

Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This report is required by law: Section 5(c)(1) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

NOTE: The *Annual Report of Holding Companies* must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

Date of Report (top-tier holding company's fiscal year-end):

December 31, 2022

Month / Day / Year

Reporter's Name, Street, and Mailing Address

The PNC Financial Services Group, Inc.

I, William S. Demchak

Name of the Holding Company Director and Official

Director, Chairman, President and CEO

Title of the Holding Company Director and Official

Legal Title of Holding Company

300 Fifth Avenue

(Mailing Address of the Holding Company) Street / P.O. Box

Pittsburgh

PA



15222

City

State

Zip Code

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

Debbie Hiltzenderger

VP

Name

Title

412-762-6369

Area Code / Phone Number / Extension

412-705-1501

Area Code / FAX Number

debbie.hiltzenderger@pnc.com

E-mail Address

http://www.pnc.com

Address (URL) for the Holding Company's web page

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official

Date of Signature

3/21/23

For Federal Reserve Bank Use Only

RSSD ID _____

C.I. _____

Is confidential treatment requested for any portion of this report submission?	0=No	1=Yes	1
In accordance with the General Instructions for this report (check only one),			
1. a letter justifying this request is being provided along with the report	<input checked="" type="checkbox"/>		
2. a letter justifying this request has been provided separately ...	<input type="checkbox"/>		
NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."			

Report Item 1: Annual Report to Shareholders

For holding companies not registered with the SEC, indicate status of Annual Report to Shareholders:

- is included with the FR Y-6 report
- will be sent under separate cover
- is not prepared

Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

Verification of Changes

All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

Report Item 2a: Organization Chart

- Yes No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

Report Item 2b: Domestic Branch Listing

- Yes No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

Report Item 3: Securities Holders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

Report Item 4: Insiders

- Yes No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

PNC Bancorp, Inc.
Legal Title of Subsidiary Holding Company

300 Delaware Avenue
(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

Wilmington DE 19899
City State Zip Code

Physical Location (if different from mailing address)

Legal Title of Subsidiary Holding Company

(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box

City State Zip Code

Physical Location (if different from mailing address)

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City State Zip Code

Physical Location (if different from mailing address)

The PNC Financial Services Group, Inc.
Organization Chart - Company and Location
December 31, 2022

Entity	City	State/ Country	Incorporated	%	Remarks	LEI (if applicable)
The PNC Financial Services Group, Inc.	Pittsburgh	PA	PA		-	CFGNEKW0P8842LEUIA51
Kratky Road Inc.	St. Louis	MO	MO	100.00	-	N/A
PNC Bancorp, Inc.	Wilmington	DE	DE	100.00	-	5493006RJ7TQAGQCSJ86
PNC Bank, National Association	Wilmington	DE	USA	100.00	see footnote A	AD6GFRVSDT01YPT1CS68
CB Services Corp. (Virginia)	Norfolk	VA	VA	100.00	-	N/A
Fortis Advisors LLC	San Diego	CA	DE	100.00	Managing Member	N/A
Harris Williams LLC	Richmond	VA	VA	100.00	Managing Member	N/A
Harris Williams UK Holdings LLC	Richmond	VA	VA	100.00	Managing Member	N/A
Harris Williams & Co. Corporate Finance Advisors GmbH	Frankfurt	Germany	Germany	100.00	-	N/A
Harris Williams & Co. Ltd.	London	England	England	100.00	-	N/A
Human Resources Support, Inc.	Tempe	AZ	DE	100.00	-	549300EXJDOJKV013187
Phoenix Loan Holdings, Inc.	Tempe	AZ	DE	100.00	-	5493008P8ITWIZ3XNN87
Tucson Loan Holdings, Inc.	Tempe	AZ	DE	100.00	-	549300J1YSO5D5B90H21
Compass Texas Mortgage Financing, Inc.	Birmingham	AL	DE	100.00	-	5493000J40PMC0KR8052
LIHTC Investments, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
National City Community Development, LLC	Cleveland	OH	OH	100.00	Managing Member	N/A
NationalLink L.P.	Aliquippa	PA	PA	49.50	Limited Partner	N/A
NationalLink of Alabama, L.L.C.	Aliquippa	PA	AL	100.00	Managing Member	N/A
NationalLink LLC	Aliquippa	PA	PA	50.20	Non-Managing Member	N/A
NationalLink L.P.	Aliquippa	PA	PA	1.00	General Partner	N/A
NationalLink of Alabama, L.L.C.	Aliquippa	PA	AL	100.00	Managing Member	N/A
PNC Affordable Housing, Inc.	Wilmington	DE	DE	100.00	-	N/A
Arcand GP, Inc.	Portland	OR	OR	100.00	-	N/A
Columbia Housing/PNC Fund IX, Inc.	Portland	OR	OR	100.00	-	N/A
Columbia Housing/PNC Fund XI, Inc.	Portland	OR	OR	100.00	-	N/A
Columbia Housing/PNC Fund XIII, Inc.	Portland	OR	OR	100.00	-	N/A
Columbia Housing/PNC Fund XIV, Inc.	Portland	OR	OR	100.00	-	N/A
Columbia Housing/PNC Fund XIX, Inc.	Portland	OR	OR	100.00	-	N/A
Columbia Housing/PNC Fund XX, Inc.	Portland	OR	OR	100.00	-	N/A
PNC LIHTC Fund 67 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 68 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 69 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 70 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 71 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 72 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 73 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 74 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 75 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 76 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 77 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 78 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 79 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 80 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 81 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 82 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 83 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 84 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 85 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC LIHTC Fund 86 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XL, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XLI, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XXI, Inc.	Portland	OR	OR	100.00	-	N/A
PNC MultiFamily Capital Fund XXIII, Inc.	Portland	OR	OR	100.00	-	N/A
PNC MultiFamily Capital Fund XXVI, Inc.	Portland	OR	OR	100.00	-	N/A
PNC MultiFamily Capital Fund XXVII, Inc.	Portland	OR	OR	100.00	-	N/A
PNC MultiFamily Capital Fund XXVIII, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XXIX, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XXX, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XXXI, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XXXIII, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XXXIV, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XXXV, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XXXVI, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XXXVIII, Inc.	Portland	OR	DE	100.00	-	N/A
PNC MultiFamily Capital Fund XXXIX, Inc.	Portland	OR	DE	100.00	-	N/A
PNC NMTC Fund 1 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC NMTC Fund 1, LLC	Portland	OR	DE	0.00	Managing Member	N/A
CAF Investment Fund, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PeopleFund NMTC 19, LLC	Austin	TX	DE	99.99	Non-Managing Member	N/A

The PNC Financial Services Group, Inc.
Organization Chart - Company and Location
December 31, 2022

