

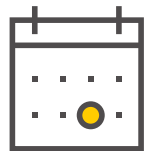


▲ **12%**

Personal Care
*(beauty and barber shops,
massage parlours etc)*

Commonwealth Bank’s Change on Card Spend.

CBA credit and debit card spending over the week ending 5 June 2020 is compared to the results from a year earlier. The following information has been developed by the Global Economic & Markets Research team.



5th June

Total	▲ 5%
Goods	▲ 21%
Services	▼ 11%



Food	▲ 17%
Food goods <i>(mostly grocery stores and supermarkets)</i>	▲ 25%
Food services <i>(includes cafes, restaurants and takeaway)</i>	▲ 1%



Alcohol	▲ 12%
Alcohol goods <i>(bottle shops)</i>	▲ 45%
Alcohol services <i>(pubs, hotels, etc)</i>	▼ 43%

Segment in focus

- The largest lift in spending momentum was seen in the personal care category as restrictions were eased in the largest states for beauty salons.
- Annual spend growth in this category recovered as pent up demand after three months of closures could be satisfied.
- Annual growth was 12% on the same week last year (week ending 5 June), compared to -15% the prior week and -61% at its low for the week ending 10 April.



Recreation
*(includes accommodation,
air travel, travel services)*

▼ **18%**



Transport
*including public transport
(impacted as people
worked from home)*

▼ **14%**



Household
*Household furnishings
and equipment*

▲ **48%**



Apparel
*Clothing and
footwear*

▼ **3%**

Source: Commonwealth Bank of Australia, Global Economic & Markets Research report “CBA Card Spend – ending 5 June 2020”, published 10 June 2020, author Belinda Allen. Full Global Economic & Markets Research disclaimers can be found at www.commbankresearch.com.au.

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