The PNC Financial Services Group, Inc. (NYSE: PNC) is one of the largest diversified financial services institutions in the United States, with assets of $559 billion as of September 30, 2022. PNC is a coast-to-coast franchise with an extensive retail branch network and a presence in all of the country’s 30 largest markets. Across the country and through four strategic international offices, PNC provides retail banking, including residential mortgage, corporate and institutional banking, and asset management. As a National Main Street Bank, PNC is committed to delivering on each of its strategic priorities while looking out for the best interests of all its key stakeholders, including its customers, communities, employees and shareholders.

PNC’s Franchise Is One of the Most Attractive in the Industry

PNC Highlights

<table>
<thead>
<tr>
<th>Category</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>ASSETS</td>
<td>$559 BILLION</td>
</tr>
<tr>
<td>DEPOSITS</td>
<td>$438 BILLION</td>
</tr>
<tr>
<td>SHAREHOLDERS’ EQUITY</td>
<td>$47 BILLION</td>
</tr>
<tr>
<td>ASSETS UNDER ADMIN</td>
<td>$314 BILLION</td>
</tr>
<tr>
<td>BRANCHES</td>
<td>APPROXIMATELY 2,500</td>
</tr>
<tr>
<td>ATMs</td>
<td>APPROXIMATELY 9,200</td>
</tr>
<tr>
<td>EMPLOYEES¹</td>
<td>APPROXIMATELY 61,000</td>
</tr>
</tbody>
</table>

RETAIL BANKING

Provides deposit, lending, brokerage and insurance services, and investment management and cash management products and services to consumer and small-business customers serviced through our branch network, solution centers, ATMs, call centers, online banking and mobile channels. Launched a national expansion strategy designed to grow customers with digitally led banking and a thin branch network; currently has more than 30 solution centers in Arizona, Colorado, Kansas, Massachusetts, Minnesota, Missouri, Tennessee and Texas.

- One of the largest banks in the U.S. based on deposits and branches
- Ranked among the top small-business lenders
- One of the nation’s top retail lenders and servicers of residential mortgage loans nationwide

ASSET MANAGEMENT GROUP

Provides comprehensive private banking services for high-net-worth and ultra-high-net-worth individuals and families as well as custom investment and advisory solutions for a wide breadth of institutional clients.

- One of the largest U.S. wealth managers and multifamily office providers
- One of the largest U.S. providers of outsourced chief investment officer (“OCIO”) services

CORPORATE & INSTITUTIONAL BANKING

Provides a complete set of value-added lending, treasury management, advisory and capital markets–related products and services to companies, governments and nonprofits across the U.S. and Canada.

- One of the largest commercial and industrial and commercial real estate lenders in the U.S.
- One of the top treasury management providers in the U.S.

Financial information as of September 30, 2022.

¹ U.S. and abroad.
COMMUNITY IMPACT

Through executive leadership, strategic investments and employee volunteerism, PNC is helping to build strong communities and create financial opportunities for individuals, families and businesses.

Community Development
PNC boosts the quality of life in neighborhoods through affordable home loans and lending programs, economic revitalization and customized financial solutions. Through PNC’s Community Benefits Plan, which began January 1, 2022, PNC will provide $88 billion in loans, investments and other financial support over a 4-year period to bolster economic opportunity for low- and moderate-income individuals, communities and people of color. PNC earned an “outstanding” rating for exceeding Community Reinvestment Act standards in the most recent examination period, as it has consistently done since those examinations began more than 40 years ago.

Charitable Giving
In 2021, PNC provided more than $98 million in philanthropic support, including more than $67 million in grants from the PNC Foundation, and more than $30 million in charitable sponsorships from PNC Bank, N.A.

The PNC Foundation forms relationships with nonprofit organizations to advance mutual objectives driven by two priorities: (1) early childhood education and (2) community and economic development.

PNC Grow Up Great®
A $500 million, multiyear, bilingual school readiness initiative that began in 2004 has benefited more than 8 million children — particularly underserved children — from birth to age 5. Built on the understanding that education is a powerful means for economic and social mobility, the program provides innovative opportunities that assist families, educators and community partners to enhance children’s learning and development.

Environmental Responsibility
PNC supports the transition to a low-carbon economy by actively managing our own internal operations, managing capital for our clients in responsible ways, maintaining risk controls that incorporate climate change considerations and helping our clients finance their sustainable operations.