Entity	City	State/ Country	Incorporated	%	Remarks	LEI (if applicable)
PNC CDE 112, LLC	Pittsburgh	PA	DE	99.99	Non-Managing Member	N/A
Family Health Center McKinney Investment Fund, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC CDE 122, LLC	Pittsburgh	PA	DE	99.99	Non-Managing Member	N/A
TMF Sub-CDE 43, LLC	Dallas	TX	TX	99.99	Non-Managing Member	N/A
PPI Texas Investment Fund, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
AMCREF Fund 72, LLC	New Orleans	LA	LA	99.99	Non-Managing Member	N/A
PNC CDE 118, LLC	Pittsburgh	PA	DE	99.99	Non-Managing Member	N/A
TMF Sub-CDE 39, LLC	Dallas	TX	TX	99.99	Non-Managing Member	N/A
PNC NMTC Fund 2 MM, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 45, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 46, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 47, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 49, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 50, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 51, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 52, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 53, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 54, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 55, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 56, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 58, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 59, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 60, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 61, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 62, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 64, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 65, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Real Estate Tax Credit Capital Fund 66, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Tax Credit Capital Fund 43, Inc.	Portland	OR	DE	100.00	-	N/A
PNC Tax Credit Capital Fund 44, Inc.	Portland	OR	DE	100.00	-	N/A
Columbia Housing Corporation	Portland	OR	OR	100.00	-	N/A
Columbia Housing SLP Corporation	Portland	OR	OR	100.00	-	N/A
PNC Alliance, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC Merchant Services Company	Melville	NY	DE	60.00	General Partner	N/A
PNC ARHPF Fund 1 Managing Member, LLC	Louisville	KY	DE	100.00	Managing Member	N/A
PNC ARHPF Fund 2 Managing Member, LLC	Louisville	KY	DE	100.00	Managing Member	N/A
PNC Aviation Resolution, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC Bank International	Wilmington	DE	USA	100.00	-	549300J2IZZ7VJEU7050
First Comercio, Participacoes e Servicos Ltda.	Sao Paulo	Brazil	Brazil	100.00	Limited Partner	N/A
PNC Financial Services UK Ltd	West Sussex	United Kingdom	United Kingdom	75.00	-	549300E5NLR5Q5T42096
PNC Vendor Finance Corporation Canada	Mississauga	Canada	Canada	100.00	-	549300WXYV6UIS7P0826
PNC Financial Services UK Ltd	West Sussex	United Kingdom	United Kingdom	25.00	-	549300E5NLR5Q5T42096
PNC Capital Advisors, LLC	Pittsburgh	PA	DE	100.00	Managing Member	549300WVB7V48QCY3U49
PNC Capital Leasing, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC Community Development Company, LLC	Wilmington	DE	DE	100.00	Managing Member	N/A
Texas Mezzanine Fund, Inc.	Dallas	TX	TX	5.56	also 78.26% nonvoting	N/A
TMF Sub-CDE 39, LLC	Dallas	TX	TX	0.01	Managing Member	N/A
TMF Sub-CDE 43, LLC	Dallas	TX	TX	0.01	Managing Member	N/A
PNC Community Development Corporation	Louisville	KY	KY	100.00	-	N/A
SPE PNC 142 West York Tenant LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
SPE PNC 571 PBHQ Master Tenant, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
SPE PNC Jemal's Gridley MT LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
SPE PNC NC Housing Master Tenant, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
SPE PNC Teapot Master Tenant, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
SPE PNC The Kate Master Tenant, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
SPE PNC Windsor Tower Master Tenant, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC Community Partners, Inc.	Pittsburgh	PA	PA	100.00	-	N/A
PNC CDE 112, LLC	Pittsburgh	PA	DE	0.01	Managing Member	N/A
PNC CDE 118, LLC	Pittsburgh	PA	DE	0.01	Managing Member	N/A
PNC CDE 122, LLC	Pittsburgh	PA	DE	0.01	Managing Member	N/A
PNC Delaware Trust Company	Wilmington	DE	DE	100.00	-	N/A
PNC Energy Capital LLC	Cincinnati	OH	DE	100.00	Managing Member	N/A
PNC Renewable Energy Finance, LP	Cincinnati	OH	DE	1.00	General Partner	N/A
PNC Foundation	Pittsburgh	PA	PA	100.00	-	N/A
PNC Investments LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC Insurance Services, LLC	Wilmington	DE	DE	100.00	Managing Member	N/A
PNC Managed Account Solutions, Inc.	Houston	TX	TX	100.00	-	5493003F7FF8L1BL839
PNC Memorial Foundation	Pittsburgh	PA	PA	100.00	-	N/A
PNC Mortgage Capital, LLC	Miamisburg	OH	DE	100.00	Managing Member	N/A

The PNC Financial Services Group, Inc.
Organization Chart - Company and Location
December 31, 2022

Entity	City	State/ Country	Incorporated	%	Remarks	LEI (if applicable)
PNC Multifamily Mortgage LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC NCNVINV, Inc.	Wilmington	DE	DE	100.00	-	549300C8FWI18J0R0C63
PNC New Markets Investment Partners, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
CAF Investment Fund, LLC	Pittsburgh	PA	DE	0.00	Managing Member	N/A
PeopleFund NMTC 19, LLC	Austin	TX	DE	99.99	Non-Managing Member	N/A
PNC CDE 112, LLC	Pittsburgh	PA	DE	99.99	Non-Managing Member	N/A
Family Health Center McKinney Investment Fund, LLC	Pittsburgh	PA	DE	0.00	Managing Member	N/A
PNC CDE 122, LLC	Pittsburgh	PA	DE	99.99	Non-Managing Member	N/A
TMF Sub-CDE 43, LLC	Dallas	TX	TX	99.99	Non-Managing Member	N/A
PPI Texas Investment Fund, LLC	Pittsburgh	PA	DE	0.00	Managing Member	N/A
AMCREF Fund 72, LLC	New Orleans	LA	LA	99.99	Non-Managing Member	N/A
PNC CDE 118, LLC	Pittsburgh	PA	DE	99.99	Non-Managing Member	N/A
TMF Sub-CDE 39, LLC	Dallas	TX	TX	99.99	Non-Managing Member	N/A
PNC Ohio Trust Company	Cleveland	OH	OH	100.00	-	N/A
PNC OpZone Energy Fund, Inc.	Cincinnati	OH	DE	100.00	-	N/A
PNC Renewable Energy Finance, LP	Cincinnati	OH	DE	99.00	Limited Partner	N/A
PNC OpZone Realty Fund, Inc.	Pittsburgh	PA	DE	100.00	-	N/A
PNC Realty, LP	Pittsburgh	PA	DE	99.00	Limited Partner	N/A
PNC PAID LLC	Minneapolis	MN	DE	100.00	Managing Member	N/A
PNC Preservation Investments, LLC	Louisville	KY	DE	100.00	Managing Member	N/A
PNC Steel City Advisors, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC TC, LLC	Louisville	KY	DE	100.00	Managing Member	N/A
Sixpoint Partners LLC	New York	NY	DE	100.00	Managing Member	N/A
Solebury Capital LLC	New Hope	PA	PA	100.00	Managing Member	N/A
Solebury Strategic Communications LLC	Stamford	CT	PA	100.00	Managing Member	N/A
Tempus Technologies, Inc.	Auburn	IN	IN	100.00	-	N/A
Three PNC, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
Three PNC Commercial, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
Three PNC Garage, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
Three PNC Hotel, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
Three PNC Triangle, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC DC Holding, Inc.	Wilmington	DE	DE	100.00	-	N/A
PNC Capital Trust C	Wilmington	DE	DE	100.00	-	N/A
PNC Holding, LLC	Pittsburgh	PA	DE	100.00	Managing Member	549300D2SQDMEXDT7C18
Alpine Indemnity Limited	Georgetown	Cayman Islands	Cayman Islands	100.00	-	N/A
Linga, LLC	Naples	FL	FL	100.00	Managing Member	N/A
Hybrid Payments, LLC	Naples	FL	FL	100.00	Managing Member	N/A
Linga POS LLC	Naples	FL	FL	100.00	Managing Member	N/A
Linga Restaurant Operating System Inc.	Mississauga	Canada	Canada	100.00	-	N/A
Mercantile/Colorado, LLC	Baltimore	MD	DE	100.00	Managing Member	N/A
National City Community Development 909, LLC	Cleveland	OH	OH	100.00	Managing Member	N/A
National City DND, Inc.	Cleveland	OH	DE	100.00	-	N/A
National City Equity Partners, Inc.	Cleveland	OH	DE	100.00	-	N/A
National City Equity Partners, LLC	Cleveland	OH	OH	100.00	Managing Member	N/A
numo llc	Pittsburgh	PA	DE	100.00	Managing Member	N/A
triple llc	Pittsburgh	PA	DE	70.00	Managing Member	N/A
Senral LLC	Pittsburgh	PA	DE	85.00	Managing Member	N/A
PAGIC Equity, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC Capital Finance, LLC	Pittsburgh	PA	DE	100.00	Managing Member	549300IZ48SN9SNTOL46
PCF Stone Holdings, Inc.	Pittsburgh	PA	DE	100.00	-	N/A
PNC Erieview Fund IV GP, LLC	Cleveland	OH	DE	99.93	Managing Member	N/A
PNC Erieview Fund IV, LP	Cleveland	OH	DE	0.07	General Partner	N/A
PNC Erieview Fund IV, LP	Cleveland	OH	DE	99.93	Limited Partner	N/A
PNC Mezzanine Fund IV GP, LLC	Pittsburgh	PA	DE	99.66	Managing Member	N/A
PNC Mezzanine Fund IV, LP	Pittsburgh	PA	DE	0.34	General Partner	N/A
PNC Mezzanine Fund IV, LP	Pittsburgh	PA	DE	99.66	Limited Partner	N/A
PNC Riverarch II GP, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC Riverarch II, LP	Pittsburgh	PA	DE	0.00	General Partner	N/A
PNC Riverarch II, LP	Pittsburgh	PA	DE	100.00	Limited Partner	N/A
PNC Riverarch III GP, LLC	Pittsburgh	PA	DE	97.00	Managing Member	N/A
PNC Riverarch III, LP	Pittsburgh	PA	DE	3.00	General Partner	N/A
PNC Riverarch III, LP	Pittsburgh	PA	DE	97.00	Limited Partner	N/A
PNC Capital Holding, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
SP Capital Fund GP, LLC	New York	NY	DE	51.00	Managing Member	N/A
SP Capital Fund, LP	New York	NY	DE	0.00	GP; see footnote B	N/A
SP Capital Partners, LLC	New York	NY	DE	100.00	Managing Member	N/A
PNC Capital Markets LLC	Pittsburgh	PA	PA	100.00	Managing Member	70GNSSLOQJ8U3B9Y5F18
PNC Commercial, LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
CED Nevada Virginia Portfolio Holdings, LLC	Valhalla	NY	DE	37.95	Non-Managing Member	N/A

