UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 OR 15(d) of The Securities Exchange Act of 1934

July 17, 2008
Date of Report (Date of earliest event reported)

THE PNC FINANCIAL SERVICES GROUP, INC.
(Exact name of registrant as specified in its charter)

Commission File Number 001-09718

Pennsylvania	**25-1435979**
(State or other jurisdiction of incorporation or organization)	**(I.R.S. Employer Identification No.)**

One PNC Plaza
249 Fifth Avenue
Pittsburgh, Pennsylvania 15222-2707
(Address of principal executive offices, including zip code)

(412) 762-2000
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition.

On July 17, 2008, The PNC Financial Services Group, Inc. (“the Corporation”) issued a press release and held a conference call for investors regarding the Corporation’s earnings and business results for the second quarter and first half of 2008. The Corporation also provided supplementary financial information on its web site, including financial information disclosed in connection with its press release, and provided electronic presentation slides on its web site used in connection with the related investor conference call. Copies of the supplementary financial information and electronic presentation slides are included in this Report as Exhibits 99.1 and 99.2, respectively, and are furnished herewith.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits. The exhibits listed on the Exhibit Index accompanying this Form 8-K are furnished herewith.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

THE PNC FINANCIAL SERVICES GROUP, INC.
(Registrant)

Date: July 17, 2008

By: /s/ Samuel R. Patterson
Samuel R. Patterson
Controller

EXHIBIT INDEX

Number	Description	Method of Filing
99.1	Financial Supplement (unaudited) for Second Quarter 2008	Furnished herewith
99.2	Electronic presentation slides for earnings release conference call	Furnished herewith

EXHIBIT 99.1

THE PNC FINANCIAL SERVICES GROUP, INC.

FINANCIAL SUPPLEMENT
SECOND QUARTER 2008
(UNAUDITED)

THE PNC FINANCIAL SERVICES GROUP, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2008
(UNAUDITED)

The information contained in this Financial Supplement is preliminary, unaudited and based on data available on July 17, 2008. We have reclassified certain prior period amounts included in this Financial Supplement to be consistent with the current period presentation. This information speaks only as of the particular date or dates included in the schedules. We do not undertake any obligation to, and disclaim any duty to, correct or update any of the information provided in this Financial Supplement. Our future financial performance is subject to risks and uncertainties as described in our United States Securities and Exchange Commission ("SEC") filings.

Sterling Financial Corporation Acquisition

We completed our acquisition of Sterling Financial Corporation ("Sterling") on April 4, 2008. Sterling shareholders received an aggregate of approximately $224 million in cash and 4.6 million shares of PNC common stock.

Hilliard Lyons Divestiture

On March 31, 2008, we completed the sale of J.J.B. Hilliard, W.L. Lyons, LLC ("Hilliard Lyons"), a Louisville, Kentucky-based wholly-owned subsidiary of PNC and a full-service brokerage and financial services provider, to Houchens Industries, Inc. We recognized an after-tax gain of $23 million in the first quarter of 2008 in connection with this divestiture. Information for the periods presented reflects the reclassification of results for Hilliard Lyons, including the gain on the sale of this business, from the Retail Banking business segment to "Other, including BlackRock."

Yardville National Bancorp Acquisition

We completed our acquisition of Yardville National Bancorp ("Yardville") on October 26, 2007 and our financial results include Yardville from that date. PNC issued approximately 3.4 million shares of PNC common stock and paid approximately $156 million in cash as consideration for the acquisition. PNC converted the Yardville banking charter and financial and customer data onto PNC's financial and operational systems during March 2008.

THE PNC FINANCIAL SERVICES GROUP, INC.

Consolidated Income Statement (Unaudited)

In millions, except per share data	*Six months ended* June 30 2008	June 30 2007	*Three months ended* June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Interest Income							
Loans	$2,121	$1,980	$1,050	$ 1,071	$ 1,123	$ 1,129	$1,084
Securities available for sale	823	665	419	404	398	366	355
Other	252	224	108	144	149	132	115
Total interest income	3,196	2,869	1,577	1,619	1,670	1,627	1,554
Interest Expense							
Deposits	812	1,000	362	450	522	531	532
Borrowed funds	553	508	238	315	355	335	284
Total interest expense	1,365	1,508	600	765	877	866	816
Net interest income	1,831	1,361	977	854	793	761	738
Noninterest Income							
Fund servicing	462	412	234	228	215	208	209
Asset management	409	355	197	212	225	204	190
Consumer services	319	336	149	170	179	177	179
Corporate services	349	335	185	164	180	198	176
Service charges on deposits	174	169	92	82	90	89	92
Net securities gains (losses)	40	(2)	(1)	41	(1)	(2)	1
Other	276	361	206	70	(54)	116	128
Total noninterest income	2,029	1,966	1,062	967	834	990	975
Total revenue	3,860	3,327	2,039	1,821	1,627	1,751	1,713
Provision for credit losses	337	62	186	151	188	65	54
Noninterest Expense							
Personnel	1,091	1,034	547	544	553	553	544
Occupancy	185	168	90	95	95	87	81
Equipment	176	150	94	82	84	77	79
Marketing	56	50	34	22	29	36	29
Other	649	582	350	299	452	346	307
Total noninterest expense	2,157	1,984	1,115	1,042	1,213	1,099	1,040
Income before income taxes	1,366	1,281	738	628	226	587	619
Income taxes	484	399	233	251	48	180	196
Net income	$ 882	$ 882	$ 505	$ 377	$ 178	$ 407	$ 423
Earnings Per Common Share							
Basic	$ 2.58	$ 2.71	$ 1.47	$ 1.11	$ .53	$ 1.21	$ 1.24
Diluted	$ 2.54	$ 2.67	$ 1.45	$ 1.09	$ .52	$ 1.19	$ 1.22
Average Common Shares Outstanding							
Basic	342	325	344	339	338	337	342
Diluted	345	329	347	342	341	340	346
Efficiency	56%	60%	55%	57%	75%	63%	61%
Noninterest income to total revenue	53%	59%	52%	53%	51%	57%	57%
Effective tax rate (a)	35.4%	31.1%	31.6%	40.0%	21.2%	30.7%	31.7%

(a) The higher effective tax rates for the first quarter and first six months of 2008 were due to taxes associated with the gain on the sale of Hilliard Lyons. The lower effective tax rate for the fourth quarter of 2007 was primarily due to lower pretax income in relation to tax credits and earnings that are not subject to tax.

THE PNC FINANCIAL SERVICES GROUP, INC.

Consolidated Balance Sheet (Unaudited)

In millions, except par value	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Assets					
Cash and due from banks	$ 3,525	$ 3,934	$ 3,567	$ 3,318	$ 3,177
Federal funds sold and resale agreements (includes $1,001 and $1,032 measured at fair value at June 30, 2008 and March 31, 2008) (a)	3,015	2,157	2,729	2,360	1,824
Trading securities and other short-term investments	2,705	3,987	4,129	3,944	3,667
Loans held for sale (includes $1,604 and $2,068 measured at fair value at June 30, 2008 and March 31, 2008) (a)	2,288	2,516	3,927	3,004	2,562
Securities available for sale	31,032	28,581	30,225	28,430	25,903
Loans, net of unearned income of $934, $951, $990, $986, and $1,004	73,040	70,802	68,319	65,760	64,714
Allowance for loan and lease losses	(988)	(865)	(830)	(717)	(703)
Net loans	72,052	69,937	67,489	65,043	64,011
Goodwill	8,824	8,244	8,405	7,836	7,745
Other intangible assets	1,104	1,105	1,146	1,099	913
Equity investments	6,376	6,187	6,045	5,975	5,584
Other	11,850	13,343	11,258	10,357	10,265
Total assets	$142,771	$139,991	$ 138,920	$ 131,366	$125,651
Liabilities					
Deposits					
Noninterest-bearing	$ 19,869	$ 19,176	$ 19,440	$ 18,570	$ 18,302
Interest-bearing	64,820	61,234	63,256	59,839	58,919
Total deposits	84,689	80,410	82,696	78,409	77,221
Borrowed funds					
Federal funds purchased	7,343	5,154	7,037	6,658	7,212
Repurchase agreements	1,887	2,510	2,737	1,990	2,805
Federal Home Loan Bank borrowings	9,572	9,663	7,065	4,772	104
Bank notes and senior debt (includes $11 measured at fair value at both June 30, 2008 and March 31, 2008) (a)	5,804	6,842	6,821	7,794	7,537
Subordinated debt	5,169	5,402	4,506	3,976	4,226
Other	2,697	3,208	2,765	2,263	2,632
Total borrowed funds	32,472	32,779	30,931	27,453	24,516
Allowance for unfunded loan commitments and letters of credit	124	152	134	127	125
Accrued expenses	3,388	3,878	4,330	4,077	3,663
Other	4,981	6,341	4,321	5,095	4,252
Total liabilities	125,654	123,560	122,412	115,161	109,777
Minority and noncontrolling interests in consolidated entities	2,009	2,008	1,654	1,666	1,370
Shareholders' Equity					
Preferred stock (b)					
Common stock - $5 par value Authorized 800 shares, issued 357, 353, 353, 353, and 353 shares	1,787	1,764	1,764	1,764	1,764
Capital surplus	3,387	2,603	2,618	2,631	2,606
Retained earnings	11,940	11,664	11,497	11,531	11,339
Accumulated other comprehensive loss	(1,227)	(779)	(147)	(255)	(439)
Common stock held in treasury at cost: 11, 12, 12, 16, and 11 shares	(779)	(829)	(878)	(1,132)	(766)
Total shareholders' equity	15,108	14,423	14,854	14,539	14,504
Total liabilities, minority and noncontrolling interests, and shareholders' equity	$142,771	$139,991	$ 138,920	$ 131,366	$125,651
Capital Ratios					
Tier 1 risk-based (c)	8.1%	7.7%	6.8%	7.5%	8.3%
Total risk-based (c)	11.8	11.4	10.3	10.9	11.8
Leverage (c)	7.3	6.8	6.2	6.8	7.3
Tangible common equity	4.3	4.7	4.7	5.2	5.5
Common shareholders' equity to assets	10.2	10.3	10.7	11.1	11.5

(a) Amounts represent items for which the Corporation has elected the fair value option under SFAS 159.
(b) Less than $.5 million at each date.
(c) The ratios as of June 30, 2008 are estimated.

