The PNC Financial Services Group, Inc.

Fourth Quarter and Full Year 2010

Earnings Conference Call

January 20, 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 or expectations relating to PNC's future business, operations, financial condition, financial performance, capital and liquidity levels, and asset quality. 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 2009 Form 10-K and 2010 Form 10-Qs, including in the Risk Factors and Risk Management sections of those reports, and in our subsequent SEC filings (accessible on the SEC's website at www.sec.gov and on or through our corporate website at www.pnc.com/secfilings). We have included web addresses here and elsewhere 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 or expectations and may also affect the nature of the assumptions, risks and uncertainties to which our forward-looking statements are subject. The 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.

In this presentation, we will 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"), the acceleration of accretion of the remaining issuance discount on our TARP preferred stock in connection with the first quarter 2010 redemption of such stock, our fourth quarter 2009 gain related to BlackRock's acquisition of Barclays Global Investors (the "BLK/BGI gain"), our fourth quarter 2008 conforming provision for credit losses for National City, and other National City integration costs in the 2010 and 2009 periods. 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.

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."

Today's Discussion

- 2010 strategic achievements
- Business highlights
- Key financial take-aways
- Summary and 2011 expectations

PNC Continues to Build a Great Company.

2010 Strategic Highlights

Exceptional achievements in a challenging environment

- Grew our businesses and delivered record net income in 2010
- Transitioned to a higher quality balance sheet
- Improved our Tier 1 capital ratios to record levels
- Implemented the PNC sales and service model
- Exceeded our original acquisition-related cost savings target
- Actively managed our risk positions toward a moderate profile

As reported	2010	2009
Net income	$3.4 billion	$2.4 billion
Return on avg assets	1.28%	.87%
Diluted EPS	$5.74	$4.36
Tier 1 common ratio	9.8%[2]	6.0%

As adjusted[1]	2010	2009
Net income	$3.3 billion	$2.0 billion
Return on avg assets	1.25%	.72%
Diluted EPS	$6.07	$3.45

PNC Is Positioned to Deliver Even Greater Shareholder Value.

Amounts are as of or for the year ended December 31. (1) 2010 adjusted for the after-tax gain on the sale of GIS and the impact of the accelerated accretion of the remaining issuance discount in connection with the redemption of our TARP preferred stock. 2009 adjusted for the after-tax BLK/BGI gain. Both periods adjusted for after-tax integration costs. Further information is provided in the Appendix. (2) Estimated.

Strong 2010 Business Results Contributed to Record Performance

Retail Banking

- Grew checking relationships by 75,000 during the year
- Online bill payment active customers up 25% from 4Q09
- High customer and employee engagement

Corporate & Institutional Banking

- Added record number of new clients
- FY10 treasury management[1] revenue up 8% vs. 2009
- FY10 capital markets[1] revenue up 16% year over year

Asset Management

- Record high client acquisition and client satisfaction
- Assets under management up $5 billion from 4Q09
- Assets under administration over $210 billion

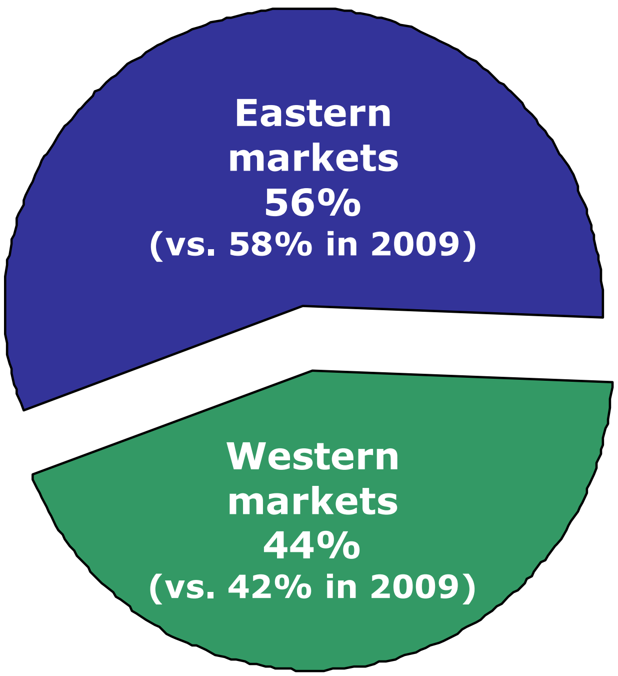
Residential Mortgage

- Realigned the business to PNC's model
- FY10 servicing fees up 9% year over year
- FY10 noninterest expenses down 11% from 2009

(1) Represents consolidated PNC amounts.

Strong Sales Momentum Across the Franchise

Sales contribution by region
2010 annualized



2010 franchise sales up 20% vs. 2009

- 2010 sales up 16% vs. 2009
- 2H10 sales up 17% vs. 1H10
- 100% of markets exceeded 2010 goal

- 2010 sales up 26% vs. 2009
- 2H10 sales up 58% vs. 1H10
- 90% of markets exceeded 2010 goal

Products

- Corporate Banking
- Wealth Management
- Institutional Investments
- Commercial Banking

Key Financial Take-Aways

Strong earnings		4Q10	3Q10	FY10	FY09
	Reported earnings per diluted share	$1.50	$2.07	$5.74	$4.36
	Adjusted earnings per diluted share[1,2]	$1.60	$1.56	$6.07	$3.45

Improved earnings drivers		4Q10	3Q10	FY10	FY09
	Net interest margin	3.93%	3.96%	4.14%	3.82%
	Provision-adjusted net interest margin[3]	3.15%	3.10%	3.03%	2.17%
	Noninterest income to total revenue	44%	38%	39%	44%

