



BRILLIANTLY BORINGSM

A new, exciting, old philosophy about banking.

For internal use only. Not for external distribution.

Boring gets a bad rap.

But why? We need boring. Oxygen is boring. Water is boring. Toast is boring. And sleep is the ultimate boring. How is it that the most essential things in life are boring? Is being essential boring? Boring is essential to bold. Without boring, it wouldn't know how far to go, or what to wear. Calculus is boring, but without calculus bold doesn't get strapped to a rocket without a steering wheel and launched into space. You see, boring is the foundation, the very jumping off point for anything exciting we do. Boring is necessary for unboring to be born.

BECAUSE BORING IS

Smart and steady.
Trustworthy
and dependable.
Respectful.
Loyal. Ethical.
Honest.
Well-established.



PHILOMENA NANNETTE CUMBERBATCHWORTH

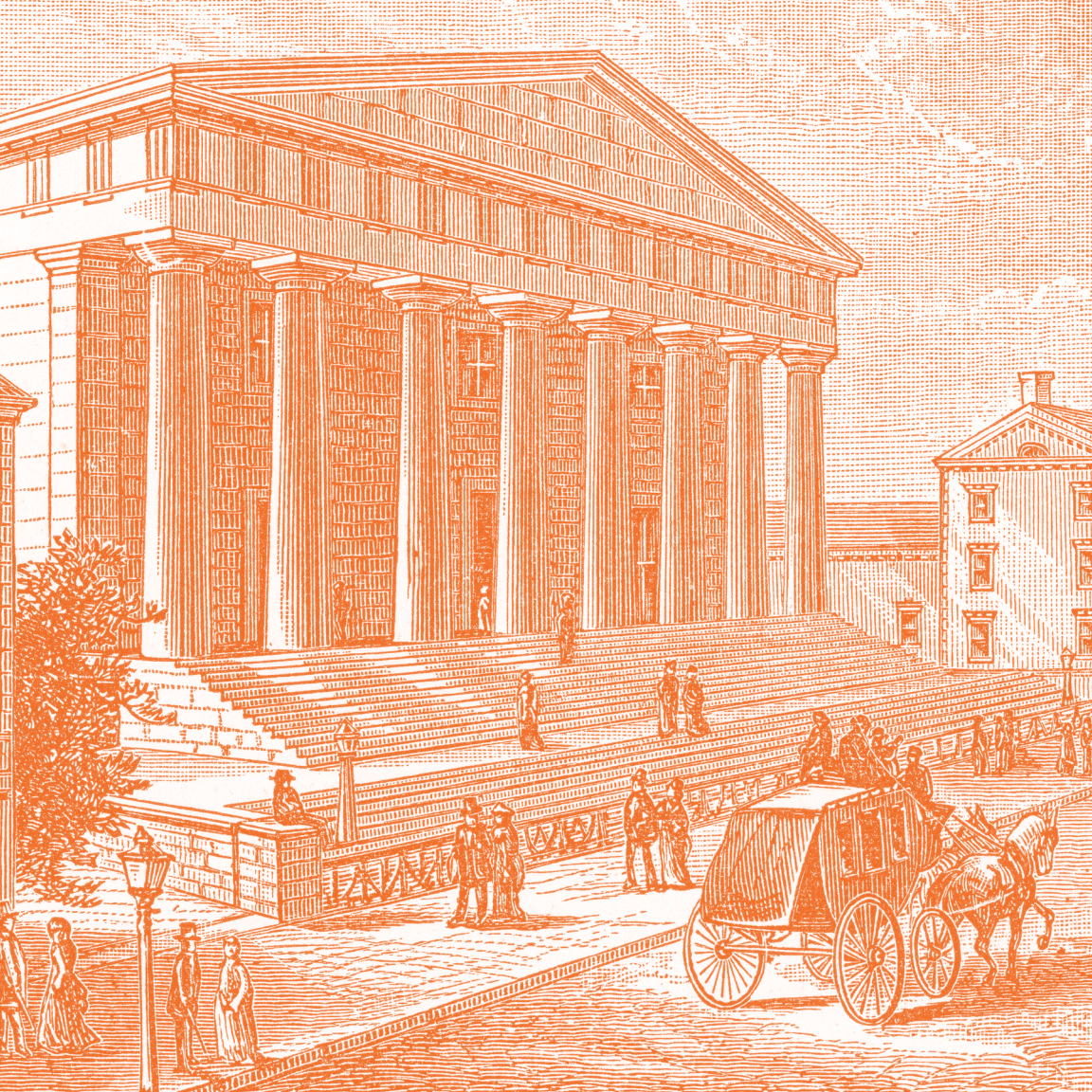
The Godmother of Boring Banking

**Funny... all words you want
your bank, and all those within
it handling your money, to be.**



Come to think of it, you don't want a bank to be sexy, exciting, or bold. Taking chances is for skateboarding and roadside sushi, not banking. That's why, at PNC Bank, we don't roll the dice or crave unrealistic returns. Instead, we strive to be boring with your money. The calculated, pragmatic, reliable kind of boring. The kind that's there when you need it. 'Cause boring makes vacations happen and retirements possible. Boring lets you go up a grade on cut, color, clarity and carat. And boring helps you open that roadside sushi business. Boring is actually pretty brilliant. So while other banks are looking for ways to be new and exciting, our philosophy is quite simple...to be brilliantly boringSM with our clients' money—so they can be happily fulfilled with their lives.

PNC Bank. Brilliantly boring.SM



**THE ONLY THING MORE BORING
THAN A HISTORY LESSON IS A
HISTORY LESSON ABOUT BANKING.**

But history lessons are important. This is a fact you can look up in a book about history. History tells us who we are, where we've been, and where we're going. Which is exactly what this next paragraph is meant to do.

For nearly 160 years, PNC has provided clients with great service and powerful expertise to help them reach their financial goals. We started small, grew slowly, and carry some of the same values today that we did back then. We say "some" because beaver pelts were often used for trade instead of money in the 1800s. Actually, things are vastly different from back then. And we're not against adjusting some of our values. But great service and powerful expertise? That hasn't changed.



The Bored Historian



@ASnoreThroughTime



How it started: A bank used to be a community institution where you could put your money and count on it being there. (This was boring.)

How it's going: Then some folks in the financial sector decided they wanted to be more exciting. Some banks loaded up on risks, put depositors at risk, put small businesses at risk, and sometimes, put the whole economy at risk. (This was not boring.)

