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

October 16, 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 **(State or other jurisdiction of incorporation or organization)**	**25-1435979** **(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 October 16, 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 third quarter and first nine months 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: October 16, 2008

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

EXHIBIT INDEX

Number	Description	Method of Filing
99.1	Financial Supplement (unaudited) for Third 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
THIRD QUARTER 2008
(UNAUDITED)

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

The information contained in this Financial Supplement is preliminary, unaudited and based on data available on October 16, 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. PNC converted the Sterling banking charter and financial and customer data onto PNC's financial and operational systems during August 2008.

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	*Nine months ended* September 30 2008	*Nine months ended* September 30 2007	*Three months ended* September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Interest Income							
Loans	$ 3,145	$ 3,109	$ 1,024	$1,050	$ 1,071	$ 1,123	$ 1,129
Securities available for sale	1,270	1,031	447	419	404	398	366
Other	355	356	103	108	144	149	132
Total interest income	4,770	4,496	1,574	1,577	1,619	1,670	1,627
Interest Expense							
Deposits	1,152	1,531	340	362	450	522	531
Borrowed funds	787	843	234	238	315	355	335
Total interest expense	1,939	2,374	574	600	765	877	866
Net interest income	2,831	2,122	1,000	977	854	793	761
Noninterest Income							
Fund servicing	695	620	233	234	228	215	208
Asset management	589	559	180	197	212	225	204
Consumer services	472	513	153	149	170	179	177
Corporate services	547	533	198	185	164	180	198
Service charges on deposits	271	258	97	92	82	90	89
Net securities gains (losses)	(34)	(4)	(74)	(1)	41	(1)	(2)
Other	143	477	(133)	206	70	(54)	116
Total noninterest income	2,683	2,956	654	1,062	967	834	990
Total revenue	5,514	5,078	1,654	2,039	1,821	1,627	1,751
Provision for credit losses	527	127	190	186	151	188	65
Noninterest Expense							
Personnel	1,660	1,587	569	547	544	553	553
Occupancy	274	255	89	90	95	95	87
Equipment	267	227	91	94	82	84	77
Marketing	94	86	38	34	22	29	36
Other	1,004	928	355	350	299	452	346
Total noninterest expense	3,299	3,083	1,142	1,115	1,042	1,213	1,099
Income before income taxes	1,688	1,868	322	738	628	226	587
Income taxes	558	579	74	233	251	48	180
Net income	$ 1,130	$ 1,289	$ 248	$ 505	$ 377	$ 178	$ 407
Earnings Per Common Share							
Basic	$ 3.30	$ 3.92	$ .72	$ 1.47	$ 1.11	$ .53	$ 1.21
Diluted	$ 3.24	$ 3.85	$ .71	$ 1.45	$ 1.09	$ .52	$ 1.19
Average Common Shares Outstanding							
Basic	343	329	345	344	339	338	337
Diluted	346	333	348	347	342	341	340
Efficiency	60%	61%	69%	55%	57%	75%	63%
Noninterest income to total revenue	49%	58%	40%	52%	53%	51%	57%
Effective tax rate (a)	33.1%	31.0%	23.0%	31.6%	40.0%	21.2%	30.7%

(a) The higher effective tax rates for the first quarter and first nine months of 2008 were due to taxes associated with the gain on the sale of Hilliard Lyons. The lower effective tax rates for the third quarter of 2008 and the fourth quarter of 2007 were 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	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Assets					
Cash and due from banks	$ 3,060	$ 3,525	$ 3,934	$ 3,567	$ 3,318
Federal funds sold and resale agreements (includes $1,007, $1,001, and $1,032 measured at fair value at September 30, 2008, June 30, 2008, and March 31, 2008) (a)	1,826	3,015	2,157	2,729	2,360
Trading securities and other short-term investments	2,866	2,705	3,987	4,129	3,944
Loans held for sale (includes $1,465, $1,604, and $2,068 measured at fair value at September 30, 2008, June 30, 2008, and March 31, 2008) (a)	1,922	2,288	2,516	3,927	3,004
Securities available for sale	31,031	31,032	28,581	30,225	28,430
Loans, net of unearned income of $910, $934, $951, $990, and $986	75,184	73,040	70,802	68,319	65,760
Allowance for loan and lease losses	(1,053)	(988)	(865)	(830)	(717)
Net loans	74,131	72,052	69,937	67,489	65,043
Goodwill	8,829	8,824	8,244	8,405	7,836
Other intangible assets	1,092	1,104	1,105	1,146	1,099
Equity investments	6,735	6,376	6,187	6,045	5,975
Other	14,118	11,850	13,343	11,258	10,357
Total assets	$ 145,610	$142,771	$139,991	$ 138,920	$ 131,366
Liabilities					
Deposits					
Noninterest-bearing	$ 19,255	$ 19,869	$ 19,176	$ 19,440	$ 18,570
Interest-bearing	65,729	64,820	61,234	63,256	59,839
Total deposits	84,984	84,689	80,410	82,696	78,409
Borrowed funds					
Federal funds purchased	4,837	7,343	5,154	7,037	6,658
Repurchase agreements	2,611	1,887	2,510	2,737	1,990
Federal Home Loan Bank borrowings	10,466	9,572	9,663	7,065	4,772
Bank notes and senior debt (includes $6, $11, and $11 measured at fair value at September 30, 2008, June 30, 2008, and March 31, 2008) (a)	5,792	5,804	6,842	6,821	7,794
Subordinated debt	5,192	5,169	5,402	4,506	3,976
Other	3,241	2,697	3,208	2,765	2,263
Total borrowed funds	32,139	32,472	32,779	30,931	27,453
Allowance for unfunded loan commitments and letters of credit	127	124	152	134	127
Accrued expenses	2,650	3,388	3,878	4,330	4,077
Other	9,422	4,981	6,341	4,321	5,095
Total liabilities	129,322	125,654	123,560	122,412	115,161
Minority and noncontrolling interests in consolidated entities	2,070	2,009	2,008	1,654	1,666
Shareholders' Equity					
Preferred stock (b)					
Common stock - $5 par value					
Authorized 800 shares, issued 357, 357, 353, 353, and 353 shares	1,787	1,787	1,764	1,764	1,764
Capital surplus	3,377	3,387	2,603	2,618	2,631
Retained earnings	11,959	11,940	11,664	11,497	11,531
Accumulated other comprehensive loss	(2,230)	(1,227)	(779)	(147)	(255)
Common stock held in treasury at cost: 9, 11, 12, 12, and 16 shares	(675)	(779)	(829)	(878)	(1,132)
Total shareholders' equity	14,218	15,108	14,423	14,854	14,539
Total liabilities, minority and noncontrolling interests, and shareholders' equity	$ 145,610	$142,771	$139,991	$ 138,920	$ 131,366
Capital Ratios					
Tier 1 risk-based (c)	8.2%	8.2%	7.7%	6.8%	7.5%
Total risk-based (c)	11.9	11.9	11.4	10.3	10.9
Leverage (c)	7.2	7.3	6.8	6.2	6.8
Tangible common equity	3.6	4.3	4.7	4.7	5.2
Common shareholders' equity to assets	9.4	10.2	10.3	10.7	11.1

(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 September 30, 2008 are estimated.

