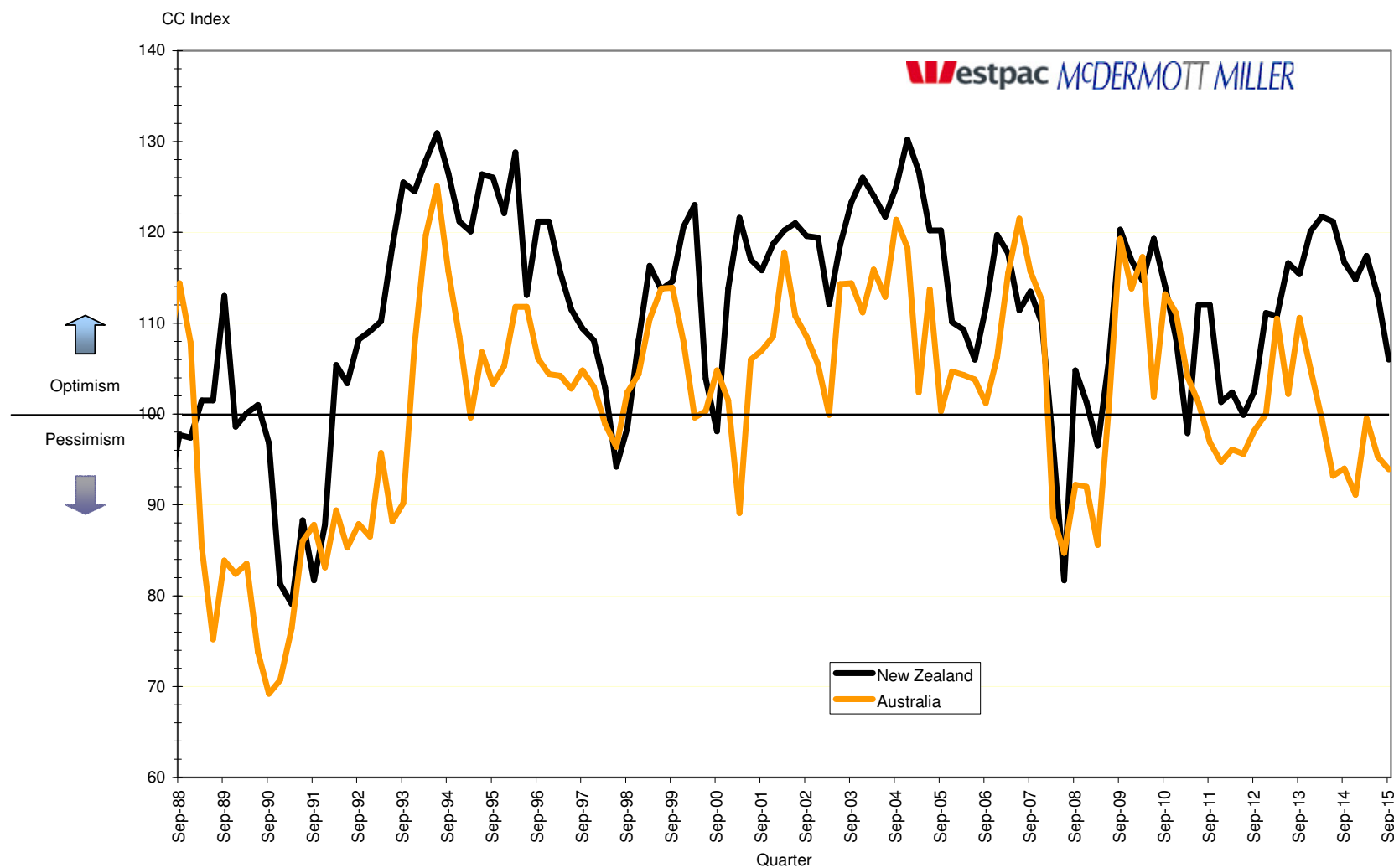


Graph 1A: Trans-Tasman Consumer Confidence Index September 2015

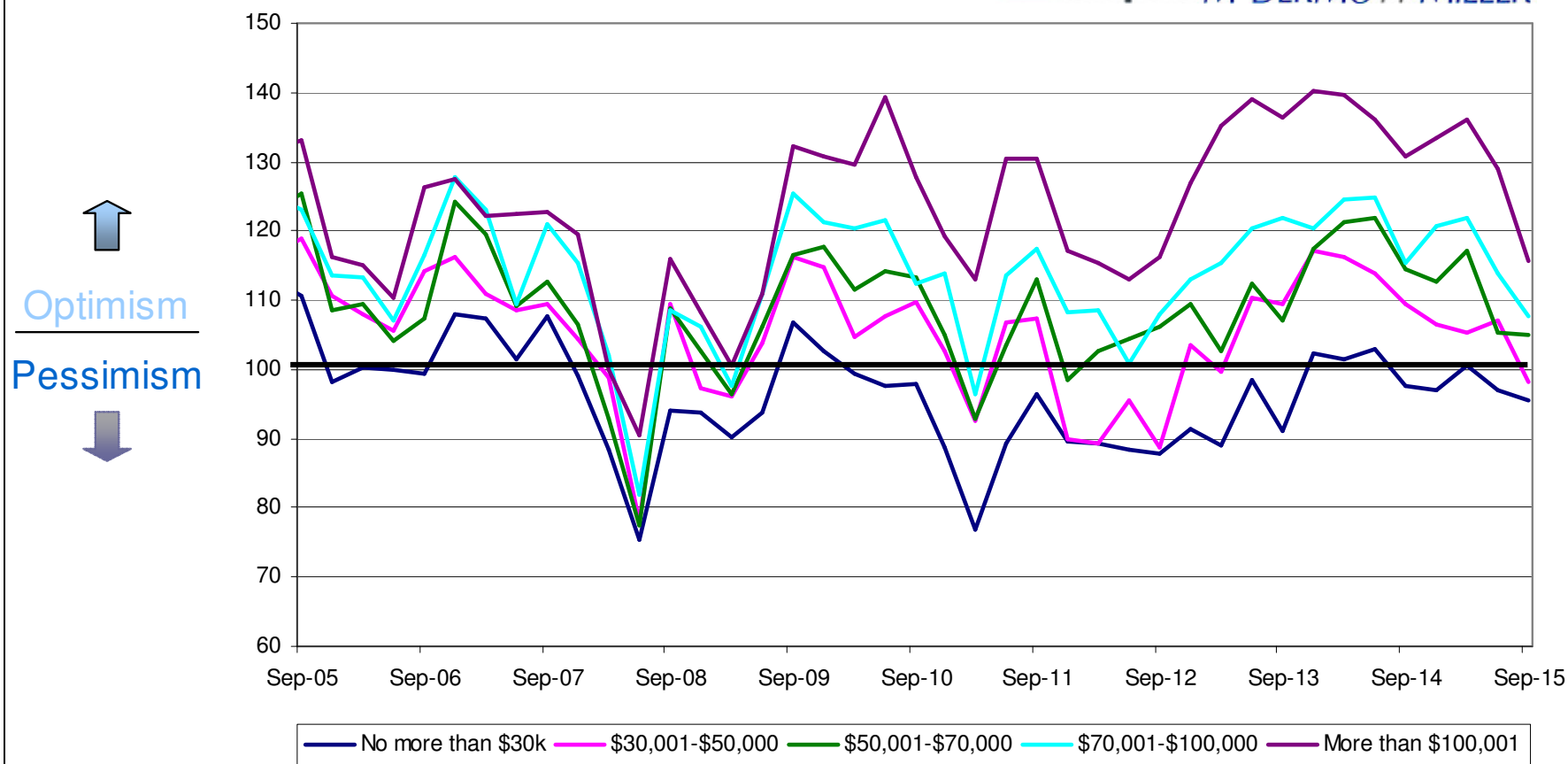


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Source: New Zealand - June 1988 to Sept 1990: McDermott Miller Consumer Confidence Survey and Index (New Zealand) in Dominion – United National Economic Review; Dec 1990 on: Westpac - McDermott Miller Consumer Confidence Survey and Index
Australia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

