

LAST CLOSE	MARKET CAP	52-WK HIGH	TRAILING PE	GROSS MARGIN	ROE	PIOTROSKI	1-YR RETURN
\$217.39	\$86.7B	\$258.96	11.6	68.6%	13%	5/9	+21.9%
2026-10-16	VOLUME	52-WK LOW	P/S	NET MARGIN	ROIC	ALTMAN Z	5-YR RETURN
	2.4M	\$176.88	2.43	22.1%	5%	-0.2	+116.7%

PNC Financial Services Group, Inc. stands as a diversified financial institution operating across the United States. Founded in 1852 and headquartered in Pittsburgh, Pennsylvania, the company maintains an extensive physical footprint, boasting 2,591 branches and 9,502 ATMs. Its Retail Banking division delivers a full spectrum of financial solutions to individual consumers and small businesses. This includes a variety of deposit accounts such as checking, savings, money market, and certificates of deposit. Lending products span residential mortgages, home equity loans and lines of credit, auto loans, credit cards, education financing, and personal and small business loans and credit lines. Additionally, the segment provides brokerage, insurance, investment, and cash management services, all accessible via its branch network, ATMs, call centers, and digital banking channels. The Corporate & Institutional Banking segment caters to the needs of mid-sized and large corporations, government entities, and not-for-profit organizations. It offers secured and unsecured commercial loans, letters of credit, and equipment leases. Services extend to sophisticated cash and investment management, including receivables and disbursement handling, fund transfers, international payment processing, and access to online/mobile information reporting. Furthermore, this segment provides expert advice on foreign exchange, derivatives, fixed income, securities underwriting, loan syndications, and mergers and acquisitions, alongside offering equity capital markets advisory, commercial loan servicing, and technology solutions. PNC's Asset Management Group specializes in wealth management for a diverse clientele. For high net worth and ultra high net worth individuals and their families, it delivers tailored investment and retirement planning, customized investment management, credit and cash management strategies, and trust administration. This also includes specialized multi-generational family planning services for its wealthiest clients. Institutional clients benefit from outsourced chief investment officer capabilities, custody services, private real estate investment opportunities, cash and fixed income solutions, and fiduciary retirement advisory services.

SECTOR Financial Services INDUSTRY Banks - Regional EXCHANGE NYSE MARKET CAP \$86.7B EMPLOYEES 53,859 (SEC-filed) CEO William S. Demchak

IPO 1975-11-17 COUNTRY US

The Tower at PNC Plaza, Pittsburgh, PA 15222-2401 · Tel 888 762 2265 · [pnc.com](https://www.pnc.com)

1 INSIDERSTREET SCORE

INSIDERSTREET SCORE

51 / 100

Street mean \$263.30 (10 analysts, last qtr) — their number, not ours

INSIDER CONSENSUS SIGNAL

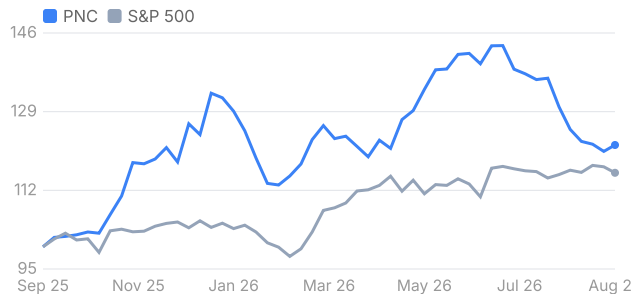
TWO-WAY FLOW

\$0.0M buys against \$12.2M sells / 6 mo

2 PRICE AND VOLUME

adjusted close, prod data layer

1 Year vs S&P 500 · PNC +21.9% · S&P 500 +15.9% · spread +6.0pp



7 Years vs S&P 500 · PNC +116.7% · S&P 500 +189.9% · spread -73.2pp



Both charts indexed to 100 at the start of their window and drawn on a single shared scale, so the gap to the benchmark is the gap you see. Adjusted closes throughout.

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3 INSIDERSTREET SCORE

live IS factor model

INSIDERSTREET
SCORE

51

OF 100

Score Breakdown

Profitability	67/100
Growth	58/100
Momentum	77/100
Quality	63/100
Earnings Quality	92/100
Balance Sheet	21/100
Value	72/100
Risk (safety)	65/100
Overall	51.4/100

Each component is a diagnostic reading on its own 0-100 scale. The overall score is computed separately from the underlying financials and is **not** the average of the rows above — components are not equally weighted and three of them (Momentum, Value, Risk) are derived partly from price rather than from the business.

Peer Comparison — IS Score

SYMBOL	IS SCORE
USB	59
NU	19
TFC	50
FITB	51
MTB	56
HBAN	59
PNC	51

IS Score Trend — quarterly



4 TWO READINGS

business vs price

BUSINESS QUALITY

51 / 100

IS Score 51.4 / 100 · -14.5 from peak of 66

Quarter	Business Quality
23 Q1	67
23 Q2	62
23 Q3	58
23 Q4	52
24 Q1	49
24 Q2	46
24 Q3	49
24 Q4	46
25 Q1	42
25 Q2	45
25 Q3	46
25 Q4	44
26 Q1	51

Fundamental factor model, quarterly. Measures how the business is doing - not where the price is going.

PRICE STRUCTURE

BEARISH

Technical Score 20 / 100 · Power -61 · 3 of 22 indicator votes bullish

Date	Price Structure
07-23	38%
08-13	105%
09-03	38%
09-25	46%
10-16	38%

Vote share across trend, momentum, volume, volatility and pattern families. Describes where the price is, not where it is going.

These two disagree — business quality 51, price structure 20 out of 100, so the business reads better than the price does. We publish the disagreement rather than resolving it: they answer different questions, and the gap between them is information, not an error.

5 WHAT WOULD CHANGE OUR MIND

falsifiable - check us next quarter

TRIGGER	WHERE IT STANDS NOW	WHAT IT WOULD MEAN
IS Score reaches 55 and holds two consecutive quarters	now 51.4	would move us up one band
IS Score stops falling - one quarter higher than the prior	last four: 46 → 42 → 51 → 51	the direction matters more than the level
Technical vote share back above 50%	now 27%	price structure no longer broken
Institutional holder count rises two quarters running	peak 2,046 → now 2,046	fewer institutions willing to hold is our clearest warning

We publish these so the view can be shown to be wrong. If none of them move and our reading does, we owe you an explanation.

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This page is InsiderStreet's own reading, produced from the data in the rest of this document. It is not a price target and not investment advice. Analyst consensus and street price targets appear later under their own heading and are the street's numbers, not ours.

6 SMART MONEY CONFLUENCE

EDGE · disclosure sources

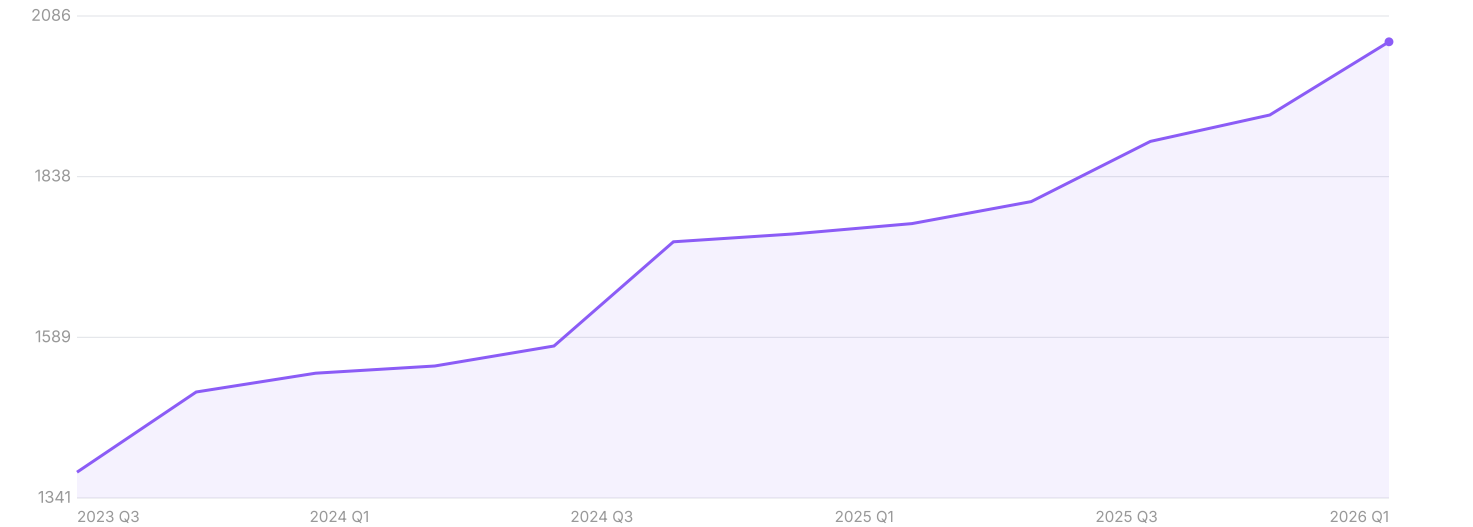
SITE CONVERGENCE SCORE 3 of 4 top 4% of 29,420 symbols	SOURCES ALIGNED — of 3 independent disclosures	CONGRESS (180D) 1 buys 2026-06-02	INSIDER BUYS (180D) 0 none disclosed
ETF FUNDS (30D) 1245 up / 1057 down net +188 funds	INSTITUTIONS ADDED (13F) 113 managers opening or increasing		

Congressional and insider figures are disclosed purchases in the trailing 180 days; ETF figures are COUNTS OF FUNDS whose holding changed in 30 days, not dollars. Coincidence of separate disclosures, not coordination. An absent source means nothing qualifying was disclosed in its window.