The PNC Financial Services Group, Inc.
Organization Chart - Company and Location
December 31, 2022

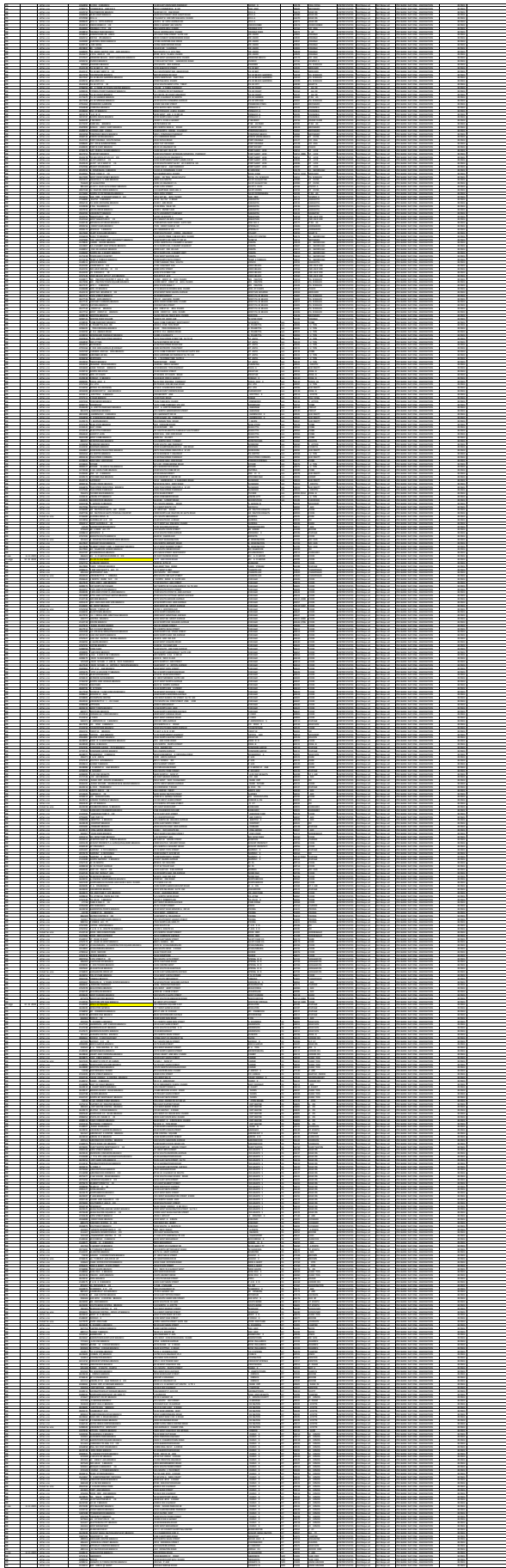
Entity	City	State/ Country	Incorporated	%	Remarks	LEI (if applicable)
GSRP Stanton Holdco LLC	Jersey City	NJ	DE	32.54	Non-Managing Member	N/A
PNC Renewable Holdco, Inc.	Cincinnati	OH	DE	100.00	-	N/A
PNC Domain Co., LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
PNC Equities LLC	Wilmington	DE	DE	100.00	Managing Member	N/A
PNC Investment Company LLC	Wilmington	DE	DE	100.00	Managing Member	N/A
PNC HTC Fund 1 MM, Inc.	Pittsburgh	PA	DE	100.00	-	N/A
PNC HTC Fund 2 MM, Inc.	Pittsburgh	PA	DE	100.00	-	N/A
PNC Investment Capital Corp.	Pittsburgh	PA	DE	100.00	-	N/A
SPE PNC 1007 Market Master Tenant CC LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
1007 Market Master Tenant CC LLC	Wilmington	DE	DE	99.00	Non-Managing Member	N/A
SPE PNC 1007 Market Master Tenant Office LLC	Pittsburgh	PA	DE	100.00	Managing Member	N/A
1007 Market Master Tenant Office LLC	Wilmington	DE	DE	99.00	Non-Managing Member	N/A
PNC Mezzanine Management Corp.	Pittsburgh	PA	PA	100.00	-	N/A
PNC Mezzanine Partners G.P., Holdings, Inc.	Pittsburgh	PA	DE	100.00	-	N/A
Allegheny Mezzanine Partners, LLC	Pittsburgh	PA	DE	20.00	Managing Member	N/A
PNC Mezzanine Partners III, L.P.	Pittsburgh	PA	DE	1.00	General Partner	N/A
PNC Mezzanine Partners L.P., Holdings, Inc.	Pittsburgh	PA	DE	100.00	-	N/A
PNC Mezzanine Partners III, L.P.	Pittsburgh	PA	DE	56.94	Limited Partner	N/A
PNC Realty Investors, Inc.	Baltimore	MD	MD	100.00	-	N/A
PNC Venture LLC	Wilmington	DE	DE	100.00	Managing Member	N/A
Sixpoint Partners Europe Ltd	London	United Kingdom	United Kingdom	100.00	-	N/A
PNC Payment Holdings, Inc.	Houston	TX	TX	100.00	-	549300URJA8SJGDNTQ25
PNC Global Transfers FX, Inc.	Houston	TX	DE	100.00	-	5493000NT7EITSZUFP80
PNC Global Transfers, Inc.	Houston	TX	CA	100.00	-	BXQIP54X96EJRY55H05