THE PNC FINANCIAL SERVICES GROUP, INC.

Average Consolidated Balance Sheet (Unaudited)

	Three months ended				
In millions	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Assets					
Interest-earning assets:					
Securities available for sale					
Residential mortgage-backed	$ 22,924	$ 20,813	$ 20,506	$ 20,592	$ 19,541
Commercial mortgage-backed	5,863	5,838	5,538	4,921	4,177
Asset-backed	3,522	3,363	2,849	2,704	2,454
U.S. Treasury and government agencies	32	47	90	155	281
State and municipal	798	773	411	306	233
Other debt	266	211	84	52	25
Corporate stocks and other	411	385	494	458	381
Total securities available for sale	33,816	31,430	29,972	29,188	27,092
Loans, net of unearned income					
Commercial	31,070	30,825	29,147	27,528	26,352
Commercial real estate	9,560	9,340	8,986	8,919	8,272
Lease financing	2,573	2,646	2,484	2,552	2,581
Consumer	20,984	20,558	18,897	18,150	17,954
Residential mortgage	8,875	9,193	9,411	9,605	9,325
Other	286	266	391	400	393
Total loans, net of unearned income	73,348	72,828	69,316	67,154	64,877
Loans held for sale	2,146	2,350	3,607	3,408	2,842
Federal funds sold and resale agreements	2,736	2,528	3,040	2,516	2,163
Other	3,700	4,068	5,384	4,926	4,342
Total interest-earning assets	115,746	113,204	111,319	107,192	101,316
Noninterest-earning assets:					
Allowance for loan and lease losses	(1,012)	(900)	(852)	(749)	(708)
Cash and due from banks	2,779	2,725	3,027	3,089	3,047
Other	25,486	26,363	27,061	25,418	23,977
Total assets	$ 142,999	$141,392	$140,555	$ 134,950	$ 127,632

Supplemental Average Balance Sheet Information (Unaudited)

Trading Assets					
Securities (a)	$ 2,298	$ 2,471	$ 3,872	$ 3,486	$ 3,293
Resale agreements (b)	1,937	1,731	2,129	1,320	1,267
Financial derivatives (c)	1,775	2,028	2,808	1,785	1,389
Loans at fair value (c)	74	92	114	148	164
Total trading assets	$ 6,084	$ 6,322	$ 8,923	$ 6,739	$ 6,113

(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)

	Three months ended				
In millions	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Liabilities, Minority and Noncontrolling Interests, and Shareholders' Equity					
Interest-bearing liabilities:					
Interest-bearing deposits					
Money market	$ 28,075	$ 27,543	$ 25,405	$ 24,697	$ 24,151
Demand	9,958	9,997	9,580	9,587	9,275
Savings	2,751	2,813	2,625	2,662	2,841
Retail certificates of deposit	16,456	16,791	16,556	16,921	16,563
Other time	4,393	4,686	3,813	1,948	2,748
Time deposits in foreign offices	5,141	4,112	6,026	6,488	4,616
Total interest-bearing deposits	66,774	65,942	64,005	62,303	60,194
Borrowed funds					
Federal funds purchased	4,446	4,702	5,564	5,232	6,249
Repurchase agreements	3,424	2,185	2,614	2,875	2,546
Federal Home Loan Bank borrowings	9,660	9,602	8,233	6,339	2,097
Bank notes and senior debt	5,772	6,621	6,754	7,676	7,537
Subordinated debt	5,088	5,132	4,649	4,118	4,039
Other	3,758	2,854	4,247	2,353	2,741
Total borrowed funds	32,148	31,096	32,061	28,593	25,209
Total interest-bearing liabilities	98,922	97,038	96,066	90,896	85,403
Noninterest-bearing liabilities, minority and noncontrolling interests, and shareholders' equity:					
Demand and other noninterest-bearing deposits	18,193	18,045	17,564	18,472	18,211
Allowance for unfunded loan commitments and letters of credit	124	152	135	127	125
Accrued expenses and other liabilities	9,396	9,410	10,690	9,035	8,117
Minority and noncontrolling interests in consolidated entities	2,020	2,008	1,817	1,658	1,414
Shareholders' equity	14,344	14,739	14,283	14,762	14,362
Total liabilities, minority and noncontrolling interests, and shareholders' equity	$ 142,999	$ 141,392	$ 140,555	$ 134,950	$ 127,632
Supplemental Average Balance Sheet Information (Unaudited) (Continued)					
Deposits and Common Shareholders' Equity					
Interest-bearing deposits	$ 66,774	$ 65,942	$ 64,005	$ 62,303	$ 60,194
Demand and other noninterest-bearing deposits	18,193	18,045	17,564	18,472	18,211
Total deposits	$ 84,967	$ 83,987	$ 81,569	$ 80,775	$ 78,405
Transaction deposits	$ 56,226	$ 55,585	$ 52,549	$ 52,756	$ 51,637
Common shareholders' equity	$ 13,838	$ 14,513	$ 14,276	$ 14,755	$ 14,355
Trading Liabilities					
Securities sold short (a)	$ 1,370	$ 1,157	$ 2,127	$ 1,748	$ 1,960
Repurchase agreements and other borrowings (b)	609	691	661	630	637
Financial derivatives (c)	1,806	2,051	2,856	1,772	1,400
Borrowings at fair value (c)	20	25	30	39	41
Total trading liabilities	$ 3,805	$ 3,924	$ 5,674	$ 4,189	$ 4,038

(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)

	Three months ended				
	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Net Interest Margin (a)					
Average yields/rates					
Yield on interest-earning assets					
Loans	5.53%	5.76%	6.18%	6.62%	6.89%
Securities available for sale	5.32	5.35	5.41	5.46	5.42
Other	4.85	5.04	4.88	5.51	5.56
Total yield on interest-earning assets	5.42	5.59	5.83	6.19	6.37
Rate on interest-bearing liabilities					
Deposits	2.02	2.20	2.82	3.31	3.49
Borrowed funds	2.85	3.04	3.89	4.88	5.22
Total rate on interest-bearing liabilities	2.29	2.47	3.17	3.81	3.99
Interest rate spread	3.13	3.12	2.66	2.38	2.38
Impact of noninterest-bearing sources	.33	.35	.43	.58	.62
Net interest margin	3.46%	3.47%	3.09%	2.96%	3.00%

(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 September 30, 2008, June 30, 2008, March 31, 2008, December 31, 2007, and September 30, 2007 were $9 million, $10 million, $9 million, $7 million, and $6 million, respectively.

