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

March 3, 2010
Date of Report (date of earliest event reported)

THE PNC FINANCIAL SERVICES GROUP, INC.

(exact name of registrant as specified in its charter)

Pennsylvania	**Commission File Number**	**25-1435979**
(state or other jurisdiction of incorporation or organization)	**001-09718**	**(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 March 3, 2010, James E. Rohr, Chairman and Chief Executive Officer of The PNC Financial Services Group, Inc. (the "Corporation"), discussed business performance and strategy at the CLSA AsiaUSA Forum 2010 in San Francisco. 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: March 3, 2010

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

EXHIBIT INDEX

Number	Description	Method of Filing
99.1	Electronic presentation slides and related material for the CLSA AsiaUSA Forum 2010 on March 3, 2010	Furnished herewith.

Exhibit 99.1

The PNC Financial Services Group, Inc.

CLSA AsiaUSA Forum

March 3, 2010

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 will sometimes refer to adjusted results to help illustrate the impact of certain types of items, including our fourth quarter 2009 gain related to BlackRock's acquisition of Barclays Global Investors ("BGI"), our fourth quarter 2008 conforming provision for credit losses for National City, and other integration costs in the 2009 and 2008 periods. 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 respective items on our results for the periods presented due to the extent to which the items are not indicative of our ongoing operations.

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."

Today's Discussion

PNC's achievements have been exceptional

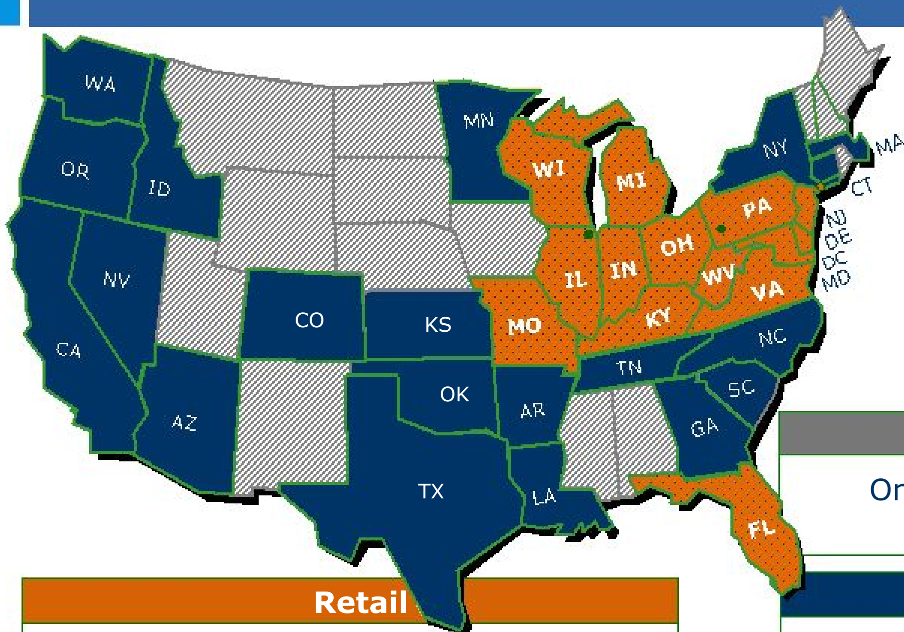
- Solid 2009 financial performance
- Significant execution across our businesses has PNC well-positioned for growth

PNC Continues to Build a Great Company.


PNC
Managing Risk
Growth
Teamwork
Customer Satisfaction
EXECUTE

PNC's Powerful Franchise

2009 Overview



Dec. 31, 2009		U.S. Ran
Deposits	$187 billion	5th
Assets	$270 billion	8th
Branches	2,512	5th
ATMs	6,473	5th

Asset Management

One of the largest bank-held asset managers in the U.S.

Retail

Footprint covering nearly 1/3 of the U.S. population

Corporate & Institutional

A leader in serving middle-market customers and government entities

BlackRock

One of the largest publicly traded investment management firms in the world

Residential Mortgage

One of the nation's largest mortgage platforms

(1) Rankings source: SNL DataSource; Headquartered in U.S.

