

Christchurch & Canterbury

Quarterly Economic Report
June 2026

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Quarterly Overview- June 2026

Economy	Employment	People & Housing	Business
GDP Growth (YE Jun 2026 vs. YE Jun 2025) Christchurch: 2.6% ▲ Canterbury: 2.6% ▲ New Zealand: 1.7% ▲ Source: Infometrics	Unemployment Rate (Q2 2026, Unadjusted) Christchurch: 4.3% ▼ Canterbury: 3.6% ▼ New Zealand: 5.4% ▼ Source: Stats NZ	Housing Affordability (Q2 2026) <i>Ratio of average house price to average incomes</i> Christchurch: 5.9 ▼ Canterbury: 5.5 ▼ New Zealand: 5.8 ▼ Source: Infometrics	Business Confidence (Q2 2026 Average, Canterbury) <i>A score above 0 reflects a net positive response</i> Canterbury: 16.3 (▼-37.7 points vs Q1 2026) New Zealand:12.0 (▼-39.9 points vs Q1 2026) Source: ANZ Business Outlook Survey
Balance of Trade (Values) (Q2 2026 vs Q2 2025, Canterbury) Exports: 10.3% ▲ Imports: 33.4% ▲ Source: Stats NZ	Labour Force Participation Rate (Q2 2026) Christchurch: 71.9% ▼ Canterbury: 71.5% ▼ New Zealand: 70.4% ▼ Source: Stats NZ	Rental Affordability (Q2 2026) <i>Average rental costs as share of average household income</i> Christchurch: 20.4% ▼ Canterbury: 20.0% ▼ New Zealand: 19.7% ▼ Source: Infometrics	Performance of Manufacturing Index (Q2 2026) <i>>50: expansion; <50: contraction</i> Canterbury: 52.8 ▲ New Zealand: 52.4 ▲ Source: BNZ - BusinessNZ
CPI Inflation Rate (Q2 2026) Annual growth: 4.1% ▲ Quarterly growth:1.5% ▲ Source: Stats NZ	Jobs Online Growth (Q2 2026 vs Q2 2025) Canterbury: 17.9% ▲ New Zealand: 6.7% ▲ Source: MBIE	Residential Cost of Living (Jun 2026 vs. Jun 2025, Christchurch) Weekly Rent: 2.8%▲ (NZ: 0% ►) House Prices: 9.8%▲ (NZ: 1.3%▲) Sources: MBIE, REINZ	Performance of Services Index (Q2 2026) <i>>50: expansion; <50: contraction</i> Canterbury: 41.9 ▼ New Zealand: 47.0 ▼ Source: BNZ - BusinessNZ
Building Consents (Numbers) (Q2 2026 vs. Q2 2025, Residential and non-residential) Christchurch: 34.8% ▲ Canterbury: 38.1% ▲ New Zealand:31.3% ▲ Source: Stats NZ	Jobseeker Support Recipient Growth (Q2 2026 vs Q2 2025) Christchurch: -2.6% ▼ Canterbury: -2.5% ▼ New Zealand: 1.1% ▲ Source: Ministry of Social Development	Consumer Confidence (Q2 2026) <i>A score above 100 reflects a net positive response</i> Canterbury: 83.2 (▼-7.4 points vs Q1 2026) New Zealand: 80.4 (▼-14.3 points vs Q1 2026) Source: Westpac McDermott Miller	In-Store Card Spending (Values) (Q2 2026 vs. Q2 2025, Christchurch) Total (local and visitor) spend: 3.5% ▲ Domestic visitor spend: 1.9% ▲ International visitor spend: 19.7% ▲ Source: Marketview

Economic indicators for the June 2026 quarter suggest that overall conditions in Christchurch and Canterbury improved. Provisional estimates show that GDP increased by 2.6% in Christchurch and Canterbury in the year to June 2026 compared with the year to June 2025, marking the fourth consecutive quarter in which annual average GDP growth was positive in both areas. Local growth also outpaced national growth, with national GDP increasing by 1.7%.

Positive trends

- **Business growth:** the number of business units (locations) in Canterbury was 2.7% higher in June 2026 compared with a year earlier, more than twice the national growth rate of 1.2%.
- **Labour market conditions:** the unadjusted unemployment rate declined from 5.8% to 4.3% in Christchurch and from 4.9% to 3.6% in Canterbury over the year to June 2026, reflecting employment growth exceeding labour force growth. The number of jobs advertised online in Canterbury increased by 17.9% in the June 2026 quarter compared with a year earlier.
- **Construction activity:** residential building consents issued increased by 34.9% in Christchurch and 38.3% in Canterbury in the June 2026 quarter compared with a year earlier. Non-residential consents issued increased by 34.4% in Christchurch and 36.2% in Canterbury over the same period.
- **Manufacturing activity:** the Performance of Manufacturing Index for Canterbury averaged 52.8 in the June 2026 quarter, indicating a sixth consecutive discrete quarter of expansion.
- **International tourism:** international visitor arrivals through Christchurch Airport increased by 20.2% in the June 2026 quarter compared with a year earlier, supporting strong accommodation occupancy and a 19.7% increase in international in-store card spending in Christchurch over the same period.
- **Business confidence:** business confidence in Canterbury averaged 16.3 in the June 2026 quarter, marking an eleventh consecutive discrete quarter of positive sentiment. Confidence fell sharply in April amid rising global uncertainty and higher fuel prices before partially recovering over May and June as fuel prices eased.
- **Export activity:** the value of goods exported through Canterbury ports increased by 10.3% in the June 2026 quarter compared with a year earlier.

Challenges

- **Global conditions:** global uncertainty persisted during the June 2026 quarter as conflict continued in the Middle East. Ceasefire agreements proved short-lived, shipping through the Strait of Hormuz remained disrupted, and fuel prices were volatile.
- **Local spending:** the value of in-store card spending in Christchurch increased by 3.5% in the June 2026 quarter compared with a year earlier, while transaction volumes declined. Much of the increase in spending value was driven by the Fuel & Automotive sector, largely reflecting higher prices, while spending in some discretionary categories declined. This suggests that higher spending reflected price effects or changes in spending behaviour more than stronger underlying demand.
- **Consumer confidence:** consumer confidence in Canterbury averaged 83.2 in the June 2026 quarter, remaining below 100 and indicating net pessimism.
- **Services activity:** the Performance of Services Index for Canterbury averaged 41.9 in the June 2026 quarter, indicating continued contraction in services activity.

Economic growth was resilient in the June 2026 quarter

Economic activity in Christchurch and Canterbury strengthened in the June 2026 quarter, with annual average GDP growth reaching its fastest pace in three years. This suggests that the recovery continued despite elevated global uncertainty and volatile fuel prices following the escalation of tensions in the Middle East. While growth was moderate by historical standards, its persistence suggests that the local recovery was more resilient than may have been expected earlier in the year.

The recovery appears to have become increasingly broad-based

Positive conditions were evident across many parts of the local economy. Labour market conditions improved further, with Canterbury recording the equal-lowest unemployment rate and the strongest growth in online job advertisements among New Zealand regions. The business sector also demonstrated resilience, with business confidence improving toward the end of the quarter and Canterbury recording the fastest growth in business locations of any region in the country. International tourism activity was buoyant despite heightened global uncertainty, with international visitor arrivals through Christchurch Airport increasing faster than at any other major international gateway in New Zealand. Export activity strengthened, manufacturing remained in expansion, and construction indicators pointed to a solid pipeline of future activity. Taken together, these indicators suggest the local recovery was being supported by a wider range of sectors than earlier in the cycle.

