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PNC Releases Results Of Annual Dodd-Frank Company-Run Stress Test

PITTSBURGH, March 7, 2013 /PRNewswire/ -- The PNC Financial Services Group, Inc. (NYSE: PNC) announced today the results of its annual company-run stress test conducted in accordance with regulations of the Board of Governors of the Federal Reserve System (Federal Reserve) and the Office of the Comptroller of the Currency (OCC) under the Dodd-Frank Wall Street Reform and Consumer Protection Act. These company-run stress tests are designed to help assess whether financial institutions have sufficient capital to absorb losses and support operations during hypothetical severely adverse economic conditions over a nine quarter planning period from Oct. 1, 2012 to Dec. 31, 2014.

The severely adverse scenario provided by the Federal Reserve and OCC for the 2013 company-run stress tests assumes a deep recession that begins in the fourth quarter of 2012 followed by a recovery starting in the second quarter of 2014. Under this hypothetical scenario, PNC estimates that as of Dec. 31, 2014, its Basel I capital ratios would be as follows:

Tier 1 Common	7.9%	Total Risk-Based Capital	12.6%
Tier 1 Capital	10.0%	Tier 1 Leverage	8.0%

Each ratio also represents the minimum quarterly ratio over the projection period. These ratios were calculated using PNC's actual capital actions undertaken in the fourth quarter of 2012 and applying capital action assumptions for the remaining eight quarters specified by the regulations. These assumptions include no issuances or redemptions of regulatory capital instruments and a quarterly common stock dividend calculated as the quarterly average of the common stock dividend paid in 2012, or \$.3875 for PNC. These results are the product of a forward looking regulatory exercise using hypothetical macroeconomic assumptions, and do not represent a forecast of PNC's future capital levels or anticipated economic conditions.

Results of PNC's annual Dodd-Frank company-run stress test, including PNC's estimates of pre-provision net revenue, other revenue, loan and other losses, net income before taxes, and Basel I regulatory capital ratios for both PNC and PNC Bank, N.A., as well as additional information on the methodologies used in conducting the stress test, may be found on the Investor Relations page of PNC's corporate website at www.pnc.com/investorrelations under Regulatory Disclosures.

The PNC Financial Services Group, Inc. (www.pnc.com) is one of the nation's largest diversified financial services organizations providing retail and business banking; residential mortgage banking; specialized services for corporations and government entities, including corporate banking, real estate finance and asset-based lending; wealth management and asset management.

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