

**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

November 6, 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)

001-09718
Commission File Number

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 November 6, 2009, Williams S. Demchak, Senior Vice Chairman of The PNC Financial Services Group, Inc. (the "Corporation"), gave a presentation to investors at the BancAnalysts Association of Boston Financial Services Conference. 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.

EXHIBIT INDEX

<u>Number</u>	<u>Description</u>	<u>Method of Filing</u>
99.1	Electronic presentation slides and related material for the BancAnalysts Association of Boston Financial Services Conference on November 6, 2009	Furnished herewith.



The PNC Financial Services Group, Inc.

BancAnalysts Association of Boston

November 6, 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 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.”

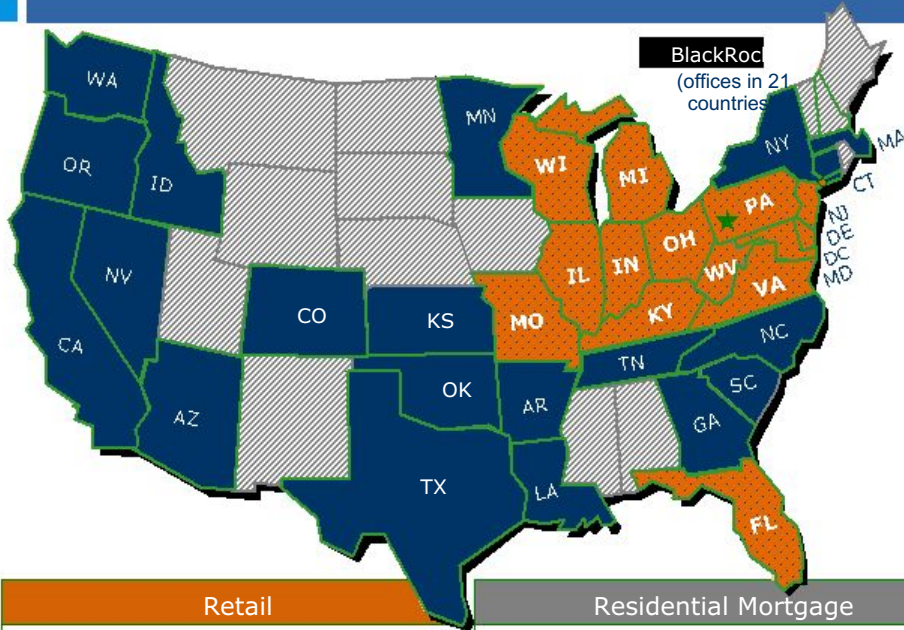


Key Messages

- ▶ Overview of PNC
- ▶ The changing credit markets
- ▶ PNC's credit book
- ▶ Opportunities from PNC's perspective

PNC Is Well-Positioned to Take Advantage of Opportunities
in the Marketplace.

A Powerful Franchise



	3Q09	U.S. Rank
Deposits	\$184 billion	5 th
Assets	\$271 billion	7 th
Branches	2,553	5 th
ATMs	6,463	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. Amounts and rankings as of quarter end.



3Q09 Performance Review



- ▶ Our business model performed well
- ▶ We believe the economy has stabilized
- ▶ The balance sheet remained well-positioned – further increased capital and reserves and maintained strong bank liquidity
- ▶ Pace of credit quality deterioration eased
- ▶ Strong revenue performance and disciplined expense management resulted in pretax pre-provision earnings¹ well in excess of credit costs
- ▶ Positive client trends continued to drive product sales above plan

Financial overview	3Q09	2Q09	1Q09	YTD09
Net income, <i>millions</i>	\$559	\$207	\$530	\$1,296
Earnings per diluted common share	\$1.00	\$.14	\$1.03	\$2.17
<i>EPS impact of TARP preferred dividends</i>	.21	.21	.11	.52

PNC's Performance Validates Realistic Opportunities for Growth.

