UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 or 15(d) of The
Securities Exchange Act of 1934

November 4, 2010
Date of Report (date of earliest event reported)

THE PNC FINANCIAL SERVICES GROUP, INC.
(exact name of registrant as specified in its charter)

Pennsylvania	001-09718	25-1435979
(state or other jurisdiction of incorporation or organization)	Commission File Number	(I.R.S. Employer Identification Number)

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

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

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

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

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

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

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

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

Item 2.02. Results of Operations and Financial Condition.

On November 4, 2010, Richard J. Johnson, Executive Vice President and Chief Financial Officer of The PNC Financial Services Group, Inc. (the “Corporation”), discussed business performance and strategy at the BancAnalysts Association of Boston Financial Services Conference. This presentation was accompanied by a series of electronic slides that included information pertaining to the financial results and business strategies of the Corporation. A copy of these slides and related material is included in this report as Exhibit 99.1 and is furnished herewith.

Item 9.01. Financial Statements and Exhibits.

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

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: November 5, 2010

By: /s/ SAMUEL R. PATTERSON
Samuel R. Patterson
Senior Vice President and Controller

EXHIBIT INDEX

Number	Description	Method of Filing
99.1	Electronic presentation slides and related material for the BancAnalysts Association of Boston Financial Services Conference on November 4, 2010	Furnished herewith.

Exhibit 99.1

The PNC Financial Services Group, Inc.

BancAnalysts Association of Boston

November 4, 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 and 2010 Form 10-Qs, including in the Risk Factors and Risk Management sections of those reports, 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 presentation.

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 third quarter 2010 gain related to the sale of PNC Global Investment Servicing Inc. ("GIS"), our fourth quarter 2008 conforming provision for credit losses for National City, and integration costs in the 2010 and 2009 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 adjust yields and margins for the ratio of annualized provision for credit related losses to average interest-earning assets. We believe such adjustments are useful as a tool to help evaluate the amount of credit related risk associated with interest-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."

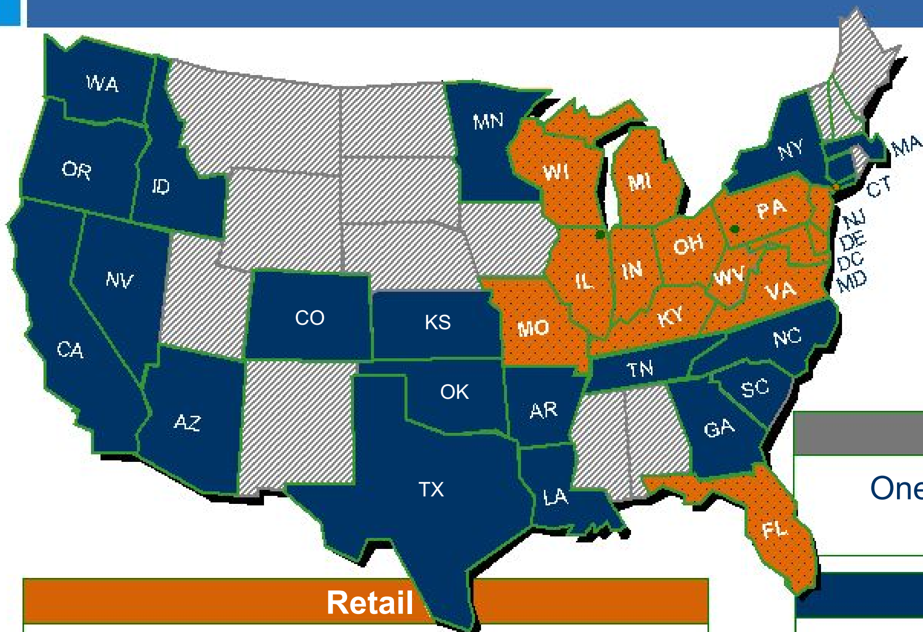
Key Take-Aways

- PNC's business model and execution have delivered strong results in this challenging environment
- PNC has made significant progress toward returning to a moderate risk profile
- PNC has meaningful opportunities to improve market share
- PNC has demonstrated the ability to deliver shareholder value

PNC Continues to Build a Great Company.

A Powerful Franchise Focused on Quality Growth

Execution



Sept. 30, 2010		U.S. Rank
Deposits	$179 billion	6th
Assets	$260 billion	8th
Branches	2,461	5th
ATMs	6,626	5th

Asset Management

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

Retail

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

Corporate & Institutional

A leader in serving middle-market customers and government entities

BlackRock

A leader in investment management, risk management and advisory services worldwide

Residential Mortgage

One of the nation's largest mortgage platforms

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

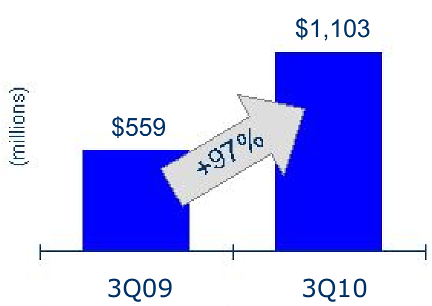
Continuing to Build a Great Company

Execution

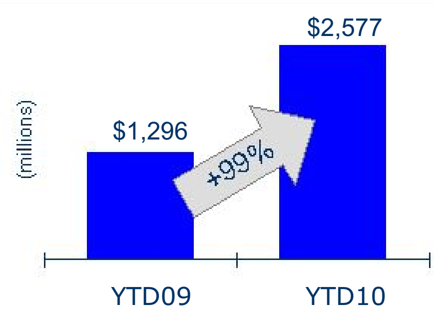
3Q10 highlights

- Continued to deliver strong financial results in a challenging environment
- High quality and well-positioned balance sheet; increased bank liquidity and strengthened capital
- Credit quality improvement
- Businesses continued to grow clients and deepen relationships

Net income



Net income



	3Q09	3Q10	YTD09	YTD10
Pretax pre-provision earnings[1]/provision	1.8x	3.0x	1.6x	2.4x

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

PNC's Business Model

Execution

- Staying core funded and disciplined in our deposit pricing
- Returning to a moderate risk profile
- Leveraging customer relationships and our strong brand to grow high quality, diverse revenue streams
- Creating positive operating leverage[1] while investing in innovation
- Remaining disciplined with our capital
- Executing on our strategies

(1) A period to period dollar or percentage change when revenue growth exceeds expense growth.