7 INSTITUTIONAL OWNERSHIP - 12-QUARTER TREND

13F · filed 45 days after quarter end

Institutions holding — 12 quarters



Peak 2,046 · latest 2,046 (+0 from peak).

Quarter	Holders	13F Shares	Value	Reported Own%
2026 Q2	2,046	338.6M	\$82.5B	83.8%
2026 Q1	1,933	327.6M	\$67.6B	81.1%
2025 Q4	1,892	335.3M	\$69.5B	83.0%
2025 Q3	1,799	328.6M	\$65.5B	81.3%
2025 Q2	1,765	331.4M	\$61.4B	82.0%
2025 Q1	1,749	333.1M	\$58.1B	82.5%
2024 Q4	1,737	332.1M	\$63.7B	82.2%
2024 Q3	1,576	332.9M	\$61.1B	82.4%
2024 Q2	1,545	330.8M	\$50.9B	81.9%
2024 Q1	1,534	330.9M	\$52.2B	81.9%
2023 Q4	1,505	333.0M	\$50.2B	82.4%
2023 Q3	1,381	327.0M	\$38.8B	81.0%

How to read ownership above 100%. A 13F reports the positions a manager has investment discretion over, and where two or more managers share discretion over the same block, each one reports it. Summed across filers, the total can therefore exceed the shares actually outstanding without anything being wrong. We publish the figure as filed rather than netting it down, and flag separately any quarter where the arithmetic is not merely high but impossible.

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8 INSIDER ACTIVITY live Form 4 data

INSIDER	ROLE	DATE	TYPE	SHARES	VALUE	POST-TXN OWNED
Dachille Douglas A.	director	2026-10-01	A-Award	30	—	306
Cafaro Debra A	director	2026-10-01	A-Award	119	—	9,835
Salesky Bryan Scott	director	2026-10-01	A-Award	119	—	2,510
Niblock Robert A	director	2026-10-01	A-Award	59	—	2,086
Khator Renu	director	2026-10-01	A-Award	119	—	3,774
Hesse Daniel	director	2026-10-01	A-Award	65	—	5,166
Harshman Richard J	director	2026-10-01	A-Award	30	—	2,336
Feldstein Andrew T	director	2026-10-01	A-Award	176	—	21,560

9 SELL DECOMPOSITION — ROUTINE VS. DISCRETIONARY EDGE

6-MO DECOMPOSITION (FORM 4)	TXNS	SHARES	VALUE	SIGNAL WEIGHT
S — Open-market sales	8	54,354	\$12.2M	Counted
P — Open-market purchases	1	20	\$0.0M	Counted
F — Tax withholding	1	2,071	\$0.5M	None — compensation
G — Gifts	1	72	—	None

Monthly Net Insider Flow (000 shares)



Net of acquisitions minus dispositions, all Form 4 types.

Signal Summary

SIGNAL	OPEN-MARKET SELLS	OPEN-MARKET BUYS	CLUSTER
Two-Way Flow	\$12.2M 8 txns / 6 mo	\$0.0M 1 txns / 6 mo	None active 3+ insiders / 21 days

10 FORM 144 PLANNED-SALE PIPELINE live EDGAR data

FILED	FILER	SHARES REGISTERED	EST. PROCEEDS
2026-08-13	Juchno Stacy M.	3,354	\$0.9M
2026-07-22	Deborah Guild	1,200	\$0.3M
2026-06-12	Thomas Michael Duane	1,500	\$0.4M
2026-06-08	Alexander E. C. Overstrom	1,500	\$0.3M
Trailing 12 mo	17 filings	139,289	\$31M

11 13D / 13G STAKES COND

FILED	FORM	REPORTING PERSON	% OF CLASS	SHARES
2026-04-30	SCHEDULE 13G	Vanguard Capital Management	7.50%	30.3M sh
2026-03-27	SCHEDULE 13G/A	The Vanguard Group	—	exit/reporting change

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12 CONGRESSIONAL TRADING				EDGE · STOCK Act	
MEMBER	CHAMBER	TRADE	SIZE BAND	TRADED	DISCLOSED
Ro Khanna	House	BUY	\$15,001 - \$50,000	2026-06-02	2026-07-08
Ro Khanna	House	BUY	\$1,001 - \$15,000	2026-04-13	2026-05-13
Julie Johnson	House	SELL	\$1,001 - \$15,000	2025-10-21	2025-11-17
Alan Armstrong	Senate	SELL	\$50,001 - \$100,000	2026-03-27	2026-07-21
Shelley Moore Capito	Senate	BUY	\$1,001 - \$15,000	2026-03-12	2026-04-05
Shelley Moore Capito	Senate	BUY	\$1,001 - \$15,000	2026-03-12	2026-04-05
HOUSE 12-MO 5 trades 2 purchases		SENATE 12-MO 3 trades 2 purchases		COVERAGE STOCK Act filings 30-45 day disclosure lag	

13 INSTITUTIONAL OWNERSHIP & 13F FLOW				live 13F data
13F FILERS (LAST COMPLETE Q) 1,933	13F SHARES 328M 81.1% of shares out	NEW / CLOSED 179 / 104 positions, QoQ	INCREASED / REDUCED 844 / 607 positions, QoQ	
PUT/CALL (13F) 1.13 option positions	FREE FLOAT 98.9% 394M sh			

2.8 · Largest Reporting 13F Managers

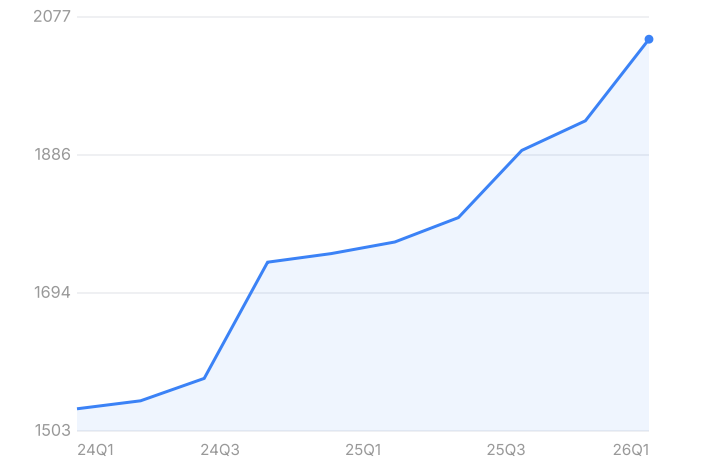
MANAGER	SHARES	VALUE
Assenagon Asset Management S.A.	1.3M	\$280M
Wealth Enhancement Advisory Servic	276,755	\$59M
Guyasuta Investment Advisors Inc	251,005	\$56M
Argent Capital Management Llc	220,633	\$49M
Border To Coast Pensions Partnersh	194,737	\$43M
Matrix Asset Advisors Inc/Ny	173,623	\$39M

EDGAR 13F holdings as of 2026-09-30; filer values normalized to dollars.

