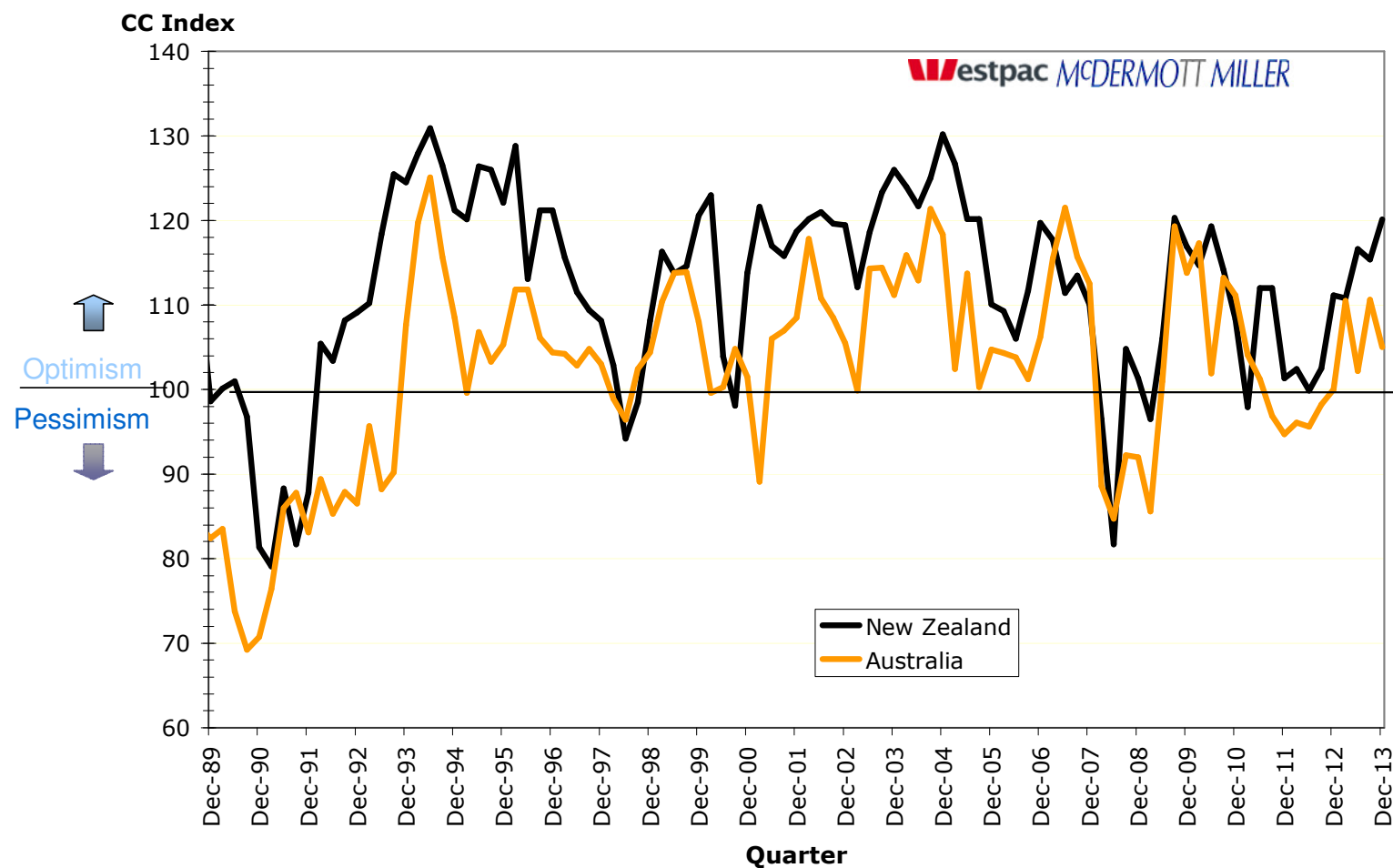


Graph 1: Trans-Tasman Consumer Confidence Index
December 2013

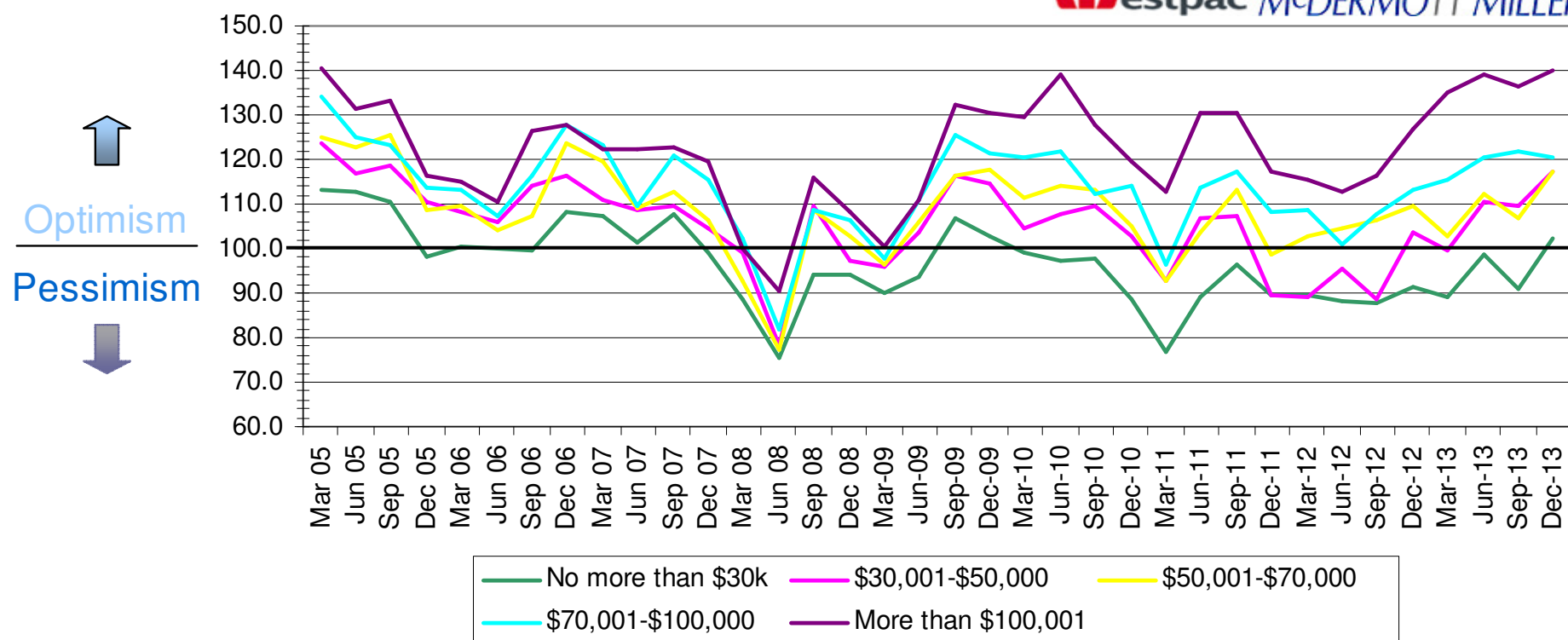


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Source: New Zealand - June 1988 to Sept 1990: McDermott Miller Consumer Confidence Survey and Index (New Zealand) in Dominion – United National Economic Review; Dec 1990 on: Westpac - McDermott Miller Consumer Confidence Survey and Index
Australia - Westpac-Melbourne Institute Consumer Sentiment Index

