

**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

September 15, 2009
Date of Report (date of earliest event reported)

THE PNC FINANCIAL SERVICES GROUP, INC.

(exact name of registrant as specified in its charter)

Pennsylvania
(state or other jurisdiction
of incorporation or organization)

Commission File Number
001-09718

25-1435979
(I.R.S. Employer
Identification Number)

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 September 15, 2009, James E. Rohr, Chairman and Chief Executive Officer of The PNC Financial Services Group, Inc. (the "Corporation"), gave a presentation to investors at the Barclays Capital Global Financial Services Conference in New York. This presentation was accompanied by a series of electronic slides that included information pertaining to the financial results and business strategies of the Corporation. A copy of these slides and related material is included in this report as Exhibit 99.1 and is furnished herewith.

Item 9.01. Financial Statements and Exhibits.

(d) Exhibits. The exhibit listed on the Exhibit Index accompanying this Form 8-K is 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: September 15, 2009

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

EXHIBIT INDEX

<u>Number</u>	<u>Description</u>	<u>Method of Filing</u>
99.1	Electronic presentation slides and related material for the Barclays Capital Global Financial Services Conference on September 15, 2009	Furnished herewith.



The PNC Financial Services Group, Inc.

Barclays Capital

Global Financial Services Conference

September 15, 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 2009 Form 10-Qs, 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 Messages

- ▶ The environment remains challenging but there are positive signs emerging
- ▶ Executing PNC's proven business model is delivering solid results
- ▶ PNC has realistic opportunities for growth

Operating Environment Summary

- ▶ Unemployment rate and overall market volatility remain elevated
- ▶ Housing prices appear to be stabilizing
- ▶ Sales of new and existing homes slightly improved
- ▶ Regulatory changes are on the horizon
- ▶ Uncertainty remains but there are reasons to be cautiously optimistic

Despite the Environment, PNC Is Focused on Delivering Value.

PNC's Framework for Success

Executing
Our Business
Model

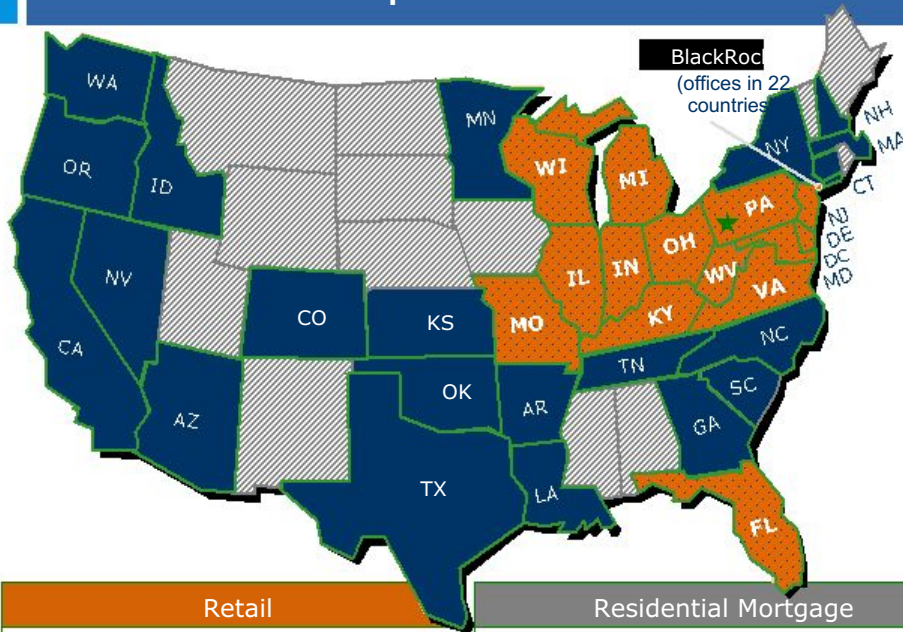
PNC Business Model	Key Metrics	PNC - six months ended June 30, 2009	Target	Action Plans	Peers
Staying core funded	Loan to deposit ratio	87%	80%-90%	<ul style="list-style-type: none"> Maximize credit portfolio value Reposition deposit gathering strategies 	100%
Returning to a moderate risk profile	Provision to average loans (annualized)	2.3%	0.3%-0.5%	<ul style="list-style-type: none"> Focus "front door" on risk-adjusted returns Leverage "back door" credit liquidation capabilities 	3.4%
Growing high quality, diverse revenue streams	Noninterest income/total revenue	43%	>50%	<ul style="list-style-type: none"> Reduce dependence on credit leverage Focus on cross selling PNC's deep product offerings 	49%
Creating positive operating leverage	Integration cost savings (annualized)	≈ \$500 million	\$1.2 billion	<ul style="list-style-type: none"> Capitalize on integration opportunities Emphasize continuous improvement culture 	N/A
↓	↓	↓	↓	↓	
Executing our strategies	Return on average assets	0.53%	1.30%+	<ul style="list-style-type: none"> Execute on and deliver the PNC business model 	0.25%

(1) Peers represents average of BBT, BAC, COF, CMA, FITB, JPM, KEY, MTB, RF, STI, USB and WFC as of or for the six months ended. Source: SNL DataSource.