(A) PNC Bank, NA has 1 foreign branch (Canada). *Note: Nassau branch was closed 11-30-22; FRY 10 was filed 12-7-22.*

(B) SP Capital Fund GP, LLC acts as the General Partner of SP Capital Fund, LP and has a right to receive carried interest from the fund if available but has no equity ownership.

1. **Introduction**
2. **Methodology**
3. **Results**
4. **Discussion**
5. **Conclusion**

Year	Q1	Q2	Q3	Q4	Annual Total
2010	100	100	100	100	400
2011	100	100	100	100	400
2012	100	100	100	100	400
2013	100	100	100	100	400
2014	100	100	100	100	400
2015	100	100	100	100	400
2016	100	100	100	100	400
2017	100	100	100	100	400
2018	100	100	100	100	400
2019	100	100	100	100	400
2020	100	100	100	100	400
2021	100	100	100	100	400
2022	100	100	100	100	400
2023	100	100	100	100	400
2024	100	100	100	100	400
2025	100	100	100	100	400
2026	100	100	100	100	400
2027	100	100	100	100	400
2028	100	100	100	100	400
2029	100	100	100	100	400
2030	100	100	100	100	400
2031	100	100	100	100	400
2032	100	100	100	100	400
2033	100	100	100	100	400
2034	100	100	100	100	400
2035	100	100	100	100	400
2036	100	100	100	100	400
2037	100	100	100	100	400
2038	100	100	100	100	400
2039	100	100	100	100	400
2040	100	100	100	100	400
2041	100	100	100	100	400
2042	100	100	100	100	400
2043	100	100	100	100	400
2044	100	100	100	100	400
2045	100	100	100	100	400
2046	100	100	100	100	400
2047	100	100	100	100	400
2048	100	100	100	100	400
2049	100	100	100	100	400
2050	100	100	100	100	400
2051	100	100	100	100	400
2052	100	100	100	100	400
2053	100	100	100	100	400
2054	100	100	100	100	400
2055	100	100	100	100	400
2056	100	100	100	100	400
2057	100	100	100	100	400
2058	100	100	100	100	400
2059	100	100	100	100	400
2060	100	100	100	100	400
2061	100	100	100	100	400
2062	100	100	100	100	400
2063	100	100	100	100	400
2064	100	100	100	100	400
2065	100	100	100	100	400
2066	100	100	100	100	400
2067	100	100	100	100	400
2068	100	100	100	100	400
2069	100	100	100	100	400
2070	100	100	100	100	400
2071	100	100	100	100	400
2072	100	100	100	100	400
2073	100	100	100	100	400
2074	100	100	100	100	400
2075	100	100	100	100	400
2076	100	100	100	100	400
2077	100	100	100	100	400
2078	100	100	100	100	400
2079	100	100	100	100	400
2080	100	100	100	100	400
2081	100	100	100	100	400
2082	100	100	100	100	400
2083	100	100	100	100	400
2084	100	100	100	100	400
2085	100	100	100	100	400
2086	100	100	100	100	400
2087	100	100	100	100	400
2088	100	100	100	100	400
2089	100	100	100	100	400
2090	100	100	100	100	400
2091	100	100	100	100	400
2092	100	100	100	100	400
2093	100	100	100	100	400
2094	100	100	100	100	400
2095	100	100	100	100	400
2096	100	100	100	100	400
2097	100	100	100	100	400
2098	100	100	100	100	400
2099	100	100	100	100	400
2100	100	100	100	100	400



Year	Q1	Q2	Q3	Q4	Annual Total	Change
2010	100	100	100	100	400	0
2011	100	100	100	100	400	0
2012	100	100	100	100	400	0
2013	100	100	100	100	400	0
2014	100	100	100	100	400	0
2015	100	100	100	100	400	0
2016	100	100	100	100	400	0
2017	100	100	100	100	400	0
2018	100	100	100	100	400	0
2019	100	100	100	100	400	0
2020	100	100	100	100	400	0
2021	100	100	100	100	400	0
2022	100	100	100	100	400	0
2023	100	100	100	100	400	0
2024	100	100	100	100	400	0
2025	100	100	100	100	400	0
2026	100	100	100	100	400	0
2027	100	100	100	100	400	0
2028	100	100	100	100	400	0
2029	100	100	100	100	400	0
2030	100	100	100	100	400	0
2031	100	100	100	100	400	0
2032	100	100	100	100	400	0
2033	100	100	100	100	400	0
2034	100	100	100	100	400	0
2035	100	100	100	100	400	0
2036	100	100	100	100	400	0
2037	100	100	100	100	400	0
2038	100	100	100	100	400	0
2039	100	100	100	100	400	0
2040	100	100	100	100	400	0
2041	100	100	100	100	400	0
2042	100	100	100	100	400	0
2043	100	100	100	100	400	0
2044	100	100	100	100	400	0
2045	100	100	100	100	400	0
2046	100	100	100	100	400	0
2047	100	100	100	100	400	0
2048	100	100	100	100	400	0
2049	100	100	100	100	400	0
2050	100	100	100	100	400	0
2051	100	100	100	100	400	0
2052	100	100	100	100	400	0
2053	100	100	100	100	400	0
2054	100	100	100	100	400	0
2055	100	100	100	100	400	0
2056	100	100	100	100	400	0
2057	100	100	100	100	400	0
2058	100	100	100	100	400	0
2059	100	100	100	100	400	0
2060	100	100	100	100	400	0
2061	100	100	100	100	400	0
2062	100	100	100	100	400	0
2063	100	100	100	100	400	0
2064	100	100	100	100	400	0
2065	100	100	100	100	400	0
2066	100	100	100	100	400	0
2067	100	100	100	100	400	0
2068	100	100	100	100	400	0
2069	100	100	100	100	400	0
2070	100	100	100	100	400	0
2071	100	100	100	100	400	0
2072	100	100	100	100	400	0
2073	100	100	100	100	400	0
2074	100	100	100	100	400	0
2075	100	100	100	100	400	0
2076	100	100	100	100	400	0
2077	100	100	100	100	400	0
2078	100	100	100	100	400	0
2079	100	100	100	100	400	0
2080	100	100	100	100	400	0
2081	100	100	100	100	400	0
2082	100	100	100	100	400	0
2083	100	100	100	100	400	0
2084	100	100	100	100	400	0
2085	100	100	100	100	400	0
2086	100	100	100	100	400	0
2087	100	100	100	100	400	0
2088	100	100	100	100	400	0
2089	100	100	100	100	400	0
2090	100	100	100	100	400	0
2091	100	100	100	100	400	0
2092	100	100	100	100	400	0
2093	100	100	100	100	400	0
2094	100	100	100	100	400	0
2095	100	100	100	100	400	0
2096	100	100	100	100	400	0
2097	100	100	100	100	400	0
2098	100	100	100	100	400	0
2099	100	100	100	100	400	0
2100	100	100	100	100	400	0

A dense grid table with 16 columns and 100 rows. The table contains numerical data, and four horizontal lines are highlighted in yellow. The highlighted lines are located at approximately the 10th, 25th, 45th, and 85th rows. The data in the table is too small to be legible, but it appears to be a standard data table with multiple columns and rows.

