The PNC Financial Services Group, Inc.

Fourth Quarter and Full Year 2011

Earnings Conference Call

January 18, 2012

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 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 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 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 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 total intangible assets, other than servicing rights, per share). 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 other than servicing rights 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 2011 achievements and financial highlights
- Strong growth in customers, loans and deposits
- Delivered strong returns
- Positioned to achieve strong results in 2012

PNC Continues to Build a Great Company.

Significant 2011 Achievements

2011 highlights

- Delivered good financial results through exceptional client growth across businesses and markets
- Grew commercial loans
- Maintained a high quality balance sheet that reflected an overall moderate risk profile
- Managed expenses while investing for growth in our businesses
- Continued to maintain strong capital levels and liquidity positions
- Expansion in attractive growth markets

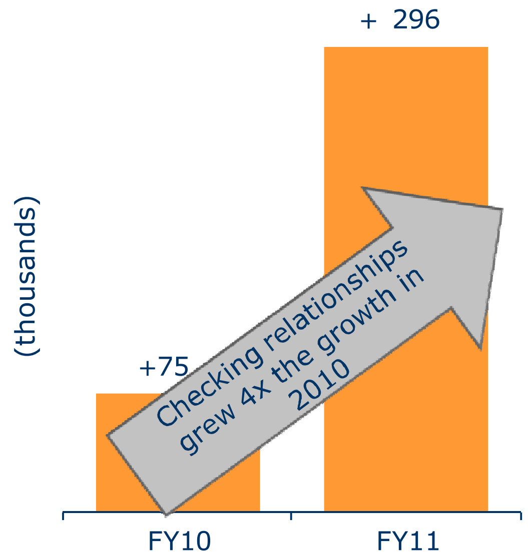
2011 financial summary	Net income	Diluted EPS from net income	Return on average assets
	$3.1 billion	$5.64	1.16%

PNC's Business Model Delivered Strong Results in 2011.

Focused on Growing Client Relationships

Retail Banking

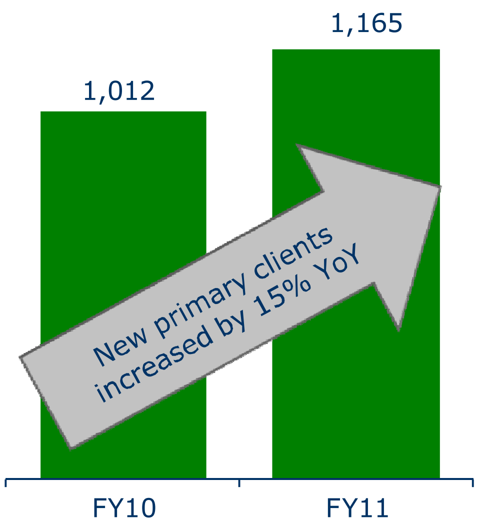
Checking relationship growth[1]



- 2011 total growth of 5.4%, greater than 1.2% footprint population growth
- Active online bill payment customers showed total growth[2] of 2.4% from 3Q11, 13% from 4Q10

Corporate & Institutional Banking

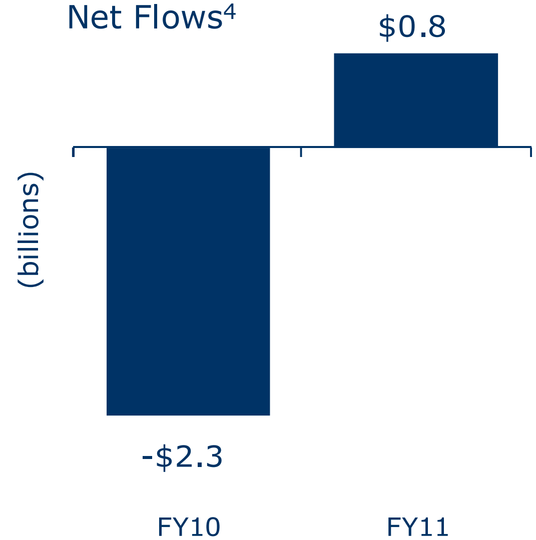
Corporate Banking new primary clients[3]