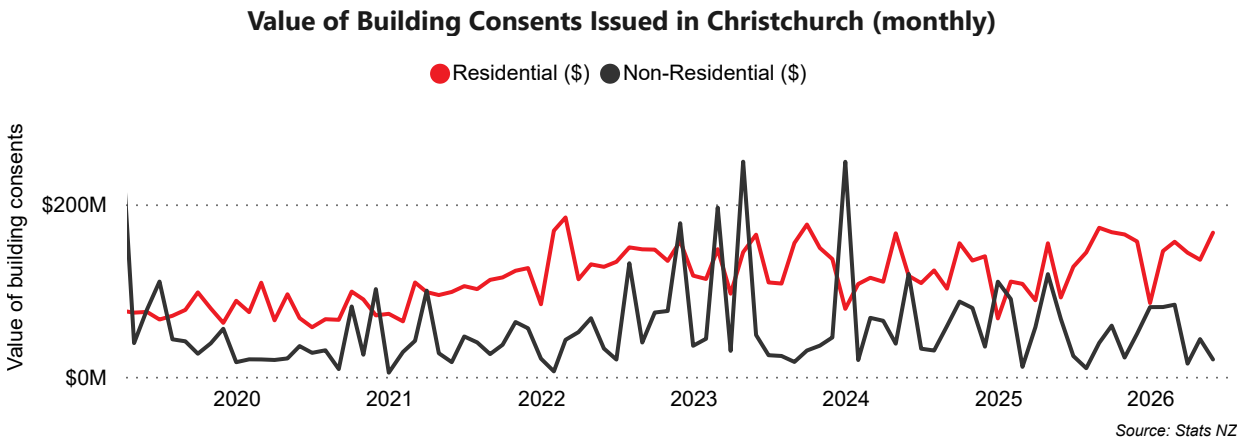
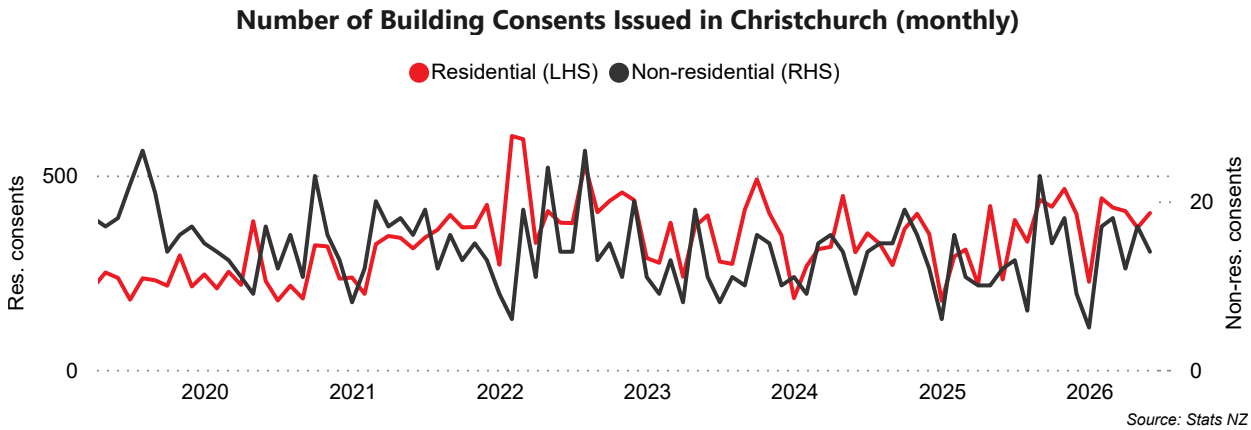
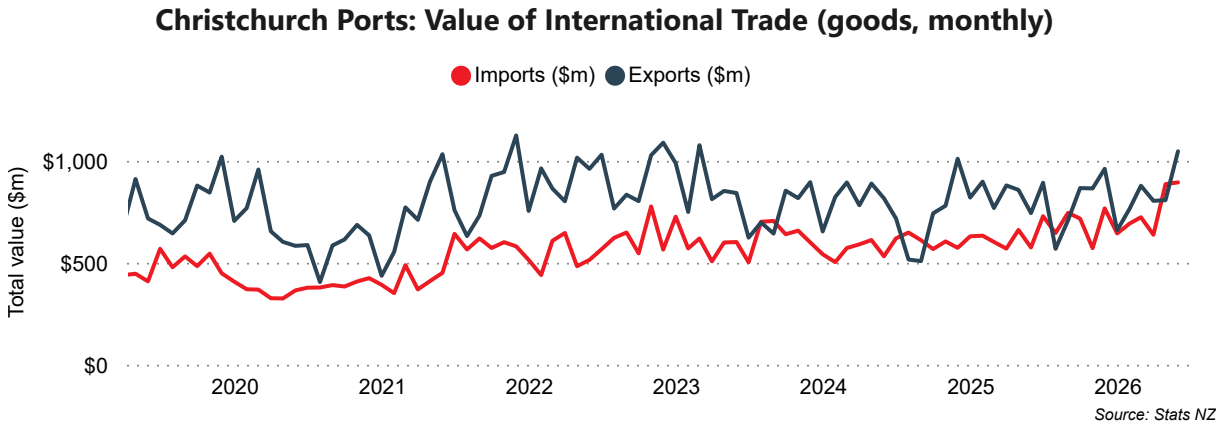
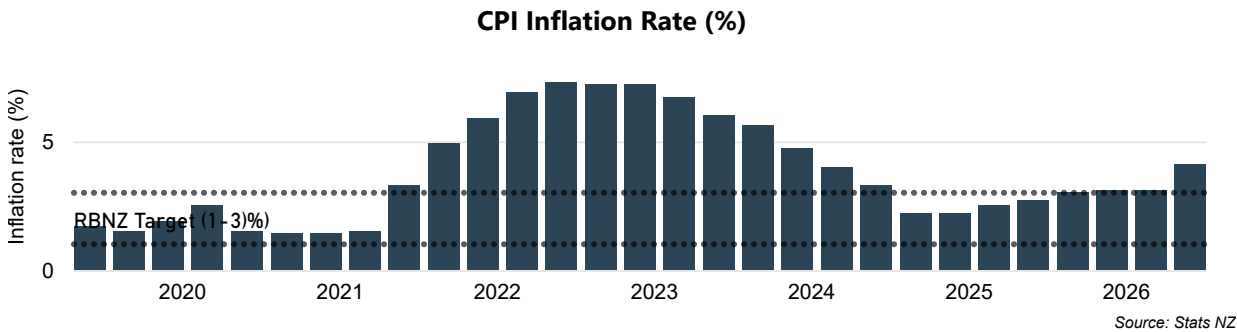
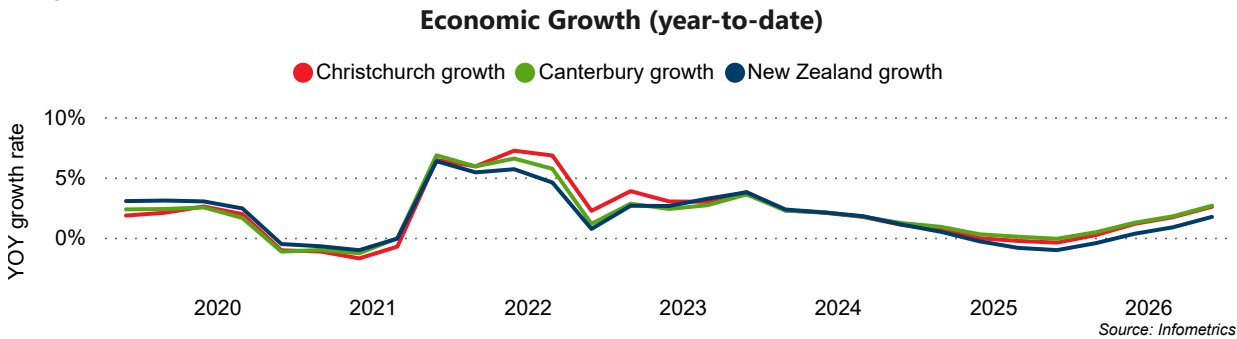
But there are pockets of weakness and pressures remain

Despite generally positive headline results, some indicators suggest parts of the local economy remained under pressure. Consumer confidence was firmly in net pessimistic territory, services activity was in contraction, and spending patterns indicate households were cautious in the face of higher costs and uncertainty. While fuel prices have eased from their April peaks, reducing some pressure on households and businesses, they remain elevated and vulnerable to further geopolitical developments and disruption to global supply chains. Inflation also remains above the 1-3% target range, and the Reserve Bank has begun increasing the Official Cash Rate to try to help return inflation to the 2% target midpoint. Higher interest rates may weigh on spending, investment, and borrowing activity over the coming months. While some pressures may have eased, continued uncertainty, elevated costs, and rising interest rates may create headwinds for households and businesses over the months ahead.

