C. COMMUNITY REINVESTMENT GOALS

Financial institution's annual Community Reinvestment Goals should include information on the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia. Do not submit* metropolitan statistical *area (MSA) data that includes areas outside of the City of Philadelphia.

1. **Provide an overview of the financial institution's annual Community Reinvestment Goals and confirm most recent CRA rating.**

The PNC Financial Services Group, Inc. is committed to the principle of providing full and equal access to its credit products for all potential borrowers. In fact, PNC Bank has received an "Outstanding" rating under the Community Reinvestment Act, one that we are proud to have earned for every exam period since the inception of the CRA in 1977.

HMDA data are generally not used alone to determine whether a lender is complying with fair lending laws. The data do not include some legitimate credit risk considerations for loan approval and loan pricing decisions. Therefore, when regulators conduct fair lending examinations, they analyze additional information before reaching a determination about an institution's compliance with fair lending laws.

2. **Provide the number of small business loans, home mortgages, home improvement loans, and community development investments to be made within low and moderate-income neighborhoods within the City of Philadelphia as reported to HMDA in 2025.**

Type	2024 Results	2025 Results	2026 Goals
Small Business Loans	441	326	250
Home Mortgages	247	670	150
Home Improvement Loans	37	47	25
Community Development Investments	1	1	
Other (Please define if include)			

If applicable, please provide context for a decline in actual results from 2024 to 2025 and/or a decline from 2025 results to 2026 goals.

Investment amounts fluctuate year by year due to normal course of business changes and opportunities.

3. **Provide the total number (count) and dollar amounts of residential mortgages, home improvement loans, small business loans and community development investments made in the City of Philadelphia.**

Calendar Year 2025

Number of Loans by Income

Type	Low	Mod	Mid	Upper	Total
Residential Mortgage	209	461	57	72	799
Home Improvement	12	35	23	33	103
Small Business Loans	106	220	72	255	653
Community Development					
Other (please define if include)					
Total:	327	716	152	360	1,555

Value of Loans ($) by Income

Type	Low	Mod	Mid	Upper	Total
Residential Mortgage	$37,024,000	$91,877,000	$10,982,000	$128,292,000	$268,175,000
Home Improvement	$690,000	$2,409,000	$2,640,000	$6,713,000	$12,452,000
Small Business Loans	$4,365,000	$8,590,000	$3,712,000	$47,340,000	$64,007,000
Community Development					
Other (please define if include)					
Total:	$42,079,000	$102,876,000	$17,334,000	$182,345,000	$344,634,000

4. Provide information on other types of community development investments made in neighborhoods within the City of Philadelphia (for example: Grants, Education, Public or related Commercial Development).

For decades, PNC has provided resources to seed ideas, foster community and economic development, and encourage leadership in nonprofit organizations where imagination and determination are at work enhancing people's lives every day. Our priority is to form relationships with community-based nonprofit organizations to enhance educational opportunities, with an emphasis on early childhood education, and to promote the growth of communities through economic development initiatives. Through the PNC Foundation, community reinvestment activity, participation in the Pennsylvania EITC/OSTC program, and charitable sponsorships – PNC provides millions of dollars in support throughout Philadelphia every year.

EDUCATION

PNC Grow Up Great is the company's signature philanthropic effort -- a $500 million, multi-year, bilingual initiative that was first launched in 2004 as a means to prepare children from birth to age 5 for success in school and life. The program acknowledges the importance of the first five years of a child's life as being critical to long-term learning and achievement, and all program support is specifically directed towards children, families, early learning educators, and community partners in low-to-moderate income communities. In fact, research demonstrates that children who participate in high-quality early learning are far more likely to experience greater educational achievements; strive towards higher vocational aspirations; and even enjoy a greater quality of physical, mental, and emotional health than their peers. In this way, PNC Grow Up Great provides deeply meaningful support to the children, families, and communities in greatest need. At the same time, an investment in pre-K students makes good economic sense, planting the seeds for a dynamic workforce, and robust economy, of tomorrow.