A Powerful Franchise – 5th Largest in the U.S. Based on Deposits

Executing
Our Business
Model



	2Q09	U.S. Rank
Deposits	\$190 billion	5 th
Assets	\$280 billion	7 th
Branches	2,606	5 th
ATMs	6,474	5 th



Retail	Residential Mortgage
Footprint covering nearly 1/3 of the U.S. population	One of the nation's largest mortgage platforms
Asset Management	Corporate & Institutional
One of the largest bank-held asset managers in the U.S.	A leader in serving middle-market customers and government entities

Global Investment Servicing (international offices)
A leading provider of processing, technology and business solutions to the global investment industry

(1) Source: SNL DataSource.

Building a High Quality, Differentiated Balance Sheet

Executing
Our Business
Model

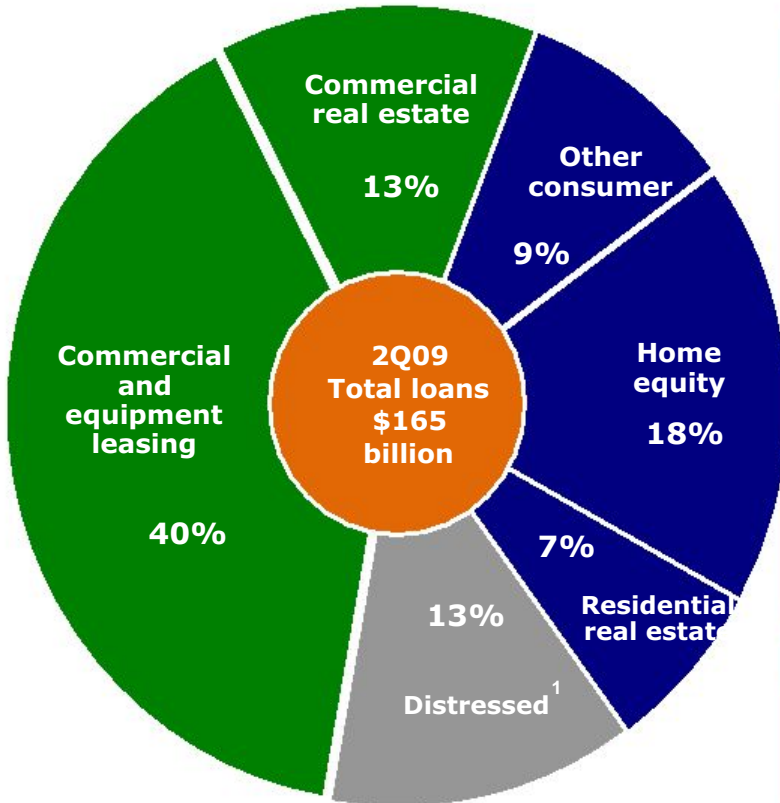
Category (billions)	June 30, 2009	Change from Dec. 31, 2008
Investment securities	\$50.0	\$6.5
Total loans	165.0	(10.5)
Other assets	64.8	(7.3)
Total assets	\$279.8	(\$11.3)
Transaction deposits	\$120.3	\$9.3
Retail CDs	56.4	(1.9)
Other time	7.0	(10.4)
Savings	6.7	.6
Total deposits	\$190.4	(\$2.4)
Borrowed funds	\$44.7	(\$7.6)
Other	17.4	(3.2)
Shareholders' equity	27.3	1.9
Total liabilities and equity	\$279.8	(\$11.3)

June 30, 2009 Key Ratios ¹	
Loans/Assets	
PNC	Peers
59%	63%
Loans/Deposits	
PNC	Peers
87%	100%

PNC Is Transitioning Our Balance Sheet to Reflect Our Business Model.

(1) Peers represents average of BBT, BAC, COF, CMA, FITB, JPM, KEY, MTB, RF, STI, USB and WFC. Source: SNL DataSource.





Overall portfolio highlights

- ▶ Residential real estate is 10% construction and 90% mortgage
 - Weighted avg: FICO 706, loan to value 75%
- ▶ Home equity portfolio is high quality and performing well
 - Weighted avg: FICO 728, loan to value 75%
- ▶ Commercial portfolio well-balanced across sectors
 - <\$100 million to U.S. auto makers
 - <\$1 billion to auto suppliers most of which is collateralized
 - <\$2 billion to suppliers in the real estate sector
- ▶ Commercial real estate is 67% project related and 33% mortgage

Distressed Assets Portfolio

- ▶ \$21 billion as of June 30, 2009
 - 49% residential real estate
 - 32% brokered home equity
 - 19% commercial lending

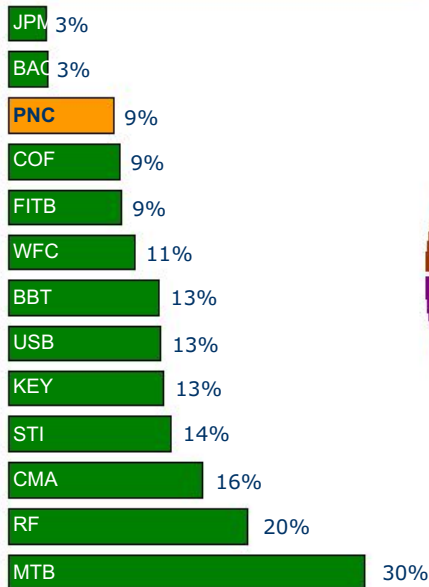
As of June 30, 2009. (1) Includes commercial, equipment leasing, commercial real estate, home equity, and residential real estate loans assigned to the Distressed Assets Portfolio segment totaling approximately \$21 billion. Further information regarding the categories of loans in the Distressed Assets Portfolio segment and in the overall loan portfolio is provided in the Appendix.



