Given inflation for the quarter was up 3.1%, this represents a decline in real spending of 2.6%.
- Transactions across Hamilton were down 0.6% for this quarter.
- Groceries & Liquor is the only sector that saw an increase in nominal spending with 3.4%.
- With the increasing inflation on food this suggests that consumers are reducing their spending in other sectors in order to spend on Groceries & Liquor.
- Rest of International customer spending (excludes Australia) increased by 28%, a significant improvement from the 14.9% decrease seen in Q4 last year.
- Hamilton Airport has opened more routes and seen an increase of ~71,000 travellers in the second half of 2025.
- As international visitors travelling through Australia can now arrive directly in Hamilton this may contribute to the increase in spend.
- Additionally, with the return of jet services to the Hamilton-Christchurch route as of September 2025 it expands capacity and convenience.
- This could be contributing to the 9% increase in spending from Canterbury visitors.
- Spend on the Fuel & Automotive sector did not see a fall this quarter, breaking the decreasing trend since 2024Q2.
- Potentially due to fuel prices on the rise.

Central City Zone

- Spending in the Central City is up 1.5% when compared to the same quarter last year.
- In real terms this represents a 1.6% decline in card spending.
- Overall transactions fell a slight 0.3% for the quarter.
- Number of businesses in the Central City saw little change this quarter from the same time last year.
- The biggest change was in the Home & Recreation Retail sector which lost 4 stores.
- Most Business Zones saw an increase in Fuel & Automotive transactions while Central City saw a 7.9% decrease in Fuel & Automotive spending.
- The primary cause is the 6% fall in transactions.
- Notably, the Suburban Centre Core Zone saw a 7.6% increase in transactions.
- Consumers seem to be taking their business to other locations, especially local suburbs, instead of Central City.
- Along with Fuel & Automotive, Accommodation & Hospitality saw a 9.2% decrease in spend.
- However, the Retail Trade sector saw a 5% increase and Groceries & Liquor 6.2%.
- Consumers spending habits seem to be shifting in the Central City.
- Of the Retail Centre Zones, the Central City Zone saw a greater increase in spending (1.5%), compared to The Base (-1.3%) or Chartwell (-1.2%) for the first quarter since 2024 Q2.
- This may be due to activities and events held in and around Hamilton CBD over the summer making it more attractive compared to The Base and Chartwell.
- Chartwell saw a 17.5% increase in spend from international visitors and The Base saw a 29.3% increase.
- Conversely, the central city zone only saw a 11% increase.

- Hamilton City consumers, on the other hand, spent more in Central City this quarter (2.1%) that The Base (-2.1%) or Chartwell (-1.1%).
- As over 60% of spend in Hamilton comes from Hamilton residents even a small positive % change in Hamilton City can have more of a significant impact.

District Plan Zone – Hamilton City

Table 1 – Dec Quarter-Card Spending ($m)

Sum of Spend	Category					
Years	Accommodation & Hospitality	Retail Trade	Fuel & Automotive	Groceries & Liquor	Other Consumer Spending	Grand Total
2016	$82.4	$257.2	$82.1	$198.1	$19.5	$639.3
2017	$89.0	$258.3	$91.8	$206.1	$22.6	$667.8
2018	$95.8	$261.4	$99.0	$212.8	$22.6	$691.6
2019	$100.5	$258.3	$103.2	$213.4	$20.8	$696.1
2020	$101.9	$290.9	$100.6	$226.2	$15.5	$735.0
2021	$73.1	$262.0	$103.8	$240.8	$11.9	$691.7
2022	$108.7	$301.1	$132.8	$248.1	$21.8	$812.5
2023	$110.7	$287.3	$132.3	$273.9	$18.5	$822.7
2024	$111.7	$306.6	$116.9	$270.0	$19.3	$824.5
2025	$107.5	$306.5	$116.9	$279.1	$17.8	$827.8

Table 2 – Dec Quarter-Card Spending ($m) as a growth rate of the same quarter in the previous year

Sum of Spend	Category					
Years	Accommodation & Hospitality	Retail Trade	Fuel & Automotive	Groceries & Liquor	Other Consumer Spending	Grand Total
2016						
2017	8.1%	0.4%	11.8%	4.0%	15.9%	4.5%
2018	7.6%	1.2%	7.9%	3.2%	0.2%	3.6%
2019	4.9%	-1.2%	4.2%	0.2%	-8.1%	0.7%
2020	1.5%	12.6%	-2.5%	6.0%	-25.6%	5.6%
2021	-28.2%	-9.9%	3.2%	6.5%	-22.9%	-5.9%
2022	48.6%	14.9%	27.9%	3.0%	83.0%	17.5%
2023	1.8%	-4.6%	-0.3%	10.4%	-15.4%	1.3%
2024	0.9%	6.7%	-11.7%	-1.4%	4.3%	0.2%
2025	-3.8%	0.0%	0.0%	3.4%	-7.5%	0.4%

Table 3 – Dec Quarter-Card Transactions ('000) by sector

Sum of Trans	Category					
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	3836	1606	4994	3394	343	14173
2017	4159	1709	5193	3472	368	14901
2018	4393	1740	5454	3509	335	15431
2019	4462	1813	5574	3476	369	15694
2020	4596	1882	5640	3731	327	16176
2021	3225	1723	5420	3158	187	13712
2022	4179	2043	5719	3811	377	16129
2023	4034	1973	6045	3657	296	16005
2024	4071	1838	6038	4051	295	16292
2025	3948	1834	6043	4076	286	16187

Table 1 – Dec Quarter-Card Spending ($m) by customer origin

Sum of Spend	Customer Origin								
Years	Auckland Region	Australia	Canterbury	Hamilton City	Rest of International	Rest of New Zealand	Wellington Region	Rest of Waikato	Grand Total
2016	$28.4	$4.0	$3.0	$390.2	$6.4	$28.4	$4.3	$174.6	$639.3
2017	$29.3	$4.1	$2.8	$400.6	$7.4	$31.9	$4.5	$187.3	$667.8
2018	$30.1	$3.8	$3.4	$419.7	$8.2	$31.2	$4.1	$191.2	$691.6
2019	$28.4	$3.9	$3.1	$426.1	$9.9	$30.4	$4.7	$189.6	$696.1
2020	$31.4	$1.2	$2.6	$447.2	$4.6	$33.2	$4.6	$210.2	$735.0
2021	$21.3	$.8	$2.1	$447.7	$3.5	$20.0	$2.8	$193.4	$691.7
2022	$29.8	$4.3	$2.7	$483.4	$10.9	$34.2	$5.0	$242.2	$812.5
2023	$27.4	$3.7	$2.6	$499.7	$22.0	$31.5	$4.0	$231.9	$822.7
2024	$27.8	$3.9	$2.8	$496.8	$18.7	$31.1	$4.4	$239.0	$824.5
2025	$29.7	$3.6	$3.1	$500.8	$24.0	$31.2	$4.0	$231.5	$827.8

Table 2 – Dec Quarter-Card Spending ($m) by customer origin as a growth rate of the same quarter in the previous year

Years	Auckland Region	Australia	Canterbury	Hamilton City	Rest of International	Rest of New Zealand	Wellington Region	Rest of Waikato	
2016									
2017	3.2%	0.6%	-8.3%	2.7%	15.8%	12.3%	5.8%	7.3%	4.5%
2018	2.8%	-7.7%	23.1%	4.8%	10.3%	-2.2%	-9.3%	2.1%	3.6%
2019	-5.5%	3.8%	-9.0%	1.5%	21.5%	-2.6%	12.9%	-0.8%	0.7%
2020	10.4%	-68.1%	-16.2%	5.0%	-53.4%	9.4%	-1.5%	10.8%	5.6%
2021	-32.0%	-34.0%	-17.8%	0.1%	-23.6%	-39.9%	-39.4%	-8.0%	-5.9%
2022	39.8%	420.8%	26.9%	8.0%	208.5%	71.5%	81.9%	25.2%	17.5%
2023	-8.1%	-13.6%	-5.0%	3.4%	102.2%	-8.1%	-21.7%	-4.3%	1.3%
2024	1.5%	6.1%	9.4%	-0.6%	-14.9%	-1.2%	10.3%	3.1%	0.2%
2025	6.7%	-7.8%	9.0%	0.8%	28.0%	0.4%	-8.5%	-3.1%	0.4%

Chart 1 – Value ($m) of Hamilton City Electronic Spending by Product and Service Categories 2016 to Dec 2025

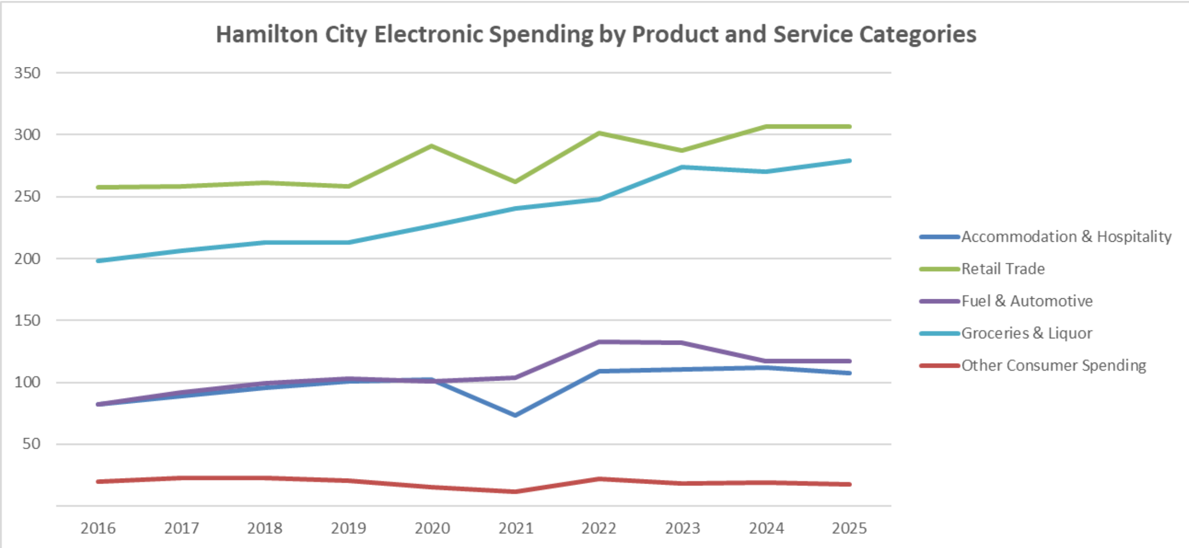


Chart 2 – Value ($m) of Hamilton City Electronic Spending by District Plan Zone 2016 to Dec 2025

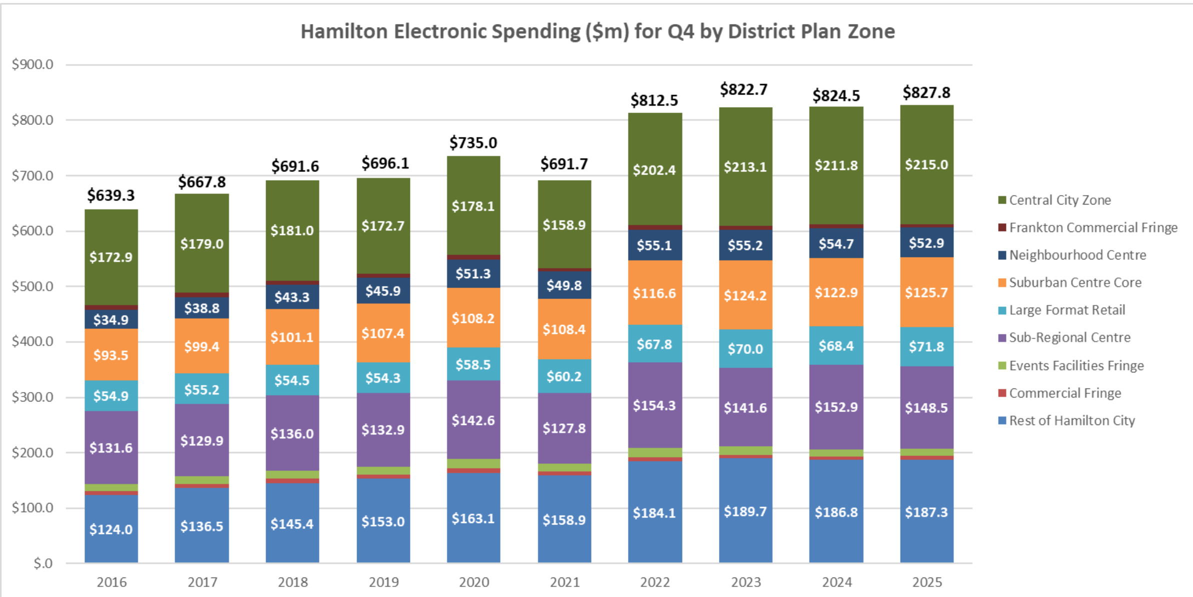


Chart 3 – Percentage of Hamilton Electronic Spending Value by District Plan Zone 2016 to Dec 2025

