Insights and Advice from the Private Sector

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Cincinnati Examples: Washington Park
Cincinnati Zoo and Botanical Garden:
Largest Public Solar Array

6400 panels over four acres of parking lots
Three Models

- Of partnership create momentum in multiple nodes
  1. 3CDC: Corporate-led
  2. Place matters: Philanthropic-led
  3. Uptown Consortium: Anchor institution-led

Involving community to different degrees

- Share Characteristics
  1. Comprehensive
  2. Collaborative
  3. Intentionally place-based
  4. Partner with the public sector: local, county, state, federal
Provides

• Strategic focus
• Community capacity building
• Collaborative and aligned investments and resources
• Political cover and policy advocacy
Where are we?

What's Working

- Consumer Credit Card 131% in April
- Consumer Other Loans 111% in April
- Business Credit Card 158% YTD

- Continuing with Credit Fundamentals Quick Starts for all outlier branches in May (2 branches per region)

- April Overall Money Management 100%
- WPB 138%
- Student 159%
- Smart Access 143%

- Consumer Savings 111% April

- Strategic Transaction

- MME Hierarchy 90-120 Days 16.7% against target goal of 13%

- Continued progress in PNC Conversation & Teller Insights with progress each week on status

- Risk Management and Expense Control

What's Not Working

- Home Equity Lending - Processing issues with new CFPB Rules - trying to rebuild confidence in sales force
- Product Knowledge sells seems to be our challenge with newer employees, CSAs & Universals - building knowledge by 'Back to Basics' training for all CSAs & new employees, Lending Solutions classes restarted monthly in May & Pipeline OpEmizaEon classes restarted monthly with enhanced knowledge around Income Docs, Requirements & CompleEon of packages - Closing approximately 33% of total monthly pipeline and withdrawn loans are less than 1% of overall pipeline ($88mm)

- PNCI Revenue & Referrals/QIAs
- Merchant Banking & Business DDA Production - met 100% of March goal
- Mortgage Production - Tracking zero producing branches of referrals since early April to understand deficiencies
- Business Loan Production
- Business DDA Acquisition

Human Sigma Update

- Improved CIQ - Finished in April on a strong note; 4.80, BBCIQ 4.83; Loyalty 61%
Challenges of Private Sector Leadership

• Maintaining focus on equity building and economic inclusion
• Declining public tools to fill gaps
• Mid-stream changes in political agenda and priorities
Priorities/Progress against our Strategic Imperatives

§ Business Banking
Focus on Band 4 branch leverage of BBSC

§ Working with BBSMs to improve BB Consumer Lending Referrals

§ SOW through PNC Conversation & Teller Insights

§ Savings, Investing, Retirement Initiative

§ MME measures for deeper SOW

§ Checking Continuum - retention strategies for 43,000+ at risk accounts

§ Rollout of minimum standards & Franchise Agreement to all branches

§ PNC Purchase conversation implementation through Mortgage

§ Ongoing employee education to reduce risk/operating losses and continue to improve BAT results

§ Measuring Feb rollout of Lobby Engagement to RMs, SSSM & designated BMs - inspecting our commitments

§ Focus on high risk branches – Ops and Human Capital

§ Robbery Prevention

§ Customer Complaint Resolution and Escalation Process Action Plan

§ Deep dive business refund tool adherence to ensure continued positive refund performance

§ Build a Strong First Line of Defense for Risk

§ Servicing Customers Tomorrow – Today.
Focus on Digital Decathlon 2.0 rollout for the market & utilizing playbook strategies for BB SCT

§ Improved operating leverage utilizing Market Study data to drive DeNovo strategy, branch consolidations, relocations, and universal conversions

§ Finalize plan for NYC ATM expansion

§ Development and creation of NY City based BB sales team

§ Rethink Our Delivery Network

§ Enforcement of the Sales Force Leadership Program

§ Education on Sales Channel Refresh

§ Utilization of panel days/Group Interviews

§ Strong & positive progress on BB recruitment

§ Utilization of HIPO program to develop internal talent

§ RMs delivering Productivity, Participation, Pace & Consistency conversations to 100% of branches in the NE Market

§ Build a Talented and Engaged Workforce