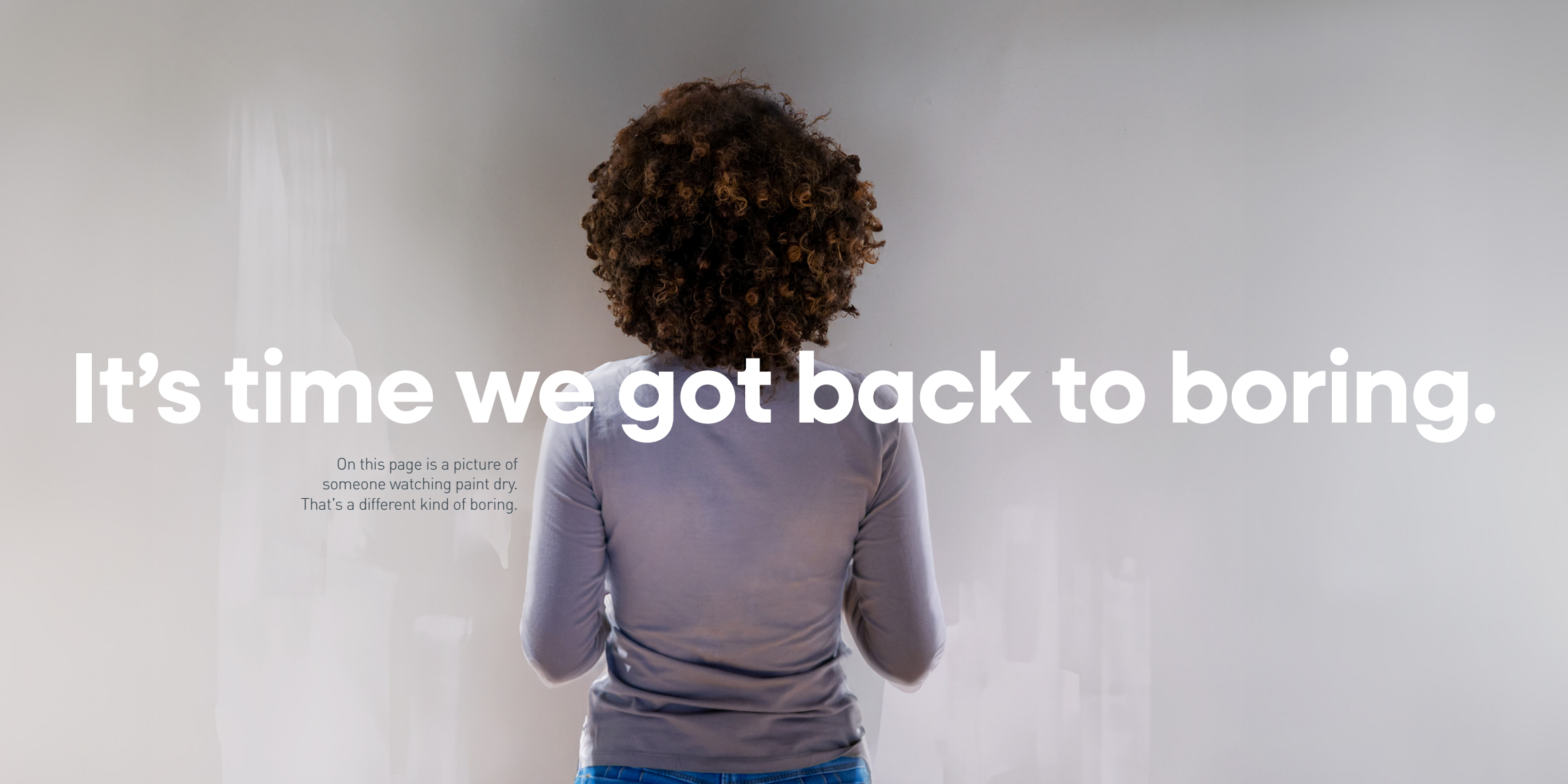


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It's time we got back to boring.

On this page is a picture of
someone watching paint dry.
That's a different kind of boring.

The 4 immutable tenets of boring

There used to be 404 immutable tenets, but they were impossibly boring and boring has no right to be that boring all the time. So we reduced the immutable tenets.



BORING IS RELIABLE



Which of these cars will get you from point A to point B?

One of these cars is a workhorse. One you can rely on to get you from point A to B. One will take you to every other letter of the alphabet. One could get your kids through college. One can handle bumps in the road. One won't take all your money. And if we're still talking about cars, one of these cars is reliable. The other is one of those types of cars you'd see in *The Wolf of Wall Street*, an educational documentary about the dangers of being unreliable.

BORING IS SAFE

Parents are boring.

Admittedly, there are all types of parents out there. Lame ones. Square ones. Cool ones. But, the good ones tend to say “no” a lot. Mostly because kids’ brains can’t quite grasp that forks don’t belong in light sockets.

There were many things your parents probably wouldn’t let you do. You couldn’t jump off the monkey bars. You couldn’t jump off the roof with an umbrella like Mary Poppins. You couldn’t jump off the town bridge into the water even though all your friends were doing it. They wouldn’t let you do anything stupid. And for the most part, they didn’t do anything stupid, either.

They read things, made good decisions, and planned for your future. Good parents were boring. And that was pretty great.



Immutable tenet

INTERMISSION