More than $290 Million PNC Foundation dollars have been invested in high quality learning, reaching over eleven million children, all in support of improving the state of early childhood education across Greater Philadelphia, and in communities and neighborhoods across the country. PNC's national Grow Up Great partners include such early education thought-leaders as Sesame Workshop, PBS Kids, Fred Rogers Productions, and the National Head Start Association, while an overview of PNC's local program efforts now follows.

- **Read by 4th's Early Language & Literacy Initiatives:** Educators and experts around the globe acknowledge the importance of early language and literacy supports for young children, recognizing that strong reading skills – and even before that, strong letter recognition and sound awareness – are the building blocks that will support academic success and allow a child to learn for a lifetime. PNC has long supported regional nonprofit partners that help families and caregivers incorporate greater language / literacy development skills into their everyday family life – including the Free Library of Philadelphia and the United Way – and for the last several years, has provided significant funding to Read by 4th, our city's Coalition for Grade Level Reading.

- **Enhanced School Readiness Programs:**
  In addition to fostering family learning opportunities, PNC also remains committed to supporting early learning programs in schools and early learning centers across our region. As the city and world began to emerge from the first 1-2 years of the COVID-19 pandemic, early educators recognized a critical need to get pre-schoolers – many of whom had spent the majority of their young lives in relative seclusion – ready for school. To meet this need, PNC has provided increased grant support to important such regional educational providers as The Drexel University / West Philadelphia Action for Early Learning, which launched expanded Summer K-Bridge Programming for rising Kindergarteners in West and North Philadelphia. PNC additionally funded an expansion of the Please Touch Museum's Community-Based Early Intervention / School Readiness Program, which brings students and families from the West Philadelphia – Parkside community into the Museum for weekly programming. Preschool students in both programs spend their day in a dedicated classroom space that looks, feels, and follows the order and structure of a typical Kindergarten classroom. In this way, students don't just learn the important letter, number, and early science skills they need to succeed in Kindergarten; they also practice the types of behaviors (i.e., listening, taking turns talking, working independently and together with classmates on set activities) that foster learning in a school setting.

- **Social-Emotional Supports & A Trauma Informed Care Approach:** PNC likewise continues to support the regional education and social service providers that are providing enhanced Social-Emotional Supports for area families, students, and educators. Even prior to the COVID-19 pandemic, many PNC Grow Up Great partners began to incorporate a nationally recognized Trauma-Informed Care approach into all aspects of their early learning programming. These practices recognize that children living in under-resourced communities face serious challenges in their young lives – among them food insecurity, housing instability, and parent / family interaction with the criminal justice system. PNC has provided incremental grant support to the United Way, as well as Children's Hospital of Philadelphia (CHOP), First Up (formerly DVAEYC) and other industry leaders to increase the number and types of social-emotional supports and trainings available to young children, their parent, caregivers, pre-K educators, and others.

- **EITC / OSTC Program Support:** Lastly, PNC continues to participate in Pennsylvania's Educational Improvement Tax Credit (EITC) program, and through use of state tax credits, we have contributed nearly $24 Million to Philadelphia-based non-profit scholarship and educational improvement organizations since the program's inception.

ECONOMIC DEVELOPMENT

Economic development organizations, including those which enhance the quality of life through neighborhood revitalization, cultural enrichment and human services are given support. Priority is given to community development initiatives that strategically promote the growth of low-and moderate-income communities and/or provide services to these communities.

- *Affordable Housing:* PNC understands the critical need for affordable housing for low-and moderate-income individuals. We are committed to providing support to nonprofit organizations that give counseling and services to help these individuals maintain their housing stock; offer transitional housing units and programs; and/or offer credit counseling assistance to individuals, helping them to prepare for homeownership.

- *Community Development:* Because small businesses are often critical components of community growth and help foster business development, the PNC Foundation provides support to nonprofit organizations that (i) offer technical assistance to, or loan programs for, small businesses located in low-and moderate-income areas or (ii) support small businesses that employ low-and moderate-income individuals.

