PNC Wealth Management Launches Securities-Based Lending Solution

The enhanced offering gives clients access to capital without disrupting their investment strategy

PITTSBURGH, July 21, 2026 /PRNewswire/ -- PNC Wealth Management today unveiled a new Securities-Based Lending (SBL) solution to provide enhanced liquidity and borrowing options for customers of PNC's Premier Client℠ program. For clients with more than $200,000 of assets at PNC Wealth Management, the SBL can be a quick and efficient way for them to access liquidity while remaining invested in the markets. The minimum line of credit that can be established is $100,000.

"Whether for a home renovation, critical emergency, luxury purchase, debt consolidation or an unexpected tax obligation, our Securities-Based Lending solution can serve as a crucial line of credit for clients without disrupting their financial plans," said Rich Guerrini, president and CEO of PNC Wealth Management.

SBL provides a number of benefits to PNC Wealth Management clients, including:

- **Flexibility:** The solution is a flexible way of borrowing money as unexpected needs arise.
- **Ease of implementation**: Establishing a line of credit is quick, easy and cost-free. Clients will know immediately how much credit they qualify for.
- **Continued market gains**: SBL provides access to liquidity without having to sell securities or disrupt investment portfolios, meaning clients won't miss out on market gains.
- **Interest-only repayments**: The monthly obligation stays low, allowing users to pay down the principal when the time is right.

By working with a PNC Premier Client banker, clients can – in a matter of minutes – receive a personalized securities-based lending evaluation, helping them understand the size of a potential credit line backed by their pledged portfolio. Additionally, the securities-based line of credit can be established and set in place at any time, providing clients with an available, ready line of credit for when a need arises.

The SBL solution is part of a larger suite of solutions that PNC Bank and PNC Wealth Management have rolled out recently to better serve the needs of its clients. Other programs and products include PNC's proprietary loyalty program, **Total**Rewards, digital account opening services for brokerage accounts, and its flagship client experience for those with at least $100,000 in investable assets, PNC Premier Client.

"A growing number of clients are building meaningful wealth while also making important, time-sensitive life decisions, and they need a bank that not only keeps pace, but proactively guides them to where they want to be on their financial journey," said Alex Overstrom, head of PNC Retail Banking. "A securities-based line of credit reflects the kind of practical, relationship-driven innovation we are bringing to PNC Premier Clients – giving them another way to access capital when needed, while ensuring today's priorities don't derail tomorrow's goals."

The PNC Premier Client experience serves individuals with approximately $100,000 to $3 million in investible assets. High- and ultra-high-net worth clients continue to be served by PNC Private Bank, which also provides a similar but distinct securities-based line of credit product.

To learn more, visit PNC's SBL web page.

PNC Bank, National Association, is a member of The PNC Financial Services Group, Inc. (NYSE: PNC). PNC is one of the largest diversified financial services institutions in the United States, organized around its customers and communities for strong relationships and local delivery of retail and business banking including a full range of lending products; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management. For information about PNC, visit www.pnc.com.

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