

FOR ALL YOUR COMMERCIAL REAL ESTATE NEEDS

for the life of the project



PNC Real Estate provides financing, banking and servicing solutions that span the life of your projects and the range of your needs. Our financing solutions include acquisition, construction and permanent financing for developers and investors; agency financing for multifamily and seniors housing properties; and debt and equity capital for the affordable housing industry. Our banking solutions encompass products that specifically address the needs of commercial real estate clients.

As one of the nation's leading providers of treasury management services, we offer the tools and technology you need to help you maximize working capital. Our Capital Markets Group can provide complex risk mitigation solutions and can help you syndicate very large real estate transactions. Finally, through Midland Loan Services, a PNC Real Estate business, we provide third-party loan servicing, asset management and technology solutions for the commercial real estate finance industry.

OUR EXPERIENCE CAN HELP YOU BOOST YOUR BOTTOM LINE

PNC employs the knowledge, solutions and best practices we have developed for clients across many industries to meet the unique needs of real estate clients across all property types.

Our financing capabilities include comprehensive balance sheet debt, agency finance and tax credit equity. Our banking capabilities include cash management, interest rate risk management, capital markets solutions, foreign exchange, personal wealth management and institutional investments.

DEBT AND EQUITY SOLUTIONS TO HELP YOU ACHIEVE YOUR GOALS

PNC Real Estate offers one of the broadest ranges of capabilities available in the commercial real estate arena. Using the insight that comes from working with thousands of local, regional and national developers, our debt and equity solutions can help you achieve your goals.

Real Estate Banking – Our balance sheet lending capabilities include acquisition, development, interim and permanent financing.

Agency Finance – We offer financing through Fannie Mae DUS®, Freddie Mac and FHA programs for market rate and affordable multifamily property types and seniors housing – accompanied by construction and bridge debt financing.

Tax Credit Solutions – We provide equity and debt for Low Income Housing Tax Credit (LIHTC), Preservation, New Markets and Historic Tax Credit projects.

FUND A LARGE ACQUISITION OR A MAJOR PROJECT

When you need more credit than any single commercial bank can offer, turn to PNC's Loan Syndications group. PNC has the experience and expertise to effectively lead, structure, arrange, distribute and administer a multi-bank credit facility to help support your company's vision for success. We're in the business of identifying, structuring, documenting and distributing loan syndications, and we're leaders in the field for middle market companies.

IMPROVE WORKING CAPITAL PERFORMANCE

PNC's dedicated treasury management professionals delve into each client's cash flow cycle, analyze the metrics surrounding it, and recommend solutions that can help you create cost savings and operating efficiencies and can provide you with access to better information.

We can help you achieve measurable improvement in working capital performance by helping you to optimize collections, disbursements, liquidity management, reporting and control with:

- Efficient ledger closing processes
- Reduction in the need for manual follow-up to correct errors
- Risk mitigation through segregation of duties, processing controls and visibility
- Information for liquidity planning, cash and currency management
- Access to your financial information 24/7 on your mobile device

MITIGATE RISK

The Capital Markets Group offers a suite of customized risk management, banking, advisory and securities solutions. Products include derivatives, foreign exchange and fixed income solutions.

Derivatives – PNC's Derivatives Sales and Trading group executes derivatives transactions with clients to help manage their interest rate exposure.

Foreign exchange – PNC's Foreign Exchange (FX) Sales and Trading group offers a consultative approach to currency risk management, starting with a comprehensive review of all international exposures.

Fixed income – PNC's Fixed Income Sales and Trading group underwrites, trades and makes markets in a variety of taxable and tax-exempt financial products.



READY TO HELP

At PNC, we combine a wide range of financial resources with a deep understanding of the real estate business to help you achieve your goals. To learn more, visit pnc.com/realestate.



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PNC Bank and certain of its affiliates, including PNC TC, LLC, an SEC-registered investment adviser wholly-owned by PNC Bank, do business as PNC Real Estate. PNC Real Estate provides commercial real estate financing and related services. Through its Tax Credit Solutions division, PNC Real Estate provides lending services, equity investments and equity investment services relating to Low Income Housing Tax Credit ("LIHTC"), affordable housing preservation, New Markets Tax Credit ("NMTC"), and Historic Tax Credit ("HTC") investments. PNC TC, LLC provides investment advisory services to funds sponsored by PNC Real Estate for LIHTC, HTC and affordable housing preservation investments. Registration with the SEC does not imply a certain level of skill or training. This material does not constitute an offer to sell or a solicitation of an offer to buy any investment product. Risks of each fund, as well as information regarding the investments, risks, and expenses of each fund, are described in the funds' private placement memorandum ("PPM") or other offering documents. Please read the PPM and offering documents carefully before investing.

Important Investor Information: Securities, insurance, foreign exchange, and derivative products are:

**Not FDIC Insured • Not Bank Guaranteed • Not a Deposit
Not Insured By Any Federal Government Agency • May Lose Value**

Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

PNC does not provide legal, tax or accounting advice unless, with respect to tax advice, PNC Bank has entered into a written tax services agreement.

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