

Hamilton and Hamilton CBD Electronic Spend Analysis

-- Last Update by Shalini Srinivasan 11th September 2025

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:

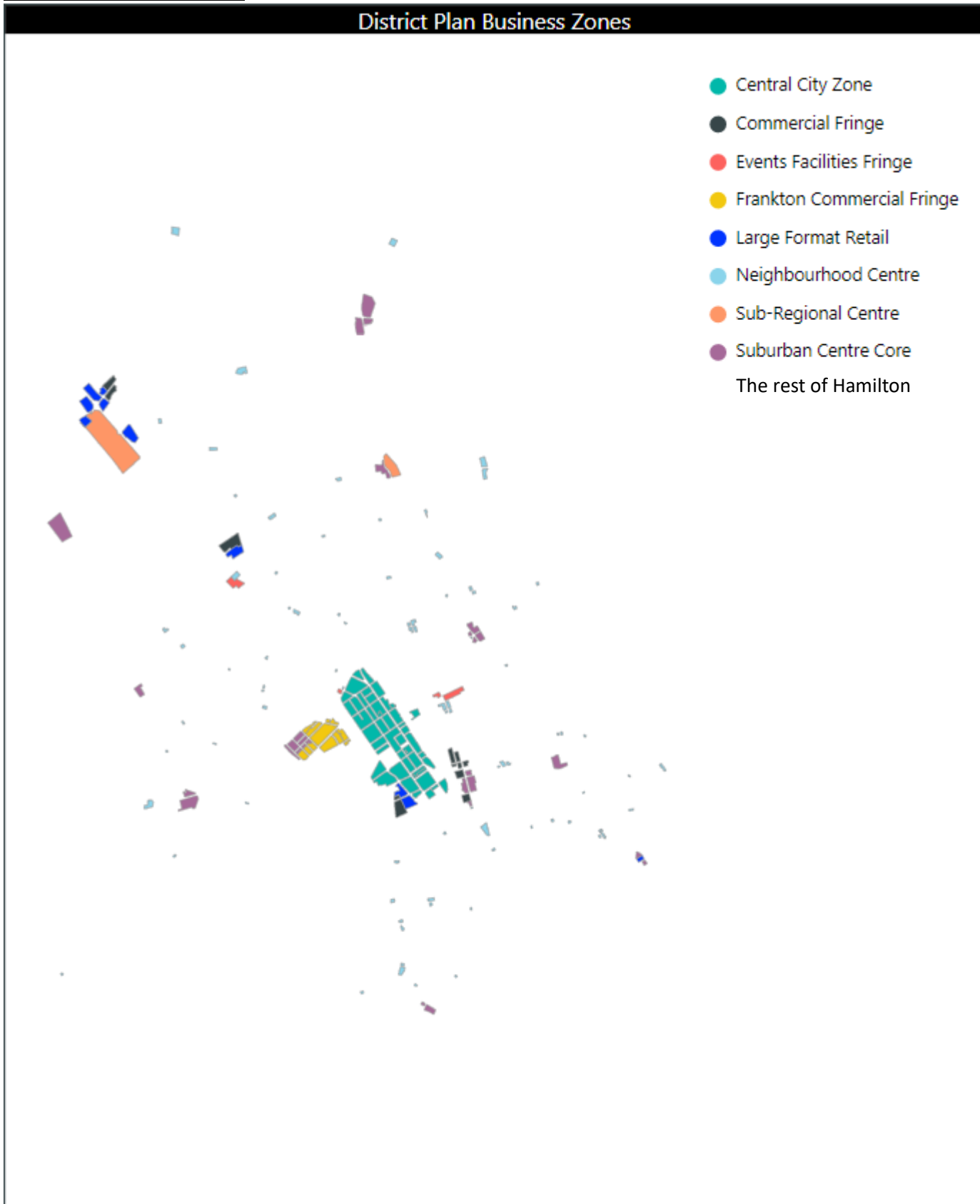
In order to keep our data consistent with the previous report, the data provided here is based on the dataset that updates only the latest quarter without updating the historical data (where there are some late credit transactions not filtered in the previous update). Therefore, it will be slightly different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

District Plan Business Zones

- Central City Zone
- Commercial Fringe
- Events Facilities Fringe
- Frankton Commercial Fringe
- Large Format Retail
- Neighbourhood Centre
- Sub-Regional Centre
- Suburban Centre Core
- The rest of Hamilton



2025Q3 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 3% in the September quarter this year compared to the same time last year.
- General inflation is up 3% this quarter since the same time last year, so this corresponds to no real change in spending for Hamilton City.
- Hamilton City saw a 1.4% increase in transactions this quarter.
- Spending in the Groceries & Liquor sector and the Retail sector went up considerably by 6.0% and 4.6% respectively, compared to the same time last year.
- The average spend per transaction for Groceries & Liquor increased by 3.8% while all other sectors saw very little change.
- Vegetables saw a 10% inflation across NZ so this is likely one of the main drivers for the average spend increase.
- This quarter saw some significant increases in spending from customers outside Hamilton especially Auckland (13% increase) and Australia (10% increase).
- In fact, other than a 3% fall from Wellington and little change in the Rest of the Waikato all other customer origins saw an increase in spending.

Central City Zone

- Nominal card spending in the Central City Zone rose by 3.8% but dropped 0.8% in 2024 terms with the 3% increase to inflation.
- Central City saw a 1.1% increase in transactions.
- Similar to Hamilton City Zone the CBD also saw a significant increase in spending on Groceries & Liquor and Retail sectors with 8.4% and 6.8% respectively.
- This follows the trend in previous quarters of increasing Retail spend
- Conversely to Hamilton City the CBD saw a 9% fall in spending from Australia (Hamilton City +10%).
- When comparing this to the Sub-Regional Centre zone that saw a 23% increase in spending from Australia it is likely that visitors are choosing to go The Base or Chartwell over the CBD.
- The Central City Zone saw less of an increase than Chartwell or The Base, 6.2% and 4.6% respectively, compared to 3.8% in the CBD.
- However, compared to the last three quarters where Chartwell and the Base saw 2-5 times more increase in spending than the CBD this is an improvement.

District Plan Zone – **Hamilton City**

Table 1 – Sept Quarter-Card Spending (\$m) by sector

Sum of Spend	Category					
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	\$80.9	\$80.1	\$184.0	\$192.3	\$19.6	\$556.9
2017	\$86.8	\$84.6	\$192.8	\$192.1	\$22.7	\$579.0
2018	\$94.1	\$98.4	\$198.2	\$195.8	\$22.9	\$609.4
2019	\$101.1	\$97.4	\$198.6	\$196.6	\$23.3	\$616.9
2020	\$97.1	\$95.6	\$210.5	\$225.6	\$17.6	\$646.5
2021	\$83.6	\$97.2	\$216.0	\$192.6	\$13.3	\$602.7
2022	\$107.6	\$135.4	\$220.3	\$225.9	\$22.6	\$711.7
2023	\$112.0	\$128.9	\$255.2	\$225.0	\$19.2	\$740.3
2024	\$108.5	\$116.7	\$251.2	\$226.7	\$17.0	\$720.1
2025	\$106.9	\$112.2	\$266.3	\$237.1	\$19.5	\$742.0

Table 2 – Sept Quarter-Card Spending (\$m) by sector 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		7.3%	-0.1%	5.7%	4.8%	15.6%	4.0%
2018		8.4%	1.9%	16.2%	2.8%	1.0%	5.2%
2019		7.4%	0.4%	-1.0%	0.2%	1.5%	1.2%
2020		-3.9%	14.8%	-1.8%	6.0%	-24.3%	4.8%
2021		-13.9%	-14.6%	1.7%	2.6%	-24.5%	-6.8%
2022		28.7%	17.3%	39.2%	2.0%	69.9%	18.1%
2023		4.1%	-0.4%	-4.8%	15.8%	-14.9%	4.0%
2024		-3.1%	0.7%	-9.5%	-1.6%	-11.4%	-2.7%
2025		-1.4%	4.6%	-3.8%	6.0%	14.3%	3.0%

Table 3 – Sept 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	3963	1560	4896	2623	327	13368	
2017	4237	1621	5064	2647	375	13945	
2018	4502	1748	5300	2704	353	14606	
2019	4637	1722	5440	2695	379	14872	
2020	4452	1722	5399	2914	402	14888	
2021	3655	1677	5184	2448	312	13275	
2022	4271	1965	5412	2941	410	14999	
2023	4148	1925	5834	2886	318	15112	
2024	4071	1777	5845	3130	264	15086	
2025	4002	1731	5970	3288	298	15290	

Table 1 – Sept 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	\$24.4	\$2.9	\$2.9	\$347.6	\$4.4	\$25.4	\$3.5	\$145.8	\$556.9	
2017	\$25.6	\$3.0	\$2.4	\$358.3	\$5.1	\$26.8	\$3.4	\$154.4	\$579.0	
2018	\$27.1	\$2.8	\$2.9	\$374.8	\$5.9	\$29.1	\$3.1	\$163.6	\$609.4	
2019	\$26.0	\$2.9	\$2.9	\$383.1	\$7.1	\$28.2	\$3.8	\$162.9	\$616.9	
2020	\$26.4	\$1.5	\$2.1	\$400.7	\$4.3	\$28.6	\$3.2	\$179.6	\$646.5	
2021	\$22.6	\$1.3	\$2.0	\$379.1	\$3.6	\$25.0	\$2.8	\$166.3	\$602.7	
2022	\$26.3	\$3.0	\$2.5	\$431.8	\$6.2	\$31.4	\$3.9	\$206.6	\$711.7	
2023	\$27.8	\$2.7	\$2.7	\$455.9	\$11.0	\$30.9	\$3.6	\$205.8	\$740.3	
2024	\$24.6	\$2.7	\$2.5	\$443.5	\$11.8	\$29.0	\$3.1	\$202.8	\$720.1	
2025	\$27.8	\$2.9	\$2.7	\$454.6	\$18.0	\$29.8	\$3.0	\$203.1	\$742.0	

Table 2 – Sept 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	Total
2016									
2017	5.2%	3.6%	-16.0%	3.1%	15.3%	5.3%	-3.9%	5.9%	4.0%
2018	6.0%	-5.1%	19.9%	4.6%	16.7%	8.5%	-8.6%	5.9%	5.2%
2019	-4.2%	1.3%	-0.4%	2.2%	20.1%	-2.9%	21.2%	-0.4%	1.2%
2020	1.7%	-47.1%	-25.6%	4.6%	-40.2%	1.3%	-15.6%	10.2%	4.8%
2021	-14.6%	-17.0%	-8.1%	-5.4%	-14.8%	-12.4%	-11.8%	-7.4%	-6.8%
2022	16.6%	137.6%	25.0%	13.9%	70.7%	25.3%	38.5%	24.3%	18.1%
2023	5.4%	-8.2%	9.3%	5.6%	77.2%	-1.4%	-7.6%	-0.4%	4.0%
2024	-11.4%	-2.0%	-5.3%	-2.7%	7.2%	-6.1%	-12.8%	-1.4%	-2.7%
2025	13.1%	9.5%	5.2%	2.5%	52.8%	2.5%	-3.0%	0.1%	3.0%

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

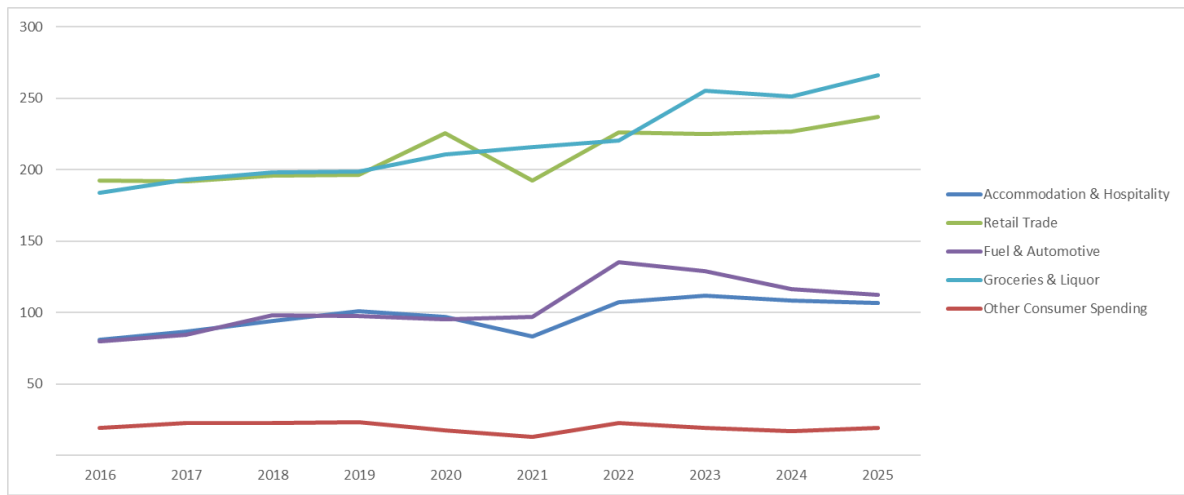


Chart 2 – Value (\$m) of Hamilton City Electronic Spending by District Plan Zone 2016 to Sept 2025

