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 23, 2009
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 23, 2009, 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 2009. 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 23, 2009

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

EXHIBIT INDEX

Number	Description	Method of Filing
99.1	Financial Supplement (unaudited) for Second Quarter 2009	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 2009
(UNAUDITED)

THE PNC FINANCIAL SERVICES GROUP, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2009
(UNAUDITED)

The information contained in this Financial Supplement is preliminary, unaudited and based on data available on July 23, 2009. We have reclassified certain prior period amounts 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.

National City Corporation Acquisition

On December 31, 2008, we acquired National City Corporation ("National City"). The accompanying period-end balance sheet includes National City's assets and liabilities beginning December 31, 2008. Our average balance sheet and income statement includes National City's balances beginning January 1, 2009. Other financial information reported follows this same convention except that period-end disclosures in the business segment portions of this financial supplement do not include National City at December 31, 2008 unless otherwise noted.

During the first six months of 2009, more information, such as appraisals, contracts, legal documentation, and additional borrower data, was obtained which impacted the estimated fair value of assets acquired and liabilities assumed as of December 31, 2008. This information resulted in adjustments to the purchase price allocation as presented in the table below.

National City Acquisition - Summary Purchase Price Allocation

Three months ended - in billions	June 30, 2009	March 31, 2009
Excess of fair value of adjusted net assets acquired over purchase price - beginning of period	$ 0.0	$ (1.3)
Additional fair value marks on acquired loans - December 31, 2008 (a)	0.6	1.2
Other adjustments, net	(0.3)	0.1
Excess of purchase price over fair value of adjusted net assets acquired - end of period	$ 0.3	$ 0.0

(a) Subsequent to December 31, 2008 additional information was obtained on the credit quality of loans as of the acquisition date. This new information resulted in additional fair value writedowns on impaired loans.

Further modifications to purchase price allocation may occur, resulting in the recognition of goodwill and liabilities in future periods.

THE PNC FINANCIAL SERVICES GROUP, INC.
Consolidated Income Statement (Unaudited)

In millions, except per share data	Three months ended June 30 2009 (a)	March 31 2009 (a)	December 31 2008	September 30 2008	June 30 2008	Six months ended June 30 2009 (a)	June 30 2008
Interest Income							
Loans	$2,203	$ 2,465	$ 993	$ 1,024	$1,050	$4,668	$2,121
Investment securities	672	689	476	447	419	1,361	823
Other	126	106	74	103	108	232	252
Total interest income	3,001	3,260	1,543	1,574	1,577	6,261	3,196
Interest Expense							
Deposits	474	546	333	340	362	1,020	812
Borrowed funds	345	409	218	234	238	754	553
Total interest expense	819	955	551	574	600	1,774	1,365
Net interest income	2,182	2,305	992	1,000	977	4,487	1,831
Noninterest Income							
Fund servicing	193	199	209	233	234	392	462
Asset management	208	189	97	180	197	397	409
Consumer services	329	316	151	153	149	645	319
Corporate services	264	245	157	198	185	509	349
Residential mortgage	245	431				676	
Service charges on deposits	242	224	101	97	92	466	174
Net gains on sales of securities	182	56	2	55	8	238	49
Net other-than-temporary impairments	(155)	(149)	(174)	(129)	(9)	(304)	(9)
Other	297	55	141	(133)	206	352	276
Total noninterest income	1,805	1,566	684	654	1,062	3,371	2,029
Total revenue	3,987	3,871	1,676	1,654	2,039	7,858	3,860
Provision for credit losses	1,087	880	990	190	186	1,967	337
Noninterest Expense							
Personnel	1,174	1,088	494	569	547	2,262	1,091
Occupancy	190	188	94	89	90	378	185
Equipment	194	198	92	91	94	392	176
Marketing	59	57	31	38	34	116	56
Other	1,041	797	418	344	338	1,838	630
Total noninterest expense	2,658	2,328	1,129	1,131	1,103	4,986	2,138
Income (loss) before income taxes and noncontrolling interests	242	663	(443)	333	750	905	1,385
Income taxes (benefit)	35	133	(197)	74	233	168	484
Net income (loss)	207	530	(246)	259	517	737	901
Less: Net income attributable to noncontrolling interests	9	4	2	11	12	13	19
Preferred stock dividends	119	51	21			170	
Preferred stock discount accretion	14	15				29	
Net income (loss) attributable to common shareholders	$ 65	$ 460	$ (269)	$ 248	$ 505	$ 525	$ 882
Earnings (Loss) Per Common Share							
Basic	$ .14	$ 1.04	$ (.77)	$ .72	$ 1.46	$ 1.17	$ 2.57
Diluted	$ .14	$ 1.03	$ (.76)	$ .70	$ 1.45	$ 1.16	$ 2.54
Average Common Shares Outstanding							
Basic	451	443	348	345	344	447	342
Diluted	453	444	349	347	346	448	344
Efficiency	67%	60%	67%	68%	54%	63%	55%
Noninterest income to total revenue	45%	40%	41%	40%	52%	43%	53%
Effective income tax rate (b)	14.5%	20.1%	44.5%	22.2%	31.1%	18.6%	34.9%

(a) Includes the impact of National City, which we acquired on December 31, 2008.

(b) The effective income tax rates are generally lower than the statutory rate due to the relationship of pretax income to tax credits and earnings that are not subject to tax. The higher effective tax rate for the fourth quarter of 2008 resulted from the net loss in that period.

Consolidated Balance Sheet (Unaudited)

In millions, except par value	June 30 2009 (a)	March 31 2009 (a)	December 31 2008 (a)	September 30 2008	June 30 2008
Assets					
Cash and due from banks	$ 3,797	$ 3,576	$ 4,471	$ 3,060	$ 3,525
Federal funds sold and resale agreements (b)	1,814	1,554	1,856	1,826	3,015
Trading securities	1,925	1,087	1,725	2,273	2,163
Interest-earning deposits with banks	10,190	14,783	14,859	329	311
Other short-term investments	894	807	1,025	264	231
Loans held for sale (b)	4,662	4,045	4,366	1,922	2,288
Investment securities	49,969	46,253	43,473	31,031	31,032
Loans (b)	165,009	171,373	175,489	75,184	73,040
Allowance for loan and lease losses	(4,569)	(4,299)	(3,917)	(1,053)	(988)
Net loans	160,440	167,074	171,572	74,131	72,052
Goodwill	9,206	8,855	8,868	8,829	8,824
Other intangible assets	3,684	3,323	2,820	1,092	1,104
Equity investments	8,168	8,215	8,554	6,735	6,376
Other (b)	25,005	26,850	27,492	14,118	11,850
Total assets	$279,754	$286,422	$ 291,081	$ 145,610	$142,771
Liabilities					
Deposits					
Noninterest-bearing	$ 41,806	$ 40,610	$ 37,148	$ 19,255	$ 19,869
Interest-bearing	148,633	154,025	155,717	65,729	64,820
Total deposits	190,439	194,635	192,865	84,984	84,689
Borrowed funds					
Federal funds purchased and repurchase agreements	3,921	4,789	5,153	7,448	9,230
Federal Home Loan Bank borrowings	14,777	16,985	18,126	10,466	9,572
Bank notes and senior debt	13,292	13,828	13,664	5,792	5,804
Subordinated debt	10,383	10,694	11,208	5,192	5,169
Other	2,308	2,163	4,089	3,241	2,697
Total borrowed funds	44,681	48,459	52,240	32,139	32,472
Allowance for unfunded loan commitments and letters of credit	319	328	344	127	124
Accrued expenses	3,651	3,340	3,949	2,650	3,388
Other	11,197	11,004	14,035	9,422	4,981
Total liabilities	250,287	257,766	263,433	129,322	125,654
Equity					
Preferred stock (c)					
Common stock - $5 par value					
Authorized 800 shares, issued 468, 452, 452, 357, and 357 shares	2,342	2,261	2,261	1,787	1,787
Capital surplus - preferred stock	7,947	7,933	7,918	493	492
Capital surplus - common stock and other	8,783	8,284	8,328	2,884	2,895
Retained earnings (d)	11,758	11,738	11,461	11,959	11,940
Accumulated other comprehensive loss (d)	(3,101)	(3,289)	(3,949)	(2,230)	(1,227)
Common stock held in treasury at cost: 7, 7, 9, 9, and 11 shares	(435)	(450)	(597)	(675)	(779)
Total shareholders' equity	27,294	26,477	25,422	14,218	15,108
Noncontrolling interests	2,173	2,179	2,226	2,070	2,009
Total equity	29,467	28,656	27,648	16,288	17,117
Total liabilities and equity	$279,754	$286,422	$ 291,081	$ 145,610	$142,771
Capital Ratios (e)					
Tier 1 risk-based	10.5%	10.0%	9.7%	8.2%	8.2%
Tier 1 common	5.3	4.9	4.8	5.7	5.7
Total risk-based	14.1	13.6	13.2	11.9	11.9
Leverage	9.1	8.9	17.5	7.2	7.3

(a) Includes the impact of National City, which we acquired on December 31, 2008. In accordance with GAAP, the National City balances were reflected at fair value as of the acquisition date.

(b) Amounts include items for which PNC has elected the fair value option. Our second quarter 2009 Form 10-Q will include additional information regarding these Consolidated Balance Sheet line items.

(c) Par value less than $.5 million at each date.

(d) Retained earnings at January 1, 2009 was increased $110 million upon early adoption in the first quarter of 2009 of FSP FAS 115-2 and FAS 124-2, representing the after-tax noncredit portion of other-than-temporary impairment losses recognized in net income during 2008 that has been reclassified to accumulated other comprehensive loss.

(e) The capital ratios as of June 30, 2009 are estimated.