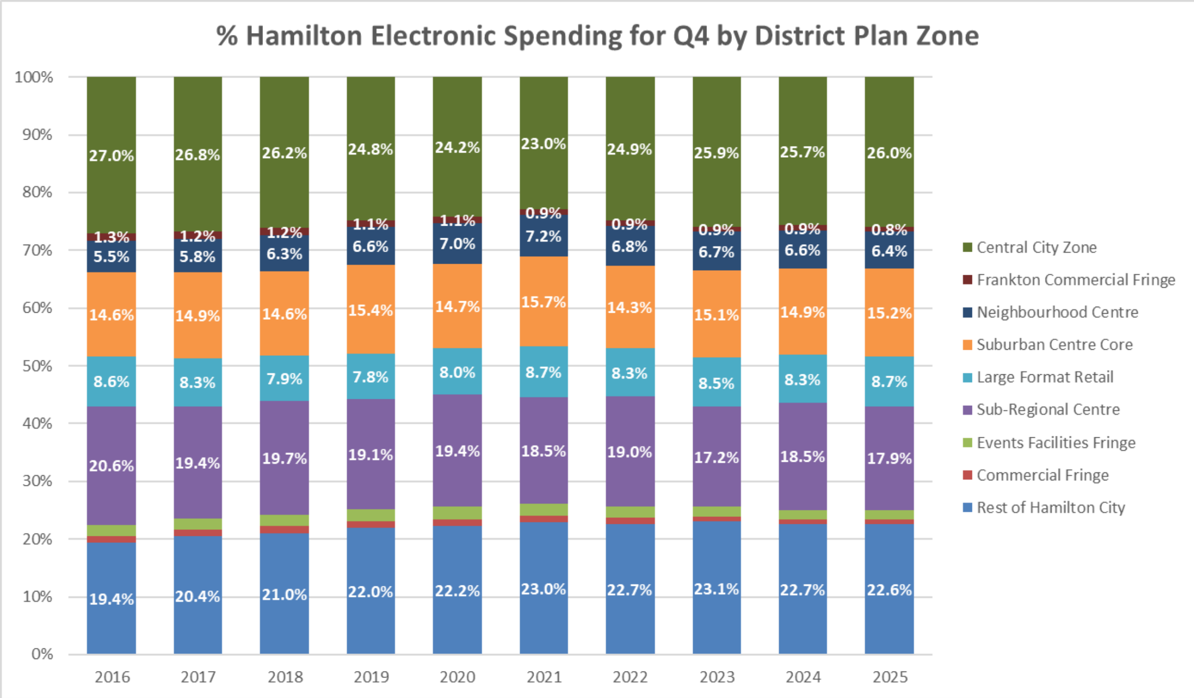
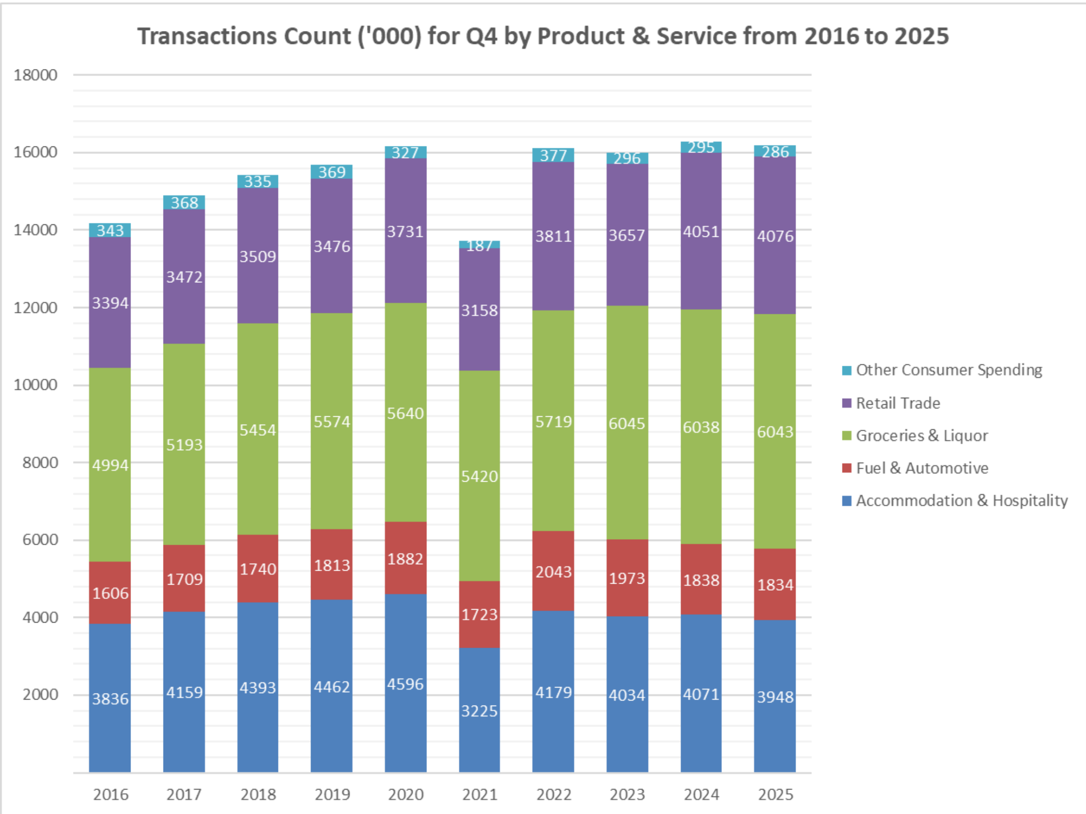


Chart 4 – Hamilton City No. Of Electronic Transactions ('000) by Product and Service Category 2016 to Sept 2025



District Plan Zone – Central City Zone

Table 1 – Dec Quarter-Card Spending ($m) for Central City Zone

Sum of Spend	Category					
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	$28.2	$12.1	$68.3	$58.5	$5.9	$172.9
2017	$29.9	$12.6	$70.6	$57.7	$8.3	$179.0
2018	$31.6	$11.7	$71.1	$57.4	$9.1	$181.0
2019	$32.6	$10.9	$67.7	$56.2	$5.3	$172.7
2020	$31.8	$10.9	$69.1	$62.0	$4.4	$178.1
2021	$17.6	$11.2	$70.8	$56.1	$3.3	$158.9
2022	$32.9	$16.6	$80.0	$66.6	$6.2	$202.4
2023	$38.1	$20.4	$90.0	$60.3	$4.3	$213.1
2024	$38.3	$19.4	$90.9	$59.5	$3.8	$211.8
2025	$34.8	$17.9	$96.5	$62.5	$3.4	$215.0

Table 2 – Dec Quarter-Card Spending ($m) by sector for Central City Zone as a growth rate of the same quarter in the previous year

Sum of Spend	Category					
Years	Accommodation & Hospitality	Retail Trade	Fuel & Automotive	Groceries & Liquor	Other Consumer Spending	Grand Total
2016						
2017	6.1%	-1.3%	4.3%	3.3%	41.0%	3.5%
2018	5.8%	-0.5%	-6.9%	0.7%	10.8%	1.1%
2019	3.1%	-2.1%	-7.2%	-4.7%	-42.5%	-4.6%
2020	-2.4%	10.2%	0.2%	2.0%	-16.2%	3.2%
2021	-44.7%	-9.5%	2.3%	2.5%	-24.2%	-10.8%
2022	87.5%	18.8%	48.9%	13.0%	84.2%	27.3%
2023	15.6%	-9.5%	22.8%	12.5%	-30.0%	5.3%
2024	0.6%	-1.3%	-5.0%	0.9%	-11.0%	-0.6%
2025	-9.2%	5.0%	-7.9%	6.2%	-11.2%	1.5%

Table 3 – Dec Quarter-Card Transactions ('000) by sector for Central City Zone

Sum of Trans	Category					
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	1039	255	1157	784	110	3345
2017	1121	254	1197	799	127	3497
2018	1169	231	1209	788	126	3523
2019	1172	213	1165	775	119	3443
2020	1175	208	1123	807	106	3419
2021	636	192	971	733	56	2588
2022	1023	267	1140	894	132	3456
2023	1029	311	1262	835	110	3546
2024	1042	313	1314	852	79	3600
2025	966	294	1364	892	74	3590

Table 1 – Dec Quarter-Card Spending ($m) by customer origin for Central City Zone

Sum of Spend	Customer Origin								
Years	Auckland Region	Australia	Canterbury	Hamilton City	Rest of International	Rest of New Zealand	Wellington Region	Rest of Waikato	Grand Total
2016	$8.6	$1.5	$.9	$106.1	$2.5	$7.9	$1.4	$44.0	$172.9
2017	$8.7	$1.6	$.9	$108.3	$3.0	$9.2	$1.4	$45.9	$179.0
2018	$8.6	$1.4	$1.1	$109.7	$3.2	$9.0	$1.5	$46.5	$181.0
2019	$8.2	$1.4	$.9	$105.3	$3.8	$8.5	$1.6	$43.1	$172.7
2020	$9.0	$.3	$.9	$108.4	$1.5	$9.8	$1.6	$46.8	$178.1
2021	$5.5	$.2	$.7	$104.1	$.9	$5.9	$.8	$40.8	$158.9
2022	$7.8	$1.7	$.9	$119.7	$4.0	$10.5	$1.8	$55.9	$202.4
2023	$7.1	$1.3	$.8	$130.4	$7.4	$9.5	$1.4	$55.1	$213.1
2024	$7.3	$1.4	$.8	$130.4	$6.7	$9.1	$1.4	$54.7	$211.8
2025	$7.9	$1.1	$.9	$133.1	$7.9	$8.9	$1.2	$54.0	$215.0

Table 2 – Dec Quarter-Card Spending ($m) by customer origin for Central City Zone as a growth rate of the same quarter in the previous year

Years	Auckland Region	Australia	Canterbury	Hamilton City	Rest of International	Rest of New Zealand	Wellington Region	Rest of Waikato	
2016									
2017	1.2%	7.4%	-6.5%	2.0%	23.5%	15.7%	1.6%	4.5%	3.5%
2018	-1.1%	-14.7%	23.9%	1.3%	5.0%	-2.0%	5.8%	1.3%	1.1%
2019	-5.1%	-1.2%	-16.7%	-4.0%	17.5%	-5.5%	10.2%	-7.5%	-4.6%
2020	10.1%	-77.4%	1.5%	2.9%	-61.3%	15.3%	-5.1%	8.6%	3.2%
2021	-38.2%	-20.7%	-26.6%	-4.0%	-36.6%	-40.1%	-46.7%	-12.8%	-10.8%
2022	41.2%	569.2%	43.0%	15.0%	337.8%	78.4%	120.9%	37.0%	27.3%
2023	-8.8%	-22.4%	-12.4%	8.9%	84.1%	-9.4%	-24.5%	-1.3%	5.3%
2024	1.9%	10.0%	0.5%	0.0%	-9.9%	-4.0%	1.0%	-0.8%	-0.6%
2025	7.9%	-19.2%	11.8%	2.1%	17.4%	-2.1%	-12.2%	-1.4%	1.5%

Chart 1 – Value ($m) of Hamilton CBD Electronic Spending by Product and Service Category 2016 to Dec 2025

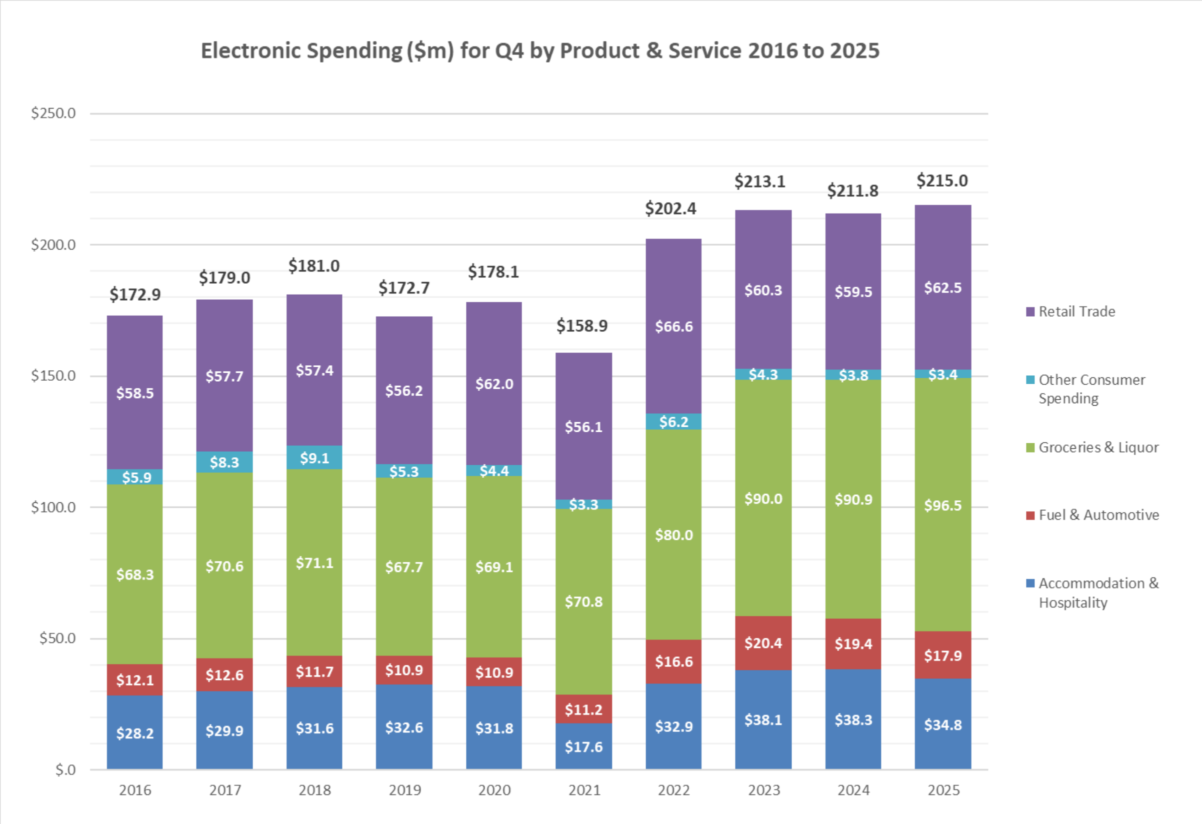


Chart 2 – Percentage of Hamilton CBD Electronic Spending by Product and Service Category 2016 to Dec 2025

