DESTINATION SYDNEY SURROUNDS NORTH

CREDIT CARD VISITOR TREND DATA

Annual Spend | last 12 months to December 2025

Source: Australian Bank Transaction Data

Destination Sydney Surrounds North

LEGEND ■ All Visitors ■ Australian Average Population

INDIVIDUAL LGAs

Category	Monthly			Annual (Last 12 months up to December 2025)			
	Spend	% Change vs last year		Spend	vs previous 12 months	Affinity	Penetration
		Spend Location	Average Destination				
Total	**$108.7M**	↑ 3.6%	↑ 3.0%	**$878.1M**	↑ 2.4%		
Discretionary Retail	**$27.5M**	↑ 0.8%	↑ 3.2%	**$200.1M**	↑ 1.7%	0.77x	25.8%
Other Discretionary Retail	$15.6M	↓ -0.7%	↑ 3.5%	$124.8M	↑ 0.7%	0.70x	19.0%
Department Stores, Clothing & Accessories	$11.9M	↑ 2.9%	↑ 2.7%	$75.2M	↑ 3.5%	0.63x	14.5%
Tourism and Entertainment	**$24.2M**	↑ 5.1%	↑ 4.9%	**$210.9M**	↑ 7.7%	0.96x	69.7%
Takeaway and Fast Food Outlets	$8.2M	↑ 4.2%	↑ 6.7%	$72.2M	↑ 5.7%	0.92x	49.3%
Restaurants	$7.4M	↑ 14.4%	↑ 8.8%	$60.6M	↑ 17.1%	0.79x	25.1%
Pubs, Taverns and Bars	$3.8M	↓ -7.5%	↑ 3.6%	$34.8M	↑ 8.3%	0.68x	13.2%
Attractions, Events and Recreation	$2.5M	↑ 21.6%	↓ -1.7%	$21.1M	→ 0.0%	0.64x	9.5%
Cafes	$2.3M	↓ -8.6%	↑ 3.3%	$21.8M	↓ -1.5%	0.68x	14.3%
Breweries and Wineries	$41K	↑ 11.7%	↓ -9.4%	$351K	↓ -6.5%		
Food Retailing	**$22.6M**	↑ 1.3%	↑ 0.9%	**$169.2M**	↑ 3.9%	0.83x	33.6%
Supermarkets	$14.6M	↑ 1.2%	↑ 0.1%	$113.3M	↑ 4.2%	0.74x	21.9%
Groceries and Other Food Retailing	$8.0M	↑ 1.5%	↑ 2.5%	$55.9M	↑ 3.4%	0.76x	23.1%
Private Transport	**$11.9M**	↑ 3.3%	↓ -0.8%	**$109.6M**	↓ -0.2%	0.88x	39.4%
Accommodation - Online	**$7.6M**	↓ -7.9%	↑ 1.4%	**$53.9M**	↓ -2.7%	1.10x	6.6%
Accommodation - Instore	**$4.4M**	↑ 29.8%	↓ -1.8%	**$31.2M**	↓ -21.8%	0.66x	5.4%

Affinity is based on the proportion of the visitor customer group shopping with the category within the spend location over the proportion of all customers shopping with the category within the LGA for the static period. Spend and Penetration is based on aggregated spend and proportion of the visitor customer group shopping with the category within the spend location. Benchmark definition is based on Visitor Intermediary.

Category	Monthly			Annual (Last 12 months up to December 2025)			
	Spend	% Change vs last year		Spend	vs previous 12 months	Affinity	Penetration
		Spend Location	Average Destination				
Total	$34.5M	↑ 0.4%	↑ 3.0%	$353.6M	↑ 2.1%		
Tourism and Entertainment	$10.6M	↓ -7.6%	↑ 4.9%	$122.5M	↑ 0.4%	0.99x	75.4%
Breweries and Wineries	$2.7M	↓ -1.6%	↓ -9.4%	$32.5M	↓ -1.2%	1.02x	20.6%
Restaurants	$2.5M	↓ -7.8%	↑ 8.8%	$30.1M	↑ 4.0%	0.92x	26.4%
Pubs, Taverns and Bars	$2.2M	↓ -1.2%	↑ 3.6%	$24.6M	↑ 5.6%	0.92x	26.1%
Takeaway and Fast Food Outlets	$1.8M	↓ -5.8%	↑ 6.7%	$17.0M	↓ -3.2%	0.90x	28.0%
Attractions, Events and Recreation	$1.1M	↓ -29.7%	↓ -1.7%	$13.1M	↓ -8.6%	0.93x	14.1%
Cafes	$364K	↓ -9.1%	↑ 3.3%	$5.1M	↑ 3.0%	0.81x	9.9%
Food Retailing	$8.0M	↑ 10.1%	↑ 0.9%	$76.2M	↑ 7.5%	0.93x	40.7%
Supermarkets	$5.1M	↑ 8.2%	↑ 0.1%	$49.1M	↑ 8.8%	0.83x	19.6%
Groceries and Other Food Retailing	$3.0M	↑ 13.4%	↑ 2.5%	$27.1M	↑ 5.3%	0.91x	30.6%
Private Transport	$3.9M	↓ -10.9%	↓ -0.8%	$44.0M	↓ -8.8%	0.88x	26.4%
Accommodation - Instore	$3.8M	↑ 3.6%	↓ -1.8%	$30.2M	↓ -7.3%	0.95x	13.8%
Discretionary Retail	$3.0M	↑ 8.0%	↑ 3.2%	$27.7M	↑ 4.0%	0.79x	15.7%
Other Discretionary Retail	$2.2M	↑ 17.2%	↑ 3.5%	$20.7M	↑ 6.1%	0.72x	11.5%
Department Stores, Clothing & Accessories	$842K	↓ -10.4%	↑ 2.7%	$7.0M	↓ -2.0%	0.66x	7.2%
Accommodation - Online	$2.5M	↑ 5.0%	↑ 1.4%	$23.6M	↑ 3.0%	1.04x	8.0%

Affinity is based on the proportion of the visitor customer group shopping with the category within the spend location over the proportion of all customers shopping with the category within the LGA for the static period. Spend and Penetration is based on aggregated spend and proportion of the visitor customer group shopping with the category within the spend location. Benchmark definition is based on Visitor Intermediary.

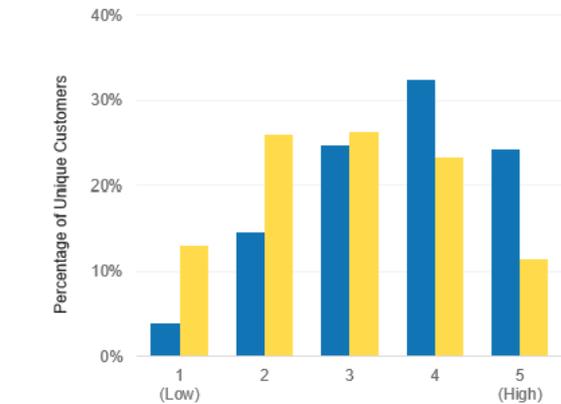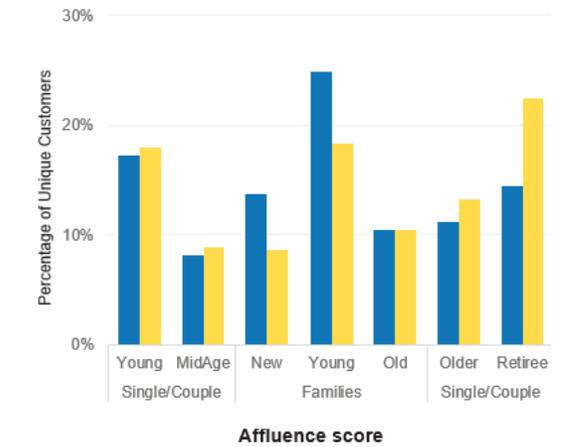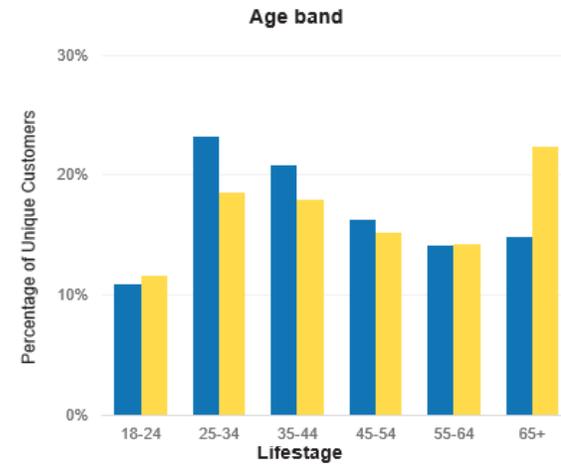| Category	Monthly			Annual (Last 12 months up to December 2025)			
	Spend	% Change vs last year		Spend	vs previous 12 months	Affinity	Penetration
		Spend Location	Average Destination				
Total	**$2.3M**	↑ 6.0%	↑ 3.0%	**$24.4M**	↑ 8.2%		
Tourism and Entertainment	**$320K**	↓ -3.1%	↑ 4.9%	**$4.5M**	↑ 4.2%	0.94x	43.0%
Pubs, Taverns and Bars	$164K	↑ 11.1%	↑ 3.6%	$2.2M	↑ 11.3%	0.91x	25.6%
Attractions, Events and Recreation	$70K	↑ 25.8%	↓ -1.7%	$885K	↑ 8.1%	0.84x	9.4%
Restaurants	$54K	↓ -43.2%	↑ 8.8%	$1.1M	↑ 27.4%	0.80x	11.4%
Private Transport	**$227K**	↑ 24.7%	↓ -0.8%	**$2.2M**	↑ 4.4%	0.81x	17.1%
Discretionary Retail	**$119K**	↓ -4.2%	↑ 3.2%	**$1.4M**	↑ 43.2%	0.65x	9.1%
Other Discretionary Retail	$112K	↑ 16.4%	↑ 3.5%	$1.3M	↑ 57.6%	0.62x	8.1%
Department Stores, Clothing & Accessories	$7K	↓ -74.2%	↑ 2.7%	$119K	↓ -28.5%	0.63x	1.4%
Accommodation - Online	**$91K**	↑ 44.7%	↑ 1.4%			1.06x	63.6%