- *Community Services:* Support is given to social services organizations that benefit the health, education, quality of life or provide essential services for low-and moderate-income individuals and families. The PNC Foundation supports job training programs and organizations that provide essential services for their families. PNC provides support for early learning and educational enrichment programs for children in low-and moderate-income families as well as for the construction of community facilities that benefit low-and moderate-income communities.

- *Arts & Culture:* PNC Foundation support is given for arts and cultural enrichment programs that benefit the community and promote broad arts engagement among Philadelphians of all ages, experiences, and backgrounds. Within the Greater Philadelphia region, PNC Arts Alive has awarded more than $17 million in local grant funding since 2009, benefiting some 350 arts programs at 91 different arts organizations, all in an effort to increase access to the arts across Greater Philadelphia, Delaware & Southern New Jersey. At a time when contributions to arts organizations were on the decline, PNC Arts Alive doubled PNC's investment in arts programming in our twelve-county region. Learn more about current PNC Arts Alive grantees at PNCArtsAlive.com.

- *Revitalization & Stabilization of Low-and Moderate-Income Areas:* The PNC Foundation supports nonprofit organizations that serve low-and moderate-income neighborhoods by improving living and working conditions. Support is given to organizations that help stabilize communities, eliminate blight and attract and retain businesses and residents to the community.

- **PNC's $88BN Community Benefits Plan**: At the close of 2025, PNC marked the successful completion of its ambitious four-year Community Benefits Plan (CBP) launched January 1, 2022, and concluded December 31. Surpassing our original $88 billion commitment with $119.3 billion in capital investments, loans and

philanthropic support, PNC expanded homeownership, small business growth and community revitalization initiatives in low- and moderate-income (LMI) communities nationwide.

- Locally, these PNC funding initiatives have directly supported economic empowerment programs at the **Urban Affairs Coalition**, **AchieveABILITY**, , **Philadelphia Futures (now Heights Philadelphia), Hopeworks, Called to Serve CDC**, and **Women of the Dream**.

COMMUNITY ENGAGEMENT

Many of PNC's senior executives contribute hundreds of hours to a full range of the City's not-for-profit organizations. Several examples include:

- PNC Regional President, Brian Vesey, serves on the board of BLOCS, United Way of Greater Philadelphia and Southern New Jersey, and the Philadelphia Museum of Art's Corporate Partners Board

- Marc Jenkins, Senior Vice President & Market Leader for PNC Private Bank, serves as a Board Member for Project Home.

- Virginia Susini, Senior Vice President, is a member of the Please Touch Museum & Fringe Arts Board of Directors

- Hugh McStravick, Senior Vice President and Director of Client and Community Relations, is on the board of the Greater Philadelphia Culture Alliance, Leadership Philadelphia, and the Arts + Business Council for Greater Philadelphia.

- Omar Dudyk, Senior Vice President of Community Development Banking serves on the board of Regional Housing Legal Services, Urban Affairs Coalition, Camden Community Partnership, as well as advisory board roles with Philadelphia Industrial Development Corporation, LISC-Philadelphia, Philadelphia Association of Community Development Corporations, PA CDFI Network, and the Economy League of Greater Philadelphia.

- **PNC Employee Volunteerism:** All full-time PNC employees are given 40 hours of paid time off each year to volunteer for either PNC Grow Up Great programs or PNC's expanded Economic Empowerment initiative. . Since the PNC Grow Up Great Volunteer Program was launched in 2004, PNC employees have contributed more than 67,000 local volunteer hours to date, as well as more than 1.3 million employee volunteer hours nationwide. Past regional PNC volunteer efforts have included such projects as building and supplying new pre-school libraries at more than ten early learning centers city-wide; collecting and distributing hundreds of thousands of brand new pre-school age appropriate books, plus the school supplies needed by families and teachers during the annual back-to-school rush; building and installing several "Little Lending Libraries" outside of early learning centers in the city's hardest hit neighborhoods; and even assembling and distributing hundreds of household / family wellness kits, containing such items as tissues, paper towel, hand sanitizer and the like. PNC also maintains a presence at dozens of Philadelphia area community and family events each year, in an effort to connect more Philadelphia families with the incredibly rich and entirely free PNC Grow Up Great learning resources developed in partnership with Sesame Workshop and the Fred Rogers Company.

