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

April 22, 2010
Date of Report (Date of earliest event reported)

THE PNC FINANCIAL SERVICES GROUP, INC.

(Exact name of registrant as specified in its charter)

Commission File Number 001-09718

Pennsylvania	**25-1435979**
(State or other jurisdiction of incorporation or organization)	**(I.R.S. Employer Identification No.)**

One PNC Plaza
249 Fifth Avenue
Pittsburgh, Pennsylvania 15222-2707
(Address of principal executive offices, including zip code)

(412) 762-2000
(Registrant's telephone number, including area code)

Not Applicable
(Former name or former address, if changed since last report)

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)

☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)

☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))

☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 Results of Operations and Financial Condition.

On April 22, 2010, The PNC Financial Services Group, Inc. (“the Corporation”) issued a press release and held a conference call for investors regarding the Corporation’s earnings and business results for the first quarter of 2010. The Corporation also provided supplementary financial information on its web site, including financial information disclosed in connection with its press release, and provided electronic presentation slides on its web site used in connection with the related investor conference call. Copies of the supplementary financial information and electronic presentation slides are included in this Report as Exhibits 99.1 and 99.2, respectively, and are furnished herewith.

Item 9.01 Financial Statements and Exhibits.

(d) Exhibits. The exhibits listed on the Exhibit Index accompanying this Form 8-K are furnished herewith.

SIGNATURE

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

THE PNC FINANCIAL SERVICES GROUP, INC.
(Registrant)

Date: April 22, 2010

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

EXHIBIT INDEX

Number	Description	Method of Filing
99.1	Financial Supplement (unaudited) for First Quarter 2010	Furnished herewith
99.2	Electronic presentation slides for earnings release conference call	Furnished herewith

Exhibit 99.1

THE PNC FINANCIAL SERVICES GROUP, INC.

FINANCIAL SUPPLEMENT
FIRST QUARTER 2010
(UNAUDITED)

THE PNC FINANCIAL SERVICES GROUP, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2010
(UNAUDITED)

The information contained in this Financial Supplement is preliminary, unaudited and based on data available on April 22, 2010. We have reclassified certain prior period amounts to be consistent with the current period presentation. This information speaks only as of the particular date or dates included in the schedules. We do not undertake any obligation to, and disclaim any duty to, correct or update any of the information provided in this Financial Supplement. Our future financial performance is subject to risks and uncertainties as described in our United States Securities and Exchange Commission ("SEC") filings.

BUSINESS

PNC is one of the largest diversified financial services companies in the United States and is headquartered in Pittsburgh, Pennsylvania. PNC has businesses engaged in retail banking, corporate and institutional banking, asset management, residential mortgage banking and global investment servicing, providing many of its products and services nationally and others in PNC's primary geographic markets located in Pennsylvania, Ohio, New Jersey, Michigan, Maryland, Illinois, Indiana, Kentucky, Florida, Virginia, Missouri, Delaware, Washington, D.C., and Wisconsin. PNC also provides certain investment servicing internationally.

PENDING SALE OF PNC GLOBAL INVESTMENT SERVICING

On February 2, 2010, we entered into a definitive agreement to sell PNC Global Investment Servicing Inc. (GIS), a leading provider of processing, technology and business intelligence services to asset managers, broker-dealers and financial advisors worldwide, for $2.3 billion in cash. We currently anticipate closing the transaction in the third quarter of 2010. Completion of the transaction is subject to regulatory approvals and certain other closing conditions. Results of operations of GIS are presented as income from discontinued operations, net of income taxes, on our Consolidated Income Statement for all periods presented. As a result of its pending sale, GIS is no longer a reportable business segment.

THE PNC FINANCIAL SERVICES GROUP, INC.

Consolidated Income Statement (Unaudited)

In millions, except per share data	Three months ended March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Interest Income					
Loans	$ 2,160	$ 2,160	$ 2,091	$2,203	$ 2,465
Investment securities	623	643	684	672	689
Other	122	136	113	125	105
Total interest income	2,905	2,939	2,888	3,000	3,259
Interest Expense					
Deposits	281	334	387	474	546
Borrowed funds	245	259	277	333	393
Total interest expense	526	593	664	807	939
Net interest income	2,379	2,346	2,224	2,193	2,320
Noninterest Income					
Asset management	259	219	242	208	189
Consumer services	296	315	330	329	316
Corporate services	268	260	252	264	245
Residential mortgage	147	107	207	245	431
Service charges on deposits	200	236	248	242	224
Net gains on sales of securities	90	144	168	182	56
Net other-than-temporary impairments	(116)	(144)	(129)	(155)	(149)
Gain on BlackRock/BGI transaction (a)		1,076			
Other	240	327	311	295	54
Total noninterest income	1,384	2,540	1,629	1,610	1,366
Total revenue	3,763	4,886	3,853	3,803	3,686
Provision For Credit Losses	751	1,049	914	1,087	880
Noninterest Expense					
Personnel	956	969	1,068	1,086	996
Occupancy	187	180	172	182	179
Equipment	172	173	170	174	178
Marketing	50	59	58	59	57
Other	748	828	746	991	748
Total noninterest expense	2,113	2,209	2,214	2,492	2,158
Income from continuing operations before income taxes and noncontrolling interests	899	1,628	725	224	648
Income taxes	251	525	185	29	128
Income from continuing operations before noncontrolling interests	648	1,103	540	195	520
Income from discontinued operations (net of income taxes of $14, $32, $11, $6, and $5)	23	4	19	12	10
Net income	671	1,107	559	207	530
Less: Net income (loss) attributable to noncontrolling interests	(5)	(37)	(20)	9	4
Preferred stock dividends	93	119	99	119	51
Preferred stock discount accretion	250	14	13	14	15
Net income attributable to common shareholders	$ 333	$ 1,011	$ 467	$ 65	$ 460
Basic Earnings Per Common Share					
Continuing operations	$ .62	$ 2.18	$ .97	$ .11	$ 1.02
Discontinued operations	.05	.01	.04	.03	.02
Net income	$ .67	$ 2.19	$ 1.01	$ .14	$ 1.04
Diluted Earnings Per Common Share					
Continuing operations	$ .61	$ 2.16	$ .96	$ .11	$ 1.01
Discontinued operations	.05	.01	.04	.03	.02
Net income	$ .66	$ 2.17	$ 1.00	$ .14	$ 1.03
Average Common Shares Outstanding					
Basic	498	460	460	451	443
Diluted	500	462	461	453	444
Efficiency	56%	45%	57%	66%	59%
Noninterest income to total revenue	37%	52%	42%	42%	37%
Effective tax rate (b)	27.9%	32.2%	25.5%	12.9%	19.8%

(a) The after-tax impact to net income was $687 million for the fourth quarter of 2009. The earnings per diluted share impact was $1.49 for the fourth quarter of 2009. BlackRock/BGI transaction refers to BlackRock's acquisition of Barclays Global Investors in exchange for cash and BlackRock common and participating preferred stock on December 1, 2009.

(b) The effective income tax rates are generally lower than the statutory rate due to the relationship of pretax income to tax credits and earnings that are not subject to tax. The higher effective tax rate for the fourth quarter of 2009 resulted from the gain on the BlackRock/BGI transaction.

THE PNC FINANCIAL SERVICES GROUP, INC.

Consolidated Balance Sheet (Unaudited)

In millions, except par value	March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Assets					
Cash and due from banks (a)	$ 3,563	$ 4,288	$ 3,426	$ 3,797	$ 3,576
Federal funds sold and resale agreements (b)	1,367	2,390	2,427	1,814	1,554
Trading securities	1,595	2,124	2,075	1,925	1,087
Interest-earning deposits with banks (a)	607	4,488	1,129	10,190	14,783
Loans held for sale (b)	2,691	2,539	3,509	4,662	4,045
Investment securities (a)	57,606	56,027	54,413	49,969	46,253
Loans (a) (b)	157,266	157,543	160,608	165,009	171,373
Allowance for loan and lease losses (a)	(5,319)	(5,072)	(4,810)	(4,569)	(4,299)
Net loans	151,947	152,471	155,798	160,440	167,074
Goodwill	9,425	9,505	9,286	9,206	8,855
Other intangible assets	3,289	3,404	3,448	3,684	3,323
Equity investments (a)	10,256	10,254	8,684	8,168	8,215
Other (a) (b)	23,050	22,373	27,212	25,899	27,657
Total assets	$265,396	$ 269,863	$ 271,407	$279,754	$286,422
Liabilities					
Deposits					
Noninterest-bearing	$ 43,122	$ 44,384	$ 43,025	$ 41,806	$ 40,610
Interest-bearing	139,401	142,538	140,784	148,633	154,025
Total deposits	182,523	186,922	183,809	190,439	194,635
Borrowed funds					
Federal funds purchased and repurchase agreements	5,511	3,998	3,996	3,921	4,789
Federal Home Loan Bank borrowings	8,700	10,761	11,953	14,777	16,985
Bank notes and senior debt	12,638	12,362	12,424	13,292	13,828
Subordinated debt	10,001	9,907	10,501	10,383	10,694
Other (a)	5,611	2,233	3,036	2,308	2,163
Total borrowed funds	42,461	39,261	41,910	44,681	48,459
Allowance for unfunded loan commitments and letters of credit	252	296	324	319	328
Accrued expenses (a)	2,939	3,590	3,592	3,651	3,340
Other (a)	7,787	7,227	10,109	11,197	11,004
Total liabilities	235,962	237,296	239,744	250,287	257,766
Equity					
Preferred stock (c)					
Common stock - $5 par value					
Authorized 800 shares, issued 535, 471, 469, 468, and 452 shares	2,676	2,354	2,348	2,342	2,261
Capital surplus - preferred stock	645	7,974	7,960	7,947	7,933
Capital surplus - common stock and other	11,945	8,945	8,860	8,783	8,284
Retained earnings	13,340	13,144	12,179	11,758	11,738
Accumulated other comprehensive loss	(1,288)	(1,962)	(1,947)	(3,101)	(3,289)
Common stock held in treasury at cost: 9, 9, 8, 7, and 7 shares	(500)	(513)	(472)	(435)	(450)
Total shareholders' equity	26,818	29,942	28,928	27,294	26,477
Noncontrolling interests	2,616	2,625	2,735	2,173	2,179
Total equity	29,434	32,567	31,663	29,467	28,656
Total liabilities and equity	$265,396	$ 269,863	$ 271,407	$279,754	$286,422
Capital Ratios					
Tier 1 risk-based (d)	9.9%	11.4%	10.9%	10.5%	10.0%
Tier 1 common (d)	7.6	6.0	5.5	5.3	4.9
Total risk-based (d)	13.4	15.0	14.5	14.1	13.6
Leverage (d)	8.9	10.1	9.6	9.1	8.9
Common shareholders' equity to assets	10.0	8.2	7.7	6.9	6.5

(a) Amounts include consolidated variable interest entities. Some March 31, 2010 amounts include consolidated variable interest entities that we consolidated effective January 1, 2010 based on guidance in ASU 2009-17, Consolidations. Our first quarter 2010 Form 10-Q will include additional information regarding these Consolidated Balance Sheet line items.