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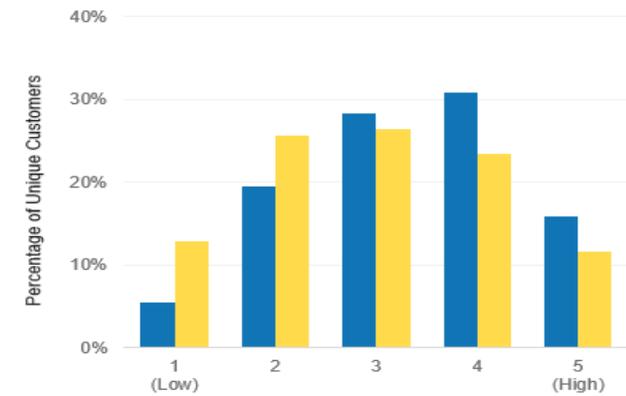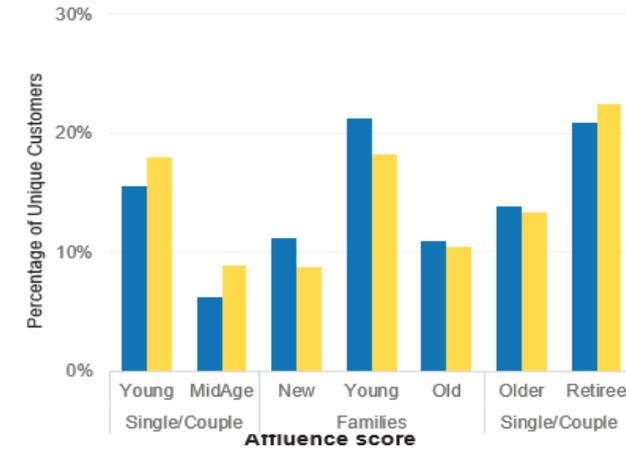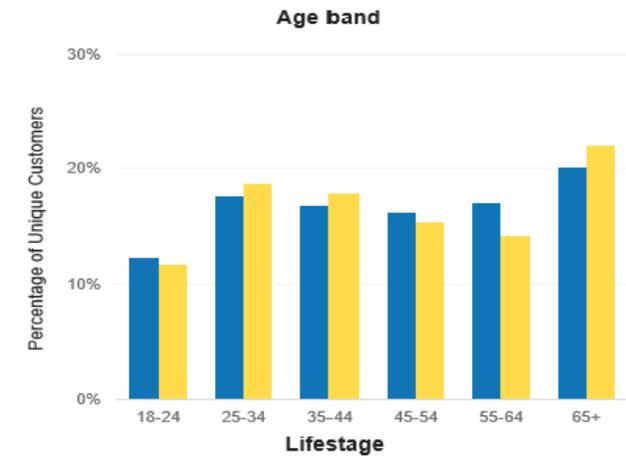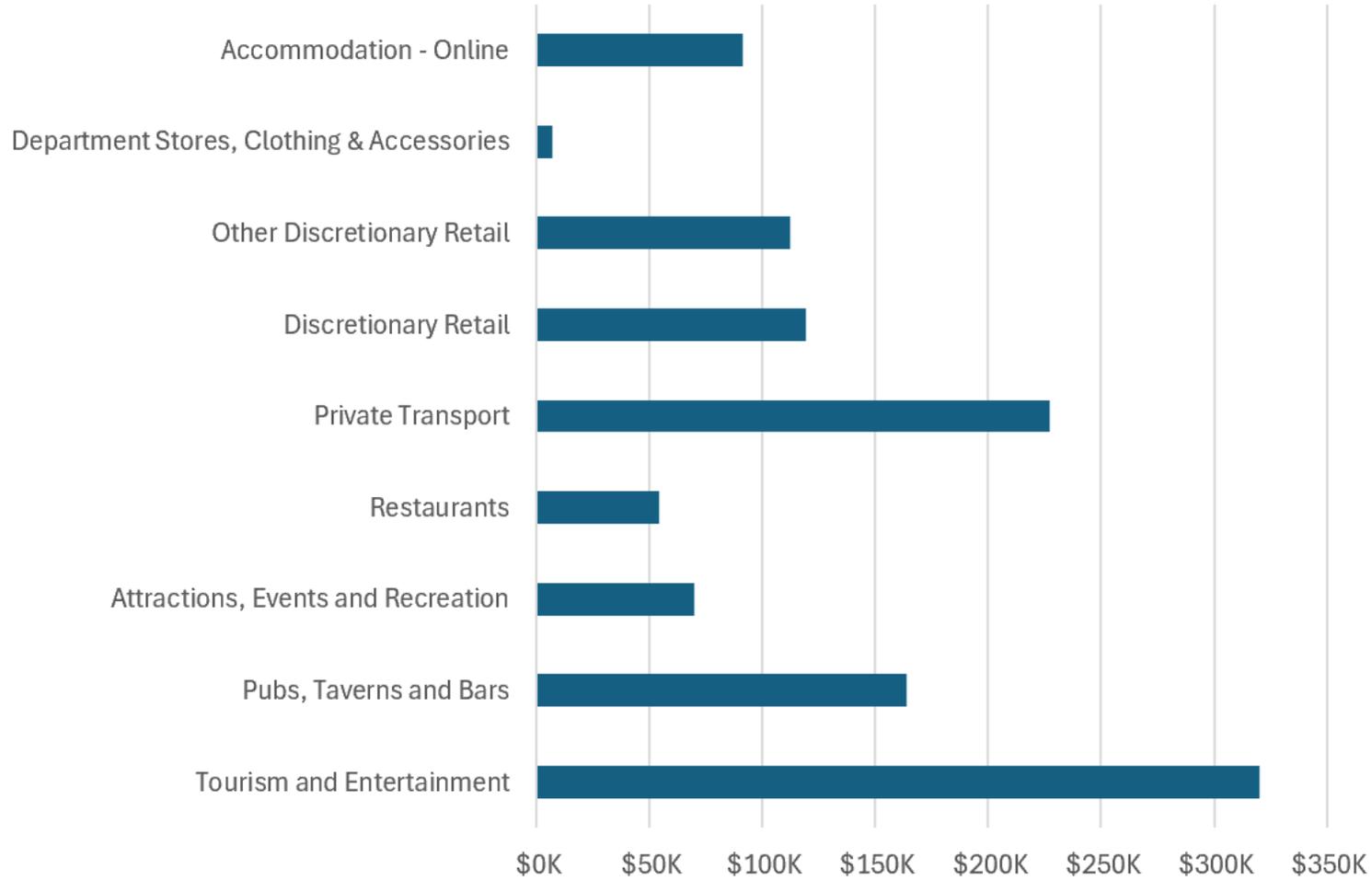
Destination Sydney Surrounds North | DUNGOG LGA
Annual Spend by Category

| Category | Monthly | | | Annual (Last 12 months up to December 2025) | | | |
| | Spend | % Change vs last year | | Spend | vs previous 12 months | Affinity | Penetration |
		Spend Location	Average Destination				
Total	**$104.6M**	↓ -0.7%	↑ 3.0%	**$968.8M**	↓ -0.1%		
Discretionary Retail	**$36.9M**	↓ -2.1%	↑ 3.2%	**$290.2M**	↑ 1.4%	0.85x	33.6%
Other Discretionary Retail	$21.2M	↓ -6.1%	↑ 3.5%	$184.5M	↑ 0.2%	0.79x	26.3%
Department Stores, Clothing & Accessories	$15.7M	↑ 3.8%	↑ 2.7%	$105.7M	↑ 3.5%	0.77x	21.9%
Food Retailing	**$27.3M**	↓ -0.6%	↑ 0.9%	**$250.0M**	↑ 2.2%	0.91x	49.1%
Supermarkets	$21.9M	↑ 0.4%	↑ 0.1%	$206.5M	↑ 2.4%	0.82x	29.7%
Groceries and Other Food Retailing	$5.4M	↓ -4.4%	↑ 2.5%	$43.6M	↑ 1.3%	0.86x	33.6%
Tourism and Entertainment	**$14.0M**	→ 0.0%	↑ 4.9%	**$150.7M**	↑ 4.8%	0.94x	56.0%
Takeaway and Fast Food Outlets	$5.2M	↓ -1.4%	↑ 6.7%	$57.4M	↓ -0.2%	0.88x	36.2%
Restaurants	$3.6M	↓ -3.8%	↑ 8.8%	$38.2M	↑ 12.9%	0.77x	20.3%
Pubs, Taverns and Bars	$2.8M	↑ 3.0%	↑ 3.6%	$26.6M	↑ 4.5%	0.74x	15.5%
Cafes	$923K	↓ -7.4%	↑ 3.3%	$10.7M	↓ -9.1%	0.71x	12.6%
Private Transport	**$10.9M**	↓ -4.8%	↓ -0.8%	**$118.6M**	↓ -13.3%	0.87x	35.4%
Accommodation - Online	**$2.7M**	↑ 6.9%	↑ 1.4%	**$19.5M**	↓ -1.1%	1.02x	4.3%
Accommodation - Instore	**$1.4M**	↑ 3.9%	↓ -1.8%	**$13.0M**	↓ -15.7%	0.65x	4.7%

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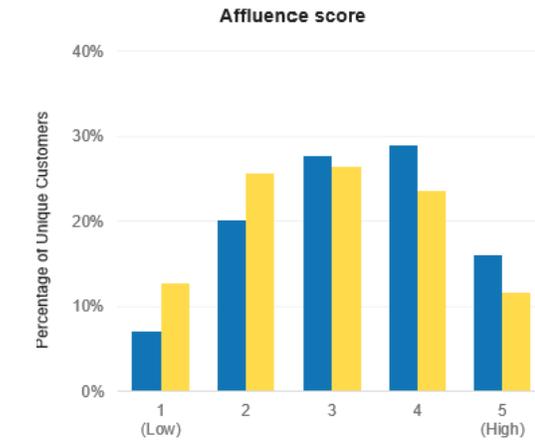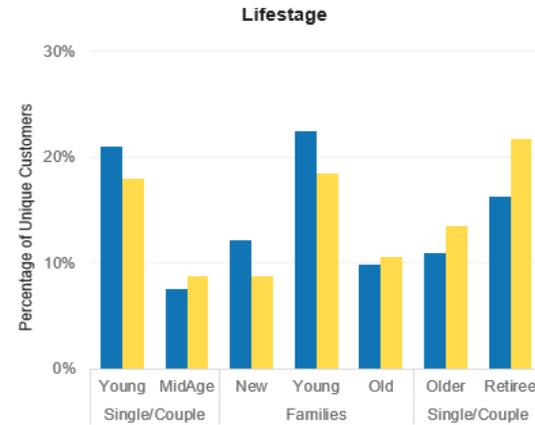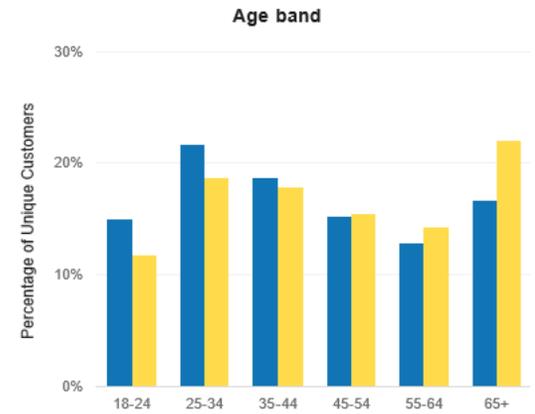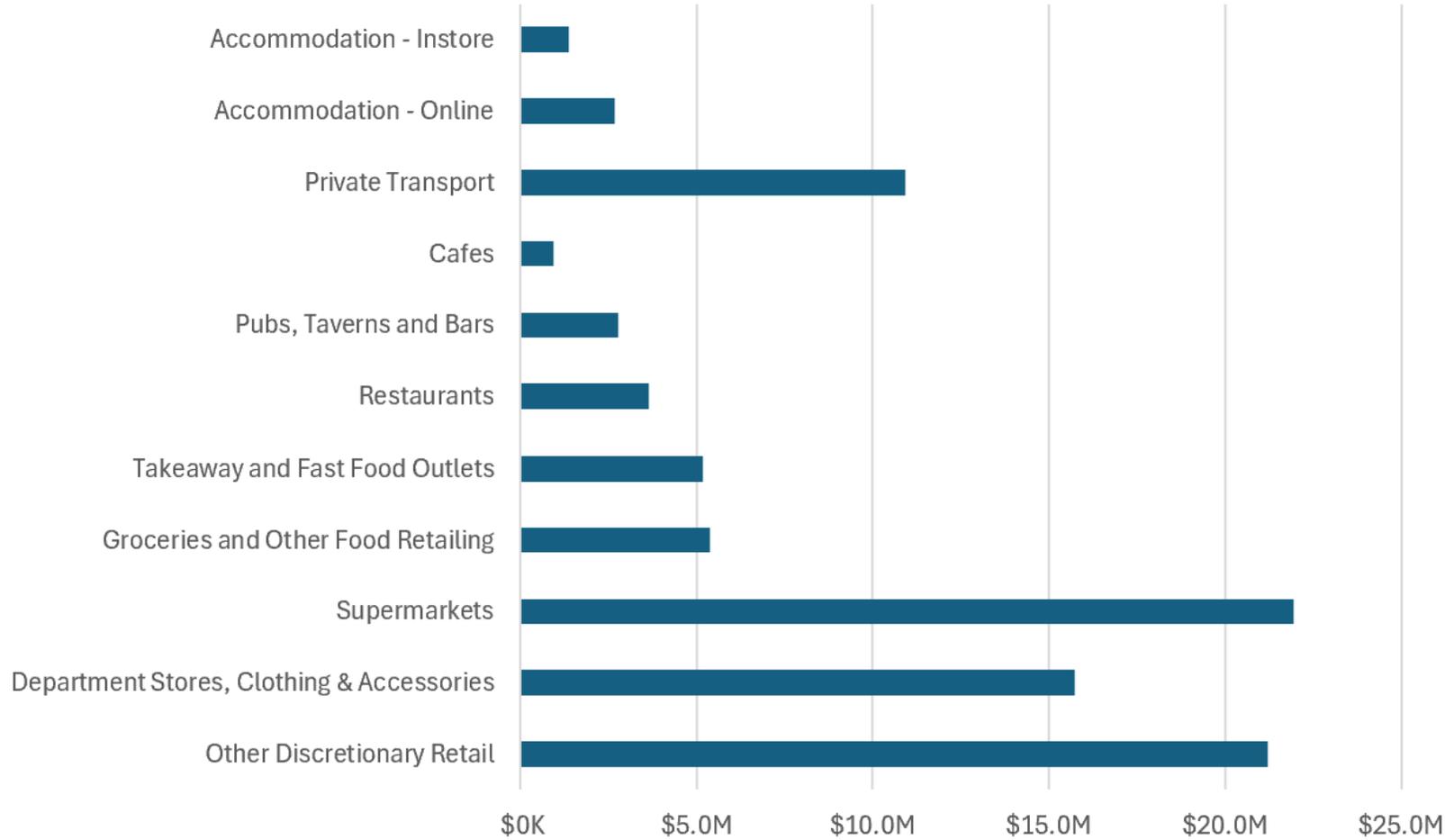
Destination Sydney Surrounds North | LAKE MACQUARIE LGA
Annual Spend by Category

