The PNC Financial Services Group, Inc.

Barclays Capital

Global Financial Services Conference

September 12, 2011

Cautionary Statement Regarding Forward-Looking Information and Adjusted Information

This presentation includes "snapshot" information about PNC used by way of illustration. It is not intended as a full business or financial review and should be viewed in the context of all of the information made available by PNC in its SEC filings. The presentation also contains forward-looking statements regarding our outlook for earnings, revenues, expenses, capital levels, liquidity levels, asset quality and other matters regarding or affecting PNC and its future business and operations. Forward-looking statements are necessarily subject to numerous assumptions, risks and uncertainties, which change over time.

The forward-looking statements in this presentation are qualified by the factors affecting forward-looking statements identified in the more detailed Cautionary Statement included in the Appendix, which is included in the version of the presentation materials posted on our corporate website at www.pnc.com/investorevents. We provide greater detail regarding some of these factors in our 2010 Form 10-K and 2011 Form 10-Qs, including Risk Factors and Risk Management sections of those reports, and our subsequent SEC filings. Our forward-looking statements may also be subject to other risks and uncertainties, including those we may discuss in this presentation or in SEC filings, accessible on the SEC's website at www.sec.gov and on PNC's corporate website at www.pnc.com/secfilings. We have included web addresses in this presentation as inactive textual references only. Information on these websites is not part of this presentation.

Future events or circumstances may change our outlook and may also affect the nature of the assumptions, risks and uncertainties to which our forward-looking statements are subject. Forward-looking statements in this presentation speak only as of the date of this presentation. We do not assume any duty and do not undertake to update forward-looking statements. Actual results or future events could differ, possibly materially, from those anticipated in forward-looking statements, as well as from historical performance.

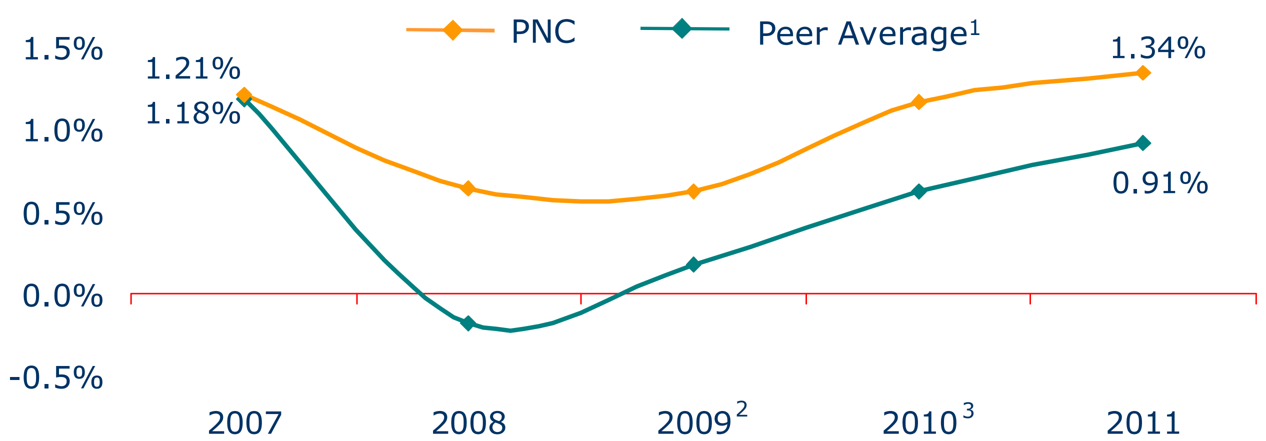
In this presentation, we sometimes refer to adjusted results to help illustrate the impact of certain types of items, such as our third quarter 2010 gain related to the sale of PNC Global Investment Servicing Inc. ("GIS"). This information supplements our results as reported in accordance with GAAP and should not be viewed in isolation from, or a substitute for, our GAAP results. We believe that this additional information and the reconciliations we provide may be useful to investors, analysts, regulators and others as they evaluate the impact of these respective items on our results for the periods presented due to the extent to which the items are not indicative of our ongoing operations. We may also provide information on pretax pre-provision earnings (total revenue less noninterest expense), as we believe that pretax pre-provision earnings, a non-GAAP measure, is useful as a tool to help evaluate the ability to provide for credit costs through operations. Where applicable, we provide GAAP reconciliations for such additional information, including in the Appendix.

In certain discussions, we may also provide information on yields and margins for all interest-earning assets calculated using net interest income on a taxable-equivalent basis by increasing the interest income earned on tax-exempt assets to make it fully equivalent to interest income earned on taxable investments. We believe this adjustment may be useful when comparing yields and margins for all earning assets. We may also use annualized, proforma, estimated or third party numbers for illustrative or comparative purposes only. These may not reflect actual results.

This presentation may also include discussion of other non-GAAP financial measures, which, to the extent not so qualified therein or in the Appendix, is qualified by GAAP reconciliation information available on our corporate website at www.pnc.com under "About PNC–Investor Relations."

Industry Better Positioned in Current Environment

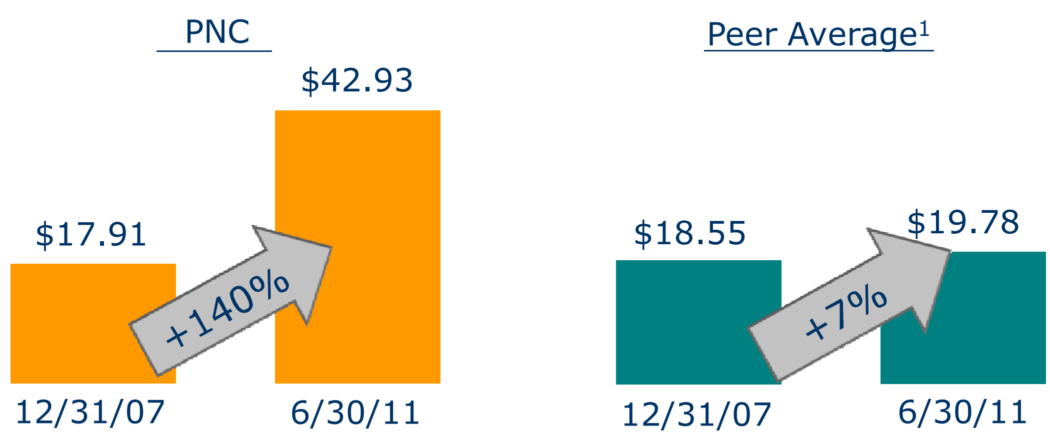
Return on average assets



Stronger industry position

- Stronger balance sheet
- Improving profitability
- Diversifying business mix

Tangible book value per share[4]



Valuation metrics[5]

	PNC	Peers
Price to book	82%	81%
Price to tangible book	115%	121%
Dividend yield	2.8%	1.8%

