The PNC Financial Services Group, Inc.

Barclays London Conference

May 21, 2013

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 and ratios, liquidity levels, asset levels, asset quality, financial position, 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, and in our SEC filings. We provide greater detail regarding these as well as other factors in our 2012 Form 10-K and 1st Quarter 2013 Form 10-Q, including in the Risk Factors and Risk Management sections and in the Legal Proceedings and Commitments and Guarantees Notes of the Notes To Consolidated Financial Statements in those reports, and in 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 those 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 may sometimes refer to adjusted results to help illustrate the impact of certain types of items. This information supplements our results as reported in accordance with GAAP and should not be viewed in isolation from, or as 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 to help evaluate the impact of these respective items on our operations. We may also provide information on pretax pre-provision earnings (total revenue less noninterest expense) and on tangible book value per share (calculated as book value per share less total intangible assets, other than servicing rights, per share). Where applicable, we provide GAAP reconciliations for such additional information, including in the slides, the Appendix and/or other slides and materials on our corporate website at www.pnc.com/investorevents and in our SEC filings. We may also use annualized, proforma, estimated or third party numbers for illustrative or comparative purposes only. These may not reflect actual results. We may also provide information regarding PNC's estimated pro forma Basel III Tier 1 common capital ratio. This ratio is estimated without the benefit of phase-ins and is based on our current understanding of the Basel III proposed rules. We provide further information in the Appendix on our assumptions and on how this pro forma ratio differs from the Basel I Tier 1 common capital ratio.

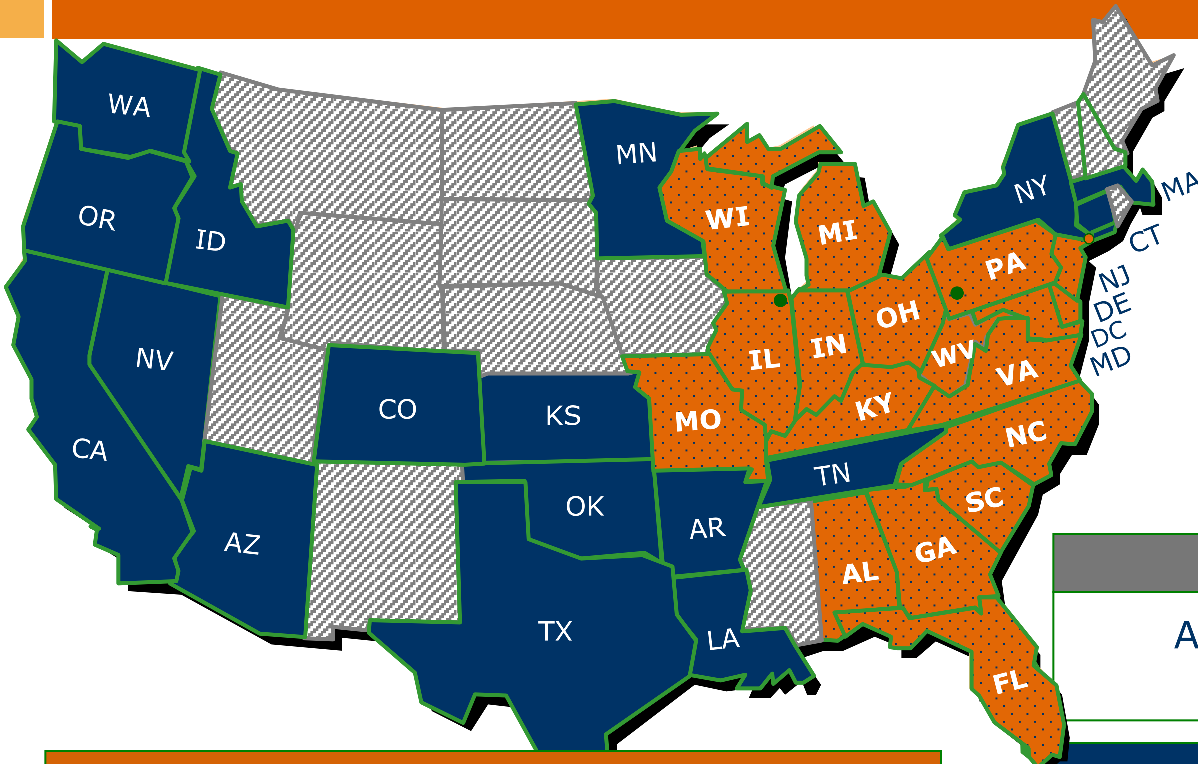
This presentation may also include discussion of other non-GAAP financial measures, which, to the extent not so qualified therein or in the Appendix, is qualified by GAAP reconciliation information available on our corporate website at www.pnc.com under "About PNC–Investor Relations."

Today's Discussion

- Overview of the PNC franchise
- First quarter 2013 results
- PNC's strategic priorities for growth

PNC Is Well-Positioned to Continue to Create Shareholder Value.