Improved valuation drivers		4Q10	3Q10	FY10	FY09
	Return on Tier 1 common capital[4]	15.4%	21.4%	16.0%	17.2%
	Book value per common share[5]	$56.29	$55.91	$56.29	$47.68

(1) 3Q10 and FY10 adjusted for the after-tax gain on the sale of GIS. FY09 adjusted for the after-tax BLK/BGI gain. All periods adjusted for after-tax integration costs. (2) FY10 adjusted for the impact of the accelerated accretion of the remaining issuance discount in connection with the redemption of our TARP preferred stock in 1Q10. (3) Net interest margin less (annualized provision/average interest-earning assets). (4) 4Q10 and FY10 tier 1 common capital are estimated. Return on tier 1 common capital calculated as annualized net income divided by tier 1 common capital. (5) At period end. Further information related to (1), (2), (3) and (4) is provided in the Appendix.

A Higher Quality, Differentiated Balance Sheet

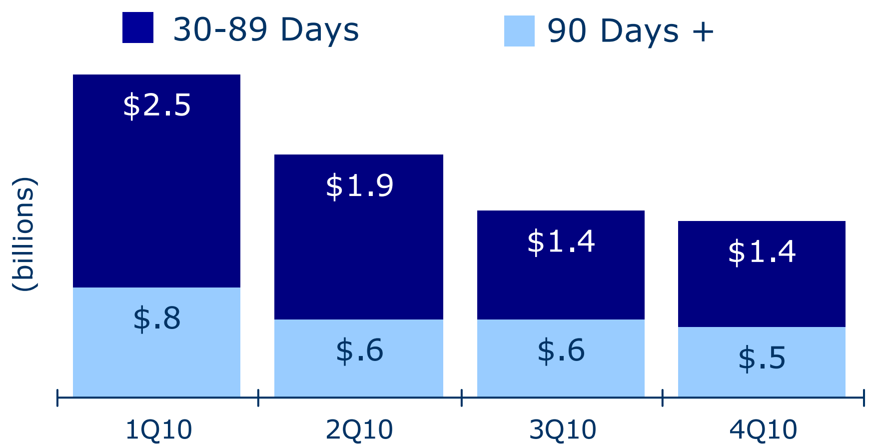
Category (billions)	Dec. 31, 2010	Sept. 30, 2010	Dec. 31, 2009
Investment securities	$64.3	$63.5	$56.0
Total loans	150.6	150.1	157.5
Other assets	49.4	46.5	56.4
Total assets	$264.3	$260.1	$269.9
Transaction deposits	$134.7	$128.2	$126.2
Retail CDs, time, savings	48.7	51.0	60.7
Total deposits	183.4	179.2	186.9
Borrowed funds, other	50.7	50.9	53.2
Preferred equity	.6	.6	7.8
Common equity	29.6	29.4	22.0
Total liabilities and equity	$264.3	$260.1	$269.9

Highlights

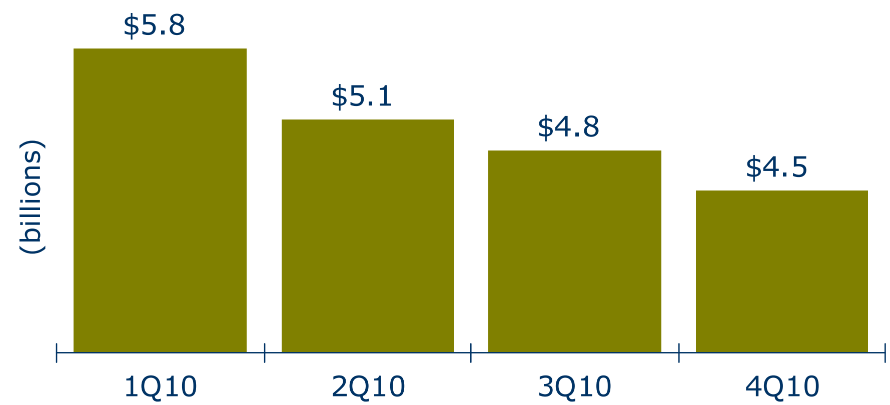
- Growth in high quality, short-duration securities
- Loan balances appear to be stabilizing
- Continued growth in transaction deposits while reducing higher cost brokered and retail CDs
- Core funded – loans to deposits ratio of 82%
- Significant improvement in common equity

Credit Quality Improvement

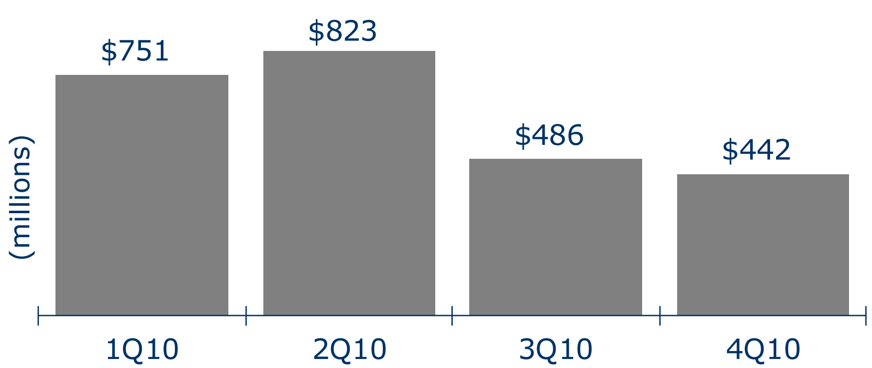
Accruing loans past due[1,2]