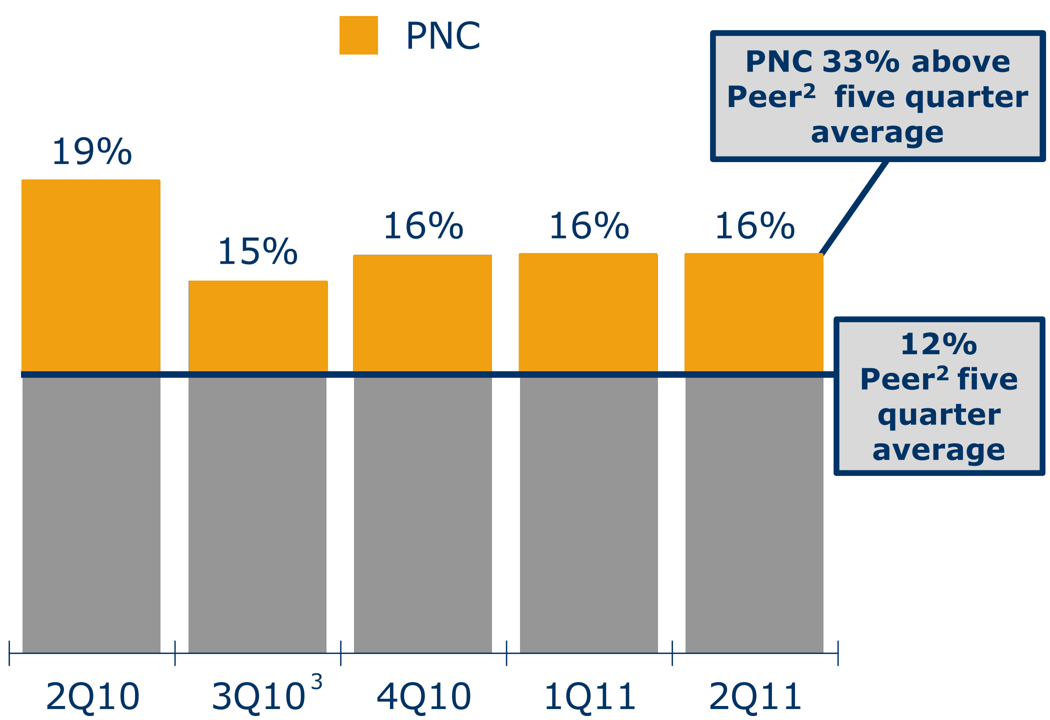
(1) Peer average represents average of banks identified in the Appendix. Source: SNL DataSource. (2) Excludes BLK/BGI gain. (3) Excludes GIS gain. (4) Tangible book value per share calculated as book value per share less total intangible assets per share. PNC believes that tangible book value, a non-GAAP measure, is useful as a tool to help evaluate the amount, on a per share basis, of intangible assets included in book value per common share. Further information is provided in the Appendix. (5) Based on closing prices as of August 30, 2011.

PNC's Differentiated Results

1H11 highlights

- Net income of $1.7 billion increased by 18% YoY
- Accelerated customer growth
- Commercial loans grew
- Net charge-offs decreased by 51% YoY
- Tier 1 common increased to 10.5%
- Increased common stock dividend 250%
- Bank expansion through strategic capital deployment

Return on tangible common equity[1]



(1) Return on tangible common equity calculated as net income divided by (common equity less intangible assets), annualized. PNC believes that return on tangible common equity, a non-GAAP measure, is useful as a tool to help measure and assess a company's use of equity. Further information is provided in the Appendix. (2) Peers represent banks identified in the Appendix, as available. Source: SNL DataSource. (3) Excludes the $328 million after-tax, $639 million pretax, GIS gain.

PNC's Proven Business Model Provides Levers in the Current Environment

1 Growing customers

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2 Managing risk

+

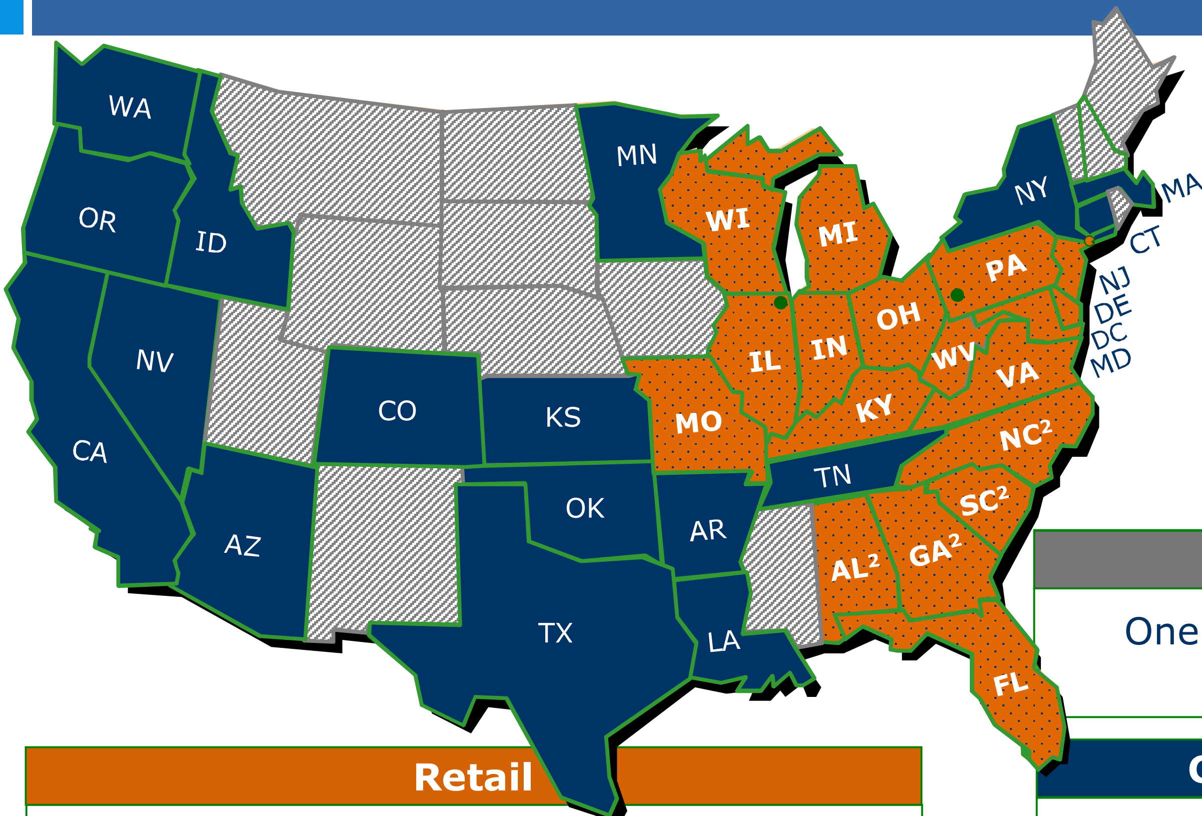
3 Continuous improvement

+

4 Disciplined capital management

Positioned for Quality Growth

PNC's Powerful Franchise



June 30, 2011		U.S. Rank[1]
Deposits	$182B	7th
Assets	$263B	7th
Branches	2,459	5th
ATMs	6,707	5th

Asset Management

One of the largest bank-held asset managers in the U.S.