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

Building a High Quality, Differentiated Balance Sheet

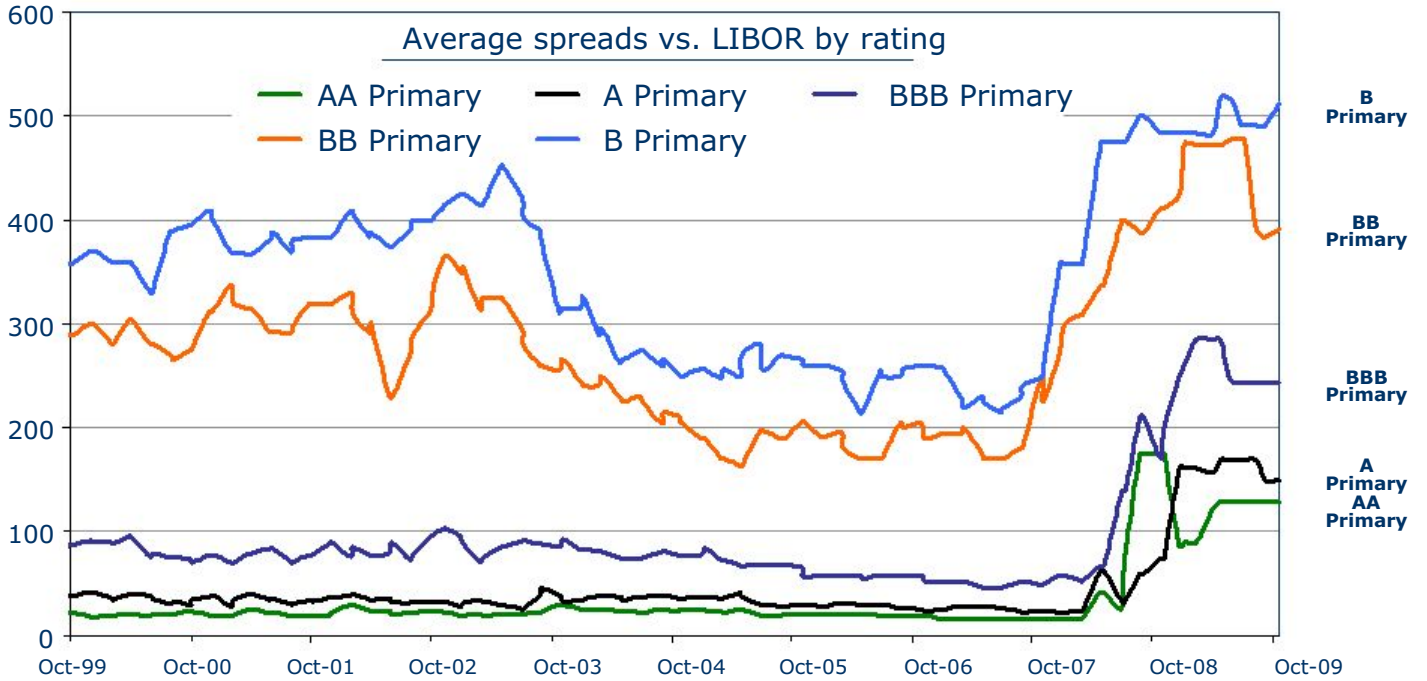


Category (billions)	Sept 30, 2009	Change from		Sept 30, 2009 Key Ratios
		June 30, 2009	Dec 31, 2008	
Investment securities	\$54	\$4	\$11	Loans/Assets 59%
Total loans	161	(4)	(15)	
Other assets	56	(8)	(16)	Investment securities/Assets 20%
Total assets	\$271	(\$8)	(\$20)	
Transaction deposits	\$122	\$1	\$11	Loans/Deposits 87%
Retail CDs	51	(5)	(7)	
Other time/savings	11	(3)	(13)	Tier 1 risk-based ratio ¹ 10.8%
Total deposits	\$184	(\$7)	(\$9)	
Borrowed funds	\$42	(\$3)	(\$10)	Tier 1 common ratio ¹ 5.5%
Other	16	-	(4)	
Shareholders' equity	29	2	3	
Total liabilities and equity	\$271	(\$8)	(\$20)	

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

(1) Estimated.

Marketplace Credit Spreads

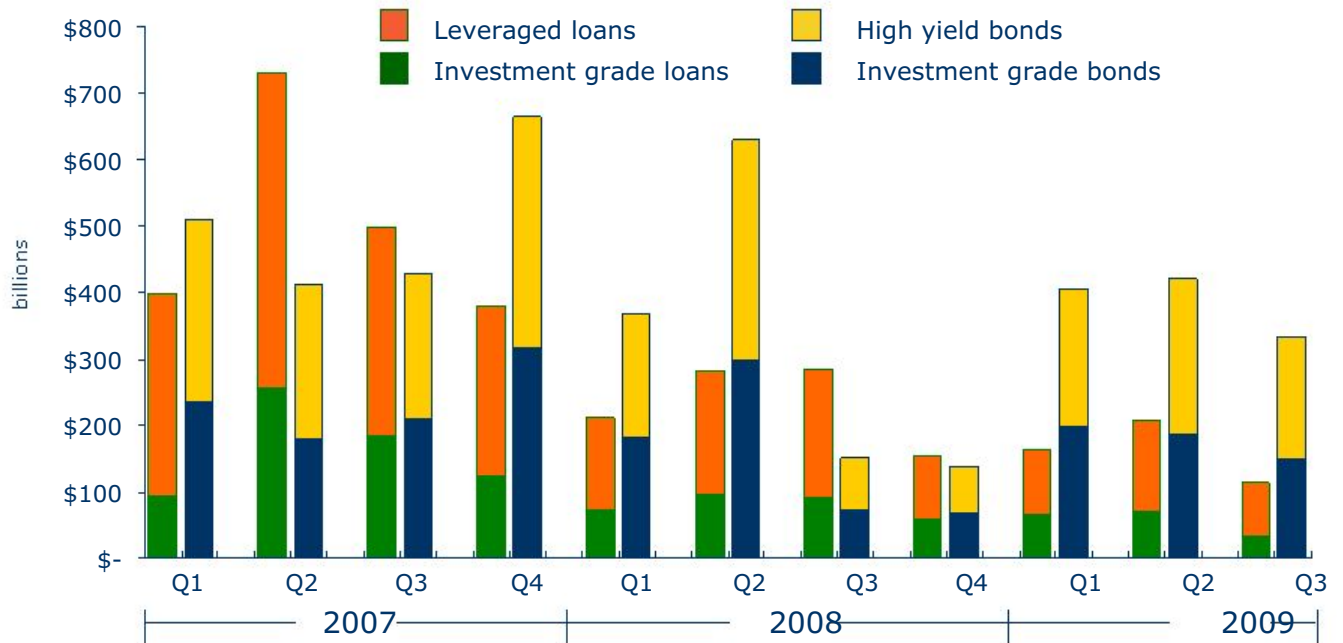


Credit Spreads Are Dramatically Lower but Still Wide by Historical Standards.

Sources: Loan Pricing Corp, S&P LCD.