Graph 2: Consumer Confidence Index by Household Income Group September 2015

Westpac *McDERMOTT MILLER*

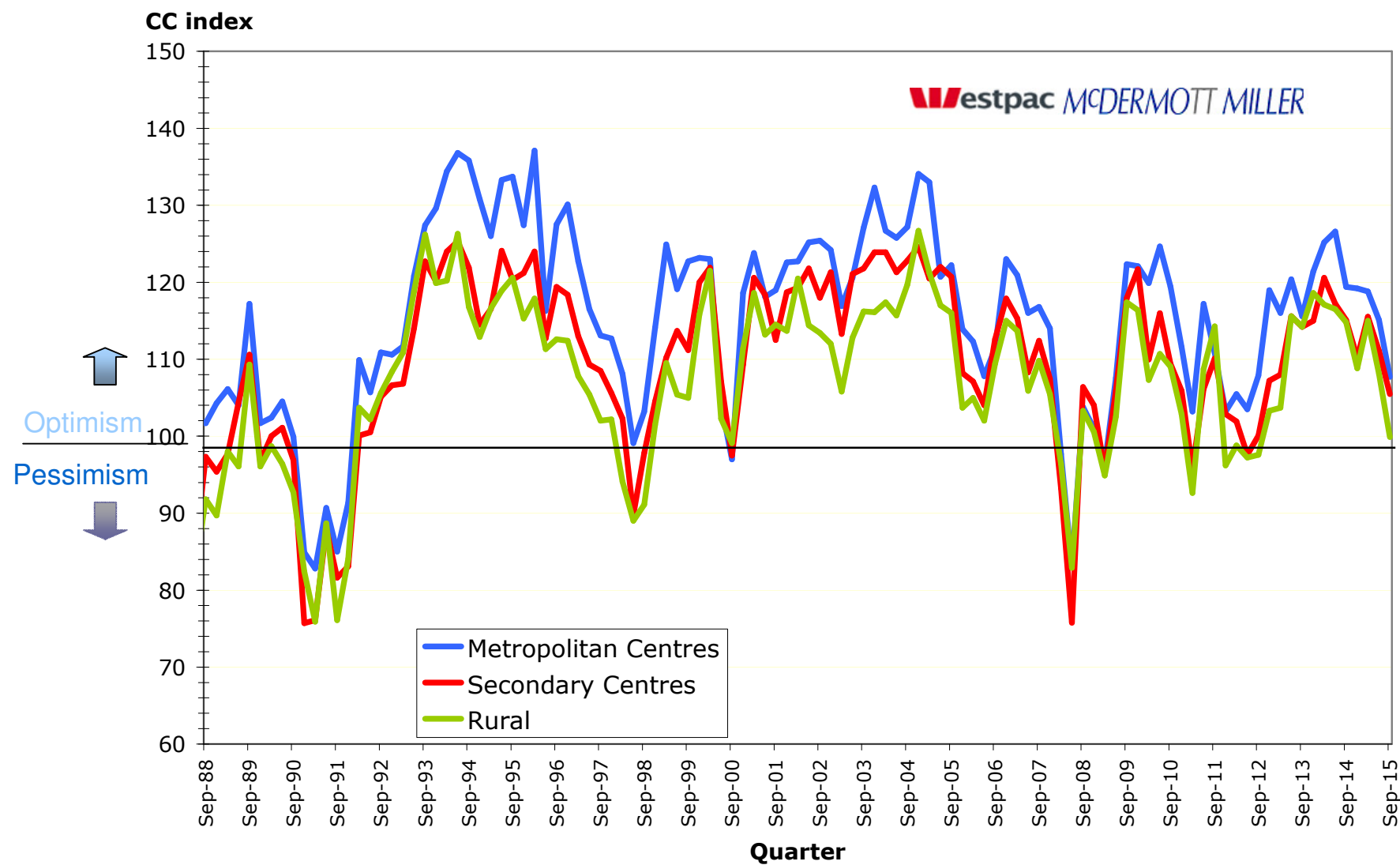


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Source: June 1988 to Sept 1990: McDermott Miller Consumer Confidence Survey and Index (New Zealand) in Dominion – United National Economic Review;
Dec 1990 on: Westpac - McDermott Miller Consumer Confidence Survey and Index (New Zealand)

