

Capital Markets Update for Nonprofit Healthcare Providers

March 9, 2026



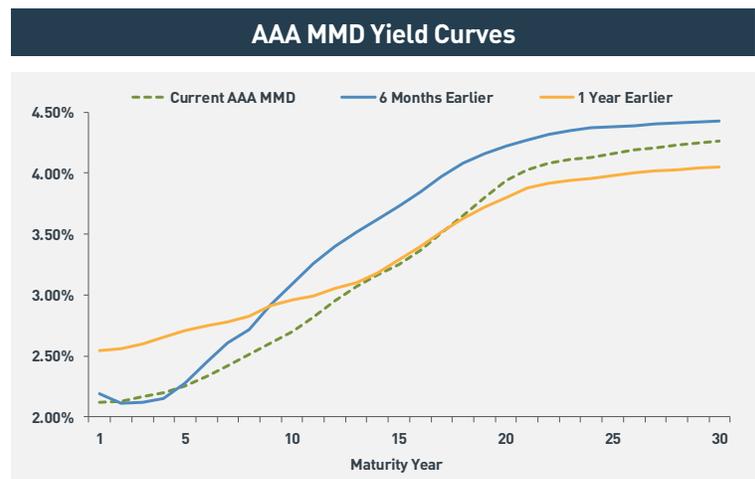
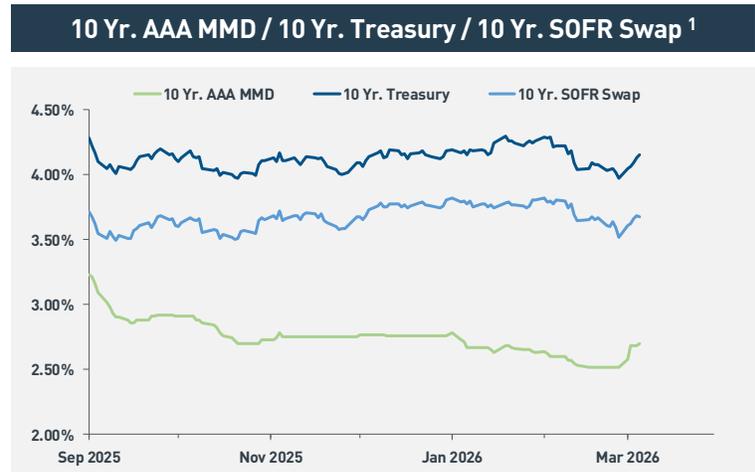
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Interest Rates & Ratios (10 year historical data)				
	Current	Average	Min	Max
Long-Term Market				
5 Yr. AAA MMD	2.25%	1.72%	0.16%	3.59%
5 Yr. Treasury	3.72%	2.48%	0.19%	4.95%
5 Yr. Ratio	60.48%	73.89%	38.60%	673.68%
10 Yr. AAA MMD	2.70%	2.09%	0.58%	3.89%
10 Yr. Treasury	4.15%	2.73%	0.52%	4.98%
10 Yr. Ratio	65.06%	81.50%	54.62%	367.11%
30 Yr. AAA MMD	4.26%	2.90%	1.27%	4.84%
30 Yr. Treasury	4.77%	3.15%	0.99%	5.11%
30 Yr. Ratio	89.31%	93.13%	63.47%	253.38%
SOFR Swap Market ¹				
5 Yr. Swap	3.42%	2.24%	0.02%	4.70%
10 Yr. Swap	3.68%	2.38%	0.26%	4.65%
30 Yr. Swap	3.97%	2.46%	0.42%	4.40%
Short-Term Market				
SIFMA	1.54%	1.56%	0.02%	5.20%
SOFR ²	3.67%	2.62%	0.01%	5.40%



Sources: Refinitiv Municipal Market Monitor / U.S. Department of the Treasury / Bloomberg

Long-term interest rates and SOFR swap market rates as of March 6, 2026 / short-term interest rates as of March 4, 2026. Calculations based upon daily data. 1. Mid-market swap rates via Bloomberg; rates are indicative and subject to change based upon prevailing market conditions. 2. SOFR calculations based on all historical data since April 3, 2018.