Retail

Proforma footprint covering approximately half of the U.S. population[2]

Corporate & Institutional

A leader in serving middle-market customers and government entities

BlackRock

A leader in investment management, risk management and advisory services worldwide

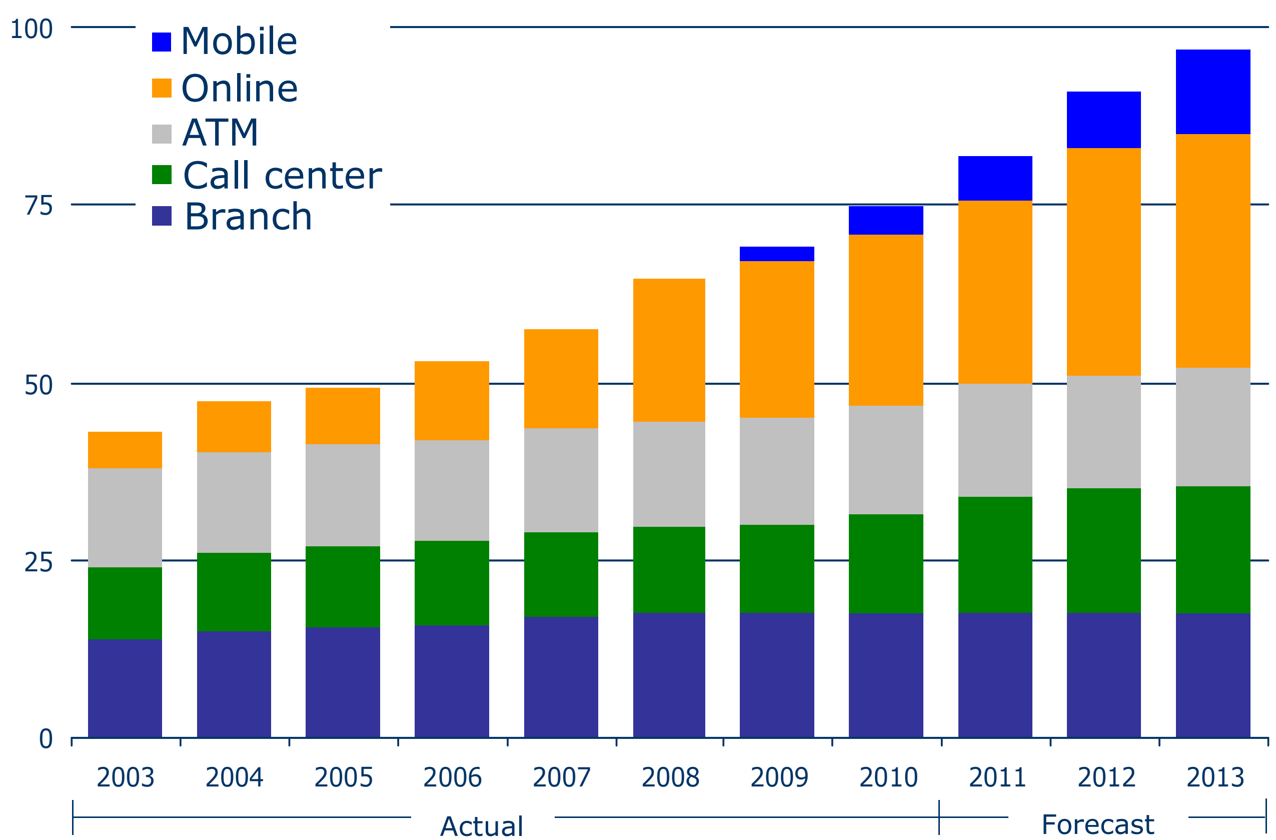
Residential Mortgage

National distribution capabilities

(1) Rankings source: SNL DataSource; Banks headquartered in U.S. Assets rank excludes Morgan Stanley and Goldman Sachs. (2) Given effect to pending RBC Bank (USA) acquisition, which is subject to regulatory approvals and other customary closing conditions.

Growing Customers – Responding to Changing Customer Behaviors and Needs

U.S. banking transactions by channel (billions)[1]



Changing customer behaviors

- Growth in electronic channels continues to reduce consumer check payments
- The percentage of customers transferring funds online nearly doubled from 34% in 2005 to 67% in 2010[2]
- By 2012, checks are expected to account for only 17% of non-cash transactions vs. 32% in 2006[3]
- Deposit transactions at PNC branches declined at an accelerated pace and a 5 year CAGR of (6.2%)

(1) Source: Tower Group, McKinsey & Company. (2) Source: Novantas. "Annual Multichannel Preference Survey" as cited in Novarica, "Consumer Usage of the Mobile Banking Channel," January 10, 2010. (3) Source: Forrester Research Mobile Banking Forecast, 2010-2015.

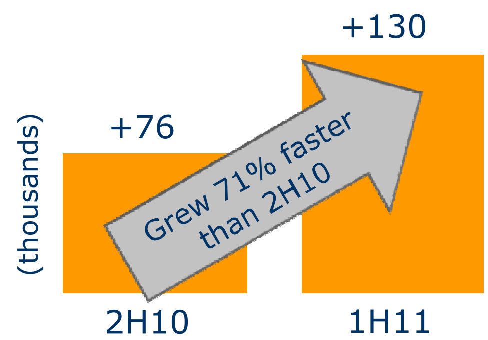
Growing Customers – Retail Banking

Growth strategies

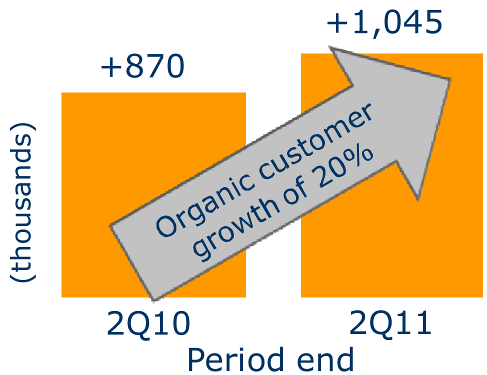
- Expand market share and share of wallet by providing customers with more choices and fair value
- Deepen share of wallet in the mass affluent segment
- Capitalize on the launch of integrated deposit products and enhanced credit card offerings
- Fully leverage new geographies and alternative distribution channels