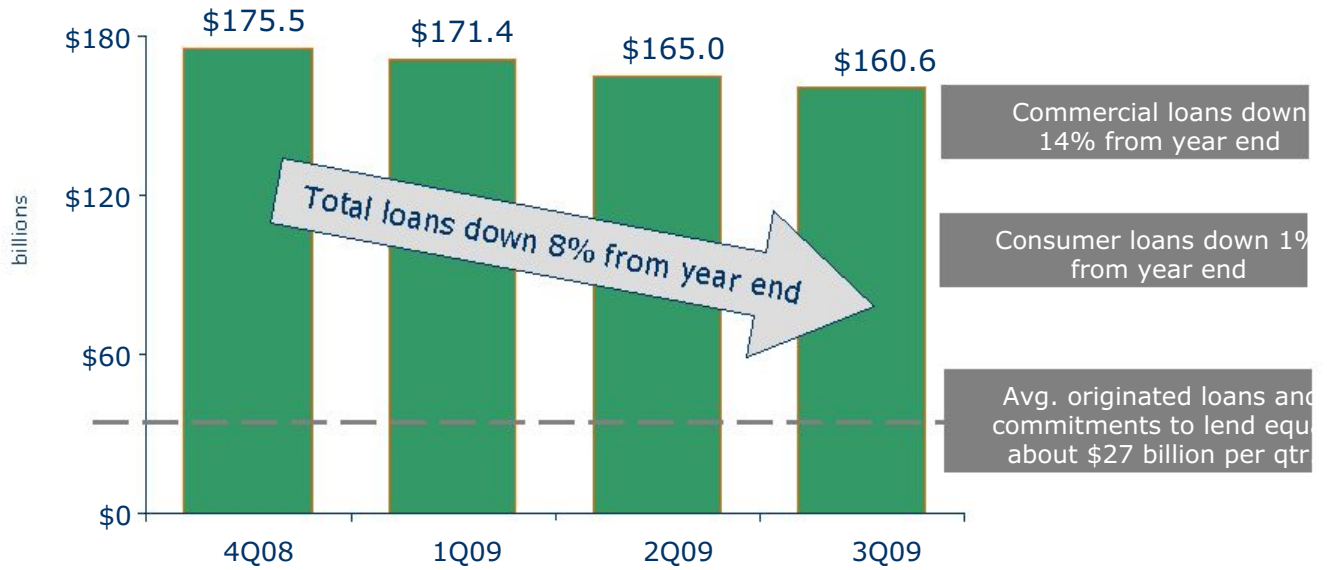
Increasing Bond Issuance & Decreasing Loan Issuance in the Market



The Collapse of the Leveraged Loan Market Helped Drive High Bond Issuances.

Source: Loan Pricing Corp.

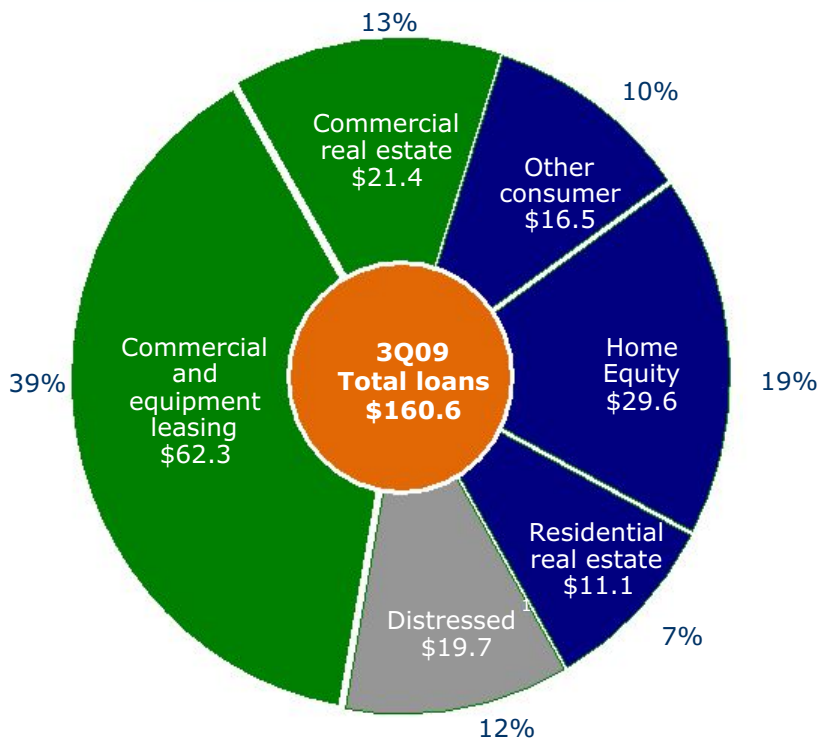
PNC Loan Balances



Despite Solid Loan Originations, Soft Demand Continued to Contribute to a Decline in Loans Outstanding.

Loan balances as of quarter end.