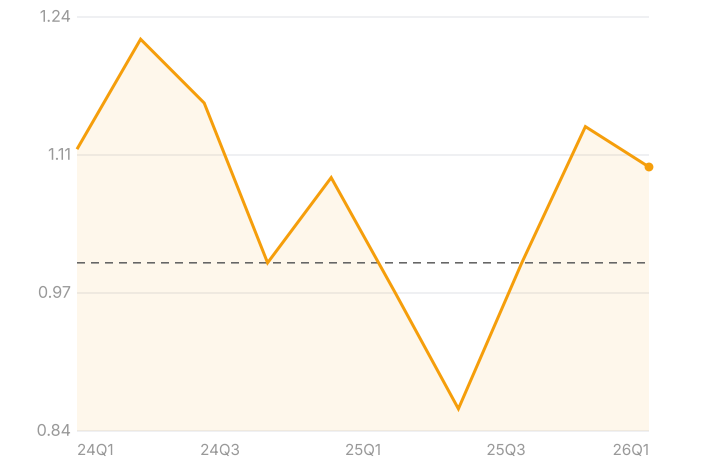
2.9 · Top ETF & Fund Ownership

FUND	WEIGHT	POSITION
VITSX	0.1%	\$2.8B
VSMPX	0.1%	\$2.8B
VTI	0.1%	\$2.8B
VTSAX	0.1%	\$2.8B
VFIAX	0.1%	\$2.3B
VFFSX	0.1%	\$2.3B

13F Filers Holding PNC — quarterly



Institutional Put/Call — quarterly

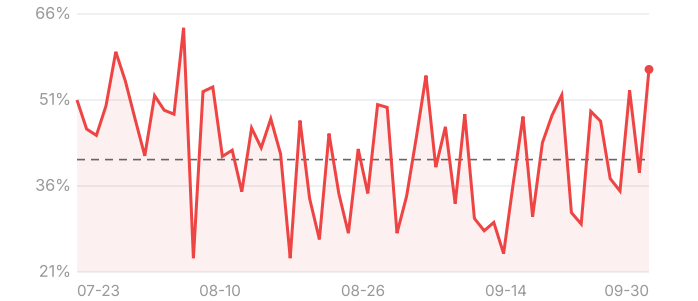


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14 SHORT VOLUME — DAILY, 60 SESSIONS

EDGE · live FINRA feed

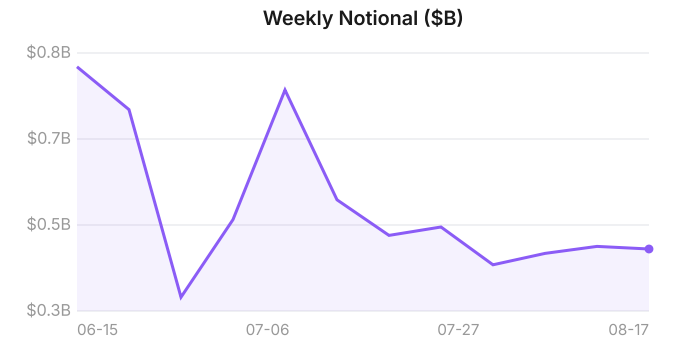


Daily short-sale volume as % of volume reported in FINRA's short-sale file — a flow measure, not short interest; dashed = 50-day average.

LATEST SESSION 56.3% 2026-10-15	20-DAY AVG 39.6% 50-day 40.4%	TREND Falling 20d vs 50d	BY MARKET CENTER Q: 55% · N: 80% · B: 46% latest session
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15 DARK POOL ACTIVITY

EDGE · live ATS data

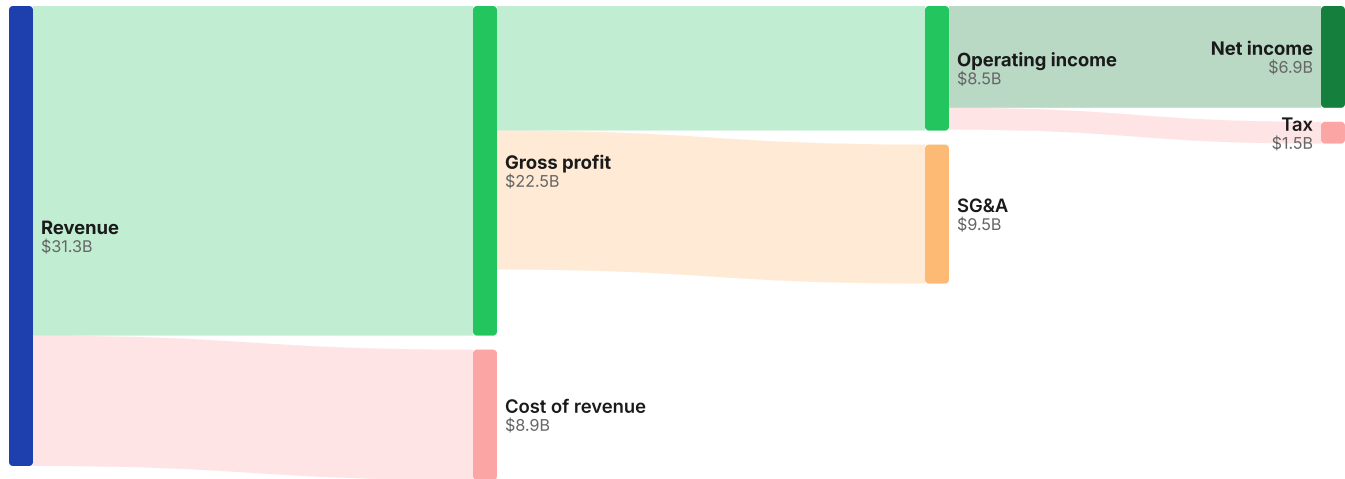


Where PNC Trades in the Dark

ATS VENUE (4-WK)	SHARES	AVG TRADE
Incr Intelligent Cross Llc	3.7M	48 sh
Ubsa Ubs Ats	2.9M	53 sh
Sgmt Sigma X2	2.3M	46 sh
Ebxl Level Ats	1.5M	27 sh
Mlix Instinct X	1.1M	65 sh
Mspl Ms Pool (Ats- 4)	1.1M	145 sh

16 REVENUE FLOW — FY2025

live segmentation + income data



Where a dollar of The PNC Financial Services Group, Inc. revenue goes. All values FY2025 filings, live.

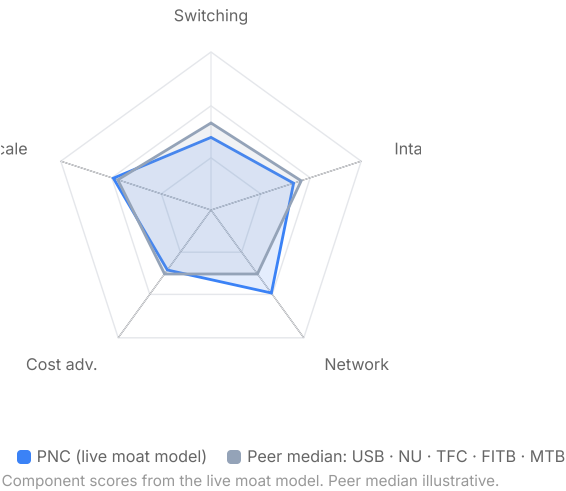
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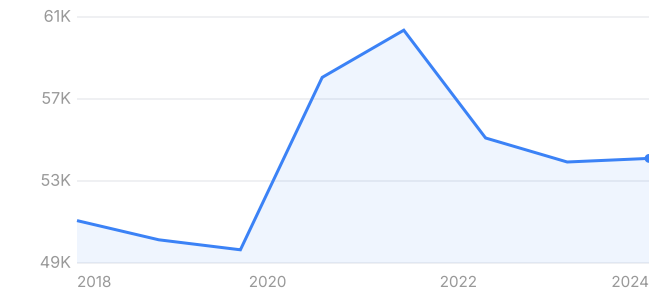
17 MOAT & COMPETITIVE POSITION

LIVE MODEL · 54/100 WEAK

Moat score 54/100 — Weak; primary source Network Effects.



3.8 · Employees (SEC filings)



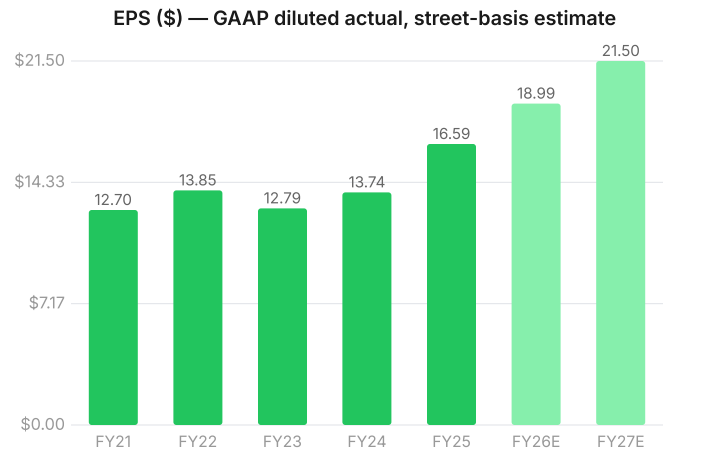
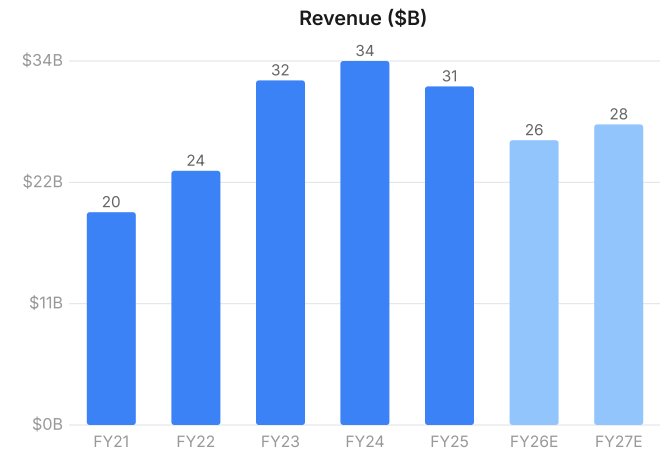
18 CORPORATE INFORMATION — KEY OFFICERS