(b) Amounts include items for which PNC has elected the fair value option. Our first quarter 2010 Form 10-Q will include additional information regarding these Consolidated Balance Sheet line items.

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

(d) The ratio as of March 31, 2010 is estimated.

THE PNC FINANCIAL SERVICES GROUP, INC.

Average Consolidated Balance Sheet (Unaudited)

	Three months ended				
In millions	March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Assets					
Interest-earning assets:					
Investment securities					
Securities available for sale					
Residential mortgage-backed					
Agency	$ 21,926	$ 22,663	$ 20,838	$ 21,007	$ 23,065
Non-agency	10,213	10,788	11,553	12,520	13,140
Commercial mortgage-backed	5,357	5,053	5,052	4,624	4,252
Asset-backed	1,992	1,927	1,911	1,985	2,031
US Treasury and government agencies	7,493	6,403	6,026	4,185	1,222
State and municipal	1,365	1,346	1,367	1,366	1,334
Other debt	1,874	1,948	1,647	1,012	684
Corporate stocks and other	457	362	388	386	457
Total securities available for sale	50,677	50,490	48,782	47,085	46,185
Securities held to maturity (a)	5,935	5,014	4,286	3,860	3,402
Total investment securities	56,612	55,504	53,068	50,945	49,587
Loans					
Commercial	55,464	55,633	58,457	63,570	67,232
Commercial real estate	22,423	23,592	24,491	25,418	25,622
Equipment lease financing	6,131	6,164	6,045	6,191	6,406
Consumer	55,349	52,911	52,066	51,878	52,618
Residential mortgage	19,397	19,891	20,847	21,831	21,921
Total loans	158,764	158,191	161,906	168,888	173,799
Loans held for sale	2,476	2,949	3,696	4,757	4,521
Federal funds sold and resale agreements	1,669	1,700	2,417	1,726	1,610
Other	7,471	12,654	14,607	16,870	14,728
Total interest-earning assets	226,992	230,998	235,694	243,186	244,245
Noninterest-earning assets:					
Allowance for loan and lease losses	(5,136)	(4,517)	(4,264)	(4,385)	(4,095)
Cash and due from banks	3,735	3,657	3,547	3,558	3,832
Other	41,557	41,740	39,071	38,496	36,870
Total assets	$267,148	$ 271,878	$ 274,048	$280,855	$280,852

(a) Primarily consists of commercial mortgage-backed and asset-backed securities.

THE PNC FINANCIAL SERVICES GROUP, INC.

Average Consolidated Balance Sheet (Unaudited) (Continued)

In millions	Three months ended March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Liabilities and Equity					
Interest-bearing liabilities:					
Interest-bearing deposits					
Money market	$ 57,923	$ 56,298	$ 56,662	$ 55,464	$ 52,828
Demand	24,672	24,223	23,874	23,629	22,156
Savings	6,623	6,381	6,652	6,678	6,266
Retail certificates of deposit	47,162	49,645	53,468	57,357	57,970
Other time	1,039	1,389	2,841	5,259	10,670
Time deposits in foreign offices	3,034	4,013	3,356	3,348	3,832
Total interest-bearing deposits	140,453	141,949	146,853	151,735	153,722
Borrowed funds					
Federal funds purchased and repurchase agreements	4,344	4,046	4,422	4,283	5,016
Federal Home Loan Bank borrowings	9,603	10,880	12,996	15,818	17,097
Bank notes and senior debt	12,616	12,327	12,542	13,688	13,384
Subordinated debt	9,769	9,879	10,214	10,239	10,439
Other	5,934	2,448	2,806	2,170	1,944
Total borrowed funds	42,266	39,580	42,980	46,198	47,880
Total interest-bearing liabilities	182,719	181,529	189,833	197,933	201,602
Noninterest-bearing liabilities and equity:					
Demand and other noninterest-bearing deposits	42,631	44,325	41,816	40,965	38,489
Allowance for unfunded loan commitments and letters of credit	295	324	319	328	344
Accrued expenses and other liabilities	10,401	13,353	11,489	11,990	11,872
Equity	31,102	32,347	30,591	29,639	28,545
Total liabilities and equity	$ 267,148	$ 271,878	$ 274,048	$ 280,855	$ 280,852

Supplemental Average Balance Sheet Information (Unaudited)

Deposits and Common Shareholders' Equity

Interest-bearing deposits	$ 140,453	$ 141,949	$ 146,853	$ 151,735	$ 153,722
Demand and other noninterest-bearing deposits	42,631	44,325	41,816	40,965	38,489
Total deposits	$ 183,084	$ 186,274	$ 188,669	$ 192,700	$ 192,211
Transaction deposits	$ 125,226	$ 124,846	$ 122,352	$ 120,058	$ 113,473
Common shareholders' equity	$ 24,764	$ 21,726	$ 20,391	$ 19,527	$ 18,405

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Net Interest Margin (Unaudited)

	Three months ended				
	March 31 2010	**December 31 2009**	**September 30 2009**	**June 30 2009**	**March 31 2009**
Net Interest Margin (a)					
Average yields/rates					
Yield on interest-earning assets					
Loans	5.50%	5.42%	5.12%	5.22%	5.72%
Investment securities	4.44	4.67	5.20	5.32	5.59
Other	4.26	3.17	2.18	2.14	2.10
Total yield on interest-earning assets	5.17	5.07	4.88	4.94	5.38
Rate on interest-bearing liabilities					
Deposits	.81	.93	1.04	1.25	1.44
Borrowed funds	2.33	2.60	2.57	2.97	3.42
Total rate on interest-bearing liabilities	1.16	1.30	1.39	1.65	1.91
Interest rate spread	4.01	3.77	3.49	3.29	3.47
Impact of noninterest-bearing sources	.23	.28	.27	.31	.34
Net interest margin	4.24%	4.05%	3.76%	3.60%	3.81%

(a) Calculated as annualized taxable-equivalent net interest income divided by average earning assets. The interest income earned on certain earning assets is completely or partially exempt from federal income tax. As such, these tax-exempt instruments typically yield lower returns than taxable investments. To provide more meaningful comparisons of yields and margins for all earning assets in calculating net interest margins, in this table we use net interest income on a taxable-equivalent basis by increasing the interest income earned on tax-exempt assets to make it fully equivalent to interest income earned on taxable investments. This adjustment is not permitted under GAAP in the Consolidated Income Statement. The taxable-equivalent adjustments to net interest income for the three months ended March 31, 2010, December 31, 2009, September 30, 2009, June 30, 2009, and March 31, 2009 were $18 million, $18 million, $16 million, $16 million, and $15 million, respectively.

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Loans (Unaudited)

In millions	March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Commercial					
Retail/wholesale	$ 9,557	$ 9,515	$ 9,404	$ 10,141	$ 11,226
Manufacturing	9,863	9,880	10,639	11,595	12,796
Other service providers	8,528	8,256	8,364	8,491	8,674
Real estate related (a)	7,379	7,403	7,854	8,346	8,926
Financial services	4,654	3,874	4,422	5,078	5,050
Health care	2,998	2,970	2,888	3,045	3,079
Other	11,724	12,920	13,357	13,898	15,446
Total commercial	54,703	54,818	56,928	60,594	65,197
Commercial real estate					
Real estate projects	14,535	15,582	16,112	16,542	16,830
Commercial mortgage	7,415	7,549	7,952	8,323	8,590
Total commercial real estate	21,950	23,131	24,064	24,865	25,420
Equipment lease financing	6,111	6,202	6,283	6,092	6,300
TOTAL COMMERCIAL LENDING	82,764	84,151	87,275	91,551	96,917
Consumer					
Home equity					
Lines of credit	24,040	24,236	24,272	24,373	24,112
Installment	11,390	11,711	12,098	12,346	12,934
Education	8,320	7,468	6,370	5,340	5,127
Automobile	2,206	2,013	1,988	1,784	1,737
Credit card and other unsecured lines of credit	4,962	3,536	3,533	3,261	3,148
Other	4,316	4,618	4,614	4,833	4,910
Total consumer	55,234	53,582	52,875	51,937	51,968
Residential real estate					
Residential mortgage	17,599	18,190	18,469	19,342	19,661
Residential construction	1,669	1,620	1,989	2,179	2,827
Total residential real estate	19,268	19,810	20,458	21,521	22,488
TOTAL CONSUMER LENDING	74,502	73,392	73,333	73,458	74,456
Total (b)	$ 157,266	$ 157,543	$ 160,608	$ 165,009	$ 171,373

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

(b) Includes purchased impaired loans related to National City	$ 9,673	$ 10,287	$ 11,064	$ 12,289	$ 12,560

Details of Loans Held for Sale (Unaudited)

In millions	March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Commercial mortgage	$ 1,316	$ 1,301	$ 1,810	$1,531	$ 1,648
Residential mortgage	1,158	1,012	1,552	2,886	2,244
Other	217	226	147	245	153
Total	$ 2,691	$ 2,539	$ 3,509	$4,662	$ 4,045

THE PNC FINANCIAL SERVICES GROUP, INC.