Building a High Quality, Differentiated Balance Sheet

Returning to a Moderate Risk Profile

Category (billions)	Sept. 30, 2010	Change from Dec. 31, 2008[1]
Investment securities	$63.5	$20.0
Total loans	150.1	(25.4)
Other assets	46.5	(25.5)
Total assets	$260.1	($30.9)
Transaction deposits	$128.2	$17.2
Retail CDs	40.7	(17.6)
Other time/savings	10.3	(13.3)
Total deposits	179.2	(13.7)
Borrowed funds	39.8	(12.5)
Other	11.1	(9.3)
Preferred equity	.6	(7.3)
Common equity	29.4	11.9
Total liabilities and equity	$260.1	($30.9)

Highlights

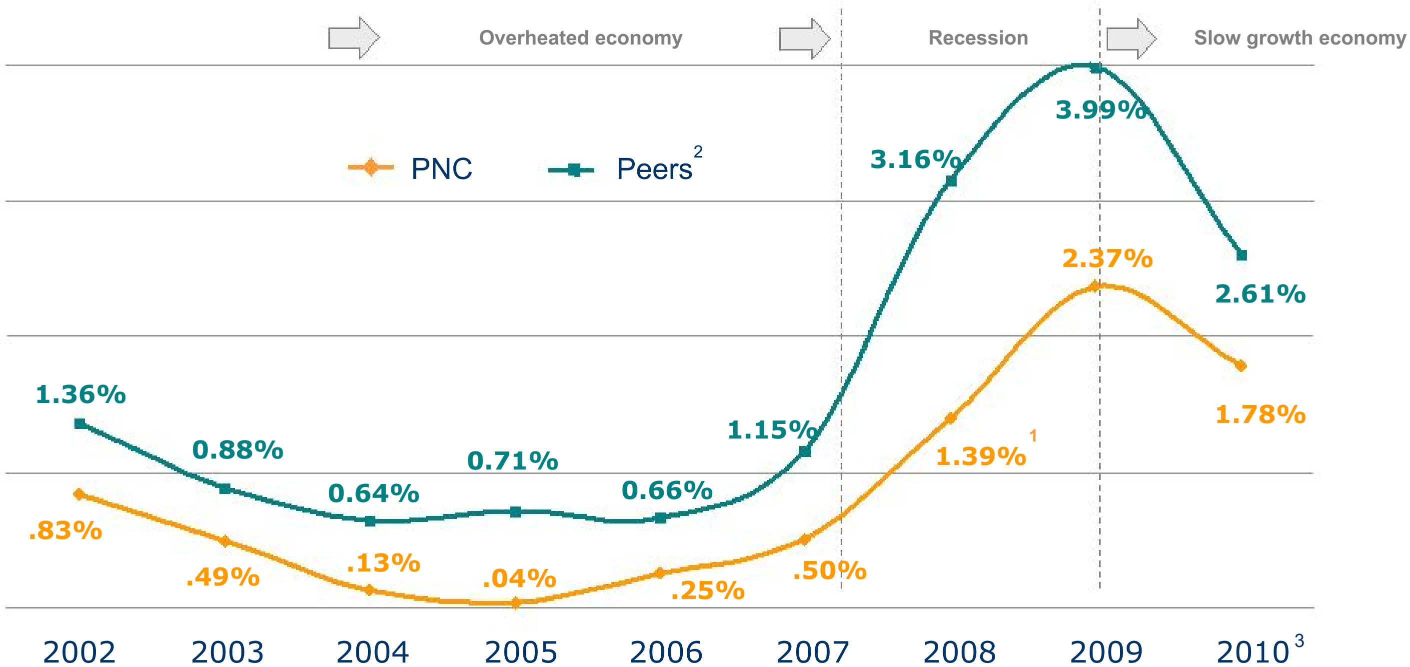
- Loans to deposits ratio of 84%
- Loans declined driven by loan pay-offs, sales, net charge-offs and ongoing soft demand
- Continued to grow transaction deposits while reducing higher cost brokered and retail CDs
- Added high quality, short-duration securities
- Significant improvement in common equity

(1) December 31, 2008 was the closing date of our National City acquisition.

Relative Cost of Credit

Returning to a Moderate Risk Profile

Provision for credit losses to average loans

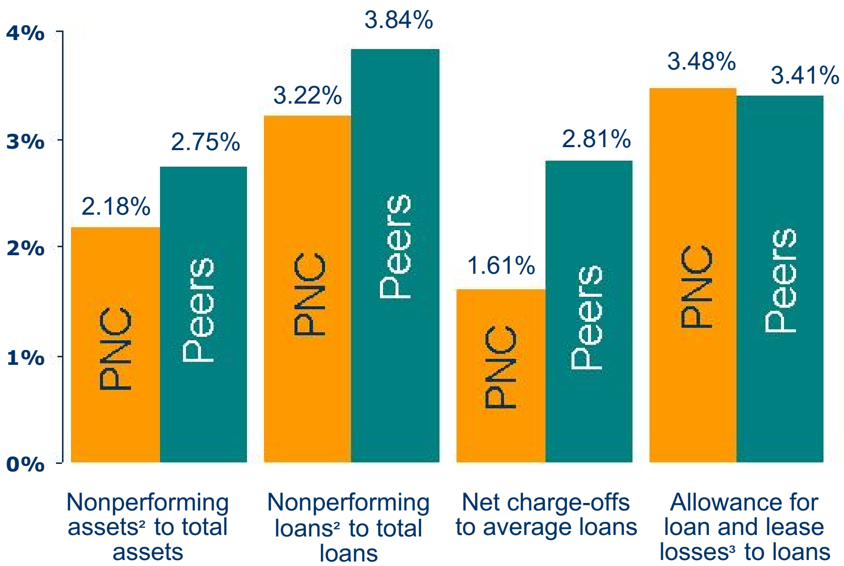


(1) Excludes the 4Q08 conforming provision for credit losses of $504 million related to the National City acquisition. Average loans do not reflect the National City acquisition as the acquisition closed on December 31, 2008. Other acquisitions did not similarly impact the ratio. Including the National City conforming provision, the provision for credit losses to average loans for 2008 was 2.09%. Further information is provided in the Appendix. (2) Peers represents average of banks identified in the Appendix. (3) For the nine months ended September 30, 2010, annualized.

