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 21, 2011
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 **(State or other jurisdiction of incorporation or organization)**	**25-1435979** **(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 21, 2011, 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 2011. 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 21, 2011

By: /s/ Gregory H. Kozich
Gregory H. Kozich
Senior Vice President and Controller

EXHIBIT INDEX

Number	Description	Method of Filing
99.1	Financial Supplement (unaudited) for First Quarter 2011	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 2011
(UNAUDITED)

THE PNC FINANCIAL SERVICES GROUP, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2011
(UNAUDITED)

The information contained in this Financial Supplement is preliminary, unaudited and based on data available on April 21, 2011. We have reclassified certain prior period amounts to be consistent with the current period presentation, which we believe is more meaningful to readers of our consolidated financial statements. 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, and residential mortgage banking, 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 products and services internationally.

QUARTERLY COMMON STOCK DIVIDEND INCREASE

In April 2011, the PNC Board of Directors declared a quarterly cash dividend on common stock of 35 cents per share, an increase of 25 cents per share, or 250%, from the prior quarterly dividend of 10 cents per share. The increased dividend is payable May 5, 2011 to shareholders of record at the close of business on April 18, 2011.

BUSINESS SEGMENT CAPITAL ALLOCATIONS

Effective January 1, 2011, we revised certain capital allocations among our business segments including, as appropriate, amounts for prior periods included in this Financial Supplement.

Capital is intended to cover unexpected losses and is assigned to the banking and servicing businesses using PNC's risk-based economic capital model. Prior to January 1, 2011, we assigned capital equal to 6% of funds to the Retail Banking business segment to reflect the capital required for well-capitalized domestic banks and to approximate market comparables for this business. Beginning January 1, 2011, this 6% allocation methodology was replaced with an economic capital allocation methodology. We have also made other capital modeling updates involving technical enhancements to result in more precise capital calculations.

In addition, effective January 1, 2011, we began allocating additional capital to our business segments for goodwill using a methodology consistent with how goodwill is allocated to the business segments.

PNC's total capital did not change as a result of these adjustments for any periods presented. In addition, the reallocation of goodwill had no impact on PNC's BlackRock reportable business segment reflecting our equity interest in BlackRock, Inc.

THE PNC FINANCIAL SERVICES GROUP, INC.

Consolidated Income Statement (Unaudited)

In millions, except per share data	*Three months ended* March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Interest Income					
Loans	$ 1,884	$ 1,962	$ 1,996	$2,158	$ 2,160
Investment securities	578	602	592	572	623
Other	121	107	113	143	122
Total interest income	2,583	2,671	2,701	2,873	2,905
Interest Expense					
Deposits	182	205	233	244	281
Borrowed funds	225	265	253	194	245
Total interest expense	407	470	486	438	526
Net interest income	2,176	2,201	2,215	2,435	2,379
Noninterest Income					
Asset management	263	303	249	243	259
Consumer services	311	322	328	315	296
Corporate services	217	370	183	261	268
Residential mortgage	195	157	216	179	147
Service charges on deposits	123	132	164	209	200
Net gains on sales of securities	37	68	121	147	90
Net other-than-temporary impairments	(34)	(44)	(71)	(94)	(116)
Gain on BlackRock transaction (a)		160			
Other	343	234	193	217	240
Total noninterest income	1,455	1,702	1,383	1,477	1,384
Total revenue	3,631	3,903	3,598	3,912	3,763
Provision For Credit Losses	421	442	486	823	751
Noninterest Expense					
Personnel	989	1,032	959	959	956
Occupancy	193	194	177	172	187
Equipment	167	176	152	168	172
Marketing	40	70	81	65	50
Other	681	868	789	638	748
Total noninterest expense	2,070	2,340	2,158	2,002	2,113
Income from continuing operations before income taxes and noncontrolling interests	1,140	1,121	954	1,087	899
Income taxes	308	301	179	306	251
Income from continuing operations before noncontrolling interests	832	820	775	781	648
Income from discontinued operations (net of income taxes of zero, zero, $311, $13, and $14) (b)			328	22	23
Net income	832	820	1,103	803	671
Less: Net income (loss) attributable to noncontrolling interests	(5)	(3)	2	(9)	(5)
Preferred stock dividends	4	24	4	25	93
Preferred stock discount accretion and redemptions		1	3	1	250
Net income attributable to common shareholders	$ 833	$ 798	$ 1,094	$ 786	$ 333
Basic Earnings Per Common Share					
Continuing operations	$ 1.59	$ 1.52	$ 1.45	$ 1.45	$ .62
Discontinued operations			.63	.04	.05
Net income	$ 1.59	$ 1.52	$ 2.08	$ 1.49	$ .67
Diluted Earnings Per Common Share					
Continuing operations	$ 1.57	$ 1.50	$ 1.45	$ 1.43	$ .61
Discontinued operations			.62	.04	.05
Net income	$ 1.57	$ 1.50	$ 2.07	$ 1.47	$ .66
Average Common Shares Outstanding					
Basic	524	524	523	524	498
Diluted	526	526	526	527	500
Efficiency	57%	60%	60%	51%	56%
Noninterest income to total revenue	40%	44%	38%	38%	37%
Effective tax rate (c)	27.0%	26.9%	18.8%	28.2%	27.9%

(a) Amount represents the $160 million gain ($102 million after taxes) related to our gain on the sale of a portion of our shares of BlackRock stock as part of BlackRock's November 2010 secondary common stock offering. Our 2010 Annual Report on Form 10-K (2010 Form 10-K) includes additional information regarding this transaction.

(b) Includes results of operations for PNC Global Investment Servicing Inc. (GIS) through June 30, 2010 and the related after-tax gain on sale. We sold GIS effective July 1, 2010, resulting in a gain of $639 million, or $328 million after taxes, recognized during the third quarter of 2010. The earnings per diluted share impact of the gain on sale was $.62 for the third quarter of 2010. Our 2010 Form 10-K includes additional information regarding our sale of GIS.

(c) 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 lower effective tax rate for the third quarter of 2010 was primarily the result of receiving a favorable IRS letter ruling in July 2010 that resolved a prior tax position and resulted in a tax benefit of $89 million.

THE PNC FINANCIAL SERVICES GROUP, INC.

Consolidated Balance Sheet (Unaudited)

In millions, except par value	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Assets					
Cash and due from banks (a)	$ 3,389	$ 3,297	$ 3,724	$ 3,558	$ 3,563
Federal funds sold and resale agreements (b)	2,240	3,704	2,094	2,209	1,367
Trading securities	2,254	1,826	955	882	1,595
Interest-earning deposits with banks (a)	1,359	1,610	415	5,028	607
Loans held for sale (b)	2,980	3,492	3,275	2,756	2,691
Investment securities (a)	60,992	64,262	63,461	53,717	57,606
Loans (a) (b)	149,387	150,595	150,127	154,342	157,266
Allowance for loan and lease losses (a)	(4,759)	(4,887)	(5,231)	(5,336)	(5,319)
Net loans	144,628	145,708	144,896	149,006	151,947
Goodwill	8,146	8,149	8,166	9,410	9,425
Other intangible assets	2,618	2,604	2,352	2,728	3,289
Equity investments (a)	9,595	9,220	10,137	10,159	10,256
Other (a) (b)	21,177	20,412	20,658	22,242	23,050
Total assets	$259,378	$ 264,284	$ 260,133	$261,695	$265,396
Liabilities					
Deposits					
Noninterest-bearing	$ 48,707	$ 50,019	$ 46,065	$ 44,312	$ 43,122
Interest-bearing	133,283	133,371	133,118	134,487	139,401
Total deposits	181,990	183,390	179,183	178,799	182,523
Borrowed funds					
Federal funds purchased and repurchase agreements	4,079	4,144	4,661	3,690	5,511
Federal Home Loan Bank borrowings	5,020	6,043	7,106	8,119	8,700
Bank notes and senior debt	11,324	12,904	13,508	12,617	12,638
Subordinated debt	9,310	9,842	10,023	10,184	10,001
Other (a)	5,263	6,555	4,465	5,817	5,611
Total borrowed funds	34,996	39,488	39,763	40,427	42,461
Allowance for unfunded loan commitments and letters of credit	204	188	193	218	252
Accrued expenses (a)	3,078	3,188	3,134	2,757	2,939
Other (a)	5,393	5,192	5,194	8,504	7,787
Total liabilities	225,661	231,446	227,467	230,705	235,962
Equity					
Preferred stock (c)					
Common stock - $5 par value					
Authorized 800 shares, issued 536, 536, 536, 535, and 535 shares	2,682	2,682	2,680	2,678	2,676
Capital surplus - preferred stock	647	647	646	646	645
Capital surplus - common stock and other	12,056	12,057	12,008	11,979	11,945
Retained earnings	16,640	15,859	15,114	14,073	13,340
Accumulated other comprehensive income (loss)	(309)	(431)	146	(442)	(1,288)
Common stock held in treasury at cost: 10, 10, 10, 10, and 9 shares	(584)	(572)	(552)	(557)	(500)
Total shareholders' equity	31,132	30,242	30,042	28,377	26,818
Noncontrolling interests	2,585	2,596	2,624	2,613	2,616
Total equity	33,717	32,838	32,666	30,990	29,434
Total liabilities and equity	$259,378	$ 264,284	$ 260,133	$261,695	$265,396
Capital Ratios					
Tier 1 common (d)	10.3%	9.8%	9.6%	8.3%	7.9%
Tier 1 risk-based (d)	12.6	12.1	11.9	10.7	10.3
Total risk-based (d)	16.2	15.6	15.6	14.3	13.9
Leverage (d)	10.6	10.2	9.9	9.1	8.8
Common shareholders' equity to assets	11.8	11.2	11.3	10.6	10.0

(a) Amounts include consolidated variable interest entities. Our 2010 Form 10-K included, and first quarter 2011 Form 10-Q will include, additional information regarding these items. Also includes our equity interest in BlackRock under Equity investments.

(b) Amounts include assets for which PNC has elected the fair value option. Our 2010 Form 10-K included, and first quarter 2011 Form 10-Q will include, additional information regarding these items.

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

(d) The ratio as of March 31, 2011 is estimated.

THE PNC FINANCIAL SERVICES GROUP, INC.

