PNC has an experienced team of professionals focused on developing relationships with international and U.S. financial institutions. PNC’s experience, stability and infrastructure can help you build your business and expand the breadth of your service offerings. We:

- Offer one of the most comprehensive correspondent banking platforms in the industry by using our investment in people, technology and products.
- Support each client with a dedicated relationship team that is driven to provide solutions rather than just products.
- Maintain an international correspondent banking network comprising nearly 1,000 institutions in more than 150 countries.
- Focus on the needs of financial institutions and provide our clients with premier products, services and support.

**PNC LEADERSHIP**

- Approximately 53,000 employees in the U.S. and abroad
- One of the largest banks in the United States based on deposits and branches
- PNC is one of the top four treasury management [cash management] providers in the country (Ernst & Young, 2017) with 34,000 Corporate & Institutional Banking clients and has consistently received top ratings for service and technology.
- A Fortune 200 Company for more than 20 years (Fortune, 2018)
- No. 2 among Superregional Banks on Fortune magazine’s list of Most Admired Companies (Fortune, 2018)

**CREDIT RATINGS**

<table>
<thead>
<tr>
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<th>Moody’s</th>
<th>S&amp;P</th>
<th>Fitch</th>
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<tr>
<td>The PNC Financial Services Group, Inc.</td>
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<tr>
<td>Senior Debt</td>
<td>A3</td>
<td>A-</td>
<td>A+</td>
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<tr>
<td>Subordinated Debt</td>
<td>A3</td>
<td>BBB+</td>
<td>A</td>
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<tr>
<td>Preferred Stock</td>
<td>Baa2</td>
<td>BBB-</td>
<td>BBB-</td>
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<td>PNC Bank, N.A.</td>
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<td>Subordinated Debt</td>
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<td>Long-Term Deposits</td>
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<tr>
<td>Short-Term Deposits</td>
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<td>A-1</td>
<td>F1+</td>
</tr>
</tbody>
</table>

**FINANCIAL HIGHLIGHTS**

- $5.3 billion in Net Income
- $382 billion in Assets
- $272 billion Assets Under Management and Administration
- $268 billion in Deposits
- $48 billion Shareholder Equity

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1 As of 12/31/2018
PAYMENT AND TRADE SERVICES

PNC’s team facilitates transactional activity with our international financial institution clients to provide:

- Trade services and financing solutions
- Letter of credit issuance, advising, confirmation, negotiation and refinancing
- Standby letter of credit and local guarantee facilitation
- Corporate referrals
- FX and U.S. dollar payments
- Documentary and clean collections

U.S. CASH MANAGEMENT

PNC delivers leading-edge technology, customized solutions and personalized service. Financial institutions that wish to expand their U.S. treasury management service offerings can depend on PNC to provide an array of solutions to help increase revenues and shareholder value, including:

- Information reporting
- Transaction initiation
- Receivables information
- Online client service
- Collections and deposits, payments and disbursements
- Private labeling / third-party models

CAPITAL MARKETS

Our team of capital market professionals will work closely with your institution to deliver customized solutions. We continue to expand the depth and breadth of our product and service offerings to meet the growing needs and sophistication level of our clients. Our product set includes:

- Foreign exchange trading
- Derivatives
  - Balance sheet hedging
  - Loan level hedging program
- Loan syndications
  - Institutional loan program
  - Secondary loan market
  - Primary syndication loan market
- Fixed Income
  - Mortgage backed securities
  - Community Reinvestment Act (CRA) loans
  - Municipal securities

HELPING FINANCIAL INSTITUTIONS ACHIEVE

PNC takes a client-centered approach to each relationship and surrounds you with a team of experts to help you achieve your goals.

READY TO HELP

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