PNC's Powerful Franchise



December 31, 2012		U.S. Rank[1]
Deposits	$213B	7th
Assets	$305B	9th
Branches	2,881	5th
ATMs	7,282	5th

Asset Management

A top 10 U.S. bank-held wealth manager

Retail Banking

Footprint covering nearly half of the U.S. population

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

A primary consumer product
National distribution capabilities

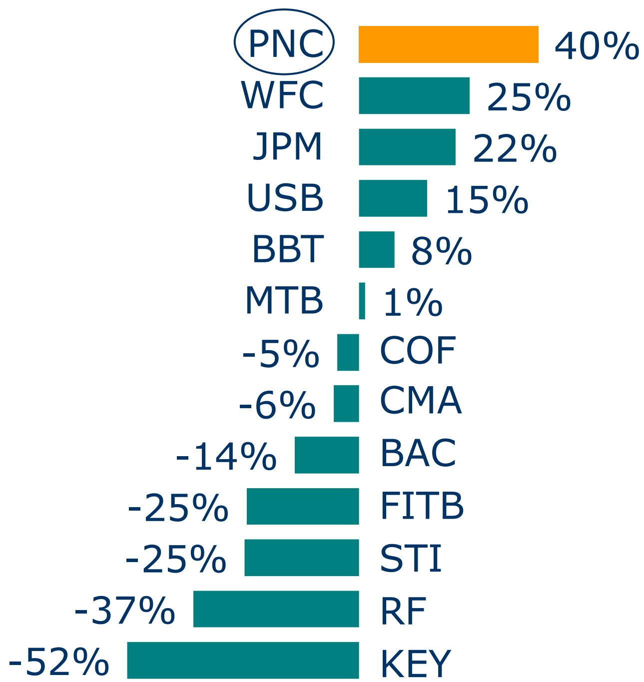
(1) Rankings source: SNL DataSource; Holding companies (for assets) or Banks (for deposits, branches and ATMs) headquartered in U.S. Assets rank excludes Morgan Stanley and Goldman Sachs.

PNC

Value Creation Throughout the Economic Cycle

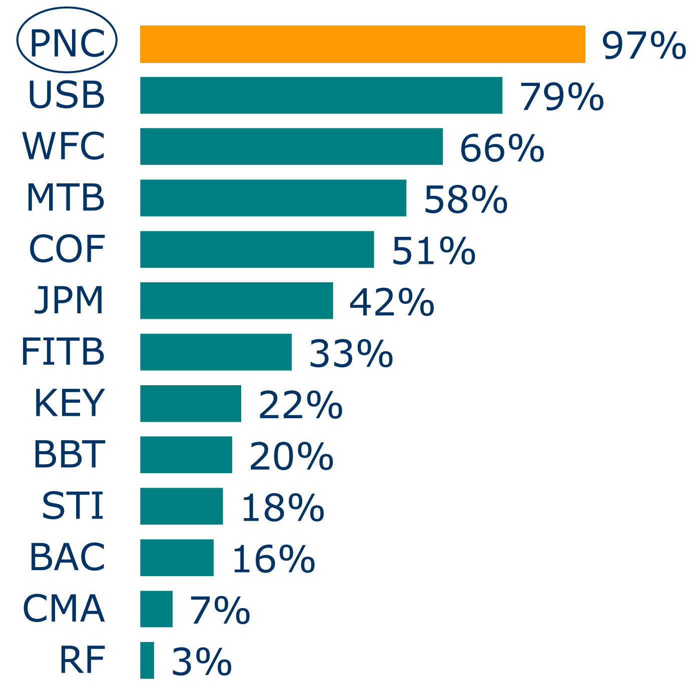
Financial crisis

% change in TBV/Share[1] 12/31/2007 to 12/31/2009



"New normal"

% change in TBV/Share[1] 12/31/2009 to 12/31/2012



Peer Source: SNL DataSource. (1) Tangible book value (TBV) per share calculated as book value per share less goodwill and certain other intangible assets. PNC's book value per share was $44 and $67 at December 31, 2007 and December 31, 2012, respectively. Further information is provided in the Appendix.

PNC

Strong First Quarter Results in a Challenging Environment

1Q13 achievements

- Continued growth in customers and loans
- Solid revenue and disciplined expense management drove higher earnings and returns
- Significant linked quarter expense reduction – $700 million continuous improvement target remains on track
- Delivered strong returns – ROAA of 1.34%; ROACE of 10.68%(1)
- Strengthened capital levels – Pro forma Basel III Tier 1 common capital ratio increased to 8.0%(2)
- Increased common dividend by 10% to $.44 per share effective with May dividend

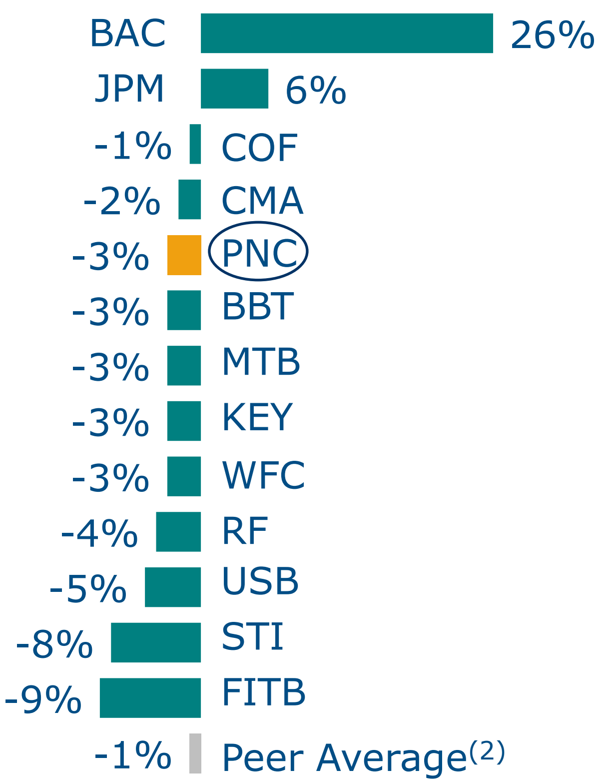
1Q13 financial summary	Net income	Diluted EPS from net income	Return on average assets
	$1.0 billion	$1.76	1.34%