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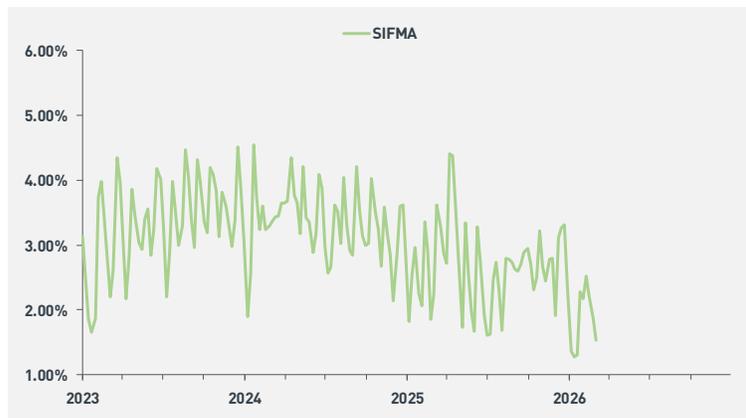
AAA MMD / Treasuries

Maturity	Current			1 Month Change			6 Month Change			12 Month Change		
	AAA MMD	US Treasury	Ratio	AAA MMD (bps)	US Treasury (bps)	Ratio	AAA MMD (bps)	US Treasury (bps)	Ratio	AAA MMD (bps)	US Treasury (bps)	Ratio
2 Year	2.13%	3.56%	59.83%	+2	+6	(0.45%)	+2	+5	(0.28%)	-43	-40	(4.82%)
3 Year	2.17%	3.59%	60.45%	+5	+2	1.06%	+5	+11	(0.47%)	-43	-39	(4.88%)
5 Year	2.25%	3.72%	60.48%	+7	-4	2.51%	-3	+13	(3.03%)	-46	-34	(6.26%)
7 Year	2.42%	3.93%	61.58%	+8	-5	2.78%	-19	+13	(7.11%)	-36	-25	(4.93%)
10 Year	2.70%	4.15%	65.06%	+10	-7	3.45%	-39	+5	(10.31%)	-26	-14	(3.94%)
30 Year	4.26%	4.77%	89.31%	-3	-8	0.85%	-17	-1	(3.37%)	+21	+19	0.88%

Rates as of March 6, 2026

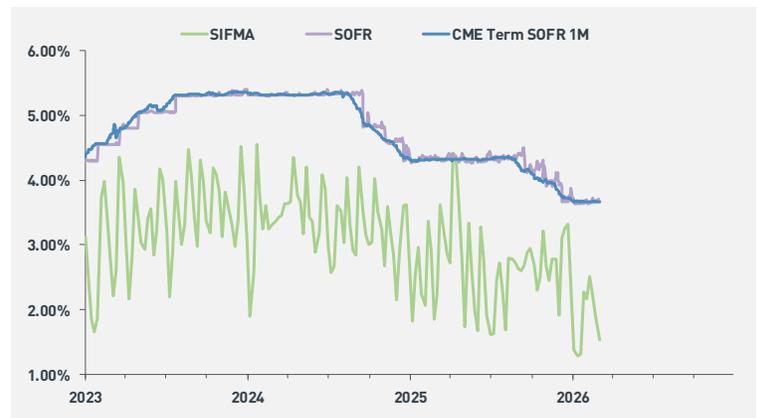
Sources: Refinitiv Municipal Market Monitor / U.S. Department of the Treasury, as of March 6, 2026. Note: AAA MMD assumes an optional 10-year par call.

