

PNC's Sustainability Initiatives

Recognizing the importance of wise investments, The PNC Financial Services Group (NYSE: PNC) integrates environmental responsibility into our workplace. This enables us to reduce costs, increase efficiency and productivity, as well as enhance the communities where people live, work and play.

BUILDING GREEN

PNC earned its first Leadership in Energy and Environmental Design (LEED®) certification from the U.S. Green Building Council (USGBC) in 2000. Two years later, PNC became the first major U.S. bank to apply green building standards to all newly-constructed or renovated retail offices. Since then, PNC has certified more than 200 projects, including more newly-constructed buildings than any company on Earth.

- > **PNC Firstside Center:** At nearly 650,000 square feet – the equivalent of 12 football fields – this operations center opened in 2000 in Pittsburgh as the nation's largest green building and first building certified under LEED version 2.0.
- > **Three PNC Plaza:** This LEED Gold certified high-rise complex opened in 2009 in downtown Pittsburgh as one of the nation's largest green, mixed-use buildings.
- > **PNC Place:** This LEED Platinum certified building opened in 2010 to house the regional headquarters for Greater Washington.
- > **The PNC Lantern Building:** This building opened in 2012 as the home of the PNC Legacy Project in downtown Pittsburgh and features LED lights that emit the full color spectrum, as well as a green roof that naturally cools its interior.
- > **The Net-Zero Energy Branch:** This branch opened in 2013 in Fort Lauderdale, Fla., features 211 solar panels among other green technology and produces more energy than it consumes.
- > **The Tower at PNC Plaza:** PNC's new global headquarters is expected to open in 2015 in downtown Pittsburgh as the greenest office tower in the world.

BEING GREEN

As part of its commitment to building green, PNC pursues opportunities to decrease energy consumption, increase operational efficiency and communicate with key stakeholders.

- > **Energy Efficiency:** PNC aims to achieve a 30 percent reduction in annual energy use by 2020. By using green technology, including LED lights, occupancy sensors and energy-efficient heating and cooling, PNC reduced its energy consumption by 9 percent from 2009 to 2012.
- > **Waste Elimination:** To divert the maximum amount of waste from landfills, PNC shreds and recycles all discarded paper, composts food waste at four corporate cafeterias and recycles all electronic waste.
- > **Reporting:** PNC shares information about its sustainability efforts with key stakeholders. This includes participation in the Carbon Disclosure Project, which ranks the world's largest corporations' greenhouse gas emissions and reduction strategies. In 2012, PNC participated in the Carbon Disclosure Project, where our emissions data was third-party verified by Bureau Veritas.
- > **Employee Engagement:** PNC's 56,000 employees are engaged in and informed of the company's sustainability efforts through monthly intranet articles, an online community and department-based Green Teams, which engage employees and raise awareness of sustainability goals.

BANKING GREEN

In addition to standard banking products, PNC offers specific products and services that help customers decrease their carbon footprints.

- > **Virtual Wallet®:** This award-winning online solution provides an easy and intuitive approach to manage, move and save customers' money. This product, along with PNC's other online banking tools, allows customers to minimize trips to the bank, reducing gas consumption and paper waste.
- > **Green Lending:** PNC's Small Business green lending program provides a 50 percent reduction in initiation fees and 0.5 percent reduction in interest rates for energy and water efficiency project loans of up to \$500,000.
- > **Renewable Energy:** PNC Energy Capital is a leading provider of renewable energy financing solutions. PNC's commitment to sustainable and renewable energy solutions, including solar, wind and geothermal projects, totals more than \$1 billion.
- > **Energy-Efficient Mortgages:** PNC is a leading lender of Federal Housing Administration energy efficient mortgages, which include financing for cost-effective energy improvements that result in energy conservation and lower utility bills.

AWARDS & RECOGNITION

PNC is nationally recognized for its commitment to green building:

- > **Community Appearance Award:** Recognized PNC for its net-zero energy branch's positive impact on Fort Lauderdale's visual appearance and economic vitality (2013).
- > **American Institute of Architects Pittsburgh Honor Award:** Recognized PNC for the Lantern Building's architecture (2012).
- > **ECO-STRUCTURE On the Boards Award:** Recognized PNC for The Tower at PNC Plaza's sustainable design and building performance (2012).
- > **USGBC-NJ Green Ground Breaking Award:** PNC received this award for its green building strategy and for piloting the USGBC's LEED Volume Program (2011)
- > **Environmental Investment Organization:** PNC ranked 39 for low-carbon emissions in the EIO's North America 300 (2011)

FOR MORE INFORMATION

For more on PNC's green building practices, visit pnc.com/green.

To learn more about PNC's new global headquarters, visit thetoweratpncplaza.com.
