The PNC Financial Services Group, Inc.

Third Quarter 2011

Earnings Conference Call

October 19, 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 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 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 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. 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) and on tangible book value per share (calculated as book value per share less goodwill and other intangible assets per share), 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, and that tangible book value per 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. 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.”

Today's Discussion

- Significant 3Q11 achievements and financial highlights
- Exceptional client growth
- Positioned to deliver long-term shareholder value

PNC Continues to Build a Great Company.

Significant 3Q11 Achievements

3Q11 highlights

- Delivered strong financial results through exceptional client growth across businesses and markets
- Grew commercial and consumer loans
- Maintained a high quality balance sheet, improved overall credit quality
- Disciplined expense management
- Continued to maintain strong capital levels and ratios and liquidity positions
  - Issued $1 billion preferred stock
  - Issued $1.25 billion debt

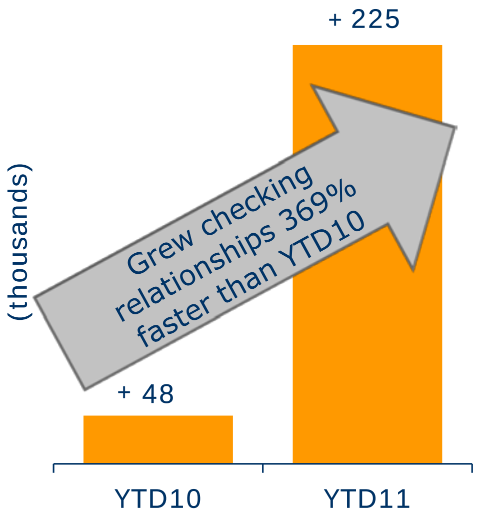
3Q11 financial summary	Net income	Diluted EPS from net income	Return on average assets
	$834 million	$1.55	1.24%

PNC Is Positioned to Deliver Even Greater Shareholder Value.

Focused on Growing Client Relationships

Retail Banking

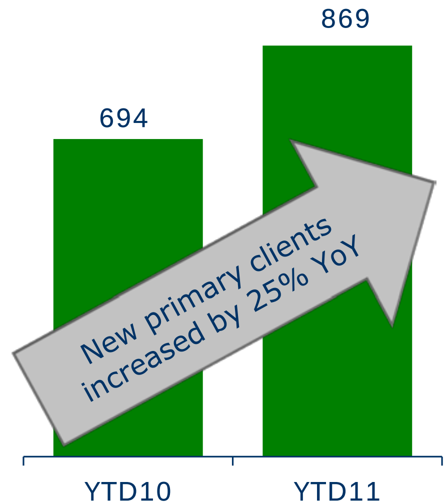
Organic checking relationship growth[1]



- YTD11 annualized organic growth of 5.5%, greater than 1.2% footprint population growth
- Active online bill payment customers showed organic growth[2] of 13% from 3Q10, 10% from 4Q10

Corporate & Institutional Banking

Corporate Banking new primary clients[3]

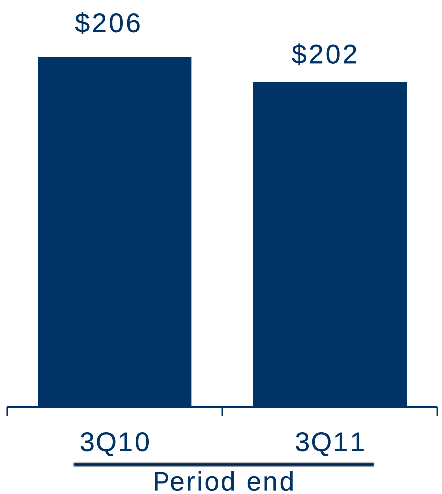


- Ahead of pace to exceed goal of 1,000 new primary clients

Asset Management Group

Assets under administration

(billions)



- YTD11 referral sales[4] up 86% vs. YTD10
- YTD11 new primary clients[3] up 34% vs. YTD10
- Total sales have increased by 38% for comparable year over year periods

(1) Organic growth refers to consumer and small business accounts excluding 32,000 relationships acquired by acquisition in 2Q11. (2) Organic growth excludes 3,000 customer accounts acquired by acquisition in 2Q11. (3) Primary client relationships are defined as client relationships with annual revenue generation of $10,000 or more. (4) New client sales referred to AMG by Retail Banking or C&IB.

