

BetterBusiness Insights Report



User Guide



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Welcome to the **BetterBusiness** Insights Report

- ◆ The **BetterBusiness Insights Report** collates industry, merchant analysis, catchment and Australian economic data in a single report that is tailored for your business. It offers you the information to better understand and anticipate trends in the market, understand your customers, anticipate changes in your operating environment and stay up-to-date with key issues and insights. The report is provided free of charge to you through CommBiz.
- ◆ This User Guide is divided into four sections that will help you get the most out of the **BetterBusiness Insights Report**:

1. How to request the BetterBusiness Insights Report	Includes detailed instructions on how to access the report through CommBiz
2. BetterBusiness Insights Report Key Sections	Summarises the main sections of the report and how they relate to your business
3. Frequently asked questions	Contains answers to our most commonly encountered questions
4. Chart definitions	Provides detailed definitions for all charts included in the report

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Welcome to the BetterBusiness Insights Report

- ◆ Your Relationship Executive or Relationship Manager is your key contact for any information or assistance you require regarding the **BetterBusiness Insights Report** including, but not limited to:
 - ◆ Questions you may have about the report and its data
 - ◆ Technical issues in accessing the report
 - ◆ Feedback on the report
- ◆ In addition to being available to assist you, your Relationship Executive or Relationship Manager will welcome the opportunity to discuss the **BetterBusiness Insights Report** with you.
- ◆ Alternatively, you can email the BetterBusiness Insights team at businessinsights@cba.com.au

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How to request a **BetterBusiness** Insights Report

Screenshot: Access link on CommBiz interface

Two ways to access the report:

1. Click on the **BetterBusiness Insights Report** menu option on the right hand side of the screen; or
2. Choose Business Intelligence from the Functions tab at the top of the screen

1

The screenshot shows the Commonwealth Bank CommBiz interface. The 'Useful links' section on the right side of the screen contains a list of links. The 'BetterBusiness Insights' link is highlighted with a red circle.

2

The screenshot shows the Commonwealth Bank CommBiz interface. The 'Functions' tab is selected at the top. The 'Business Intelligence' option is highlighted with a red circle in the dropdown menu.

How to request a BetterBusiness Insights Report

Screenshot: Complete BetterBusiness Insights order form

The screenshot shows the Commonwealth Bank CommBiz interface. At the top, there's a navigation bar with links like Home, Accounts, Payables, Receivables, File Transfer, Functions, and Admin. The main heading is 'BetterBusiness Insights'. Below this, there's a section for 'Messages' with links for Service Requests, Stop Cheques, Business Intelligence, and BetterBusiness Insights. The main content area contains the following text: 'The BetterBusiness Insights Report is published solely for information purposes and is provided free of charge. It has been developed to provide insights of specific markets and industry trends in those markets'. Below this, there are two links: 'To view a sample copy of the BetterBusiness Insights Report please [click here](#)' and 'To obtain a copy of the BetterBusiness Insights Report User Guide please [click here](#)'. There are four dropdown menus: 'State', 'Catchments', 'Industry Category', and 'Industry'. Below these, there's a section 'Please tick to include' with three checkboxes: 'Tips and Trick for a BetterBusiness', 'List of Relevant Federal and State Government Agencies', and 'Merchant Transaction Analysis (Conditions apply, please refer to the BetterBusiness Insights Report - User Guide)'. There's a text input field for 'Nominated Email Address:' and a checkbox for 'Receive marketing information from Commonwealth Bank'. At the bottom, there are 'Cancel' and 'Next' buttons. A disclaimer at the very bottom states: 'As the information on this website has been prepared without considering your objectives, financial situation or needs, you should, before acting on the information, consider its appropriateness to your personal circumstances. See Better Business Insight Report - User Guide for further details.'

