Making Intentional Connections
WORKFORCE • WORKPLACE • MARKETPLACE
Connecting to our employees, customers and communities is vital to PNC’s success. We connect to these key stakeholders by getting to know them, embracing their perspectives and encouraging their growth. Our intentionally focused strategies are specifically aimed at fostering a diverse and inclusive workforce, workplace and marketplace.

PNC is successfully integrating diversity and inclusion into every facet of our business. This helps us use creative approaches to build a diverse workforce, foster a workplace where employees feel valued and appreciated for their authenticity, and continue growing in the marketplace among diverse customers and communities.

Our unwavering commitment to an inclusive culture has allowed us to create initiatives, programs and tools that have generated significant results:

- Our diverse backgrounds, experiences, ideas and information have enabled us to use our collective knowledge, strengths and creativity to solve problems, add value and generate success.
- PNC takes a leadership position in supporting growth and opportunities in our communities by providing resources for entrepreneurial endeavors, education and development for children, and volunteers for outreach efforts.
- We have greatly diversified our customer base and business partnerships by purposefully creating multicultural and multigenerational initiatives, establishing a diverse vendor base and focusing on market segments that may benefit from our products and services.
Delivering through Connectedness

A message from Bill Demchak, Chairman, President and Chief Executive Officer

PNC has worked through the years to foster a diverse and inclusive workplace. We’ve now arrived at the next step of our journey, where all of our efforts are purposefully directed toward embedding diversity and inclusion into the fabric of everything we do.

That starts with how we hire talent. It continues with how we develop an engaged, collaborative workforce, in which everyone has the opportunity to make a meaningful contribution to our company’s success. And it culminates in how each employee delivers exceptional service experiences to our customers.

The key to succeeding in this journey can be summed up in a word: connectedness.

There is plenty of evidence that tells us diverse teams are more successful. Diverse backgrounds drive different perspectives, which lead to more creative solutions.

Our diverse employee base is a direct reflection of the customers, shareholders and communities we serve. They understand our stakeholders’ evolving needs, and — with the power of their collective knowledge and diverse points of view — they are helping us innovate ways to deliver a superior banking experience.

That is connectedness. It is an approach that allows for the openness and flexibility to consider different ideas and different ways of getting things done, so we can strengthen customer relationships, grow our business and deliver for all of our stakeholders.

That is why we are committed to creating a culture of inclusion. It is why we continue to challenge our managers to be accountable for developing diverse teams and provide them with the training, tools and support they need to help talented employees achieve long-term, fulfilling careers at our company. And it is how we will remain agile in a fast-changing, competitive landscape to distinguish ourselves in the marketplace.

William S. Demchak
Chairman, President and Chief Executive Officer
PNC Financial Services Group
We Intentionally Connect Diversity and Inclusion to Every Aspect of Our Business

A message from Marsha Jones, Executive Vice President and Chief Diversity Officer

When companies look at diversity and inclusion as one piece of an ecosystem that connects the workforce, workplace, marketplace, customers and suppliers, they create a powerful synergistic outcome...enterprise success.

At PNC, we are intentionally connecting diversity and inclusion to our talent and business initiatives, and explicitly linking its value to enterprise success. We view the enterprise as an ecosystem, with interdependent stakeholders, both internal and external, who each influence and shape the others. We believe the integration of diversity and inclusion into the fabric of everything that we do is an essential component to our future growth.

In order to adapt to a changing marketplace, we recognize the need for a talented diverse workforce that mirrors the markets that we serve. We recognize the importance of creating an inclusive corporate culture that enables our workforce to recognize that their differences are accepted, valued and respected. We value our ongoing partnerships across the organization which enable us to engage in a concerted, measured effort to capture the insights and contributions of our business partners. We believe this is integral to the organization’s success.

In this year’s annual report, you will get a glimpse of the progress that we are making on our journey toward the development of making intentional connections. You will see how we are weaving our inclusive philosophy into how the organization conducts business.

Our focus on intentional connections is a long-term effort, requiring ongoing commitment and communication. It requires holding leaders accountable for leveraging diversity and inclusion as business drivers. It requires effort and conscious behavioral choices...but the demonstrated results are worth the journey.

Marsha Jones
Executive Vice President and Chief Diversity Officer
PNC Financial Services Group
WORKFORCE

Investing in Our Employees

Diverse Talent and Creative Collaboration
PNC is an organization where every person is welcomed and respected and encouraged to unleash their ideas and talents. We value our employees’ strengths and ingenuity, motivate them to convey their ideas, and celebrate their cultures and differences. Our workplace environment is open, flexible and demonstrates mutual respect for all. This culture of intentional inclusion helps us connect with our colleagues, customers and communities.

Talent Acquisition
We hire a dedicated and diverse workforce to meet customers’ financial needs, nurture and broaden existing relationships, and continually reach out to potential new customers. Our strategy for recruiting diverse employees — who reflect our diverse customer base — includes valuable collaboration with our external partners, effective outreach efforts and targeted marketing.

