

Filed by The PNC Financial Services Group, Inc.
Pursuant to Rule 425 under the Securities Act of 1933
under the Securities Exchange Act of 1934, as amended

Subject: The PNC Financial Services Group, Inc.
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The following presentation was provided to certain senior FirstBank employees on September 9, 2025.

About PNC

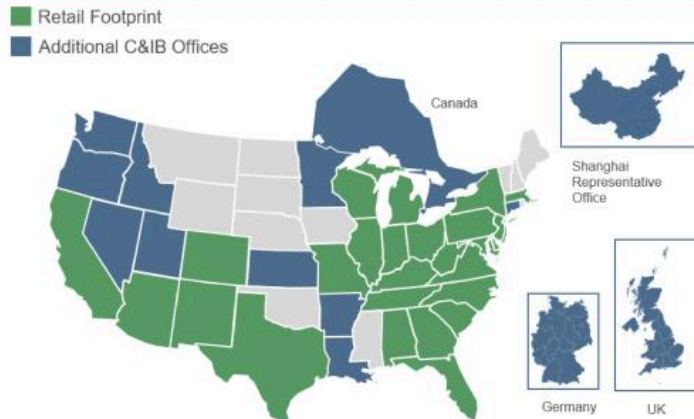


PNC Corporate Profile

PNC Highlights

Founded: 1865
Headquarters: Pittsburgh
Branches: ~2,200
ATMs: ~8,000 PNC-Owned
Employees: ~55,000
Assets: \$559bn
Deposits: \$427bn
Market Cap: \$80bn
LTM Revenue: \$22bn
LTM Earnings: \$6bn

PNC Locations Worldwide



PNC Business Segments (% of Revenue)

Corporate & Institutional
 ~40% of Firmwide Revenue

Retail
 ~54% of Firmwide Revenue

Asset Management
 ~6% of Firmwide Revenue

Note: Data as of June 30, 2025. Market Capitalization as of September 5, 2025. Business segment revenues do not foot to firm-wide revenues due to residual activities that do not meet the criteria for disclosure as a separate reportable business.

Top 10 U.S. Banks by Deposits

(\$ in billions)

Rank	Bank	Deposits
1	JPMorgan Chase	\$ 2,562
2	Bank of America	\$ 2,011
3	Wells Fargo	\$ 1,341
4	Citigroup	\$ 1,358
5	U.S. Bancorp	\$ 519
6	Capital One	\$ 468
7	PNC	\$ 427
8	Truist	\$ 406
9	Citizens Financial Group	\$ 175
10	Fifth Third Bancorp	\$ 164

Note: As of 2Q25. Excludes investment banks (i.e., Goldman Sachs, Morgan Stanley) and International Banks.

PNC Lines of Business

Three Reportable Business Segments

Retail Banking

- Provides deposit, lending, brokerage, insurance services, investment management and cash management products and services to consumers and small business with less than \$5mm in revenue

Corporate and Institutional Banking

- Provides lending, advisory, treasury management and capital markets-related products and services to companies with revenue \$5mm+, as well as government and not-for-profit entities

Asset Management Group

- Provides personal wealth management for high net worth and ultra-high net worth individuals and investment management for institutional clients and not-for-profits

Retail Businesses

Together, we work to deliver the easiest way to bank, borrow and invest so our customers can achieve a sense of financial well-being



Checking & Savings

Provides consumers with access to a PNC Checking account, prepaid cards and various Savings Accounts, integrated with Virtual Wallet, PNC's digital solution



Credit Cards

Includes PNC Cash Rewards, PNC Cash Unlimited, PNC Spend Wise and PNC Secured cards



Mortgage

Provides home borrowing options nationwide through Retail branches, the Home Lending Center and a network of retail mortgage offices



Retail Lending

Offers personal, home equity and business loans and lines of credit, as well as direct and indirect auto loans, student loans and credit cards



Merchant Services

Enables clients to accept payments however they need, while also providing value-added solutions including data and analytics to help them grow



PNC Investments

Serves the saving, investing and retirement needs of our customers through multiple delivery channels – whether that's face-to-face, phone-based or digital



Business Banking

Provides deposit, lending and Treasury Management to small business customers with less than \$5mm in annual sales revenue