Yielding results

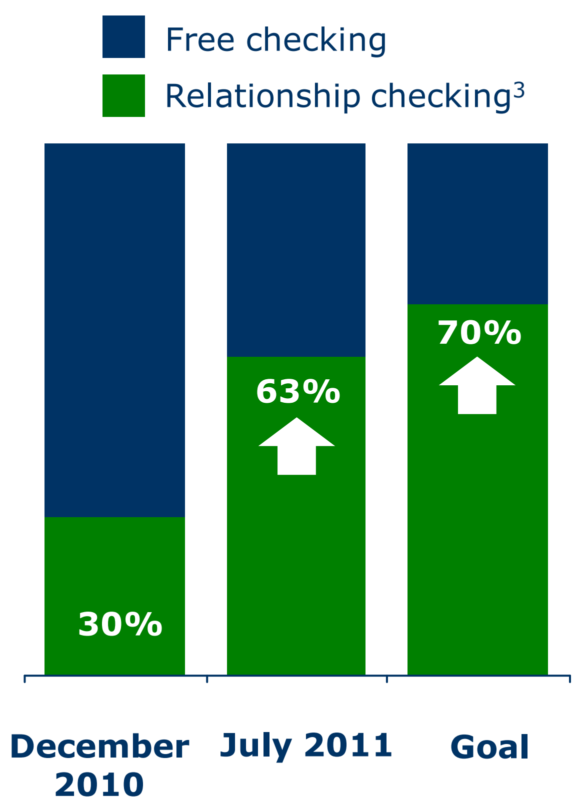
Organic checking relationship growth[1,2]



Growth in online bill payment active customers



New originations



(1) Organic growth refers to consumer and small business customers excluding 32,000 relationships acquired by acquisition in 2Q11.
(2) Organic growth excludes 3,000 customers acquired by acquisition in 2Q11. (3) Relationship checking refers to accounts with a committed balance level or self-service accounts with lower cost of servicing.

PNC

Growing Customers – Corporate & Institutional Banking

Growth strategies

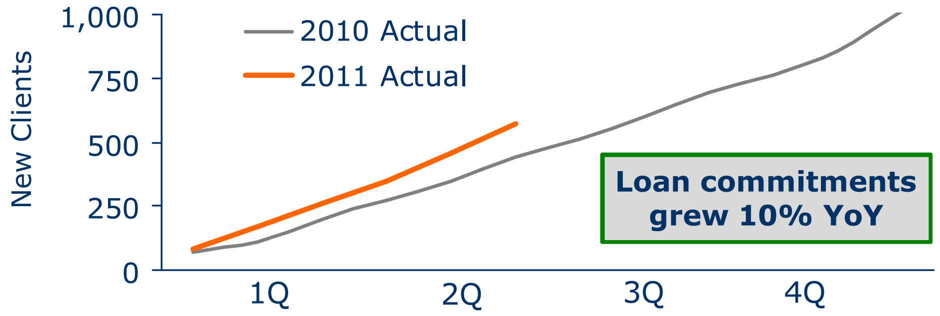
- Focus on cross-sell of existing relationships
- Achieve high growth customer additions
- Invest in high potential markets
- Focus on total relationship return

1H11 highlights

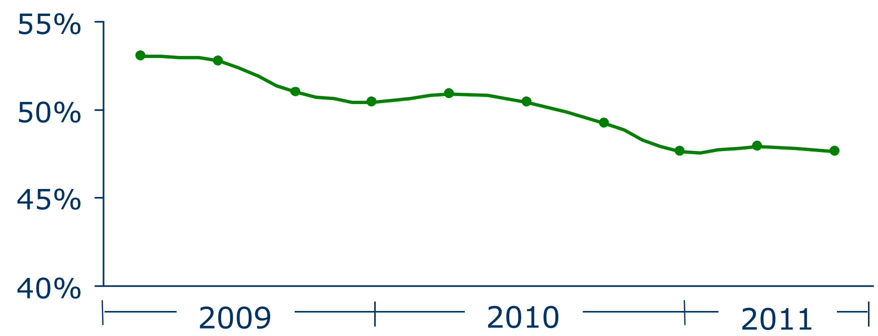
- As of June 30, 2011, 94% of all PNC markets are ahead of first half sales plans
  - Commercial loan growth increased 4% linked quarter and 9% first half 2011
  - New primary clients increased 29% year over year

Yielding results

Corporate Banking New Cumulative Primary Client[1] Growth



Corporate and Institutional Banking Utilization Rates[2]



(1) Corporate banking primary client relationships are defined as corporate banking client relationships with annual revenue generation of $10,000 or more. (2) Corporate and Institutional Banking quarterly utilization rates reflect the consolidation of Market Street Funding Corporation beginning January 2010. 2011 represents year to date results through June quarter-end.

Growing Customers – Asset Management Group

Growth strategies

- Expanding distribution in all markets with a particular focus on high growth markets
  - 150 external new hires in the first half of 2011 – primarily front line talent acquisition
- Growing revenue through targeted market opportunities and increased channel penetration
- Investing in innovation and technology – piloting Wealth Insight tool
  - Pilot in progress with roll-out to over 10,000 clients
  - Product launch in 3Q11

Yielding results

Referral sales[1]

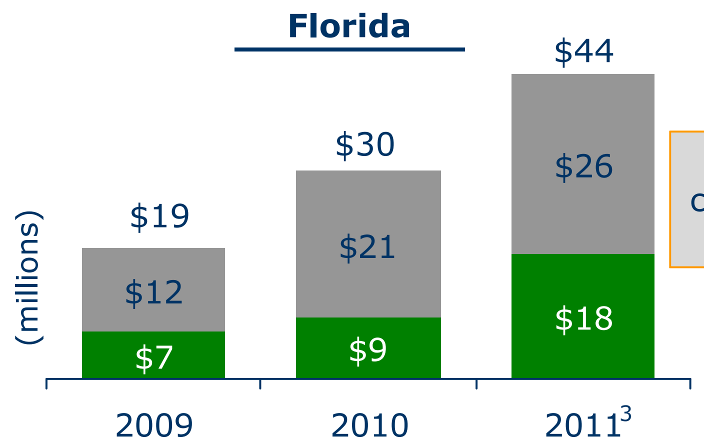
New primary clients[2]

Assets under administration

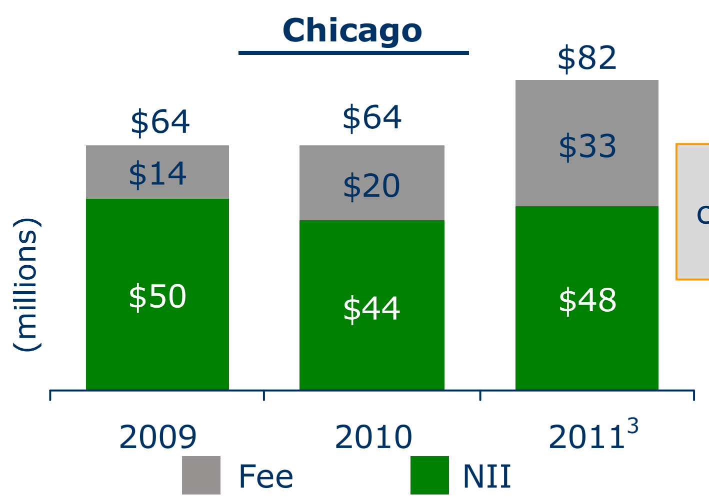
(1) Referral sales are new sales to clients referred to AMG by Retail Banking or Corporate and Institutional Banking. (2) New Primary clients are relationships with annual revenue of $10,000 or more.