Category	Monthly			Annual (Last 12 months up to December 2025)			
		% Change vs last year					
	Spend	Spend Location	Average Destination	Spend	vs previous 12 months	Affinity	Penetration
Total	**$72.4M**	↑ 6.5%	↑ 3.0%	**$641.8M**	↑ 4.9%		
Discretionary Retail	**$35.9M**	↑ 7.0%	↑ 3.2%	**$272.2M**	↑ 5.2%	**0.91x**	**48.0%**
Other Discretionary Retail	$20.5M	↑ 9.1%	↑ 3.5%	$169.0M	↑ 6.0%	0.86x	35.5%
Department Stores, Clothing & Accessories	$15.4M	↑ 4.2%	↑ 2.7%	$103.2M	↑ 4.1%	0.86x	34.6%
Food Retailing	**$13.0M**	↑ 4.9%	↑ 0.9%	**$121.2M**	↑ 4.4%	**0.89x**	**41.7%**
Supermarkets	$9.4M	↑ 2.3%	↑ 0.1%	$94.4M	↑ 3.5%	0.83x	30.1%
Groceries and Other Food Retailing	$3.6M	↑ 12.2%	↑ 2.5%	$26.8M	↑ 7.7%	0.82x	27.8%
Tourism and Entertainment	**$7.4M**	↑ 7.3%	↑ 4.9%	**$79.9M**	↑ 7.9%	**0.95x**	**63.6%**
Takeaway and Fast Food Outlets	$3.2M	↑ 5.0%	↑ 6.7%	$33.5M	↑ 6.4%	0.91x	44.8%
Restaurants	$1.7M	↑ 10.3%	↑ 8.8%	$18.3M	↑ 20.4%	0.81x	23.3%
Pubs, Taverns and Bars	$1.5M	↑ 13.4%	↑ 3.6%	$15.3M	↑ 3.6%	0.78x	17.4%
Cafes	$588K	↑ 5.7%	↑ 3.3%	$6.5M	↑ 2.9%	0.79x	17.7%
Private Transport	**$4.6M**	↓ -1.7%	↓ -0.8%	**$51.8M**	↑ 3.7%	**0.84x**	**30.6%**
Accommodation - Online	**$557K**	↓ -18.9%	↑ 1.4%	**$5.7M**	↓ -6.0%	**1.07x**	**3.3%**
Accommodation - Instore	**$295K**	↑ 25.5%	↓ -1.8%	**$3.1M**	↑ 28.8%	**0.64x**	**3.8%**

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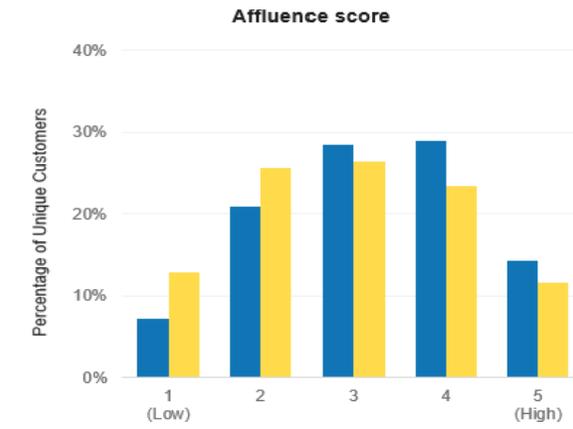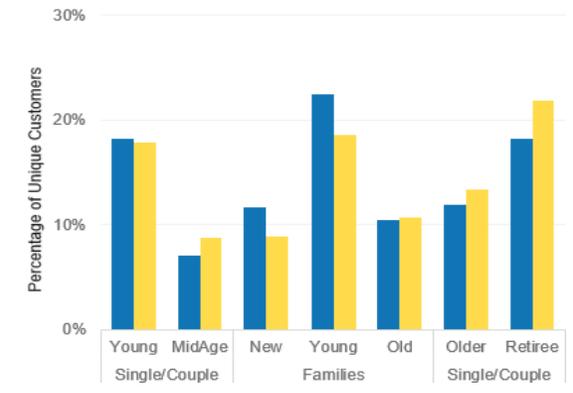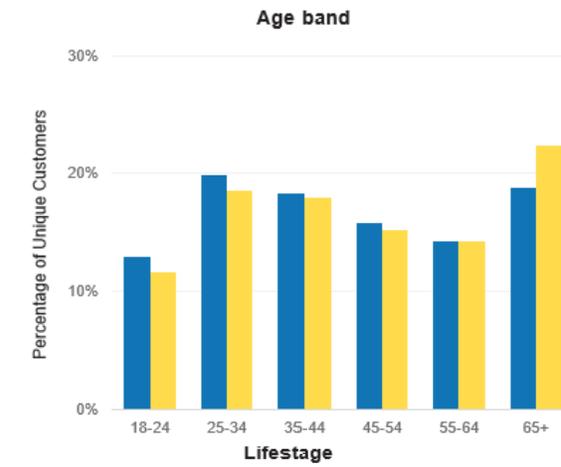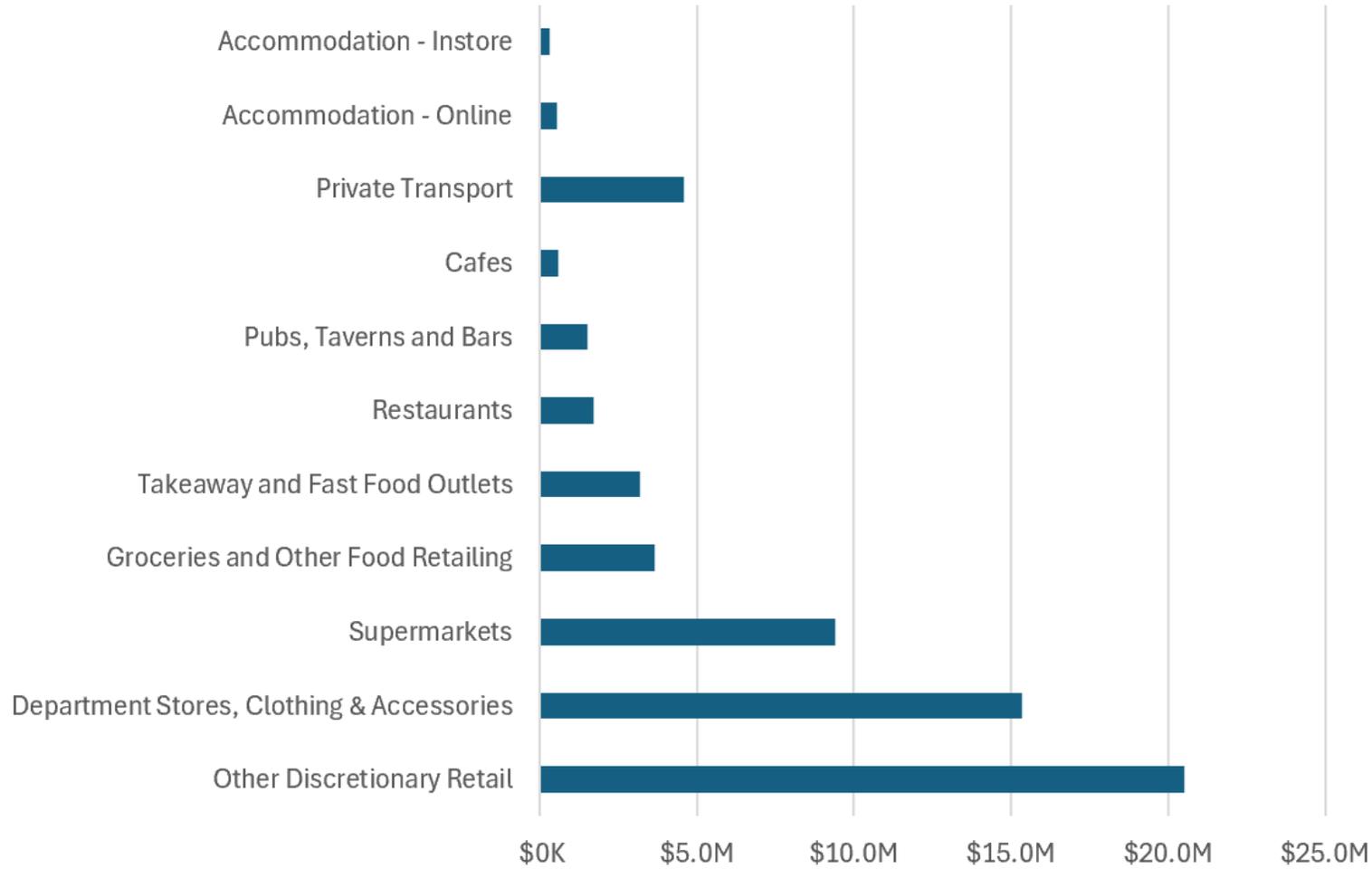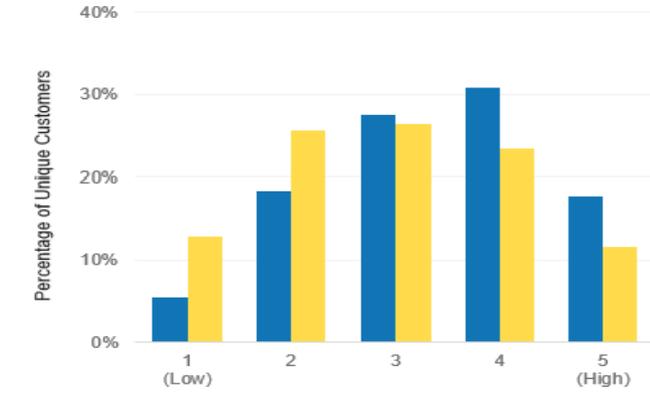
Destination Sydney Surrounds North | MUSWELLBROOK LGA