(1) See Note 1 in the Appendix for further details. (2) PNC's pro forma Basel III Tier 1 common capital ratio was estimated without the benefit of phase-ins and is based on our current understanding of Basel III proposed rules. See Estimated Pro Forma Basel III Tier 1 Common Capital and related information in the Appendix for further details on how this pro forma ratio differs from the Basel I Tier 1 common capital ratio of 9.8% at March 31, 2013.

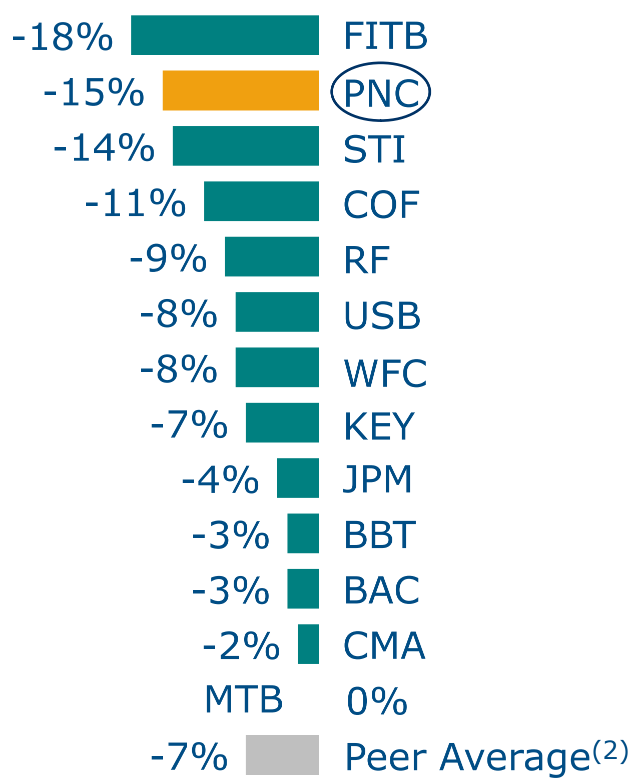
PNC

Focused on Improving Earnings in 2013

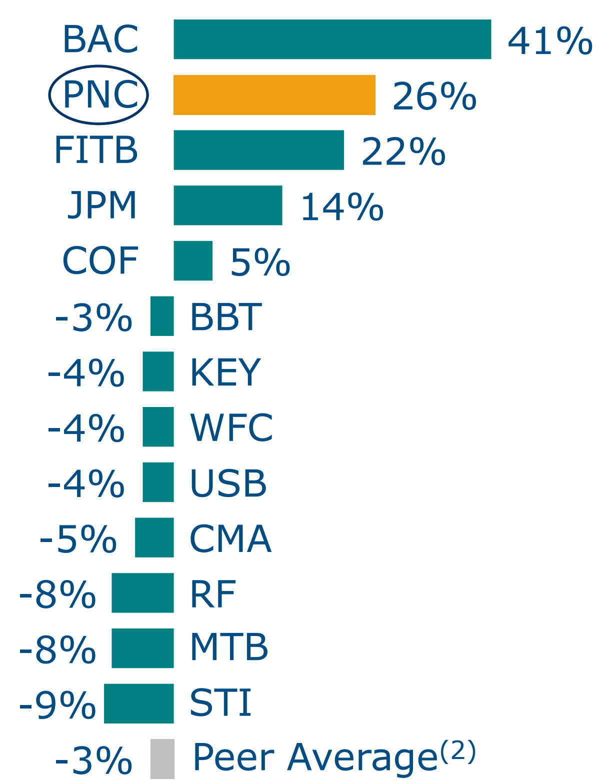
4Q12-1Q13 Revenue growth



4Q12-1Q13 Expense growth



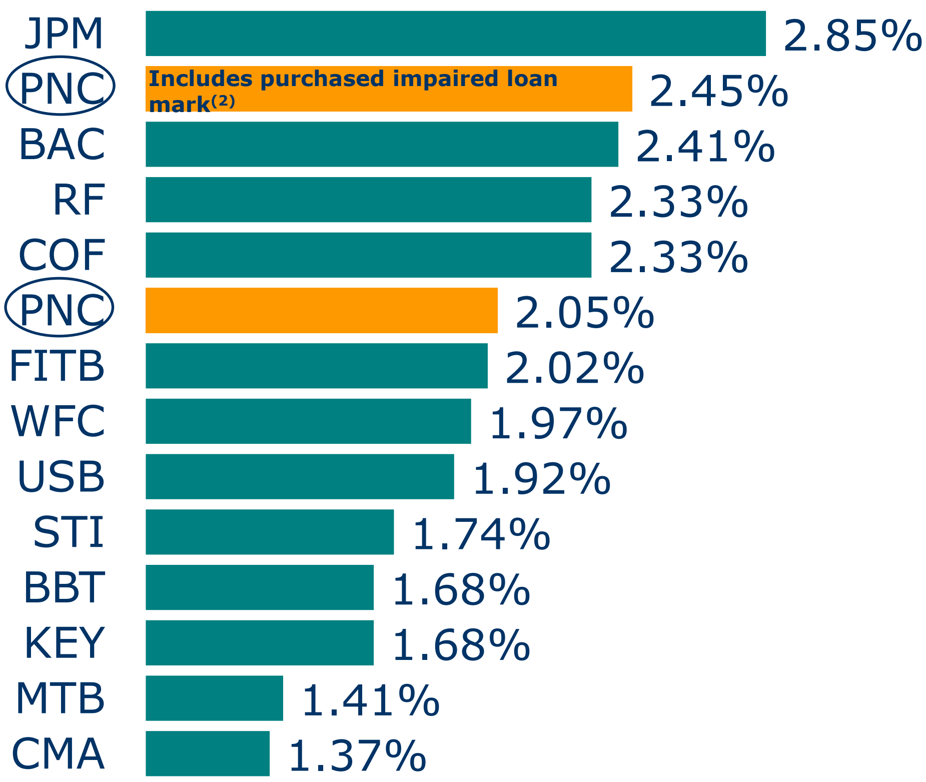
4Q12-1Q13 Pretax pre-provision earnings growth[1]



(1) See Appendix for PNC reconciliation. See Note 2 in the Appendix for further details. (2) See Note 3 in the Appendix for further details. Peer Source: SNL Datasource.

Effectively Managing Credit Risk

1Q13 loan loss reserves[1] to total loans



Highlights

- Strong underlying credit trends continued to improve

Reflects company data for 1Q13 as of quarter-end. Peer source: SNL Datasource. (1) The allowance for loan and lease losses includes impairment reserves attributable to purchased impaired loans. (2) 1Q13 reserves/loans for PNC would have been 2.45% if both reserves and loans had been adjusted to include the remaining marks on purchased impaired loans. Further information is provided in the Appendix. Other peers have made acquisitions and have marks on purchased impaired loans; however, no adjustments have been made for those peers.