Average Consolidated Balance Sheet (Unaudited)

	Three months ended				
In millions	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Assets					
Interest-earning assets:					
Investment securities					
Securities available for sale					
Residential mortgage-backed					
Agency	$ 29,134	$ 28,457	$ 22,916	$ 20,382	$ 21,926
Non-agency	8,057	8,495	8,917	9,358	10,213
Commercial mortgage-backed	3,298	3,325	3,100	2,962	5,357
Asset-backed	2,757	2,824	2,436	1,695	1,992
US Treasury and government agencies	5,682	6,250	7,758	8,708	7,493
State and municipal	2,081	1,732	1,323	1,356	1,365
Other debt	3,994	3,618	3,092	2,526	1,874
Corporate stocks and other	443	418	472	446	457
Total securities available for sale	55,446	55,119	50,014	47,433	50,677
Securities held to maturity					
Commercial mortgage-backed	4,239	4,311	4,130	4,264	2,110
Asset-backed	2,463	2,849	3,435	3,697	3,665
Other	9	10	9	21	160
Total securities held to maturity	6,711	7,170	7,574	7,982	5,935
Total investment securities	62,157	62,289	57,588	55,415	56,612
Loans					
Commercial	56,300	54,065	53,502	54,349	55,464
Commercial real estate	17,545	18,555	19,847	20,963	22,423
Equipment lease financing	6,307	6,375	6,514	6,080	6,131
Consumer	54,460	54,741	55,036	54,939	55,349
Residential real estate	15,518	16,145	16,766	18,576	19,397
Total loans	150,130	149,881	151,665	154,907	158,764
Loans held for sale	3,193	3,331	3,021	2,646	2,476
Federal funds sold and resale agreements	2,813	2,130	1,602	2,193	1,669
Other	5,802	6,164	9,801	9,419	7,471
Total interest-earning assets	224,095	223,795	223,677	224,580	226,992
Noninterest-earning assets:					
Allowance for loan and lease losses	(4,835)	(5,039)	(5,290)	(5,113)	(5,136)
Cash and due from banks	3,393	3,516	3,436	3,595	3,735
Other	39,901	41,286	42,756	41,304	41,557
Total assets	$262,554	$ 263,558	$ 264,579	$264,366	$267,148

THE PNC FINANCIAL SERVICES GROUP, INC.

Average Consolidated Balance Sheet (Unaudited) (Continued)

In millions	*Three months ended* March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Liabilities and Equity					
Interest-bearing liabilities:					
Interest-bearing deposits					
Money market	$ 58,556	$ 58,436	$ 58,016	$ 58,679	$ 57,923
Demand	26,313	25,388	25,078	24,953	24,672
Savings	7,656	7,221	7,092	7,075	6,623
Retail certificates of deposit	36,509	39,201	41,724	43,745	47,162
Other time	515	598	740	881	1,039
Time deposits in foreign offices	3,452	2,799	2,650	2,661	3,034
Total interest-bearing deposits	133,001	133,643	135,300	137,994	140,453
Borrowed funds					
Federal funds purchased and repurchase agreements	6,376	4,552	4,179	4,159	4,344
Federal Home Loan Bank borrowings	5,088	6,168	7,680	8,575	9,603
Bank notes and senior debt	11,745	13,073	12,799	12,666	12,616
Subordinated debt	9,353	9,490	9,569	9,764	9,769
Other	5,847	4,947	4,886	6,005	5,934
Total borrowed funds	38,409	38,230	39,113	41,169	42,266
Total interest-bearing liabilities	171,410	171,873	174,413	179,163	182,719
Noninterest-bearing liabilities and equity:					
Noninterest-bearing deposits	47,755	47,998	45,306	44,308	42,631
Allowance for unfunded loan commitments and letters of credit	188	193	218	251	295
Accrued expenses and other liabilities	9,771	10,506	12,687	10,446	10,401
Equity	33,430	32,988	31,955	30,198	31,102
Total liabilities and equity	$262,554	$ 263,558	$ 264,579	$264,366	$267,148
Supplemental Average Balance Sheet Information (Unaudited)					
Deposits and Common Shareholders' Equity					
Interest-bearing deposits	$133,001	$ 133,643	$ 135,300	$137,994	$140,453
Noninterest-bearing deposits	47,755	47,998	45,306	44,308	42,631
Total deposits	$180,756	$ 181,641	$ 180,606	$182,302	$183,084
Transaction deposits	$132,624	$ 131,822	$ 128,400	$127,940	$125,226
Common shareholders' equity	$ 30,193	$ 29,729	$ 28,755	$ 27,054	$ 24,764

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Net Interest Margin (Unaudited) (a)

	Three months ended				
	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Average yields/rates					
Yield on interest-earning assets					
Loans	5.09%	5.21%	5.24%	5.58%	5.50%
Investment securities	3.76	3.91	4.15	4.17	4.44
Other	4.16	3.61	3.15	3.98	4.26
Total yield on interest-earning assets	4.67	4.76	4.82	5.13	5.17
Rate on interest-bearing liabilities					
Deposits	.55	.61	.68	.71	.81
Borrowed funds	2.35	2.74	2.56	1.88	2.33
Total rate on interest-bearing liabilities	.95	1.08	1.10	.98	1.16
Interest rate spread	3.72	3.68	3.72	4.15	4.01
Impact of noninterest-bearing sources	.22	.25	.24	.20	.23
Net interest margin (b)	3.94%	3.93%	3.96%	4.35%	4.24%

(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, 2011, December 31, 2010, September 30, 2010, June 30, 2010, and March 31, 2010 were $24 million, $22 million, $22 million, $19 million, and $18 million, respectively.

(b) A reconciliation of net interest margin to provision-adjusted net interest margin follows. We believe that provision-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.

	Three months ended				
	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Net interest margin, as reported	3.94%	3.93%	3.96%	4.35%	4.24%
Less: provision adjustment	.76	.78	.86	1.47	1.34
Provision-adjusted net interest margin	3.18%	3.15%	3.10%	2.88%	2.90%

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

Selected Consolidated Income Statement Information (Unaudited)

	Three months ended				
In millions	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Income from Continuing Operations before Income Taxes					
Integration costs		$ 78	$ 96	$ 100	$ 113
Income from Discontinued Operations, Net of Income Taxes					
Gain on sale of GIS			$ 328		
Net Income Attributable to Common Shareholders					
TARP preferred stock accelerated discount accretion (c)					$ 250

(c) Represents accelerated accretion of the remaining issuance discount on redemption of the TARP preferred stock in February 2010. This resulted in a $.50 reduction to diluted earnings per share for the first quarter of 2010.

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Loans (Unaudited)

In millions	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Commercial					
Retail/wholesale	$ 10,665	$ 9,901	$ 9,752	$ 9,576	$ 9,557
Manufacturing	9,805	9,334	9,519	9,728	9,863
Service providers	8,690	8,866	8,747	8,289	8,528
Real estate related (a)	8,040	7,500	7,398	7,269	7,379
Financial services	5,034	4,573	3,773	4,302	4,654
Health care	3,839	3,481	3,169	3,099	2,998
Other	10,529	11,522	10,830	11,969	11,724
Total commercial	56,602	55,177	53,188	54,232	54,703
Commercial real estate					
Real estate projects	11,581	12,211	13,021	13,914	14,535
Commercial mortgage	5,552	5,723	6,070	6,450	7,415
Total commercial real estate	17,133	17,934	19,091	20,364	21,950
Equipment lease financing	6,215	6,393	6,408	6,630	6,111
TOTAL COMMERCIAL LENDING	79,950	79,504	78,687	81,226	82,764
Consumer					
Home equity					
Lines of credit	23,001	23,473	23,770	23,901	24,040
Installment	10,655	10,753	10,815	11,060	11,390
Residential real estate					
Residential mortgage	14,602	15,292	15,708	16,618	17,599
Residential construction	731	707	776	1,219	1,669
Credit card	3,707	3,920	3,883	3,967	4,012
Other consumer					
Education	9,041	9,196	8,819	8,867	8,320
Automobile	3,156	2,983	2,863	2,697	2,206
Other	4,544	4,767	4,806	4,787	5,266
TOTAL CONSUMER LENDING	69,437	71,091	71,440	73,116	74,502
Total (b)	$149,387	$ 150,595	$ 150,127	$154,342	$157,266
(a) Includes loans to customers in the real estate and construction industries.					
(b) Includes purchased impaired loans:	$ 7,522	$ 7,780	$ 8,130	$ 9,127	$ 9,673

Details of Loans Held for Sale (Unaudited)

In millions	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Commercial mortgage	$ 1,047	$ 1,207	$ 1,381	$ 1,239	$ 1,316
Residential mortgage	1,840	1,890	1,786	1,336	1,158
Other	93	395	108	181	217
Total	$ 2,980	$ 3,492	$ 3,275	$ 2,756	$ 2,691

Net Unfunded Commitments (Unaudited)

In millions	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Net unfunded commitments	$ 96,781	$ 95,805	$ 97,147	$ 95,775	$ 96,363

THE PNC FINANCIAL SERVICES GROUP, INC.

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

Change in Allowance for Loan and Lease Losses

Three months ended - in millions	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Beginning balance	$ 4,887	$ 5,231	$ 5,336	$5,319	$ 5,072
Charge-offs:					
Commercial	(179)	(331)	(310)	(313)	(273)
Commercial real estate	(158)	(181)	(102)	(149)	(238)
Equipment lease financing	(14)	(29)	(12)	(43)	(36)
Residential real estate	(58)	(124)	(47)	(197)	(38)
Home equity	(140)	(124)	(160)	(131)	(73)
Credit card	(74)	(73)	(67)	(95)	(100)
Other consumer	(51)	(62)	(58)	(57)	(69)
Total charge-offs	(674)	(924)	(756)	(985)	(827)
Recoveries:					
Commercial	80	71	80	78	65
Commercial real estate	14	20	14	10	33
Equipment lease financing	9	18	13	13	12
Residential real estate	1	(1)	7	13	
Home equity	10	9	10	12	10
Credit card	6	5	5	5	5
Other consumer	21	11	13	14	11
Total recoveries	141	133	142	145	136
Net charge-offs (recoveries):					
Commercial	(99)	(260)	(230)	(235)	(208)
Commercial real estate	(144)	(161)	(88)	(139)	(205)
Equipment lease financing	(5)	(11)	1	(30)	(24)
Residential real estate	(57)	(125)	(40)	(184)	(38)
Home equity	(130)	(115)	(150)	(119)	(63)
Credit card	(68)	(68)	(62)	(90)	(95)
Other consumer	(30)	(51)	(45)	(43)	(58)
Total net charge-offs	(533)	(791)	(614)	(840)	(691)
Provision for credit losses	421	442	486	823	751
Adoption of ASU 2009-17, *Consolidations*					141
Acquired allowance adjustments			(2)		2
Net change in allowance for unfunded loan commitments and letters of credit	(16)	5	25	34	44
Ending balance	$ 4,759	$ 4,887	$ 5,231	$5,336	$ 5,319
Supplemental Information					
Net charge-offs to average loans (for the three months ended) (annualized)	1.44%	2.09%	1.61%	2.18%	1.77%
Allowance for loan and lease losses to total loans	3.19	3.25	3.48	3.46	3.38
Commercial lending net charge-offs	$ (248)	$ (432)	$ (317)	$ (404)	$ (437)
Consumer lending net charge-offs	(285)	(359)	(297)	(436)	(254)
Total net charge-offs	$ (533)	$ (791)	$ (614)	$ (840)	$ (691)
Net charge-offs to average loans					
Commercial lending	1.25%	2.17%	1.57%	1.99%	2.11%
Consumer lending	1.65	2.01	1.64	2.38	1.38

Change in Allowance for Unfunded Loan Commitments and Letters of Credit

Three months ended - in millions	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Beginning balance	$ 188	$ 193	$ 218	$ 252	$ 296
Net change in allowance for unfunded loan commitments and letters of credit	16	(5)	(25)	(34)	(44)
Ending balance	$ 204	$ 188	$ 193	$ 218	$ 252

THE PNC FINANCIAL SERVICES GROUP, INC.