Held for Investment (billions)



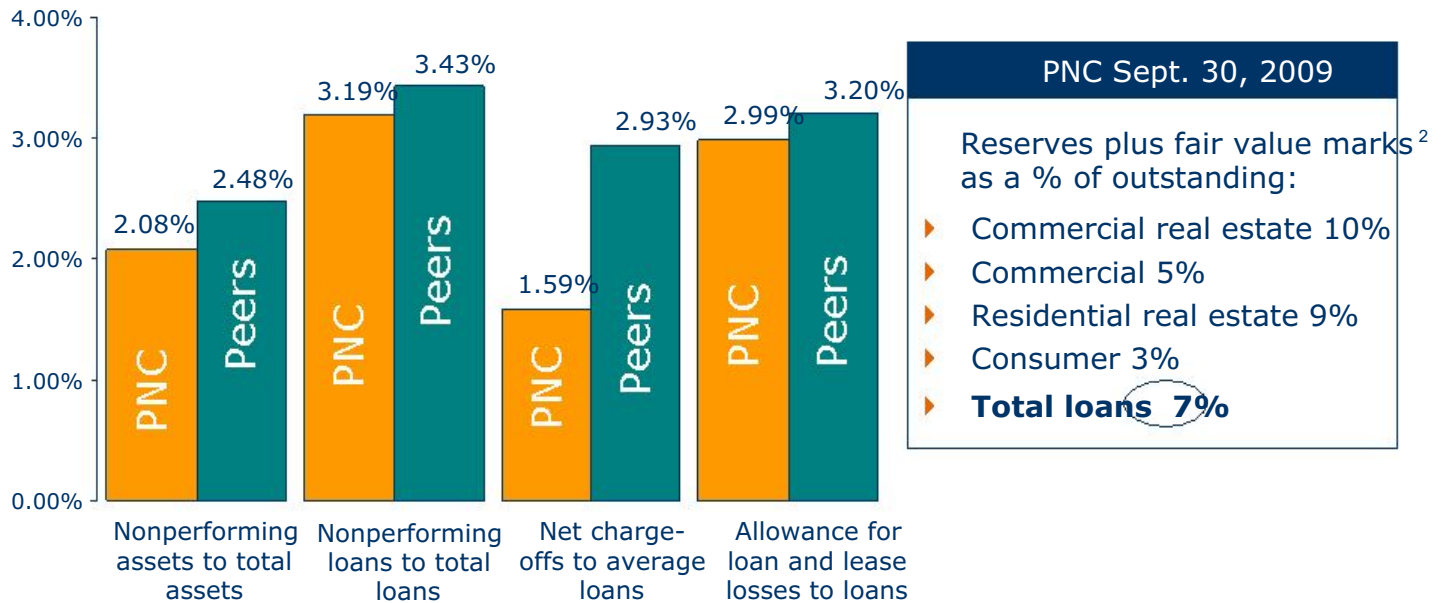
Highlights

- ▶ Core portfolio of \$141 billion
 - Primarily in our footprint with a majority collateralized
 - Relatively well balanced
 - No sector concentrations in commercial portfolio
 - Core CRE well diversified in terms of asset classes and geography
 - Core consumer 71% home equity and residential real estate
- ▶ Distressed portfolio of \$20 billion
 - Includes impaired loans with a carrying value of \$7.8 billion marked down by 37% ²
 - Overall carried at about 75% of customer outstandings considering allowance and fair value marks ²

As of September 30, 2009. (1) Includes commercial and equipment leasing, commercial real estate, home equity, residential real estate and other consumer loans assigned to the Distressed Assets Portfolio segment totaling approximately \$19.7 billion at September 30, 2009. Further information regarding the categories of loans in the Distressed Assets Portfolio segment and in the overall loan portfolio is provided in the Appendix. (2) Impaired loans and/or fair value marks relate to loans acquired from National City that were impaired per FASB ASC 310-30.

Relative Credit Risk Profile

Key 3Q09 metrics¹



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

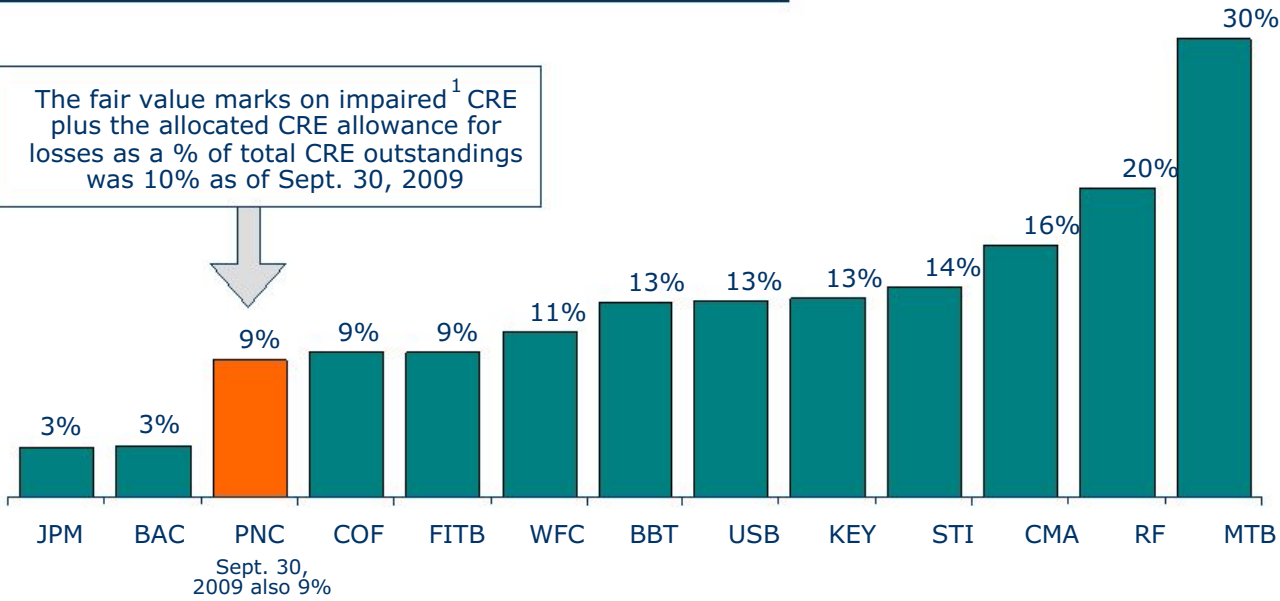
Peers represents average of BBT, BAC, COF, CMA, FITB, JPM, KEY, MTB, RF, STI, USB and WFC. Sources: SNL DataSource, company reports. (1) As of or for the three months ended September 30, 2009. Net charge-offs percentage is annualized. (2) Impaired loans and/or fair value marks relate to loans acquired from National City that were impaired per FASB ASC 310-30.

