

# PNC'S FINANCIAL INSTITUTIONS GROUP SOLUTIONS FOR U.S. FINANCIAL INSTITUTIONS

PNC's Financial Institutions group (FIG) is an experienced team of professionals focused on providing solutions to entities in the financial services sector. Our U.S. Financial Institutions practice collaborates with clients by providing an advisory approach to investment portfolio performance, expansion of commercial product offerings, management of operating costs and optimization of liquidity positions. We:

- Offer one of the most comprehensive correspondent banking platforms in the industry by leveraging our investment in people, technology and products.
- Work with more than 600 banks, thrifts and credit unions located throughout the country.
- Support each client with a dedicated relationship team that is driven to provide solutions rather than just products.
- Focus on the needs of financial institutions and provide our clients with premier products, services and support.

## PNC LEADERSHIP<sup>1</sup>

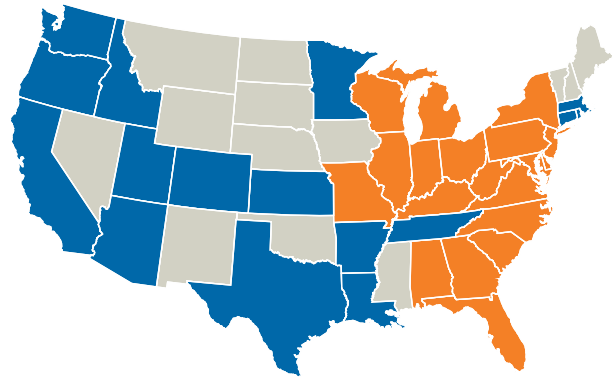
- Approximately 53,000 employees in the U.S. and abroad
- One of the largest banks in the United States based on deposits and branches
- PNC is one of the top four treasury management providers in the country (Ernst & Young, 2017) with 34,000 Corporate & Institutional Banking clients and has consistently 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<sup>1</sup>

|   | Moody's     | S&P         | Fitch       |
|---|-------------|-------------|-------------|
| <b>The PNC Financial Services Group, Inc.</b> |             |             |             |
| Senior Debt                                   | <b>A3</b>   | <b>A-</b>   | <b>A+</b>   |
| Subordinated Debt                             | <b>A3</b>   | <b>BBB+</b> | <b>A</b>    |
| Preferred Stock                               | <b>Baa2</b> | <b>BBB-</b> | <b>BBB-</b> |
| <b>PNC Bank, N.A.</b>                         |             |             |             |
| Subordinated Debt                             | <b>A3</b>   | <b>A-</b>   | <b>A</b>    |
| Long-Term Deposits                            | <b>Aa2</b>  | <b>A</b>    | <b>AA-</b>  |
| Short-Term Deposits                           | <b>P-1</b>  | <b>A-1</b>  | <b>F1+</b>  |

## PNC FOOTPRINT<sup>1</sup>

- Retail and Corporate Banking footprint
- Additional C&IB offices — plus strategic international offices in Canada, China (Representative Office), Germany and the U.K.



## FINANCIAL HIGHLIGHTS<sup>1</sup>

- \$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

1 As of 12/31/2018



## 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](http://pnc.com/fig).



**HELPING FINANCIAL INSTITUTIONS ACHIEVE**

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

| ENHANCE INVESTMENT PORTFOLIO PERFORMANCE   | EXPAND COMMERCIAL PRODUCT OFFERINGS  | MANAGE OPERATING COSTS & EFFICIENCIES   | STRENGTHEN LIQUIDITY POSITION  |
|--|--|---|--|
| <p><b>PNC provides a full range of investment products and services including portfolio analytics, taxable and tax-exempt securities, and CRA loans and securities — all of which can be tailored to meet your specific investment needs. These capabilities include:</b></p> <ul style="list-style-type: none"> <li>• BlackRock Portfolio Analytics</li> <li>• Taxable and municipal securities</li> <li>• PNC mortgage production</li> <li>• CRA securities and loans</li> </ul> | <p><b>PNC has developed turnkey, third-party commercial products for our banking clients to provide to their customers on a “white-label” basis. Clients are able to leverage our investment in technology and personnel as well as proven experience to broaden their commercial product and service offering with:</b></p> <ul style="list-style-type: none"> <li>• Interest rate derivatives</li> <li>• International services</li> <li>• Treasury management</li> <li>• Institutional term loans</li> <li>• Equipment finance</li> </ul> | <p><b>PNC has developed an offering of products designed specifically to help you reduce costs and improve internal operating efficiency. Our dedicated professionals understand the complexities of a bank’s income statement and are driven to help you find solutions that boost the bottom line, including:</b></p> <ul style="list-style-type: none"> <li>• Treasury management</li> <li>• Interest rate derivatives</li> <li>• Equipment leasing</li> </ul> | <p><b>PNC understands the importance of having access to liquidity in today’s challenging regulatory and operating environment. We support our banking clients with a variety of credit and equipment finance solutions. Products and services include:</b></p> <ul style="list-style-type: none"> <li>• Fed funds line</li> <li>• Standby and trade letters of credit</li> <li>• Bank holding company lines</li> <li>• Equipment finance</li> </ul> |

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Lending and leasing products and services, as well as certain other banking products and services, require credit approval.

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