Purchase Accounting Accretion and Accretable Interest (Unaudited)

VALUATION OF PURCHASED IMPAIRED LOANS

	March 31, 2011		December 31, 2010	
Dollars in billions	Balance	Net Investment	Balance	Net Investment
Commercial and commercial real estate loans:				
Unpaid principal balance	$ 1.6		$ 1.8	
Purchased impaired mark	(.3)		(.4)	
Recorded investment	1.3		1.4	
Allowance for loan losses	(.3)		(.3)	
Net investment	1.0	63%	1.1	61%
Consumer and residential mortgage loans:				
Unpaid principal balance	7.6		7.9	
Purchased impaired mark	(1.4)		(1.5)	
Recorded investment	6.2		6.4	
Allowance for loan losses	(.6)		(.6)	
Net investment	5.6	74%	5.8	73%
Total purchased impaired loans:				
Unpaid principal balance	9.2		9.7	
Purchased impaired mark	(1.7)		(1.9)	
Recorded investment	7.5		7.8	
Allowance for loan losses	(.9) (a)		(.9)	
Net investment	$ 6.6	72%	$ 6.9	71%

PURCHASE ACCOUNTING ACCRETION

	Three months ended		
In millions	March 31 2011	December 31 2010	March 31 2010
Non-impaired loans	$ 68	$ 73	$ 112
Impaired loans	160	175	265
Reversal of contractual interest on impaired loans	(106)	(121)	(134)
Net impaired loans	54	54	131
Securities	9	15	11
Deposits	100	112	167
Borrowings	(31)	(43)	(56)
Total	$ 200	$ 211	$ 365
Cash received in excess of recorded investment from sales or payoffs of impaired commercial loans (cash recoveries)	$ 81	$ 133	$ 75

REMAINING PURCHASE ACCOUNTING ACCRETION

In billions	March 31 2011	December 31 2010
Non-impaired loans	$ 1.1	$ 1.2
Impaired loans	2.2	2.2
Total loans (gross)	3.3	3.4
Securities	.2	.1
Deposits	.4	.5
Borrowings	(1.0)	(1.1)
Total	$ 2.9	$ 2.9

ACCRETABLE NET INTEREST - PURCHASED IMPAIRED LOANS

In billions		*In billions*	
January 1, 2011	$2.2	January 1, 2009	$ 3.7
Accretion	(.2)	Accretion	(2.0)
Cash recoveries	(.1)	Cash recoveries	(.8) (a)
Net reclass to accretable difference and other activity	.3	Net reclass to accretable difference and other activity	1.3 (a)
March 31, 2011	$2.2	March 31, 2011	$ 2.2

(a) Impairment reserves of $.9 billion at March 31, 2011 reflect impaired loans with further credit quality deterioration since acquisition. This deterioration was more than offset by cash received to date in excess of recorded investment of $.8 billion and the net reclassification to accretable net interest, to be recognized over time, of $1.3 billion.

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Nonperforming Assets (Unaudited)

Nonperforming Assets by Type

In millions	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Nonperforming loans, including TDRs (a)					
Commercial					
Retail/wholesale	$ 180	$ 197	$ 219	$ 242	$ 246
Manufacturing	213	250	266	312	341
Real estate related (b)	277	263	338	405	460
Financial services	27	16	36	60	77
Health care	46	50	59	55	48
Other industries	460	477	612	619	661
Total commercial	1,203	1,253	1,530	1,693	1,833
Commercial real estate					
Real estate projects	1,468	1,422	1,562	1,661	1,797
Commercial mortgage	416	413	427	420	419
Total commercial real estate	1,884	1,835	1,989	2,081	2,216
Equipment lease financing	41	77	104	114	123
TOTAL COMMERCIAL LENDING	3,128	3,165	3,623	3,888	4,172
Consumer (c)					
Home equity	464	448	406	405	337
Residential real estate					
Residential mortgage	726	764	727	713	968
Residential construction	46	54	42	79	249
Other consumer	29	35	38	25	35
TOTAL CONSUMER LENDING	1,265	1,301	1,213	1,222	1,589
Total nonperforming loans (d)	4,393	4,466	4,836	5,110	5,761
OREO and foreclosed assets					
Other real estate owned (OREO)	802	767	736	748	734
Foreclosed and other assets	63	68	97	46	45
OREO and foreclosed assets	865	835	833	794	779
Total nonperforming assets	$ 5,258	$ 5,301	$ 5,669	$5,904	$ 6,540
Nonperforming loans to total loans	2.94%	2.97%	3.22%	3.31%	3.66%
Nonperforming assets to total loans, OREO and foreclosed assets	3.50	3.50	3.76	3.81	4.14
Nonperforming assets to total assets	2.03	2.01	2.18	2.26	2.46
Allowance for loan and lease losses to nonperforming loans (d), (e)	108	109	108	104	92

(a) See analysis of troubled debt restructurings (TDRs) on page 10.
(b) Includes loans related to customers in the real estate and construction industries.
(c) Excludes most consumer loans and lines of credit, not secured by residential real estate, which are charged off after 120 to 180 days past due and are not placed on nonperforming status.
(d) Nonperforming loans do not include purchased impaired loans or loans held for sale.
(e) The allowance for loan and lease losses includes impairment reserves attributable to purchased impaired loans. See page 8, note (a).

THE PNC FINANCIAL SERVICES GROUP, INC.

Details of Nonperforming Assets and Troubled Debt Restructurings (Unaudited)

Change in Nonperforming Assets

In millions	January 1, 2011 - March 31, 2011	October 1, 2010 - December 31, 2010	July 1, 2010 - September 30, 2010	April 1, 2010 - June 30, 2010	January 1, 2010 - March 31, 2010
Beginning balance	$ 5,301	$ 5,669	$ 5,904	$ 6,540	$ 6,316
Transferred in	1,143	1,125	1,369	1,011	1,774
Charge-offs/valuation adjustments	(390)	(467)	(452)	(532)	(620)
Principal activity including payoffs	(380)	(377)	(365)	(296)	(278)
Asset sales and transfers to held for sale	(178)	(410)	(351)	(420)	(265)
Returned to performing - TDRs	(104)	(118)	(96)	(112)	(217)
Returned to performing - Other	(134)	(121)	(340)	(287)	(170)
Ending balance	$ 5,258	$ 5,301	$ 5,669	$ 5,904	$ 6,540

Largest Individual Nonperforming Assets at March 31, 2011 (a)

In millions Ranking	Outstandings	Industry
1	$ 33	Accommodation & Food Svcs
2	25	Construction
3	24	Real Estate Rental & Leasing
4	23	Real Estate Rental & Leasing
5	21	Real Estate Rental & Leasing
6	21	Real Estate Rental & Leasing
7	20	Accommodation & Food Svcs
8	20	Real Estate Rental & Leasing
9	19	Real Estate Rental & Leasing
10	18	Real Estate Rental & Leasing
Total	$ 224	

As a percent of total nonperforming assets 4%

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

Troubled Debt Restructurings by Type

In millions	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Commercial	$ 260	$ 236	$ 108	$ 54	$ 33
Consumer	1,575	1,422	1,226	1,065	848
Total	$ 1,835	$ 1,658	$ 1,334	$1,119	$ 881
Nonperforming	882	784	595	500	385
Accrual (a)	639	543	424	329	217
Credit card (b)	314	331	315	290	279
Total	$ 1,835	$ 1,658	$ 1,334	$1,119	$ 881

Loans whose contractual terms have been restructured in a manner which grants a concession to a borrower experiencing financial difficulties 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. Purchased impaired loans are excluded from TDRs.

(a) Accruing loans have demonstrated a period of at least six months of performance under the modified terms and are excluded from nonperforming loans.

(b) Credit cards and certain small business and consumer credit agreements whose terms have been modified and are TDRs. However, since our policy is to exempt these loans from being placed on nonaccrual status as permitted by regulatory guidance as generally these loans are directly charged off in the period that they become 180 days past due, these loans are excluded from nonperforming loans.

THE PNC FINANCIAL SERVICES GROUP, INC.

Accruing Loans Past Due (Unaudited)

Accruing Loans Past Due 30 to 59 Days (a)

	Amount		Percent of Outstandings	
Dollars in millions	Mar. 31 2011	Dec. 31 2010	Mar. 31 2011	Dec. 31 2010
Commercial	$ 208	$ 251	.37%	.45%
Commercial real estate	315	128	1.84	.71
Equipment lease financing	72	37	1.16	.58
Residential real estate	205	226	1.34	1.41
Home equity	146	159	.43	.47
Credit card	41	46	1.11	1.17
Other consumer	60	95	.36	.56
Total	$1,047	$ 942	.70	.62

Accruing Loans Past Due 60 to 89 Days (a)

	Amount		Percent of Outstandings	
Dollars in millions	Mar. 31 2011	Dec. 31 2010	Mar. 31 2011	Dec. 31 2010
Commercial	$ 56	$ 92	.10%	.17%
Commercial real estate	65	62	.38	.35
Equipment lease financing	5	2	.08	.03
Residential real estate	91	107	.59	.67
Home equity	96	91	.29	.26
Credit card	25	32	.67	.82
Other consumer	25	32	.15	.19
Total	$ 363	$ 418	.24	.28

Accruing Loans Past Due 90 Days or More (a)

	Amount		Percent of Outstandings	
Dollars in millions	Mar. 31 2011	Dec. 31 2010	Mar. 31 2011	Dec. 31 2010
Commercial	$ 49	$ 59	.09%	.11%
Commercial real estate	6	43	.04	.24
Equipment lease financing	—	1	—	.02
Residential real estate	174	160	1.13	1.00
Home equity	165	174	.49	.51
Credit card	65	77	1.75	1.96
Other consumer	27	28	.16	.16
Total	$ 486	$ 542	.33	.36

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

THE PNC FINANCIAL SERVICES GROUP, INC.