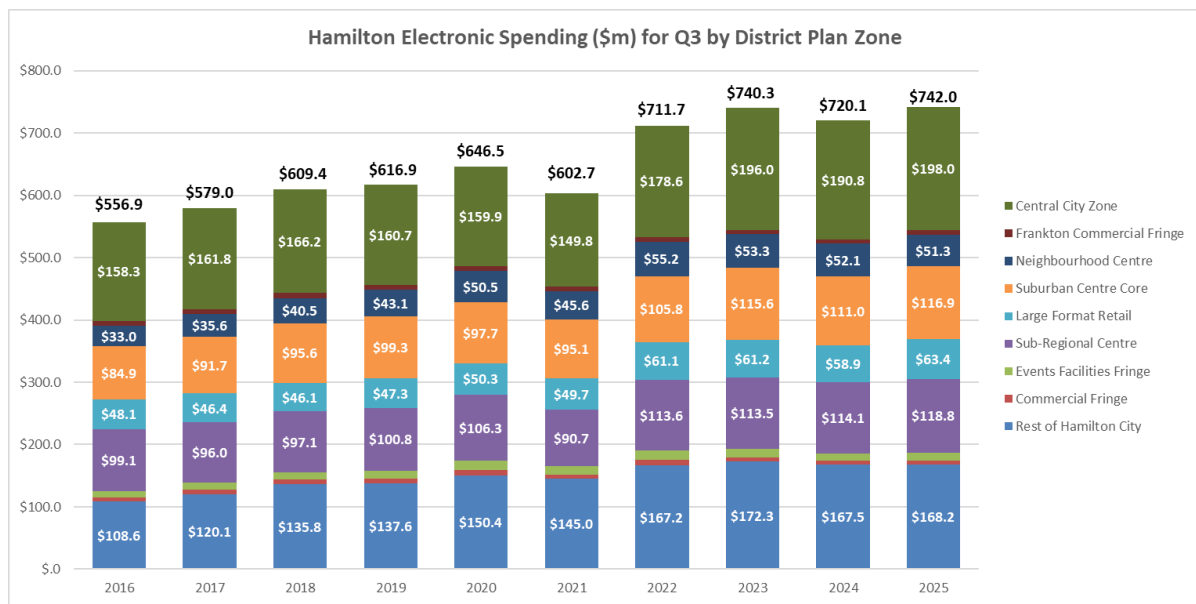


Chart 3 – Percentage of Hamilton Electronic Spending Value by District Plan Zone 2016 to Sept 2025

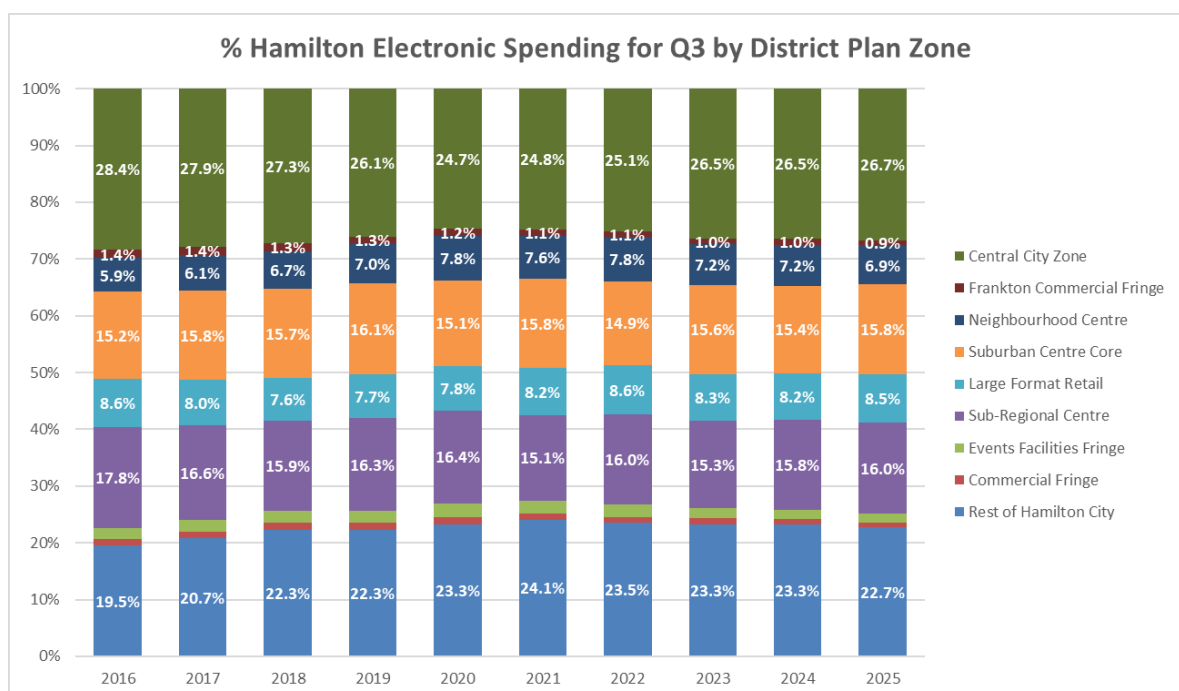
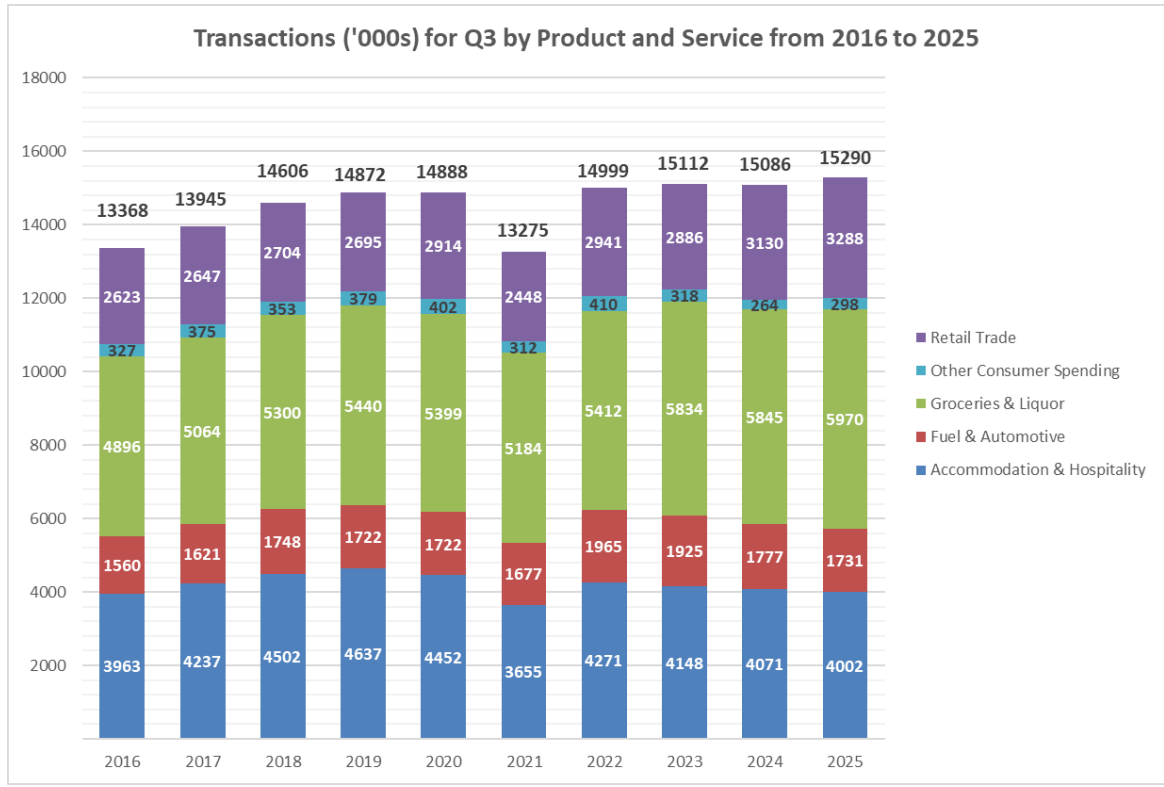


Chart 4 – Hamilton City No. Of Electronic Transactions ('000) by Product and Service Category 2016 to Sept 2025



District Plan Zone – Central City Zone

Table 1 – Sept Quarter-Card Spending (\$m) by sector for Central City Zone

Sum of Spend	Category					Grand Total
Years	Accommodation & Hospitality	Retail Trade	Fuel & Automotive	Groceries & Liquor	Other Consumer Spending	Grand Total
2016	\$27.6	\$46.0	\$11.6	\$66.4	\$6.6	\$158.3
2017	\$29.0	\$44.8	\$12.1	\$67.7	\$8.1	\$161.8
2018	\$31.5	\$45.1	\$12.9	\$68.1	\$8.6	\$166.2
2019	\$33.3	\$43.6	\$11.2	\$64.7	\$8.0	\$160.7
2020	\$28.8	\$47.9	\$10.3	\$67.2	\$5.7	\$159.9
2021	\$24.1	\$42.3	\$10.9	\$68.7	\$3.7	\$149.8
2022	\$32.3	\$51.5	\$16.6	\$71.9	\$6.4	\$178.6
2023	\$37.4	\$49.0	\$20.4	\$85.0	\$4.3	\$196.0
2024	\$36.5	\$46.2	\$19.0	\$85.6	\$3.5	\$190.8
2025	\$33.7	\$49.4	\$18.1	\$92.7	\$4.1	\$198.0

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

Sum of Spend	Category					Grand Total
Years	Accommodation & Hospitality	Retail Trade	Fuel & Automotive	Groceries & Liquor	Other Consumer Spending	Grand Total
2016						
2017	5.2%	-2.5%	4.0%	2.0%	22.3%	2.2%
2018	8.4%	0.6%	6.6%	0.6%	5.4%	2.7%
2019	5.7%	-3.4%	-13.1%	-5.0%	-6.6%	-3.3%
2020	-13.4%	10.0%	-8.0%	3.9%	-29.1%	-0.5%
2021	-16.3%	-11.7%	6.0%	2.2%	-35.1%	-6.4%
2022	33.8%	21.6%	51.8%	4.6%	73.6%	19.2%
2023	15.9%	-4.7%	22.8%	18.2%	-32.5%	9.8%
2024	-2.4%	-5.7%	-6.7%	0.7%	-17.9%	-2.7%
2025	-7.7%	6.8%	-4.7%	8.4%	16.8%	3.8%

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

Sum of Trans	Category					Grand Total	
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending		
2016	1098	241	1171	641	111	3262	
2017	1154	252	1196	636	135	3373	
2018	1232	251	1216	629	133	3461	
2019	1251	223	1152	599	135	3359	
2020	1104	190	1072	618	129	3113	
2021	884	190	1022	571	98	2764	
2022	1064	248	1082	707	142	3244	
2023	1076	311	1233	675	120	3415	
2024	1059	299	1278	681	83	3399	
2025	981	293	1343	735	86	3438	

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

Sum of Spend	Customer Origin								Grand Total	
Years	Auckland Region	Australia	Canterbury	Hamilton City	Rest of International	Rest of New Zealand	Wellington Region	Rest of Waikato		
2016	\$8.1	\$1.1	\$1.0	\$98.3	\$1.8	\$8.0	\$1.1	\$38.8	\$158.3	
2017	\$7.8	\$1.2	\$0.9	\$100.6	\$2.0	\$8.3	\$1.1	\$39.9	\$161.8	
2018	\$8.0	\$1.1	\$1.0	\$102.1	\$2.3	\$8.7	\$1.1	\$41.8	\$166.2	
2019	\$7.6	\$1.1	\$1.0	\$99.1	\$2.6	\$8.8	\$1.4	\$39.1	\$160.7	
2020	\$7.3	\$0.4	\$0.6	\$99.3	\$1.4	\$8.3	\$1.0	\$41.6	\$159.9	
2021	\$6.6	\$0.4	\$0.7	\$94.2	\$1.3	\$7.6	\$1.0	\$38.0	\$149.8	
2022	\$7.0	\$1.2	\$1.0	\$106.7	\$2.3	\$9.8	\$1.4	\$49.2	\$178.6	
2023	\$7.5	\$1.0	\$0.9	\$120.9	\$4.0	\$9.4	\$1.3	\$51.1	\$196.0	
2024	\$6.7	\$1.0	\$0.8	\$118.8	\$4.3	\$9.0	\$1.1	\$49.2	\$190.8	
2025	\$7.6	\$0.9	\$0.9	\$124.1	\$6.1	\$8.7	\$0.9	\$48.8	\$198.0	