THE PNC FINANCIAL SERVICES GROUP, INC.

Average Consolidated Balance Sheet (Unaudited)

In millions	*Three months ended* June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Assets					
Interest-earning assets:					
Securities available for sale					
Residential mortgage-backed	$ 20,677	$ 20,506	$ 20,592	$ 19,541	$ 19,280
Commercial mortgage-backed	5,838	5,538	4,921	4,177	3,646
Asset-backed	3,363	2,849	2,704	2,454	2,531
U.S. Treasury and government agencies	47	90	155	281	344
State and municipal	773	411	306	233	203
Other debt	347	84	52	25	33
Corporate stocks and other	385	494	458	381	383
Total securities available for sale	31,430	29,972	29,188	27,092	26,420
Loans, net of unearned income					
Commercial	30,825	29,147	27,528	26,352	25,845
Commercial real estate	9,340	8,986	8,919	8,272	8,320
Lease financing	2,646	2,484	2,552	2,581	2,566
Consumer	20,558	18,897	18,150	17,954	17,886
Residential mortgage	9,193	9,411	9,605	9,325	8,527
Other	266	391	400	393	411
Total loans, net of unearned income	72,828	69,316	67,154	64,877	63,555
Loans held for sale	2,350	3,607	3,408	2,842	2,611
Federal funds sold and resale agreements	2,528	3,040	2,516	2,163	1,832
Other	4,068	5,384	4,926	4,342	3,606
Total interest-earning assets	113,204	111,319	107,192	101,316	98,024
Noninterest-earning assets:					
Allowance for loan and lease losses	(900)	(852)	(749)	(708)	(692)
Cash and due from banks	2,725	3,027	3,089	3,047	2,991
Other	26,363	27,061	25,418	23,977	22,997
Total assets	$141,392	$140,555	$ 134,950	$ 127,632	$123,320

Supplemental Average Balance Sheet Information (Unaudited)

Trading Assets					
Securities (a)	$ 2,471	$ 3,872	$ 3,486	$ 3,293	$ 2,144
Resale agreements (b)	1,731	2,129	1,320	1,267	1,247
Financial derivatives (c)	2,028	2,808	1,785	1,389	1,221
Loans at fair value (c)	92	114	148	164	161
Total trading assets	$ 6,322	$ 8,923	$ 6,739	$ 6,113	$ 4,773

(a) Included in "Interest-earning assets-Other" above.
(b) Included in "Federal funds sold and resale agreements" above.
(c) Included in "Noninterest-earning assets-Other" above.

THE PNC FINANCIAL SERVICES GROUP, INC.

Average Consolidated Balance Sheet (Unaudited) (Continued)

In millions	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
	Three months ended				
Liabilities, Minority and Noncontrolling Interests, and Shareholders' Equity					
Interest-bearing liabilities:					
Interest-bearing deposits					
Money market	$ 27,543	$ 25,405	$ 24,697	$ 24,151	$ 23,979
Demand	9,997	9,580	9,587	9,275	9,494
Savings	2,813	2,625	2,662	2,841	2,988
Retail certificates of deposit	16,791	16,556	16,921	16,563	17,426
Other time	4,686	3,813	1,948	2,748	2,297
Time deposits in foreign offices	4,112	6,026	6,488	4,616	4,220
Total interest-bearing deposits	65,942	64,005	62,303	60,194	60,404
Borrowed funds					
Federal funds purchased	4,702	5,564	5,232	6,249	6,102
Repurchase agreements	2,185	2,614	2,875	2,546	2,507
Federal Home Loan Bank borrowings	9,602	8,233	6,339	2,097	106
Bank notes and senior debt	6,621	6,754	7,676	7,537	5,681
Subordinated debt	5,132	4,649	4,118	4,039	4,466
Other	2,854	4,247	2,353	2,741	2,459
Total borrowed funds	31,096	32,061	28,593	25,209	21,321
Total interest-bearing liabilities	97,038	96,066	90,896	85,403	81,725
Noninterest-bearing liabilities, minority and noncontrolling interests, and shareholders' equity:					
Demand and other noninterest-bearing deposits	18,045	17,564	18,472	18,211	17,824
Allowance for unfunded loan commitments and letters of credit	152	135	127	125	121
Accrued expenses and other liabilities	9,410	10,690	9,035	8,117	7,655
Minority and noncontrolling interests in consolidated entities	2,008	1,817	1,658	1,414	1,367
Shareholders' equity	14,739	14,283	14,762	14,362	14,628
Total liabilities, minority and noncontrolling interests, and shareholders' equity	$ 141,392	$ 140,555	$ 134,950	$ 127,632	$ 123,320

Supplemental Average Balance Sheet Information (Unaudited) (Continued)

Deposits and Common Shareholders' Equity					
Interest-bearing deposits	$ 65,942	$ 64,005	$ 62,303	$ 60,194	$ 60,404
Demand and other noninterest-bearing deposits	18,045	17,564	18,472	18,211	17,824
Total deposits	$ 83,987	$ 81,569	$ 80,775	$ 78,405	$ 78,228
Transaction deposits	$ 55,585	$ 52,549	$ 52,756	$ 51,637	$ 51,297
Common shareholders' equity	$ 14,513	$ 14,276	$ 14,755	$ 14,355	$ 14,621
Trading Liabilities					
Securities sold short (a)	$ 1,157	$ 2,127	$ 1,748	$ 1,960	$ 1,431
Repurchase agreements and other borrowings (b)	691	661	630	637	669
Financial derivatives (c)	2,051	2,856	1,772	1,400	1,230
Borrowings at fair value (c)	25	30	39	41	40
Total trading liabilities	$ 3,924	$ 5,674	$ 4,189	$ 4,038	$ 3,370

(a) Included in "Borrowed funds-Other" above.
(b) Included in "Borrowed funds-Repurchase agreements" and "Borrowed funds-Other" above.
(c) Included in "Accrued expenses and other liabilities" above.

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Net Interest Margin (Unaudited)

Net Interest Margin (a)	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
	Three months ended				
Average yields/rates					
Yield on interest-earning assets					
Loans	5.76%	6.18%	6.62%	6.89%	6.81%
Securities available for sale	5.35	5.41	5.46	5.42	5.37
Other	5.04	4.88	5.51	5.56	5.94
Total yield on interest-earning assets	5.59	5.83	6.19	6.37	6.35
Rate on interest-bearing liabilities					
Deposits	2.20	2.82	3.31	3.49	3.52
Borrowed funds	3.04	3.89	4.88	5.22	5.28
Total rate on interest-bearing liabilities	2.47	3.17	3.81	3.99	3.98
Interest rate spread	3.12	2.66	2.38	2.38	2.37
Impact of noninterest-bearing sources	.35	.43	.58	.62	.66
Net interest margin	3.47%	3.09%	2.96%	3.00%	3.03%

(a) Calculated as annualized taxable-equivalent net interest income divided by average earning assets. The interest income earned on certain earning assets is completely or partially exempt from federal income tax. As such, these tax-exempt instruments typically yield lower returns than taxable investments. To provide more meaningful comparisons of yields and margins for all earning assets in calculating net interest margins, in this table we use 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. This adjustment is not permitted under GAAP in the Consolidated Income Statement. The taxable-equivalent adjustments to net interest income for the three months ended June 30, 2008, March 31, 2008, December 31, 2007, September 30, 2007 and June 30, 2007 were $10 million, $9 million, $7 million, $6 million and $8 million, respectively.

THE PNC FINANCIAL SERVICES GROUP, INC.

Selected Consolidated Income Statement Information and Trading Revenue(Unaudited)

SELECTED CONSOLIDATED INCOME STATEMENT INFORMATION

	Three months ended				
In millions	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
NONINTEREST INCOME					
Brokerage (a)	$ 39	$ 66	$ 69	$ 71	$ 72
Trading income (losses) (b)	53	(76)	(10)	33	29
Equity management gains (losses)	(7)	23	21	47	2
BlackRock LTIP shares adjustment	80	40	(128)	(50)	(1)
Commercial mortgage loans and commitments held for sale valuations, net of hedges	21	(177)	(30)		
Gain on sale of Hilliard Lyons (c)		114			
Visa redemption gain		95			
PROVISION FOR CREDIT LOSSES					
Integration costs	23		45		
NONINTEREST EXPENSE					
Integration costs	13	14	35	41	15
Visa indemnification liability		(43)	82		

(a) Amounts through March 31, 2008 include the impact of Hilliard Lyons, which was sold on that date.

(b) For the first quarter of 2008 and the fourth quarter of 2007, Corporate & Institutional Banking generated trading income which was more than offset by trading losses in Other, including BlackRock.

(c) The impact of the gain was $23 million after taxes.

TRADING REVENUE

	Three months ended				
In millions	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Net interest income (expense)	$ 23	$ 16	$ 7	$ (1)	$ 1
Noninterest income	53	(76)	(10)	33	29
Total trading revenue	$ 76	$ (60)	$ (3)	$ 32	$ 30
Securities underwriting and trading (d)	$ 19	$ (9)	$ 10	$ 14	$ 8
Foreign exchange	17	16	16	15	13
Financial derivatives	40	(67)	(29)	3	9
Total trading revenue	$ 76	$ (60)	$ (3)	$ 32	$ 30

(d) Includes changes in fair value for certain loans accounted for at fair value.