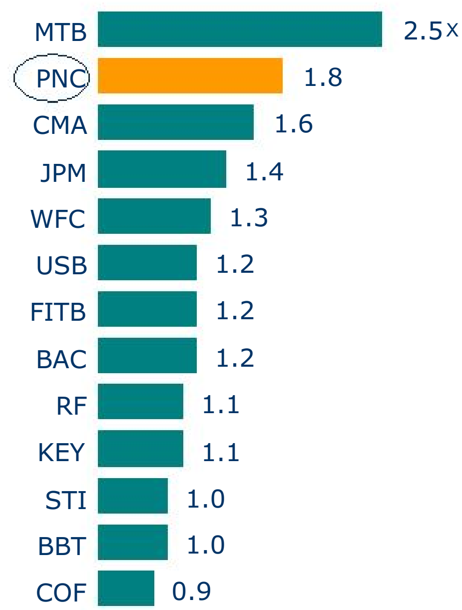
Active Credit Risk Management

Returning to a Moderate Risk Profile

Key 3Q10 metrics[1]



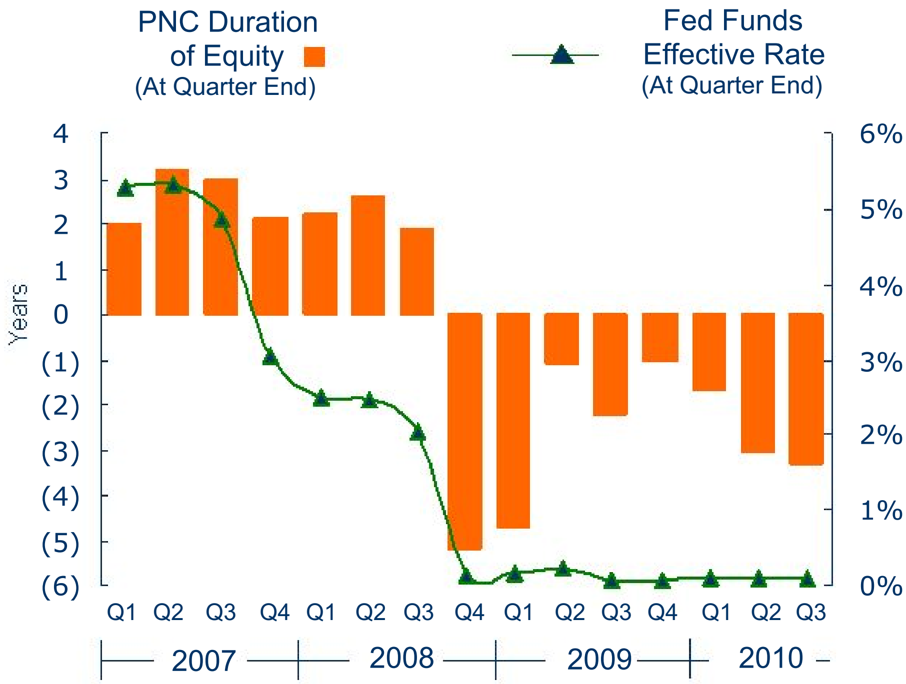
3Q10 reserves / YTD10 annualized NCOs



(1) As of or for the quarter ended September 30, 2010. Net charge-offs to average loans percentages are annualized. Peers represents average of banks identified in the Appendix as available. COF nonperforming assets to total assets and nonperforming loans to total loans not available. Sources: SNL DataSource, company reports. (2) Does not include purchased impaired loans or loans held for sale. (3) Includes impairment reserves attributable to purchased impaired loans. Loans PNC acquired from National City that were impaired are purchased impaired loans.

Active Balance Sheet Management

Returning to a Moderate Risk Profile



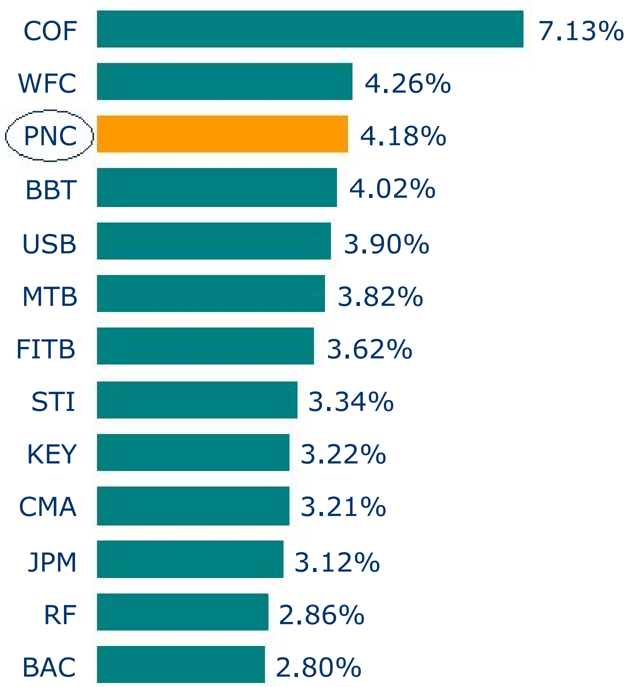
PNC 3Q10 NII Sensitivity	
Effect on NII in 1st year from gradual interest rate change over following 12 months	
100 bps increase	+1.5%
100 bps decrease	(1.8%)
Effect on NII in 2nd year from gradual interest rate change over preceding 12 months	
100 bps increase	+4.6%
100 bps decrease	(5.9%)

PNC 3Q10 information is estimated.

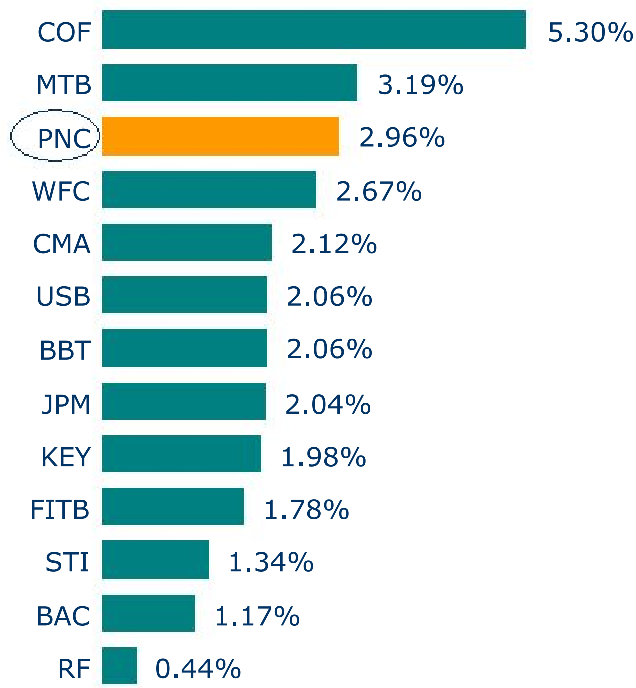
Favorable Credit Risk-Adjusted[1] Returns

Returning to a Moderate Risk Profile

YTD10 net interest margin



YTD10 credit risk-adjusted NIM[1]

