

Breakout I: ESG Roadmap and Opportunities for Community Banks

#AOBA23

Kristi Eberhardt

*The PNC Financial Services
Group, Inc.*

Evan Matzen

*The PNC Financial Services
Group, Inc.*

Aaron Juda

Forbright, Inc.

Nitin Mhatre

Berkshire Hills Bancorp

ESG Roadmap and Opportunity for Community Banks

JANUARY 31, 2023

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Discuss the key aspects of developing an ESG road map while highlighting opportunities and recommendations to navigate the ESG landscape and benefit your business and your bottom line.

KRISTI EBERHARDT - MODERATOR

Managing Director &
Head of Sustainable Finance
PNC Capital Markets



NITIN MHATRE

President & CEO
Berkshire Hills Bancorp



AARON JUDA

Chief Financial Officer
Forbright, Inc.



EVAN MATZEN

Director Sustainable
Finance
PNC Capital Markets



The PNC Financial Services Group, Inc. NYSE: PNC

Corporate Headquarters: The Tower at PNC Plaza 300 Fifth Avenue
Pittsburgh, PA 15222

Issuer: PNC Financial Services Group Inc.
Par: \$650 million
Type: 2.20% Senior Unsecured **Green** Bond Due 2024
Closing: 11/1/2019

Issuer: PNC Financial Services Group Inc.
Par: \$700 million
Type: 1.15% Senior Unsecured **Social** Bonds Due 2026
Closing: 8/13/2020

Issuer: PNC Financial Services Group Inc.
Par: \$1.25 billion
Type: 4.758% Senior Unsecured **Green** Bond Due 2027
Closing: 1/24/2023

Assets

\$559B

Deposits

\$438B

Branches

~2.5K

Employees

~61K



Forbright, Inc.

Corporate Headquarters: 4445 Willard Ave, Suite 1000
Chevy Chase, Maryland 20815

Issuer: Forbright, Inc.
Par: \$125,000,000
Type: Fixed to Floating Rate
Subordinated **Green** Notes
Due 2031
Closing: 12/23/2021

Assets

\$6.5B

Deposits

\$5.6B

Loans

\$5.1B

Branches

4



Berkshire Hills Bancorp, Inc.

NYSE: BHLB

Corporate Headquarters: 60 State Street Boston, MA 02109

Issuer: Berkshire Hills Bancorp Inc
Par: \$100,000,000
Type: 5.50% Fixed to Floating Rate
Subordinated **Sustainability** Notes
Due 2032
Closing: 6/30/2022

Assets

\$11.3B

Deposits

\$9.9B

Branches

100

Employees

1.3K

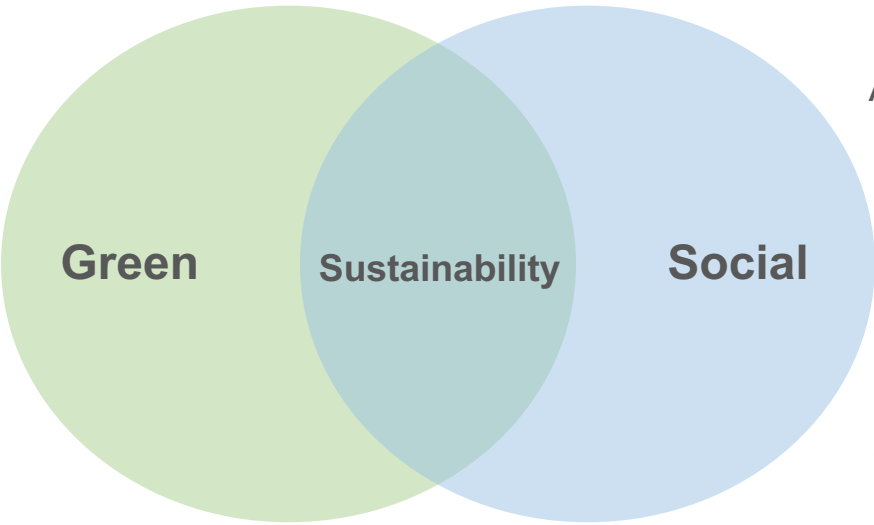
Green, Social or Sustainability Common Uses of Proceeds

As defined by the International Capital Markets Association



Green Uses¹

- Renewable energy
- Energy efficiency
- Green buildings
- Pollution prevention and control
- Clean transportation
- Water management
- Eco-efficient products



Social Uses¹²

- Affordable basic infrastructure
- Access to essential services
- Affordable housing
- Employment generation
- Food security
- Socioeconomic advancement
- Employee Safety
- Potentially Philanthropy

¹Up to a 3-year lookback

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²To a targeted area/population