RBC Bank (USA) – Strategic Growth Opportunity Priced Below Tangible Book Value

Total market revenue growth[1] for C&IB and AMG



New primary clients up 17% over YTD10[2]



New primary clients up 67% over YTD10[2]

RBC's market opportunities

- Projected 5-year population growth[4] of 6.5% more than 1.5 times the national average and 5 times PNC's Retail Banking footprint
- Combined retail footprint covers 11 of the top 20 wealthiest states[5]
- Commercial market opportunity[6]:
  - More than 500,000 small businesses
  - Approximately 4,000 mid-market and 2,000 corporate companies

(1) Year over year market revenue growth. (2) Year over year total new primary client growth. (3) 2011 represents revenue growth for the six months ended June 30, 2011, annualized. (4) Source: SNL DataSource (5) Top 20 states based on wealth holders with >$1.5 million in net worth. Source: IRS Statistics of Income Division, August 2008. (6) Source: SNL Financial and OneSource.

PNC's Proven Business Model Provides Levers in the Current Environment

1 Growing customers

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2 Managing risk

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3 Continuous improvement

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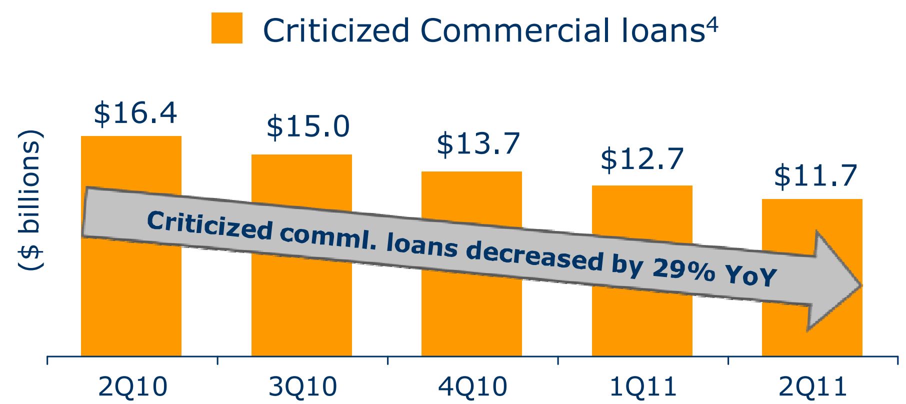
4 Disciplined capital management

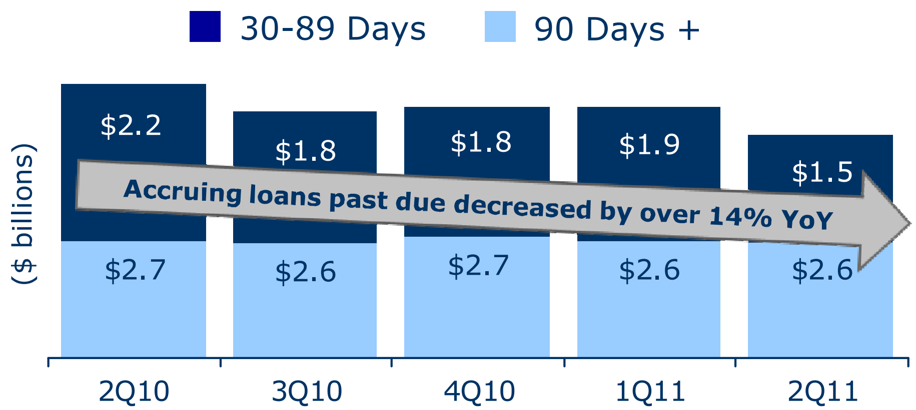
Positioned for Quality Growth

Managing Risk - Credit Trends Continue to Improve

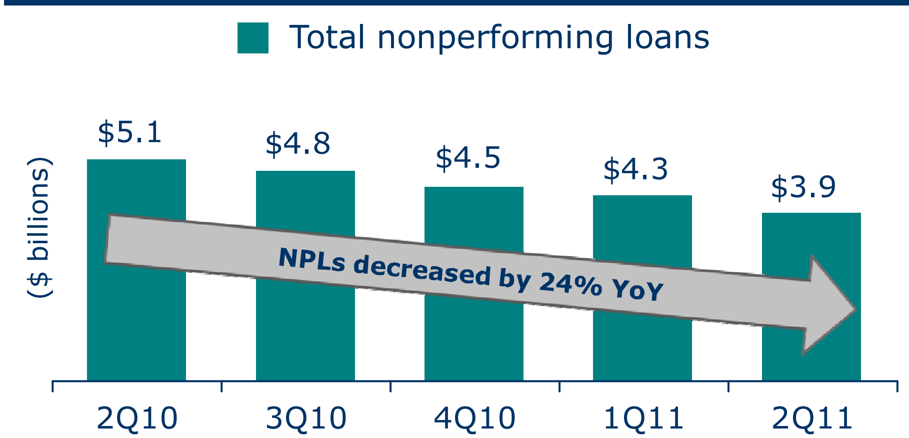
Criticized commercial loans



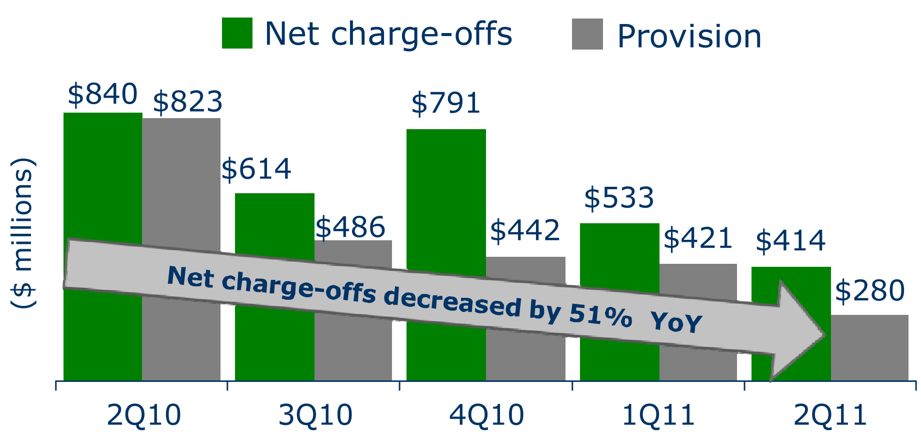
Accruing loans past due[1,2]



Nonperforming loans[1,3]