We attract highly qualified entry-level talent into each line of business through full-time development programs and summer internships. Through partnerships with colleges and universities across the country, external diversity organizations and our Employee Business Resource Groups (EBRGs) and Diversity and Inclusion Councils, we attract a wide range of diverse candidates. These initiatives are extremely valuable in building future leaders for PNC. Our commitment to investing in talent affords us the distinct opportunity to broaden key relationships and expand talent pipelines to attract top talent nationwide.

In 2015, we continued to expand our efforts and commitment to attract, recruit and retain veterans and people with disabilities. Knowing the high unemployment rate among people with disabilities and the emerging talent needs of PNC, we hosted a disabilities awareness day at our corporate headquarters in Pittsburgh. Strategic external business partners and PNC employees participated to raise awareness corporate-wide. In 2016, a new Disability Recruiting Advisory Council was created to advance recruiting strategies across the company to help support employees with disabilities and their managers.

Employee Business Resource Groups
The power of our organization comes from within. This is best illustrated by our Employee Business Resource Groups (EBRGs) — a grassroots effort created by PNC employees that provides opportunities for participants to network, learn from one another and develop personally and professionally. Each group consists of employees who typically share a common dimension of diversity, such as heritage, gender, sexual orientation or other background; however, each group is open to all employees. Members work closely with senior executives about issues related to their program initiatives and business opportunities in their respective markets.
Sixty-four chapters within our 10 EBRGs, which include:

**African American**
- Central Indiana
- Chicagoland
- Cleveland
- Greater Washington Area
- New Jersey
- Philadelphia/Delaware/
  Southern New Jersey
- Pittsburgh
- St. Louis
- Western Carolina

**Asian American**
- Eastern Carolina
- Greater Washington Area
- New Jersey
- Pittsburgh

**Latino**
- Chicagoland
- New Jersey

**PNC Proud (LGBTA)**
- Chicagoland
- Cleveland
- Detroit
- Greater Washington Area
- Louisville
- New Jersey
- Philadelphia/Delaware/
  Southern New Jersey
- Pittsburgh
- Western Carolina
- Western Michigan

**Women**
- Atlanta
- Chicagoland
- Cincinnati
- Cleveland
- Dayton
- Detroit
- Florida East
- Greater Maryland
- Greater Washington Area
- Kansas
- Louisville
- New Jersey
- Philadelphia/Delaware/
  Southern New Jersey
- Pittsburgh
- St. Louis
- Western Carolina

**PREP (Emerging Professionals)**
- Central Indiana
- Chicagoland
- Cincinnati
- Cleveland
- Detroit
- Eastern Carolina
- Greater Maryland
- Greater Washington Area
- Louisville
- Philadelphia/Delaware/
  Southern New Jersey
- Pittsburgh
- Western Carolina
- Western Michigan

**iGen (Intergenerational)**
- Pittsburgh
  - Virtual

**PNC ENABLE (Disability Awareness)**
- Pittsburgh
  - Virtual

**Military**
- Cincinnati
- Cleveland
- Virtual

**Multicultural**
- Central Indiana
- Central Ohio
- Florida East
- Louisville
- Northern Indiana

More than 17,000 PNC employees participate in EBRG initiatives across 21 markets.

The Diversity and Inclusion Mentoring Program has more than 1,200 participants representing various lines of business and staff services.
Additionally, PNC’s dedicated Military Advisory Council, Military Employee Business Resource Group and Talent Acquisition team have helped gain access to a broader, diverse talent population. Partnerships with Student Veterans of America, MBA Veterans and the U.S. Chamber of Commerce’s Hiring Our Heroes program, United States Business Leadership Network and National Organization for Disabilities further support our hiring initiatives among these segments.

PNC has established 10 EBRGs with 64 chapters throughout the organization. More than 17,000 PNC employees participate in EBRG initiatives across 21 markets. Some 2015 EBRG initiatives included:

- **PNC Women Connect and The Committee of 200 (C200)**, an organization of some of the world’s most successful women entrepreneurs and corporate innovators, sponsored an interactive panel discussion for women within PNC and the communities it serves. Originated from Washington, D.C., the event was streamed to local events in 18 cities as part of PNC’s Women’s History Month celebration.
The Greater Maryland PNC Recognizing Emerging Professionals (PREP) EBRG chapter successfully ran the United Way campaign for the entire market in 2015. This is the first time an EBRG chapter was asked to chair the campaign. The PREP team designed a strategy plan for the market that showcased nonprofit organizations that work directly with the United Way. The effort resulted in increased employee participation from the prior year and raised awareness among employees about the United Way’s mission and contributions.

Eastern Carolina Asian American EBRG deepened its relationships with the Asian-American community within its region by supporting and sponsoring cultural community events. The EBRG coordinated and hosted a speaker panel with community and business leaders in conjunction with a preview showing of the public television documentary “Remarkable Journey: The Voices of NC South Asian Indian Americans.” PNC also was a sponsor of the Chinese Lunar New Year celebration.

Our chapter was able to increase its enrollment to a high of 303 members during 2015.

Our chapter was able to increase its enrollment to a high of 303 members during 2015. This reflects the efforts of the entire leadership team and the work that we’re performing throughout the market to retain employees, provide professional development opportunities, and give our workforce a chance to network and volunteer within their community.