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 and internationally.

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, unions, municipalities, non-profits, foundations and 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 majority or minority owned affiliates. Mortgage loans represent loans collateralized by one-to-four-family residential real estate. These loans are typically underwritten to government agency and/or third party standards, and sold, servicing retained, to secondary mortgage conduits Federal National Mortgage Association (FNMA), Federal Home Loan Mortgage Corporation (FHLMC), Federal Home Loan Banks and third-party investors, or are securitized and issued under the Government National Mortgage Association (GNMA) program. The mortgage servicing operation performs all functions related to servicing mortgage loans - primarily those in first lien position - for various investors and for loans owned by PNC. Certain loans originated through majority or minority owned affiliates are sold to others.

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. We obtained the majority of these loans through acquisitions of other companies.

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, including iShares®, the global product leader in exchange-traded 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, 2011, our economic interest in BlackRock was 20%.

THE PNC FINANCIAL SERVICES GROUP, INC.

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

In millions	Three months ended				
Income (Loss)	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Retail Banking	$ (18)	$ 44	$ (4)	$ 80	$ 24
Corporate & Institutional Banking	432	543	435	448	368
Asset Management Group	43	28	43	27	39
Residential Mortgage Banking	71	3	97	91	78
Distressed Assets Portfolio	25	(71)	20	(79)	73
Other, including BlackRock (b) (c) (d)	279	273	184	214	66
Income from continuing operations before noncontrolling interests	$ 832	$ 820	$ 775	$ 781	$ 648
Revenue					
Retail Banking	$ 1,247	$ 1,278	$ 1,360	$1,389	$ 1,359
Corporate & Institutional Banking	1,098	1,376	1,083	1,230	1,261
Asset Management Group	222	224	216	217	227
Residential Mortgage Banking	258	228	284	252	228
Distressed Assets Portfolio	245	200	248	358	330
Other, including BlackRock (b) (c) (d)	561	597	407	466	358
Revenue from continuing operations	$ 3,631	$ 3,903	$ 3,598	$3,912	$ 3,763

(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. See Business Segment Capital Allocations on the Table of Contents page of this Report. Amounts are presented on a continuing operations basis and therefore exclude the earnings and revenue attributable to GIS, which we sold effective July 1, 2010.

(b) We consider BlackRock to be a separate reportable business segment but have combined its results with Other for this presentation. Our first quarter 2011 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) Amount for the fourth quarter of 2010 includes the $160 million gain ($102 million after taxes) related to our gain on the sale of a portion of our shares of BlackRock stock as part of BlackRock's November 2010 secondary common stock offering.

Period-end Employees	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
Full-time employees					
Retail Banking	20,932	20,925	21,203	21,380	21,522
Corporate & Institutional Banking	3,761	3,756	3,660	3,601	3,760
Asset Management Group	3,042	3,001	2,975	2,964	2,999
Residential Mortgage Banking	3,682	3,539	3,339	3,348	3,340
Distressed Assets Portfolio	127	152	155	169	178
Other					
Operations & Technology	8,787	8,727	8,704	8,959	9,259
Staff Services and Other (e)	4,855	4,717	4,584	9,069	9,055
Total Other	13,642	13,444	13,288	18,028	18,314
Total full-time employees	45,186	44,817	44,620	49,490	50,113
Retail Banking part-time employees	4,981	4,965	4,799	4,790	4,798
Other part-time employees	959	987	974	1,104	1,187
Total part-time employees	5,940	5,952	5,773	5,894	5,985
Total	51,126	50,769	50,393	55,384	56,098

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

(e) Includes GIS employees totaling 4,528 at June 30, 2010 and 4,573 at March 31, 2010. We sold GIS effective July 1, 2010.

THE PNC FINANCIAL SERVICES GROUP, INC.

Retail Banking (Unaudited) (a)

	Three months ended				
Dollars in millions	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
INCOME STATEMENT					
Net interest income	$ 818	$ 826	$ 861	$ 879	$ 869
Noninterest income					
Service charges on deposits	117	125	157	204	195
Brokerage	53	52	53	55	53
Consumer services	228	239	242	223	208
Other	31	36	47	28	34
Total noninterest income	429	452	499	510	490
Total revenue	1,247	1,278	1,360	1,389	1,359
Provision for credit losses	276	157	327	280	339
Noninterest expense	1,001	1,048	1,039	994	975
Pretax earnings (loss)	(30)	73	(6)	115	45
Income taxes (benefit)	(12)	29	(2)	35	21
Earnings (loss)	$ (18)	$ 44	$ (4)	$ 80	$ 24
AVERAGE BALANCE SHEET					
Loans					
Consumer					
Home equity	$ 26,064	$ 26,189	$ 26,289	$ 26,510	$ 26,821
Indirect auto	2,400	2,318	2,170	2,005	1,893
Indirect other	1,612	1,695	1,792	1,939	2,080
Education	9,101	8,758	8,817	8,342	8,060
Credit cards	3,731	3,827	3,901	3,948	4,079
Other	1,823	1,840	1,805	1,776	1,793
Total consumer	44,731	44,627	44,774	44,520	44,726
Commercial and commercial real estate	10,786	10,897	11,086	11,275	11,455
Floor plan	1,572	1,482	1,267	1,299	1,296
Residential mortgage	1,287	1,389	1,528	1,683	1,801
Total loans	58,376	58,395	58,655	58,777	59,278
Goodwill and other intangible assets	5,769	5,803	5,837	5,873	5,934
Other assets	2,524	2,180	2,511	3,354	3,142
Total assets	$ 66,669	$ 66,378	$ 67,003	$ 68,004	$ 68,354
Deposits					
Noninterest-bearing demand	$ 18,102	$ 17,723	$ 17,144	$ 17,240	$ 16,776
Interest-bearing demand	20,920	20,140	19,767	19,977	19,212
Money market	40,382	40,362	40,148	40,283	39,699
Total transaction deposits	79,404	78,225	77,059	77,500	75,687
Savings	7,573	7,155	7,029	7,006	6,552
Certificates of deposit	35,364	37,949	40,378	42,313	45,614
Total deposits	122,341	123,329	124,466	126,819	127,853
Other liabilities	1,147	1,087	1,444	1,656	1,652
Capital	8,048	8,323	8,582	8,538	8,310
Total liabilities and equity	$131,536	$ 132,739	$ 134,492	$137,013	$137,815
PERFORMANCE RATIOS					
Return on average capital	(1) %	2%	— %	4%	1%
Return on average assets	(.11)	.26	(.02)	.47	.14
Noninterest income to total revenue	34	35	37	37	36
Efficiency	80	82	76	72	72

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

THE PNC FINANCIAL SERVICES GROUP, INC.

Retail Banking (Unaudited) (Continued)

Dollars in millions, except as noted	*Three months ended* March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
OTHER INFORMATION (a)					
Credit-related statistics:					
Commercial nonperforming assets	$ 301	$ 297	$ 262	$ 297	$ 324
Consumer nonperforming assets	409	422	400	336	276
Total nonperforming assets	$ 710	$ 719	$ 662	$ 633	$ 600
Impaired loans (b)	$ 869	$ 895	$ 939	$ 974	$ 1,013
Commercial lending net charge-offs	$ 67	$ 49	$ 85	$ 100	$ 96
Credit card lending net charge-offs (c)	68	68	63	89	96
Consumer lending (excluding credit card) net charge-offs	122	108	99	109	108
Total net charge-offs	$ 257	$ 225	$ 247	$ 298	$ 300
Commercial lending annualized net charge-off ratio	2.20%	1.57%	2.73%	3.19%	3.05%
Credit card lending annualized net charge-off ratio (c)	7.39%	7.05%	6.41%	9.04%	9.54%
Consumer lending (excluding credit card) annualized net charge-off ratio	1.17%	1.02%	.93%	1.03%	1.03%
Total annualized net charge-off ratio	1.79%	1.53%	1.67%	2.03%	2.05%
Home equity portfolio credit statistics:					
% of first lien positions (d)	36%	36%	35%	35%	34%
Weighted average loan-to-value ratios (d)	73%	73%	73%	73%	73%
Weighted average FICO scores (e)	731	726	725	727	725
Annualized net charge-off ratio	1.28%	.97%	.90%	1.01%	.70%
Loans 30 - 59 days past due	.47%	.49%	.49%	.45%	.44%
Loans 60 - 89 days past due	.31%	.30%	.30%	.29%	.30%
Loans 90 days past due	.99%	1.02%	.94%	.91%	.85%
Other statistics:					
ATMs	6,660	6,673	6,626	6,539	6,467
Branches (f)	2,446	2,470	2,461	2,458	2,461
Customer-related statistics:					
Retail Banking checking relationships	5,521,000	5,465,000	5,438,000	5,389,000	5,379,000
Retail online banking active customers	3,226,000	3,057,000	2,968,000	2,774,000	2,782,000
Retail online bill payment active customers	1,029,000	977,000	942,000	870,000	826,000
Brokerage statistics:					
Financial consultants (g)	700	694	713	711	722
Full service brokerage offices	34	34	40	41	41
Brokerage account assets (billions)	$ 34	$ 33	$ 31	$ 31	$ 33