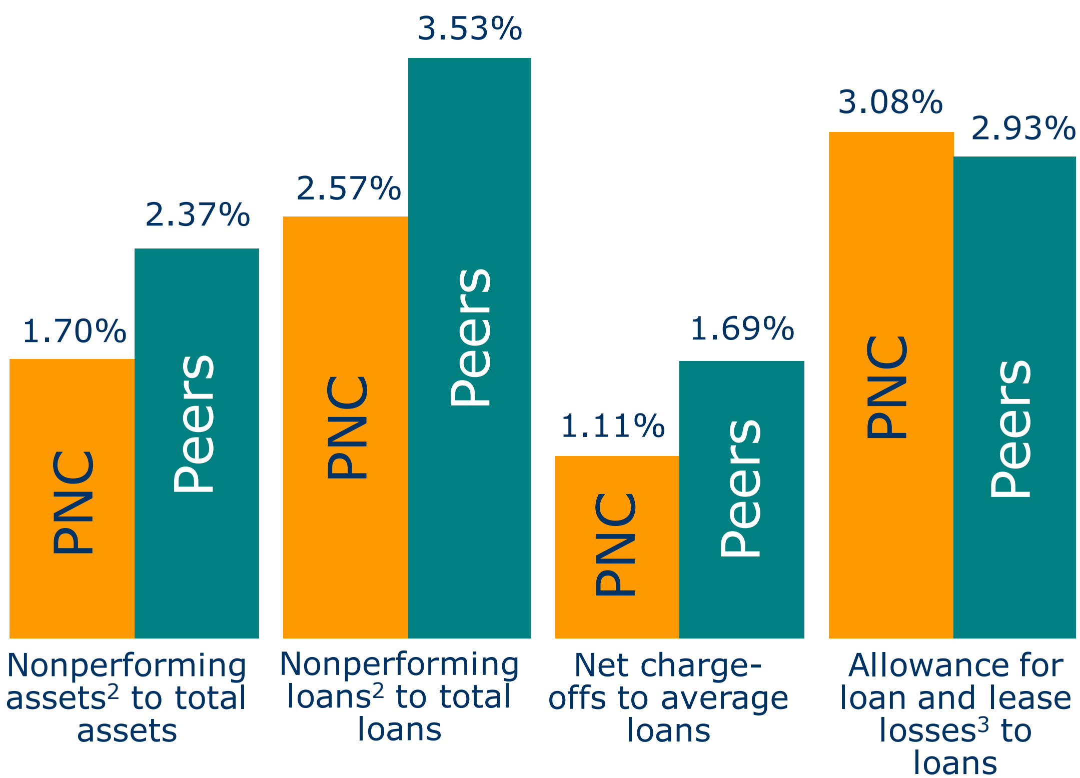
Provision and net charge-offs



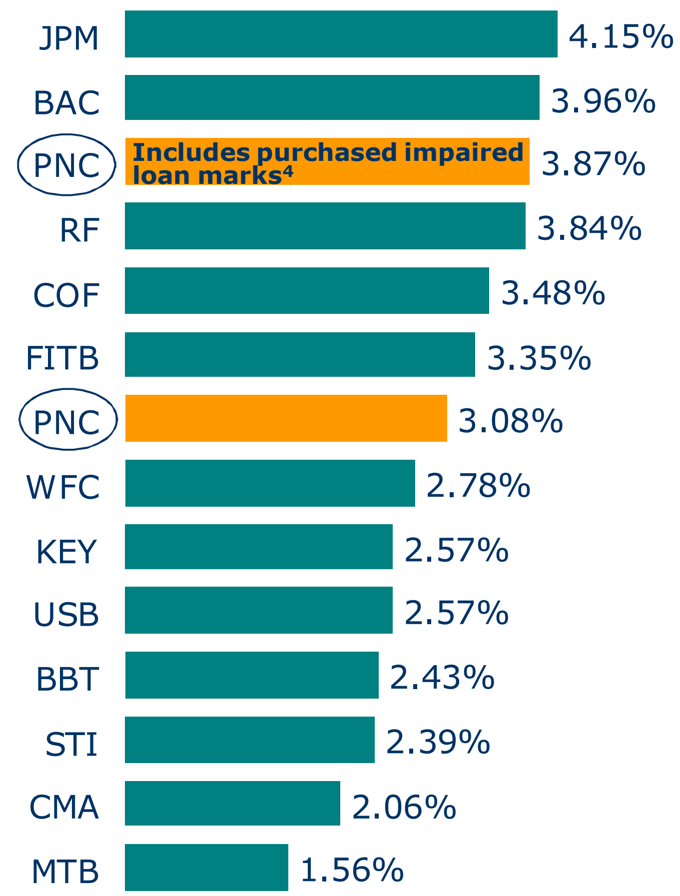
As of quarter end except net charge-offs, which are for the quarter. (1) Loans acquired from National City that were impaired are not included as they were recorded at estimated fair value when acquired and are currently considered performing loans due to the accretion of interest in purchase accounting. (2) Includes loans that are government guaranteed/insured, primarily residential mortgages. These loans totaled $2.7 billion in 2Q11. (3) Does not include loans held for sale or foreclosed and other assets. Effective in 2011, excludes residential real estate loans accounted for under the fair value option. (4) Criticized loans are ones that we consider "special mention," "substandard'" or "doubtful".

Industry Leading Performance

Key 2Q11 credit metrics[1]



2Q11 reserves/loans



(1) As of or for the quarter ended June, 2011. Net charge-offs to average loans percentages are annualized. Peers represents average of banks identified in the Appendix, as available. Sources: SNL DataSource, company reports. (2) Does not include purchased impaired loans or loans held for sale. (3) Includes impairment reserves attributable to purchased impaired loans. Loans PNC acquired from National City that were impaired are purchased impaired loans. (4) 2Q11 reserves/loans would be 3.87% if adjusted to include the remaining marks on purchased impaired loans. Further information is provided in the Appendix. Others have made acquisitions and have marks on purchased impaired loans. No adjustments have been made for those peers.

Balance Sheet Management

Current environment

- Extended period of slow economic growth and low interest rates

Strategies

- Increase responsible lending to partially offset lower asset yields
- Substantially reduce cost of funding to maintain net interest income
- Maintain liquidity and strong capital position

Drivers

- Focus on risk-adjusted commercial loan growth to mitigate impact of securities repricing
- Lower funding cost

Funding Cost Reduction Opportunities	Expected 2012 Impact (in millions)
Repricing CDs Trust preferreds Maturing debt Deposit funding	**$450-$500**

PNC's Proven Business Model Provides Levers in the Current Environment

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Positioned for Quality Growth

Continuous Improvement – Expenses to Remain Flat in 2012[1]

- We are targeting expense reductions of $550 million or approximately 6% of PNC's estimated 2012 expense base[2]
- These efficiencies provide the capacity to invest in future growth
- Expense efficiencies are designed not to have an impact on customers or revenue

Expense Reduction Goals	2012 Financial Impact (in millions)
Business efficiency	$125
Operational efficiency	275
Total PNC initiatives	$400
RBC Bank (USA) integration	150
Total	**$550**

(1) Does not include legal and regulatory related contingencies, and Flagstar and RBC Bank (USA) integration and operating costs, along with capital actions. (2) The 2012 expense base includes the impact of the Flagstar and RBC Bank (USA) operating costs.