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Loans (Unaudited)

Period ended - in millions	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Commercial					
Retail/wholesale	$ 6,374	$ 6,298	$ 5,973	$ 5,506	$ 5,388
Manufacturing	5,322	5,170	4,705	4,609	4,575
Other service providers	3,670	3,563	3,529	3,816	3,726
Real estate related (a)	6,101	5,701	5,425	4,232	4,821
Financial services	1,452	1,390	1,268	1,901	1,587
Health care	1,637	1,605	1,446	1,256	1,266
Other	6,419	5,912	6,261	5,415	4,581
Total commercial	30,975	29,639	28,607	26,735	25,944
Commercial real estate					
Real estate projects	6,539	6,448	6,114	5,807	5,767
Mortgage	2,912	2,603	2,792	2,507	2,564
Total commercial real estate	9,451	9,051	8,906	8,314	8,331
Lease financing	3,522	3,464	3,500	3,539	3,587
Total commercial lending	43,948	42,154	41,013	38,588	37,862
Consumer					
Home equity	14,735	14,315	14,447	14,366	14,268
Education	2,117	2,024	132	110	107
Automobile	1,590	1,533	1,513	1,521	1,962
Other	2,245	2,156	2,234	2,160	1,697
Total consumer	20,687	20,028	18,326	18,157	18,034
Residential mortgage	9,047	9,299	9,557	9,605	9,440
Other	292	272	413	396	382
Unearned income	(934)	(951)	(990)	(986)	(1,004)
Total, net of unearned income	$73,040	$70,802	$ 68,319	$ 65,760	$64,714

(a) Includes loans to customers in the real estate and construction industries.

THE PNC FINANCIAL SERVICES GROUP, INC.

Allowances for Loan and Lease Losses and Unfunded Loan Commitments and Letters of Credit, and Net Unfunded Commitments (Unaudited)

Change in Allowance for Loan and Lease Losses

Three months ended - in millions	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Beginning balance	$ 865	$ 830	$ 717	$ 703	$ 690
Charge-offs					
Commercial	(71)	(70)	(60)	(38)	(27)
Commercial real estate	(24)	(11)	(12)	(3)	(1)
Lease financing	(2)	(1)			
Consumer	(33)	(28)	(24)	(17)	(15)
Total charge-offs	(130)	(110)	(96)	(58)	(43)
Recoveries					
Commercial	11	8	10	5	8
Commercial real estate	3				1
Lease financing	1				
Consumer	3	4	3	4	2
Total recoveries	18	12	13	9	11
Net charge-offs					
Commercial	(60)	(62)	(50)	(33)	(19)
Commercial real estate	(21)	(11)	(12)	(3)	
Lease financing	(1)	(1)			
Consumer	(30)	(24)	(21)	(13)	(13)
Total net charge-offs	(112)	(98)	(83)	(49)	(32)
Provision for credit losses (a)	186	151	188	65	54
Acquired allowance (b)	20		15		(5)
Net change in allowance for unfunded loan commitments and letters of credit	29	(18)	(7)	(2)	(4)
Ending balance	$ 988	$ 865	$ 830	$ 717	$ 703
Supplemental Information					
Net charge-offs to average loans (For the three months ended)	.62%	.57%	.49%	.30%	.20%
Allowance for loan and lease losses to loans	1.35	1.22	1.21	1.09	1.09
Allowance for loan and lease losses to nonperforming loans	142	151	183	274	303
Commercial lending net charge-offs (c)	$ (82)	$ (74)	$ (62)	$ (36)	$ (19)
Consumer lending net charge-offs (d)	(30)	(24)	(21)	(13)	(13)
Total net charge-offs	$ (112)	$ (98)	$ (83)	$ (49)	$ (32)
Net charge-offs to average loans					
Commercial lending	.77%	.73%	.63%	.38%	.21%
Consumer lending	.41	.34	.30	.19	.20

(a) Amount for the second quarter of 2008 included integration costs of $23 million related to Sterling and amount for the fourth quarter of 2007 included $45 million related to Yardville.
(b) Amount for the second quarter of 2008 related to Sterling, for the fourth quarter of 2007 related to Yardville, and for the second quarter of 2007 related to Mercantile.
(c) Includes commercial, commercial real estate and equipment lease financing.
(d) Includes consumer and residential mortgage.

Change in Allowance for Unfunded Loan Commitments and Letters of Credit

Three months ended - in millions	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Beginning balance	$ 152	$ 134	$ 127	$ 125	$ 121
Acquired allowance - Sterling	1				
Net change in allowance for unfunded loan commitments and letters of credit	(29)	18	7	2	4
Ending balance	$ 124	$ 152	$ 134	$ 127	$ 125

Net Unfunded Commitments

In millions	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Net unfunded commitments	$51,533	$52,426	$ 53,347	$ 52,590	$50,678

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Nonperforming Assets (Unaudited)

Nonperforming Assets by Type

Period ended - in millions	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Nonaccrual loans					
Commercial					
Retail/wholesale	$ 58	$ 32	$ 39	$ 41	$ 23
Manufacturing	34	47	35	41	39
Other service providers	66	68	48	38	30
Real estate related (c)	70	63	45	15	9
Financial services	10	16	15	1	1
Health care	7	4	4	4	5
Other	8	8	7	4	19
Total commercial	253	238	193	144	126
Commercial real estate					
Real estate projects	330	251	184	64	59
Mortgage	35	22	28	11	3
Total commercial real estate	365	273	212	75	62
Consumer	24	19	17	15	14
Residential mortgage (d)	49	38	27	25	28
Lease financing	4	3	3	3	2
Total nonaccrual loans (d)	695	571	452	262	232
Restructured loans		2	2		
Total nonperforming loans (d)	695	573	454	262	232
Foreclosed and other assets					
Residential mortgage	28	21	16	16	12
Lease financing		11	11	12	12
Other	10	10	14	11	4
Total foreclosed and other assets	38	42	41	39	28
Total nonperforming assets (a) (b) (d)	$ 733	$ 615	$ 495	$ 301	$ 260
Nonperforming loans to total loans (d)	.95%	.81%	.66%	.40%	.36%
Nonperforming assets to total loans and foreclosed assets (d)	1.00	.87	.72	.46	.40
Nonperforming assets to total assets (d)	.51	.44	.36	.23	.21
(a) Excludes equity management assets carried at estimated fair value (amounts include troubled debt restructured assets of $4 million at September 30, 2007 and June 30, 2007):	$ 44	$ 5	$ 4	$ 12	$ 13
(b) Excludes loans held for sale carried at lower of cost or market value (amounts include troubled debt restructured assets of $20 million and $21 million at June 30, 2008 and March 31, 2008, respectively):	$ 59	$ 35	$ 25	$ 7	$ 17

(c) Includes loans related to customers in the real estate and construction industries.

(d) We have adjusted prior period amounts to be consistent with the current period methodology for recognizing nonaccrual residential mortgage loans serviced under master servicing arrangements.

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Nonperforming Assets (Unaudited) (Continued)

Change in Nonperforming Assets

In millions	Six months ended
January 1, 2008	$ 495
Acquisition	9
Transferred in	602
Principal activity including payoffs	(153)
Charge-offs/valuation adjustments	(185)
Returned to performing	(31)
Asset sales	(4)
June 30, 2008	$ 733

Largest Individual Nonperforming Assets at June 30, 2008 - in millions (a)

Ranking	Outstandings	Industry
1	$ 18	Construction
2	14	Retail trade
3	13	Construction
4	13	Construction
5	13	Construction
6	13	Construction
7	11	Construction
8	10	Construction
9	10	Construction
10	9	Construction
Total	$ 124	
As a percent of total nonperforming assets	17%	

(a) Amounts shown are not net of related allowance for loan and lease losses, if applicable.

Business Segment Products and Services (Unaudited)

Retail Banking provides deposit, lending, brokerage, trust, investment management, and cash management services to approximately 2.9 million consumer and small business customers within our primary geographic markets. Our customers are serviced through 1,153 offices in our branch network, the call center located in Pittsburgh, and the Internet – *www.pncbank.com*. The branch network is located primarily in Pennsylvania, New Jersey, Washington, D.C., Maryland, Virginia, Ohio, Kentucky and Delaware. Brokerage services are provided through PNC Investments, LLC and, prior to March 31, 2008, J.J.B. Hilliard, W.L. Lyons, Inc. ("Hilliard Lyons").

Retail Banking also serves as investment manager and trustee for employee benefit plans and charitable and endowment assets and provides nondiscretionary defined contribution plan services. These services are provided to individuals and corporations primarily within our primary geographic markets.

Corporate & Institutional Banking provides lending, treasury management, and capital markets-related products and services to mid-sized corporations, government entities, and selectively to large corporations. Lending products include secured and unsecured loans, letters of credit and equipment leases. Treasury management services include cash and investment management, receivables management, disbursement services, funds transfer services, information reporting, and global trade services. Capital markets-related products and services include foreign exchange, derivatives, loan syndications, mergers and acquisitions advisory and related services to middle-market companies, securities underwriting, and securities sales and trading. Corporate & Institutional Banking also provides commercial loan servicing, real estate advisory and technology solutions for the commercial real estate finance industry. Corporate & Institutional Banking provides products and services generally within our primary geographic markets, with certain products and services provided nationally.

Global Investment Servicing, formerly PFPC, is a leading full service provider of processing, technology and business solutions for the global investment industry. Securities services include custody, securities lending, and accounting and administration for funds registered under the 1940 Act and alternative investments. Investor services include transfer agency, subaccounting, and distribution. Financial advisor services include managed accounts and information management. This business segment serviced $2.6 trillion in total assets and 74 million shareholder accounts as of June 30, 2008 both domestically and internationally from locations in Ireland, Poland and Luxembourg.

BlackRock is one of the largest publicly traded investment management firms in the United States with $1.428 trillion of assets under management at June 30, 2008. BlackRock manages assets on behalf of institutional and individual investors worldwide through a variety of fixed income, cash management, equity and balanced and alternative investment separate accounts and funds. In addition, BlackRock provides risk management, investment system outsourcing and financial advisory services globally to institutional investors. At June 30, 2008, PNC's ownership interest in BlackRock was approximately 33.3%.