Rhondale C. Haywood
President, Western Carolina African American EBRG

Victor Concha
Greater Maryland PREP Networking Chair and past Chapter President
I was invited to become a mentor as part of the EBRG’s outreach efforts. I volunteered because there is such demand for objective career coaching and guidance and a limited supply of those available to offer it. I also feel I have a responsibility to pay forward the generosity shown to me. My mentoring focus with my mentee spans everything from how to connect with her managers, to career development, to work-life balance. I have experienced the satisfaction of knowing that our conversations helped my mentee advance her career and get a job she wanted. I have also enjoyed watching her expand her view of the world and her place in it. I would recommend this program for mentors and mentees alike because if time and thought are honestly invested in it, both parties grow and win.

Percy Simpson
Diversity and Inclusion Mentor, Executive Sponsor, Military EBRG

Diversity and Inclusion Mentoring Program
Mentoring initiatives have been shown to significantly impact employee growth and development. In 2015, more than 1,200 participants from all lines of business took part in the Diversity and Inclusion Mentoring Program. The program is open to all EBRG members and assists employees with navigating the corporate culture, building workplace relationships, creating opportunities to discuss career and professional development, and increasing employee engagement.

The mentoring program has benefited many employees both professionally and personally. Some employees have credited the experience as the confidence builder they needed to achieve their next career move. Through these mentoring relationships, others have stated they have found their new best friend at work and their families are now connected.

I would recommend this program for mentors and mentees alike because if time and thought are honestly invested in it, both parties grow and win.

1200
In 2015, more than 1,200 participants from all lines of business took part in the Diversity and Inclusion Mentoring Program.
I jumped at the opportunity to work closely with someone and learn from their experience at PNC. Being paired with Mara has been an amazing opportunity.

Mara has worked closely with me on my leadership development skills. It was great to get insight from an individual who was in my shoes. She also takes the time to listen to what I have to say and tailors our meetings toward areas I want to develop. Mara has been more than a mentor; she has become a personal sponsor. She has given me opportunities to meet with key decision makers in many lines of business.

I have been able to gain an ally and a friend at work who cares about my development and success. I recently moved from an assistant branch manager in the Retail line of business to a risk and loss prevention advisor in Operations.

Jose Cabrera Li
Diversity and Inclusion Mentee, Chair, Detroit-Toledo PNC Proud EBRG Membership Committee
Enriching Our Culture

An Open and Flexible Culture
We champion workplaces where employees feel inspired to voice their ideas and openly express their perspectives. Expanding our inclusive workplace has enabled us to acquire dynamic talent and reflect the communities we serve, and it has expanded relationships with our customers and vendors because they feel connected with our core value of inclusiveness. This enriched culture strengthens our position as a competitive force that positively impacts the success of our employees, customers, communities and shareholders.

Corporate Diversity Council
The senior executives of PNC’s Corporate Diversity Council (CDC) incorporate diversity objectives into all areas of the company with significant results. Chaired by PNC Chairman, President and Chief Executive Officer Bill Demchak, the council comprises executives from lines of business across the organization, who determine methods and strategies for attracting and developing a talented and diverse workforce. Each CDC member serves a three-year term to ensure that new strategies are brought to the table as members are asked to take a proactive role and action-oriented approach to achieving PNC’s strategic goals.

In 2015, performance objectives required all managers to be more accountable for building diverse and high-performing teams. A recent objective of the council has been the measurement of a leader’s ability to understand the business value of creating a diverse and inclusive workforce and accepting responsibility for driving PNC’s diversity and inclusion. In support of this objective, the CDC is introducing the Talent and Diversity Trends Tool to approximately 500 leaders. The tool is designed to support managers’ efforts in building more diverse teams.

Line of Business Diversity and Inclusion Councils
Our Line of Business Diversity and Inclusion Councils determine viable approaches to integrate PNC’s diversity and inclusion mission into their specific area of business and augment employee recruitment, engagement, development and recognition.

PNC’s 12 Line of Business Diversity and Inclusion Councils include:
- Audit
- Business Banking
- Customer Care Center
- Finance
- Human Resources
- Legal
- Marketing
- Mortgage
- Operations
- Realty Services
- Risk Management
- Technology
PNC Mortgage Diversity and Inclusion Council activities and initiatives focus on encouraging employees from all levels and all functions of the organization to participate, working to understand and value the different perspectives of others by thinking openly and listening thoughtfully. This provides a welcoming forum where creative and fresh ideas are encouraged and explored.

**Pitchiah Balasubramanian**
*Former Chair*

- The Mortgage Diversity and Inclusion Council’s initiatives are examples of how creative concepts turn into tangible programs. For example, PNC’s Spotlight Recognition program recognizes employees for their contributions to diversity and inclusion awareness. More than 1,800 mortgage employees were acknowledged in 2015, a tremendous increase from 2014 when 300 employees received recognition. The council also created an activity called “Not By Your Selfie,” a photo submission event where employees were asked to submit photos with at least one other coworker and include props that demonstrated their diversity.