Average Consolidated Balance Sheet (Unaudited)

In millions	June 30 2009 (a)	March 31 2009 (a)	December 31 2008	September 30 2008	June 30 2008	June 30 2009 (a)	June 30 2008
	Three months ended					*Six months ended*	
Assets							
Interest-earning assets:							
Investment securities							
Securities available for sale							
Residential mortgage-backed							
Agency	$ 21,007	$ 23,065	$ 11,994	$ 10,744	$ 8,631	$ 22,030	$ 8,622
Nonagency	12,520	13,140	11,963	12,180	12,182	12,828	12,038
Commercial mortgage-backed	4,624	4,252	5,428	5,863	5,838	4,439	5,688
Asset-backed	1,985	2,031	2,768	3,522	3,363	2,008	3,106
US Treasury and government agencies	4,185	1,222	32	32	47	2,711	68
State and municipal	1,366	1,334	1,070	798	773	1,351	592
Other debt	1,012	684	320	266	211	849	148
Corporate stocks and other	386	457	358	411	385	422	439
Total securities available for sale	47,085	46,185	33,933	33,816	31,430	46,638	30,701
Securities held to maturity (b)	3,860	3,402	1,596			3,632	
Total investment securities	50,945	49,587	35,529	33,816	31,430	50,270	30,701
Loans							
Commercial	63,570	67,232	33,062	31,356	31,091	65,391	30,315
Commercial real estate	25,418	25,622	9,582	9,560	9,340	25,519	9,163
Equipment lease financing	6,191	6,406	2,563	2,573	2,646	6,298	2,565
Consumer	51,878	52,618	21,645	20,984	20,558	52,246	19,727
Residential mortgage	21,831	21,921	8,597	8,875	9,193	21,876	9,302
Total loans	168,888	173,799	75,449	73,348	72,828	171,330	71,072
Loans held for sale	4,757	4,521	1,915	2,146	2,350	4,640	2,978
Federal funds sold and resale agreements	1,726	1,610	1,591	2,736	2,528	1,668	2,784
Other	16,870	14,728	3,135	3,700	4,068	15,804	4,726
Total interest-earning assets	243,186	244,245	117,619	115,746	113,204	243,712	112,261
Noninterest-earning assets:							
Allowance for loan and lease losses	(4,385)	(4,095)	(1,084)	(1,012)	(900)	(4,240)	(876)
Cash and due from banks	3,558	3,832	2,293	2,779	2,725	3,694	2,876
Other	38,496	36,870	24,281	25,486	26,363	37,687	26,712
Total assets	$280,855	$280,852	$ 143,109	$ 142,999	$141,392	$280,853	$140,973

Supplemental Average Balance Sheet Information (Unaudited)

	June 30 2009 (a)	March 31 2009 (a)	December 31 2008	September 30 2008	June 30 2008	June 30 2009 (a)	June 30 2008
Trading Assets							
Securities (c) (f)	$ 782	$ 1,117	$ 905	$ 2,298	$ 2,471	$ 944	$ 3,177
Resale agreements (d)	1,528	1,315	1,228	1,937	1,731	1,424	2,046
Financial derivatives (e) (f)	3,304	4,350	2,937	1,775	2,028	3,800	2,420
Loans at fair value (e)	21	31	54	74	92	26	103
Total trading assets	$ 5,635	$ 6,813	$ 5,124	$ 6,084	$ 6,322	$ 6,194	$ 7,746

(a) Includes the impact of National City, which we acquired on December 31, 2008.
(b) Primarily consists of commercial mortgage-backed and asset-backed securities.
(c) Included in “Interest-earning assets-Other” and “Noninterest-earning assets-Other” above.
(d) Included in “Federal funds sold and resale agreements” above.
(e) Included in “Noninterest-earning assets-Other” above.
(f) Amounts exclude the impact of economic hedging activities, which relate primarily to residential mortgage servicing rights.

Average Consolidated Balance Sheet (Unaudited) (Continued)

In millions	Three months ended June 30 2009 (a)	Three months ended March 31 2009 (a)	Three months ended December 31 2008	Three months ended September 30 2008	Three months ended June 30 2008	Six months ended June 30 2009 (a)	Six months ended June 30 2008
Liabilities and Equity							
Interest-bearing liabilities:							
Interest-bearing deposits							
Money market	$ 55,464	$ 52,828	$ 29,450	$ 28,075	$ 27,543	$ 54,153	$ 26,474
Demand	23,629	22,156	10,252	9,958	9,997	22,897	9,789
Savings	6,678	6,266	2,668	2,751	2,813	6,473	2,719
Retail certificates of deposit	57,357	57,970	16,767	16,456	16,791	57,662	16,673
Other time	5,259	10,670	4,798	4,393	4,686	7,950	4,250
Time deposits in foreign offices	3,348	3,832	4,748	5,141	4,112	3,588	5,069
Total interest-bearing deposits	151,735	153,722	68,683	66,774	65,942	152,723	64,974
Borrowed funds							
Federal funds purchased and repurchase agreements	4,283	5,016	5,979	7,870	6,887	4,647	7,532
Federal Home Loan Bank borrowings	15,818	17,097	9,710	9,660	9,602	16,454	8,918
Bank notes and senior debt	13,688	13,384	5,120	5,772	6,621	13,537	6,687
Subordinated debt	10,239	10,439	5,090	5,088	5,132	10,339	4,891
Other	2,170	1,944	4,087	3,758	2,854	2,057	3,550
Total borrowed funds	46,198	47,880	29,986	32,148	31,096	47,034	31,578
Total interest-bearing liabilities	197,933	201,602	98,669	98,922	97,038	199,757	96,552
Noninterest-bearing liabilities and equity:							
Demand and other noninterest-bearing deposits	40,965	38,489	18,809	18,193	18,045	39,734	17,804
Allowance for unfunded loan commitments and letters of credit	328	344	127	124	152	336	144
Accrued expenses and other liabilities	11,990	11,872	10,634	9,396	9,410	11,931	10,050
Equity	29,639	28,545	14,870	16,364	16,747	29,095	16,423
Total liabilities and equity	$ 280,855	$ 280,852	$ 143,109	$ 142,999	$ 141,392	$ 280,853	$ 140,973

Supplemental Average Balance Sheet Information (Unaudited) (Continued)

	June 30 2009 (a)	March 31 2009 (a)	December 31 2008	September 30 2008	June 30 2008	June 30 2009 (a)	June 30 2008
Deposits and Common Shareholders' Equity							
Interest-bearing deposits	$ 151,735	$ 153,722	$ 68,683	$ 66,774	$ 65,942	$ 152,723	$ 64,974
Demand and other noninterest-bearing deposits	40,965	38,489	18,809	18,193	18,045	39,734	17,804
Total deposits	$ 192,700	$ 192,211	$ 87,492	$ 84,967	$ 83,987	$ 192,457	$ 82,778
Transaction deposits	$ 120,058	$ 113,473	$ 58,511	$ 56,226	$ 55,585	$ 116,784	$ 54,067
Common shareholders' equity	$ 19,527	$ 18,405	$ 12,205	$ 13,838	$ 14,513	$ 18,969	$ 14,395
Trading Liabilities							
Securities sold short (b) (e)	$ 444	$ 396	$ 530	$ 1,370	$ 1,157	$ 420	$ 1,642
Repurchase agreements and other borrowings (c)	1,928	888	318	609	691	1,420	864
Financial derivatives (d) (e)	3,218	3,653	2,954	1,806	2,051	3,584	2,460
Borrowings at fair value (d)	5	4	11	20	25	4	28
Total trading liabilities	$ 5,595	$ 4,941	$ 3,813	$ 3,805	$ 3,924	$ 5,428	$ 4,994

(a) Includes the impact of National City, which we acquired on December 31, 2008.
(b) Included in "Borrowed funds-Other" above.
(c) Included in "Borrowed funds-Federal funds purchased and repurchase agreements" and "Borrowed funds-Other" above.
(d) Included in "Accrued expenses and other liabilities" above.
(e) Amounts exclude the impact of economic hedging activities, which relate primarily to residential mortgage servicing rights.

Details of Net Interest Margin (Unaudited)

Net Interest Margin (a)	Three months ended June 30 2009 (b)	Three months ended March 31 2009 (b)	Three months ended December 31 2008	Three months ended September 30 2008	Three months ended June 30 2008	Six months ended June 30 2009 (b)	Six months ended June 30 2008
Average yields/rates							
Yield on interest-earning assets							
Loans	5.22%	5.72%	5.22%	5.53%	5.76%	5.47%	5.96%
Investment securities	5.32	5.59	5.39	5.32	5.35	5.45	5.38
Other	2.14	2.10	4.43	4.85	5.04	2.12	4.95
Total yield on interest-earning assets	4.94	5.38	5.22	5.42	5.59	5.16	5.71
Rate on interest-bearing liabilities							
Deposits	1.25	1.44	1.92	2.02	2.20	1.35	2.50
Borrowed funds	2.97	3.42	2.86	2.85	3.04	3.20	3.47
Total rate on interest-bearing liabilities	1.65	1.91	2.21	2.29	2.47	1.78	2.82
Interest rate spread	3.29	3.47	3.01	3.13	3.12	3.38	2.89
Impact of noninterest-bearing sources	.31	.34	.36	.33	.35	.32	.39
Net interest margin	3.60%	3.81%	3.37%	3.46%	3.47%	3.70%	3.28%

(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 six months ended June 30, 2009 and June 30, 2008 were $31 million and $19 million, respectively. The taxable-equivalent adjustments to net interest income for the three months ended June 30, 2009, March 31, 2009, December 31, 2008, September 30, 2008, and June 30, 2008 were $16 million, $15 million, $8 million, $9 million, and $10 million, respectively.

(b) Includes the impact of National City, which we acquired on December 31, 2008, including fair value yield and rate paid adjustments associated with purchase accounting.

Selected Consolidated Income Statement Information and Trading Revenue (Unaudited)

SELECTED CONSOLIDATED INCOME STATEMENT INFORMATION

In millions	Three months ended June 30 2009 (a)	Three months ended March 31 2009 (a)	Three months ended June 30 2008	Six months ended June 30 2009 (a)	Six months ended June 30 2008
NONINTEREST INCOME					
Residential mortgage servicing hedging gains	$ 58	$ 202		$ 260	
BlackRock LTIP shares adjustment		103	$ 80	103	$ 120
Gains (losses) on private equity and alternative investments	(29)	(122)	(36)	(151)	(9)
Trading gains (losses)	91	(11)	53	80	(23)
Gains on sales of loans	69	17	4	86	14
Hedges of deferred compensation (b)	41	(29)	8	12	(5)
NONINTEREST EXPENSE					
Integration costs - primarily National City	125	52	13	177	27
FDIC insurance special assessment	133			133	
Deferred compensation (b)	41	(29)	8	12	(5)

TRADING REVENUE (c)

In millions	Three months ended June 30 2009 (a)	Three months ended March 31 2009 (a)	Three months ended June 30 2008	Six months ended June 30 2009 (a)	Six months ended June 30 2008
Net interest income	$ 13	$ 19	$ 23	$ 32	$ 39
Noninterest income	91	(11)	53	80	(23)
Total trading revenue	$ 104	$ 8	$ 76	$ 112	$ 16
Securities underwriting and trading (d)	$ 28	$ 11	$ 19	$ 39	$ 10
Foreign exchange	21	20	17	41	33
Financial derivatives	55	(23)	40	32	(27)
Total trading revenue	$ 104	$ 8	$ 76	$ 112	$ 16

(a) Includes the impact of National City, which we acquired on December 31, 2008.

