

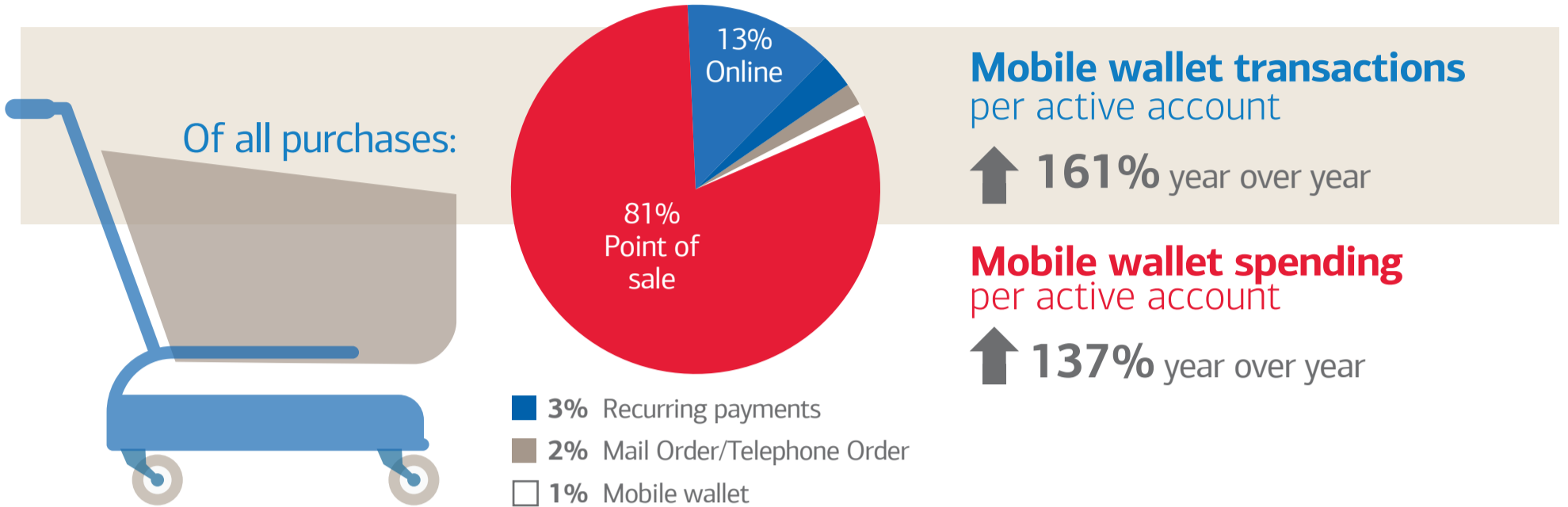
# Bank of America

## October 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\*

### Consumers transact more in the store

Similar to previous months, point of sale still remains the top way to transact, but mobile wallet spending and transactions continue to rise.



### Parity at the pump

After a dramatic decrease from 2014 to 2015, gas prices remained consistent from last October, helping to keep spending and transactions steady.

#### Gas spend per active account

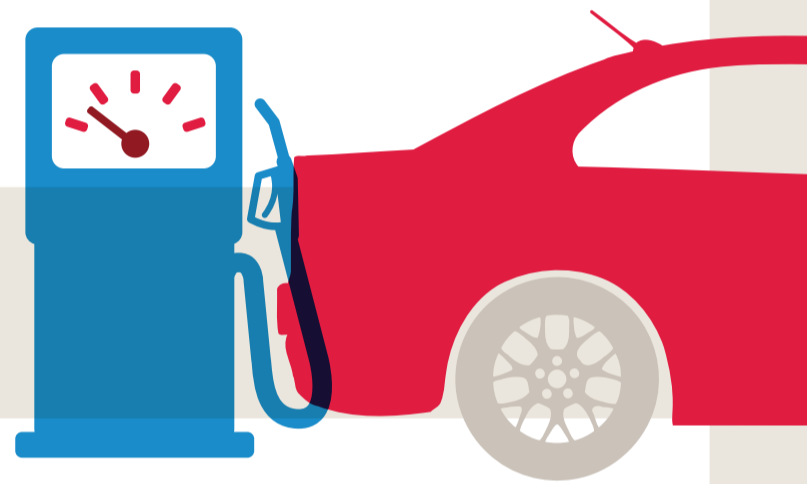
↔ 0% year over year ↓ 24% October 2014-2015