- The Legal Diversity and Inclusion Council has developed and is executing on a broad strategy to advance diversity and inclusion, with a sustained emphasis on LGBT equality and inclusion. The council has designed and implemented LGBT-specific initiatives to support its workforce, workplace and marketplace goals. These initiatives include hiring summer interns through the National Bar Association, mentoring LGBT law students, providing pro bono services to the transgender community and reviewing the diversity metrics — including LGBT representation — of PNC Legal’s law firm service providers.

- PNC’s Finance Diversity and Inclusion Council rolled out a monthly Finance Excel Educational Series in 2015 and partnered with the Finance Analyst Development Program and the PREP Pittsburgh EBRG. Moderators of these sessions were current or former analysts who shared their expertise and skills. Since its inception, more than 400 Finance employees have attended this educational series.

Recognizing that lawyers are trained to be highly analytical and critical and to test assumptions, PNC’s Legal Diversity and Inclusion Council has sought to design and deliver education and training on diversity and inclusion that engages and satisfies our lawyers. The council achieved this goal by bringing in highly credentialed legal industry thought leaders who demonstrated, with research-based evidence, the undeniable presence of “covering” and implicit bias, supported with facts and statistics the business case for diversity and inclusion, and gave tangible takeaways on how to minimize covering and the effect of implicit bias in our decision-making. This education and training was well received.

**Alicia Powell**
*Chair*
Education and Training

Opportunities for growth and development are key drivers of employee engagement and PNC’s success. We consistently motivate our employees to advance their skills, excel in their careers and achieve their goals. PNC also provides employees with diversity and inclusion education that illustrates reciprocal respect for colleagues and customers.

On the heels of the successful execution of “Raising the Bar on Talent,” a workshop for senior leaders that introduced new leader accountabilities for the creation of an enterprise-wide, talent-focused culture, 2015 saw leaders across the organization renew their focus on the intersection of talent and diversity and inclusion. Inclusion goals were added to every manager’s performance reviews and supported by new workshops such as “Creating an Intentionally Inclusive Environment.”

In addition to developing the diversity and inclusion conversation for leaders, we continue to offer training programs that focus on diversity, inclusion and employee engagement. Numerous classes and webinars establish a foundation for diversity and inclusion at PNC, expand employees’ knowledge of key diversity and inclusion topics, and provide resources for further learning and application as it relates to their daily roles.

Covered topics include Inclusive Language, Leveraging a Diverse Team, Religious Expression in the Workplace, Managing Generational Differences, Inclusive Onboarding, (dis)Ability Awareness and Lesbian, Gay, Bisexual, Transgender Inclusion. In addition to our webinar series, several other courses, curriculums and resources support diversity and inclusion. They include HR Military Training, Supplier Diversity, Women in Business Training and the Diverse Segment Resources Pages. In 2015, a Diversity and Inclusion refresher was added to the annual Ethics and Code of Conduct that all employees must complete.

Diversity and Inclusion Recognition Strategy

We have outstanding employees who deserve acknowledgement and rewards. We recognize day-to-day achievements, laud expansive initiatives and encourage employees to commend each other for any job well done.

Our recognition strategy is applied to every line of business to acknowledge the actions and accomplishments of leaders, influencers and individual contributors who are making significant strides in creating a culture of inclusion. These key stakeholders include EBRGs, Line of Business and Regional Diversity and Inclusion Councils, and individual contributors throughout our company.
Twenty-six senior executives sit on the Corporate Diversity Council, chaired by PNC’s Chairman, President and Chief Executive Officer Bill Demchak.

Corporate Diversity Council

Bill Demchak — Chair, Chief Executive Officer
Marsha Jones — Vice Chair, Chief Diversity Officer
Vicki Henn — Executive Committee Member
Michael Lyons — Executive Committee Member
Steve Van Wyk — Executive Committee Member
Orlando Esposito — Executive Committee Member
Danielle Alisesky — Audit LOB Council, Executive Sponsor
Mike Bickers — Regional Council, Detroit, Executive Sponsor
David Chamberlin — Corporate Communications
Robin Connolly — HR D&I Council, Executive Sponsor
Lloyd Eason — Human Resources Liaison
Joshua Folds — Regional Council, Florida, Executive Sponsor
David Goeden — PNC Mortgage, Executive Sponsor
Jim Graham — Asian American EBRG, Executive Sponsor
Ted Grambo — Customer Care Center LOB Council, Executive Sponsor
Jacqueline Hudson — Technology LOB Council, Executive Sponsor
Dale Klose — Office of the Regional President
Jennifer LaClair — Finance LOB Council, Executive Sponsor
Denise Letcher — Risk LOB Council, Executive Sponsor
Ina Murray — Regional Council, Chicago, Executive Sponsor
Alicia Powell — Legal LOB Council, Executive Sponsor
Mark Pregmon — Operations LOB Council, Executive Sponsor
Percy Simpson — Military EBRG, Executive Sponsor
Viju Verghis — Asian American EBRG, Executive Sponsor
Deborah Van Valkenburgh — Intergenerational EBRG, Executive Sponsor
Joseph Weldon — Human Resources Liaison
MARKETPLACE
Growing Our Customers and Communities

Building Bridges to Make the Right Connections
In today’s extremely competitive global market, it is essential that we connect with our employees and customers by running a focused, high-performance business that is rooted in integrity and values. Our engaged employees are dedicated to building strong, long-term relationships with our customers and expanding business with diverse people and companies. They are also committed to boosting outreach efforts in the various communities that we serve and proactively providing supplier opportunities to underrepresented groups, such as women, minorities, veterans, and those within the LGBT and disabilities communities.