PNC

PNC's Framework for Success

2009 Overview

PNC Business Model	Key Metrics	PNC Dec. 31, 2009	Target	Action Plans	Peers[2] Dec. 31, 2009
Staying core funded	Loan to deposit ratio (as of)	84%	80%-90%	Maximize credit portfolio value; Reposition deposit gathering strategies	93%
Returning to a moderate risk profile	Provision to average loans (for the year ended)	2.4%	0.3%-0.5%	Focus "front door" on risk-adjusted returns; Leverage "back door" credit liquidation capabilities	3.5%
Growing high quality, diverse revenue streams	Noninterest income/total revenue (for the year ended)	43%[1]	>50%	Leverage credit that meets our risk/return criteria; Focus on cross selling PNC's deep product offerings	45%
Creating positive operating leverage	Integration cost savings (4Q09 annualized)	>$1.2 billion	$1.5 billion	Capitalize on integration opportunities; Emphasize continuous improvement culture	N/A
Executing our strategies	Return on average assets (for the year ended)	0.62%[1]	1.30%+	Execute on and deliver the PNC business model	0.17%

(1) Excludes the impact of the $1.1 billion pretax, $687 million after-tax, gain related to BlackRock's acquisition of Barclays Global Investors on December 1, 2009 ("the BLK/BGI gain"). Including the gain, noninterest income to total revenue percentage for the year was 47% and the return on average assets for the year was .87%. Further information is provided in the Appendix. (2) Peers represents average of banks identified in the Appendix. Source: SNL DataSource.

Transitioning to a Higher Quality, Differentiated Balance Sheet

Category (billions)	Dec. 31, 2009	YoY change
Investment securities	$56	$13
Total loans	157	(18)
Other assets	57	(16)
Total assets	$270	($21)
Transaction deposits	$126	$15
Retail CDs	49	(9)
Other time/savings	12	(12)
Total deposits	$187	($6)
Borrowed funds	$39	($13)
Other liabilities	14	(7)
Preferred equity	8	-
Common equity	22	5
Total liabilities and equity	$270	($21)

Balance sheet positioning

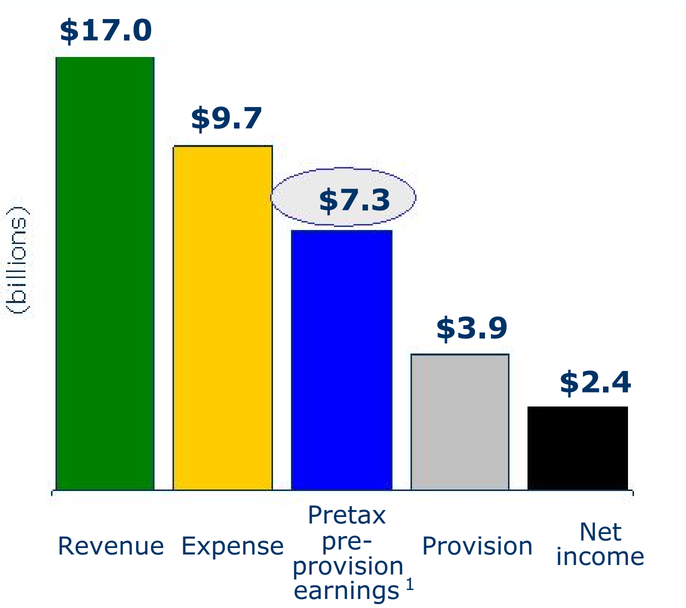
- Core funded - loan to deposit ratio of 84%
- Appropriately reserved
- Improved quality and pricing of deposit base
- Asset sensitive – duration of equity negative 1 year
- Higher quality capital

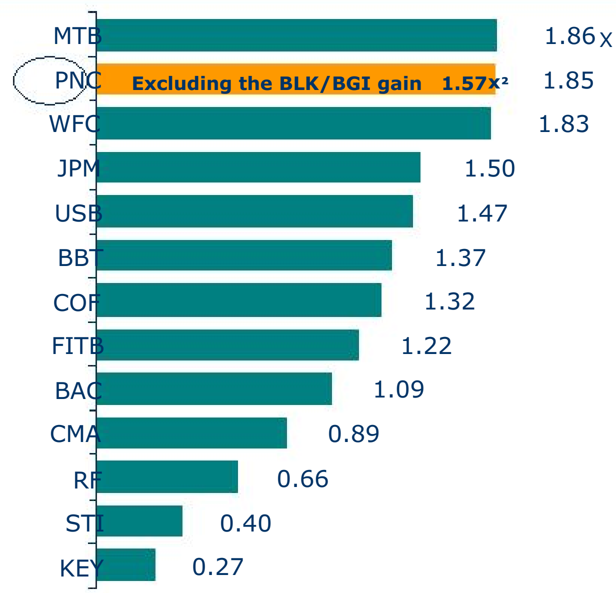
PNC Made Substantial Progress in 2009 Transitioning the Balance Sheet to Reflect Its Business Model.

