

Hamilton Central City BID Quarterly Performance Report

Q2 2026 (April – June)

Q2 2026 Performance Overview

Central City Q2 2026 — Absolute Values & Growth Rates

Total Spend

\$202.52M

▲ 3.4%

vs Q2 2025: \$195.91M

Total Transactions

3.36M

▼ 1.0%

vs Q2 2025: 3.39M

Average Transaction Value

\$60.29

▲ 4.4%

vs Q2 2025: \$57.76

Key Insight: Central City spending grew solidly in Q2 2026, with total spend up 3.4% year-on-year. Higher average transaction values (+4.4%) more than offset a modest decline in transaction volumes (-1.0%), indicating consumers are spending more per visit despite fewer overall transactions.

Performance Benchmark

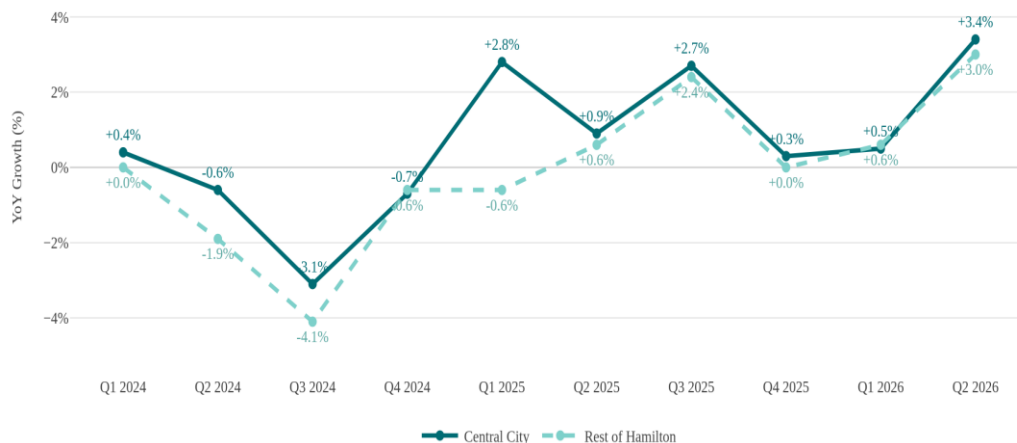
Q2 2026 performance comparison — Central City vs Rest of Hamilton (Business Zones 1–7 + Rest of Hamilton City)

Metric	Central City	Rest of Hamilton	Difference(pp)
Spend Growth (YoY)	+3.4%	+3.0%	+0.4pp
Transaction Growth (YoY)	-1.0%	-1.3%	+0.3pp
ATV Growth (YoY)	+4.4%	+4.3%	+0.1pp

Key Insight: Central City slightly outperformed the Rest of Hamilton in Q2 2026, recording marginally stronger spend growth and ATV growth, while experiencing a smaller decline in transaction volumes. Overall performance remained closely aligned across both areas.

Spend Growth Trend — Time Series

Quarterly YoY spend growth (%) — Central City vs Rest of Hamilton, Q2 2024 to Q2 2026



Central City Quarterly Spend

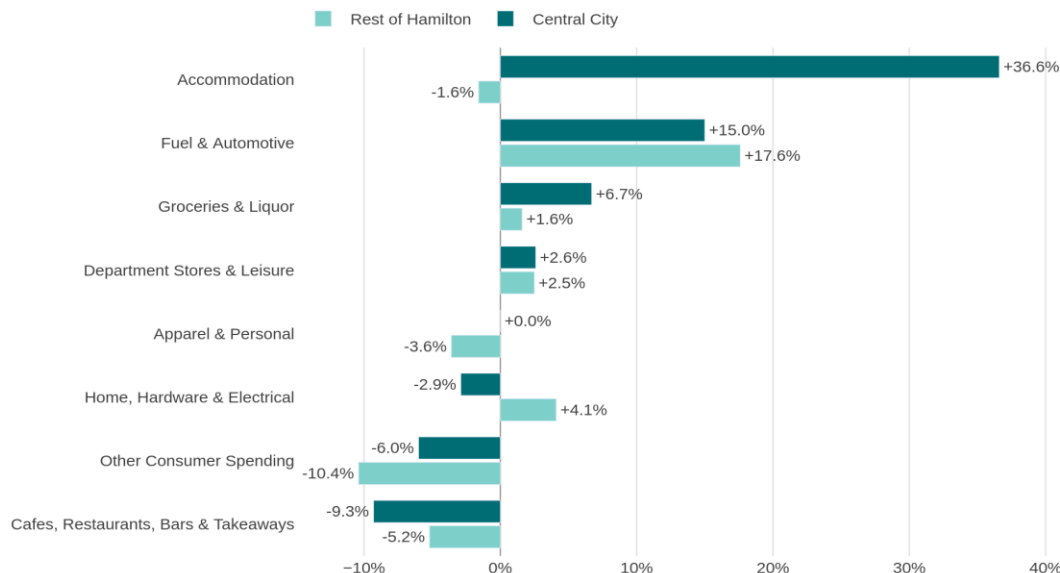
Q2 2025	Q3 2025	Q4 2025	Q1 2026	Q2 2026
\$195.9M	\$197.8M	\$214.4M	\$194.5M	\$202.5M