Table 2 – Sept 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	Total	
2016										
2017	-3.2%	10.4%	-16.0%	2.3%	12.7%	3.9%	-0.2%	2.8%	2.2%	
2018	2.2%	-10.8%	12.9%	1.5%	18.2%	4.5%	2.3%	4.7%	2.7%	
2019	-4.4%	2.1%	-2.3%	-2.9%	12.1%	1.3%	23.1%	-6.6%	-3.3%	
2020	-4.1%	-65.3%	-32.9%	0.1%	-45.0%	-6.3%	-24.6%	6.4%	-0.5%	
2021	-9.6%	2.1%	12.4%	-5.1%	-11.4%	-8.2%	-5.2%	-8.6%	-6.4%	
2022	6.4%	195.6%	40.6%	13.3%	79.8%	28.4%	41.1%	29.4%	19.2%	
2023	6.1%	-17.3%	-12.3%	13.3%	76.4%	-4.0%	-7.7%	3.9%	9.8%	
2024	-10.8%	2.4%	-6.5%	-1.8%	5.2%	-3.7%	-16.8%	-3.7%	-2.7%	
2025	13.9%	-8.8%	5.7%	4.5%	42.7%	-3.2%	-11.2%	-0.8%	3.8%	

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

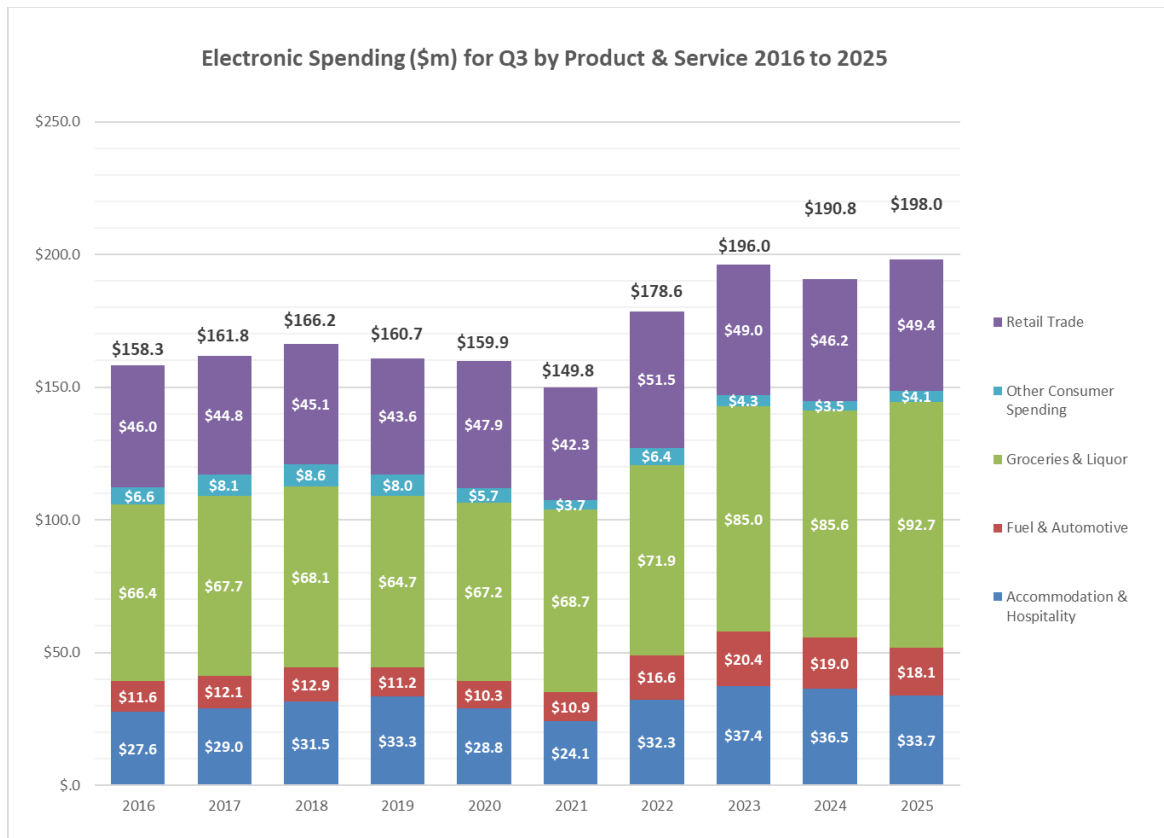


Chart 2 – Percentage of Hamilton CBD Electronic Spending by Product and Service Category 2016 to Sept 2025

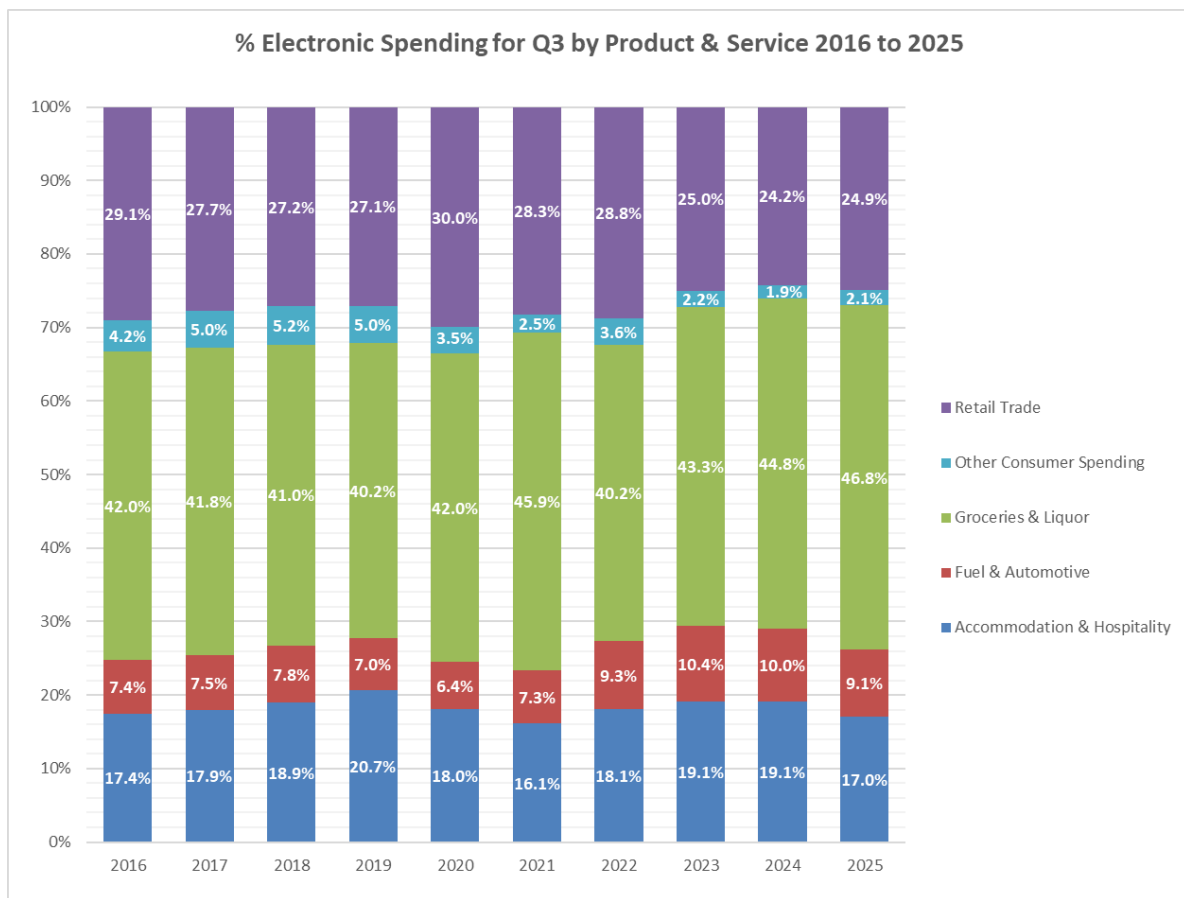


Chart 3 – Hamilton CBD Merchant Count by Product and Service Category 2016 to Sept 2025

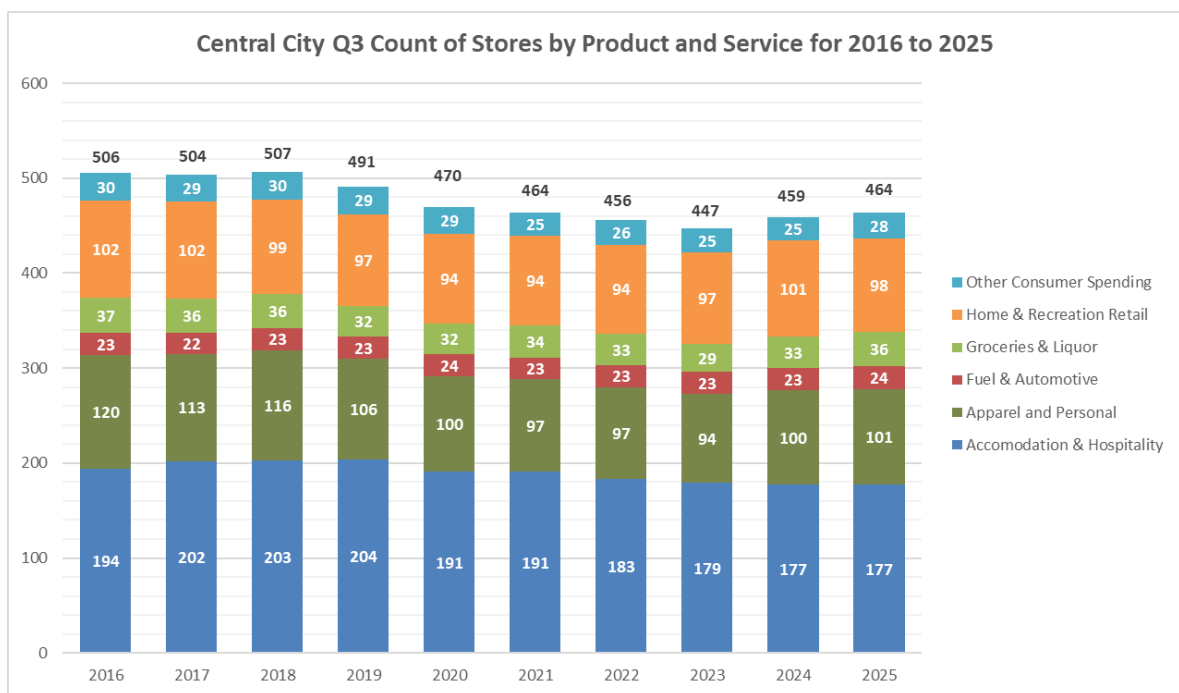


Chart 4 – Hamilton CBD No. Of Electronic Transactions ('000) by Product and Service Category 2016 to Sept 2025

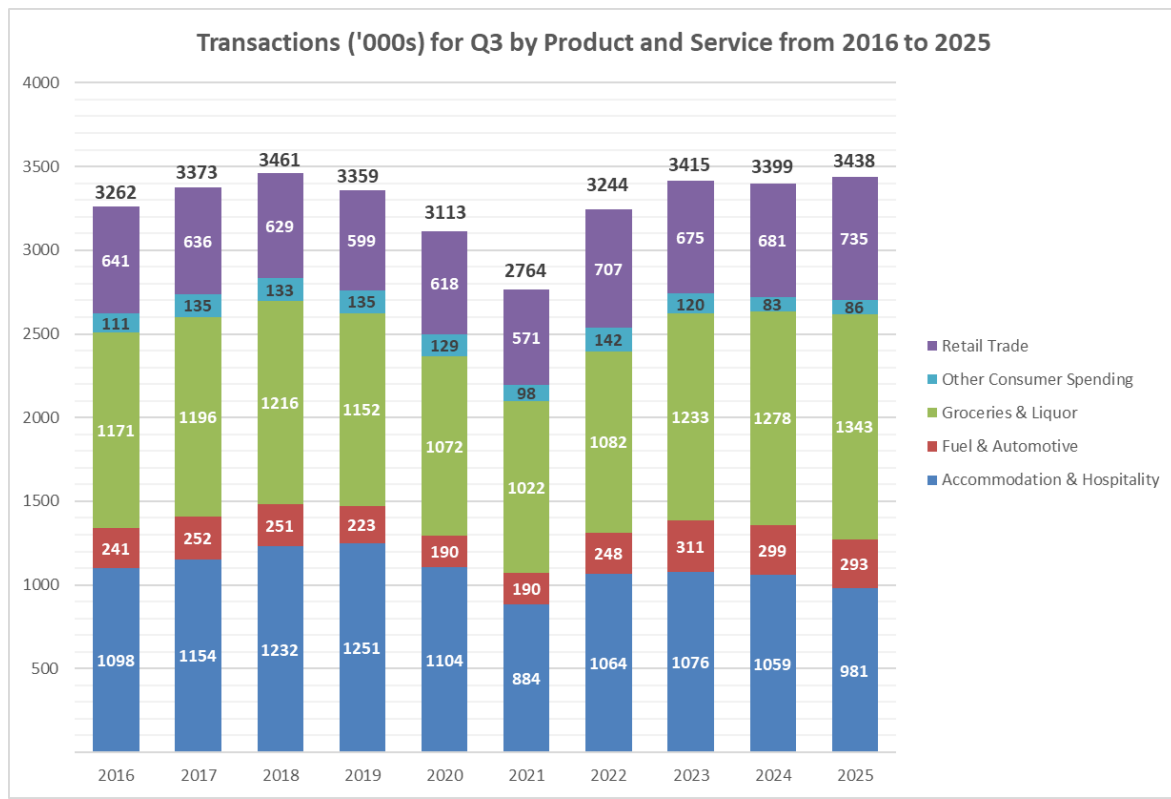


Chart 5 – Hamilton CBD Average Spending per Transaction by Product and Service Category 2016 to Sept 2025

