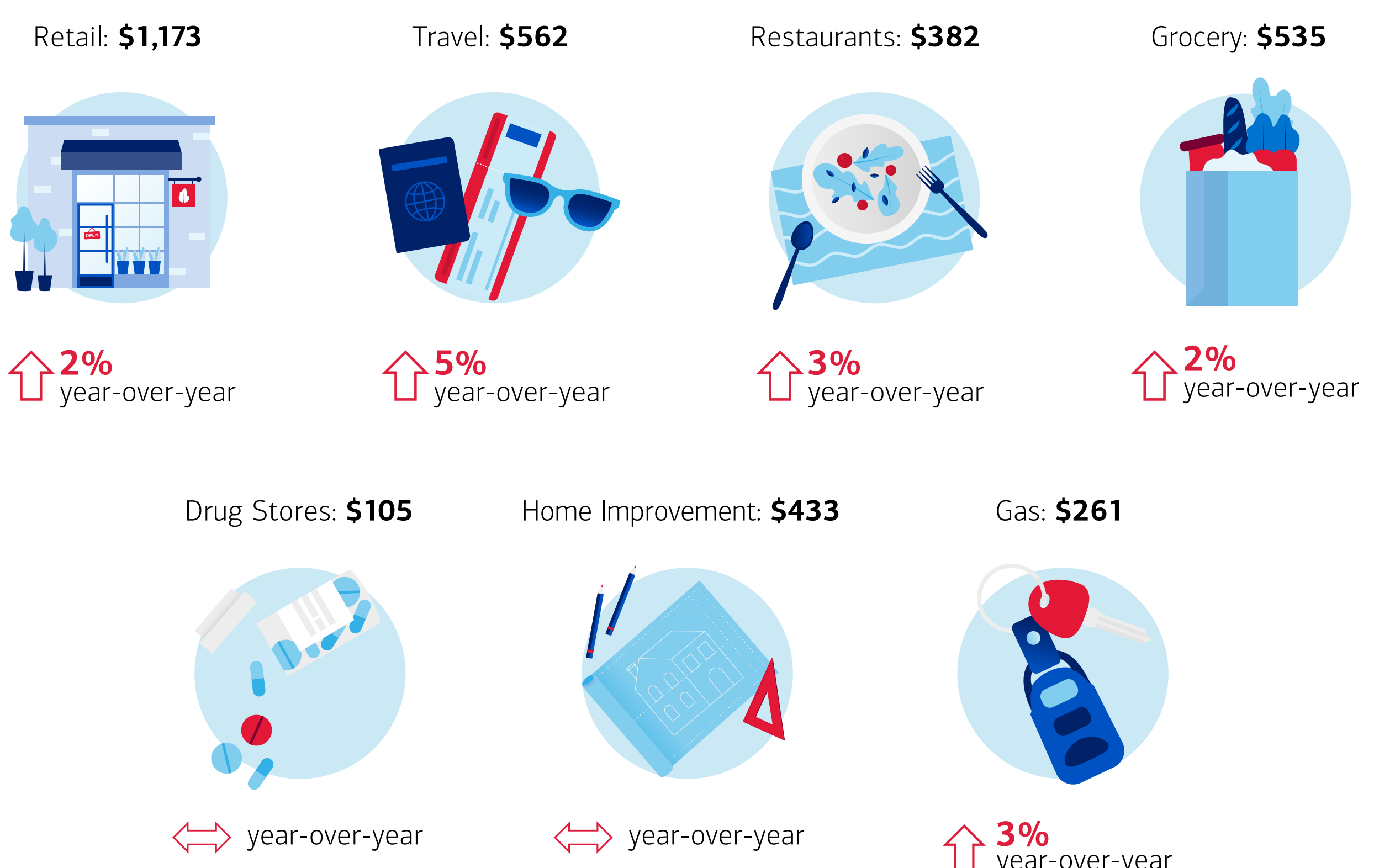


Bank of America Consumer Spending Behavior: Holiday Shoppers

We aggregated transaction and spending data from over 50 million active Bank of America credit and debit card accounts during the 2018 holiday season (November/December).*