- New clients represent 12% of total existing primary clients at December 31, 2011
- Strong 2011 sales across all markets and client segments

Asset Management Group

Discretionary AUM Total Net Flows[4]



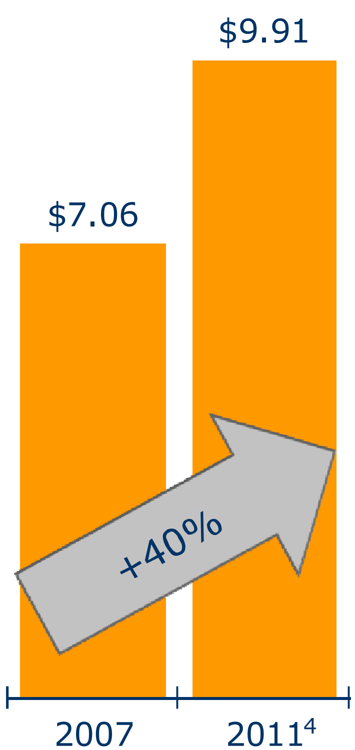
- 2011 referral sales[5] up 52% vs. 2010
- 2011 new primary clients[3] up 26% vs. 2010
- Total sales have increased by 38% for 2011 vs. 2010

(1) Checking relationship growth refers to consumer and small business accounts including 41,000 relationships acquired by acquisition in 2011. (2) Total growth includes 4,000 customer accounts acquired by acquisition in 2011. (3) 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. AMG primary client relationships are defined as client relationships with annual revenue generation of $10,000 or more. (4) Total net flows defined as net changes from clients including dividends received. (5) New client sales referred to AMG by Retail Banking or C&IB.

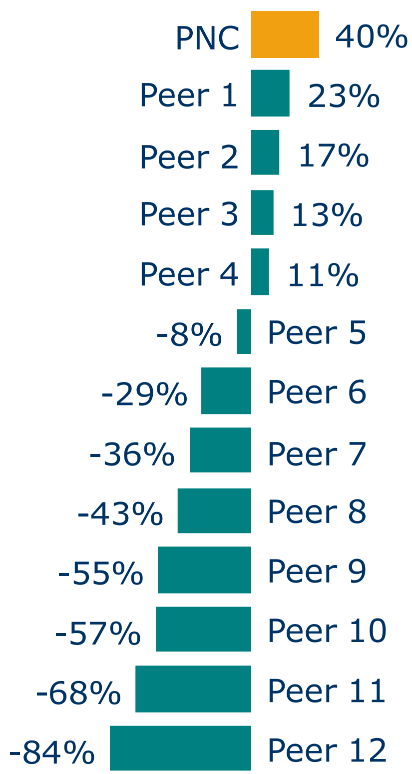
Delivering Long-Term Shareholder Value

Pretax pre-provision earnings per share[1]

PNC



% change 2007-2011[2]



Tangible book value per share[3]