Category	Monthly			Annual (Last 12 months up to December 2025)			
	Spend	% Change vs last year		Spend	vs previous 12 months	Affinity	Penetration
		Spend Location	Average Destination				
Total	**$7.9M**	**↑ 1.6%**	**↑ 3.0%**	**$85.0M**	**↑ 2.1%**		
Food Retailing	**$2.3M**	**↑ 4.6%**	**↑ 0.9%**	**$23.2M**	**↑ 5.2%**	**0.88x**	**24.4%**
Supermarkets	$1.8M	↑ 2.1%	↑ 0.1%	$19.2M	↑ 4.7%	0.85x	19.6%
Groceries and Other Food Retailing	$445K	↑ 16.1%	↑ 2.5%	$4.0M	↑ 8.1%	0.77x	12.8%
Discretionary Retail	**$2.2M**	**↑ 2.5%**	**↑ 3.2%**	**$19.5M**	**↑ 2.0%**	**0.83x**	**18.4%**
Other Discretionary Retail	$1.2M	↑ 8.0%	↑ 3.5%	$12.3M	↑ 5.2%	0.78x	13.9%
Department Stores, Clothing & Accessories	$961K	↓ -3.7%	↑ 2.7%	$7.2M	↓ -3.1%	0.73x	11.1%
Private Transport	**$1.3M**	**↓ -11.8%**	**↓ -0.8%**	**$15.6M**	**↓ -4.3%**	**0.95x**	**42.7%**
Tourism and Entertainment	**$1.2M**	**↑ 6.0%**	**↑ 4.9%**	**$14.7M**	**↑ 4.6%**	**0.98x**	**67.6%**
Takeaway and Fast Food Outlets	$629K	↑ 4.8%	↑ 6.7%	$7.2M	↑ 4.6%	0.96x	47.2%
Pubs, Taverns and Bars	$278K	↑ 3.1%	↑ 3.6%	$3.4M	↓ -9.8%	0.85x	14.1%
Restaurants	$159K	↑ 82.6%	↑ 8.8%	$1.6M	↑ 45.6%	0.82x	12.0%
Cafes	$68K	↓ -18.9%	↑ 3.3%	$1.1M	↑ 40.0%	0.81x	10.3%
Accommodation - Instore	**$217K**	**↑ 21.2%**	**↓ -1.8%**	**$2.8M**	**↓ -3.4%**	**0.81x**	**6.8%**

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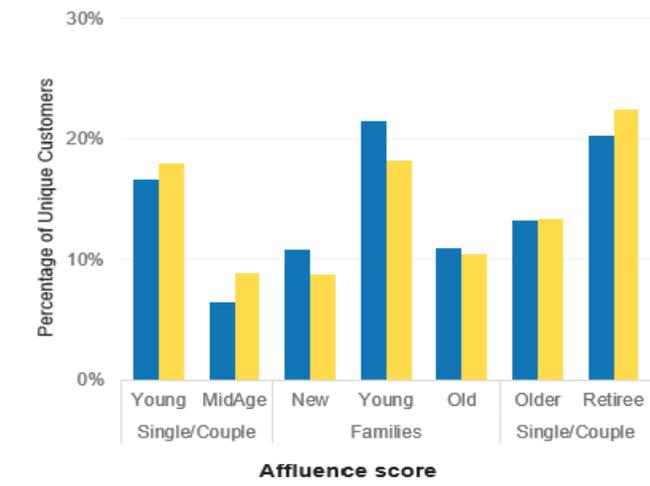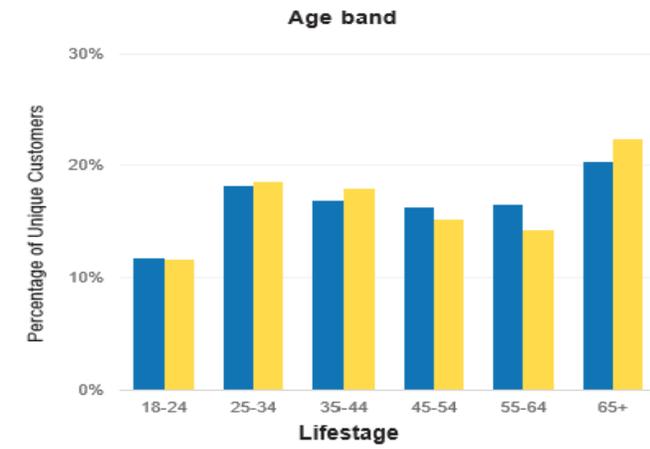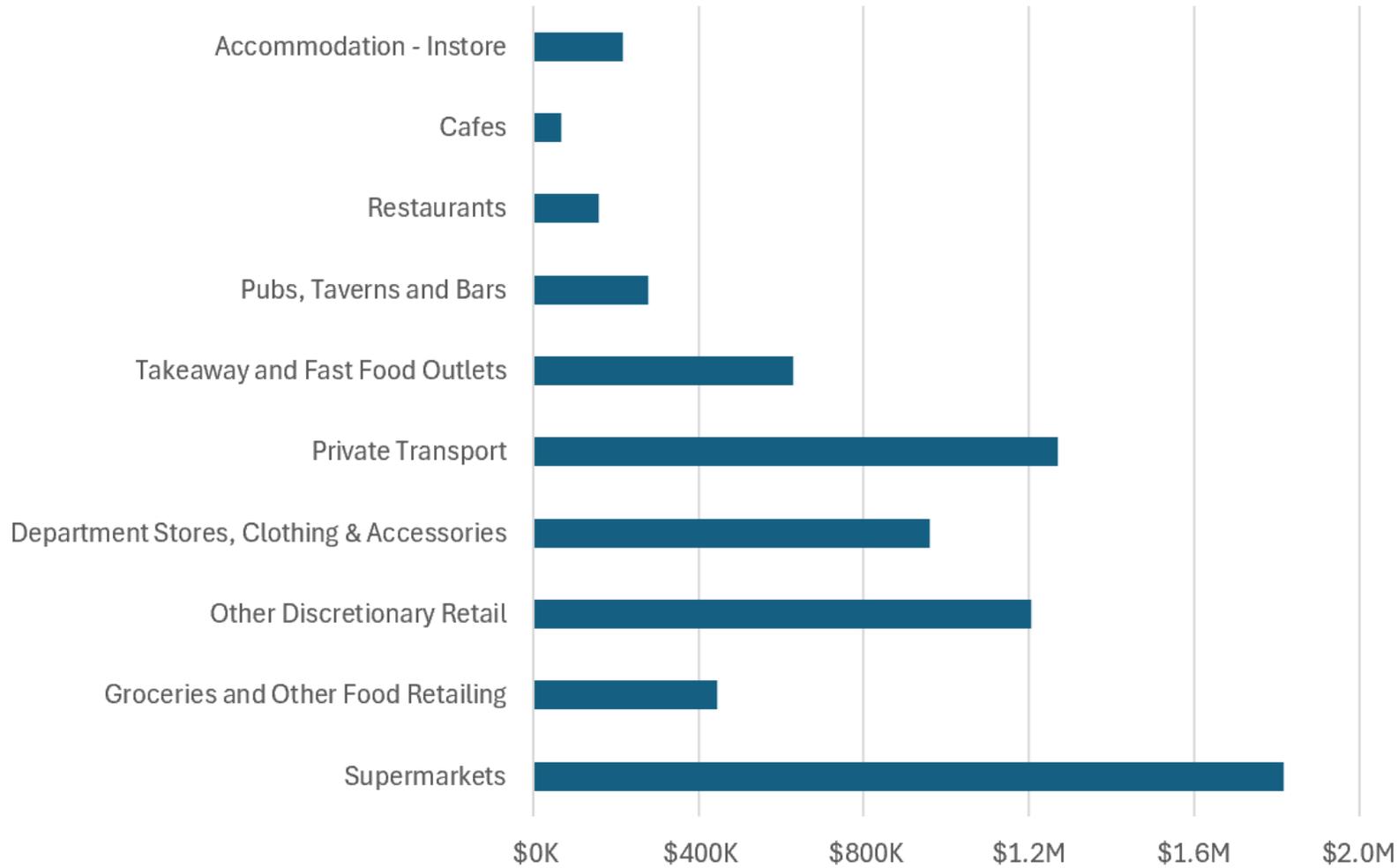
Destination
Sydney Surrounds North | MUSWELLBROOK LGA
Annual Spend by Category

Annual Spend by Category

Accommodation - Instore
Cafes
Restaurants
Pubs, Taverns and Bars
Takeaway and Fast Food Outlets
Private Transport
Department Stores, Clothing & Accessories
Other Discretionary Retail
Groceries and Other Food Retailing
Supermarkets

$0K — $400K — $800K — $1.2M — $1.6M — $2.0M

Age band

Percentage of Unique Customers

18-24 · 25-34 · 35-44 · 45-54 · 55-64 · 65+

Lifestage

Percentage of Unique Customers

Young Single/Couple · MidAge Single/Couple · New Families · Young Families · Old Families · Older Single/Couple · Retiree Single/Couple

Affluence score

Percentage of Unique Customers

1 (Low) · 2 · 3 · 4 · 5 (High)

Category	Monthly			Annual (Last 12 months up to December 2025)			
	Spend	% Change vs last year		Spend	vs previous 12 months	Affinity	Penetration
		Spend Location	Average Destination				
Total	**$134.9M**	↑ 1.2%	↑ 3.0%	**$1.3B**	↑ 1.7%		
Discretionary Retail	**$46.5M**	↑ 1.1%	↑ 3.2%	**$386.6M**	↑ 4.2%	0.89x	36.4%
Other Discretionary Retail	$26.8M	↑ 1.8%	↑ 3.5%	$241.1M	↑ 4.7%	0.84x	27.3%
Department Stores, Clothing & Accessories	$19.7M	↑ 0.1%	↑ 2.7%	$145.4M	↑ 3.4%	0.82x	24.4%
Tourism and Entertainment	**$27.7M**	↑ 4.0%	↑ 4.9%	**$303.0M**	↑ 7.9%	0.98x	72.9%
Restaurants	$9.0M	↑ 3.4%	↑ 8.8%	$96.1M	↑ 13.3%	0.88x	32.6%
Pubs, Taverns and Bars	$7.6M	↑ 10.5%	↑ 3.6%	$74.5M	↑ 8.5%	0.87x	25.8%
Takeaway and Fast Food Outlets	$7.3M	↑ 2.4%	↑ 6.7%	$81.1M	↑ 3.9%	0.92x	43.7%
Cafes	$2.2M	↓ -9.3%	↑ 3.3%	$27.1M	↓ -1.9%	0.84x	20.6%
Food Retailing	**$24.2M**	↑ 0.4%	↑ 0.9%	**$230.4M**	↓ -0.2%	0.90x	38.3%
Supermarkets	$15.9M	↓ -0.3%	↑ 0.1%	$159.0M	↓ -0.6%	0.84x	27.7%
Groceries and Other Food Retailing	$8.3M	↑ 1.8%	↑ 2.5%	$71.4M	↑ 0.6%	0.84x	27.1%
Private Transport	**$10.7M**	↓ -13.0%	↓ -0.8%	**$122.9M**	↓ -13.3%	0.91x	39.0%
Accommodation - Online	**$4.3M**	↑ 3.5%	↑ 1.4%	**$38.4M**	↑ 6.3%	1.03x	7.1%
Accommodation - Instore	**$3.1M**	↓ -12.5%	↓ -1.8%	**$32.9M**	↓ -5.0%	0.86x	9.7%

Affinity is based on the proportion of the visitor customer group shopping with the category within the spend location over the proportion of all customers shopping with the category within the LGA for the static period. Spend and Penetration is based on aggregated spend and proportion of the visitor customer group shopping with the category within the spend location. Benchmark definition is based on Visitor Intermediary.