(b) Certain deferred compensation liabilities are tied to the performance of PNC common stock and other market indices. Changes in the value of these liabilities resulting from changes in the underlying indices are recorded in noninterest expense. These changes are hedged using prepaid forward contracts, which are recorded in noninterest income.

(c) Amounts exclude the impact of economic hedging activities, which relate primarily to residential mortgage servicing rights.

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

Details of Loans (Unaudited)

In millions	June 30 2009 (b)	March 31 2009 (b)	December 31 2008 (b)	September 30 2008	June 30 2008
Commercial					
Retail/wholesale	$ 10,141	$ 11,226	$ 11,482	$ 6,223	$ 6,451
Manufacturing	11,595	12,796	13,263	5,793	5,438
Other service providers	8,491	8,674	9,038	4,037	3,793
Real estate related (a)	8,346	8,926	9,107	6,308	6,259
Financial services	5,078	5,050	5,194	1,730	1,585
Health care	3,045	3,079	3,201	1,683	1,685
Other	13,898	15,446	17,935	6,864	5,987
Total commercial	60,594	65,197	69,220	32,638	31,198
Commercial real estate					
Real estate projects	16,542	16,830	17,176	6,617	6,534
Commercial mortgage	8,323	8,590	8,560	3,047	2,912
Total commercial real estate	24,865	25,420	25,736	9,664	9,446
Equipment lease financing	6,092	6,300	6,461	2,613	2,564
TOTAL COMMERCIAL LENDING	91,551	96,917	101,417	44,915	43,208
Consumer					
Home equity					
Lines of credit	24,373	24,112	24,024	7,619	7,280
Installment	12,346	12,934	14,252	7,273	7,455
Education	5,340	5,127	4,211	2,672	2,138
Automobile	1,784	1,737	1,667	1,606	1,590
Credit card and other unsecured lines of credit	3,261	3,148	3,163	511	474
Other	4,833	4,910	5,172	1,831	1,848
Total consumer	51,937	51,968	52,489	21,512	20,785
Residential real estate					
Residential mortgage	19,342	19,661	18,783	8,356	8,604
Residential construction	2,179	2,827	2,800	401	443
Total residential real estate	21,521	22,488	21,583	8,757	9,047
TOTAL CONSUMER LENDING	73,458	74,456	74,072	30,269	29,832
Total (c)	$165,009	$171,373	$ 175,489	$ 75,184	$ 73,040

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

(b) Includes the impact of National City, which we acquired on December 31, 2008.

(c) Includes SOP 03-3 purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008.	$ 12,468	$ 12,739	$ 12,889		

Details of Loans Held for Sale (Unaudited)

In millions	June 30 2009 (b)	March 31 2009 (b)	December 31 2008 (b)	September 30 2008	June 30 2008
Commercial mortgage	$1,531	$ 1,648	$ 2,148	$ 1,505	$1,864
Residential mortgage	2,886	2,244	1,962	99	102
Other	245	153	256	318	322
Total	$4,662	$ 4,045	$ 4,366	$ 1,922	$2,288

Purchase Accounting Accretion and Accretable Interest (Unaudited)

VALUATION OF SOP 03-3 PURCHASED IMPAIRED LOANS

Dollars in billions	Original December 31, 2008 Balance	Original December 31, 2008 Fair Value Mark	Revised December 31, 2008 Balance	Revised December 31, 2008 Fair Value Mark
Commercial and commercial real estate loans:				
Unpaid principal balance	$ 4.0		$ 6.3	
Fair value mark	(2.2)	(55)%	(3.4)	(54)%
Net investment	1.8		2.9	
Consumer and residential mortgage loans:				
Unpaid principal balance	15.3		15.6	
Fair value mark	(5.2)	(34)%	(5.6)	(36)%
Net investment	10.1		10.0	
Total SOP 03-3 purchased impaired loans:				
Unpaid principal balance	19.3		21.9	
Fair value mark	(7.4)	(38)%	(9.0)	(41)%
Net investment	$ 11.9		$ 12.9	

Subsequent to December 31, 2008, an additional $2.6 billion of acquired National City loans were identified as impaired under SOP 03-3. A total fair value mark of $1.6 billion was recorded, resulting in a $1.0 billion net investment. These impairments were effective December 31, 2008 based on additional information regarding the borrowers and credit conditions that existed as of that date. The net investment of $12.9 billion above differs from the $12.5 billion net investment at June 30, 2009 (on page 7) due to payoffs, accretion and other adjustments during the first six months of 2009.

PURCHASE ACCOUNTING ACCRETION

In millions	*Three months ended* March 31 2009	*Three months ended* June 30 2009	*Six months ended* June 30 2009
Performing loans	$ 322	$ 168	$ 490
Impaired loans	257	259	516
Reversal of contractual interest on impaired loans	(223)	(194)	(417)
Net impaired loans	34	65	99
Securities	31	41	72
Deposits	312	264	576
Borrowings	(85)	(52)	(137)
Total	$ 614	$ 486	$ 1,100

ACCRETABLE INTEREST

In billions	December 31 2008	June 30 2009
Performing loans	$ 2.4	$ 1.9
Impaired loans	3.7	3.9
Total loans (gross)	6.1	5.8
Securities	.2	.1
Deposits	2.1	1.5
Borrowings	(1.8)	(1.3)
Total	$ 6.6	$ 6.1

Adjustments related to impaired loans in the table above include purchase accounting accretion, reclassifications from non-accretable to accretable interest as a result of increases in estimated cash flows, and reductions in the accretable amount as a result of additional loan impairments as of the National City acquisition close date of December 31, 2008.

Accruing Loans Past Due (Unaudited)

Accruing Loans Past Due 30 To 89 Days - Summary (a)

	Amount			Percent of Total Outstandings		
Dollars in millions	June 30 2009	March 31 2009	Dec. 31 2008	June 30 2009	March 31 2009	Dec. 31 2008
Commercial	$ 773	$ 838	$ 536	1.28%	1.29%	.77%
Commercial real estate	847	760	576	3.41	2.99	2.24
Equipment lease financing	52	69	74	.85	1.10	1.15
Consumer	572	615	1,103	1.10	1.18	2.10
Residential real estate	1,160	1,201	1,372	5.39	5.34	6.36
Total (b) (c)	$3,404	$ 3,483	$3,661	2.06%	2.03%	2.09%

(a) Includes loans that are government insured/guaranteed, primarily residential mortgages. These loans are included in accordance with regulatory reporting requirements.

(b) Loans acquired from National City comprised $2.8 billion of the total at June 30, 2009, $2.7 billion of the total at March 31, 2009 and $3.0 billion of the total at December 31, 2008.

(c) Includes $1.1 billion, $1.2 billion and $1.6 billion of SOP 03-3 purchased impaired loans at June 30, 2009, March 31, 2009, and December 31, 2008, respectively.

Accruing Loans Past Due 90 Days Or More - Summary (a)

	Amount			Percent of Total Outstandings		
Dollars in millions	June 30 2009	March 31 2009	Dec. 31 2008	June 30 2009	March 31 2009	Dec. 31 2008
Commercial	$ 286	$ 179	$ 104	.47%	.27%	.15%
Commercial real estate	942	586	723	3.79	2.31	2.81
Equipment lease financing	6		2	.10		.03
Consumer	373	326	419	.72	.63	.80
Residential real estate	3,332	2,858	2,011	15.48	12.71	9.32
Total (d) (e)	$4,939	$ 3,949	$3,259	2.99%	2.30%	1.86%

(d) Loans acquired from National City comprised $4.7 billion of the total at June 30, 2009, $3.7 billion of the total at March 31, 2009 and $3.1 billion of the total at December 31, 2008.

(e) Includes $2.9 billion, $2.2 billion and $2.0 billion of SOP 03-3 purchased impaired loans at June 30, 2009, March 31, 2009, and December 31, 2008, respectively.

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 2009	March 31 2009	December 31 2008	September 30 2008	June 30 2008
Beginning balance	$4,299	$ 3,917	$ 1,053	$ 988	$ 865
Charge-offs:					
Commercial	(362)	(211)	(109)	(51)	(71)
Commercial real estate	(126)	(104)	(70)	(60)	(24)
Equipment lease financing	(50)	(23)	(1)	1	(2)
Consumer	(257)	(194)	(43)	(39)	(33)
Residential real estate	(86)		(4)	(2)	
Total charge-offs	(881)	(532)	(227)	(151)	(130)
Recoveries:					
Commercial	36	16	13	21	11
Commercial real estate	10	5	3	4	3
Equipment lease financing	5	5			1
Consumer	28	27	4	4	3
Residential real estate	7	48			
Total recoveries	86	101	20	29	18
Net charge-offs (recoveries):					
Commercial	(326)	(195)	(96)	(30)	(60)
Commercial real estate	(116)	(99)	(67)	(56)	(21)
Equipment lease financing	(45)	(18)	(1)	1	(1)
Consumer	(229)	(167)	(39)	(35)	(30)
Residential real estate	(79)	48	(4)	(2)	
Total net charge-offs	(795)	(431)	(207)	(122)	(112)
Provision for credit losses (a)	1,087	880	990	190	186
Acquired allowance - National City and Sterling	(31)	(83)	2,224		20
Net change in allowance for unfunded loan commitments and letters of credit (b)	9	16	(143)	(3)	29
Ending balance	$4,569	$ 4,299	$ 3,917	$ 1,053	$ 988
Supplemental Information					
Net charge-offs to average loans (For the three months ended)	1.89%	1.01%	1.09%	.66%	.62%
Allowance for loan and lease losses to total loans	2.77	2.51	2.23	1.40	1.35
Commercial lending net charge-offs	$ (487)	$ (312)	$ (164)	$ (85)	$ (82)
Consumer lending net charge-offs	(308)	(119)	(43)	(37)	(30)
Total net charge-offs	$ (795)	$ (431)	$ (207)	$ (122)	$ (112)
Net charge-offs to average loans					
Commercial lending	2.05%	1.27%	1.44%	.78%	.77%
Consumer lending	1.68	.65	.57	.49	.41

(a) Amounts include integration costs (conforming provision for credit losses) of $504 million in the fourth quarter of 2008 related to National City and $23 million in the second quarter of 2008 related to Sterling.

(b) Fourth quarter of 2008 includes $154 million related to the National City conforming provision for credit losses.