Purchase Accounting Accretion and Accretable Interest (Unaudited)

VALUATION OF FASB ASC 310-30 (AICPA SOP 03-3) PURCHASED IMPAIRED LOANS

Dollars in billions	December 31, 2008 Balance	December 31, 2008 Net Investment	December 31, 2009 Balance	December 31, 2009 Net Investment	March 31, 2010 Balance	March 31, 2010 Net Investment
Commercial and commercial real estate loans:						
Unpaid principal balance	$ 6.3		$ 3.5		$ 2.9	
Purchased impaired mark	(3.4)		(1.3)		(1.0)	
Recorded investment	2.9		2.2		1.9	
Allowance for loan losses	—		(.2)		(.3)	
Net investment	2.9	46%	2.0	57%	1.6	55%
Consumer and residential mortgage loans:						
Unpaid principal balance	15.6		11.7		10.6	
Purchased impaired mark	(5.8)		(3.6)		(2.8)	
Recorded investment	9.8		8.1		7.8	
Allowance for loan losses	—		(.3)		(.3)	
Net investment	9.8	63%	7.8	67%	7.5	71%
Total FASB ASC 310-30 purchased impaired loans:						
Unpaid principal balance	21.9		15.2		13.5	
Purchased impaired mark	(9.2)		(4.9)		(3.8)	
Recorded investment	12.7		10.3		9.7	
Allowance for loan losses	—		(.5)		(.6) (a)	
Net investment	$ 12.7	58%	$ 9.8	64%	$ 9.1	67%

PURCHASE ACCOUNTING ACCRETION

In millions	Three months ended March 31 2009	June 30 2009	September 30 2009	December 31 2009	March 31 2010
Non-impaired loans	$ 322	$ 168	$ 172	$ 111	$ 112
Impaired loans	257	220	193	244	265
Reversal of contractual interest on impaired loans	(223)	(194)	(167)	(168)	(134)
Net impaired loans	34	26	26	76	131
Securities	31	41	25	21	11
Deposits	312	264	231	189	167
Borrowings	(85)	(52)	(58)	(55)	(56)
Total	$ 614	$ 447	$ 396	$ 342	$ 365
Cash received in excess of recorded investment from sales or payoffs of impaired commercial loans (cash recoveries)		$ 39	$ 11	$ 154	$ 75

ACCRETABLE NET INTEREST

In billions	December 31 2008	December 31 2009	March 31 2010
Non-impaired loans	$ 2.4	$ 1.6	$ 1.5
Impaired loans (b)	3.7	3.5	3.6
Total loans (gross)	6.1	5.1	5.1
Securities	.2	.1	.1
Deposits	2.1	1.0	.9
Borrowings	(1.5)	(1.2)	(1.2)
Total	$ 6.9	$ 5.0	$ 4.9

ACCRETABLE NET INTEREST - PURCHASED IMPAIRED LOANS

In billions	
December 31, 2009	$ 3.5
Accretion	(.3)
Cash recoveries	(.1)
Net reclass to accretable difference and other activity	.5
March 31, 2010	$ 3.6

In billions	
December 31, 2008	$ 3.7
Accretion	(1.2)
Cash recoveries	(.3)
Net reclass to accretable difference and other activity	1.4
March 31, 2010	$ 3.6

(a) Additional impairment reserves of $.6 billion do not recognize the incremental accretable yield of $1.4 billion related to certain purchased impaired loans with improving estimated cash flows. This income will be recognized over time.

(b) Adjustments to accretable net interest include purchase accounting accretion, reclassifications from non-accretable to accretable interest as a result of increases in estimated cash flows, and reductions in the accretable amount as a result of the identification of additional purchased impaired loans as of the National City acquisition close date of December 31, 2008.

Accruing Loans Past Due (Unaudited)

Accruing Loans Past Due 30 To 89 Days (a)

	Amount					Percent of Total Outstandings				
Dollars in millions	March 31 2010	Dec. 31 2009	Sept. 30 2009	June 30 2009	March 31 2009	March 31 2010	Dec. 31 2009	Sept. 30 2009	June 30 2009	March 31 2009
Commercial	$ 571	$ 684	$ 633	$ 640	$ 741	1.05%	1.26%	1.13%	1.07%	1.16%
Commercial real estate	859	666	743	654	398	4.19	3.10	3.34	2.85	1.70
Equipment lease financing	130	128	50	52	69	2.13	2.06	.80	.85	1.10
Consumer	440	438	444	401	421	.85	.87	.90	.83	.87
Residential real estate	464	472	510	448	507	3.14	3.12	3.29	2.83	3.01
Total (b)	$ 2,464	$2,388	$2,380	$2,195	$ 2,136	1.67%	1.62%	1.59%	1.44%	1.34%

Accruing Loans Past Due 90 Days Or More (a)

	Amount					Percent of Total Outstandings				
Dollars in millions	March 31 2010	Dec. 31 2009	Sept. 30 2009	June 30 2009	March 31 2009	March 31 2010	Dec. 31 2009	Sept. 30 2009	June 30 2009	March 31 2009
Commercial	$ 197	$ 188	$ 196	$ 153	$ 80	.36%	.35%	.35%	.26%	.12%
Commercial real estate	106	150	184	104	61	.52	.70	.83	.45	.26
Equipment lease financing	6	6	3	6		.10	.10	.05	.10	
Consumer	248	226	216	198	183	.48	.45	.44	.41	.38
Residential real estate	284	314	276	582	177	1.92	2.07	1.78	3.68	1.05
Total (c)	$ 841	$ 884	$ 875	$1,043	$ 501	.57%	.60%	.59%	.68%	.32%

(a) Excludes loans that are government insured/guaranteed, primarily residential mortgages.

(b) Excludes purchased impaired loans acquired from National City totaling $.6 billion at March 31, 2010, $0.8 billion at December 31, 2009, $0.8 billion at September 30, 2009, $1.1 billion at June 30, 2009, and $1.2 billion at March 31, 2009. These loans are excluded 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.

(c) Excludes purchased impaired loans acquired from National City totaling $2.5 billion at March 31, 2010, $2.7 billion at December 31, 2009, $3.0 billion at September 30, 2009, $2.9 billion at June 30, 2009, and $2.2 billion at March 31, 2009. These loans are excluded 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.

THE PNC FINANCIAL SERVICES GROUP, INC.

Allowances for Loan and Lease Losses and Unfunded Loan Commitments and Letters of Credit, and Net Unfunded Commitments (Unaudited)

Change in Allowance for Loan and Lease Losses

Three months ended - in millions	March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Beginning balance	$ 5,072	$ 4,810	$ 4,569	$4,299	$ 3,917
Charge-offs:					
Commercial	(273)	(380)	(323)	(364)	(209)
Commercial real estate	(238)	(260)	(20)	(124)	(106)
Equipment lease financing	(36)	(34)	(42)	(50)	(23)
Consumer	(242)	(267)	(257)	(289)	(148)
Residential real estate	(38)	(83)	(96)	(54)	(26)
Total charge-offs	(827)	(1,024)	(738)	(881)	(512)
Recoveries:					
Commercial	65	87	42	36	16
Commercial real estate	33	15	8	10	5
Equipment lease financing	12	10	7	5	5
Consumer	26	27	23	28	27
Residential real estate		50	8	7	28
Total recoveries	136	189	88	86	81
Net charge-offs:					
Commercial	(208)	(293)	(281)	(328)	(193)
Commercial real estate	(205)	(245)	(12)	(114)	(101)
Equipment lease financing	(24)	(24)	(35)	(45)	(18)
Consumer	(216)	(240)	(234)	(261)	(121)
Residential real estate	(38)	(33)	(88)	(47)	2
Total net charge-offs	(691)	(835)	(650)	(795)	(431)
Provision for credit losses	751	1,049	914	1,087	880
Acquired allowance adjustments (a)	2	20	(18)	(31)	(83)
Adoption of ASU 2009-17, *Consolidations*	141				
Net change in allowance for unfunded loan commitments and letters of credit	44	28	(5)	9	16
Ending balance	$ 5,319	$ 5,072	$ 4,810	$4,569	$ 4,299
Supplemental Information					
Net charge-offs to average loans (for the three months ended) (annualized)	1.77%	2.09%	1.59%	1.89%	1.01%
Allowance for loan and lease losses to total loans	3.38	3.22	2.99	2.77	2.51
Commercial lending net charge-offs	$ (437)	$ (562)	$ (328)	$ (487)	$ (312)
Consumer lending net charge-offs	(254)	(273)	(322)	(308)	(119)
Total net charge-offs	$ (691)	$ (835)	$ (650)	$ (795)	$ (431)
Net charge-offs to average loans					
Commercial lending	2.11%	2.61%	1.46%	2.05%	1.27%
Consumer lending	1.38	1.49	1.75	1.68	.65

(a) Related to our December 31, 2008 National City acquisition.

Change in Allowance for Unfunded Loan Commitments and Letters of Credit

Three months ended - in millions	March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Beginning balance	$ 296	$ 324	$ 319	$ 328	$ 344
Net change in allowance for unfunded loan commitments and letters of credit	(44)	(28)	5	(9)	(16)
Ending balance	$ 252	$ 296	$ 324	$ 319	$ 328

Net Unfunded Commitments

In millions	March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Net unfunded commitments	$ 99,179	$ 100,795	$ 102,669	$ 103,058	$ 102,821

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Nonperforming Assets (Unaudited)

Nonperforming Assets by Type

In millions	March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Nonperforming loans					
Commercial					
Retail/wholesale	$ 246	$ 231	$ 219	$ 171	$ 149
Manufacturing	341	423	387	410	334
Other service providers	527	394	348	243	224
Real estate related (a)	460	419	396	322	226
Financial services	77	117	200	58	58
Health care	48	41	48	89	104
Other	134	181	232	157	119
Total commercial	1,833	1,806	1,830	1,450	1,214
Commercial real estate					
Real estate projects	1,797	1,754	1,637	1,426	1,012
Commercial mortgage	419	386	235	230	200
Total commercial real estate	2,216	2,140	1,872	1,656	1,212
Equipment lease financing	123	130	164	120	121
TOTAL COMMERCIAL LENDING	4,172	4,076	3,866	3,226	2,547
Consumer					
Home equity	337	356	207	164	75
Other	35	36	25	34	24
Total consumer	372	392	232	198	99
Residential real estate					
Residential mortgage	968	955	790	663	299
Residential construction	249	248	238	69	15
Total residential real estate	1,217	1,203	1,028	732	314
TOTAL CONSUMER LENDING	1,589	1,595	1,260	930	413
Total nonperforming loans (b) (c) (d)	5,761	5,671	5,126	4,156	2,960
Foreclosed and other assets					
Commercial lending	328	266	145	113	93
Consumer lending	451	379	373	387	465
Total foreclosed and other assets	779	645	518	500	558
Total nonperforming assets	$ 6,540	$ 6,316	$ 5,644	$4,656	$ 3,518
Nonperforming loans to total loans	3.66%	3.60%	3.19%	2.52%	1.73%
Nonperforming assets to total loans and foreclosed and other assets	4.14	3.99	3.50	2.81	2.05
Nonperforming assets to total assets	2.46	2.34	2.08	1.66	1.23
Allowance for loan and lease losses to nonperforming loans	92	89	94	110	145

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

(b) Loans whose contractual terms have been restructured in a manner which grants a concession to a borrower experiencing financial difficulties where we do not receive adequate compensation are considered troubled debt restructurings (TDRs). TDRs typically result from our loss mitigation activities and could include rate reductions, principal forgiveness, forbearance and other actions intended to minimize the economic loss and to avoid foreclosure or repossession of collateral. Total nonperforming loans include TDRs of $385 million at March 31, 2010 and $440 million at December 31, 2009.

