

# PNC Launches Monthly Consumer Health Check to Deliver Real-Time Pulse on U.S. Spending and the Economy

PITTSBURGH, Feb. 13, 2026 /PRNewswire/ -- The PNC Financial Services Group, Inc. (NYSE: PNC) today announced the launch of the PNC Monthly Consumer Health Check, a new series of concise, data-driven updates that leverages PNC's proprietary, anonymized and aggregated data to provide a real-time view of consumer activity and the broader U.S. economy. The [new report](#), available now, will publish monthly, offering timely insights to business leaders, investors and households navigating an evolving economic landscape.

Drawing on indicators such as consumer spending trends, transaction volumes, savings and cash-flow patterns, and employment trends, the PNC Monthly Consumer Health Check aims to translate rapid-cycle data into actionable context for decision-makers.

"PNC's national footprint gives us a powerful, real-time lens into the financial lives of American consumers," said Alex Overstrom, head of Retail Banking at PNC. "The Monthly Consumer Health Check harnesses that scale to turn high-frequency data into meaningful insights on consumer behavior."

"Using proprietary, real-time data, the Consumer Health Check provides a clearer lens on consumer spending and the broader economy," said Gagan Singh, PNC chief investment officer and head of Economics. "That information edge helps our clients translate fast-moving economic signals into better investment decisions."

## What's Inside the Monthly Consumer Health Check

- **Headline Consumer Activity:** A concise gauge of month-over-month momentum in household spending.
- **Category Breakouts:** Trends across essentials (e.g., groceries, fuel), discretionary (e.g., dining, travel) and emerging spending trends like gambling and AI.
- **Household Financial Posture:** Read-outs on deposit balances, cash-flow cushions and payment behaviors that indicate resilience or stress.
- **Forward Look:** Brief commentary from PNC economists and investment professionals on near-term implications for growth, inflation and risk assets.

## Methodology and Privacy

- The PNC Monthly Consumer Health Check is produced by aggregating and anonymizing internal data sources, applying robust privacy safeguards, and seasonal and calendar adjustments where appropriate. The index and sub-series are benchmarked to a neutral base period to make month-to-month changes easier to interpret. No personally identifiable information is accessed or shared at any point in the process.

The PNC Financial Services Group, Inc. is one of the largest diversified financial services institutions in the

United States, organized around its customers and communities for strong relationships and local delivery of retail and business banking including a full range of lending products; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management. For information about PNC, visit [www.pnc.com](http://www.pnc.com).

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