THE PNC FINANCIAL SERVICES GROUP, INC.

Selected Consolidated Income Statement Information and Trading Revenue (Unaudited)

SELECTED CONSOLIDATED INCOME STATEMENT INFORMATION

In millions	Nine months ended September 30 2008	Nine months ended September 30 2007	Three months ended September 30 2008	Three months ended June 30 2008	Three months ended September 30 2007
OTHER NONINTEREST INCOME					
BlackRock LTIP shares adjustment	$ 69	$ 1	$ (51)	$ 80	$ (50)
Commercial mortgage loans held for sale intended for securitization valuations, net of hedges	(238)		(82)	21	
Gain on sale of Hilliard Lyons (a)	114				
Visa redemption gain	95				
Reversal of legal contingency reserve established in connection with an acquisition due to a settlement	61		61		
Trading income (losses) (b)	(77)	114	(54)	53	33
Equity management gains (losses)	(8)	81	(24)	(7)	47
PROVISION FOR CREDIT LOSSES					
Integration costs	23			23	
NONINTEREST EXPENSE					
Integration costs	41	67	14	13	41
Visa indemnification liability	(43)				

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

(b) For the nine months ended and three months ended September 30, 2008, Corporate & Institutional Banking generated trading income which was more than offset by trading losses in "Other, including BlackRock."

TRADING REVENUE

In millions	Nine months ended September 30 2008	Nine months ended September 30 2007	Three months ended September 30 2008	Three months ended June 30 2008	Three months ended September 30 2007
Net interest income (expense)	$ 58		$ 19	$ 23	$ (1)
Noninterest income	(77)	$ 114	(54)	53	33
Total trading revenue	$ (19)	$ 114	$ (35)	$ 76	$ 32
Securities underwriting and trading (c)	$ (3)	$ 31	$ (13)	$ 19	$ 14
Foreign exchange	52	42	19	17	15
Financial derivatives	(68)	41	(41)	40	3
Total trading revenue	$ (19)	$ 114	$ (35)	$ 76	$ 32

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

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Loans (Unaudited)

In millions	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Commercial					
Retail/wholesale	$ 6,138	$ 6,374	$ 6,298	$ 5,973	$ 5,506
Manufacturing	5,656	5,322	5,170	4,705	4,609
Other service providers	3,914	3,670	3,563	3,529	3,816
Real estate related (a)	6,155	6,101	5,701	5,425	4,232
Financial services	1,595	1,452	1,390	1,268	1,901
Health care	1,630	1,637	1,605	1,446	1,256
Other	7,323	6,419	5,912	6,261	5,415
Total commercial	32,411	30,975	29,639	28,607	26,735
Commercial real estate					
Real estate projects	6,622	6,539	6,448	6,114	5,807
Mortgage	3,047	2,912	2,603	2,792	2,507
Total commercial real estate	9,669	9,451	9,051	8,906	8,314
Lease financing	3,553	3,522	3,464	3,500	3,539
Total commercial lending	45,633	43,948	42,154	41,013	38,588
Consumer					
Home equity	14,892	14,735	14,315	14,447	14,366
Education	2,648	2,117	2,024	132	110
Automobile	1,606	1,590	1,533	1,513	1,521
Other	2,260	2,245	2,156	2,234	2,160
Total consumer	21,406	20,687	20,028	18,326	18,157
Residential mortgage	8,757	9,047	9,299	9,557	9,605
Other	298	292	272	413	396
Unearned income	(910)	(934)	(951)	(990)	(986)
Total, net of unearned income	$ 75,184	$73,040	$70,802	$ 68,319	$ 65,760

(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	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Beginning balance	$ 988	$ 865	$ 830	$ 717	$ 703
Charge-offs					
Commercial	(51)	(71)	(70)	(60)	(38)
Commercial real estate	(60)	(24)	(11)	(12)	(3)
Consumer	(39)	(33)	(28)	(24)	(17)
Residential mortgage	(2)				
Lease financing	1	(2)	(1)		
Total charge-offs	(151)	(130)	(110)	(96)	(58)
Recoveries					
Commercial	21	11	8	10	5
Commercial real estate	4	3			
Consumer	4	3	4	3	4
Lease financing		1			
Total recoveries	29	18	12	13	9
Net charge-offs					
Commercial	(30)	(60)	(62)	(50)	(33)
Commercial real estate	(56)	(21)	(11)	(12)	(3)
Consumer	(35)	(30)	(24)	(21)	(13)
Residential mortgage	(2)				
Lease financing	1	(1)	(1)		
Total net charge-offs	(122)	(112)	(98)	(83)	(49)
Provision for credit losses (a)	190	186	151	188	65
Acquired allowance (b)		20		15	
Net change in allowance for unfunded loan commitments and letters of credit	(3)	29	(18)	(7)	(2)
Ending balance	$ 1,053	$ 988	$ 865	$ 830	$ 717
Supplemental Information					
Net charge-offs to average loans (For the three months ended)	.66%	.62%	.57%	.49%	.30%
Allowance for loan and lease losses to total loans	1.40	1.35	1.22	1.21	1.09
Allowance for loan and lease losses to nonperforming loans	125	142	151	183	274
Commercial lending net charge-offs (c)	$ (85)	$ (82)	$ (74)	$ (62)	$ (36)
Consumer lending net charge-offs (d)	(37)	(30)	(24)	(21)	(13)
Total net charge-offs	$ (122)	$ (112)	$ (98)	$ (83)	$ (49)
Net charge-offs to average loans					
Commercial lending	.78%	.77%	.73%	.63%	.38%
Consumer lending	.49	.41	.34	.30	.19