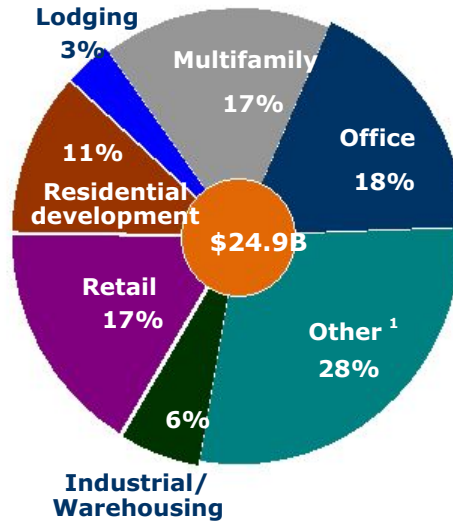
Commercial Real Estate (CRE)

Executing
Our Business
Model

CRE outstanding as a % of assets



PNC 2Q09 total CRE loans



PNC 2Q09 CRE nonperforming loans

CRE type	NPLs (millions)	NPLs as a % of type
Residential development	\$575	20.3%
Retail	307	7.5%
Lodging	49	5.8%
Other	364	5.2%
Multifamily	174	4.2%
Industrial/Warehousing	58	3.9%
Office	129	2.9%
Total	\$1,656	6.7%
<hr/>		
CRE NPL change 1Q09 to 2Q09		+37%
CRE NPL change 4Q08 to 1Q09		+58%

PNC's Commercial Real Estate Portfolio Is Granular, Diversified and Manageable.

As of June 30, 2009. Peer source: company reports. (1) Other includes healthcare, mobile home parks, self storage, golf courses, senior housing, mixed use properties, special purpose, churches, raw land and other miscellaneous property types.

Managing Overall Credit Quality

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Our Business
Model

Growth rate in nonperforming loans declined

(billions)	1Q09	2Q09
Nonperforming loans	\$2.96	\$4.03
Change from prior quarter	+78%	+36%

Delinquencies stable to improved from year end

(billions)	4Q08	2Q09
Accruing loans past due ¹		
30-89 days	\$2.18	\$2.19
90 days or more	\$.81	\$.68

Proactive management

- ▶ Isolated loans of \$21 billion, or 13% of total loans at June 30, 2009, into our Distressed Assets Portfolio segment
- ▶ 180+ people dedicated to distressed assets; substantial number of workout strategies in place
- ▶ Leveraging existing best-in-class technology capabilities for collateral management
- ▶ Continuing to reduce open exposure in brokered home equity lines, construction and commercial residential development
- ▶ Nearly 1,500 people dedicated to loss mitigation and loan modifications

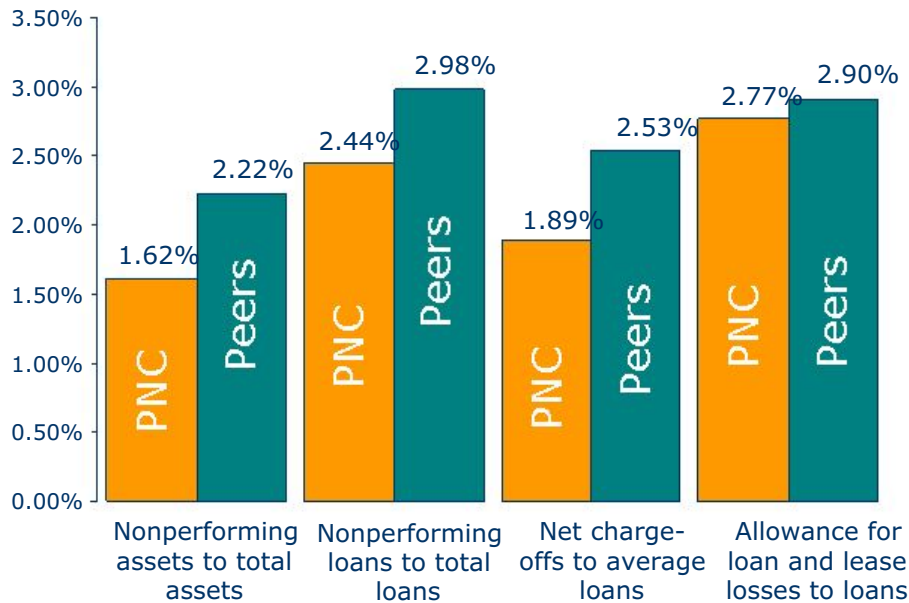
Balances as of quarter end. (1) Accruing loans past due do not include loans acquired in the National City acquisition that were impaired per FASB ASC 310-30 and exclude loans that are government insured/guaranteed, primarily residential mortgages. Further information is provided in the Appendix.