Regional Diversity and Inclusion Councils
An exemplary resource where our ideas move from idea to reality is through PNC’s Regional Diversity and Inclusion Councils. These groups work to generate revenue by attracting new customers, partnering with diverse suppliers, hiring diverse employees who reflect their respective markets, and strengthening their relationship with communities. A market liaison leads each Regional Diversity and Inclusion Council and works with subcommittees to analyze market data, identify opportunities and create and execute a market strategy. Our Diversity and Inclusion staff advises and guides the Regional Diversity and Inclusion Councils and provides the necessary support, data, analytics, tools and resources.

The councils’ main objectives are to:
• identify areas of emerging business opportunities using timely demographic data;
• collaborate across key lines of business at the market level;
• encourage the regional team to complete Supplier Diversity Training and increase customer awareness and registration with PNC’s Supplier Diversity Program;
• increase the number of diverse and women business enterprises as clients and suppliers;
• promote diverse hiring to reflect the communities they serve;
• identify opportunities for the EBRGs to build relationships within the community; and
• identify community sponsorship opportunities that align with the market strategy.

During their third year of operation, the Regional Diversity and Inclusion Councils continued to build upon the collaborative market approach to identify additional opportunities resulting from changing market demographics. Stronger market networks resulted in increased penetration into new diverse segments, which included Hispanics, African Americans, women, LGBT and military/veterans.
The Technology Diversity and Inclusion Council, of which I am the Executive Sponsor, was very active in 2015, advancing diversity and inclusion in the Technology and Operations (T&O) organization. The council introduced the Engagement Camp campaign, which is part of the multi-year “Reach the Peak” journey that the T&O organization is on to motivate managers and their teams to embrace differences and make inclusion an intentional part of the work environment. There were high levels of participation and interest in the campaign from all T&O departments.

The council also produced tip sheets that helped make a lasting impression. The sheets included the top 10 engagement best practices and tips about how to be fully present and focused on others during daily interactions, such as meetings. Employees began printing the sheets and hanging them at their workstations as reminders.

**Jacqueline Hudson**  
Executive Sponsor, Technology Diversity and Inclusion Council

Our diversity and inclusion initiatives have challenged our leaders to think differently and be open to bold moves when making critical hiring decisions. This is not just about people of color; it is also about making sure we incorporate diverse thinking into our day-to-day routines. I know it has made me a better leader and provided a platform to help others achieve their career aspirations.

**Josh Folds**  
Executive Sponsor, Regional Council

We are committed to serving our customers by establishing strong relationships with diverse communities and organizations.

In Chicago, we recognize that diversity and inclusion are integral to our growth within the marketplace. We are committed to serving our customers by establishing strong relationships with diverse communities and organizations. The partnership and collaboration between our local Diversity and Inclusion Council and our Employee Business Resource Groups are affording an opportunity for us to partner with diverse suppliers and hire from a diverse pool of potential candidates. This lays the groundwork and framework for PNC to reflect the market, strengthening our relationship with the community. As we move forward, our goals are to continue to leverage diversity and inclusion to attract and serve new and existing customers.

**Ina Murray**  
Executive Sponsor, Chicago Wisconsin Regional Council
We offer Interpretation Services in more than 170 languages, both in the branches and over the phone. For the hearing impaired, customer service is available through TDD and relay calls.

Scientists tell us that our bodies are made up of more than 30 trillion cells. Each cell is unique, performing countless functions while working with other cells as one team to create success for the entire body in all that we do and in every goal we plan and achieve. Similarly, diversity and inclusion is the blueprint of our success in life and in everything that we accomplish.

**Charles Denny**

*Executive Vice President/Regional President*

A few significant results generated by these councils in 2015 include:

- **The Pittsburgh Regional Council** pinpointed same-sex partners as one of its primary focus areas. The Wealth Management group hosted a brunch before the Pittsburgh Pride Parade for clients and prospects. The initiative resulted in the sale of a significant number of institutional asset management products, loans and deposits.

- **The Florida East Regional Council** identified the African-American community as its focus for 2015 initiatives. The council supported several key events targeted to this diverse segment, including partnerships with the International Career & Business Alliance, Inc., United Negro College Fund and National Urban League. With nearly 10,000 conventioneers, PNC sponsored the Art Gallery at the National Urban League Convention held at the Broward County Convention Center in Fort Lauderdale. The gallery featured artwork by local African-American artists and a performance by renowned violinist Gareth Johnson.

- **The Central Pennsylvania Regional Council** supported the following events and activities to help celebrate Hispanic Heritage Month: African-American and Hispanic Roundtable, Third Annual Latin American Festival and First Thursday Latino Networking session. These sponsorships help PNC deepen and strengthen its relationship with Hispanic customers and community partners in the Central Pennsylvania region.