Change in Allowance for Unfunded Loan Commitments and Letters of Credit

Three months ended - in millions	June 30 2009	March 31 2009	December 31 2008	September 30 2008	June 30 2008
Beginning balance	$ 328	$ 344	$ 127	$ 124	$ 152
Acquired allowance - National City and Sterling			74		1
Net change in allowance for unfunded loan commitments and letters of credit	(9)	(16)	143	3	(29)
Ending balance	$ 319	$ 328	$ 344	$ 127	$ 124

Net Unfunded Commitments

In millions	June 30 2009 (c)	March 31 2009 (c)	December 31 2008 (c)	September 30 2008	June 30 2008
Net unfunded commitments	$103,058	$102,821	$ 104,888	$ 57,094	$51,558

(c) Includes the impact of National City, which we acquired on December 31, 2008.

Details of Nonperforming Assets (Unaudited)

Nonperforming Assets by Type

In millions	June 30 2009 (a)	March 31 2009 (a)	December 31 2008 (a)	September 30 2008	June 30 2008
Nonaccrual loans					
Commercial					
Retail/wholesale	$ 171	$ 149	$ 88	$ 72	$ 58
Manufacturing	410	334	141	45	34
Other service providers	243	224	114	76	66
Real estate related (b)	322	226	151	92	70
Financial services	58	58	23	15	10
Health care	89	104	37	8	7
Other	157	119	22	5	8
Total commercial	1,450	1,214	576	313	253
Commercial real estate					
Real estate projects	1,426	1,012	659	391	330
Commercial mortgage	230	200	107	49	35
Total commercial real estate	1,656	1,212	766	440	365
Equipment lease financing	120	121	97	3	4
TOTAL COMMERCIAL LENDING	3,226	2,547	1,439	756	622
Consumer					
Home equity	108	75	66	22	21
Other	34	24	4	3	3
Total consumer	142	99	70	25	24
Residential real estate					
Residential mortgage	595	299	139	60	48
Residential construction	69	15	14		1
Total residential real estate	664	314	153	60	49
TOTAL CONSUMER LENDING	806	413	223	85	73
Total nonaccrual loans	4,032	2,960	1,662	841	695
Total nonperforming loans	4,032	2,960	1,662	841	695
Foreclosed and other assets					
Commercial lending	113	93	50	5	8
Consumer lending	387	465	469	29	30
Total foreclosed and other assets	500	558	519	34	38
Total nonperforming assets	$4,532	$ 3,518	$ 2,181	$ 875	$ 733
Nonperforming loans to total loans	2.44%	1.73%	.95%	1.12%	.95%
Nonperforming assets to total loans and foreclosed and other assets	2.74	2.05	1.24	1.16	1.00
Nonperforming assets to total assets	1.62	1.23	.75	.60	.51
Allowance for loan and lease losses to nonperforming loans	113	145	236	125	142

(a) Amounts at June 30, 2009, March 31, 2009 and December 31, 2008 include $2.141 billion, $1.570 billion and $738 million, respectively, of nonperforming assets related to National City, which excluded those loans that we impaired in accordance with AICPA Statement of Position 03-3, Accounting for Certain Loans or Debt Securities Acquired in a Transfer.

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

Details of Nonperforming Assets (Unaudited) (Continued)

Change in Nonperforming Assets

In millions	
January 1, 2009	$2,181
Transferred in	4,244
Charge-offs/valuation adjustments	(811)
Principal activity including payoffs	(512)
Returned to performing	(259)
Sales	(311)
June 30, 2009	$4,532

Largest Individual Nonperforming Assets at June 30, 2009 (a)

In millions

Ranking	Outstandings	Industry	
1	$ 54	Health care	
2	33	Construction	
3	33	Real estate	
4	29	Information services	
5	27	Manufacturing	
6	25	Real estate	
7	25	Real estate	
8	24	Real estate	
9	24	Transportation	
10	24	Real estate	
Total	$ 298		
As a percent of total nonperforming assets			7%

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

Business Segment Descriptions (Unaudited)

Retail Banking provides deposit, lending, brokerage, trust, investment management, and cash management services to consumer and small business customers within our primary geographic markets. Our customers are serviced through our branch network, call centers and the internet. The branch network is located primarily in Pennsylvania, New Jersey, Washington, DC, Maryland, Virginia, Delaware, Ohio, Kentucky, Indiana, Illinois, Michigan, Missouri, Florida, and Wisconsin.

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, and 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 offered nationally.

Asset Management Group includes personal wealth management for high net worth and ultra high net worth and institutional asset management clients. Personal wealth management products and services include customized investment management, financial planning, private banking, tailored credit solutions as well as trust management and administration for affluent individuals and families. Institutional asset management provides investment management, custody, and retirement planning services. The clients served include corporations, unions and charitable endowments and foundations, located primarily in our geographic footprint. This segment includes the asset management businesses acquired with National City and the legacy PNC wealth management business previously included in Retail Banking.

Residential Mortgage Banking directly originates first lien residential mortgage loans on a nationwide basis with a significant presence within the retail banking footprint and also originates loans through joint venture partners. Mortgage loans represent loans collateralized by one-to-four-family residential real estate and are made to borrowers in good credit standing. These loans are typically underwritten to third party standards and sold to primary mortgage market aggregators (Fannie Mae, Freddie Mac, Ginnie Mae, Federal Home Loan Banks and third-party investors) with servicing retained. The mortgage servicing operation performs all functions related to servicing first mortgage loans for various investors. Certain loans originated through our joint ventures are serviced by a joint venture partner.

BlackRock is one of the largest publicly traded investment management firms in the world. 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 products and advisory separate accounts and funds. In addition, BlackRock provides risk management, investment system outsourcing and financial advisory services globally to a broad base of clients. At June 30, 2009, our share of BlackRock's earnings was approximately 31%.

Global Investment Servicing is a leading provider of processing, technology and business intelligence services to asset managers, broker-dealers, and financial advisors worldwide. Securities services include custody, securities lending, and accounting and administration for funds registered under the Investment Company Act of 1940 and alternative investments. Investor services include transfer agency, subaccounting, banking transaction services, and distribution. Financial advisor services include managed accounts and information management. This business segment services shareholder accounts both domestically and internationally. International locations include Ireland, Poland and Luxembourg.

Distressed Assets Portfolio includes residential real estate development loans, cross-border leases, subprime residential mortgage loans, brokered home equity loans and certain other residential real estate loans. These loans require special servicing and management oversight given current market conditions. The majority of these loans are from acquisitions, primarily National City.

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

In millions	Three months ended June 30 2009 (c)	March 31 2009 (c)	December 31 2008	September 30 2008	June 30 2008	Six months ended June 30 2009 (c)	June 30 2008
Earnings (Loss)							
Retail Banking	$ 60	$ 50	$ 69	$ 36	$ 81	$ 110	$ 218
Corporate & Institutional Banking	111	359	(54)	89	159	470	184
Asset Management Group	8	39	22	27	34	47	71
Residential Mortgage Banking	88	221				309	
Global Investment Servicing	12	10	25	34	33	22	63
Distressed Assets Portfolio	155	3				158	
Other, including BlackRock (b) (d) (e)	(227)	(152)	(308)	73	210	(379)	365
Total consolidated net income (loss)	$ 207	$ 530	$ (246)	$ 259	$ 517	$ 737	$ 901
Revenue							
Retail Banking	$1,466	$ 1,441	$ 668	$ 661	$ 659	$2,907	$1,400
Corporate & Institutional Banking	1,290	1,295	530	440	566	2,585	881
Asset Management Group	226	250	129	142	147	476	292
Residential Mortgage Banking	325	520				845	
Global Investment Servicing (f)	188	190	214	237	237	378	465
Distressed Assets Portfolio	334	344				678	
Other, including BlackRock (b) (d)	158	(169)	135	174	430	(11)	822
Total consolidated revenue	$3,987	$ 3,871	$ 1,676	$ 1,654	$2,039	$7,858	$3,860

(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. Certain prior period amounts have been reclassified to reflect current methodologies and our current business and management structure.

(b) We consider BlackRock to be a separate reportable business segment but have combined its results with Other for this presentation. Our second quarter 2009 Form 10-Q will include additional information regarding BlackRock.

(c) Includes the impact of National City, which we acquired on December 31, 2008.

(d) Includes earnings and gains or losses related to PNC's equity interest in BlackRock and those related to Hilliard Lyons prior to its March 31, 2008 sale, integration costs, asset and liability management activities including net securities gains or losses and certain trading activities, equity management activities, exited businesses, differences between business segment performance reporting and financial statement reporting under generally accepted accounting principles (GAAP), corporate overhead and intercompany eliminations.

(e) The $504 million conforming provision for credit losses related to the National City acquisition was included in this business segment for the fourth quarter of 2008.

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

	June 30 2009 (g)	March 31 2009 (g)	December 31 2008 (g)	September 30 2008	June 30 2008
Period-end Employees					
Full-time employees					
Retail Banking	22,093	22,459	9,304	9,160	9,450
Corporate & Institutional Banking	4,135	4,267	2,294	2,305	2,310
Asset Management Group	3,150	3,210	1,849	1,835	1,853
Residential Mortgage Banking	3,693	3,596			
Global Investment Servicing	4,663	4,732	4,934	4,969	4,946
Distressed Assets Portfolio	131	110			
Other					
Operations & Technology	9,255	9,243	4,491	4,452	4,572
Staff Services and other	4,242	4,241	2,441	2,502	2,536
Total Other	13,497	13,484	6,932	6,954	7,108
Total full-time employees	51,362	51,858	25,313	25,223	25,667
Retail Banking part-time employees	5,199	5,375	2,347	2,340	2,352
Other part-time employees	1,509	1,562	561	566	586
Total part-time employees	6,708	6,937	2,908	2,906	2,938
Total National City legacy employees (g)			31,374		
Total	58,070	58,795	59,595	28,129	28,605

The period-end employee statistics disclosed for each PNC legacy business reflect staff directly employed by the respective business and exclude operations, technology and staff services employees. Global Investment Servicing statistics are presented on a legal entity basis.

(g) National City's legacy employees are included in the aggregate at December 31, 2008 but are included in the individual business segments as appropriate at June 30, 2009 and March 31, 2009.

