
IPAA Private Capital Conference

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PNC Corporate Profile



PNC Franchise

History:

Established in 1852

Employees:

Approximately 55,000 employees in the U.S. and abroad

Size¹:

Ranked 5th largest US bank by branches and 7th by total assets

Customers:

Approximately 7.0 million customers

More than 32,000 Corporate & Institutional Banking clients

Corporate Loan Commitments¹:

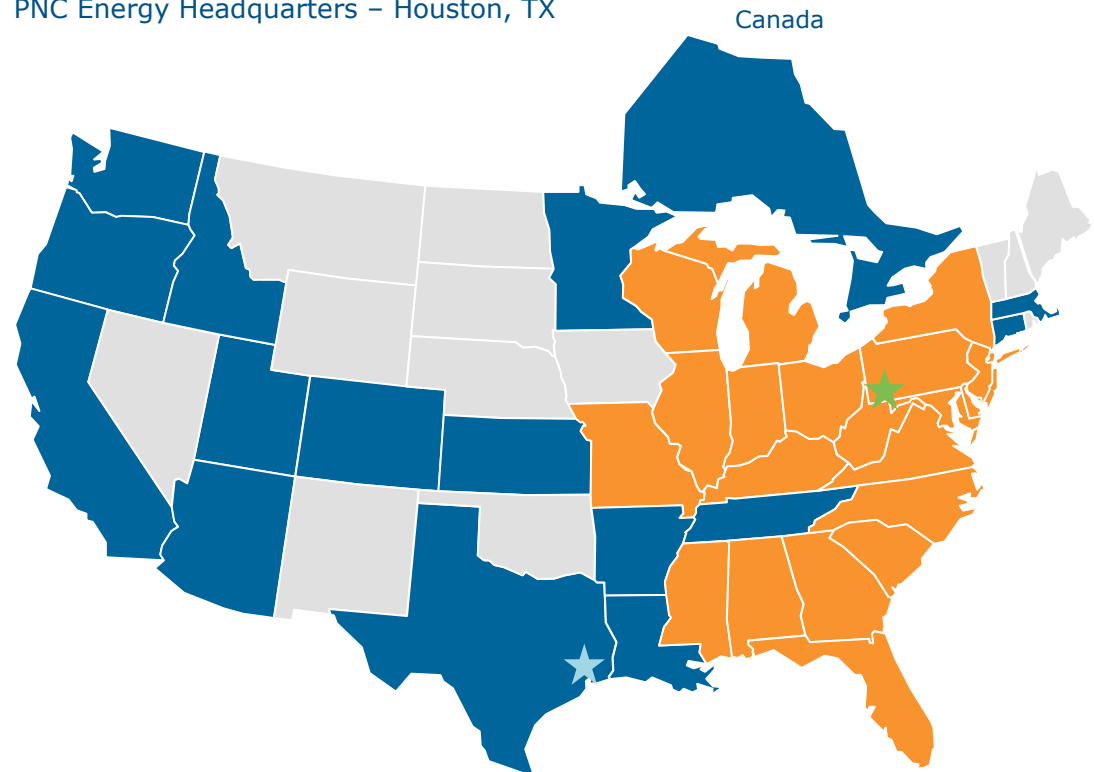
Large Corporate:	\$31B+
Middle Market:	\$24B+
Real Estate Finance:	\$36B+
Commercial:	\$15B+
Public Finance:	\$15B+
FSAB ³ :	\$20B+

Locations:

Branches - approximately 2,700 in 19 states and the District of Columbia

PNC Locations

- Retail footprint
- Additional C&IB offices²
- Headquarters – Pittsburgh, PA
- PNC Energy Headquarters – Houston, TX



¹ As of 9/30/13

² Corporate and Institutional Banking coverage extends throughout the retail banking footprint