(a) Presented as of period end, except for net charge-offs and annualized net charge-off ratios, which are for the three months ended.
(b) Recorded investment of purchased impaired loans related to acquisitions.
(c) The decline for the three months ended September 30, 2010 was primarily due to the alignment of charge-off policies within the consolidated portfolio post-conversion.
(d) Includes loans from acquired portfolios for which lien position and loan-to-value information is not available.
(e) Represents the most recent FICO scores we have on file.
(f) Excludes certain satellite branches that provide limited products and/or services.
(g) 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 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
INCOME STATEMENT					
Net interest income	$ 799	$ 917	$ 846	$ 934	$ 890
Noninterest income					
Corporate service fees	187	334	148	237	242
Other	112	125	89	59	129
Noninterest income	299	459	237	296	371
Total revenue	1,098	1,376	1,083	1,230	1,261
Provision for (recoveries of) credit losses	(30)	18	(48)	97	236
Noninterest expense	445	506	447	422	446
Pretax earnings	683	852	684	711	579
Income taxes	251	309	249	263	211
Earnings	$ 432	$ 543	$ 435	$ 448	$ 368
AVERAGE BALANCE SHEET					
Loans					
Commercial	$33,194	$ 31,895	$ 32,195	$33,006	$34,081
Commercial real estate	14,347	15,035	15,897	17,010	17,961
Commercial - real estate related	3,463	3,254	3,021	2,901	3,128
Asset-based lending	7,370	6,893	6,362	6,066	5,940
Equipment lease financing	5,540	5,605	5,750	5,265	5,320
Total loans	63,914	62,682	63,225	64,248	66,430
Goodwill and other intangible assets	3,484	3,449	3,553	3,660	3,795
Loans held for sale	1,341	1,644	1,427	1,409	1,410
Other assets	8,241	8,890	8,725	7,712	7,940
Total assets	$76,980	$ 76,665	$ 76,930	$77,029	$79,575
Deposits					
Noninterest-bearing demand	$27,843	$ 27,544	$ 25,259	$23,715	$22,271
Money market	12,131	11,880	12,105	12,380	12,253
Other	6,057	6,632	6,833	6,856	7,610
Total deposits	46,031	46,056	44,197	42,951	42,134
Other liabilities	12,205	13,155	12,936	10,797	10,871
Capital	7,858	8,073	8,487	9,002	8,800
Total liabilities and equity	$66,094	$ 67,284	$ 65,620	$62,750	$61,805
PERFORMANCE RATIOS					
Return on average capital	22%	27%	20%	20%	17%
Return on average assets	2.28	2.81	2.24	2.33	1.88
Noninterest income to total revenue	27	33	22	24	29
Efficiency	41	37	41	34	35
COMMERCIAL MORTGAGE SERVICING PORTFOLIO (in billions)					
Beginning of period	$ 266	$ 263	$ 265	$ 282	$ 287
Acquisitions/additions	10	12	8	7	8
Repayments/transfers	(10)	(9)	(10)	(24)	(13)
End of period	$ 266	$ 266	$ 263	$ 265	$ 282
OTHER INFORMATION					
Consolidated revenue from: (b)					
Treasury Management	$ 301	$ 305	$ 320	$ 299	$ 296
Capital Markets	$ 139	$ 205	$ 116	$ 124	$ 161
Commercial mortgage loans held for sale (c)	$ 29	$ 9	$ 24	$ (2)	$ 27
Commercial mortgage loan servicing (d)	12	107	(40)	49	88
Total commercial mortgage banking activities	$ 41	$ 116	$ (16)	$ 47	$ 115
Total loans (e)	$64,364	$ 63,688	$ 62,466	$63,990	$65,137
Net carrying amount of commercial mortgage servicing rights (e)	$ 645	$ 665	$ 616	$ 722	$ 921
Credit-related statistics:					
Nonperforming assets (e)	$ 2,574	$ 2,594	$ 3,064	$ 3,103	$ 3,343
Impaired loans (e) (f)	$ 659	$ 714	$ 890	$ 923	$ 1,033
Net charge-offs	$ 153	$ 349	$ 211	$ 243	$ 271

(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, and commercial MSR valuations.
(e) Presented as of period end.
(f) Recorded investment of purchased impaired loans related to acquisitions.

THE PNC FINANCIAL SERVICES GROUP, INC.

Asset Management Group (Unaudited) (a)

	Three months ended				
Dollars in millions, except as noted	March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
INCOME STATEMENT					
Net interest income	$ 60	$ 65	$ 66	$ 62	$ 63
Noninterest income	162	159	150	155	164
Total revenue	222	224	216	217	227
Provision for (recoveries of) credit losses	(6)	9	(12)	14	9
Noninterest expense	160	171	160	160	156
Pretax earnings	68	44	68	43	62
Income taxes	25	16	25	16	23
Earnings	$ 43	$ 28	$ 43	$ 27	$ 39
AVERAGE BALANCE SHEET					
Loans					
Consumer	$ 4,054	$ 4,083	$ 4,020	$4,003	$ 3,993
Commercial and commercial real estate	1,503	1,426	1,447	1,422	1,442
Residential mortgage	715	723	802	915	963
Total loans	6,272	6,232	6,269	6,340	6,398
Goodwill and other intangible assets	374	384	394	403	415
Other assets	272	271	236	249	228
Total assets	$ 6,918	$ 6,887	$ 6,899	$6,992	$ 7,041
Deposits					
Noninterest-bearing demand	$ 1,162	$ 1,432	$ 1,364	$1,268	$ 1,228
Interest-bearing demand	2,291	2,033	1,869	1,735	1,699
Money market	3,597	3,393	3,258	3,261	3,217
Total transaction deposits	7,050	6,858	6,491	6,264	6,144
Certificates of deposit and other	677	694	714	769	818
Total deposits	7,727	7,552	7,205	7,033	6,962
Other liabilities	70	74	81	92	112
Capital	344	380	413	398	418
Total liabilities and equity	$ 8,141	$ 8,006	$ 7,699	$7,523	$ 7,492
PERFORMANCE RATIOS					
Return on average capital	51%	29%	41%	27%	38%
Return on average assets	2.52	1.61	2.47	1.55	2.25
Noninterest income to total revenue	73	71	69	71	72
Efficiency	72	76	74	74	69
OTHER INFORMATION					
Total nonperforming assets (b)	$ 74	$ 90	$ 102	$ 114	$ 139
Impaired loans (b) (c)	$ 143	$ 146	$ 155	$ 182	$ 191
Total net charge-offs (recoveries)	$ (11)	$ 21	$ 1	$ 16	$ 4
ASSETS UNDER ADMINISTRATION (in billions) (b) (d)					
Personal	$ 102	$ 99	$ 95	$ 92	$ 96
Institutional	117	113	111	107	113
Total	$ 219	$ 212	$ 206	$ 199	$ 209
Asset Type					
Equity	$ 120	$ 115	$ 107	$ 98	$ 104
Fixed income	64	63	66	64	59
Liquidity/Other	35	34	33	37	46
Total	$ 219	$ 212	$ 206	$ 199	$ 209
Discretionary assets under management					
Personal	$ 71	$ 69	$ 67	$ 65	$ 69
Institutional	39	39	38	34	36
Total	$ 110	$ 108	$ 105	$ 99	$ 105
Asset Type					
Equity	$ 57	$ 55	$ 51	$ 46	$ 51
Fixed income	36	36	38	36	35
Liquidity/Other	17	17	16	17	19
Total	$ 110	$ 108	$ 105	$ 99	$ 105
Nondiscretionary assets under administration					
Personal	$ 31	$ 30	$ 28	$ 27	$ 27
Institutional	78	74	73	73	77
Total	$ 109	$ 104	$ 101	$ 100	$ 104
Asset Type					
Equity	$ 63	$ 60	$ 56	$ 52	$ 53
Fixed income	28	27	28	28	24
Liquidity/Other	18	17	17	20	27
Total	$ 109	$ 104	$ 101	$ 100	$ 104

(a) See note (a) on page 13.
(b) As of period end.
(c) Recorded investment of purchased impaired loans related to acquisitions.
(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 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
INCOME STATEMENT					
Net interest income	$ 56	$ 60	$ 52	$ 70	$ 74
Noninterest income					
Loan servicing revenue					
Servicing fees	50	46	61	66	69
Net MSR hedging gains	64	47	86	66	46
Loan sales revenue	84	66	77	49	39
Other	4	9	8	1	
Total noninterest income	202	168	232	182	154
Total revenue	258	228	284	252	228
Provision for (recoveries of) credit losses	8	8	21	(8)	(16)
Noninterest expense	137	215	119	109	120
Pretax earnings	113	5	144	151	124
Income taxes	42	2	47	60	46
Earnings	$ 71	$ 3	$ 97	$ 91	$ 78
AVERAGE BALANCE SHEET					
Portfolio loans	$ 2,734	$ 2,667	$ 2,572	$2,540	$ 2,820
Loans held for sale	1,802	1,731	1,427	1,148	974
Mortgage servicing rights (MSR)	1,048	863	863	1,084	1,264
Other assets	6,035	5,008	4,302	3,914	3,797
Total assets	$11,619	$ 10,269	$ 9,164	$8,686	$ 8,855
Deposits	$ 1,587	$ 2,089	$ 2,108	$3,088	$ 3,602
Borrowings and other liabilities	4,144	3,444	2,740	2,817	2,279
Capital	729	745	767	977	1,195
Total liabilities and equity	$ 6,460	$ 6,278	$ 5,615	$6,882	$ 7,076
PERFORMANCE RATIOS					
Return on average capital	39%	2%	50%	37%	26%
Return on average assets	2.48	.12	4.20	4.20	3.57
Noninterest income to total revenue	78	74	82	72	68
Efficiency	53	94	42	43	53
RESIDENTIAL MORTGAGE SERVICING PORTFOLIO (in billions)					
Beginning of period	$ 125	$ 131	$ 137	$ 141	$ 145
Acquisitions	5				
Additions	3	3	3	2	2
Repayments/transfers	(6)	(9)	(9)	(6)	(6)
End of period	127	125	131	137	141
Servicing portfolio statistics: (b)					
Fixed rate	90%	89%	89%	89%	89%
Adjustable rate/balloon	10%	11%	11%	11%	11%
Weighted average interest rate	5.53%	5.62%	5.69%	5.74%	5.79%
MSR capitalized value (in billions)	$ 1.1	$ 1.0	$ .8	$ 1.0	$ 1.3
MSR capitalization value (in basis points)	88	82	60	71	90
Weighted average servicing fee (in basis points)	30	30	30	30	30
OTHER INFORMATION					
Loan origination volume (in billions)	$ 3.2	$ 3.5	$ 2.7	$ 2.3	$ 2.0
Percentage of originations represented by:					
Agency and government programs	100%	99%	99%	99%	98%
Refinance volume	85%	83%	76%	58%	73%
Total nonperforming assets (b)	$ 395	$ 349	$ 327	$ 326	$ 418
Impaired loans (b) (c)	$ 158	$ 161	$ 173	$ 168	$ 298

(a) See note (a) on page 13.
(b) As of period end.
(c) Recorded investment of purchased impaired loans related to acquisitions.