Pretax Pre-Provision Earnings[1] Substantially Exceed Credit Costs

2009 Overview

Full year 2009	2009 pretax pre-provision earnings [1]/provisi



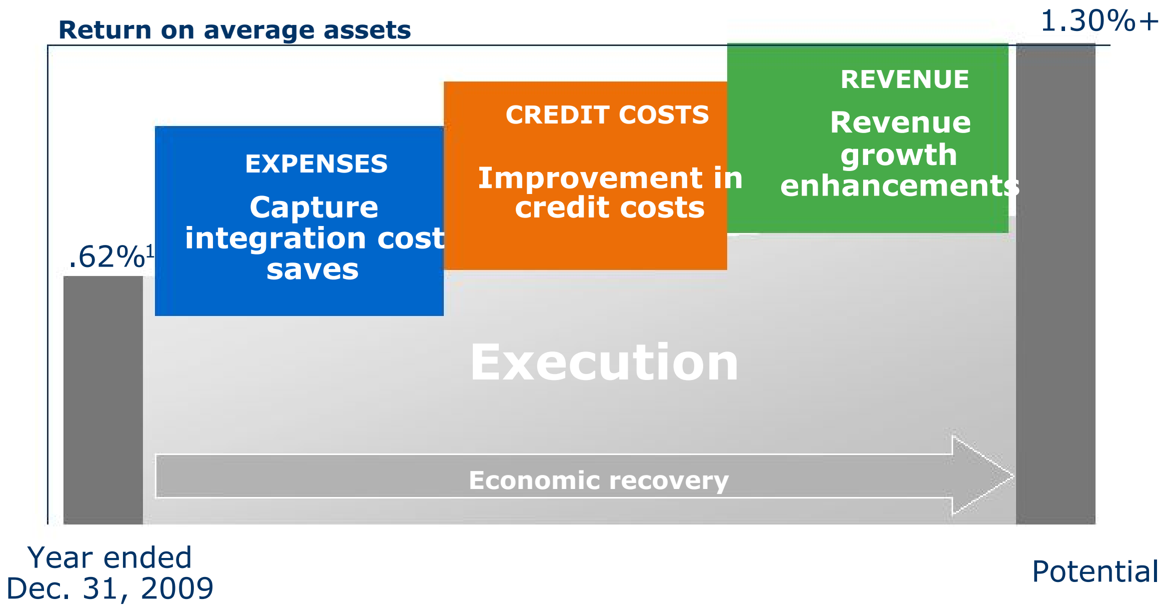


PNC Is Recognized for the Ability to Create Positive Operating Leverage to Help Offset Credit Costs.

(1) Total revenue less noninterest expense. Revenue includes a $1.1 billion gain related to BlackRock's acquisition of BGI on December 1, 2009. Further information is provided in the Appendix. (2) Further information is provided in the Appendix.

Opportunities for Delivering Shareholder Value

Well-Positioned for Growth



PNC Is Recognized for Delivering on Its Growth Initiatives.

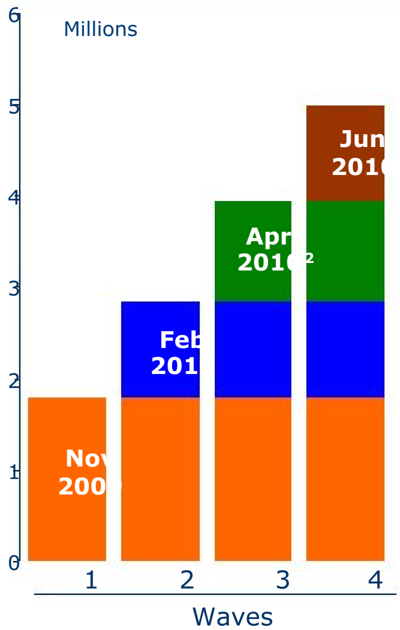
(1) Excludes the impact of the $1.1 billion pretax, $687 million after-tax, gain related to BlackRock's acquisition of Barclays Global Investors on December 1, 2009 ("the BLK/BGI gain"). Including the gain, the return on average assets for the year was .87%. Further information is provided in the Appendix.

Integration Progress

Well-Positioned for Growth

PNC integration cost saves

Customers converted to PNC



Highlights

- Branch divestitures completed by September 2009
- Increased estimate of integration savings by $300 million at year-end 2009
- Personnel expense savings increased due to benefit consolidations
- Office space reduced by two million square feet
- Optimizing our expense base remains a top priority