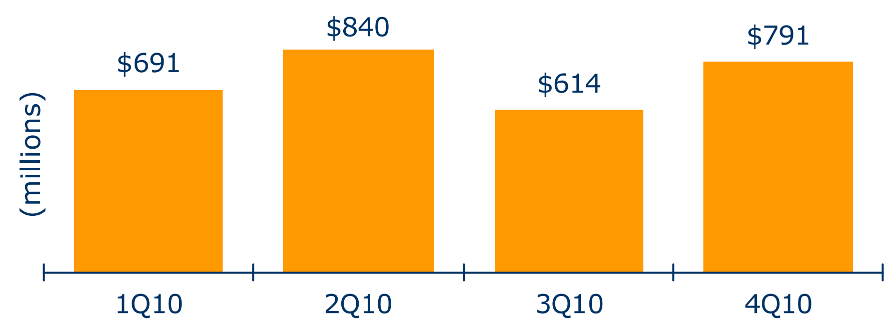
Nonperforming loans[1,3]



Provision for credit losses



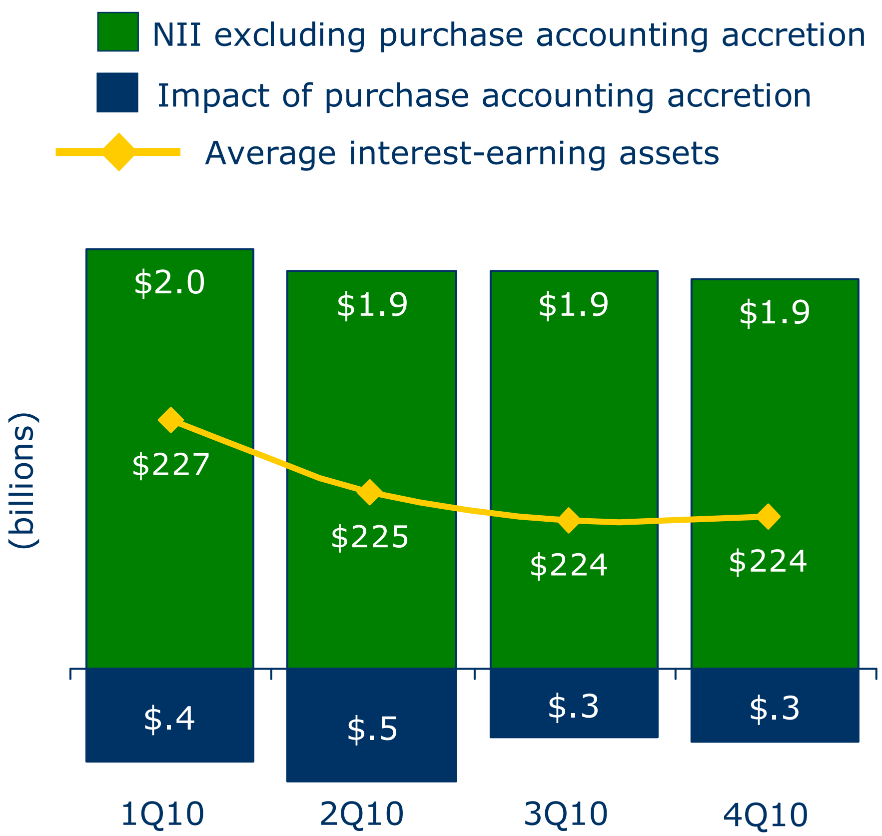
Net charge-offs

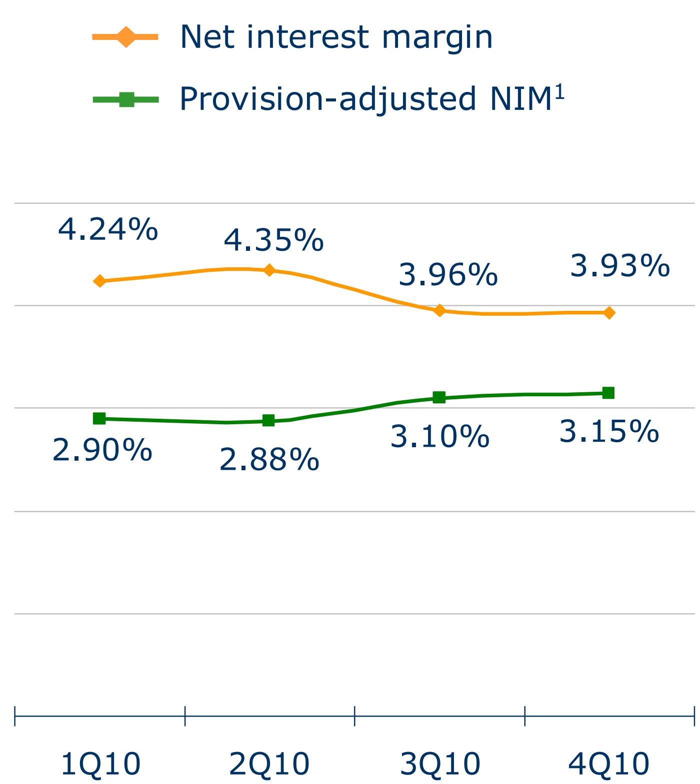


(1) Loans acquired from National City that were impaired are not included as they were recorded at estimated fair value when acquired and are currently considered performing loans due to the accretion of interest in purchase accounting. (2) Excludes loans that are government insured/guaranteed, primarily residential mortgages. (3) Does not include loans held for sale or foreclosed and other assets.