THE PNC FINANCIAL SERVICES GROUP, INC.

Distressed Assets Portfolio (Unaudited) (a)

Dollars in millions	*Three months ended* March 31 2011	December 31 2010	September 30 2010	June 30 2010	March 31 2010
INCOME STATEMENT					
Net interest income	$ 236	$ 256	$ 283	$ 348	$ 342
Noninterest income	9	(56)	(35)	10	(12)
Total revenue	245	200	248	358	330
Provision for credit losses	152	231	176	404	165
Noninterest expense	53	81	46	75	48
Pretax earnings (loss)	40	(112)	26	(121)	117
Income taxes (benefit)	15	(41)	6	(42)	44
Earnings (loss)	$ 25	$ (71)	$ 20	$ (79)	$ 73
AVERAGE BALANCE SHEET					
Commercial lending:					
Commercial/Commercial real estate	$ 1,582	$ 1,840	$ 2,088	$ 2,442	$ 2,599
Equipment lease financing	757	759	753	807	803
Total commercial lending	2,339	2,599	2,841	3,249	3,402
Consumer lending:					
Consumer	5,559	5,903	6,144	6,350	6,573
Residential real estate	6,332	6,845	7,205	8,120	8,190
Total consumer lending	11,891	12,748	13,349	14,470	14,763
Total loans	14,230	15,347	16,190	17,719	18,165
Other assets (d)	(129)	15	555	797	1,342
Total assets	$14,101	$ 15,362	$ 16,745	$18,516	$19,507
Deposits			$ 2	$ 180	$ 85
Other liabilities	$ 159	$ 109	102	77	55
Capital	1,371	1,476	1,605	1,671	1,734
Total liabilities and equity	$ 1,530	$ 1,585	$ 1,709	$ 1,928	$ 1,874
PERFORMANCE RATIOS					
Return on average capital	7%	(19)%	5%	(19)%	17%
Return on average assets	.72	(1.83)	.47	(1.71)	1.52
OTHER INFORMATION					
Nonperforming assets (b)	$ 1,209	$ 1,243	$ 1,218	$ 1,436	$ 1,777
Impaired loans (b) (c)	$ 5,685	$ 5,879	$ 6,001	$ 6,867	$ 7,124
Net charge-offs	$ 123	$ 183	$ 107	$ 276	$ 111
Annualized net charge-off ratio	3.51%	4.73%	2.62%	6.25%	2.48%
LOANS (in billions) (b)					
Commercial lending:					
Commercial/Commercial real estate	$ 1,474	$ 1,684	$ 1,911	$ 2,282	$ 2,641
Equipment lease financing	695	764	757	757	806
Total commercial lending	2,169	2,448	2,668	3,039	3,447
Consumer lending:					
Consumer	5,381	5,769	6,011	6,323	6,511
Residential real estate	6,325	6,564	7,014	7,911	8,105
Total consumer lending	11,706	12,333	13,025	14,234	14,616
Total loans	$13,875	$ 14,781	$ 15,693	$17,273	$18,063

(a) See note (a) on page 13.
(b) As of period end.
(c) Recorded investment of purchased impaired loans related to acquisitions.
(d) Other assets were negative in the first quarter of 2011 due to a decline in deferred taxes and an increase in loan reserve.

Glossary of Terms

Accretable net interest (Accretable yield) - 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.

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 from portfolio holdings 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.

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 changes in 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; 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 total revenue.

Fair value - The price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date.

FICO score - A credit bureau-based industry standard score created by Fair Isaac Co. which predicts the likelihood of borrower default. We use FICO scores both in underwriting and assessing credit risk in our consumer lending portfolio. Lower FICO scores indicate likely higher risk of default, while higher FICO scores indicate likely lower risk of default. FICO scores are updated on a periodic basis.

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.

Loan-to-value ratio (LTV) - A calculation of a loan’s collateral coverage that is used both in underwriting and assessing credit risk in our lending portfolio. LTV is the sum total of loan obligations secured by collateral divided by the market value of that same collateral. Market values of the collateral are based on an independent valuation of the collateral. For example, an LTV of less than 90% is better secured and has less credit risk than an LTV of greater than or equal to 90%. Our real estate market values are updated on an annual basis but may be updated more frequently for select loans.

Loss Given Default (LGD) - An estimate of recovery based on collateral type, collateral value, loan exposure, or the guarantor(s) quality and guaranty type (full or partial). Each loan has its own LGD. The LGD risk rating measures the percentage of exposure of a specific credit obligation that we expect to lose if default occurs. LGD is net of recovery, through either liquidation of collateral or deficiency judgments rendered from foreclosure or bankruptcy proceedings. The LGD rating is updated with the same frequency as the borrower’s PD rating, and should be done more frequently than the PD if the collateral values and amounts change often.

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.

Nonperforming assets - Nonperforming assets include non-accrual loans, certain non-accrual troubled debt restructured loans, OREO and foreclosed assets. We do not accrue interest income on assets classified as nonperforming.

Nonperforming loans - Loans for which we do not accrue interest income. Nonperforming loans include loans to commercial, commercial real estate, equipment lease financing, consumer (including loans and lines of credit secured by residential real estate), and residential real estate (including mortgages and construction) customers as well as certain non-accrual troubled debt restructured loans. Nonperforming loans do not include loans held for sale or OREO and foreclosed assets. Nonperforming loans do not include purchased impaired loans as we are currently accreting interest income over the expected life of the loans.

Notional amount - A number of currency units, shares, or other units specified in a derivative 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 real estate owned (OREO) - Foreclosed assets taken in settlement of troubled loans through surrender or foreclosure. Foreclosed assets include all assets received in full or partial satisfaction of a loan and include real and personal property, equity interests in corporations, partnerships, joint ventures, and beneficial interests in trusts. Premises that are no longer used in operations may also be included in real estate owned.

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 from continuing operations - Total revenue less noninterest expense, both from continuing operations.

Probability of Default (PD) - An internal risk rating that indicates the likelihood that a credit obligor will enter into default status.

Provision-adjusted net interest margin - Net interest margin less the ratio of the annualized provision for credit losses to average interest-earning assets.

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 securities and 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 and redemptions, 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 interest-bearing money market deposits, interest-bearing demand deposits, and 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.

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 2011

Earnings Conference Call

April 21, 2011

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 for earnings, revenues, expenses, capital levels, liquidity levels, asset quality and/or other matters regarding or affecting PNC and its future business and operations. 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 2010 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 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 our third quarter 2010 gain related to the sale of PNC Global Investment Servicing Inc. ("GIS"). 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. We may also provide information on pretax pre-provision earnings (total revenue less noninterest expense), as we believe 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. Where applicable, we provide GAAP reconciliations for such additional information.

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 use annualized, proforma, estimated or third party numbers for illustrative or comparative purposes only. These may not reflect actual results.

This presentation may also include discussion of other non-GAAP financial measures, which, to the extent not so qualified therein or in the Appendix, is qualified by GAAP reconciliation information available on our corporate website at www.pnc.com under "About PNC–Investor Relations."

Today’s Discussion

- 1Q11 strategic achievements – strong results and capital actions
- Building momentum in our businesses – client growth and new product launches
- Key financial take-aways – strong balance sheet, strong earnings and solid returns
- 2011 outlook remains positive

PNC Continues to Build a Great Company.

Significant 1Q11 Achievements

1Q11 highlights

- Delivered strong financial results through the execution of our business model
- Record capital levels
  - Increased quarterly common stock dividend 250% to $0.35 per share for 2Q11
  - Confirmed 25 million share repurchase program; plan to repurchase up to $500 million in 2011[1]
- Businesses continued to grow clients, deepen relationships and launch new products
- Continued to maintain a high quality balance sheet, poised to support client growth
- Actively managed our risk positions toward a moderate profile

1Q11 financial summary	Net income	Diluted EPS from net income	Return on average assets
	$832 million	$1.57	1.29%

PNC Is Positioned to Deliver Even Greater Shareholder Value.

(1) Subject to market and general economic conditions, economic and regulatory capital conditions, alternative uses of capital, regulatory and contractual limitations, and potential impact on credit ratings.

Focused on Growing Our Businesses

Retail Banking

- Grew checking relationships by 56,000 during 1Q11
- Reached a definitive agreement to acquire 19 branches and approximately $350 million of deposits from BankAtlantic Bancorp in the Tampa, Florida area [1]
- Launched new deposit products line-up and new credit card products

Corporate & Institutional Banking

- Beginning to see growth in loans and commitments and increased utilization
  - Average loans increased $1.2 billion in 1Q11 vs. 4Q10
- On track to reach goal of adding 1,000 new clients in 2011
- Good pipeline activity in treasury management, M&A advisory and syndications

Asset Management

- Grew assets under administration to $219 billion at March 31, 2011
- Continued aggressive hiring to drive growth across the footprint
- Investing in innovation and technology – piloting Wealth Insight tool

Residential Mortgage

- Loan originations of $3.2 billion up 60% from 1Q10, but down from 4Q10
- 1Q11 servicing fees up 9% and loans sales revenue up 27% vs. 4Q10
- Positive operating leverage [2]

PNC is a 2011 Gallup Great Workplace Award Winner.

(1) Subject to customary closing conditions. (2) A period to period dollar or percentage change when revenue growth exceeds expense growth.

Financial Performance

		1Q11	4Q10	1Q10
Strong Earnings	Net income ($ millions)	$832	$820	$671
	Earnings per diluted share	$1.57	$1.50	$0.66

		1Q11	4Q10	1Q10
Operating Leverage	Revenue ($ millions)	$3,631	$3,903	$3,763
	Provision ($ millions)	$421	$442	$751
	Noninterest expense ($ millions)	$2,070	$2,340	$2,113

		1Q11	4Q10	1Q10
Valuation Drivers	Tier 1 common capital ratio[1]	10.3%	9.8%	7.9%
	Book value per common share[2]	$58.01	$56.29	$50.32

		1Q11	4Q10	1Q10
Performance Measures	Return on average assets	1.29%	1.23%	1.02%
	Return on Tier 1 common capital[1,3]	15.4%	15.4%	15.5%

(1) 1Q11 Tier 1 common capital ratio is estimated. (2) At period end. (3) Return on Tier 1 common capital calculated as annualized net income divided by Tier 1 common capital. Further information is provided in the Appendix.