Strong Capital and Liquidity Position

Capital Ratios	Mar. 31, 2013	Dec. 31, 2012	Mar. 31, 2012
Basel I Tier 1 common capital ratio(1)	9.8%	9.6%	9.3%
Pro forma Basel III Tier 1 common capital ratio(2)	8.0%	7.5%	NA

- Capital priorities:
  - Build capital to support client growth and business investment
  - Improve the quality of capital
  - Maintain appropriate capital in light of economic uncertainty
  - Return excess capital to shareholders, subject to regulatory approval
- Strong liquidity position
  - Well-positioned for Basel liquidity coverage ratio rules
  - Loans to deposits ratio of 88% at March 31, 2013

(1) See Note 4 in the Appendix for further details. (2) See Note 2 on Slide 6. Pro forma Basel III Tier 1 common capital ratio estimate not provided in 1Q12.

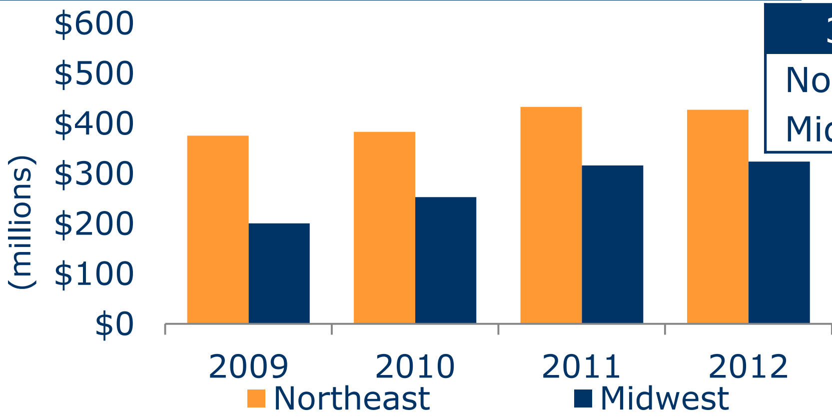
Well-Positioned to Drive Growth

Strategic Priorities

- Develop and grow in newly acquired and underpenetrated markets
- Capture more investable assets – build on strong AMG business model
- Build a stronger Residential Mortgage Banking business
- Redefine the Retail Banking business
- Manage expenses

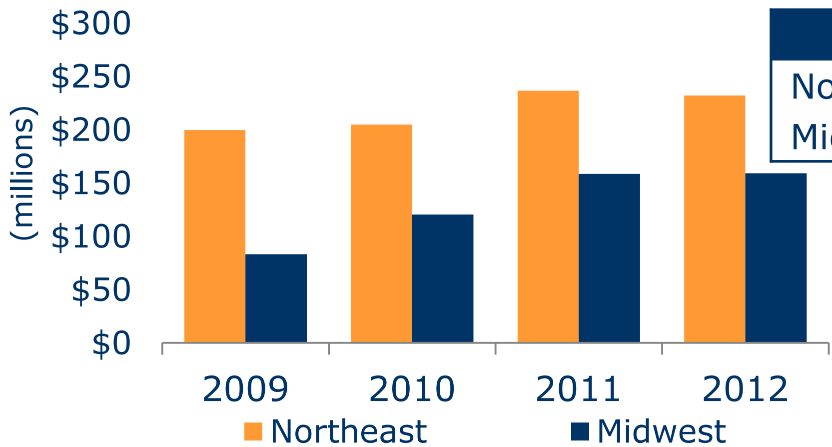
Deeper Penetration and Cross-sell in Underpenetrated Markets