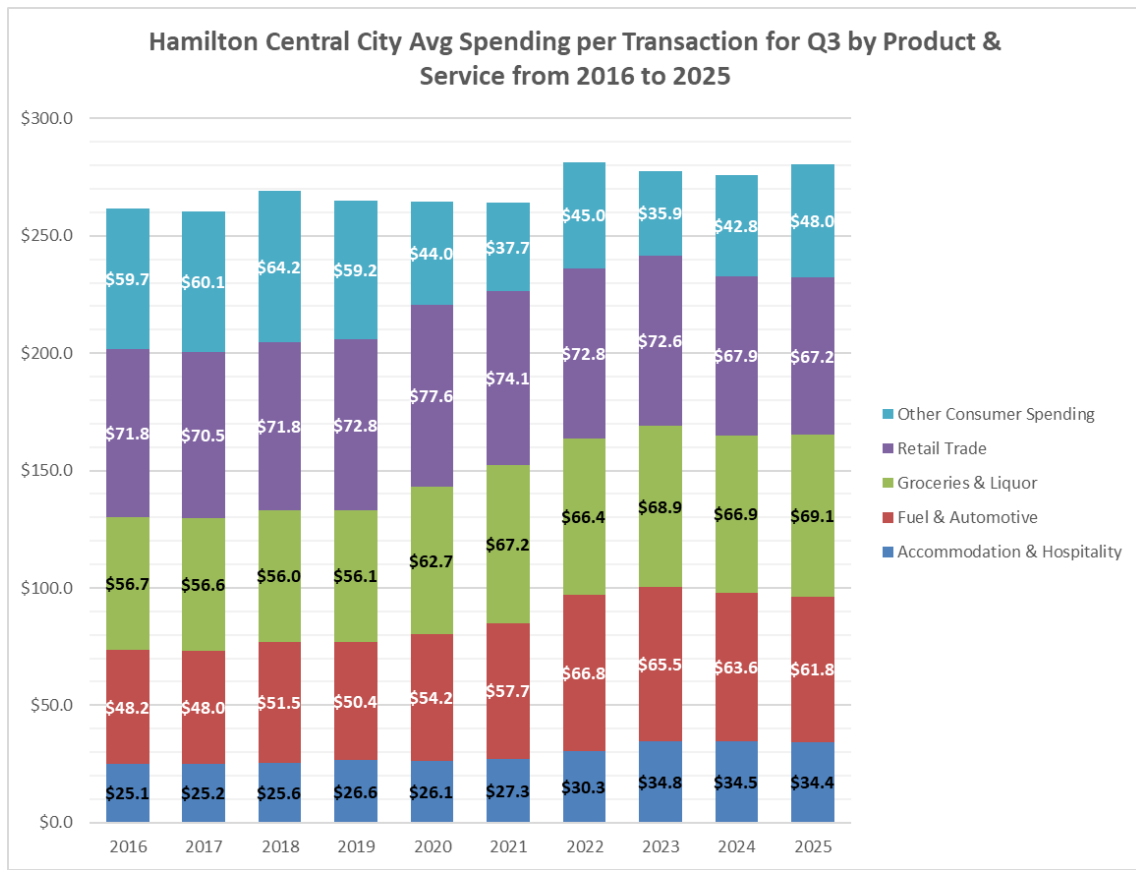


Chart 6 –Value (\$m) of Hamilton CBD Electronic Spending by Customer Origin Sept 2025

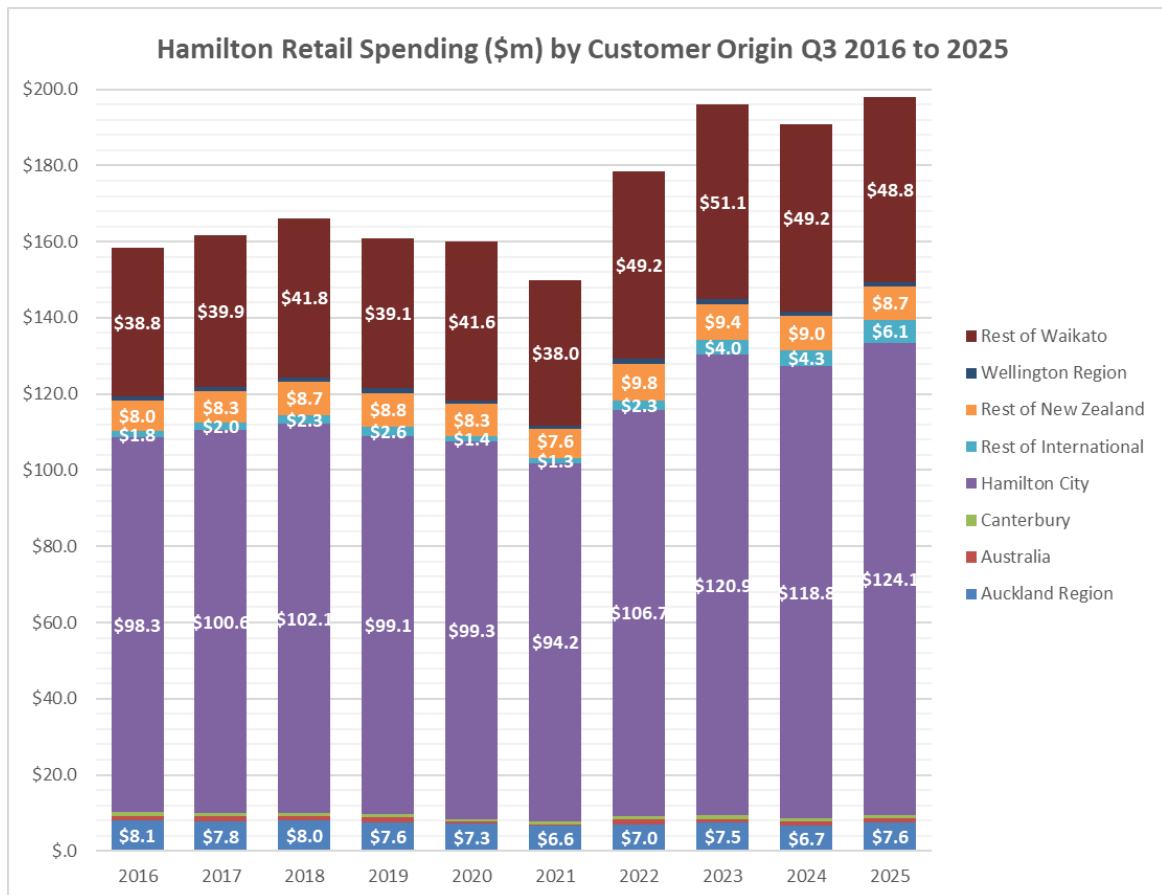


Chart 7 –Value (\$m) of Hamilton CBD Electronic Spending by Customer Origin 2016 to Sept 2025

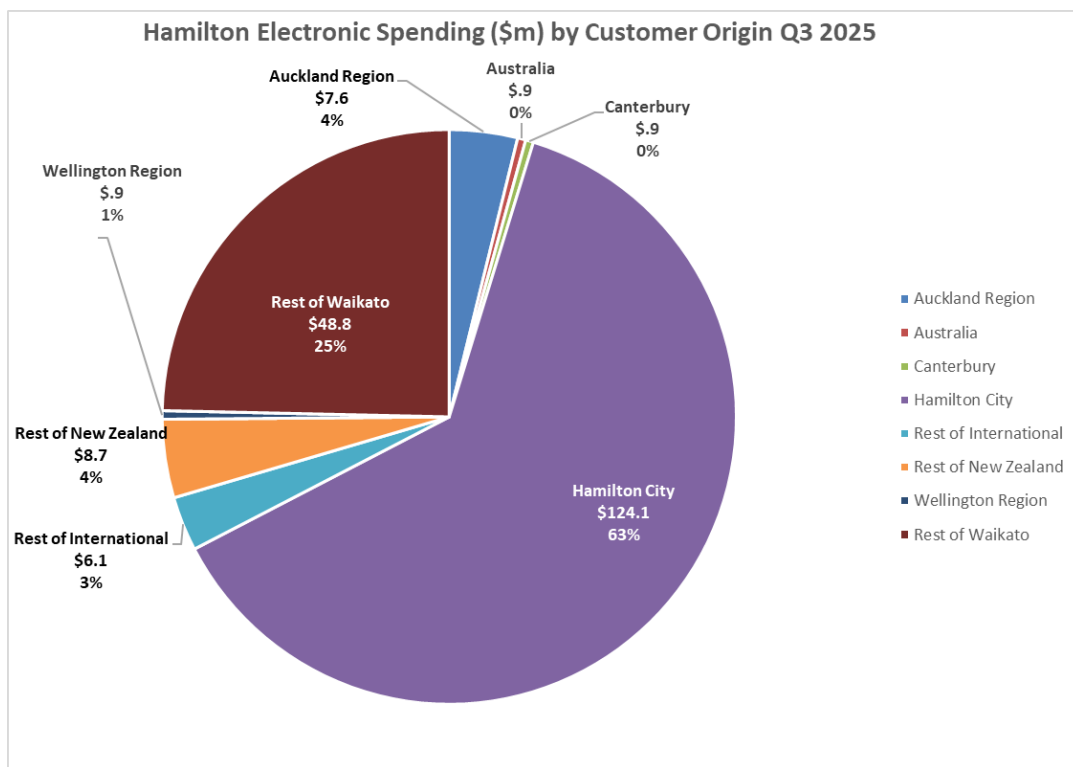
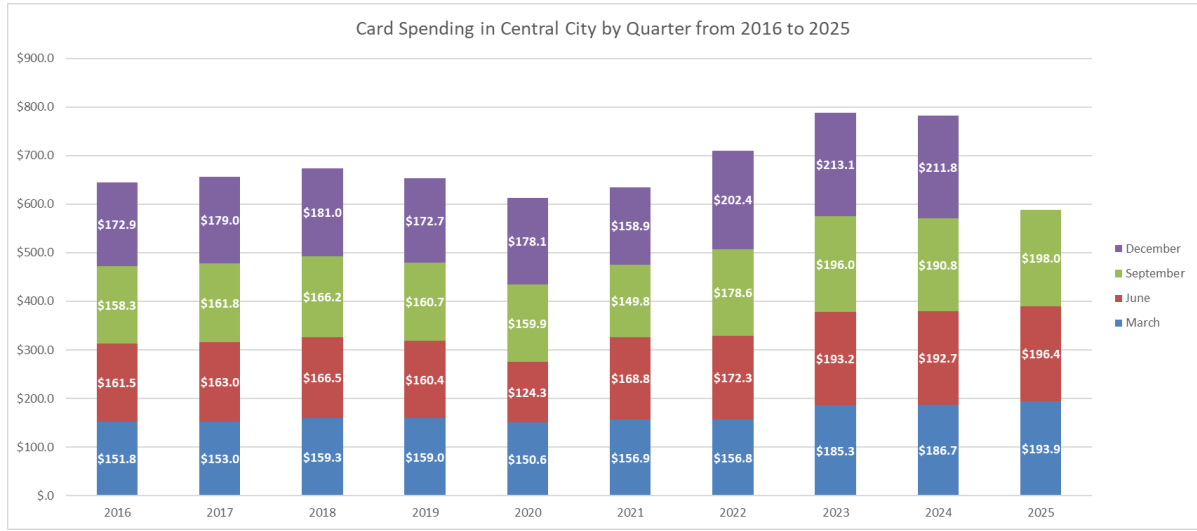


Chart 8 –Card Spending in Central City by Quarter from 2016 to Sept 2025



District Plan Zone - Commercial Fringe

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

Sum of Spend	Category	Accommodation & Hospitality	Retail Trade	Fuel & Automotive	Groceries & Liquor	Other Consumer Spending	Grand Total
2016		\$2.2	\$2.2	\$3.3	\$1.4	\$2.4	\$6.4
2017		\$2.2	\$2.8	\$5.5	\$1.6	\$3.0	\$7.2
2018		\$3.1	\$3.4	\$5.5	\$2.0	\$1.6	\$7.3
2019		\$3.0	\$3.6	\$4.4	\$2.1	\$1.5	\$6.8
2020		\$3.6	\$3.3	\$4.4	\$2.1	\$1.4	\$7.4
2021		\$3.5	\$3.3	\$4.4	\$2.0	\$1.4	\$6.4
2022		\$3.6	\$3.3	\$4.4	\$2.0	\$1.4	\$6.4
2023		\$3.6	\$3.3	\$4.4	\$2.0	\$1.4	\$6.4
2024		\$3.6	\$3.3	\$4.4	\$2.0	\$1.4	\$6.4
2025		\$3.6	\$3.3	\$4.4	\$2.0	\$1.4	\$6.4