Key Insight:

Spend growth strengthened notably in Q2 2026, with both Central City (+3.4%) and Rest of Hamilton (+3.0%) recording their strongest quarterly growth since mid-2025. This marks a clear acceleration from the modest growth seen in Q4 2025 and Q1 2026, with both areas tracking closely together.

Store Type Spend Growth

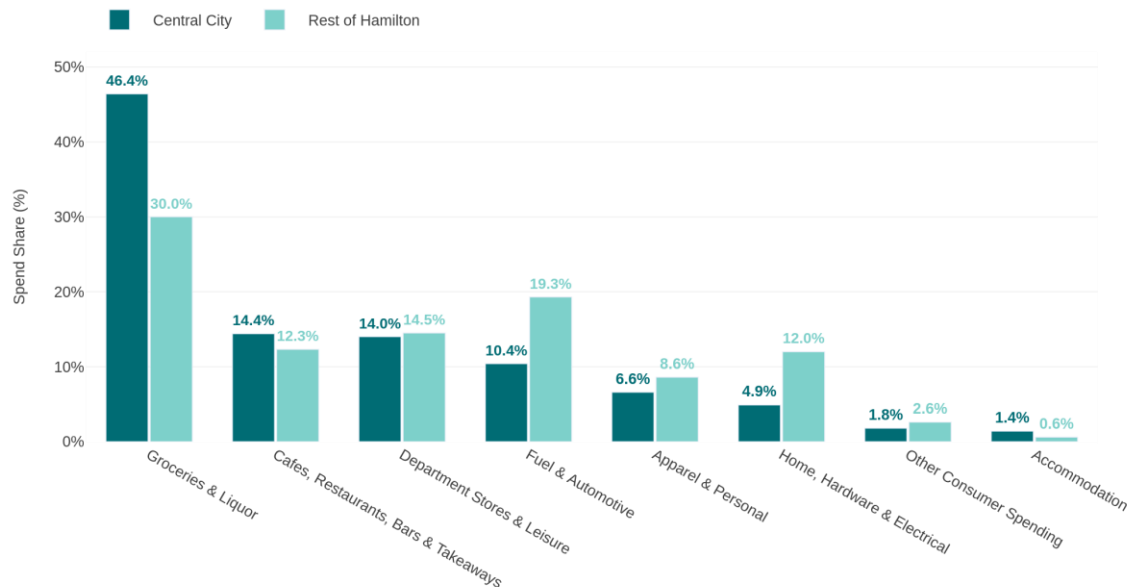
Central City vs Rest of Hamilton, Q2 2026 (YoY)



Key Insight: Category performance was mixed. Accommodation recorded exceptional growth in Central City (+36.6%), while Fuel & Automotive rebounded strongly in both areas. Groceries & Liquor continued its positive trend. Cafes, Restaurants, Bars & Takeaways declined in both areas, with Central City experiencing a sharper fall (-9.3%) than the Rest of Hamilton (-5.2%).

