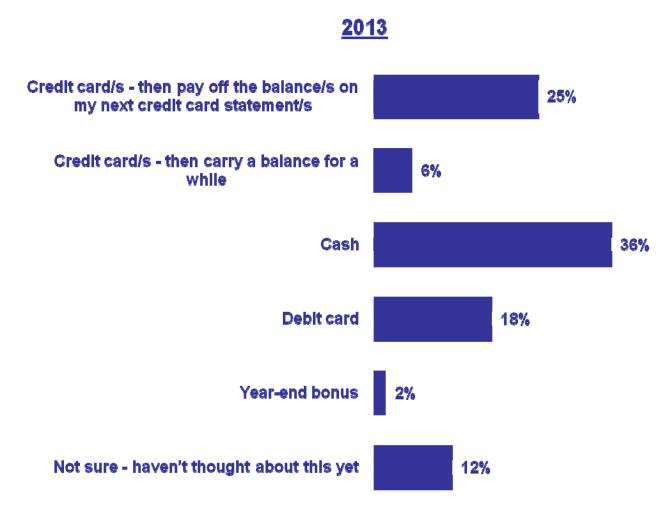


## RBC CANADIAN CONSUMER OUTLOOK - How do you plan to finance your holiday spending?

## 2013 2012 2011 Cash/Debit Cards 54% 56% 55% **Credit Card** 31% 24% 37% 2% **Year-end Bonus** 8% 5% Other/Haven't thought 12% 12% 3% about it yet



How do you plan to finance your holiday spending? 25

Base: Plan to give gifts this holiday season n=2660; BC n=411; AB n=382; SK/MB n=389; ON n=648 QC n=429; ATL n=401