Scientists tell us that our bodies are made up of more than 30 trillion cells. Each cell is unique, performing countless functions while working with other cells as one team to create success for the entire body in all that we do and in every goal we plan and achieve. Similarly, diversity and inclusion is the blueprint of our success in life and in everything that we accomplish.

**Charles Denny**

*Executive Vice President/Regional President*

One of my favorite Pittsburgh Regional Council initiatives was the same-sex partner brunch that our Wealth Management group hosted for clients and prospects before the Pittsburgh Pride parade. It resulted in the sale of a significant number of institutional asset management products, loans and deposits.

The most impactful moment for me was when PNC Chief Diversity Officer Marsha Jones delivered some thoughts around PNC’s intentional inclusion, and we invited the employee parade walkers and Proud EBRG members into the room. It was a powerful moment and example of how PNC truly supports the LGBT community, not just through banking, but also through their employees. Our guests were able to see firsthand the support and dedication of our employees, and our employees were able to see how our market recognizes and serves the LGBT clients.

**Stephanie Hannan**

*Market Liaison, Pittsburgh*
Customers — Driving Revenue

PNC is a strong and robust organization because of our customer relationships. Our products, services and strategies revolve around creating successful financial relationships with customers. As an intentionally inclusive workplace, we identify and navigate new marketplace opportunities to remain ahead of the curve in meeting the needs of niche markets. We accomplish this through multicultural marketing initiatives to improve the customer experience among our diverse customer base. Our multicultural marketing team:

• develops customer-focused marketing campaigns for the African-American, Hispanic, Polish, Chinese, Korean, Asian Indian and LGBT communities. All campaigns are culturally relevant and in-language, where appropriate.
• collaborates with the Diversity and Inclusion team to bring History and Heritage Month celebrations to life through the use of mass media, which increases awareness of the PNC brand within our diverse communities.

Our other multicultural marketing efforts include:

• Bilingual employees at our branches meet the needs of our diverse segment customers. Many of these same branches also display customized bilingual signage and digital content in Spanish and Polish.
• Many of our more than 9,000 ATMs feature 10 or more languages, including Chinese, English, French, German, Italian, Japanese, Korean, Polish, Portuguese, Spanish and Vietnamese. The ATMs are also equipped with Spanish and English audio capabilities for the visually impaired.
• A variety of resources for Hispanic consumers are available in Spanish, including a designated Customer Care Center line, 1-866-HOLA-PNC, educational materials, and web pages in Spanish including www.pnc.com/espanol, www.pnc.com/siempreabierto and www.pncvirtualwallet.com/es.
• Customized web pages have been developed for Polish, Chinese, Korean, Asian Indian and LGBT customers.
• Interpretation services are offered in more than 170 languages both in the branches and over the phone.
• A variety of tools and assistance are available for customers with visual, hearing and physical disabilities. They include Braille, diskettes and large print; TRS and TDD services; and accessible branches with accessible parking, entryways with ramps, easy-to-open doorways and accessible restrooms.

D.J. DuBois
VP, Diverse Segments
PNC is our ideal client. Culturally, Urban Lending Solutions (ULS) and PNC are similar in nature. Like PNC, ULS is equally committed to providing our clients with great service. As with any partnership, it takes a while to get to know each other, and PNC capitalizes on that investment by working with us to become an extension of its own team, helping us learn its business, its processes and the needs of its customers. We are always inspired by the customers who challenge us, value us as a resource and depend on us to help accomplish goals. That is a true partnership.

Chuck Sanders
Owner, Urban Lending Solutions
Diversity Supplier

Supplier Diversity
PNC is committed to economically strengthening diverse-owned businesses. Through the Supplier Diversity Program, relationships with diverse-owned businesses are built and maintained, not only to meet the expectation of diversity as one of PNC’s core values, but also to increase PNC’s competitiveness and grow our customer base.

Our commitment to diversity and inclusion reaches beyond our organizational walls and extends into the communities where we conduct business. It is understood that the viability and expansion of the local business economy is directly linked to the success of small businesses and businesses owned by women, minorities, veterans, members of the LGBT community and people with disabilities. PNC’s procurement practices are designed to identify these diverse-owned businesses that are committed to delivering the service, quality and value that defines our brand and promotes the economic growth of the local business communities we serve.

A team of dedicated PNC Supply Chain Management sourcing professionals focuses on increasing organizational accountability and identifying opportunities for qualified diverse suppliers. Our supplier portal gives the team access to nearly 5,000 diverse suppliers who specialize in providing an array of products and services, including computer hardware, title and settlement services, commercial print, contingent labor, courier services, consulting, training, advertising and market research. In 2015, PNC spent more than $300 million directly with our program suppliers and indirectly through our prime supplier’s use of small and diverse-owned businesses.

Learn More
PNC seeks suppliers who can provide high-quality, low-cost products and services. If you are interested in becoming a supplier or learning more about our program, visit www.pnc.com/supplierdiversity or e-mail us at supplierdiversity@pnc.com.