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A Higher Quality, Differentiated Balance Sheet

Category (billions)	Mar. 31, 2011	Dec. 31, 2010
Investment securities	$61.0	$64.3
Core commercial loans[1]	62.0	60.7
Core commercial real estate[1]	15.8	16.4
Core consumer loans[1]	57.7	58.7
Distressed loans[2]	13.9	14.8
Total loans	149.4	150.6
Other assets	49.0	49.4
Total assets	$259.4	$264.3
Transaction deposits	$134.5	$134.7
Retail CDs, time, savings	47.5	48.7
Total deposits	182.0	183.4
Borrowed funds, other	46.3	50.7
Preferred equity	.6	.6
Common equity	30.5	29.6
Total liabilities and equity	$259.4	$264.3

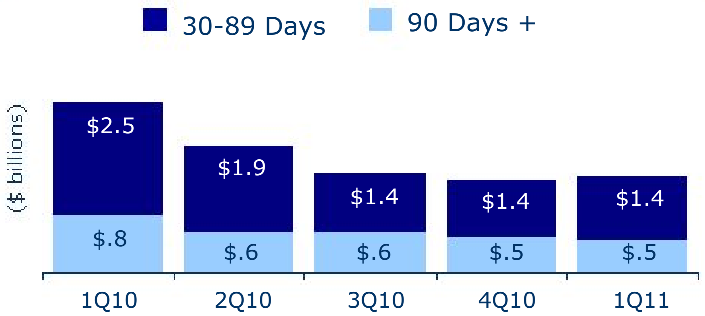
Highlights

- Securities impacted by principal prepayments and sales
- Core commercial loan growth offset by continued distressed runoff and soft consumer loan demand
- Continued reduction in high cost brokered and retail CDs
- Core funded – loans to deposits ratio of 82%
- Strengthened common equity

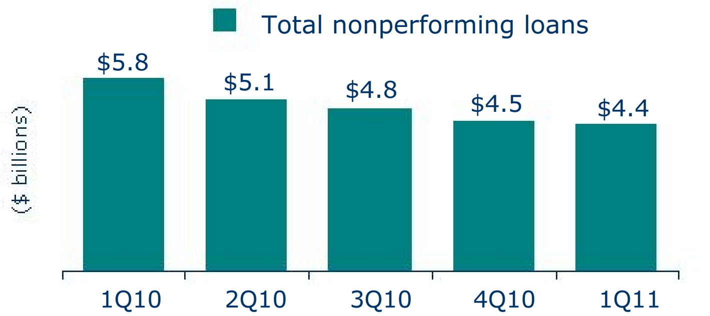
(1) Excludes loans assigned to the Distressed Assets Portfolio business segment. (2) Represents loans assigned to the Distressed Assets Portfolio business segment.

Credit Trends Continue to Improve

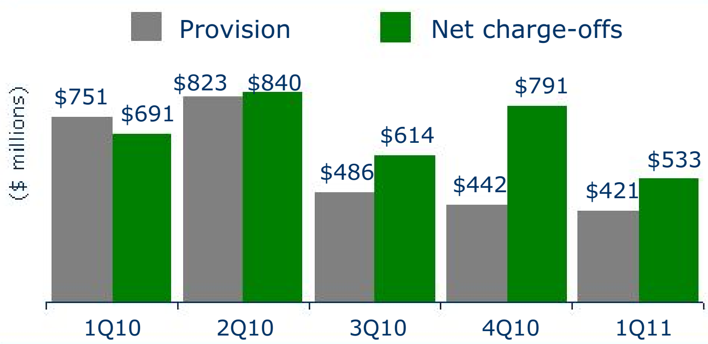
Accruing loans past due[1,2]



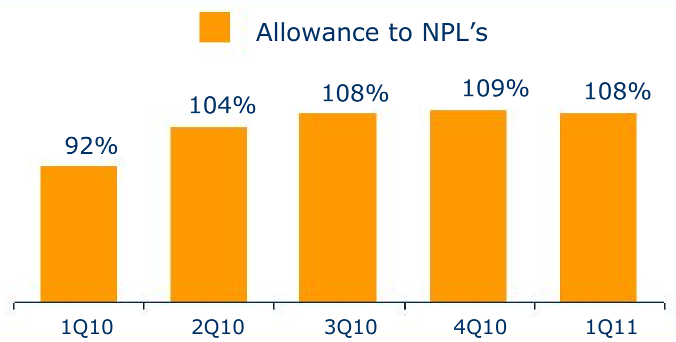
Nonperforming loans[1,3]



Provision and net charge-offs



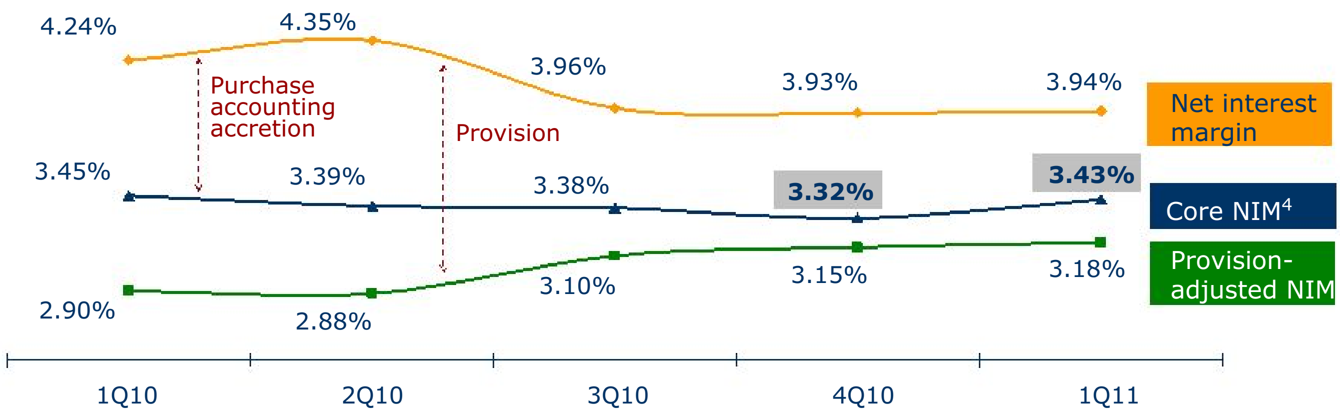
Coverage



As of quarter end except net charge-offs, which are for the quarter. (1) 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) Excludes loans that are government insured/guaranteed, primarily residential mortgages. (3) Does not include loans held for sale or foreclosed and other assets.

Core[1] and Provision-Adjusted[2] Net Interest Income Trends

(millions)	1Q10	2Q10	3Q10	4Q10	1Q11
Core NII[1]	$1,939	$1,895	$1,890	$1,857	$1,895
Scheduled purchase accounting accretion	365	376	214	211	200
Cash recoveries[2]	75	164	111	133	81
Total NII	$2,379	$2,435	$2,215	$2,201	$2,176
Provision	751	823	486	442	421
Provision-adjusted NII[3]	$1,628	$1,612	$1,729	$1,759	$1,755



(1) Core net interest income is total net interest income, as reported, less related purchase accounting accretion (scheduled and cash recoveries). (2) Reflects cash received in excess of recorded investment from sales or payoffs of impaired commercial loans. (3) Provision-adjusted net interest income is total net interest income, as reported, less provision. (4) Net interest margin less (annualized purchase accounting accretion/average interest-earning assets). (5) Net interest margin less (annualized provision/average interest-earnings assets). Further information on (4) and (5) is provided in the Appendix.

Client Growth and Sales Momentum Provide Opportunities to Increase Noninterest Revenue

(millions)	1Q10	2Q10	3Q10	4Q10	1Q11
Asset management [1]	$259	$243	$249	$303	$263
Consumer services	296	315	328	322	311
Corporate services	268	261	183	370	217
Residential mortgage	147	179	216	157	195
Deposit service charges	200	209	164	132	123
BlackRock transaction gain	-	-	-	160	-
Other [2]	214	270	243	258	346
Total noninterest income	$1,384	$1,477	$1,383	$1,702	$1,455

Highlights

- Asset management fees impacted in comparison by higher 4Q10 BlackRock contribution. Strong Asset Management Group contribution in 1Q11
- Consumer services increased in 1Q11 versus 1Q10 due to customer growth and increased volume; seasonal decline versus 4Q10
- Corporate services impacted by commercial MSR impairment in 1Q11 versus recovery in 4Q10; strong M&A advisory fees in 4Q10
- Residential mortgage improved primarily due to higher loan sales revenue and net MSR hedging gains
- Deposit service charges reflect regulatory[3] impact versus 1Q10 and seasonal declines versus 4Q10
- Other revenue increased versus 4Q10 due to lower repurchase reserves in 1Q11

(1) Asset management fees include the Asset Management Group and BlackRock (2) "Other" includes net gains on sales of securities, net other-than-temporary impairments, and other. (3) Regulatory impact reflects Regulation E.

Well–Controlled Expenses While Investing for Growth

(millions)	1Q10	2Q10	3Q10	4Q10	1Q11
Personnel	$956	$959	$959	$1,032	$989
Occupancy	187	172	177	194	193
Equipment	172	168	152	176	167
Marketing	50	65	81	70	40
Other	748	638	789	868	681
Total noninterest expense	$2,113	$2,002	$2,158	$2,340	$2,070

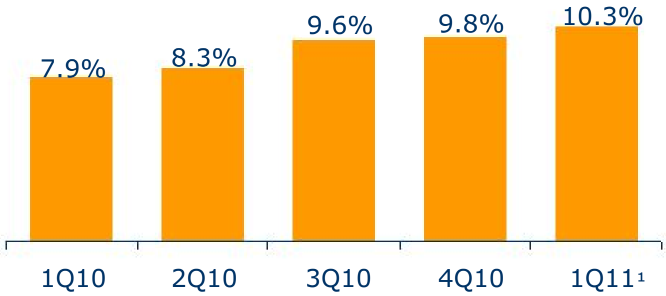
Highlights

- Personnel expense declined versus 4Q10 primarily due to lower incentive compensation
- Marketing expense declined in 1Q11 due to elevated costs associated with launching in new markets in 2010
- Other expense declined primarily due to higher mortgage foreclosure expenses in Q4
- Expenses performed better than expected in 1Q11 due to reversal of a portion of indemnification liability for Visa litigation of $38 million

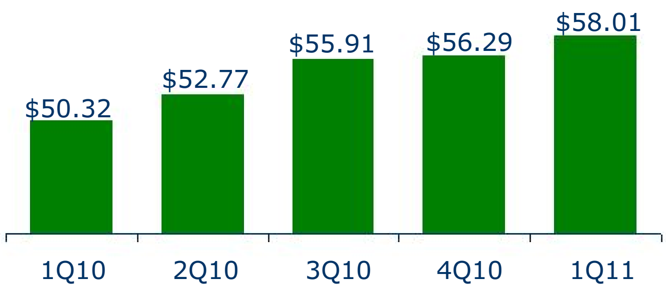
PNC is Committed to Disciplined Expense Management.