Commercial Real Estate (CRE)



CRE as a % of assets as of June 30, 2009

The fair value marks on impaired¹ CRE plus the allocated CRE allowance for losses as a % of total CRE outstandings was 10% as of Sept. 30, 2009

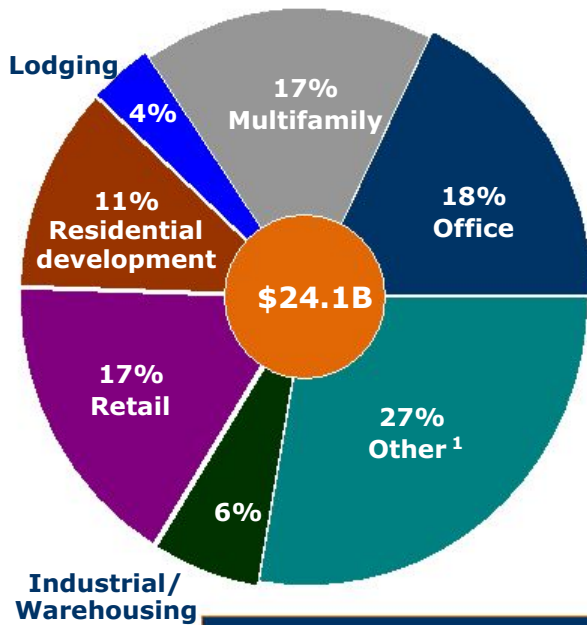


PNC's Commercial Real Estate Outstandings Are Smaller as a Percentage of Assets on a Relative Peer Basis.

Peer source: company reports. (1) Impaired loans and/or fair value marks relate to loans acquired from National City that were impaired per FASB ASC 310-30.



PNC 3Q09 CRE loans by type



Highlights

Core CRE Portfolio

- ▶ Majority from larger national / regional developers
 - Continuing to work closely with borrowers
 - Current stress has been manageable
- ▶ Remainder smaller balance loans
 - Primarily from bank acquisitions
 - Most with recourse to borrowers

Distressed CRE Portfolio

- ▶ Majority continued to perform
- ▶ Aggressively managing portfolio leveraging Midland Loan Services

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

As of September 30, 2009. (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. (2) Impaired loans and/or fair value marks relate to loans acquired from National City that were impaired per FASB ASC 310-30.



Midland Loan Services



Opportunities

One of the leading third-party providers of loan servicing, asset management and technology solutions for the commercial real estate finance industry.

The only company in the industry with the highest U.S. servicer and special servicer ratings from Fitch and S&P

Total servicing portfolio

Loans	27,239
O/S principal balance	\$282.3 billion

Government services

Loans	1,081
O/S principal balance	\$20.0 billion

Total special servicing

Transactions	179
Loans	9,626
O/S principal balance	\$104.5 billion

Active special servicing portfolio

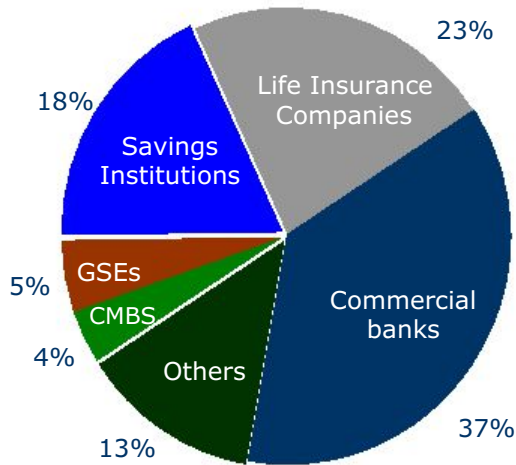
Loans	702
O/S principal balance	\$9.9 billion

PNC's Real Estate Finance Group Is Recognized as a Leader in the Field.