Relative Credit Risk Profile

Executing
Our Business
Model

Key 2Q09 metrics¹



PNC June 30, 2009	
Reserves plus fair value mark as a % of outstanding ² :	
▶	Commercial real estate 11%
▶	Commercial 5%
▶	Residential real estate 12%
▶	Consumer 6%
▶	Total loans 7%

PNC's Commitment to Prudent Risk Management Is Reflected in Our Credit Metrics.

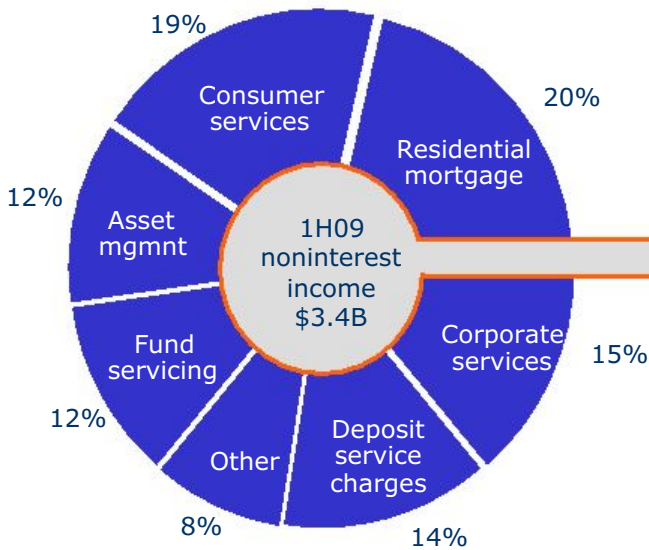
Peers represents average of BBT, BAC, COF, CMA, FITB, JPM, KEY, MTB, RF, STI, USB and WFC. Sources: SNL DataSource, company reports. (1) As of or for the three months ended June 30, 2009. Net charge-offs percentage is annualized. (2) Further information is provided in the Appendix.



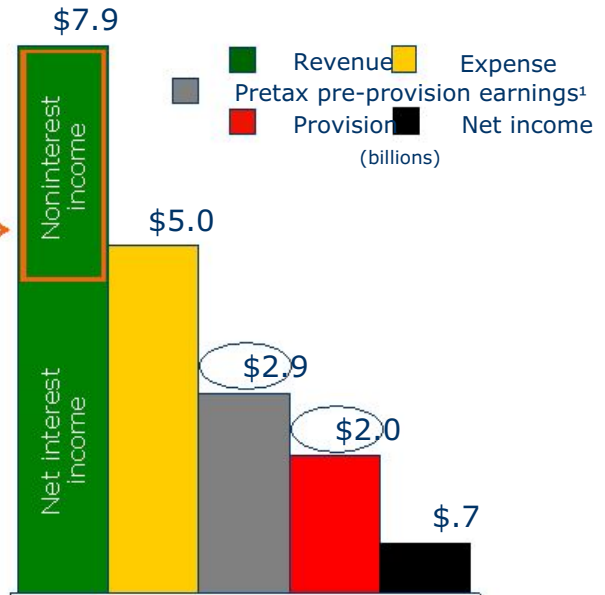
Diverse Revenue Streams and Well-Controlled Expenses

Executing
Our Business
Model

Six months ended June 30, 2009



43%



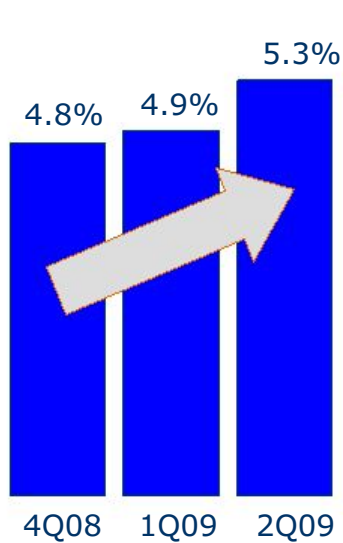
PNC Is Recognized for Our Ability to Create Positive Operating Leverage in Anticipation of Increased Credit Costs.