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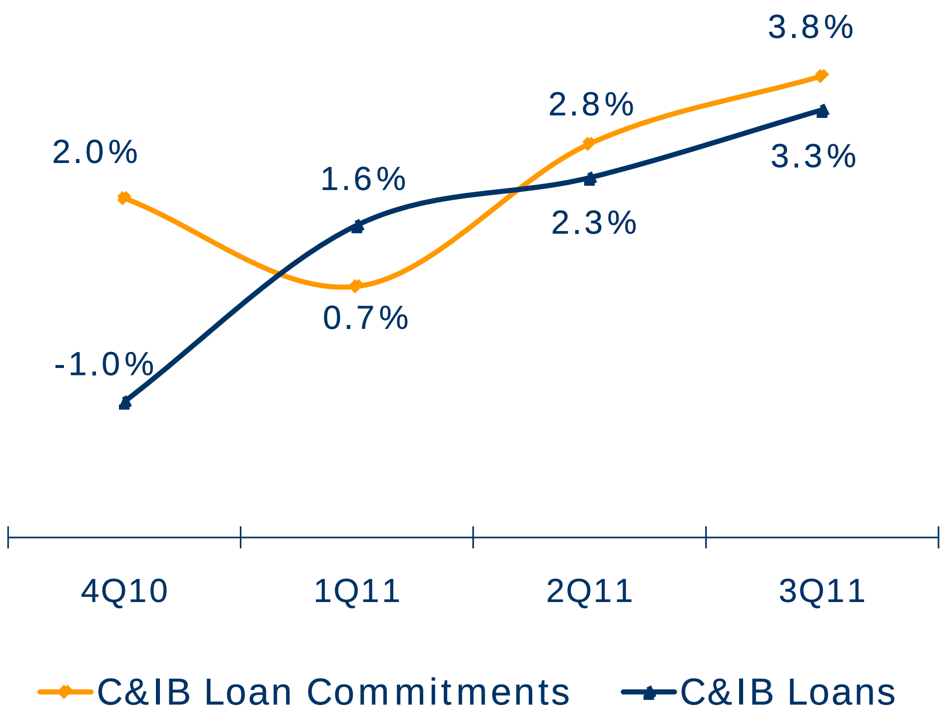
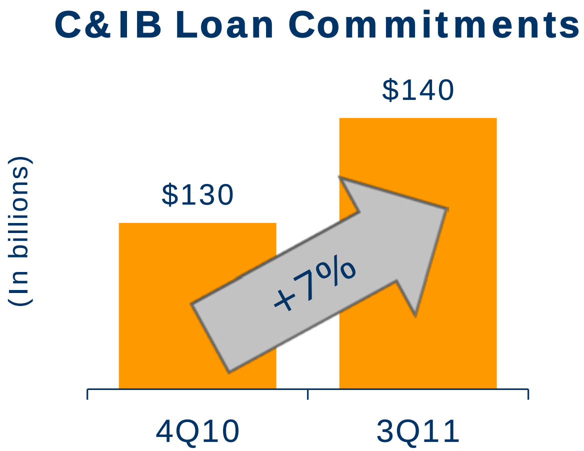
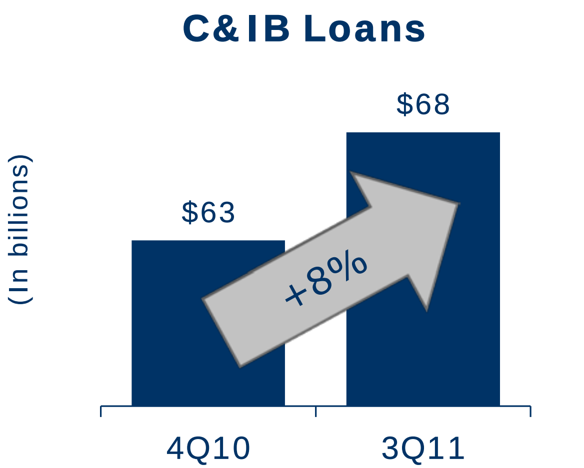
Corporate and Institutional Banking Loan Momentum