Commercial Real Estate Debt Market

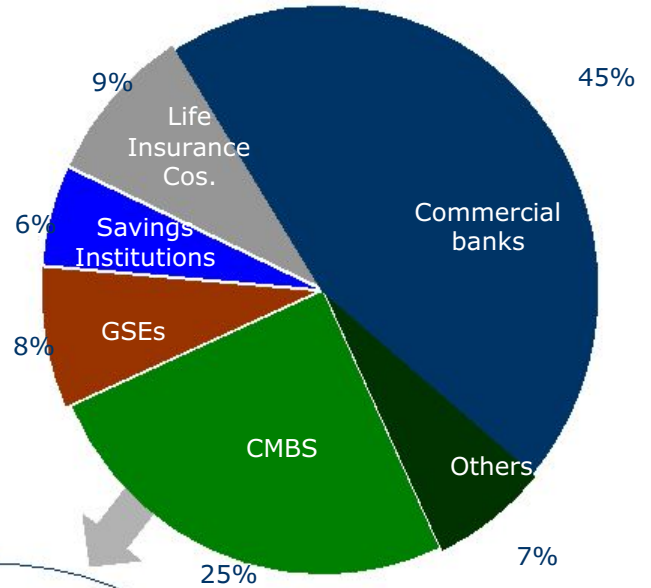
1990 = \$1.1 Trillion

1990 Holders



2Q09 = \$3.5 Trillion

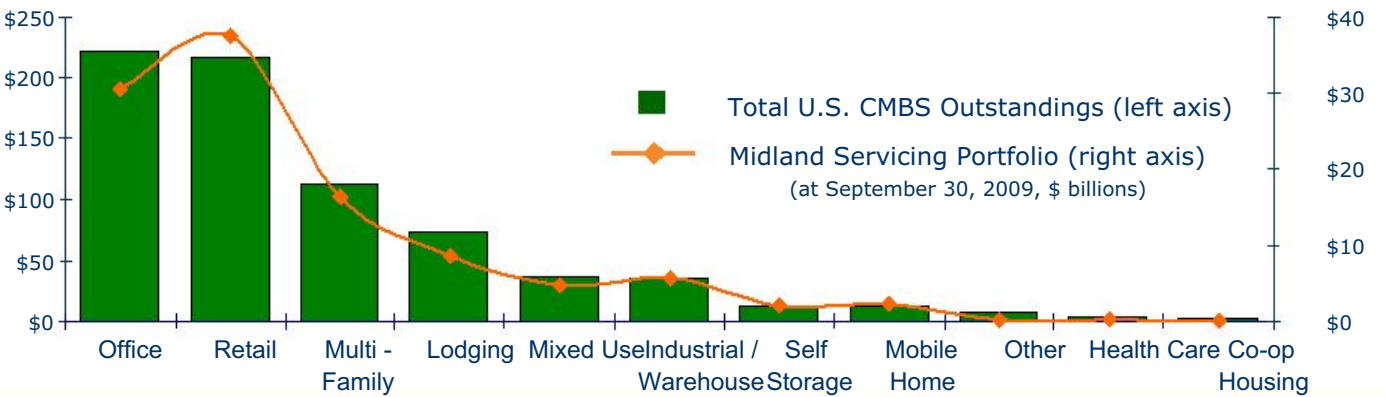
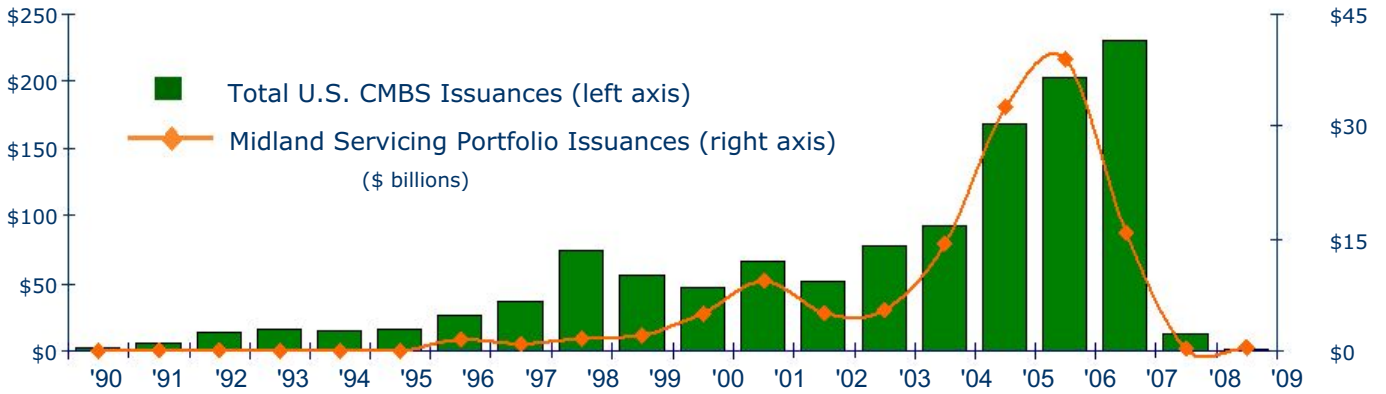
2Q09 Holders



Midland CMBS
master servicing
portfolio \$125 billion
14% of total CMBS

Source: Midland Loan Services and Federal Reserve Bulletin.

CMBS Markets Remain Challenging



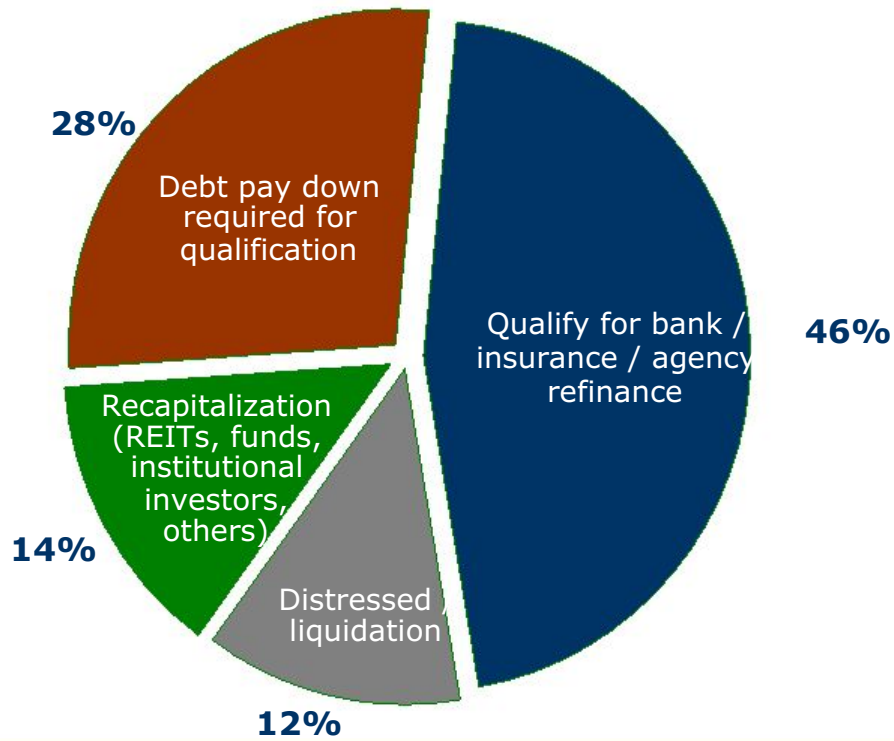
Data through September 2009. Sources: Commercial Mortgage Alert, Midland Loan Services, PNC Real Estate Research, Trepp LLC.