To generate a report:

1. Choose the appropriate entry from each dropdown list, and tick the boxes to indicate which additional documents you would like included
2. Enter a valid email address and submit
3. The report will be emailed to the nominated email address within two business days

The Merchant Analysis Section of the Report will not be generated if:

- You do not have CommBank merchant terminal facilities settling to a CommBank account
- There is less than 6 months of data or an insufficient number of transactions
- There are insufficient competitors to provide a meaningful analysis
- The nominated e-mail address' you provided does not match the one on record in your CommBiz account

BetterBusiness Insights Report Key Sections

Overview

- ◆ Page 8 of this document summarises the key sections of the **BetterBusiness Insights Report** and examples of some insights that can be gleaned from these sections
 - ◆ In addition to the key sections, there are other sections you can opt to include as part of your customised **BetterBusiness Insights Report**:
 - ◆ **Tips and tricks for a BetterBusiness** contains information that can help you maximise your business success, including managing cash flow, managing risk, planning, and staff management
 - ◆ **Federal and state government agencies** is a directory of government organisations that can provide information on matters such as legislation, government grants, staff issues, trademarks and other business topics
- ◆ Page 9 of this document is a focused guide on the **Merchant Analysis** section of the report, which is where you will find comprehensive information that leads to insights on your business' performance, your competitors' performance and your customer base

BetterBusiness Insights Report Key Sections

01 Industry



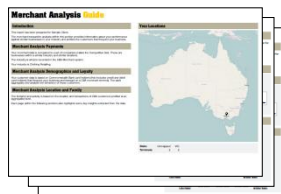
Key message

Understand your industry, key challenges and growth outlook

Chart data and key insights

- ◆ Key issues and success factors
- ◆ Challenges facing industry players
- ◆ Turnover, growth and employment statistics
- ◆ Industry target market

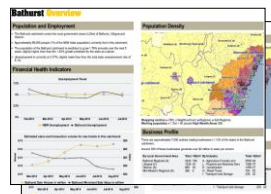
02 Merchant Analysis



Benchmark comparison with competitors and gain an insight into customers

- ◆ Analyse sales growth and monthly transactions for merchant data compared to industry competitors
- ◆ Gain insights into customer demographics, loyalty and spend patterns

03 Catchment



Understand the geographic segments of customer business including population and employment

- ◆ Review population and employment insights for the catchment
- ◆ Understand resident and working population profiles

04 Australian Economy



Understanding drivers of the local economy

- ◆ Determine the impact of fiscal and monetary policy on your business

Merchant Analysis Guide

The Merchant Analysis is divided into three pages:

Payments

In this section, your merchant data is compared to a series of companies called the “competitive set” to provide an overview of your business’ performance vs. that of your competitive set

Demographics and Loyalty

This section aggregates transaction data and presents a summary of basic demographics, spending behaviour and loyalty figures (i.e. repeat business) for your customer base

Location and Family

This section aggregates transaction data and presents summary information about your customer base specific to their family composition and geographic location

Important tips that will help you get the best out of the Merchant Analysis:

- ◆ The competitor and customer data used in the Merchant Analysis is based on client and transaction data present in CommBank’s system.
 - ◆ The competitive set is a series of companies in similar industries and locations that form a basis of comparison for your business’ performance. This is based on data aggregated from companies that are also merchant clients of CommBank.
 - ◆ The Merchant Analysis uses transaction data from Commonwealth Bank cardholders (both debit and credit cards) that transact on CommBank merchant terminals
 - ◆ As a result, the Analysis will not represent some transactions (e.g. Transactions by non-CommBank cardholders) and some competitors (e.g. those that are not clients of CommBank’s merchant terminal services)
- ◆ In some cases, you will not receive the Merchant Analysis as part of the Report. Here are some possible reasons for this:
 - ◆ Insufficient transaction data: you have not maintained CommBank merchant terminal facilities settling to a CommBank account for at least 6 months at the time of requesting the Report (with sufficient transactions to analyse)
 - ◆ The ‘Nominated e-mail address’ you supplied in the request screen did not match your e-mail address recorded in CommBiz
 - ◆ Not enough competitors or benchmark data exists to make a meaningful analysis (e.g. in a monopoly- or duopoly-type setting)
- ◆ For detailed explanations on the charts in the report, refer to the *Chart definitions* section on pages 15-20 of this document
- ◆ Contact your Relationship Executive or Relationship Manager should you require any assistance

