ORGANISATION AI INTELLIGENCE

PNC

Retail & commercial bank | North America | PNC

Generated 4 Aug 2026, 01:13 UK | Evidence-linked tear sheet

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VACANCIES ANALYSED	DISCLOSURE FINDINGS	RELATED NEWS ITEMS

EXECUTIVE EVIDENCE READOUT

TALENT
39 evidence-matched vacancies analysed; the strongest observed build theme is Data foundations & analytics (25).

DISCLOSURES
7 source-verified findings across 11 retained documents. Latest highlighted finding: AI sentiment reversal identified as macroeconomic risk factor.

RELATED INTELLIGENCE
No qualifying related news item is currently retained.

HIRING THEMES

Leading build themes

Data foundations & analytics (25) | Markets, trading & investment (7) | AI platforms & infrastructure (4) | GenAI, copilots & agents (3) | Operations & process automation (2) | Risk, governance & responsible AI (2)

Where demand sits

Technology & engineering (13) | Data & analytics (6) | Markets, investment & treasury (5) | Risk, controls & compliance (5) | Operations & service delivery (4) | Credit, underwriting & claims (2)

Workforce mix

AI/ML engineering (8) | Data engineering & architecture (7) | Domain analytics & decision intelligence (7) | Risk, compliance & control intelligence (5) | AI platform & MLOps (4) | Operations, automation & enablement (4)

Named technology signals

SQL (12) | Python (9) | Tableau (6) | Azure (2) | Power BI (2) | Spark / PySpark (2)

OFFICIAL AI DISCLOSURES

AI sentiment reversal identified as macroeconomic risk factor

PNC disclosed that a shift in sentiment surrounding artificial intelligence represents a potential drag on its baseline economic forecast, alongside equity price declines.

"a reversal in sentiment around AI or a large decline in equity prices would be drags."

5 May 2026 | Explicit objective | PNC quarterly report filed 5 May 2026

Open disclosure evidence ->

Reversal in AI sentiment identified as potential economic drag

PNC disclosed that its baseline economic forecast for 2026, which expects slower growth, could be negatively affected by macro risks. Specifically, a reversal in market sentiment surrounding AI, or a major decline in equity prices, would serve as a drag on the economic outlook.

"a reversal in sentiment around AI or a large decline in equity prices would be drags."

15 Apr 2026 | Explicit objective | PNC results filing filed 15 Apr 2026

Open disclosure evidence ->

AI and machine learning models present interpretability and regulatory challenges

PNC is increasingly employing AI and machine learning algorithms for internal process automation and customer operations. Though these currently represent a minority of PNC's overall models, they are less interpretable than traditional models and face complex regulatory constraints across intellectual property, privacy, and consumer protection laws.

"Although it currently impacts a minority of the overall number of models that we use, we increasingly use models related to how we do business with customers and for internal process automation that leverage AI/machine learning algorithms. These models can be more predictive, but because of the complex way in which the many variables in AI/machine learning models interact, the results of these models are often less interpretable than traditional statistical models."

20 Feb 2026 | Inferred objective | PNC annual report filed 20 Feb 2026

Open disclosure evidence ->

Generative AI and deepfakes escalate cyber security threats

PNC warns that cyber attacks and security breaches targeting both the bank and its customers are growing rapidly in sophistication, driven specifically by malicious uses of generative AI and deepfakes.

"The techniques used in cyber attacks and breaches change rapidly and are increasingly sophisticated, including through the use of generative AI and deepfakes, and we expect in the future through the use of quantum computing, and we may not be able to anticipate cyber attacks or other data security breaches."

20 Feb 2026 | Explicit objective | PNC annual report filed 20 Feb 2026

Open disclosure evidence ->

PNC invests in artificial intelligence and machine learning to drive automation

PNC is expanding its technology investment in response to changing customer expectations and competitive pressures. The bank identifies the expanded use of artificial intelligence and machine learning as a key element of the rapid technological change occurring across the financial services industry.

"Examples include expanded use of cloud computing, artificial intelligence (AI) and machine learning, biometric authentication, voice and natural language, data privacy and security enhancements and increased online and mobile device interaction with customers, including innovative ways that customers can manage their accounts."

20 Feb 2026 | Inferred objective | PNC annual report filed 20 Feb 2026

Open disclosure evidence ->

Automation and AI mitigate human error but introduce data quality dependencies

PNC utilises machine learning, AI, and robotic process automation tools to decrease risks associated with human error. However, these systems depend heavily on high-quality training data, as poor or anomalous data can negatively impact their operations.

"We use automation, machine learning, AI and robotic process automation tools to help reduce some risks of human error."

20 Feb 2026 | Inferred objective | PNC annual report filed 20 Feb 2026

Open disclosure evidence ->

RELATED AI NEWS

No qualifying related news item is currently retained for this organisation.

SOURCES AND SCOPE

Hiring themes aggregate a point-in-time census of evidence-matched public vacancies; individual vacancies are intentionally excluded. Disclosures are extracted from official investor materials. Related news is retained reporting that names the organisation and is kept separate from company statements.

Official investor relations ->

Official careers source ->