Overall, the local economy appears to have been more resilient than initially feared

Taken together, data for the June 2026 quarter suggest that Christchurch and Canterbury have absorbed the effects of heightened global uncertainty and higher fuel prices better than may have been anticipated, with several indicators strengthening over the quarter. While risks remain and pockets of weakness persist, the local recovery appears to have retained a degree of momentum that was not evident everywhere in New Zealand. On balance, current indicators suggest that rather than disappearing, local economic momentum may be building.

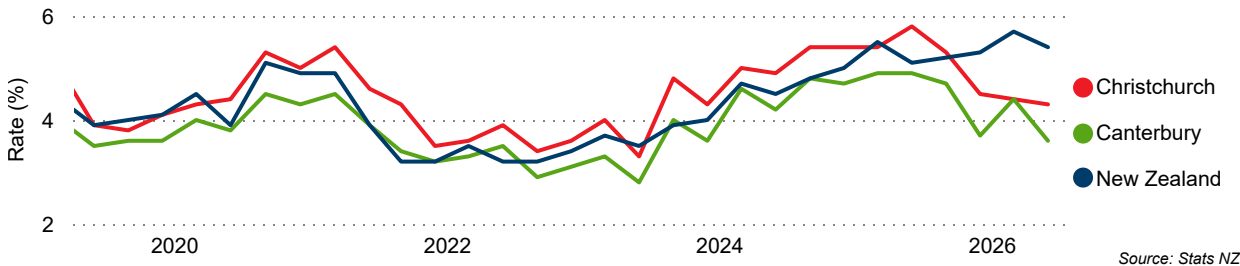
- Provisional estimates indicate that **economic activity** in both Christchurch and Canterbury increased by 2.6% in the year ended June 2026 compared with the year ended June 2025. Growth in both regions was higher than national GDP growth of 1.7% over the same period.
- New Zealand's annual **Consumer Price Index (CPI)** inflation accelerated to 4.1% in the June 2026 quarter, driven largely by higher fuel prices following the escalation in tensions in the Middle East. Annual inflation remained above the Reserve Bank's 1-3% target range for the third consecutive quarter.
- In the June 2026 quarter, the value of goods **exported** through Christchurch ports was 7.1% higher than in the June 2025 quarter, while the value of goods **imported** increased by 33.9% over the same period. Although Christchurch ports remained in a goods trade surplus position, the surplus was 64.4% lower than in the June 2025 quarter. Across the wider Canterbury ports, the value of goods exports increased by 10.3% compared with the June 2025 quarter. The region also remained in a trade surplus position, although the surplus was 42.7% lower than in the June 2025 quarter.
- The number of residential **building consents** issued in Christchurch increased by 34.9% in the June 2026 quarter compared with the June 2025 quarter. This was lower than the 38.3% increase recorded across Canterbury but slightly higher than the national increase of 33.8%. The number of commercial building consents in Christchurch increased by 34.4% over the same period, broadly in line with Canterbury's increase of 36.2% and significantly higher than the national increase of 8.4%.



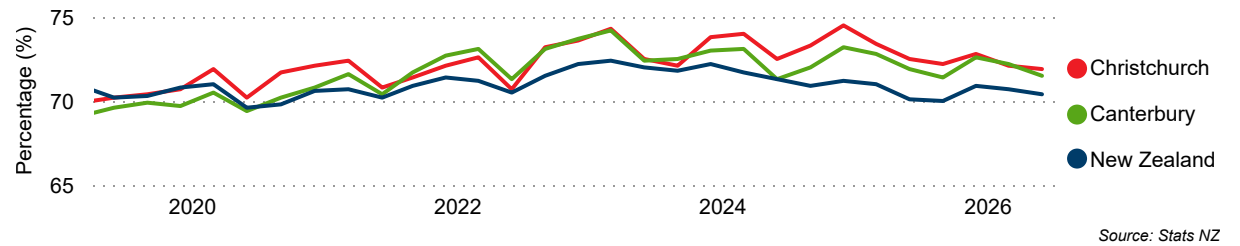
Employment

- Christchurch's unadjusted **unemployment rate** declined to 4.3% in the June 2026 quarter, down from 4.4% in the March 2026 quarter and 5.8% in the June 2025 quarter. In Canterbury, the unemployment rate fell to 3.6% from 4.4% in the March 2026 quarter and 4.9% in the June 2025 quarter. These were the lowest unemployment rates recorded in Christchurch and Canterbury since the December 2023 quarter. Nationally, the unadjusted unemployment rate fell to 5.4% in the June 2026 quarter, down from 5.7% in the March 2026 quarter but up from 5.1% a year earlier.
- Christchurch's **labour force participation rate** reached a nine-year high of 74.5% in late 2024 and has since generally trended downward, falling to 71.9% in the June 2026 quarter. In the June 2026 quarter, Christchurch's participation rate was slightly above Canterbury's rate of 71.5% and remained higher than the national rate of 70.4%.
- **Online job advertisements** in Canterbury were 17.9% higher in the June 2026 quarter than in the June 2025 quarter, exceeding national growth of 6.7% over the same period. Compared with the June 2025 quarter, online job advertisements increased across almost all major sectors in Canterbury, led by Manufacturing (+37.5%), IT (+29.4%), and Other (+26.8%). The only sector to record a decline was Education (-7.9%).
- The number of **Jobseeker Support** recipients in the June 2026 quarter was 2.6% lower in Christchurch and 2.5% lower in Canterbury than in the June 2025 quarter. In contrast, the number of Jobseeker Support recipients increased by 1.1% nationally over the same period.

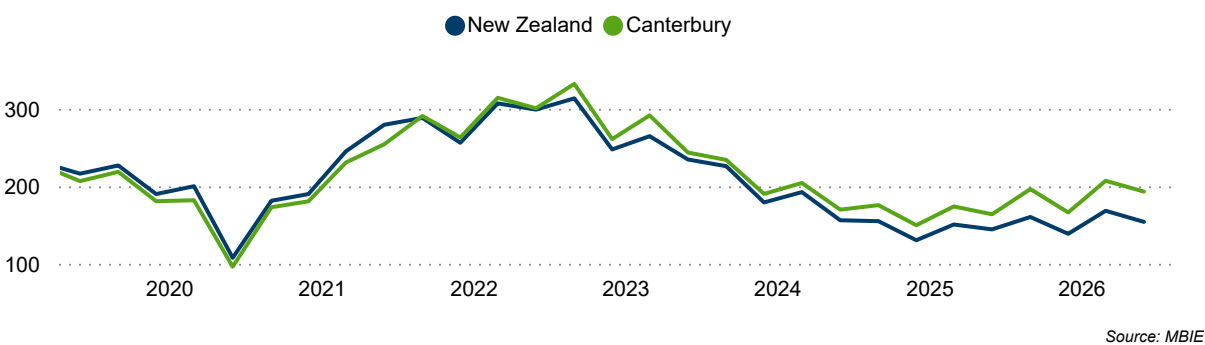
Unemployment Rate (% , unadjusted)



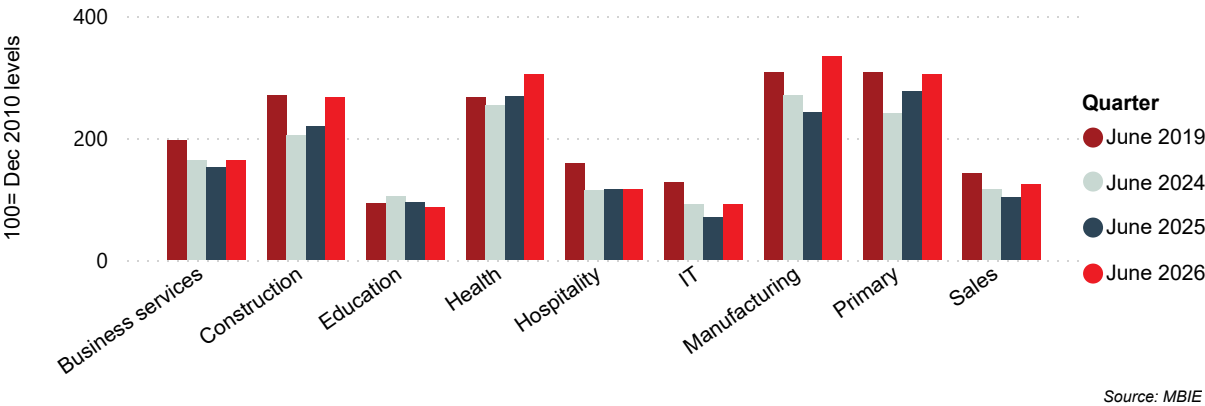
Labour Force Participation Rate (%)