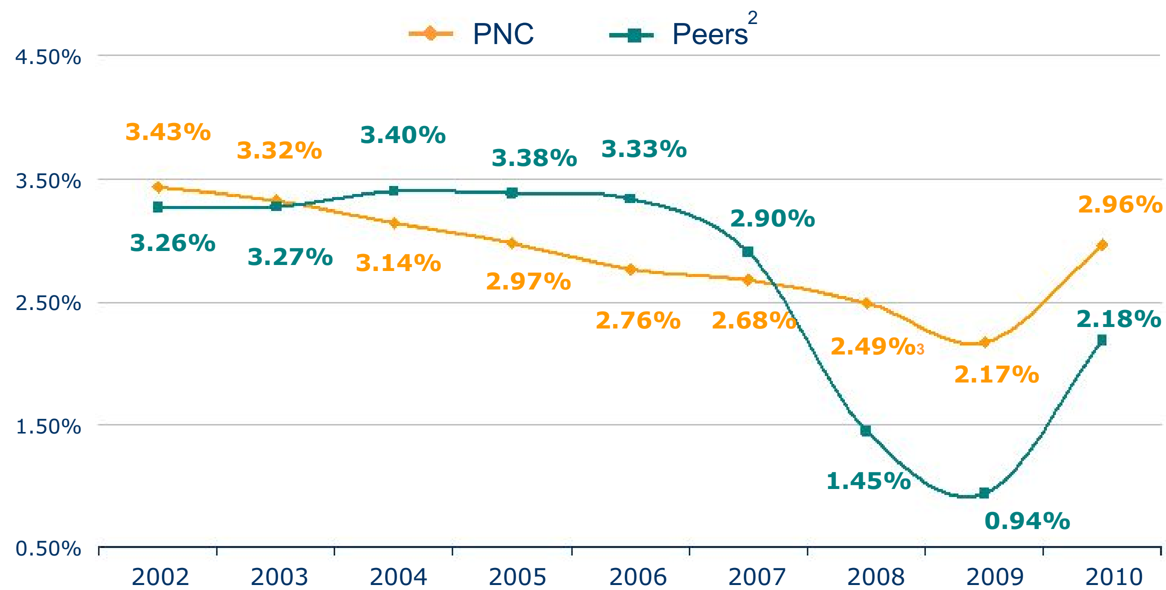


Peer source: SNL DataSource and company reports. (1) Net interest margin less (annualized provision/average interest earning assets). Further information is provided in the Appendix.

Credit Risk-Adjusted Net Interest Margin[1] Trend

Returning to a Moderate Risk Profile

PNC credit risk-adjusted margin[1] vs. Peers[2]



Average
PNC 2.88%
Peers[2] 2.68%

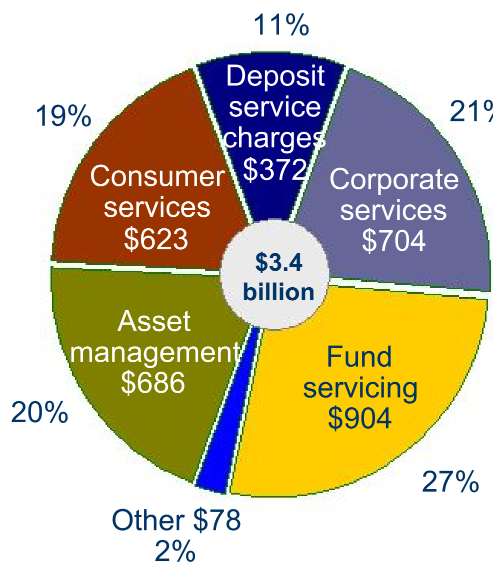
(1) Net interest margin less (provision/average interest-earning assets). 2010 is for the nine months ended September 30, annualized. (2) Peers represents average of banks identified in the Appendix. Peer source: SNL DataSource. (3) Excludes the 4Q08 conforming provision for credit losses of $504 million related to the National City acquisition as average interest-earning assets do not reflect the National City acquisition because the acquisition closed on December 31, 2008. Other acquisitions did not similarly impact the ratio. Including the National City conforming provision, the credit risk-adjusted net interest margin was 2.04%. Further information on (1) and (3) is provided in the Appendix.

Growing Diversified Fee-Based Revenue Streams

Growing Fee-based Revenue

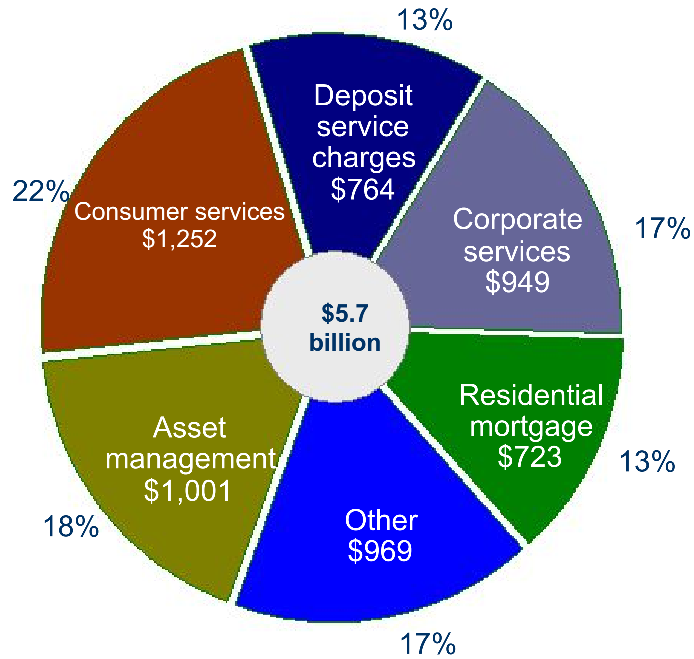
Full year 2008 noninterest income mix[1]

Categories in millions



Annualized YTD10 noninterest income mix[2]

Categories in millions



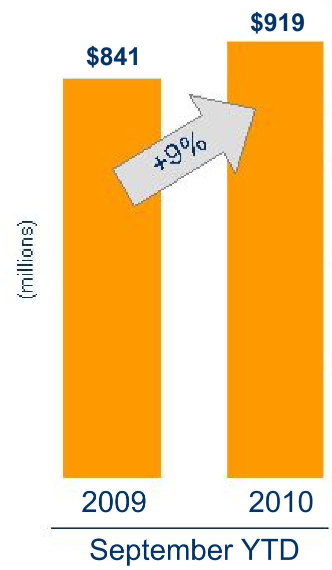
(1) As reported in our 2008 Form 10-K. On Feb. 2, 2010 PNC entered into an agreement to sell GIS, which resulted in the operations of GIS being presented as income from discontinued operations, net of income taxes, on our Consolidated Income Statement for prior periods. GAAP 2008 noninterest income (continuing operations) was $2.442 billion which does not include $904 million of fund servicing revenue and $21 million of other noninterest income related to GIS. (2) Total noninterest income (continuing operations) for the nine months ended Sept. 30, 2010 was $4.244 billion. Other includes net gains on sales of securities, net other-than-temporary impairments, and other. Further information on (1) and (2) is provided in the Appendix.