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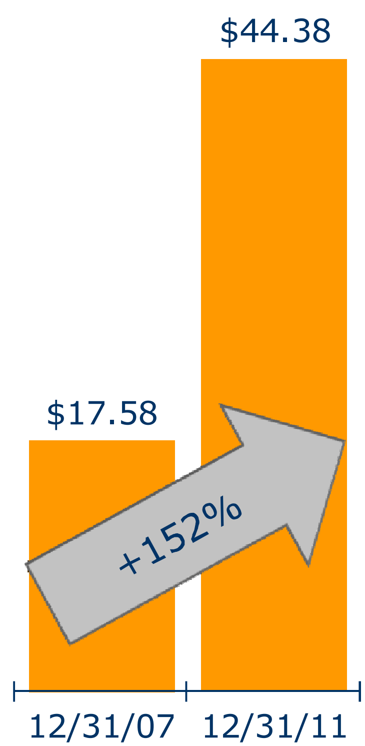
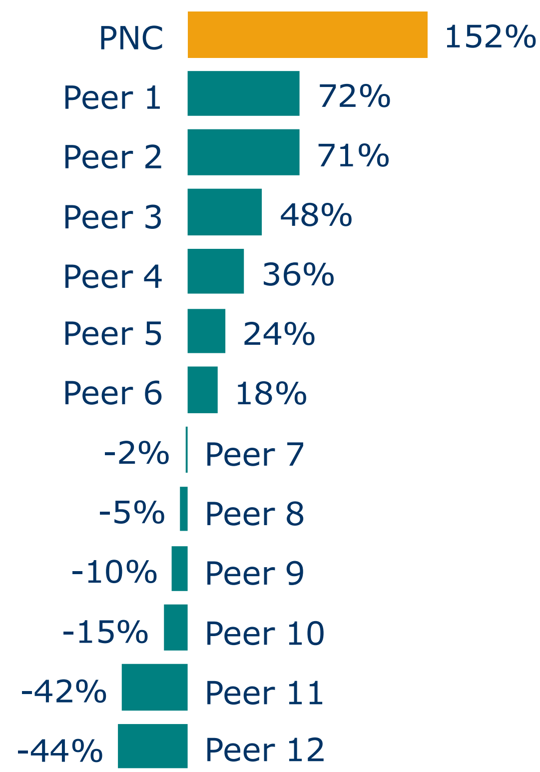


% change 2007-2011[2]



Peer banks identified in the Appendix. Source for banks other than PNC: SNL DataSource. (1) Pretax, pre-provision earnings are from continuing operations and are calculated as total revenue less noninterest expense. Further information is provided in the Appendix. (2) Percentage change for peers represents 2007 to nine months ended September 30, 2011, annualized, respectively. Percentage change for PNC represents 2007 to full year 2011.(3) Tangible book value per share calculated as book value per share less goodwill and certain other intangible assets. Further information is provided in the Appendix. (4) 2011 represents pretax pre-provision earnings for the year ended December 31, 2011, divided by the number of shares outstanding as of December 31, 2011.

2011 Risk Management Progress

- **Credit, Market and Operational risk**
  - Credit costs significantly improved
  - Continued to position balance sheet for rising interest rates
  - Repositioned retail deposit products and reduced higher cost retail CDs
  - Added new clients and loans at lower risk weighting
  - Continued enhancements to risk management capabilities and technologies
- **Reputational and Industry risk**
  - Settled (or has settlements pending) several meaningful legal matters
  - Increased residential mortgage foreclosure-related expenses primarily as a result of ongoing governmental matters
  - Implemented several new regulatory requirements
- **Strategic Positioning**
  - Enhanced strong capital and liquidity positions
  - Strengthened brand recognition and awareness
  - Announced RBC Bank (USA) acquisition to expand in attractive growth markets

Financial Performance – Fourth Quarter Highlights

- Continued focus on high quality loan growth
- Delivered strong revenue performance
  - NII growth driven by increase in core net interest income
  - Noninterest income grew excluding the impact of regulatory changes[1]
- Overall improved credit quality resulted in reduced credit costs
- Expenses were elevated due to several items
  - 1Q12 estimated expenses[2] expected to be more consistent with 3Q11
- Capital and liquidity positions continued to be strong

4Q11 financial summary	Net income	Diluted EPS from net income	Tier 1 common ratio
	$493 million	$0.85	10.3%[3]

(1) Further information is provided in the Appendix. (2)Excluding legal and regulatory related contingencies, integration costs, additional capital actions related to TPS redemptions, and additional residential mortgage foreclosure-related costs. (3) Estimated.