Organizational Financial Wellness

Delivers comprehensive financial wellness advice and solutions including WorkPlace Banking, PNC BeneFit Plus and Financial Wellness Achievement Center

C&IB Businesses

Lending Businesses

Commercial Banking	Corporate Banking	Business Credit	Real Estate	Treasury Management	Capital Markets
<ul style="list-style-type: none"> Cash flow lending and equipment finance to companies with \$5mm – \$50mm in revenues 	<ul style="list-style-type: none"> Cash flow lending & equipment finance to >\$50mm in revenues ESOP advisory Asset-backed finance O&G; other verticals 	<ul style="list-style-type: none"> Asset-Based Lending (ABL) Vendor Finance Recurring Revenue Lending Other specialized lending areas 	<ul style="list-style-type: none"> CRE Lending Midland Loan Services Tax Credit Solutions Agency Finance 	<ul style="list-style-type: none"> Payables Receivables Liquidity Information Services International Escrow Services 	<ul style="list-style-type: none"> Foreign Exchange Derivatives Fixed Income Sales and Trading Financial Institutions vertical

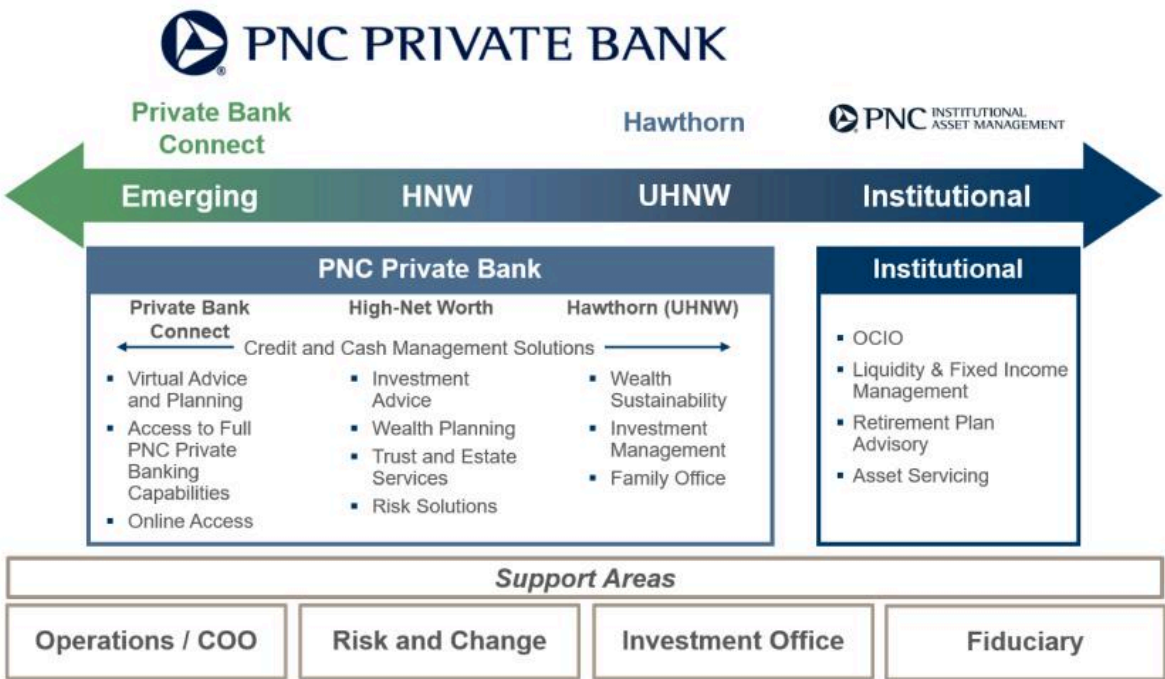
Fee Based Businesses

Fee Based Businesses

Debt Capital Markets	Harris Williams	Solebury Capital	Loan and Lease Ops	COO	Risk/Change
<ul style="list-style-type: none"> Loan Syndications Corporate Securities Fixed Income origination 	<ul style="list-style-type: none"> Mergers & Acquisitions Advisory (Harris Williams) Fund services for middle market private equity 	<ul style="list-style-type: none"> IPO Advisory Investor Relations Advisory Corporate Communications 	<ul style="list-style-type: none"> Spreading Booking Funding Servicing Agency Services 	<ul style="list-style-type: none"> Business Technology Data Canada Branch 	<ul style="list-style-type: none"> Business Risk Strategy Change Management Employee experience Client Experience