PNC Foundation Award Grantees

The Foundation has contributed millions of dollars in support to the following Philadelphia organizations over the last several years:

ACHIEVEABILITY	OXFORD CIRCLE CHRISTIAN COMMUNITYDEVELOPMENT ASSOCIATION INC
AFFORDABLE HOUSING CENTERS OF PENNSYLVANIA	PATHWAYS TO HOUSING PA
AFRICAN AMERICAN MUSEUM IN PHILADELPHIA	PHIL CLEF CLUB OF THE PERFORMING ARTS INC
ASIAN ARTS INITIATIVE	PHILABUNDANCE
ASOCIACION PUERTORRIQUENOS EN MARCHA INC	PHILADELPHIA ACCELERATOR FUND
BARNES FOUNDATION	PHILADELPHIA ASSOCIATION OF COMMUNITY DEVELOPMENT CORPORATIONS
BLACKSTAR PROJECTS INC	PHILADELPHIA CHINATOWN DEVELOPMENT CORP CHINATOWN COMMUNITY PARK
CEIBA INC	PHILADELPHIA DANCE COMPANY
CENTER IN THE PARK INC	PHILADELPHIA MUSEUM OF ART
CHILDRENS VILLAGE	PHILADELPHIA VIP INC.
CLAY STUDIO	PIDC COMMUNITY CAPITAL
COMMUNITY LEGAL SERVICES	PLEASE TOUCH MUSEUM
CONGRESO DE LATINOS UNIDOS INC	REBUILDING TOGETHER PHILADELPHIA
DA VINCI ART ALLIANCE	REGIONAL HOUSING LEGAL SERVICES
DREXEL UNIVERSITY	SAMUEL S FLEISHER ART MEMORIAL INC.
ENTERPRISE CENTER	SENIORLAW CENTER
ESPERANZA HEALTH CENTER INC.	SMITH MEMORIAL PLAYGROUNDS
FIRST UP	SOUTHWEST COMMUNITY DEVELOPMENT CORP
FRANKLIN INSTITUTE	TALLER PUERTORRIQUENO INC
FRINGEARTS	TECH IMPACT
GREATER PHILADELPHIA CULTURAL ALLIANCE	TEMPLE UNIVERSITY-OF THE COMMONWEALTH SYSTEM OF HIGHER EDUCATION
GREATER PHILADELPHIA HISPANIC CHAMBER OF COMMERCE	THE BUSINESS CENTER AT NEW COVENANT CAMPUS
HABITAT FOR HUMANITY GREATER PHILADELPHIA	THE CENTER FOR EMERGING VISUAL ARTISTS
HACE HISPANIC ASSOCIATION OF CONTRACTORS AND ENTERPRISES	THE FREE LIBRARY OF PHILADELPHIA
HEIGHTS PHILADELPHIA	THE FUND FOR THE SCHOOL DISTRICT OF PHILADELPHIA
HOUSING ALLIANCE OF PENNSYLVANIA	UNITED WAY OF GREATER PHILADELPHIA AND SOUTHERN NEW JERSEY
IMPACT SERVICES CORP	UPLIFT SOLUTIONS INC
KIMMEL CENTER INC	URBAN LEAGUE OF PHILADELPHIA
LOCAL INITIATIVES SUPPORT CORPORATION	VESTEDIN
MANN CENTER FOR THE PERFORMING ARTS	VETERANS MULTI-SERVICE CENTER INC
MATERNITY CARE COALITION	WALNUT STREET THEATRE CORP
MT AIRY USA	WHYY INC
MURAL ARTS ADVOCATES PHILADELPHIA	WOMENS COMMUNITY REVITALIZATION PROJECT
NUEVA ESPERANZA	XIENTE
OPPORTUNITIES INDUSTRIALIZATION CENTER INC	ZOOLOGICAL SOCIETY OF PHILADELPHIA

Additionally, PNC's Community Relations and Community Development team jointly provides millions of dollars in charitable sponsorship support to a wide range of not-for-profit organizations in Philadelphia.