A Higher Quality, Differentiated Balance Sheet

Category (billions)	Dec. 31, 2011	Change from: Sep. 30, 2011	Change from: Dec. 31, 2010
Total investment securities	$60.6	$(1.5)	$(3.6)
Core commercial loans[1]	86.7	3.6	9.6
Core consumer loans[1]	59.9	1.4	1.2
Non-strategic loans[2]	12.4	(0.5)	(2.4)
Total loans	159.0	4.5	8.4
Other assets	51.6	(1.3)	2.1
Total assets	$271.2	$1.7	$6.9
Transaction deposits	$147.6	$4.6	$13.0
Retail CDs	29.5	(2.9)	(7.8)
Other	10.9	(1.5)	(0.6)
Total deposits	188.0	0.2	4.6
Borrowed funds, other	49.1	1.7	(1.5)
Shareholders' equity	34.1	(0.2)	3.8
Total liabilities and equity	$271.2	$1.7	$6.9

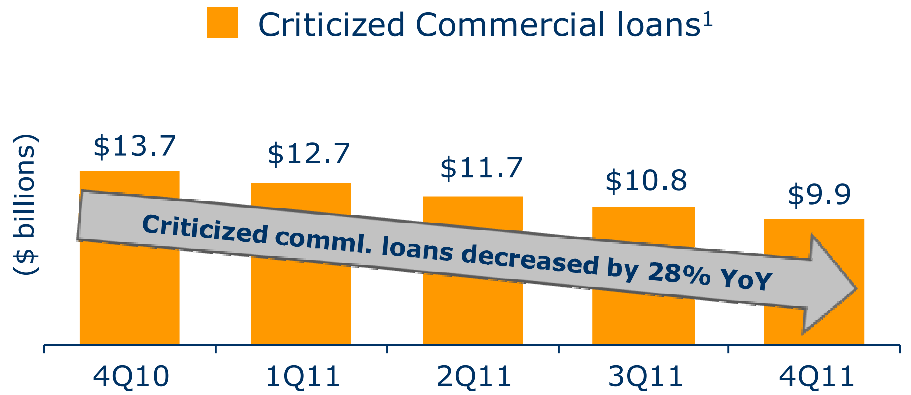
4Q11 highlights

- Loans increased $4.5 billion or 3% linked-quarter driven by commercial and consumer loans
- Transaction deposits increased $4.6 billion or 3% linked-quarter reflecting increased commercial and consumer liquidity
- Retail CDs declined $2.9 billion linked-quarter reflecting expected run-off of higher cost CDs
- As of December 31, 2011, equity increased 13% compared to year-end 2010

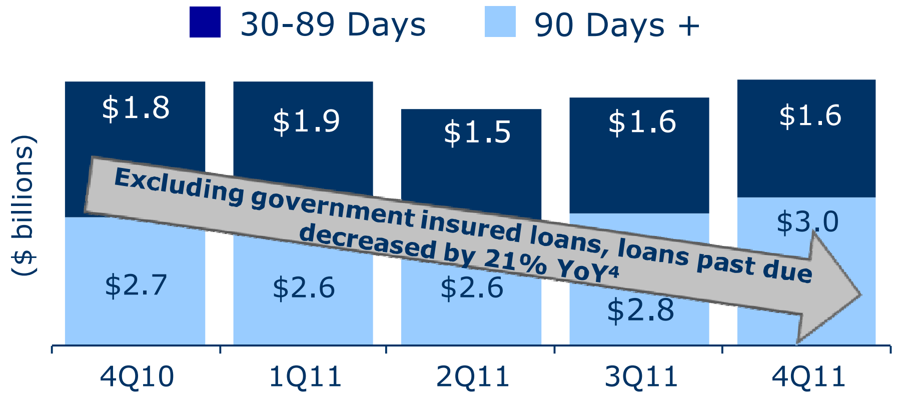
(1) Excludes loans assigned to the Non-Strategic Assets (formerly Distressed Assets Portfolio) Portfolio business segment. (2) Represents loans assigned to the Non-Strategic Assets Portfolio business segment.