(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 and for the fourth quarter of 2007 related to Yardville.
(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	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Beginning balance	$ 124	$ 152	$ 134	$ 127	$ 125
Acquired allowance - Sterling		1			
Net change in allowance for unfunded loan commitments and letters of credit	3	(29)	18	7	2
Ending balance	$ 127	$ 124	$ 152	$ 134	$ 127

Net Unfunded Commitments

In millions	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Net unfunded commitments	$ 57,094	$51,558	$52,426	$ 53,347	$ 52,590

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Nonperforming Assets (Unaudited)

Nonperforming Assets by Type

In millions	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Nonaccrual loans					
Commercial					
Retail/wholesale	$ 72	$ 58	$ 32	$ 39	$ 41
Manufacturing	45	34	47	35	41
Other service providers	76	66	68	48	38
Real estate related (a)	92	70	63	45	15
Financial services	15	10	16	15	1
Health care	8	7	4	4	4
Other	5	8	8	7	4
Total commercial	313	253	238	193	144
Commercial real estate					
Real estate projects	391	330	251	184	64
Mortgage	49	35	22	28	11
Total commercial real estate	440	365	273	212	75
Consumer	25	24	19	17	15
Residential mortgage	60	49	38	27	25
Lease financing	3	4	3	3	3
Total nonaccrual loans	841	695	571	452	262
Restructured loans			2	2	
Total nonperforming loans	841	695	573	454	262
Foreclosed and other assets					
Residential mortgage	19	19	13	10	11
Consumer	10	11	10	8	5
Commercial lending	5	8	19	23	23
Total foreclosed and other assets	34	38	42	41	39
Total nonperforming assets (b) (c)	$ 875	$ 733	$ 615	$ 495	$ 301
Nonperforming loans to total loans	1.12%	.95%	.81%	.66%	.40%
Nonperforming assets to total loans and foreclosed assets	1.16	1.00	.87	.72	.46
Nonperforming assets to total assets	.60	.51	.44	.36	.23

(a) Includes loans related to customers in the real estate and construction industries.					
(b) Excludes equity management assets carried at estimated fair value (the September 30, 2007 amount includes troubled debt restructured assets of $4 million):	$ 34	$ 44	$ 5	$ 4	$ 12
(c) Excludes loans held for sale carried at lower of cost or market value (amounts include troubled debt restructured assets of $7 million, $20 million, and $21 million at September 30, 2008, June 30, 2008, and March 31, 2008, respectively):	$ 39	$ 59	$ 35	$ 25	$ 7

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Nonperforming Assets (Unaudited) (Continued)

Change in Nonperforming Assets

In millions	Nine months ended
January 1, 2008	$ 495
Transferred in	989
Acquisition	9
Charge-offs/valuation adjustments	(307)
Principal activity including payoffs	(220)
Returned to performing	(77)
Asset sales	(14)
September 30, 2008	$ 875

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

Ranking	Outstandings	Industry
1	$ 23	Manufacturing
2	17	Construction
3	15	Construction
4	14	Wholesale Trade
5	13	Retail Trade
6	13	Construction
7	13	Construction
8	12	Construction
9	11	Construction
10	11	Wholesale Trade
Total	$ 142	
As a percent of total nonperforming assets	16%	

(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 1,142 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.

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 $2.3 trillion in total assets and 73 million shareholder accounts as of September 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 September 30, 2008, PNC's ownership interest in BlackRock was approximately 33%.

THE PNC FINANCIAL SERVICES GROUP, INC.

Summary of Business Segment Earnings and Revenue (Unaudited) (a) (b)

In millions	Three months ended September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Earnings					
Retail Banking (c)	$ 79	$ 140	$ 195	$ 211	$ 246
Corporate & Institutional Banking	72	134	2	91	87
Global Investment Servicing (formerly, PFPC)	34	33	30	32	33
Other, including BlackRock (c) (d)	63	198	150	(156)	41
Total consolidated net income	$ 248	$ 505	$ 377	$ 178	$ 407
Revenue (a)					
Retail Banking (c)	$ 882	$ 889	$ 959	$ 943	$ 930
Corporate & Institutional Banking	362	482	242	399	388
Global Investment Servicing (e)	237	237	228	214	209
Other, including BlackRock (c) (d)	173	431	392	71	224
Total consolidated revenue	$ 1,654	$2,039	$ 1,821	$ 1,627	$ 1,751

(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 September 30, 2008 will provide additional business segment disclosures for BlackRock.
(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) Includes earnings and gains or losses related to PNC's equity interest in BlackRock and those related to Hilliard Lyons prior to its sale, integration costs, asset and liability management activities including net securities gains or losses and certain trading activities, equity management activities, differences between business segment performance reporting and financial statement reporting under generally accepted accounting principles (GAAP), corporate overhead and intercompany eliminations.
(e) Global Investment Servicing revenue represents the sum of servicing revenue and nonoperating income (expense) less debt financing costs.

	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
Period-end Employees					
Full-time employees:					
Retail Banking	11,347	11,671	11,014	11,022	10,747
Corporate & Institutional Banking	2,305	2,310	2,218	2,290	2,267
Global Investment Servicing	4,969	4,946	4,865	4,784	4,504
Other					
Operations & Technology	4,452	4,572	4,394	4,379	4,243
Staff Services and other	2,150	2,168	2,001	3,005	3,050
Total Other	6,602	6,740	6,395	7,384	7,293
Total full-time employees	25,223	25,667	24,492	25,480	24,811
Total part-time employees	2,906	2,938	2,843	2,840	2,823
Total employees	28,129	28,605	27,335	28,320	27,634

