

Bank of America

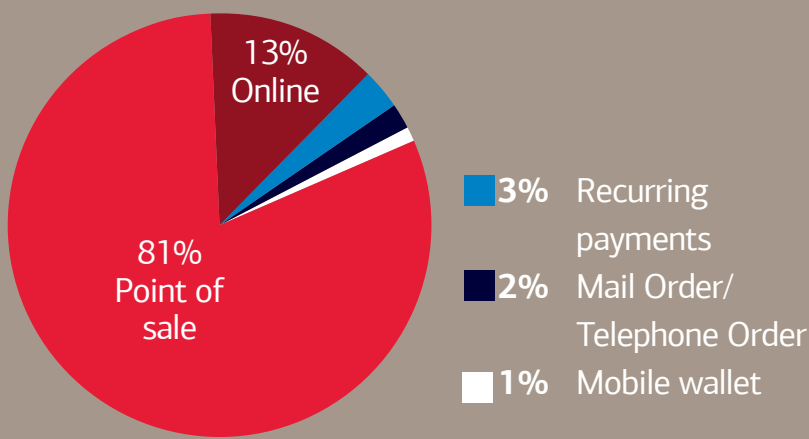
September 2016 Consumer Spending Snapshot

We looked at transaction and spending data and behaviors aggregated from our more than 40 million active credit and debit card accounts*

The dip still trumps digital

In September, mobile wallet and online transactions rose dramatically, but point of sale still remains the top way to transact.

Of all purchases:



Mobile wallet transactions per active account

↑ 235% year over year

Online transactions per active account

↑ 32% year over year

Point of sale transactions per active account

↔ 0% year over year

No "fall" in travel heading into autumn

As fall began, consumers still made time for traveling, with spending and purchases increasing in September.

Travel spending per active account

↑ 4% year over year

↑ 3% September 2014-2015

Travel transactions per active account

↑ 27% year over year

↑ 21% September 2014-2015

As fans tailgated, grocery grew

With the start of football season, fans prepared for pre-game festivities, helping both grocery and wholesale club spend to grow.

Grocery store spend per active account

↑ 3% year over year

↔ 0% September 2014-2015

Wholesale club spending per active account

↑ 23% year over year

↑ 5% September 2014-2015

Wholesale club transactions per active account

↑ 18% year over year

↑ 8% September 2014-2015

Football fans enjoyed the game, whether home or away

The first full month of football season helped increase ticketing agencies and cable satellite TV spend and transactions as fans enjoyed the game from the stadium and the couch.

Ticketing agency spend per active account

↑ 10% year over year

Ticketing agency transactions per active account

↑ 9% year over year

Cable and satellite TV spend per active account

↑ 6% year over year

Cable and satellite TV transactions per active account

↑ 16% year over year