Graph 3: Consumer Confidence in the Centres

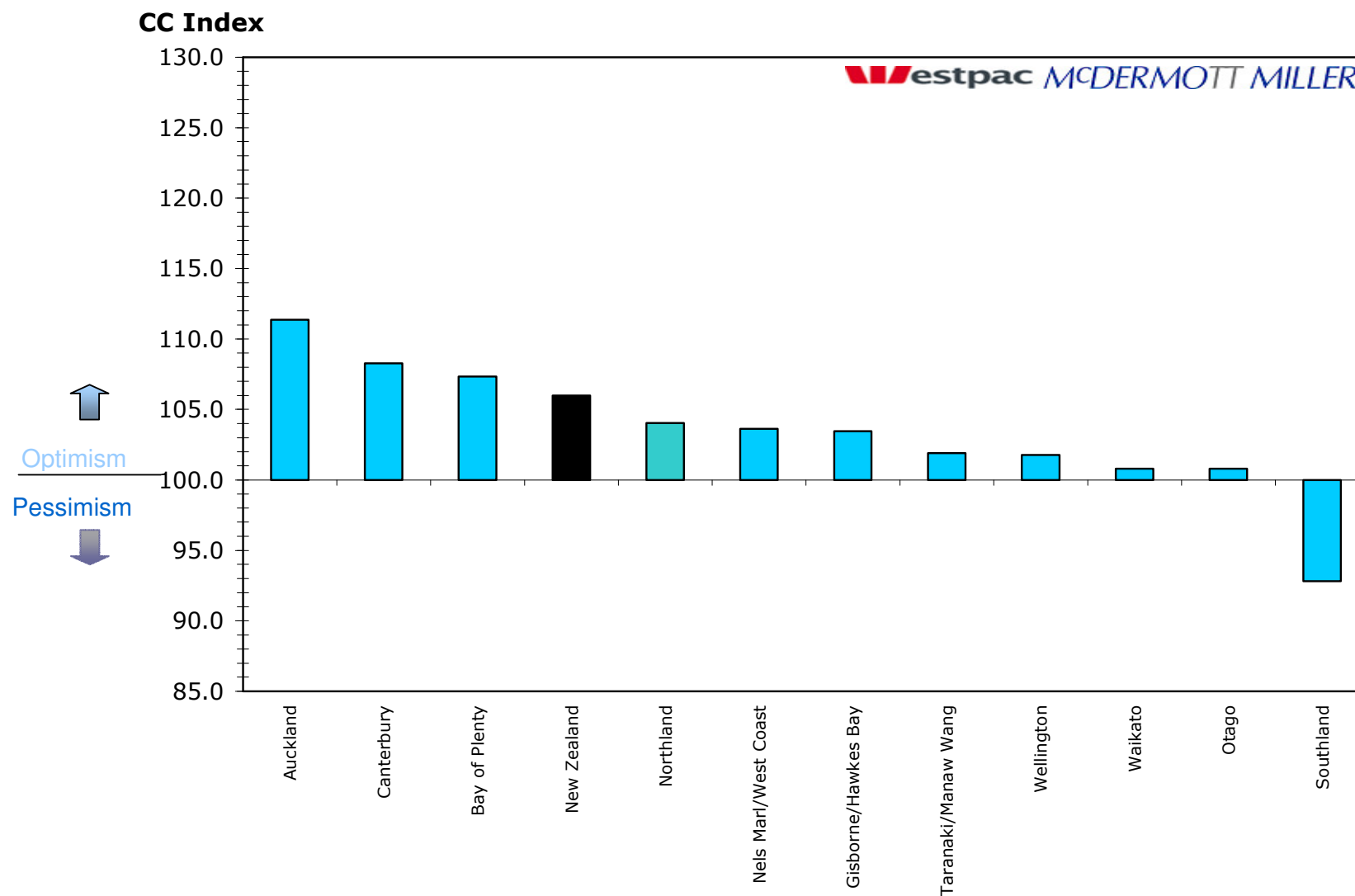
September 2015



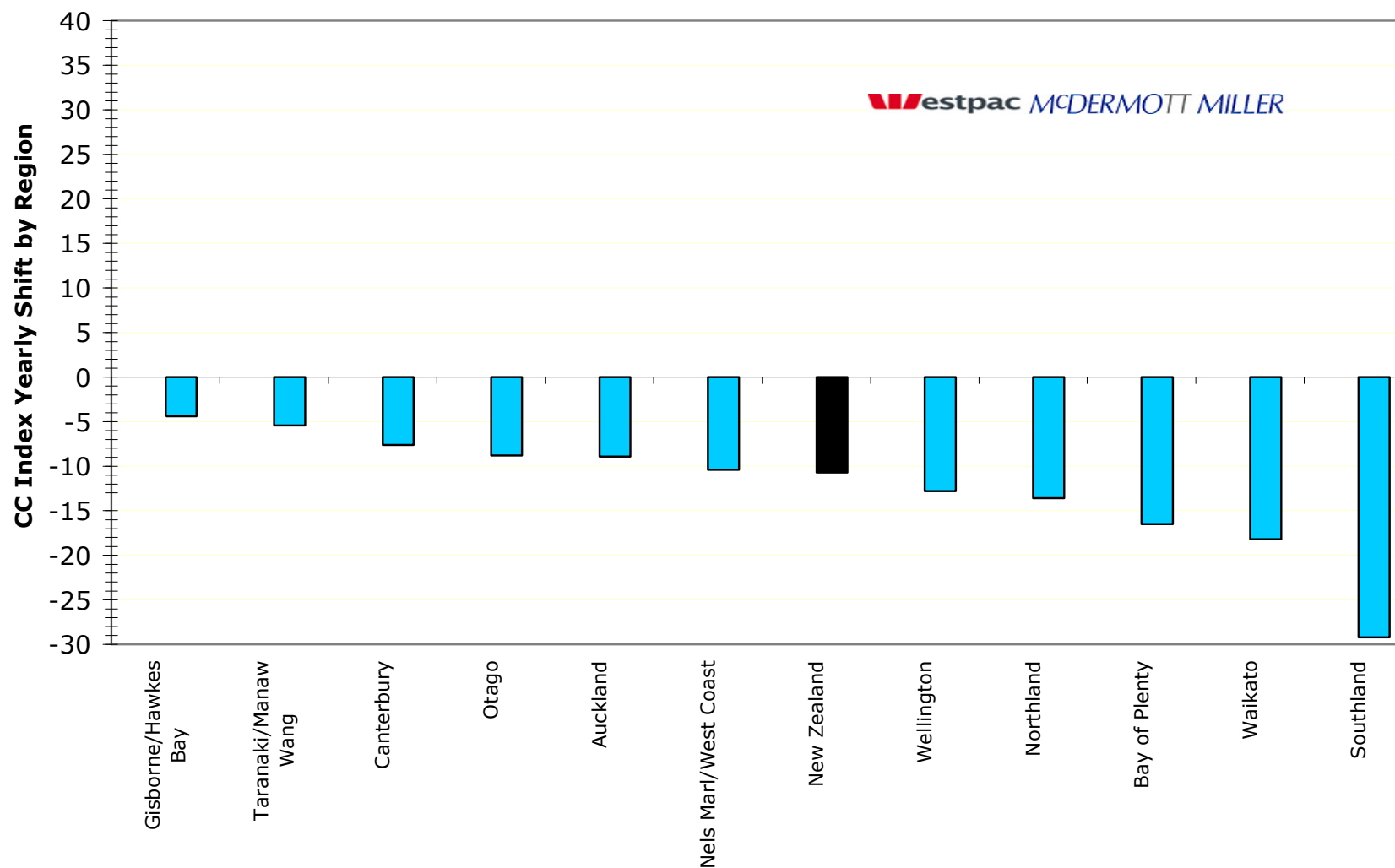
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Source: June 1988 to Sept 1990: McDermott Miller Consumer Confidence Survey and Index (New Zealand) in Dominion – United National Economic Review;
Dec 1990 on: Westpac - McDermott Miller Consumer Confidence Survey and Index (New Zealand)