Consumers' wallets saw significant action over the holidays

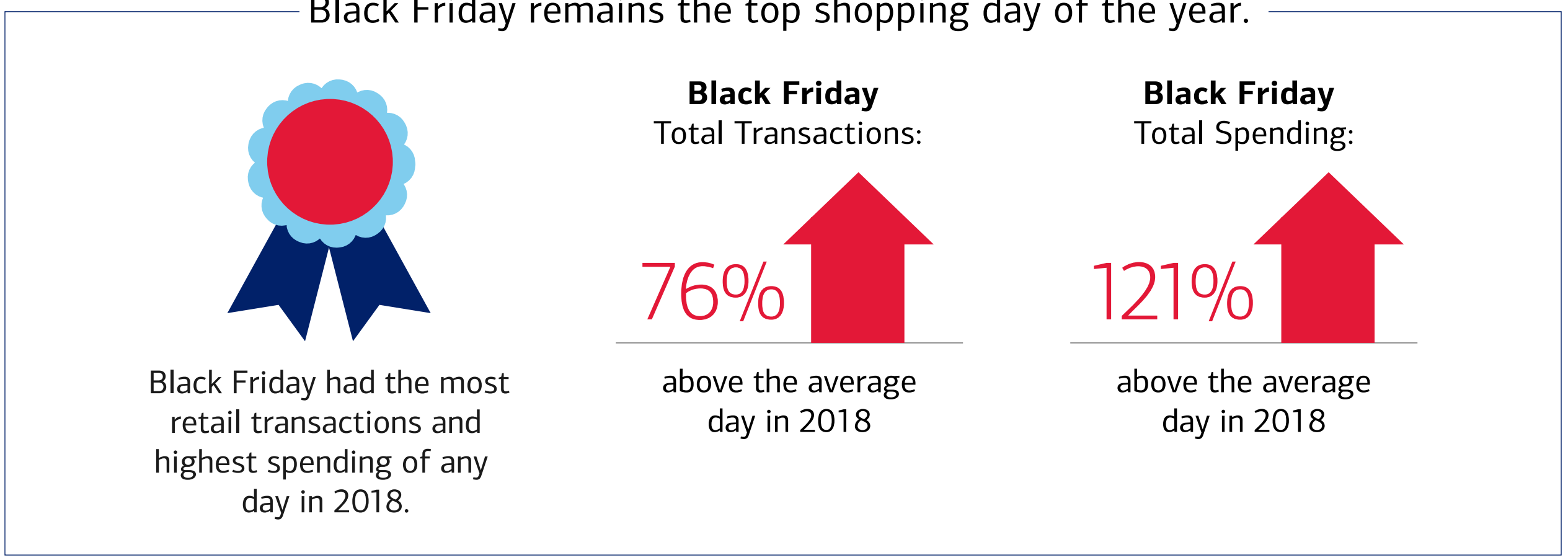


The majority of consumers made an online purchase

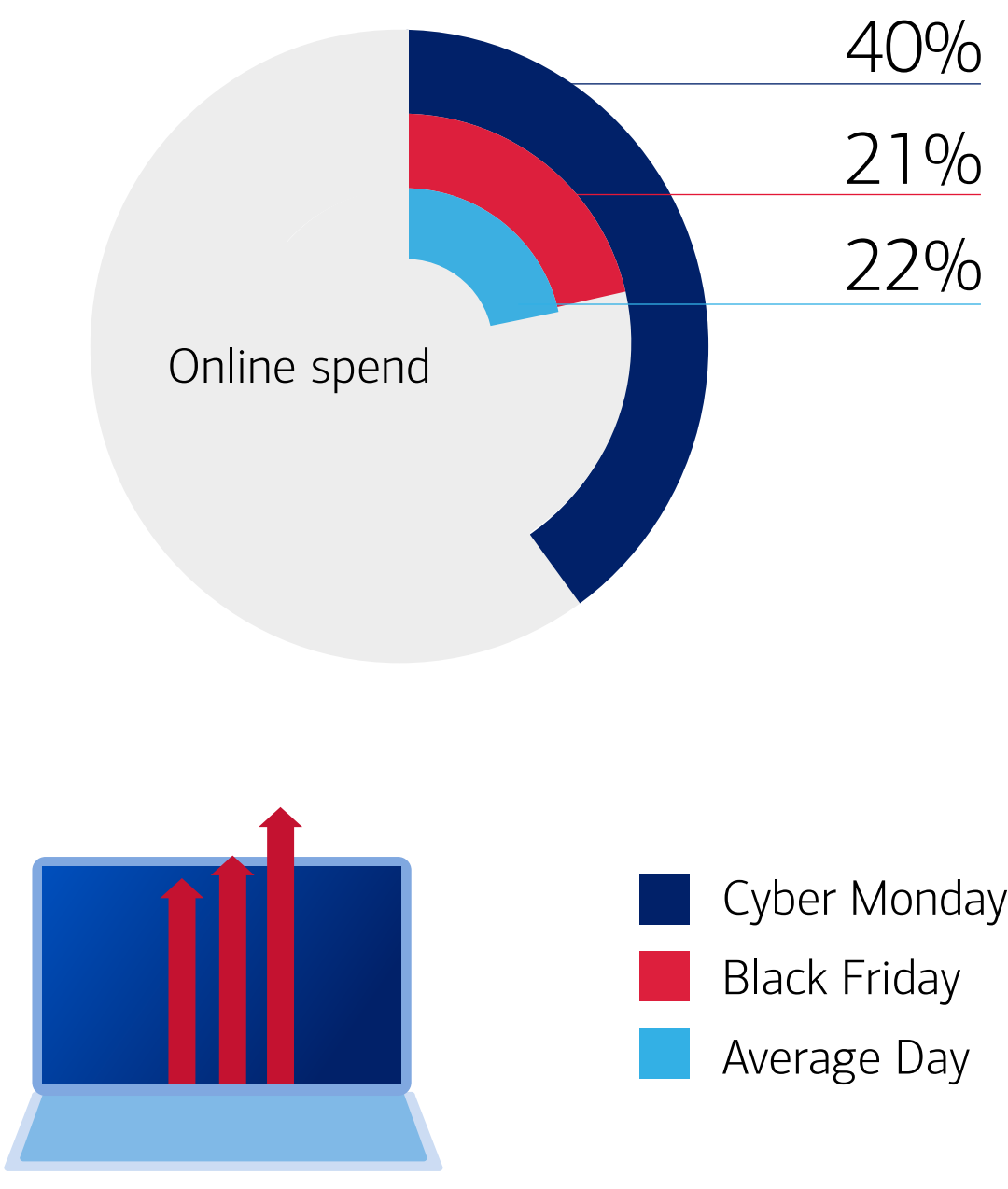