Credit Trends Continue to Improve

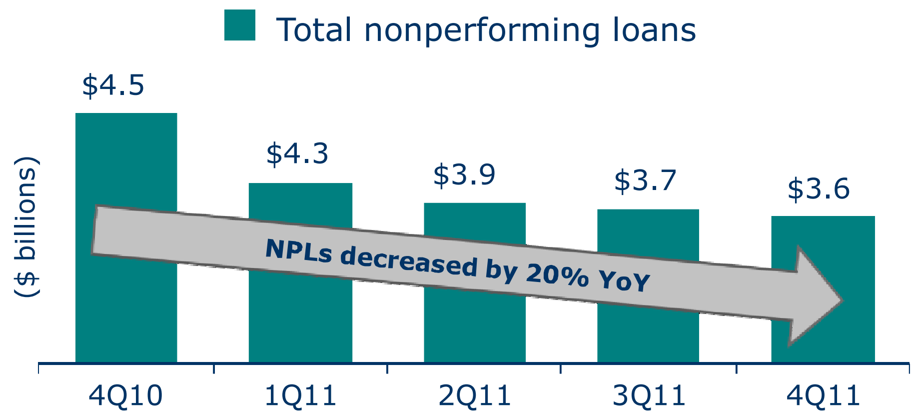
Criticized commercial loans



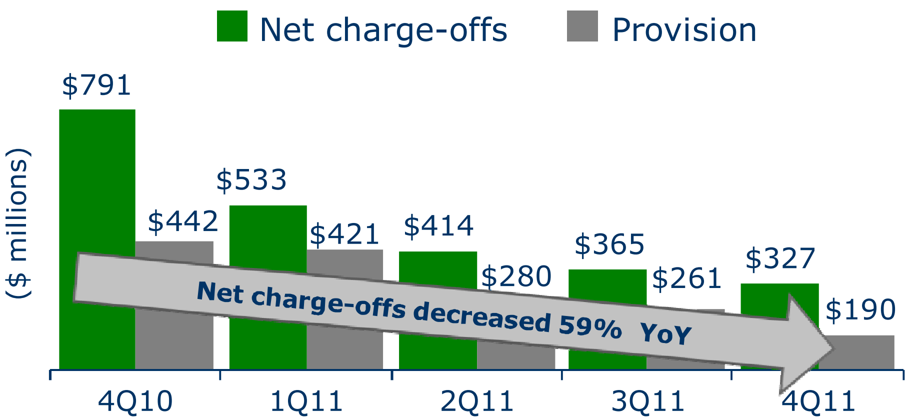
Accruing loans past due[2,3]



Nonperforming loans[2,5]



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 $3.0 billion in 4Q11. (4) Further information is provided in the Appendix. (5) 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.

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Improving Net Interest Income and Provision Trends

(millions)	4Q11	3Q11	FY11	FY10
Core NII[1]	**$1,943**	**$1,883**	**$7,581**	**$7,581**
Purchase accounting accretion[2]	256	292	1,119	1,649
Total NII	$2,199	$2,175	$8,700	$9,230
Provision	190	261	1,152	2,502
Provision-adjusted NII[3]	$2,009	$1,914	$7,548	$6,728

Provision-adjusted NII[3] increased 12%

Highlights

Quarterly:

- Total NII improved from 3Q11 due to growth in core NII[1], partially offset by lower purchase accounting accretion
- Provision declined as overall credit quality continued to improve

Full Year 2011:

- Provision-adjusted NII[3] increased 12% as core NII remained stable while significantly lower provision more than offset the expected decline in purchase accounting accretion