Linked quarter change in loans and commitments



Year over year loan growth





Loan and commitment values are average balances.

Financial Performance

Balance Sheet Growth		3Q11	2Q11		4Q10
	Loans ($ billions)	**$155**	$150		$151
	Deposits ($ billions)	**$188**	$182		$183

Strong Earnings		3Q11	2Q11	YTD11	YTD10[3]
	Net income ($ millions)	**$834**	$912	$2,578	$2,249
	Earnings per diluted common share	**$1.55**	$1.67	$4.79	$3.62

Capital Adequacy		3Q11	2Q11		4Q10
	Tier 1 common capital ratio[1]	**10.5%**	10.5%		9.8%

Performance Measures		3Q11	2Q11	YTD11	YTD10[3]
	Return on average assets	**1.24%**	1.40%	1.31%	1.13%
	Return on Tier 1 common capital[1,2]	**14.1%**	16.1%	14.7%	14.7%

(1) 3Q11 Tier 1 common capital ratio is period-end Tier 1 common capital divided by period-end risk weighted assets and is estimated. (2) Return on Tier 1 common capital calculated as annualized net income divided by estimated period-end Tier 1 common capital. Further information is provided in the Appendix. (3) YTD10 is adjusted to exclude the $328 million after-tax gain on the sale of GIS. YTD10 reported net income and earnings per diluted common share were $2,577 million and $4.24, respectively, and return on average assets and return on Tier 1 common capital were 1.30% and 16.9%, respectively. Further information is provided in the Appendix.

A Higher Quality, Differentiated Balance Sheet

Category (billions)	Sep. 30, 2011	Change from: Jun. 30, 2011	Dec. 31, 2010
Total investment securities	$62.1	$2.7	$(2.2)
Core commercial loans[1]	67.7	3.6	7.0
Core commercial real estate[1]	15.4	0.2	(1.0)
Core consumer loans[1]	58.5	0.9	(0.2)
Distressed loans[2]	12.9	(0.5)	(1.9)
Total loans	154.5	4.2	3.9
Other assets	52.9	(0.5)	3.5
Total assets	$269.5	$6.4	$5.2
Transaction deposits	$143.0	$5.9	$8.4
Retail CDs	32.4	(2.0)	(5.0)
Other	12.3	1.9	0.9
Total deposits	187.7	5.8	4.3
Borrowed funds, other	47.6	(1.4)	(3.1)
Shareholders' equity	34.2	2.0	4.0
Total liabilities and equity	$269.5	$6.4	$5.2

Highlights

- Loans increased $4 billion or 3% linked-quarter driven by commercial and consumer loans
- Securities increased $3 billion, adding primarily agency residential mortgage-backed securities
- Transaction deposits increased $6 billion or 4% linked-quarter reflecting increased commercial liquidity
- Retail CDs declined $2 billion linked-quarter reflecting expected run-off of higher cost CDs
- Equity increased $2 billion due to retained earnings and $1 billion preferred stock issuance

(1) Excludes loans assigned to the Distressed Assets Portfolio business segment. (2) Represents loans assigned to the Distressed Assets Portfolio business segment.