Shoppers prepared for the holidays with high spirits and high retail spend

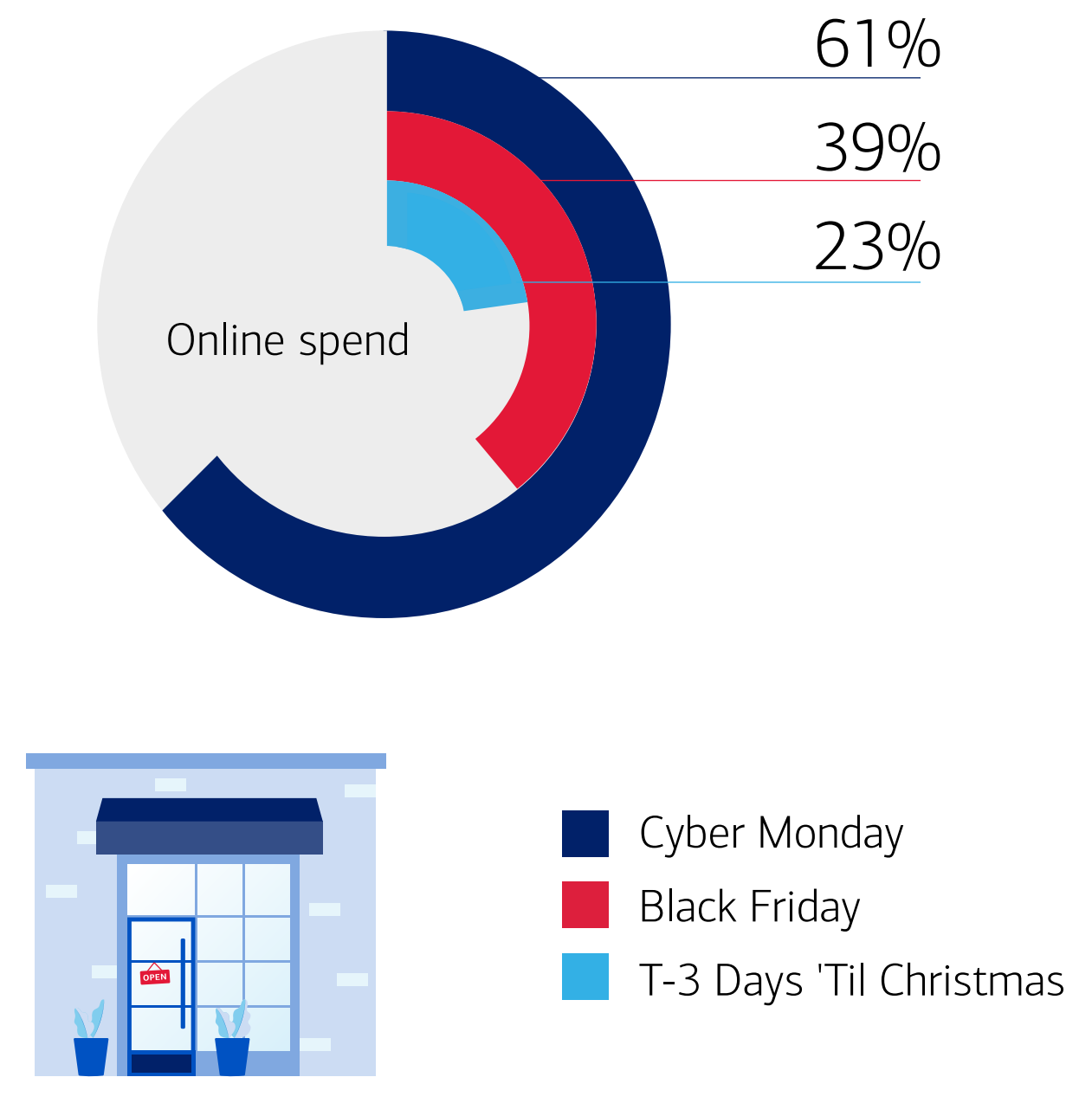
Black Friday remains the top shopping day of the year.



