

# DEDICATED FINANCIAL SERVICES FOR HEALTHCARE PROVIDERS AND PAYERS

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

**\$22+ Billion**  
in capital committed to  
the healthcare industry

**350+**  
dedicated Healthcare employees  
with direct experience

**Over 70%**  
of top 100 payers and  
providers are active clients

## TREASURY, REVENUE CYCLE AND LIQUIDITY

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

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

- Phoenix Hecht Quality Index A+ recognition in 5 categories, including Customer Service (2019)
- Awarded Novaplus Supplier of the Year by Vizient, Inc. (2019)
- Named to Forbes' annual "Blockchain 50" list (2019)
- Greenwich Awards for Cash Management (2018):
  - Excellence Award for Ease of Doing Business
  - Leader Award for Quality
- Top 4 Treasury Management Bank, Ernst & Young (2017)
- Full-service clearinghouse capabilities — owned and operated by PNC

## CAPITAL FINANCING

### Access Capital and Mitigate Financial Risk

Traditional bank lending with PNC Bank N.A., or securities underwriting through its affiliate PNC Capital Markets LLC, all delivered through one point of contact with deep experience in healthcare financing.

- \$22+ billion in capital committed to the healthcare industry (2018)
- \$1+ billion of medical equipment financed in the last two decades (2018)
- Remarketing agent for over 229 bond issues or \$4+ billion par (2018)
- 7th largest interest rate derivative book among U.S. regulated banks<sup>1</sup>

## INSTITUTIONAL ASSET MANAGEMENT<sup>SM</sup>

### Address Complex Portfolio and Fiduciary Challenges

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

- Pension & Investments Outsourcing Managers Survey's Top 10 OCIO Manager (2019)
- Over \$4+ billion managed for healthcare entities (2019)
- A toolbox 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 Trout*
- **Strategic Business Transactions:** M&A advisory services through *Harris Williams*

## EMPLOYEE AND PHYSICIAN SOLUTIONS

### Boost Individual Financial Health and Wellness

Health savings accounts, workplace banking and wealth management solutions for health systems, physicians and ambulatory care, insurers, and provider-related entities.

HEALTH SYSTEMS

PHYSICIANS

AMBULATORY CARE

INSURERS

PROVIDER-RELATED ENTITIES

For more than 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 KEY HIGHLIGHTS

NET INCOME	\$5.3 BILLION
ASSETS	\$382 BILLION
ASSETS UNDER MANAGEMENT AND ADMINISTRATION	\$272 BILLION
DEPOSITS	\$268 BILLION
SHAREHOLDER EQUITY	\$48 BILLION

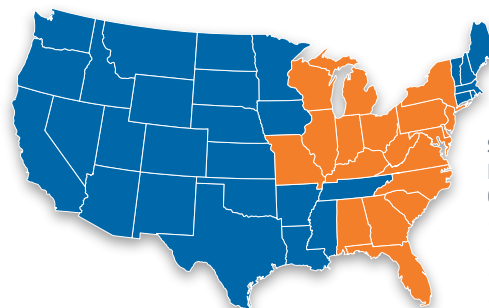
Financial information as of 12/31/2018

### PNC CREDIT RANKINGS<sup>2</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
Preferred Stock	Baa2	BBB-	BBB-
<b>PNC Bank, N.A.</b>			
Subordinated Debt	A3	A-	A
Long-Term Deposits	Aa2	A	AA-
Short-Term Deposits	P-1	A-1	F1+

Financial information as of 12/31/2018

### PNC FOOTPRINT



- Asset Management and Corporate & Institutional Banking
- Asset Management, Corporate & Institutional Banking and Retail Banking

### PNC AWARDS AND RECOGNITION

- World's Most Admired Companies, *FORTUNE* magazine (2019)
- Financial Services Gender-Equality Index (BFGEI), Bloomberg (2019)
- Achiever's 50 Most Engaged Workplaces™ in North America (2018)
- 50 Best Companies for Diversity for 2018, *BLACK ENTERPRISE* (2018)
- Outstanding Community Reinvestment Act Rating (2019)

**Top 50 Employers**  
CAREERS and the *disABLED*  
Magazine (2019)

**100 Most Sustainable Companies**  
Barron's (2018)



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

<sup>1</sup> Notional value of interest rate derivatives including but not limited to customer hedging activities; Source: S&P Global Market Platform 03/31/19

<sup>2</sup> Source: [http://phx.corporate-ir.net/phoenix.zhtml?c=107246&p=irol-credit\\_pf](http://phx.corporate-ir.net/phoenix.zhtml?c=107246&p=irol-credit_pf)

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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  
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