Confidentiality of CommBank Customer Proprietary Information

We present information in aggregated summary format, often only in percentages, to ensure we comply with our privacy and confidentiality obligations. In concentrated industries or locations information may not be disclosed. All data provided to Commonwealth Bank clients through the report’s Merchant Analysis is aggregated by industry and location, without any indication of individual merchants’ transactions and performance.



Frequently Asked Questions

General information

1. What is the BetterBusiness Insights Report and why is it valuable for your business?

The *BetterBusiness Insights Report* collates industry, merchant analysis, catchment and Australian economic data in a single report that is specific to your business. It offers you the information to better understand and anticipate trends in the market, understand your customers, anticipate changes in your operating environment and stay up-to-date with key issues and insights.

2. What are the benefits to me in using this Report?

The Report provides you with insights that only Commonwealth Bank can provide:

1. A service to support development of your business strategy
2. Powerful new insights on your customer base: age, gender, spending habits
3. Benchmark your performance

3. What if I do not have merchant terminal facilities with CommBank? Can I still use this Report?

Yes. Although the Report will not contain the Merchant Analysis section, the Industry, Catchment and Australian Economy sections will provide useful insights on your business environment. Contact your Relationship Executive or Relationship Manager if you would like a sample version of the BetterBusiness Insights Report, including a full Merchant Analysis section.

Fees and charges

4. How much does the BetterBusiness Insights Report cost?

The report is provided free of charge to you through CommBiz. If you would like a copy of the Report but are not subscribed to CommBiz, please contact your Relationship Executive or Relationship Manager.

5. What if I am interested in having further analytics performed as a service?

Please contact your Relationship Executive or Relationship Manager to enquire about our Client Analytics service. Note this is a fee-based service.

Frequently Asked Questions

Requesting the Report

6. How do I request a BetterBusiness Insights Report?

You can request a copy of the *BetterBusiness Insights Report* through CommBiz. Please refer to the section of this guide titled “How to request a *BetterBusiness Insights Report*” on page 6 of this guide.

Report data and security

7. Where does the data come from?

There are multiple sources of data:

- ♦ **Industry data** – Based on information from IBISWorld who is Australia’s largest provider of industry-based research
- ♦ **Merchant Analysis data** – Sourced from businesses within the competitive set who have CommBank merchant terminal facilities.
- ♦ **Customer demographics data** – Sourced from CommBank cardholders transacting on CommBank merchant terminals.
- ♦ **Population data** – Sourced from the Australian Bureau of Statistics (ABS)
- ♦ **Australian economic data** – Sourced from CommBank Economic Analysis

8. What is a competitive set?

A set of companies in similar industries and similar locations to form a basis of comparison for your business’ performance. The industry is what is recorded in the CommBank merchant system.

9. How often is the data in the BetterBusiness Insights Report updated?

You can access the report mid-month to find new Merchant Analysis data. However, given the Report collates data from multiple sources, the data is updated according to the table below. We recommend requesting a Report every 6-12 months to allow enough time for new data to provide a meaningful analysis of your business environment.

Data	Updated
Industry data from IBISWorld	Bi-annually (timing varies by industry)
Unemployment data	Mid-month
Merchant Analysis data	Mid-month
Population data from census	5 Years
Australian economic data	Weekly

Frequently Asked Questions

Report data and security (cont'd)