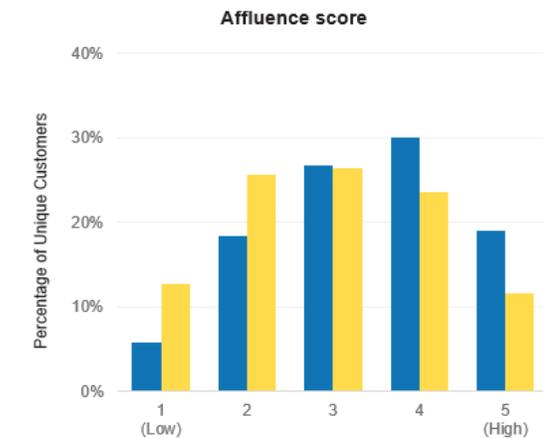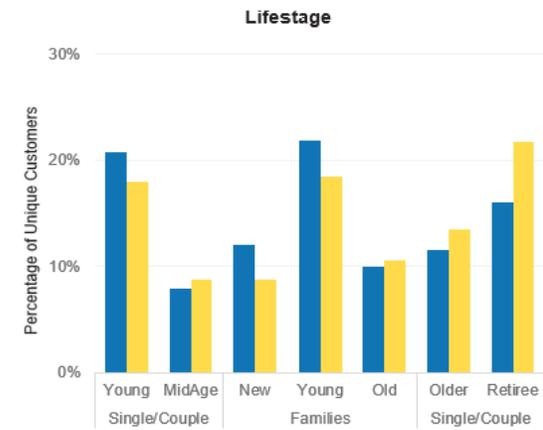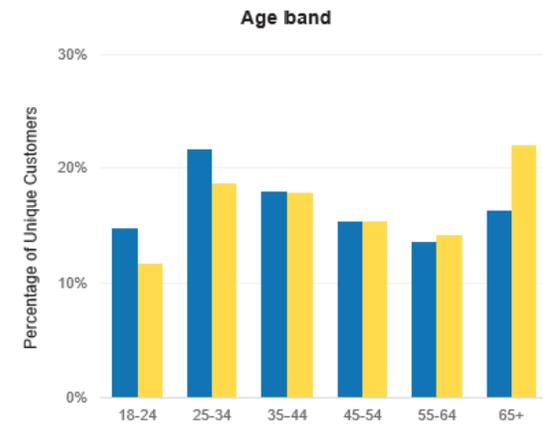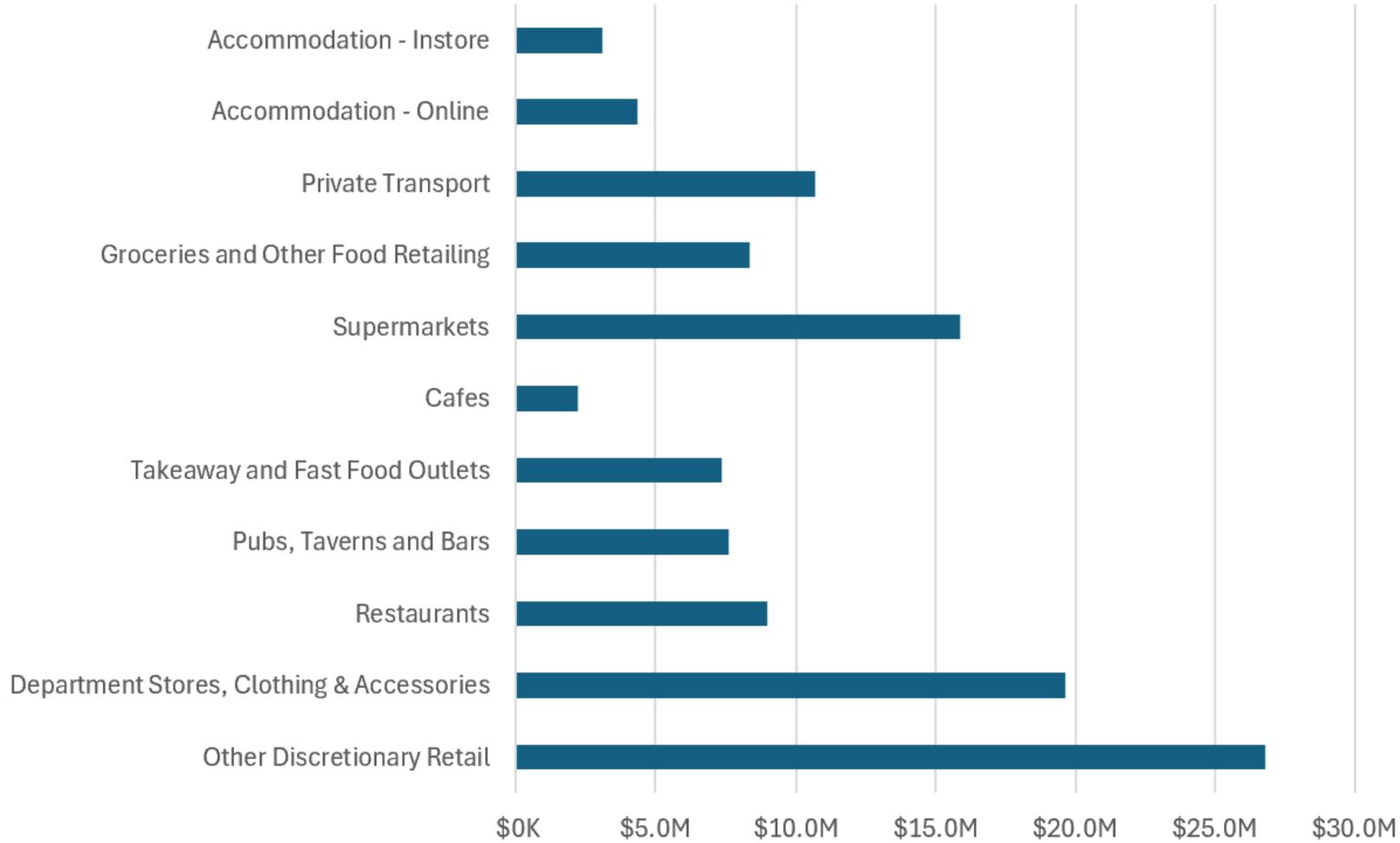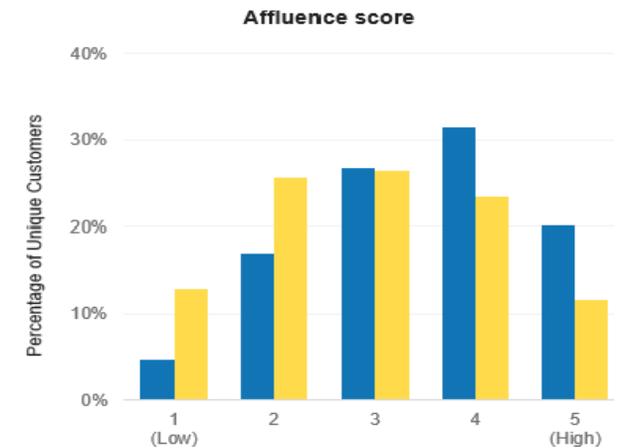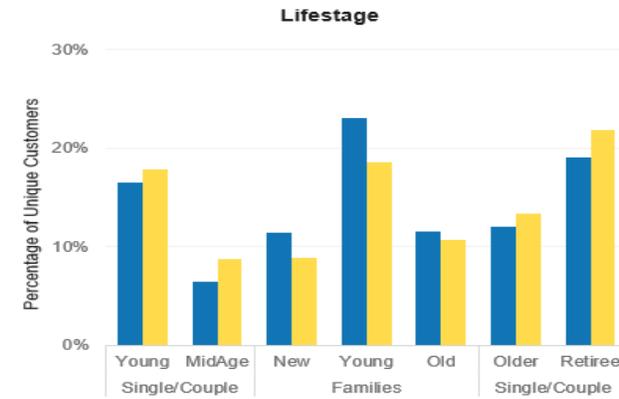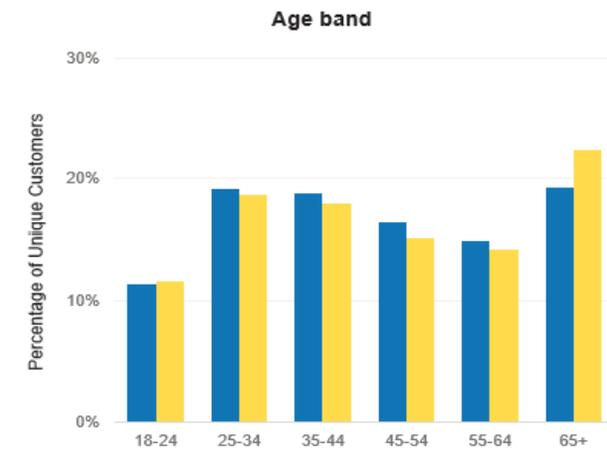Destination Sydney Surrounds North | NEWCASTLE LGA
Annual Spend by Category

Category	Monthly			Annual (Last 12 months up to December 2025)			
	Spend	% Change vs last year		Spend	vs previous 12 months	Affinity	Penetration
		Spend Location	Average Destination				
Total	**$61.0M**	↑ 2.9%	↑ 3.0%	**$511.3M**	↑ 0.3%		
Tourism and Entertainment	**$14.6M**	↑ 7.0%	↑ 4.9%	**$126.4M**	↑ 4.1%	0.98x	67.1%
Takeaway and Fast Food Outlets	$3.9M	↑ 10.1%	↑ 6.7%	$33.4M	↑ 4.8%	0.96x	42.3%
Pubs, Taverns and Bars	$3.7M	↑ 21.8%	↑ 3.6%	$30.4M	↑ 16.7%	0.89x	16.6%
Restaurants	$3.4M	↓ -5.7%	↑ 8.8%	$29.2M	↑ 3.6%	0.88x	17.2%
Cafes	$1.2M	↑ 10.5%	↑ 3.3%	$10.4M	↓ -9.6%	0.90x	15.9%
Food Retailing	**$12.9M**	↓ -1.3%	↑ 0.9%	**$100.2M**	↓ -1.1%	0.94x	37.9%
Supermarkets	$8.4M	↓ -1.7%	↑ 0.1%	$66.3M	↓ -0.9%	0.89x	22.8%
Groceries and Other Food Retailing	$4.5M	↓ -0.6%	↑ 2.5%	$34.0M	↓ -1.5%	0.91x	26.4%
Discretionary Retail	**$11.5M**	↓ -1.1%	↑ 3.2%	**$93.4M**	↑ 0.5%	0.90x	24.9%
Other Discretionary Retail	$8.3M	↓ -1.8%	↑ 3.5%	$72.0M	↑ 0.7%	0.88x	20.6%
Department Stores, Clothing & Accessories	$3.2M	↑ 0.7%	↑ 2.7%	$21.4M	→ 0.0%	0.76x	9.7%
Private Transport	**$7.6M**	↑ 1.1%	↓ -0.8%	**$71.7M**	↓ -5.3%	0.95x	40.7%
Accommodation - Online	**$6.8M**	↓ -0.2%	↑ 1.4%	**$46.1M**	↓ -5.7%	1.03x	8.7%
Accommodation - Instore	**$2.3M**	↓ -12.6%	↓ -1.8%	**$22.0M**	↓ -7.8%	0.84x	5.3%

Affinity is based on the proportion of the visitor customer group shopping with the category within the spend location over the proportion of all customers shopping with the category within the LGA for the static period. Spend and Penetration is based on aggregated spend and proportion of the visitor customer group shopping with the category within the spend location. Benchmark definition is based on Visitor Intermediary.