Commercial Mortgage Maturities 2010-2011



Estimated resolution for commercial mortgages serviced by Midland



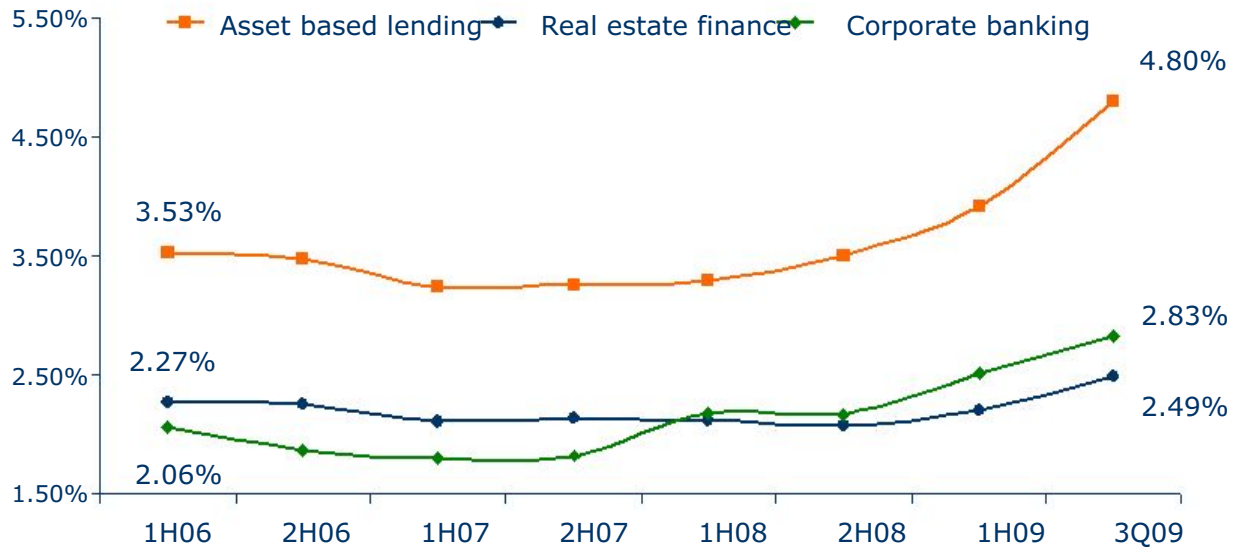
Source: Midland Loan Services.



Corporate & Institutional Banking Loan Spreads



PNC portfolio spreads above LIBOR

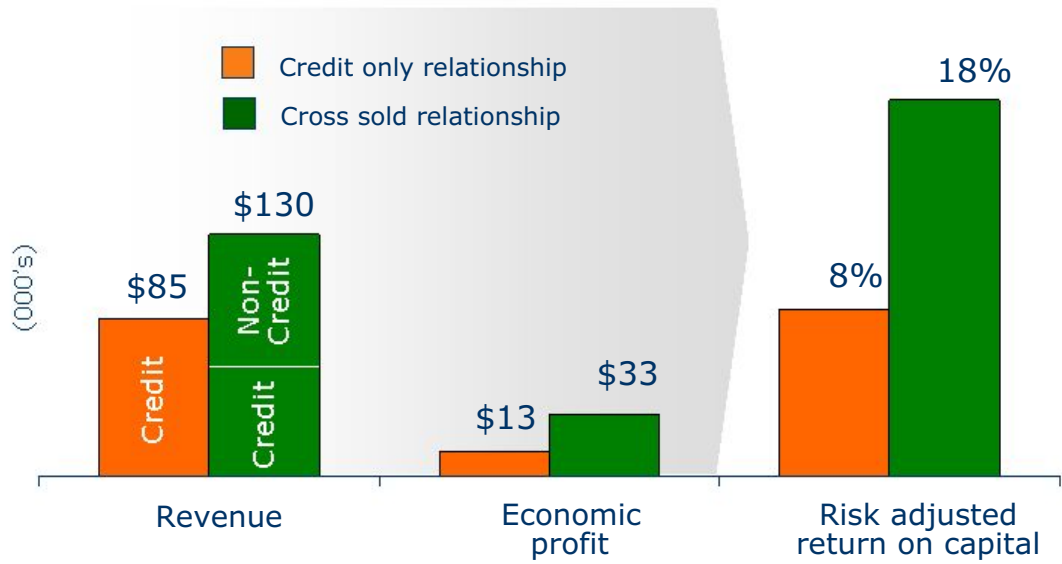


Loan Spreads in the C&IB Banking Segment Are Showing Gradual and Steady Improvement.