Total Corporate Banking and AMG sales



3-year CAGR	
Northeast	4%
Midwest	17%

Total Corporate Banking and AMG cross-sales



3-year CAGR	
Northeast	5%
Midwest	24%

Highlights

- Solid growth in the Northeast
- Building momentum in Midwest markets gives us confidence as we enter the Southeast
- Regional President model key to success in all markets
- Significant cross-sell opportunities
  - Treasury Management
  - Capital Markets
  - Institutional Asset Management
  - Wealth Management

Corporate Banking is a business within Corporate & Institutional Banking. AMG refers to Asset Management Group.

Newly Acquired Southeast Markets Provide Additional Opportunities

Attractive Southeast market demographics

	Five year growth forecast (CAGR): Annual population[1]	Five year growth forecast (CAGR): Annual GDP[2]	HH >1MM Net Worth[3]
Atlanta	1.2%	4.5%	68,671
Birmingham	0.3%	3.6%	10,634
Charlotte	1.3%	3.5%	23,499
Florida[4]	1.1%	2.8%	177,236
Mobile	0.0%	3.5%	2,209
Raleigh	1.7%	3.6%	16,107
National Average	0.7%	2.9%	N/A

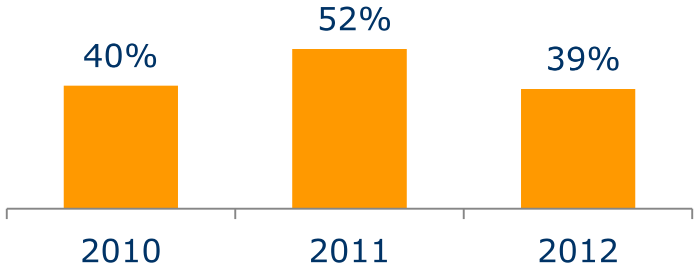
Highlights

- Expanded into faster growing regions with attractive market demographics
- Favorable 1Q13 business activity in Southeast added:
  - 9,000 DDA retail households
  - Over 100 new primary clients[5] added in Corporate Banking and AMG in 1Q13
- Southeast Corporate Banking loan growth of approximately 20% annualized rate in 1Q13

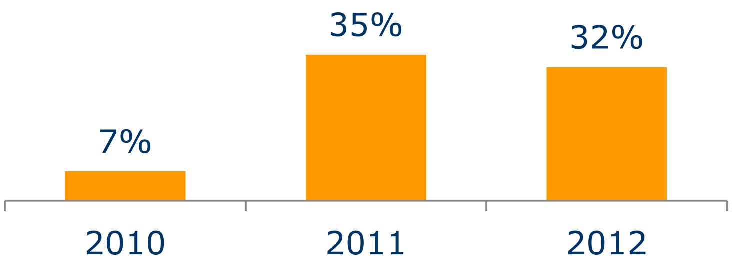
(1) Source: Nielsen annual population forecasts based on five year projections from 2013 to 2018. (2) Source: Moody's annual forecast based on real GDP (2005 chained dollars) five year projections from December 2012 to December 2017. (3) Source: IXI Services December 2011. Households with total investable assets (excluding primary residence and 401ks) of over $1 million. (4) Represents the combined MSAs of Tampa-St. Petersburg, Orlando-Kissimmee-Sanford, and Miami-Ft.Lauderdale-West Palm Beach. (5) See Note 5 in Appendix.

Investment & Retirement – Build on Strong AMG Business Model

Strong referral sales growth(1)



Strong sales growth



Adjusted AUM netflows(2)

Highlights

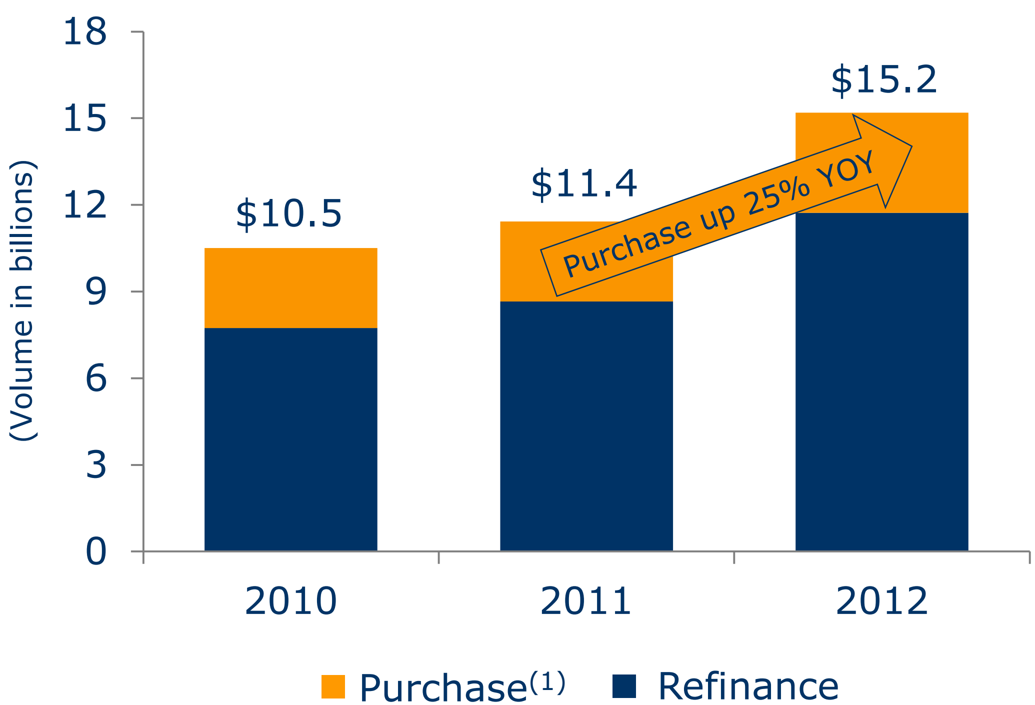
- A top 10 U.S. bank-held wealth manager - $275 billion client assets under administration[3]
- Approaching $1 billion in annual AMG revenues
- Referral sales contributed 36% of total sales in 2012
- Investment and Retirement investable assets opportunity - $1.9 trillion[4]