Retail Banking (Unaudited) (a)

	Three months ended					Six months ended	
Dollars in millions	June 30 2009 (b)	March 31 2009 (b)	December 31 2008	September 30 2008	June 30 2008	June 30 2009 (b)	June 30 2008
INCOME STATEMENT							
Net interest income	$ 902	$ 921	$ 398	$ 394	$ 395	$ 1,823	$ 800
Noninterest income							
Service charges on deposits	237	220	98	93	89	457	168
Brokerage	62	61	39	41	37	123	72
Consumer services	227	208	105	106	106	435	205
Other	38	31	28	27	32	69	155
Total noninterest income	564	520	270	267	264	1,084	600
Total revenue	1,466	1,441	668	661	659	2,907	1,400
Provision for credit losses	304	304	88	134	72	608	166
Noninterest expense	1,065	1,053	463	462	452	2,118	874
Pretax earnings	97	84	117	65	135	181	360
Income taxes	37	34	48	29	54	71	142
Earnings	$ 60	$ 50	$ 69	$ 36	$ 81	$ 110	$ 218
AVERAGE BALANCE SHEET							
Loans							
Consumer							
Home equity	$ 27,497	$ 27,639	$ 13,430	$ 13,320	$13,241	$ 27,568	$13,149
Indirect	4,039	4,120	2,070	2,034	2,071	4,079	2,048
Education	5,199	4,882	2,756	2,348	2,088	5,041	1,466
Credit cards	2,164	2,112	304	269	245	2,138	242
Other	1,726	1,858	473	473	481	1,792	464
Total consumer	40,625	40,611	19,033	18,444	18,126	40,618	17,369
Commercial and commercial real estate	12,542	12,740	5,039	5,103	5,031	12,640	5,189
Floor plan	1,379	1,510	994	919	1,039	1,444	1,028
Residential mortgage	2,114	2,252	1,914	1,995	2,074	2,183	2,103
Total loans	56,660	57,113	26,980	26,461	26,270	56,885	25,689
Goodwill and other intangible assets	5,784	5,807	5,328	5,335	5,208	5,796	5,051
Other assets	2,733	2,699	1,296	1,384	1,301	2,716	1,951
Total assets	$ 65,177	$ 65,619	$ 33,604	$ 33,180	$32,779	$ 65,397	$32,691
Deposits							
Noninterest-bearing demand	$ 16,407	$ 15,819	$ 9,075	$ 9,390	$ 9,374	$ 16,115	$ 9,148
Interest-bearing demand	18,639	17,900	8,195	8,116	8,181	18,272	7,991
Money market	39,480	38,707	18,635	17,475	16,905	39,095	16,376
Total transaction deposits	74,526	72,426	35,905	34,981	34,460	73,482	33,515
Savings	6,896	6,484	2,637	2,719	2,775	6,691	2,684
Certificates of deposit	55,798	56,355	15,820	15,558	15,992	56,075	15,912
Total deposits	137,220	135,265	54,362	53,258	53,227	136,248	52,111
Other liabilities	38	82	362	400	366	60	388
Capital	8,790	8,376	3,420	3,354	3,350	8,584	3,281
Total funds	$146,048	$143,723	$ 58,144	$ 57,012	$56,943	$144,892	$55,780
PERFORMANCE RATIOS							
Return on average capital	3%	2%	8%	4%	10%	3%	13%
Noninterest income to total revenue	38	36	40	40	40	37	43
Efficiency	73	73	69	70	69	73	62

(a) See note (a) on page 14.

(b) Includes the impact of National City, which we acquired on December 31, 2008.

Dollars in millions, except as noted	*Three months ended* June 30 2009 (a)	March 31 2009 (a)	December 31 2008	September 30 2008	June 30 2008	*Six months ended* June 30 2009 (a)	June 30 2008
OTHER INFORMATION (b)							
Credit-related statistics:							
Commercial nonperforming assets	$ 246	$ 194	$ 122	$ 131	$ 121		
Consumer nonperforming assets	115	86	68	48	42		
Total nonperforming assets	$ 361	$ 280	$ 190	$ 179	$ 163		
SOP 03-3 purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008	$ 1,367	$ 1,370	$ 1,398				
Commercial net charge-offs	$ 93	$ 85	$ 48	$ 17	$ 31	$ 178	$ 74
Consumer net charge-offs	153	122	36	32	28	275	50
Total net charge-offs	$ 246	$ 207	$ 84	$ 49	$ 59	$ 453	$ 124
Commercial annualized net charge-off ratio	2.68%	2.42%	3.17%	1.12%	2.05%	2.55%	2.39%
Consumer annualized net charge-off ratio	1.44%	1.15%	.68%	.62%	.56%	1.30%	.52%
Total annualized net charge-off ratio	1.74%	1.47%	1.24%	.74%	.90%	1.61%	.97%
Other statistics:							
ATMs	6,474	6,402	4,041	4,018	4,015		
Branches (c)	2,606	2,585	1,141	1,135	1,146		
Home equity portfolio credit statistics:							
% of first lien positions (d)	35%	35%	37%	38%	38%		
Weighted average loan-to-value ratios (d)	74%	74%	73%	73%	72%		
Weighted average FICO scores (e)	728	727	726	726	725		
Annualized net charge-off ratio	.80%	.34%	.58%	.54%	.50%	.57%	.42%
Loans 90 days past due	.72%	.65%	.62%	.49%	.49%		
Customer-related statistics (f):							
Retail Banking checking relationships	5,148,000	5,134,000	2,402,000	2,400,000	2,296,000		
Retail online banking active customers	2,676,000	2,636,000	1,215,000	1,193,000	1,124,000		
Retail online bill payment active customers	744,000	726,000	379,000	364,000	345,000		
Brokerage statistics:							
Financial consultants (g)	658	658	414	402	394		
Full service brokerage offices	42	43	23	23	24		
Brokerage account assets (billions)	$ 28	$ 26	$ 15	$ 16	$ 18		
Managed credit card loans:							
Loans held in portfolio	$ 2,202	$ 2,091	$ 330	$ 286	$ 255		
Loans securitized	1,824	1,824					
Total managed credit card loans	$ 4,026	$ 3,915	$ 330	$ 286	$ 255		
Net charge-offs:							
Securitized credit card loans	$ 37	$ 31				$ 68	
Managed credit card loans	$ 88	$ 79	$ 3	$ 3	$ 2	$ 167	$ 4
Net charge-offs as a % of average loans (annualized):							
Securitized credit card loans	8.14%	6.89%			7.52%		
Managed credit card loans	8.89%	8.15%	3.93%	4.44%	3.28%	8.52%	3.32%

(a) Includes the impact of National City, which we acquired on December 31, 2008.
(b) Presented as of period-end, except for net charge-offs and annualized net charge-off ratios, which are for the three months and six months ended.
(c) Excludes certain satellite branches that provide limited products and/or services.
(d) Includes loans from acquired portfolios for which lien position and loan-to-value information was limited.
(e) Represents the most recent FICO scores we have on file.
(f) Amounts as of June 30, 2009 and March 31, 2009 include the impact of National City prior to application system conversions. These amounts may be refined subsequent to system conversions.
(g) Financial consultants provide services in full service brokerage offices and PNC traditional branches.

Corporate & Institutional Banking (Unaudited) (a)

Dollars in millions, except as noted	Three months ended June 30 2009 (b)	March 31 2009 (b)	December 31 2008	September 30 2008	June 30 2008	Six months ended June 30 2009 (b)	June 30 2008
INCOME STATEMENT							
Net interest income	$ 885	$ 1,023	$ 364	$ 322	$ 324	$ 1,908	$ 628
Noninterest income							
Corporate service fees	236	218	127	169	154	454	287
Other	169	54	39	(51)	88	223	(34)
Noninterest income	405	272	166	118	242	677	253
Total revenue	1,290	1,295	530	440	566	2,585	881
Provision for credit losses	649	287	381	51	87	936	143
Noninterest expense	470	436	253	267	239	906	484
Pretax earnings (loss)	171	572	(104)	122	240	743	254
Income taxes (benefit)	60	213	(50)	33	81	273	70
Earnings (loss)	$ 111	$ 359	$ (54)	$ 89	$ 159	$ 470	$ 184
AVERAGE BALANCE SHEET							
Loans							
Corporate	$42,777	$45,526	$ 21,685	$ 20,634	$20,500	$44,144	$19,710
Commercial real estate	15,726	15,646	6,043	5,767	5,381	15,686	5,260
Commercial - real estate related	3,886	4,267	3,233	3,085	3,029	4,075	2,937
Asset-based lending	6,401	7,021	5,556	5,321	5,241	6,710	5,108
Equipment lease financing	5,380	5,554	1,586	1,515	1,429	5,466	1,412
Total loans	74,170	78,014	38,103	36,322	35,580	76,081	34,427
Goodwill and other intangible assets	3,512	3,376	3,210	3,172	3,151	3,444	3,106
Loans held for sale	1,890	1,710	1,701	1,897	2,204	1,801	2,311
Other assets	7,507	8,217	6,999	5,963	5,928	7,860	6,099
Total assets	$87,079	$91,317	$ 50,013	$ 47,354	$46,863	$89,186	$45,943
Deposits							
Noninterest-bearing demand	$18,732	$17,108	$ 9,144	$ 8,224	$ 8,082	$17,924	$ 8,124
Money market	9,495	7,932	6,059	5,905	5,843	8,718	5,651
Other	7,520	7,408	3,583	3,151	2,960	7,464	2,888
Total deposits	35,747	32,448	18,786	17,280	16,885	34,106	16,663
Other liabilities	9,765	10,148	6,101	5,094	4,848	9,956	5,224
Capital	7,816	7,684	3,388	3,188	2,857	7,751	2,884
Total funds	$53,328	$50,280	$ 28,275	$ 25,562	$24,590	$51,813	$24,771
PERFORMANCE RATIOS							
Return on average capital	6%	19%	(6) %	6%	7%	12%	13%
Noninterest income to total revenue	31	21	31	27	43	26	29
Efficiency	36	34	48	61	42	35	55
COMMERCIAL MORTGAGE SERVICING PORTFOLIO (in billions)							
Beginning of period	$ 269	$ 270	$ 247	$ 248	$ 244	$ 269	$ 243
Acquisitions/additions	11	5	28	7	11	16	16
Repayments/transfers	(11)	(6)	(5)	(8)	(7)	(16)	(11)
End of period	$ 269	$ 269	$ 270	$ 247	$ 248	$ 269	$ 248
OTHER INFORMATION							
Consolidated revenue from: (c)							
Treasury Management	$ 285	$ 275	$ 149	$ 141	$ 137	$ 559	$ 274
Capital Markets	$ 148	$ 43	$ 76	$ 80	$ 104	$ 190	$ 180
Commercial mortgage loans held for sale (d)	$ 63	$ 22	$ 35	$ (56)	$ 49	$ 85	$ (94)
Commercial mortgage loan servicing (e)	76	72	19	55	56	148	105
Commercial mortgage banking activities	$ 139	$ 94	$ 54	$ (1)	$ 105	$ 233	$ 11
Total loans (f)	$71,077	$75,886	$ 28,996	$ 28,232	$26,075		
Nonperforming assets (f)	$ 2,317	$ 1,862	$ 1,173	$ 640	$ 516		
SOP 03-3 purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008 (f)	$ 1,591	$ 1,747	$ 1,806				
Net charge-offs	$ 322	$ 170	$ 116	$ 69	$ 51	$ 492	$ 83
Net carrying amount of commercial mortgage servicing rights (f)	$ 895	$ 874	$ 654	$ 698	$ 681		

(a) See note (a) on page 14.
(b) Includes the impact of National City, which we acquired on December 31, 2008.
(c) Represents consolidated PNC amounts.
(d) 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.
(e) Includes net interest income and noninterest income from loan servicing and ancillary services.
(f) Presented as of period end. Amounts at December 31, 2008 do not include the impact of National City, except SOP 03-3 purchased impaired loans.