So far, we've talked about two ways a boring bank should operate, but now we're going to shift to what a boring bank can do for its customers.



A BLANK CANVAS. COMPLETELY BORING. TOTALLY ON PURPOSE.

Can boring be exciting?

For most people, the most exciting part about going to the bank is the lollipops.

Until you're 12, then there's nothing exciting about going to the bank.

It's boring.

It's numbers and math.

It's softly playing Muzak.

It's the smell of last night's cleaning crew.

It's paperwork with a boatload amount of words and zero pictures of boats.

It's a pen that will never know freedom, chained to the cold marble next to a teller window.

It's finding out the only lollipop flavor they have is butterscotch.

It is not exciting.

What's exciting is what you can do because the bank is boring.

BORING IS CALCULATED

How do you think stunt performers jump all those cars?

The answer is boring. You don't clear 18 school buses with hope and guesswork. It's planning. It's math. It's calculating ramp angles, approach velocity, tire pressure. It's convincing insurers that it can be done. It's hours of research into how to do things that are hard to do. How to do things that are exciting.





Immutable Tenet #4

BORING IS THE FOUNDATION

It is the thing you start with.

The cornerstone. The poured concrete of your dream home. When you give a tour of your home, no one shows the concrete foundation. They go right to the fixtures in the kitchen. That's the exciting stuff. But that doesn't exist without the cement. Every single exciting thing in this world exists because of the boring foundation. Sweating the details. Planning for the future. Calculating the risks. Boring is the foundation for a more exciting life.



Boring makes
exciting possible.

WE ARE VERY EXCITED ABOUT BEING BORING.