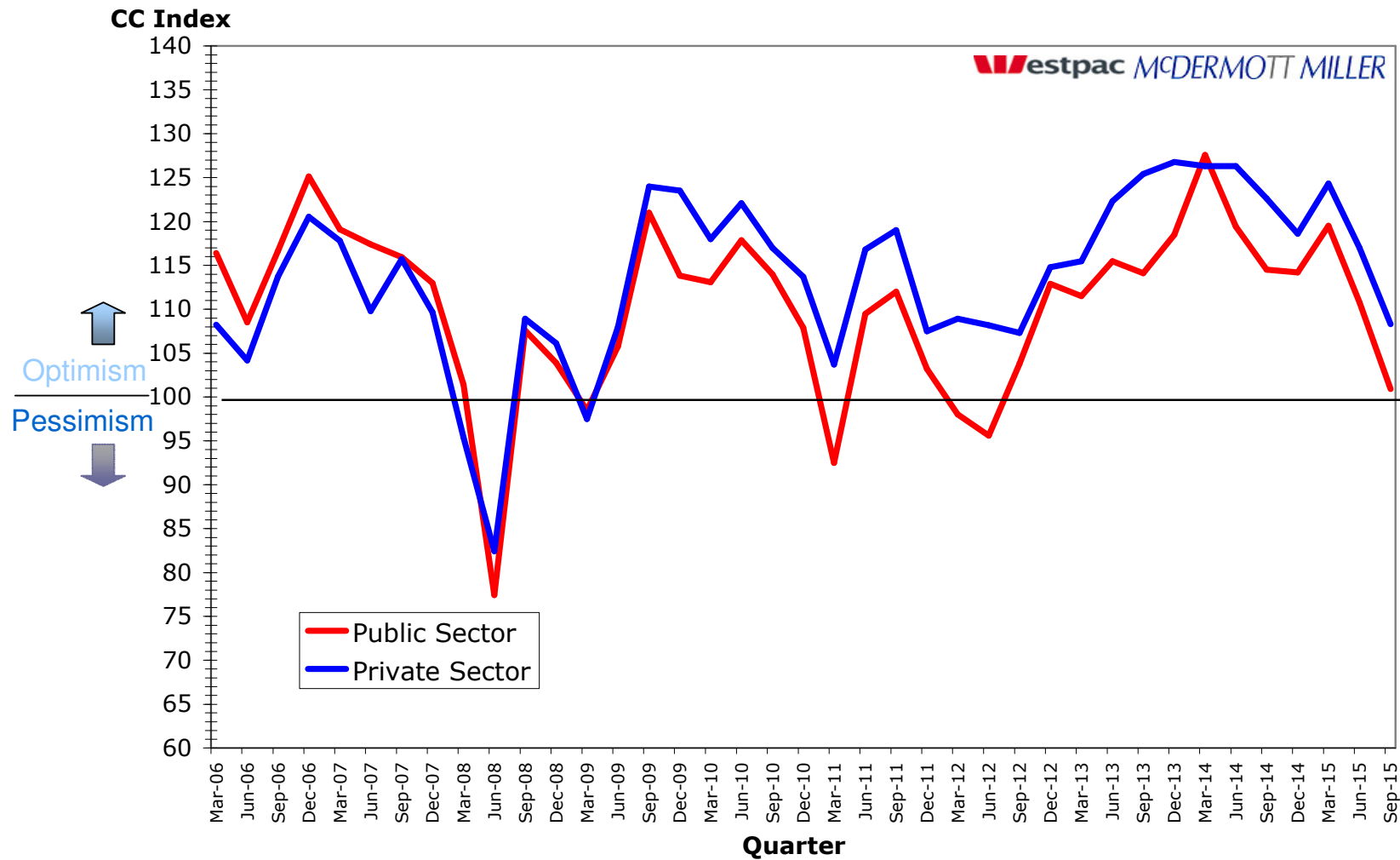
Graph 4a: Consumer Confidence in the Regions
September 2015



Graph 4b: Regions' Change in Consumer Confidence
September 2014 to September 2015



Graph 5: Consumer Confidence by Sector of Work September 2015



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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)