

# Investment solutions for Native American tribes



PNC Bank, National Association (PNC Bank) has provided banking and investment services to Native American tribes for more than 30 years and has an established team of specialists committed to meeting the needs of tribes. PNC Bank has provided more than \$4 billion in bank financing and worked with more than 100 tribes located throughout the country to help solve their financial needs.

## What we do

Within PNC Bank, PNC Institutional Asset Management® (PNC IAM) invests in specialized resources, human capital and the technology needed to help institutional investors, such as Native American tribes, solve their unique investment challenges. Our services include:

### Investment management services

- Outsourced Chief Investment Officer (OCIO) solutions provided by a dedicated investment advisor through a consultative approach
- Purpose-driven investing so that your investment portfolio can align with your mission
- Customized fixed income, liquidity and cash-management solutions

### Custody and trustee services

- Custody, trustee and safekeeping of assets
- Access to I-Hub, an online tool that makes information retrieval and transactions simple
- Sub-accounting services to manage multiple pools of assets

### Retirement/benefit solutions

- 3(38) investment management and 3(21) investment advisory solutions for defined contribution plans
- Employee education for participant-directed plans, including financial wellness and customized education campaigns
- Defined benefit plan investment management, custody and trustee services

### Specialized services for tribes

- Enterprise Financial Modeling and risk management solutions
- Investment management of funds for minors' and elders' trusts
- Short-term liquidity solutions for government operations

## At a glance<sup>1</sup>

**\$91.28B**

Total AUM

**\$176.15B**

Total AUA

**\$10.22B**

3(21) Investment Advisory Responsibility for Retirement & Benefit Plans

**5,958**

Total Clients

**394**

PNC IAM Employees

**75+**

Years of Experience

## Why we're different

We know that Native American tribes need more than just investment management. As a national financial services firm with a deep understanding of, and respect for, tribal sovereignty, PNC Bank provides a wide range of banking services through our specialized team of relationship managers who focus on providing financial solutions to Native American tribes and their business enterprises.

### Additional services offered by PNC Bank include:

- Taxable and tax-exempt financing, including tribal economic development (TED) bonds, for tribal governments, gaming enterprises and economic diversification corporations (EDCs)
- Treasury management services, including specialized deposit, payable and card solutions
- Nationwide cash vault service
- Interest rate management solutions
- Financial wellness education and resources for your employees

## Serving Native American tribes: The PNC approach

- PNC IAM's Native American Investment Solutions Group is committed to providing value-added investment solutions to tribes across the country.
- Our group is structured to help tribal organizations address their distinct investment, distribution and capital preservation challenges. This group helps to provide ongoing education, best practices and actionable insights to our Native American clients.
- The PNC Financial Services Group, Inc. is one of the largest diversified financial services institutions in the U.S. We're organized around our customers and communities, fostering strong relationships and local delivery of retail and business banking. We offer a full range of lending products, specialized services for corporations and government entities — including corporate banking, real estate finance and asset-based lending — as well as wealth management and asset management.

## Commitment to the communities we serve<sup>2</sup>

- Distributed \$131.6 million in Charitable Contributions
- PNC has earned an "Outstanding" rating under the Office of the Comptroller of the Currency's Community Reinvestment Act (CRA) since those exams began more than 40 years ago
- \$500 million commitment to PNC Grow Up Great<sup>®</sup>, our early childhood education initiative
- PNC employees receive 40 hours of annual paid time off for volunteer service in support of early childhood education



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Pensions & Investments is a publisher that provides news, research, and analysis with respect to institutional investing and money management. PNC ranked #17 in P&I's list of the largest managers of outsourced chief investment adviser (OCIO) assets and #4 for foundation OCIO assets based on a survey of firms that reported such assets to P&I. Assets measured included both full and partial discretionary management AUM as of 3/31/2025.

<sup>1</sup> Data as of 9/30/2025. Total assets under management (AUM) represents assets managed by PNC Bank, National Association ("PNC Bank") and PNC Capital Advisors, LLC, a wholly owned subsidiary of PNC Bank. Total assets under administration (AUA) includes assets custodied at PNC Bank that are not otherwise included in AUM. Total 3(21) represents nondiscretionary retirement plan assets under advisement by PNC Bank.

<sup>2</sup> PNC\_Corporate\_Responsibility\_Report\_2024.pdf as of 12/31/2024.

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**Investments: Not FDIC Insured. No Bank Guarantee. May Lose Value.**

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