SIFMA since 2023

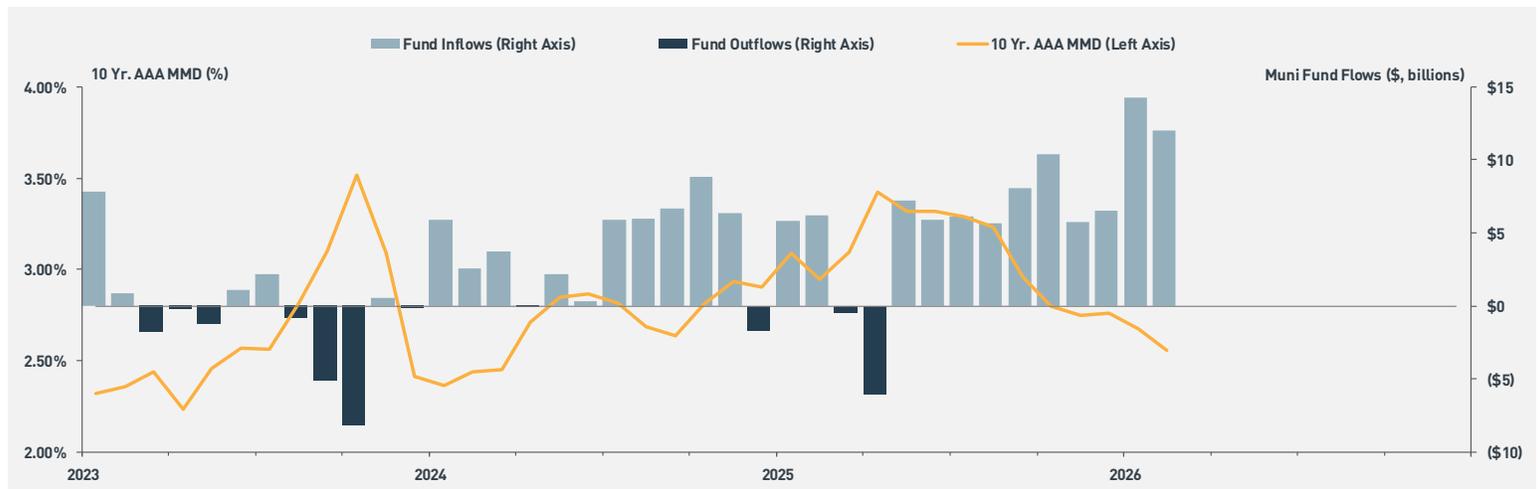


Sources: Bloomberg / S&P Capital IQ, as of March 4, 2026. Note: Daily data

SIFMA compared to SOFR & CME Term SOFR 1M since 2023



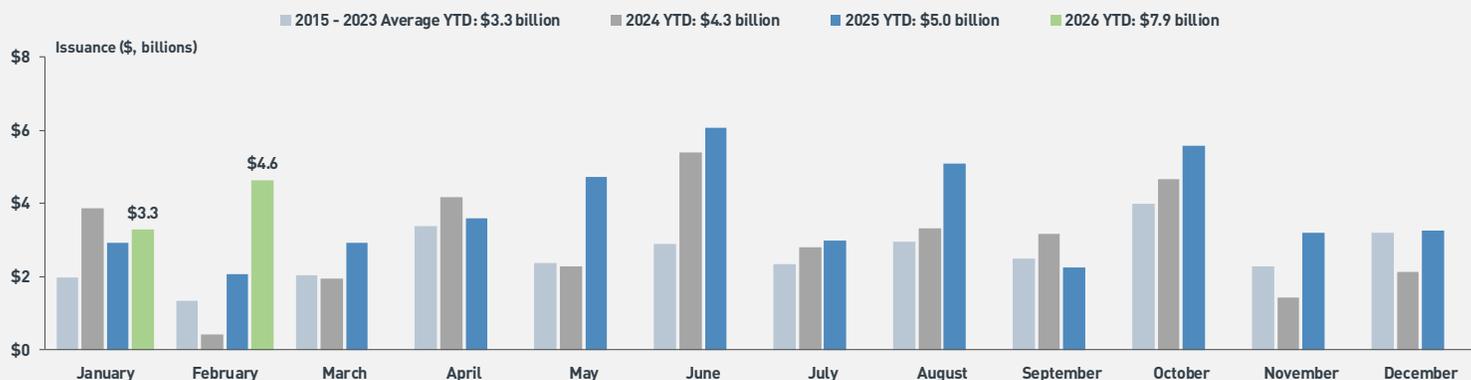
Municipal Bond Mutual Fund / ETF Flows vs. 10 Yr. AAA MMD



- Municipal bond mutual funds and ETFs reported \$12.03 billion of net inflows during February. In 2026, municipal bond funds have reported net inflows of \$26.26 billion. ¹

Sources: Refinitiv Municipal Market Monitor / Investment Company Institute - Combined Estimated Long-Term Flows and ETF Net Issuance. Note: Graph shows monthly totals, and AAA MMD reflects the monthly average.
 1. Weekly fund flows are estimates based on reporting covering more than 98% of mutual fund and ETF assets, while actual monthly mutual fund net new cash flow and ETF net issuance data are collected and reported separately. February 2026 MTD flows are as of February 25, 2026.