Asset Management Group (Unaudited) (a)

Dollars in millions, except as noted	*Three months ended* June 30 2009 (b)	March 31 2009 (b)	December 31 2008	September 30 2008	June 30 2008	*Six months ended* June 30 2009 (b)	June 30 2008
INCOME STATEMENT							
Net interest income	$ 75	$ 96	$ 36	$ 32	$ 31	$ 171	$ 63
Noninterest income	151	154	93	110	116	305	229
Total revenue	226	250	129	142	147	476	292
Provision for credit losses	46	17	4		1	63	2
Noninterest expense	167	170	89	100	91	337	176
Pretax earnings	13	63	36	42	55	76	114
Income taxes	5	24	14	15	21	29	43
Earnings	$ 8	$ 39	$ 22	$ 27	$ 34	$ 47	$ 71
AVERAGE BALANCE SHEET							
Loans							
Consumer	$3,936	$ 3,851	$ 2,289	$ 2,208	$2,088	$3,894	$2,022
Commercial and commercial real estate	1,713	1,761	588	582	608	1,737	570
Residential mortgage	1,114	1,153	64	66	67	1,133	66
Total loans	6,763	6,765	2,941	2,856	2,763	6,764	2,658
Goodwill and other intangible assets	390	404	33	40	41	397	41
Other assets	269	256	165	194	175	263	188
Total assets	$7,422	$ 7,425	$ 3,139	$ 3,090	$2,979	$7,424	$2,887
Deposits							
Noninterest-bearing demand	$ 988	$ 1,260	$ 788	$ 1,038	$ 755	$1,123	$ 803
Interest-bearing demand	1,563	1,544	728	661	724	1,554	706
Money market	3,214	3,327	2,123	1,942	1,898	3,270	1,676
Total transaction deposits	5,765	6,131	3,639	3,641	3,377	5,947	3,185
Certificates of deposit and other	1,090	1,292	684	746	456	1,191	462
Total deposits	6,855	7,423	4,323	4,387	3,833	7,138	3,647
Other liabilities	104	116	10	12	9	109	13
Capital	580	576	271	271	268	578	238
Total funds	$7,539	$ 8,115	$ 4,604	$ 4,670	$4,110	$7,825	$3,898
PERFORMANCE RATIOS							
Return on average capital	6%	27%	32%	40%	51%	16%	60%
Noninterest income to total revenue	67	62	72	77	79	64	78
Efficiency	74	68	69	70	62	71	60
OTHER INFORMATION							
Total nonperforming assets (c)	$ 108	$ 68	$ 5	$ 3	$ 3		
SOP 03-3 purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008 (c)	$ 221	$ 223	$ 225				
Total net charge-offs	$ 21	$ 11		$ 1		$ 32	$ 1
ASSETS UNDER ADMINISTRATION (in billions) (c) (d)							
Assets under management							
Personal	$ 62	$ 59	$ 38	$ 44	$ 46		
Institutional	36	37	19	20	21		
Total	$ 98	$ 96	$ 57	$ 64	$ 67		
Asset Type							
Equity	$ 42	$ 38	$ 26	$ 34	$ 36		
Fixed income	32	32	19	18	18		
Liquidity/Other	24	26	12	12	13		
Total	$ 98	$ 96	$ 57	$ 64	$ 67		
Nondiscretionary assets under administration							
Personal	$ 26	$ 26	$ 23	$ 28	$ 29		
Institutional	98	94	64	77	81		
Total	$ 124	$ 120	$ 87	$ 105	$ 110		
Asset Type							
Equity	$ 46	$ 41	$ 34	$ 43	$ 47		
Fixed income	25	25	19	25	26		
Liquidity/Other	53	54	34	37	37		
Total	$ 124	$ 120	$ 87	$ 105	$ 110		

(a) See note (a) on page 14. Amounts for the 2008 periods reflect the legacy PNC wealth management business previously included in Retail Banking.
(b) Includes the impact of National City, which we acquired on December 31, 2008.
(c) As of period-end.
(d) Excludes brokerage account assets.

Residential Mortgage Banking (Unaudited) (a)

Dollars in millions, except as noted	Three months ended June 30 2009	Three months ended March 31 2009	Six months ended June 30 2009
INCOME STATEMENT			
Net interest income	$ 80	$ 82	$ 162
Noninterest income			
Loan servicing revenue			
Servicing fees	42	59	101
Net MSR hedging gains	58	202	260
Loan sales revenue	152	175	327
Other	(7)	2	(5)
Total noninterest income	245	438	683
Total revenue	325	520	845
Provision for (recoveries of) credit losses	8	(9)	(1)
Noninterest expense	176	173	349
Pretax earnings	141	356	497
Income taxes	53	135	188
Earnings	$ 88	$ 221	$ 309
AVERAGE BALANCE SHEET			
Portfolio loans	$1,834	$ 1,429	$ 1,633
Loans held for sale	2,766	2,693	2,730
Mortgage servicing rights	1,343	1,164	1,254
Other assets	2,648	1,933	2,292
Total assets	$8,591	$ 7,219	$ 7,909
Deposits and borrowings	$5,899	$ 4,761	$ 5,333
Other liabilities	1,514	1,421	1,468
Capital	1,282	1,270	1,276
Total funds	$8,695	$ 7,452	$ 8,077
PERFORMANCE RATIOS			
Return on average capital	28%	71%	49%
Efficiency	54%	33%	41%
OTHER INFORMATION			
Servicing portfolio for others (in billions) (b)	$ 161	$ 168	
Fixed rate	87%	87%	
Adjustable rate/balloon	13%	13%	
Weighted average interest rate	5.94%	5.99%	
MSR capitalized value (in billions)	$ 1.5	$ 1.0	
MSR capitalization value (in basis points)	90	62	
Weighted average servicing fee (in basis points)	30	30	
Loan origination volume (in billions)	$ 6.4	$ 6.9	$ 13.3
Percentage of originations represented by:			
Agency and government programs	98%	97%	98%
Refinance volume	74%	83%	79%
Total nonperforming assets (b)	$ 285	$ 267	
SOP 03-3 purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008 (b)	$ 531	$ 533	

(a) See note (a) on page 14.
(b) As of period end.

Global Investment Servicing (Unaudited) (a)

Dollars in millions, except as noted	Three months ended June 30 2009	March 31 2009	December 31 2008	September 30 2008	June 30 2008	Six months ended June 30 2009	June 30 2008
INCOME STATEMENT							
Servicing revenue	$ 199	$ 205	$ 222	$ 243	$ 244	$ 404	$ 482
Operating expense	170	175	174	187	186	345	367
Operating income	29	30	48	56	58	59	115
Debt financing	3	5	8	7	8	8	19
Nonoperating income (b)	(8)	(10)		1	1	(18)	2
Pretax earnings	18	15	40	50	51	33	98
Income taxes	6	5	15	16	18	11	35
Earnings	$ 12	$ 10	$ 25	$ 34	$ 33	$ 22	$ 63
PERIOD-END BALANCE SHEET							
Goodwill and other intangible assets	$1,294	$ 1,297	$ 1,301	$ 1,306	$1,305		
Other assets	1,589	1,182	3,977	3,195	1,301		
Total assets	$2,883	$ 2,479	$ 5,278	$ 4,501	$2,606		
Debt financing	$ 792	$ 825	$ 850	$ 885	$ 935		
Other liabilities	1,388	959	3,737	2,927	1,005		
Shareholder’s equity	703	695	691	689	666		
Total funds	$2,883	$ 2,479	$ 5,278	$ 4,501	$2,606		
PERFORMANCE RATIOS							
Return on average equity	7%	6%	14%	20%	20%	6%	20%
Operating margin (c)	15	15	22	23	24	15	24
SERVICING STATISTICS (at period end)							
Accounting/administration net fund assets *(in billions) (d)*							
Domestic	$ 699	$ 645	$ 764	$ 806	$ 862		
Offshore	75	67	75	101	126		
Total	$ 774	$ 712	$ 839	$ 907	$ 988		
Asset type (in billions) (d)							
Money market	$ 341	$ 345	$ 431	$ 387	$ 400		
Equity	249	199	227	308	358		
Fixed income	107	99	103	116	126		
Other	77	69	78	96	104		
Total	$ 774	$ 712	$ 839	$ 907	$ 988		
Custody fund assets *(in billions)*	$ 399	$ 361	$ 379	$ 415	$ 471		
Shareholder accounts *(in millions)*							
Transfer agency	13	13	14	17	19		
Subaccounting	62	62	58	56	55		
Total	75	75	72	73	74		

(a) See note (a) on page 14.
(b) Net of nonoperating expense.
(c) Total operating income divided by servicing revenue.
(d) Includes alternative investment net assets serviced.