Commitment to Local Businesses:

- PNC is an active member of the Greater Philadelphia Chamber of Commerce and sponsors a number of programs through the Chamber.
- PNC annually supports the Independence Business Alliance's Business Leaders Luncheon and provides an annual award to an IBA Member business that demonstrates a well-defined plan for growth, including innovation, sustainability, and ongoing contribution to the community.
- PNC has supported businesses in the Philadelphia community through branch hosted events designed to educate and support their growth. Events included panel discussions on marketing, human resource management and obtaining credit.

5. Briefly describe any lending outreach programs geared toward minorities, low-income individuals, women, or immigrants. This description should include the targeted community, the type of product (i.e. commercial, home lending, unsecured consumer) and any program outcomes.

PNC is proud of its lending and investment record in Philadelphia and is committed to its local communities. PNC's Community Development Banking group works to improve the quality of life in low and moderate-income neighborhoods through financial education, consumer products, community development lending, investing and economic development.

In Philadelphia, PNC:

- Funded 32 grant units for a total of $274,639 in Philadelphia.
- Provided approximately $274,639 in closing cost assistance grants to 32 home buyers in FY 2025.

MORTGAGE

PNC offers a wide array of residential home purchase and refinance mortgages to help homeowners achieve homeownership and their financial goals.
Product and specialized feature examples include:

- Zero down payment required ($0) (USDA and VA loans)
- 3% down payment with as little as $500 in cash needed from borrower personal funds with no private mortgage insurance required (PNC Community Loan)
- Higher debt to income allowances (Fannie Mae RefiNow)
- Higher loan to value allowances (Fannie Mae 97% Program)
- Accepting credit scores as low as 600 (FHA)
- Use of gifts funds allowed as part of a down payment (Medical Professional)

In 2026, PNC strengthened our commitment to making home ownership more affordable by expanding our down payment assistance and affordable housing programs. Special Grant Programs and award amounts are detailed below:

Low-Income Grant – Up to $2,500
Low to Moderate Income Borrower Grant – Up to $3,000
PNC Grant – Up to $5,000

PNC is proud to be recognized as the 2024 Best Mortgage Lender by NerdWallet in multiple categories:

- First-Time Home Buyers
- FHA Loans
- Jumbo Loans
- Cash-Out Refinancing
- Home Equity Lines of Credit

SMALL BUSINESS

- In April 2022 PNC Bank launched a new Minority Business Development Group, intended to deliver products, solutions and resources focused on advancing the financial wellness of emerging minority businesses.
- Comprised of bankers and advocacy partners, the Minority Business Development Group will help prepare minority-owned businesses for effective growth, development and sustainability. The group will invest in and leverage innovative technology and financial solutions to empower, educate and accelerate entrepreneurial success.

BANKING SERVICES

PNC offers a checking product that meets the Cities for Financial Empowerment's Bank On national certification—Foundation Checking account. Bank On's 2021-2022 Standards require low cost, no overdraft, and full-functioning features.

- Foundation Checking is available to customers opening new accounts that are entering or re-establishing themselves in the banking system.

In 2021 PNC launched Low Cash Mode℠, a groundbreaking digital offering that helps Virtual Wallet® customers avoid overdraft fees through unprecedented account transparency and control to manage low-cash moments or mis-timed payments.

PROJECT H.O.M.E.
Since its beginning in 1988, Project H.O.M.E. has been a leader in providing comprehensive and effective services to persons who experience chronic homelessness. Since its inception, under the leadership of Sister Mary Scullion, the organization has been a leader in Philadelphia in responding to the root causes of homelessness by helping to rebuild low-income neighborhoods and by engaging in political advocacy to bring about positive public policies for low-income and homeless persons.