Support Functions

AMG Businesses



PNC's Commitment to Corporate Responsibility

Serving the Needs of All Stakeholders

Over the last three years, PNC's Community Benefit's Plan has deployed more than \$85 billion nationwide in support of affordable housing, economic development, and small business, contributing \$3.4 billion in Colorado and in Arizona.

Community Investments	Environmental Sustainability	Community Engagement	Employee Engagement & Development
<p>\$85.5bn of \$88bn Community Benefits Plan deployed</p> <p>89k+ Miles traveled by PNC's mobile branches in 2024 on more than 3,100 deployments and serving more than 22k customers</p> <p>Outstanding Community Reinvestment Act (CRA) Rating since its enactment in 1977</p> <p>25k+ Individuals served through 1.6k financial education classes in 2024 focused on low- and moderate-income communities</p>	<p>\$29bn of \$30bn Environmental Finance commitment deployed</p> <p>95% Renewable Electricity purchased since 2022</p> <p>70% Carbon Emissions Reduction*</p> <p>16% Energy Reduction*</p> <p>16% Water Reduction* <i>*from our own operations since 2002</i></p> <p>Launched the Climate Solutions Partners program in 2024 in support of our clients' sustainability goals</p>	<p>\$131.6mm in Charitable Giving in 2024</p> <p>\$500mm+ Signature philanthropic focus PNC Grow Up Great which prepares children from birth to age 5 for success in school and life through bilingual programs, resources and employee volunteerism.</p> <p>10mm Children served through PNC Grow Up Great since the program's inception through 2024 and \$270mm provided in grants to organizations championing high-quality early childhood education</p>	<p>88k+ Employee volunteer hours in 2024</p> <p>19k Employees participating in at least one of PNC's 13 Employee Business Resource Groups (EBRGs) across 129 chapters</p> <p>9.5k+ Employees enrolled in academic programs through PNC's education benefit with Guild</p> <p>4k+ Employees enrolled in Growing Forward Mentoring program in 2024</p>

Standard Disclosure

PNC, PNC Bank, PINACLE, Working Cash, ActivePay, Global Trade Excellence, Midland Loan Services, CMBS Investor Insight, Portfolio Investor Insight, Borrower Insight, Document Insight, CRE Servicing Insight, Shared Servicing, PNC Eneview Capital, Enterprisel, Solebury Capital and Solebury Strategic Communications are registered marks of The PNC Financial Services Group, Inc. ("PNC"). Riverarch, Riverarch Equity Partners, AM Insight, and Brilliantly Boring are service marks of The PNC Financial Services Group, Inc. Tempus Technologies is a registered mark of Tempus Technologies, Inc. Linga, Linga POS and rOS are registered marks of Linga, LLC.

