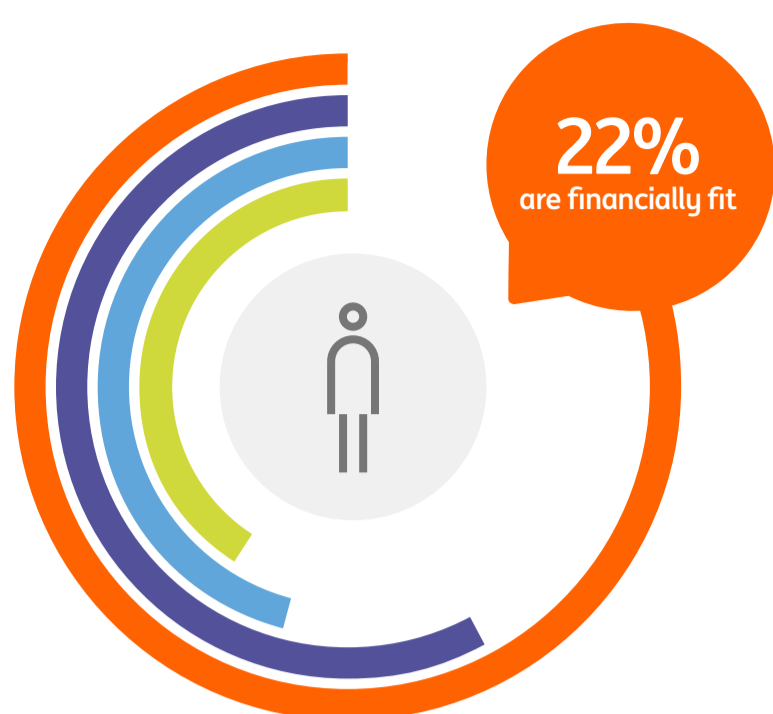


How financially fit are Australians?

The ING DIRECT Financial Fitness Test



Singles

- 86%** pay their bills on time
- 58%** have a household budget
- 46%** pay off their credit card in full each month
- 41%** would take six months or more to pay off a \$10,000 debt



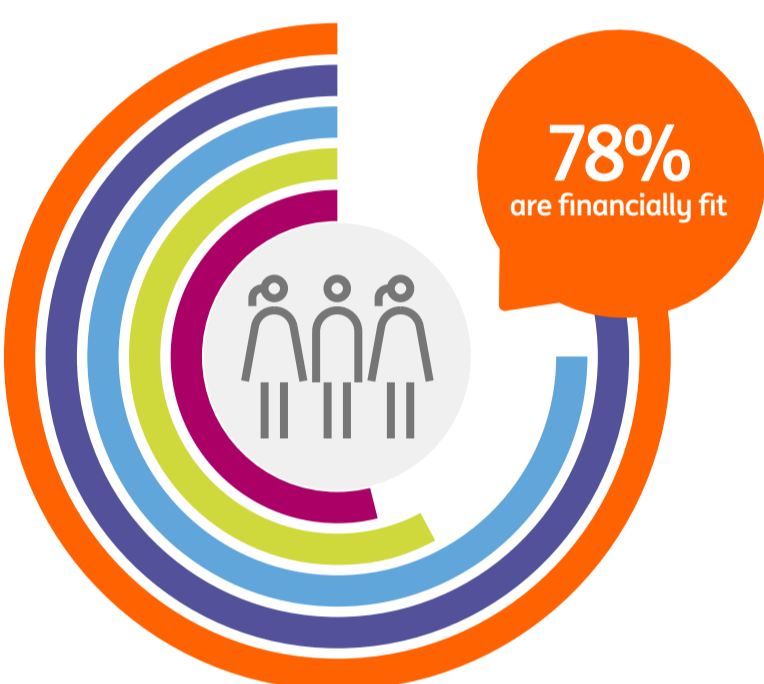
Couples

- 76%** pay their bills on time
- 66%** have two or more income providers
- 55%** would invest or save an unexpected windfall
- 36%** don't have a household budget



Pre-school families

- 54%** have two or more income providers
- 53%** spend more than 1/3 of their income on mortgage repayments or rent
- 51%** could only last one month if they lost their main income
- 28%** regularly exceed their groceries budget
- 22%** have bills more than one week overdue



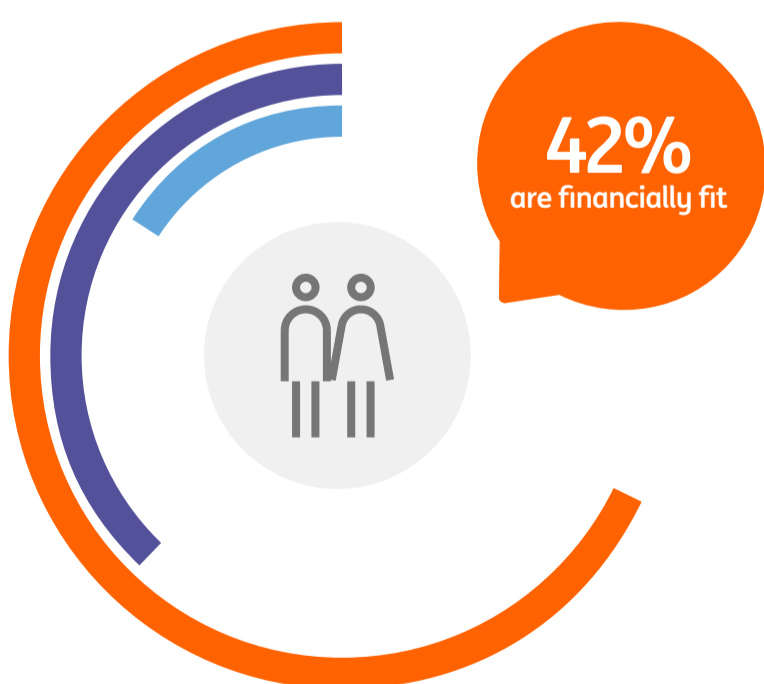
Adult families ★

- 91%** pay their bills on time
- 85%** pay their credit card in full each month
- 74%** spend less than 1/5 of their income on mortgage repayments or rent
- 58%** have 2 or more income providers
- 54%** have a household budget



School-age families

- 72%** have no overdue bills
- 67%** have a household budget
- 16%** have no income provider



Empty nesters

- 68%** spend less than 1/5 of their income on mortgage repayments or rent
- 38%** have sought financial advice
- 16%** have no income provider

Research methodology: The ING DIRECT Financial Wellbeing Index was compiled by Galaxy Research from the online responses of 1,011 households between 14 April and 20 April 2015. The data was weighted by region and household size to reflect the Australian household population based on the 2011 census. The level of savings reported in the study is also calibrated to APRA national bank total deposits (households) to ensure accuracy of household savings levels.