(1) Referral sales are new sales from clients referred to AMG by Retail Banking or Corporate and Institutional Banking. (2) Adjusted AUM netflows defined as total netflows after adjustment for cyclical client activities. (3) As of March 31, 2013. Includes Brokerage account assets of $39 billion from Retail Banking business. (4) Represents the potential households' investable assets across PNC's Retail Bank footprint held by PNC's existing customers. Personal investable assets excludes principal residence and relates only to PNC's personal investment business excluding Institutional. Source: Data Analytics Research using IXI household data.

Building a Stronger Residential Mortgage Banking Business

Growing the right way

Residential Mortgage Banking Originations



Highlights

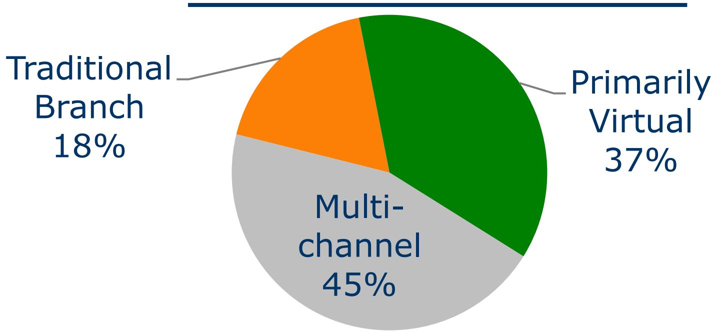
- PNC's advantages in Residential Mortgage Banking
  - Leverage balance sheet strength
  - Retail channels only
  - National distribution
  - Improving customer satisfaction
  - Integrated with PNC Bank
- Origination priorities
  - Growth in purchase[1] business
  - Strong credit quality
- Servicing priorities
  - Full compliance and moderate risk philosophy
  - Optimize servicing portfolio size

(1) Purchase is defined as a mortgage with a borrower as part of a residential real estate purchase transaction.

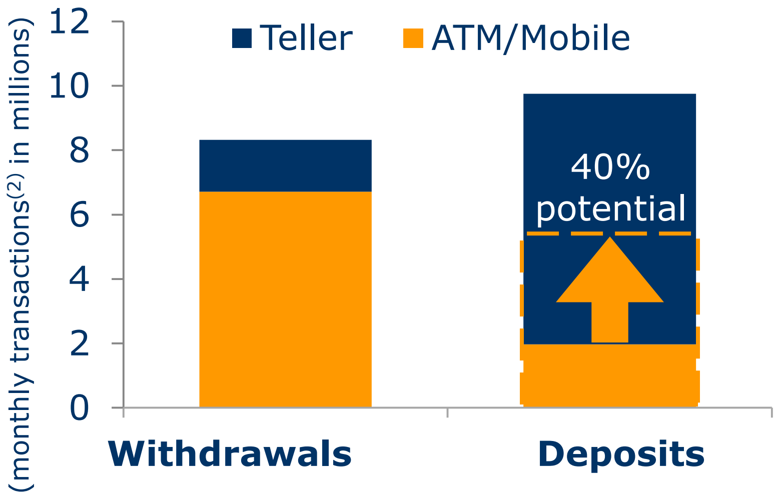
Serving Customers Tomorrow - Redefining the Retail Branch Network

PNC's customers' changing preferences

Transaction behavior mix[1]



Channel migration strategy



Highlights

- Successfully migrating customers to self-service
  - ATM and mobile deposits increased to 20% of total deposits in 1Q13 compared with 14% the same period in 2012
  - Online banking active customers grew 11% in 1Q13 when compared to 1Q12
- Future initiatives
  - Video teller
  - Additional ATMs
- New product – Cash Flow Insight℠

(1) Percentages reflect the proportion of PNC customers considered to be traditional branch, primarily virtual or multi-channel customers based upon channels utilized for transactions. See Note 6 in Appendix for further details. (2) Monthly transactions reflect the monthly average for transactions conducted from October 2010-November 2011. Potential in chart represents potential for ATM/Mobile channel percentage if transactions were to migrate from Teller to ATM/Mobile channel.