53,859 employees

OFFICER	TITLE
William S. Demchak	Chairman & Chief Executive Officer
Mark Kenneth Wiedman	President
Robert Q. Reilly	Executive Vice President & Chief Financial Officer
Deborah Guild	Executive VP & Head of Technology

19 REVENUE & EPS — HISTORY AND ESTIMATES

live consensus

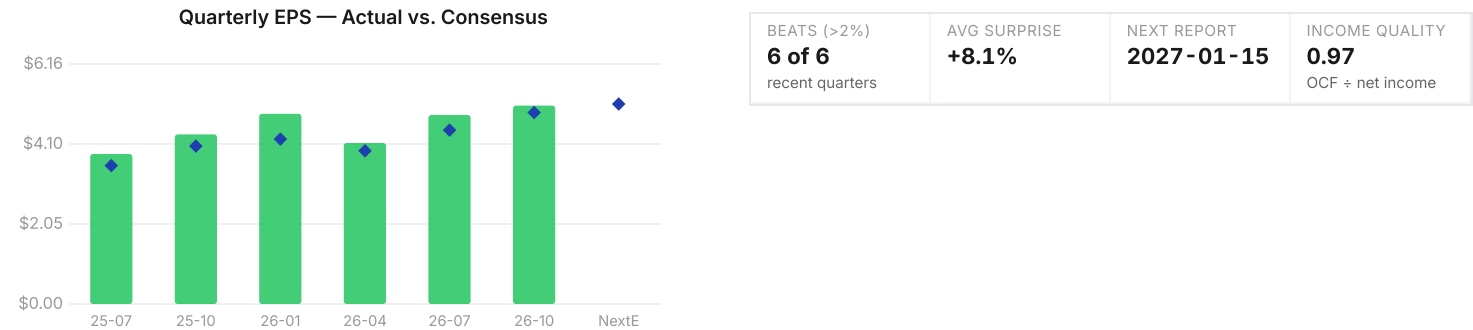


Actual bars are GAAP diluted EPS from the filed income statement; the lighter forward bars are street-basis consensus. The two are different measures and are not comparable quarter to quarter.

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20 ESTIMATE VS. ACTUAL & SURPRISES

live data



21 REPORTED VS. CONSENSUS — FULL HISTORY

0 quarters · live data

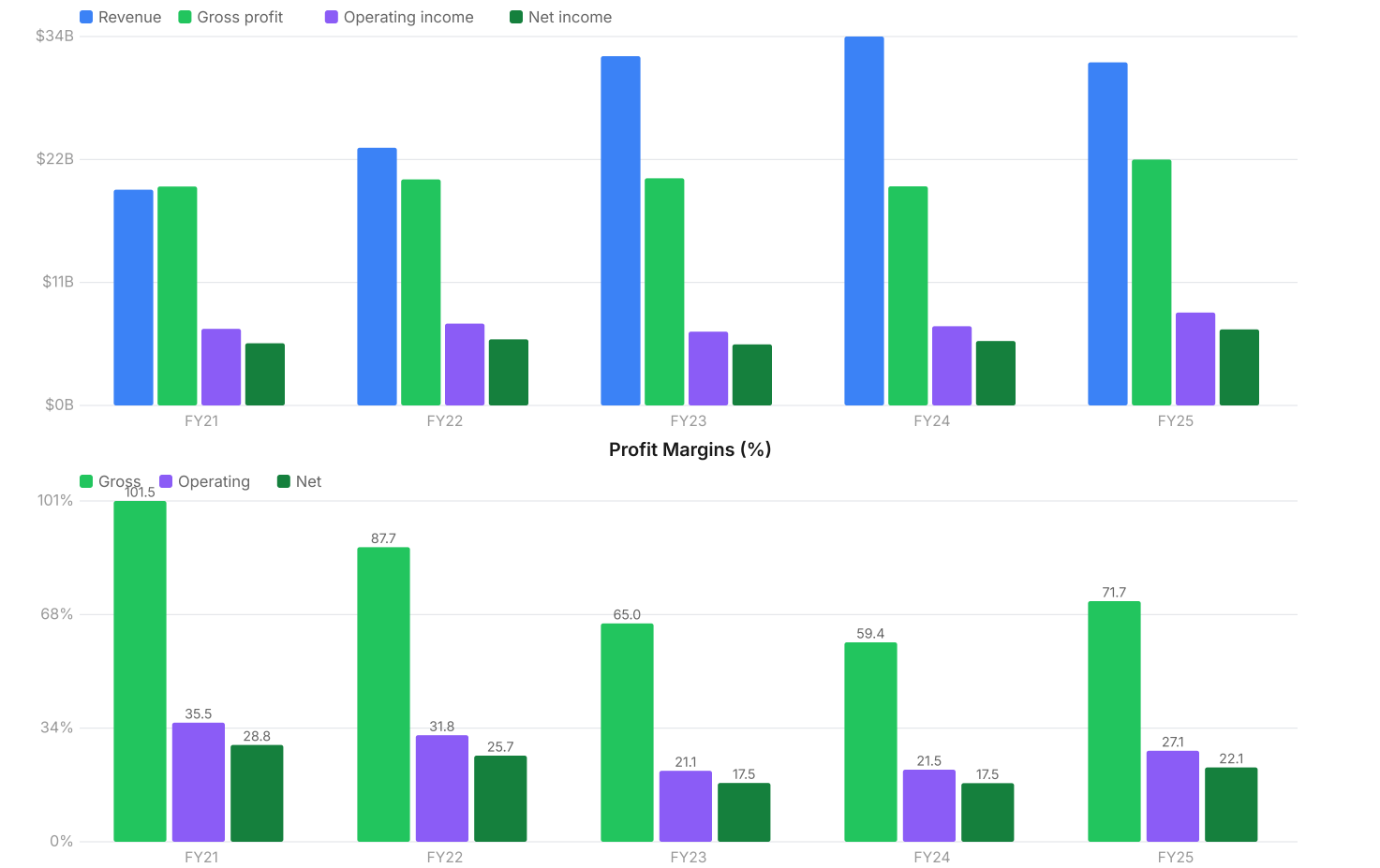
BEAT RATE —% 0 of 0 quarters	CURRENT STREAK 0 longest 0	AVG EPS SURPRISE —% median —%	SURPRISE TREND — last 4 vs prior 4
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PERIOD	EPS EST.	EPS ACTUAL	EPS SURPRISE	REV EST. (\$M)	REV ACTUAL (\$M)	REV SURPRISE
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Announcement dates to . Consensus as it stood at each report. Revenue surprise shown where both estimate and actual are filed. A beat record is history, not a forecast.

INCOME TRENDS — 5 YEAR

live financials



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Revenue by Segment — Stacked



Live segmentation data.

YoY Growth Heatmap — Income Lines

YOY GROWTH	FY21	FY22	FY23	FY24	FY25
Revenue	+7.9%	+19.5%	+35.5%	+5.6%	-7.0%
Gross profit	+45.6%	+3.3%	+0.5%	-3.5%	+12.2%
Operating income	+103.8%	+6.9%	-9.9%	+7.5%	+17.2%
Net income	-24.5%	+6.5%	-7.7%	+5.6%	+17.8%

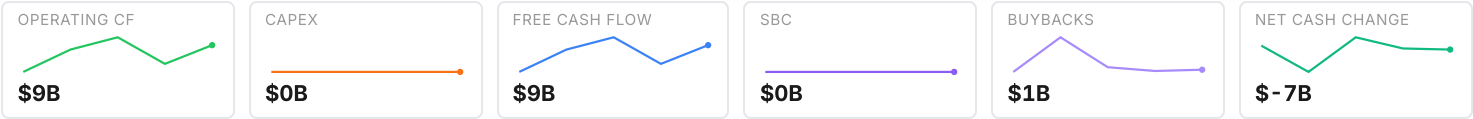
22 INCOME STATEMENT — FULL

live financials

\$B · FY ENDS	FY21	FY22	FY23	FY24	FY25	TREND
Revenue	19.7	23.5	31.9	33.7	31.3	
Cost of revenue	-0.3	2.9	11.2	13.7	8.9	
Gross profit	20.0	20.6	20.7	20.0	22.5	
R&D expense	0.0	0.0	0.0	0.0	0.0	
SG&A expense	7.5	7.6	7.8	7.7	9.5	
Operating income	7.0	7.5	6.7	7.2	8.5	
EBITDA	8.8	8.1	7.0	7.5	8.6	
D&A	1.8	0.7	0.2	0.3	0.1	
Pretax income	7.0	7.5	6.7	7.2	8.5	
Income tax	1.3	1.4	1.1	1.3	1.5	
Net income	5.7	6.0	5.6	5.9	6.9	
Diluted EPS (\$)	12.70	13.85	12.79	13.74	16.59	
Diluted shares (M)	426	412	401	400	394	