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 September 30, 2008 and June 30, 2008. Yardville employees are also included in these categories at March 31, 2008 and December 31, 2007. Statistics at September 30, 2008, June 30, 2008 and March 31, 2008 exclude Hilliard Lyons employees; statistics at December 31, 2007 and September 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	*Three months ended* September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
INCOME STATEMENT					
Net interest income	$ 493	$ 499	$ 498	$ 542	$ 535
Noninterest income	389	390	461	401	395
Total revenue	882	889	959	943	930
Provision for credit losses	156	90	104	70	8
Noninterest expense	593	569	538	537	530
Pretax earnings	133	230	317	336	392
Income taxes	54	90	122	125	146
Earnings	$ 79	$ 140	$ 195	$ 211	$ 246
AVERAGE BALANCE SHEET					
Loans					
Consumer					
Home equity	$ 14,780	$14,635	$14,366	$ 14,417	$ 14,296
Indirect	2,034	2,071	2,026	2,031	2,033
Education	2,348	2,087	844	108	110
Other consumer	1,799	1,736	1,636	1,580	1,500
Total consumer	20,961	20,529	18,872	18,136	17,939
Commercial and commercial real estate (b)	14,750	15,175	14,393	14,020	13,799
Floor plan	923	1,045	1,020	983	939
Residential mortgage	2,339	2,443	2,440	2,500	2,050
Other	66	67	65	69	69
Total loans	39,039	39,259	36,790	35,708	34,796
Goodwill and other intangible assets	6,287	6,158	5,806	5,651	5,562
Loans held for sale	68	57	1,131	1,572	1,567
Other assets	1,550	1,465	1,661	2,316	2,676
Total assets	$ 46,944	$46,939	$45,388	$ 45,247	$ 44,601
Deposits					
Noninterest-bearing demand (c)	$ 11,155	$10,824	$10,458	$ 10,967	$ 11,191
Interest-bearing demand	9,582	9,641	9,237	9,173	8,869
Money market	20,055	19,346	17,732	17,328	17,020
Total transaction deposits	40,792	39,811	37,427	37,468	37,080
Savings	2,739	2,800	2,609	2,651	2,831
Certificates of deposit	16,302	16,445	16,321	16,768	16,502
Total deposits	59,833	59,056	56,357	56,887	56,413
Other liabilities	377	318	348	382	342
Capital	3,789	3,833	3,560	3,548	3,517
Total funds	$ 63,999	$63,207	$60,265	$ 60,817	$ 60,272
PERFORMANCE RATIOS					
Return on average capital	8%	15%	22%	24%	28%
Noninterest income to total revenue	44	44	48	43	42
Efficiency	67	64	56	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 third quarter of 2008 reflects a transfer of approximately $400 million of loans, or $225 million on average, to the Corporate & Institutional Banking business segment.

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

THE PNC FINANCIAL SERVICES GROUP, INC.
Retail Banking (Unaudited) (Continued)

Dollars in millions except as noted	September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
OTHER INFORMATION (a) (b)					
Credit-related statistics:					
Commercial nonperforming assets	$ 373	$ 304	$ 217	$ 187	$ 104
Consumer nonperforming assets	58	49	42	38	33
Total nonperforming assets	$ 431	$ 353	$ 259	$ 225	$ 137
Commercial net charge-offs	$ 46	$ 45	$ 61	$ 24	$ 20
Consumer net charge-offs	35	31	23	21	14
Total net charge-offs (c)	$ 81	$ 76	$ 84	$ 45	$ 34
Commercial annualized net charge-off ratio	1.16%	1.11%	1.59%	.63%	.54%
Consumer annualized net charge-off ratio	.60%	.54%	.43%	.40%	.28%
Total annualized net charge-off ratio (c)	.83%	.78%	.92%	.50%	.39%
Other statistics:					
Full-time employees	11,347	11,671	11,014	11,022	10,747
Part-time employees	2,358	2,371	2,322	2,298	2,236
ATMs	4,018	4,015	3,903	3,900	3,870
Branches (d)	1,142	1,153	1,096	1,109	1,072
ASSETS UNDER ADMINISTRATION (in billions) (e)					
Assets under management					
Personal	$ 44	$ 46	$ 46	$ 48	$ 52
Institutional	19	20	19	20	20
Total	$ 63	$ 66	$ 65	$ 68	$ 72
Asset Type					
Equity	$ 34	$ 36	$ 36	$ 40	$ 42
Fixed income	17	17	17	17	19
Liquidity/Other	12	13	12	11	11
Total	$ 63	$ 66	$ 65	$ 68	$ 72
Nondiscretionary assets under administration					
Personal	$ 28	$ 30	$ 30	$ 30	$ 31
Institutional	78	81	81	83	81
Total	$ 106	$ 111	$ 111	$ 113	$ 112
Asset Type					
Equity	$ 44	$ 47	$ 46	$ 49	$ 50
Fixed income	25	27	27	28	27
Liquidity/Other	37	37	38	36	35
Total	$ 106	$ 111	$ 111	$ 113	$ 112

(a) Presented as of period-end, except for net charge-offs and annualized net charge-off ratios, which are for the three months ended. 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.

THE PNC FINANCIAL SERVICES GROUP, INC.
Retail Banking (Unaudited) (Continued)

Dollars in millions except as noted	September 30 2008	June 30 2008 (b)	March 31 2008	December 31 2007 (b)	September 30 2007
OTHER INFORMATION (a) (b)					
Home equity portfolio credit statistics:					
% of first lien positions (c)	39%	39%	39%	39%	39%
Weighted average loan-to-value ratios (c)	73%	72%	72%	73%	72%
Weighted average FICO scores (d)	727	726	725	727	726
Annualized net charge-off ratio	.58%	.53%	.35%	.26%	.16%
Loans 90 days past due	.46%	.46%	.42%	.37%	.30%
Checking-related statistics:					
Retail Banking checking relationships	2,431,000	2,328,000	2,305,000	2,272,000	2,275,000
Consumer DDA households using online banking	1,213,000	1,157,000	1,128,000	1,091,000	1,050,000
% of consumer DDA households using online banking	56%	56%	55%	54%	52%
Consumer DDA households using online bill payment	841,000	768,000	723,000	667,000	604,000
% of consumer DDA households using online bill payment	39%	37%	35%	33%	30%
Small business loans and managed deposits:					
Small business loans (e)	$ 13,656	$ 13,582	$ 13,778	$ 13,049	$ 13,157
Managed deposits:					
On-balance sheet					
Noninterest-bearing demand (f)	$ 6,106	$ 6,043	$ 5,946	$ 5,994	$ 6,119
Interest-bearing demand	2,270	1,851	1,911	1,873	2,027
Money market	3,912	3,349	3,398	3,152	3,389
Certificates of deposit	1,077	879	1,030	1,068	1,070
Off-balance sheet (g)					
Small business sweep checking	3,124	2,958	2,976	2,780	2,823
Total managed deposits	$ 16,489	$ 15,080	$ 15,261	$ 14,867	$ 15,428
Brokerage statistics:					
Financial consultants (h)	402	394	387	364	359
Full service brokerage offices	23	24	24	24	24
Brokerage account assets (billions)	$ 16	$ 18	$ 18	$ 19	$ 19

(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 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 converted 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) See note (b) on page 13.