Demonstrated Opportunities to Grow Corporate Services Revenue

Growing Fee-based Revenue

Treasury Management

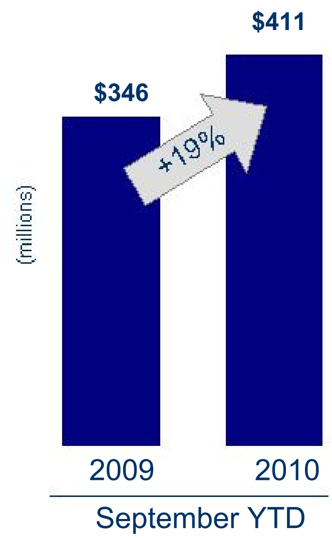
Revenue[1]



- One of the nation's top treasury management providers
- Excellent source of low cost deposits
- Continued growth in purchasing cards to governments
- Broadened Healthcare Advantage offering – YTD10 revenue up 20% from YTD09
- Strong pipeline including healthcare providers, agencies and middle market companies

Capital Markets

Revenue[1]



- A leading provider of innovative investment banking solutions to the middle market
- In terms of deals
  - #2 middle market deal bookrunner for 2010
  - #4 U.S. real estate bookrunner
  - #4 U.S. asset-based credit lead arranger
- Harris Williams YTD10 revenue up $40 million from YTD09
- Further growth expected from strong pipeline

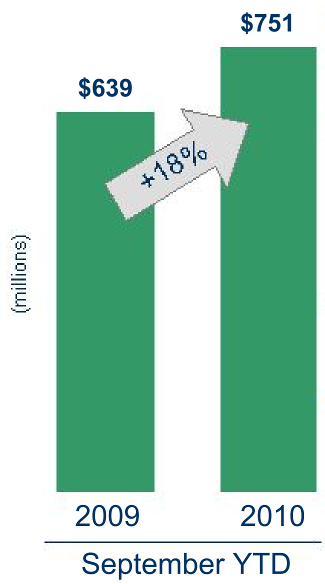
(1) Consolidated PNC amounts. Not all of these revenues are reflected in noninterest income.

Demonstrated Opportunities to Grow Fee-Based Revenue

Growing Fee-based Revenue

Asset Management

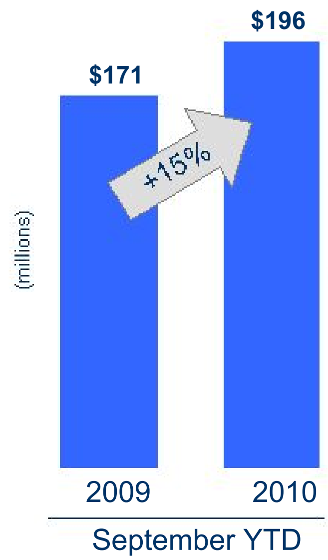
Revenue[1]



- Asset Management Group continued to outperform sales and client acquisition goals
- Further growth expected
  - Common platforms
  - Cross-sell initiatives
  - Market driven potential
- PNC assets under administration over $200 billion at Sept. 30, 2010
- PNC assets under management up 6% linked quarter to $105 billion

Residential Mortgage

Servicing Fees



- Aligning the business with PNC's model
- Focused on leveraging the customer value relationship with differentiated service
- Capturing cross-sell opportunities with banking businesses
- 3Q10 loan origination volumes up 17% linked quarter

(1) Consolidated PNC amounts. Includes earnings from our equity investment in BlackRock.

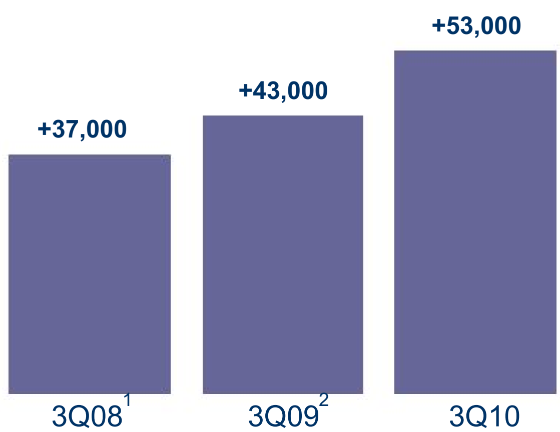
A Demonstrated Ability to Grow and Deepen Relationships

Growing Fee-based Revenue

Growing and retaining checking relationships

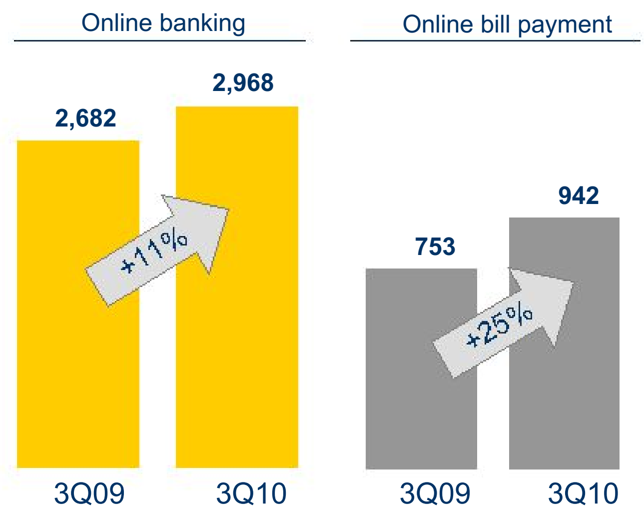
Checking relationships

(Change during the quarter)



Retail active customers[3]

(thousands)

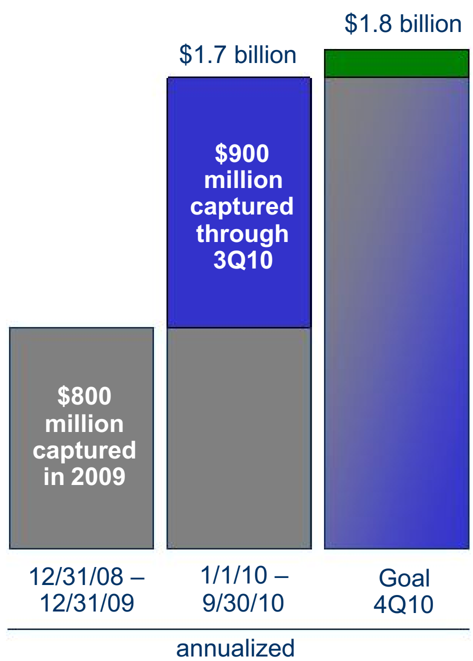


(1) Excludes the impact of the conversion of Sterling Financial Corporation accounts. (2) Excludes the impact of the required divestitures related to the National City acquisition. (3) At quarter end.