THE PNC FINANCIAL SERVICES GROUP, INC.

Summary of Business Segment Earnings and Revenue (Unaudited)

	Three months ended				
In millions (a) (b)	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Earnings					
Retail Banking (c)	$ 140	$ 195	$ 211	$ 246	$ 222
Corporate & Institutional Banking	134	2	91	87	122
Global Investment Servicing (formerly, PFPC)	33	30	32	33	32
Other, including BlackRock (b) (c)	198	150	(156)	41	47
Total consolidated net income	$ 505	$ 377	$ 178	$ 407	$ 423
Revenue (a)					
Retail Banking (c)	$ 889	$ 959	$ 943	$ 930	$ 921
Corporate & Institutional Banking	482	242	399	388	381
Global Investment Servicing (d)	237	228	214	209	208
Other, including BlackRock (b) (c)	431	392	71	224	203
Total consolidated revenue	$2,039	$ 1,821	$ 1,627	$ 1,751	$1,713

(a) Our business information is presented based on our management accounting practices and our management structure. We refine our methodologies from time to time as our management accounting practices are enhanced and our businesses and management structure change.

(b) We consider BlackRock to be a separate reportable business segment but have combined its results with Other for this presentation. Our Quarterly Report on Form 10-Q for the quarter ended June 30, 2008 will provide additional business segment disclosures for BlackRock. Generally, PNC's business segment earnings from BlackRock can be estimated by multiplying our approximately 33.3% ownership interest by BlackRock's reported GAAP earnings, less the additional income taxes recorded by PNC on those earnings. The effective tax rate on those earnings is typically different than PNC's consolidated effective tax rate due to the tax treatment of dividends received, if any, from BlackRock. PNC's effective tax rate on its earnings from BlackRock for the second quarter of 2008 was approximately 24.7%.

(c) Information for the periods presented reflects the reclassification of results for Hilliard Lyons, which we sold March 31, 2008, including the gain on its sale, from Retail Banking to "Other, including BlackRock."

(d) Global Investment Servicing revenue represents the sum of servicing revenue and nonoperating income (expense) less debt financing costs.

Period-end Employees	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
Full-time employees:					
Retail Banking	11,671	11,014	11,022	10,747	10,786
Corporate & Institutional Banking	2,310	2,218	2,290	2,267	2,084
Global Investment Servicing	4,946	4,865	4,784	4,504	4,522
Other					
Operations & Technology	4,572	4,394	4,379	4,243	4,501
Staff Services and other	2,168	2,001	3,005	3,050	3,133
Total Other	6,740	6,395	7,384	7,293	7,634
Total full-time employees	25,667	24,492	25,480	24,811	25,026
Total part-time employees	2,938	2,843	2,840	2,823	3,028
Total employees	28,605	27,335	28,320	27,634	28,054

The period-end employee statistics disclosed for each business reflect staff directly employed by the respective business and exclude operations, technology and staff services employees. Sterling and Yardville employees are included in the Retail Banking, Corporate & Institutional Banking and Other businesses at June 30, 2008. Yardville employees are also included in these categories at March 31, 2008 and December 31, 2007. Statistics at June 30, 2008 and March 31, 2008 exclude Hilliard Lyons employees; statistics at December 31, 2007, September 30, 2007 and June 30, 2007 reflect the reclassification of these employees from Retail Banking to Staff Services and other in the table above.

THE PNC FINANCIAL SERVICES GROUP, INC.

Retail Banking (Unaudited) (a)

Dollars in millions	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
	Three months ended				
INCOME STATEMENT					
Net interest income	$ 499	$ 498	$ 542	$ 535	$ 533
Noninterest income	390	461	401	395	388
Total revenue	889	959	943	930	921
Provision for credit losses	90	104	70	8	37
Noninterest expense	569	538	537	530	529
Pretax earnings	230	317	336	392	355
Income taxes	90	122	125	146	133
Earnings	$ 140	$ 195	$ 211	$ 246	$ 222
AVERAGE BALANCE SHEET					
Loans					
Consumer					
Home equity	$14,635	$14,366	$ 14,417	$ 14,296	$14,237
Indirect	2,071	2,026	2,031	2,033	2,036
Education	2,087	844	108	110	106
Other consumer	1,736	1,636	1,580	1,500	1,490
Total consumer	20,529	18,872	18,136	17,939	17,869
Commercial and commercial real estate	15,175	14,393	14,020	13,799	13,678
Floor plan	1,045	1,020	983	939	1,037
Residential mortgage	2,443	2,440	2,500	2,050	2,038
Other	67	65	69	69	71
Total loans	39,259	36,790	35,708	34,796	34,693
Goodwill and other intangible assets	6,158	5,806	5,651	5,562	5,596
Loans held for sale	57	1,131	1,572	1,567	1,554
Other assets	1,465	1,661	2,316	2,676	2,431
Total assets	$46,939	$45,388	$ 45,247	$ 44,601	$44,274
Deposits					
Noninterest-bearing demand (b)	$10,824	$10,458	$ 10,967	$ 11,191	$11,065
Interest-bearing demand	9,641	9,237	9,173	8,869	9,097
Money market	19,346	17,732	17,328	17,020	17,100
Total transaction deposits	39,811	37,427	37,468	37,080	37,262
Savings	2,800	2,609	2,651	2,831	2,981
Certificates of deposit	16,445	16,321	16,768	16,502	17,531
Total deposits	59,056	56,357	56,887	56,413	57,774
Other liabilities	318	348	382	342	462
Capital	3,833	3,560	3,548	3,517	3,647
Total funds	$63,207	$60,265	$ 60,817	$ 60,272	$61,883
PERFORMANCE RATIOS					
Return on average capital	15%	22%	24%	28%	24%
Noninterest income to total revenue	44	48	43	42	42
Efficiency	64	56	57	57	57

(a) See notes (a) and (c) on page 12. Information for the periods presented excludes the impact of Hilliard Lyons, which was sold on March 31, 2008, including the gain on its sale.

(b) Average balance for the first quarter of 2008 reflects a transfer of $140 million to the Corporate & Institutional Banking business segment.

Retail Banking (Unaudited) (Continued)

Dollars in millions except as noted	June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
	Three months ended				
OTHER INFORMATION (a) (b)					
Credit-related statistics:					
Commercial nonperforming assets	$ 304	$ 221	$ 190	$ 104	$ 110
Consumer nonperforming assets	49	38	35	33	30
Total nonperforming assets	$ 353	$ 259	$ 225	$ 137	$ 140
Commercial net charge-offs	$ 45	$ 61	$ 24	$ 20	$ 13
Consumer net charge-offs	31	23	21	14	12
Total net charge-offs (c)	$ 76	$ 84	$ 45	$ 34	$ 25
Commercial annualized net charge-off ratio	1.11%	1.59%	.63%	.54%	.35%
Consumer annualized net charge-off ratio	.54%	.43%	.40%	.28%	.24%
Total annualized net charge-off ratio (c)	.78%	.92%	.50%	.39%	.29%
Other statistics:					
Full-time employees	11,671	11,014	11,022	10,747	10,786
Part-time employees	2,371	2,322	2,298	2,236	2,344
ATMs	4,015	3,903	3,900	3,870	3,917
Branches (d)	1,153	1,096	1,109	1,072	1,084
ASSETS UNDER ADMINISTRATION (in billions) (e)					
Assets under management					
Personal	$ 46	$ 46	$ 48	$ 52	$ 50
Institutional	20	19	20	20	22
Total	$ 66	$ 65	$ 68	$ 72	$ 72
Asset Type					
Equity	$ 36	$ 36	$ 40	$ 42	$ 41
Fixed income	17	17	17	19	19
Liquidity/Other	13	12	11	11	12
Total	$ 66	$ 65	$ 68	$ 72	$ 72
Nondiscretionary assets under administration					
Personal	$ 30	$ 30	$ 30	$ 31	$ 30
Institutional	81	81	83	81	81
Total	$ 111	$ 111	$ 113	$ 112	$ 111
Asset Type					
Equity	$ 47	$ 46	$ 49	$ 50	$ 47
Fixed income	27	27	28	27	28
Liquidity/Other	37	38	36	35	36
Total	$ 111	$ 111	$ 113	$ 112	$ 111

(a) Presented as of period-end, except for net charge-offs and annualized net charge-off ratios. Information for the periods presented excludes the impact of Hilliard Lyons, which was sold on March 31, 2008.
(b) Amounts subsequent to October 26, 2007 include the impact of Yardville. Amounts subsequent to April 4, 2008 include the impact of Sterling.
(c) Increase in the first quarter of 2008 related to the impact of aligning small business and consumer loan charge-off policies.
(d) Excludes certain satellite branches that provide limited products and service hours.
(e) Excludes brokerage account assets.

Retail Banking (Unaudited) (Continued)

Dollars in millions except as noted	June 30 2008 (b)	March 31 2008	December 31 2007 (b)	September 30 2007	June 30 2007 (b)
OTHER INFORMATION (a) (b)					
Home equity portfolio credit statistics:					
% of first lien positions (c)	39%	39%	39%	39%	42%
Weighted average loan-to-value ratios (c)	72%	72%	73%	72%	70%
Weighted average FICO scores (d)	726	725	727	726	727
Annualized net charge-off ratio	.53%	.35%	.26%	.16%	.18%
Loans 90 days past due	.46%	.42%	.37%	.30%	.26%
Checking-related statistics:					
Retail Banking checking relationships	2,328,000	2,305,000	2,272,000	2,275,000	1,967,000
Consumer DDA households using online banking	1,157,000	1,128,000	1,091,000	1,050,000	975,000
% of consumer DDA households using online banking	56%	55%	54%	52%	55%
Consumer DDA households using online bill payment	768,000	723,000	667,000	604,000	505,000
% of consumer DDA households using online bill payment	37%	35%	33%	30%	29%
Small business loans and managed deposits:					
Small business loans	$ 13,582	$ 13,778	$ 13,049	$ 13,157	$ 5,410
Managed deposits:					
On-balance sheet					
Noninterest-bearing demand (e)	$ 6,043	$ 5,946	$ 5,994	$ 6,119	$ 4,250
Interest-bearing demand	1,851	1,911	1,873	2,027	1,505
Money market	3,349	3,398	3,152	3,389	2,595
Certificates of deposit	879	1,030	1,068	1,070	584
Off-balance sheet (f)					
Small business sweep checking	2,958	2,976	2,780	2,823	1,933
Total managed deposits	$ 15,080	$ 15,261	$ 14,867	$ 15,428	$ 10,867
Brokerage statistics:					
Financial consultants (g)	394	387	364	359	350
Full service brokerage offices	24	24	24	24	23
Brokerage account assets (billions)	$ 18	$ 18	$ 19	$ 19	$ 18

(a) Presented as of period-end, except for the annualized net charge-off ratio, which is for the three months ended. Information for the periods presented excludes the impact of Hilliard Lyons, which was sold on March 31, 2008.