Distressed Assets Portfolio (Unaudited) (a)

Dollars in millions, except as noted	Three months ended June 30 2009	Three months ended March 31 2009	Six months ended June 30 2009
INCOME STATEMENT			
Net interest income	$ 295	$ 331	$ 626
Noninterest income	39	13	52
Total revenue	334	344	678
Provision for credit losses	30	259	289
Noninterest expense	55	80	135
Pretax earnings	249	5	254
Income taxes	94	2	96
Earnings	$ 155	$ 3	$ 158
AVERAGE BALANCE SHEET			
Commercial lending:			
Commercial	$ 182	$ 198	$ 190
Commercial real estate:			
Real estate projects	2,950	3,113	3,031
Commercial mortgage	112	93	102
Equipment lease financing	819	858	839
Total commercial lending	4,063	4,262	4,162
Consumer lending:			
Consumer:			
Home equity lines of credit	5,027	5,311	5,168
Home equity installment loans	2,041	2,542	2,291
Other consumer	15	8	11
Total consumer	7,083	7,861	7,470
Residential real estate:			
Residential mortgage	5,993	6,112	6,052
Residential construction	4,773	5,073	4,922
Total residential real estate	10,766	11,185	10,974
Total consumer lending	17,849	19,046	18,444
Total portfolio loans	21,912	23,308	22,606
Other assets	1,867	1,509	1,689
Total assets	$23,779	$24,817	$ 24,295
Deposits	$ 49	$ 45	$ 47
Other liabilities	109	107	107
Capital	1,619	1,570	1,595
Total funds	$ 1,777	$ 1,722	$ 1,749
OTHER INFORMATION			
Nonperforming assets (b)	$ 1,307	$ 933	
SOP 03-3 purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008 (b)	$ 8,758	$ 8,866	
Net charge-offs	$ 197	$ 51	$ 248
Net charge-offs as a percentage of portfolio loans (annualized)	3.61%	.89%	2.21%
LOANS (in billions) (b)			
Brokered home equity	$ 6.9	$ 7.1	
Retail mortgages	5.8	6.4	
Residential development	3.6	3.5	
Non-prime mortgages	1.9	2.0	
Completed construction	1.3	.9	
Construction	.9	1.5	
Cross-border leases	.8	.8	
Total	$ 21.2	$ 22.2	

(a) See note (a) on page 14.
(b) As of period end.

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 investment 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; interest-earning deposits with banks; other short-term investments; loans held for sale; loans; investment 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.

Impaired (SOP 03-3) loans - Acquired loans determined to be credit impaired under AICPA Statement of Position 03-3, *Accounting for Certain Loans or Debt Securities Acquired in a Transfer*. Loans are determined to be impaired if there is evidence of credit deterioration since origination and for which it is probable that all contractually required payments will not be collected.

Investment securities - Collectively, securities available for sale and securities held to maturity.

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

LIBOR - Acronym for London InterBank Offered Rate. LIBOR is the average interest rate charged when banks in the London wholesale money market (or interbank market) borrow unsecured funds from each other. LIBOR rates are used as a benchmark for interest rates on a global basis.

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, equipment lease financing, consumer, and residential mortgage customers and construction 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 dollar or percentage change in total revenue (GAAP basis) less the dollar or percentage change in noninterest expense. A positive variance indicates that revenue growth exceeded expense growth (*i.e.,* positive operating leverage) while a negative variance implies expense growth exceeded revenue growth (*i.e.,* negative operating leverage).

Other-than-temporary impairment - When the fair value of a debt security is less than its amortized cost basis, an assessment is performed to determine whether the impairment is other-than-temporary. If we intend to sell the security or more likely than not will be required to sell the security before recovery of its amortized cost basis less any current-period credit loss, an other-than-temporary impairment is considered to have occurred. In such cases, an other-than-temporary impairment is recognized in earnings equal to the entire difference between the investment's amortized cost basis and its fair value at the balance sheet date. Further, if we do not expect to recover the entire amortized cost of the security, an other-than-temporary impairment is considered to have occurred. However, if we do not intend to sell the security and it is not more likely that we will be required to sell the security before its recovery, the other-than-temporary loss is separated into (a) the amount representing the credit loss, and (b) the amount related to all other factors. The other-than-temporary impairment related to credit losses is recognized in earnings while the amount related to all other factors is recognized in other comprehensive income, net of tax.

Pretax, pre-provision earnings - Total revenue less noninterest expense.

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.

Residential development loans - Project-specific loans to commercial customers for the construction or development of residential real estate including land, single family homes, condominiums and other residential properties. This would exclude loans to commercial customers where proceeds are for general corporate purposes whether or not such facilities are secured.

Residential mortgage servicing rights hedge gains / (losses), net – We have elected to measure acquired residential mortgage servicing rights (MSRs) at fair value under SFAS 159. We employ a risk management strategy designed to protect the economic value of MSRs from changes in interest rates. This strategy utilizes securities and a portfolio of derivative instruments to hedge changes in the fair value of MSRs arising from changes in interest rates. These financial instruments are expected to have changes in fair value which are negatively correlated to the change in fair value of the MSR portfolio. Net MSR hedge gains/(losses) represent the change in the fair value of MSRs, exclusive of changes due to time decay and payoffs, combined with the change in the fair value of the associated derivative instruments.

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, including preferred stock discount accretion, divided by average common shareholders' equity.

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.

Servicing rights – An intangible asset or liability created by an obligation to service assets for others. Typical servicing rights include the right to receive a fee for collecting and forwarding payments on loans and related taxes and insurance premiums held in escrow.

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 common capital - Tier 1 risk-based capital, less preferred equity, less trust preferred capital securities, and less noncontrolling interests.

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

Tier 1 risk-based capital - Total shareholders' equity, plus trust preferred capital securities, plus certain noncontrolling interests that are held by others; less goodwill and certain other intangible assets (net of eligible deferred taxes relating to taxable and nontaxable combinations), less equity investments in nonfinancial companies less ineligible servicing assets 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 equity - Total shareholders' equity less noncontrolling interests.

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 risk-based capital - Tier 1 risk-based capital plus qualifying subordinated debt and trust preferred securities, other noncontrolling interest not qualified as Tier 1, eligible gains on available for sale equity securities 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.

Second Quarter 2009

Earnings Conference Call

July 23, 2009

Cautionary Statement Regarding Forward-Looking Information and Adjusted Information

This presentation includes "snapshot" information about PNC used by way of illustration. It is not intended as a full business or financial review and should be viewed in the context of all of the information made available by PNC in its SEC filings. The presentation also contains forward-looking statements regarding our outlook or expectations relating to PNC's future business, operations, financial condition, financial performance, capital and liquidity levels, 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 some of these factors in our 2008 Form 10-K and first quarter 2009 Form 10-Q, including in the Risk Factors and Risk Management sections of those reports, and in our other SEC filings (accessible on the SEC's website at www.sec.gov and on or through our corporate website at www.pnc.com/secfilings). We have included web addresses here and elsewhere in this presentation as inactive textual references only. Information on these websites is not part of this document.

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 may refer to adjusted results to help illustrate the impact of certain types of items. This information supplements our results as reported in accordance with GAAP and should not be viewed in isolation from, or a substitute for, our GAAP results. We believe that this additional information and the reconciliations we provide may be useful to investors, analysts, regulators and others as they evaluate the impact of these items on our results for the periods presented.

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."

Key Take-Aways from 2Q09

- Results demonstrate resiliency of our business model
- Transitioning the balance sheet – increased capital and maintained strong liquidity
- Credit quality deterioration continued along with the broader economy – continued to build loan loss reserves
- Businesses performing well across the franchise; capturing market share throughout the footprint
- Integration of National City on track – benefits exceeding original expectations

Despite the Environment, PNC Is Focused on Delivering Value.

2Q09 Performance Overview

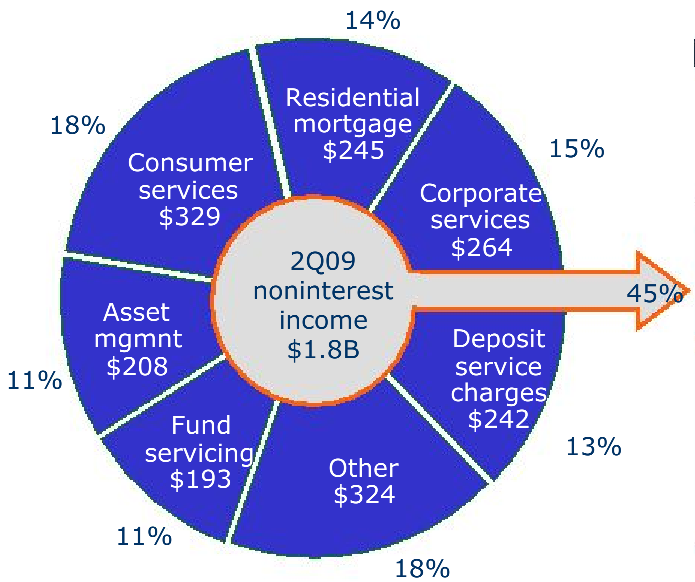
	2Q09	1Q09
Net income, *millions*	$207	$530
Reported earnings per diluted common share	$.14	$1.03
EPS impact of:		
Declared preferred dividends including TARP	.26	.11
Integration costs	.20	.08
Special FDIC assessment	.19	-

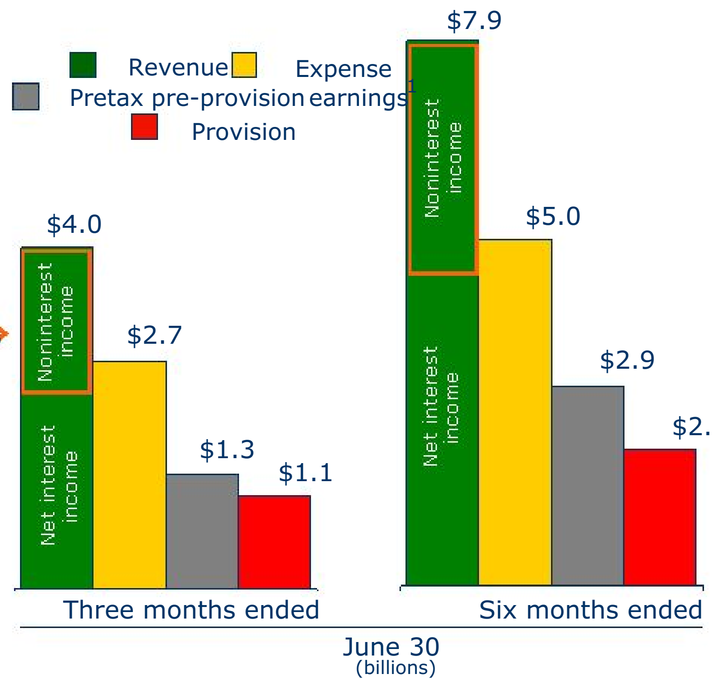
2Q09 earnings summary

- Solid performance driven by diverse revenue streams and well-controlled expenses
- Credit quality deterioration continued; increased loan loss reserves
- Maintained strong liquidity and improved capital positions
- Our business model is working