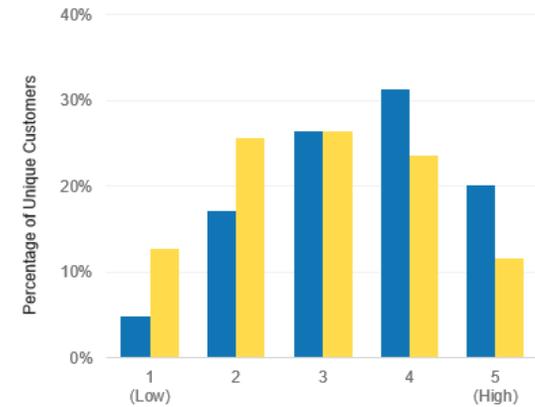Destination Sydney Surrounds North | PORT STEPHENS LGA
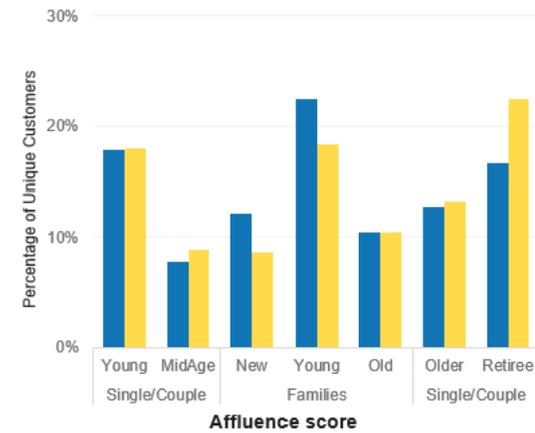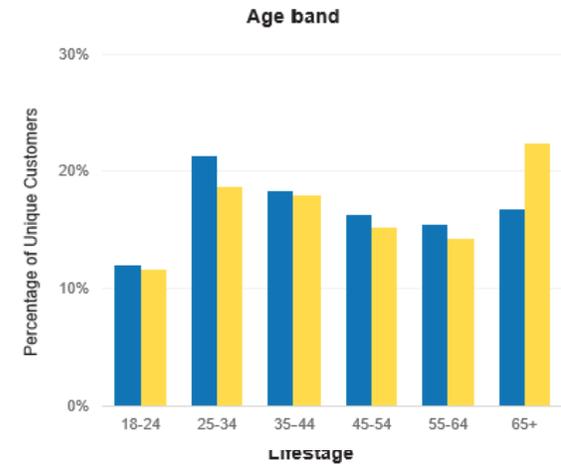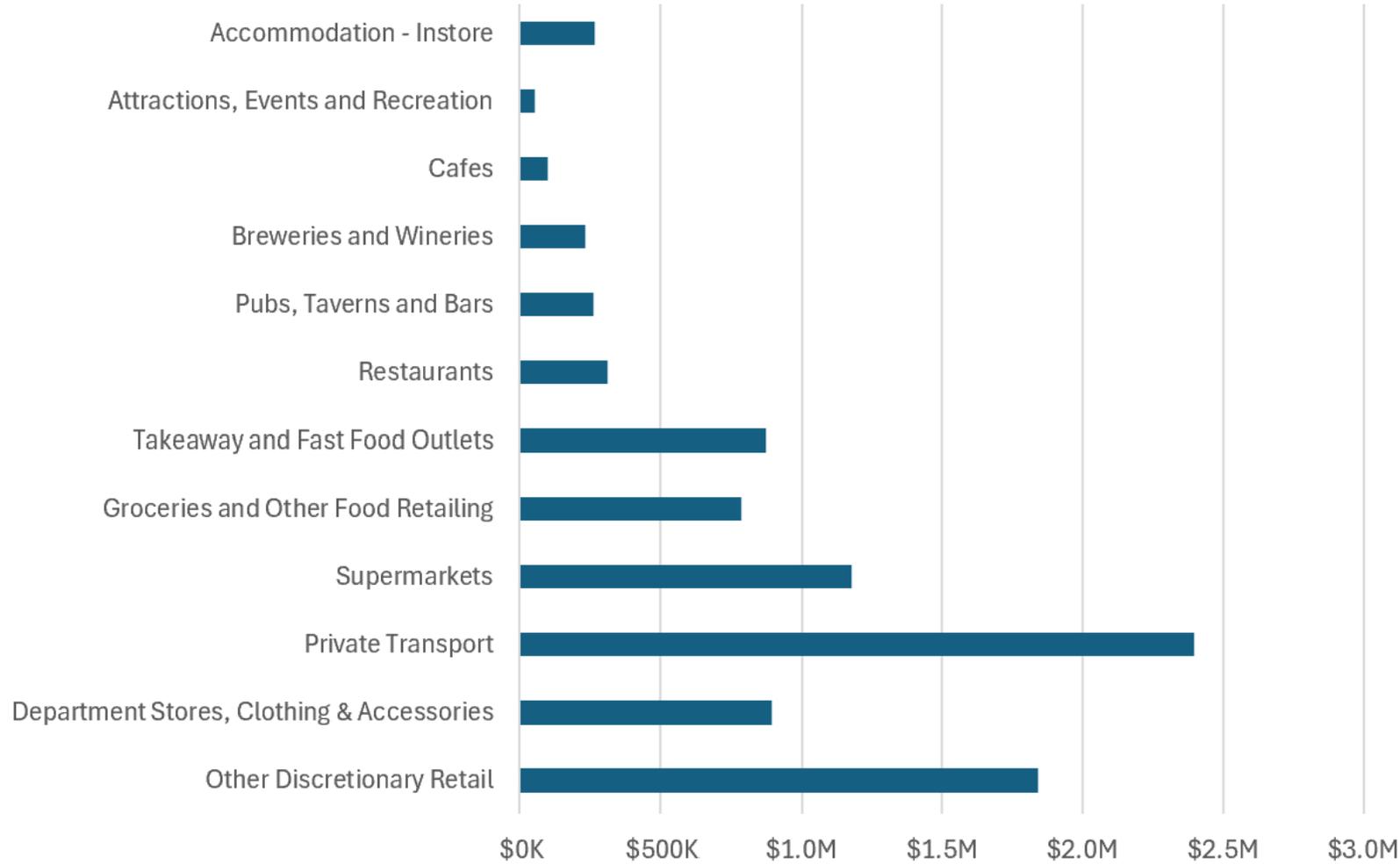Annual Spend by Category

Category	Monthly			Annual (Last 12 months up to December 2025)			
	Spend	% Change vs last year		Spend	vs previous 12 months	Affinity	Penetration
		Spend Location	Average Destination				
Total	**$10.5M**	↓ -1.5%	↑ 3.0%	**$123.3M**	↑ 2.2%		
Discretionary Retail	**$2.7M**	↑ 2.7%	↑ 3.2%	**$26.2M**	↑ 2.2%	0.86x	18.4%
Other Discretionary Retail	$1.8M	↓ -1.0%	↑ 3.5%	$19.4M	↑ 0.3%	0.82x	14.5%
Department Stores, Clothing & Accessories	$894K	↑ 11.0%	↑ 2.7%	$6.8M	↑ 8.0%	0.74x	9.1%
Private Transport	**$2.4M**	↑ 3.2%	↓ -0.8%	**$32.3M**	↑ 12.9%	0.97x	50.5%
Food Retailing	**$2.0M**	↓ -7.1%	↑ 0.9%	**$21.6M**	↓ -2.8%	0.90x	23.8%
Supermarkets	$1.2M	↓ -9.0%	↑ 0.1%	$12.8M	↓ -2.7%	0.81x	13.0%
Groceries and Other Food Retailing	$784K	↓ -4.1%	↑ 2.5%	$8.7M	↓ -2.9%	0.85x	16.9%
Tourism and Entertainment	**$1.8M**	↓ -9.5%	↑ 4.9%	**$25.2M**	↑ 0.6%	0.97x	56.8%
Takeaway and Fast Food Outlets	$871K	↑ 2.2%	↑ 6.7%	$10.4M	↑ 4.7%	0.95x	36.9%
Restaurants	$311K	↑ 28.5%	↑ 8.8%	$3.2M	↑ 23.1%	0.80x	10.2%
Pubs, Taverns and Bars	$263K	↓ -48.3%	↑ 3.6%	$5.5M	↓ -5.0%	0.87x	12.7%
Breweries and Wineries	$232K	↓ -10.2%	↓ -9.4%	$3.0M	↓ -2.3%	1.01x	4.6%
Cafes	$101K	↑ 39.9%	↑ 3.3%	$1.0M	↓ -4.7%	0.70x	5.1%
Attractions, Events and Recreation	$53K	↓ -40.1%	↓ -1.7%	$2.0M	↓ -20.2%	0.79x	3.6%
Accommodation - Instore	**$268K**	↑ 6.9%	↓ -1.8%	**$2.5M**	↓ -18.9%	0.96x	3.5%

Affinity is based on the proportion of the visitor customer group shopping with the category within the spend location over the proportion of all customers shopping with the category within the LGA for the static period. Spend and Penetration is based on aggregated spend and proportion of the visitor customer group shopping with the category within the spend location. Benchmark definition is based on Visitor Intermediary.
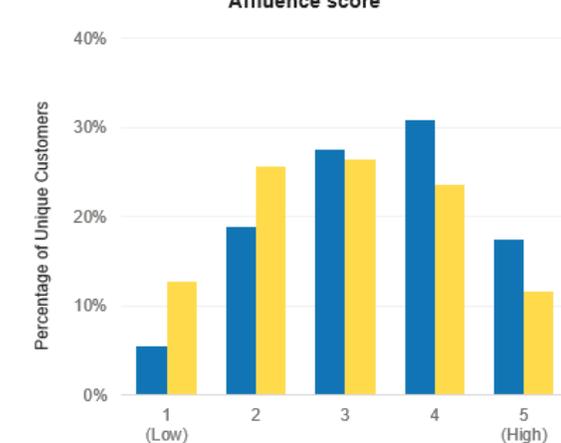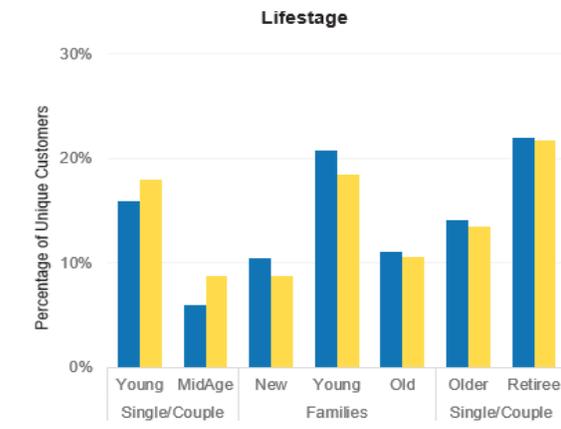
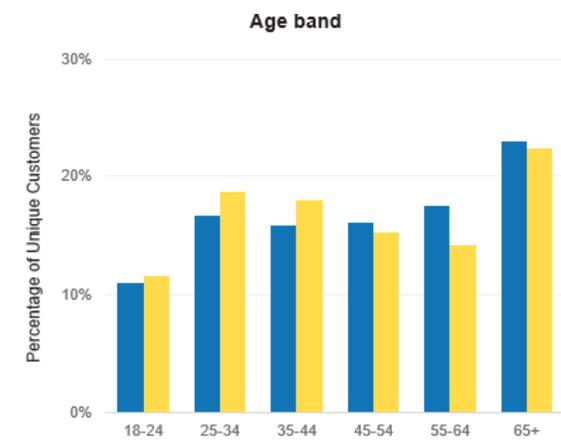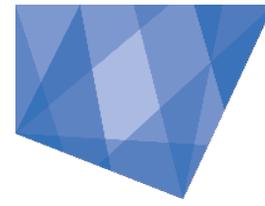| Category | Monthly | | | Annual (Last 12 months up to December 2025) | | | |
| | Spend | % Change vs last year | | Spend | vs previous 12 months | Affinity | Penetration |
		Spend Location	Average Destination				
Total	**$4.8M**	↓ -1.0%	↑ 3.0%	**$53.3M**	↑ 2.1%		
Food Retailing	**$1.3M**	↑ 7.6%	↑ 0.9%	**$13.0M**	↑ 3.7%	0.95x	40.3%
Supermarkets	$724K	↑ 7.3%	↑ 0.1%	$7.2M	↑ 3.7%	0.83x	14.3%
Groceries and Other Food Retailing	$613K	↑ 7.9%	↑ 2.5%	$5.8M	↑ 3.8%	0.93x	31.6%
Private Transport	**$1.3M**	↓ -15.4%	↓ -0.8%	**$16.3M**	↓ -5.5%	0.97x	47.8%
Tourism and Entertainment	**$969K**	↓ -8.0%	↑ 4.9%	**$12.0M**	↑ 6.9%	0.96x	44.6%
Restaurants	$383K	↓ -15.2%	↑ 8.8%	$4.4M	↑ 7.4%	0.87x	14.1%
Pubs, Taverns and Bars	$283K	↓ -8.0%	↑ 3.6%	$3.5M	↓ -3.6%	0.87x	14.2%
Takeaway and Fast Food Outlets	$262K	↑ 2.3%	↑ 6.7%	$3.3M	↑ 10.7%	0.91x	24.5%
Discretionary Retail	**$423K**	↓ -5.6%	↑ 3.2%	**$4.3M**	↓ -3.9%	0.75x	9.8%
Other Discretionary Retail	$321K	↓ -10.7%	↑ 3.5%	$3.2M	↓ -9.6%	0.71x	7.8%
Department Stores, Clothing & Accessories	$102K	↑ 15.1%	↑ 2.7%	$1.0M	↑ 19.8%	0.58x	3.7%
Accommodation - Online	**$266K**	↑ 19.0%	↑ 1.4%	**$2.6M**	↑ 5.3%	1.01x	5.8%
Accommodation - Instore	**$65K**	↓ -7.7%	↓ -1.8%	**$1.4M**	↓ -3.6%	0.96x	2.4%

Affinity is based on the proportion of the visitor customer group shopping with the category within the spend location over the proportion of all customers shopping with the category within the LGA for the static period. Spend and Penetration is based on aggregated spend and proportion of the visitor customer group shopping with the category within the spend location. Benchmark definition is based on Visitor Intermediary.

