

Committed to healthcare with dedicated industry-focused solutions

Get to know PNC Healthcare



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

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
- Expanded PNC's Payment Gateway solution by acquiring Tempus Technologies®
- FinMed Partners named PNC a "Power Player" among Healthcare Banks, its highest rating

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.

- \$40 billion in capital committed to the healthcare industry¹
- \$1+ billion of medical equipment financed in the last 2 decades (2025)
- Remarketing agent for 113 bond issues or \$4.6 billion par¹

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's Manager of the Decade award for the Short Duration 1-3 Year Strategy for the second consecutive year (2024)²
- Over \$13.3 billion in assets under management for healthcare entities¹
- An array of approaches, including dynamic portfolio analysis, pension/ALM capabilities, custom cash management and fiduciary investment services

For 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.



\$40B

in capital dedicated to the healthcare industry¹



500+

dedicated PNC Healthcare employees¹



75%+

of top payers and providers are active clients¹

Modern Healthcare

2024 BEST IN BUSINESS

HEALTH SYSTEMS | PHYSICIANS | AMBULATORY CARE | INSURERS | CORPORATE HEALTHCARE

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

PNC Awards & Recognition

- Most Trusted Bank, Bankrate (2023)
- U.S. Best Super-Regional Bank, Euromoney Awards for Excellence (2022)
- 100 Most Sustainable Companies, Barron's (2022)
- 100 Best Companies Seramount (2022)
- Outstanding Community Reinvestment Act Rating (2022)
- Top 50 Employers, Equal Opportunity Magazine (2022)
- \$88B Community Benefits Plan 4-year plan that began in Jan. 2022

PNC Credit Ratings¹

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

*S&P does not provide depositor ratings. PNC Bank's long-term issuer rating is A and short-term issuer rating is A-1.

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.

PNC Key Highlights¹

\$559 Billion	Assets
\$421 Billion	Assets Under Management and Administration
\$427 Billion	Deposits
\$58 Billion	Shareholder Equity
Approx. 55,000	Employees

Let's build your brilliant.



At PNC, we combine a wider range of financial resources with a deeper understanding of your business to help you achieve your goals. 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.

¹ As of 6/30/2025.

² PNC Capital Advisors' Short Duration 1-3 Year Strategy earned PSN's Manager of the Decade award for the second consecutive year. The award is based on the 10-year period ending December 31, 2024. The PSN Top Guns award list, published by Zephyr, highlights top-performing separately managed account strategies, distilled through rigorous performance-based selection criteria.

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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, 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. Mergers & acquisitions advisory and related services are provided by PNC Capital Markets LLC, 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 6/30/2025. Healthcare assets under management (AUM) includes \$6.8B managed by PNC Bank, National Association ("PNC Bank") and \$6.5B 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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