

PNC Bank Realigns Florida Markets, Regional Leadership to Support Continued Growth

Changes position bank for addition of nearly 100 new branches in Florida by 2030 and growth across lines of business

TAMPA, Fla., July 6, 2026 – PNC Bank has announced a strategic realignment of its Florida markets, designed to strengthen local leadership, enhance client service and support the company's continued expansion in one of the nation's fastest-growing states. The changes come as PNC delivers on its previously announced plans to add nearly 100 new branches statewide by 2030, part of a \$2 billion investment to expand and modernize its branch network in key U.S. markets. Under the new Florida market structure:



(L) C.J. Mintrone; (M) Cressman Bronson; (R) Chris Kalin

- Chris Kalin will lead the expanded North & Central Florida market, which combines PNC's existing North Florida market with the Central Florida region, including the Orlando metropolitan area.
- C.J. Mintrone has been appointed regional president for the reconfigured West Florida market, spanning from Tampa Bay to Naples. He will also retain his current role as head of Corporate Banking for West Florida.
- Cressman Bronson will continue to serve as regional president for Southeast Florida, which stretches from Melbourne to Miami.

"Florida remains a priority growth market for PNC, and this realignment reflects our long-term commitment to serving clients, supporting communities and investing in our organization throughout the state," said Jim Hansen, Southeast territory executive for PNC. "By aligning our leadership structure with Florida's dynamic growth opportunities, we are positioning our team to deliver even greater value to clients while continuing to expand our presence across all lines of business."

The creation of the North & Central Florida market strategically aligns two high-growth metro areas under Kalin's leadership. Named North Florida regional president in 2022, Kalin brings to his expanded role extensive industry experience, a demonstrated track record of driving growth and a reputation for developing talent and building strong client relationships. He will be instrumental in guiding PNC's continued expansion in Central Florida, where the bank plans to open more than a dozen new branches by 2030 and celebrate its 15th year as title sponsor of the PNC Championship in December 2026.

Mintrone's appointment to lead West Florida positions an experienced, engaged leader at the helm of a market that will play a critical role in PNC's future growth. With more than 20 years of industry experience, including 15 years at PNC, he has built strong business and community relationships throughout the region while consistently demonstrating a commitment to collaborative leadership. In addition to his new role as

regional president, Mintrone will continue to serve as head of Corporate Banking for West Florida. Under his leadership, the team is well positioned to build on its success and advance PNC's commitment to open more than 40 new retail branches across Tampa Bay, Polk County and Southwest Florida by 2030.

Mintrone is also actively involved in the community, serving on the boards of Junior Achievement of Tampa Bay and Make-A-Wish Southern Florida, as well as on the University of South Florida Muma College of Business executive advisory council and the Tampa Bay Partnership workforce board.

Bronson will continue leading Southeast Florida, a region that remains a key component of PNC's statewide growth strategy. The bank plans to open 40 additional branches in the Miami area by 2029.

"Chris, C.J. and Cressman are proven leaders with deep market knowledge, exceptional industry expertise and a shared commitment to our people and communities," said Hansen. "Their leadership will help accelerate our growth strategy while ensuring our teams continue to deliver the local decision-making, responsiveness and community engagement our clients expect from PNC."

The realignment coincides with the impending departure of Chad Loar, who has accepted an opportunity outside of PNC after a decade serving as PNC regional president for West & Central Florida. During his tenure, Loar played a significant role in elevating PNC's brand and market presence, building a high-performance team and strengthening the organization's community impact throughout the region.

"We are grateful for Chad's many contributions to PNC over the past decade and wish him the best in his next chapter," said Hansen. "His leadership helped establish a strong foundation for future success in Florida."

As PNC evolves and refines its local organizational structure, its Florida-based teams remain steadfast in their commitment to help individuals and businesses achieve their financial goals. The new market alignment supports continued growth across all lines of business, including Corporate & Institutional Banking and PNC's Asset Management Group, while ensuring experienced local leadership remains focused and positioned to serve clients throughout Florida.


PNC Bank, National Association, is a member of The PNC Financial Services Group, Inc. (NYSE: PNC). PNC is one of the largest diversified financial services institutions in the United States, organized around its customers and communities for strong relationships and local delivery of retail and business banking including a full range of lending products; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management. For information about PNC, visit www.pnc.com.

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