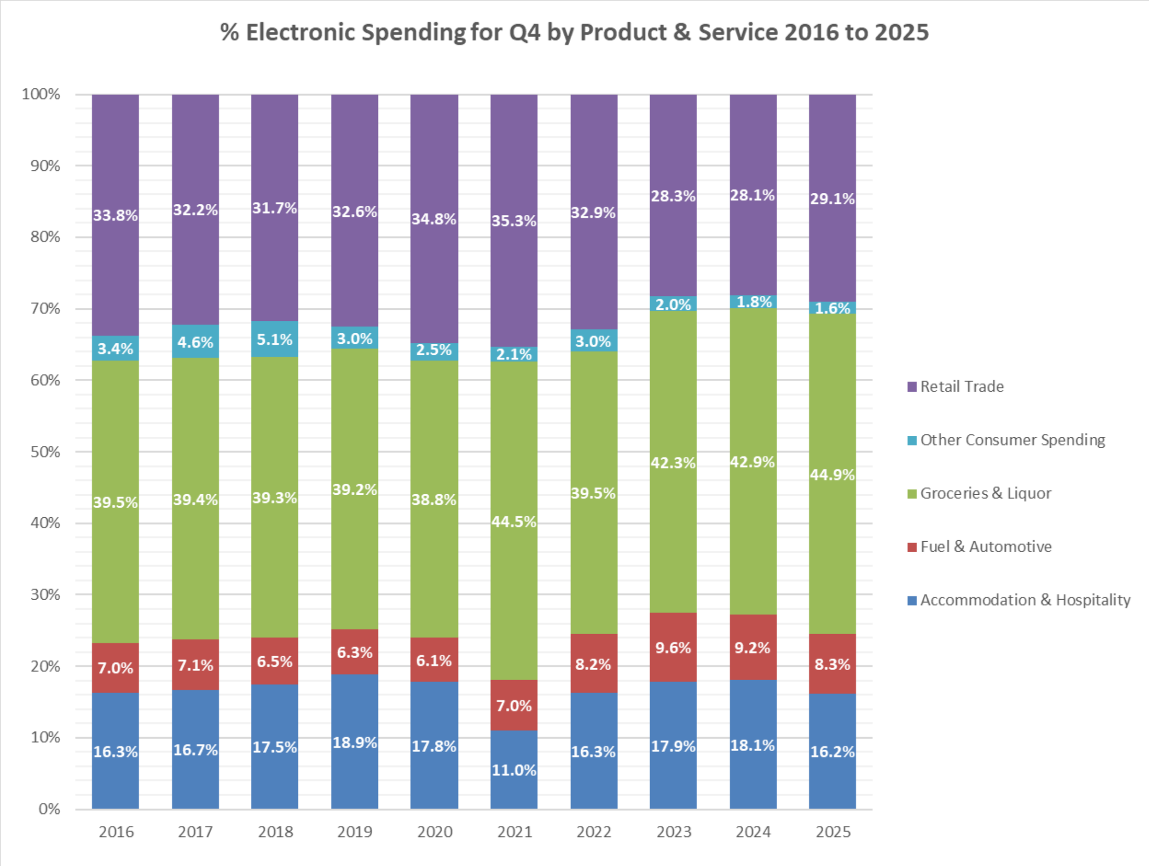


Chart 3 – Hamilton CBD Merchant Count by Product and Service Category 2016 to Dec 2025

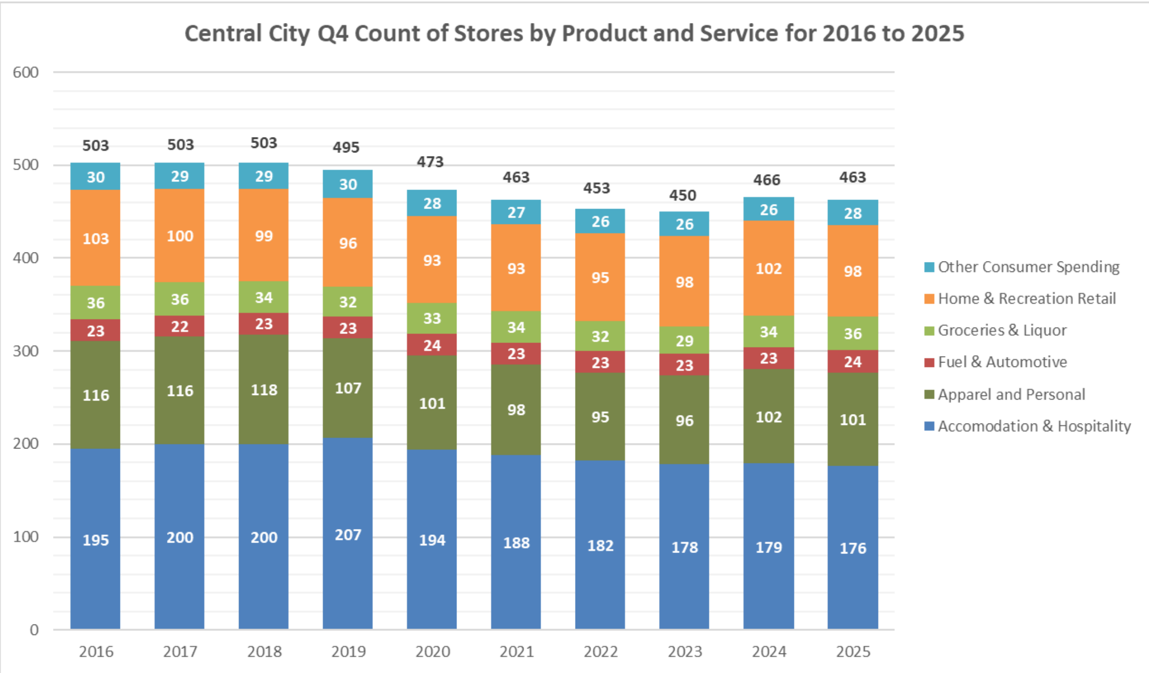
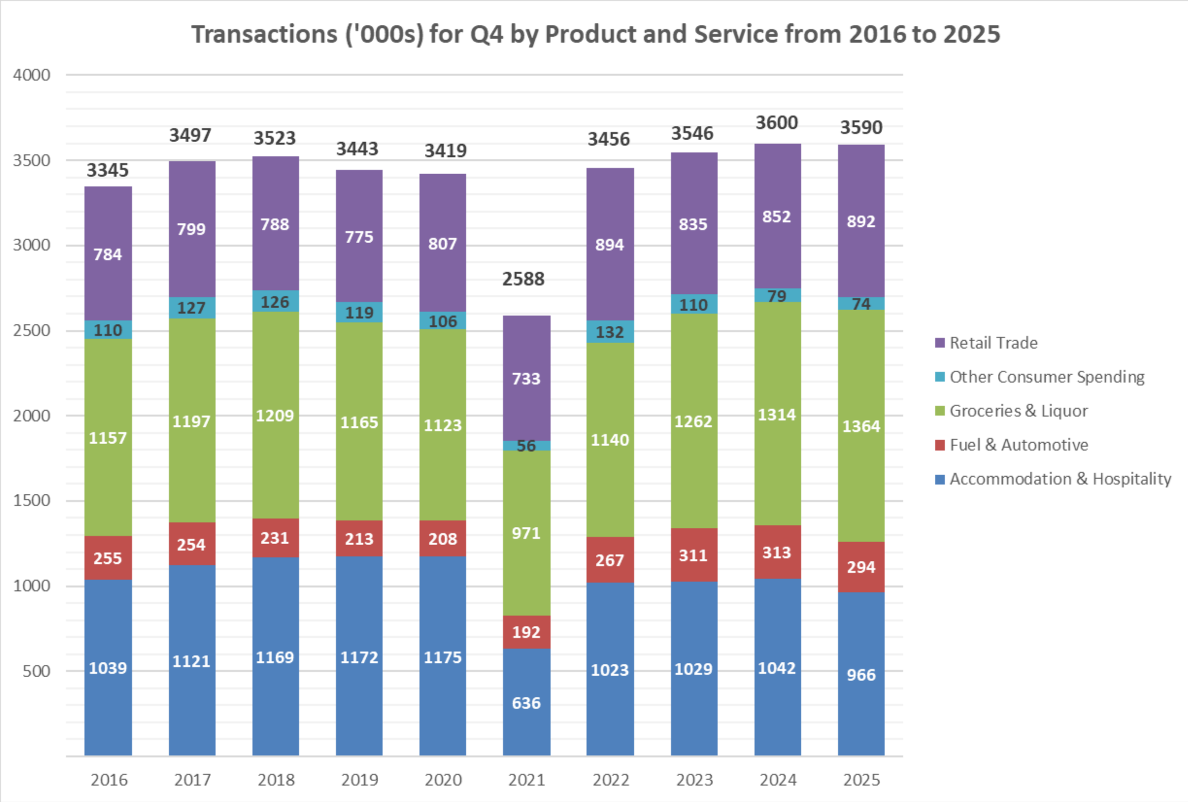


Chart 4 – Hamilton CBD No. Of Electronic Transactions ('000) by Product and Service Category 2016 to Dec 2025



<u>Chart 5 – Hamilton CBD Average Spending per Transaction by Product and Service Category 2016 to Dec 2025</u>