(c) TDRs returned to performing (accrual) status totaled $217 million at March 31, 2010 and are excluded from nonperforming loans. These loans have demonstrated a period of at least six months of performance under the modified terms.

(d) Credit cards and certain small business and consumer credit agreements whose terms have been modified totaled $279 million at March 31, 2010 and are excluded from nonperforming loans. Our policy is generally to exempt these loans from being placed on nonaccrual status as permitted by regulatory guidance as these loans are directly charged off in the period that they become 180 days past due.

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Nonperforming Assets (Unaudited) (Continued)

Change in Nonperforming Assets

In millions	
January 1, 2010	$ 6,316
Transferred in	1,774
Charge-offs/valuation adjustments	(620)
Principal activity including payoffs	(278)
Returned to performing - TDRs	(217)
Returned to performing - Other	(170)
Sales	(265)
March 31, 2010	$ 6,540

Largest Individual Nonperforming Assets at March 31, 2010 (a)

In millions

Ranking	Outstandings	Industry
1	$ 32	Real Estate
2	32	Real Estate
3	30	Real Estate
4	28	Real Estate
5	25	Real Estate
6	25	Real Estate
7	24	Finance Companies
8	24	Real Estate
9	24	Real Estate
10	23	Real Estate
Total	$ 267	
As a percent of total nonperforming assets	4%	

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

Business Segment Descriptions (Unaudited)

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

Corporate & Institutional Banking provides lending, treasury management, and capital markets-related products and services to mid-sized corporations, government and not-for-profit entities, and selectively to large corporations. Lending products include secured and unsecured loans, letters of credit and equipment leases. Treasury management services include cash and investment management, receivables management, disbursement services, funds transfer services, information reporting, and global trade services. Capital markets-related products and services include foreign exchange, derivatives, loan syndications, mergers and acquisitions advisory and related services to middle-market companies, our multi-seller conduit, securities underwriting, and securities sales and trading. Corporate & Institutional Banking also provides commercial loan servicing, and real estate advisory and technology solutions for the commercial real estate finance industry. Corporate & Institutional Banking provides products and services generally within our primary geographic markets, with certain products and services offered nationally.

Asset Management Group includes personal wealth management for high net worth and ultra high net worth clients and institutional asset management. Wealth management products and services include financial planning, customized investment management, private banking, tailored credit solutions and trust management and administration for individuals and their families. Institutional asset management provides investment management, custody, and retirement planning services. The institutional clients include corporations, foundations and unions and charitable endowments located primarily in our geographic footprint.

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

BlackRock is the largest publicly traded investment management firm in the world. BlackRock manages assets on behalf of institutional and individual investors worldwide through a variety of equity, fixed income, multi-asset class, alternative and cash management separate accounts and funds. In addition, BlackRock provides market risk management, financial markets advisory and enterprise investment system services globally to a broad base of clients. At March 31, 2010, our share of BlackRock’s earnings was approximately 23%.

Distressed Assets Portfolio includes commercial residential development loans, cross-border leases, consumer brokered home equity loans, retail mortgages, non-prime mortgages, and residential construction loans. These loans require special servicing and management oversight given current market conditions. The majority of these loans are from acquisitions, primarily National City.

THE PNC FINANCIAL SERVICES GROUP, INC.

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

In millions Earnings (Loss)	Three months ended March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Retail Banking	$ 24	$ (25)	$ 50	$ 61	$ 50
Corporate & Institutional Banking	360	415	309	107	359
Asset Management Group	39	23	35	8	39
Residential Mortgage Banking	82	25	91	92	227
Distressed Assets Portfolio	72	(88)	14	155	3
Other, including BlackRock (b) (c) (d)	71	753	41	(228)	(158)
Earnings from continuing operations before noncontrolling interests	$ 648	$ 1,103	$ 540	$ 195	$ 520
Revenue					
Retail Banking	$ 1,360	$ 1,379	$ 1,434	$1,467	$ 1,441
Corporate & Institutional Banking	1,248	1,377	1,316	1,283	1,290
Asset Management Group	228	218	225	226	250
Residential Mortgage Banking	237	176	292	332	528
Distressed Assets Portfolio	337	221	254	334	344
Other, including BlackRock (b) (c) (d)	353	1,515	332	161	(167)
Revenue from continuing operations	$ 3,763	$ 4,886	$ 3,853	$3,803	$ 3,686

(a) Our business information is presented based on our management accounting practices and our management structure. We refine our methodologies from time to time as our management accounting practices are enhanced and our business and management structure change. Certain prior period amounts have been reclassified to reflect current methodologies and our current business and management structure. As a result of its pending sale, GIS is no longer a reportable business segment. Amounts are presented on a continuing operations basis and exclude the earnings and revenue attributable to GIS.

(b) We consider BlackRock to be a separate reportable business segment but have combined its results with Other for this presentation. Our first quarter 2010 Form 10-Q will include additional information regarding BlackRock.

(c) Includes earnings and gains or losses related to PNC's equity interest in BlackRock, integration costs, asset and liability management activities including net securities gains or losses, other than temporary impairment of debt securities and certain trading activities, equity management activities, exited businesses, differences between business segment performance reporting and financial statement reporting under generally accepted accounting principles (GAAP), corporate overhead and intercompany eliminations.

(d) The $1.076 billion gain ($687 million after-tax) related to BlackRock's acquisition of BGI was included in this business segment for the fourth quarter of 2009.

	March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
Period-end Employees					
Full-time employees					
Retail Banking	21,522	21,416	21,644	22,102	22,468
Corporate & Institutional Banking	3,760	3,746	3,861	4,038	4,169
Asset Management Group	2,986	2,960	3,067	3,150	3,210
Residential Mortgage Banking	3,340	3,267	3,606	3,693	3,596
Distressed Assets Portfolio	178	175	157	131	110
Other					
Operations & Technology	9,284	9,275	9,400	9,350	9,406
Staff Services and Other (e)	9,043	8,922	8,794	8,898	8,899
Total Other	18,327	18,197	18,194	18,248	18,305
Total full-time employees	50,113	49,761	50,529	51,362	51,858
Retail Banking part-time employees	4,798	4,737	4,859	5,199	5,375
Other part-time employees	1,187	1,322	1,520	1,509	1,562
Total part-time employees	5,985	6,059	6,379	6,708	6,937
Total	56,098	55,820	56,908	58,070	58,795

The period-end employee statistics reflect staff directly employed by the respective business and exclude operations, technology and staff services employees.

(e) Includes employees of GIS.

THE PNC FINANCIAL SERVICES GROUP, INC.

Retail Banking (Unaudited) (a)

Dollars in millions	March 31 2010 (b) (c)	December 31 2009 (b)	September 30 2009 (b)	June 30 2009	March 31 2009
	Three months ended				
INCOME STATEMENT					
Net interest income	$ 871	$ 833	$ 865	$ 903	$ 921
Noninterest income					
Service charges on deposits	195	229	244	237	220
Brokerage	53	59	63	62	61
Consumer services	209	224	227	227	208
Other	32	34	35	38	31
Total noninterest income	489	546	569	564	520
Total revenue	1,360	1,379	1,434	1,467	1,441
Provision for credit losses	340	409	313	304	304
Noninterest expense	975	1,011	1,040	1,065	1,053
Pretax earnings (loss)	45	(41)	81	98	84
Income taxes (benefit)	21	(16)	31	37	34
Earnings (loss)	$ 24	$ (25)	$ 50	$ 61	$ 50
AVERAGE BALANCE SHEET					
Loans					
Consumer					
Home equity	$ 26,824	$ 27,109	$ 27,379	$ 27,493	$ 27,638
Indirect	3,973	3,998	3,989	4,040	4,120
Education	8,060	6,656	5,742	5,199	4,882
Credit cards	4,079	2,503	2,174	2,162	2,112
Other	1,790	1,789	1,785	1,731	1,860
Total consumer	44,726	42,055	41,069	40,625	40,612
Commercial and commercial real estate	11,487	11,766	12,166	12,550	12,755
Floor plan	1,296	1,136	1,059	1,371	1,495
Residential mortgage	1,800	1,899	1,995	2,114	2,252
Total loans	59,309	56,856	56,289	56,660	57,114
Goodwill and other intangible assets	5,935	5,882	5,894	5,784	5,807
Other assets	2,722	2,697	2,870	2,733	2,699
Total assets	$ 67,966	$ 65,435	$ 65,053	$ 65,177	$ 65,620
Deposits					
Noninterest-bearing demand	$ 16,776	$ 16,516	$ 16,482	$ 16,408	$ 15,819
Interest-bearing demand	19,212	18,446	18,435	18,639	17,900
Money market	39,699	39,374	39,753	39,608	38,831
Total transaction deposits	75,687	74,336	74,670	74,655	72,550
Savings	6,552	6,577	6,731	6,767	6,360
Certificates of deposit	45,614	48,338	52,189	55,798	56,355
Total deposits	127,853	129,251	133,590	137,220	135,265
Other liabilities	1,671	27	55	39	82
Capital	8,195	8,301	8,523	8,789	8,376
Total liabilities and equity	$137,719	$ 137,579	$ 142,168	$146,048	$143,723
PERFORMANCE RATIOS					
Return on average capital	1%	(1) %	2%	3%	2%
Noninterest income to total revenue	36	40	40	38	36
Efficiency	72	73	73	73	73

(a) See note (a) on page 13.

(b) Information as of and for the three months ended March 31, 2010, December 31, 2009 and September 30, 2009 reflects the impact of the required divestiture of 61 branches that was completed by early September 2009.

(c) Information as of March 31, 2010 reflects the impact of the consolidation in our financial statements for the securitized portfolio of approximately $1.6 billion of credit card loans as of January 1, 2010.