FORM FR Y-6
The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 3: Insiders – Securities Holders
(1)(a)(b)(c) and (2)(a)(b)(c)

Current securities holders with ownership, control or holdings of 5% or more with power to vote as of fiscal year ending 12-31-2022.			Securities holders not listed in 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12-31-2022.		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
Cede & Co* Jersey City, NJ USA	USA	388,394,097 - 96.96% Common Stock	None**		
Cede & Co* Jersey City, NJ, USA	USA	268 – 53.28% Preferred Series B			
Anne J. Speicher, Havertown, PA, USA	USA	80 – 15.90% Preferred Series B			
Barbara Scott Huston, Chester Springs, PA, USA	USA	48 – 9.54% Preferred Series B			
Lauren Dale Adams, Los Angeles, CA, USA	USA	32 – 6.36% Preferred Series B			
Leslie Ruth Bell, Ft. Lauderdale, FL, USA	USA	32 – 6.36% Preferred Series B			
W. Andrew Terry, Stafford, VA, USA	USA	32 – 6.36% Preferred Series B			

*Cede & Co is nominee for Depository Trust Company.

** To our knowledge, none. However, our response is limited because only certain SEC filings are required to be made by entities owning 5% or more during the year.

Security ownership of certain beneficial owners

The table below sets forth information regarding the entities that beneficially own more than five percent of our common stock, based on a review of Schedules 13D and 13G filed with the U.S. Securities and Exchange Commission (the "SEC") as of February 14, 2023 and, in the case of The Vanguard Group, Inc. ("Vanguard"), certain additional information provided to us by Vanguard. The numbers included in the table below represent each entity's holdings as of December 31, 2022.

Name and Address of Beneficial Owner	Country of Incorporation	Amount and Nature of Beneficial Ownership	Percent of Class
The Vanguard Group, Inc. Malvern, PA, USA	USA	45,275,912	11.30%
BlackRock, Inc. New York, NY, USA	USA	29,621,892	7.30%

**FORM FR Y-6
PNC Bancorp, Inc.
As of December 31, 2022**

**Report Item 3: Insiders – Principal Securities Holders
(1)(a)(b)(c) and (2)(a)(b)(c)**

Current securities holders with ownership, control or holdings of 5% or more With power to vote as of fiscal year ending 12-31-2022.			Securities holders not listed in 3(1)(c) that had ownership, control of holdings of 5% or more with power to vote during the fiscal year ending 12-31-2022.		
(1)(a) Name, City, State, Country	(1)(b) Country of Citizenship or Incorporation	(1)(c) Number and Percentage of Each Class of Voting Securities	(2)(a) Name, City, State, Country	(2)(b) Country of Citizenship or Incorporation	(2)(c) Number and Percentage of Each Class of Voting Securities
The PNC Financial Services Group, Inc. Pittsburgh, PA, USA	USA	1,000 – 100% Common Stock	None		

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Directors
(1), (2), (3)(a)(b)(c) and (4)(a)(b) (c)

**Item 4 information for William S. Demchak, Chairman and Chief Executive Officer of The PNC Financial Services Group, Inc., is included in the Executive Officer section of this report.*

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Joseph Alvarado Jackson, Wyoming (USA)	Director and Former Chairman, President and Chief Executive Officer of Commercial Metals Company	Director	Director of: PNC Bank, N.A.	Director of: Arcosa, Inc. Kennametal Inc. Trinseo PLC	Less than 1%	None	N/A
Debra A. Cafaro Chicago, Illinois (USA)	Director, Chairman and Chief Executive Officer of Ventas, Inc.	Director	Director of: PNC Bank, N.A.	Director of: Debra A. Cafaro & Associates Member of: American Academy of Arts & Sciences Business Council (The) Team Lemieux LLC Immediate Past Chair of: Economic Club of Chicago (The) Real Estate Roundtable (The) Trustee of: Cafaro Family Trust Cafaro-Livingston Charitable Trust Chicago Symphony Orchestra Debra A. Cafaro 2012 Trust Debra A. Cafaro Insurance Trust Terrance K. Livingston Insurance Trust Terrance K. Livingston Revocable Trust University of Chicago Sole Trustee of: Debra A. Cafaro Revocable Trust Terrance K. Livingston 2012 Trust	Less than 1%	None	N/A
Marjorie Rodgers Cheshire Baltimore, Maryland (USA)	President, Chief Operating Officer, Principal, Stockholder and Secretary of A&R Development Corp.	Director	Director of: PNC Bank, N.A.	Director of: Exelon Corporation Baltimore Equitable Insurance Co. Baltimore Equitable Insurance Foundation Vice President and Secretary of: William L. and Victorine Q. Adams Foundation (The) Limited Partner of: Redwood Apartments, LLLP Limited Partner (Indirect) of: A&R Bembe Beach Partnership, LLLP	Less than 1%	None	See Confidential Appendix

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Directors
(1), (2), (3)(a)(b)(c) and (4)(a)(b) (c)

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Marjorie Rodgers Cheshire (cont.)				ADROD Limited Partnership Bembe Beach Partnership, LLP Orleans Patterson Square LP Member of: City Investments LLC Rodgers Legacy II LLC Rodgers Legacy LLC Symphony Centre LLC Member (Indirect) of: 901 Manager, LLC 901, LLC A&R/THC, LLC A&R/THC II, LLC A&R/THC Marketplace LLC Balti-West 300, LLC Balti-West 400, LLC CAR, LLC CG Marketplace LLC CVPR Consulting LLC Lockwood Associates, LLC Lockwood Retail, LLC MCU-A&R, LLC Randa Associates LLC RI Station, LLC Valley Green, LLC Stockholder of: Randa Investment Company, Inc. Trustee of: 2012 Anthony T. Rodgers Family Resource Trust 2012 Marjorie Rodgers Cheshire Family Resource Trust Baltimore School for the Arts Baltimore School for the Arts Foundation Irrevocable Trust dated August 9, 1994 Johns Hopkins Hospital Johns Hopkins Medicine			

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Directors
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

