FORM 4

### **UNITED STATES SECURITIES AND EXCHANGE COMMISSION**

Washington, D.C. 20549

OMB APPROVAL

| OMB Number:              | 3235-0287 |
|--------------------------|-----------|
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| hours per response.      | 0.5       |

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

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

| 1005-1(c). See Instr                              | uction 10.         |          |   |  |   |            |  |  |
|---|--------------------|----------|---|--|---|------------|--|--|
| 1. Name and Address HARSHMAN  (Last) THE TOWER AT | RICHARD J  (First) | (Middle) | Issuer Name and Ticker or Trading Symbol     PNC FINANCIAL SERVICES GROUP, INC. [     PNC ]      Date of Earliest Transaction (Month/Day/Year)     04/01/2025 | S. Relationship of Reporting Person(s) to Issuer (Check all applicable)     X Director 10% Owner Officer (give title below) below) |   |            |  |  |
| 300 FIFTH AVEN                                    |                    |          | 4. If Amendment, Date of Original Filed (Month/Day/Year)  | 6. Indiv   | idual or Joint/Group Filing (C<br>Form filed by One Report<br>Form filed by More than C | ing Person |  |  |
| PITTSBURGH  | PA                 | 15222    |   |  |   | , -        |  |  |
| (City)  | (State)            | (Zip)    |   |  |   |            |  |  |

### Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

| 1. Title of Security (Instr. 3) | 2. Transaction<br>Date<br>(Month/Day/Year) | 2A. Deemed 3. Execution Date, if any (Month/Day/Year) (Month/Day/Year) 8) |      | tion | 4. Securities Acquired (A) or<br>Disposed Of (D) (Instr. 3, 4 and 5) |               |       | Securities<br>Beneficially Owned<br>Following Reported | Form: Direct (D)<br>or Indirect (I)<br>(Instr. 4) | Beneficial<br>Ownership |
|---------------------------------|--|---|------|------|--|---------------|-------|--|---|-------------------------|
|                                 |  |   | Code | v    | Amount   | (A) or<br>(D) | Price | Transaction(s)<br>(Instr. 3 and 4)                     |   | (Instr. 4)              |

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

| 1. Title of<br>Derivative<br>Security (Instr.<br>3) | 2.<br>Conversion<br>or Exercise<br>Price of<br>Derivative<br>Security | 3. Transaction<br>Date<br>(Month/Day/Year) | 3A. Deemed<br>Execution Date,<br>if any<br>(Month/Day/Year) | 4.<br>Transac<br>Code (In<br>8) |   |     |     | 6. Date Exercisable and<br>Expiration Date<br>(Month/Day/Year) |                    | 7. Title and Amount of<br>Securities Underlying<br>Derivative Security (Instr.<br>3 and 4) |                                     | 8. Price of<br>Derivative<br>Security<br>(Instr. 5) | 9. Number of<br>derivative<br>Securities<br>Beneficially<br>Owned<br>Following<br>Reported | 10.<br>Ownership<br>Form:<br>Direct (D)<br>or Indirect<br>(I) (Instr. 4) | Beneficial<br>Ownership<br>(Instr. 4) |
|---|---|--|---|---------------------------------|---|-----|-----|--|--------------------|--|-------------------------------------|---|--|--|---------------------------------------|
|   |   |  |   | Code                            | v | (A) | (D) | Date<br>Exercisable  | Expiration<br>Date | Title  | Amount<br>or<br>Number<br>of Shares |   | Transaction(s)<br>(Instr. 4)   |  |                                       |
| Phantom Stock<br>Unit                               | (1)   | 04/01/2025                                 |   | A                               |   | 38  |     | (1)  | (1)                | \$5 Par<br>Common<br>Stock   | 38                                  | \$174.64  | 1,895 <sup>(2)</sup>   | I  | Deferred<br>Compensation<br>Plan      |
| Deferred Stock<br>Unit                              | (3)   |  |   |                                 |   |     |     | (3)  | (3)                | \$5 Par<br>Common<br>Stock   | 7,360                               |   | 7,360 <sup>(4)</sup>   | D  |                                       |

#### **Explanation of Responses:**

- 1. One phantom stock unit is the economic equivalent of one share of The PNC Financial Services Group, Inc. ("PNC") common stock. Phantom stock units will be settled in cash upon distribution to the reporting person and generally do not expire.
- 2. Includes phantom stock units acquired by the reporting person as dividend equivalents under the PNC Deferred Compensation Plan in transactions exempt from reporting that occurred after the date of the reporting person's most recent filing on Form 4.
- 3. Deferred stock units ("DSUs") granted pursuant to the PNC Directors Deferred Stock Unit Program (the "Program") under PNC's 2016 Incentive Award Plan. Each DSU represents the right to receive at retirement one share of PNC common stock, or in limited circumstances cash equal to the fair market value of one share of PNC common stock on the payment determination date, pursuant to the terms of the Program.
- 4. Includes DSUs acquired by the reporting person as dividend equivalents under the Program in transactions exempt from reporting that occurred after the date of the reporting person's most recent filing on Form 4.

### Remarks:

<u>Laura Gleason, Attorney-in-Fact</u> <u>for Richard J. Harshman</u>

\*\* Signature of Reporting Person Date

04/03/2025

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

- $^{\star}$  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.