Retail Banking (Unaudited) (Continued)

Dollars in millions, except as noted	Three months ended March 31 2010 (a)	December 31 2009 (a)	September 30 2009 (a)	June 30 2009	March 31 2009
OTHER INFORMATION (b)					
Credit-related statistics: (c)					
Commercial nonperforming assets	$ 324	$ 324	$ 311	$ 246	$ 194
Consumer nonperforming assets	276	284	191	156	87
Total nonperforming assets	$ 600	$ 608	$ 502	$ 402	$ 281
Impaired loans (d)	$ 1,013	$ 1,056	$ 1,161	$ 1,266	$ 1,269
Commercial lending net charge-offs	$ 96	$ 173	$ 69	$ 90	$ 83
Credit card lending net charge-offs (on balance sheet)	96	57	53	50	49
Consumer lending (excluding credit card) net charge-offs	108	109	112	106	75
Total net charge-offs	$ 300	$ 339	$ 234	$ 246	$ 207
Commercial lending annualized net charge-off ratio	3.05%	5.32%	2.07%	2.59%	2.36%
Credit card lending annualized net charge-off ratio (on balance sheet)	9.54%	9.03%	9.67%	9.28%	9.41%
Consumer lending (excluding credit card) annualized net charge-off ratio	1.03%	1.04%	1.09%	1.05%	.75%
Total annualized net charge-off ratio	2.05%	2.37%	1.65%	1.74%	1.47%
Home equity portfolio credit statistics:					
% of first lien positions (e)	34%	35%	35%	35%	35%
Weighted average loan-to-value ratios (e)	73%	74%	74%	74%	74%
Weighted average FICO scores (f)	725	727	727	728	727
Annualized net charge-off ratio	.70%	.90%	.97%	.80%	.34%
Loans 30 - 89 days past due	.74%	.78%	.75%	.70%	.73%
Loans 90 days past due	.85%	.76%	.73%	.72%	.67%
Other statistics:					
ATMs	6,467	6,473	6,463	6,474	6,402
Branches (g)	2,461	2,513	2,554	2,607	2,586
Customer-related statistics (h):					
Retail Banking checking relationships	5,037,000	5,042,000	5,040,000	5,148,000	5,134,000
Retail online banking active customers	2,782,000	2,743,000	2,682,000	2,676,000	2,636,000
Retail online bill payment active customers	826,000	780,000	753,000	744,000	726,000
Brokerage statistics:					
Financial consultants (i)	722	704	655	658	658
Full service brokerage offices	41	40	42	42	43
Brokerage account assets (billions)	$ 33	$ 32	$ 30	$ 28	$ 26

(a) Information as of and for the three months ended March 31, 2010, December 31, 2009 and September 30, 2009 reflects the impact of the required divestiture of 61 branches that was completed by early September 2009.
(b) Presented as of period-end, except for net charge-offs and annualized net charge-off ratios, which are for the three months ended.
(c) Information as of March 31, 2010 reflects the impact of the consolidation in our financial statements for the securitized portfolio of approximately $1.6 billion of credit card loans as of January 1, 2010.
(d) Recorded investment of purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008.
(e) Includes loans from acquired portfolios for which lien position and loan-to-value information is not available.
(f) Represents the most recent FICO scores we have on file.
(g) Excludes certain satellite branches that provide limited products and/or services.
(h) Amounts for 2010 and 2009 include the impact of National City prior to the completion of all application system conversions. These amounts may be refined subsequent to system conversions.
(i) Financial consultants provide services in full service brokerage offices and PNC traditional branches.

THE PNC FINANCIAL SERVICES GROUP, INC.

Corporate & Institutional Banking (Unaudited) (a)

Dollars in millions, except as noted	Three months ended March 31 2010 (g)	December 31 2009	September 30 2009	June 30 2009	March 31 2009
INCOME STATEMENT					
Net interest income	$ 877	$ 1,009	$ 915	$ 886	$ 1,023
Noninterest income					
Corporate service fees	242	235	226	236	218
Other	129	133	175	161	49
Noninterest income	371	368	401	397	267
Total revenue	1,248	1,377	1,316	1,283	1,290
Provision for credit losses	236	283	384	649	287
Noninterest expense	445	444	459	467	430
Pretax earnings	567	650	473	167	573
Income taxes	207	235	164	60	214
Earnings	$ 360	$ 415	$ 309	$ 107	$ 359
AVERAGE BALANCE SHEET					
Loans					
Commercial	$34,024	$ 33,481	$ 35,785	$38,835	$41,709
Commercial real estate	17,961	18,747	18,918	19,667	19,460
Commercial - real estate related	3,128	3,328	3,622	3,884	4,267
Asset-based lending	5,940	6,051	5,918	6,401	7,021
Equipment lease financing	5,318	5,368	5,260	5,380	5,554
Total loans	66,371	66,975	69,503	74,167	78,011
Goodwill and other intangible assets	3,795	3,736	3,704	3,512	3,376
Loans held for sale	1,410	1,534	1,578	1,893	1,714
Other assets	7,940	7,395	6,460	7,332	8,029
Total assets	$79,516	$ 79,640	$ 81,245	$86,904	$91,130
Deposits					
Noninterest-bearing demand	$22,271	$ 23,484	$ 20,392	$18,732	$17,108
Money market	12,253	10,573	10,714	9,514	7,949
Other	7,610	8,728	8,009	7,501	7,391
Total deposits	42,134	42,785	39,115	35,747	32,448
Other liabilities	10,870	8,408	8,363	9,701	10,024
Capital	7,633	7,916	7,922	7,816	7,690
Total liabilities and equity	$60,637	$ 59,109	$ 55,400	$53,264	$50,162
PERFORMANCE RATIOS					
Return on average capital	19%	21%	15%	5%	19%
Noninterest income to total revenue	30	27	30	32	21
Efficiency	36	32	35	37	33
COMMERCIAL MORTGAGE SERVICING PORTFOLIO (in billions)					
Beginning of period	$ 287	$ 275	$ 269	$ 269	$ 270
Acquisitions/additions	8	19	15	11	5
Repayments/transfers	(13)	(7)	(9)	(11)	(6)
End of period	$ 282	$ 287	$ 275	$ 269	$ 269
OTHER INFORMATION					
Consolidated revenue from: (b)					
Treasury Management	$ 298	$ 296	$ 281	$ 284	$ 276
Capital Markets	$ 164	$ 187	$ 155	$ 148	$ 43
Commercial mortgage loans held for sale (c)	$ 27	$ 67	$ 53	$ 63	$ 22
Commercial mortgage loan servicing (d)	88	66	66	76	72
Total commercial mortgage banking activities	$ 115	$ 133	$ 119	$ 139	$ 94
Total loans (e)	$65,076	$ 66,206	$ 68,352	$71,077	$75,886
Credit-related statistics:					
Nonperforming assets (e)	$ 3,343	$ 3,167	$ 2,992	$ 2,317	$ 1,862
Impaired loans (e) (f)	$ 1,033	$ 1,075	$ 1,482	$ 1,601	$ 1,757
Net charge-offs	$ 271	$ 341	$ 222	$ 322	$ 167
Net carrying amount of commercial mortgage servicing rights (e)	$ 921	$ 921	$ 897	$ 895	$ 874

(a) See note (a) on page 13.
(b) Represents consolidated PNC amounts.
(c) Includes valuations on commercial mortgage loans held for sale and related commitments, derivative valuations, origination fees, gains on sale of loans held for sale and net interest income on loans held for sale.
(d) Includes net interest income and noninterest income from loan servicing and ancillary services.
(e) Presented as of period end.
(f) Recorded investment of purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008.
(g) Information as of March 31, 2010 reflects the impact of the consolidation in our financial statements of Market Street Funding LLC effective January 1, 2010. Also, includes $1.6 billion of loans, net of eliminations, and $2.8 billion of commercial paper borrowings included in Other liabilities.

THE PNC FINANCIAL SERVICES GROUP, INC.

Asset Management Group (Unaudited) (a)

Dollars in millions, except as noted	Three months ended March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
INCOME STATEMENT					
Net interest income	$ 64	$ 67	$ 70	$ 75	$ 96
Noninterest income	164	151	155	151	154
Total revenue	228	218	225	226	250
Provision for credit losses	9	25	9	46	17
Noninterest expense	157	155	162	167	170
Pretax earnings	62	38	54	13	63
Income taxes	23	15	19	5	24
Earnings	$ 39	$ 23	$ 35	$ 8	$ 39
AVERAGE BALANCE SHEET					
Loans					
Consumer	$ 3,994	$ 4,044	$ 3,997	$3,936	$ 3,851
Commercial and commercial real estate	1,504	1,520	1,601	1,714	1,761
Residential mortgage	963	1,000	1,046	1,114	1,153
Total loans	6,461	6,564	6,644	6,764	6,765
Goodwill and other intangible assets	415	416	418	390	404
Other assets	241	221	219	273	288
Total assets	$ 7,117	$ 7,201	$ 7,281	$7,427	$ 7,457
Deposits					
Noninterest-bearing demand	$ 1,228	$ 1,126	$ 993	$ 988	$ 1,260
Interest-bearing demand	1,699	1,674	1,544	1,563	1,544
Money market	3,217	3,134	3,154	3,217	3,330
Total transaction deposits	6,144	5,934	5,691	5,768	6,134
Certificates of deposit and other	818	918	1,013	1,088	1,289
Total deposits	6,962	6,852	6,704	6,856	7,423
Other liabilities	119	122	106	104	117
Capital	553	531	612	580	576
Total liabilities and equity	$ 7,634	$ 7,505	$ 7,422	$7,540	$ 8,116
PERFORMANCE RATIOS					
Return on average capital	29%	17%	23%	6%	27%
Noninterest income to total revenue	72	69	69	67	62
Efficiency	69	71	72	74	68
OTHER INFORMATION					
Total nonperforming assets (b)	$ 139	$ 155	$ 129	$ 108	$ 68
Impaired loans (b) (c)	$ 191	$ 198	$ 206	$ 221	$ 223
Total net charge-offs	$ 4	$ 22	$ 9	$ 21	$ 11
ASSETS UNDER ADMINISTRATION (in billions) (b) (d)					
Personal	$ 96	$ 94	$ 93	$ 88	$ 85
Institutional	113	111	124	134	131
Total	$ 209	$ 205	$ 217	$ 222	$ 216
Asset Type					
Equity	$ 104	$ 100	$ 98	$ 88	$ 79
Fixed income	59	58	56	57	57
Liquidity/Other	46	47	63	77	80
Total	$ 209	$ 205	$ 217	$ 222	$ 216
Discretionary assets under management					
Personal	$ 69	$ 67	$ 66	$ 62	$ 59
Institutional	36	36	38	36	37
Total	$ 105	$ 103	$ 104	$ 98	$ 96
Asset Type					
Equity	$ 51	$ 49	$ 47	$ 42	$ 38
Fixed income	35	34	34	32	32
Liquidity/Other	19	20	23	24	26
Total	$ 105	$ 103	$ 104	$ 98	$ 96
Nondiscretionary assets under administration					
Personal	$ 27	$ 27	$ 27	$ 26	$ 26
Institutional	77	75	86	98	94
Total	$ 104	$ 102	$ 113	$ 124	$ 120
Asset Type					
Equity	$ 53	$ 51	$ 51	$ 46	$ 41
Fixed income	24	24	22	25	25
Liquidity/Other	27	27	40	53	54
Total	$ 104	$ 102	$ 113	$ 124	$ 120

(a) See note (a) on page 13.
(b) As of period-end.
(c) Recorded investment of purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008.
(d) Excludes brokerage account assets.

THE PNC FINANCIAL SERVICES GROUP, INC.