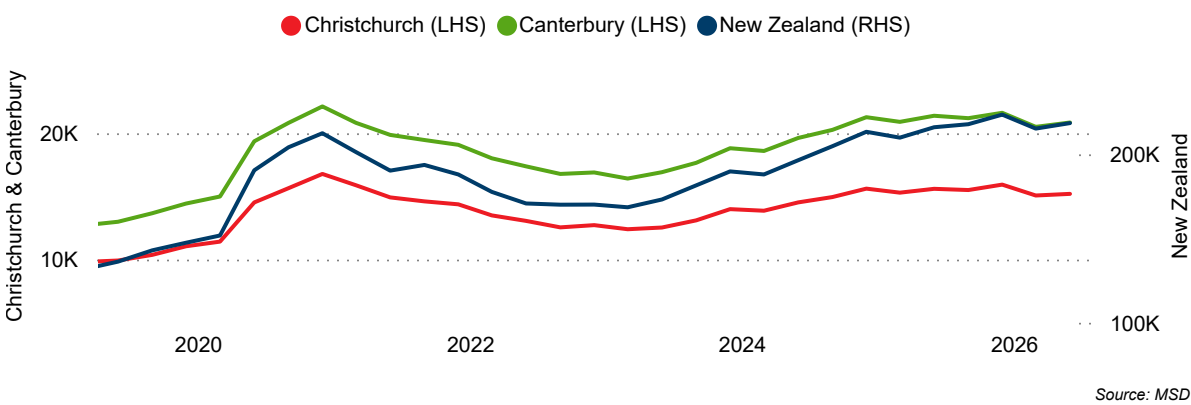
Jobs Online (unadjusted, indexed to Dec. 2010)



Jobs Online for Selected Industries, Canterbury (unadjusted, indexed to Dec. 2010)

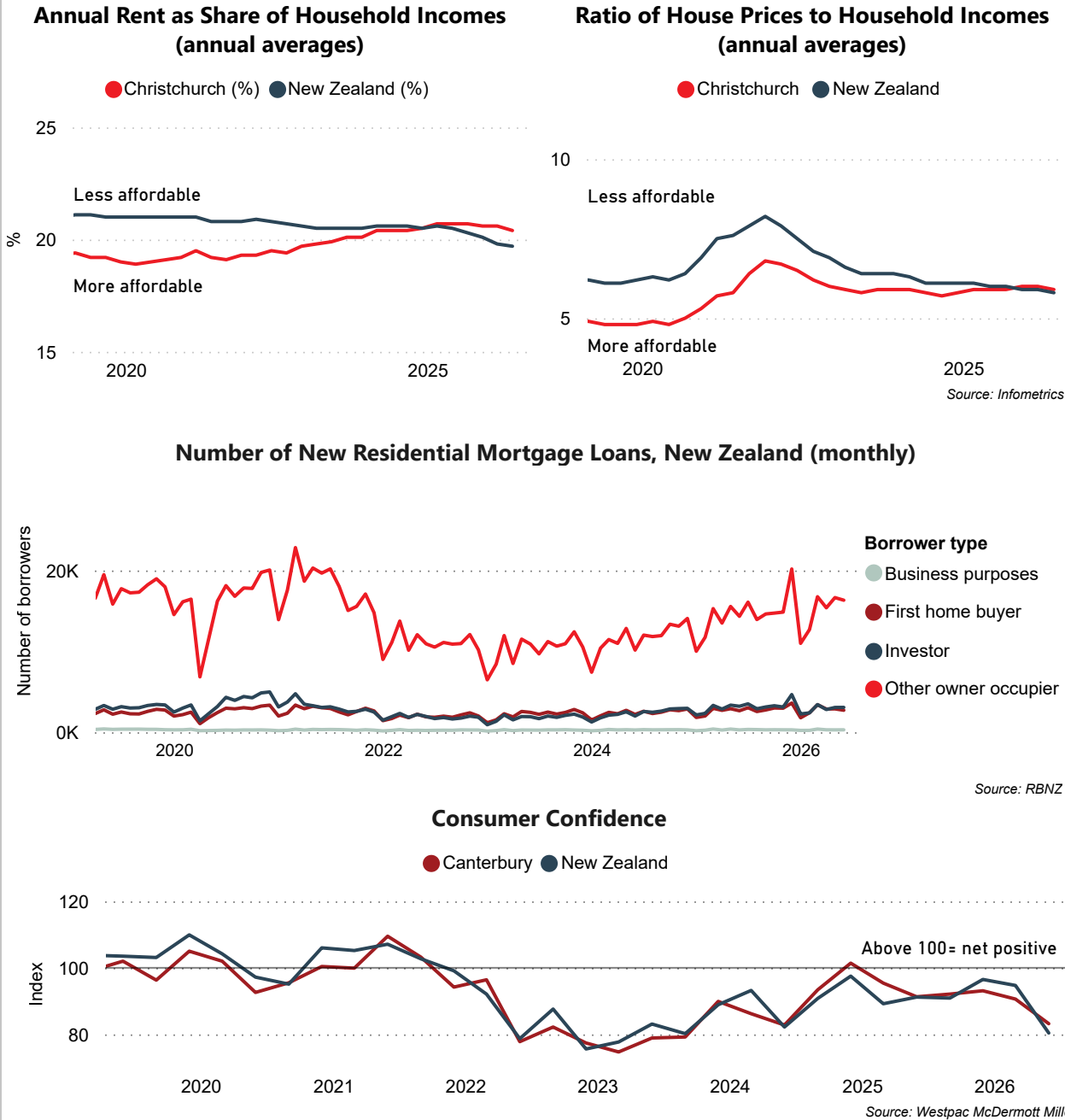
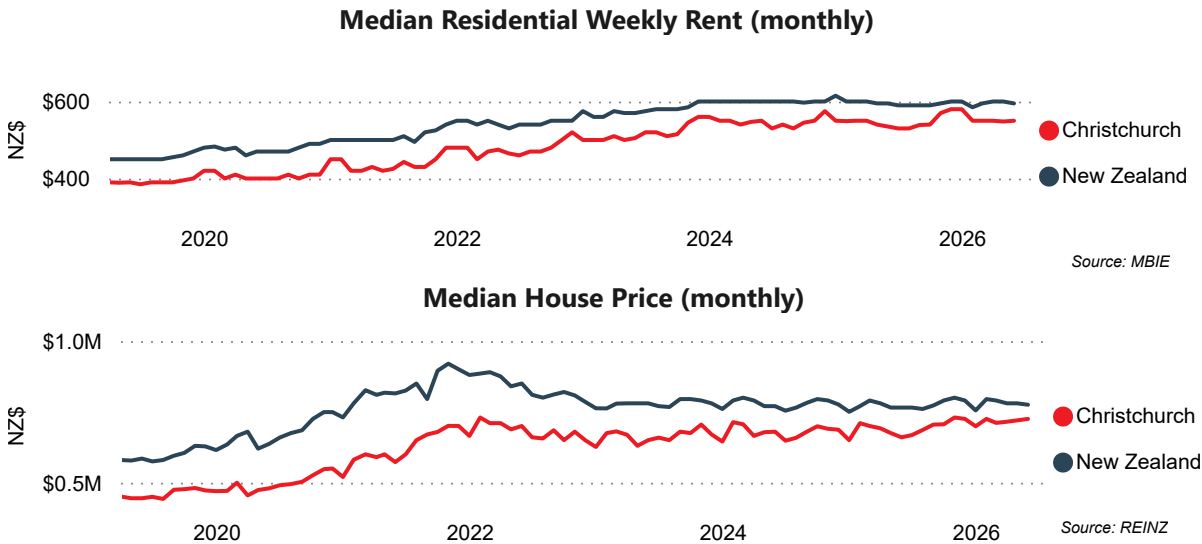


