Understanding local needs

- + Cross-industry experience
- = Unlocking what's next for Portland

AS DISCUSSED BY PNC'S LOCAL **EXECUTIVE LEADERSHIP TEAM**



e're excited to continue to make a positive impact in Portland by investing time and resources locally to make it an even better place to live, work and grow your business. We do this by bringing together experienced

local teams, innovative technologies and award-winning products to enhance the competitive edge of our clients. We have long recognized that the strength of the clients we serve drives the success of our communities. Read more to find out how Oregon and Southwest Washington Regional President and Head of Corporate Banking J.T. Hutchinson, Oregon and Southwest Washington Vice President and Director of Client and Community Relations Brian Stewart, and PNC's Portland team are working to make a difference as a Main Street bank for our clients and the community.

THE PNC **DIFFERENCE**

PNC operates a bit differently from its competitors, leading with a relationship-based, locally oriented corporate and institutional banking team to understand the needs of each individual client. This delivery model is supplemented with national industry expertise so that we can anticipate our clients' needs before they become obstacles. We call this our Main Street bank approach.

We are proud to offer a unique mix of capabilities spanning credit origination and capital structuring, treasury and risk management, and corporate advisory services. We bring it all together to help businesses adapt and move forward in a constantly changing

J.T. speaks a bit more about those capabilities that set PNC apart:

66 PNC PRODUCTS AND SOLUTIONS ARE BUILT AROUND THE NEEDS OF **OUR CORPORATE AND INSTITUTIONAL CUSTOMERS, AND WE DELIVER THEM** EFFICIENTLY THROUGH OUR LOCAL, MAIN STREET BANKING MODEL.

— J.T.

He goes on to say, "We also offer a different approach by creating a secure environment for innovative change through a constant and growing investment in technology solutions to help make our customers more efficient and better protected. PNC's core focus is offering operational efficiencies for our clients."

Our specialization and vast knowledge in an array of industries, including those prevalent in the Northwest such as advanced manufacturing, heavy equipment, technology, food & beverage, and wood products, allow us to build meaningful relationships with our clients and become an asset to them and their businesses. J.T. refers to the relationships the team works to build when he states, "One of our differentiators has been the unique assembly of our Portland-based team, integrating regionally focused corporate bankers that have a deep knowledge of the businesses and market dynamics prevalent in the Northwest."

66 WHEN ENTERING NEW MARKETS, PNC'S APPROACH IS FOR THE LONG TERM. UNDERSTANDING THAT **RELATIONSHIPS ARE BUILT THROUGH DECADES RATHER THAN DAYS.**

— J.T.

A COMMITMENT TO COMMUNITY

We're passionate about making a difference in the communities we call home, which is why we've worked hard to pursue charitable endeavors that are meaningful to the Portland region, PNC and the clients we

66 WE WANTED TO UNDERSTAND THE NEEDS OF THE COMMUNITY. SO **WE COULD ALIGN OUR RESOURCES** TO BETTER SUPPORT THE OREGON **AND SOUTHWEST WASHINGTON** MARKET.

— Brian

Brian continues, "We have found common ground in four key areas, including early childhood education, affordable housing, racial equity and financial empowerment. Since entering the Portland market, the PNC Foundation has supported more than 50 nonprofit community partners."

While we've been able to meet the previously existing and specific needs of the Portland community, we've also been able to bring to the region an initiative that we've been a part of since 2004. Brian goes on to give more details: "We've had the privilege of introducing Grow Up Great® to Portland, PNC's \$500 million early childhood education program that is focused on preparing children from birth to age five to develop a passion for learning that lasts a lifetime. We have been able to make an immediate impact in this space through the region's Preschool for All initiative."

We're making investments now to help our community continue to thrive for years to come. We are incredibly excited to be supporting this community and can't wait to see where we go from here.



J.T. Hutchinson Oregon and Regional President and Head of Corporate Banking



Brian Stewart Oregon and Southwest Washington Vice President and Director of Client and Community

To see how PNC can help your business, contact J.T. Hutchinson at jeffrey.hutchinson@pnc.com.

To learn more about PNC's community efforts, contact Brian Stewart at brian.stewart@pnc.com.

Visit pnc.com/portlandcorporate to learn more about what we have to offer in Portland.

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