Graph 2: Consumer Confidence Index by Household Income Group
December 2013

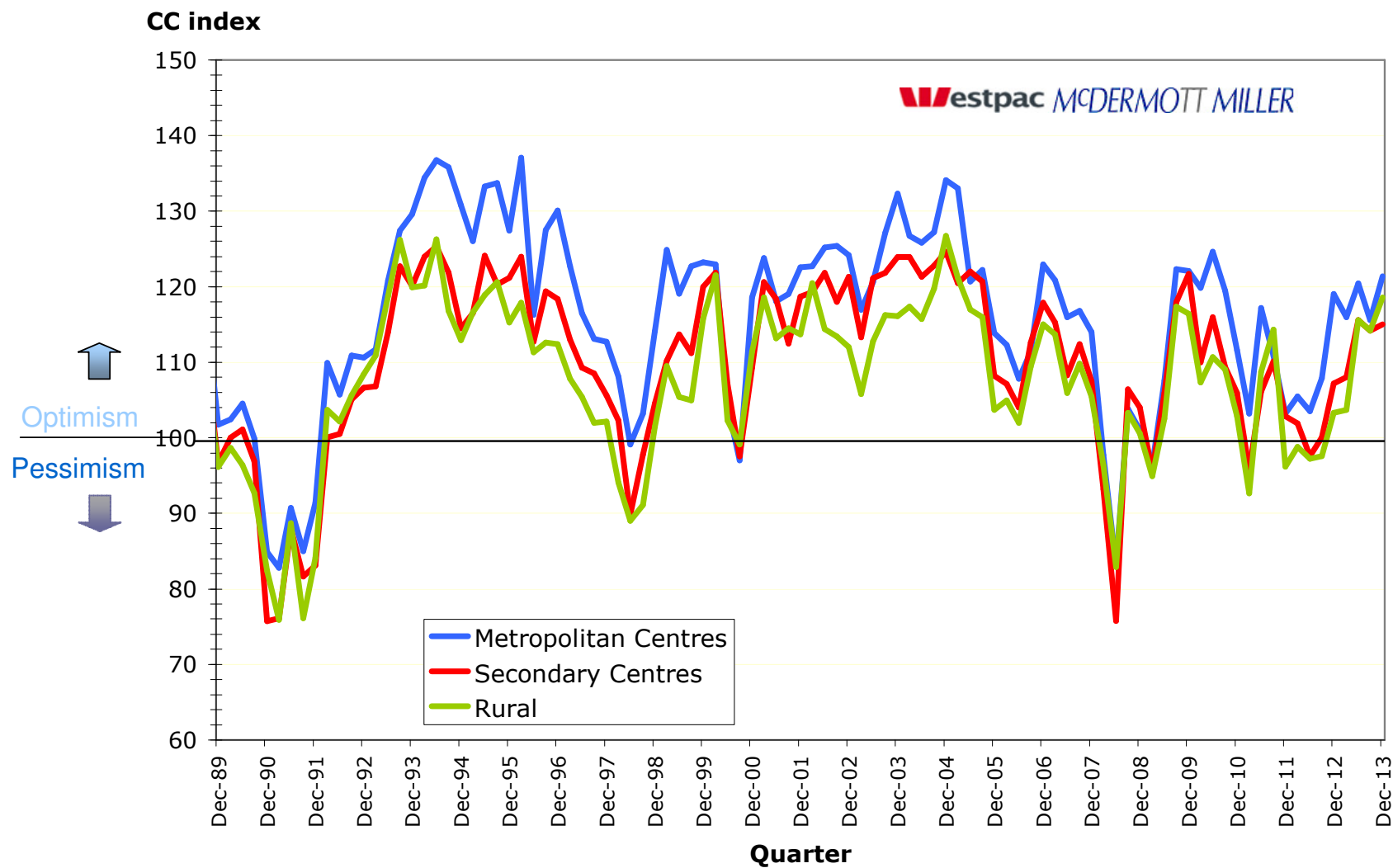
Westpac McDERMOTT MILLER



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Source: June 1988 to Sept 1990: McDermott Miller Consumer Confidence Survey and Index (New Zealand) in Dominion – United National Economic Review;
Dec 1990 on: Westpac - McDermott Miller Consumer Confidence Survey and Index (New Zealand)