Bank deposit, treasury management and lending products and services, foreign exchange, and derivatives products, bond accounting and safekeeping services, escrow services, and investment and wealth management and fiduciary services, are provided by PNC Bank, National Association ("PNC Bank"), a wholly owned subsidiary of PNC and Member FDIC. Energy financing is provided by PNC Energy Capital LLC, a wholly owned subsidiary of PNC Bank, and by PNC Commercial, LLC (an indirect wholly owned subsidiary of PNC). Vendor financing is provided by PNC Vendor Finance, a division of PNC Bank and PNC Vendor Finance Corporation Canada. Aircraft financing is provided by PNC Aviation Finance, a division of PNC Bank. Asset-based lending is provided by PNC Business Credit, a division of PNC Bank and PNC Financial Services UK Ltd (an indirect wholly owned subsidiary of PNC Bank) in the United Kingdom. Specialty finance products are provided by Steel City Capital Funding, a division of PNC Bank. Merchant services are provided by PNC Merchant Services Company. Payroll processing services to employees, officers, and directors of third-party companies acquired by, or merged into, other third parties are provided by PNC PAID, LLC, a wholly owned subsidiary of PNC Bank. Secure payment gateway services and reporting and payment-processing solutions are provided by Tempus Technologies, Inc., a wholly owned subsidiary of PNC Bank. Restaurant software, point of sale and payment services are provided by Linga, LLC, Linga POS LLC and Hybrid Payments, LLC, indirect wholly owned subsidiaries of The PNC Financial Services Group, Inc. Direct equity investing and mezzanine financing are conducted by PNC Capital Finance, LLC through its Riverarch Equity Partners, PNC Mezzanine Capital and PNC Eneview Capital. Investment banking and capital markets activities are conducted by PNC through its subsidiaries PNC Bank, PNC Capital Markets LLC, Harris Williams LLC, Solebury Capital LLC, and SP Capital Partners, LLC, an exempt reporting investment adviser not currently registered as an investment adviser under the Investment Advisers Act of 1940 and an indirect subsidiary of PNC that provides investment advisory and management services to SP Capital Fund, LP. Services such as public finance investment banking services, securities underwriting, and securities sales and trading are provided by PNC Capital Markets LLC. Mergers & acquisitions advisory and related services are provided by PNC Capital Markets LLC, Fortis Advisors LLC, Harris Williams LLC, Harris Williams Private Capital Advisory Ltd., Harris Williams & Co. Ltd, and Harris Williams & Co. Corporate Finance Advisors GmbH. Harris Williams LLC is a registered broker-dealer and member of FINRA and SIPC. Harris Williams & Co. Ltd is a private limited company incorporated under English law with its registered office at 13th floor, One Angel Court, London EC2R 7HJ, UK, registered with the Registrar of Companies for England and Wales (registration number 07078852). Harris Williams & Co. Ltd is authorized and regulated by the Financial Conduct Authority ("FCA"), FCA number 5408952. Harris Williams Private Capital Advisory Ltd. is an Appointed Representative of Sturgeon Ventures LLP, which is authorized and regulated by the FCA, FCA number 452811. Harris Williams & Co. Corporate Finance Advisors GmbH is registered in the commercial register of the local court of Frankfurt am Main, Germany, under HRB 107540. The registered address is 16th Floor, Marienforum, Taunusanlage, 9-10 60329, Frankfurt am Main, Germany (email address: hwgermany@harriswilliams.com). Geschäftsführer/Director: Paul Poggi, VAT No. DE321666994. Harris Williams is a trade name under which Harris Williams LLC, Harris Williams Private Capital Advisory Ltd., Harris Williams & Co. Ltd, and Harris Williams & Co. Corporate Finance Advisors GmbH conduct business. Equity capital markets advisory and related services are provided by PNC Capital Markets LLC, Harris Williams LLC, Harris Williams Private Capital Advisory Ltd., Harris Williams & Co. Ltd, Harris Williams & Co. Corporate Finance Advisors GmbH, Solebury Capital LLC, and Solebury Strategic Communications. PNC Capital Markets LLC, Harris Williams LLC, and Solebury Capital LLC are registered broker-dealers and members of FINRA and SIPC. Retail brokerage services and managed account advisory services are offered by PNC Investments LLC, a registered broker-dealer and an SEC-registered investment adviser and member of FINRA and SIPC. Annuities and other insurance products are offered through PNC Insurance Services, LLC. Neither PNC Bank nor PNC Capital Markets LLC are registered as a municipal advisor under the Dodd-Frank Wall Street Reform and Consumer Protection Act. PNC Bank and certain of its affiliates including PNC TC, LLC, an SEC-registered investment adviser wholly owned by PNC Bank, do business as PNC Real Estate. PNC Real Estate provides commercial real estate financing and related services. Through its PNC Multifamily Capital business, PNC Real Estate provides lending services, equity investments and equity investment services relating to Low Income Housing Tax Credit ("LIHTC"), affordable housing preservation, New Markets Tax Credit ("NMTC") and Historic Tax Credit ("HTC") investments. PNC TC, LLC provides investment advisory services to funds sponsored by PNC Real Estate for LIHTC, HTC, NMTC and affordable housing preservation investments. Registration with the SEC does not imply a certain level of skill or training. This material does not constitute an offer to sell or a solicitation of an offer to buy any investment product. Risks of each fund, as well as information regarding the investments, risks, and expenses of each fund, are described in the fund's private placement memorandum ("PPM") or other offering documents. Please read the PPM and other offering documents carefully before investing.