Strengthened Capital to Record Levels

Tier 1 common ratio



Book value per share



PNC's capital management actions / priorities

Actions:

- Increased quarterly common stock dividend 250% to $0.35 for 2Q11
- Confirmed share repurchase program; plan to repurchase up to $500 million in 2011[2]

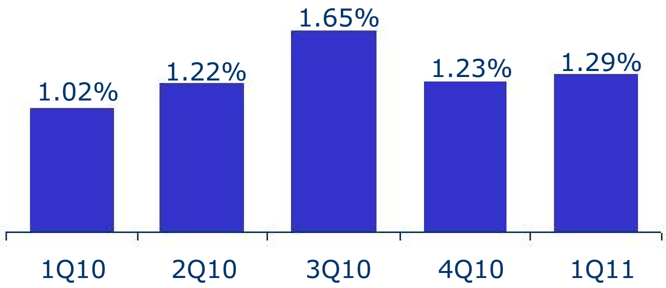
Priorities:

- Maintain ample capacity to meet the needs of our clients and support organic business growth
- Continue to invest in innovative products and services
- Deploy capital for acquisitions that meet our strategic criteria
- Ensure capital adequacy in times of uncertainty and regulatory compliance

Tier 1 common ratio and book value per share as of quarter end. (1) Estimated. (2) See note (1) on Slide 4.

Generating Solid Returns on a Higher Quality Balance Sheet

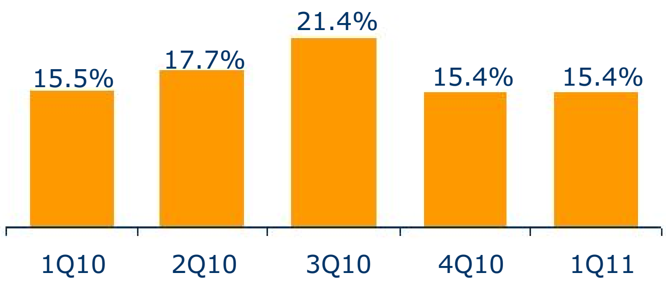
Return on average assets



ROAA highlights

- Declining credit costs more than offsetting reductions in purchase accounting accretion
- Average assets declined $4.6 billion since 1Q10
- 3Q10 benefitted from gain on sale of GIS [2]

Return on Tier 1 common capital [1]



Return on Tier 1 common capital highlights

- Impact of higher earnings more than offset by increased Tier 1 common capital
- Tier 1 common capital increased 25% since 1Q10
- 3Q10 benefitted from gain on sale of GIS [2]

(1) 1Q11 Tier 1 common capital is estimated. Return on Tier 1 common capital calculated as annualized net income divided by Tier 1 common capital. (2) See Appendix for 3Q10 returns as adjusted for the $328 million after-tax gain on the sale of GIS. Further information on (1) and (2) is provided in the Appendix.

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Outlook[1] – Full Year 2011 vs. 2010

Balance Sheet

- Commercial loan growth is expected
- Continue to shift deposit mix towards transaction accounts

Income Statement

- Core NII expected to increase by more than $100 million
- Purchase accounting accretion expected to decline by $700 million, resulting in lower NII
- Provision expected to decline by at least $800 million
- Provision-adjusted NII and margin expected to increase
- Noninterest income expected to increase in the low-to-mid single digits, excluding the expected incremental negative impact of approximately $400 million due to overdraft and interchange regulatory limits
- Noninterest expenses expected to decline[2]

(1) Refer to assumptions in the Cautionary Statement in the Appendix. (2) Subject to legal and regulatory contingencies. See Note 22 Legal Proceedings included in Item 8 and Risk Factors Item 1A of PNC's 2010 Form 10-K.

Summary

- 1Q11 strategic achievements – strong results and capital actions
- Building momentum in our businesses – client growth and new product launches
- Key financial take-aways – strong balance sheet, strong earnings and solid returns
- 2011 outlook remains positive

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 and its future business and operations 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 2010 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.
  - A slowing or failure of the moderate economic recovery that began in mid-2009 and continued throughout 2010 and into 2011.
  - 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.
  - 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.
- Turbulence in significant portions of the US and global financial markets 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 provided for in the Dodd-Frank Wall Street Reform and Consumer Protection Act ("Dodd-Frank Act") and ongoing reforms impacting the financial institutions industry generally. Further, as much of the Dodd-Frank 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 in mid-2009 and continued throughout 2010 will transition into a self-sustaining economic expansion in 2011 pushing the unemployment rate lower 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:
    - 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 (such as that under the Dodd-Frank Act) as well as changes to laws and regulations involving tax, pension, bankruptcy, consumer protection, and other aspects of the financial institution industry.
    - 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. These matters may result in monetary judgments or settlements or other remedies, including fines, penalties, restitution or alterations in our business practices and in additional expenses and collateral costs.
    - 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.
    - Changes to regulations governing bank capital, including as a result of the Dodd-Frank Act and of the Basel III 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.

Cautionary Statement Regarding Forward-Looking Information (continued)

Appendix

•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 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, financial services assets and related deposits. Acquisitions present us with risks in addition to those presented by the nature of the business acquired. These include risks and uncertainties relate d 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. In addition, regulatory 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	Adjustments, pretax	Income taxes (benefit)1	Net income	Average Assets	Return on Avg. Assets
For the three months ended March 31, 2011					
Net income and return on avg. assets, as reported			$832		
Reported net income, if annualized			$3,374	$262,554	1.29%

In millions	Adjustments, pretax	Income taxes (benefit)1	Net income	Average Assets	Return on Avg. Assets
For the three months ended December 31, 2010					
Net income and return on avg. assets, as reported			$820		
Reported net income, if annualized			$3,253	$263,558	1.23%

In millions	Adjustments, pretax	Income taxes (benefit)1	Net income	Average Assets	Return on Avg. Assets
For the three months ended September 30, 2010					
Net income and return on avg. assets, as reported			$1,103		
Reported net income, if annualized			$4,376	$264,579	1.65%
Adjustments:					
Gain on sale of GIS	($639)	$311	(328)		
Adjusted net income			$775		
Adjusted net income, if annualized			$3,075	$264,579	1.16%

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	Adjustments, pretax	Income taxes (benefit)[1]	Net income	Average Assets	Return on Avg. Assets
For the three months ended June 30, 2010					
Net income and return on avg. assets, as reported			$803		
Reported net income, if annualized			$3,221	$264,366	1.22%

In millions	Adjustments, pretax	Income taxes (benefit)[1]	Net income	Average Assets	Return on Avg. Assets
For the three months ended March 31, 2010					
Net income and return on avg. assets, as reported			$671		
Reported net income, if annualized			$2,721	$267,148	1.02%

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.

In millions (As of or for the three months ended)	Mar. 31, 2011	Dec. 31, 2010	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010
Tier 1 common capital	$21,970	$21,188	$20,437	$18,173	$17,562
Reported net income	832	820	1,103	803	671
Reported net income, if annualized	3,374	3,253	4,376	3,221	2,721
Adjustments:					
After-tax gain on sale of GIS			(328)		
Adjusted net income			775		
Adjusted net income, if annualized			3,075		
Return on tier 1 common capital	15.4%	15.4%	21.4%	17.7%	15.5%
Adjusted return on tier 1 common capital			15.0%		

PNC believes that return on tier 1 common capital is useful as a tool to help measure and assess a company's use of common equity and that such information adjusted for the impact of the GIS gain may be useful due to the extent to which that item is not indicative of our ongoing operations. After-tax adjustments are calculated using a marginal federal income tax rate of 35% and include applicable income tax adjustments. The after-tax gain on the sale of GIS also reflects the impact of state income taxes. The pre-tax gain on the sale of GIS was $639 million.

Non-GAAP to GAAP Reconcilement

Appendix

$ in millions	For the three months ended Mar. 31, 2011	Dec. 31, 2010	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010
Net interest margin, as reported	3.94%	3.93%	3.96%	4.35%	4.24%
Provision for credit losses	$421	$442	$486	$823	$751
Provision for credit losses, if annualized	$1,707	$1,754	$1,928	$3,301	$3,046
Avg. interest earning assets	$224,095	$223,795	$223,677	$224,580	$226,992
Annualized provision/Avg. interest earning assets	0.76%	0.78%	0.86%	1.47%	1.34%
Provision-adjusted net interest margin (1)	3.18%	3.15%	3.10%	2.88%	2.90%

PNC believes that provision-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.

$ in millions	For the three months ended Mar. 31, 2011	Dec. 31, 2010	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010
Net interest margin, as reported	3.94%	3.93%	3.96%	4.35%	4.24%
Purchase accounting accretion (1)	$281	$344	$325	$540	$440
Purchase accounting accretion, if annualized	$1,140	$1,365	$1,289	$2,166	$1,784
Avg. interest earning assets	$224,095	$223,795	$223,677	$224,580	$226,992
Annualized purchase accounting accretion/Avg. interest earning assets	0.51%	0.61%	0.58%	0.96%	0.79%
Core net interest margin (2)	3.43%	3.32%	3.38%	3.39%	3.45%

(1) Purchase accounting accretion is scheduled purchase accounting accretion plus cash recoveries.

(2) PNC believes that core net interest margin, a non-GAAP measure, is useful as a tool to help evaluate the impact of purchase accounting accretion on net interest margin. The adjustment represents annualized purchase accounting accretion divided by average interest-earning assets.

Non-GAAP to GAAP Reconcilement

Appendix

In millions except per share data	As of Dec. 31, 2008	Dec. 31, 2010	Mar. 31, 2011	Change from Dec. 31, 2008 to Dec. 31, 2010	Mar. 31, 2011
Common shareholders' equity	$17,490	$29,595	$30,485		
Common shares outstanding	443	526	526		
Book value per common share	$39.44	$56.29	$58.01		
Intangible assets	$11,688	$10,753	$10,764		
Common shareholders' equity less intangi	$5,802	$18,842	$19,721		
Common shares outstanding	443	526	526		
Tangible book value per common share	$13.10	$35.82	$37.49	174%	186%

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