PNC

Relatively Stable Net Interest Income and Provision-Adjusted Net Interest Margin[1]



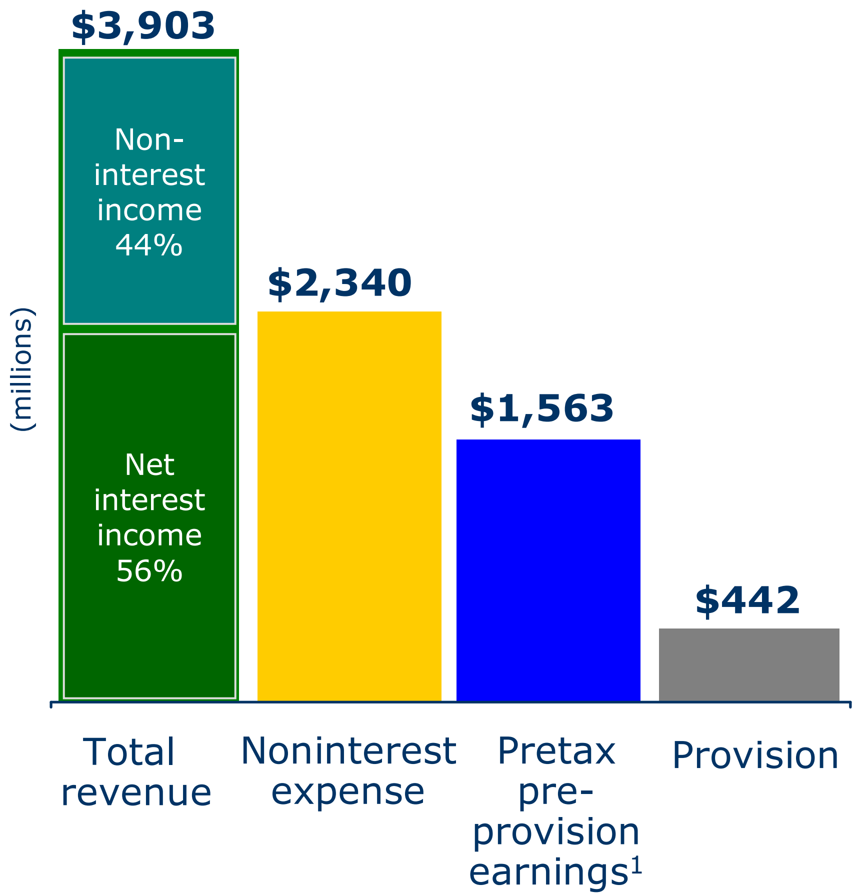


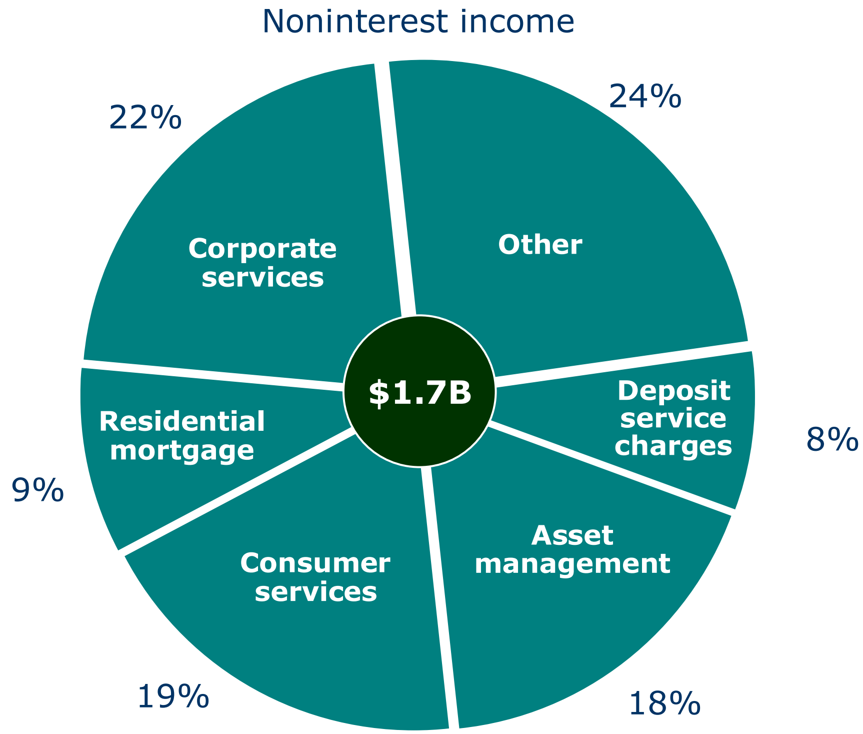
NII	**$2.4**	**$2.4**	**$2.2**	**$2.2**
Provision	**.8**	**.8**	**.5**	**.4**
NII less provision	**$1.6**	**$1.6**	**$1.7**	**$1.8**

(1) Net interest margin less (annualized provision/average interest-earning assets). PNC believes that provision-adjusted net interest margin, a non-GAAP measure, is useful as a tool to help evaluate the amount of credit related risk associated with interest-earning assets. Further information is provided in the Appendix.