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Marjorie Rodgers Cheshire (cont.)				Theo C. Rodgers Irrevocable Trust dated October 5, 1995			
Andrew T. Feldstein Scarsdale, New York (USA)	Former Chief Investment Officer and Former Head of Asset Management of Assured Guaranty Ltd. Former Chief Executive Officer and Former Chief Investment Officer of Assured Investment Management LLC	Director	<u>Director of:</u> PNC Bank, N.A.	<u>Director, Member, Co-President, and Chief Investment Officer of:</u> Forward Vision <u>Chief Executive Officer and Chief Investment Officer of:</u> Montaigne Investment Management GP LLC Montaigne Investment Management LP <u>Director and Vice President of:</u> Acceleration Project, Inc. (The) (TAP) <u>Director of:</u> Blue Mountain CA Master Fund GP, Ltd. Blue Mountain Credit Alternatives Fund Ltd. BlueMountain Guadalupe Peak Fund L.P. BlueMountain Timberline Ltd. BlueMountain Timberline Offshore Ltd. <u>Member of Board of Managers of:</u> Blue Mountain Credit GP, LLC BlueMountain Kicking Horse Fund GP, LLC BlueMountain Summit Opportunities Fund II (Cayman) L.P. BlueMountain Summit Opportunities GP, II LLC BlueMountain Timberline Onshore, LLC <u>Member of Board of General Partner of:</u> BlueMountain Long/Short Equity Master Fund L.P. <u>Member and Chief Investment Officer of:</u> EJA Industries, LLC <u>Member of:</u>	Less than 1%	None	See Confidential Appendix

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Directors
(1), (2), (3)(a)(b)(c) and (4)(a)(b) (c)

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Andrew T. Feldstein (cont.)				Harvard Law School Leadership Council Juris Investment I, LLC Trustee of: Andrew Feldstein Revocable Trust u/t/d 3/18/2010 as thereafter amended and restated from time to time			
Richard J. Harshman Pittsburgh, Pennsylvania (USA)	Retired Executive Chairman of Allegheny Technologies Incorporated	Director	Director of: PNC Bank, N.A.	Director/Lead Director of: Ameren Corporation Trustee and President of: Harshman Family Foundation Trustee of: Jeffrey W. Harshman 2017 Revocable Trust Jamie Michelle Harshman 2022 Irrevocable Trust Jeffrey William Harshman 2022 Irrevocable Trust Lisa Harley Oxenrider 2022 Irrevocable Trust Robert Dirk Oxenrider 2022 Irrevocable Trust Co-Trustee of: Richard and Scheryl Harshman Revocable North Carolina Trust Dated August 23, 2019 Chair, Director/Trustee of: Pittsburgh Cultural Trust Immediate Past Board Chair of: Robert Morris University Director/Trustee and Immediate Past Chair of:	Less than 1%	None	N/A

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Directors
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

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Richard J. Harshman (cont.)				United Way of Southwestern Pennsylvania			
Daniel R. Hesse Scottsdale, AZ (USA)	Retired President and Chief Executive Officer of Sprint Corporation	Director	<u>Director of:</u> PNC Bank, N.A.	<u>Director and Chairman of the Board of:</u> Akamai Technologies, Inc. <u>Director of:</u> JUST Capital Foundation, Inc. Tech and Energy Transition Corporation <u>Board of Governors of:</u> Boys and Girls Clubs of America (The)	Less than 1%	None	N/A
Renu Khator Houston, TX (USA)	Chancellor and President, University of Houston	Director	<u>Director of:</u> PNC Bank, N.A.	<u>Director of:</u> Camden Property Trust <u>Beneficiary of:</u> Suresh Khator Marital Trust <u>Trustee of:</u> Renu Khator Marital Trust	Less than 1%	None	N/A
Linda R. Medler Marana, Arizona (USA)	President, Chief Executive Officer and Founder of L A Medler & Associates, LLC	Director	<u>Director of:</u> PNC Bank, N.A.	<u>Director of:</u> Accenture Client Advisory Board Operation Homefront, Inc. Target Hospitality Corp. <u>Member of:</u> Arizona Cyber Threat Response Alliance Transamerica Advisory Board <u>Advisory Board Member of:</u> Cyr3Con Investors, LLC <u>Member of Board of Trustees of:</u> Common Spirit Health <u>Consultant of:</u> SilverLake <u>Faculty Member of:</u> Digital Directors Network Facility <u>Beneficiary of:</u> Andrew P. Medler and Linda R. Medler Revocable Trust	Less than 1%	None	See Confidential Appendix

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Directors
(1), (2), (3)(a)(b)(c) and (4)(a)(b) (c)

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(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Linda R. Medler (cont.)				<u>Grantor and Trustee of:</u> Michael Livingston Medler Special Needs Trust			
Robert Niblock Lewisville, NC (USA)	Retired Chairman, President and Chief Executive Officer, Lowe's Companies, Inc.	Director	<u>Director of:</u> PNC Bank, N.A.	<u>Director of:</u> ConocoPhillips Lamb Weston Holdings, Inc. <u>Manager and Registered Agent of:</u> BRNCFH, L.L.C. <u>Member of:</u> MART Foundation, The <u>Trustee and Beneficiary of:</u> Robert A. Niblock Rev. Trust Custody Robert A. Niblock Revocable Trust <u>Trustee of:</u> Niblock 2020-C Trust	<i>Less than 1%</i>	None	N/A
Martin Pfinsgraff Annapolis, Maryland (USA)	Founder and Chief Executive Officer of MP Alpha, LLC	Director	<u>Director of:</u> PNC Bank, N.A.	<u>Manager and Member of Board of Directors of:</u> Common House, LLC <u>Consultant of:</u> Goldberg Lindsay & Co. LLC <u>Member of:</u> Fishing Creek Farm HOA Architectural Assessment Committee IACPM - Advisory Council Integra LifeSciences Shareholder Advisory Board <u>Volunteer of:</u> Anne Arundel County CASA, Inc.	<i>Less than 1%</i>	None	See Confidential Appendix
Bryan S. Salesky Pittsburgh, Pennsylvania (USA)	Former Founder and Chief Executive Officer of Argo AI, LLC	Director	<u>Director of:</u> PNC Bank, N.A.	<u>Sole Member of:</u> Mars Autonomy <u>Member of:</u>	<i>Less than 1%</i>	None	See Confidential Appendix

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Directors
(1), (2), (3)(a)(b)(c) and (4)(a)(b) (c)

*Item 4 information for William S. Demchak, Chairman and Chief Executive Officer of The PNC Financial Services Group, Inc., is included in the Executive Officer section of this report.

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Bryan S. Salesky (cont.)				BSAR Holdings LLC Carnegie Robotics Nettec <u>Executive Board Member of:</u> Allegheny Conference on Community Development <u>Chairman of:</u> Greater Pittsburgh Chamber of Commerce <u>Board Member of:</u> University of Pittsburgh Swanson School of Engineering, Electrical and Computer <u>Trustee of:</u> University of Pittsburgh/Board of Trustees <u>Beneficiary of:</u> Pine Trust			
Toni Townes-Whitley McLean, Virginia (USA)	Consultant of Microsoft Corporation	Director	<u>Director of:</u> PNC Bank, N.A.	<u>Director of:</u> Nasdaq, Inc. Partnership for Public Service, Inc. <u>Former President, U.S. Regulated Industries of:</u> Microsoft Corporation <u>Board of Trustees of:</u> United Way Worldwide	<u>Less than 1%</u>	None	N/A
Michael J. Ward Jacksonville, Florida (USA)	Former Chairman and Chief Executive Officer of CSX Corporation	Director	<u>Director of:</u> PNC Bank, N.A.	<u>Director and President of:</u> Our Jax <u>Financial Chair of:</u> Duval Citizens for Better Schools <u>Board Member of:</u> One Love <u>Advisory Board Member of:</u> Generation Wow <u>Member of:</u> Jacksonville Civic Council <u>Trustee of:</u>	<u>Less than 1%</u>	None	N/A

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Directors
(1), (2), (3)(a)(b)(c) and (4)(a)(b) (c)

**Item 4 information for William S. Demchak, Chairman and Chief Executive Officer of The PNC Financial Services Group, Inc., is included in the Executive Officer section of this report.*

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies (includes partnerships) if 25% or more of voting securities are held
Michael J. Ward (cont.)				Edward Waters University Hubbard House, Inc.			