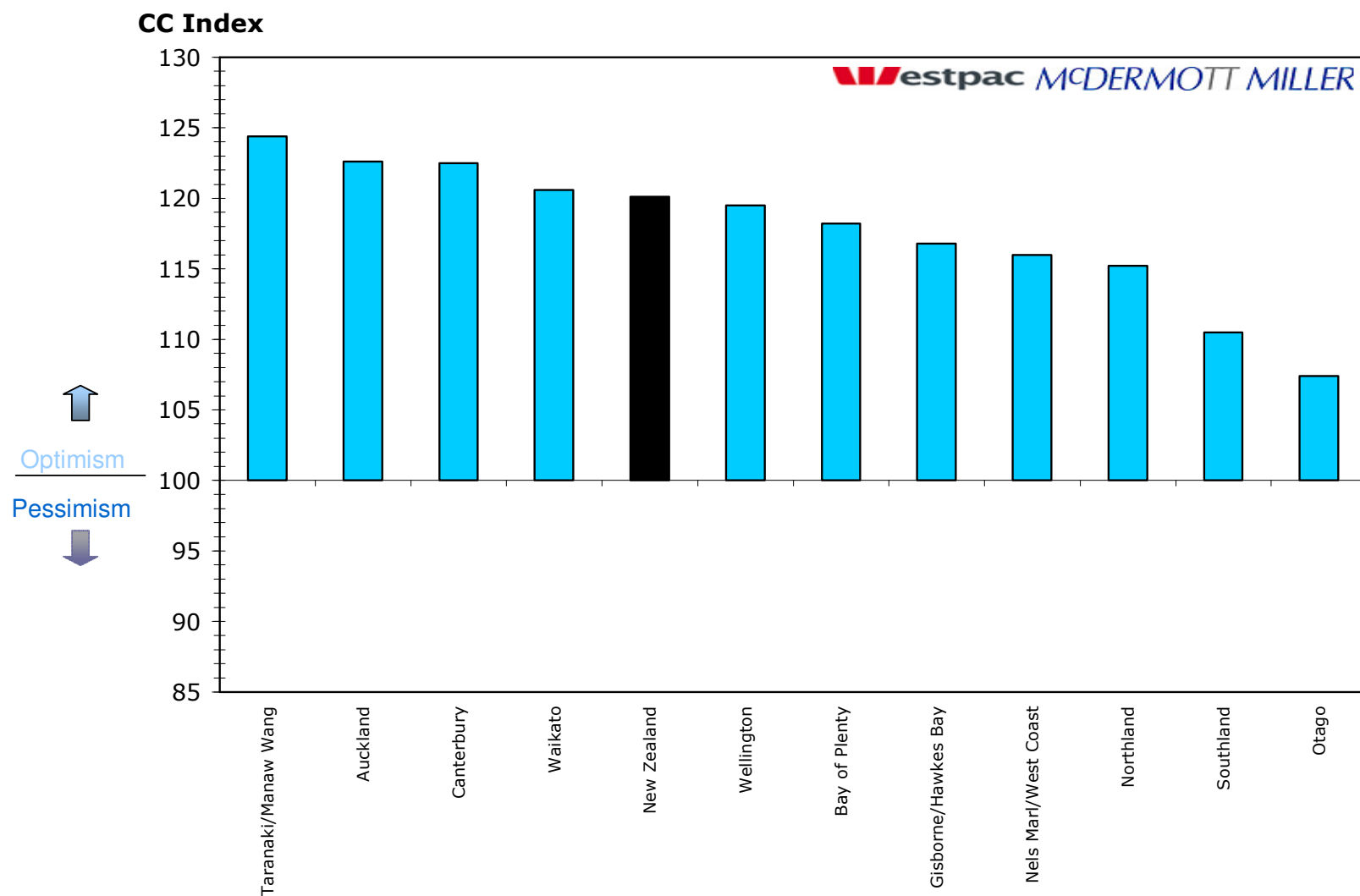
Graph 3: Consumer Confidence in the Centres
December 2013