While brick-and-mortar received the most traffic overall, online retail purchases soared for Cyber Monday.

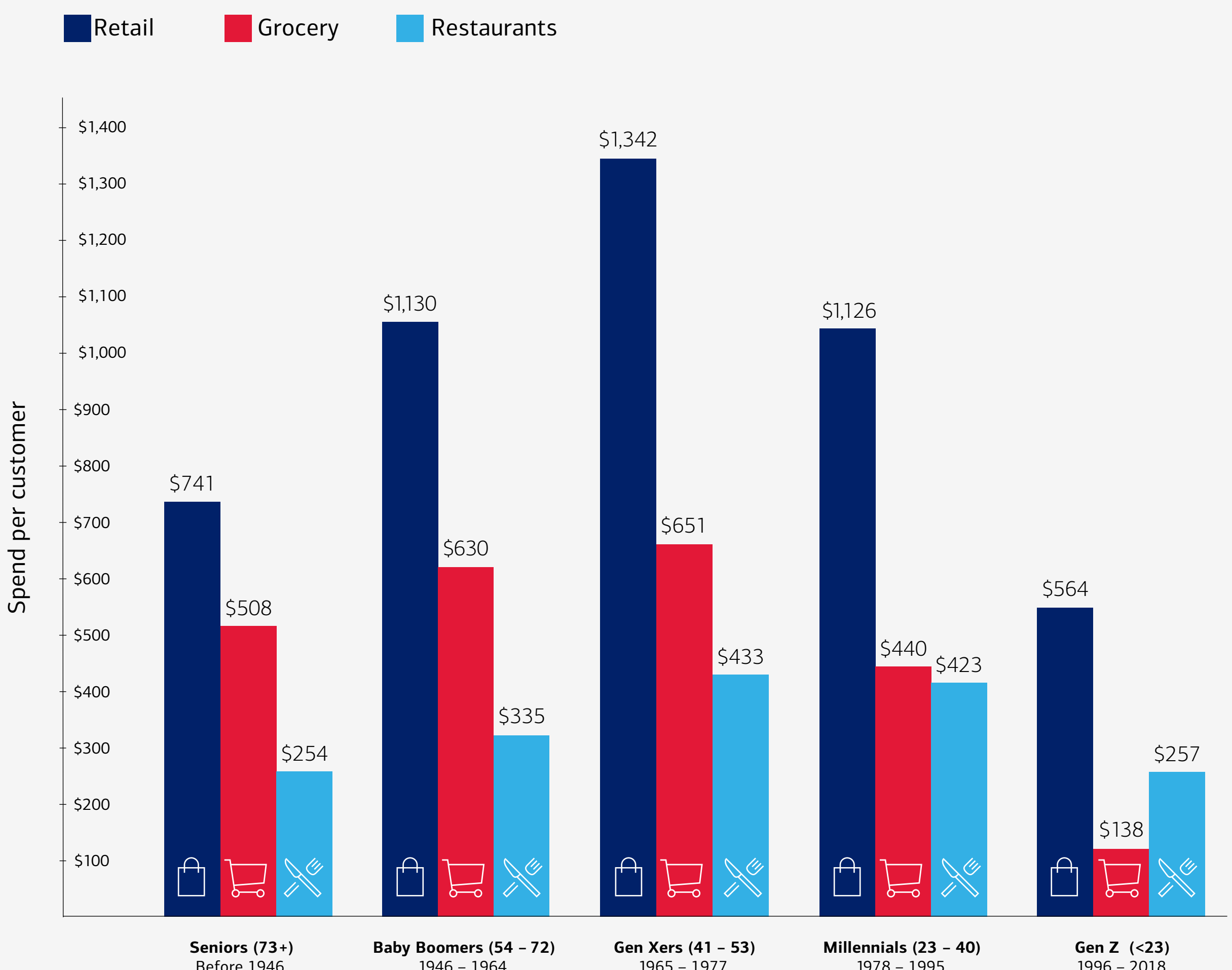


Consumers shopped heavily for electronics online until last-minute purchases brought them in-store.



Gen X spending surged during the holidays

Gen Xers who used their cards consistently outspent their generational counterparts in key categories during the holiday season.



*Data is derived from the spending and transaction history of Bank of America credit and debit cards which made at least one purchase over the months of November and December 2018.