(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)	4Q11	3Q11	FY11	FY10
Asset management[1]	$250	$287	$1,088	$1,054
Consumer services	269	330	1,243	1,261
Corporate services[2]	266	187	898	1,082
Residential mortgage	157	198	713	699
Deposit service charges	140	140	534	705
Client fee income	$1,082	$1,142	$4,476	$4,801
Net gains on sales of securities less net OTTI	18	33	97	101
Other	250	194	1,053	1,044
Total noninterest income	$1,350	$1,369	$5,626	$5,946

4Q11 highlights

Quarterly:

- Asset management declined partially due to a third quarter non-cash tax benefit at BlackRock
- Consumer services declined reflecting regulatory impact on debit card interchange fees of $75 million
- Corporate services increased primarily due to a valuation impairment of CMSR in 3Q11
- Residential mortgage decreased primarily from lower MSR hedge gains
- Other improved primarily due to higher values on deferred compensation hedges

Full Year 2011:

- Noninterest income decline primarily driven by impact of regulatory changes[3]

(1) Asset management fees include the Asset Management Group and BlackRock. (2) Corporate services includes impairment charges/recoveries related to commercial mortgage servicing rights. (3) Regulatory changes include Regulation E, debit card transaction interchange fee limits and Card Act. Further information is provided in the Appendix.

Well–Managed Expenses While Investing for Growth

(millions)	4Q11	3Q11	FY11	FY10
Personnel	$1,052	$949	$3,966	$3,906
Occupancy	198	171	738	730
Equipment	177	159	661	668
Marketing	74	72	249	266
Other	1,218	789	3,491	3,043
Total noninterest expense	$2,719	$2,140	$9,105	$8,613

Highlights

Quarterly:

- Personnel increased primarily due to higher personnel expenses largely driven by higher stock market prices and higher business production
- Occupancy and Equipment increased due to a lease termination and equipment write-offs
- Other increased primarily due to higher residential mortgage foreclosure-related expenses and trust preferred securities redemption charge

Full Year 2011:

- Excluding residential mortgage foreclosure-related expenses and trust preferred securities redemption charges, noninterest expense remained flat[1]

First Quarter Outlook:

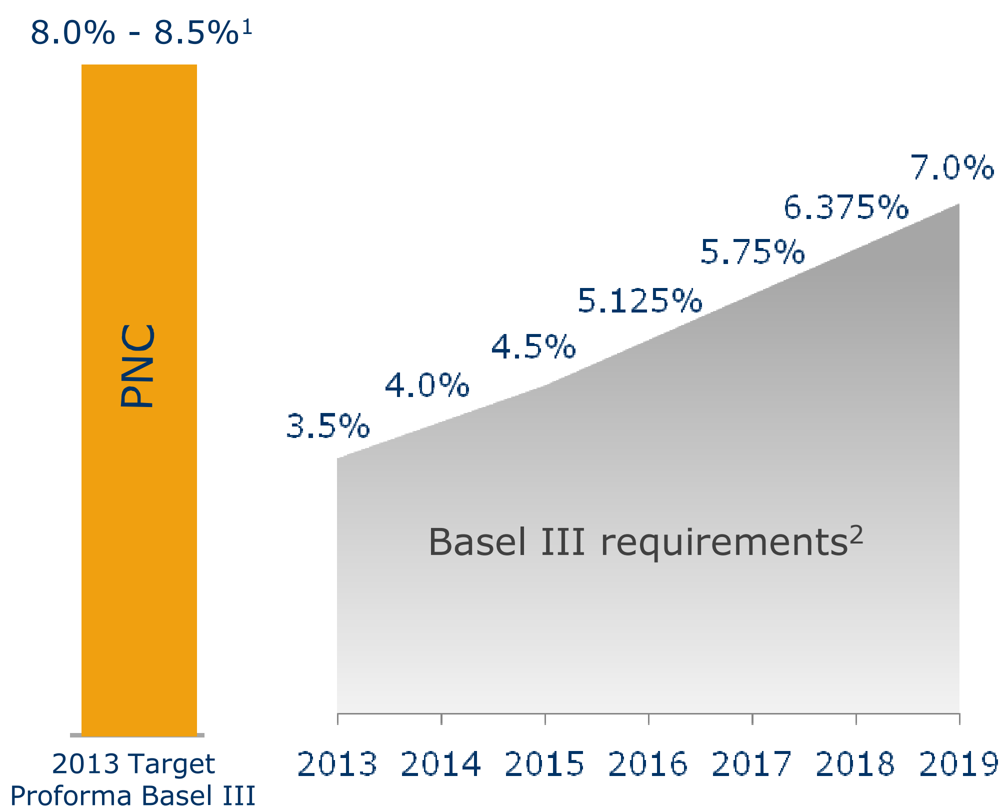
- Excluding RBC Bank (USA) integration and other costs, 1Q12 expenses[2] expected to return to 3Q11 levels