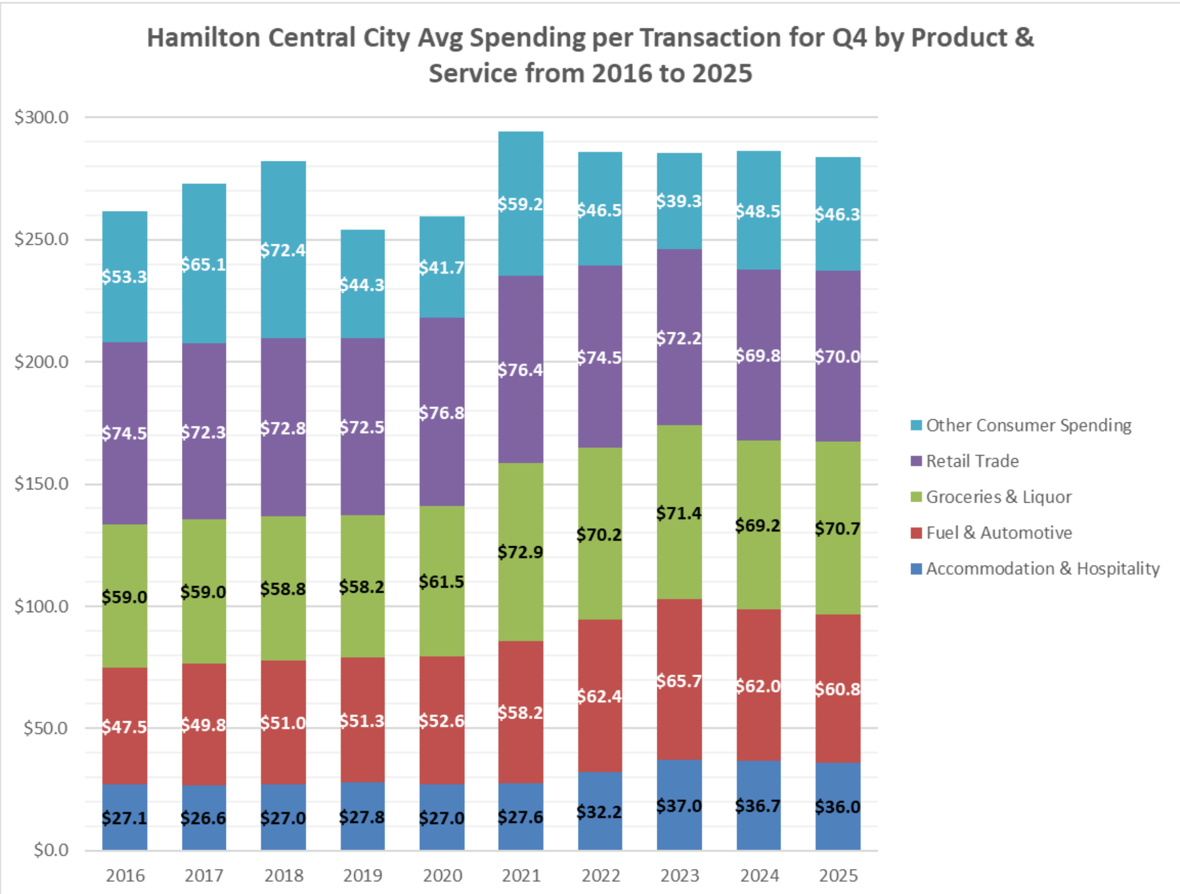


Chart 6 –Value ($m) of Hamilton Electronic Spending by Customer Origin Dec 2025

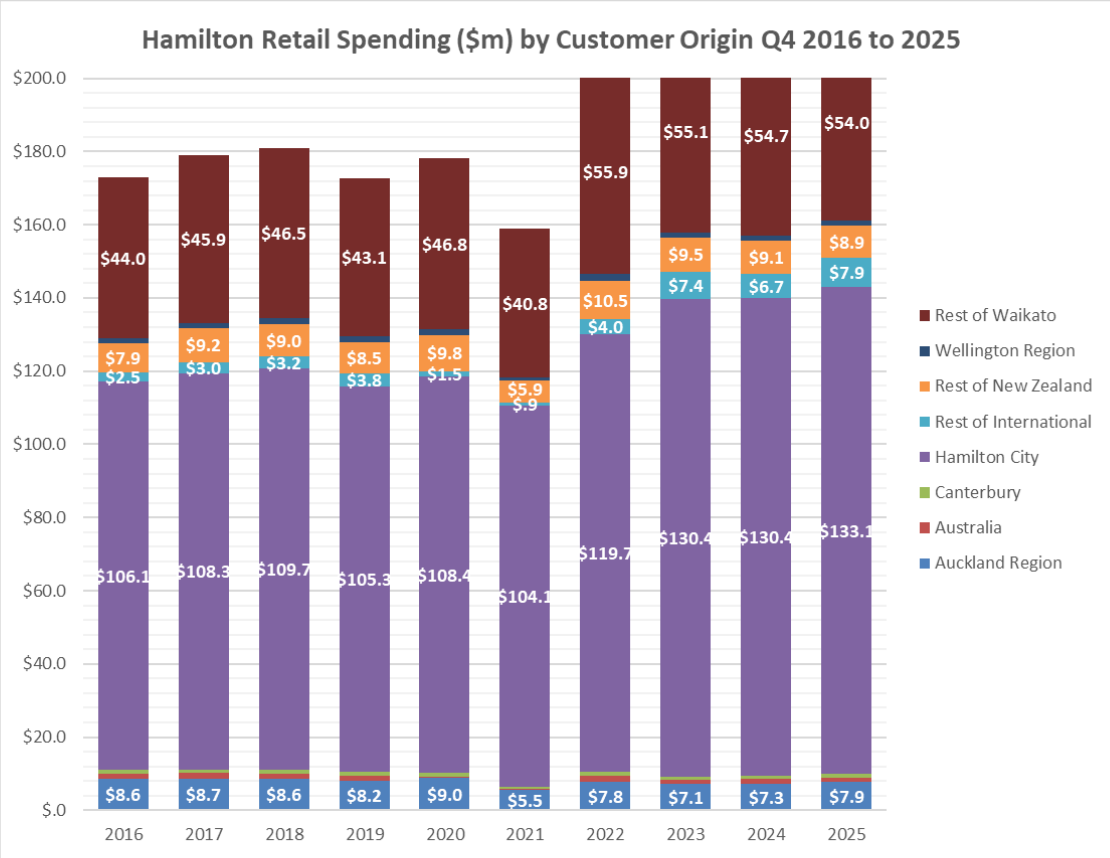


Chart 7 –Value ($m) of Hamilton CBD Electronic Spending by Customer Origin 2016 to Dec 2025

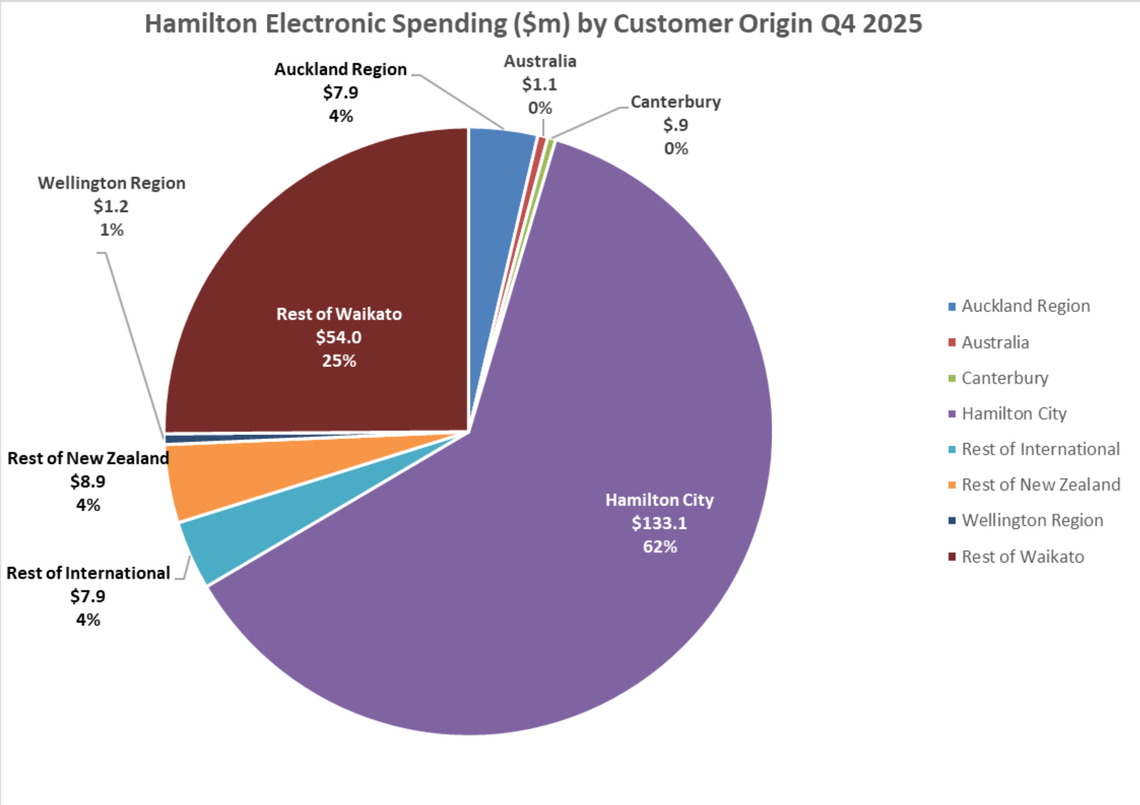
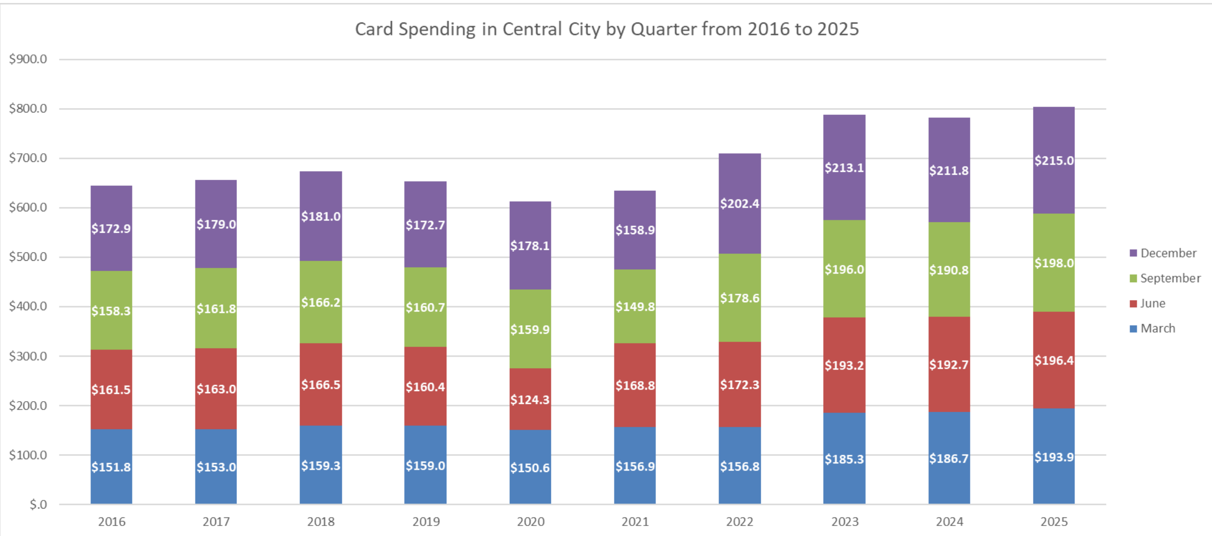


Chart 8 –Card Spending in Central City by Quarter from 2016 to Dec 2025



District Plan Zone - Commercial Fringe

Table 1 – Dec Quarter-Card Spending ($m) for Commercial Fringe by Product and Service Category 2016 to Dec 2025

Sum of Spend	Category					
Years	Accommodation & Hospitality	Retail Trade	Fuel & Automotive	Groceries & Liquor	Other Consumer Spending	Grand Total
2016	$2.1	$.4	$1.4	$3.0	$.0	$6.9
2017	$2.1	$.5	$1.3	$3.6	$.0	$7.6
2018	$2.9	$.7	$1.7	$3.3	$.0	$8.6
2019	$3.0	$.6	$1.9	$1.8	$.0	$7.4
2020	$3.5	$.6	$2.4	$1.9	$.0	$8.3
2021	$2.7	$.3	$2.0	$1.8	$.0	$6.8
2022	$3.6	$.4	$2.0	$1.8	$.0	$7.9
2023	$3.5	$.4	$1.8	$.9	$.0	$6.7
2024	$3.4	$.5	$1.9	$.8	$.0	$6.6
2025	$3.7	$.5	$1.9	$.5	$.0	$6.7

Chart 1 – Value ($m) of Commercial Fringe Electronic Spending by Product and Service Category 2016 to Dec 2025

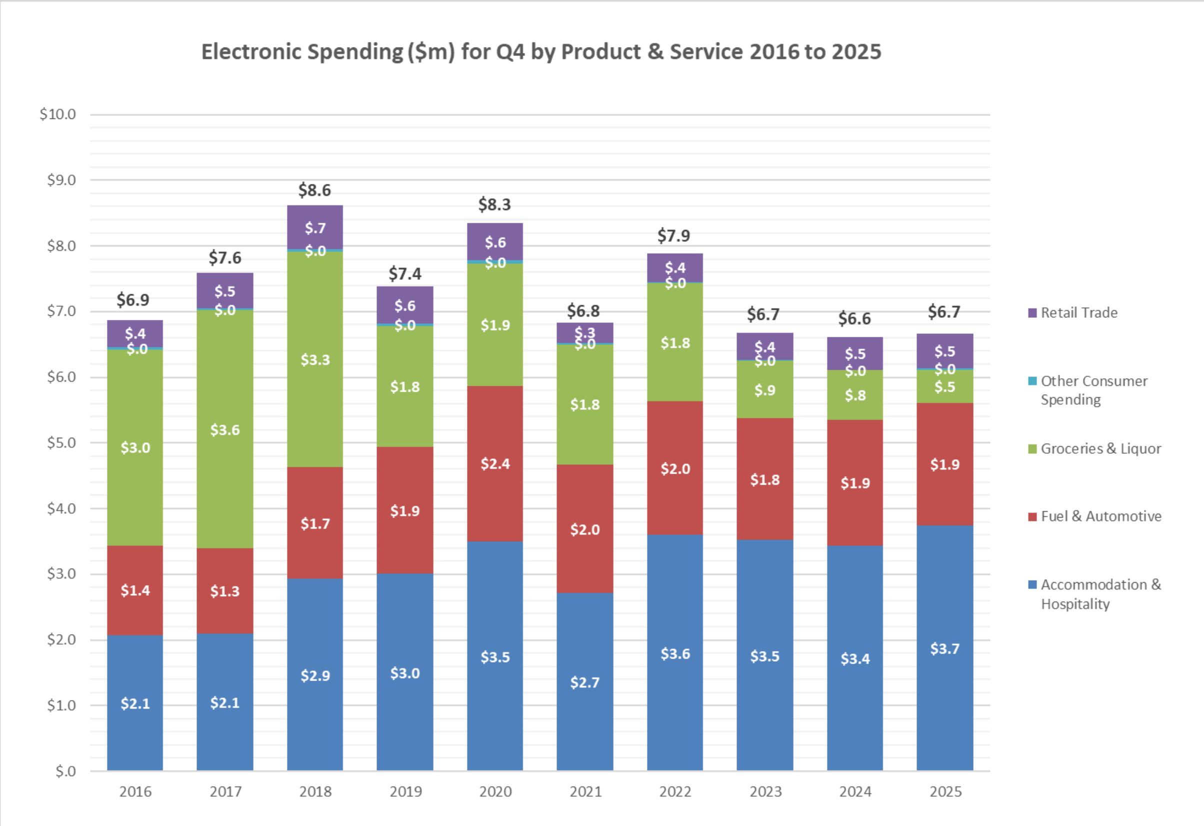
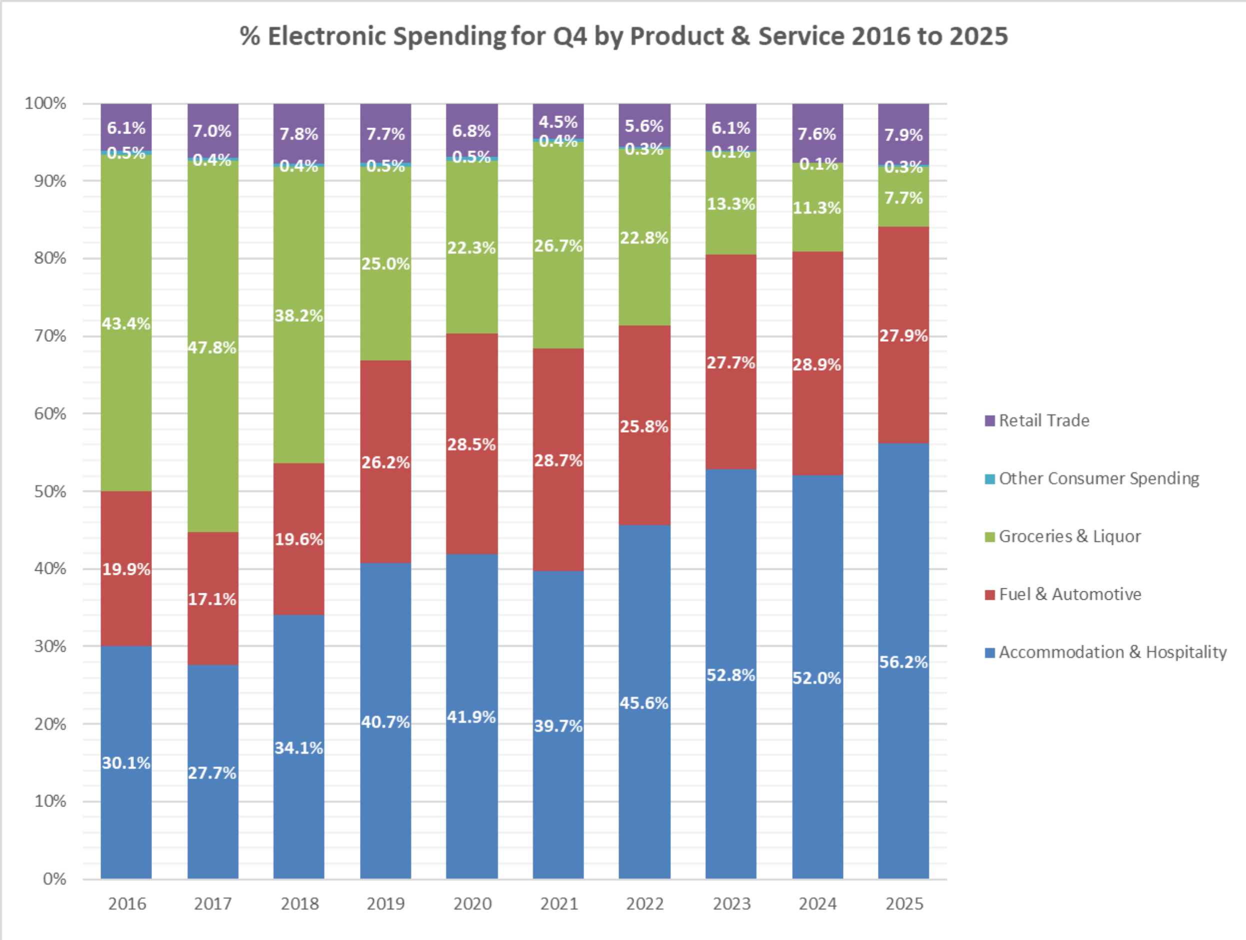