(b) This information excludes the impact of acquisitions between PNC's acquisition date and the date of conversion of the acquired companies' data onto PNC's financial and operational systems because such information was not available prior to the conversion date. Therefore, information presented above as of June 30, 2007 excludes the impact of Mercantile Bankshares Corporation, which PNC acquired effective March 2, 2007 and converted during September 2007. Information presented above as of December 31, 2007 (except "Brokerage statistics") excludes the impact of Yardville, which PNC acquired effective October 26, 2007 and converted during March 2008. Also, information presented above as of June 30, 2008 (except "Brokerage statistics") excludes the impact of Sterling, which PNC acquired effective April 4, 2008 and expects to convert during August 2008.

(c) Includes loans from acquired portfolios for which lien position and loan-to-value information was limited.

(d) Represents the most recent FICO scores we have on file.

(e) Balances for the first quarter of 2008 reflect a transfer of $140 million to the Corporate & Institutional Banking business segment.

(f) Represents small business balances. These balances are swept into liquidity products managed by other PNC business segments, the majority of which are off-balance sheet.

(g) Financial consultants provide services in full service brokerage offices and PNC traditional branches.

THE PNC FINANCIAL SERVICES GROUP, INC.

Corporate & Institutional Banking (Unaudited) (a)

Dollars in millions except as noted	*Three months ended* June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
INCOME STATEMENT					
Net interest income	$ 250	$ 241	$ 237	$ 204	$ 194
Noninterest income					
Corporate service fees	145	123	137	161	139
Other	87	(122)	25	23	48
Noninterest income	232	1	162	184	187
Total revenue	482	242	399	388	381
Provision for credit losses	72	49	69	55	17
Noninterest expense	210	215	222	211	192
Pretax earnings (loss)	200	(22)	108	122	172
Income taxes (benefit)	66	(24)	17	35	50
Earnings	$ 134	$ 2	$ 91	$ 87	$ 122
AVERAGE BALANCE SHEET					
Loans					
Corporate (b)	$11,879	$11,333	$ 10,747	$ 10,108	$ 9,766
Commercial real estate	5,501	5,146	4,938	4,538	4,537
Commercial - real estate related	2,939	2,902	2,637	2,347	2,299
Asset-based lending	5,241	4,974	4,748	4,601	4,525
Total loans (b)	25,560	24,355	23,070	21,594	21,127
Goodwill and other intangible assets	2,239	2,191	2,232	2,085	1,837
Loans held for sale	2,204	2,418	1,781	1,207	982
Other assets	5,889	6,281	4,641	4,544	4,531
Total assets	$35,892	$35,245	$ 31,724	$ 29,430	$28,477
Deposits					
Noninterest-bearing demand	$ 7,393	$ 7,481	$ 7,851	$ 7,238	$ 6,953
Money market	5,301	5,026	4,995	4,960	4,653
Other	2,195	2,029	1,818	1,436	1,113
Total deposits	14,889	14,536	14,664	13,634	12,719
Other liabilities	4,905	5,679	4,452	3,109	2,960
Capital	2,436	2,462	2,357	2,132	2,050
Total funds	$22,230	$22,677	$ 21,473	$ 18,875	$17,729
PERFORMANCE RATIOS					
Return on average capital	22%		15%	16%	24%
Noninterest income to total revenue	48		41	47	49
Efficiency	44	89%	56	54	50
COMMERCIAL MORTGAGE SERVICING PORTFOLIO (in billions)					
Beginning of period	$ 244	$ 243	$ 244	$ 222	$ 206
Acquisitions/additions	11	5	8	36	28
Repayments/transfers	(7)	(4)	(9)	(14)	(12)
End of period (c)	$ 248	$ 244	$ 243	$ 244	$ 222
OTHER INFORMATION					
Consolidated revenue from: (d)					
Treasury Management	$ 133	$ 133	$ 131	$ 121	$ 114
Capital Markets	$ 104	$ 76	$ 74	$ 73	$ 76
Commercial mortgage securitizations and valuations (e)	$ 49	$ (146)	$ (12)	$ 1	$ 11
Commercial mortgage loan servicing (f)	56	50	58	65	56
Commercial mortgage banking activities	$ 105	$ (96)	$ 46	$ 66	$ 67
Total loans (g)	$26,075	$24,981	$ 23,861	$ 22,455	$21,662
Nonperforming assets (g)	$ 329	$ 317	$ 243	$ 141	$ 100
Net charge-offs	$ 35	$ 15	$ 39	$ 15	$ 7
Full-time employees (g)	2,310	2,218	2,290	2,267	2,084
Net carrying amount of commercial mortgage servicing rights (c) (g)	$ 681	$ 678	$ 694	$ 708	$ 493

(a) See note (a) on page 12.
(b) Includes lease financing.
(c) Amounts subsequent to July 2, 2007 reflect the acquisition of ARCS Commercial Mortgage.
(d) Represents consolidated PNC amounts.
(e) Includes valuations on commercial mortgage loans held for sale and related commitments, derivative valuations, origination fees, gains on sale of loans held for sale and net interest income on loans held for sale.
(f) Includes net interest income and noninterest income from loan servicing and ancillary services.
(g) Presented as of period end.

THE PNC FINANCIAL SERVICES GROUP, INC.

Global Investment Servicing (Unaudited) (a)

Dollars in millions except as noted	Three months ended June 30 2008	March 31 2008	December 31 2007	September 30 2007	June 30 2007
INCOME STATEMENT					
Servicing revenue (b)	$ 244	$ 238	$ 223	$ 216	$ 216
Operating expense (b)	186	181	167	159	158
Operating income	58	57	56	57	58
Debt financing	8	11	10	9	9
Nonoperating income (c)	1	1	1	2	1
Pretax earnings	51	47	47	50	50
Income taxes	18	17	15	17	18
Earnings	$ 33	$ 30	$ 32	$ 33	$ 32
PERIOD-END BALANCE SHEET					
Goodwill and other intangible assets	$1,305	$ 1,311	$ 1,315	$ 1,002	$1,005
Other assets	1,301	1,388	1,161	1,169	1,395
Total assets	$2,606	$ 2,699	$ 2,476	$ 2,171	$2,400
Debt financing	$ 935	$ 986	$ 989	$ 702	$ 734
Other liabilities	1,005	1,070	865	878	1,109
Shareholder's equity	666	643	622	591	557
Total funds	$2,606	$ 2,699	$ 2,476	$ 2,171	$2,400
PERFORMANCE RATIOS					
Return on average equity	20%	19%	21%	23%	24%
Operating margin (d)	24	24	25	26	27
SERVICING STATISTICS (at period end)					
Accounting/administration net fund assets *(in billions)(e)*					
Domestic	$ 862	$ 875	$ 869	$ 806	$ 765
Offshore	126	125	121	116	103
Total	$ 988	$ 1,000	$ 990	$ 922	$ 868
Asset type (in billions)(e)					
Money market	$ 400	$ 413	$ 373	$ 328	$ 286
Equity	358	358	390	377	373
Fixed income	126	128	123	117	118
Other	104	101	104	100	91
Total	$ 988	$ 1,000	$ 990	$ 922	$ 868
Custody fund assets *(in billions)*	$ 471	$ 476	$ 500	$ 497	$ 467
Shareholder accounts *(in millions)*					
Transfer agency	19	19	19	19	20
Subaccounting	55	57	53	51	50
Total	74	76	72	70	70
OTHER INFORMATION					
Period-end full-time employees	4,946	4,865	4,784	4,504	4,522

(a) See note (a) on page 12.

(b) Certain out-of-pocket expense items which are then client billable are included in both servicing revenue and operating expense above, but offset each other entirely and therefore have no net effect on operating income. Distribution revenue and expenses which relate to 12b-1 fees that are received from certain fund clients for the payment of marketing, sales and service expenses also entirely offset each other, but are netted for presentation purposes above.

(c) Net of nonoperating expense.

(d) Total operating income divided by servicing revenue.

(e) Includes alternative investment net assets serviced.

Glossary of Terms

Accounting/administration net fund assets - Net domestic and foreign fund investment assets for which we provide accounting and administration services. We do not include these assets on our Consolidated Balance Sheet.

Adjusted average total assets - Primarily comprised of total average quarterly (or annual) assets plus (less) unrealized losses (gains) on available for sale debt securities, less goodwill and certain other intangible assets (net of eligible deferred taxes).

Annualized - Adjusted to reflect a full year of activity.

Assets under management - Assets over which we have sole or shared investment authority for our customers/clients. We do not include these assets on our Consolidated Balance Sheet.

Basis point - One hundredth of a percentage point.

Charge-off - Process of removing a loan or portion of a loan from our balance sheet because it is considered uncollectible. We also record a charge-off when a loan is transferred to held for sale by reducing the carrying amount by the allowance for loan losses associated with such loan or, if the market value is less than its carrying amount, by the amount of that difference.

Common shareholders' equity to total assets - Common shareholders' equity divided by total assets. Common shareholders' equity equals total shareholders' equity less the liquidation value of preferred stock.