Disciplined Expense Management

Delivering Shareholder Value

PNC acquisition-related cost saves



Highlights

- Branch conversions complete
- Successfully captured $1.7 billion in annualized acquisition-related cost savings through 3Q10, well ahead of our original target amount and schedule
- Focused on implementing continuous improvement culture across the franchise

PNC's Framework for Success

Delivering Shareholder Value

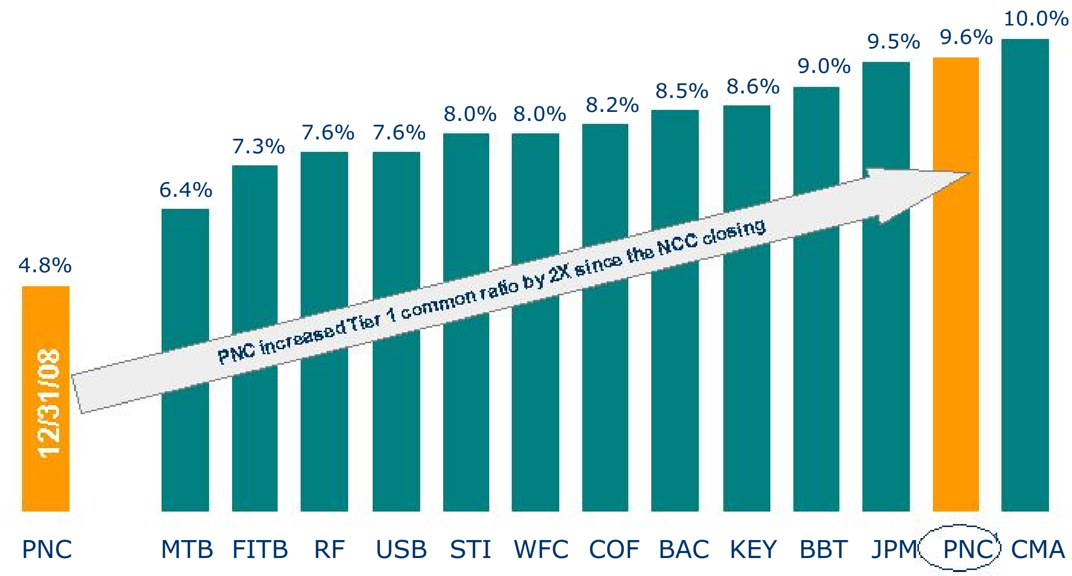
PNC Business Model	Key Metrics	Sept. 30, 2010	Strategic Objective	Action Plans
Staying core funded	Loans to deposits ratio (as of)	84% ✔	80%-90%	▸ Maximize credit portfolio value ▸ Reposition deposit gathering strategies
Returning to a moderate risk profile	Provision to average loans (provision for nine months ended, annualized)	1.78%	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 (nine months ended)	38%	>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 (3Q10 annualized run rate)	$1.7 billion ✔	$1.8 billion	▸ Capitalize on integration opportunities ▸ Emphasize continuous improvement culture
Executing our strategies	**Return on average assets** (nine months ended)	**1.30% reported** **1.23% adjusted**[1]	**1.50%+**	▸ **Execute on and deliver the PNC business model**

✔ = original goal achieved. ⬭ = new goal established in 2Q10; original goals for annualized acquisition-related cost savings and return on average assets were $1.2 billion and 1.30%+, respectively. (1) Adjusted for after-tax integration costs, the after-tax gain on the sale of GIS, and the impact of the accelerated accretion of the remaining issuance discount in connection with the redemption of our TARP preferred stock in 1Q10. Further information is provided in the Appendix.

Well Positioned Capital Level to Support Growth

Delivering Shareholder Value

Sept. 30, 2010 Tier 1 common ratio



PNC's capital priorities

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

Ratios as of quarter end. Source: Company reports, MTB is estimated. (1) Estimated.

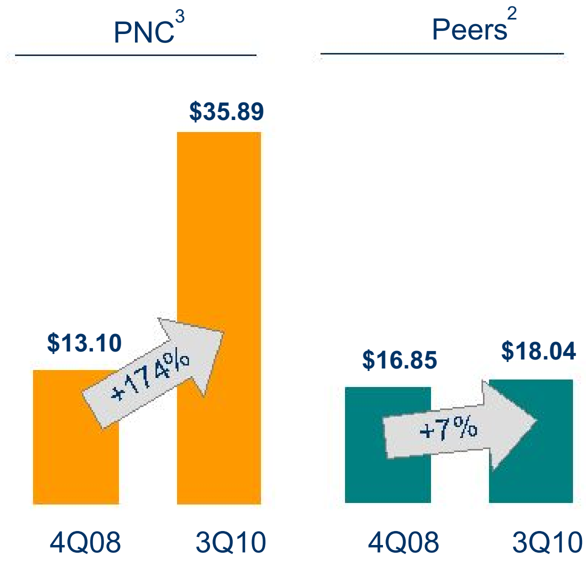
A Demonstrated Ability to Achieve Greater Shareholder Value

Delivering Shareholder Value

Book value and tangible book value[1]

Book value per share

Tangible book value per share[1]



(1) Tangible book value per share calculated as book value per share less total intangible assets per share. (2) Peers represents average of banks identified in the Appendix. Source: SNL DataSource. (3) PNC believes that tangible book value, a non-GAAP measure, is useful as a tool to help evaluate the amount, on a per share basis, of intangible assets included in book value per common share. Further information is provided in the Appendix.

Summary

- We have delivered strong results
- We are focused on delivering risk-adjusted revenue growth
- We are committed to delivering shareholder value

PNC Continues to Build a Great Company.