Nonprofit Healthcare - Historical Municipal Bond Issuance by Month



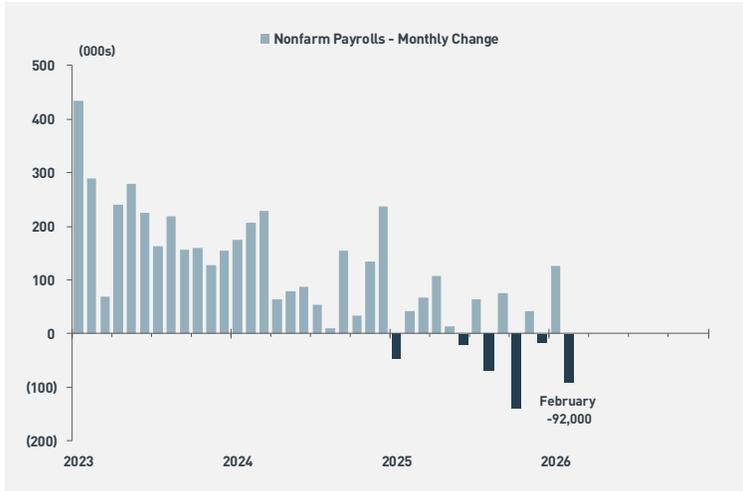
Source: SDC Platinum, as of March 5, 2026. Use of Proceeds: Assisted Living, Children's Hospital, Continuing Care Retirement Community, General Acute Care Hospital, General Medical, Hospital Equipment Loans, Nursing Homes, and Single Specialty Hospital. Revenue bond public offerings, limited offerings, and private placements issued as municipal bonds are included, but corporate transactions are excluded. Totals may not foot due to rounding.

Nonprofit Healthcare - Capital Markets Transactions

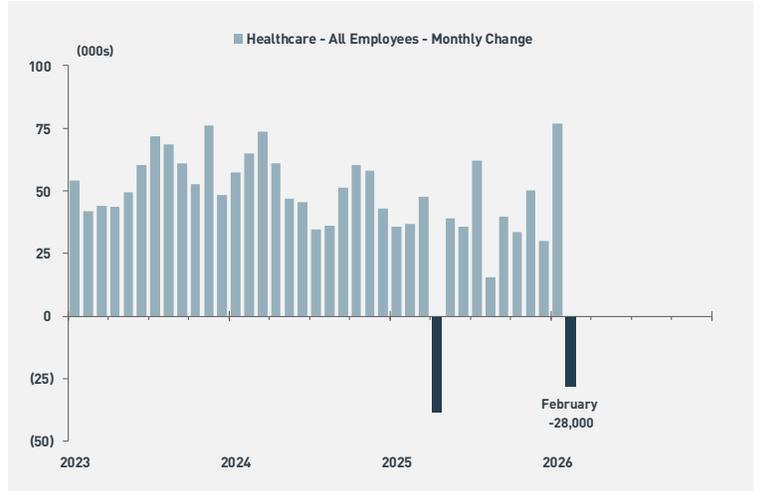
Borrower	Ratings	Sale Date	Par Amount (\$000s)	Type / Tax Status	Yield / YTM (Maturity or Tender)	Spread (TE Coupon or Index)	Call Feature
BJC Health System (MO)	Aa2 / AA	3/3/2026	\$219,375	Fixed / Exempt	2.79% (2033)	47 bps (5.00%)	Non-Callable
BJC Health System (MO)	Aa2 / AA	3/3/2026	\$318,585	Fixed / Exempt	3.11% (2036)	51 bps (5.00%)	Non-Callable
Bronson Healthcare (MI)	A1	2/25/2026	\$93,815	Fixed / Exempt	3.66% / 4.00% (2041)	53 bps / 87 bps (5.00%)	2036 @ Par
Sarasota Memorial Hospital (FL)	Aa3 / AA-	2/18/2026	\$159,075	Fixed / Exempt	3.05% (2037)	37 bps (5.00%)	Non-Callable
NCH Healthcare System (FL)	Baa1 / BBB+	2/17/2026	\$55,150	Fixed / Exempt	4.72% / 5.01% (2052) (Assured)	53 bps / 82 bps (5.25%)	2034 @ Par
NCH Healthcare System (FL)	Baa1 / BBB+	2/17/2026	\$55,150	Fixed / Exempt	3.04% / 3.04% (2035) (Assured)	58 bps / 58 bps (5.00%)	2034 @ 101.916%
Covenant Medical Center (MI)	A+	2/12/2026	\$40,955	Fixed / Exempt	4.90% / 5.07% (2056)	59 bps / 76 bps (5.25%)	2036 @ Par
AIDS Healthcare Foundation (FL)	Baa2	2/12/2026	\$90,000	Fixed / Exempt	5.63% (2055)	133 bps (5.25%)	2035 @ Par
Lee Health System (FL)	A1 / A+	2/11/2026	\$65,980	Fixed / Exempt	2.76% (2033)	44 bps (5.00%)	Non-Callable
Lee Health System (FL)	A1 / A+	2/11/2026	\$89,080	Put / Exempt	2.92% (2033)	60 bps (MMD)	--
Lee Health System (FL)	A1 / A+	2/11/2026	\$110,000	Put / Exempt	3.14% (2035)	64 bps (MMD)	--
Houston Methodist (TX)	AA / AA	2/10/2026	\$400,000	Fixed / Exempt	2.43% (2029)	30 bps (5.00%)	Non-Callable
Houston Methodist (TX)	AA / AA	2/10/2026	\$226,000	Fixed / Exempt	2.54% (2031)	32 bps (5.00%)	Non-Callable
Houston Methodist (TX)	AA / AA	2/10/2026	\$363,000	Fixed / Exempt	2.71% (2033)	36 bps (5.00%)	Non-Callable
Houston Methodist (TX)	AA / AA	2/10/2026	\$262,910	Fixed / Exempt	3.09% (2036)	40 bps (5.00%)	Non-Callable
Bronson Healthcare (MI)	A1	2/10/2026	\$54,100	Fixed / Exempt	3.12% (2036)	48 bps (5.00%)	Non-Callable