Residential Mortgage Banking (Unaudited) (a)

Dollars in millions, except as noted	Three months ended March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
INCOME STATEMENT					
Net interest income	$ 80	$ 71	$ 83	$ 87	$ 91
Noninterest income					
Loan servicing revenue					
Servicing fees	69	51	70	42	59
Net MSR hedging gains	46	35	60	58	202
Loan sales revenue	39	26	83	151	175
Other	3	(7)	(4)	(6)	1
Total noninterest income	157	105	209	245	437
Total revenue	237	176	292	332	528
Provision for (recoveries of) credit losses	(16)	(7)	4	8	(9)
Noninterest expense	124	142	141	176	173
Pretax earnings	129	41	147	148	364
Income taxes	47	16	56	56	137
Earnings	$ 82	$ 25	$ 91	$ 92	$ 227
AVERAGE BALANCE SHEET					
Portfolio loans	$ 2,820	$ 2,479	$ 2,071	$1,834	$ 1,430
Loans held for sale	974	1,333	2,042	2,766	2,693
Mortgage servicing rights (MSR)	1,264	1,236	1,443	1,343	1,164
Other assets	3,797	3,761	3,483	2,648	1,932
Total assets	$ 8,855	$ 8,809	$ 9,039	$8,591	$ 7,219
Deposits	$ 3,602	$ 3,628	$ 4,076	$4,741	$ 4,101
Borrowings and other liabilities	2,279	3,110	3,811	2,672	2,080
Capital	1,781	1,471	1,411	1,282	1,271
Total liabilities and equity	$ 7,662	$ 8,209	$ 9,298	$8,695	$ 7,452
PERFORMANCE RATIOS					
Return on average capital	19%	7%	26%	29%	72%
Efficiency	52%	81%	48%	53%	33%
OTHER INFORMATION					
Servicing portfolio for others (in billions) (b)	$ 141	$ 145	$ 158	$ 161	$ 168
Fixed rate	89%	88%	88%	87%	87%
Adjustable rate/balloon	11%	12%	12%	13%	13%
Weighted average interest rate	5.79%	5.82%	5.89%	5.94%	5.99%
MSR capitalized value (in billions)	$ 1.3	$ 1.3	$ 1.3	$ 1.5	$ 1.0
MSR capitalization value (in basis points)	90	91	81	90	62
Weighted average servicing fee (in basis points)	30	30	30	30	30
Loan origination volume (in billions)	$ 2.0	$ 2.3	$ 3.6	$ 6.4	$ 6.9
Percentage of originations represented by:					
Agency and government programs	98%	96%	97%	98%	97%
Refinance volume	73%	59%	59%	74%	83%
Total nonperforming assets (b)	$ 418	$ 370	$ 343	$ 285	$ 267
Impaired loans (b) (c)	$ 298	$ 369	$ 412	$ 531	$ 533

(a) See note (a) on page 13.
(b) As of period end.
(c) Recorded investment of purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008.

THE PNC FINANCIAL SERVICES GROUP, INC.

Distressed Assets Portfolio (Unaudited) (a)

Dollars in millions, except as noted	Three months ended March 31 2010	December 31 2009	September 30 2009	June 30 2009	March 31 2009
INCOME STATEMENT					
Net interest income	$ 338	$ 218	$ 235	$ 295	$ 331
Noninterest income	(1)	3	19	39	13
Total revenue	337	221	254	334	344
Provision for credit losses	165	314	168	30	259
Noninterest expense	58	49	62	55	80
Pretax earnings (loss)	114	(142)	24	249	5
Income taxes (benefit)	42	(54)	10	94	2
Earnings (loss)	$ 72	$ (88)	$ 14	$ 155	$ 3
AVERAGE BALANCE SHEET					
Commercial lending:					
Commercial	$ 115	$ 106	$ 136	$ 182	$ 198
Commercial real estate:					
Real estate projects	2,404	2,641	3,007	3,331	3,526
Commercial mortgage	80	65	117	112	93
Equipment lease financing	803	800	793	819	858
Total commercial lending	3,402	3,612	4,053	4,444	4,675
Consumer lending:					
Consumer:					
Home equity lines of credit	4,533	4,615	4,887	5,016	5,297
Home equity installment loans	2,015	2,060	1,877	2,052	2,553
Other consumer	25	23	13	15	10
Total consumer	6,573	6,698	6,777	7,083	7,860
Residential real estate:					
Residential mortgage	7,717	7,974	8,744	8,983	9,231
Residential construction	473	600	842	1,401	1,541
Total residential real estate	8,190	8,574	9,586	10,384	10,772
Total consumer lending	14,763	15,272	16,363	17,467	18,632
Total portfolio loans	18,165	18,884	20,416	21,911	23,307
Other assets	1,342	1,633	1,901	1,867	1,509
Total assets	$19,507	$ 20,517	$ 22,317	$23,778	$24,816
Deposits	$ 85	$ 29	$ 32	$ 49	$ 45
Other liabilities	55	70	85	109	107
Capital	1,353	1,568	1,540	1,619	1,570
Total liabilities and equity	$ 1,493	$ 1,667	$ 1,657	$ 1,777	$ 1,722
OTHER INFORMATION					
Nonperforming assets (b)	$ 1,777	$ 1,787	$ 1,473	$ 1,391	$ 933
Impaired loans (b) (c)	$ 7,124	$ 7,577	$ 7,803	$ 8,670	$ 8,778
Net charge-offs	$ 111	$ 121	$ 175	$ 197	$ 51
Net charge-offs (for three months ended) as a percentage of period-end portfolio loans (annualized)	2.48%	2.54%	3.40%	3.61%	.89%
LOANS (in billions) (b)					
Commercial:					
Residential development	$ 2.6	$ 2.6	$ 3.2	$ 3.6	$ 3.5
Cross-border leases	.8	.8	.8	.8	.8
Consumer:					
Brokered home equity	6.3	6.4	6.6	6.9	7.1
Retail mortgages	5.1	5.2	5.4	5.8	6.4
Non-prime mortgages	1.7	1.7	1.7	1.9	2.0
Residential construction	1.6	1.8	2.0	2.2	2.4
Total	$ 18.1	$ 18.5	$ 19.7	$ 21.2	$ 22.2

(a) See note (a) on page 13.
(b) As of period end.
(c) Recorded investment of purchased impaired loans related to National City, adjusted to reflect additional loan impairments effective December 31, 2008.

Glossary of Terms

Accretable net interest - The excess of cash flows expected to be collected on a purchased impaired loan over the carrying value of the loan. The accretable net interest is recognized into interest income over the remaining life of the loan using the constant effective yield method.

Accretable yield - The excess of a loan's cash flows expected to be collected over the carrying value of the loan. The accretable yield is recognized in interest income over the remaining life of the loan using the constant effective yield method.

Adjusted average total assets - Primarily comprised of total average quarterly (or annual) assets plus (less) unrealized losses (gains) on investment securities, less goodwill and certain other intangible assets (net of eligible deferred taxes).

Annualized - Adjusted to reflect a full year of activity.

Assets under management - Assets over which we have sole or shared investment authority for our customers/clients. We do not include these assets on our Consolidated Balance Sheet.

Basis point - One hundredth of a percentage point.

Cash recoveries – Cash recoveries used in the context of purchased impaired loans represent cash payments from customers that exceeded the recorded investment of the designated impaired loan.

Charge-off - Process of removing a loan or portion of a loan from our balance sheet because it is considered uncollectible. We also record a charge-off when a loan is transferred to held for sale by reducing the loan carrying amount to the fair value of the loan, if fair value is less than carrying amount.

Client-related noninterest income – Total noninterest income included on our Consolidated Income Statement less amounts for net gains (losses) on sales of securities, net other-than-temporary impairments, and other noninterest income.

Common shareholders' equity to total assets - Common shareholders' equity divided by total assets. Common shareholders' equity equals total shareholders' equity less the liquidation value of preferred stock.

Credit spread - The difference in yield between debt issues of similar maturity. The excess of yield attributable to credit spread is often used as a measure of relative creditworthiness, with a reduction in the credit spread reflecting an improvement in the borrower's perceived creditworthiness.

Derivatives - Financial contracts whose value is derived from publicly traded securities, interest rates, currency exchange rates or market indices. Derivatives cover a wide assortment of financial contracts, including but not limited to forward contracts, futures, options and swaps.

Duration of equity - An estimate of the rate sensitivity of our economic value of equity. A negative duration of equity is associated with asset sensitivity (*i.e.,* positioned for rising interest rates), while a positive value implies liability sensitivity (*i.e.,* positioned for declining interest rates). For example, if the duration of equity is +1.5 years, the economic value of equity declines by 1.5% for each 100 basis point increase in interest rates.

Earning assets - Assets that generate income, which include: Federal funds sold; resale agreements; trading securities; interest-earning deposits with banks; other short-term investments; loans held for sale; loans; investment securities; and certain other assets.

Economic capital - Represents the amount of resources that a business segment should hold to guard against potentially large losses that could cause insolvency. It is based on a measurement of economic risk, as opposed to risk as defined by regulatory bodies. The economic capital measurement process involves converting a risk distribution to the capital that is required to support the risk, consistent with our target credit rating. As such, economic risk serves as a "common currency" of risk that allows us to compare different risks on a similar basis.

Effective duration - A measurement, expressed in years, that, when multiplied by a change in interest rates, would approximate the percentage change in value of on- and off-balance sheet positions.

Efficiency - Noninterest expense divided by the sum of net interest income (GAAP basis) and noninterest income.

Fair value - The price that would be received to sell an asset or the price that would be paid to transfer a liability on the measurement date using the principal or most advantageous market for the asset or liability in an orderly transaction between willing market participants.

Funds transfer pricing - A management accounting methodology designed to recognize the net interest income effects of sources and uses of funds provided by the assets and liabilities of a business segment. We assign these balances LIBOR-based funding rates at origination that represent the interest cost for us to raise/invest funds with similar maturity and repricing structures.

Futures and forward contracts - Contracts in which the buyer agrees to purchase and the seller agrees to deliver a specific financial instrument at a predetermined price or yield. May be settled either in cash or by delivery of the underlying financial instrument.

GAAP - Accounting principles generally accepted in the United States of America.

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

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

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

Net interest income from loans and deposits - A management accounting assessment, using funds transfer pricing methodology, of the net interest contribution from loans and deposits.

Net interest margin - Annualized taxable-equivalent net interest income divided by average earning assets.

Nonaccretable difference - Contractually required payments receivable on a purchased impaired loan in excess of the cash flows expected to be collected.

Nondiscretionary assets under administration - Assets we hold for our customers/clients in a non-discretionary, custodial capacity. We do not include these assets on our Consolidated Balance Sheet.