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

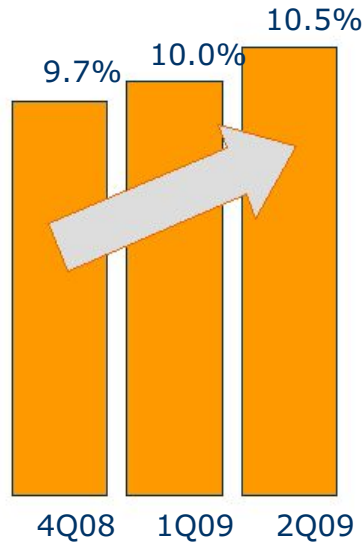
Strengthening Capital Ratios

Executing
Our Business
Model

Tier 1 common ratio



Tier 1 risk-based ratio



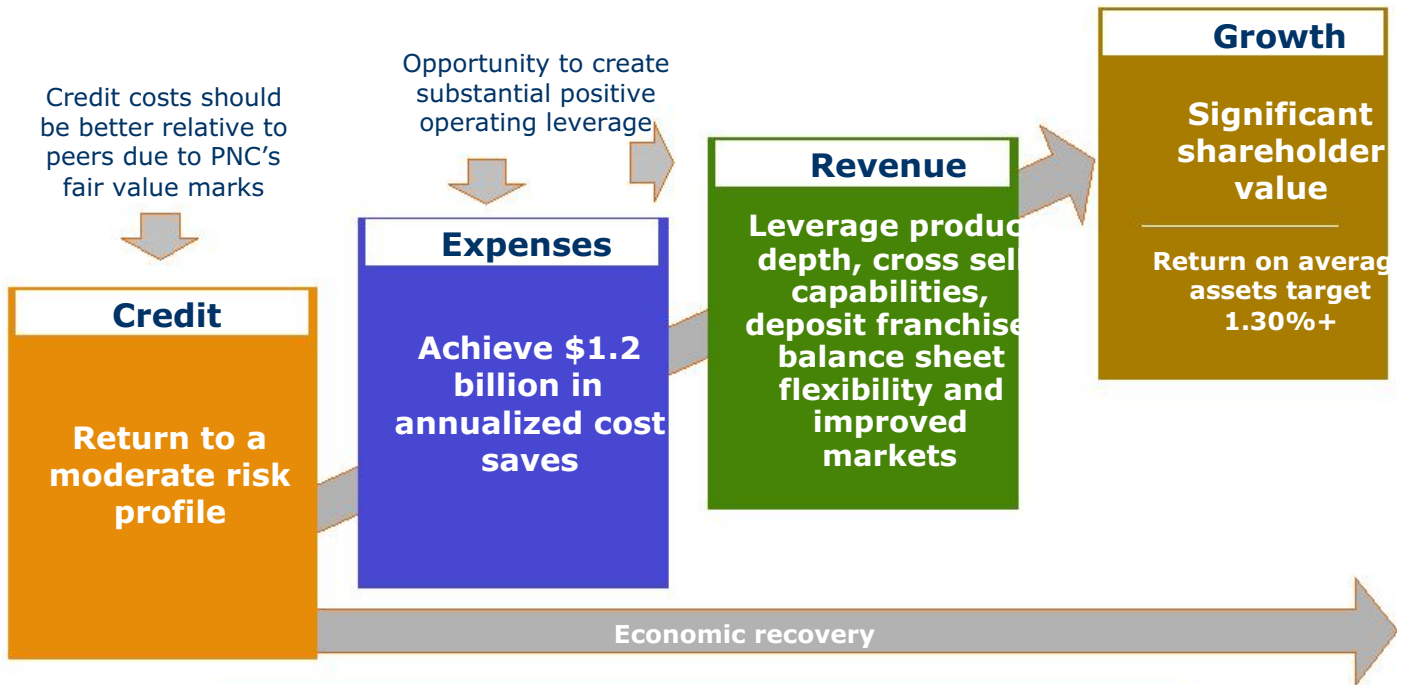
Highlights

- ▶ Increased common equity by \$1.9 billion from 4Q08 to 2Q09
- ▶ Stress test-related capital plan accepted by regulators
- ▶ Expect to continue to increase common equity through growth in retained earnings

PNC Is Focused on Disciplined Uses of Capital During this Challenging Time.

Ratios and common equity as of quarter end.