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

(g) 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.

(h) 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* September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
INCOME STATEMENT					
Net interest income	$ 254	$ 250	$ 241	$ 237	$ 204
Noninterest income					
Corporate service fees	159	145	123	137	161
Other	(51)	87	(122)	25	23
Noninterest income	108	232	1	162	184
Total revenue	362	482	242	399	388
Provision for credit losses	31	72	49	69	55
Noninterest expense	236	210	215	222	211
Pretax earnings (loss)	95	200	(22)	108	122
Income taxes (benefit)	23	66	(24)	17	35
Earnings	$ 72	$ 134	$ 2	$ 91	$ 87
AVERAGE BALANCE SHEET					
Loans					
Corporate (b)	$ 12,635	$11,879	$11,333	$ 10,747	$ 10,108
Commercial real estate (c)	5,828	5,501	5,146	4,938	4,538
Commercial - real estate related	3,015	2,939	2,902	2,637	2,347
Asset-based lending	5,321	5,241	4,974	4,748	4,601
Total loans (b)	26,799	25,560	24,355	23,070	21,594
Goodwill and other intangible assets	2,260	2,239	2,191	2,232	2,085
Loans held for sale	1,897	2,204	2,418	1,781	1,207
Other assets	5,930	5,889	6,281	4,641	4,544
Total assets	$ 36,886	$35,892	$35,245	$ 31,724	$ 29,430
Deposits					
Noninterest-bearing demand	$ 7,502	$ 7,393	$ 7,481	$ 7,851	$ 7,238
Money market	5,268	5,301	5,026	4,995	4,960
Other	2,323	2,195	2,029	1,818	1,436
Total deposits	15,093	14,889	14,536	14,664	13,634
Other liabilities	5,128	4,905	5,679	4,452	3,109
Capital	2,705	2,436	2,462	2,357	2,132
Total funds	$ 22,926	$22,230	$22,677	$ 21,473	$ 18,875
PERFORMANCE RATIOS					
Return on average capital	11%	22%		15%	16%
Noninterest income to total revenue	30	48		41	47
Efficiency	65	44	89%	56	54
COMMERCIAL MORTGAGE SERVICING PORTFOLIO (in billions)					
Beginning of period	$ 248	$ 244	$ 243	$ 244	$ 222
Acquisitions/additions	7	11	5	8	36
Repayments/transfers	(8)	(7)	(4)	(9)	(14)
End of period	$ 247	$ 248	$ 244	$ 243	$ 244
OTHER INFORMATION					
Consolidated revenue from: (d)					
Treasury Management	$ 137	$ 133	$ 133	$ 131	$ 121
Capital Markets	$ 80	$ 104	$ 76	$ 74	$ 73
Commercial mortgage securitizations and valuations (e)	$ (56)	$ 49	$ (146)	$ (12)	$ 1
Commercial mortgage loan servicing (f)	55	56	50	58	65
Commercial mortgage banking activities	$ (1)	$ 105	$ (96)	$ 46	$ 66
Total loans (g)	$ 28,232	$26,075	$24,981	$ 23,861	$ 22,455
Nonperforming assets (g)	$ 391	$ 329	$ 317	$ 243	$ 141
Net charge-offs	$ 39	$ 35	$ 15	$ 39	$ 15
Full-time employees (g)	2,305	2,310	2,218	2,290	2,267
Net carrying amount of commercial mortgage servicing rights (g)	$ 698	$ 681	$ 678	$ 694	$ 708

(a) See note (a) on page 12.
(b) Includes lease financing.
(c) Average balance for the third quarter of 2008 reflects a transfer of approximately $400 million of loans, or $225 million on average, from the Retail Banking business segment.
(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* September 30 2008	June 30 2008	March 31 2008	December 31 2007	September 30 2007
INCOME STATEMENT					
Servicing revenue (b)	$ 243	$ 244	$ 238	$ 223	$ 216
Operating expense (b)	187	186	181	167	159
Operating income	56	58	57	56	57
Debt financing	7	8	11	10	9
Nonoperating income (c)	1	1	1	1	2
Pretax earnings	50	51	47	47	50
Income taxes	16	18	17	15	17
Earnings	$ 34	$ 33	$ 30	$ 32	$ 33
PERIOD-END BALANCE SHEET					
Goodwill and other intangible assets	$ 1,306	$1,305	$ 1,311	$ 1,315	$ 1,002
Other assets	3,195	1,301	1,388	1,161	1,169
Total assets	$ 4,501	$2,606	$ 2,699	$ 2,476	$ 2,171
Debt financing	$ 885	$ 935	$ 986	$ 989	$ 702
Other liabilities	2,927	1,005	1,070	865	878
Shareholder's equity	689	666	643	622	591
Total funds	$ 4,501	$2,606	$ 2,699	$ 2,476	$ 2,171
PERFORMANCE RATIOS					
Return on average equity	20%	20%	19%	21%	23%
Operating margin (d)	23	24	24	25	26
SERVICING STATISTICS (at period end)					
Accounting/administration net fund assets *(in billions)(e)*					
Domestic	$ 806	$ 862	$ 875	$ 869	$ 806
Offshore	101	126	125	121	116
Total	$ 907	$ 988	$ 1,000	$ 990	$ 922
Asset type (in billions)(e)					
Money market	$ 387	$ 400	$ 413	$ 373	$ 328
Equity	308	358	358	390	377
Fixed income	116	126	128	123	117
Other	96	104	101	104	100
Total	$ 907	$ 988	$ 1,000	$ 990	$ 922
Custody fund assets *(in billions)*	$ 415	$ 471	$ 476	$ 500	$ 497
Shareholder accounts *(in millions)*					
Transfer agency	17	19	19	19	19
Subaccounting	56	55	57	53	51
Total	73	74	76	72	70
OTHER INFORMATION					
Period-end full-time employees	4,969	4,946	4,865	4,784	4,504

(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

The PNC Financial Services Group, Inc.

Third Quarter 2008

Earnings Conference Call

October 16, 2008

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 reports. The presentation also 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 and second quarter 2008 Form 10-Qs, 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."

