

# PNC'S FINANCIAL INSTITUTIONS GROUP IMPROVE YOUR COMPETITIVE POSITION

An experienced team of financial professionals works  
in collaboration with you to:

- Expand commercial product offerings.
- Manage internal operations.
- Enhance portfolio performance.
- Strengthen your liquidity position.
- Share perspective on the economy and best practices.

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## ENHANCE PRODUCT OFFERINGS

Offer your customers highly sophisticated solutions without large capital investments.

### Treasury Management

- Commercial cards
- Lockbox processing
- Electronic bill presentment & payment
- Print/mail services for invoices & account statements

### International Services

- International wire transfers
- Foreign cash letters/collections
- Foreign currency services
- Trade letters of credit

### Interest Rate Risk Management

- Loan level hedging program

### Customized Offerings

- Dedicated sales support & training
- Integrated product platform
- Customer service team for issue resolution
- Branding options

## IMPROVE OPERATIONS

Achieve greater operating efficiencies and manage employee benefits.

### Treasury Management

- Accelerate collections & funds availability
- Cash logistics services
- Vendor payment via AP card network to extend payment terms
- Invoice receipt & automation
- Check, ACH, wire & AP card disbursement

### Institutional Asset Management

- Pension & Trust Accounts
- Employee benefits (HSA accounts, 401K)

### Equipment Finance

- Loan & leasing products for existing or future capital expenditures or assets

## MANAGE BALANCE SHEET PERFORMANCE

PNC's offerings can help you manage your investment portfolio and mitigate risk.

### Fixed Income

- PNC mortgage production
- Taxable & tax-exempt securities
- CRA-eligible securities/loans
- Liquidity products
- Asset Backed Securities
- Corporates
- BlackRock Portfolio Analysis

### Balance Sheet Management

- Multifamily securitizations
- Performing & non-performing loan sales
- Capital raising
- Balance sheet interest rate risk management

For more information, please contact PNC's Financial Institutions Group at [pncfinancialinstitutionsgroup@pnc.com](mailto:pncfinancialinstitutionsgroup@pnc.com)

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