Spend Composition — Central City vs Rest of Hamilton

Store type spend share comparison, Q2 2026

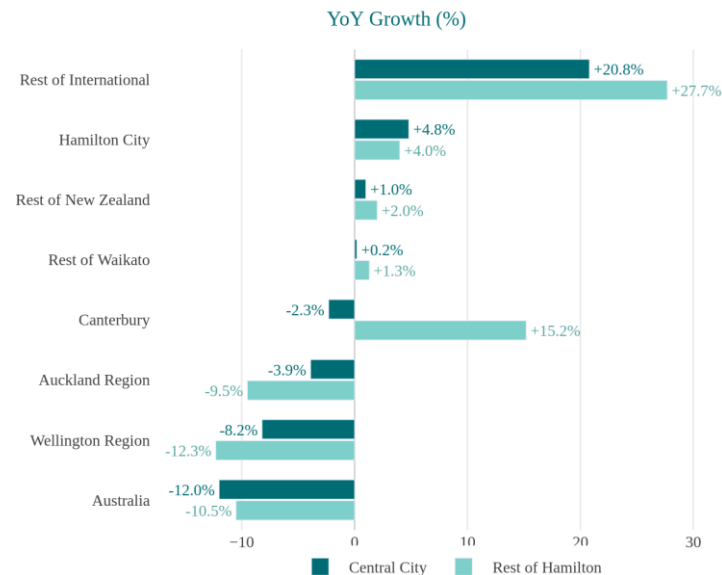
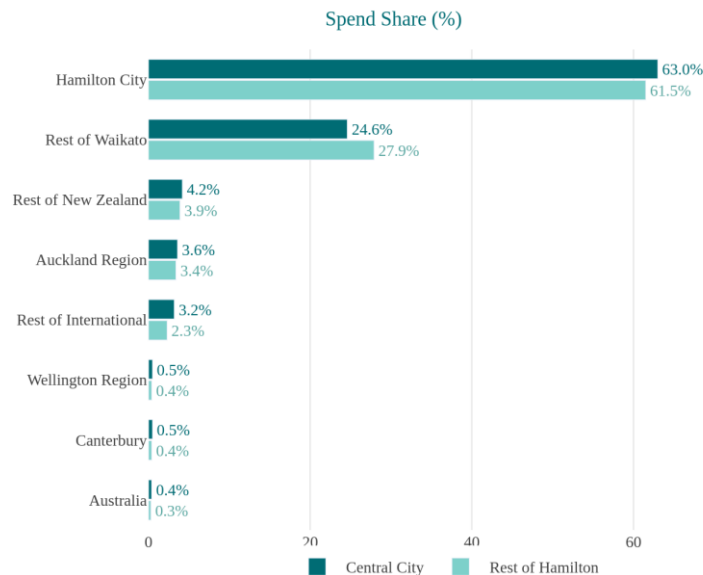


Key Insight:

Spending composition remained consistent with prior quarters. Central City maintained a strong concentration in Groceries & Liquor (46.4%), while the Rest of Hamilton allocated a larger share to Fuel & Automotive (19.3%) and Home, Hardware & Electrical (12.0%).

Customer Origin — Spend Share & Growth

Spend share by customer origin with YoY growth (Q2 2025 vs Q2 2026)



Key Insight:

Hamilton City remained the dominant customer origin, contributing over 60% of total spend in both areas

- International spending continued its strong growth trajectory (+20.8% in Central City, +27.7% in Rest of Hamilton)
- Local Hamilton City spending grew solidly (+4.8%), supporting overall performance
- Australian visitor spending declined notably in both areas (-12.0% and -10.5%)

Key Takeaways

Hamilton Central City Q2 2026

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|---|--|--|
| 1 | Accelerating Growth | Total spend grew +3.4% YoY, the strongest quarterly growth since Q1 2025, driven by higher average transaction values (+4.4%) |
| 2 | Benchmark Alignment | Central City performance closely matched the Rest of Hamilton across all key metrics |
| 3 | Category Leaders | Accommodation (+36.6%) and Fuel & Automotive recorded the strongest growth across categories; Cafes, Restaurants, Bars & Takeaways declined |
| 4 | Spending Structure
International Momentum | Groceries & Liquor remained dominant at 46.4% of total spend
International visitor spending grew +20.8%, while local Hamilton City spending also strengthened (+4.8%) |

Definitions & Data Notes

Reference guide for terms and data sources used in this report

Term	Definition
Central City Zone	Hamilton Central City Business Improvement District boundary as defined by Hamilton City Council
Rest of Hamilton	All other Hamilton business zones (Zones 1–7) plus Rest of Hamilton City, aggregated as a benchmark
ATV	Average Transaction Value — total electronic card spend divided by total transactions
YoY	Year-on-Year comparison (e.g., Q2 2026 vs Q2 2025)
Data Source	Paymark & Verifone merchant transaction data
Time Period	Q2 2026 = April–June 2026; historical data from January 2023
Customer Origin	Determined by cardholder's registered home address region
Spend Share	Store type or customer origin spend as a percentage of total Central City electronic card spend

Hamilton Central City BID

Quarterly Performance Report

Data source: Electronic card transactions (Marketview)
Prepared for Hamilton Central City BID

July 2026