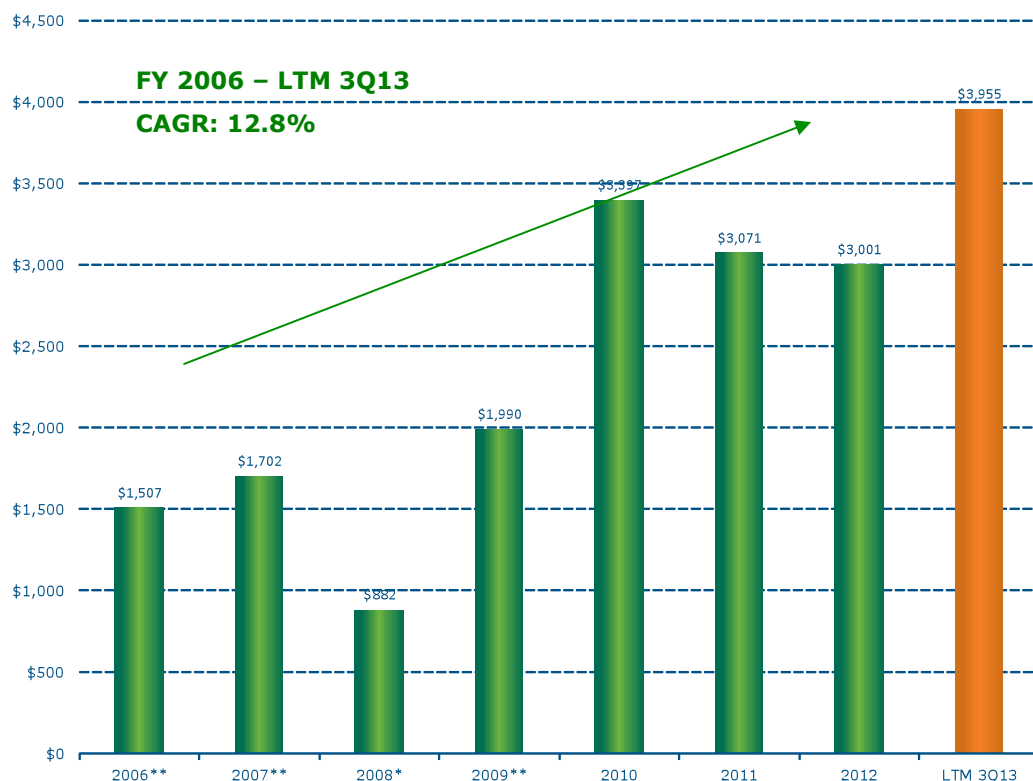
³ FSAB Commitments are also included in Large Corporate, Middle Market, and Public Finance

PNC Corporate Profile



PNC Net Income

Full Year Earnings



* 2008 year-end data. PNC reports full-year 2008 net income of \$882 million including acquisition costs or \$1.3 billion excluding costs related to acquisitions

** Adjusted year-end data. PNC reports full-year net income of \$2.595 billion for 2006, \$1.467 billion in 2007, and \$2.403 billion for 2009 excluding gains from the BlackRock/Merrill Lynch Investment Managers transaction and other adjustments related to securities/asset repositioning and integration costs

PNC Credit Ratings¹

	Moody's	Standard & Poor's	Fitch
PNC Bank, N.A.			
Short-term Deposits	P-1	A-1	F1+
Long-term Deposits	A2	A	AA-
Outlook	Stable	Stable	Stable

Financial Highlights²

Assets	\$ 309 billion
Net Income	\$ 4 billion
Deposits	\$ 216 billion
Shareholders' Equity	\$ 41 billion

¹ Ratings are subject to change depending on financial and other factors. Other subsidiaries and banks in The PNC Financial Services Group, Inc. may have different ratings. This is not a complete list

² Based on LTM 3Q13 financials

PNC Corporate Profile



Corporate & Institutional Banking

Financial services for companies and government agencies

- **A top Treasury Management provider in the US.** 2012 Regional winner of the *Greenwich Associates Excellence Award* in the Middle Market
- **#2 syndicator of traditional Middle Market loan transactions in the US** (*Loan Pricing Corporation, 2012*)
- **Owner of Harris Williams and Co,** Leading Middle Market M&A Sell-Side Advisor 2008-2012.
- **PNC Equipment Finance** is the 4th largest bank owned equipment finance company in the US
- A top underwriter of **Asset Backed Finance** transactions in the US

BLACKROCK

Publicly traded asset management firm (22% ownership stake)

- **The world's largest publicly traded asset management firm**
- Variety of equity, fixed income, liquidity and alternative investment products
- Provider of risk management, investment system outsourcing, and financial advisory services to institutional investors

Asset Management Group

Individual wealth and institutional investment management

- **One of the top 10 bank wealth managers according to Barron's**
- Employee Benefits
- 401K Plans
- Wealth Planning
- Trust Services

A Strong Corporate Citizen



PNC is dedicated to helping build strong communities and creating financial opportunities for individuals, families and businesses.

COMMUNITY DEVELOPMENT

- **Boosting quality of life** in neighborhoods through affordable housing, economic revitalization and customized financial solutions.
- From 2009-2012, **PNC staff performed 2,000+ financial education activities annually**, benefitting more than 20,000 people throughout PNC's retail banking footprint.

CHARITABLE GIVING

- **\$73.1 million was invested in communities in 2012.**
- The PNC Foundation **supports a variety of nonprofit organizations** with special emphasis on those that work to achieve sustainability and touch a diverse population.



VOLUNTEERISM

- Employees are provided with **40 hours of paid time off for volunteerism each year.**
- Through **PNC's Grants for Great Hours program**, employees who volunteer 40 hours in 12 months at a qualified early education center earn a \$1,000 grant payable to that center.