PNC

Managing Expenses - 2013 Expense Opportunities[(1)]

Retail Banking	Corporate & Institutional Banking	Asset Management Group	Residential Mortgage Banking	Shared Services
‣ Lower service delivery costs ‣ Branch consolidation ‣ Staffing and back office efficiencies	‣ Enhance staffing model ‣ Review loan origination process	‣ Online investment platform and centralized services	‣ Lower mortgage foreclosure compliance costs	‣ Staffing efficiencies ‣ Continued focus on consulting expense reductions

- Continuous improvement $700 million goal – achieved approximately $500 million of annualized savings in 1Q13

(1) Refer to Cautionary Statement in the Appendix, including economic and other assumptions. Does not take into account the impact of potential legal and regulatory contingencies.

Key Take-Aways

- PNC has the scale and business model to win
- Continued expense discipline – strong commitment to continuous improvement savings
- Positioned in 2013 to deliver improved earnings
- Strategic growth priorities to create long-term value
- Strong capital position – greater flexibility for capital returns in 2014

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We also make statements in this presentation, and we may from time to time make other statements, regarding our outlook for earnings, revenues, expenses, capital levels and ratios, liquidity levels, asset levels, asset quality, financial position, and other matters regarding or affecting PNC and its future business and operations that are forward-looking statements within the meaning of the Private Securities Litigation Reform Act. Forward-looking statements are typically identified by words such as "believe," "plan," "expect," "anticipate," "see," "look," "intend," "outlook," "project," "forecast," "estimate," "goal," "will," "should" and other similar words and expressions. Forward-looking statements are subject to numerous assumptions, risks and uncertainties, which change over time.

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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 any changes in the credit ratings 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 and concerns regarding the creditworthiness of certain sovereign governments, supranationals and financial institutions in Europe.
  - 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 expansion.
  - 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 moderate economic expansion will persist and interest rates will remain very low in 2013, despite drags from Federal fiscal restraint and a European recession. These forward-looking statements also do not, unless otherwise indicated, take into account the impact of potential legal and regulatory contingencies.

Cautionary Statement Regarding Forward-Looking Information (continued)

• PNC's ability to take certain capital actions, including paying dividends and any plans to increase common stock dividends, repurchase common stock under current or future programs, or issue or redeem preferred stock or other regulatory capital instruments, is subject to the review of such proposed actions by the Federal Reserve as part of PNC's comprehensive capital plan for the applicable period in connection with the regulators' Comprehensive Capital Analysis and Review (CCAR) process and to the acceptance of such capital plan and non-objection to such capital actions by the Federal Reserve.

• PNC's regulatory capital ratios in the future will depend on, among other things, the company's financial performance, the scope and terms of final capital regulations then in effect (particularly those implementing the Basel Capital Accords), and management actions affecting the composition of PNC's balance sheet. In addition, PNC's ability to determine, evaluate and forecast regulatory capital ratios, and to take actions (such as capital distributions) based on actual or forecasted capital ratios, will be dependent on the ongoing development, validation and regulatory approval of related models.

• Legal and regulatory developments could have an impact on our 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 major reform of the regulatory oversight structure of the financial services industry 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 and liquidity standards, including due to the Dodd-Frank Act and to Basel-related 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 the 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.

Cautionary Statement Regarding Forward-Looking Information (continued)

•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 its SEC filings.

•We grow our business in part by acquiring from time to time other financial services companies, financial services assets and related deposits and other liabilities. Acquisition risks and uncertainties include those presented by the nature of the business acquired, including in some cases those associated with our entry into new businesses or new geographic or other markets and risks resulting from our inexperience in those new areas, as well as risks and uncertainties related to the acquisition transactions themselves, regulatory issues, and the integration of the acquired businesses into PNC after closing.

•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 the 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 natural and other 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 these as well as other factors in our 2012 Form 10-K and 1st Quarter 2013 Form 10-Q, including in the Risk Factors and Risk Management sections and the Legal Proceedings and Commitments and Guarantees Notes of the Notes To Consolidated Financial Statements in those reports, and in 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.

Notes

Explanatory Notes

(1) ROAA is Return on Average Assets and ROACE is Return on Average Common Equity.

(2) Pretax pre-provision earnings is defined as total revenue less noninterest expense. We believe that pretax pre-provision earnings, a non-GAAP measure, is a useful tool to help evaluate the ability to provide for credit costs through operations.

(3) Peer Average refers to average of the peers listed in the table. Peer information source: SNL Datasource.

(4) Basel I Tier 1 common capital ratio is period-end Tier 1 common capital divided by period-end Basel I risk-weighted assets.

(5) A Corporate Banking primary client is defined as a corporate banking relationship with annual revenue generation of $50,000 or more or, within corporate banking, a commercial banking client relationship with annual revenue generation of $10,000 or more. An Asset Management Group primary client is defined as a client relationship with annual revenue generation of $10,000 or more.

(6) Transactions refer to service transactions which include deposits, withdrawals and payments. Traditional branch customer is a customer who conducts greater than 80% of monthly transactions in a branch. Primarily Virtual customer is a customer who conducts the majority of monthly transactions at non-branch channels (i.e., ATM, Online, Call Center, Mobile). Multi-channel customer is a customer who uses all the channels including branch but is not dominant in any.

