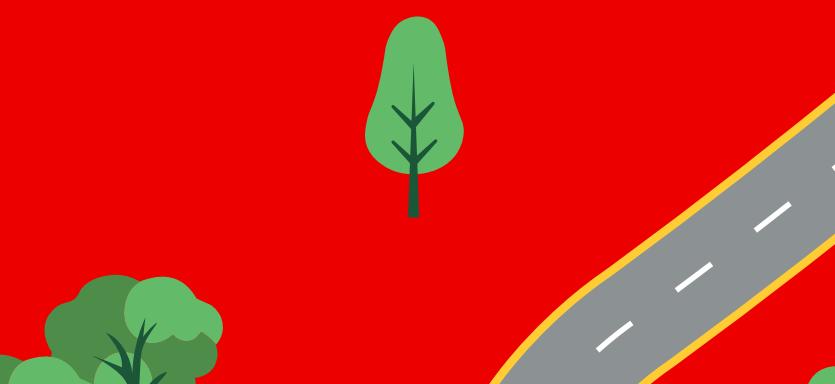


Santander US Paths to Prosperity

Middle-income households remain resilient and financially confident, as consumers adapt to price pressures.



85% believe they can adapt if costs go up, and 82% have enough saved to cover a small emergency.



At a three-year high, 79% say they are on the right track financially, with a majority saying they are managing prices better than a year ago.

AI is emerging as a practical tool for financial decision-making, with the potential to help consumers achieve greater financial prosperity.



9 in 10 middle-income Americans believe AI has the potential to support financial prosperity, with 60% anticipating the benefits in the next 12 months.



80% of potential 2026 car buyers would be comfortable using AI to help understand auto financing options, and half of online car shoppers have already used AI to support a car purchase.



More than half of middle-income households are considering a vehicle purchase, with dealership visits up 8 percentage points since last quarter.

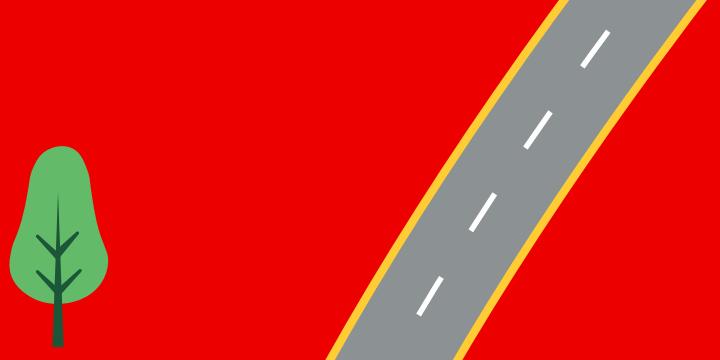


3 in 4 households are willing to sacrifice other budgetary items to maintain vehicle access, up 11 percentage points in a year.

Used vehicles interest is gaining hold, with 84% of 2025 car buyers and 81% of potential 2026 car buyers considering a used vehicle.



Renters cite flexibility where they live and work (83%) and financial flexibility (74%) as top benefits of renting.



A growing share (51%) say they could afford to buy a home but choose to rent instead.

To learn more about the latest Santander US Paths to Prosperity report, visit santanderus.com.