Strong Pretax Pre-Provision Earnings[1] from Diverse Revenue Streams and Well-Controlled Expenses

Three months ended December 31, 2010



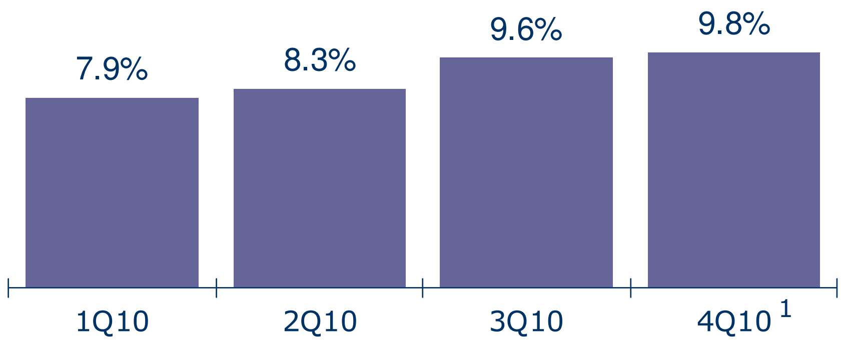


(1) Total revenue less noninterest expense. PNC believes that pretax, pre-provision earnings, a non-GAAP measure, is useful as a tool to help evaluate our ability to provide for credit costs through operations. Further information is provided in the Appendix.

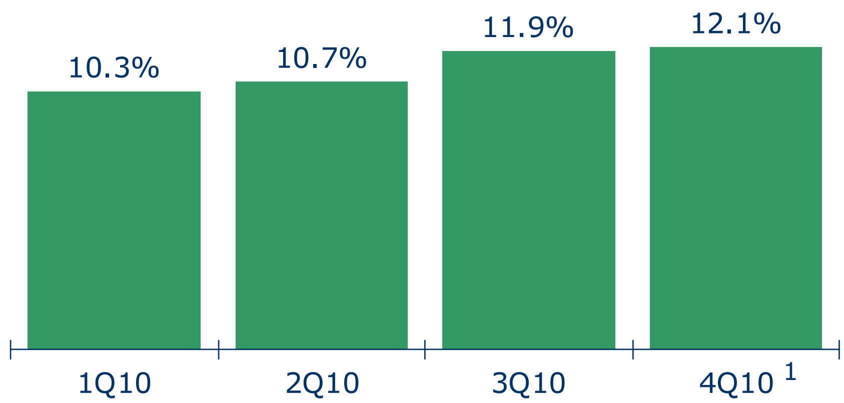
PNC

Improved Capital and Solid Returns

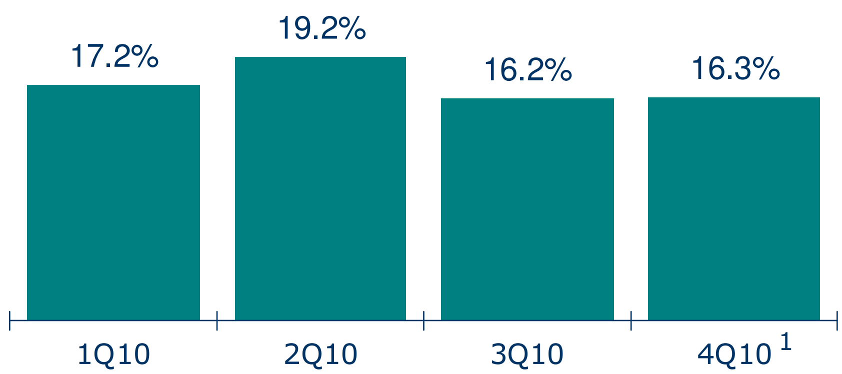
Tier 1 common ratio



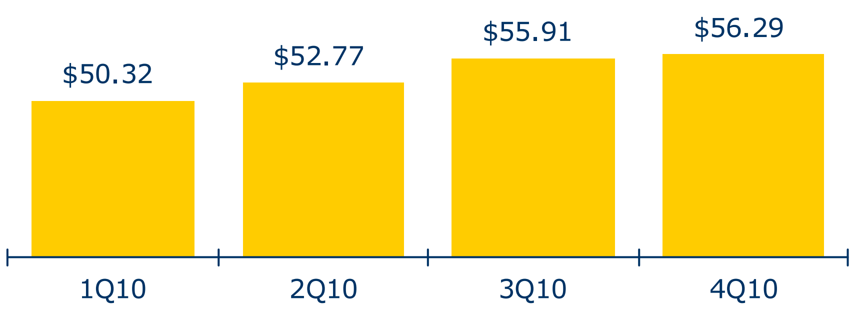
Tier 1 ratio



Adjusted return on Tier 1 common[2]