CASH FLOW TRENDS

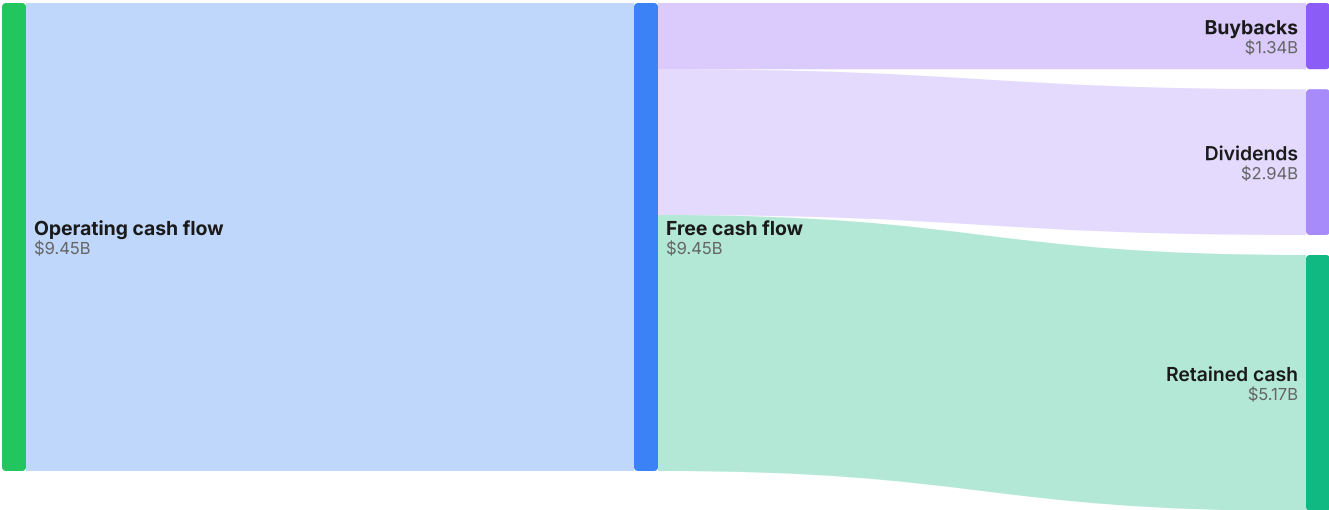
live data



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WHERE THE CASH WENT — FY2025

cash Sankey, live data



Balance Sheet — Full

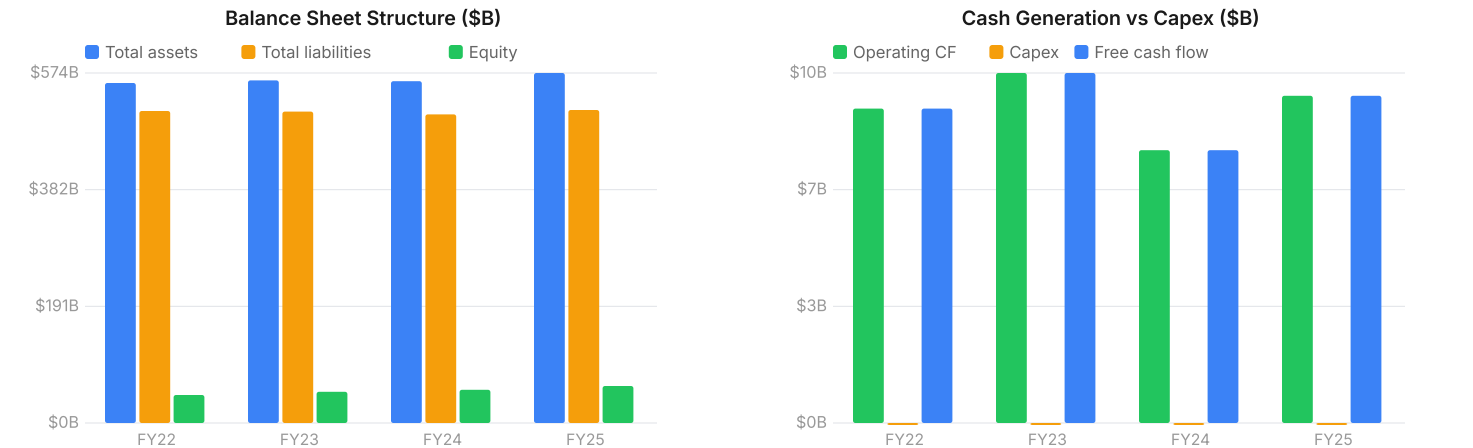
\$B	FY22	FY23	FY24	FY25	
Cash & equivalents	34.4	50.7	46.3	6.8	
ST investments	44.2	41.8	9.4	32.9	
Receivables (net)	6.4	6.5	6.7	327.1	
Total current assets	84.9	99.0	62.3	368.7	
PP&E (net)	0.0	0.0	0.0	0.0	
Goodwill + intangibles	14.4	14.6	14.6	14.6	
Total assets	557.3	561.6	560.0	573.6	
Accounts payable	0.0	0.0	0.0	440.9	
Short-term debt	0.0	0.0	0.0	15.4	
Deferred revenue	0.0	0.0	0.0	0.0	
Total current liabilities	452.0	421.4	426.7	456.3	
Long-term debt	58.7	72.7	61.7	41.7	
Total liabilities	511.5	510.4	505.6	512.9	
Shareholders' equity	45.8	51.1	54.5	60.6	

Cash Flow Statement — Full

\$B	FY22	FY23	FY24	FY25	
Net income	6.1	5.6	6.0	6.9	
D&A	0.7	0.2	0.3	0.0	
Stock-based compensation	0.0	0.0	0.0	0.0	
Working capital change	1.2	2.3	(0.6)	0.8	
Operating cash flow	9.1	10.1	7.9	9.5	
Capital expenditures	0.0	0.0	0.0	0.0	
Investing cash flow	(60.4)	10.1	(3.2)	(20.7)	
Buybacks	(5.2)	(1.7)	(1.2)	(1.3)	
Dividends paid	(2.7)	(2.9)	(2.9)	(2.9)	
Debt issuance / (repay)	30.0	13.6	(10.3)	(5.2)	
Financing cash flow	3.4	(3.9)	(9.1)	4.7	
Free cash flow	9.1	10.1	7.9	9.5	

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23 EXPANDED RATIO ANALYSIS (I)

live ratio engine · profitability · valuation

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
PROFITABILITY							
ROE	10.3%	11.9%	11.5%	11.2%	12.1%	13%	
ROA	1.1%	1.1%	1.0%	1.1%	1.2%	1.3%	
ROIC	-4.6%	23.5%	18.0%	9.8%	9.0%	4.9%	
Gross margin	101.5%	87.7%	65.0%	59.4%	71.7%	68.6%	
Operating margin	35.5%	31.8%	21.1%	21.5%	27.1%	27.2%	
Net margin	28.8%	25.7%	17.5%	17.5%	22.1%	22.1%	
EBITDA margin	44.5%	34.5%	21.8%	22.3%	27.4%	35.8%	
FCF margin	36.7%	38.6%	31.7%	23.4%	12.9%	—	
VALUATION							
P/E	12.85	9.36	10.33	12.60	11.86	11.6	
P/B	1.31	1.24	1.13	1.36	1.36	1.4	
P/S	3.71	2.40	1.81	2.20	2.42	2.43	
P/FCF	10.10	6.22	5.70	9.42	18.76	11.6	
EV/EBITDA	-12.32	4.52	5.45	10.70	11.47	10.6	
EV/Revenue	-5.49	1.56	1.19	2.38	2.93	3.8	
Earnings yield	7.8%	10.7%	9.7%	7.9%	8.4%	9.06%	
FCF yield	9.9%	16.1%	17.5%	10.6%	5.3%	8.63%	

EXPANDED RATIO ANALYSIS (II)

leverage · solvency

RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
LEVERAGE & SOLVENCY							
Current ratio	0.47	0.19	0.23	0.15	0.81	0.38	
Quick ratio	0.47	0.19	0.23	0.15	0.81	0.38	
Debt / equity	0.59	1.28	1.42	1.13	0.94	1.28	
Debt / assets	5.9%	10.5%	13.0%	11.0%	10.0%	12.7%	
Net debt / EBITDA	-20.64	-2.44	-2.84	0.80	2.00	3.85	
Interest coverage	14.35	3.09	0.65	0.56	0.78	—	