Jobseeker Support Recipients



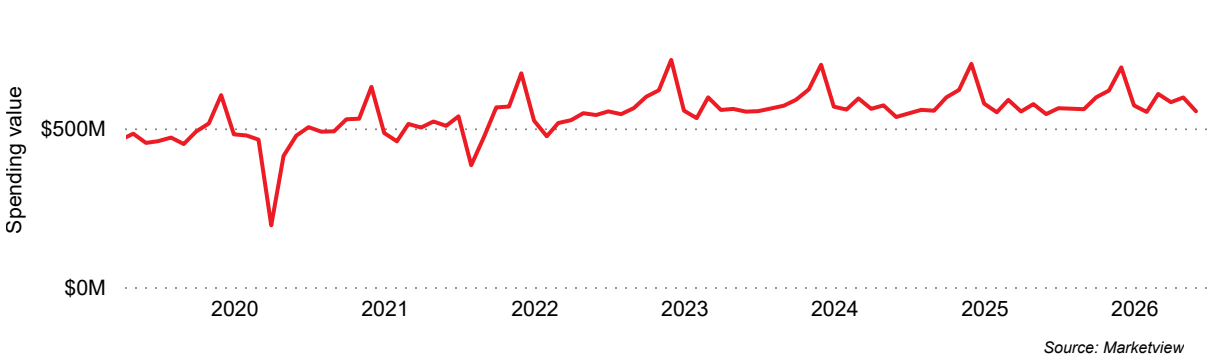
Housing & Confidence

- **Median Rental prices** across Christchurch and Canterbury remained stable in June 2026 compared with March 2026, with median weekly rents of \$550 in Christchurch and Canterbury. Across New Zealand, the median weekly rent also remained stable at \$595, unchanged from March 2026. Compared with June 2025, the median weekly rent increased by 2.8% in Christchurch and Canterbury while it remained unchanged across New Zealand. In the June 2026 quarter, annual rental costs in Christchurch were equivalent to 20.4% of annual average household incomes, remaining above the national level of 19.7%.
- The **median house price** in Christchurch increased by 2.0% over the June 2026 quarter to \$725k in June 2026, 9.8% higher than in June 2025. Nationally, the median house price was \$775k in June 2026, down 1.9% from March 2026 but up 1.3% from June 2025. In the June 2026 quarter, house prices in Christchurch were equivalent to 5.9 times annual average household incomes, slightly higher than the national ratio of 5.8 times.
- Across New Zealand, more than 66,500 **residential mortgage loans** were issued in the June 2026 quarter, up 7.5% from the June 2025 quarter but still 3.8% below pre-COVID-19 levels. First-home buyers accounted for 12.7% of loans in the June 2026 quarter, up from 10.5% in the June 2019 quarter, with the number of loans to first-home buyers 16.0% higher than before COVID-19. In contrast, residential mortgage loans to other-owner occupiers, investors, and business borrowers were lower than pre-COVID-19 levels.
- **Consumer confidence** in Canterbury remained in net pessimistic territory in the June 2026 quarter, falling 7.4 points to 83.2. This decline was smaller than the national decline of 14.3 points, with national consumer confidence falling to 80.4 points. The declines recorded in the June 2026 survey followed smaller declines in March and were driven largely by increased uncertainty associated with the conflict in the Middle East and its implications for fuel prices and household finances.



- **Value of spending:** in-store electronic card spending in Christchurch increased by \$59.1 million (3.5%) in the June 2026 quarter compared with the same period in 2025. Fuel & Automotive (+\$55.9 million) accounted for the majority of the increase, largely reflecting higher fuel prices. In-store card spending declined in Cafes, Restaurants, Bars & Takeaways (-5.6%) and Apparel & Personal (-4.2%).
- **Volume of spending:** in-store electronic card transactions in Christchurch fell by 0.5% in the June 2026 quarter compared with a year earlier, suggesting spend growth was driven more by higher average transaction values than stronger underlying demand.
- The unadjusted **Performance of Manufacturing Index (PMI)** for Canterbury remained in expansion in the June 2026 quarter, averaging 52.8, compared with 52.4 nationally. The June 2026 quarter marked Canterbury's sixth consecutive quarter of expansion, following seven consecutive quarters of contraction.
- The average unadjusted **Performance of Services Index (PSI)** for Canterbury moved further into contraction in the June 2026 quarter, averaging 41.9. Over the same period, the national PSI averaged 47.0. Monthly PSI data for June suggested conditions may be improving, with Canterbury's PSI increasing to 45.2, although it remained in contraction territory.
- According to ANZ's **Business Confidence** Survey, business confidence in Canterbury weakened in the June 2026 quarter, averaging 16.3 compared with a national average of 12.0. Business confidence in Canterbury fell sharply after tensions escalated in the Middle East, declining 63.7 points between February and April 2026, before partially recovering to 38.3 in June 2026 as fuel prices eased.
- The number of **business units** (locations) in Canterbury increased by 2.7% in the year to June 2026, more than double the national growth rate of 1.2%. While business confidence remained sensitive to global developments during the quarter, Canterbury recorded the strongest business unit growth of any New Zealand region, indicating continued business expansion despite ongoing economic uncertainty.

Retail spending via electronic card transactions, Christchurch (monthly)

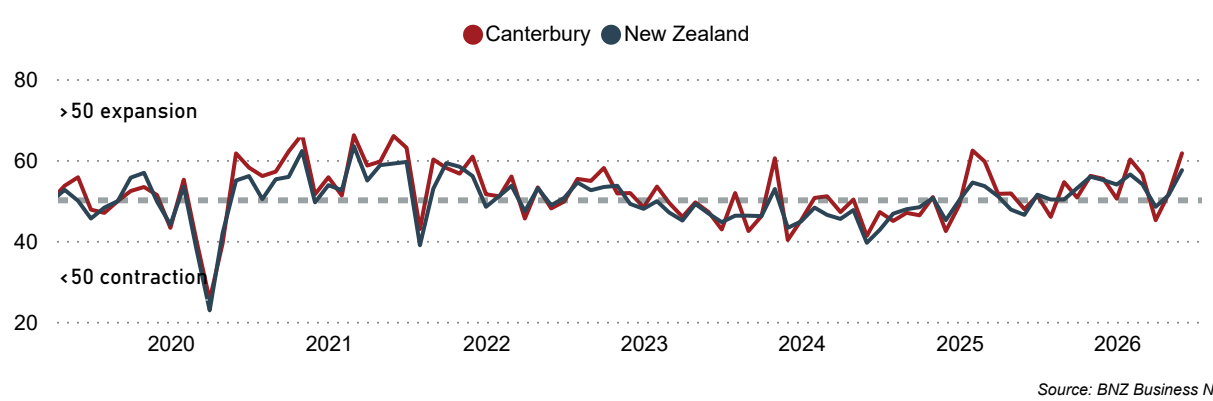


Annual retail in-store card spending growth, Christchurch (Q2 2026 vs Q2 2025)

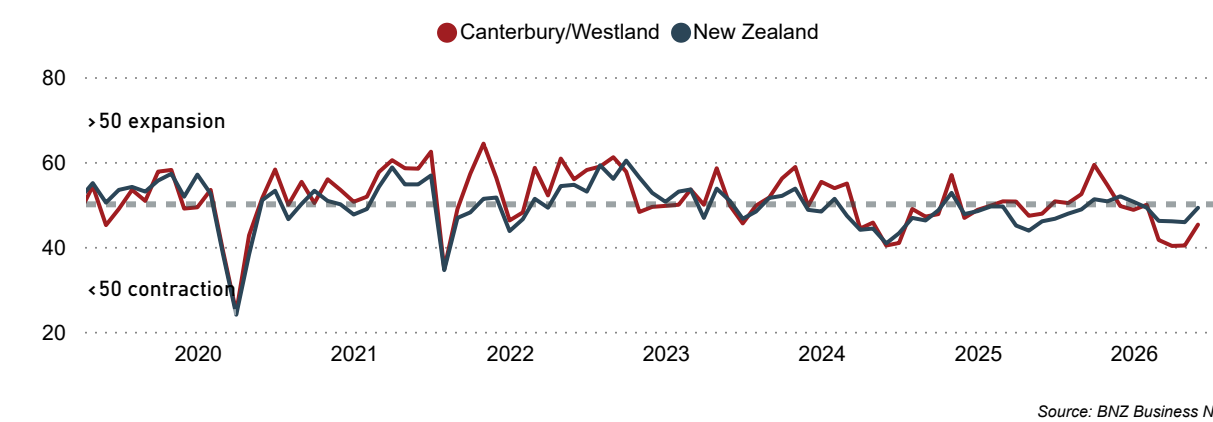
Spending growth	Apparel & Personal	Cafes, Restaurants, Bars & Takeaways	Dept. Stores & Leisure	Groceries & Liquor	Home, Hardware & Electrical	Other Consumer Spending	Fuel & Auto Repairs	Total
Value	-4.2%	-5.6%	1.2%	1.4%	5.8%	3.4%	23.8%	3.5%
Transactions	-5.9%	-5.9%	-2.6%	1.7%	2.3%	18.3%	3.5%	-0.5%