#### Gas transactions per active account

↔ 0% year over year ↓ 3% October 2014-2015

#### Average transaction cost for gas

↔ 0% year over year ↓ 21% October 2014-2015



### A stream overflow

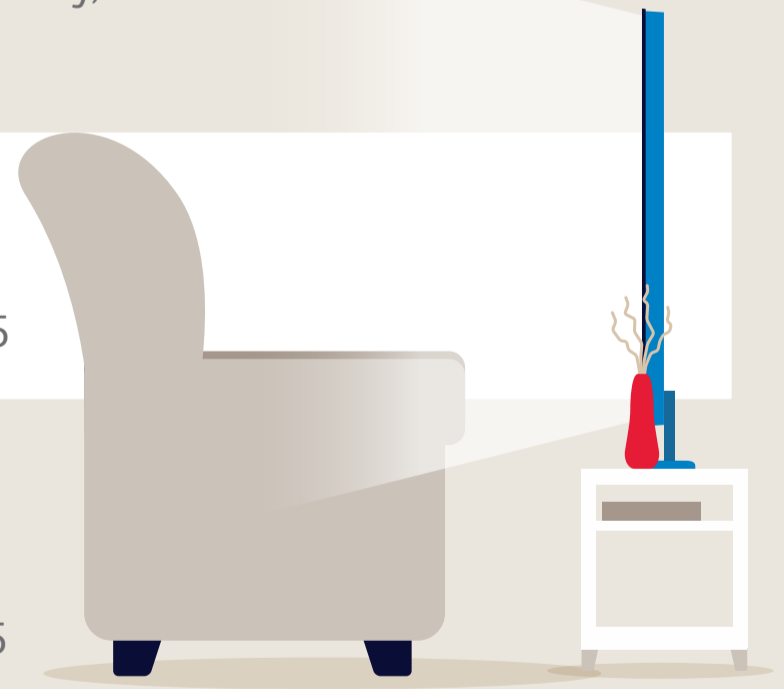
Following an increase in subscription rates and a dip in the mercury, consumers spent more on TV streaming services.

#### Streaming services spend per active account

↑ 19% year over year ↑ 9% October 2014-2015

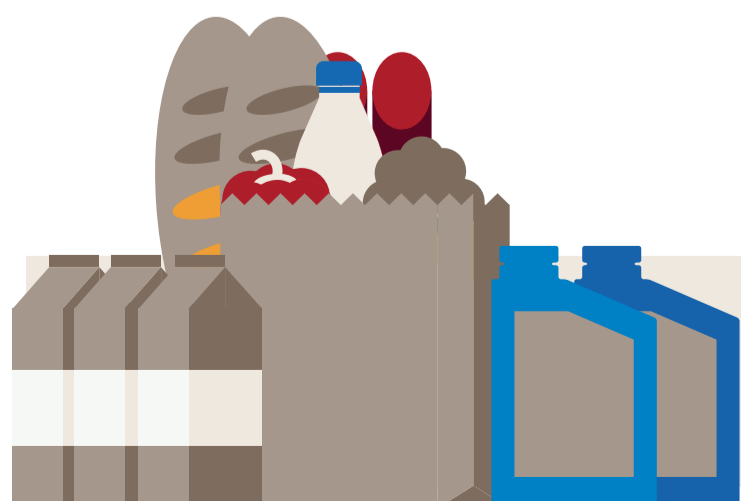
#### Streaming services transactions per active account

↑ 7% year over year ↑ 9% October 2014-2015



### Wholesale club spending continues to rise

Wholesale club spending and transactions continue to increase now that more credit cards are accepted.



#### Wholesale club spend per active account

↑ 23% year over year ↑ 5% October 2014-2015

#### Wholesale club transactions per active account

↑ 18% year over year ↑ 8% October 2014-2015

\*All purchases posted through October 31, 2016