Sources: Refinitiv Municipal Market Monitor / Bloomberg / transaction official statements. Note: Table reflects the pricing of the final maturity for the transaction and does not show par calls that are 12 months or less in advance of the maturity or tender date. The tax-exempt yields and spreads are compared against the TM3 AAA MMD interpolated yield curve from the close of business prior to the sale date. Taxable bonds index eligibility ≥ \$300 million.

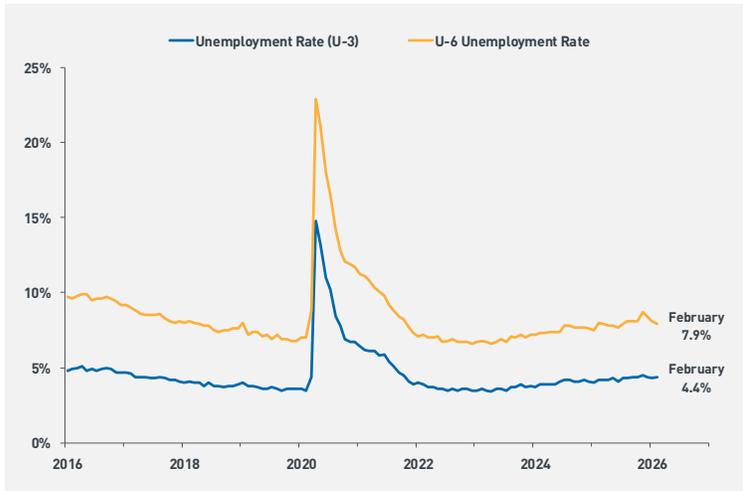
Nonfarm Payrolls - Monthly Change



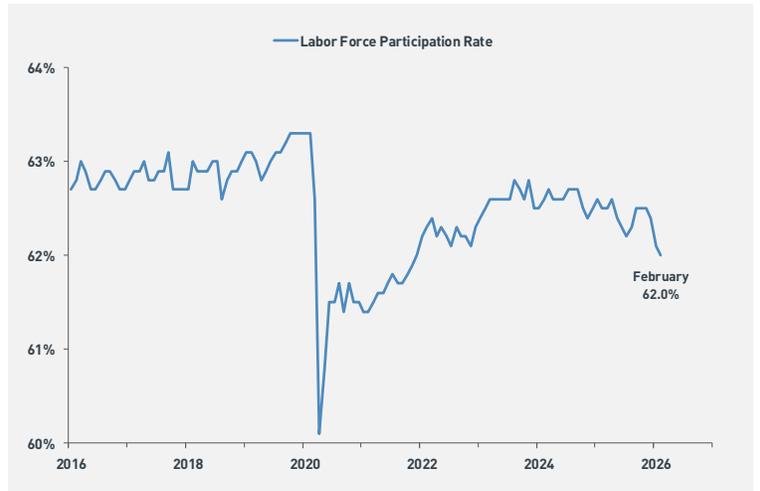
Healthcare - All Employees - Monthly Change



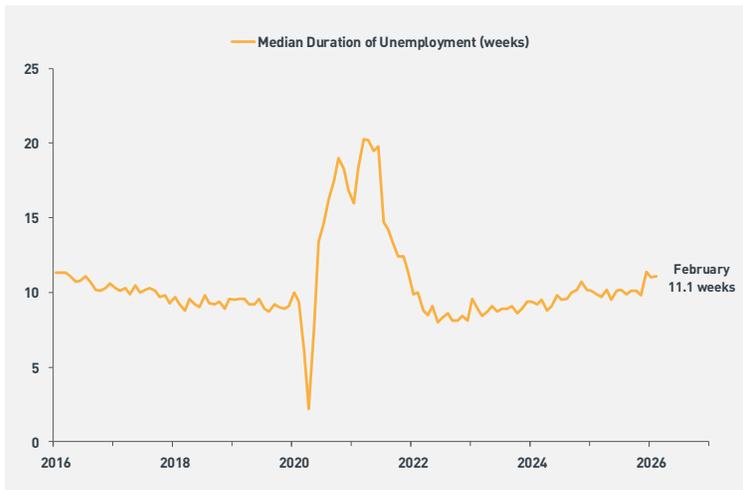
Unemployment Rate and U-6 Unemployment Rate ¹



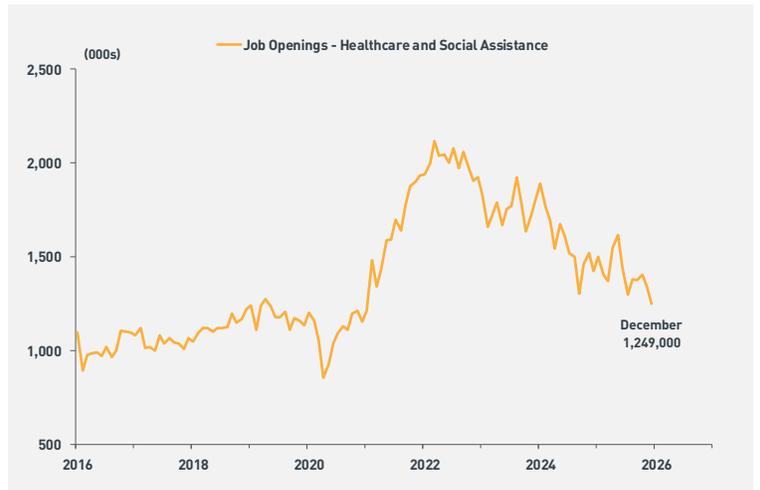
Labor Force Participation ²



Median Duration of Unemployment ³



Job Openings - Healthcare and Social Assistance ⁴



Source: Bureau of Labor Statistics (BLS) via Federal Reserve Economic Data (FRED); seasonally adjusted data. February 2026 Employment Situation Summary released March 6, 2026. 1. U-6 represents the total unemployed, plus all marginally attached workers, plus total employed part time for economic reasons, as a percentage of the civilian labor force plus all marginally attached workers. 2. The labor force participation rate reflects the number of people who are either working or actively seeking work as a percentage of the working age population (16 years and over). 3. Unemployment duration refers to the length of the continuous period during which unemployed individuals have been looking for work. 4. December 2025 Job Openings and Labor Turnover Survey released February 5, 2026.

PNC Healthcare

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