| FORM 4 | 4 |
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| Check this box if no |
|-----------------------|
| longer subject to |
| Section 16. Form 4 or |
| Form 5 obligations |
| may continue. See |
| Instruction 1(b). |

(Print or Type Perpone

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden hours per response... 0.5

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

| (Print or Type Responses) | | 1 | | | | | | | | |
|---|---|--|--------------------|-------------|---|---|------------------|--|--|-------------------------|
| 1. Name and Address of Reporting Pe Krishnan Ganesh Manapra | 2. Issuer Name a PNC FINANC [PNC] | | | 0. | | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director10% Owner XOfficer (give title below)Other (specify below) | | | | |
| (Last) (First) THE TOWER AT PNC PLAZ AVENUE | HE TOWER AT PNC PLAZA, 300 FIFTH 02/15/2021 | | | | | | Executive Vice P | resident | | |
| (Street) PITTSBURGH, PA 15222 | 4. If Amendment, | Date Origi | inal I | Filed(Month | /Day/Yea | 6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person Form filed by More than One Reporting Person | | | | |
| (City) (State) | (Zip) | Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned | | | | | | | | |
| 1.Title of Security 2. Transaction (Instr. 3) Date (Month/Day/Year) | | | Code (Instr. 8) | ction | 4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) | Ownership Form: Benefi | Beneficial |
| | | (Month/Day/Year) | Code | V | Amount | (A) or (D) | Price | (Instr. 3 and 4) | Direct (D) or Indirect (I) (Instr. 4) | Ownership (Instr. 4) |
| \$5 Par Common Stock | 02/15/2021 | | F | | 274 | D | \$ 162.27 | 7,078 | D | |
| \$5 Par Common Stock | | | | | | | | 2,138 (1) | Ι | 401K |

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

SEC 1474 (9-02)

Persons who respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

| (<i>e.g.</i> , puts, calls, warrants, options, convertible securities) | | | | | | | | | | | | | | | |
|---|-------------|------------------|--------------------|------------|------|--------|---------------------------|------------------|------------|---------------|------------|-------------|----------------|-------------|------------|
| 1. Title of | 2. | 3. Transaction | 3A. Deemed | 4. | : | 5. | | 6. Date Exer | cisable | 7. Tit | le and | 8. Price of | 9. Number of | 10. | 11. Nature |
| Derivative | Conversion | Date | Execution Date, if | Transactio | on 1 | Numł | ber and Expiration Date A | | Amo | unt of | Derivative | Derivative | Ownership | of Indirect | |
| Security | or Exercise | (Month/Day/Year) | any | Code | | of | | (Month/Day/Year) | | Underlying | | Security | Securities | Form of | Beneficial |
| (Instr. 3) | Price of | | (Month/Day/Year) | (Instr. 8) |] | Deriv | ative | · · · · | | Securities | | (Instr. 5) | Beneficially | Derivative | Ownership |
| | Derivative | | | | | Secur | | s | | (Instr. 3 and | | | Owned | Security: | (Instr. 4) |
| | Security | | | | | Acqu | ired | | | 4) | | | Following | Direct (D) | |
| | | | | | | (A) or | | | | | | | Reported | or Indirect | |
| | | | | | | Dispc | | | | | | | Transaction(s) | (I) | |
| | | | | | | of (D) | | | | | | | (Instr. 4) | (Instr. 4) | |
| | | | | | | (Instr | · · · · | | | | | | | | |
| | | | | | 4 | 4, and | l 5) | | | | | | | | |
| | | | | | | | | | | | Amount | | | | |
| | | | | | | | | Date | Expiration | | or | | | | |
| | | | | | | | | Exercisable | | Title | Number | | | | |
| | | | | | | | | Excicisable | Date | | of | | | | |
| | | | | Code | V | (A) | (D) | | | | Shares | | | | |

Reporting Owners

| | | | Relationships | |
|---|----------|--------------|--------------------------|-------|
| Reporting Owner Name / Address | Director | 10% Owner | Officer | Other |
| Krishnan Ganesh Manapra THE TOWER AT PNC PLAZA 300 FIFTH AVENUE PITTSBURGH, PA 15222 | | | Executive Vice President | |

Signatures

| Alicia G. Powell, Attorney-in-Fact for Ganesh Krishnan | 02/17/2021 |
|--|------------|
| Signature of Reporting Person | Date |

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).

The amount of securities beneficially owned represents the number of shares of common stock indirectly held for the account of the reporting person under The PNC Incentive Savings Plan (the "ISP"). Shares of PNC common stock are not directly allocated to ISP participants, but instead are held in a unitized fund, approximately 98% of

(1) which consists of PNC common stock, and the remainder of which is invested in a money market fund. The amount of securities beneficially owned reflects 3 shares indirectly acquired for the account of the reporting person under the ISP in transactions exempt from reporting under Rule 16a-3(f)(1)(i)(B) that occurred subsequent to the date of the reporting person's most recent filing on Form 4 providing Table I information. The percentage of assets in the unitized fund investment option that are deemed to be invested in PNC common stock may vary from time to time.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

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