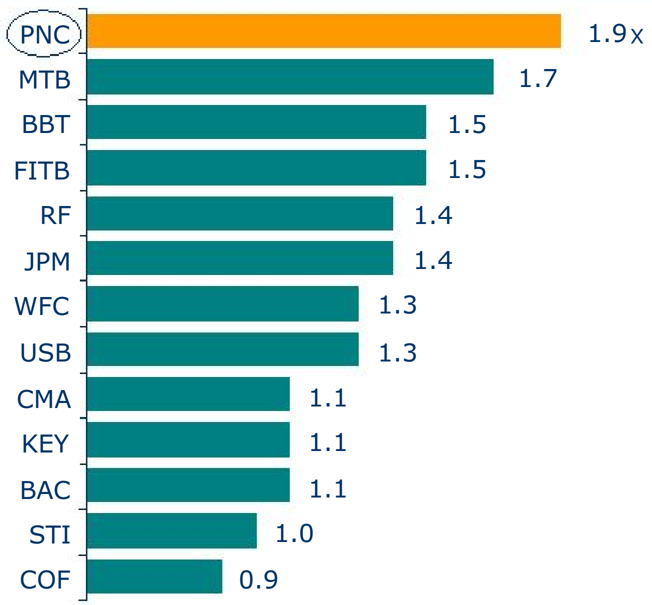
PNC Is Well-Positioned to Capture the Full Value of the Integration.

(1) Annualized acquisition-related cost savings goal. (2) Scheduled.

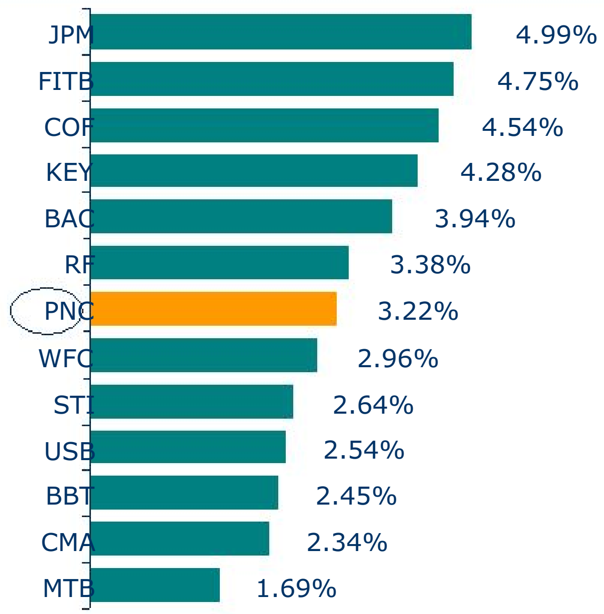
Strong Loss Coverage

Well-Positioned for Growth

2009 reserves / net charge-offs



2009 reserves / total loans



PNC's Loan Loss Reserves and Impairment Marks[1] Leave It Well-Positioned as the Economy Recovers.

As of or for the year ended for 2009. Peer source: SNL DataSource. (1) Impairment marks on loans acquired from National City that were impaired per FASB ASC 310-30 (AICPA SOP 03-3).

Meeting Changing Customer Needs

Well-Positioned for Growth

PNC has recognized and responded to:

- Declining check usage
- Higher purchasing through alternative channels
- Increasing online banking and online bill pay usage
- Importance of deepening customer relationships
- Need for successful, innovative platforms for growth
- Reliance on electronic payments and processing
- Leverage provided by a broad set of products and services
- Gathering assets and gaining a greater share of wallets
- Delivering consistent products and services

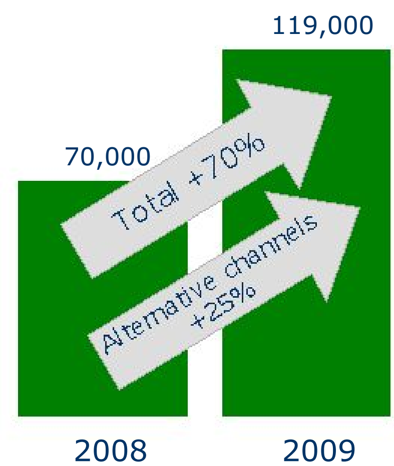
PNC

Growing and Deepening Relationships

Well-Positioned for Growth

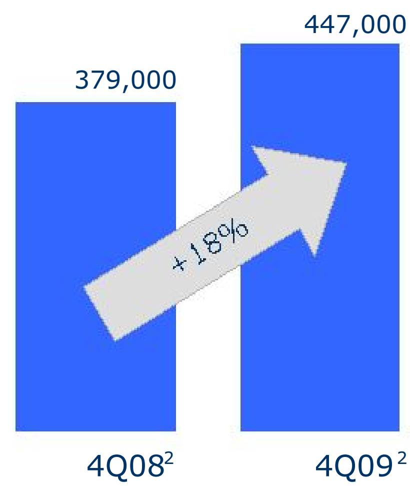
Alternative distribution channels are critical to sustained growth

Legacy PNC[1] retail checking relationship growth during the year



Deepening relationships drives retention and profitability

Legacy PNC[1] active online bill pay customers



PNC's History of Building and Deepening Relationships Creates Tremendous Opportunity.