PNC is Committed to Disciplined Expense Management.

(1) Further information is provided in the Appendix. (2) Excluding legal and regulatory related contingencies, integration costs, additional capital actions related to remaining TPS redemption, and additional residential mortgage foreclosure-related costs.

Strong Capital and Liquidity Position

Tier 1 common ratio



Highlights

- Proforma Basel III Tier 1 common ratio estimated to be between 8.0-8.5%[1] during 2013
  - Possible improvement assuming final capital requirements reflect the inherent risk profile in our sub-investment grade securities
- Capital priorities:
  - Build capital to support client growth and business investment
  - Maintain appropriate capital in light of economic uncertainty
  - Return excess capital to shareholders
- Strong liquidity position
  - Loan-to-deposit ratio of 85%
  - Parent company two year liquidity coverage[4] of 172%

(1) Proforma estimate is based on PNC's estimated Tier 1 common ratio of 10.3% as of 12/31/11, and includes the assumed benefit of 1.7%, which reflects First Call 2012 and 2013 estimates and current dividend payout, as well as the assumed decrease of 3.5%-4.0%, which reflects assumptions utilizing Basel II methodology regarding credit, operating and market risk and includes the treatment of BlackRock and sub-investment grade securities (assuming no AOCI double counting) under Basel II and the addition of RBC risk weighted assets. This estimate is subject to further regulatory guidance and clarity. The estimate is based on the phase-in of Basel III rules in effect as of 2012. (2) Regulatory requirements include capital conservation buffer and are subject to further regulatory guidance and clarity. (3) Estimated. (4) Parent company liquidity coverage defined as liquid assets divided by funding obligations within a two year period.

Outlook[1] – Full Year 2012 vs. 2011

- PNC stand-alone positioned for strong results in 2012
- RBC Bank (USA) pending acquisition expected to be accretive in 2012, excluding integration costs

		Estimated % Change[3]
Combined[2] Balance sheet	Loans	Increase mid to high teens
Combined[2] Income statement	Total revenue	Increase mid to high single digits
	Net interest income	Increase mid to high single digits
	Noninterest income	Increase mid single digits
	Noninterest expense	Increase mid single digits[4]
	Loan loss provision	Stable[5]

PNC is Positioned to Deliver Strong Results in 2012.

(1) Refer to the Cautionary Statement in the Appendix, including assumptions. (2) Reflects combined PNC and RBC Bank (USA). (3) Estimated change for 2012 is based on 2011 reported results. (4) Excluding legal and regulatory related contingencies, integration costs and any additional capital actions related to TPS redemptions for 2011 and 2012. (5) Excluding legal and regulatory related contingencies.

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 creditworthiness 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 2012 and interest rates will remain very low.