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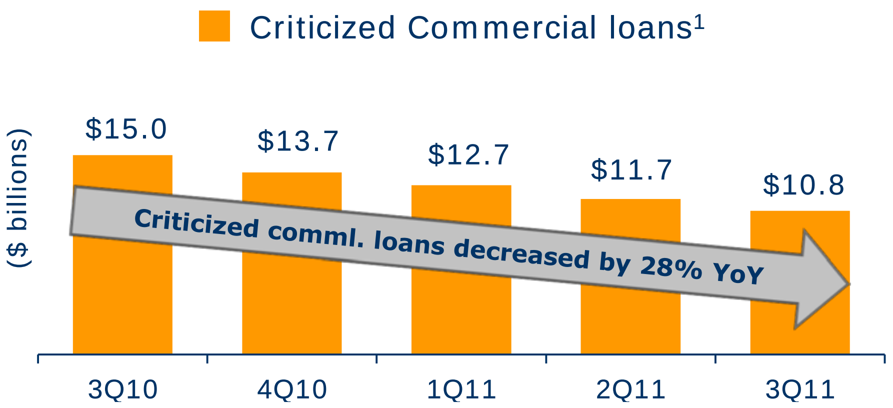
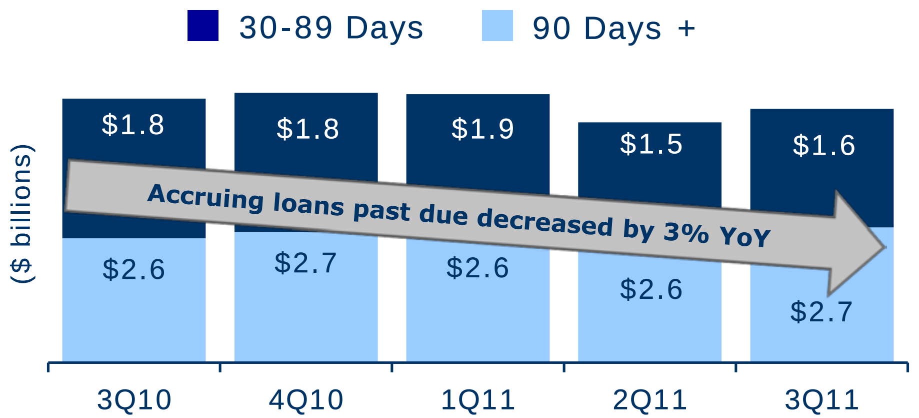
Credit Trends Continue to Improve