Realistic Opportunities for Growth

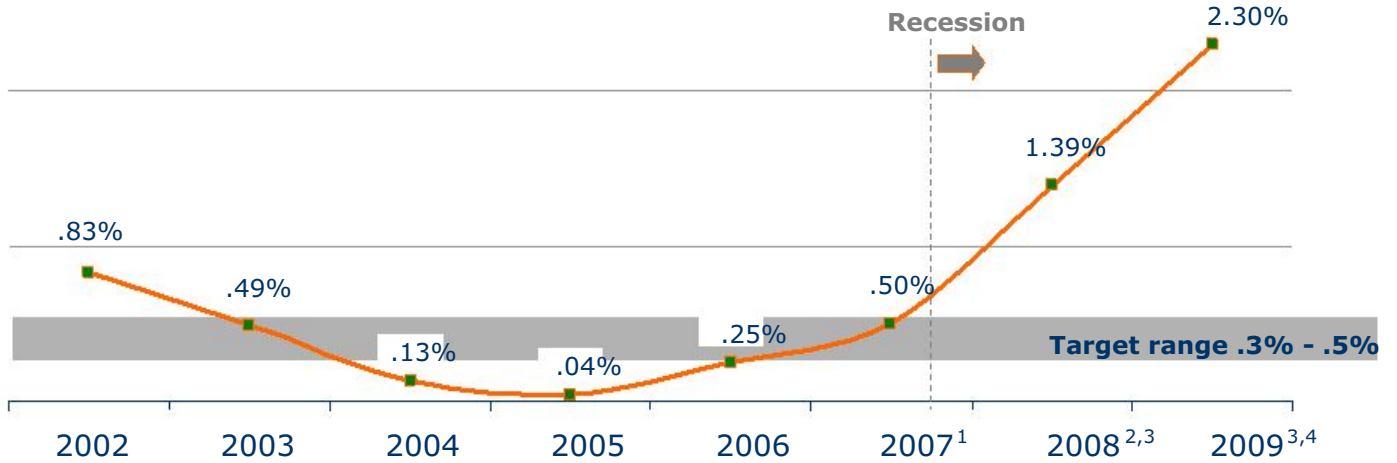


PNC Is Recognized for Delivering on Our Growth Initiatives.

Credit Cost Trend



Provision for credit losses to average loans



PNC Is Focused on Returning to a Moderate Risk Profile.

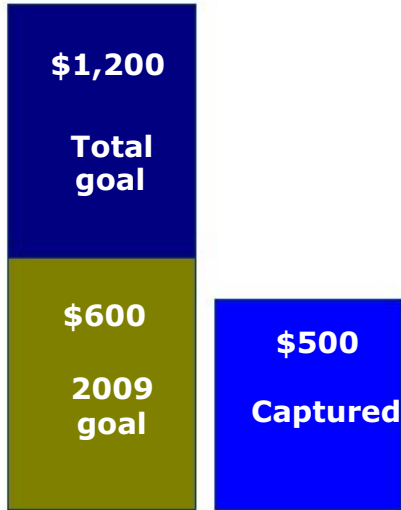
(1) Includes the \$45 million conforming provision related to the Yardville acquisition. (2) Includes the \$23 million conforming provision related to the Sterling acquisition. Excludes the conforming provision for credit losses of \$504 million related to the National City acquisition. Including the National City conforming provision, the provision for credit losses to average loans for 2008 was 2.09%. Further information is provided in the Appendix. (3) Average loans reflect the National City acquisition beginning with 2009 as the acquisition closed on December 31, 2008. (4) For the six months ended June 30, 2009, annualized.



Capturing Planned Expense Saves



1H09 annualized cost saves



(millions)

Highlights

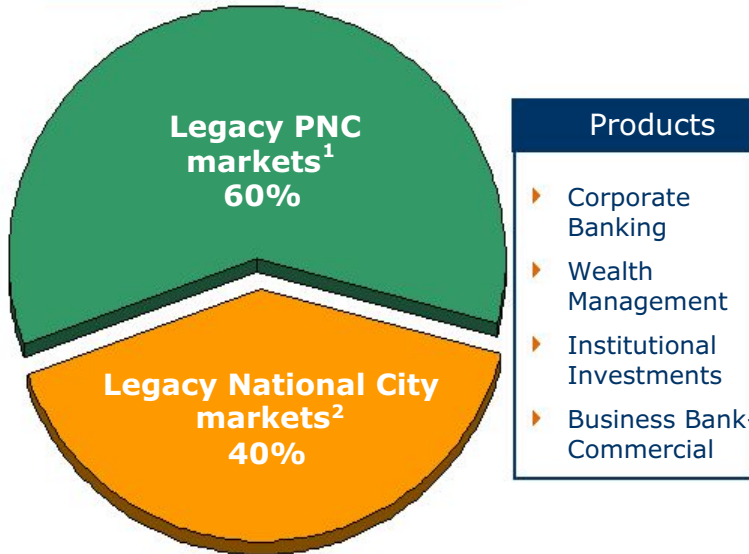
- ▶ Implemented common vendor and expense policies and approval guidelines
- ▶ Implementing multi-year plan to help maximize the value of physical space owned and leased
- ▶ Began consolidation of 93 mortgage operations sites into two operations centers - Chicago and Pittsburgh
- ▶ Streamlining systems and support functions – operations, marketing, communications, technology, finance, other staff
- ▶ Completed divestiture of 61 Western Pennsylvania National City branches in 3Q09

PNC's Culture Includes Focusing on Continuous Improvement.

Strong Product Sales Across the Franchise



June 09 YTD annualized sales contribution by region



Sales highlights

Total franchise

- ▶ 1H09 sales 123% of YTD goal
- ▶ 2Q09 sales up 28% vs. 1Q09

Legacy PNC markets¹

- ▶ All markets above YTD goal
- ▶ Top contributors include Northern NJ, Greater Washington DC, Pittsburgh and Philadelphia

Legacy National City markets²

- ▶ 80% of markets above YTD goal
- ▶ Top contributors include Cleveland, Columbus, Cincinnati, Louisville and Chicago