(1) Legacy PNC excludes relationships added from acquisitions and the impact of required divestitures. (2) Numbers as of period end.

PNC

Product Innovation

Well-Positioned for Growth

"A slick personal finance tool" - *BUSINESSWEEK*

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

"A truly inspired effort" - *NETBANKER*

A successful platform to reach a broader consumer base

- ***Student edition***
- ***Retirement***

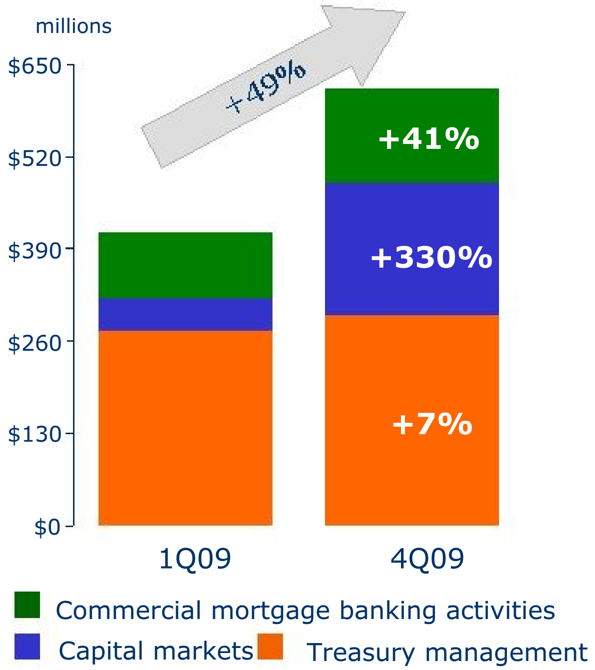
- Average new accounts opened per day at 300+ in 2009
- From 4Q08 to 4Q09 PNC has grown our Gen-Y customer base by 14%
- Virtual Wallet customers average higher balances and transactions than checking-only accounts
- High retention rates have greatly exceeded our expectations

PNC Is a Recognized Leader in Product Innovation.

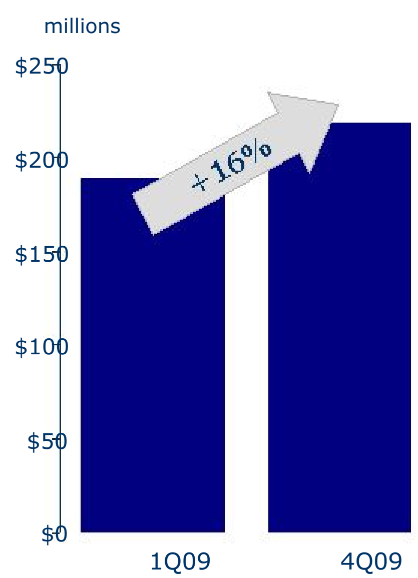
Growing Relationship-Based Revenue

Well-Positioned for Growth

C&IB product revenue[1]



Asset management revenue[2]



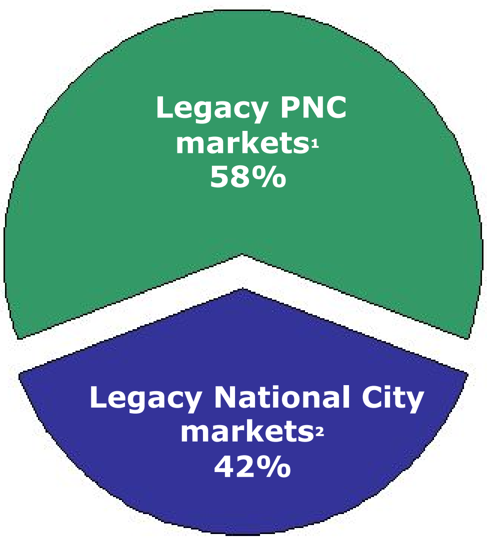
4Q09 PNC assets under management +7% from 1Q09[3]

(1) Represents PNC consolidated amounts for these product categories. (2) Represents PNC consolidated amount. Includes BlackRock and Asset Management Group segments. (3) Asset Management Group.