Chart 2 – Percentage of Commercial Fringe Electronic Spending by Product and Service Category 2016 to Dec 2025



District Plan Zone - Events Facilities Fringe

Table 1 – Dec Quarter-Card Spending ($m) for Events Facilities Fringe by Product and Service Category 2016 to Dec 2025

Sum of Spend	Category					
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	$1.5	$3.6	$.5	$4.6	$2.2	$12.4
2017	$1.4	$3.9	$.5	$4.8	$2.6	$13.4
2018	$1.5	$4.3	$.6	$4.7	$2.4	$13.5
2019	$1.6	$4.3	$.7	$5.3	$2.8	$14.7
2020	$1.9	$4.4	$.7	$6.6	$3.2	$16.8
2021	$1.1	$4.2	$.8	$6.4	$2.3	$14.8
2022	$1.7	$4.6	$.7	$6.9	$2.8	$16.7
2023	$.6	$4.5	$.6	$6.6	$2.5	$14.7
2024	$.4	$4.2		$6.2	$2.4	$13.1
2025	$.4	$4.5		$6.3	$2.1	$13.3

Chart 1 – Value ($m) of Events Facilities Fringe Electronic Spending by Product and Service Category 2016 to Dec 2025

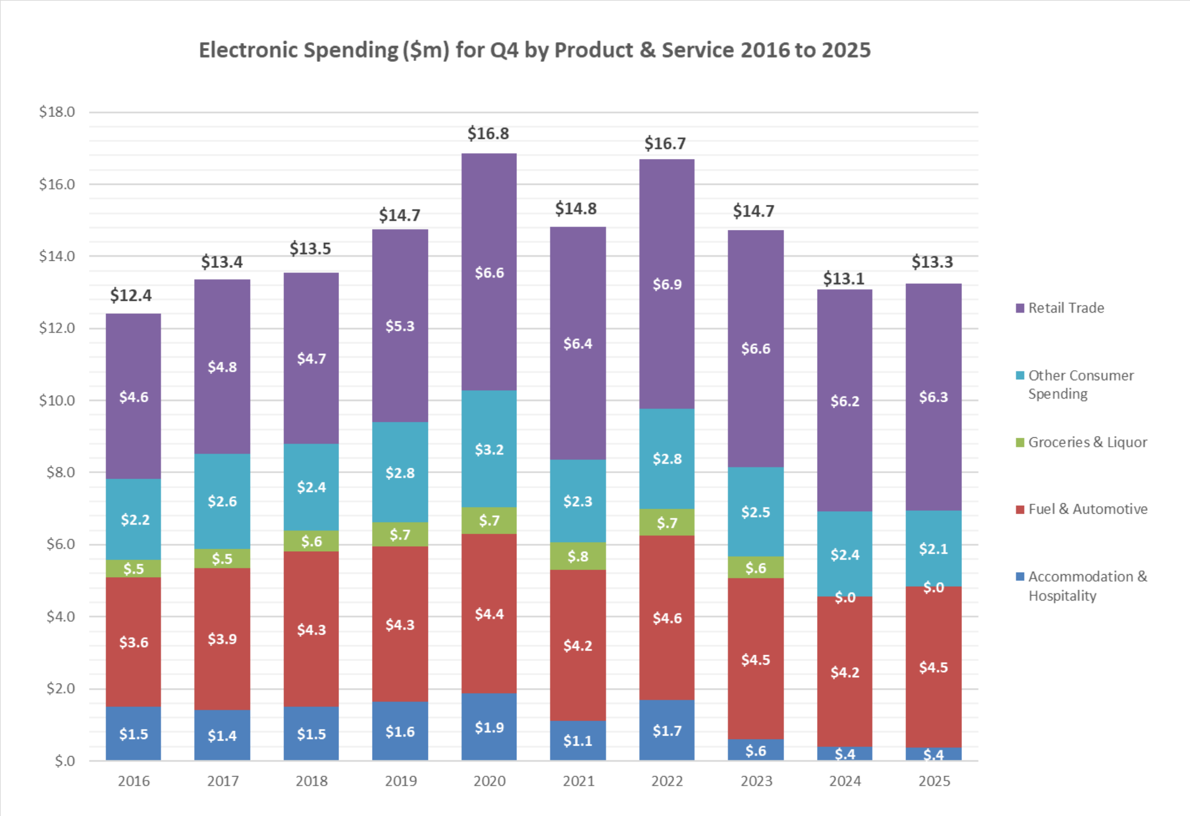
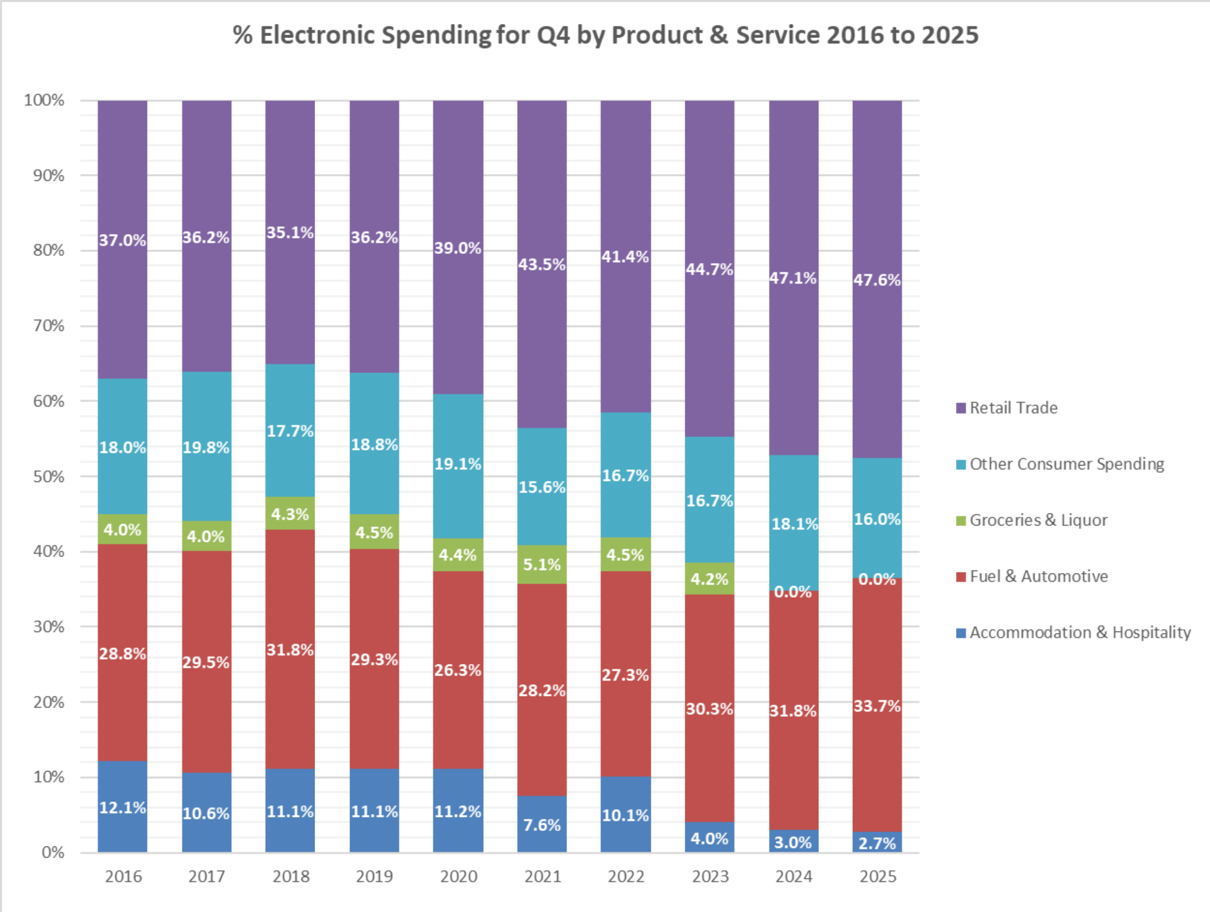


Chart 2 – Percentage of Events Facilities Fringe Electronic Spending by Product and Service Category 2016 to Dec 2025



<u>District Plan Zone - Sub-Regional Centre (Chartwell and The Base)</u>

<u>Table 1 – Dec Quarter-Card Spending ($m) for Sub-Regional Centre by Product and Service Category 2016 to Dec 2025</u>

Sum of Spend	Category					
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	$9.3	$.8	$8.8	$109.7	$3.0	$131.6
2017	$10.0	$2.9	$8.6	$105.5	$3.0	$129.9
2018	$10.4	$3.4	$8.1	$111.2	$2.9	$136.0
2019	$10.3	$2.2	$7.4	$109.6	$3.4	$132.9
2020	$11.2	$2.0	$7.2	$120.9	$1.2	$142.6
2021	$7.4	$2.3	$7.7	$109.4	$1.0	$127.8
2022	$11.5	$2.4	$8.0	$128.0	$4.4	$154.3
2023	$11.7	$2.5	$8.6	$115.1	$3.8	$141.6
2024	$11.9	$2.6	$8.4	$126.0	$4.0	$152.9
2025	$12.0	$2.9	$8.5	$121.0	$4.0	$148.5

<u>Chart 1 – Value ($m) of Sub-Regional Centre Electronic Spending by Product and Service Category 2016 to Dec 2025</u>

