

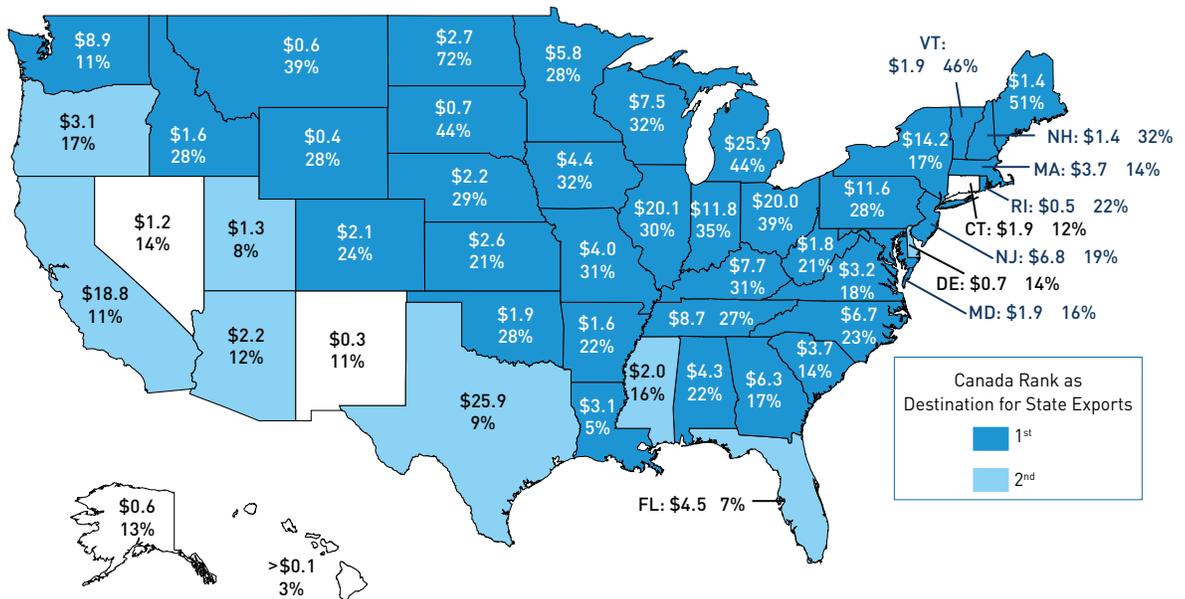
PNC BANK CANADA BRANCH NOW OFFERS EXPANDED SERVICES IN CANADA

Canada’s Office of the Superintendent of Financial Institutions has granted PNC Bank Canada Branch (“PNC Canada”) a full-service branch license, which allows it to expand the range of commercial banking services and support it offers throughout Canada. PNC Canada’s full-service branch license enables us to better serve the large number of our U.S. clients already doing business there, and Canadian-headquartered companies as well.

TRADING VOLUMES WITH CANADA

Canada is already the U.S.’s largest export market and the second largest source of imports after China. Total U.S. merchandise exports to Canada surpassed \$300 billion in 2013 — 19% of our total exports³ — and imports were \$332 billion, 15% of our total. In addition, Canada is the largest export market for 36 states, and represents over 40% of the export volume for some.⁴

MERCHANDISE EXPORTS TO CANADA BY STATE⁴
(\$BN in 2013, and share of total state exports)



Total trade volume in 2013 exceeded \$700BN in merchandise imports and exports plus services business.

³ Foreign Trade Division, U.S. Census Bureau.

⁴ International Trade Administration, U.S. Department of Commerce.

DOING BUSINESS IN CANADA

When expanding internationally, companies tend to first export to — and establish a presence in — countries that are close geographically, share a common language, and have similar infrastructures, business practices, regulatory environments and political cultures.

Of course companies doing business internationally — even as close as Canada — face a number of challenges as they deal with customs documentation and adapt their operations for sales tax accounting, procurement procedures, and even different packaging and labeling.

Many of our clients with subsidiaries, operations or sales offices in both Canada and the U.S. have asked for our assistance with managing payables, receivables and currency, and arranging credit and treasury services across the border. They cite a number of advantages to working with a U.S. financial institution that has a full-service branch in Canada, including:

- Familiarity with their business and industry sector
- Responsiveness to treasury management and credit requirements in both countries
- Capabilities to lend to both their parent organization here and its Canadian subsidiary

WHAT PNC CANADA CAN NOW OFFER

In Canada since 1998, PNC Canada is based in Toronto, with offices in Montreal, Vancouver and Calgary. In addition, clients using PINACLE®, our online corporate banking portal, can view their financial activities at both PNC Bank and PNC Canada.

PNC Canada can deliver a broad range of banking services, including treasury management, credit options, lending and equipment finance. As PNC Bank does in the U.S., PNC Canada can now assist clients in accelerating receivables and streamlining payables. In addition, PNC Bank Commercial Card clients in the U.S. with a Canadian subsidiary can today choose either U.S. dollar-denominated or Canadian dollar-denominated cards for their businesses.

OUR COMMITMENT TO MEETING CLIENT NEEDS

The receipt of a full-service branch license to expand our commercial banking operations in Canada underscores PNC Canada's commitment to effectively serve both U.S. firms operating in Canada as well as Canadian companies doing business in the U.S.

If you are considering trade with Canada, or growing your present business there, talk to your Treasury Management Officer to discuss how PNC Canada may be able to assist you, or visit succeedcanada.com for more information.

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Deposits with PNC Bank Canada Branch are **not** insured by the Canada Deposit Insurance Corporation.

In Canada, bank deposit, treasury management and lending products and services are provided through PNC Bank Canada Branch.

In the United States, bank deposit, treasury management and lending products and services are provided by PNC Bank, National Association, a wholly owned subsidiary of PNC and **Member FDIC**.

Lending and leasing products and services, including card services and merchant services, as well as certain other banking products and services, may require credit approval.

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