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PNC Funding Corp

\$400 million 5.125% Fixed Rate Senior Notes Due December 14, 2010

Unconditionally Guaranteed by The PNC Financial Services Group, Inc.

Summary of Terms

PNC Funding Corp Issuer A2 (stable)/A-(stable)/A(stable) Ratings Note Type Senior Notes Principal Amount \$400,000,000 December 7, 2005 Issue Date Settlement Date (T + 5 days) December 14, 2005 Maturity Date December 14, 2010 Interest Payment Dates June 14 & December 14, commencing June 14, 2006 continuing to and including the Maturity Date Spread versus Treasury + 69bps versus 4.50% due 11/15/2010 Gross Spread 0.35% 5.125% Coupon Yield to Investors 5.134% 99.961% of par Price to Investors Total Proceeds to the Company 99.611% \$398,444,000 Day Count 30/360 Documentation Prospectus Supplement Denomination \$1,000 X 1,000 Registration SEC-registered offering Bookrunner Goldman, Sachs & Co. (50%) JP Morgan Securities (50%) CUSIP Number 69347UAC4 ISIN Number US69347UAC45

The issuer and The PNC Financial Services Group, Inc. have filed a registration statement (including a prospectus) with the SEC for the offering to which this communication relates. Before you invest, you should read the prospectus in that registration statement and other documents the issuer and The PNC Financial Services Group, Inc. have filed with the SEC for more complete information about the issuer, The PNC Financial Services Group, Inc. and this offering. You may get these documents for free by visiting EDGAR on the SEC Web site at www.sec.gov. Alternatively, the issuer, The PNC Financial Services Group, Inc., any underwriter or any dealer participating in the offering will arrange to send you the prospectus if you request it by calling toll-free 1-866-471-2526