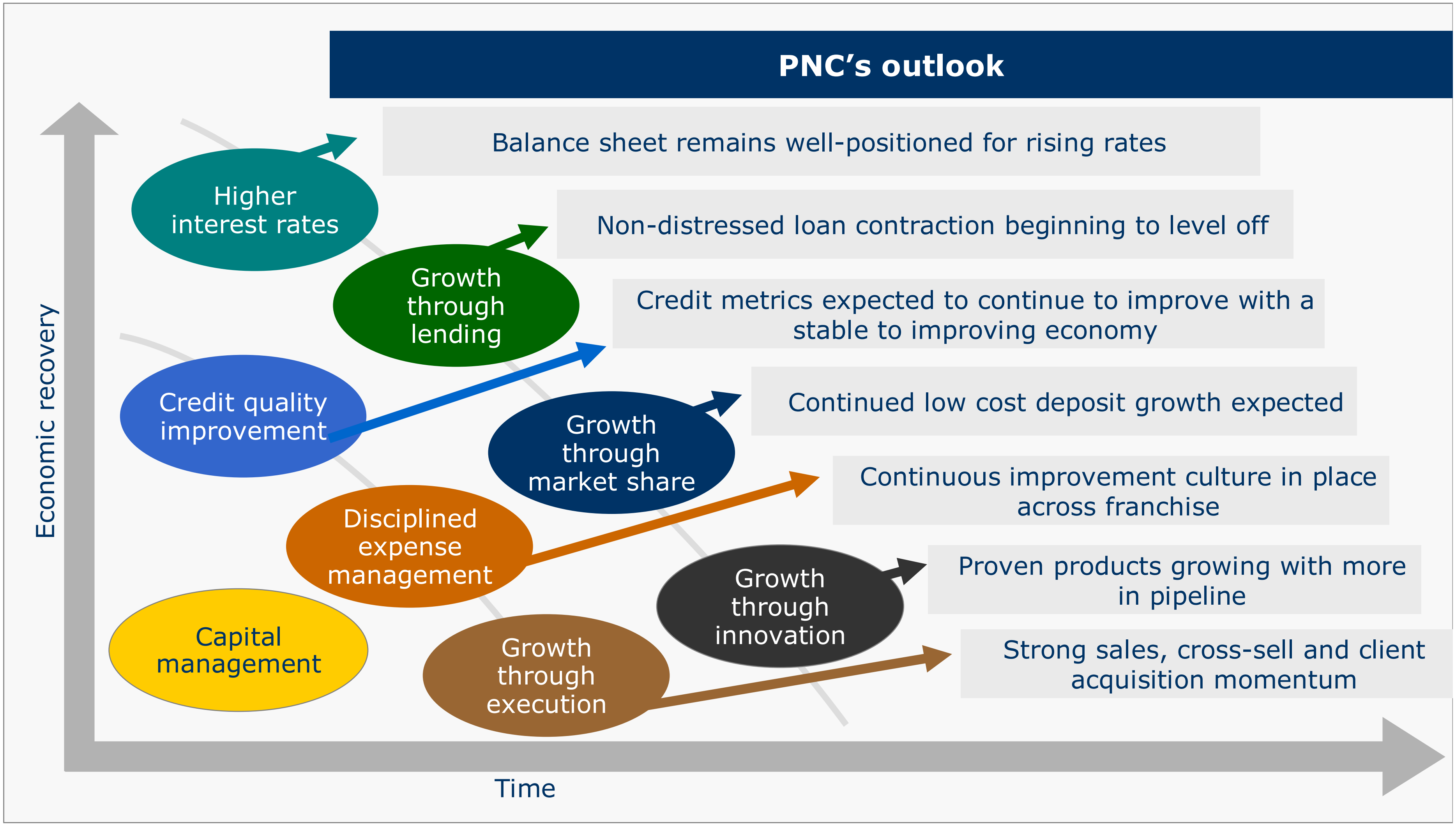
Book value per common share



Ratios and book value per common share as of quarter end. (1) Estimated. (2) Return on tier 1 common capital calculated as annualized net income divided by tier 1 common capital. All periods adjusted for after-tax integration costs. 3Q10 also adjusted for the after-tax gain on the sale of GIS. Unadjusted, the return on Tier 1 common for 1Q10, 2Q10, 3Q10 and 4Q10 was 15.5%, 17.7%, 21.4%, and 15.4%, respectively. Further information is provided in the Appendix.

PNC

PNC Is Well Positioned to Capture Growth Opportunities



Cautionary Statement Regarding Forward-Looking Information

Appendix

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We also make statements in this presentation, and we may from time to time make other statements, regarding our outlook or expectations for earnings, revenues, expenses, capital levels, liquidity levels, asset quality and/or other matters regarding or affecting PNC 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,” “intend,” “outlook,” “estimate,” “forecast,” “will,” “should,” “project,” “goal” and other similar words and expressions. Forward-looking statements are subject to numerous assumptions, risks and uncertainties, which change over time.

Forward-looking statements speak only as of the date they are made. We do not assume any duty and do not undertake to update our forward-looking statements. Actual results or future events could differ, possibly materially, from those that we anticipated in our forward-looking statements, and future results could differ materially from our historical performance.

Our forward-looking statements are subject to the following principal risks and uncertainties. We provide greater detail regarding some of these factors in our 2009 Form 10-K and 2010 Form 10-Qs, including in the Risk Factors and Risk Management sections of those reports, and in our subsequent SEC filings. Our forward-looking statements may also be subject to other risks and uncertainties, including those that we may discuss elsewhere in this presentation or in our filings with the SEC, accessible on the SEC’s website at www.sec.gov and on or through 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.

- Our businesses and financial results are affected by business and economic conditions, both generally and specifically in the principal markets in which we operate. In particular, our businesses and financial results may be impacted by:
  - Changes in interest rates and valuations in the debt, equity and other financial markets.
  - Disruptions in the liquidity and other functioning of financial markets, including such disruptions in the markets for real estate and other assets commonly securing financial products.
  - Actions by the Federal Reserve and other government agencies, including those that impact money supply and market interest rates.
  - Changes in our customers’, suppliers’ and other counterparties’ performance in general and their creditworthiness in particular.
  - A slowing or failure of the moderate economic recovery that began in mid-2009 and continued throughout 2010.
  - Continued effects of the aftermath of recessionary conditions and the uneven spread of the positive impacts of the recovery on the economy in general and our customers in particular, including adverse impact on loan utilization rates as well as delinquencies, defaults and customer ability to meet credit obligations.
  - Changes in levels of unemployment.
  - Changes in customer preferences and behavior, whether as a result of changing business and economic conditions, climate-related physical changes or legislative and regulatory initiatives, or other factors.
- Turbulence in significant portions of the US and global financial markets could impact our performance, both directly by affecting our revenues and the value of our assets and liabilities and indirectly by affecting our counterparties and the economy generally.