Source: Marketview

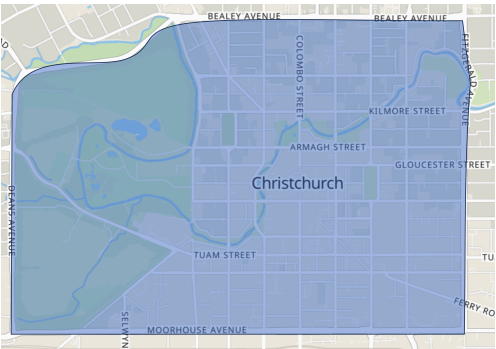
Performance of Manufacturing Index (monthly)



Performance of Services Index (monthly)



Central City (Four Aves)



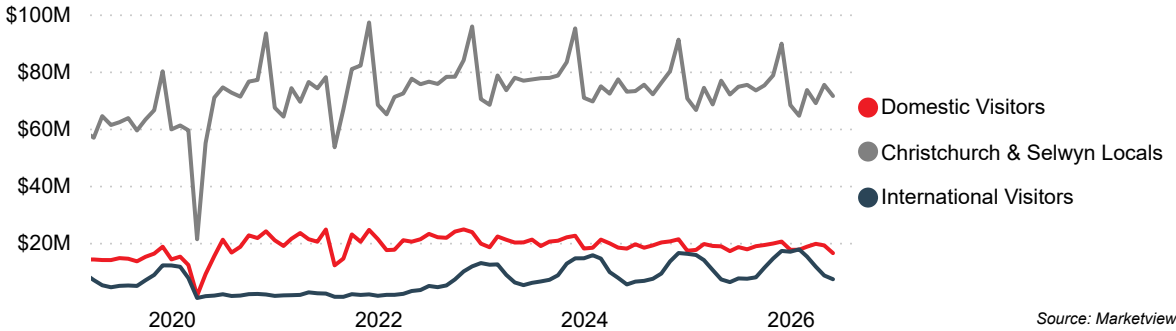
- The Four Aves refers to the area shown on the map to the right and corresponds to Christchurch's central city.
- By **value, retail spending** within the Four Aves increased by 0.8% in the June 2026 quarter compared with the same period in 2025. However, **transaction volumes** fell by 2.1%, indicating an increase in average spend per transaction.
- The increase in the value of in-store electronic spending in the Four Aves area was driven primarily by higher spending from international visitors, which rose by \$3.6 million (+15.0%). This increase was partially offset by lower spending from Christchurch and Selwyn residents in the Four Aves area. Spending by Christchurch residents fell by \$0.6 million (-0.3%), while spending by Selwyn residents declined by \$0.9 million (-3.6%).
- **Population** data for 2025 showed continued growth within the Four Aves, with the population reaching 9,180 residents as of June 2025. This represented annual growth of 0.2%, compared with 0.9% across Christchurch City as a whole. At June 2025, the Four Aves population was around 890 higher than pre-earthquake levels.
- **Employment** in the Four Aves increased slightly over the year to February 2025, with employee numbers rising by 70 to 50,250. This represented a 0.1% rise from the previous year, contrasting with a 1.3% decline in employee counts across Christchurch as a whole.
- The largest employment gains within the Four Aves over the year to February 2025 were in Public Administration and Safety (primarily central and local government roles), which added 705 employees. This was followed by the Professional Services sector, with an increase of 260 employees, and the Transport, Postal, and Warehousing sector, which grew by 93 employees. Overall, the Four Aves accounted for 21.1% of Christchurch's total employee count.
- Meanwhile, the number of business locations in the Four Aves grew by 5.5% over the year to February 2025, reaching a total of 5,454 locations.

Retail in-store card spending growth, Four Aves (Q2 2026 vs Q2 2025)

Spending growth	Apparel & Personal	Cafes, Restaurants, Bars & Takeaways	Department Stores & Leisure	Groceries & Liquor	Home, Hardware & Electrical	Other Consumer Spending	Total
Value	-1.4%	-7.9%	2.8%	4.0%	-5.8%	26.3%	0.8%
Transactions	-3.1%	-7.3%	0.4%	5.4%	-2.2%	5.0%	-2.1%

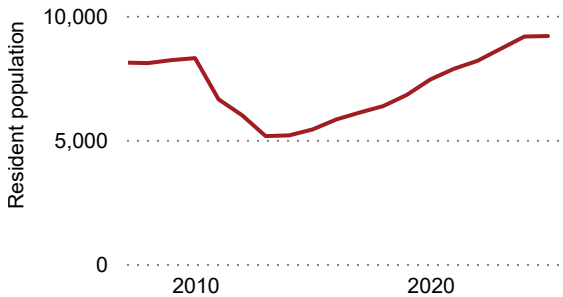
Source: Marketview

Monthly retail spending by customer type, Four Aves

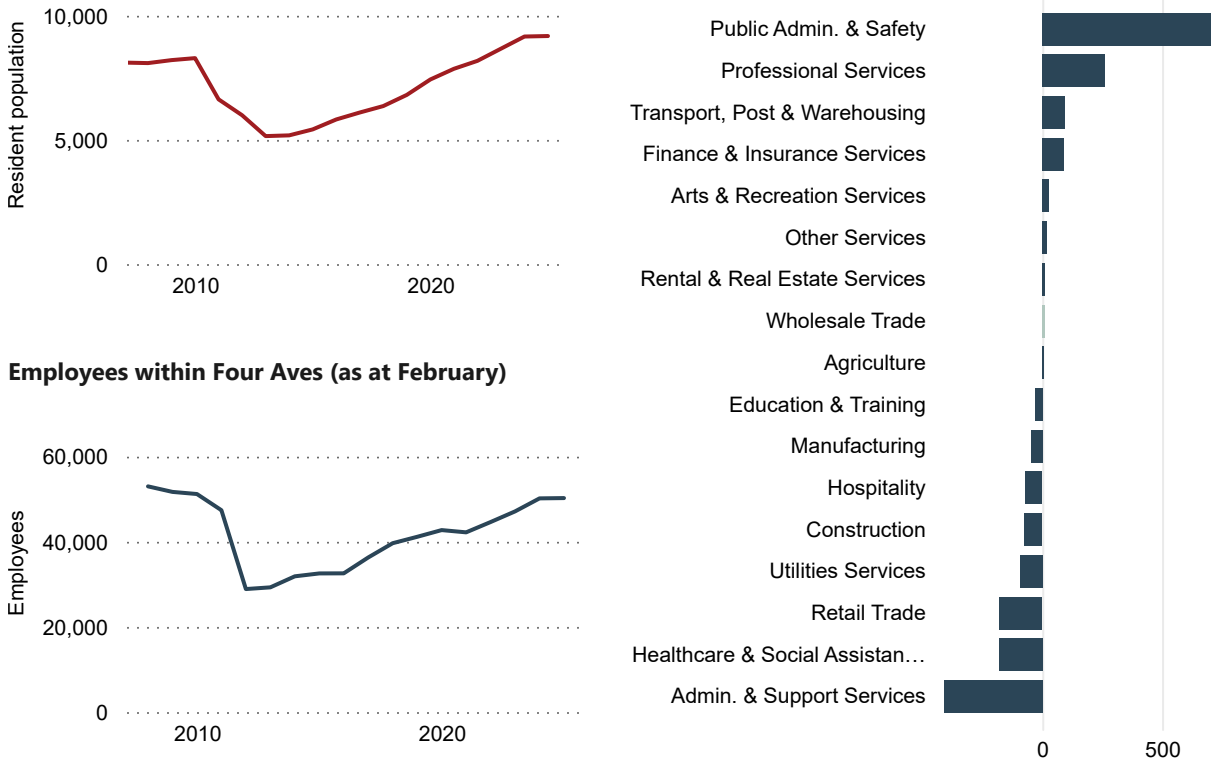


Source: Marketview

Residents Living within Four Aves (as at June)