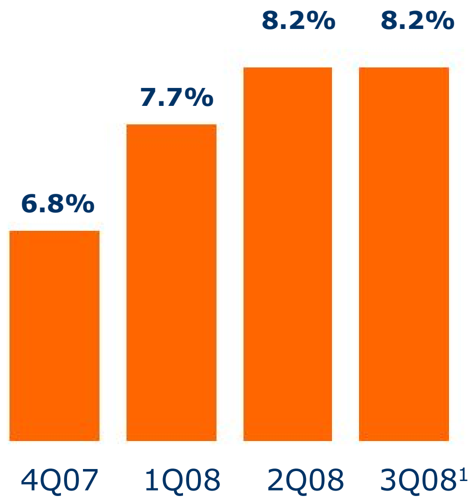
Business Model Performed Well

- Key Messages
  - Solid third quarter 2008 results, full year guidance unchanged
  - Sound capital and liquidity positions
  - A differentiated balance sheet
    - High quality securities portfolio
    - Manageable credit risk

Despite Ongoing Market Volatility, PNC Remains Focused on the Long Term.

Capital Flexibility and Strong Liquidity

Tier 1 Capital Ratio



3Q08 key liquidity measures

Loans/Deposits
88%

Average noninterest-bearing deposits/ Average interest-earning assets
16%

Average securities/Average assets
24%

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

Numbers at period end; average balances are for the three months ended September 30, 2008. (1) Estimated.

A Differentiated Balance Sheet

Category *in billions*	Sept 30, 2008	% of total	% YOY change
Cash and short-term investments	$7.8	5%	(19)%
Loans held for sale	1.9	1	(36)
Securities available for sale	31.0	21	9
Loans, net of unearned income	75.2	52	14
Other assets	29.7	21	21
Total assets	$145.6	100%	11%
Noninterest-bearing deposits	$19.3	13%	4%
Interest-bearing deposits	65.7	45	10
Borrowed funds	32.1	22	17
Other liabilities and interests in other entities	14.3	10	30
Shareholders' equity	14.2	10	(2)
Total liabilities and shareholders' equity	$145.6	100%	11%

PNC's Balance Sheet Well-Positioned fo this Environment.

PNC

Securities Available for Sale

Category *in billions*	Sept 30, 2008	% of total
Agency residential mortgage-backed	$12	39%
Non-agency residential mortgage-backed	9	29
Commercial mortgage-backed	6	19
Asset-backed	3	10
Other (primarily municipals)	1	3
Total securities available for sale	$31	100%

Expected weighted-average life[1]

4.7 years

Quality assessment	AAA equivalent[2]
Non-agency residential mortgage-backed	95%
Commercial mortgage-backed	99%
Asset-backed	87%
Blended non-agency RMBS, CMBS and ABS	95%

- Relatively high levels of subordination
- < 2% of non-agency total rated BBB or lower equivalent

PNC's SAFS Portfolio Quality Is Consistent with a Moderate Risk Profile

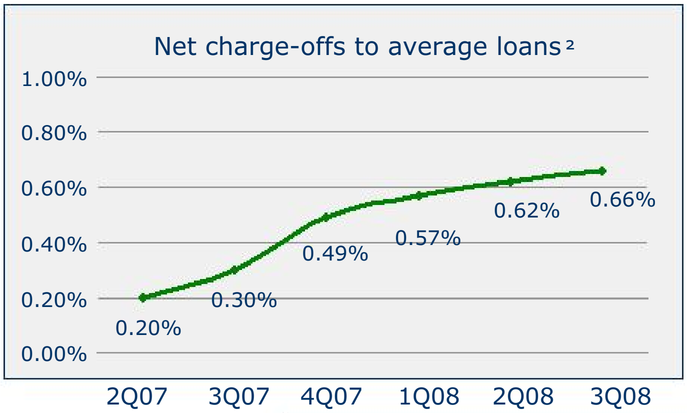
(1) Excluding corporate stocks and other included in "Other." (2) Rated by at least two nationally recognized rating agencies.

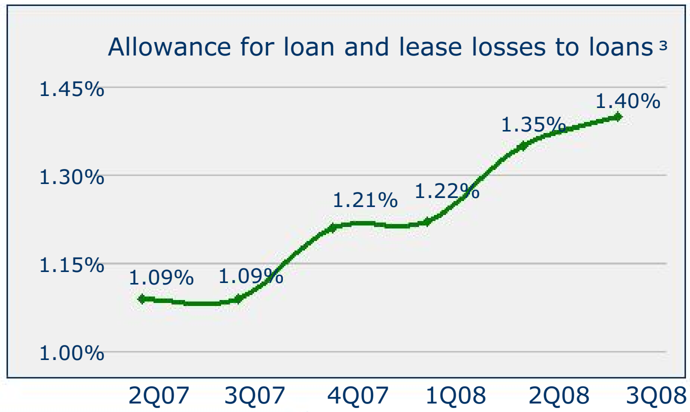
PNC

Credit Quality Migration Remained Manageable

Loans, net of unearned income [1]	Outstanding (billions)	Net charge-off %	% 90 days past due: Excluding NPLs	% 90 days past due: Including NPLs
Home equity	$14.9	.58	.32	.46
Residential mortgage	8.8	.09	.49	1.18
Other	6.9	.89	.38	.45
Total consumer lending	$30.6	.49	.38	.67

	Outstanding (billions)	Net charge-off %	% NPA
Commercial, including lease financing	$34.9	.34	.91
Comm'l real estate (non-residential)	7.9	.36	1.81
Commercial residential real estate	1.8	11.13	17.20
Total commercial lending	$44.6	.78	1.71