Cautionary Statement Regarding Forward-Looking Information

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We also make statements in this presentation, and we may from time to time make other statements, regarding our outlook or expectations for earnings, revenues, expenses, capital levels, liquidity levels, asset quality and/or other matters regarding or affecting PNC that are forward-looking statements within the meaning of the Private Securities Litigation Reform Act. Forward-looking statements are typically identified by words such as "believe," "plan," "expect," "anticipate," "intend," "outlook," "estimate," "forecast," "will," "should," "project," "goal" 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 and 2010 Form 10-Qs, including in the Risk Factors and Risk Management sections of those reports, 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;
  - A slowing or failure of the moderate economic recovery that began last year;
  - Continued effects of the aftermath of recessionary conditions and the uneven spread of the positive impacts of the recovery on the economy in general and our customers in particular, including adverse impact on loan utilization rates as well as delinquencies, defaults and customer ability to meet credit obligations;
  - 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.

Cautionary Statement Regarding Forward-Looking Information
(continued)

Appendix

•We will be impacted by the extensive reforms enacted in the Dodd-Frank Wall Street Reform and Consumer Protection Act. Further, as much of that Act will require the adoption of implementing regulations by a number of different regulatory bodies, the precise nature, extent and timing of many of these reforms and the impact on us is still uncertain.

•Financial industry restructuring in the current environment could also impact our business and financial performance as a result of changes in the creditworthiness and performance of our counterparties and by changes in the competitive and regulatory landscape.

•Our results depend on our ability to manage current elevated levels of impaired assets.

•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 view that the moderate economic recovery that began last year will continue throughout the rest of 2010 and slowly gather momentum in 2011 amidst continued low interest rates.

•Legal and regulatory developments could have an impact on our ability to operate our businesses or our financial condition or results of operations or our competitive position or reputation. Reputational impacts, in turn, could affect matters such as business generation and retention, our ability to attract and retain management, liquidity, and funding. These legal and regulatory developments could include:

- o Changes resulting from legislative and regulatory responses to the current economic and financial industry environment;
- o Other legislative and regulatory reforms, including broad-based restructuring of financial industry regulation as well as changes to laws and regulations involving tax, pension, bankruptcy, consumer protection, and other aspects of the financial institution industry;
- o Unfavorable resolution of legal proceedings or other claims and regulatory and other governmental investigations or other inquiries. In addition to matters relating to PNC's business and activities, such matters may also include proceedings, claims, investigations, or inquiries relating to pre-acquisition business and activities of acquired companies such as National City;
- o The results of the regulatory examination and supervision process, including our failure to satisfy the requirements of agreements with governmental agencies;
- o Changes in accounting policies and principles;
- o Changes resulting from legislative and regulatory initiatives relating to climate change that have or may have a negative impact on our customers' demand for or use of our products and services in general and their creditworthiness in particular; and
- o Changes to regulations governing bank capital, including as a result of the so-called "Basel 3" initiatives.

•Our business and operating results are affected by our ability to identify and effectively manage risks inherent in our businesses, including, where appropriate, through the effective use of third-party insurance, derivatives, and capital management techniques, and by our ability to meet evolving regulatory capital standards.

•The adequacy of our intellectual property protection, and the extent of any costs associated with obtaining rights in intellectual property claimed by others, can impact our business and operating results.

•Our ability to anticipate and respond to technological changes can have an impact on our ability to respond to customer needs and to meet competitive demands.

•Our ability to implement our business initiatives and strategies could affect our financial performance over the next several years.

•Our expansion with our National City acquisition in geographic markets and into business operations in areas in which we did not have significant experience or presence prior to 2009 presents greater risks and uncertainties than were present for us in other recent acquisitions.

•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.

Cautionary Statement Regarding Forward-Looking Information
(continued)

Appendix

•Our business and operating results can also be affected by widespread 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.

We grow our business in part by acquiring from time to time other financial services companies. Acquisitions present us with risks in addition to those presented by the nature of the business acquired. These include risks and uncertainties related both to the acquisition transactions themselves and to the integration of the acquired businesses into PNC after closing.

Acquisitions may be substantially more expensive to complete (including unanticipated costs incurred in connection with the integration of the acquired company) and the anticipated benefits (including anticipated cost savings and strategic gains) may be significantly harder or take longer to achieve than expected. Acquisitions may involve our entry into new businesses or new geographic or other markets, and these situations also present risks resulting from our inexperience in those new areas.

As a regulated financial institution, our pursuit of attractive acquisition opportunities could be negatively impacted due to regulatory delays or other regulatory issues. Regul atory and/or legal issues relating to the pre-acquisition operations of an acquired business may cause reputational harm to PNC following the acquisition and integration of the acquired business into ours and may result in additional future costs or regulatory limitations arising as a result of those issues.

Any annualized, proforma, estimated, third party or consensus numbers in this presentation are used for illustrative or comparative purposes only and may not reflect actual results. Any consensus earnings estimates are calculated based on the earnings projections made by analysts who cover that company. The analysts' opinions, estimates or forecasts (and therefore the consensus earnings estimates) are theirs alone, are not those of PNC or its management, and may not reflect PNC's or other company's actual or anticipated results.

Non-GAAP to GAAP Reconcilement

Appendix

In millions except per share data and percentages	Adjustments, pretax	Income taxes (benefit)[1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income	Average Assets	Return on Avg. Assets
	For the three months ended September 30, 2010						
Net income, diluted EPS, and return on avg. assets, as reported			$1,103	$1,094	$2.07	$264,579	1.65%
Adjustments:							
Gain on sale of GIS	$(639)	$311	(328)	(328)	(.62)		
Integration costs	96	(34)	62	62	.11		
Net income, diluted EPS, and return on avg. assets, as adjusted			$837	$828	$1.56	$264,579	1.27%

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
	For the three months ended June 30, 2010				
Net income and diluted EPS, as reported			$803	$786	$1.47
Adjustment:					
Integration costs	$100	($35)	65	65	.13
Net income and diluted EPS, as adjusted			$868	$851	$1.60

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
	For the three months ended September 30, 2009				
Net income and diluted EPS, as reported			$559	$467	$1.00
Adjustment:					
Integration costs	$89	($31)	58	58	.12
Net income and diluted EPS, as adjusted			$617	$525	$1.12

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% and includes applicable income tax adjustments. The after-tax gain on the sale of GIS also reflects the impact of state income taxes.