Real change in employment within Four Aves (year to Feb 2025)

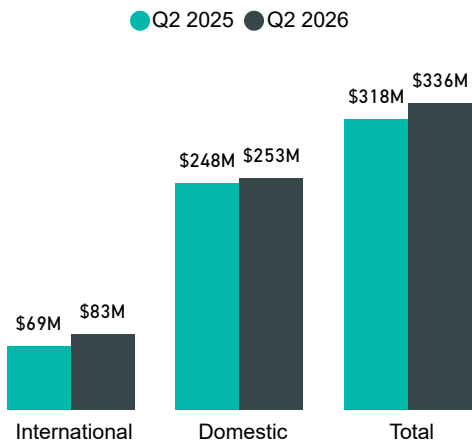


Source: Stats NZ

Visitors & International Migration

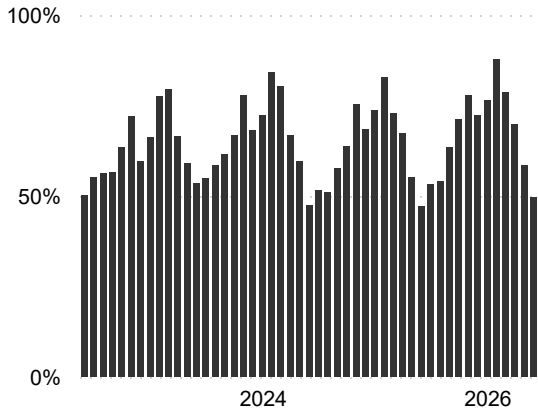
- In-store electronic **visitor card spending** in Christchurch totalled \$336 million in the June 2026 quarter, up \$18.3 million (5.8%) from the same period in 2025. This increase was driven by higher international in-store visitor card spending, which rose by \$13.6 million (19.7%), alongside a \$4.7 million (1.9%) increase in domestic in-store visitor card spending. Christchurch accounted for 9.0% of New Zealand's total in-store international visitor card spending in the June 2026 quarter, slightly above its 8.0% share in the equivalent pre-COVID-19 period.
- Average **accommodation occupancy** in Christchurch was 59.2% during the June 2026 quarter, well above the national average of 46.3%.
- Almost 106,000 **international visitors** arrived at Christchurch Airport in the June 2026 quarter, 20.2% more than in the same quarter of the previous year. Based on discrete quarterly totals, this was the third consecutive quarter in which international visitor arrivals exceeded pre-COVID-19 levels, with arrivals 3.6% higher in the June 2026 quarter than in the June 2019 quarter.
- International **migration inflows** into Christchurch also rose, with approximately 2,370 people moving to the city from overseas during the June 2026 quarter. This represented an increase of around 760 people (+47.5%) compared with the same period last year and around 970 people (+69.3%) compared with pre-COVID-19 levels. Nationally, international migration inflows were 8.6% higher than in the June 2025 quarter and were 23.0% higher than in 2019. The wider Canterbury region accounted for 11.8% of total migrant arrivals in New Zealand during the June 2026 quarter.

Quarterly visitor spend, Christchurch (Q1)



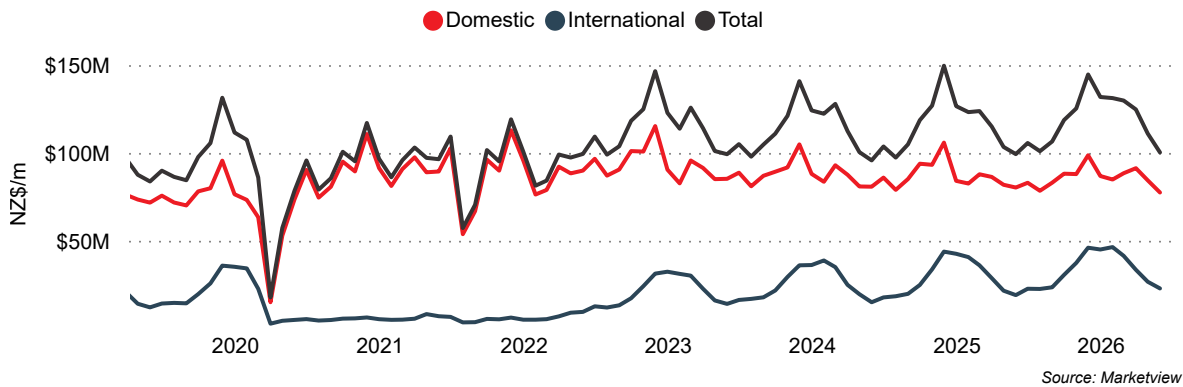
Source: Marketview

Accommodation occupancy, Christchurch (monthly)



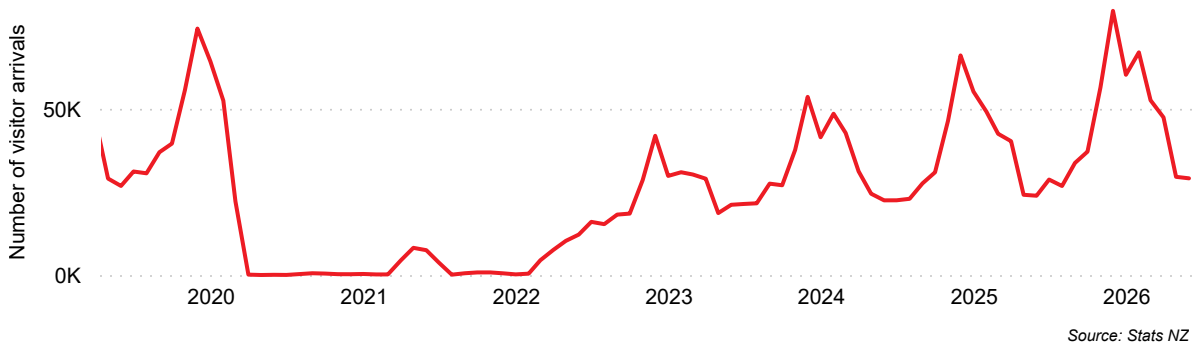
Source: Accommodation Data Programme

Visitor Spending in Christchurch (monthly)



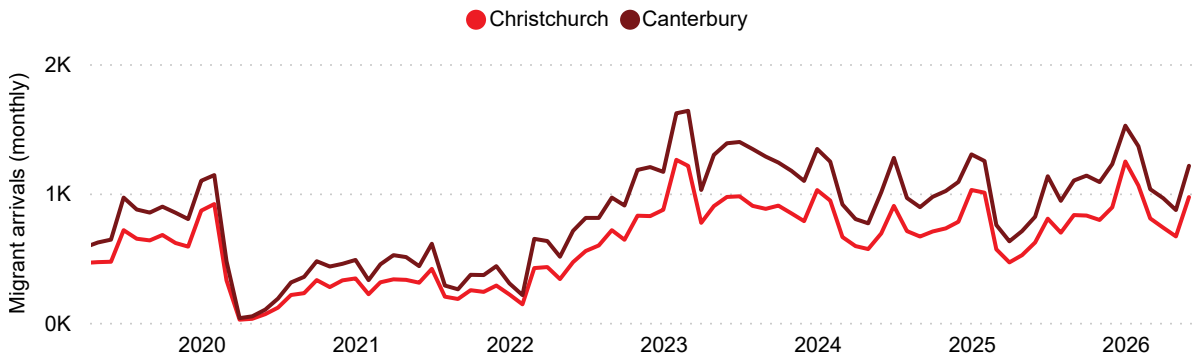
Source: Marketview

International Visitor Arrivals, Christchurch Airport (monthly)



Source: Stats NZ

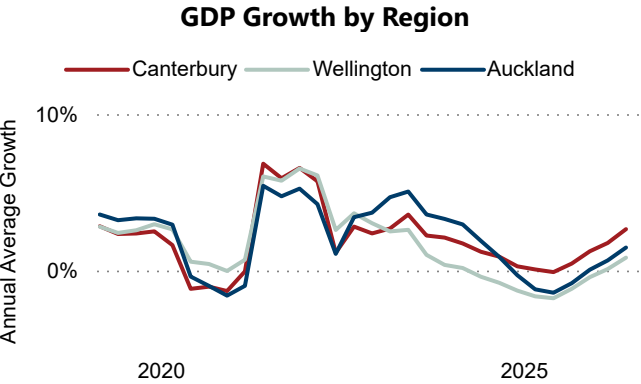
Permanent & Long-Term International Migration (monthly)