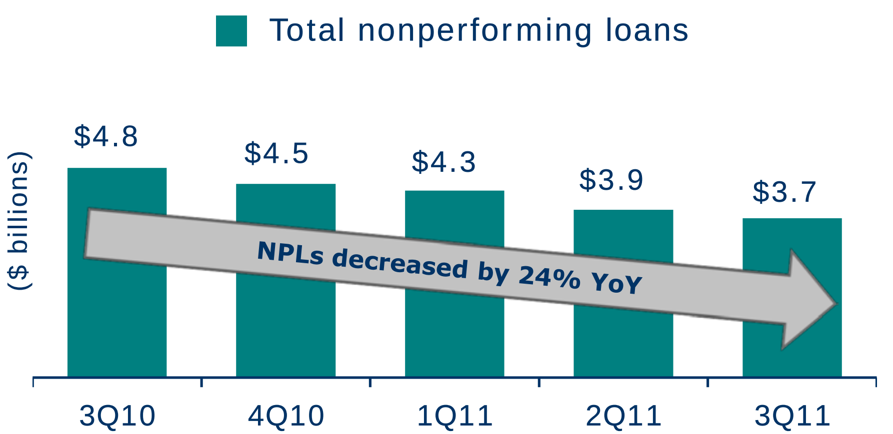
Criticized commercial loans



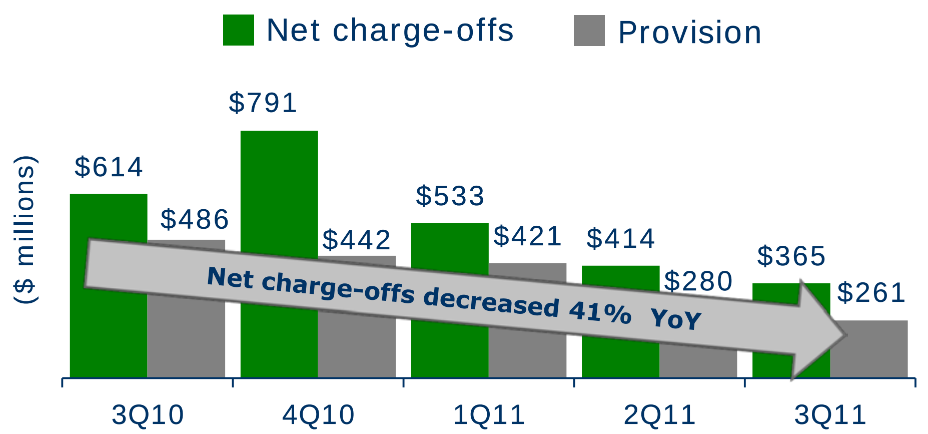
Accruing loans past due[2,3]



Nonperforming loans[2,4]



Provision and net charge-offs



As of quarter end except net charge-offs and provision, which are for the quarter. (1) Criticized loans are ones that we consider "special mention," "substandard'" or "doubtful". (2) 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. (3) Includes loans that are government guaranteed/insured, primarily residential mortgages. These loans totaled $2.8 billion in 3Q11. (4) 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.

Net Interest Income and Provision Trends

(millions)	3Q11	2Q11	YTD11	YTD10
Core NII[1]	$1,883	$1,860	$5,638	$5,724
Purchase accounting accretion[2]	292	290	863	1,305
Total NII	$2,175	$2,150	$6,501	$7,029
Provision	261	280	962	2,060
Provision-adjusted NII[3]	$1,914	$1,870	$5,539	$4,969

Provision-adjusted NII[3] increased 11% YoY

Highlights

Quarterly:

- Total NII improved from 2Q11 due to growth in core NII[1] and better than expected cash recoveries on commercial impaired loans
- Provision improved modestly as overall credit quality continued to improve

YTD:

- Provision-adjusted NII[3] increased 11% as significantly lower provision more than offset the expected decline in purchase accounting accretion
- Core NII[1] was stable

Fourth Quarter Outlook:

- NII expected to remain stable with core NII continuing to grow
- Provision expected to remain stable with 3Q11

(1) Core net interest income is total net interest income, as reported, less related purchase accounting accretion (scheduled and cash recoveries). (2) Includes scheduled purchase accounting accretion and cash recoveries. Cash recoveries reflects cash received in excess of recorded investment from sales or payoffs of impaired commercial loans. (3) Provision-adjusted net interest income is total net interest income, as reported, less provision.

Client Growth and Sales Momentum Provide Opportunities to Increase Noninterest Revenue

(millions)	3Q11	2Q11	YTD11	YTD10
Asset management[1]	$287	$288	$838	$751
Consumer services	330	333	974	939
Corporate services[2]	187	228	632	712
Residential mortgage	198	163	556	542
Deposit service charges	140	131	394	573
Client fee income	$1,142	$1,143	$3,394	$3,517
Net gains on sales of securities less net OTTI	33	43	79	77
Other	194	266	803	650
Total noninterest income	$1,369	$1,452	$4,276	$4,244
Impact of Regulation E and related regulatory changes			$230	$90
Total adjusted noninterest income			$4,506	$4,334

Adjusted noninterest income increased 4% YoY

Highlights

Quarterly:

- Asset management and consumer services remained stable
- Corporate services declined primarily due to reduced value of CMSR from lower interest rates
- Residential mortgage increased due to higher loan sales and MSR hedge gains
- Other decreased primarily due to lower asset values

YTD:

- Noninterest income, adjusted for the impact of regulatory changes, increased 4%

Fourth Quarter Outlook:

- Consumer services fees expected to be reduced by approximately $75 million or 9 cents per share in 4Q11 due to regulatory changes on debit card interchange fees

(1) Asset management fees include the Asset Management Group and BlackRock. (2) Corporate services includes impairment charges/recoveries related to commercial mortgage servicing rights.