10. What do the some of the terms in the industry data mean?

- ◆ **Constant prices:** The dollar figures in the Key Statistics table, including forecasts, are adjusted for inflation using 2012-13 as the base year. This removes the impact of changes in the purchasing power of the dollar, leaving only the 'real' growth or decline in industry metrics. The inflation adjustments in IBISWorld's reports are made using the Australian Bureau of Statistics' implicit GDP price deflator.
- ◆ **Employment:** The number of working proprietors, partners, permanent, part-time, temporary and casual employees, and managerial and executive employees.
- ◆ **Enterprise:** A division that is separately managed and keeps management accounts. The most relevant measure of the number of firms in an industry.
- ◆ **Industry concentration:** IBISWorld bases concentration on the top four firms. Concentration is identified as High, Medium or Low. High means the top four players account for over 70% of revenue; Medium is 40 –70% of revenue; Low is less than 40%.
- ◆ **Industry revenue:** The total sales revenue of the industry at the end of the Financial Year, including sales (exclusive of excise and sales tax) of goods and services; plus transfers to other firms of the same business; plus subsidies on production; plus all other operating income from outside the firm (such as commission income, repair and service income, and rent, leasing and hiring income); plus capital work done by rental or lease. Receipts from interest royalties, dividends and the sale of fixed tangible assets are excluded.
- ◆ **Target market:** Refers to the major market segments defined by industry or customer groups to which this industry caters

11. Why does my copy of the *BetterBusiness Insights Report* not include a *Merchant Analysis* section?

There are a few possible reasons for this:

1. There is insufficient data to generate the Merchant Analysis section (you must be an existing client of CommBank's merchant services for at least 6 months at the time of requesting the Report (provided there are sufficient transactions to analyse)
2. The 'Nominated e-mail address' you supplied in the request screen did not match your e-mail address recorded in CommBiz
3. Not enough competitors or benchmark data exists to make a meaningful analysis (e.g. in a monopoly- or duopoly-type setting)
4. Your merchant services must settle with the Commonwealth Bank to be eligible for this report.

Frequently Asked Questions

Report data and security (cont'd)

12. Can competitors and/or other companies see my business' data?

No. All data provided to Commonwealth Bank business clients through the *BetterBusiness Insights Report's* Merchant Analysis are aggregated by catchment and industry, without any indication of individual merchants' transactions and performance.

13. Why does the data published in the Report seem to differ from my understanding of my business' performance?

Please contact your Relationship Executive or Relationship Manager should you have any concerns about how the *BetterBusiness Insights Report* aligns with your understanding of your business' performance.

Please note that the Merchant Analysis section provides an indication of relative performance only. It is important to understand that the data used to generate this analysis only covers card transactions completed by CommBank cardholders on CommBank merchant terminals. The Merchant Analysis Guide (see page 9 of this document) provides examples of data that the *BetterBusiness Insights Report* does not cover, which may contribute to perceivable difference between the Merchant Analysis and your overall business performance.

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Frequently Asked Questions

System and technical

14. Do I need to install any software or hardware to access the *BetterBusiness Insights Report*?

As long as you have an existing Internet connection and access to your CommBiz service, you should be able to request and access the *BetterBusiness Insights Report*. The Report file is delivered in PDF format. If you are unable to open the file on your computer, you must install a PDF reader on your system (available for free from www.adobe.com/products/reader.html)

15. Can I view the Report on my tablet or other mobile device?

Yes. iPad users are able to view PDF files as attachments in the Mail application, or through a dedicated PDF reader. Users of Android-based tablets should ensure that they have installed a PDF reader in order to view the *BetterBusiness Insights Report*. The Report also can be accessed through any smartphone that can open PDF files. However, for maximum readability, we recommend accessing the Report through devices with larger screens.

Further information

16. How can I get additional assistance, provide feedback or discuss any questions on the *BetterBusiness Insights Report*?