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

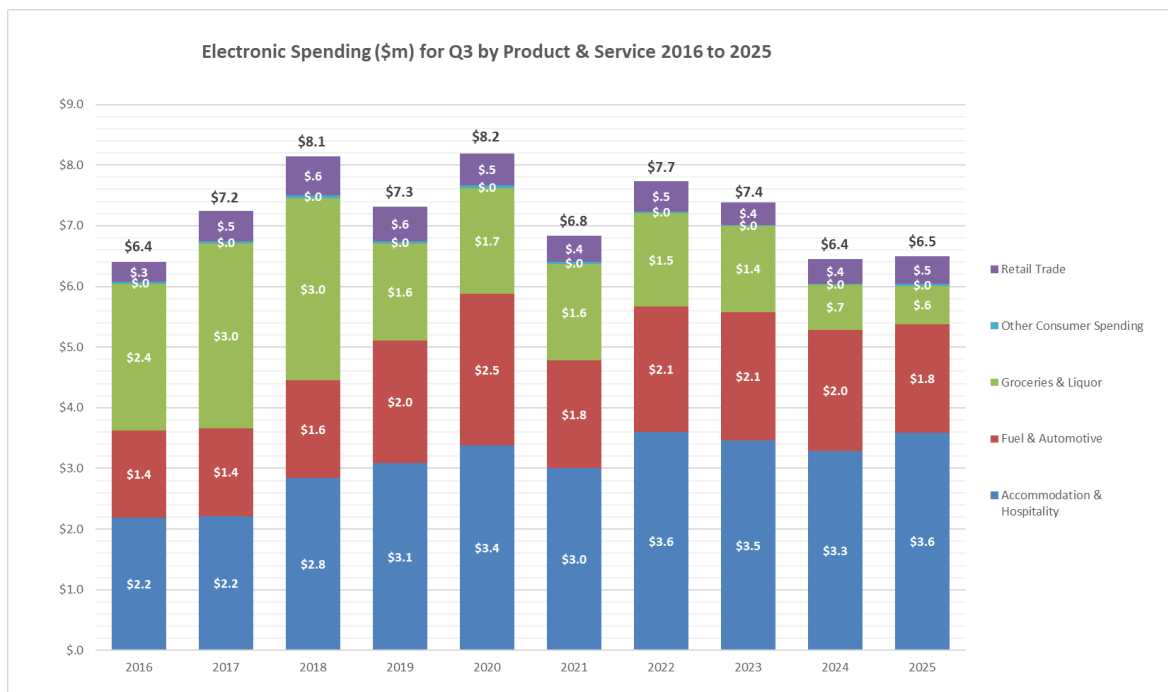
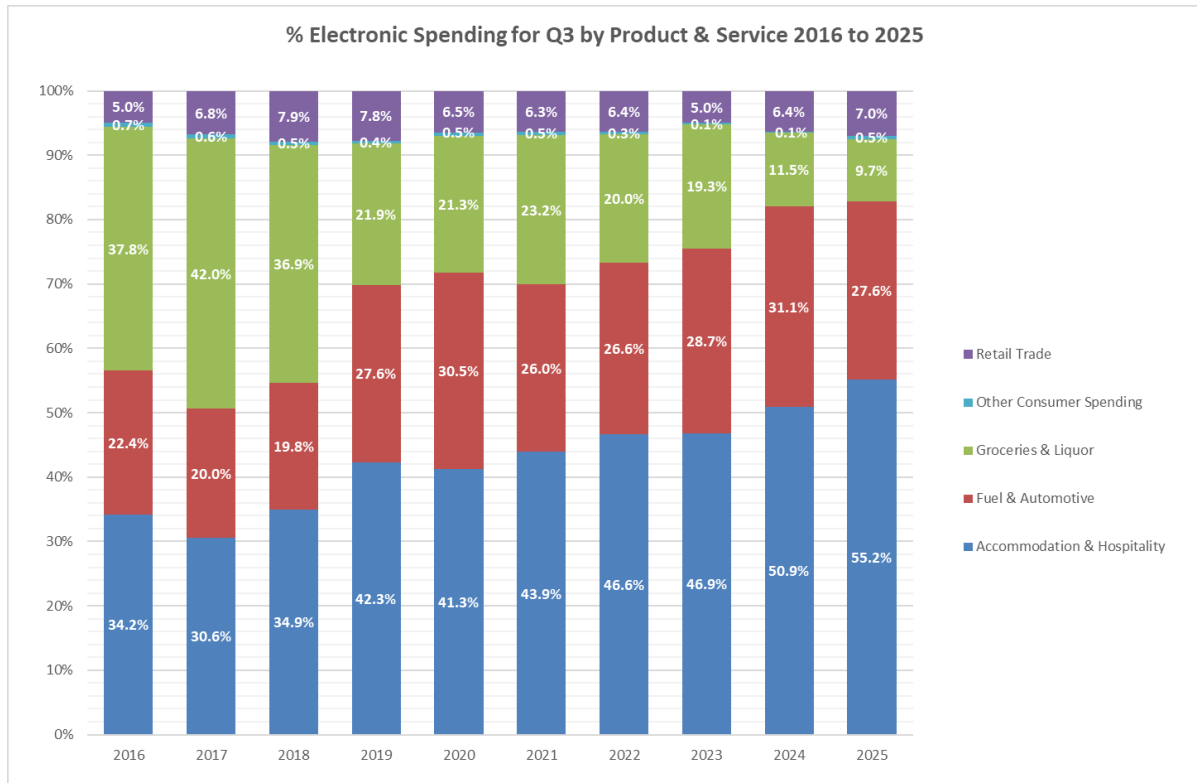


Chart 2 – Percentage of Commercial Fringe Electronic Spending by Product and Service Category 2016 to Sept 2025



District Plan Zone - Events Facilities Fringe

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

Sum of Spend	Category	Retail Trade	Fuel & Automotive	Groceries & Liquor	Other Consumer Spending	Grand Total
Years	Accommodation & Hospitality					
2016	\$1.5	\$3.6	\$4.2	\$4.4	\$1.5	\$10.5
2017	\$1.4	\$3.8	\$4.3	\$4.4	\$2.3	\$12.0
2018	\$1.4	\$3.6	\$4.5	\$5.5	\$2.2	\$11.8
2019	\$1.6	\$4.3	\$4.5	\$5.5	\$2.2	\$13.0
2020	\$1.7	\$5.6	\$4.8	\$5.6	\$2.7	\$15.2
2021	\$1.5	\$5.0	\$4.5	\$5.5	\$2.0	\$13.5
2022	\$2.1	\$5.4	\$4.7	\$5.5	\$2.4	\$15.2
2023	\$1.2	\$5.5	\$4.6	\$5.4	\$2.2	\$13.9
2024	\$5.5	\$5.1	\$4.6		\$2.0	\$12.1
2025	\$5.4	\$5.0	\$4.6		\$2.0	\$12.1

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

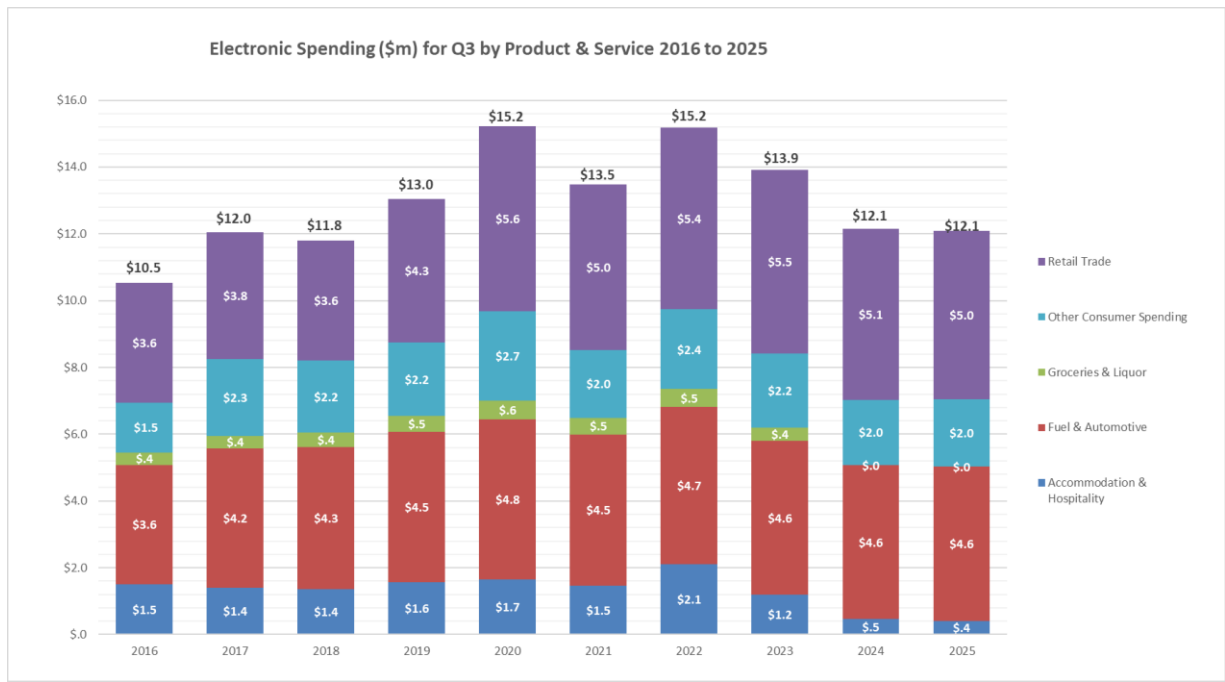
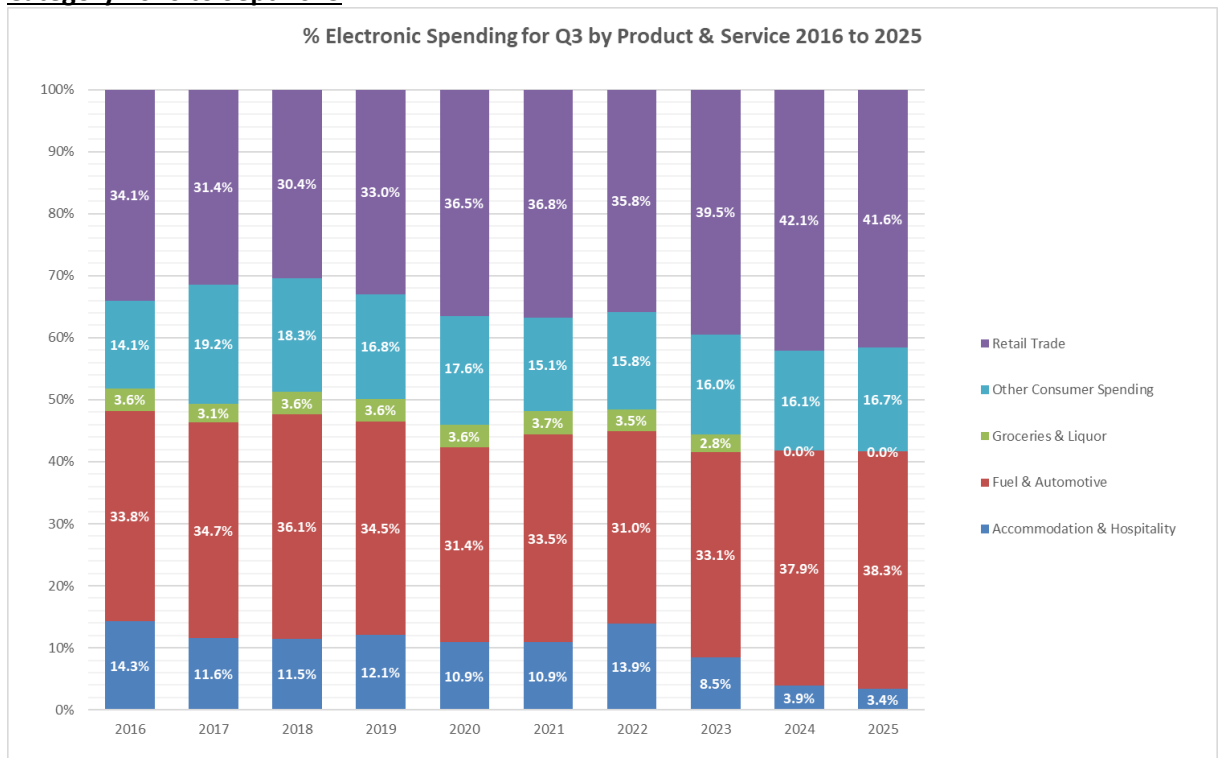