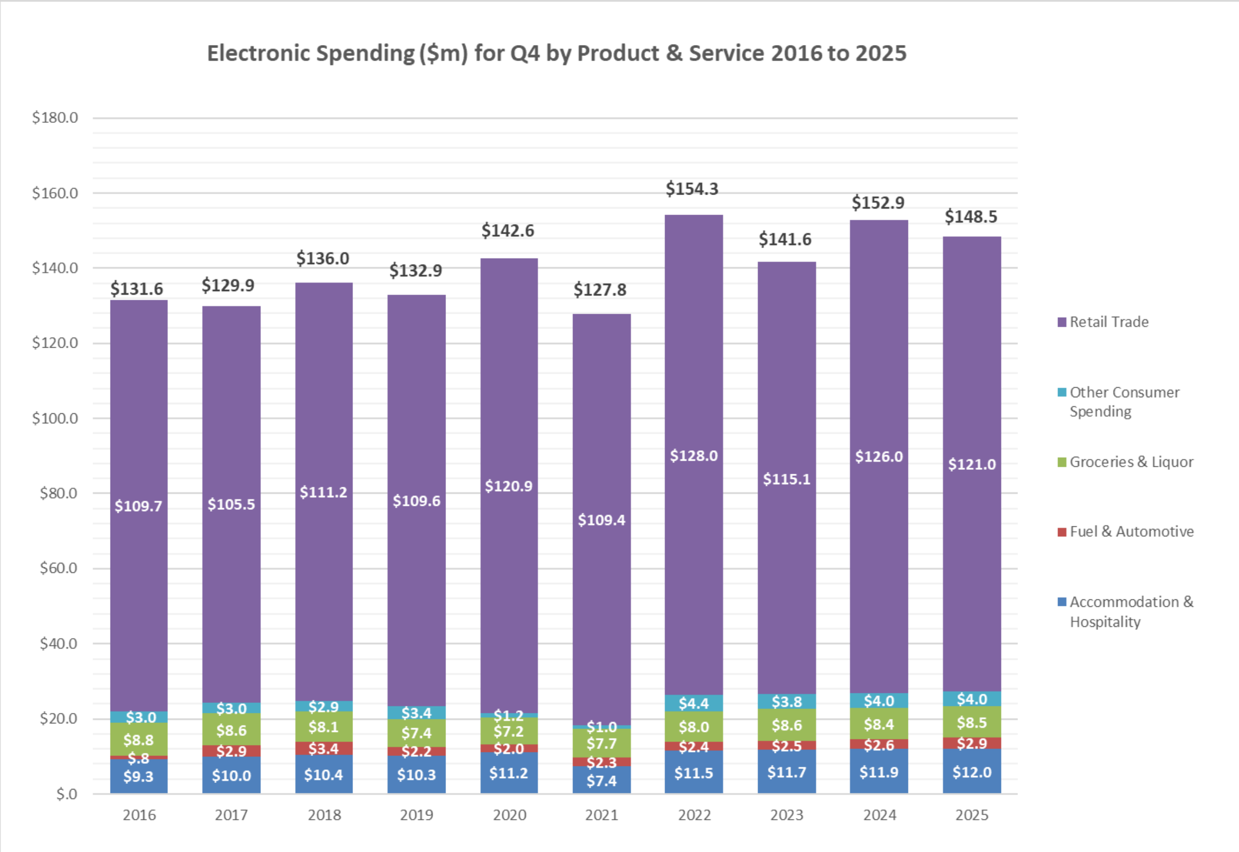
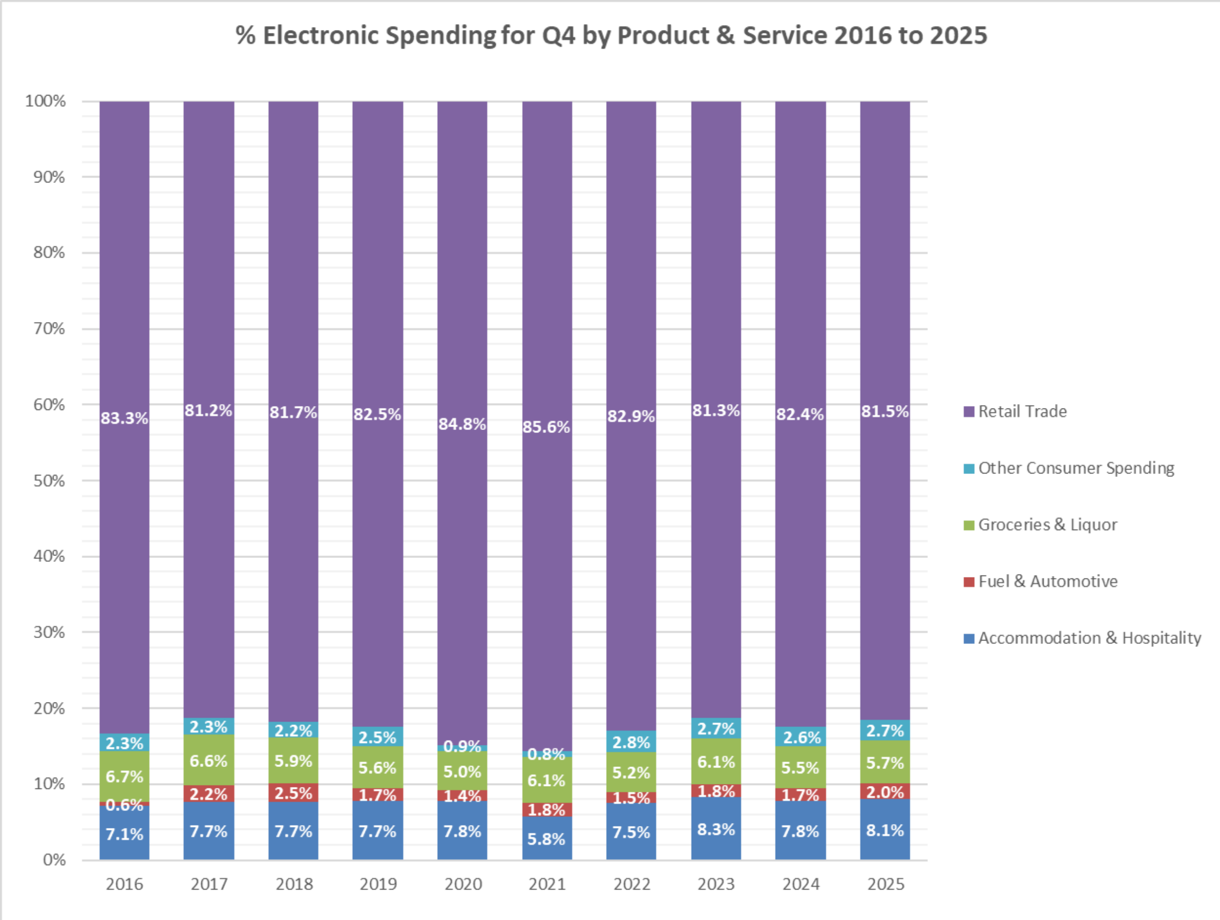


Chart 2 – Percentage of Sub-Regional Centre Electronic Spending by Product and Service Category 2016 to Dec 2025



District Plan Zone - Large Format Retail

Table 1 – Dec Quarter-Card Spending ($m) for Large Format Retail by Product and Service Category 2016 to Dec 2025

Sum of Spend	Category					
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	$1.4	$2.6	$20.6	$29.8	$.4	$54.9
2017	$1.3	$3.1	$20.8	$29.6	$.5	$55.2
2018	$1.1	$3.1	$20.4	$29.5	$.4	$54.5
2019	$1.3	$3.8	$19.7	$28.8	$.7	$54.3
2020	$1.3	$3.9	$20.4	$32.3	$.6	$58.5
2021	$.9	$7.3	$22.3	$29.3	$.5	$60.2
2022	$1.5	$13.8	$22.6	$29.0	$.9	$67.8
2023	$1.2	$15.7	$24.3	$28.0	$.7	$70.0
2024	$1.1	$13.8	$24.9	$27.8	$.9	$68.4
2025	$.9	$14.0	$24.5	$31.7	$.6	$71.8

Chart 1 – Value ($m) of Large Format Retail Electronic Spending by Product and Service Category 2016 to Dec 2025

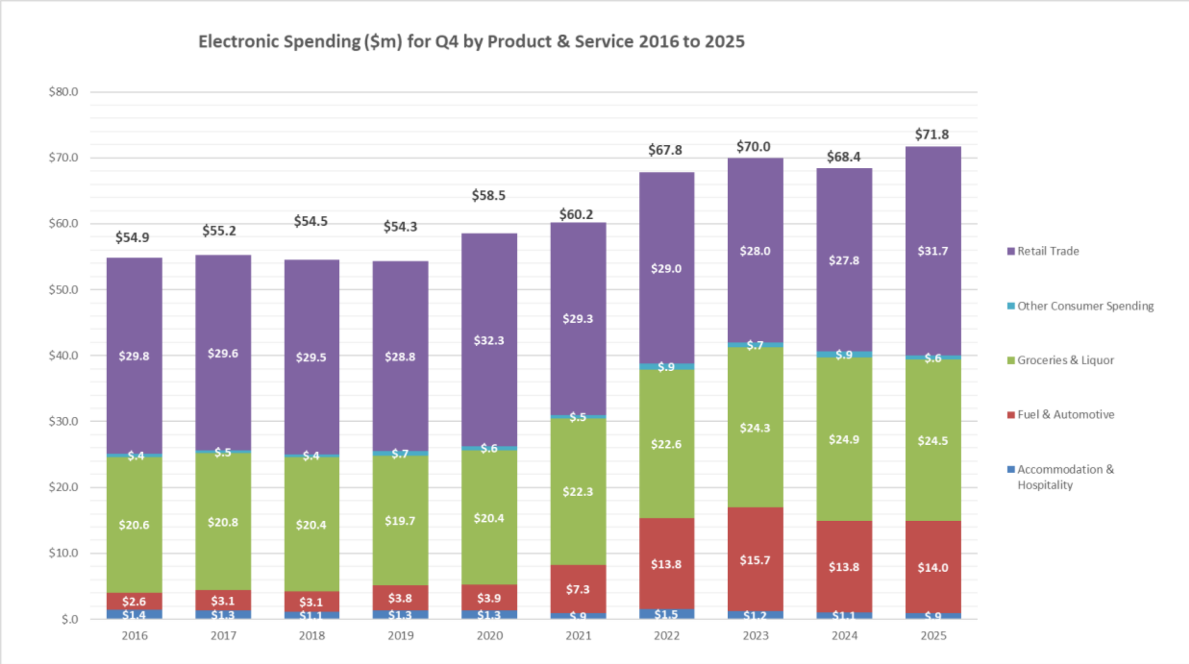
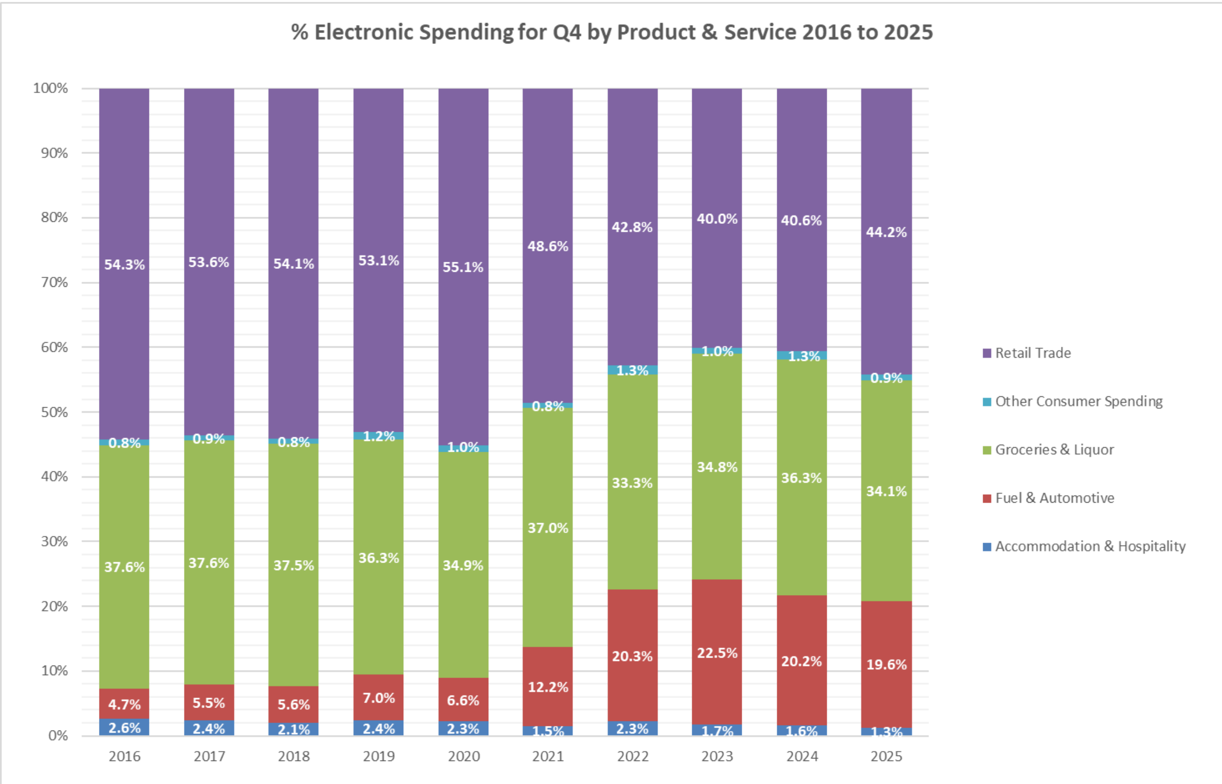


Chart 2 – Percentage of Large Format Retail Electronic Spending by Product and Service Category 2016 to Dec 2025



District Plan Zone - Suburban Centre

Table 1 – Dec Quarter-Card Spending ($m) for Suburban Centre by Product and Service Category 2016 to Dec 2025

Sum of Spend	Category					
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	$14.6	$18.4	$46.8	$12.7	$1.0	$93.5
2017	$16.0	$20.9	$49.1	$12.4	$1.0	$99.4
2018	$17.0	$19.5	$51.0	$12.8	$.9	$101.1
2019	$17.5	$21.4	$54.1	$13.2	$1.1	$107.4
2020	$19.0	$18.8	$54.7	$14.9	$.8	$108.2
2021	$15.6	$18.5	$59.8	$13.7	$.7	$108.4
2022	$20.1	$19.9	$59.5	$15.9	$1.2	$116.6
2023	$20.1	$20.4	$66.7	$16.0	$1.1	$124.2
2024	$20.0	$18.5	$63.6	$19.9	$1.0	$122.9
2025	$19.5	$19.9	$66.1	$19.2	$1.0	$125.7

Chart 1 – Value ($m) of Suburban Centre Electronic Spending by Product and Service Category 2016 to Dec 2025