PNC's Proven Business Model Provides Levers in the Current Environment

1 Growing customers

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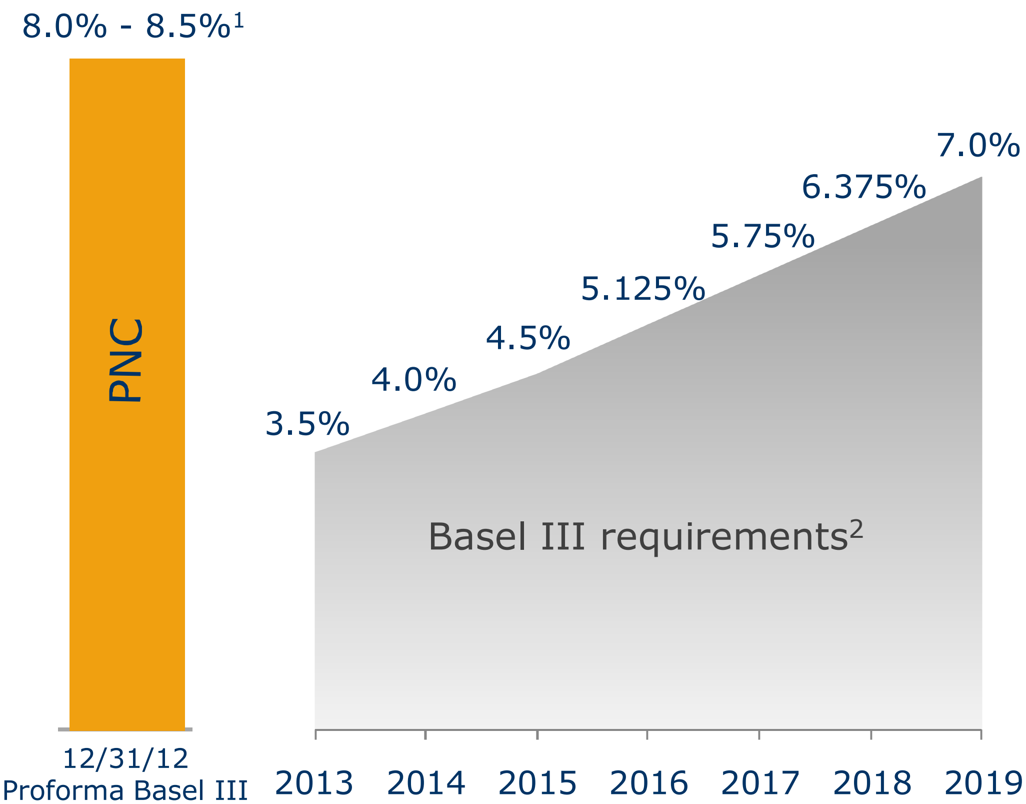
Positioned for Quality Growth

PNC's Basel III Capital Ratio Estimate

Tier 1 common ratio



Highlights

- The amount of cushion we choose to hold above and beyond Basel III limits will be a function of multiple inputs such as economic conditions, AOCI cushion and SIFI buffer, if required
- Assumes no common stock issuance to fund acquisition of RBC Bank (USA)
- BlackRock – Return on economic and regulatory capital is greater than 20%
- Sub-investment grade securities
  - Significant upside potential assuming capital requirements reflect the inherent risk profile of the relevant investment

(1) Proforma estimate is based on PNC's Tier 1 common ratio of 10.5% as of 6/30/11, and includes the assumed benefit of 1.3%, which reflects First Call 2011 and 2012 estimates and current dividend payout, as well as the assumed decrease of 3.3%-3.8%, which reflects assumptions regarding credit, operating and market risk under Basel II, the treatment of BlackRock and sub-investment grade securities (assuming no AOCI double counting) under Basel II, and assumes no common share issuance for the RBC Bank (USA) acquisition. This estimate is subject to further regulatory guidance and clarity. (2) Regulatory requirements include capital conservation buffer.

Summary

- PNC's proven business model and consistent execution have delivered strong results throughout the cycles
- Clear levers to drive quality growth in the future
- Relative valuation gap represents significant long-term value

PNC Continues to Build a Great Company.

Cautionary Statement Regarding Forward-Looking Information

Appendix

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Our forward-looking statements are subject to the following principal risks and uncertainties.

- Our businesses, financial results and balance sheet values are affected by business and economic conditions, including the following::
  - Changes in interest rates and valuations in debt, equity and other financial markets.
  - Disruptions in the liquidity and other functioning of U.S. and global financial markets.
  - The impact on financial markets and the economy of the downgrade by Standard & Poor's of U.S. Treasury obligations and other U.S. government-backed debt, as well as issues surrounding the level of U.S. and European government debt.
  - Actions by Federal Reserve, U.S. Treasury and other government agencies, including those that impact money supply and market interest rates.
  - Changes in customers', suppliers' and other counterparties' performance and creditworthiness.
  - Slowing or failure of the current moderate economic recovery.
  - Continued effects of aftermath of recessionary conditions and uneven spread of positive impacts of recovery on the economy and our counterparties, including adverse impacts on levels of unemployment, loan utilization rates, delinquencies, defaults and counterparty ability to meet credit and other obligations.
  - Changes in customer preferences and behavior, whether due to changing business and economic conditions, legislative and regulatory initiatives, or other factors.
- Our forward-looking financial statements are subject to the risk that economic and financial market conditions will be substantially different than we are currently expecting. These statements are based on our current view that the modest economic expansion will persist in the year ahead and interest rates will remain very low.

Cautionary Statement Regarding Forward-Looking Information (continued)

Appendix

- Legal and regulatory developments could have an impact on ability to operate our businesses, financial condition, results of operations, competitive position, reputation, or pursuit of attractive acquisition opportunities. Reputational impacts could affect matters such as business generation and retention, liquidity, funding, and ability to attract and retain management. These developments could include:
  - Changes resulting from legislative and regulatory reforms, including broad-based restructuring of financial industry regulation and changes to laws and regulations involving tax, pension, bankruptcy, consumer protection, and other industry aspects, and changes in accounting policies and principles. We will be impacted by extensive reforms provided for in the Dodd-Frank Wall Street Reform and Consumer Protection Act (the "Dodd-Frank Act") and otherwise growing out of the recent financial crisis, the precise nature, extent and timing of which, and their impact on us, remains uncertain.
  - Changes to regulations governing bank capital, including due to the Dodd-Frank Act and to Basel III initiatives.
  - Unfavorable resolution of legal proceedings or other claims and regulatory and other governmental investigations or other inquiries. In addition to matters relating to PNC's business and activities, such matters may include proceedings, claims, investigations, or inquiries relating to pre acquisition business and activities of acquired companies, such as National City. These matters may result in monetary judgments or settlements or other remedies, including fines, penalties, restitution or alterations in our business practices, and in additional expenses and collateral costs, and may cause reputational harm to PNC.
  - Results of regulatory examination and supervision process, including our failure to satisfy requirements of agreements with governmental agencies.
  - Impact on business and operating results of any costs associated with obtaining rights in intellectual property claimed by others and of adequacy of our intellectual property protection in general.
- Business and operating results are affected by our ability to identify and effectively manage risks inherent in our businesses, including, where appropriate, through effective use of third-party insurance, derivatives, and capital management techniques, and to meet evolving regulatory capital standards. In particular, our results currently depend on our ability to manage elevated levels of impaired assets.
- Business and operating results also include impacts relating to our equity interest in BlackRock, Inc. and rely to a significant extent on information provided to us by BlackRock. Risks and uncertainties that could affect BlackRock are discussed in more detail by BlackRock in SEC filings.
- Our planned acquisition of RBC Bank (USA) presents us with risks and uncertainties related both to the acquisition transaction itself and its integration into PNC after closing, including:
  - Closing is dependent on, among other things, receipt of regulatory and other applicable approvals, the timing of which cannot be predicted with precision at this point and which may not be received at all. The impact of closing on PNC's financial statements will be affected by the timing of the transaction.
  - The transaction (including integration of RBC Bank (USA)'s businesses) may be substantially more expensive to complete than anticipated. Anticipated benefits, including cost savings and strategic gains, may be significantly harder or take longer to achieve than expected or may not be achieved in their entirety as a result of unexpected factors or events.
  - Our ability to achieve anticipated results from this transaction is dependent also on the following factors, in part related to the state of economic and financial markets: the extent of credit losses in the acquired loan portfolios and the extent of deposit attrition. Also, litigation and governmental investigations that may be filed or commenced, as a result of this transaction or otherwise, could impact the timing or realization of anticipated benefits to PNC.