PNC's Houston Energy Office



The PNC Energy Group, based in Houston, provides Corporate, Reserve Based, Asset Based & Acquisition/Bridge loans to the four main segments of the energy industry:

- **E&P**
- **Midstream**
- **Refining & Marketing**
- **Oilfield Service & Equipment**

In addition to supporting our clients with material balance sheet commitments PNC also provides the following products and services:

- **Asset Securitization**
- **Equipment Finance**
- **Loan Syndications**
- **Debt Capital Markets**
- **Interest Rate Derivatives/Foreign Exchange**
- **Treasury Management**
- **Institutional Investments**
- **Wealth Management**

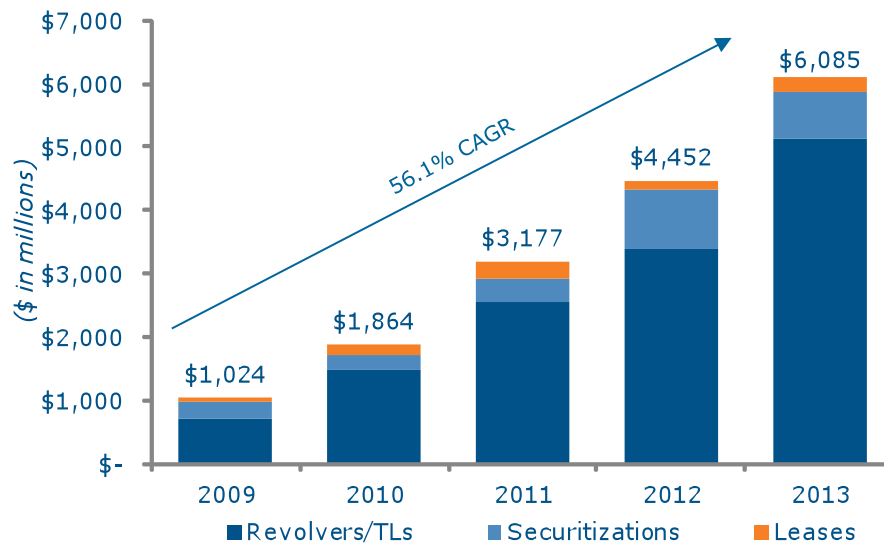


PNC's Oil & Gas Portfolio

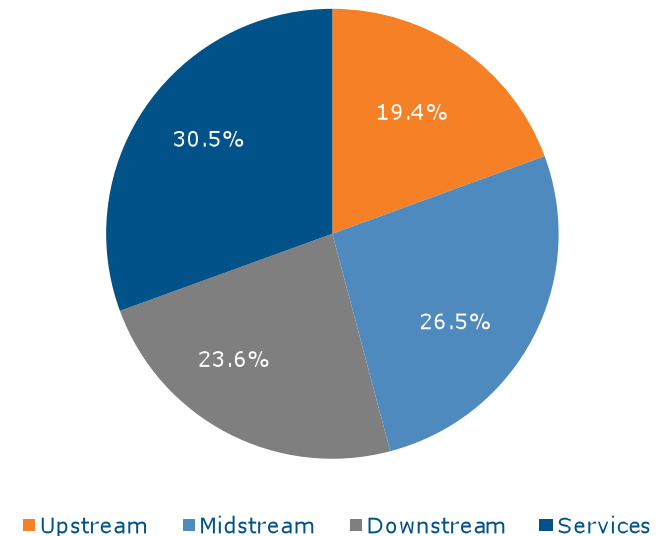


- **A significant capital and service provider to energy companies in our traditional retail market areas**
- **Expanding our presence throughout the US**
 - Opened an energy office in Houston, Texas with a team of professionals that have extensive experience in all sectors of the energy industry
 - Expanding our product offerings to meet the specific needs of our energy clients

Oil & Gas Portfolio Commitments by Type



Oil & Gas Portfolio Commitments by Industry Segment



Data as of 12/31/13

PNC/Jefferies – Comprehensive Service Offerings to MLPs

PNC/Jefferies “Checks the Box” on All Priority Service Offerings

Capabilities			 PNC	Jefferies Midstream / MLP Investment Banking	 PNC & Jefferies
Mergers & Acquisitions				✓	✓
Capital Markets	Equity Capital Markets	Structure / Execution		✓	✓
		Retail Distribution		✓	✓
		Institutional Distribution		✓	✓
	Debt Capital Markets	Structure / Execution	✓		✓
		Institutional Distribution	✓		✓
Corporate Banking Products	A/R Securitization		✓		✓
	FX / Derivatives		✓		✓
	Credit		✓		✓
	Treasury Management		✓		✓
	Institutional Investments		✓		✓
Equity Research				✓	✓
Equity Trading				✓	✓

PNC's Client-Centered Approach

PNC takes a client-centered approach to each relationship and surrounds you with a team of experts to help you achieve your goals.



ACCELERATE CASH FLOW

Generate more capital internally and maximize cash flow / liquidity

MANAGE RISK

Assess and manage interest rate and currency risk

FINANCING STRATEGIES

Determine the best mix of debt/equity to optimize your balance sheet and raise the capital you need

ASSET MANAGEMENT

Individual wealth and institutional investment management

PNC's Relationship Model



PNC builds **deep relationships** with our clients, leveraging our extensive industry experience and knowledge. Led by experienced Relationship Managers, we focus on delivering the right financial resources tailored to your **unique needs**.

THE PNC RELATIONSHIP TEAM

- ❑ Experienced and knowledgeable professionals
- ❑ Responsive and efficient teams
- ❑ Team approach for greater depth of solutions
- ❑ Direct access to senior management
- ❑ In-depth knowledge of your industry and organization



PNC Contact List



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PNC Contact List



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