Noninterest income to total revenue - Noninterest income divided by the sum of net interest income (GAAP basis) and noninterest income.

Nonperforming assets - Nonperforming assets include nonaccrual loans, troubled debt restructured loans, foreclosed assets and other assets. We do not accrue interest income on assets classified as nonperforming.

Nonperforming loans - Nonperforming loans include loans to commercial, commercial real estate, equipment lease financing, consumer, and residential mortgage customers and construction customers as well as troubled debt restructured loans. Nonperforming loans do not include loans held for sale or foreclosed and other assets. We do not accrue interest income on loans classified as nonperforming.

Notional amount - A number of currency units, shares, or other units specified in a derivatives contract.

Operating leverage - The period to period dollar or percentage change in total revenue (GAAP basis) less the dollar or percentage change in noninterest expense. A positive variance indicates that revenue growth exceeded expense growth (*i.e.,* positive operating leverage) while a negative variance implies expense growth exceeded revenue growth (*i.e.,* negative operating leverage).

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

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

Purchase accounting accretion - Accretion of the discounts and premiums on acquired assets and liabilities. The purchase accounting accretion is recognized in net interest income over the weighted average life of the financial instruments using the constant effective yield method.

Purchased impaired loans - Acquired loans determined to be credit impaired under FASB ASC 310-30 (AICPA SOP 03-3). Loans are determined to be impaired if there is evidence of credit deterioration since origination and for which it is probable that all contractually required payments will not be collected.

Recorded investment - The initial investment of a purchased impaired loan plus interest accretion and less any cash payments and writedowns to date. The recorded investment excludes any valuation allowance which is included in our allowance for loan and lease losses.

Recovery - - Cash proceeds received on a loan that we had previously charged off. We credit the amount received to the allowance for loan and lease losses.

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

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

Return on average assets - Annualized net income divided by average assets.

Return on average capital - Annualized net income divided by average capital.

Return on average common shareholders' equity- Annualized net income less preferred stock dividends, including preferred stock discount accretion, divided by average common shareholders' equity.

Risk-weighted assets - Computed by the assignment of specific risk-weights (as defined by the Board of Governors of the Federal Reserve System) to assets and off-balance sheet instruments.

Securitization - The process of legally transforming financial assets into securities.

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

Taxable-equivalent interest - The interest income earned on certain assets is completely or partially exempt from Federal income tax. As such, these tax-exempt instruments typically yield lower returns than taxable investments. To provide more meaningful comparisons of yields and margins for all interest-earning assets, we use interest income on a taxable-equivalent basis in calculating average yields and net interest margins by increasing the interest income earned on tax-exempt assets to make it fully equivalent to interest income earned on other taxable investments. This adjustment is not permitted under GAAP on the Consolidated Income Statement.

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

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

Tier 1 risk-based capital - Total shareholders' equity, plus trust preferred capital securities, plus certain noncontrolling interests that are held by others; less goodwill and certain other intangible assets (net of eligible deferred taxes relating to taxable and nontaxable combinations), less equity investments in nonfinancial companies less ineligible servicing assets and less net unrealized holding losses on available for sale equity securities. Net unrealized holding gains on available for sale equity securities, net unrealized holding gains (losses) on available for sale debt securities and net unrealized holding gains (losses) on cash flow hedge derivatives are excluded from total shareholders' equity for Tier 1 risk-based capital purposes.

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

Total equity – Total shareholders' equity plus noncontrolling interests.

Total risk-based capital - Tier 1 risk-based capital plus qualifying subordinated debt and trust preferred securities, other noncontrolling interest not qualified as Tier 1, eligible gains on available for sale equity securities and the allowance for loan and lease losses, subject to certain limitations.

Total risk-based capital ratio - Total risk-based capital divided by period-end risk-weighted assets.

Transaction deposits - The sum of money market and interest-bearing demand deposits and demand and other noninterest-bearing deposits.

Troubled debt restructuring – A restructuring of a loan whereby the lender for economic or legal reasons related to the borrower's financial difficulties grants a concession to the borrower that the lender would not otherwise consider or for which the lender would not be adequately compensated.

Watchlist - A list of criticized loans, credit exposure or other assets compiled for internal monitoring purposes. We define criticized exposure for this purpose as exposure with an internal risk rating of other assets especially mentioned, substandard, doubtful or loss.

Yield curve - A graph showing the relationship between the yields on financial instruments or market indices of the same credit quality with different maturities. For example, a "normal" or "positive" yield curve exists when long-term bonds have higher yields than short-term bonds. A "flat" yield curve exists when yields are the same for short-term and long-term bonds. A "steep" yield curve exists when yields on long-term bonds are significantly higher than on short-term bonds. An "inverted" or "negative" yield curve exists when short-term bonds have higher yields than long-term bonds.

Exhibit 99.2

The PNC Financial Services Group, Inc.

First Quarter 2010

Earnings Conference Call

April 22, 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 2009 Form 10-K, including in the Risk Factors and Risk Management sections of that report, and in our subsequent 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, such as the acceleration of accretion of the remaining issuance discount on our TARP preferred stock in connection with the first quarter 2010 redemption of such stock, our fourth quarter 2009 gain related to BlackRock's acquisition of Barclays Global Investors (the "BLK/BGI gain"), our fourth quarter 2008 conforming provision for credit losses for National City, and other integration costs in the 2010, 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. We may also provide information on pretax pre-provision earnings (total revenue less noninterest expense), as we believe that pretax pre-provision earnings is useful as a tool to help evaluate the ability to provide for credit costs through operations.

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."

Substantial 1Q10 Achievements

- Successfully delivered on key strategic objectives while executing the PNC business model
- Delivered strong financial results
  - Well-diversified revenue
  - Disciplined expense management
  - Improved credit costs
- Business segments performed well; continued to grow clients and deepen relationships throughout the footprint
- Balance sheet remains well-positioned

1Q10 financial summary	Net income	Return on average assets	Diluted EPS from net income
	$671 million	1.02%	$.66 reported $1.31 adjusted [1]

PNC Continues to Build a Great Company.

(1) Adjusted for the impact of the accelerated accretion of the remaining issuance discount in connection with the redemption of our TARP preferred stock, and after-tax integration costs. Further information is provided in the Appendix.

PNC

PNC’s Higher Quality, Differentiated Balance Shee

Category (billions)	March 31, 2010	Dec. 31, 2009	Chang
Investment securities	$58	$56	$2
Total loans	157	157	-
Other assets	50	57	(7)
Total assets	$265	$270	($5)
Transaction deposits	$126	$126	$-
Retail CDs	46	49	(3)
Other time/savings	11	12	(1)
Total deposits	$183	$187	($4)
Borrowed funds	$42	$39	$3
Other	13	14	(1)
Preferred equity	1	8	(7)
Common equity	26	22	4
Total liabilities and equity	$265	$270	($5)

March 31, 2010 key statistics
Loans/assets 59%
Investment securities/assets 22%
Loans/deposits 86%
Duration of equity[1] (1.7) years

(1) Estimated.

PNC

Key Take-Aways

Strong earnings		1Q10	4Q09
	Reported earnings per diluted common share	$.66	$2.17
	Adjusted earnings per diluted common share[1]	$1.31	$.90

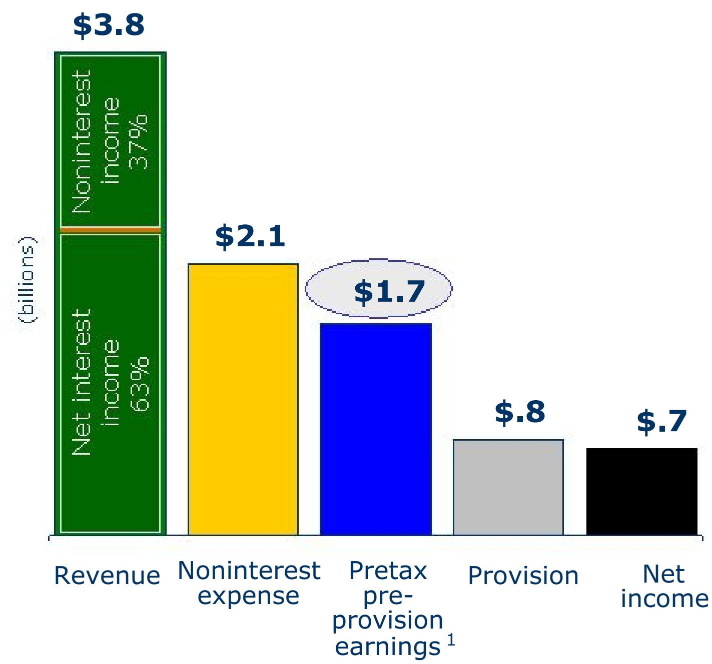
Stabilization of credit quality, reserve level adequacy		1Q10	4Q09
	Net charge-offs to average loans[2]	1.77%	2.09%
	Nonperforming loans - change from prior quarter	2%	11%
	Allowance for loan and lease losses to total loans	3.38%	3.22%

Improvement in the quality of our capital structure		1Q10	4Q09
	Tier 1 common ratio	7.6%[3]	6.0%
	Proforma Tier 1 common ratio[4]	8.3%[3]	

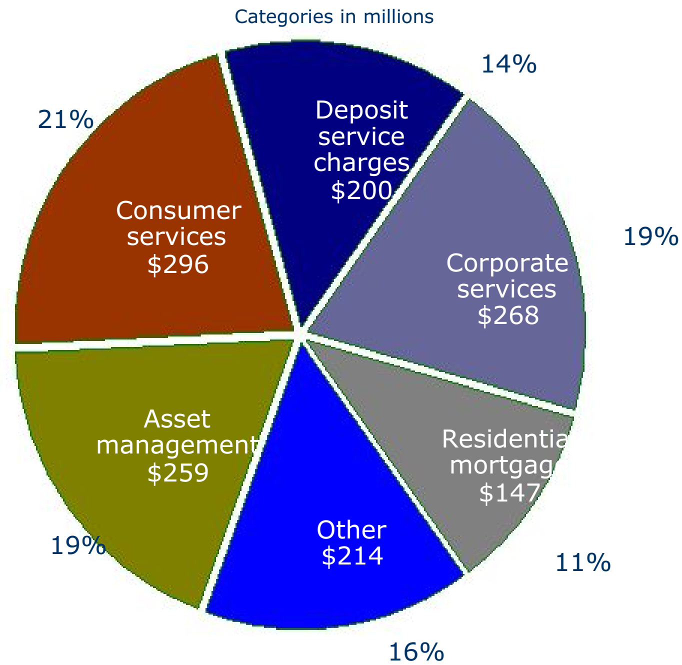
(1) 1Q10 adjusted for the impact of the accelerated accretion of the remaining issuance discount in connection with the redemption of our TARP preferred stock. 4Q09 adjusted for the impact of the BLK/BGI gain. Both quarters adjusted for after-tax integration costs. Further information is provided in the Appendix. (2) For the three months ended, annualized. (3) Estimated. (4) Proforma ratio reflects the impact of the pending sale of PNC Global Investment Servicing, which is anticipated to close in the third quarter of 2010 subject to regulatory approvals and certain other closing conditions. Further information is provided in the Appendix.