Diverse Revenue Streams Less Well Controlled Expenses Exceed Credit Costs

2Q09 - Noninterest income categories in millions



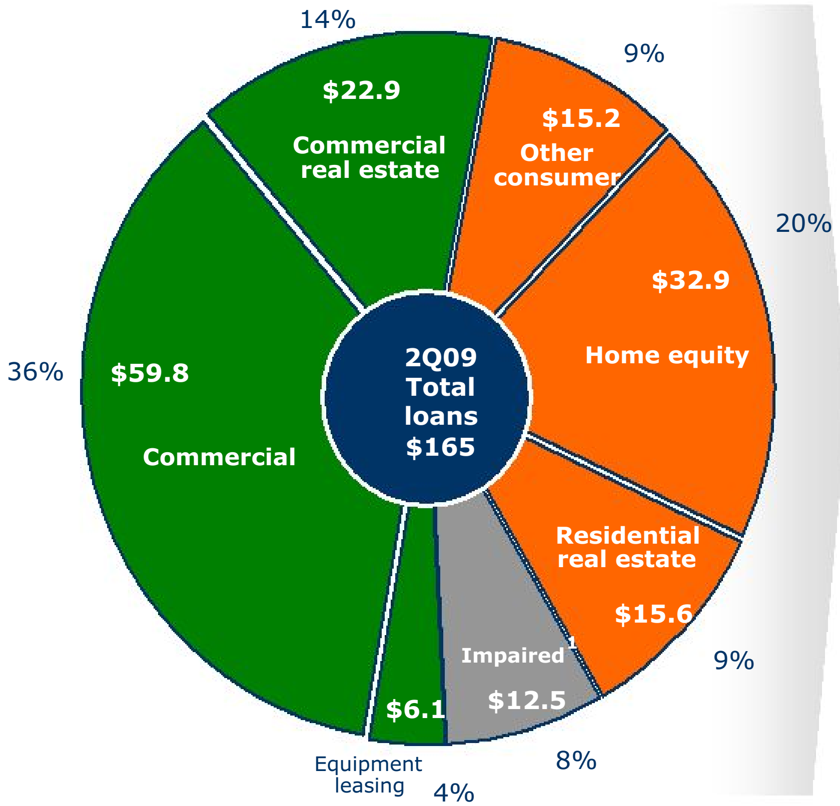


PNC Is Recognized for Our Ability to Create Positive Operating Leverage in Anticipation of Increased Credit Costs.

(1) Total revenue less noninterest expense. Further information is provided in the Appendix.

PNC

Loan Portfolio



Portfolio highlights

- Commercial real estate is 67% project related and 33% mortgage
- Residential real estate is 10% constructi and 90% mortgage
- Home equity portfolio is high quality and performing well
- Impaired portfolio marked by 38%

2Q09 vs. 1Q09

- Nonperforming loans increased $1.1 billion, or 36%, versus an increase of $1 billion last quarter
- Nonperforming loans to total loans increased to 2.44% from 1.73%
- Provision to average loans[2] increased to 2.57% from 2.03%
- Net charge-offs to average loans[2] increased to 1.89% from 1.01%
- Allowance for loan and lease losses to to loans increased to 2.77% from 2.51%

Information in billions except percentages. (1) Loans acquired in the National City acquisition and impaired in accordance with AICPA Statement of Position 03-3 ("SOP 03-3"). (2) Provision to average loans and net charge-offs to average loans percentages are annualized.

PNC

Credit Quality Deterioration Continued

(billions, except percentages)	June 30, 2009	March 31, 2009
Nonperforming loans		
Commercial real estate	$1.66	$1.21
Commercial	1.45	1.21
Equipment leasing	.12	.12
Total commercial NPLs	$3.23	$2.54
NPLs/commercial lending	3.52%	2.63%
Residential real estate	$.66	$.31
Home equity	.11	.08
Other consumer	.03	.02
Total consumer	$.80	$.41
NPLs/consumer lending	1.10%	.55%
Net charge-offs to average loans [1]		
Commercial lending	2.05%	1.27%
Consumer lending	1.68%	.65%
Impaired loans [2]		
Outstanding balance	$20.0	$21.0
Carrying value	$12.5	$12.7

Areas of focus

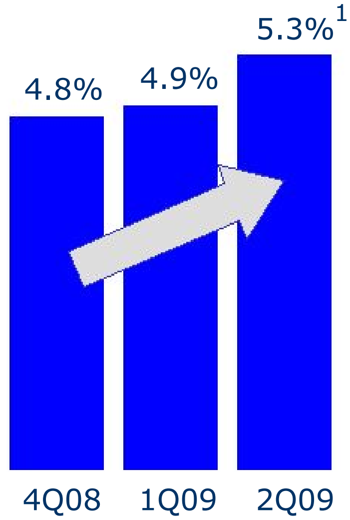
- Commercial real estate
- Commercial
  - Real estate related
  - Auto industry
- Residential real estate

(1) Net charge-offs to average loans percentages are annualized. (2) Loans acquired in the National City acquisition and impaired in accordance with AICPA Statement of Position 03-3 ("SOP 03-3").

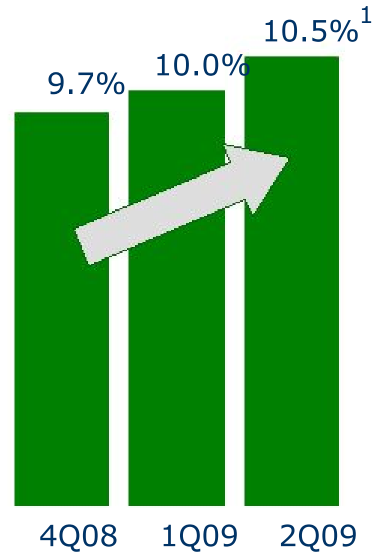
PNC

Strengthening Capital Ratios

Tier 1 common ratio



Tier 1 risk-based ratio



2Q09 Highlights

- At-the-market offering increased Tier 1 common by approximately $625 million
- Current capital ratios exceed end of period stress test requirements
- Stress test-related capital plan accepted by regulators

(1) Estimated.

PNC's Framework for Success

PNC Business Model	Key Metrics	Six months ended June 30, 2009	Target	Action Plans
Staying core funded	Loan to deposit ratio	87%	80%-90%	Maximize credit portfolio value Reposition deposit gathering strategies
Returning to a moderate risk profile	Provision to average loans (annualized)	2.3%	0.3%-0.5%	Focus "front door" on risk-adjusted returns Leverage "back door" credit liquidation capabilities
Growing high quality, diverse revenue streams	Noninterest income/total revenue	43%	>50%	Reduce dependence on credit leverage Focus on cross selling PNC's deep product offerings
Creating positive operating leverage	Integration cost savings (annualized)	≈ $500 million	$1.2 billion	Capitalize on integration opportunities Emphasize continuous improvement culture
Executing our strategies	Return on average assets	0.53%	1.30%+	Execute on and deliver the PNC business model

Summary

- Leveraging PNC's business model delivered solid results
- The National City integration is on track and the benefits are expected to exceed original estimates
- PNC is well-positioned to deliver greater shareholder value as the economy recovers

PNC Continues to Build a Great Company.

Cautionary Statement Regarding Forward-Looking Information

Appendi

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 filings.

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, capital levels, liquidity levels, asset quality 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," "plan," "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. 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 2008 Form 10-K and first quarter 2009 Form 10-Q, including in the Risk Factors and Risk Management sections of those reports, and in our other SEC filings. Our forward-looking statements may also be subject to other risks and uncertainties, including those that we may discuss elsewhere in this news release 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. We have included these web addresses as inactive textual references only. Information on these websites is not part of this document.

- 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 levels of unemployment.
  - 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 US and 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 and regulatory 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 trends currently point to a continuation of severe recessionary conditions in 2009 followed by a subdued recovery in 2010.

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:

- Changes resulting from legislative and regulatory responses to the current economic and financial industry environment, including current and future conditions or restrictions imposed as a result of our participation in the TARP Capital Purchase Program.
- Other legislative and regulatory reforms, including broad-based restructuring of financial industry regulation as well as changes to laws and regulations involving tax, pension, bankruptcy, consumer protection, and other aspects of the financial institution industry.
- Increased litigation risk from recent regulatory and other governmental developments.
- Unfavorable resolution of legal proceedings or regulatory and other governmental inquiries.
- The results of the regulatory examination and supervision process, including our failure to satisfy the requirements of agreements with governmental agencies.
- Changes in accounting policies and principles.

• Our issuance of securities to the US Department of the Treasury may limit our ability to return capital to our shareholders and is dilutive to our common shares. If we are unable previously to redeem the shares, the dividend rate increases substantially after five years.

• 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, and by our ability to meet evolving regulatory capital standards.

• 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. This material is referenced for informational purposes only and should not be deemed to constitute a part of this document.

In addition, our recent acquisition of National City Corporation ("National City") presents us with a number of risks and uncertainties related both to the acquisition itself and to the integration of the acquired businesses into PNC. These risks and uncertainties include the following:

- The anticipated benefits of the transaction, including anticipated cost savings and strategic gains, may be significantly harder or take longer to achieve than expected or may not be achieved in their entirety as a result of unexpected factors or events.

Cautionary Statement Regarding Forward-Looking Information (continued)

Appendi

- Our ability to achieve anticipated results from this transaction is dependent on the state going forward of the economic and financial markets, which have been under significant stress recently. Specifically, we may incur more credit losses from National City's loan portfolio than expected. Other issues related to achieving anticipated financial results include the possibility that deposit attrition or attrition in key client, partner and other relationships may be greater than expected.
- Litigation and governmental investigations currently pending against National City, as well as others that may be filed or commenced relating to National City's business and activities before the acquisition, could adversely impact our financial results.
- Our ability to achieve anticipated results is also dependent on our ability to bring National City's systems, operating models, and controls into conformity with ours and to do so on our planned time schedule. The integration of National City's business and operations into PNC, which will include conversion of National City's different systems and procedures, may take longer than anticipated or be more costly than anticipated or have unanticipated adverse results relating to National City's or PNC's existing businesses. PNC's ability to integrate National City successfully may be adversely affected by the fact that this transaction has resulted in PNC entering several markets where PNC did not previously have any meaningful retail presence.

In addition to the National City transaction, 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, similar to some or all of those described above relating to the National City acquisition.

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

	Three months ended		Six months ended
	March 31, 2009	June 30, 2009	June 30, 2009
in millions			
Total revenue	$3,871	$3,987	$7,858
Noninterest expense	2,328	2,658	4,986
Pretax pre-provision earnings	$1,543	$1,329	$2,872

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

Three months ended, *in millions*	June 30, 2009
Net income	$207
After-tax impact of:	
Special FDIC assessment	86
Integration costs	91
Net income excluding selected items	$384

Three months ended	June 30, 2009
Earnings per diluted share	$.14
EPS impact of:	
Special FDIC assessment	.19
Integration costs	.20
EPS excluding selected items	$.53

PNC believes that information adjusted for the impact of these items may be useful due to the extent to which the items are not indicative of our ongoing operations.