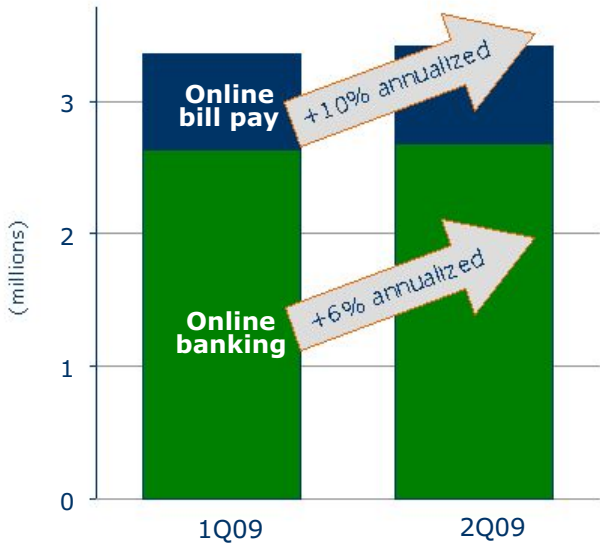
PNC Has Significant Sales Momentum Going into the Second Half of 2009.

(1) Includes overlap markets where PNC had a higher deposit share than National City prior to the acquisition. (2) Includes overlap markets where National City had a higher deposit share than PNC prior to the acquisition.

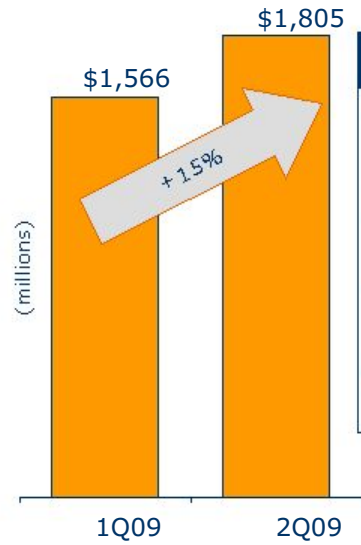
Deepening Relationships and Growing Fees



Retail online active customers



Noninterest income



Focus areas

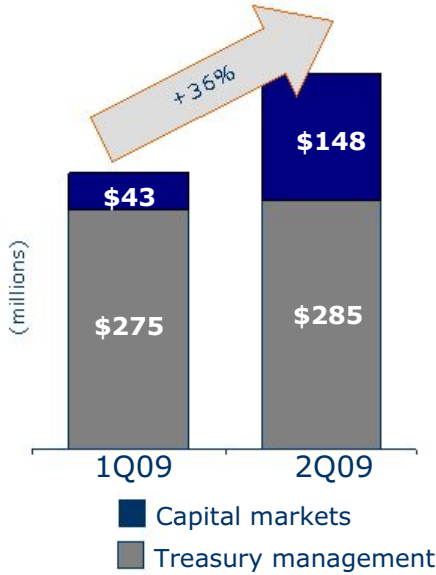
- ▶ Asset management +10%
- ▶ Consumer services +4%
- ▶ Corporate services +8%
- ▶ Deposit charges +8%

PNC Has Demonstrated an Ability to Deepen Relationships and Grow Our Fee Based Revenue.

Treasury Management, Capital Markets and Cross-Sell



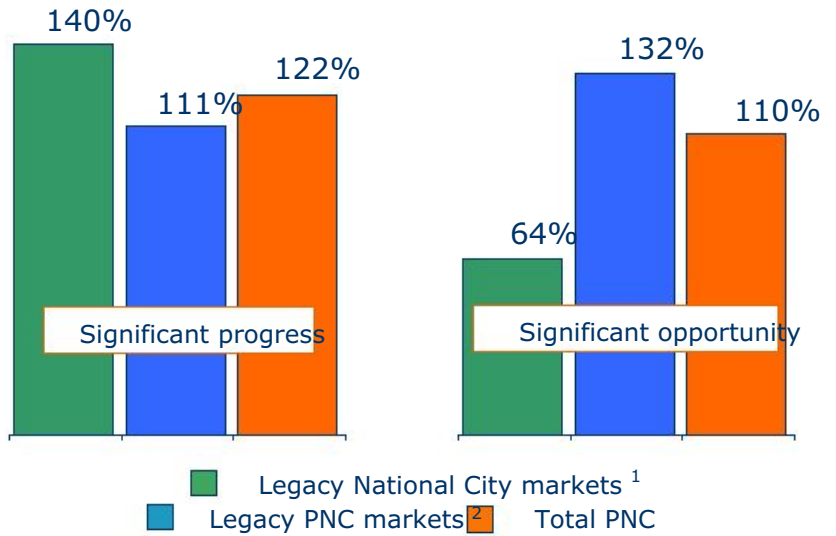
Treasury Management and Capital Markets Revenue



% of year-to-date cross sell goal through June 30, 2009

Treasury management

Capital markets



PNC Is Leading the Way in Delivering the Brand to Our Acquired Markets.

(1) Includes overlap markets where National City had a higher deposit share than PNC prior to the acquisition. (2) Includes overlap markets where PNC had a higher deposit share than National City prior to the acquisition.