Chart 2 – Percentage of Events Facilities Fringe Electronic Spending by Product and Service Category 2016 to Sept 2025



District Plan Zone - Sub-Regional Centre (Chartwell and The Base)

Table 1 – Sept Quarter-Card Spending (\$m) for Sub-Regional Centre by Product and Service Category 2016 to Sept 2025

Sum of Spend	Category					
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016		\$9.0	\$7.7	\$8.5	\$77.5	\$99.1
2017		\$9.2	\$2.2	\$8.7	\$72.4	\$96.0
2018		\$9.7	\$2.6	\$7.8	\$73.7	\$97.1
2019		\$9.8	\$2.3	\$7.3	\$77.5	\$100.8
2020		\$10.0	\$1.8	\$6.5	\$86.6	\$106.3
2021		\$8.5	\$2.0	\$7.0	\$72.0	\$90.7
2022		\$10.5	\$2.4	\$7.2	\$89.0	\$113.6
2023		\$11.2	\$2.5	\$8.1	\$87.4	\$113.5
2024		\$10.7	\$2.4	\$7.9	\$89.9	\$114.1
2025		\$11.2	\$2.7	\$8.2	\$92.7	\$118.8

Chart 1 – Value (\$m) of Sub-Regional Centre Electronic Spending by Product and Service Category 2016 to Sept 2025

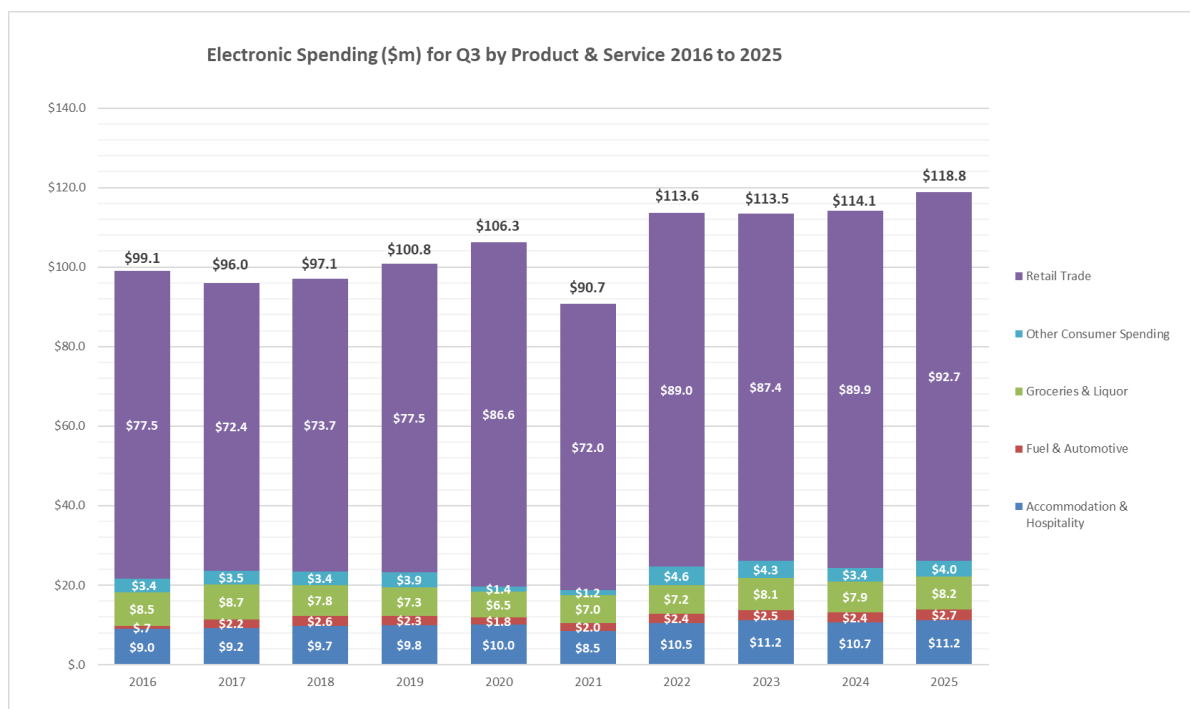
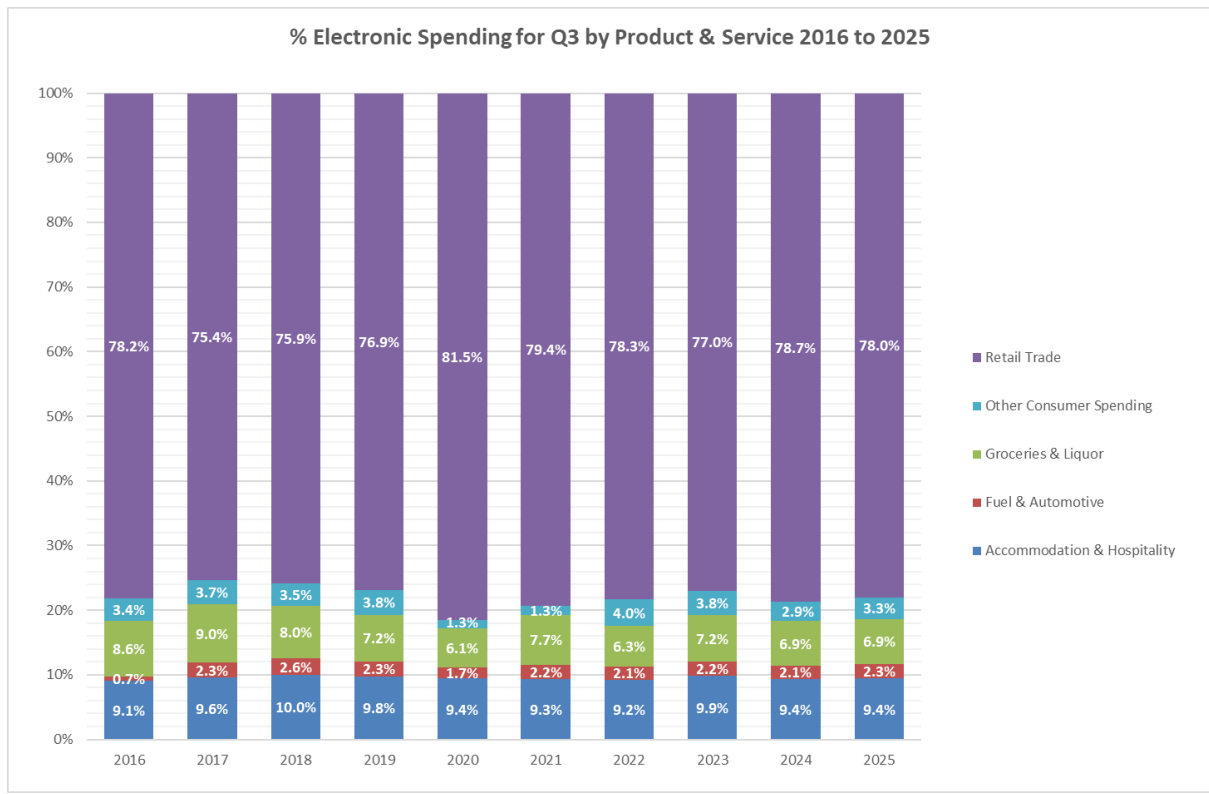


Chart 2 – Percentage of Sub-Regional Centre Electronic Spending by Product and Service Category 2016 to Sept 2025



District Plan Zone - Large Format Retail

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

Sum of Spend	Category	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
Years	Accommodation & Hospitality					
2016	\$1.4	\$3.0	\$19.2	\$24.0	\$4	\$48.1
2017	\$1.3	\$2.8	\$19.0	\$22.9	\$5.5	\$46.4
2018	\$1.1	\$3.0	\$18.7	\$22.8	\$5.5	\$46.1
2019	\$1.3	\$3.5	\$18.4	\$23.6	\$5.5	\$47.3
2020	\$1.4	\$4.3	\$17.6	\$26.3	\$8	\$50.3
2021	\$1.2	\$6.4	\$19.1	\$22.3	\$8	\$49.7
2022	\$1.5	\$16.0	\$19.3	\$23.3	\$9	\$61.1
2023	\$1.3	\$14.9	\$22.5	\$21.8	\$7	\$61.2
2024	\$1.1	\$13.5	\$22.9	\$20.8	\$7	\$58.9
2025	\$5.9	\$13.4	\$24.4	\$23.9	\$8	\$63.4

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

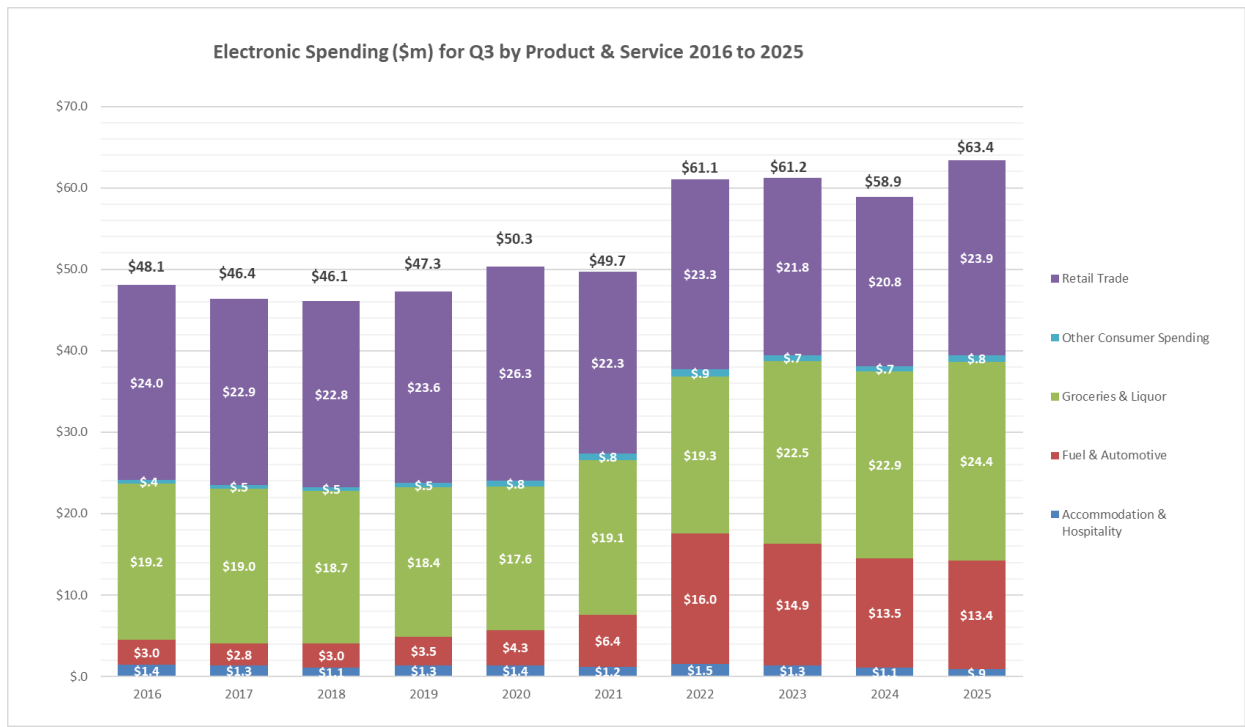
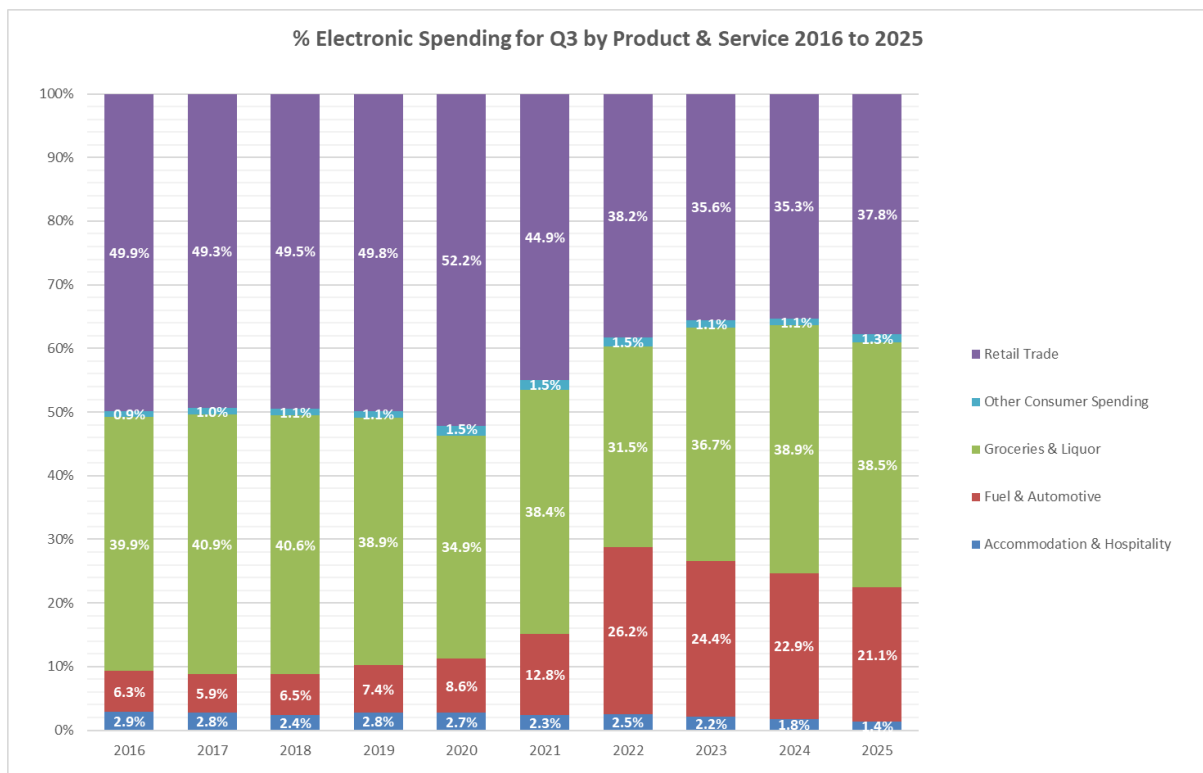