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EXPANDED RATIO ANALYSIS (III)							efficiency · growth · per-share · scores
RATIO	FY21	FY22	FY23	FY24	FY25	TTM	TREND
EFFICIENCY							
Asset turnover	0.04	0.04	0.06	0.06	0.06	0.06	
Receivables turnover	3.20	3.78	4.95	5.12	0.20	0.1	
DSO (days)	114	96	74	71	1792	—	
DPO (days)	—	0	0	0	6894	—	
Cash conversion cycle	—	96	74	71	-5102	-14306	
GROWTH (YoY)							
Revenue growth	8.2%	19.8%	35.4%	5.7%	0.9%	—	
Net income growth	-53.0%	6.5%	-7.7%	5.6%	17.8%	—	
EPS growth	-52.8%	11.7%	-7.0%	6.1%	19.3%	—	
FCF growth	54.8%	25.9%	11.3%	-22.1%	-44.4%	—	
PER SHARE (\$)							
EPS (diluted, TTM)	13.38	14.95	13.91	14.76	17.60	19.70	
Book value / share	131.36	113.30	127.44	136.40	153.77	155.64	
Revenue / share	46.35	58.27	79.47	84.45	86.27	89.11	
FCF / share	17.01	22.48	25.21	19.75	11.13	18.67	
Cash / share	504.22	194.36	230.70	139.44	100.79	440.89	
SHAREHOLDER RETURN & SCORES							
Buyback yield	1.5%	9.3%	2.9%	1.6%	1.6%	2.17%	
Altman Z-Score	-0.25	-0.50	-0.38	-0.44	0.18	-0.2	
Piotroski F-Score	6	6	6	8	7	5/9	
Beneish M-Score	-2.47	-1.95	-2.35	-2.45	40.28	-3.35	

24 EARNINGS QUALITY PANEL				live scores
MODEL	SCORE	ZONE	NOTE	
Piotroski F-Score	5 / 9	Middling		
Altman Z-Score	-0.2	Distress (<1.81)	Distress	
Income quality	0.97	Accrual-heavy	OCF ÷ net income	
Beneish M-Score	-3.35	Non-manipulator	vs -2.22 threshold	

25 DUPONT & GROWTH QUALITY				live analysis engine
DUPONT DECOMPOSITION (TTM)		VALUE	GROWTH QUALITY (LIVE)	VALUE
Tax burden		0.81	Revenue stability	0.91
Interest burden		1.00	Earnings stability	0.14
Operating margin		26.7%	Earnings persistence	0.91
Asset turnover		0.06×	Revenue CAGR 3y	6.9%
Financial leverage		9.66×	EPS CAGR 3y	6.3%
= ROE		13%	FCF CAGR 3y	-15.9%

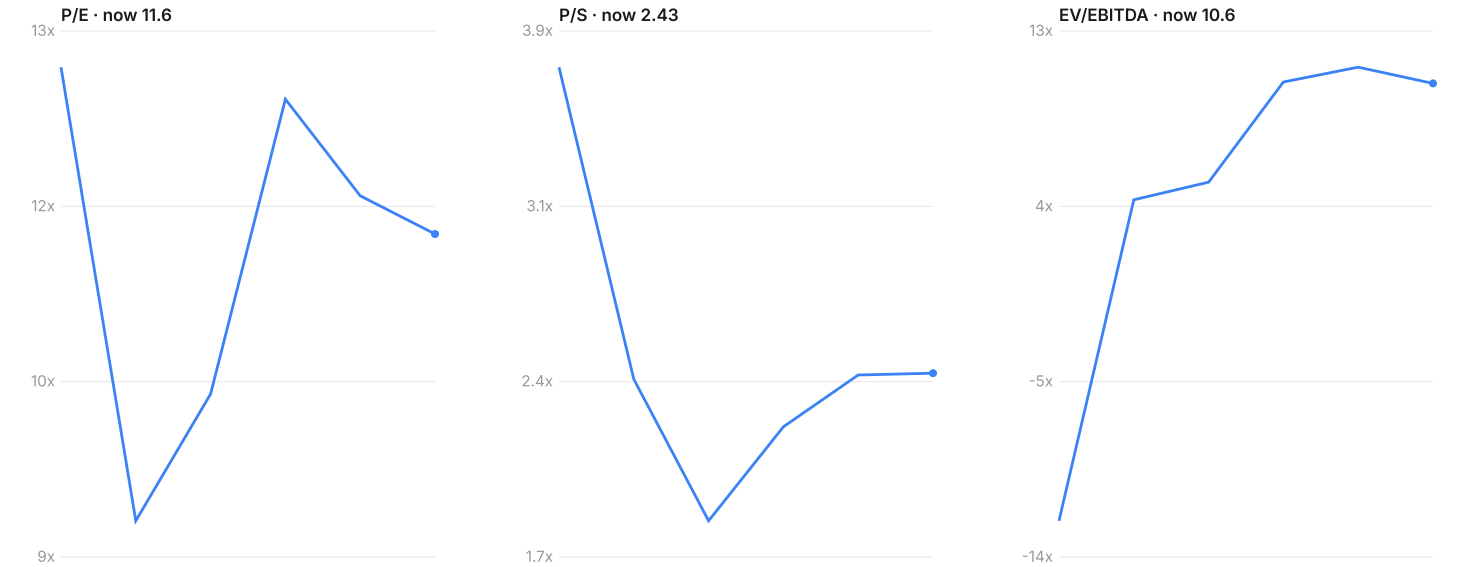
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SHAREHOLDER RETURN PROFILE live

BUYBACK YIELD 2.17%	DIVIDEND YIELD 3.40%	TOTAL SHAREHOLDER RETURN 5.17% cash yield	SBC / REVENUE 0.0% dilution pressure
-------------------------------	--------------------------------	--	---

26 MULTIPLE HISTORY — FY SNAPSHOTS + TTM live ratio engine



27 PEER COMPARISON live peer engine

COMPANY	MKT CAP	P/E	ROE	NET MARGIN	REV GROWTH	PIOTROSKI	1-YR RET
USB	\$91.5B	11.4	13%	19.9%	+3.3%	8/9	+28.6%
NU	\$70.3B	19.7	32%	19.2%	+54.9%	4/9	-1.2%
TFC	\$57.5B	12.0	9%	20.4%	+0.3%	6/9	+16.0%
FITB	\$45.7B	17.0	8%	18.1%	+15.9%	6/9	+29.0%
MTB	\$31.1B	11.2	11%	24.3%	-5.8%	7/9	—
HBAN	\$30.9B	11.2	9%	17.4%	+18.5%	7/9	—
CFG	\$26.7B	12.7	8%	18.4%	-4.5%	7/9	—
FCNCA	\$24.0B	11.4	11%	18.6%	-1.3%	7/9	—

1-yr returns computed from adjusted price history; peers without a tracked series show —.

28 ANALYST CONSENSUS & ESTIMATES live consensus

Hold

46 Analysts



MEAN TARGET (QTR) \$263.30 10 targets	TARGET VS. PRICE +21.1% last-quarter mean	NEXT REPORT 2027-01-15 street \$5.13
--	--	---

CONSENSUS ESTIMATES	REVENUE MEAN	HIGH / LOW	EPS MEAN	HIGH / LOW	# EPS EST.
FY2026	\$26.37B	\$26.58B / \$26.09B	\$18.99	\$19.39 / \$18.58	14
FY2027	\$27.83B	\$28.08B / \$27.46B	\$21.50	\$22.49 / \$20.17	17
FY2028	\$29.08B	\$29.50B / \$28.51B	\$23.83	\$25.27 / \$21.38	12

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29 STREET TARGETS & THIRD-PARTY RATING

live targets + composite

Street Price Target — Trajectory

WINDOW	AVG TARGET	VS. PRICE	# TARGETS
Last Month	\$263.11	+21.0%	9
Last Quarter	\$263.30	+21.1%	10
Last Year	\$262.88	+20.9%	41
All Time	\$228.93	+5.3%	91

Rolling mean of published targets vs. last close \$217.39. Aggregated from StreetInsider, Benzinga, Pulse 2.0.

