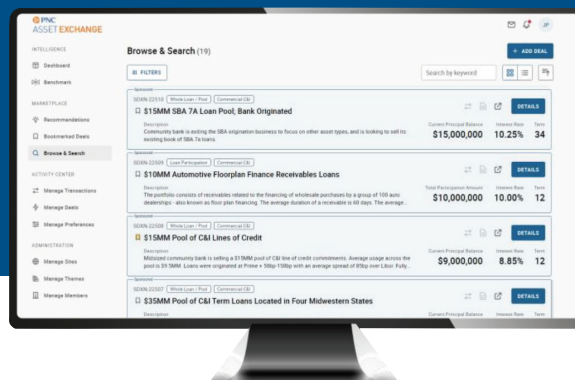


# PNC ASSET EXCHANGE

Giving financial institutions access to an online marketplace to evaluate, buy, sell and participate in all types of loans



Banking is a competitive industry requiring that management utilize every available tool to achieve success. Craft the loan portfolio that fits your institution's revenue objectives and risk parameters through membership in the PNC Asset Exchange.

## AN ONLINE MARKETPLACE

PNC Asset Exchange is an easy-to-use online resource and marketplace where financial institutions can buy, sell and participate in loans with each other in a way that helps meet organizational, growth, profitability and risk management goals for all parties. There are no brokers or middlemen involved, and your institution's identity can remain anonymous until a nonbinding bid is accepted for all activity types.

### Other features of PNC Asset Exchange include:

- Efficient processes, with manageable and auditable workflows through a single point of access
- Customized buying preferences, so only your preferred loan types — or preferred originating institution types — appear in your recommendations
- Tools to monitor your institution's metrics against your peers, using a database of all FDIC- and NCUA-regulated institutions
- No minimum loan purchase requirements or membership subscription fee

## HOW IT WORKS

**For buyers,** potential deals are presented on the PNC Asset Exchange website that fit within the buyer's stated parameters. Each deal includes insight into the seller's underwriting process and other details of the loans. The buyer can then make a preliminary offer through the website for any loan asset or loan package. If there is interest by both parties, the buyer works directly with the loan originator to finalize due diligence and close the transaction.

**For sellers,** loans or loan portfolios are submitted to PNC Asset Exchange by PNC FIG Advisory for anonymous posting. The seller/originator is notified when there is interest in an asset or asset group by a prospective buyer. As noted above, if the seller would like to proceed with the negotiation, they are then able to work directly with the prospective buyer to arrange due diligence and close the deal.





### POTENTIAL BENEFITS OF USING PNC ASSET EXCHANGE

- Grow revenue by increasing the size of your asset base.
- Better manage risk by diversifying your loan portfolio and balance sheet.
- Build a broader, more consistent sourcing network for your loan portfolio needs.
- Identify areas for improvement in loan structuring and pricing by monitoring industry benchmarks.

Whether you're looking to buy, sell or participate, the PNC Asset Exchange can help you optimize the characteristics of your loan portfolio.



#### READY TO HELP

At PNC, we combine a wide range of products and advisory expertise to financial institutions across the country to help them meet their operational and strategic goals. To learn more about how we can bring ideas, insight and solutions to you, please email [TheDesk@pncassetexchange.com](mailto:TheDesk@pncassetexchange.com) or call **866-240-3898**.

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