PNC

Well–Controlled Expenses While Investing for Growth

(millions)	3Q11	2Q11	YTD11	YTD10
Personnel	$949	$976	$2,914	$2,874
Occupancy	171	176	540	536
Equipment	159	158	484	492
Marketing	72	63	175	196
Other	789	803	2,273	2,175
Total noninterest expense	$2,140	$2,176	$6,386	$6,273

Noninterest expense increased 2% YoY

Highlights

Quarterly:

- Personnel, Occupancy, Equipment and Other expenses remain well-managed
- Marketing increased due to elevated advertising costs associated with new products and market expansion

YTD:

- Noninterest expense increased 2% due to accruals for legal contingencies and foreclosure-related costs

Fourth Quarter Outlook:

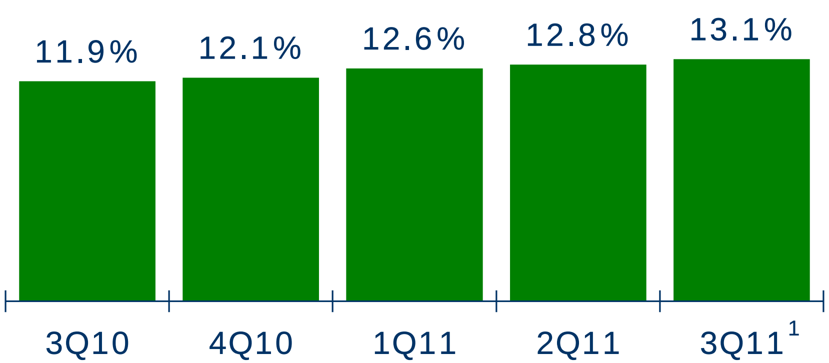
- Other noninterest expenses expected to be increased by $198 million or 24 cents per share in 4Q11, due to non-cash charge associated with calling $750 million of trust preferred securities

PNC is Committed to Disciplined Expense Management.

Strong Capital and Liquidity Position

Tier 1 common ratio

Tier 1 risk-based ratio



Highlights

- Tier 1 ratio increased primarily due to $1 billion preferred stock issuance
- Proforma Basel III Tier 1 common ratio estimated to be between 8.0-8.5% at December 31, 2012[2]
  - Significant upside potential assuming final capital requirements reflect the inherent risk profile in our sub-investment grade securities
  - Continue to assume no common stock issuance to fund pending acquisition of RBC Bank (USA)
- Strong liquidity position
  - Loan-to-deposit ratio of 82%
  - Parent company two year liquidity coverage[3] of 168%

Tier 1 common ratio and Tier 1 Risk-based ratio as of quarter end. (1) Estimated. (2) Proforma estimate is based on PNC's Tier 1 common ratio of 10.5% as of 9/30/11, and includes an assumed benefit of 1.3%, which reflects First Call 2011 and 2012 estimates and current dividend payout, as well as an assumed decrease of 3.3%-3.8%, which reflects assumptions regarding credit, operating and market risk under Basel II, the treatment of BlackRock under Basel III and sub-investment grade securities (assuming no AOCI double counting) under Basel II, and assumes no common share issuance for the pending RBC Bank (USA) acquisition. This estimate is subject to further regulatory guidance and clarity. (3) Parent company liquidity coverage defined as liquid assets divided by funding obligations within a two year period.

Outlook for 2012 Compared with Estimated 2011[1]

PNC stand-alone:

- Stable NII assuming low interest rates and no loan growth
- Increasing fees driven by client growth, despite regulatory impacts
- Lower credit costs
- Flat expenses[2]

RBC Bank (USA):

- Immediately accretive assuming no capital issuance

PNC is Positioned to Deliver Strong Results in 2012.

