



\$88 BILLION COMMUNITY BENEFITS PLAN

4-YEAR PLAN BEGINNING JANUARY 1, 2022



PNC has announced a new \$88 billion Community Benefits Plan in connection with PNC's pending acquisition of BBVA USA* that builds on both organizations' demonstrated performance in supporting local communities, including diverse and low- and moderate-income (LMI) communities, advancing economic empowerment, and addressing systemic racism.

MOVING ALL FORWARD FINANCIALLY

\$47 BILLION IN HOME LENDING

Residential mortgage and home equity loans to LMI and minority borrowers, and in LMI and majority-minority census tracts.

\$26.5 BILLION IN SMALL BUSINESS LENDING

Loans to small businesses in LMI communities, majority-minority census tracts, businesses with less than \$1 million in revenue and small farms.

\$14.5 BILLION IN COMMUNITY DEVELOPMENT FINANCING

Community development loans and investments across all markets, including increased support for Community Development Financial Institutions and affordable housing.

“As a Main Street bank, we believe that our success will be proportional to the prosperity we help create for our stakeholders. This plan reflects that belief and builds on our longstanding commitment to provide economic opportunity for all individuals and communities we serve, as reflected in PNC Bank's and BBVA USA's overall 'Outstanding' Community Reinvestment Act (CRA) ratings in each of our organizations' most recent evaluations.”

- Bill Demchak, PNC Chairman, President and CEO

CHARITABLE GIVING



\$500 MILLION IN GIVING, INCLUDING CHARITABLE SPONSORSHIPS AND PHILANTHROPIC GRANTS

EXPANDED ACCESS TO PRODUCTS AND SERVICES

20
NEW BRANCHES

25
ADDITIONAL
REMOTE ATMS

10
MOBILE BANKING UNITS

2 BANK ON CERTIFIED CHECKING PRODUCTS

THE INTRODUCTION OF LOW CASH MODESM



IN LMI COMMUNITIES ACROSS PNC'S EXPANDED BRANCH FOOTPRINT



COMMUNITY ADVISORY COUNCIL

PNC will form a council to meet semi-annually to discuss areas of community need across the footprint.

ADVANCING RACIAL EQUITY

PNC will increase recruiting from historically Black colleges and universities and those primarily serving Latinx students. PNC will also increase its spending with diverse suppliers.

* Subject to regulatory approval