FORM 4

Check this box if no longer subject to

Section 16. Form 4 or Form 5 obligations

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

OMB APPROVAL

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| may continue. See Instruction 1(b). |
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| |
| Check this box to indicate that a transaction was made pursuant to a |

contract, instruction or written plan for the purchase or sale of equity securities of the issuer that is intended to satisfy the affirmative defense conditions of Rule

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

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

| 10b5-1(c). See Instruction 10. | | | | | | | |
|--|----------|---|--|--|--|--|--|
| 1. Name and Address of Reporting Person Bynum Richard Kevin | n* | 2. Issuer Name and Ticker or Trading Symbol <u>PNC FINANCIAL SERVICES GROUP, INC.</u> [PNC] | 5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner Officer (give title Other (specify | | | | |
| (Last) (First) THE TOWER AT PNC PLAZA | (Middle) | 3. Date of Earliest Transaction (Month/Day/Year) 02/14/2025 | X below) below) Executive Vice President | | | | |
| 300 FIFTH AVENUE(Street) | | 4. If Amendment, Date of Original Filed (Month/Day/Year) | 6. Individual or Joint/Group Filing (Check Applicable Line) X Form filed by One Reporting Person | | | | |
| PITTSBURGH PA | 15222 | | 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 (Instr. 3) | 2. Transaction Date (Month/Day/Year) | 2A. Deemed Execution Date, if any (Month/Day/Year) | 3. Transac Code (Ir 8) | | 4. Securities Acquired (A) or Disposed Of (D) (Instr. 3, 4 and 5) | | | 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) | 6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | Beneficial Ownership |
|---------------------------------|--|---|---------------------------------|---|--|---------------|-------------|--|---|-------------------------|
| | | | Code | v | Amount | (A) or (D) | Price | (Instr. 3 and 4) | | (Instr. 4) |
| \$5 Par Common Stock | 02/14/2025 | | M ⁽¹⁾ | | 2,836 | A | \$ <u>0</u> | 6,624 | D | |
| \$5 Par Common Stock | 02/14/2025 | | F ⁽²⁾ | | 860 | D | \$193.91 | 5,764 | D | |
| \$5 Par Common Stock | 02/16/2025 | | M ⁽³⁾ | | 472 | A | \$ <u>0</u> | 6,236 | D | |
| \$5 Par Common Stock | 02/16/2025 | | F ⁽⁴⁾ | | 143 | D | \$193.91 | 6,093 | D | |
| \$5 Par Common Stock | 02/16/2025 | | M ⁽⁵⁾ | | 602 | A | \$ <u>0</u> | 6,695 | D | |
| \$5 Par Common Stock | 02/16/2025 | | F ⁽⁶⁾ | | 182 | D | \$193.91 | 6,513 | D | |

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

| 1. Title of Derivative Security (Instr. 3) | 2. Conversion or Exercise Price of Derivative Security | 3. Transaction Date (Month/Day/Year) | 3A. Deemed Execution Date, if any (Month/Day/Year) | 4. Transac Code (Ir 8) | | Derivat Securit Acquire or Disp | 5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) | | ate | e and 7. Title and Amount of Securities Underlying Derivative Security (Instr. 3 and 4) | | Derivative Security (Instr. 5) | 9. Number of derivative Securities Beneficially Owned Following Reported | Ownership Form: Direct (D) or Indirect (I) (Instr. 4) | Beneficial Ownership (Instr. 4) |
|--|---|--|---|---------------------------------|---|--|--|---------------------|--------------------|---|-------------------------------------|--------------------------------------|--|---|---------------------------------------|
| | | | | Code | v | (A) | (D) | Date Exercisable | Expiration Date | Title | Amount or Number of Shares | | Transaction(s) (Instr. 4) | | |

Explanation of Responses:

1. On February 14, 2025, 2,836 shares of The PNC Financial Services Group, Inc. ("PNC") common stock vested pursuant to an award of performance share units granted to the reporting person on February 10, 2022 (the "2022 PSUs"), following approval by the Human Resources Committee (the "Committee") of a payout of 142.17% based on achievement against performance criteria established under the award. Pursuant to the award, the 2022 PSUs pay out in shares of PNC common stock, and any accrued dividend equivalents are paid out in cash.

2. Represents shares withheld to cover the reporting person's tax liability in connection with the vesting of the 2022 PSUs.

3. On February 16, 2025, 472 shares of PNC common stock vested pursuant to an award of restricted stock units granted to the reporting person on February 16, 2023 (the "2023 RSUs"), following approval by the Committee of a payout of 100% based on the satisfaction of the reporting person's service requirements and achievement against the risk-based performance criteria established under the award. Pursuant to the award, the 2023 RSUs pay out in shares of PNC common stock, and any accrued dividend equivalents are paid out in cash.

4. Represents shares withheld to cover the reporting person's tax liability in connection with the vesting of the 2023 RSUs.

5. On February 16, 2025, 602 shares of PNC common stock vested pursuant to an award of restricted stock units granted to the reporting person on February 16, 2024 (the "2024 RSUs"), following approval by the Committee of a payout of 100% based on the satisfaction of the reporting person's service requirements and achievement against the risk-based performance criteria established under the award. Pursuant to the award, the 2024 RSUs pay out in shares of PNC common stock, and any accrued dividend equivalents are paid out in cash.

6. Represents shares withheld to cover the reporting person's tax liability in connection with the vesting of the 2024 RSUs.

Remarks:

Laura Gleason, Attorney-in-Fact

02/19/2025

** Signature of Reporting Person

for Richard K. Bynum

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 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).

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.