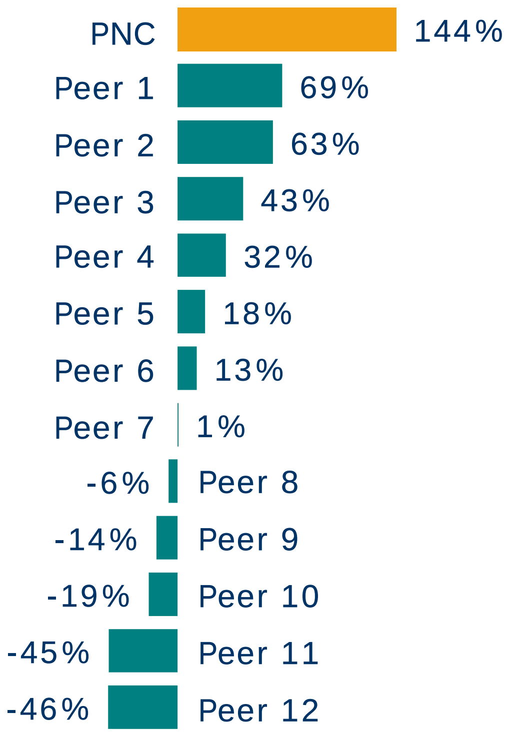
(1) Refer to the Cautionary Statement in the Appendix, including assumptions. Estimated 2011 reflects reported results through 3Q11 and 4Q11 management estimates. (2) Does not include legal and regulatory related contingencies, and Flagstar and RBC Bank (USA) integration and operating costs, along with capital actions related to trust preferred securities.

Delivering Long-Term Shareholder Value

Tangible book value per share[1]

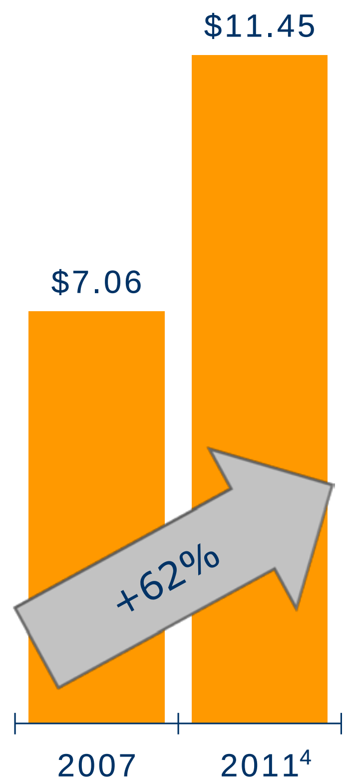
PNC

% change 2007-2011[2]

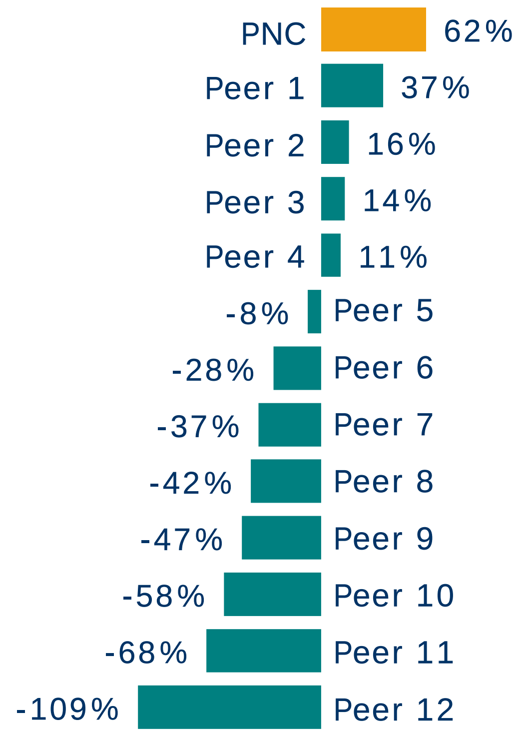


Pretax pre-provision earnings per share[3]

PNC



% change 2007-2011[2]



Peer banks identified in the Appendix. Source for banks other than PNC: SNL DataSource. (1) Tangible book value per share calculated as book value per share less goodwill and other intangible assets. Further information is provided in the Appendix. (2) Percentage change for 2007 to six months ended June 30, 2011, annualized, respectively. (3) Pretax, pre-provision earnings are from continued operations and are calculated as total revenue less noninterest expense. Further information is provided in the Appendix. (4) 2011 represents pretax pre-provision earnings for the six months ended June 30, 2011, annualized, divided by the number of shares outstanding as of June 30, 2011.