Credit spread - The difference in yield between debt issues of similar maturity. The excess of yield attributable to credit spread is often used as a measure of relative creditworthiness, with a reduction in the credit spread reflecting an improvement in the borrower's perceived creditworthiness.

Custody assets - Investment assets held on behalf of clients under safekeeping arrangements. We do not include these assets on our Consolidated Balance Sheet. Investment assets held in custody at other institutions on our behalf are included in the appropriate asset categories on the Consolidated Balance Sheet as if physically held by us.

Derivatives - Financial contracts whose value is derived from publicly traded securities, interest rates, currency exchange rates or market indices. Derivatives cover a wide assortment of financial contracts, including forward contracts, futures, options and swaps.

Duration of equity - An estimate of the rate sensitivity of our economic value of equity. A negative duration of equity is associated with asset sensitivity (*i.e.,* positioned for rising interest rates), while a positive value implies liability sensitivity (*i.e.,* positioned for declining interest rates). For example, if the duration of equity is +1.5 years, the economic value of equity declines by 1.5% for each 100 basis point increase in interest rates.

Earning assets - Assets that generate income, which include: federal funds sold; resale agreements; trading securities and other short-term investments; loans held for sale; loans, net of unearned income; securities; and certain other assets.

Economic capital - Represents the amount of resources that a business segment should hold to guard against potentially large losses that could cause insolvency. It is based on a measurement of economic risk, as opposed to risk as defined by regulatory bodies. The economic capital measurement process involves converting a risk distribution to the capital that is required to support the risk, consistent with our target credit rating. As such, economic risk serves as a "common currency" of risk that allows us to compare different risks on a similar basis.

Effective duration - A measurement, expressed in years, that, when multiplied by a change in interest rates, would approximate the percentage change in value of on- and off-balance sheet positions.

Efficiency - Noninterest expense divided by the sum of net interest income (GAAP basis) and noninterest income.

Fair value - The price that would be received to sell an asset or the price that would be paid to transfer a liability on the measurement date using the principal or most advantageous market for the asset or liability in an orderly transaction between willing market participants.

Funds transfer pricing - A management accounting methodology designed to recognize the net interest income effects of sources and uses of funds provided by the assets and liabilities of a business segment. We assign these balances LIBOR-based funding rates at origination that represent the interest cost for us to raise/invest funds with similar maturity and repricing structures.

Futures and forward contracts - Contracts in which the buyer agrees to purchase and the seller agrees to deliver a specific financial instrument at a predetermined price or yield. May be settled either in cash or by delivery of the underlying financial instrument.

GAAP - Accounting principles generally accepted in the United States of America.

Leverage ratio - Tier 1 risk-based capital divided by adjusted average total assets.

Net interest income from loans and deposits - A management accounting assessment, using funds transfer pricing methodology, of the net interest contribution from loans and deposits.

Net interest margin - Annualized taxable-equivalent net interest income divided by average earning assets.

Nondiscretionary assets under administration - Assets we hold for our customers/clients in a non-discretionary, custodial capacity. We do not include these assets on our Consolidated Balance Sheet.

Noninterest income to total revenue - Noninterest income divided by the sum of net interest income (GAAP basis) and noninterest income.

Nonperforming assets - Nonperforming assets include nonaccrual loans, troubled debt restructured loans, foreclosed assets and other assets. We do not accrue interest income on assets classified as nonperforming.

Nonperforming loans - Nonperforming loans include loans to commercial, commercial real estate, lease financing, consumer, and residential mortgage customers as well as troubled debt restructured loans. Nonperforming loans do not include loans held for sale or foreclosed and other assets. We do not accrue interest income on loans classified as nonperforming.

Notional amount - A number of currency units, shares, or other units specified in a derivatives contract.

Operating leverage - The period to period percentage change in total revenue (GAAP basis) less the percentage change in noninterest expense. A positive percentage indicates that revenue growth exceeded expense growth (*i.e.,* positive operating leverage) while a negative percentage implies expense growth exceeded revenue growth (*i.e.,* negative operating leverage).

Recovery - Cash proceeds received on a loan that we had previously charged off. We credit the amount received to the allowance for loan and lease losses.

Return on average assets - Annualized net income divided by average assets.

Return on average capital - Annualized net income divided by average capital.

Return on average common shareholders' equity - Annualized net income less preferred stock dividends divided by average common shareholders' equity.

Return on average tangible common shareholders' equity– Annualized net income less preferred stock dividends divided by average common shareholders' equity less goodwill and other intangible assets (net of deferred taxes for both taxable and nontaxable combinations), and excluding mortgage servicing rights.

Risk-weighted assets - Primarily computed by the assignment of specific risk-weights (as defined by the Board of Governors of the Federal Reserve System) to assets and off-balance sheet instruments.

Securitization - The process of legally transforming financial assets into securities.

Tangible common equity ratio - Period-end common shareholders' equity less goodwill and other intangible assets (net of eligible deferred taxes), and excluding mortgage servicing rights, divided by period-end assets less goodwill and other intangible assets (net of deferred taxes), and excluding mortgage servicing rights.

Taxable-equivalent interest - The interest income earned on certain assets is completely or partially exempt from federal income tax. As such, these tax-exempt instruments typically yield lower returns than taxable investments. To provide more meaningful comparisons of yields and margins for all interest-earning assets, we use interest income on a taxable-equivalent basis in calculating average yields and net interest margins by increasing the interest income earned on tax-exempt assets to make it fully equivalent to interest income earned on other taxable investments. This adjustment is not permitted under GAAP on the Consolidated Income Statement.

Tier 1 risk-based capital - Tier 1 risk-based capital equals: total shareholders' equity, plus trust preferred capital securities, plus certain minority interests that are held by others; less goodwill and certain other intangible assets (net of eligible deferred taxes relating to nontaxable combinations), less equity investments in nonfinancial companies and less net unrealized holding losses on available for sale equity securities. Net unrealized holding gains on available for sale equity securities, net unrealized holding gains (losses) on available for sale debt securities and net unrealized holding gains (losses) on cash flow hedge derivatives are excluded from total shareholders' equity for Tier 1 risk-based capital purposes.

Tier 1 risk-based capital ratio - Tier 1 risk-based capital divided by period-end risk-weighted assets.

Total fund assets serviced - Total domestic and offshore fund investment assets for which we provide related processing services. We do not include these assets on our Consolidated Balance Sheet.

Total return swap - A non-traditional swap where one party agrees to pay the other the "total return" of a defined underlying asset (*e.g.*, a loan), usually in return for receiving a stream of LIBOR-based cash flows. The total returns of the asset, including interest and any default shortfall, are passed through to the counterparty. The counterparty is therefore assuming the credit and economic risk of the underlying asset.

Total risk-based capital - Tier 1 risk-based capital plus qualifying subordinated debt and trust preferred securities, other minority interest not qualified as Tier 1, and the allowance for loan and lease losses, subject to certain limitations.

Total risk-based capital ratio - Total risk-based capital divided by period-end risk-weighted assets.

Transaction deposits - The sum of money market and interest-bearing demand deposits and demand and other noninterest-bearing deposits.

Yield curve - A graph showing the relationship between the yields on financial instruments or market indices of the same credit quality with different maturities. For example, a "normal" or "positive" yield curve exists when long-term bonds have higher yields than short-term bonds. A "flat" yield curve exists when yields are the same for short-term and long-term bonds. A "steep" yield curve exists when yields on long-term bonds are significantly higher than on short-term bonds. An "inverted" or "negative" yield curve exists when short-term bonds have higher yields than long-term bonds.

Exhibit 99.2

PNC

The PNC Financial Services Group, Inc.

Second Quarter 2008
Earnings Conference Call

July 17, 2008

Cautionary Statement Regarding Forward-Looking Information and Adjusted Information

This presentation contains forward-looking statements regarding our outlook or expectations relating to PNC's future business, operations, financial condition, financial performance 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 these factors in our 2007 Form 10-K and first quarter 2008 Form 10-Q, including in the Risk Factors and Risk Management sections, and in our other SEC reports (accessible on the SEC's website at www.sec.gov and on or through our corporate website at www.pnc.com/secfilings).

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 the deconsolidation of BlackRock near the end of third quarter 2006 and the impact of certain types of items. Adjusted results reflect, as applicable, the following types of adjustments: (1) 2006 and earlier periods reflect the impact of the deconsolidation of BlackRock by adjusting as if we had recorded our BlackRock investment on the equity method prior to its deconsolidation; (2) adjusting 2006 periods, as applicable, to exclude the impact of the third quarter 2006 gain on the BlackRock/MLIM transaction and losses on the repositioning of PNC's securities and mortgage loan portfolios; (3) adjusting fourth quarter 2006 and 2007 periods to exclude the net mark-to-market adjustments on PNC's remaining BlackRock LTIP shares obligation and, as applicable, the gain PNC recognized in first quarter 2007 in connection with the company's transfer of BlackRock shares to satisfy a portion of its BlackRock LTIP shares obligation; (4) adjusting 2007 and 2006 periods to exclude, as applicable, integration costs related to acquisitions and to the BlackRock/MLIM transaction; (5) adjusting 2007 periods, as applicable, for the fourth quarter 2007 Visa litigation charge; and (6) adjusting, as appropriate, for the tax impact of these adjustments. We have provided these adjusted amounts and reconciliations so that investors, analysts, regulators and others will be better able to evaluate the impact of these items on our results for the periods presented, in addition to providing a basis of comparability for the impact of the BlackRock deconsolidation given the magnitude of the impact of deconsolidation on various components of our income statement and balance sheet. We believe that information as adjusted for the impact of the specified items may be useful due to the extent to which these items are not indicative of our ongoing operations as the result of our management activities on those operations. While we have not provided other adjustments for the 2007 and earlier periods discussed, this is not intended to imply that there could not have been other similar types of adjustments, but any such adjustments would not have been similar in magnitude to the amount of the adjustments shown.

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.