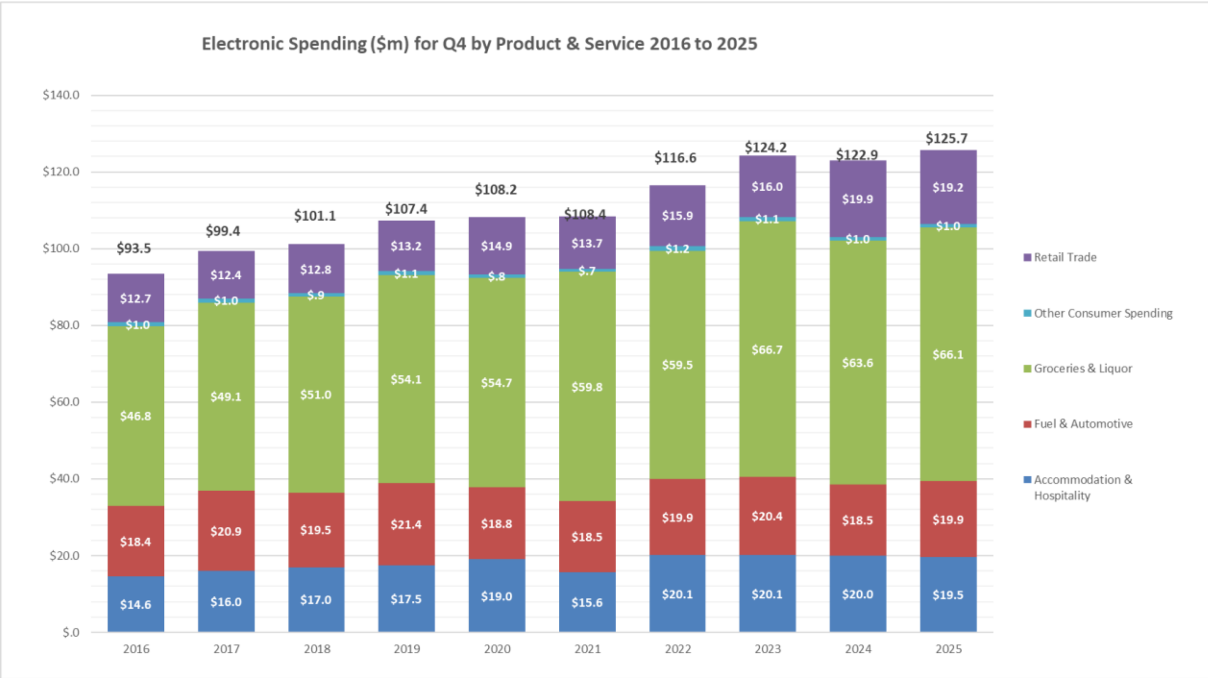
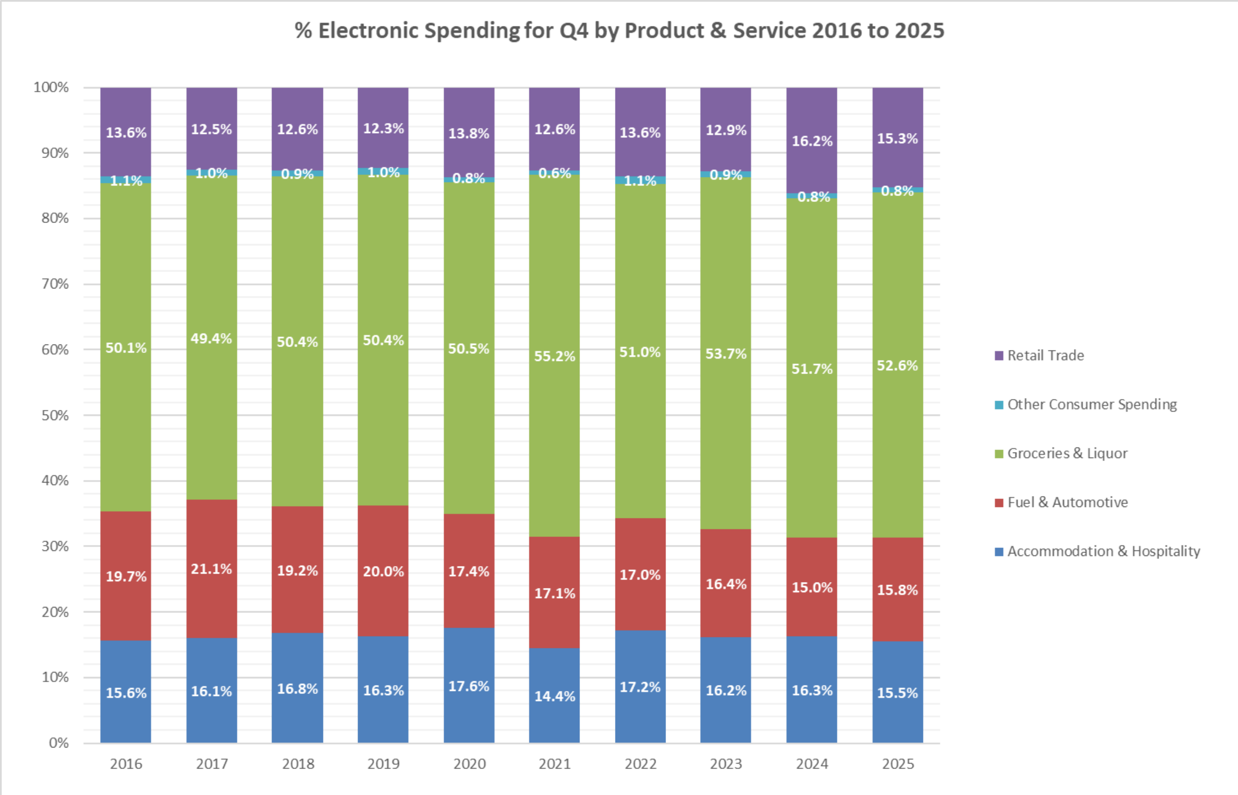


Chart 2 – Percentage of Suburban Centre Electronic Spending by Product and Service Category 2016 to Dec 2025



District Plan Zone - Neighbourhood Centre

Table 1 – Dec Quarter-Card Spending ($m) for Neighbourhood Centre by Product and Service Category 2016 to Dec 2025

Sum of Spend	Category					
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	$7.3	$5.2	$17.6	$4.4	$.3	$34.9
2017	$8.8	$5.9	$19.0	$4.6	$.4	$38.8
2018	$9.3	$6.7	$22.2	$4.8	$.3	$43.3
2019	$9.9	$6.6	$24.2	$4.8	$.4	$45.9
2020	$11.1	$8.3	$26.7	$4.9	$.3	$51.3
2021	$8.7	$7.5	$29.4	$3.9	$.3	$49.8
2022	$10.8	$9.9	$28.2	$5.7	$.5	$55.1
2023	$10.6	$8.1	$29.9	$6.3	$.4	$55.2
2024	$11.0	$7.1	$29.3	$6.9	$.3	$54.7
2025	$10.5	$6.1	$28.9	$7.0	$.3	$52.9

Chart 1 – Value ($m) of Neighbourhood Centre Electronic Spending by Product and Service Category 2016 to Dec 2025

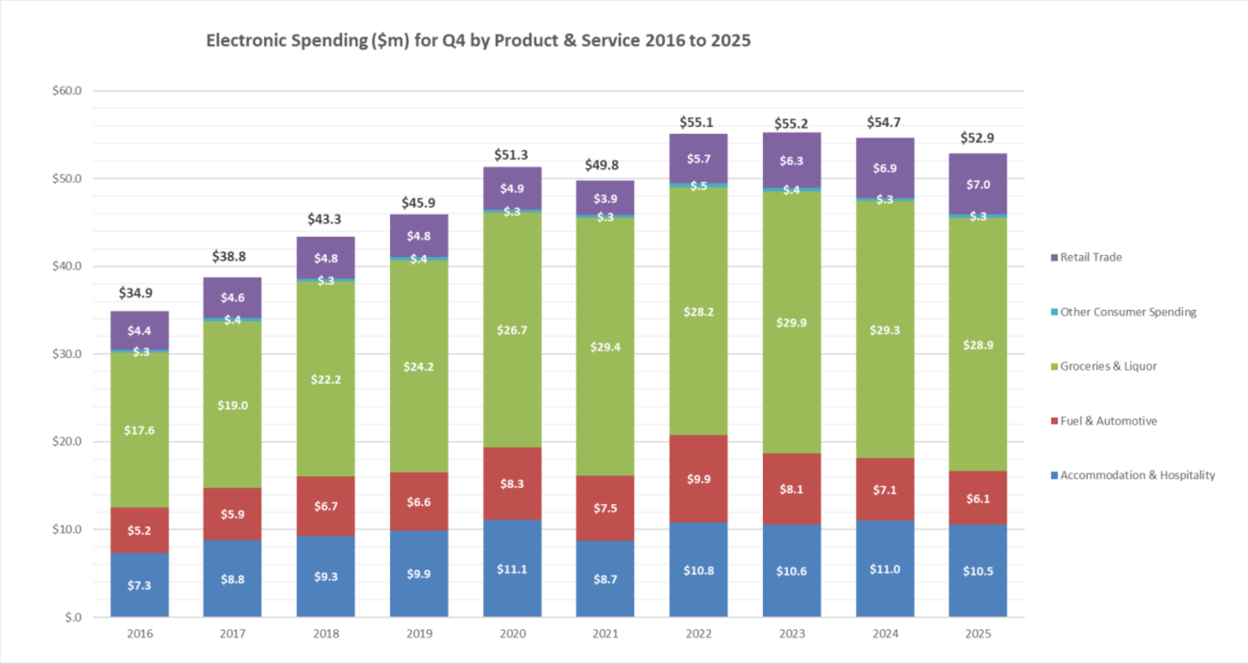
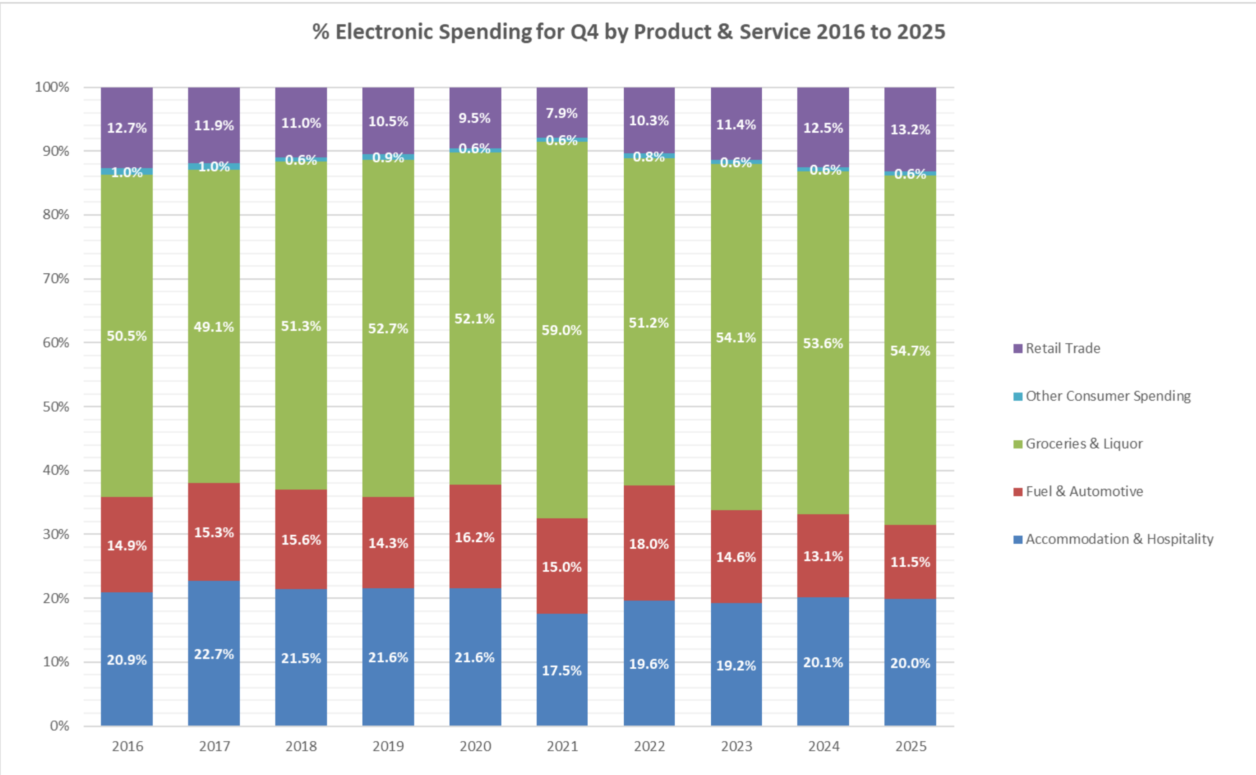


Chart 2 – Percentage of Neighbourhood Centre Electronic Spending by Product and Service Category 2016 to Dec 2025



District Plan Zone - Frankton Commercial Fringe

Table 1 – Dec Quarter-Card Spending ($m) for Frankton Commercial Fringe by Product and Service Category 2016 to Dec 2025

Sum of Spend Years	Category Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	$1.6	$1.8	$1.0	$2.8	$1.0	$8.2
2017	$1.5	$1.9	$1.0	$2.6	$1.1	$8.1
2018	$1.7	$1.8	$.9	$2.6	$1.0	$8.0
2019	$1.6	$1.7	$.8	$2.5	$1.0	$7.7
2020	$1.8	$1.9	$1.1	$2.5	$.7	$7.9
2021	$1.1	$1.7	$.5	$2.1	$.4	$5.9
2022	$1.9	$2.0	$.6	$2.3	$.8	$7.6
2023	$1.8	$2.1	$.7	$2.1	$.7	$7.4
2024	$2.0	$1.9	$.7	$2.1	$.6	$7.2
2025	$1.9	$1.9	$.7	$1.7	$.6	$6.8