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 and concerns regarding the credit worthiness of certain sovereign governments 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 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:
    - o 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.
    - o Changes to regulations governing bank capital and liquidity standards, including due to the Dodd-Frank Act and to Basel III initiatives.
    - o 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.
    - o Results of regulatory examination and supervision process, including our failure to satisfy requirements of agreements with governmental agencies.
    - o 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:
    - o 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.
    - o 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.
    - o 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	As of or for the three months ended Sept. 30, 2011	June 30, 2011	Mar. 31, 2011	Dec. 31, 2010	Sept. 30, 2010
Tier 1 common capital (1)	$23,410	$22,745	$21,976	$21,188	$20,437
Reported net income	834	912	832	820	1,103
Reported net income, if annualized	3,309	3,658	3,374	3,253	4,376
Adjustments:					
After-tax gain on sale of GIS					(328)
Adjusted net income					775
Adjusted net income, if annualized					3,075
Return on tier 1 common capital	14.1%	16.1%	15.4%	15.4%	21.4%
Adjusted return on tier 1 common capital					15.0%

In millions	As of or for the nine months ended Sept. 30, 2011	Sept. 30, 2010
Tier 1 common capital (1)	$23,410	$20,437
Reported net income	2,578	2,577
Reported net income, if annualized	3,447	3,445
Adjustments:		
After-tax gain on sale of GIS		(328)
Adjusted net income		2,249
Adjusted net income, if annualized		3,007
Return on tier 1 common capital	14.7%	16.9%
Adjusted return on tier 1 common capital		14.7%

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 GIS gain may be useful due to the extent to which that item is 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 also reflects the impact of state income taxes. The pre-tax gain on the sale of GIS was $639 million.

(1) Estimated for Sept. 30, 2011.

Non-GAAP to GAAP Reconcilement

Appendix

In millions except per share data	As of Dec. 31, 2007	As of June 30, 2011	% Change
Common shareholders' equity	$14,847	$31,588	
Common shares outstanding	341	526	
Book value per common share	$43.60	$60.02	38%
Goodwill and other intangible assets	$8,853	$9,005	
Common shareholders' equity less intangible assets	$5,994	$22,583	
Common shares outstanding	341	526	
Tangible book value per common share	$17.58	$42.93	144%

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 goodwill and other intangible assets included in book value per common share.

For the nine months ended September 30, 2010

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 (2)
Net income, diluted EPS, and return on avg. assets, as reported			$2,577	$2,213	$4.24	$265,355	1.30%
Adjustments:							
Gain on sale of GIS	$(639)	$311	(328)	(328)	(.62)		
Net income, diluted EPS, and return on avg. assets, as adjusted			$2,249	$1,885	$3.62	$265,355	1.13%

PNC believes that information adjusted for the impact of the gain on the sale of GIS may be useful due to the extent to which that item is not indicative of our ongoing operations.

(1) Calculated using a marginal federal income tax rate of 35% and includes applicable income tax adjustments and the impact of state income taxes.

(2) Calculated as annualized income divided by average assets.

Non-GAAP to GAAP Reconcilement

Appendix

In millions	For the year ended Dec. 31, 2007	For the six months ended June 30, 2011	% Change
Total revenue	$6,705	$7,233	
Noninterest expense	4,296	4,246	
Pretax pre-provision earnings	$2,409	$2,987	
Pretax pre-provision earnings, annualized	$2,409	$6,024	
Common shares outstanding	341	526	
Annualized pretax pre-provision earnings per share	$7.06	$11.45	62%

PNC

Peer Group of Banks

	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