Virtual Wallet



"A slick personal finance tool"
BUSINESSWEEK

"One of the boldest enhancements to
the online banking experience"
CELENT

"A truly inspired effort"
NETBANKER

- ▶ One of our fastest growing consumer bases
- ▶ Gen-Y will outnumber any other generation by 2017
- ▶ Total income will surpass Baby Boomers by 2017

- ▶ Average new accounts opened per day at 300+ year to date 2009
- ▶ From 2Q08 to 2Q09 PNC has grown our Gen-Y customer base by 13%
- ▶ Gen-Y Virtual Wallet customers average higher balances and transactions than checking-only accounts
- ▶ High retention rates have greatly exceeded our expectations
- ▶ Continue to develop capabilities such as Virtual Wallet-specific iPhone app and extend product reach to younger Gen-Y via Virtual Wallet Student Edition

PNC Is Leading the Way in Product Innovation.

Summary

- ▶ PNC has an established framework for success
- ▶ The National City acquisition has added great value
- ▶ The execution of our business model across the franchise is delivering solid results
- ▶ PNC's growth levers provide an opportunity to deliver significant shareholder value as the economy recovers

PNC Continues to Build a Great Company.

Cautionary Statement Regarding Forward-Looking Information

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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 2009 Form 10-Qs, 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 presentation or in our filings with the SEC, accessible on the SEC's website at www.sec.gov and on or through our corporate website at www.pnc.com/secfilings. 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)

Appendix

•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 other claims 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)

Appendix

- 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.
- Legal proceedings or other claims made and governmental investigations currently pending against National City, as well as others that may be filed, made 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 Reconciliation

Appendix

	Three months ended		Six months ended
	March 31, 2009	June 30, 2009	June 30, 2009
<i>in millions</i>			
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, <i>in millions</i>	<u>June 30, 2009</u>
Net income	\$207
<i>After-tax impact of:</i>	
Special FDIC assessment	86
Integration costs	91
Net income excluding selected items	<u>\$384</u>
Three months ended	<u>June 30, 2009</u>
Earnings per diluted share	\$.14
<i>EPS impact of:</i>	
Special FDIC assessment	.19
Integration costs	.20
EPS excluding selected items	<u>\$.53</u>

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.

Non-GAAP to GAAP Reconciliation

Appendix

As of June 30, 2009, <i>in millions</i>	Reported loans	Remaining fair value		Total	Allowance	Remaining fair value mark
		mark (a)				and allowance as a % of
Commercial real estate	\$24,865	\$1,878		\$26,743	\$1,027	11%
Commercial and equipment lease financing	66,686	1,153		67,839	2,104	5%
Residential real estate	21,521	2,395		23,916	494	12%
Consumer	51,937	2,079		54,016	944	6%
Total	\$165,009	\$7,505		\$172,514	\$4,569	7%

(a) Relates to loans acquired from National City that were impaired per FASB ASC 310-30.

<i>In millions, for the three months ended</i>	December 31, 2008	
	Pretax	Net income
Reported net income (loss)		(\$248)
National City conforming provision for credit losses	\$504	328
Net income (loss) excluding National City conforming provision for credit losses		\$80

PNC believes that information adjusted for the impact of this item may be useful due to the extent to which the item is not indicative of our ongoing operations.

<i>As of June 30, 2009, in millions</i>	Total PNC	Loans assigned to the	Total PNC after	% of PNC loan portfolio
		Distressed Assets Portfolio segment	reassigning Distressed Asset Portfolio loans	
Commercial and equipment leasing	\$66,686	\$978	\$65,708	40%
Commercial real estate	24,865	3,002	21,863	13%
Other consumer	15,218	-	15,218	9%
Home equity	36,719	6,936	29,783	18%
Residential real estate	21,521	10,337	11,184	7%
Distressed			21,253	13%
Total loans	\$165,009	\$21,253	\$165,009	100%

Non-GAAP to GAAP Reconciliation

Appendix

<i>Accruing loans past due in millions (a)(b)</i>	December 31, 2008	June 30, 2009
30 - 89 days	\$2,283	\$2,310
Government insured/guaranteed (c)	102	123
Excluding government insured/guaranteed	<u>\$2,181</u>	<u>\$2,187</u>
90 days or more (a)(d)	\$1,241	\$2,078
Government insured/guaranteed (c)	428	1,400
Excluding government insured/guaranteed	<u>\$813</u>	<u>\$678</u>

(a) Does not include loans acquired from National City that were impaired per FASB ASC 310-30. These loans are not included as they were recorded at estimated fair value when acquired and are currently considered performing loans due to the accretion of interest in purchase accounting.

(b) Loans acquired from National City totaled \$1.6 billion at December 31, 2008 and \$1.7 billion at June 30, 2009.

(c) Primarily residential mortgages. Included for regulatory reporting.

(d) Loans acquired from National City totaled \$1.1 billion at December 31, 2008 and \$1.5 billion at June 30, 2009.

<i>Year ended December 31, 2008 in millions</i>	Average loans		Provision to average loans
Provision for credit losses	\$1,517	\$72,744	2.09%
Conforming provision - National City	504		
Provision excluding National City conforming provision	<u>\$1,013</u>	<u>\$72,744</u>	<u>1.39%</u>

PNC believes that information adjusted for the impact of this item may be useful due to the extent to which the item is not indicative of our ongoing operations. Average loans for 2008 do not reflect National City as the acquisition closed on December 31, 2008.