Destination Sydney Surrounds North | UPPER HUNTER SHIRE LGA
Annual Spend by Category
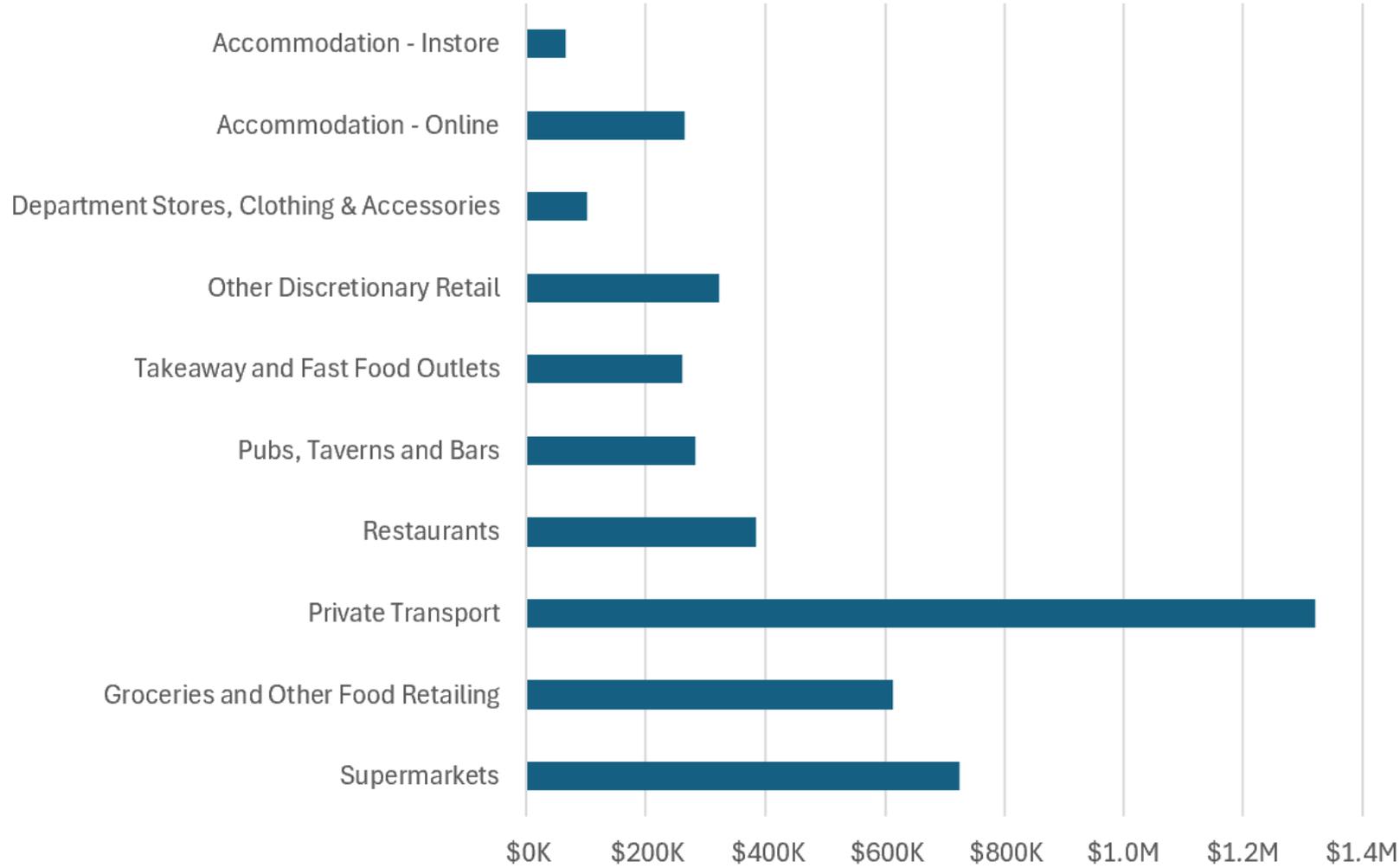
SUB REGIONS

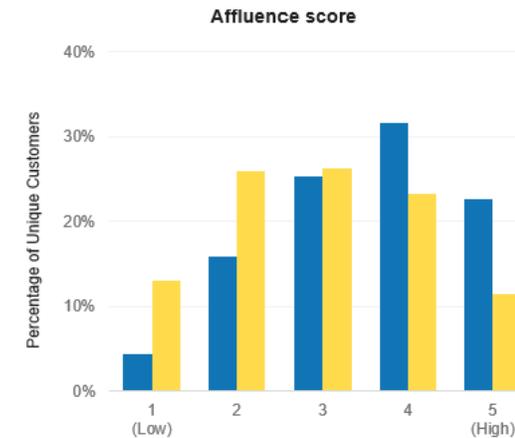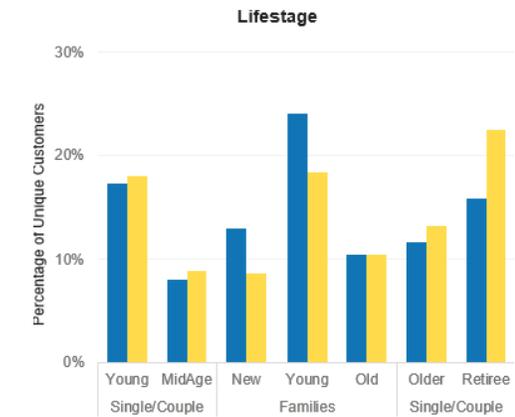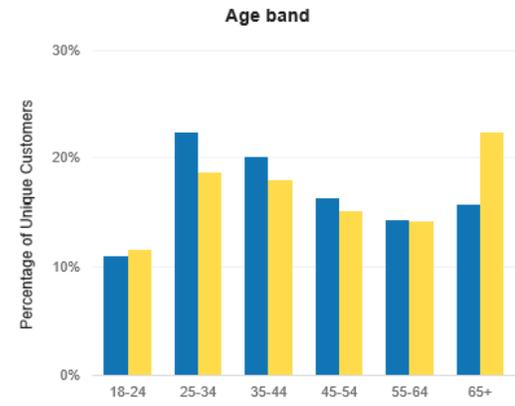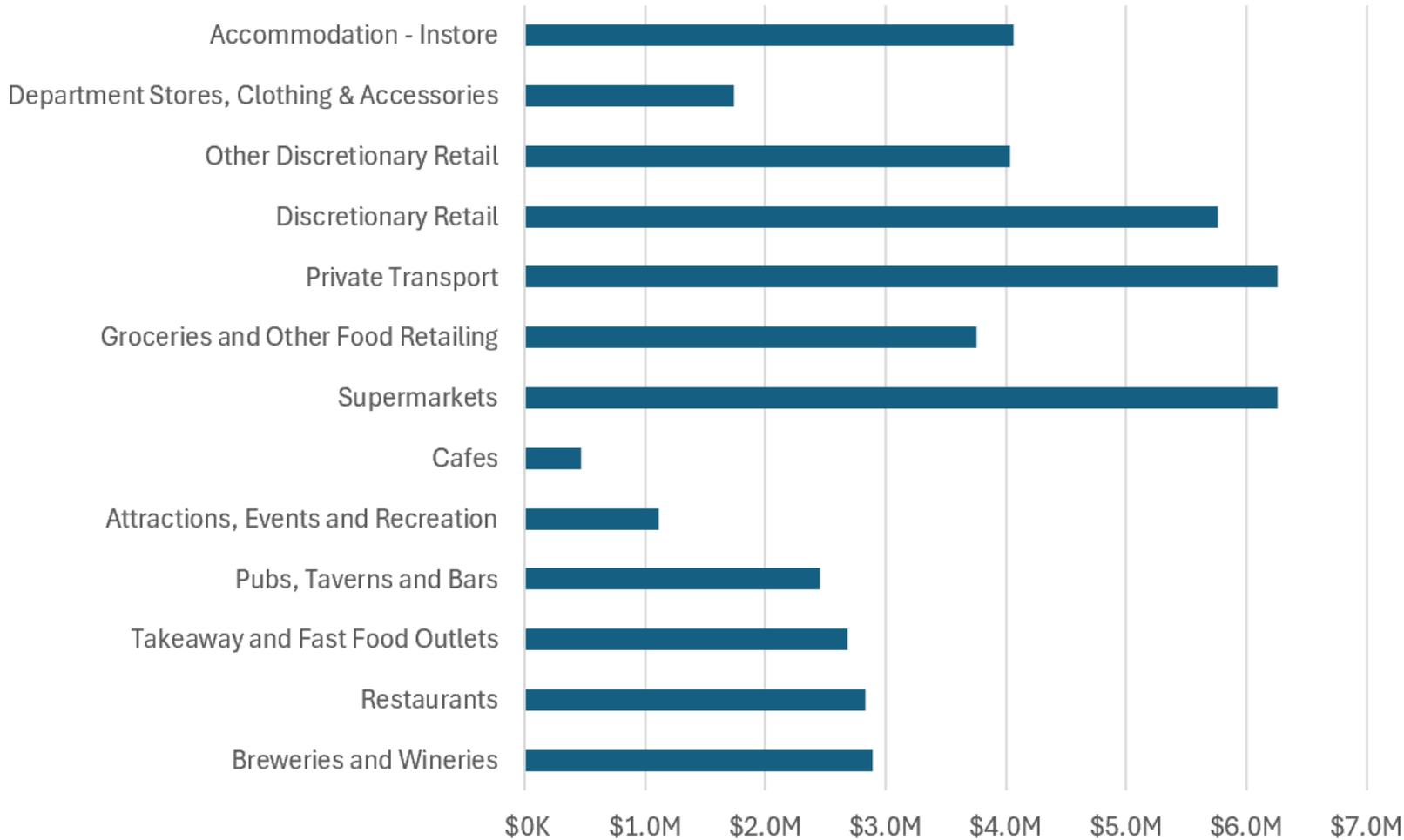| Category	Monthly			Annual (Last 12 months up to December 2025)			
	Spend	% Change vs last year		Spend	vs previous 12 months	Affinity	Penetration
		Spend Location	Average Destination				
Total	**$42.2M**	↓ -0.1%	↑ 3.0%	**$448.7M**	↑ 2.1%		
Tourism and Entertainment	**$12.4M**	↓ -7.9%	↑ 4.9%	**$147.7M**	↑ 0.4%	0.98x	71.5%
Breweries and Wineries	$2.9M	↓ -2.3%	↓ -9.4%	$35.5M	↓ -1.3%	0.99x	17.1%
Restaurants	$2.8M	↓ -4.8%	↑ 8.8%	$33.3M	↑ 5.6%	0.90x	23.9%
Takeaway and Fast Food Outlets	$2.7M	↓ -3.3%	↑ 6.7%	$27.5M	↓ -0.4%	0.93x	32.8%
Pubs, Taverns and Bars	$2.5M	↓ -10.0%	↑ 3.6%	$30.1M	↑ 3.5%	0.90x	23.8%
Attractions, Events and Recreation	$1.1M	↓ -30.3%	↓ -1.7%	$15.1M	↓ -10.3%	0.89x	12.3%
Cafes	$465K	↓ -1.6%	↑ 3.3%	$6.2M	↑ 1.7%	0.79x	9.5%
Food Retailing	**$10.0M**	↑ 6.2%	↑ 0.9%	**$97.7M**	↑ 5.1%	0.93x	38.4%
Supermarkets	$6.3M	↑ 4.5%	↑ 0.1%	$61.9M	↑ 6.2%	0.83x	19.4%
Groceries and Other Food Retailing	$3.8M	↑ 9.3%	↑ 2.5%	$35.8M	↑ 3.1%	0.90x	28.9%
Private Transport	**$6.3M**	↓ -6.0%	↓ -0.8%	**$76.3M**	↓ -0.7%	0.93x	36.3%
Discretionary Retail	**$5.8M**	↑ 5.4%	↑ 3.2%	**$53.8M**	↑ 3.1%	0.83x	18.3%
Other Discretionary Retail	$4.0M	↑ 8.2%	↑ 3.5%	$40.1M	↑ 3.2%	0.77x	13.9%
Department Stores, Clothing & Accessories	$1.7M	↓ -0.5%	↑ 2.7%	$13.8M	↑ 2.7%	0.70x	8.9%
Accommodation - Instore	**$4.1M**	↑ 3.8%	↓ -1.8%	**$32.7M**	↓ -8.4%	0.93x	12.1%