Please contact your Relationship Executive or Relationship Manager should you require any assistance on the *BetterBusiness Insights Report*, including but not limited to:

- ◆ Questions you may have about the Report and its data
- ◆ Technical issues in accessing the Report
- ◆ Feedback on the Report

Alternatively, please email BusinessInsights@cba.com.au

Chart Definitions

Industry Overview

Revenue

Revenue Growth

- ◆ Chart depicts growth in total industry revenue as a percentage, calculated from June 2008 as baseline and forecasted out to 2015
- ◆ Data is sourced from IBISWorld industry revenue and is based on financial year (June end) data



Target Market

Market Segmentation

- ◆ Chart depicts percentage split of total industry revenue by target market and represents current financial year data sourced from IBISWorld
- ◆ Target market categories can be defined by industry categories for business-to-business enterprises and age group for business-to-customer enterprises
- ◆ Customer groups are ordered highest to lowest, totalling 100%

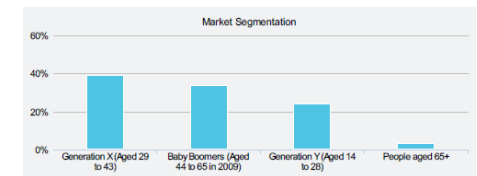


Chart Definitions

Merchant Analysis Payments

Sales Growth and Monthly Transactions

Percentage Growth versus Industry Competitors

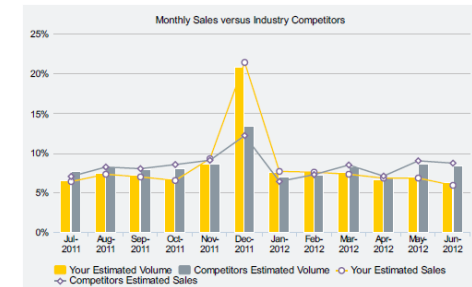
- Chart depicts three-monthly merchant terminal sales percentage growth compared to a baseline quarter sales
- Merchant performance is compared to the competitive set



Sales Growth and Monthly Transactions

Monthly Sales versus Industry Competitors

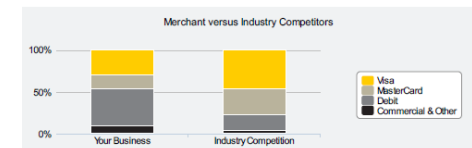
- Chart depicts the percentage of total merchant terminal sales (\$ value) for each month and the percentage of total merchant terminal transactions (transaction volume) for each month
- This data can be used to view seasonality of sales across a 12 month period
- Merchant performance is compared to the competitive set



Card Type

Merchant versus Industry Competitors

- Chart depicts the percentage of each merchant terminal method of payment over 12 months
- Merchant performance is compared to the competitive set



Competition

Relative Size of your Business to Industry Competitors

- Chart depicts the merchant terminal sales over 12 months compared to industry competitors within a specific geographic region
- The percentage of competitors with sales, significantly less, less, similar, greater and significantly greater sales when compared to the merchant are shown across the scale