Important Investor Information – Securities, insurance, foreign exchange, and derivative products are:

Not FDIC Insured • Not Bank Guaranteed • Not A Deposit • Not Insured By Any Federal Government Agency • May Lose Value

In Canada, PNC Bank Canada Branch, the Canadian branch of PNC Bank, provides bank deposit, treasury management, lending (including asset-based lending) and leasing products and services. Deposits with PNC Bank Canada Branch are not insured by The Canada Deposit Insurance Corporation or by the United States Federal Deposit Insurance Corporation.

Lending, leasing and equity products and services, as well as certain other banking products and services, require credit approval.

PNC does not provide legal, tax or accounting advice unless, with respect to tax advice, PNC Bank has entered into a written tax services agreement. PNC does not provide investment advice to PNC Retirement Solutions and Vested Interest plan sponsors or participants.

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Caution Regarding Forward Looking Statements

This communication contains statements regarding PNC, FirstBank, the proposed transaction between PNC and FirstBank, future financial and operating results; benefits and synergies of the transaction; future opportunities for PNC; the issuance of common stock of PNC contemplated by the Agreement and Plan of Merger by and among PNC, FirstBank and Summit Merger Sub I, Inc. (the "Merger Agreement"); the expected filing by PNC with the Securities and Exchange Commission (the "SEC") of a registration statement on Form S-4 (the "Registration Statement") and a prospectus of PNC and a proxy statement of FirstBank to be included therein (the "Proxy Statement/Prospectus"); the expected timing of the closing of the proposed transaction; the ability of the parties to complete the proposed transaction considering the various closing conditions and any other statements about future expectations that constitute forward-looking statements within the meaning of the federal securities laws, including the meaning of the Private Securities Litigation Reform Act of 1995, as amended, Section 27A of the Securities Act of 1933, as amended (the "Securities Act"), and Section 21E of the Securities Exchange Act of 1934, as amended. From time to time, oral or written forward-looking statements may also be included in other information released to the public. Such forward-looking statements are typically, but not exclusively, identified by the use in the statements of words or phrases such as "aim," "anticipate," "believe," "estimate," "expect," "goal," "guidance," "intend," "is anticipated," "is expected," "is intended," "objective," "plan," "projected," "projection," "will affect," "will be," "will continue," "will decrease," "will grow," "will impact," "will increase," "will incur," "will reduce," "will remain," "will result," "would be," variations of such words or phrases (including where the word "could," "may," or "would" is used rather than the word "will" in a phrase) and similar words and phrases indicating that the statement addresses some future result, occurrence, plan or objective. Forward-looking statements include all statements other than statements of historical fact, including forecasts or trends, and are based on current expectations, assumptions, estimates, and projections about PNC and its subsidiaries or related to the proposed transaction and are subject to significant risks and uncertainties that could cause actual results to differ materially from the results expressed in such statements.

These forward-looking statements may include information about PNC's possible or assumed future economic performance or future results of operations, including future revenues, income, expenses, provision for loan losses, provision for taxes, effective tax rate, earnings per share and cash flows and PNC's future capital expenditures and dividends, future financial condition and changes therein, including changes in PNC's loan portfolio and allowance for loan losses, future capital structure or changes therein, as well as the plans and objectives of management for PNC's future operations, future or proposed acquisitions, the future or expected effect of acquisitions on PNC's operations, results of operations, financial condition, and future economic performance, statements about the anticipated benefits of each of the proposed transactions, and statements about the assumptions underlying any such statement.