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Executive Officers
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries - include names of subsidiaries	(4)(c) List names of other companies, if 25% or more of voting securities are held
Carole L. Brown Chicago, Illinois (USA)	None	Executive Vice President and Head of Asset Management Group	<u>Executive Vice President and Head of Asset Management Group of:</u> PNC Bank, N.A. <u>Manager of:</u> Harris Williams LLC	<u>Board Member of:</u> American Red Cross <u>Member of:</u> Chicago Network (The) Economic Club of Chicago (The) <u>Trustee of:</u> Steppenwolf Theater Company	Less than 1%	None	N/A
Richard K. Bynum Washington, District of Columbia (USA)	None	Executive Vice President and Chief Corporate Responsibility Officer	<u>Executive Vice President and Chief Corporate Responsibility Officer of:</u> PNC Bank, N.A. <u>Manager of:</u> PNC Community Development Company, LLC	<u>Director of:</u> Greater Washington Community Foundation Institute for Responsible Citizenship United Way National Capital Area Virginia Early Childhood Foundation Wolf Trap Foundation for the Performing Arts <u>Member of:</u> Economic Club of Washington, D.C. (The) <u>Trustee of:</u> Federal City Council Phillip L. Graham Fund (The) Richard and Evelyn Bynum Family Trust Trust of Matthios Muleta Trust of Zacharias Muleta <u>Corporate Council of:</u> Smithsonian National Museum of African History & Culture	Less than 1%	None	N/A
William S. Demchak Pittsburgh, Pennsylvania (USA)	None	Director, Chairman, President and Chief Executive Officer	<u>Director, Chairman, President and Chief Executive Officer of:</u> PNC Bank, N.A.	<u>Director and Immediate Past Chair of:</u> Allegheny Conference on Community Development <u>Chairman of:</u>	Less than 1%	None	N/A

*The information in Column (4)(a) is as of February 3, 2023, the record date for the 2022 Proxy Statement
M:\Pittsburgh\CF\BOARD\COMPL_FR Y-6\2022\FR Y-6 Report Item 4 Insiders - 2022 - Executives.docx

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Executive Officers
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries - include names of subsidiaries	(4)(c) List names of other companies, if 25% or more of voting securities are held
William S. Demchak (cont.)				Pittsburgh Regional Alliance Director of: Extra Mile Education Foundation Pittsburgh Cultural Trust Member and Past Chairman of: Bank Policy Institute Member of: Business Council (The) Grantor and Beneficiary of: William S. Demchak Trust (Revocable) Grantor of: William and Debra Demchak 2012 Irrevocable Life Insurance Trust Beneficiary of: William S. Demchak Trust Investment Management			
Kieran Fallon Washington, D.C. (USA)	None	Executive Vice President and Chief Risk Officer	Executive Vice President, Chief Risk Officer and Derivatives Chief Compliance Officer of: PNC Bank, N.A.	Director of: Risk Management Association Treasurer of: Big Springs Home Owners Association	Less than 1%	None	N/A
Deborah Guild Pittsburgh, Pennsylvania (USA) Deborah Guild (cont.)	None	Executive Vice President, Head of Enterprise Technology and Security	Executive Vice President, Head of Enterprise Technology and Security of: PNC Bank, N.A.	Director of: Financial Services Information Sharing and Analysis Center National Center for Women & Information Technology P3R	Less than 1%	None	N/A
Michael J. Hannon Pittsburgh, Pennsylvania (USA)	None	Executive Vice President and Chief Credit Officer	Executive Vice President and Chief Credit Officer of: PNC Bank, N.A. Director of:	Director of: Children's Institute (The) Regional Industrial Development Corp. (RIDC)	Less than 1%	None	N/A

*The information in Column (4)(a) is as of February 3, 2023, the record date for the 2022 Proxy Statement
M:\Pittsburgh\CFBOARD\COMPL_FR Y-6\2022\FR Y-6 Report Item 4 Insiders - 2022 - Executives.docx

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Executive Officers
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries - include names of subsidiaries	(4)(c) List names of other companies, if 25% or more of voting securities are held
Michael J. Hannon (cont.)			PNC Mezzanine Partners G.P. Holdings, Inc PNC Mezzanine Partners L.P. Holdings, Inc. <u>Manager of:</u> PAGIC Equity, LLC PNC Capital Finance, LLC PNC Equities, LLC PNC Investment Company LLC PNC Venture, LLC	Tamco, Inc. <u>Emeritus Trustee of:</u> Shady Side Academy			
Vicki C. Henn Pittsburgh, Pennsylvania (USA)	None	Executive Vice President and Chief Human Resources Officer	<u>Executive Vice President and Chief Human Resources Officer of:</u> PNC Bank, N.A. <u>Director of:</u> PNC Foundation	None	Less than 1%	None	N/A
Gregory B. Jordan Pittsburgh, Pennsylvania (USA)	None	Executive Vice President, General Counsel, Chief Administrative Officer and Head of Regulatory and Government Affairs	<u>Executive Vice President, General Counsel, Chief Administrative Officer and Head of Regulatory and Government Affairs of:</u> PNC Bank, N.A. <u>Director of:</u> PNC Foundation	<u>Director of:</u> Extra Mile Education Foundation Highmark Health Services Highmark Inc. MSA Safety Incorporated Pro Bono Institute <u>Chairman of the Board of:</u> Manchester Bidwell Corporation <u>Co-Trustee of:</u> Ellen T. Jordan Trust dated December 16, 2003 <u>Grantor of:</u> Gregory B. Jordan and Ellen T. Jordan Irrevocable Trust dated 09/29/2022	Less than 1%	None	N/A

*The information in Column (4)(a) is as of February 3, 2023, the record date for the 2022 Proxy Statement
M:\Pittsburgh\CF\BOARD\COMPL_FR Y-6\2022\FR Y-6 Report Item 4 Insiders - 2022 - Executives.docx

**The PNC Financial Services Group, Inc.
As of December 31, 2022**

**Report Item 4: Insiders - Executive Officers
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)**

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries - include names of subsidiaries	(4)(c) List names of other companies, if 25% or more of voting securities are held
Stacy M. Juchno Pittsburgh, Pennsylvania (USA)	None	Executive Vice President and General Auditor	<u>Executive Vice President and General Auditor of:</u> PNC Bank, N.A.	<u>Board Member of:</u> United Way of Allegheny County <u>Executive Council of:</u> Women's Leadership Council <u>Board of Trustees of:</u> Gannon University Veterans Leadership Program of Western Pennsylvania, Inc. <u>Advisory Council of:</u> Humane Animal Rescue	Less than 1%	None	N/A
Gregory H. Kozich Pittsburgh, Pennsylvania (USA)	None	Senior Vice President and Controller	<u>Executive Vice President and Controller of:</u> PNC Bank, N.A.	<u>Director of:</u> Wide Horizons for Children, Inc.	Less than 1%	None	N/A
Ganesh Krishnan Pittsburgh, Pennsylvania (USA)	None	Executive Vice President and Enterprise Chief Information Officer	<u>Executive Vice President and Enterprise Chief Information Officer of:</u> PNC Bank, N.A. <u>Manager of:</u> numo llc	None	Less than 1%	None	N/A
Michael P. Lyons Pittsburgh, Pennsylvania (USA)	None	Executive Vice President and Head of Corporate and Institutional Banking	<u>Director, Executive Vice President and Head of Corporate and Institutional Banking of:</u> PNC Bank, N.A. <u>Manager and Chairman of the Board of Managers of:</u> Harris Williams LLC <u>Manager of:</u> numo llc PNC Capital Finance, LLC	<u>Director and Board Chairman of:</u> Pittsburgh Parks Conservancy <u>Director of:</u> University of Pittsburgh Medical Center <u>Board Member of:</u> Early Warning Systems, LLC <u>National Trustee - Northeast Region of:</u> Boys and Girls Clubs of America (The)	Less than 1%	None	N/A