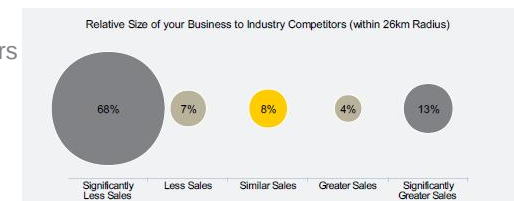


Chart Definitions

Customer Demographics and Loyalty

Customer Demographics	Customers by Age Group and Gender - Icons depict male and female customer base split who are using their CommBank card to undertake transactions at the merchant - Chart depicts percentage of unique customers who transacted at the merchant, by age group, over 12 months																																																													
Customer Spend	Percentage Value and Average Spend - Chart depicts percentage representation of total sales by customer age group of CommBank card holders at the merchant over 12 months - The average annual spend and average spend per transaction at the merchant are plotted by age group for CommBank card holders																																																													
Socio-economic Background	Customer Profile - Consumer profiles are defined by Consumer Profile definitions in the Report Appendix: % of Customers – percentage of unique CommBank card holders from each ABS recognised demographic that transact at the merchant terminal (sorted from high to low) % of Volume – percentage of annual merchant transactions volume by demographic % of Value – percentage of annual merchant transaction value by demographic - Avg. per Trans – the average spend per transaction by demographic	<table> <tr> <th>Consumer Profile</th><th>% of Customers</th><th>% of Volume</th><th>% of Value</th><th>Avg per Trans</th></tr> <tr><td>Multi-cultural Households</td><td>28%</td><td>28%</td><td>28%</td><td>\$33</td></tr> <tr><td>High Income Professional Households</td><td>19%</td><td>19%</td><td>19%</td><td>\$34</td></tr> <tr><td>Wealthy Households</td><td>15%</td><td>15%</td><td>14%</td><td>\$32</td></tr> <tr><td>Young Multi-cultural Singles</td><td>7%</td><td>7%</td><td>8%</td><td>\$34</td></tr> <tr><td>Young High Income Singles</td><td>8%</td><td>7%</td><td>8%</td><td>\$35</td></tr> <tr><td>Low Income Singles</td><td>4%</td><td>7%</td><td>5%</td><td>\$24</td></tr> <tr><td>Young High Income Families</td><td>6%</td><td>6%</td><td>6%</td><td>\$34</td></tr> <tr><td>Medium Income Households</td><td>6%</td><td>5%</td><td>4%</td><td>\$28</td></tr> <tr><td>Low Income Rural Households</td><td>2%</td><td>2%</td><td>3%</td><td>\$38</td></tr> <tr><td>Lower Medium Income Households</td><td>2%</td><td>2%</td><td>2%</td><td>\$41</td></tr> <tr><td>Low Income Retirees</td><td>2%</td><td>2%</td><td>2%</td><td>\$34</td></tr> </table>	Consumer Profile	% of Customers	% of Volume	% of Value	Avg per Trans	Multi-cultural Households	28%	28%	28%	\$33	High Income Professional Households	19%	19%	19%	\$34	Wealthy Households	15%	15%	14%	\$32	Young Multi-cultural Singles	7%	7%	8%	\$34	Young High Income Singles	8%	7%	8%	\$35	Low Income Singles	4%	7%	5%	\$24	Young High Income Families	6%	6%	6%	\$34	Medium Income Households	6%	5%	4%	\$28	Low Income Rural Households	2%	2%	3%	\$38	Lower Medium Income Households	2%	2%	2%	\$41	Low Income Retirees	2%	2%	2%	\$34
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Loyalty	Customer Loyalty - The top table identifies repeat business from CommBank cardholders as defined by repeat business at a singular merchant terminal. The bottom table identifies cardholders who transact across any of the client's merchant terminals over 12 months: % of Customers – percentage of unique CommBank card holders who transact at the merchant terminal by annual patronage (sorted from high to low) % of Volume – percentage of annual merchant transaction volume by annual patronage % of Value – percentage of annual merchant transaction value by annual patronage - Avg. per Trans – the average spend per transaction by annual patronage	Do you have many "repeat" customers? Note: If you have only one store then both tables will be identical. <table> <tr> <th>Repeat customers at same location</th><th>% of Customers</th><th>% of Volume</th><th>% of Value</th><th>Avg per Trans</th></tr> <tr><td>Once off only</td><td>85%</td><td>67%</td><td>67%</td><td>\$33</td></tr> <tr><td>Repeat 2-4 times</td><td>15%</td><td>27%</td><td>28%</td><td>\$35</td></tr> <tr><td>Repeat 5-15 times</td><td>1%</td><td>4%</td><td>3%</td><td>\$32</td></tr> <tr><td>Repeat > 15 times</td><td>0%</td><td>2%</td><td>1%</td><td>\$20</td></tr> </table> <table> <tr> <th>Repeat customers at any of your locations</th><th>% of Customers</th><th>% of Volume</th><th>% of Value</th><th>Avg per Trans</th></tr> <tr><td>Once off only</td><td>85%</td><td>67%</td><td>67%</td><td>\$33</td></tr> <tr><td>Repeat 2-4 times</td><td>14%</td><td>27%</td><td>28%</td><td>\$35</td></tr> <tr><td>Repeat 5-15 times</td><td>1%</td><td>4%</td><td>4%</td><td>\$31</td></tr> <tr><td>Repeat > 15 times</td><td>0%</td><td>2%</td><td>1%</td><td>\$20</td></tr> </table>	Repeat customers at same location	% of Customers	% of Volume	% of Value	Avg per Trans	Once off only	85%	67%	67%	\$33	Repeat 2-4 times	15%	27%	28%	\$35	Repeat 5-15 times	1%	4%	3%	\$32	Repeat > 15 times	0%	2%	1%	\$20	Repeat customers at any of your locations	% of Customers	% of Volume	% of Value	Avg per Trans	Once off only	85%	67%	67%	\$33	Repeat 2-4 times	14%	27%	28%	\$35	Repeat 5-15 times	1%	4%	4%	\$31	Repeat > 15 times	0%	2%	1%	\$20										
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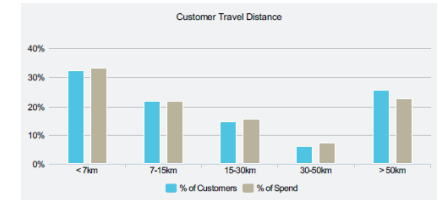
Chart Definitions