This presentation may also include a 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."

Business Model Performed Well

- Delivered strong second quarter 2008 results
  - Reported earnings of $1.45 per diluted share, $1.37 adjusted[1]
  - Diversified revenue growth created positive operating leverage
- Key Messages
  - Well-positioned balance sheet resulted in strong revenue growth
  - Asset quality migration and related costs remained manageable
  - Strengthened capital and maintained strong liquidity position

Despite Ongoing Market Volatility, PNC Delivered Excellent Results.

(1) Adjusted diluted earnings per share of $1.37 for the second quarter of 2008 excludes the after-tax gain of $52 million, or $.15 per diluted share, on the mark to market of our BlackRock LTIP shares obligation and $24 million, or $.07 per share, of after-tax integration costs.

Differentiated Balance Sheet

Category (billions)	June 30, 2008	% of assets
Cash and short-term investments	$9.2	6%
Loans held for sale	2.3	2
Securities available for sale	31.0	22
Loans, net of unearned income	73.0	51
Other assets	27.3	19
Total assets	$142.8	100%

Loans, net of unearned income

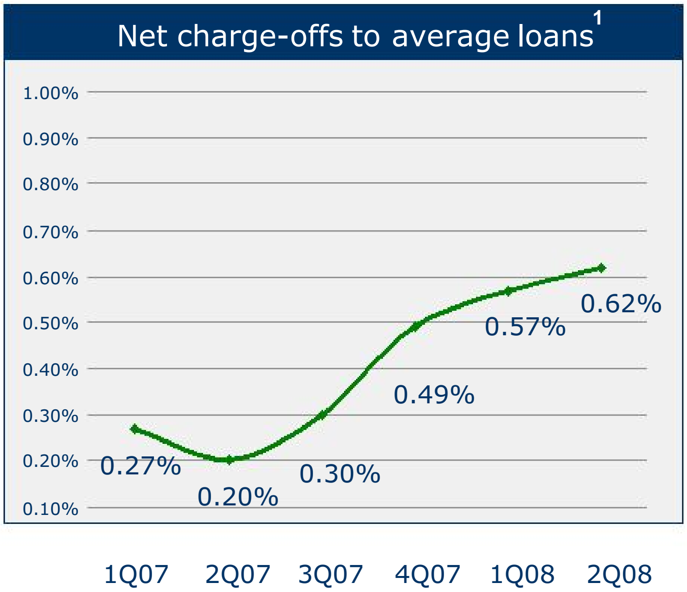
(billions)		Net charge-off %	% 90 days past due Excluding NPLs	% 90 days past due Including NPLs
Home equity	$14.7	.53	.32	.44
Residential mortgage	9.0	.01	.39	.94
Other	6.3	.63	.39	.47
Total consumer lending	$30.0	.41	.35	.60

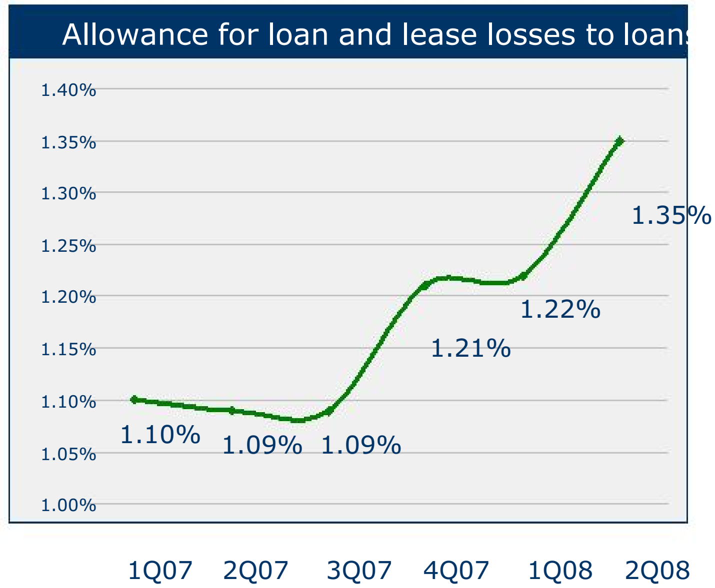
(billions)		Net charge-off %	% NPA
Commercial, including lease financing	$33.5	.73	.77
Comm'l real estate (non-residential)	7.4	.78	1.50
Commercial residential real estate	2.1	1.38	13.60
Total commercial lending	$43.0	.77	1.47

PNC's Moderate Risk Profile Helps Differentiate the Balance Sheet.

As of June 30, 2008. Annualized net charge-off percentage is to average loans for the three months ended.

Credit Quality Migration Remained Manageable



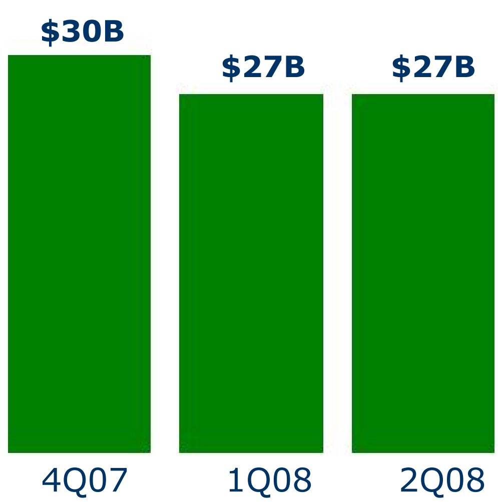


PNC's Credit Coverage Ratios Are Consistent with a Moderate Risk Profile

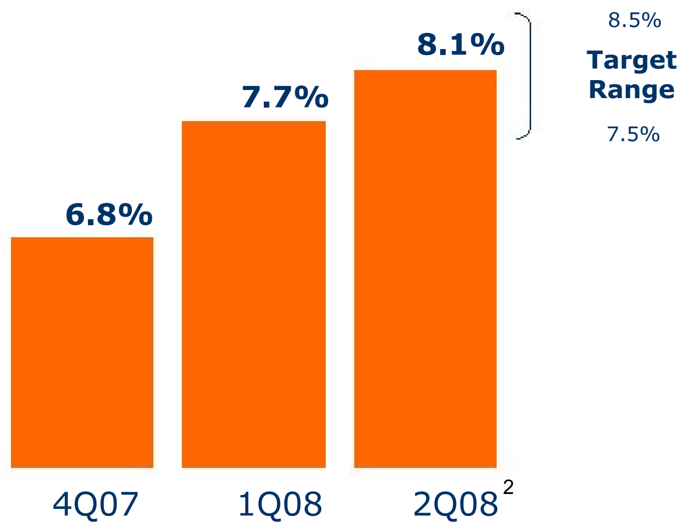
(1) Annualized for the three months ended. (2) At period end.

Staying Liquid and Building Capital Flexibility

Available Liquidity[1]



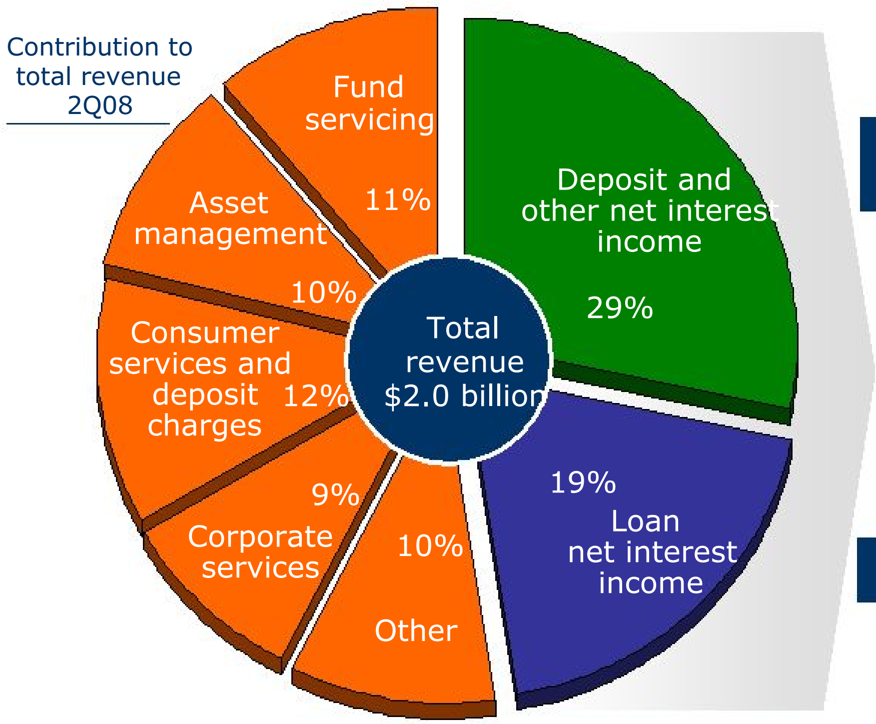
Tier 1 Capital Ratio



PNC Is Well-Positioned in Terms of Liquidity and Capital Flexibility.

Numbers at period end. (1) Unused borrowing capacity. (2) Estimated.

Strong and Diverse Revenue Growth

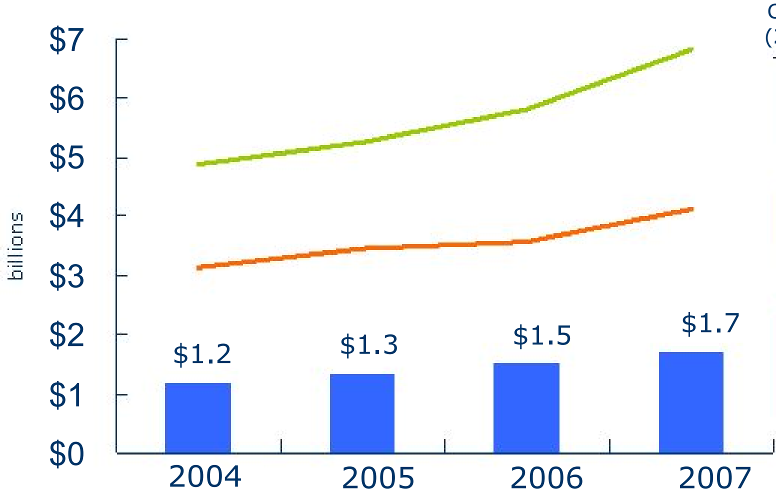


	Change vs. 1Q08	Change vs. 2Q07
Net interest income	+14%	+32%
Noninterest income	+10%	+9%
Total revenue	+12%	+19%

PNC's Revenue Mix Is Valuable and Relies Less on Credit Capital.