PNC Bank has had a longstanding history with Project HOME and the communities in which it provides services. In 2004, PNC Bank established a $2.5 million major alliance with Project H.O.M.E under the State of Pennsylvania Neighborhood Assistance Project (NAP) tax credit program and in 2014 the commitment was extended for an additional $1.25 million. Under the alliance, PNC Bank is providing support to the organization's comprehensive neighborhood revitalization efforts and the additional $1.5 million is payable over a six-year period.

URBAN AFFAIRS COALITION
In November 2021 PNC and the Urban Affairs Coalition (UAC) announced the expansion of a more than two-decade long relationship through a PNC Foundation grant and donation of the bank's former branch location at Broad and Loudon Streets. Representing the largest corporate commitment the UAC has received during its history, the three-year PNC Foundation grant, combined with the transfer of the building and related improvements, as well as employee volunteerism plans, amount to an estimated $1.5 million.

The UAC's plans call for the transformation of the former bank branch into the PNC North Broad Community Connection Center and will serve as a hub for the organization's array of services. These include financial education resources and first-time home buyer programs; shared community and co-working facilities for small businesses; nonprofit capacity-building resources; and more. Located in the heart of the North Broad commercial corridor, the center is designed to advance the community-driven economic development of this historically underserved, low- to moderate-income neighborhood.

6. **Disparities in Lending: Attach a long-term strategic plan to address disparities in the Bank's or Financial Institution's lending and investment activities. Please include reference to any products or services offered to address such disparities that may be indicated in the City's most recent annual lending study.**

   Label this document "Appendix II – Long-Term Strategic Plan." If disparities are not indicated in the study, then a strategic plan on programs, lending, and branching patterns should be submitted. Label this document "Appendix II – Long-Term Strategic Plan".

   All depositories are required to respond per Chapter 19-200 as referenced:

   "*Each depository shall also provide the City with a long-term strategic plan to address disparities in its lending and investment activities. The strategic plan shall address how the depository will match or exceed peer lending performance in targeting capital access and credit needs disclosed in disparity studies commissioned by the City."*

APPENDIX II

LONG TERM STRATEGIC PLAN

PNC is pleased to submit our Long-Term Strategic Plan as requested by the city Treasurer's Office, commissioned by the City of Philadelphia examining the Lending Practices of Depository Banks.

As Required by Chapter 19-200 of the Philadelphia City Code as referenced: "Each depository shall also provide the City with a long-term strategic plan to address disparities in its lending and investment activities. The strategic plan shall address how the depository will match or exceed peer lending performance in targeting capital access and credit needs disclosed in disparity studies commissioned by the City."

OUR IMPACT

As a Main Street bank, we believe that being a part of the community is about more than our physical location. We take pride in how we relate to and serve our employees, customers and communities, as these relationships are at the heart of our business model. For this reason, among others, being a good partner in each of the neighborhoods we serve is vital. This means listening to our communities so that we can better understand and support their needs, and developing strong relationships with organizations focused on early childhood education, community development, the arts and culture, and health and human services.

Recognizing the importance of our support, we are committed to making business decisions that positively impact our communities. After all, we recognize that we are only as strong as our communities and that when our communities prosper, so does PNC. Of course, the corollary is also true in that a strong regional bank, such as PNC, can support our communities through job creation, local infrastructure, small business loans, financial education and sponsorships. These financial services, together with philanthropic giving and volunteerism, create a series of benefits that strengthen communities.

Home Loans Strategy

PNC recognizes that homeownership provides a critical way for LMI and minority borrowers to build wealth and help stabilize communities. Our plan to enhance home loan results is driven by our 2021 announced $88 Billion Community Benefits Plan. To further increase home lending in LMI and diverse communities and to promote home ownership and economic empowerment, PNC expects to:

- Expand the geographic reach, internal training and marketing of PNC's community mortgage product in states in which PNC currently operates and those it will enter through its BBVA USA acquisition.
- Increase PNC mortgage financing access for LMI borrowers.
- Increased grants for eligible purchase transactions/limited cash-out refinance transactions;
- Grant allocation for eligible borrowers in LMI census tracts;
- Reduction in minimum FHA FICO and PNC Community FICO credit score requirements to enable more LMI borrowers to qualify; and
- Increased mortgage loan officer staffing, training, outreach and continued incentives to work with LMI borrowers/borrowers seeking low-dollar mortgages;
- Increase home lending outreach in LMI and minority communities (with a focus on Black and Latino communities) and pursue new partnerships with community organizations, to expand the availability of affordable home lending products throughout PNC's current and expanded footprint.