Source: Stats NZ

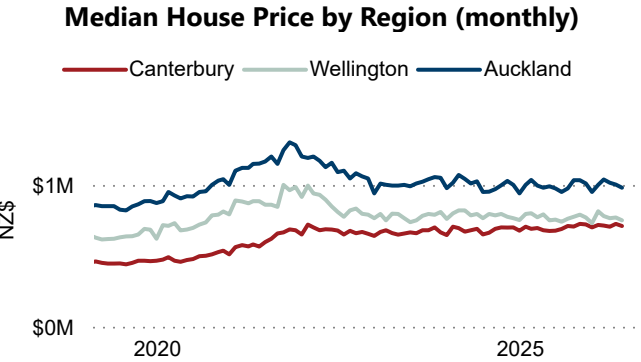
Canterbury in context: regional comparison

The graphs on this page compare the performance of New Zealand's major metropolitan areas, Auckland, Canterbury, and Wellington, across a range of economic indicators. Canterbury continues to compare favourably, with relatively stronger GDP growth and labour market indicators, alongside comparatively lower median house prices and rental costs, reinforcing its appeal as an attractive place to live and work.



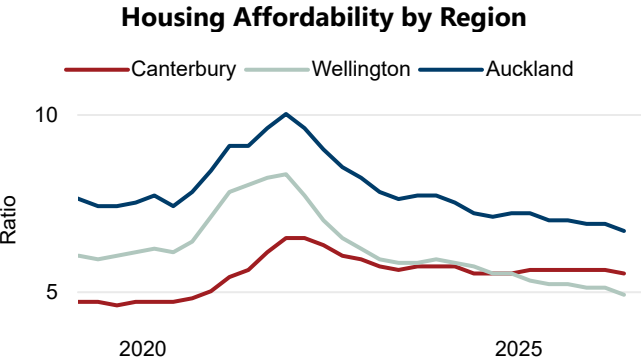
- **GDP growth** in the Canterbury region was 2.6% in the year to June 2026, compared with the year to June 2025. This was the strongest GDP growth rate among New Zealand's major metropolitan regions.
- Over the same period, GDP growth was 0.8% in Wellington and 1.5% in Auckland.

Source: Infometrics



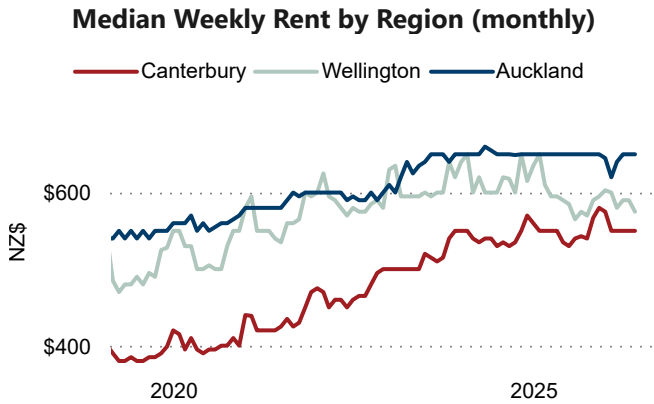
- The **median house price** in Canterbury was \$710k at the end of the June 2026 quarter, 5.2% higher than a year earlier.
- Wellington's median house price was unchanged from the same period last year at \$750k, while Auckland's fell 1.0% to \$980k.
- At the end of the June 2026 quarter, Canterbury's median house price was 5.3% below Wellington's and 27.6% below Auckland's.

Source: REINZ



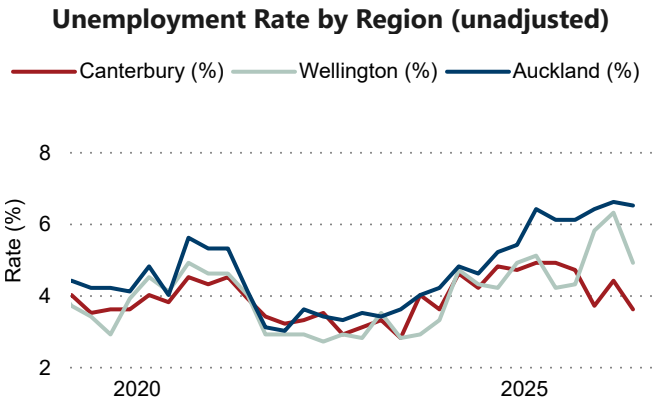
- **Housing affordability** in Canterbury improved slightly in the June 2026 quarter, with the average house price equivalent to 5.5 times the average annual household income.
- In comparison, the ratio was 4.9 times in Wellington region and 6.7 times in Auckland.
- *Note: A higher housing affordability score indicates lower housing affordability.*

Source: Infometrics



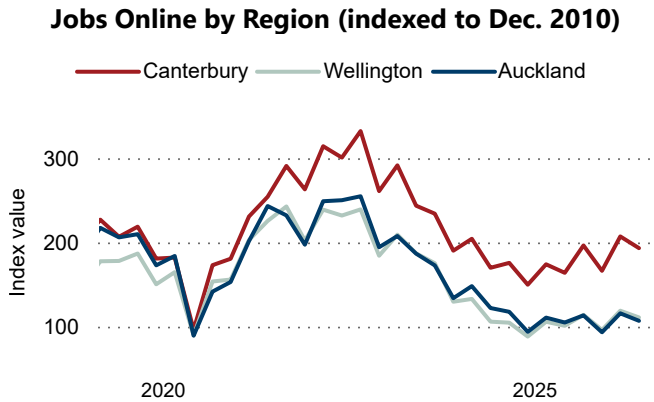
- The **median weekly rent** in Canterbury was \$550 at the end of the June 2026 quarter, unchanged from the end of the March 2026 quarter, but 2.8% higher than a year earlier.
- In Wellington, the median weekly rent was \$575 at the end of the June 2026 quarter, down 0.9% from the previous quarter and 2.5% lower than a year earlier.
- In Auckland, the median weekly rent was \$650, up 1.6% from the previous quarter but unchanged from a year earlier.

Source: MBIE



- The unadjusted **unemployment rate** in Canterbury was 3.6% in the June 2026 quarter, down from 4.4% in the March 2026 quarter and 4.9% in the June 2025 quarter.
- In the Wellington region, the unadjusted unemployment rate was 4.9% in the June 2026 quarter, down from 6.3% in the March 2026 quarter but up from 4.2% in the June 2025 quarter.
- In the Auckland region, the unadjusted unemployment rate was 6.5%, down from 6.6% in the March 2026 quarter but up from 6.1% in the June 2025 quarter.

Source: Stats NZ



- The number of **job vacancies** advertised online increased in all three major regions in the June 2026 quarter compared with a year earlier.
- Compared with a year earlier, online job ads were 17.9% higher in Canterbury, 9.8% higher in Wellington, and 1.9% higher in Auckland.
- Despite these increases, activity remained below pre-COVID-19 levels. In Canterbury, online job ads were 6.5% lower than in the June 2019 quarter, while larger shortfalls were evident in Wellington and Auckland, where online job ads were 37.7% and 48.1% below pre-pandemic levels, respectively.

Source: MBIE

Data sources

This report is based on data available as of 1 September 2026. Any subsequent revisions or updates to the underlying data will not be reflected in this report.

BusinessNZ: <http://www.businessnz.org.nz>

Fresh Info (ADP): <https://freshinfo.shinyapps.io/ADPReporting/>

Infometrics Ltd: <http://www.infometrics.co.nz/>

Marketview: <https://marketview.co.nz/>

The Ministry of Business, Innovation and Employment: <http://www.mbie.govt.nz/>

Ministry of Social Development: <https://www.msd.govt.nz>

Real Estate Institute New Zealand: <https://www.reinz.co.nz/>

Reserve Bank of New Zealand: <https://www.rbnz.govt.nz/statistics>

Stats NZ: <http://www.stats.govt.nz/> *This work is based on/includes Statistics New Zealand's data which are licensed by Statistics New Zealand for re-use under the Creative Commons Attribution 3.0 New Zealand licence.*

Westpac: <https://www.westpac.co.nz/>

ANZ: <https://www.anz.co.nz/about-us/economic-markets-research/>

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