

# COMMITTED TO HEALTHCARE

With dedicated industry-focused solutions

PNC Healthcare offers integrated solutions and strategic services that can help providers and payers maximize working capital, streamline processes, mitigate risk and access capital.



## \$37B

in capital dedicated to the healthcare industry<sup>1</sup>



## 500+

dedicated PNC Healthcare employees with direct experience<sup>1</sup>



## 70%+

of top 100 payers and providers are active clients<sup>1</sup>

## TREASURY, REVENUE CYCLE AND LIQUIDITY

### Maximize Working Capital, Improve Revenue Cycle and Reduce Costs

Transaction processing and liquidity management experience to help streamline collections and payments and improve efficiencies. Services include multichannel collections and payment tools, fraud protection, information reporting and repayment services.

- Winner of Celent Model Bank 2023 Award for Embedded Banking and Payment Processing
- Finalist of 2023 BAI Global Innovation Awards
- Named by Celent as a Bank and Tech Provider Frontrunner
- Full-service clearinghouse capabilities, owned and operated by PNC
- Extensive experience integrating with Electronic Health Record (EHR) systems
- Founding member of Avaneer to establish a “utility network” using blockchain technology
- Expanded PNC’s Payment Gateway solution by acquiring Tempus Technologies®

## CAPITAL FINANCING

### Access Capital and Mitigate Financial Risk

Traditional bank lending and interest rate risk management solutions with PNC Bank N.A., or securities underwriting through its registered broker/dealer PNC Capital Markets LLC, all delivered through one point of contact with deep experience in healthcare financing.

- \$37 billion in capital committed to the healthcare industry<sup>1</sup>
- \$1+ billion of medical equipment financed in the last 2 decades (2023)
- Remarketing agent for over 114 bond issues or \$3.6+ billion par<sup>1</sup>
- 7th-largest interest rate derivative book among U.S.-regulated banks<sup>2</sup>

## ASSET MANAGEMENT

### Address Complex Portfolio and Fiduciary Challenges

Consultative solutions to address complex portfolio and fiduciary challenges across asset management, custody and outsourced investment solutions. Asset pools include operating and investment funds, defined benefits plans, defined contribution plans, insurance pools, foundations and endowments.

- Zephyr awarded PNC Capital Advisors® the PSN Top Guns Manager of the Decade for the Short Duration 1–3 Year Strategy (2023)
- Over \$12.6 billion in assets under management for healthcare entities<sup>1</sup>
- An array of approaches, including dynamic portfolio analysis, pension/ALM capabilities, custom cash management and fiduciary investment services

## ADVISORY SERVICES

### Discover and Execute the Right Strategic Options

Advice and consulting solutions that go beyond traditional financing.

- Equity Markets Services: Advisory and transaction management services through Solebury Capital®
- Corporate Communications: Investor relations and corporate communications consulting through Solebury Strategic Communications®
- Strategic Business Transactions: M&A advisory services through Harris Williams

## EMPLOYEE AND PHYSICIAN SOLUTIONS

### Boost Individual Financial Health and Wellness

Health savings accounts, student debt solutions, workplace banking and wealth management solutions for employees of healthcare-related entities.

HEALTH SYSTEMS

PHYSICIANS

AMBULATORY CARE

INSURERS

CORPORATE HEALTHCARE

For nearly 160 years, The PNC Financial Services Group, Inc. (PNC) has navigated a steady course while growing in size, sophistication and service. Today, PNC is one of the largest, most highly regarded and well-capitalized financial services companies in the country.

### PNC AWARDS AND RECOGNITION

- U.S. Best Super-Regional Bank, Euromoney Awards for Excellence (2022)
- 100 Best Companies, Seramount (2022)
- 100 Most Sustainable Companies, *Barron's* (2022)
- Outstanding Community Reinvestment Act Rating (2022)
- Top 50 Employers, *Equal Opportunity Magazine* (2022)
- Best of the Best Top Veteran-Friendly Companies, *U.S. Veterans Magazine* (2022)

### PNC CREDIT RATINGS<sup>1</sup>

	Moody's	Standard & Poor's	Fitch
<b>The PNC Financial Services Group, Inc.</b>			
Senior Debt	A3	A-	A
Subordinated Debt	A3	BBB+	A-
Short-Term Deposits	Baa2	BBB-	BBB
<b>PNC Bank, N.A.</b>			
Senior Debt	A2	A	A+
Long-Term Deposits	Aa3	A	AA-
Preferred Stock	P-1	A-1	F1+

### PNC KEY HIGHLIGHTS<sup>1</sup>

**\$562 BILLION** ASSETS

**\$368 BILLION** ASSETS UNDER MANAGEMENT AND ADMINISTRATION

**\$421 BILLION** DEPOSITS

**\$51 BILLION** SHAREHOLDER EQUITY

**APPROX. 56,000** EMPLOYEES

### MOST TRUSTED BANK

Bankrate (2023)

### \$88B COMMUNITY BENEFITS PLAN

4-year plan that began in Jan. 2022

## READY TO HELP



To learn more about how PNC Healthcare can deliver ideas, insight and solutions to help you move your business forward, contact your Relationship Manager or visit [pnc.com/healthcare](https://pnc.com/healthcare).

<sup>1</sup> As of 12/31/2023.

<sup>2</sup> Notional value of interest rate derivatives including but not limited to customer hedging activities; S&P Global Market Platform 12/31/2023.

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Tempus Technologies is a registered mark of Tempus Technologies, Inc.

Bank deposit, treasury management and lending products and services, foreign exchange, and derivatives products, bond accounting and safekeeping services, escrow services, and investment and wealth management and fiduciary services are provided by PNC Bank, National Association ("PNC Bank"), a wholly owned subsidiary of PNC and **Member FDIC**.

Investment banking and capital markets activities are conducted by PNC through its subsidiaries PNC Bank, PNC Capital Markets LLC (including through its trade name, PNC FIG Advisory), Harris Williams LLC, and Solebury Capital LLC. Services such as public finance investment banking services, securities underwriting, and securities sales and trading are provided by PNC Capital Markets LLC and PNC FIG Advisory. Mergers & acquisitions advisory and related services are provided by PNC Capital Markets LLC, PNC FIG Advisory, Harris Williams LLC, Harris Williams & Co. Ltd, and Harris Williams & Co. Corporate Finance Advisors GmbH.

PNC Capital Markets LLC, Harris Williams LLC and Solebury Capital LLC are registered broker-dealers and members of FINRA and SIPC.

**Important Investor Information – Securities and insurance products are: Not FDIC Insured • Not Bank Guaranteed • Not A Deposit • Not Insured By Any Federal Government Agency • May Lose Value**

Banking and lending products and services, bank deposit products, and treasury management services, including, but not limited to, services for healthcare providers and payers, are provided by PNC Bank, National Association, a wholly-owned subsidiary of PNC and **Member FDIC**.

All data is as of 12/31/2023. Healthcare assets under management (AUM) includes \$6.48B managed by PNC Bank, National Association ("PNC Bank") and \$6.12B managed by PNC Capital Advisors, LLC ("PNC Capital Advisors"), an SEC-registered investment adviser and wholly-owned subsidiary of PNC Bank.

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

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CIB HC PDF 0324-0131-2442103