Chart 2 – Percentage of Large Format Retail Electronic Spending by Product and Service Category 2016 to Sept 2025



District Plan Zone - Suburban Centre

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

Sum of Spend	Category	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
Years	Accommodation & Hospitality					
2016	\$14.9	\$17.7	\$41.7	\$9.7	\$9.9	\$84.9
2017	\$16.3	\$18.8	\$45.6	\$10.1	\$9.9	\$91.7
2018	\$17.2	\$20.5	\$47.1	\$9.8	\$9.9	\$95.6
2019	\$18.0	\$19.8	\$50.0	\$10.5	\$10.0	\$99.3
2020	\$19.0	\$16.2	\$49.4	\$11.9	\$11.1	\$97.7
2021	\$16.4	\$15.7	\$51.8	\$10.2	\$9.9	\$95.1
2022	\$20.2	\$19.8	\$51.8	\$12.7	\$13.3	\$105.8
2023	\$20.3	\$19.4	\$61.9	\$12.8	\$12.6	\$115.6
2024	\$19.9	\$17.6	\$58.9	\$13.4	\$12.2	\$111.0
2025	\$20.1	\$18.2	\$62.6	\$14.9	\$11.1	\$116.9

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

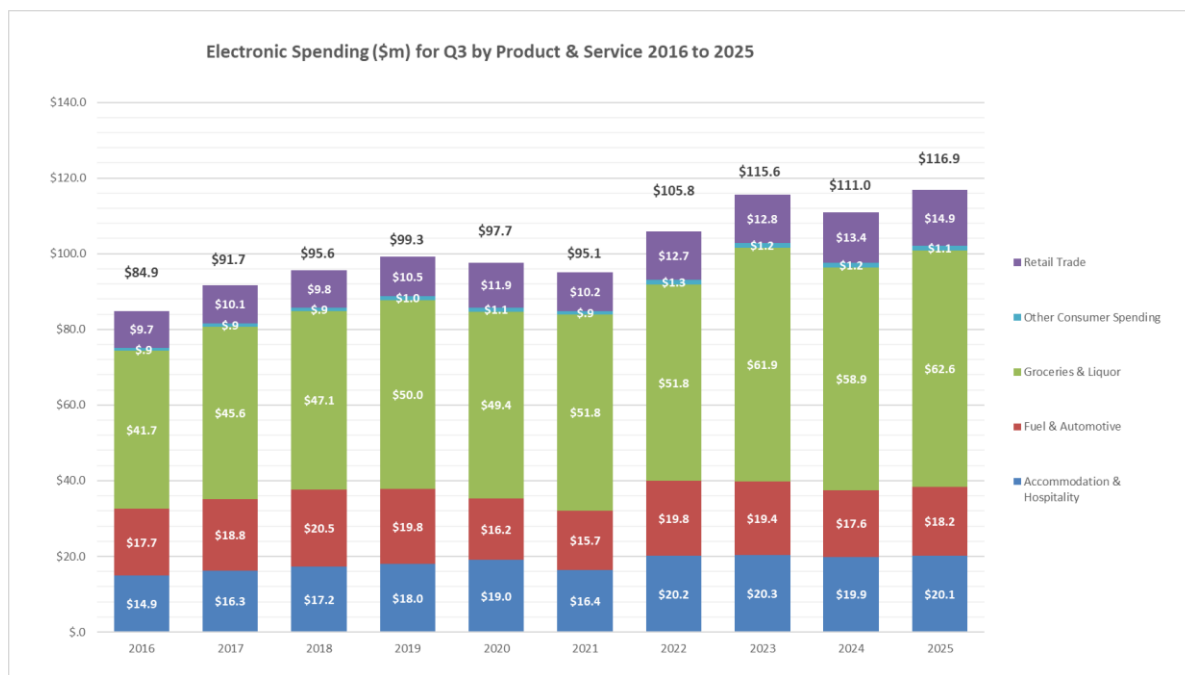
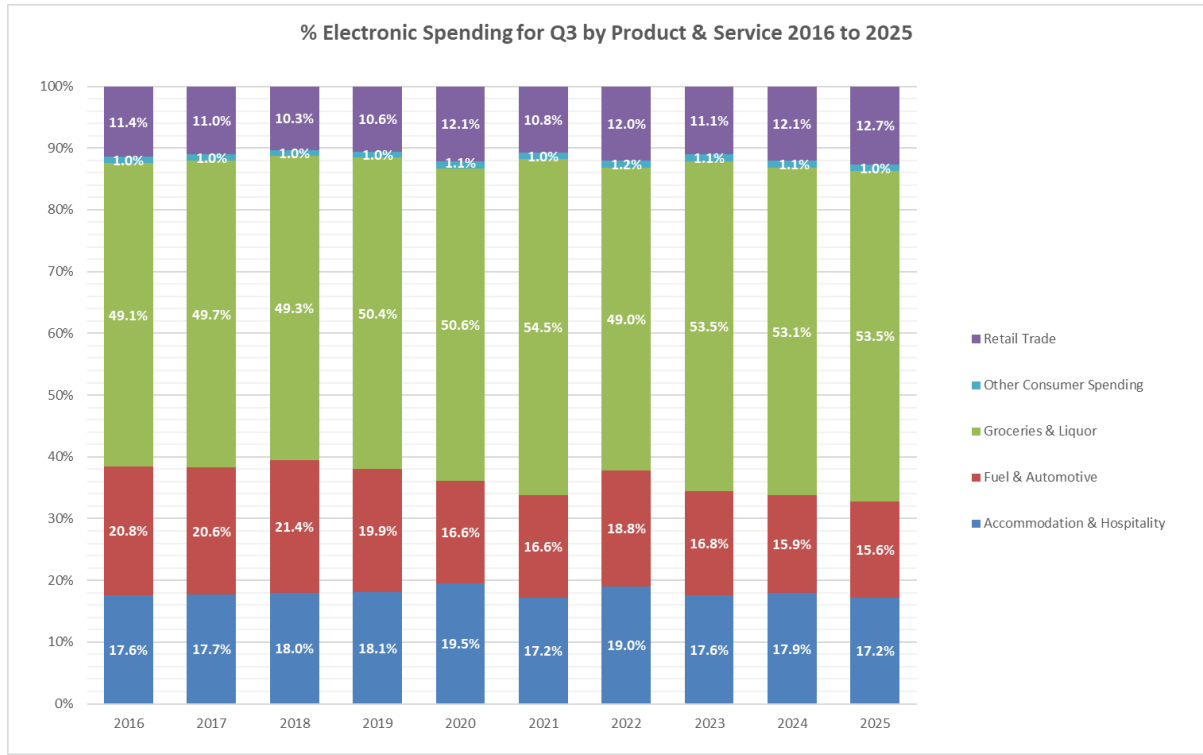


Chart 2 – Percentage of Suburban Centre Electronic Spending by Product and Service Category 2016 to Sept 2025



District Plan Zone - Neighbourhood Centre

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

Sum of Spend	Category	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
Years	Accommodation & Hospitality					
2016		\$7.3	\$5.3	\$16.3	\$3.8	\$33.0
2017		\$8.2	\$5.4	\$17.6	\$4.0	\$35.6
2018		\$9.2	\$7.0	\$19.9	\$4.2	\$40.5
2019		\$10.4	\$6.1	\$21.9	\$4.4	\$43.1
2020		\$11.0	\$8.3	\$26.1	\$4.6	\$50.5
2021		\$9.2	\$6.3	\$25.6	\$4.1	\$45.6
2022		\$11.1	\$12.1	\$26.6	\$4.9	\$55.2
2023		\$11.5	\$7.8	\$28.1	\$5.5	\$53.3
2024		\$10.8	\$7.4	\$27.1	\$6.5	\$52.1
2025		\$11.2	\$6.3	\$27.3	\$6.1	\$51.3

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

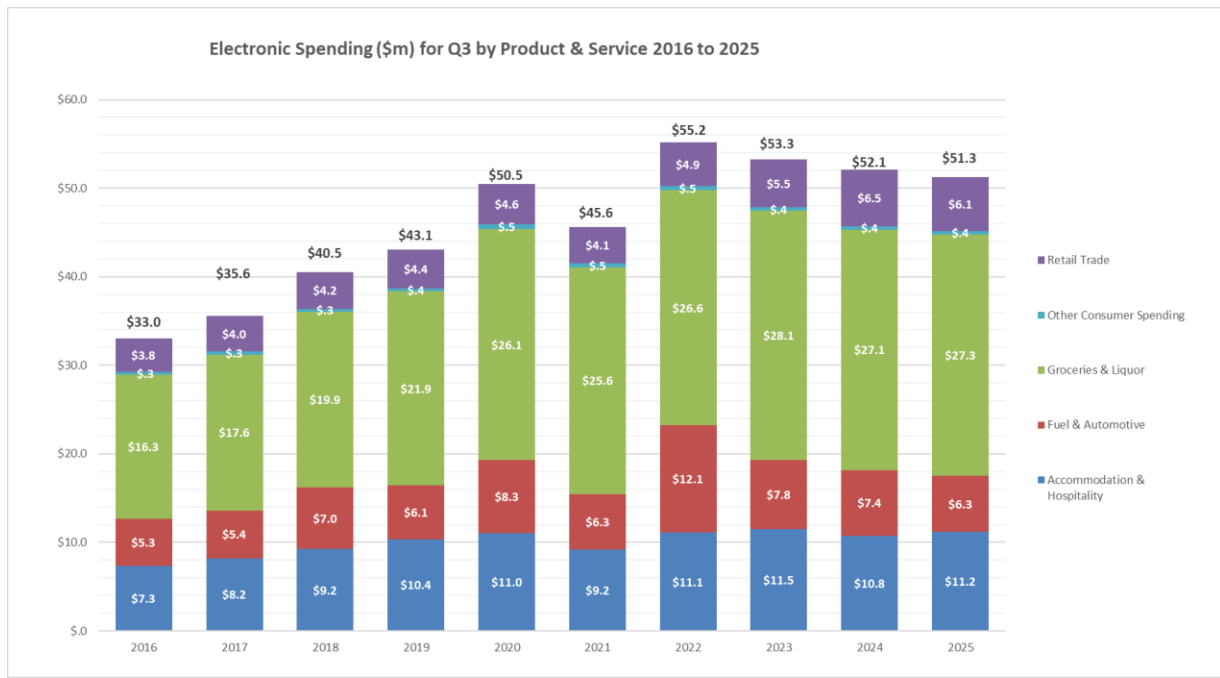
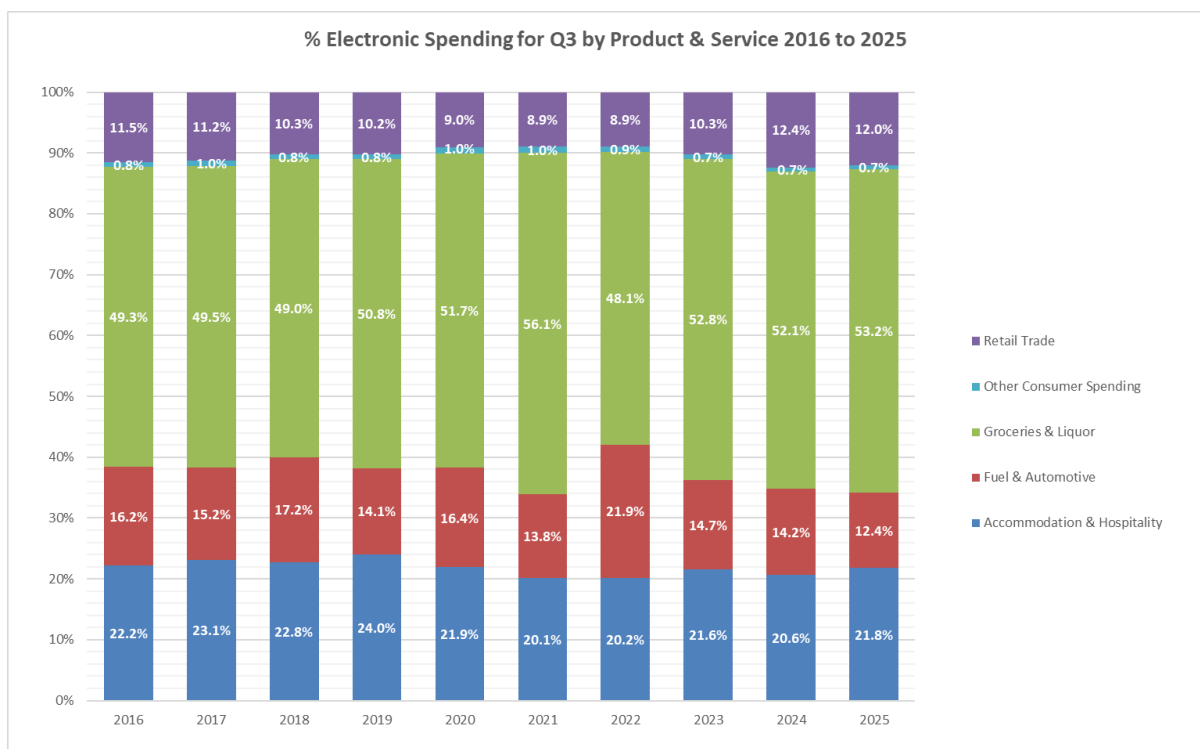