Estimated Pro Forma Basel III Tier 1 Common Capital

Appendix

We provide information below regarding PNC's pro forma fully phased-in Basel III Tier 1 common capital ratio and how it differs from the Basel I Tier 1 common capital ratio as we expect the Basel III ratio to replace the current Basel I ratio for this regulatory metric when the applicable rules are finalized and fully implemented and PNC exits the parallel run qualification phase under Basel II.

Estimated Pro forma Basel III Tier 1 Common Capital Ratio

Dollars in millions	March 31, 2013	December 31, 2012
Basel I Tier 1 common capital	$25,680	$24,951
Less regulatory capital adjustments:		
Basel III quantitative limits	(2,076)	(2,330)
Accumulated other comprehensive income (a)	289	276
All other adjustments	(367)	(396)
Estimated Basel III Tier 1 common capital	$23,526	$22,501
Estimated Basel III risk-weighted assets	293,810	301,006
Pro forma Basel III Tier 1 common capital ratio	8.0%	7.5%

(a) Represents net adjustments related to accumulated other comprehensive income for available for sale securities and pension and other postretirement benefit plans.

Basel I Tier 1 Common Capital Ratio

Dollars in millions	March 31,2013	December 31, 2012
Basel I Tier 1 common capital	$25,680	$24,951
Basel I risk-weighted assets	261,491	260,847
Basel I Tier 1 common capital ratio	9.8%	9.6%

PNC's pro forma Basel III Tier 1 common capital ratio was estimated without the benefit of phase-ins and is based on our current understanding of Basel III proposed rules. PNC utilizes this estimate to assess its Basel III capital position, including comparison to similar estimates made by other financial institutions. Tier 1 common capital as defined under the proposed Basel III rules differs materially from Basel I. Under Basel III, unconsolidated investments in financial institutions, mortgage servicing rights and deferred tax assets must be deducted from capital to the extent that they individually exceed 10%, or in the aggregate exceed 15%, of the institution's adjusted Tier I common capital. Also, Basel I regulatory capital excludes certain other comprehensive income related to both available for sale securities and pension and other postretirement plans, whereas under Basel III these items are a component of capital. Basel III risk-weighted assets were estimated under Basel II (including the modifications to the advanced approaches proposed under Basel III) and application of Basel II.5, and reflect credit, market and operational risk. This Basel III capital estimate is likely to be impacted by the finalization of the Basel III rules, further regulatory clarity relating to the capital rules, and the ongoing evolution, validation and regulatory approval of PNC's models integral to the calculation of Basel II risk-weighted assets.

Non-GAAP to GAAP Reconcilement

In millions	As of March 31, 2013
Allowance for loan and lease losses	$3,828
Remaining mark on purchased impaired loans	$751
Allowance for loan and lease losses, adjusted to include remaining mark	$4,579
Loans, as reported	$186,504
Loans, adjusted to include remaining mark on purchased impaired loans	$187,255
Allowance for loan and lease losses to loans	2.05%
Allowance for loan and lease losses plus remaining mark to loans plus remaining mark	2.45%

In millions except per share data	As of Dec. 31, 2007	As of Dec. 31, 2009	% Change
Common shareholders' equity	$14,847	$22,011	
Common shares outstanding	341	462	
Book value per common share	$43.60	$47.68	9%
Goodwill and other intangible assets other than servicing rights (1)	$8,850	$10,650	
Common shareholders' equity less intangible assets	$5,997	$11,361	
Common shares outstanding	341	462	
Tangible book value per common share	$17.59	$24.59	40%

In millions except per share data	As of Dec. 31, 2009	As of Dec. 31, 2012	% Change	Mar. 31, 2013
Common shareholders' equity	$22,011	$35,413		$36,072
Common shares outstanding	462	528		529
Book value per common share	$47.68	$67.05	41%	$68.23
Goodwill and other intangible assets other than servicing rights (1)	$10,650	$9,798		$9,764
Common shareholders' equity less intangible assets	$11,361	$25,615		$26,308
Common shares outstanding	462	528		529
Tangible book value per common share	$24.59	$48.51	97%	$49.73

PNC believes that tangible book value per common share, a non-GAAP measure, is useful as a tool to help to better evaluate growth of a company's business apart from the amount, on a per share basis, of intangible assets other than servicing rights included in book value per common share.

(1) Servicing rights were $701 million, $2,259 million, $1,071 million and $1,232 at December 31, 2007, December 31, 2009, December 31, 2012 and March 31, 2013, respectively.

Non-GAAP to GAAP Reconcilement

Appendix

In millions	Quarter Ended Mar. 31, 2013	Dec. 31, 2012	% Change
Net interest income	$2,389	$2,424	
Noninterest income	$1,566	$1,645	
Total revenue	$3,955	$4,069	
Noninterest expense	($2,395)	($2,829)	
Pretax pre-provision earnings	$1,560	$1,240	26%
Net income	$1,004	$719	40%

See Note 2 on Slide 22.

In millions for full year 2012	
Total noninterest expense, as reported	$10,582
Integration costs	(267)
Trust preferred securities redemption-related charges	(295)
Noninterest expense, core	$10,020

In full year 2013, PNC does not expect to incur integration costs and anticipates the charges for noncash charges related to redemption of trust preferred securities to be approximately $60 million or less.

Peer Group of Banks

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