

DEDICATED FINANCIAL SERVICES FOR HEALTHCARE PROVIDERS AND PAYERS

PNC Healthcare offers integrated solutions and strategic services that can help providers and payers maximize working capital, streamline processes, mitigate risk and access capital.

\$25+ Billion
in capital dedicated to the healthcare industry

500+
dedicated Healthcare employees with direct experience

Over 70%
of top 100 payers and providers are active clients

TREASURY, REVENUE CYCLE AND LIQUIDITY

Maximize Working Capital, Improve Revenue Cycle and Reduce Costs

Transaction processing and liquidity management experience to help streamline collections and payments and improve efficiencies. Services include multichannel collections and payment tools, fraud protection, information reporting, and repayment services.

- Phoenix Hecht Quality Index A+ recognition in 8 categories, including Customer Service, Technical Support and TM Officer (2020)
- Awarded Novaplus Supplier of the Year by Vizient, Inc. (2019)
- Named to Forbes' annual "Blockchain 50" list (2019)
- Greenwich Awards for Cash Management (2019):
 - Excellence Award for Ease of Doing Business
 - Leader Award for Quality
- Full-service clearinghouse capabilities — owned and operated by PNC

CAPITAL FINANCING

Access Capital and Mitigate Financial Risk

Traditional bank lending and interest rate risk management solutions with PNC Bank N.A., or securities underwriting through its affiliate PNC Capital Markets LLC, all delivered through one point of contact with deep experience in healthcare financing.

- \$25+ billion in capital committed to the healthcare industry (2020)
- \$1+ billion of medical equipment financed in the last two decades (2020)
- Remarketing agent for over 190 bond issues or \$4+ billion par (2020)
- 7th largest interest rate derivative book among U.S. regulated banks¹

INSTITUTIONAL ASSET MANAGEMENTSM

Address Complex Portfolio and Fiduciary Challenges

Consultative solutions to address complex portfolio and fiduciary challenges across asset management, custody and outsourced investment solutions. Asset pools include operating and investment funds, defined benefits plans, defined contribution plans, insurance pools, foundations, and endowments.

- Pension & Investments Outsourcing Managers Survey's Top 20 OCIO Manager (2019)
- Over \$10+ billion managed for healthcare entities (2020)
- A toolbox of approaches, including dynamic portfolio analysis, pension/ALM capabilities, custom cash management and fiduciary investment services

ADVISORY SERVICES

Discover and Execute the Right Strategic Options

Advice and consulting solutions that go beyond traditional financing.

- **Equity Markets Services:** Advisory and transaction management services through *Solebury Capital*
- **Corporate Communications:** Investor relations and corporate communications consulting through *Solebury Trout*
- **Strategic Business Transactions:** M&A advisory services through *Harris Williams*

EMPLOYEE AND PHYSICIAN SOLUTIONS

Boost Individual Financial Health and Wellness

Health savings accounts, workplace banking and wealth management solutions for employees of healthcare-related entities.

HEALTH SYSTEMS

PHYSICIANS

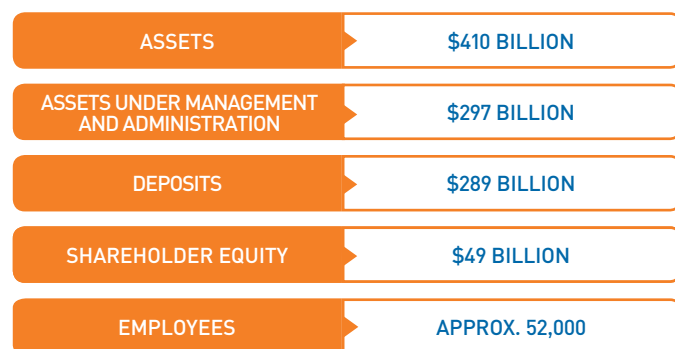
AMBULATORY CARE

INSURERS

PROVIDER-RELATED ENTITIES

For more than 160 years, The PNC Financial Services Group, Inc. (PNC) has navigated a steady course while growing in size, sophistication and service. Today, PNC is one of the largest, most highly regarded and well-capitalized financial services companies in the country.

PNC KEY HIGHLIGHTS



Financial information as of 12/31/2019

PNC CREDIT RATINGS²

	Moody's	Standard & Poor's	Fitch
The PNC Financial Services Group, Inc.			
Senior Debt	A3	A-	A+
Subordinated Debt	A3	BBB+	A
Preferred Stock	Baa2	BBB-	BBB-
PNC Bank, N.A.			
Senior Debt	A2	A	A+
Long-Term Deposits	Aa2	A	AA-
Short-Term Deposits	P-1	A-1	F1+

Financial information as of 12/31/2019

PNC AWARDS AND RECOGNITION

- No. 2 among Superregional Banks on *Fortune* magazine's list of World's Most Admired Companies (Fortune, 2020)
- Financial Services Gender-Equality Index (BFGEI), Bloomberg (2019)
- One of the best national banks (GOBanking Rates, 2020)
- 50 Best Companies for Diversity for 2018, *BLACK ENTERPRISE* (2018)
- Outstanding Community Reinvestment Act Rating (2019)
- Best of the Best Top Veteran-Friendly Companies, *U.S. Veterans Magazine* (2019)
- The Most Powerful Women in Banking and Finance, *American Banker* (2019)

Top 50 Employers
CAREERS & the disABLED
 magazine (2019)

100 Most Sustainable Companies
 Barron's (2019)



READY TO HELP

To learn more about how PNC Healthcare can deliver ideas, insight and solutions to help you move your business forward, contact your Relationship Manager or visit pnc.com/healthcare.

¹ Notional value of interest rate derivatives including but not limited to customer hedging activities; Source: S&P Global Market Platform 03/31/19

² Source: http://phx.corporate-ir.net/phoenix.zhtml?c=107246&p=irol-credit_pf

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Investment banking and capital markets activities are conducted by PNC through its subsidiaries PNC Bank, PNC Capital Markets LLC, PNC FIG Advisory, Inc., Harris Williams LLC, and Solebury Capital LLC. Services such as public finance investment banking services, securities underwriting, and securities sales and trading are provided by PNC Capital Markets LLC.

Important Investor Information – Securities and insurance products are: Not FDIC Insured • Not Bank Guaranteed • Not A Deposit • Not Insured By Any Federal Government Agency • May Lose Value
 Institutional investment, trustee, custody and related services are provided by PNC Bank and investment management activities are also conducted by PNC Capital Advisors, LLC, a registered investment adviser.

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