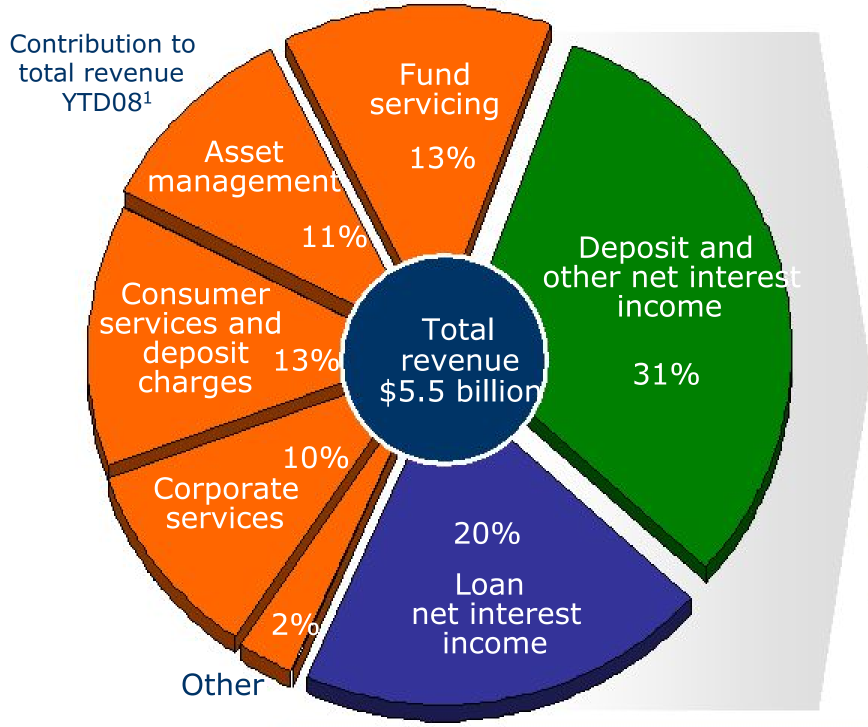


PNC's Credit Metrics Are Consistent with a Moderate Risk Profile.

(1) As of September 30, 2008. Annualized net charge-off percentage is to average loans for the three months ended. (2) Annualized for the three months ended. (3) At period end.

PNC

Strong and Diverse Revenue Growth



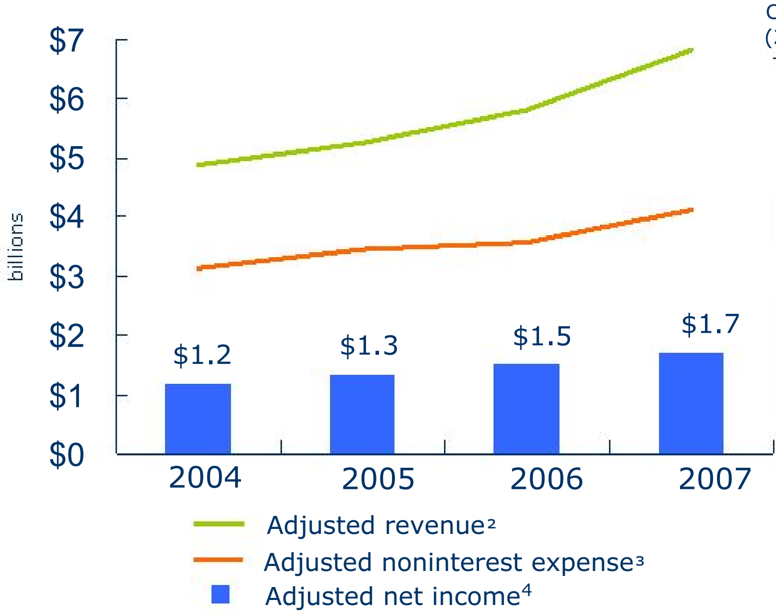
YTD Change vs. 2007
Net interest income
+33%
Noninterest income
(9%)
Total revenue
+9%

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

(1) For the nine months ended September 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.

PNC

Creating Positive Operating Leverage



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

Revenue +12%

Expense +9%

Operating Leverage +3%

2008 vs. 2007
(2008 full year estimate)

Revenue > +10%

Expense ≈ +4%

Operating Leverage > +6%

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.
(2) As reported $5.5 billion, $6.3 billion, $8.6 billion, $6.7 billion for 2004, 2005, 2006, 2007, respectively.
(3) As reported $3.7 billion, $4.3 billion, $4.4 billion, $4.3 billion for 2004, 2005, 2006, 2007, respectively.
(4) As reported $1.2 billion, $1.3 billion, $2.6 billion, $1.5 billion for 2004, 2005, 2006, 2007, respectively.
Year-to-date 2008 versus 2007 operating leverage for the nine months ended September 30: +2%.

Summary

A relentless focus on:

- Maintaining strong capital and liquidity positions
- Growing and deepening relationships
- Investing for quality growth
- Focusing on continuous improvement
- Managing capital with discipline
- Executing our model

PNC Remains Committed to Delivering Long Term Value for Our Shareholders.

Cautionary Statement Regarding Forward-Looking Information

This presentation includes "snapshot" information about PNC used by way of illustration and is not intended as a full business or financial review. It should not be viewed in isolation but rather in the context of all of the information made available by PNC in its SEC reports. We also make statements in this presentation, and we may from time to time make other statements, regarding our outlook or expectations for earnings, revenues, expenses 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-Qs for the quarters ended March 31, 2008 and June 30, 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.
  - Changes resulting from the newly enacted Emergency Economic Stabilization Act of 2008.

- A continuation of recent turbulence in significant portions of the global financial markets, particularly if it worsens, could impact our performance, both directly by affecting our revenues and the value of our assets and liabilities and indirectly by affecting our counterparties and the economy generally.
- Our business and financial performance could be impacted as the financial industry restructures in the current environment, both by changes in the creditworthiness and performance of our counterparties and by changes in the competitive landscape.
- 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 2009 with continued wide market credit spreads and our view that national economic conditions currently point toward a 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.

Cautionary Statement Regarding Forward-Looking Information (continued)

- 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.
- 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 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 adversely 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

Appendi

In millions, for the nine months ended	Sept 30, 2008	Sept 30, 2007	Change
Net interest income	$2,831	$2,122	33%
Loan net interest income	1,116	781	43%
Deposit and other net interest income	1,715	1,341	28%
Fund servicing	695	620	12%
Asset management	589	559	5%
Consumer services	472	513	(8%)
Corporate services	547	533	3%
Service charges on deposits	271	258	5%
Net securities gains (losses)	(34)	(4)	NM
Other	143	477	(70%)
Noninterest income	2,683	2,956	(9%)
Total revenue	$5,514	$5,078	9%

Non-GAAP to GAAP Reconcilement

Appendi

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 million mortgage 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

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

Appendix

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%

Peer Group of Super-Regional Banks

	Ticker
The PNC Financial Services Group, Inc.	PNC
BB&T Corporation	BBT
Comerica	CMA
Fifth Third Bancorp	FITB
KeyCorp	KEY
National City Corporation	NCC
Regions Financial	RF
SunTrust Banks, Inc.	STI
U.S. Bancorp	USB
Wachovia Corporation	WB
Wells Fargo & Company	WFC