Customer Location and Family

Distance from Store

Customer Travel Distance

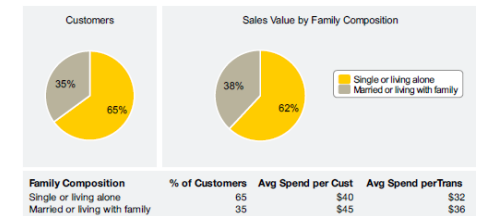
- Chart depicts the percentage split of unique CommBank card holders by distance from their place of residence and the merchant
- Represents 12 months of data



Estimated Family Composition of your Customers

Estimated Family Composition of your Customers

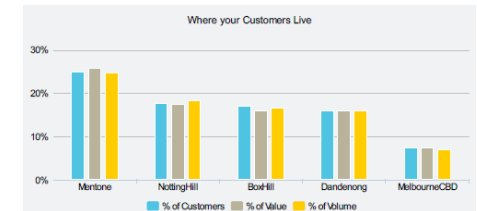
- 'Customers' Chart (left) depicts the estimated percentage by family composition of unique CommBank card holders who transact at the Merchant
- 'Sales Value by Family Composition' Chart (right) depicts the estimated percentage of CommBank card holders' sales value at the Merchant by family composition
- Supporting data table presents average spend per unique CommBank card holder and average spend per transaction for a CommBank card holder by family composition
- Data captured at the merchant terminal over 12 months



Top Catchments

Where your Customers Live

- Chart depicts where the Merchant's customers live (residential suburb) for 12 months data:
 - Percentage of unique CommBank card customers,
 - Percentage of merchant transaction value
 - Percentage of merchant transaction volume



Top Postcodes

Top Postcodes

- Chart depicts CommBank card holders by residential suburb and postcode for 12 months data:
 - Percentage of unique CommBank card holders who transacted at the merchant terminal
 - Percentage of annual merchant terminal transaction volume
 - Percentage of annual merchant terminal transaction value
 - Average of each transaction value

Postcode	Suburb	% of Customers	% of Volume	% of Value	Avg per Trans
3145	Malvern East	14%	14%	14%	\$35
3146	Glen Iris	13%	11%	11%	\$33
3149	Mount Waverley	12%	14%	13%	\$32
3165	Bentleigh East	10%	9%	10%	\$35
3163	Murrumbidgee	10%	11%	10%	\$32
3163	Carnegie	9%	10%	9%	\$29
3166	Hughesdale	9%	10%	10%	\$30
3147	Ashburton	8%	7%	7%	\$33
3148	Chadstone	8%	7%	8%	\$31
3150	Glen Waverley	7%	7%	8%	\$38