These forward-looking statements are not guarantees of future performance and are based on expectations and assumptions PNC currently believes to be valid. Because forward-looking statements relate to future results and occurrences, many of which are outside of PNC's control, they are subject to inherent uncertainties, risks and changes in circumstances that are difficult to predict. Many possible events or factors could adversely affect the future financial results and performance of PNC, FirstBank or the combined company and could cause those results or performance to differ materially from those expressed in or implied by the forward-looking statements. Such risks and uncertainties include, among others: (1) the risk that the cost savings and synergies from the transaction may not be fully realized or may take longer than anticipated to be realized; (2) disruption to PNC's business and to FirstBank's business as a result of the announcement and pendency of the transaction; (3) the risk that the integration of FirstBank's business and operations into PNC, will be materially delayed or will be more costly or difficult than expected, or that PNC is otherwise unable to successfully integrate FirstBank's business into its own, including as a result of unexpected factors or events; (4) the failure to obtain the necessary approval by the shareholders of FirstBank; (5) the ability by each of PNC and FirstBank to obtain required governmental approvals of the transaction on the timeline expected, or at all, and the risk that such approvals may result in the imposition of conditions that could adversely affect PNC after the closing of the transaction or adversely affect the expected benefits of the transaction; (6) reputational risk and the reaction of each company's customers, suppliers, employees or other business partners to the transaction; (7) the failure of the closing conditions in the Merger Agreement to be satisfied, or any unexpected delay in closing the transaction or the occurrence of any event, change or other circumstances that could give rise to the termination of the Merger Agreement; (8) the dilution caused by the issuance of additional shares of PNC's common stock in the transaction; (9) the possibility that the transaction may be more expensive to complete than anticipated, including as a result of unexpected factors or events; (10) the outcome of any legal or regulatory proceedings that may be currently pending or later instituted against PNC before or after the transaction, or against FirstBank; (11) diversion of management's attention from ongoing business operations and (12) general competitive, economic, political and market conditions and other factors that may affect future results of PNC and FirstBank. PNC disclaims any obligation to update such factors or to publicly announce the results of any revisions to any of the forward-looking statements included herein to reflect future events or developments. These and various other factors are discussed in PNC's Annual Report on Form 10-K, Quarterly Reports on Form 10-Q, and Current Reports on Form 8-K, in each case filed with the SEC, and other reports and statements PNC has filed with the SEC. Copies of the SEC filings for PNC may be downloaded from the Internet at no charge from <https://investor.pnc.com>.

Additional Information About the Transaction and Where to Find It

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INVESTORS AND SECURITY HOLDERS ARE URGED TO READ THE REGISTRATION STATEMENT ON FORM S-4, THE PROXY STATEMENT/PROSPECTUS INCLUDED WITHIN THE REGISTRATION STATEMENT ON FORM S-4 AND ANY OTHER RELEVANT DOCUMENTS TO BE FILED WITH THE SEC IN CONNECTION WITH THE PROPOSED TRANSACTION OR INCORPORATED BY REFERENCE INTO THE PROXY STATEMENT/PROSPECTUS, AS WELL AS ANY AMENDMENTS OR SUPPLEMENTS TO THESE DOCUMENTS, CAREFULLY AND IN THEIR ENTIRETY, WHEN THEY ARE AVAILABLE, BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION ABOUT PNC, FIRSTBANK AND THE PROPOSED TRANSACTION.

Investors and security holders may obtain free copies of these documents through the website maintained by the SEC at <http://www.sec.gov>. You will also be able to obtain these documents, when they are filed, free of charge, from PNC at <https://investor.pnc.com>. Copies of the Proxy Statement/Prospectus can also be obtained, when it becomes available, free of charge, by directing a request by telephone or mail to The PNC Financial Services Group, Inc., The Tower at PNC Plaza, 300 Fifth Avenue Pittsburgh, Pennsylvania 15222-2401 Attention: Shareholder Services, (800) 962-7652 or to FirstBank Holding Company, 12345 W Colfax Ave, Lakewood, Colorado 80215, Attention: Stock Administrator, (303) 235-1331.

No Offer or Solicitation

This communication is for informational purposes only and is not intended to and does not constitute an offer to subscribe for, buy or sell, or the solicitation of an offer to subscribe for, buy or sell, or an invitation to subscribe for, buy or sell any securities or a solicitation of any vote or approval in any jurisdiction, nor shall there be any sale, issuance or transfer of securities in any jurisdiction in which such offer, invitation, sale or solicitation would be unlawful prior to registration or qualification under the securities laws of any such jurisdiction. No offer of securities shall be made except by means of a prospectus meeting the requirements of Section 10 of the Securities Act, and otherwise in accordance with applicable law.



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