Third-Party Composite Rating

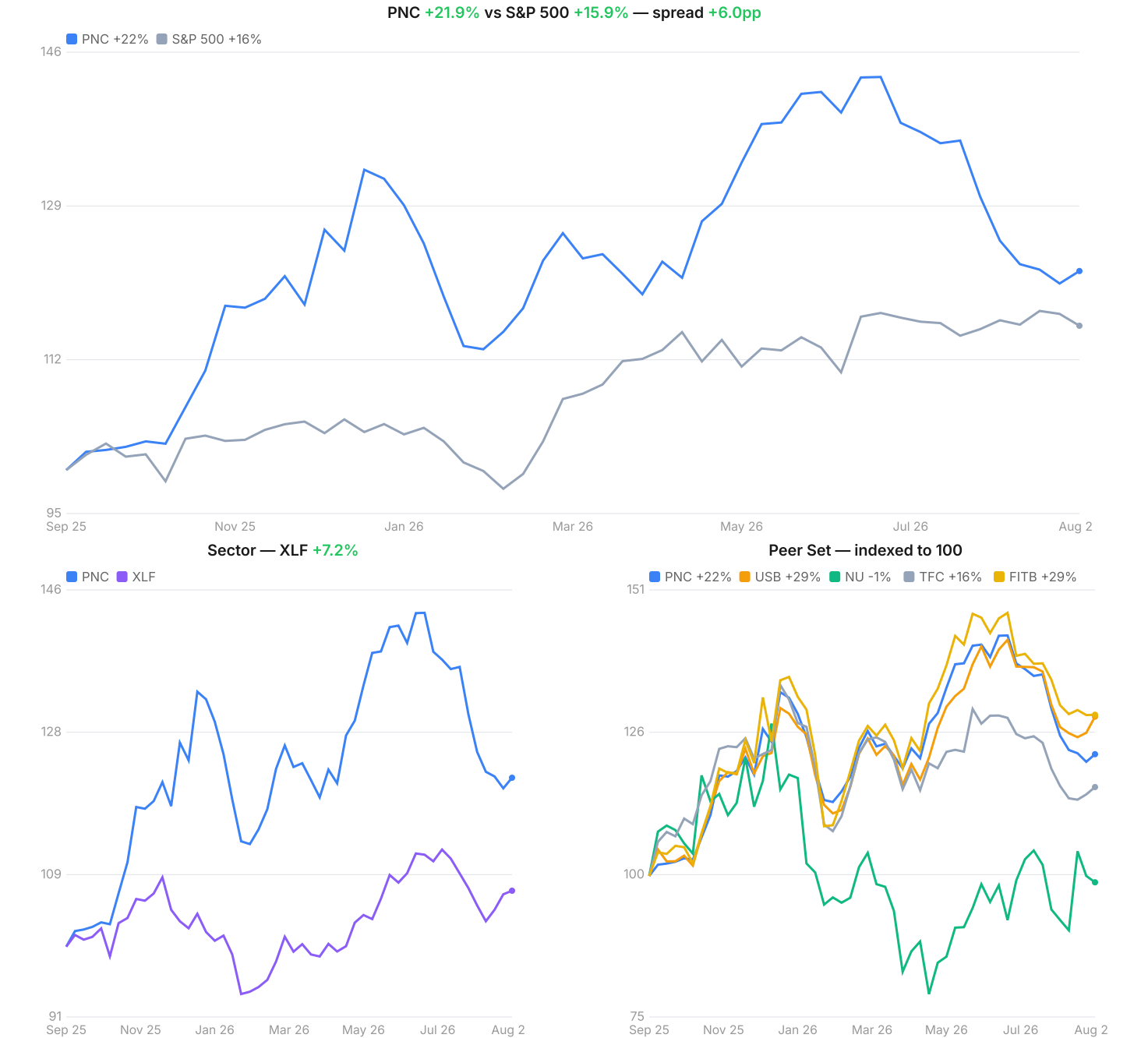
B+

DCF4/5ROE4/5ROA4/5DEBT/EQ2/5P/E3/5P/B2/5

Independent quant composite as of 2026-10-16; components scored 1-5 (5 best). Shown for contrast with the InsiderStreet Score — methodologies differ.

30 PRICE PERFORMANCE — INDEXED, 12 MO

live prices · benchmark + sector + peer set



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TECHNICAL CHART — 6-MONTH DAILY CANDLES, INDICATORS ON

site chart, print edition



Candlesticks with SMA 20/50 overlay, Bollinger (20,2σ) band, volume, and Wilder RSI(14) — computed from live daily OHLCV.

MOVING AVERAGE RIBBON & TREND

site technicals-tab chart, live indicator history



MOVING AVERAGE	VALUE	DISTANCE	% DISTANCE	SIGNAL
SMA 20	\$220.37	-2.98	-1.35%	Below
SMA 50	\$235.06	-17.67	-7.52%	Below
SMA 200	\$228.08	-10.69	-4.69%	Below
EMA 9	\$217.55	-0.16	-0.07%	Below
EMA 21	\$221.95	-4.56	-2.05%	Below
EMA 50	\$230.02	-12.63	-5.49%	Below
EMA 200	\$225.84	-8.45	-3.74%	Below

Series and readings from the nightly technical-indicator history — identical data to the site's ribbon chart. Supertrend segments colored by direction.

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31 TECHNICAL POWER SCORE

EDGE · site engine · 20/100 composite

TECHNICAL VERDICT

BEARISH

Power Score -61

3 of 22 indicator votes bullish

Family Scores (site weights)

Trend 30%

Momentum 25%

Volume 20%

Volatility 10%

Patterns 15%

10

20

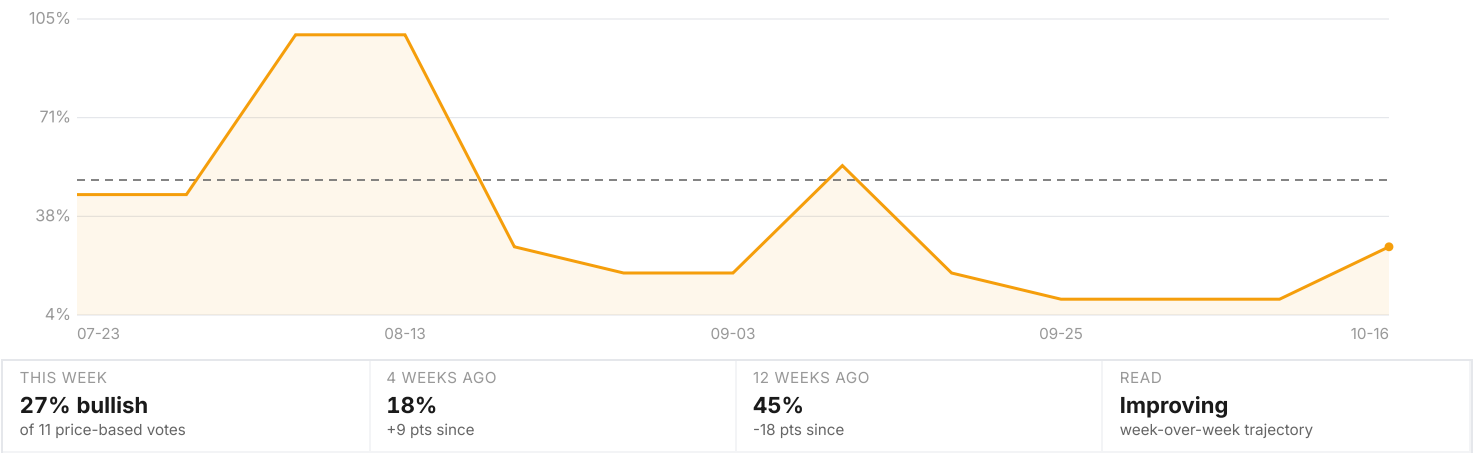
19

0

50

BEARISH — BUT WHICH WAY IS IT TRENDING?

vote share recomputed weekly, 13 weeks



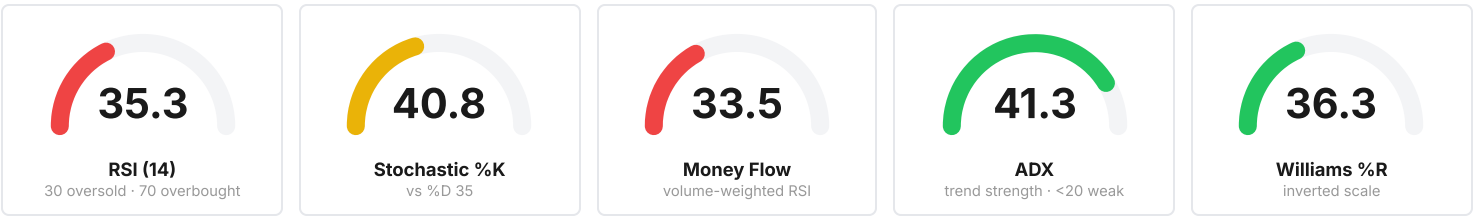
INDICATOR VOTE GRID

3 bull / 19 bear

● Price vs SMA 20	\$220.37	● Price vs SMA 50	\$235.06	● Price vs SMA 200	\$228.08
● EMA 9/21 Cross	217.6/221.9	● SMA 50/200	Golden	● ADX Direction	ADX 41
● Supertrend	\$227	● Parabolic SAR	\$221	● SMA Slope	-0.790
● RSI	35.3	● Stochastic K/D	41/35	● StochRSI K/D	69/70
● Williams %R	-36	● CCI	-38	● TSI vs Signal	-40.9
● CMO	-29.4	● ROC	-0.75%	● OBV Signal	Distrib
● Chaikin MF	-0.000	● MFI	34	● Force Index	-1M
● Elder Ray Bull	-0.85				