Product Sales Across the Franchise

Well-Positioned for Growth

2009 FY annualized sales contribution by region



Products

- Corporate Banking
- Wealth Management
- Institutional Investments
- Business Bank-Commercial

Sales highlights

Total franchise

- FY09 sales 132% of full year goal
- 4Q09 sales up 41% vs. 1Q09

Legacy PNC markets[1]

- FY09 sales 136% of full year goal
- All markets exceeded FY goal

Legacy National City markets[2]

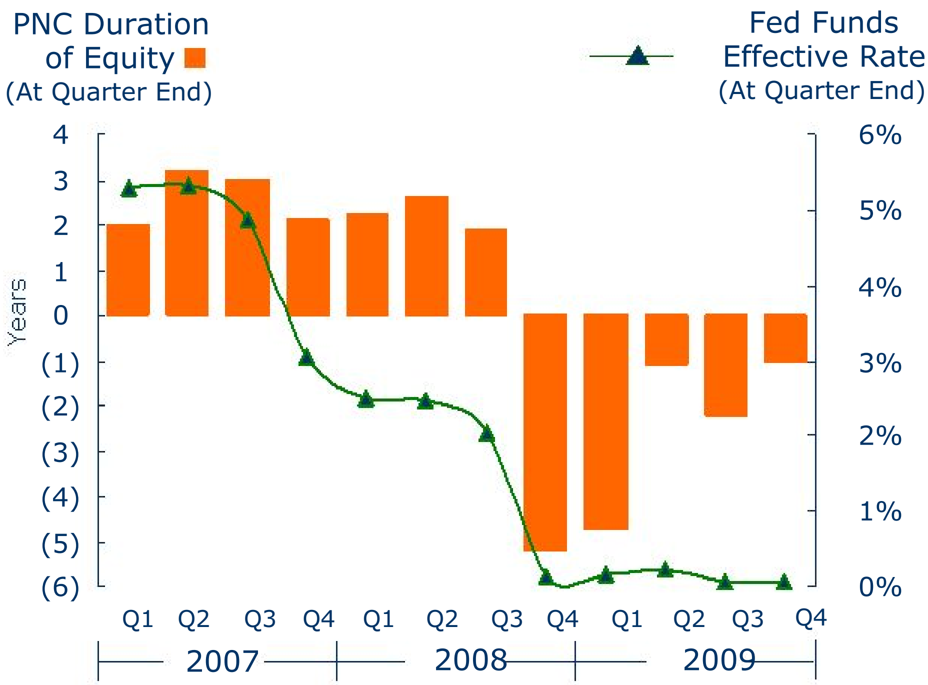
- FY09 sales 126% of full year goal
- 85% of markets exceeded FY goal

PNC Has Significant Sales Momentum Across the Franchise.

(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.

Balance Sheet Management

Well-Positioned for Growth



PNC 4Q09 NII Sensitivity	
Effect on NII in 1st year from gradual interest rate change over following 12 months	
100 bps increase	1.1%
100 bps decrease	(2.0%)
Effect on NII in 2nd year from gradual interest rate change over preceding 12 months	
100 bps increase	1.4%
100 bps decrease	(6.0%)

PNC's Balance Sheet Is Well-Positioned to Take Advantage of Improvement in Loan Demand.

February 2010 Actions

Well-Positioned for Growth

- Redeemed $7.6 billion of PNC preferred stock held by the US Treasury
  - Eliminated $380 million in annual preferred dividends
- Reached a definitive agreement to sell PNC Global Investment Servicing for $2.3 billion
  - Expected $1.6 billion increase to Tier 1 common capital upon closing[1]
- Issued $3.0 billion of PNC common equity and $2.0 billion of senior debt

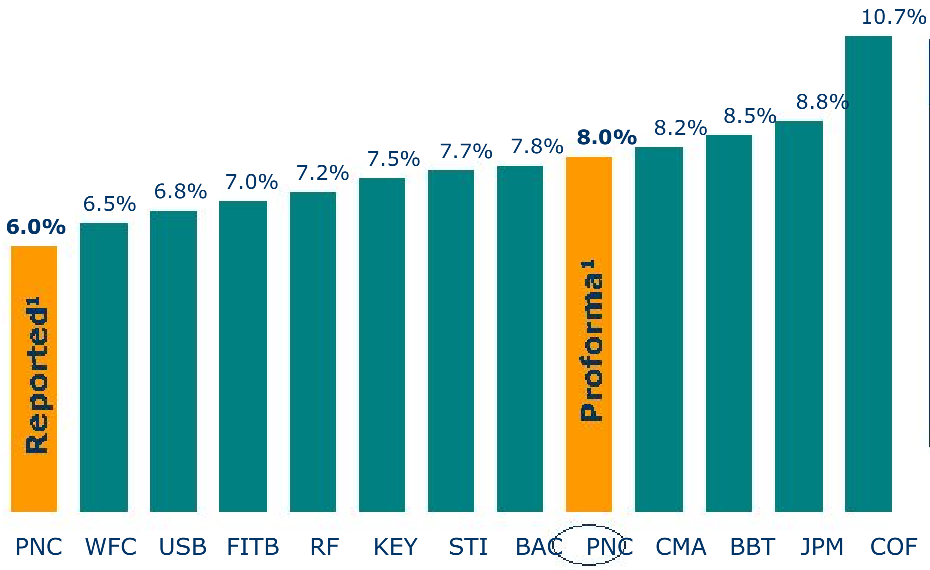
PNC's Recent Actions Are Consistent with a History of Disciplined Capital Management.