Cautionary Statement Regarding Forward-Looking Information (continued)

Appendix

- 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:
  - 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 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 its 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 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 extent of credit losses in the acquired loan portfolios and the extent of deposit attrition, in part related to the state of economic and financial markets. 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.
  - 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 facts that this transaction will result in PNC entering several markets where PNC does not currently have any meaningful retail presence and that the conversion is taking place simultaneously with the acquisition.

Cautionary Statement Regarding Forward-Looking Information (continued)

Appendix

- 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 often present risks and uncertainties analogous to those presented by the RBC Bank (USA) transaction. Acquisition risks include those presented by the nature of the business acquired, 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 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 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	For the year ended Dec. 31, 2007	Dec. 31, 2011	% Change
Total revenue	$6,705	$14,326	
Noninterest expense	4,296	9,105	
Pretax pre-provision earnings	$2,409	$5,221	
Common shares outstanding	341	527	
Pretax pre-provision earnings per share	$7.06	$9.91	40%

PNC believes that pretax pre-provision earnings from continuing operations, a non-GAAP measure, is useful as a tool to help evaluate ability to provide for credit costs through operations.

In millions except per share data	As of Dec. 31, 2007	Dec. 31, 2011	% Change
Common shareholders' equity	$14,847	$32,417	
Common shares outstanding	341	527	
Book value per common share	$43.60	$61.52	41%
Goodwill and other intangible assets other than servicing rights (1)	$8,853	$9,027	
Common shareholders' equity less intangible assets	$5,994	$23,390	
Common shares outstanding	341	527	
Tangible book value per common share	$17.58	$44.38	152%

(1) Servicing rights were $701 million and $1,115 million at December 31, 2007 and December 31, 2011, respectively.

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 certain other intangible assets included in book value per common share.

Non-GAAP to GAAP Reconcilement

Appendix

$ in millions	For the three months ended Dec. 31, 2011	Sept. 30, 2011	June 30, 2011	Mar. 31, 2011	Dec. 31, 2010	Year over year % Change
Accruing loans past due, 30-89 days	$1,565	$1,551	$1,498	$1,868	$1,817	
Accruing loans past due, 90+ days	2,973	2,768	2,646	2,645	2,709	
Total accruing loans past due	$4,538	$4,319	$4,144	$4,513	$4,526	0%
Government guaranteed/insured loans	3,031	2,821	2,658	2,617	2,624	16%
Total accruing loans past due, excluding government guaranteed/insured loans	$1,507	$1,498	$1,486	$1,896	$1,902	-21%

PNC believes that information adjusted for the impact of certain items may be useful to help evaluate the impact of those items on our operations.

Non-GAAP to GAAP Reconcilement

Appendix

In millions	For the quarter ended Dec. 31, 2011	For the quarter ended Sept. 30, 2011	For the year ended Dec. 31, 2011	For the year ended Dec. 31, 2010	2011 vs. 2010 % Change
Total noninterest income, as reported	$1,350	$1,369	$5,626	$5,946	-5%
Adjustments for negative impact of regulatory changes:					
Regulation E	100	90	345	145	
Credit Card Act	5	5	20	15	
Debit card transaction interchange fee limits	75	-	75	-	
Total noninterest income, as adjusted	$1,530	$1,464	$6,066	$6,106	-1%

PNC believes that information adjusted for the impact of certain items may be useful to help evaluate the impact of those items on our operations.

In millions	For the quarter ended Dec. 31, 2011	For the quarter ended Sept. 30, 2011	For the year ended Dec. 31, 2011	For the year ended Dec. 31, 2010	2011 vs. 2010 % Change
Total noninterest expense, as reported	$2,719	$2,140	$9,105	$8,613	6%
Adjustments:					
Trust preferred securities redemption charge	198	-	198	-	
Residential mortgage foreclosure-related expenses	240	63	324	71	
Total noninterest expense, as adjusted	$2,281	$2,077	$8,583	$8,542	0%

PNC believes that information adjusted for the impact of certain items may be useful to help evaluate the impact of those items on our operations.

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