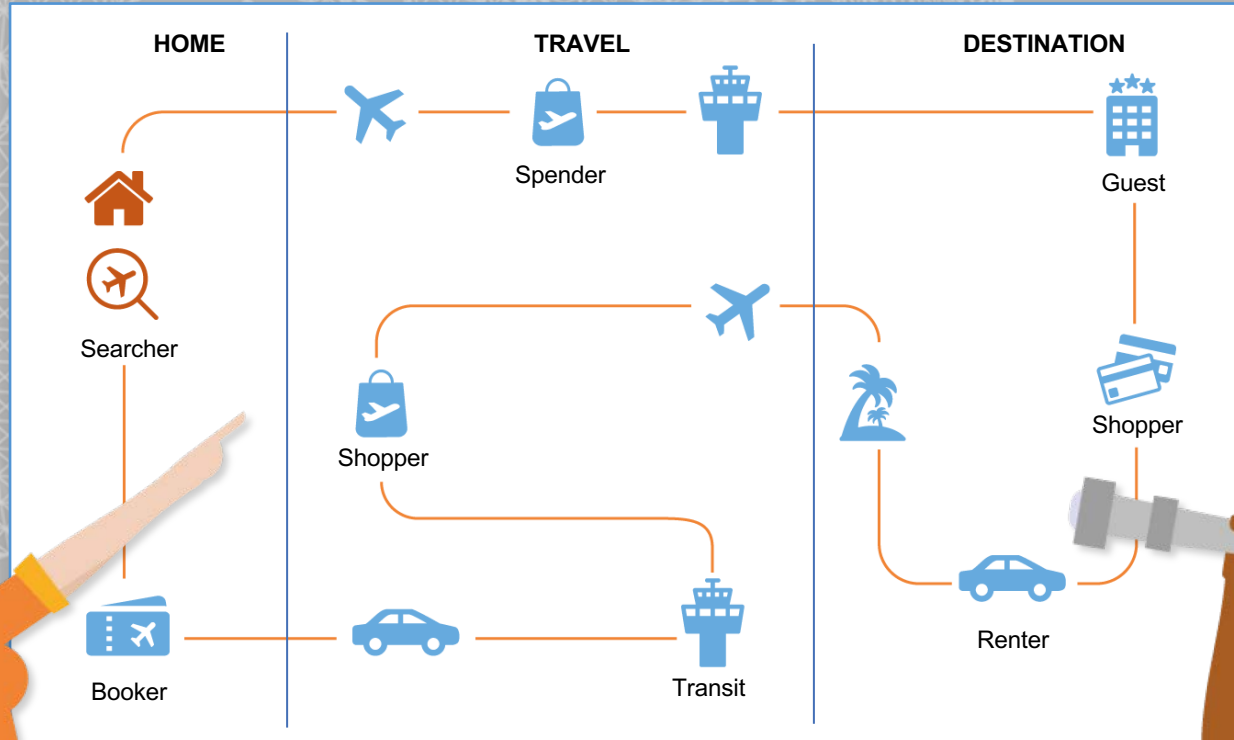


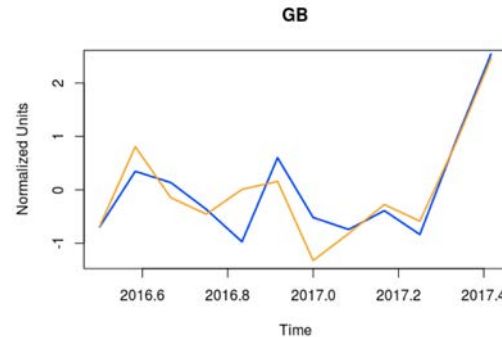
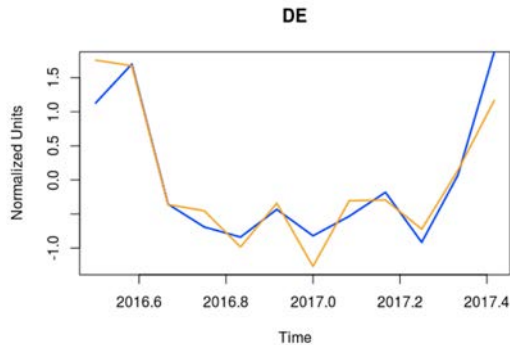
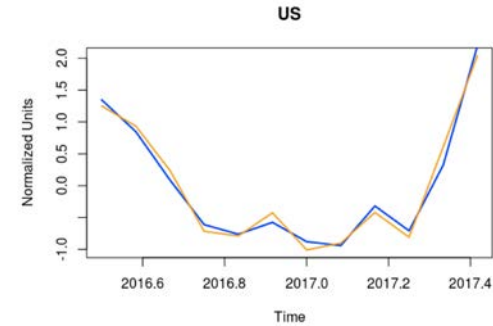
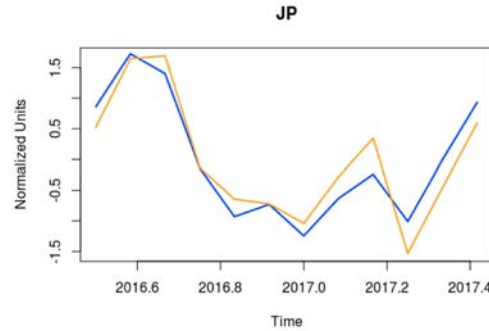
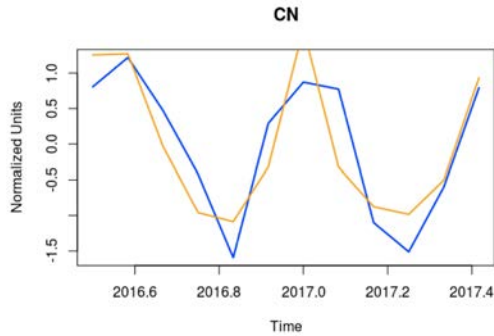
THE TRAVELLER IS A DIFFERENT ECONOMIC AGENT AT STAGES OF HIS JOURNEY



CORRELATING Credit Card Expenditure with Visitor arrivals

FINLAND

— Spend Seasonality FIN
— FWK arrivals in FIN (LOS>1 nights) from Country of interest.



	Profile	Correlation %
China	Leisure	84%
Japan	PPB1	94%
Germany	Total	94%
UK	PPB1	90%
USA	Total	99%
Benelux	PPB2	90%
Spain	Total	86%
South Korea	Total	87%
France	Total	88%
Italy	Total	84%