Chart 1 – Value ($m) of Frankton Commercial Electronic Spending by Product and Service Category 2016 to Dec 2025

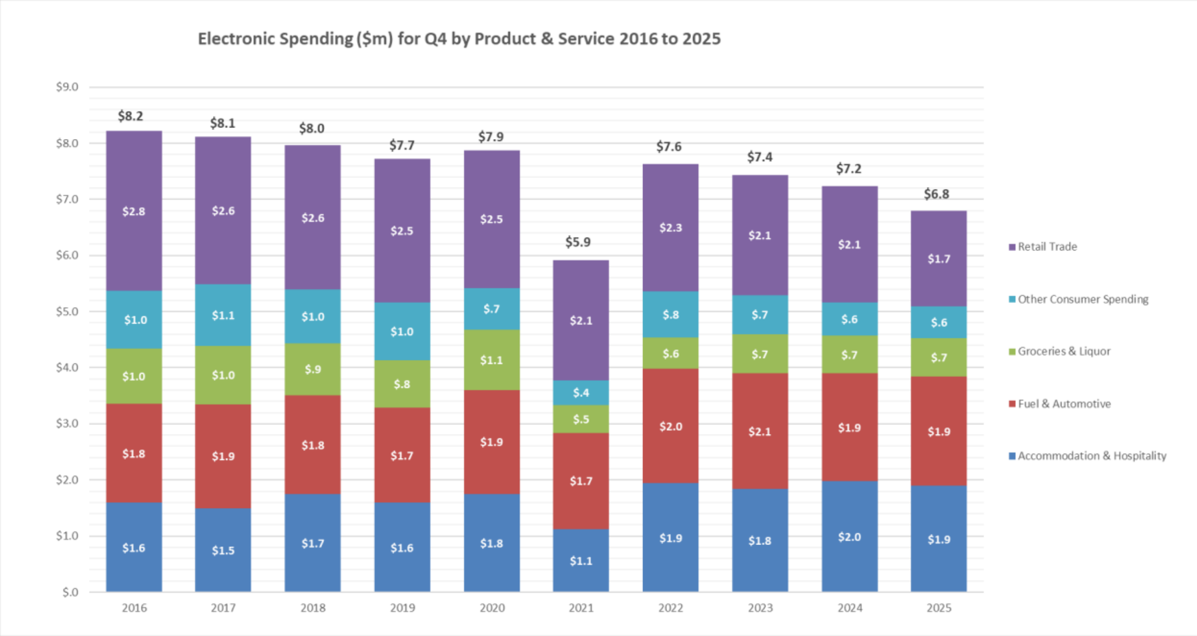
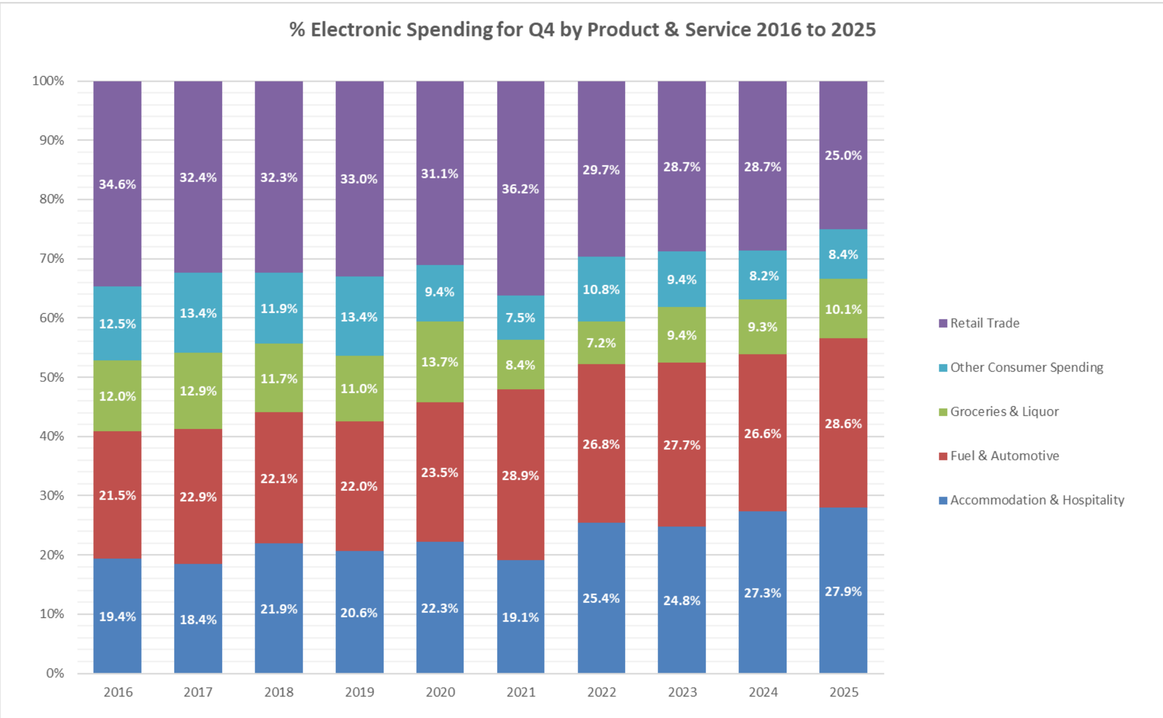


Chart 2 – Percentage of Frankton Commercial Electronic Spending by Product and Service Category 2016 to Dec 2025



District Plan Zone – Rest of Hamilton

Table 1 – Dec Quarter-Card Spending ($m) for Rest of Hamilton by Product and Service Category 2016 to Dec 2025

Sum of Spend / Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	$16.4	$36.3	$31.5	$34.3	$5.5	$124.0
2017	$18.0	$39.3	$32.9	$40.5	$5.8	$136.5
2018	$20.1	$46.8	$35.2	$37.7	$5.6	$145.4
2019	$22.6	$50.3	$36.8	$37.1	$6.2	$153.0
2020	$20.4	$48.0	$44.4	$46.3	$4.1	$163.1
2021	$17.9	$49.2	$47.7	$40.8	$3.4	$158.9
2022	$24.6	$61.6	$46.7	$46.3	$5.1	$184.1
2023	$23.1	$56.8	$52.2	$52.5	$5.1	$189.7
2024	$23.6	$47.5	$51.6	$57.9	$6.3	$186.8
2025	$23.7	$47.8	$53.4	$56.5	$5.8	$187.3

Chart 1 – Value ($m) of Rest of Hamilton Electronic Spending by Product and Service Category 2016 to Dec 2025

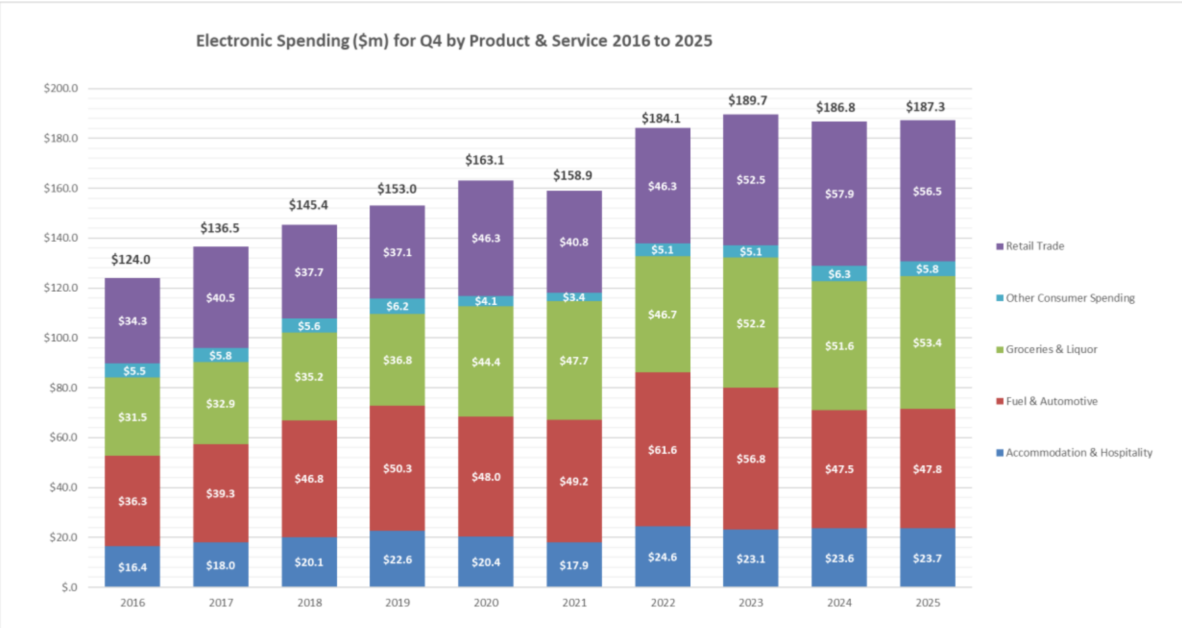
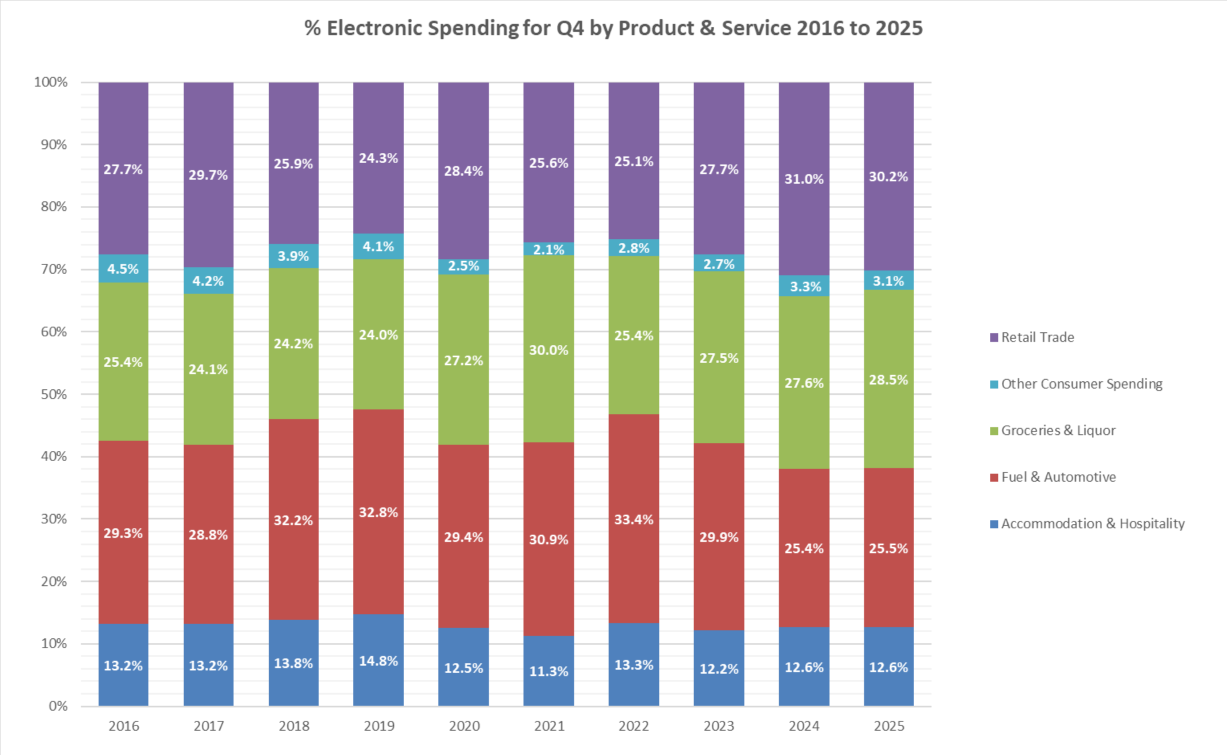


Chart 2 – Percentage of Rest of Hamilton Electronic Spending by Product and Service Category 2016 to Dec 2025



Retail Centres Zones

Table 1 – Dec Quarter-Card Spending ($m)

Sum of Spend	Central City Zone	Chartwell	The Base	Grand Total
2016	$173.4	$35.9	$129.7	$339.0
2017	$179.3	$35.1	$130.5	$345.0
2018	$181.5	$34.4	$137.3	$353.2
2019	$173.3	$34.0	$131.8	$339.1
2020	$179.0	$33.9	$142.4	$355.3
2021	$159.4	$30.2	$134.2	$323.8
2022	$203.2	$38.2	$160.9	$402.2
2023	$213.1	$39.2	$151.1	$403.4
2024	$211.8	$42.5	$157.6	$412.0
2025	$215.0	$42.0	$155.5	$412.6

Table 2 – Dec Quarter-Card Spending ($m) as a growth rate of the same quarter in the previous year

Sum of Spend	Central City Zone	Chartwell	The Base	Grand Total
2016				
2017	3.4%	-2.2%	0.6%	1.7%
2018	1.2%	-2.2%	5.2%	2.4%
2019	-4.5%	-1.2%	-4.0%	-4.0%
2020	3.3%	-0.2%	8.1%	4.8%
2021	-10.9%	-11.0%	-5.8%	-8.9%
2022	27.4%	26.7%	19.9%	24.2%
2023	4.9%	2.5%	-6.1%	0.3%
2024	-0.6%	8.6%	4.3%	2.1%
2025	1.5%	-1.2%	-1.3%	0.1%