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

1Q10



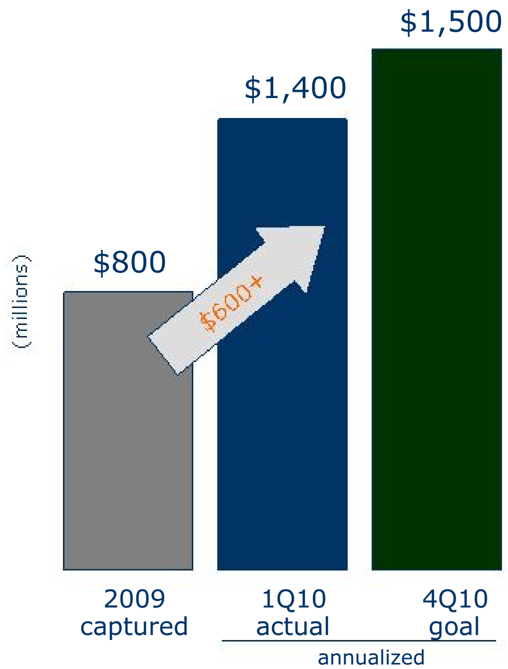
1Q10 noninterest income mix



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

Maintaining Expense Discipline

PNC acquisition-related cost saves



Highlights

- On pace to capture $1.5 billion in annualized acquisition-related cost savings by end of 2010
- Continued to successfully manage expense base while investing for the future
  - 1Q10 noninterest expenses down 2% year over year and 4% linked quarter
- Conversions 75% complete through April
  - Client experience highly positive, call center and branch service levels exceeded expectations
  - Additional acquisition cost saves remain to be captured
  - Final branch conversions scheduled for June 2010, six months ahead of our original schedule

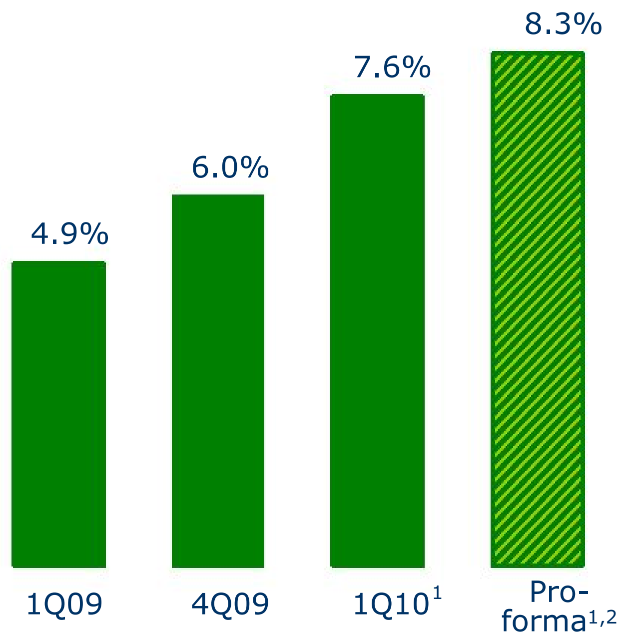
Credit Quality Trends

		1Q10	4Q09	3Q09	2Q09	1Q09
Accruing loans past due[1] (millions)	30 – 89 days	$2,464	$2,388	$2,380	$2,195	$2,136
	90 days or more	$841	$884	$875	$1,043	$501
Nonperforming loans (millions, except %)	Total nonperforming loans	$5,761	$5,671	$5,126	$4,156	$2,960
	Change from prior quarter	2%	11%	23%	40%	78%
Net charge-offs (millions, except % and ratio)	Total net charge-offs	$691	$835	$650	$795	$431
	NCOs/average loans[2]	1.77%	2.09%	1.59%	1.89%	1.01%
	Allowance/annualized NCOs	1.9x	1.5x	1.9x	1.4x	2.5x
Allowance and marks on purchased impaired loans	Allowance/loans	3.38%	3.22%	2.99%	2.77%	2.51%
	Marks as a % of outstanding purchased impaired loans	28%	32%	37%	38%	40%

(1) Excludes loans that are government insured/guaranteed, primarily residential mortgages. Loans acquired from National City that were impaired 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. (2) Net charge-offs to average loans percentages are annualized.

Improved Quality of Capital Structure

Tier 1 common capital ratio



Highlights

- **Improved quality of capital**
  - Common as a % of Tier 1 capital[3] increased to 77%[1] from 49%
- **Capital priorities**
  - Maintain strong capital levels
  - Support our clients
  - Invest in our businesses
  - Return capital to shareholders when appropriate

Ratios as of quarter end. (1) Estimated. (2) Proforma ratio reflects the impact of the pending sale of PNC Global Investment Servicing, which is anticipated to close in the third quarter of 2010 subject to regulatory approvals and certain other closing conditions. Further information is provided in the Appendix. (3) Tier 1 risk-based capital ratio as of 1Q09 was 10.0%. Estimated Tier 1 risk-based capital ratio as of 1Q10 was 9.9%.

PNC's Framework for Success

PNC Business Model	Key Metrics	March 31, 2010	Strategic Objective	Action Plans
Staying core funded	Loans to deposits ratio (as of)	**86%**	80%-90%	Maximize credit portfolio value Reposition deposit gathering strategies
Returning to a moderate risk profile	Provision to average loans (provision for three months ended, annualized)	**1.9%** (vs. 2.7% in 4Q09)	0.3%-0.5%	Focus "front door" on risk-adjusted returns Leverage "back door" credit liquidation capabilities
Growing high quality, diverse revenue streams	Noninterest income/total revenue (three months ended)	**37%**	>50%	Leverage credit that meets our risk/return criteria Focus on cross selling PNC's deep product offerings
Creating positive operating leverage	Acquisition-related cost savings (annualized run rate)	**>$1.4 billion**	>$1.5 billion	Capitalize on integration opportunities Emphasize continuous improvement culture
Executing our strategies	**Return on average assets** (three months ended)	**1.02%**	**1.30%+**	**Execute on and deliver the PNC business model**

Summary

- The continued execution of PNC’s business model resulted in a strong start to 2010
- PNC’s earnings capacity is expected to deliver a solid 2010 financial performance
- PNC is well-positioned to achieve its strategic objectives

PNC Continues to Build a Great Company.

Cautionary Statement Regarding Forward-Looking Information

This presentation includes "snapshot" information about PNC used by way of illustration and is not intended as a full business or financial review. It should not be viewed in isolation but rather in the context of all of the information made available by PNC in its SEC 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 2009 Form 10-K, including in the Risk Factors and Risk Management sections of that report, and in our subsequent 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 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 moderate 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:

- Changes resulting from legislative and regulatory responses to the current economic and financial industry environment;
- 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;
- 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
- 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)

Appendi

- Our ability to achieve anticipated results from this transaction is dependent on the state going forward of the economic and financial markets, which have been under significant stress. 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 Pending Sale of PNC Global Investment Servicing[1]

Estimated gain and capital enhancement

	(billions)
Sales price	$2.3
Less:	
Book equity / intercompany debt	(1.5)
Pretax gain	0.8
Income taxes	(0.3)
After-tax gain	0.5
Elimination of net intangible assets:	
Goodwill and other intangible assets	1.3
Eligible deferred income taxes on goodwill and other intangible assets	(0.2)
Net intangible assets	1.1
Estimated 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.

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Risk-Based Capital Ratios

Appendi

$ in billions	Tier 1 common[1]	Tier 1 risk-base
March 31, 2010 - Capital	$17.6	$22.9
Ratios	7.6%	9.9%
Net impact of pending 2010 sale of GIS[2]	1.6	1.6
Proforma	$19.2	$24.5
Proforma ratios	8.3%	10.6%

(1) Estimated. (2) Pending sale of PNC Global Investment Servicing ("GIS") is anticipated to occur in the third quarter of 2010 subject to regulatory approvals and certain other closing conditions. We believe that the disclosure of these ratios reflecting the estimated impact of the pending sale of GIS provides additional meaningful information regarding the risk-based capital ratios at that date and the impact of this event on these ratios.

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Non-GAAP to GAAP Reconcilement

Appendi

For the three months ended, *in millions except per share data*	Adjustments, pretax	Income taxes (benefit) [1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income
	March 31, 2010				
Net income, as reported			$671	$333	$.66
Adjustments:					
Integration costs	$113	($40)	73	73	.15
TARP preferred stock accelerated discount accretion [2]				250	.50
Net income, as adjusted			$744	$656	$1.31

For the three months ended, *in millions except per share data*	Adjustments, pretax	Income taxes (benefit) [1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income
	December 31, 2009				
Net income, as reported			$1,107	$1,011	$2.17
Adjustments:					
Gain on BlackRock/BGI transaction	($1,076)	$389	(687)	(687)	(1.49)
Integration costs	155	(54)	101	101	.22
Net income, as adjusted			$521	$425	$.90

For the three months ended, *in millions except per share data*	Adjustments, pretax	Income taxes (benefit) [1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income
	March 31, 2009				
Net income, as reported			$530	$460	$1.03
Adjustments:					
Integration costs	$52	($19)	33	33	.08
Net income, as adjusted			$563	$493	$1.11

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.

(1) 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.

(2) Represents accelerated accretion of the remaining issuance discount on redemption of the TARP preferred stock in February 2010.

PNC

Non-GAAP to GAAP Reconcilement

For the three months ended, *in millions*	December 31, 2008 Pretax	Income taxes (benefit)[1]	Net income
Reported net income (loss)			($246)
Conforming provision for credit losses - National City	$504	($176)	328
Net income excluding conforming provision for credit losses - National City			$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)[1]	Net income
Reported net income			$2,403
Gain on BlackRock/BGI transation	($1,076)	$389	(687)
Net income excluding gain on BlackRock/BGI transaction			$1,716

(1) 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.

Year ended, *in millions except percentages*	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.

For the three months ended, *in millions*	March 31, 2010
Total revenue	$3,763
Noninterest expense	2,113
Pretax pre-provision earnings	$1,650
Provision	$751
Excess of pretax pre-provision earnings over provision	$899

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

PNC

Peer Group of Banks

	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 & Co.	WFC