Affinity is based on the proportion of the visitor customer group shopping with the category within the spend location over the proportion of all customers shopping with the category within the LGA for the static period. Spend and Penetration is based on aggregated spend and proportion of the visitor customer group shopping with the category within the spend location. Benchmark definition is based on Visitor Intermediary.

| Category	Monthly			Annual (Last 12 months up to December 2025)			
	Spend	% Change vs last year		Spend	vs previous 12 months	Affinity	Penetration
		Spend Location	Average Destination				
Total	**$12.2M**	↑ 0.6%	↑ 3.0%	**$132.6M**	↑ 1.9%		
Food Retailing	**$3.6M**	↑ 5.7%	↑ 0.9%	**$36.2M**	↑ 4.7%	0.96x	37.0%
Supermarkets	$2.5M	↑ 3.5%	↑ 0.1%	$26.4M	↑ 4.4%	0.89x	18.9%
Groceries and Other Food Retailing	$1.1M	↑ 11.2%	↑ 2.5%	$9.8M	↑ 5.5%	0.91x	26.6%
Discretionary Retail	**$2.6M**	↑ 1.1%	↑ 3.2%	**$23.8M**	↑ 0.9%	0.88x	16.0%
Private Transport	**$2.6M**	↓ -13.7%	↓ -0.8%	**$31.9M**	↓ -4.9%	0.96x	48.6%
Other Discretionary Retail	$1.5M	↑ 3.5%	↑ 3.5%	$15.6M	↑ 1.8%	0.83x	12.5%
Department Stores, Clothing & Accessories	$1.1M	↓ -2.2%	↑ 2.7%	$8.2M	↓ -0.7%	0.76x	8.4%
Tourism and Entertainment	**$2.2M**	↓ -0.7%	↑ 4.9%	**$26.7M**	↑ 5.6%	0.98x	59.5%
Takeaway and Fast Food Outlets	$891K	↑ 4.1%	↑ 6.7%	$10.5M	↑ 6.5%	0.96x	38.3%
Pubs, Taverns and Bars	$561K	↓ -2.8%	↑ 3.6%	$7.0M	↓ -6.8%	0.88x	16.4%
Restaurants	$542K	↑ 0.7%	↑ 8.8%	$6.0M	↑ 15.6%	0.87x	15.7%
Cafes	$81K	↓ -9.3%	↑ 3.3%	$1.3M	↑ 54.4%	0.79x	6.7%
Accommodation - Instore	**$283K**	↑ 13.0%	↓ -1.8%	**$4.2M**	↓ -3.5%	0.82x	5.5%

Affinity is based on the proportion of the visitor customer group shopping with the category within the spend location over the proportion of all customers shopping with the category within the LGA for the static period. Spend and Penetration is based on aggregated spend and proportion of the visitor customer group shopping with the category within the spend location. Benchmark definition is based on Visitor Intermediary.
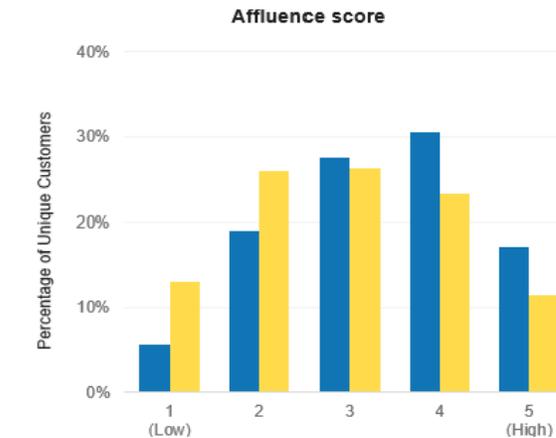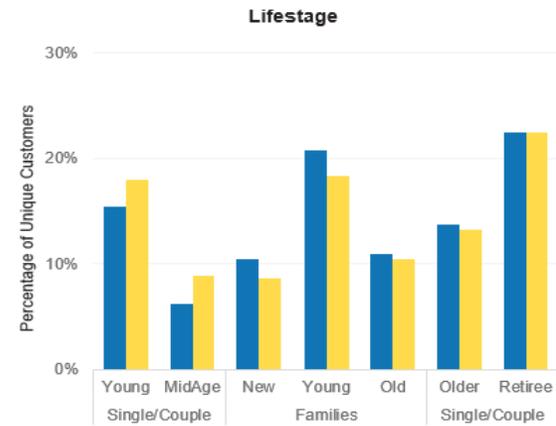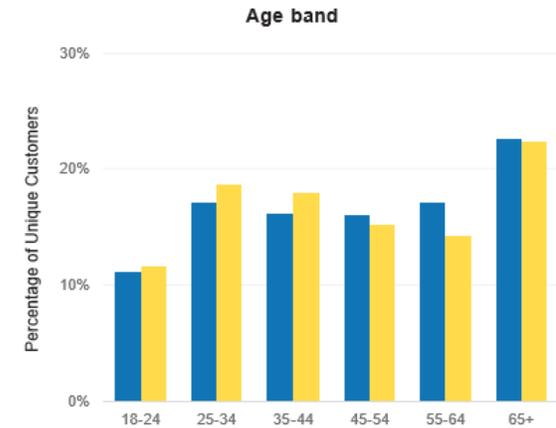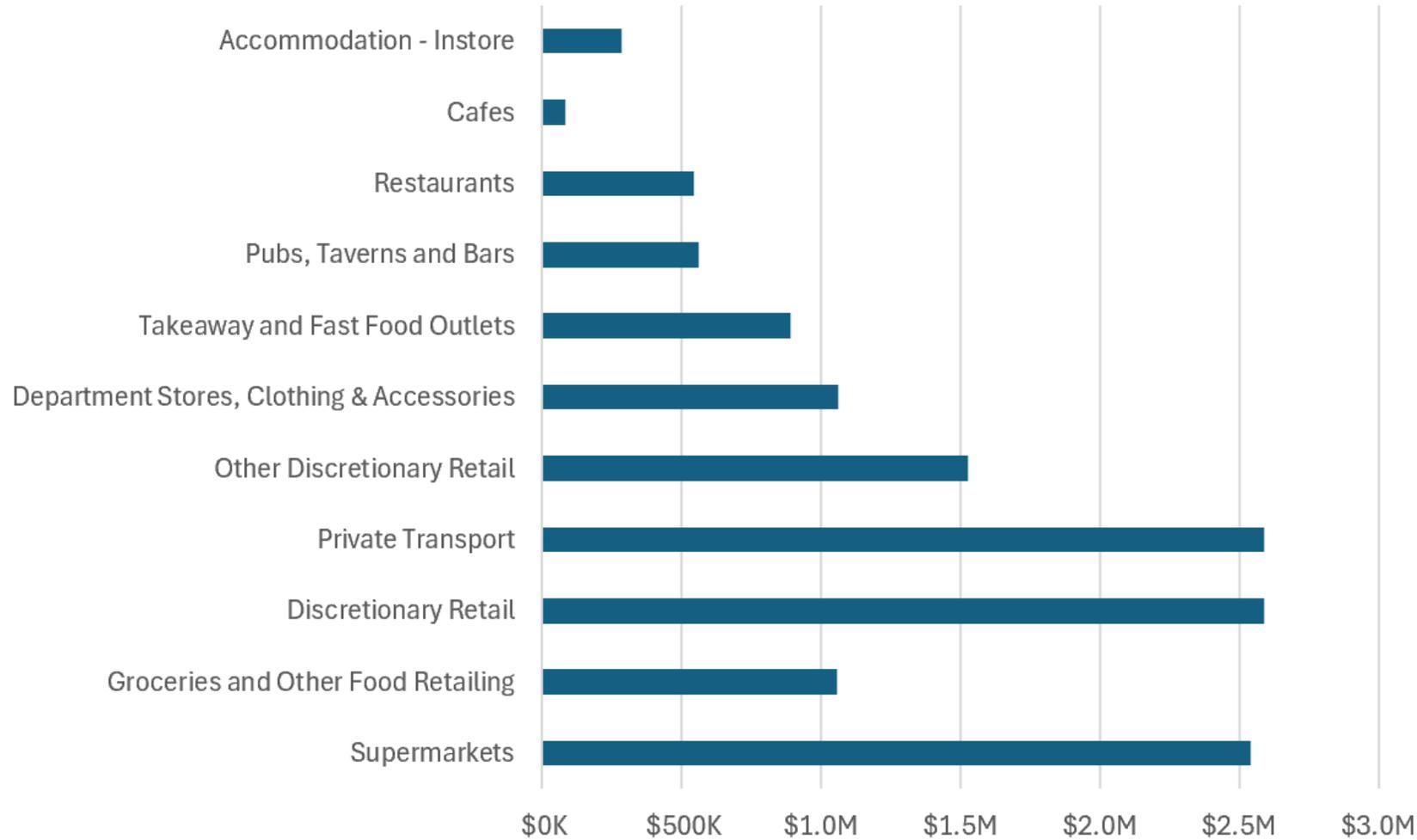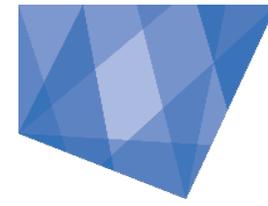
DEFINITIONS

VISITOR TRIP BY SPEND

Overnight Trips

Visitors who stay overnight in a region away from home, identified by spending patterns that show they're away from home for multiple days.

Day Trips

Visitors who travel to the area for the day and return home the same day, spending at least 4 hours in the location.

Regular/Routine Trips

Customers making regular transactions in the selected region. Example: workers (incl. full time workers, hybrid office workers, Fly In Fly Out (FIFO)), frequent shoppers or frequent leisure visitors.

Short Trips

Customers making single or multiple transactions (less than 4 hours) within a day in the selected region. Example: food or fuel when transiting through region, quick visit to shops or making a one-off purchase.

Visitors

Nationally representative customer count based on those who have a residential postal code address located outside of the LGA or Town.

LEGEND ■ All Visitors   ■ Australian Average Population

CATEGORIES

| CATEGORIES	EXAMPLES
Department Stores, Clothing & Accessories	Department Stores, Discount Department Stores, Men & Women Clothing Stores, Shoe Stores, Online Variety Stores, Luxury Boutiques
Other Discretionary Retails	Electronic Stores, Hardware, Motor Vehicles & Accessories, Personal Goods Retailing, Pharmacies, Gardening Stores & Nurseries
Groceries and Other Food Retailing	Liquor Stores, Bakeries, Butchers, Convenience Stores, Fruit and Vegetable Stores, Health Food Stores, Seafood Stores
Supermarkets	Supermarkets
Attractions, Events and Recreation	Museums and Galleries, Theme Parks, Tourist Attractions, Parks and Recreation, Professional Sports Clubs, Stadiums
Breweries and Wineries	Breweries and Wineries
Cafes	Cafes
Pubs, Taverns and Bars	Pubs, Taverns and Bars
Restaurants	Restaurants
Takeaway and Fast Food Outlets	Takeaway and Fast Food Outlets
Private Transport	Petrol Stations, Ride Share Services, Parking Lots, Taxis and Limousines, Water Tasix and Ferries
Accommodation – Instore	Hotel and Motel Accommodation, Caravan Parks
Accommodation - Online	Direct Online Bookings, Online Accommodation Aggregators, Holiday Rentals
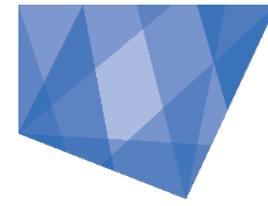
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