For the three months ended June 30, 2008. The sum of deposit NII and loan NII equals GAAP net interest income. Further information regarding revenue mix is provided in the Appendix.

Creating Positive Operating Leverage



Compound Annual Growth (2004-2007, as adjusted)[1]

Revenue +12%

Expense +9%

Operating Leverage +3%

For the six months ended June 30
2008 vs. 2007

Revenue +16%

Expense +9%

Operating Leverage +7%

Adjusted Revenue (as reported $5.5 billion, $6.3 billion, $8.6 billion, $6.7 billion for 2004, 2005, 2006, 2007, respectively)
Adjusted Noninterest Expense (as reported $3.7 billion, $4.3 billion, $4.4 billion, $4.3 billion for 2004, 2005, 2006, 2007, respectively)
Adjusted Net Income (as reported $1.2 billion, $1.3 billion, $2.6 billion, $1.5 billion for 2004, 2005, 2006, 2007, respectively)

PNC's Disciplined Growth Strategies Help Drive Positive Operating Leverage

(1) As reported: revenue 7%, expense 5%, operating leverage 2%. Adjusted amounts are reconciled to GAAP amounts in the Appendix.

Strategic Growth Initiatives

Markets

- Sales across franchise at or above goals
- New markets outperforming expectations
- Corporate banking posting excellent cross-sell results
- Fund servicing revenue pipeline strong
- ARCS providing diversity with record production levels

Innovative Products and Solutions

- Virtual Wallet
- Healthcare Advantage
- PFPC transformation to PNC Global Investment Servicing
  - Albridge Solutions and Coates Analytics

PNC's Strategic Decisions and Focus Are Paying Off.

Product Innovation: Capturing Gen Y

Cautionary Statement Regarding Forward-Looking Information

Appendi

We make statements in this presentation, and we may from time to time make other statements, regarding our outlook or expectations for earnings, revenues, expenses 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," "expect," "anticipate," "intend," "outlook," "estimate," "forecast," "will," "project" 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. Because forward-looking statements are subject to assumptions and uncertainties, 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 2007 Form 10-K and our Form 10-Q for the quarter ended March 31, 2008, including in the Risk Factors and Risk Management sections of those reports, and in our other SEC reports. 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.

- 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.
  - Changes in customer preferences and behavior, whether as a result of changing business and economic conditions or other factors.
- A continuation of recent turbulence in significant portions of the 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 the economy generally.
- 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 expectations that interest rates will remain low through 2008 with continued wide market credit spreads and our view that national economic conditions currently point toward a mild recession followed by a subdued recovery.
- Our operating results are affected by our liability to provide shares of BlackRock common stock to help fund certain BlackRock long-term incentive plan ("LTIP") programs, as our LTIP liability is adjusted quarterly ("marked-to-market") based on changes in BlackRock's common stock price and the number of remaining committed shares, and we recognize gain or loss on such shares at such times as shares are transferred for payouts under the LTIP programs.
- 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: (a) the unfavorable resolution of legal proceedings or regulatory and other governmental inquiries; (b) increased litigation risk from recent regulatory and other governmental developments; (c) the results of the regulatory examination process, our failure to satisfy the requirements of agreements with governmental agencies, and regulators' future use of supervisory and enforcement tools; (d) legislative and regulatory reforms, including changes to laws and regulations involving tax, pension, education lending, and the protection of confidential customer information; and (e) changes in accounting policies and principles.

Cautionary Statement Regarding Forward-Looking Information (continued)

- 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.
- 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.
- Our business and operating results can also be affected by widespread natural 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.

We grow our business from time to time by acquiring other financial services companies. Acquisitions in general present us with risks in addition to those presented by the nature of the business acquired. In particular, acquisitions may be substantially more expensive to complete (including as a result of 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. In some cases, acquisitions involve our entry into new businesses or new geographic or other markets, and these situations also present risks resulting from our inexperience in these 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. Regulatory and/or legal issues related 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 arising as a result of those issues. Our recent acquisition of Sterling Financial Corporation ("Sterling") presents regulatory and litigation risk, as a result of financial irregularities at Sterling's commercial finance subsidiary, that may impact our financial results.

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

In millions, for the three months ended	June 30, 2008	March 31, 2008	June 30, 2007	% Change for 2Q08 vs. March 31, 2008	% Change for 2Q08 vs. June 30, 2007
Net interest income	$977	$854	$738	14%	32%
Loan net interest income	396	337	274	18%	45%
Deposit and other net interest income	581	517	464	12%	25%
Noninterest income	1,062	967	975	10%	9%
Total revenue	$2,039	$1,821	$1,713	12%	19%

Consumer services	$149	$170	
Service charges on deposits	92	82	
Consumer services and deposit charges	241	252	(4%)
Revenue attributable to Hilliard Lyons		33	
Consumer services and deposit charges excluding Hilliard Lyons	$241	$219	10%

Non-GAAP to GAAP Reconcilement

For the year ended December 31, 2007 *In millions*	PNC As Reported	Adjustments (a)	PNC As Adjusted
Net interest income	$2,915		$2,915
Noninterest income	3,790	$131	3,921
Total revenue	6,705	131	6,836
Provision for credit losses	315	(45)	270
Noninterest expense	4,296	(184)	4,112
Income before income taxes	2,094	360	2,454
Income taxes	627	125	752
Net income	$1,467	$235	$1,702

(a) Amounts adjusted to exclude the impact of the following pretax items: (1) the gain of $83 million recognized in connection with PNC's transfer of BlackRock shares to satisfy a portion of our BlackRock LTIP shares obligation, (2) the $210 million net loss representing the mark-to-market adjustment on our remaining BlackRock LTIP shares obligation, (3) acquisition integration costs totaling $151 million, and (4) Visa indemnification charge of $82 million. The net tax impact of these items is reflected in the adjustment to income taxes.

For the year ended December 31, 2006 *In millions*	PNC As Reported	Adjustments (a)	BlackRock Deconsolidation and Other Adjustments	BlackRock Equity Method	PNC As Adjusted
Net interest income	$2,245		$(10)		$2,235
Noninterest income	6,327	$(1,812)	(1,087)	$144	3,572
Total revenue	8,572	(1,812)	(1,097)	144	5,807
Provision for credit losses	124				124
Noninterest expense	4,443	(91)	(765)		3,587
Income before minority interest and income taxes	4,005	(1,721)	(332)	144	2,096
Minority interest in income of BlackRock	47	18	(65)		
Income taxes	1,363	(658)	(130)	7	582
Net income	$2,595	$(1,081)	$(137)	$137	$1,514

(a) Includes the impact of the following pretax items: $2,078 million gain on BlackRock/MLIM transaction, $196 million securities portfolio rebalancing loss, $101 million of BlackRock/MLIM transaction integration costs ($91 million of noninterest expense and $10 million impact on noninterest income), $48 millionmortgage loan portfolio repositioning loss, and $12 million net loss related to our BlackRock LTIP shares obligation. The net tax impact of these items is reflected in the adjustment to income taxes.

Non-GAAP to GAAP Reconcilement

Appendi

For the year ended December 31, 2005

In millions	PNC As Reported	BlackRock Deconsolidation and Other Adjustments	BlackRock Equity Method	PNC As Adjusted
Net interest income	$2,154	$(12)		$2,142
Noninterest income	4,173	(1,214)	$163	3,122
Total revenue	6,327	(1,226)	163	5,264
Provision for credit losses	21			21
Noninterest expense	4,306	(853)		3,453
Income before minority interest and income taxes	2,000	(373)	163	1,790
Minority interest in income of BlackRock	71	(71)		
Income taxes	604	(150)	11	465
Net income	$1,325	$(152)	$152	$1,325

For the year ended December 31, 2004

In millions	PNC As Reported	BlackRock Deconsolidation and Other Adjustments	BlackRock Equity Method	PNC As Adjusted
Net interest income	$1,969	$(14)		$1,955
Noninterest income	3,572	(745)	$101	2,928
Total revenue	5,541	(759)	101	4,883
Provision for credit losses	52			52
Noninterest expense	3,712	(564)		3,148
Income before minority interest and income taxes	1,777	(195)	101	1,683
Minority interest in income of BlackRock	42	(42)		
Income taxes	538	(59)	7	486
Net income	$1,197	$(94)	$94	$1,197

Non-GAAP to GAAP Reconcilement

Appendi

In millions	2004	2005	2006	2007	Adjusted '04-'07 CAGR
	For the year ended December 31, as adjusted				
Adjusted net interest income	$1,955	$2,142	$2,235	$2,915	14%
Adjusted noninterest income	2,928	3,122	3,572	3,921	10%
Adjusted total revenue	4,883	5,264	5,807	6,836	12%
Adjusted noninterest expense	3,148	3,453	3,587	4,112	9%
Adjusted net income	1,197	1,325	1,514	1,702	12%
Adjusted operating leverage					3%

In millions	2004	2005	2006	2007	Reported '04-'07 CAGR
	For the year ended December 31, as reported				
Net interest income, as reported	$1,969	$2,154	$2,245	$2,915	14%
Noninterest income, as reported	3,572	4,173	6,327	3,790	2%
Total revenue, as reported	5,541	6,327	8,572	6,705	7%
Noninterest expense, as reported	3,712	4,306	4,443	4,296	5%
Net income, as reported	1,197	1,325	2,595	1,467	7%
Operating leverage, as reported					2%