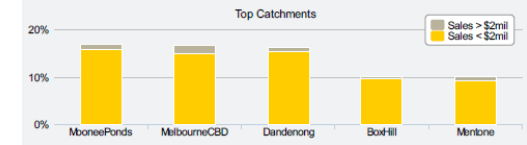
Chart Definitions

State and Catchment Overview

Business Profile

Top Catchments

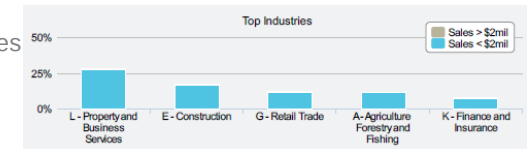
- Chart depicts the top five catchment areas where businesses trade as a percentage of total businesses in the state
- The chart distinguishes the split of businesses with greater or less than \$2 million dollars annual sales



Business Profile

Top Industries

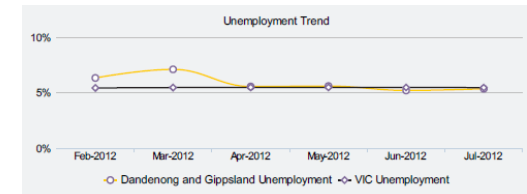
- Chart depicts the top five industries in the state as a percentage of total business industries in the state i.e. ~25% of all NSW businesses operate in Property and Business Services
- The chart distinguishes the split of industries with greater or less than \$2 million annual sales



Financial Health Indicators

Unemployment Trend

- Chart depicts the state unemployment and the catchment area unemployment over six months



Financial Health Indicators

Estimated Sales and Transaction Volume for Merchants in this Catchment

- Chart depicts estimated sales and transaction volume (in millions) for merchants in this catchment over six months

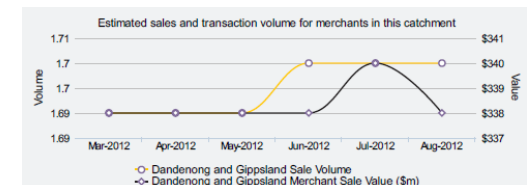


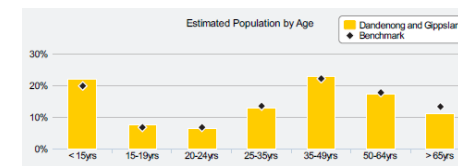
Chart Definitions

Catchment Key Statistics

Resident Population Profile

Estimated Population by Age

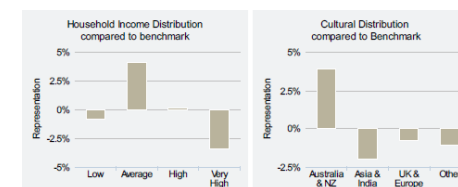
- Chart depicts percentage total catchment population by age group
- The percentage of catchment population by age group is compared to the national average benchmark of people in the same state and region type (metro, major regional or regional)



Resident Population Profile

Household Income Distribution and Dwelling Value

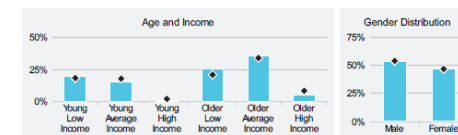
- 'Household Income Distribution compared to benchmark' Chart (left) depicts the percentage change of household income distribution (low, average, high, very high) compared to national average benchmark.
- 'Cultural Distribution compared to benchmark' Chart (right) depicts the percentage change of cultural groups compared to the national average benchmark.



Working Population Profile

Age, Income and Gender Distribution

- 'Age and Income' Chart (left) depicts combinations of age band (Young/Older) and income classification (Low, Average, High) as percentages of the total catchment population compared with the national average.
- 'Gender Distribution' Chart (right) depicts the percentage distribution of gender in the catchment area compared with the national average



Working Population Profile

Working Population by Occupation

- 'Working Population by Occupation' Chart (top) depicts the percentage distribution of the working population by occupation within the catchment area compared with the national average
- The bottom chart depicts the percentage of working population by industry