COMMUNITY DEVELOPMENT STRATEGIC INITIATIVES

PNC Community Development Banking complements the PNC Foundation's work by helping to improve the quality of life in low- and moderate-income neighborhoods through affordable housing, community development lending, economic development, financial education and customized financial solutions. Community Development Banking also assists groups that work with government agencies to help identify

other sources for technical, financial and investment support.

PNC invests in our community in a number of different ways:

Direct Equity Program

- In 2017, Congress designated specific areas as "Opportunity Zones" to encourage the reinvestment of capital gains into low- or moderate-income communities. We are proud to be one of the first banks in the country to use this new tool and have pioneered a real estate equity/debt hybrid product that provides low-cost capital to real estate projects.

Affordable Housing Line of Credit

- We offer a revolving line of credit that enables nonprofits and other developers to purchase and rehabilitate affordable single-family housing.

Loans to and Investments in Community Development Financial Institutions (CDFIs)

- Our support of CDFIs helps provide credit and financial services to underserved communities, generating economic growth and opportunity.

Tax Credit Solutions

- Tax credits, when properly maximized, can be a powerful force in energizing communities. Our PNC Real Estate team uses years of experience in affordable housing and economic development to work with the Low-Income Housing Tax Credit, Affordable Housing Preservation, New Markets Tax Credit and Historic Tax Credit programs to deliver products that help provide this much-needed energy. PNC TC, LLC, an affiliated Registered Investment Adviser, advises funds sponsored by PNC Real Estate.

PNC BANK'S LONG-TERM STRATEGIC PLAN AS FOLLOWS

1. Maintain a strong level of community development activities within the City of Philadelphia.

2. Continue PNC Bank's history of exceeding our annual community reinvestment goals for activities within the low to moderate communities in the City of Philadelphia.

3. Continue PNC Bank's strong track record of investing within the City of Philadelphia as evidenced by the following:

    a. Strategic alliances, generous grants and loans, financial education, volunteer support and products that meet the needs of individuals from all works of life are the hallmarks of PNC Bank's commitment to Philadelphia's citizens, neighborhoods and overall economic vitality of this city of brotherly love.

    b. PNC Bank has long been committed to forming groundbreaking alliances that strengthen the economic fabric of Philadelphia, and help thousands of individuals become stronger, more independent citizens. Our approach is a holistic one, in which we use combinations of Community Financial Commitments, Corporate Contributions, Community Development, Financial Education and Banking Services.

On April 27, 2021, PNC announced a Community Benefits Plan (CBP) to provide $88 billion in loans, investments, and other financial support to bolster economic opportunity for low- and moderate-income (LMI) individuals and communities, and other underserved individuals and communities over a four-year period beginning January 1, 2022. At the close of 2025, PNC marked a successful completion of our ambitious plan, surpassing our original $88 billion commitment with $119.3 billion in capital investments, loans and philanthropic support, PNC expanded homeownership, small business growth and community revitalization initiatives in low- and moderate-income (LMI) communities nationwide.

Our Results:

CBP Components	Overall Commitments	Total Deployed in 2025	Total Deployed since the CBP Inception (2022 - 2025)
Home lending	$47 billion	$23 billion	$79.7 billion
Small business lending	$26.5 billion	$4.8 billion	$19.4 billion
Community Financing	$14.5 billion	$5.9 billion	$20.1 billion
Total	**$88 billion**	**$33.8 billion**	**$119.3 billion**
Grants and charitable support	$500 million	$140.7 million	$522.2 million