Cautionary Statement Regarding Forward-Looking Information (continued)

Appendix

- We will be impacted by the extensive reforms provided for in the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank Act") and ongoing reforms impacting the financial institution industry generally. Further, as much of the Dodd-Frank Act will require the adoption of implementing regulations by a number of different regulatory bodies, the precise nature, extent and timing of many of these reforms and the impact on us is still uncertain.
- Financial industry restructuring in the current environment could also impact our business and financial performance as a result of changes in the creditworthiness and performance of our counterparties and by changes in the competitive and regulatory landscape.
- Our results depend on our ability to manage current elevated levels of impaired assets.
- Given current economic and financial market conditions, our forward-looking financial statements are subject to the risk that these conditions will be substantially different than we are currently expecting. These statements are based on our current view that the moderate economic recovery that began in mid-2009 and continued throughout 2010 will slowly gather enough momentum in 2011 to lower the unemployment rate amidst continued low interest rates.
- Legal and regulatory developments could have an impact on our ability to operate our businesses or our financial condition or results of operations or our competitive position or reputation. Reputational impacts, in turn, could affect matters such as business generation and retention, our ability to attract and retain management, liquidity, and funding. These legal and regulatory developments could include:
  - Changes resulting from legislative and regulatory responses to the current economic and financial industry environment.
  - Other legislative and regulatory reforms, including broad-based restructuring of financial industry regulation (such as that under the Dodd-Frank Act) as well as changes to laws and regulations involving tax, pension, bankruptcy, consumer protection, and other aspects of the financial institution industry.
  - 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 also include proceedings, claims, investigations, or inquiries relating to pre-acquisition business and activities of acquired companies, such as National City.
  - The results of the regulatory examination and supervision process, including our failure to satisfy the requirements of agreements with governmental agencies.
  - Changes in accounting policies and principles.
  - Changes resulting from legislative and regulatory initiatives relating to climate change that have or may have a negative impact on our customers' demand for or use of our products and services in general and their creditworthiness in particular.
  - Changes to regulations governing bank capital, including as a result of the Dodd-Frank Act and of the so-called "Basel III" initiatives.
- Our business and operating results are affected by our ability to identify and effectively manage risks inherent in our businesses, including, where appropriate, through the effective use of third-party insurance, derivatives, and capital management techniques, and by our ability to meet evolving regulatory capital standards.
- The adequacy of our intellectual property protection, and the extent of any costs associated with obtaining rights in intellectual property claimed by others, can impact our business and operating results.
- Our ability to anticipate and respond to technological changes can have an impact on our ability to respond to customer needs and to meet competitive demands.
- Our ability to implement our business initiatives and strategies could affect our financial performance over the next several years.
- Competition can have an impact on customer acquisition, growth and retention, as well as on our credit spreads and product pricing, which can affect market share, deposits and revenues.

Cautionary Statement Regarding Forward-Looking Information (continued)

Appendix

- Our business and operating results can also be affected by widespread disasters, terrorist activities or international hostilities, either as a result of the impact on the economy and capital and other financial markets generally or on us or on our customers, suppliers or other counterparties specifically.
- Also, risks and uncertainties that could affect the results anticipated in forward-looking statements or from historical performance relating to our equity interest in BlackRock, Inc. are discussed in more detail in BlackRock's filings with the SEC, including in the Risk Factors sections of BlackRock's reports. BlackRock's SEC filings are accessible on the SEC's website and on or through BlackRock's website at www.blackrock.com. This material is referenced for informational purposes only and should not be deemed to constitute a part of this document.

We grow our business in part by acquiring from time to time other financial services companies. Acquisitions present us with risks in addition to those presented by the nature of the business acquired. These include risks and uncertainties related both to the acquisition transactions themselves and to the integration of the acquired businesses into PNC after closing.

Acquisitions may be substantially more expensive to complete (including unanticipated costs incurred in connection with the integration of the acquired company) and the anticipated benefits (including anticipated cost savings and strategic gains) may be significantly harder or take longer to achieve than expected. Acquisitions may involve our entry into new businesses or new geographic or other markets, and these situations also present risks resulting from our inexperience in those new areas.

As a regulated financial institution, our pursuit of attractive acquisition opportunities could be negatively impacted due to regulatory delays or other regulatory issues. In addition, regulatory and/or legal issues relating to the pre-acquisition operations of an acquired business may cause reputational harm to PNC following the acquisition and integration of the acquired business into ours and may result in additional future costs or regulatory limitations arising as a result of those issues.

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 except per share data	Adjustments, pretax	Income taxes (benefit)[1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income	Average Assets	Return on Avg. Assets
	For the three months ended December 31, 2010						
Net income, diluted EPS, and return on avg. assets, as reported			$820	$798	$1.50		
Reported net income, if annualized			$3,253			$263,558	1.23%
Adjustment:							
Integration costs	$78	($27)	51	51	.10		
Net income, diluted EPS, and return on avg. assets, as adjusted			$871	$849	$1.60		
Net income, as adjusted, if annualized			$3,454			$263,558	1.31%

In millions except per share data	Adjustments, pretax	Income taxes (benefit)[1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income
	For the three months ended September 30, 2010				
Net income and diluted EPS, as reported			$1,103	$1,094	$2.07
Adjustments:					
Gain on sale of GIS	($639)	$311	(328)	(328)	(.62)
Integration costs	96	(34)	62	62	.11
Net income and diluted EPS, as adjusted			$837	$828	$1.56

In millions except per share data	Adjustments, pretax	Income taxes (benefit)[1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income
	For the three months ended December 31, 2009				
Net income and diluted EPS, as reported			$1,107	$1,011	$2.17
Adjustments:					
Gain on BlackRock/BGI transaction	($1,076)	$389	(687)	(687)	(1.49)
Integration costs	155	(54)	101	101	.22
Net income and diluted EPS, as adjusted			$521	$425	$.90

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.
(1) Calculated using a marginal federal income tax rate of 35% and includes applicable income tax adjustments. The after-tax gain on the sale of GIS and the after-tax gain on the BlackRock/BGI transaction also reflect the impact of state income taxes.