INDICATOR GAUGES

site technicals-tab style



32 KEY LEVELS & VOLATILITY

live indicator table

LEVEL	VALUE	LEVEL	VALUE
Pivot / R1 / R2	\$214.11 / \$219.73 / \$224.52	S1 / S2	\$209.32 / \$203.70
Bollinger (20,2)	\$211.35 - \$229.39	Squeeze	Off
52-wk range	\$176.88 - \$258.96	Off 52-wk high	-16.1%
ATR (14)	\$4.80 (2.2%)	Historical vol	15.1%

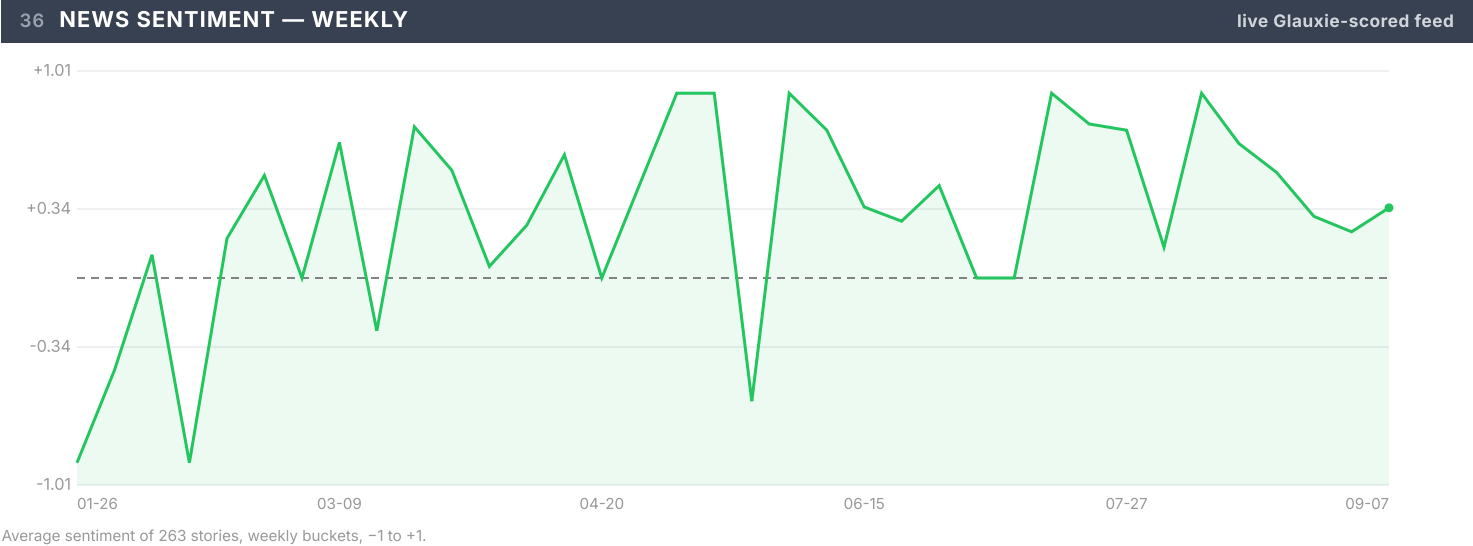
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33 SEASONALITY — 20-YEAR AVERAGES										live model · win rates shown	
-0.6%	-1.8%	-0.6%	+4.3%	+0.9%	-1.7%	+2.5%	-0.2%	+1.4%	+1.9%	+4.4%	+2.0%
Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
55%	30%	52%	65%	50%	50%	65%	55%	60%	70%	85%	70%

Sample: 20 years — treat short histories as suggestive, not statistical.

34 RISK INDICATORS			computed from live price history	
COMPUTED FROM LIVE WEEKLY PRICES			PNC	S&P 500
Weekly volatility (σ , 1y)			2.89%	1.83%
Best / worst week (1y)			+7.2% / -4.7%	—
Max drawdown (5y, monthly)			-43.7%	—
1-week VaR (95%)			-4.5%	—
Beta (5y)			0.89	1.00

35 EQUITY WEATHER & MARKET REGIME		EDGE · live weather engine	
PNC EQUITY WEATHER (LIVE)		MARKET REGIME (2026-10-16)	
STORMY · -41		NEUTRAL	
Trend	-55	VIX	19.99
Momentum	-20	Normal	
Volume	-43	DOW THEORY	Confirmed Bearish
Volatility	-60	SPY / QQQ TSI	7.2 / 4.7
Breadth	-23	trend strength	
		SECTOR STRENGTH	46/100
		breadth average	



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37 WEATHER - COMPANY VS INDUSTRY, SECTOR, UNIVERSE

EDGE · live weather engine · Stormy

OVERALL	TREND	MOMENTUM	VOLUME
-41.4 -18.6 vs industry	-55.5 -31.5 vs industry	-19.5 -5.4 vs industry	-43.3 -8.7 vs industry

READING	PNC	BANKS - REGIONAL N=1,560	FINANCIAL SERVICES N=24,134	ALL US SYMBOLS N=70,435
Overall	-41.4	-22.8	-16.3	-20.5
Trend	-55.5	-24.0	-12.5	-21.3
Momentum	-19.5	-14.1	-4.4	-15.8
Volume	-43.3	-34.6	+0.0	-3.8

Trend, momentum and volume are computed per company. Volatility and breadth are market-regime values shared by every symbol in the universe, so they are reported once under Market Regime rather than compared here - a company cannot differ from its sector on a constant.

38 EXECUTIVE COMPENSATION

live proxy data · FY2025

EXECUTIVE	TOTAL COMP	STRUCTURE
William S. Demchak Chairman and CEO	\$29.5M	90% equity+incentive
Mark Wiedman President	\$10.0M	84% equity+incentive
Robert Q. Reilly Exec. VP and CFO	\$9.2M	85% equity+incentive
E William Parsley, III Former Exec. VP and C	\$8.5M	63% equity+incentive
Deborah Guild Exec. VP, Head of Technology	\$6.5M	90% equity+incentive

39 ESG ASSESSMENT

live disclosure-derived scores

PILLAR (LIVE DISCLOSURE SCORES)	SCORE
Environmental	63
Social	60
Governance	58
Composite ESG	60

Composite ESG Trend



40 8-K MATERIAL EVENTS

live EDGAR feed

FILED	8-K CONTENTS	ITEMS
2026-10-15	Earnings Release; Exhibits	2.02,9.01
2026-10-15	Regulation FD; Exhibits	7.01,9.01
2026-09-29	Other Events; Exhibits	8.01,9.01
2026-07-21	Other Events; Exhibits	8.01,9.01
2026-07-15	Earnings Release; Exhibits	2.02,9.01
2026-07-15	Regulation FD; Exhibits	7.01,9.01
2026-06-22	Regulation FD; Exhibits	7.01,9.01
2026-05-26	Other Events; Exhibits	8.01,9.01

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41 METHODOLOGY

Methodology. Every figure originates in InsiderStreet's production data layer and is computed deterministically by the same engines that power insiderstreet.ai. This factsheet contains no model-written text. Sections without underlying data are omitted rather than estimated.

42 DISCLOSURES

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43 DATA PROVENANCE FOR THIS REPORT sources · coverage · method

DATA DOMAIN	SOURCE	COVERAGE FOR THIS REPORT
Price & volume	market_db.historical_prices	52 rows
Fundamentals	income_statements_annual	6 rows · 2020 to 2025
Reported vs consensus	fact/earnings_calendar	24 rows · 2021-01-15 to 2026-10-15
Analyst estimates	dim/forward_estimates	3 rows · 2026-12-31 to 2028-12-31
Institutional ownership (13F)	holdings_db.institutional_ownership_summary	114 rows · 1998 to 2026
Insider transactions (Form 4)	edgar/form4	12 rows · 2026-07-01 to 2026-10-01
Proposed sales (Form 144)	edgar/form144	1 record
Beneficial ownership (13D/G)	edgar/13dg	2 rows · 2026-03-27 to 2026-04-30
Short-sale volume (FINRA)	edgar/short_volume_daily	60 rows · 2026-07-23 to 2026-10-15
Dark pool (ATS, tier 1)	edgar/darkpool_weekly	12 rows · 2026-06-15 to 2026-08-31
ETF & fund holding	etf_holdings_changelog (30d)	1 record
Peer set	stock_peers_dynamic	8 rows
Industry medians	industry_medians	1 record
Congressional trades	congress_db (House + Senate)	1 record
ESG	fact/esg_disclosures	1 record

Method. Every figure in this factsheet is looked up from a named field computed in code. It contains no model-written text.

Not covered. Short interest as a percent of float and days-to-cover are not in this data set — the short-sale figures above are FINRA volume, a flow, and cannot support squeeze or covering analysis. Options positioning and intraday data are also absent. 13F ownership is filed 45 days after quarter end and congressional trades are disclosed on a lag, so both describe a past position, not a current one.