Cautionary Statement Regarding Forward-Looking Information (continued)

Appendix

- o Integration of RBC Bank (USA)'s business and operations into PNC, which will include conversion of RBC Bank (USA)'s different systems and procedures, may take longer than anticipated or be more costly than anticipated or have unanticipated adverse results relating to RBC Bank (USA)'s or PNC's existing businesses. PNC's ability to integrate RBC Bank (USA) successfully may be adversely affected by the fact that this transaction will result in PNC entering several markets where PNC does not currently have any meaningful retail presence.

- In addition to the planned RBC Bank (USA) transaction, we grow our business in part by acquiring from time to time other financial services companies, financial services assets and related deposits. These other acquisitions, including our planned acquisition of branches and related deposits in metropolitan Atlanta, Georgia from Flagstar Bank, FSB, often present risks and uncertainties analogous to those presented by the RBC Bank (USA) transaction, as well as, in some cases, with risks related to entering into new lines of business.
- Competition can have an impact on customer acquisition, growth and retention and on credit spreads and product pricing, which can affect market share, deposits and revenues. Industry restructuring in the current environment could also impact our business and financial performance through changes in counterparty creditworthiness and performance and in competitive and regulatory landscape. Our ability to anticipate and respond to technological changes can also impact our ability to respond to customer needs and meet competitive demands.
- Business and operating results can also be affected by widespread disasters, dislocations, terrorist activities or international hostilities through impacts on the economy and financial markets generally or on us or our counterparties specifically.

We provide greater detail regarding some of these factors in our 2010 Form 10-K and first and second quarter 2011 Form 10-Qs, including Risk Factors and Risk Management sections of those reports, and our subsequent SEC filings. Our forward-looking statements may also be subject to other risks and uncertainties, including those we may discuss elsewhere in this presentation or in SEC filings, accessible on the SEC's website at www.sec.gov and on our corporate website at www.pnc.com/secfilings. We have included these web addresses as inactive textual references only. Information on these websites is not part of this document.

Any annualized, proforma, estimated, third party or consensus numbers in this presentation are used for illustrative or comparative purposes only and may not reflect actual results. Any consensus earnings estimates are calculated based on the earnings projections made by analysts who cover that company. The analysts' opinions, estimates or forecasts (and therefore the consensus earnings estimates) are theirs alone, are not those of PNC or its management, and may not reflect PNC's or other company's actual or anticipated results.

Non-GAAP to GAAP Reconcilement

Appendix

in millions	Six months ended June 30 2011	Year ended December 31 2010	2009	2008	2007
Reported net income	$1,744	$3,397	$2,403	$914	$1,491
Average assets	$261,826	$264,902	$276,876	$142,020	$123,418
Return on average assets	1.34%	1.28%	0.87%	0.64%	1.21%
Adjustments	$0	$639 (1)	$1,076 (2)	$0	$0
Income taxes	0	311	389	0	0
After-tax adjustments	$0	$328	$687	$0	$0
Net income excluding adjustments	$1,744	$3,069	$1,716	$914	$1,491
Average assets	$261,826	$264,902	$276,876	$142,020	$123,418
Return on average assets excluding adjustments	1.34%	1.16%	0.62%	0.64%	1.21%

(1) Gain on sale of GIS

(2) Gain on BlackRock/BGI transaction

PNC believes that information adjusted for the impact of certain items may be useful due to the extent to which the items are not indicative of our ongoing operations.

$ in millions	As of June 30, 2011
Allowance for loan and lease losses	$4,627
Remaining mark on purchased impaired loans	$1,234
Allowance for loan and lease losses, adjusted to include remaining mark	$5,861
Loans, as reported	$150,319
Loans, adjusted to include remaining mark on purchased impaired loans	$151,553
Allowance for loan and lease losses to loans	3.08%
Allowance for loan and lease losses plus remaining mark to loans plus remaining mark	3.87%

Non-GAAP to GAAP Reconcilement

Appendix

In millions except per share data	As of Dec. 31, 2007	As of June 30, 2011
Common shareholders' equity	$14,854	$31,588
Common shares outstanding	335	526
Book value per common share	$43.60	$60.02
Intangible assets	$8,853	$9,005
Common shareholders' equity less intangible assets	$6,001	$22,583
Common shares outstanding	335	526
Tangible book value per common share	$17.91	$42.93

PNC believes that tangible book value per common share, a non-GAAP measure, is useful as a tool to help evaluate the amount, on a per share basis, of intangible assets included in book value per common share.

In millions	As of June 30, 2010	As of Sep. 30, 2010	As of Dec. 31, 2010	As of Mar. 31, 2011	As of June 30, 2011
Net income, as reported	$803	$1,103	$820	$832	$912
Adjustment:					
After-tax gain on sale of GIS	-	328	-	-	-
Net income, as adjusted	$803	$775	$820	$832	$912
Adjusted net income, annualized	$3,221	$3,075	$3,253	$3,374	$3,658
Common shareholders' equity	27,731	29,396	29,595	30,485	31,588
Intangible and other assets	10,450	9,111	9,053	9,008	9,005
Tangible common shareholders' equity	$17,281	$20,285	$20,542	$21,477	$22,583
Return on tangible common equity	19%	15%	16%	16%	16%

Peer Group of Banks

Appendix

	Ticker
The PNC Financial Services Group, Inc.	PNC
BB&T Corporation	BBT
Bank of America Corporation	BAC
Capital One Financial, Inc.	COF
Comerica Inc.	CMA
Fifth Third Bancorp	FITB
JPMorgan Chase	JPM
KeyCorp	KEY
M&T Bank	MTB
Regions Financial Corporation	RF
SunTrust Banks, Inc.	STI
U.S. Bancorp	USB
Wells Fargo & Co.	WFC