Non-GAAP to GAAP Reconcilement

Appendix

In millions except per share data	Adjustments, pretax	Income taxes (benefit)[1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income	Average Assets	Return on Avg. Assets
For the year ended December 31, 2010							
Net income, diluted EPS, and return on avg. assets, as reported			$3,397	$3,011	$5.74	$264,902	1.28%
Adjustments:							
Gain on sale of GIS	($639)	$311	(328)	(328)	(.63)		
Integration costs	387	(136)	251	251	.48		
TARP preferred stock accelerated discount accretion[2]				250	.48		
Net income, diluted EPS, and return on avg. assets, as adjusted			$3,320	$3,184	$6.07	$264,902	1.25%

In millions except per share data	Adjustments, pretax	Income taxes (benefit)[1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income	Average Assets	Return on Avg. Assets
For the year ended December 31, 2009							
Net income, diluted EPS, and return on avg. assets, as reported			$2,403	$2,003	$4.36	$276,876	0.87%
Adjustments:							
Gain on BlackRock/BGI transaction	($1,076)	$389	(687)	(687)	(1.51)		
Integration costs	421	(147)	274	274	.60		
Net income, diluted EPS, and return on avg. assets, as adjusted			$1,990	$1,590	$3.45	$276,876	0.72%

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.

(1) Calculated using a marginal federal income tax rate of 35% and includes applicable income tax adjustments. The after-tax gain on the sale of GIS and the after-tax gain on the BlackRock/BGI transaction also reflect the impact of state income taxes.

(2) Represents accelerated accretion of the remaining issuance discount on redemption of the preferred stock in February 2010.

Non-GAAP to GAAP Reconcilement

Appendix

$ in millions	For the three months ended Dec. 31, 2010	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010	Dec. 31, 2009
Net interest margin, as reported	3.93%	3.96%	4.35%	4.24%	4.05%
Provision for credit losses	$442	$486	$823	$751	$1,049
Avg. interest earning assets	$223,795	$223,677	$224,580	$226,992	$230,998
Annualized provision/Avg. interest earning assets	0.78%	0.86%	1.47%	1.34%	1.80%
Provision-adjusted net interest margin (1)	3.15%	3.10%	2.88%	2.90%	2.25%

$ in millions	For the year ended Dec. 31, 2010	Dec. 31, 2009
Net interest margin, as reported	4.14%	3.82%
Provision for credit losses	$2,502	$3,930
Avg. interest earning assets	$224,749	$238,487
Annualized provision/Avg. interest earning assets	1.11%	1.65%
Provision-adjusted net interest margin (1)	3.03%	2.17%

PNC believes that provision-adjusted net interest margin, a non-GAAP measure, is useful as a tool to help evaluate the amount of credit related risk associated with interest-earning assets.

(1) The adjustment represents annualized provision for credit losses divided by average interest-earning assets.

In millions	For the three months ended Dec. 31, 2010	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010	Dec. 31, 2009
Total revenue	$3,903	$3,598	$3,912	$3,763	$4,886
Noninterest expense	2,340	2,158	2,002	2,113	2,209
Pretax pre-provision earnings	$1,563	$1,440	$1,910	$1,650	$2,677

In millions	For the year ended Dec. 31, 2010	Dec. 31, 2009
Total revenue	$15,176	$16,228
Noninterest expense	8,613	9,073
Pretax pre-provision earnings	$6,563	$7,155

PNC believes 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. Total revenue and noninterest expense are both from continuing operations on our consolidated income statement.

Non-GAAP to GAAP Reconcilement

Appendix

In millions	As of or for the three months ended Dec. 31, 2010	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010
Tier 1 common capital	$21,191	$20,437	$18,173	$17,562
Reported net income	820	1,103	803	671
Reported net income, if annualized	3,253	4,376	3,221	2,721
Adjustments:				
After-tax gain on sale of GIS	-	(328)		
After-tax impact of integration costs	51	62	65	73
Adjusted net income	$871	$837	$868	$744
Adjusted net income, if annualized	3,454	3,321	3,482	3,017
Return on tier 1 common capital	15.4%	21.4%	17.7%	15.5%
Adjusted return on tier 1 common capital	16.3%	16.2%	19.2%	17.2%

In millions	As of or for the year ended Dec. 31, 2010	Dec. 31, 2009
Tier 1 common capital	$21,191	$13,941
Reported net income	3,397	2,403
Adjustments:		
After-tax gain on BlackRock/BGI transaction	-	(687)
After-tax gain on sale of GIS	(328)	-
After-tax impact of integration costs	251	274
Adjusted net income	$3,320	$1,990
Return on tier 1 common capital	16.0%	17.2%
Adjusted return on tier 1 common capital	15.7%	14.3%

PNC believes that return on tier 1 common capital is useful as a tool to help measure and assess a company's use of common equity and that such information adjusted for the impact of the BLK/BGI and GIS gains and integration costs may be useful due to the extent to which those items are not indicative of our ongoing operations. After-tax adjustments are calculated using a marginal federal income tax rate of 35% and include applicable income tax adjustments. The after-tax gain on the sale of GIS and the after-tax BLK/BGI gain also reflect the impact of state income taxes. Pretax amounts and tax benefit for all adjustments other than first and second quarters of 2010 are shown on slides 18 and 19. Integration costs for 1Q10 are $113 million pretax with tax benefit of $40 million; integration costs for 2Q10 are $100 million pretax with tax benefit of $35 million.

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