Substantial Cross Sell Opportunities



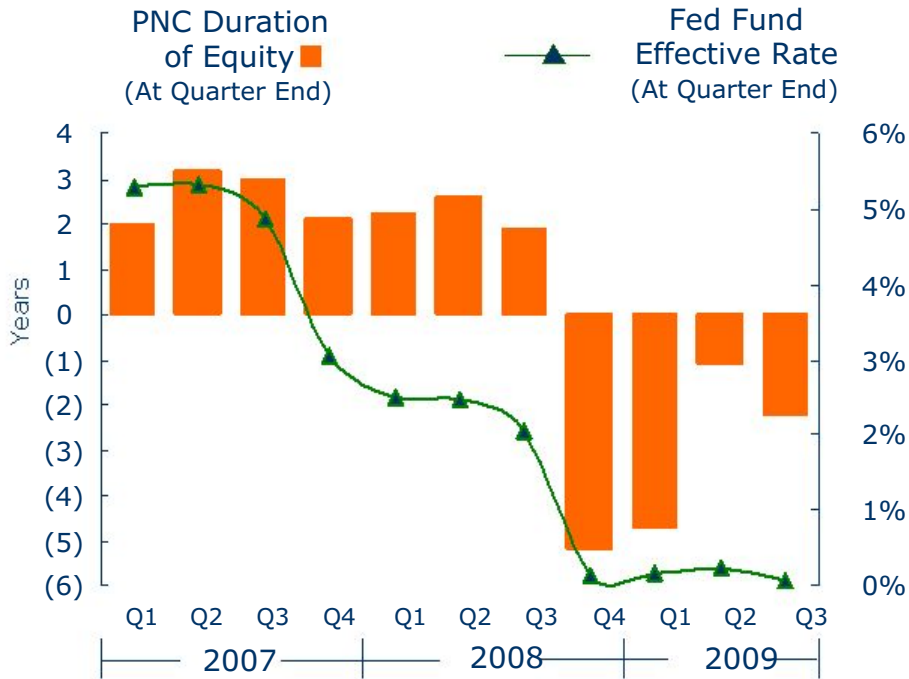
Illustration of credit only vs. cross sold relationship



Assumptions:

Metrics	Credit only	Cross sold
DHE	\$5 MM	\$5 MM
Outstanding balance / loan spread	\$2.5 MM / 3.4%	\$2.5 MM / 2.4%

Proactively Managing the Balance Sheet



PNC 3Q09 NII Sensitivity	
Effect on NII in 1 st year from gradual interest rate change over following 12 months	
100 bps increase	.9%
100 bps decrease	(2.0%)
Effect on NII in 2 nd year from gradual interest rate change over preceding 12 months	
100 bps increase	1.4%
100 bps decrease	(5.5%)

Summary

- ▶ PNC's business model has performed well during the economic downturn
- ▶ PNC believes the economy has stabilized and the pace of our credit quality deterioration has eased
- ▶ PNC's realistic opportunities for growth are expected to deliver significant value

PNC Continues to Build a Great Company.

Cautionary Statement Regarding Forward-Looking Information

Appendix

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 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:
 - o Changes in interest rates and valuations in the debt, equity and other financial markets.
 - o 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.
 - o Actions by the Federal Reserve and other government agencies, including those that impact money supply and market interest rates.
 - o Changes in our customers', suppliers' and other counterparties' performance in general and their creditworthiness in particular.
 - o Changes in levels of unemployment.
 - o 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 the end of recessionary conditions in the later half of 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 and 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

<i>In millions, for the three months ended</i>	December 31, 2008	
	Pretax	Net income
Reported net income (loss)		(\$246)
National City conforming provision for credit losses	\$504	328
Net income (loss) excluding National City conforming provision for credit losses		\$82

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>in millions</i>	Three months ended			Nine months ended
	March 31, 2009	June 30, 2009	Sept. 30, 2009	June 30, 2009
Total revenue	\$3,871	\$3,987	\$4,048	\$11,906
Noninterest expense	2,328	2,658	2,379	7,365
Pretax pre-provision earnings	\$1,543	\$1,329	\$1,669	\$4,541

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

<i>As of September 30, 2009, in millions</i>	Total PNC	Loans assigned to the Distressed Assets Portfolio segment	Total PNC after reassigning Distressed Asset Portfolio loans	% of core PNC loan portfolio	
				% of core PNC loan portfolio	% of total PNC loan portfolio
Commercial and equipment leasing	\$63,211	\$892	\$62,319	44%	39%
Commercial real estate	24,064	2,659	21,405	15%	13%
Total core commercial lending			\$83,724	59%	52%
Other consumer	16,505	11	\$16,494	12%	10%
Home equity	36,370	6,772	29,598	21%	19%
Residential real estate	20,458	9,348	11,110	8%	7%
Total core consumer lending			\$57,202	41%	36%
Total core portfolio			\$140,926	100%	88%
Distressed			19,682		12%
Total loans	\$160,608	\$19,682	\$160,608		100%



Ticker

The PNC Financial Services Group, Inc.	PNC
BB&T Corporation	BBT
Bank of America Corporation	BAC
Capital One Financial, Inc.	COF
Comerica Inc.	CMA
Fifth Third Bancorp	FITB
JPMorgan Chase	JPM
KeyCorp	KEY
M&T Bank	MTB
Regions Financial Corporation	RF
SunTrust Banks, Inc.	STI
U.S. Bancorp	USB
Wells Fargo & Company	WFC