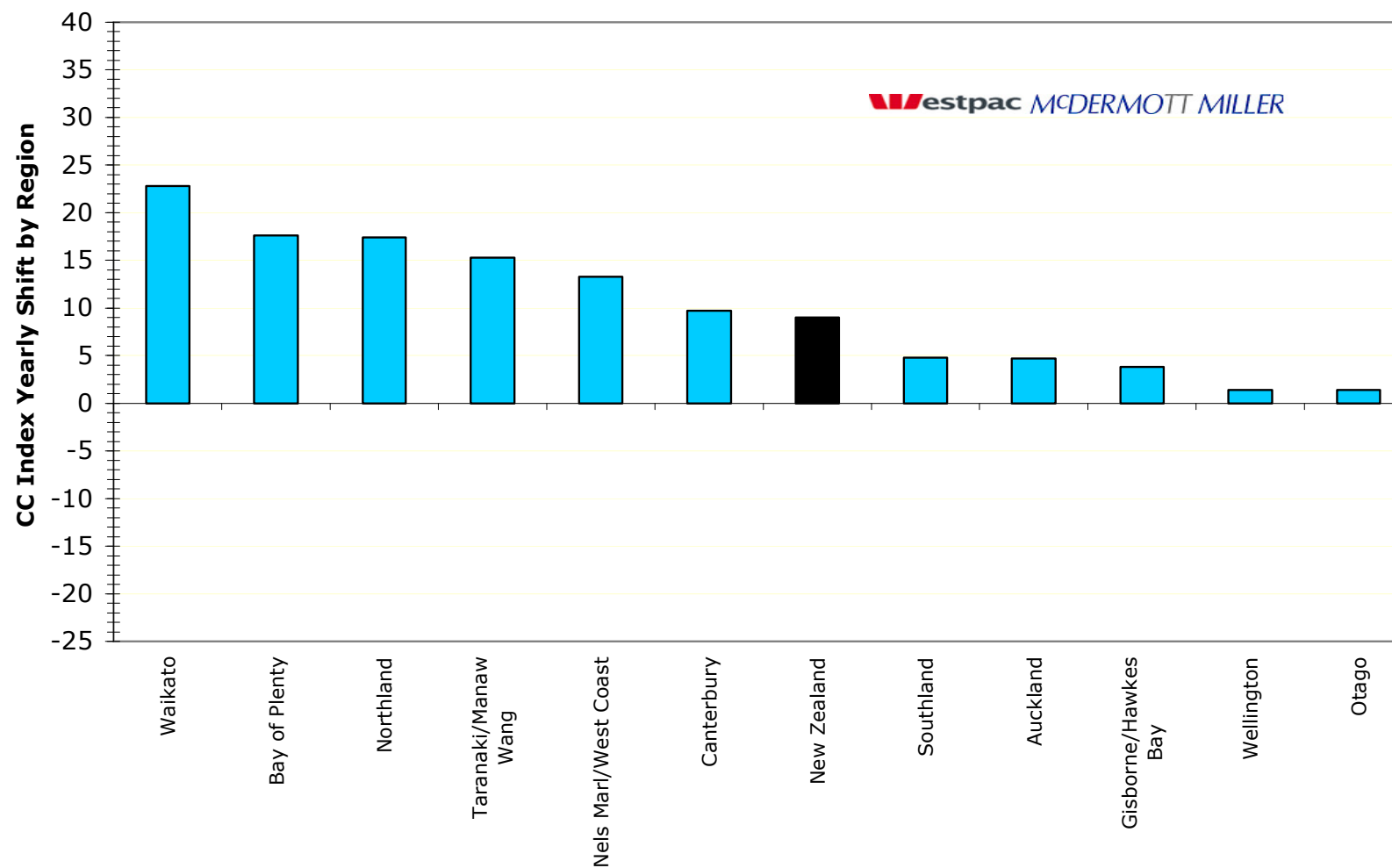
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Source: June 1988 to Sept 1990: McDermott Miller Consumer Confidence Survey and Index (New Zealand) in Dominion – United National Economic Review;
Dec 1990 on: Westpac - McDermott Miller Consumer Confidence Survey and Index (New Zealand)