BORING MAKES A BUSINESS 
GROW. BORING FINDS BALANCE 
BETWEEN  SPENDING
AND SAVING. BORING MAKES A
COMMUNITY  THRIVE.
BORING UNCOMPLICATES 
MONEY. BORING PUTS
OSSOBUCO  ON THE TABLE.
BORING TURNS MS. INTO 
DR. BORING PUTS KOI PONDS IN
BACKYARDS  FOR
PEOPLE THAT ARE REALLY INTO

KOI.  BORING WARMS
HANDS WITH HEATED STEERING
WHEEL  PACKAGES.
BORING BUILDS GIANT SPORTS
STADIUMS. BORING MAKES
THAT THING  THAT YOU
NEVER THOUGHT WAS 
POSSIBLE. THAT  THING THAT
WAS ALWAYS IN THE BACK OF
YOUR MIND.  THAT THING
YOU KEPT SAYING “SOMEDAY”
TO. BORING MAKES IT HAPPEN.

Believe in boring.

A safer, smarter, more honest, more thoughtful, and more empathetic bank is better for our customers, businesses, and communities. In a world where a negative online comment can ruin a bank's reputation in 24 hours, it is our duty to be boring.

SIGN HERE

THE PNC PROMISE

Let us be boring in everything
except great service and expertise.

Let them feel our excitement
about what we do for them.

Let us explain the details in a
way that recognizes they don't
do this every day.

Let us listen and understand.

Let us celebrate their victories.
Their victories are our victories.

Bill Demchak
CHAIRMAN, PRESIDENT & CEO
PNC BANK

*Philomena Nannette
Cumberbatchworth*
THE GODMOTHER
OF BORING BANKING

VERY IMPORTANT EMPLOYEE



The very word has taken on a life of its own. But why?

Vanilla is one of the world's most complex spices, with over 250 different flavors and aroma compounds. It is simple, consistent, and satisfies the toughest of critics, like toddlers at a birthday party. You can add caramel swirls or uncooked cookie dough to it but it doesn't need them. It never has. The complexities that go into making vanilla are not unlike the complexities that go into figuring out finances and making simple solutions. Simple, delicious solutions. So if you ever find yourself wondering, is boring banking too vanilla? The answer is yes, and it should be in every way.

BORING IS NOT FLASHY, NOT SURPRISING.
NOT A MADE FOR TV MOVIE. IT'S NOT A
TWIST OR TURN. IT'S NOT A RISK. IT'S NOT
AN EASY DAY'S WORK. NOT A GO FOR BROKE
NOT A PUT IT ALL ON BLACK. NOT A COME UP
BIG. NOT A LAST MINUTE HAIL MARY. NOT A
HIGHLIGHT REEL-WORTHY PERFORMANCE.
NOT A FRONT PAGE HEADLINE. NOT EVEN A
MENTION ON THE EVENING NEWS. BORING
IS NOT A PYROTECHNICS DISPLAY. IT'S NOT
A BONFIRE STARTED WITH GASOLINE. IT'S
NOT LEAVING THINGS TO CHANCE. IT'S NOT
GUESSWORK. IT'S NOT GIVING IN TO TRENDS
IT'S NOT FIXATED ON THE SMALL PICTURE. IT
DOES NOT THROW CAUTION TO THE WIND.
BORING IS NOT BETTING THE FARM, FLIRTING
WITH DANGER, PUTTING YOUR NECK ON THE
LINE, UPPING THE ANTE, TEMPTING FATE,
PLAYING WITH FIRE, SKATING ON THIN ICE,
HAVING A LOT TO LOSE, PUSHING ONE'S
LUCK, OR A SHOT IN THE DARK. BORING IS

**The
smartest
way of
doing
things is
boring.**

**We have a responsibility
to manage our clients'
money responsibly.**

In a world where everyone wants to take their money, it is our job to listen with empathy and advise with intelligence. We don't take chances or shortcuts. And that's why we've been banking the right way for nearly 160 years. Sometimes the simplest answer is often the smartest answer.

And we think that's pretty brilliant.

A full-page background image showing a rocket launching from a sandy beach into a blue sky with scattered clouds. The rocket is positioned on the right side of the frame, with a large plume of white smoke and fire trailing behind it. The ocean waves are visible in the foreground, meeting the shore. The Boring brand logo, which consists of a stylized orange triangle inside a circle, is placed between the words 'BRILLIANTLY' and 'BORING'.

**BRILLIANTLY
BORINGSM**

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