FORM 3

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

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OMB Number:	3235-0104
Estimated average burden	
hours per response:	0.5

INITIAL STATEMENT OF 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

Name and Address of Reporting Person* Novosel Stephanie		2. Date of Event Requiring Statement (Month/Day/Year) 08/01/2024		r Name and Ticker or Trading FINANCIAL SERV	, ,	UP, INC. [PNC]		
(Last)	(First)	(Middle)	A. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner		,	5. If Amendment, Date of Original Filed (Month/Day/Year) 08/09/2024		
300 FIFTH AV				X	Officer (give title below)	Other (specify below)	6. Individual or Joint/Group Filing (Check Applicable Line)	
,					Executive Vice Pro	esident	X Form filed by One Reporting Person	
(Street) PITTSBURGH	PA	15222					Form filed by More than One Reporting Person	
(City)	(State)	(Zip)						

Table I - Non-Derivative Securities Beneficially Owned

1. Title of Security (Instr. 4)	` ` '	3. Ownership Form: Direct (D) or Indirect (I) (Instr. 5)	l '
\$5 Par Common Stock	1,188(1)	I	401(k) Plan

Table II - Derivative Securities Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 4)	2. Date Exercisable and Expiration Date (Month/Day/Year)		3. Title and Amount of Securities Underlying Derivative Security (Instr. 4)		Conversion or Exercise	Form: Direct (D) or	6. Nature of Indirect Beneficial Ownership (Instr. 5)
	Date Exercisable	Expiration Date	Title	Amount or Number of Shares	Price of Derivative Security Indirect (I) (Instr. 5)		
Phantom Stock Unit	(2)	(2)	\$5 Par Common Stock	332(3)	(3)	I	Supplemental Incentive Savings Plan

Explanation of Responses:

- 1. This amount represents the number of shares of PNC common stock indirectly held for the account of the reporting person under The PNC Incentive Savings Plan (the "ISP"), a defined contribution 401(k) plan. Shares of PNC common stock are not directly allocated to ISP participants, but instead are held in a unitized fund (the "ISP fund"), the majority of which consists of PNC common stock, and the remainder of which is invested in a money market fund. The percentage of assets in the ISP fund that are deemed to be invested in PNC common stock fluctuates from time to time and is not the result of volitional or discretionary actions of the reporting person's original Form 3 reflected the reporting person's holdings of units in the ISP fund, instead of the equivalent shares of PNC common stock represented by those units.
- 2. Phantom Stock Units will be settled in cash upon distribution from the reporting person's plan account and generally do not expire.
- 3. One phantom stock unit is the economic equivalent of the market value of the reporting person's PNC unitized stock fund balance, divided by the closing price of a share of PNC common stock as of the last quarterly statement date of the underlying plan account. The reporting person's original Form 3 reflected the reporting person's holdings of units in the fund, instead of the equivalent shares of PNC common stock represented by those units.

Remarks:

<u>Laura Gleason, Attorney-in-Fact</u> <u>for Stephanie Novosel</u>

12/11/2024

** Signature of Reporting Person

Date

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

- * If the form is filed by more than one reporting person, see Instruction 5 (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).

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

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 Number.