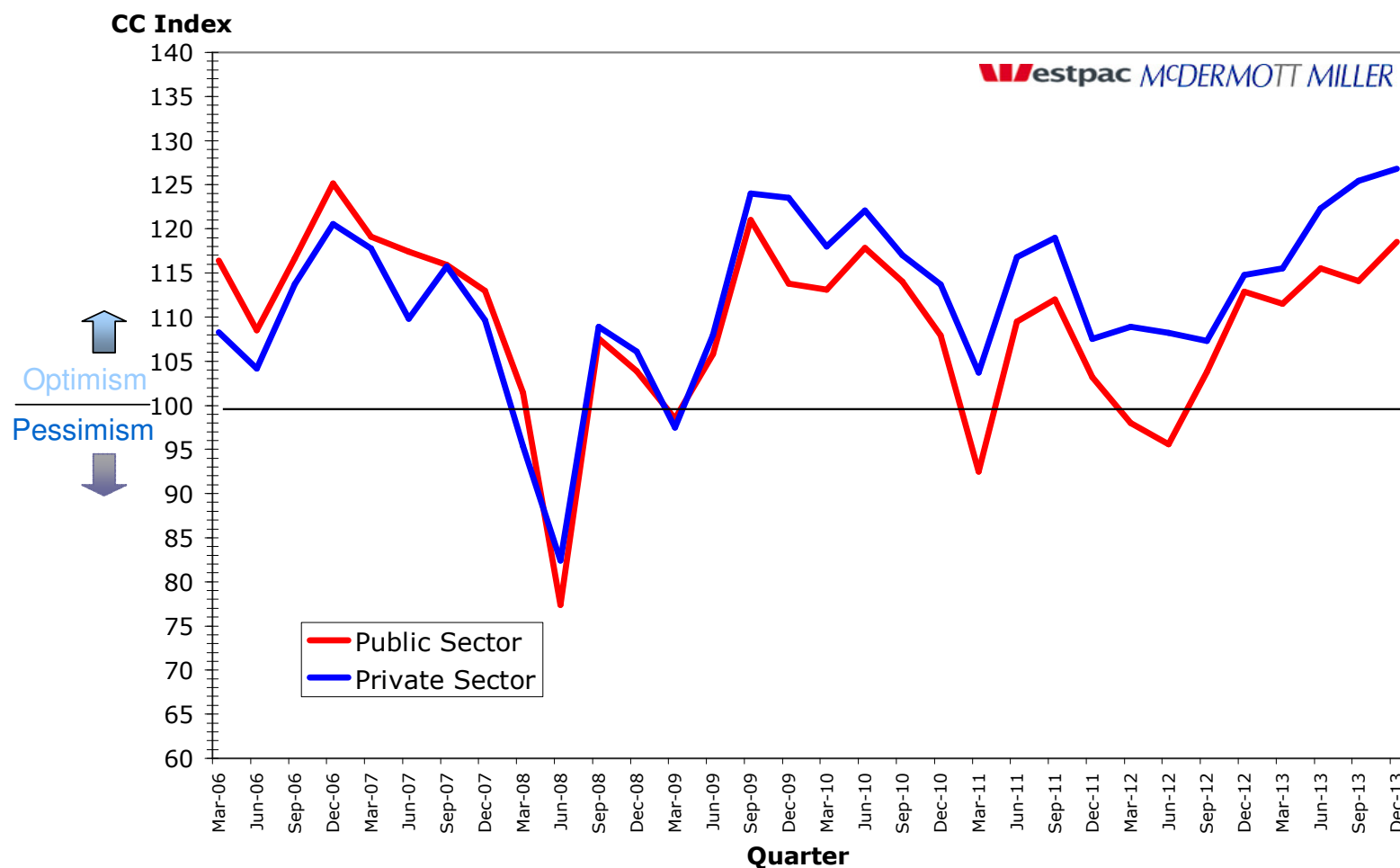
Graph 4a: Consumer Confidence in the Regions
December 2013



Graph 4b: Regions' Change in Consumer Confidence
December 2012 to December 2013



Graph 5: Consumer Confidence by Sector of Work
December 2013



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Source: June 1988 to Sept 1990: McDermott Miller Consumer Confidence Survey and Index (New Zealand) in Dominion – United National Economic Review;
Dec 1990 on: Westpac - McDermott Miller Consumer Confidence Survey and Index (New Zealand)