(1) See the Appendix for additional information. The transaction is currently anticipated to close in the third quarter of 2010 subject to regulatory approvals and certain other closing conditions.

Relative Capital Positioning

Well-Positioned for Growth

December 31, 2009 Tier 1 common ratio



PNC's capital priorities

- Maintain strong capital levels
- Support our clients
- Invest in our businesses
- Return capital to shareholders when appropriate

PNC's Proforma Tier 1 Common Capital Ratio[1] of 8.0% Provides Flexibility for Future Growth.

(1) Estimated. Further information is provided in the Appendix. Peer source: company reports.

Summary

- PNC’s achievements have been exceptional given the challenging environment
- PNC’s businesses continued to execute and are well-positioned as the economy recovers
- PNC’s positioning and opportunities for growth are expected to deliver significant value

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; and
  - Changes in customer preferences and behavior, whether as a result of changing business and economic conditions, climate-related physical changes or legislative and regulatory initiatives, 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 in the first half of 2010 but will move upward in the second half of the year and our view that the modest economic recovery that began last year will extend through 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:

- o Changes resulting from legislative and regulatory responses to the current economic and financial industry environment;
- o 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;
- o Increased litigation risk from recent regulatory and other governmental developments;
- o Unfavorable resolution of legal proceedings or other claims and regulatory and other governmental inquiries;
- o The results of the regulatory examination and supervision process, including our failure to satisfy the requirements of agreements with governmental agencies;
- o Changes in accounting policies and principles;
- o Changes resulting from legislative and regulatory initiatives relating to climate change that have or may have a negative impact on our customers' demand for or use of our products and services in general and their creditworthiness in particular; and
- o Changes to regulations governing bank capital, including as a result of the so-called "Basel 3" initiatives.

•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 acquisition of National City Corporation ("National City") on December 31, 2008 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)

- 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 includes 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.

Impact of Planned Sale of GIS[1]

Appendi

Estimated gain, cash proceeds and capital enhancement		
(billions)	Book	Cash
Sales price	$2.3	$2.3
Less:		
Book equity / intercompany debt	(1.5)	
Adjustments / other[2]	(0.0)	(0.2)
Pretax gain	0.8	2.1
Taxes	(0.3)	(0.3)
After tax gain / increase in cash	0.5	$1.8
Elimination of net intangible:		
Goodwill and other intangible assets	1.3	
Eligible deferred income taxes on goodwill and other intangible assets	(0.2)	
Net intangible	1.1	
PNC tangible capital improvement	$1.6	

(1) The transaction is currently expected to close in the third quarter of 2010, subject to regulatory approvals and certain other closing conditions. (2) Book column amount reflects transaction expenses of $46 million; cash column amount reflects transaction expenses of $46 million and $138 million of deferred tax reversal.

PNC

Risk-Based Capital Ratios

$ in billions	Tier 1 common[1]	Tier 1 risk based[1]
December 31, 2009	$13.8	$26.4
Ratios	6.0%	11.5%
TARP redemption[2,3]	(.3)	(7.6)
Common equity offering[4]	3.0	3.0
Net impact of sale of GIS[5]	1.6	1.6
Proforma	$18.1	$23.4
Proforma ratios	8.0%	10.3%

(1) Estimated. (2) Completed February 10, 2010. (3) Tier 1 common column reflects acceleration of accretion of remaining issuance discount. (4) Completed February 8, 2010. (5) Anticipated to occur in the third quarter of 2010 subject to regulatory approvals and certain other closing conditions.

Non-GAAP to GAAP Reconcilement

For the three months ended, *in millions*	December 31, 2008 Pretax	Income taxes (benefit) (a)	Net income
Reported net income (loss)			($246)
National City conforming provision for credit losses	$504	($176)	328
Net income excluding National City conforming provision for credit losses			$82

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

Year ended, *in millions*	December 31, 2009 Pretax	Income taxes (benefit) (a)	Net income	Diluted EPS
Reported net income			$2,403	$4.36
Gain on BlackRock/BGI transation	($1,076)	$389	(687)	(1.51)
Net income excluding gain on BlackRock/BGI transaction			$1,716	$2.85

Year ended, *in millions*	December 31, 2009 Net income	Average assets	Return on average assets
Reported	$2,403	$276,876	0.87%
Excluding gain on BlackRock/BGI transaction	$1,716	$276,876	0.62%

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

(a) Calculated using a marginal federal income tax rate of 35%. The after-tax gain on the BlackRock/BGI transaction also reflects the impact of state income taxes.