$300,000,000
PNC spent more than $300 million with diverse business owners in 2015.
Women in Business

Women are gaining financial ground on many fronts. Yet, even though women control half of the nation’s wealth and solely or jointly own about 40 percent of privately held firms, we still hear from women that they often feel disregarded or disrespected by financial services firms. At PNC, we work to change women’s impressions of our industry.

A highlight of PNC’s outreach to female financial decision-makers is its Annual Women in Business Week, celebrated for the fifth consecutive year in 2015. More than 1,500 PNC-Certified Women’s Business Advocates prioritize female financial decision-makers year round.

During the 2015 Annual Women in Business Week outreach efforts, PNC connected with nearly 30,000 women from Milwaukee to Miami through business meetings, branch breakfasts, luncheon events and Girls’ Movie Nights. In addition to offering financial insights, bankers presented customers with a special Annual Women in Business Week gift — a custom collection of notecards featuring photography from exhibitions sponsored by PNC. Four featured images by female photographers captured women and girls of different cultures, ages and backgrounds, each sharing a story of community and inclusiveness.

Another example of our support for female decision-makers is PNC’s collaboration with The Committee of 200, an organization of some of the world’s most successful women entrepreneurs and corporate innovators. As part of Women’s History Month, PNC and The Committee of 200 hosted a panel discussion for women within the bank and the communities it serves called “Accelerating Achievement: Celebrating and Advancing Women in Business.” The forum was highly praised for its interactive dialogue of female business leaders’ professional learning experiences, the importance of mentorship and successful career management for female business leaders.

Beth Marcello
Manager of Women’s Business Development
PNC-Certified Women’s Business Advocate

1500
More than 1,500 corporate-wide bankers, both male and female, have been certified by PNC as Women’s Business Advocates.

Our region participates in Annual Women in Business Week in May, and every year I leverage my designation as a PNC-Certified Women’s Business Advocate. I reach out to several women in business prospects, and subsequently, a business banker and I visit them. We then describe how PNC is committed to women-owned businesses. Our prospects have always responded very positively, which sparks progressive conversations and the first step to building a trustworthy relationship.

Afterward, I invite them into our branch for a cash flow analysis and give them a welcome bag, which includes PNC’s monthly Insights magazine, a resources for women-in-business folder and a gift. At every opportunity, during professional meetings, community events and other activities, I let them know we do understand the pressures, challenges and opportunities for women in business — and I am here to help provide them with solutions and resources.

My advocacy has provided awareness in our community that PNC is committed to helping women in business, and I serve as a “connector” to valuable resources that support the growth of companies owned or run by women.

Gizelle Reyes
Branch Manager
PNC-Certified Women’s Business Advocate

The Accelerating Achievement: Celebrating and Advancing Women in Business event that PNC sponsored with The Committee of 200 was an exceptional opportunity for PNC to provide insight and role models to women within the bank and our female clients who own or manage companies. Attendance exceeded our expectations, and the feedback we received illustrates just how valuable these discussions are and how well placed PNC is becoming with female business leaders.
Outreach to Communities

PNC intentionally dedicates time and resources to community and employee events, local sponsorships and social networking to generate a sense of pride among its employees. This enables them to appreciate their colleagues’ history and backgrounds, and to strengthen relationships with our customers and communities.

We have established distinctive products, services and initiatives to assist our diverse customers in meeting their financial goals, growing their businesses and living better lives in vibrant, healthy neighborhoods. We have also provided resources to seed ideas, advance development initiatives and encourage leadership in nonprofit organizations. Some of our endeavors include:

- **PNC Community Development Banking** lends and invests millions of dollars annually in Community Development Finance Institutions (CDFIs) that support neighborhood revitalization, small businesses and housing for working families. With local branch partners, PNC operates school bank savings and financial education programs in 83 schools, serving our communities’ young people.

- **PNC Government Affairs** advocates on behalf of PNC with local, state and federal government officials on the full array of legislative issues that affect the corporation and its lines of business.

- **Financial Education Seminars** about fundamentals of money management, small-business cash flow and first-time home buying are offered in Spanish.

- **PNC Grow Up Great** is a $350 million, multi-year, bilingual initiative that began in 2004 to help prepare children from birth to age 5 for success in school and life. To date, the program has served more than 2.5 million children.

- PNC offers support through partnerships and sponsorships of several programs and organizations that mentor women entrepreneurs, such as the **Women Presidents’ Organization**.

- We celebrate nationally recognized **history and heritage months** through employee and community events, as well as advertising campaigns. More than 115 such events occurred across the company in 2015, honoring the contributions of African Americans, Asian-Pacific Americans, Hispanics, women, people with disabilities and the LGBT community to the nation and the communities where our employees work and live.

- We recognize and celebrate other important cultural events, including **Asian Lunar New Year**, **Diwali**, **National Coming Out Day**, **Spirit Day–LGBT** and **Polish American Heritage Day**.

- We sponsor the annual **Return to the Roots of Civil Rights Bus Tour**, an eight-day journey to the sites of the U.S. civil rights struggle.