Non-GAAP to GAAP Reconcilement

Appendix

In millions except per share data and percentages	For the nine months ended September 30, 2010						
	Adjustments, pretax	Income taxes (benefit)[1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income	Average Assets	Return on Avg. Assets
Net income, diluted EPS, and return on avg. assets, as reported			$2,577	$2,213	$4.24	$265,355	1.30%
Adjustments:							
Gain on sale of GIS	$(639)	$311	(328)	(328)	(.63)		
Integration costs	309	(108)	201	201	.38		
TARP preferred stock accelerated discount accretion[2]				250	.48		
Net income, diluted EPS, and return on avg. assets, as adjusted			$2,450	$2,336	$4.47	$265,355	1.23%

In millions except per share data	For the nine months ended September 30, 2009				
	Adjustments, pretax	Income taxes (benefit)[1]	Net income	Net income attributable to common shareholders	Diluted EPS from net income
Net income and diluted EPS, as reported			$1,296	$992	$2.17
Adjustment:					
Integration costs	$266	($83)	183	183	.40
Net income and diluted EPS, as adjusted			$1,479	$1,175	$2.57

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% and includes applicable income tax adjustments. The after-tax gain on the sale of GIS also reflects the impact of state income taxes.

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

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

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

Non-GAAP to GAAP Reconcilement

	For the three months ended				
	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010	Dec. 31, 2009	Sept. 30, 2009
In millions except ratio and per share data					
Total revenue	$3,598	$3,912	$3,763	$4,886	$3,853
Noninterest expense	2,158	2,002	2,113	2,209	2,214
Pretax pre-provision earnings	$1,440	$1,910	$1,650	$2,677	$1,639
Provision	$486	$823	$751	$1,049	$914
Income from continuing operations before income taxes and noncontrolling interests (Pretax earnings)	$954	$1,087	$899	$1,628	$725
Pretax pre-provision earnings/provision	3.0	2.3	2.2	2.6	1.8
Gain on BLK/BGI transaction				$1,076	
Pretax earnings excluding BLK/BGI gain				$1,601	
Pretax pre-provision earnings excluding BLK/BGI gain/provision				1.5	

PNC believes that pretax pre-provision earnings, a non-GAAP measure, is useful as a tool to help evaluate the ability to provide for credit costs through operations, and that information adjusted for the impact of the BLK/BGI gain may be useful due to the extent to which that item is not indicative of our ongoing operations.

	For the three months ended				
$ in millions	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010	Dec. 31, 2009	Sept. 30, 2009
Net interest margin	3.96%	4.35%	4.24%	4.05%	3.76%
Provision for credit losses	$486	$823	$751	$1,049	$914
Avg. interest-earning assets	$223,677	$224,580	$226,992	$230,998	$235,694
Annualized provision/Avg. interest-earning assets	0.86%	1.47%	1.34%	1.80%	1.54%
Credit risk-adjusted net interest margin (1)	3.10%	2.88%	2.90%	2.25%	2.22%

	For the nine months ended	
$ in millions	Sept. 30, 2010	Sept. 30, 2009
Net interest margin	4.18%	3.72%
Provision for credit losses	$2,060	$2,881
Avg. interest-earning assets	$225,071	$241,010
Annualized provision/Avg. interest-earning assets	1.22%	1.60%
Credit risk-adjusted net interest margin (1)	2.96%	2.12%

PNC believes that credit risk-adjusted net interest margin, a non-GAAP measure, is useful as a tool to help evaluate the amount of credit related risk associated with interest-earning assets.

(1) The adjustment represents annualized provision for credit losses divided by average interest-earning assets.

Non-GAAP to GAAP Reconcilement

Appendix

$ in millions	2002	2003	2004	2005	2006	2007	2008	2009
	For the year ended							
Net interest margin	3.99%	3.64%	3.22%	3.00%	2.92%	3.00%	3.37%	3.82%
Provision for credit losses	$309	$177	$52	$21	$124	$315	$1,517	$3,930
Avg. interest-earning assets	$55,345	$55,172	$61,821	$73,001	$77,692	$98,010	$114,484	$238,487
Provision/Avg. interest-earning assets	0.56%	0.32%	0.08%	0.03%	0.16%	0.32%	1.33%	1.65%
Credit risk-adjusted net interest margin (1)	3.43%	3.32%	3.14%	2.97%	2.76%	2.68%	2.04%	2.17%
Conforming provision - National City							$504	
Adjusted provision for credit losses							$1,013	
Avg. interest-earning assets							$114,484	
Adjusted provision/Avg. interest-earning assets							0.88%	
Adjusted credit risk-adjusted net interest margin (1)							2.49%	

PNC believes that credit risk-adjusted net interest margin, a non-GAAP measure, is useful as a tool to help evaluate the amount of credit related risk associated with interest-earning assets.

(1) The adjustment represents provision for credit losses divided by average interest-earning assets.

	For the nine months ended	
	Sept. 30, 2010	Sept. 30, 2009
In millions except ratio		
Total revenue	$11,273	$11,342
Noninterest expense	6,273	6,864
Pretax pre-provision earnings	$5,000	$4,478
Provision	$2,060	$2,881
Income from continuing operations before income taxes and noncontrolling interests (Pretax earnings)	$2,940	$1,597
Pretax pre-provision earnings/provision	2.4	1.6

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

Non-GAAP to GAAP Reconcilement

Appendix

In millions	For the nine months ended Sept. 30, 2010	Annualized
Asset management	$751	$1,001
Consumer services	939	1,252
Corporate services	712	949
Residential mortgage	542	723
Service charges on deposits	573	764
Net gains on sales of securities	358	477
Net other-than-temporary impairments	(281)	(375)
Other	650	867
Total other noninterest income	727	969
Total noninterest income (continuing operations)	$4,244	$5,659

In millions except percentages	For the year ended Dec. 31, 2008 10-K	% of total	GIS excluded from continuing operations	GAAP Noninterest income (continuing operations)	% of total
Fund servicing	$904	27%	($904)		
Asset management	686	20%		$686	28%
Consumer services	623	19%		623	26%
Corporate services	704	21%		704	29%
Service charges on deposits	372	11%		372	15%
Net securities losses	(206)			(206)	
Other	284		(21)	263	
Total other noninterest income	78	2%	(21)	57	2%
Total noninterest income	$3,367		($925)	$2,442	

PNC believes the noninterest income composition as set forth in the 2008 10-K is useful as a tool to illustrate PNC's revenue composition prior to the sale of GIS and the acquisition of National City.

Non-GAAP to GAAP Reconcilement

Appendix

In millions except per share data	As of Dec. 31, 2008	As of Sept. 30, 2010
Common shareholders' equity	$17,490	$29,394
Common shares outstanding	443	526
Book value per common share	$39.44	$55.91
Intangible assets	$11,688	$10,518
Common shareholders' equity less intangible assets	$5,802	$18,876
Common shares outstanding	443	526
Tangible book value per common share	$13.10	$35.89

PNC believes that tangible book value per common share, a non-GAAP measure, is useful as a tool to help evaluate the amount, on a per share basis, of intangible assets included in book value per common share.

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