Non-GAAP to GAAP Reconcilement

Appendi

in millions	Year ended Dec. 31, 2009 Reported	Gain on BlackRock/BGI transaction	Reported excluding BlackRock/BGI gain	Three months ended Dec. 31, 2009 Reported	Gain on BlackRock/BGI transaction	Reported excluding BlackRock/BGI gain
Net interest income	$9,054		$9,054	$2,345		$2,345
Noninterest income	7,934	$1,076	6,858	2,737	$1,076	1,661
Total revenue	$16,988	$1,076	$15,912	$5,082	$1,076	$4,006
Noninterest income/total revenue	47%		43%	54%		41%

in millions	Year ended Dec. 31, 2009 Reported excluding BlackRock/BGI gain	Global Investment Servicing	Reported excluding BlackRock/BGI gain and Global Investment Servicing
Net interest income	$9,054	($29)	$9,083
Noninterest income	6,858	810	6,048
Total revenue	$15,912	$781	$15,131
Noninterest income/total revenue	43%		40%

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

Non-GAAP to GAAP Reconcilement

Appendix

in millions	Three months ended March 31, 2009	June 30, 2009	Sept. 30, 2009	Dec. 31, 2009	Year ended Dec. 31, 2009
Total revenue	$3,871	$3,987	$4,048	$5,082	$16,988
Noninterest expense	2,328	2,658	2,379	2,369	9,734
Pretax pre-provision earnings	1,543	1,329	1,669	2,713	7,254
Provision for credit losses	880	1,087	914	1,049	3,930
Excess of pretax pre-provision earnings over credit losses	$663	$242	$755	$1,664	$3,324
Net charge-offs	$431	$795	$650	$835	$2,711
Pretax pre-provision earnings / provision					**1.85**
Total revenue	$3,871	$3,987	$4,048	$5,082	$16,988
Gain on BlackRock/BGI transaction				1,076	1,076
Total revenue excluding BlackRock/BGI gain	3,871	3,987	4,048	4,006	15,912
Noninterest expense	2,328	2,658	2,379	2,369	9,734
Pretax pre-provision earnings excluding BlackRock/BGI gain	1,543	1,329	1,669	1,637	6,178
Provision for credit losses	880	1,087	914	1,049	3,930
Excess of pretax pre-provision earnings excluding BlackRock/BGI gain over credit losses	$663	$242	$755	$588	$2,248
Net charge-offs	$431	$795	$650	$835	$2,711
Pretax pre-provision earnings excluding BlackRock/BGI gain / provision					**1.57**

PNC believes that pretax pre-provision earnings is useful as a tool to help evaluate ability to provide for credit costs through operations. PNC believes that information adjusted for the impact of certain items may be useful due to the extent to which the items are not indicative of our ongoing operations.

Non-GAAP to GAAP Reconcilement

Appendix

For the three months ended, *in millions except per share data*	December 31, 2009 Adjustments, Pretax	Income taxes (benefit) (a)	Net Income	Diluted EPS	September 30, 2009 Adjustments, Pretax	Income taxes (benefit) (a)	Net Income	Diluted EPS
Net income, as reported			$1,107	$2.17			$559	$1.00
Adjustments:								
Gain on BlackRock/BGI transaction	($1,076)	$389	(687)	(1.49)				
Integration costs	155	(54)	101	.22	$89	($31)	58	.12
Net income, as adjusted			$521	$.90			$617	$1.12

For the three months ended, *in millions except per share data*	December 31, 2008 Adjustments, Pretax	Income taxes (benefit) (a)	Net Income	Diluted EPS
Net income (loss), as reported			($246)	$(.77)
Adjustments:				
Conforming provision for credit losses - National City	$504	($176)	328	.94
Other integration costs	81	(29)	52	.15
Net income, as adjusted			$134	$.32

Year ended, *in millions except per share data*	December 31, 2009 Adjustments, Pretax	Income taxes (benefit) (a)	Net Income	Diluted EPS	December 31, 2008 Adjustments, Pretax	Income taxes (benefit) (a)	Net Income	Diluted EPS
Net income, as reported			$2,403	$4.36			$914	$2.44
Adjustments:								
Gain on BlackRock/BGI transaction	$(1,076)	$389	(687)	(1.51)				
Conforming provision for credit losses - National City					$504	($176)	328	.95
Other integration costs	421	(147)	274	.60	145	(51)	94	.27
Net income, as adjusted			$1,990	$3.45			$1,336	$3.66

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

(a) Calculated using a marginal federal income tax rate of 35%. The after-tax gain on the BlackRock/BGI transaction also reflects the impact of state income taxes.

Peer Group of Banks

Appendi

	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