**We celebrated more than 115 events that recognized history and heritage months across the company in 2015.**
Connecting to Our Employees, Customers and Communities by Celebrating Diversity

Our History and Heritage program celebrates the history, cultures and holidays of PNC’s diverse employees and customers. Through our participation in various activities and events, we have the pleasure to learn about others’ traditions and backgrounds. Each year, our program grows through participation in community and employee events or through sponsorships and advertising campaigns. Of the 115 events organized throughout the organization in 2015, these are some of the highlights in our various markets:

**Nationwide: Black History Month**
The documentary *August Wilson: The Ground on Which I Stand*, produced by Pittsburgh PBS affiliate WQED and funded in part by PNC, was broadcast nationally in February. The film details the life of the two-time Pulitzer Prize-winning African American playwright. Several markets hosted receptions, preview events and screenings.

**Pittsburgh/Greater Maryland: Disability Employment Awareness Month**
PNC held the “Discover, Embrace and Integrate Our Differing Abilities at PNC” summit in Pittsburgh. The event centered around a panel discussion where employee and manager teams shared best practices in creating an inclusive culture for employees with disabilities and making the right accommodations. The Greater Maryland Regional Diversity Council also hosted a lunch-and-learn with a featured speaker to help celebrate the 25th anniversary of the Americans with Disabilities Act.

**Chicago: Hispanic Heritage Month**
PNC celebrated Hispanic Heritage Month by participating in the 46th Annual Festival La Villita, which recognizes Mexico’s independence from Spanish rule, in Chicago’s Little Village neighborhood. The three-day festival attracted more than 100,000 attendees.

**Detroit: LGBT Pride Month**
PNC employees participated in Motor City Pride, Michigan’s largest Pride festival honoring the lives and experiences of the LGBT community. More than 40,000 people gathered along Detroit’s riverfront for the two-day festival. During the event, PNC partnered with the Ruth Ellis Center, a youth social services agency, to spread awareness about Detroit’s LGBT homeless youth.

**Florida East: Women’s History Month**
PNC hosted two events as part of its sponsorship of the Women of Vision exhibit, which showcases the work of women photographers at National Geographic. PNC also sponsored the South Florida Business Journal’s Mentoring Monday program at the Nova Southeastern Campus in Davie, Florida.

Diversity is one of the core values of our organization. We have formulated plans and established programs around inclusion and have found how meaningful it is for our business and our brand. In the Central Illinois market, we have seen great success focusing on our Asian population, particularly at universities where we have international students. We have branded ourselves as the go-to bank for these students’ wide-ranging financial needs. By participating in their cultural experiences, providing Mandarin-speaking tellers and having comprehensive banking capabilities, we have earned the respect and confidence of this demographic, which has an intense referral network. This initiative is currently generating more than 10 percent of the new households in our region.

*Douglas Stewart*
Regional President, Central Illinois
Making Intentional Connections

As a Hispanic Association on Corporate Responsibility winner, I learned that, as a Latino, I am not meant to fit in but to stand out and I need to take control of my future and actively work daily toward my career goals. PNC has helped me by providing additional training to develop my areas of opportunity. Also, with the new career path and working closely with my manager, we were able to identify specific activities to work on with my team to continue my development. I am a huge advocate for Latinos to continue to grow in corporate America and was recently added to the diversity and inclusion team here in the Greater Washington Area market. I will be actively working toward activities and events that can help inspire internal employees and attract new talent. I believe it is all about how much I can give back and help others.

Dennis Peredo
Senior Business Banker

PNC has shown a commitment to strengthening diversity in the workplace, but more than that, has shown particular attention to fostering leadership among underrepresented groups. I was honored to be nominated to represent PNC at the HACR Conference as a Young Hispanic Corporate Achiever. This served as an invaluable experience for me, both personally and professionally. I was able to make meaningful connections with other young Hispanics from across the country and share in their experiences, and I also received very valuable leadership skills training that has already furthered my professional development. In my experience as a banker in Florida, I can attest that cultivating diversity and inclusiveness in the workplace, and the ideas that stem from that cultivation, can lead to more innovation and ultimately more opportunities that benefit everyone involved.

John Martinez
Director, PNC Capital Markets

I can attest that cultivating diversity and inclusiveness in the workplace, and the ideas that stem from that cultivation, can lead to more innovation and ultimately more opportunities that benefit everyone involved.

AWARDS

Named One of the Best Places to Work for LGBT Equality
Human Rights Campaign (2016)

Great Workplace Award for Employee Engagement
Gallup (2015)

Top 50 Companies for Executive Women
National Association for Female Executives (2015)

Top 10 Regional Companies for Diversity
DiversityInc Magazine (2015)

Top 25 U.S. ERG and Diversity Councils Customer Care Center
Louisville Proud – Leadership Circle
Association of Diversity Councils (2015)

Diversity Leader Award
Profiles in Diversity Journal (2015)

Top 25 Military Friendly® Supplier Diversity Programs
NaVOBA (2015)

Top 100 Veteran-Friendly Companies

100 Best Companies for Working Mothers
Working Mother Magazine (2015)

2020 Women on Boards Winning “W” Company
PNC provides equal employment opportunity to qualified persons regardless of race, color, sex, national origin, age, sexual orientation, gender identity, disability, veteran status or other category protected by law.

For more information, go to www.pnc.com/diversityinclusion.