

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.

\$34+ Billion

in capital dedicated to the healthcare industry¹

500+

dedicated Healthcare employees with direct experience¹

Over 70%

of top 100 payers and providers are active clients¹

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.

- Greenwich Excellence Awards for Cash Management: Ease of Doing Business and Customer Service (2020)
- Phoenix Hecht Quality Index A+ recognition in 8 categories, including Customer Service, Technical Support and TM Officer (2020)
- Full-service clearinghouse capabilities, owned and operated by PNC
- Extensive experience integrating with Electronic Health Record (EHR) systems
- Founding member of Health Utility Network to establish a "utility network" using blockchain technology
- Expanded PNC's Payment Gateway solution by acquiring Tempus Technologies.

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 registered broker/dealer PNC Capital Markets LLC, all delivered through one point of contact with deep experience in healthcare financing.

- \$34+ billion in capital committed to the healthcare industry (2021)
- \$1+ billion of medical equipment financed in the last two decades (2021)
- Remarketing agent for over 143 bond issues or \$4+ billion par (2022)
- 6th largest interest rate derivative book among U.S. regulated banks²

ASSET MANAGEMENT

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 ranks PNC #13 OCIO managers by U.S. institutional assets with full discretion, in millions, as of December 31, 2020
- Pension & Investments ranks PNC #2 OCIO managers by U.S. foundation assets, in millions, as of December 31, 2021
- Over \$12.8 billion assets under management for healthcare entities (2021)
- An array 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 HIGHLIGHTS¹

ASSETS	\$558 BILLION
ASSETS UNDER MANAGEMENT AND ADMINISTRATION	\$367 BILLION
DEPOSITS	\$457 BILLION
SHAREHOLDER EQUITY	\$56 BILLION
EMPLOYEES	APPROX. 60,000

PNC CREDIT RATINGS¹

	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	Aa3	A	AA-
Short-Term Deposits	P-1	A-1	F1+

PNC AWARDS AND RECOGNITION

- America's Most Responsible Companies, *Newsweek* (2021)
- U.S. Best Bank, *Euromoney Awards for Excellence* (2020)
- 100 Most Sustainable Companies, *Barron's* (2022)
- Outstanding Community Reinvestment Act Rating (2021)
- Most Powerful Women in Banking, *American Banker* (2021)
- Best of the Best Top Veteran-Friendly Companies, *U.S. Veterans Magazine* (2021)

**PNC Commits
More Than
\$1 Billion To
Help End
Systemic Racism**

June 2020

**America's Most
Responsible
Companies**

Newsweek (2021)



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 As of 12/31/2021

² Notional value of interest rate derivatives including but not limited to customer hedging activities; S&P Global Market Platform 12/31/2021

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Investment banking and capital markets activities are conducted by PNC through its subsidiaries PNC Bank, PNC Capital Markets LLC (including through its trade name, PNC FIG Advisory), 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 and PNC FIG Advisory. Mergers & acquisitions advisory and related services are provided by PNC Capital Markets LLC, PNC FIG Advisory, Harris Williams LLC, Harris Williams & Co. Ltd, and Harris Williams & Co. Corporate Finance Advisors GmbH.

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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

All data is as of 12/31/2021. Healthcare assets under management (AUM) includes \$6.0B managed by PNC Bank, National Association ("PNC Bank") and \$6.8B managed by PNC Capital Advisors, LLC ("PNC Capital Advisors"), an SEC-registered investment adviser and wholly-owned subsidiary of PNC Bank.

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CIB HC PDF 0322-066-2013303