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M:\Pittsburgh\CFRBOARD\COMPL_FR Y-6\2022\FR Y-6 Report Item 4 Insiders - 2022 - Executives.docx

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Executive Officers
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries - include names of subsidiaries	(4)(c) List names of other companies, if 25% or more of voting securities are held
Alexander E. Overstrom Pittsburgh, PA (USA)	None	Executive Vice President and Head of Retail Banking	<u>Executive Vice President and Head of Retail Banking of:</u> <u>Retail Banking of:</u> PNC Bank, N.A. <u>Vice President of:</u> Solebury Capital LLC <u>Manager of:</u> numo llc PNC Capital Holding, LLC PNC Investment Capital II, LLC Sixpoint Partners LLC <u>President and Director of:</u> PNC Alliance, LLC	<u>Board Member of:</u> Carnegie Museum of Art Pittsburgh Cultural Trust <u>Board Chair of:</u> Pittsburgh CLO <u>Beneficiary of:</u> GJR II LLC Gunner S Overstrom Jr. Irrevocable Insurance Trust	Less than 1%	None	N/A
E William Parsley, III New York, NY (USA)	None	Executive Vice President and Chief Operating Officer	<u>Director, Executive Vice President, Chief Operating Officer of:</u> PNC Bank, N.A. <u>Manager, Chairman and President of:</u> PNC Equities, LLC PNC Investment Company LLC PNC Venture, LLC <u>Director and Chairman of:</u> PNC Mezzanine Partners G.P. Holdings, Inc. PNC Mezzanine Partners L.P. Holdings, Inc. <u>Manager and Chairman of:</u> PAGIC Equity, LLC PNC Capital Finance, LLC PNC Capital Markets LLC <u>Chairman of:</u> PNC Erieview Fund IV GP, LLC PNC Mezzanine Fund IV GP, LLC PNC Riverarch II GP, LLC PNC Riverarch III GP, LLC	<u>Director of:</u> Boys & Girls Clubs of Pittsfield Foundation to be Named Later, Inc. <u>Manager of:</u> MWP Holdings LLC <u>Member of:</u> Town of Lenox Massachusetts Scholarship Fund Committee	Less than 1%	None	See Confidential Appendix

*The information in Column (4)(a) is as of February 3, 2023, the record date for the 2022 Proxy Statement
M:\Pittsburgh\CFBOARD\COMPL_FR Y-6\2022\FR Y-6 Report Item 4 Insiders - 2022 - Executives.docx

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders - Executive Officers
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries - include names of subsidiaries	(4)(c) List names of other companies, if 25% or more of voting securities are held
Robert Q. Reilly Philadelphia, Pennsylvania (USA)	None	Executive Vice President and Chief Financial Officer	<u>Director, Executive Vice President and Chief Financial Officer of:</u> PNC Bank, N.A. <u>Manager, Chairman and President of:</u> PNC Holding, LLC <u>Director of:</u> PNC Bancorp, Inc. PNC Foundation <u>President of:</u> PNC DC Holding, Inc.	<u>Director of:</u> Pittsburgh Symphony, Inc. RAF Partners <u>Trustee of:</u> Heather B. Reilly 2021 Family Trust Agreement dated April 8, 2021	Less than 1%	None	N/A

*The information in Column (4)(a) is as of February 3, 2023, the record date for the 2022 Proxy Statement
M:\Pittsburgh\CFBOARD\COMPL_FR Y-6\2022\FR Y-6 Report Item 4 Insiders - 2022 - Executives.docx

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders – Principal Securities Holders
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies, (includes partnerships) if 25% or more of voting securities are held
Vanguard Group, Inc. (The)* Malvern, Pennsylvania (USA)	N/A	N/A	N/A	N/A	11.30%**	N/A	See Confidential Appendix

* The Vanguard Group, Inc. is not a director or officer of the holding company. Information must be provided on this report because it is considered a "principal securities holder" of the holding company; and information is provided to the best of our knowledge. The definition of "principal securities holders" can be found in the FR Y-6 instructions.

** The Vanguard Group, Inc.'s aggregate ownership.

The PNC Financial Services Group, Inc.
As of December 31, 2022

Report Item 4: Insiders – Principal Securities Holders – Preferred Series B
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies, (includes partnerships) if 25% or more of voting securities are held
Anne J. Speicher* Havertown, Pennsylvania (USA)	N/A	N/A	N/A	N/A	15.90%	N/A	N/A

* Anne J. Speicher is not a director or officer of the holding company. Information must be provided on this report because she is considered a "principal securities holder" of the holding company; and information is provided to the best of our knowledge. The definition of "principal securities holders" can be found in the FR Y-6 instructions.

PNC BANCORP, INC.
As of December 31, 2022

Report Item 4: Insiders - Directors and Executive Officers
(1), (2), (3)(a)(b)(c) and (4)(a)(b)(c)

(1) Names and Address (city, state, country)	(2) Principal Occupation, if other than with Bank Holding Company	(3)(a) Title or Position with Bank Holding Company	(3)(b) Title and Position with Subsidiaries	(3)(c) Title and Position with Other Businesses, in which the person is a Director, Trustee, Partner, or Executive Officer	(4)(a) Percentage of Voting Shares in Bank Holding Company	(4)(b) Percentage of Voting Shares in Subsidiaries (include names of subsidiaries)	(4)(c) List names of other companies, if 25% or more of voting securities are held
Mary E. Biddle Hockessin, DE (USA)	Senior Vice President and Client Community Relations Director, PNC Bank, N. A.	Director, Chairman and President	<u>Director, Chairman and President of:</u> PNC NCVINV, Inc. <u>Senior Vice President and Assistant Secretary of:</u> PNC Delaware Trust Company	<u>Board Member of:</u> Delaware Business Roundtable Education Committee <u>Board of Advisors of:</u> St Mark's High School	Less than 1%	None	N/A
Robert Q. Reilly Philadelphia, Pennsylvania (USA)	Director, Executive Vice President and Chief Financial Officer of PNC Bank, N.A.	Director	<u>Director of:</u> PNC Foundation <u>President of:</u> PNC DC Holding, Inc.	<u>Director of:</u> Pittsburgh Symphony, Inc. RAF Partners <u>Trustee of:</u> Heather B. Reilly 2021 Family Trust Agreement dated April 8, 2021	Less than 1%	None	N/A
Cheryle A. Russo Wilmington, DE (USA)	Executive Vice President, PNC Bank, N.A.	Director and Executive Vice President	<u>Director, Controller, Treasurer and Secretary of:</u> PNC NCVINV, Inc.	<u>Board Member of:</u> United Way of Delaware	Less than 1%	None	N/A