Chart 2 – Percentage of Neighbourhood Centre Electronic Spending by Product and Service Category 2016 to Sept 2025



District Plan Zone - Frankton Commercial Fringe

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

Sum of Spend Years	Category	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending	Grand Total
2016	Accommodation & Hospitality	\$1.3	\$1.9	\$2.9	\$2.0	\$8.1
2017		\$1.4	\$1.8	\$2.7	\$2.2	\$8.1
2018		\$1.7	\$1.9	\$2.6	\$2.9	\$8.1
2019		\$1.6	\$1.7	\$2.5	\$2.7	\$7.7
2020		\$1.6	\$2.1	\$2.5	\$2.5	\$7.9
2021		\$1.3	\$1.8	\$2.4	\$2.0	\$6.5
2022		\$1.8	\$2.2	\$2.1	\$2.4	\$7.5
2023		\$1.8	\$2.0	\$1.9	\$2.3	\$7.0
2024		\$1.8	\$2.1	\$2.0	\$2.2	\$7.1
2025		\$1.8	\$1.9	\$1.7	\$2.4	\$6.8

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

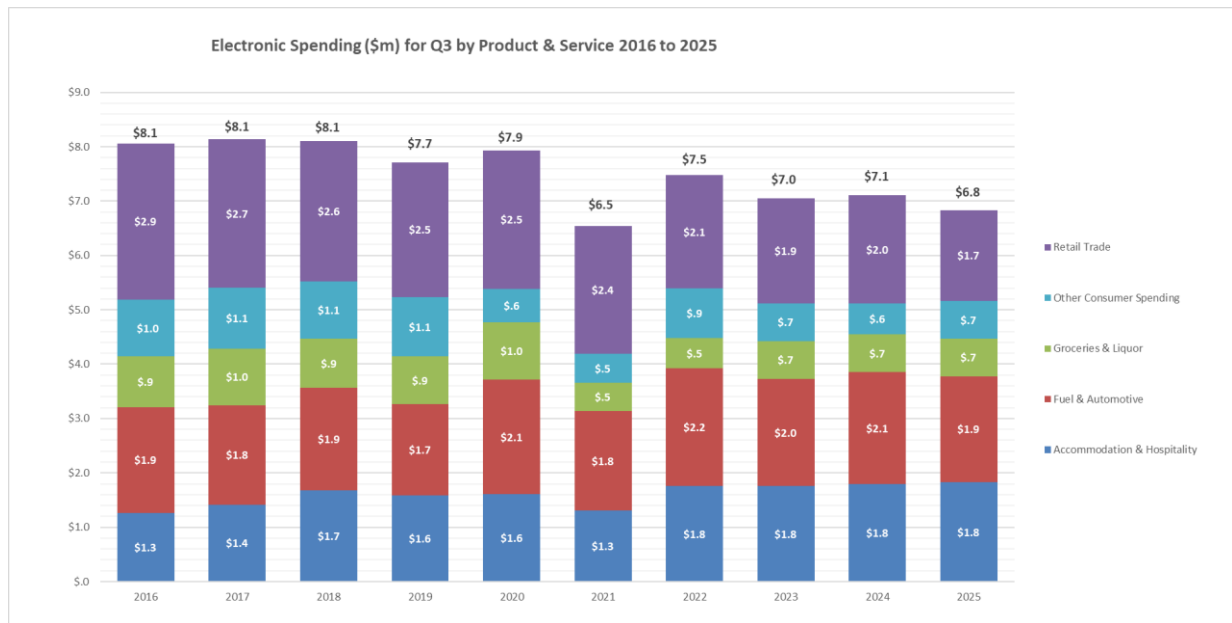
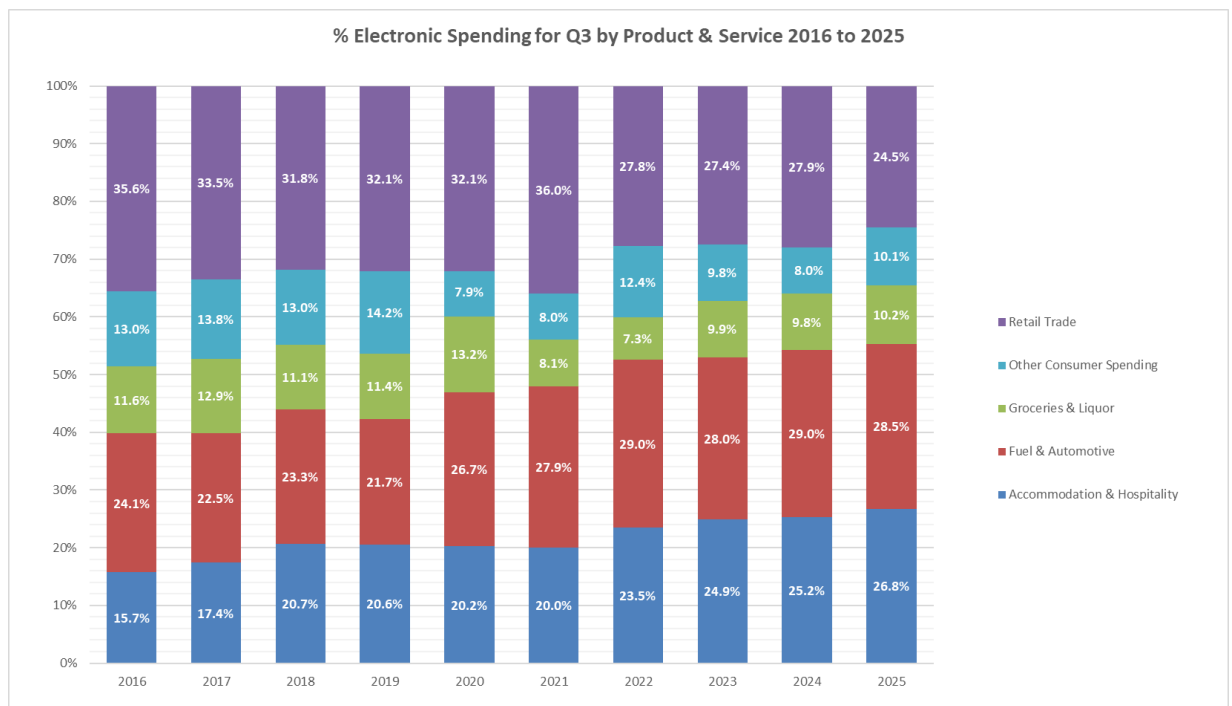


Chart 2 – Percentage of Frankton Commercial Electronic Spending by Product and Service Category 2016 to Sept 2025



District Plan Zone – Rest of Hamilton

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

Sum of Spend	Category					Grand Total	
Years	Accommodation & Hospitality	Fuel & Automotive	Groceries & Liquor	Retail Trade	Other Consumer Spending		
2016	\$15.7	\$34.8	\$28.2	\$24.5	\$5.4	\$108.6	
2017	\$17.7	\$35.9	\$29.8	\$30.9	\$5.8	\$120.1	
2018	\$19.6	\$44.7	\$32.2	\$33.4	\$6.0	\$135.8	
2019	\$22.0	\$46.3	\$33.4	\$29.6	\$6.2	\$137.6	
2020	\$20.2	\$45.3	\$40.5	\$39.7	\$4.8	\$150.4	
2021	\$18.5	\$47.8	\$41.2	\$33.9	\$3.6	\$145.0	
2022	\$24.6	\$59.5	\$41.1	\$36.4	\$5.6	\$167.2	
2023	\$23.8	\$55.2	\$47.1	\$40.8	\$5.4	\$172.3	
2024	\$24.1	\$48.2	\$47.3	\$42.5	\$5.4	\$167.5	
2025	\$24.1	\$45.1	\$49.8	\$42.9	\$6.3	\$168.2	

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

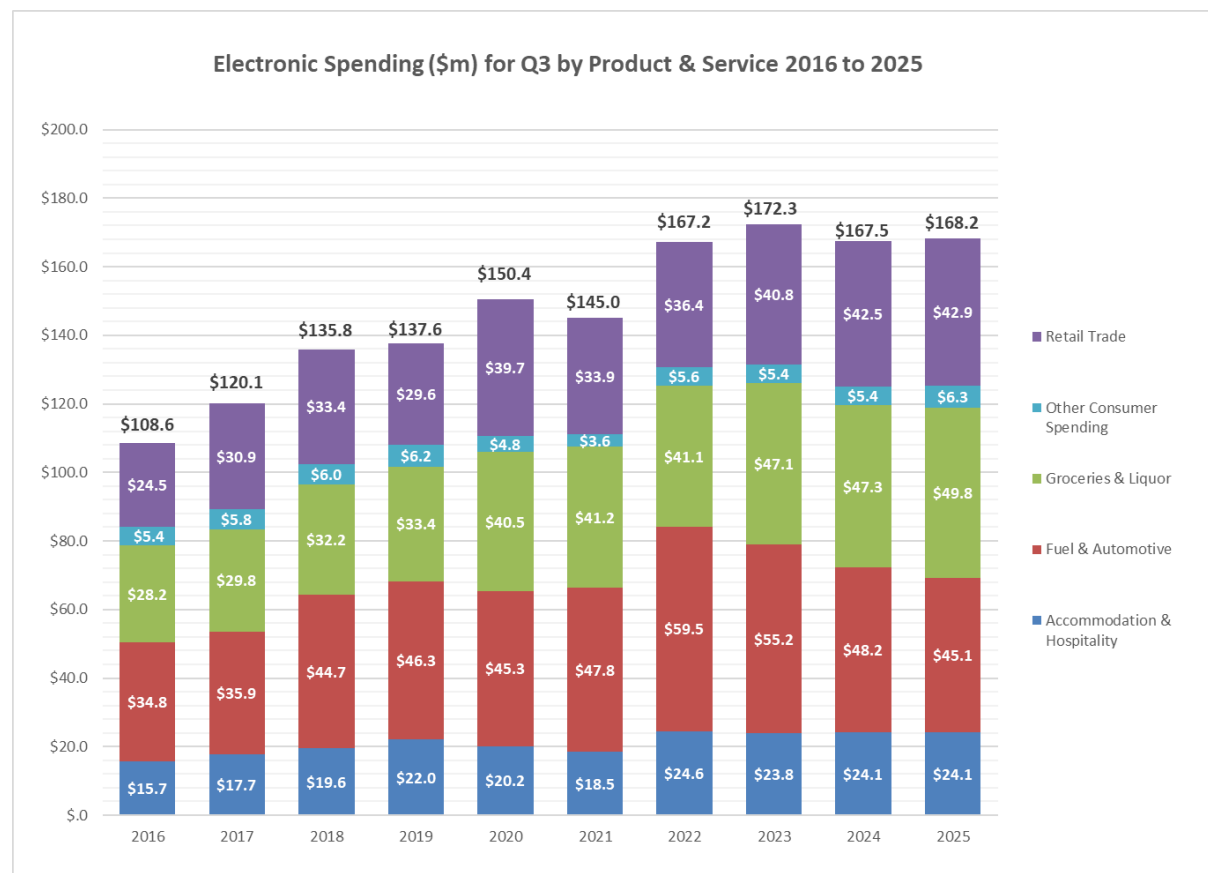


Chart 2 – Percentage of Rest of Hamilton Electronic Spending by Product and Service Category 2016 to Sept 2025

% Electronic Spending for Q3 by Product & Service 2016 to 2025

