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

May 23, 2011
Date of Report (date of earliest event reported)

THE PNC FINANCIAL SERVICES GROUP, INC.

(exact name of registrant as specified in its charter)

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

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

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

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

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

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

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

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

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

Item 2.02. Results of Operations and Financial Condition.

On May 23, 2011, Richard J. Johnson, Executive Vice President and Chief Financial Officer of The PNC Financial Services Group, Inc. (the "Corporation"), discussed business performance and strategy at the Barclays Capital Global Financial Services Conference in London. This presentation was accompanied by a series of electronic slides that included information pertaining to the financial results and business strategies of the Corporation. A copy of these slides and related material is included in this report as Exhibit 99.1 and is furnished herewith.

Item 9.01. Financial Statements and Exhibits.

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

SIGNATURE

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

THE PNC FINANCIAL SERVICES GROUP, INC.
(Registrant)

Date: May 23, 2011

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

EXHIBIT INDEX

Number	Description	Method of Filing
99.1	Electronic presentation slides and related material for the Barclays Capital Global Financial Services Conference on May 23, 2011	Furnished herewith.

Exhibit 99.1

The PNC Financial Services Group, Inc.

Barclays London Conference

May 23, 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 and first quarter 2011 Form 10-Q, including in the Risk Factors and Risk Management sections of those reports, and in our subsequent SEC filings (accessible on the SEC's website at www.sec.gov and on or through our corporate website at www.pnc.com/secfilings). We have included web addresses here and elsewhere in this presentation as inactive textual references only. Information on these websites is not part of this presentation.

Future events or circumstances may change our outlook or expectations and may also affect the nature of the assumptions, risks and uncertainties to which our forward-looking statements are subject. The forward-looking statements in this presentation speak only as of the date of this presentation. We do not assume any duty and do not undertake to update those statements. 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.

In this presentation, we 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

- PNC's powerful franchise and proven business model are designed to deliver strong results

- Delivered strong financial performance and positioned for even greater shareholder value

- Client momentum is building across our businesses

PNC Continues to Build a Great Company.

PNC’s Powerful Franchise

Mar. 31, 2011		U.S. Rank[1]
Deposits	$182B	6th
Assets	$259B	7th
Branches	2,446	5th
ATMs	6,660	5th
1Q11 net income of $832 million		

Retail

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

BlackRock

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

Asset Management

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

Corporate & Institutional

A leader in serving middle-market customers and government entities

Residential Mortgage

National distribution capabilities

(1) Rankings source: SNL DataSource; Banks headquartered in U.S. Assets rank excludes Morgan Stanley and Goldman Sachs.

PNC's Successful Business Model

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

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

A Higher Quality, Differentiated Balance Sheet

Designed to Deliver Strong Results

Category (billions)	Mar. 31, 2011	Change from: Dec. 31, 2010	Change from: Dec. 31, 2008
Investment securities	$61	($3)	$18
Core commercial loans[1]	62	1	(12)
Core commercial real estate[1]	16	(1)	(6)
Core consumer loans[1]	58	(1)	5
Distressed portfolio loans[2]	14	(1)	(13)
Total loans	149	(1)	(26)
Other assets	49	(1)	(24)
Total assets	$259	($5)	($32)
Transaction deposits	$135	$--	$24
Retail CDs, time, savings	47	(1)	(35)
Total deposits	182	($1)	($11)
Borrowed funds, other	46	(5)	(27)
Preferred equity	1	--	(7)
Common equity	30	1	13
Total liabilities and equity	$259	($5)	($32)

Highlights

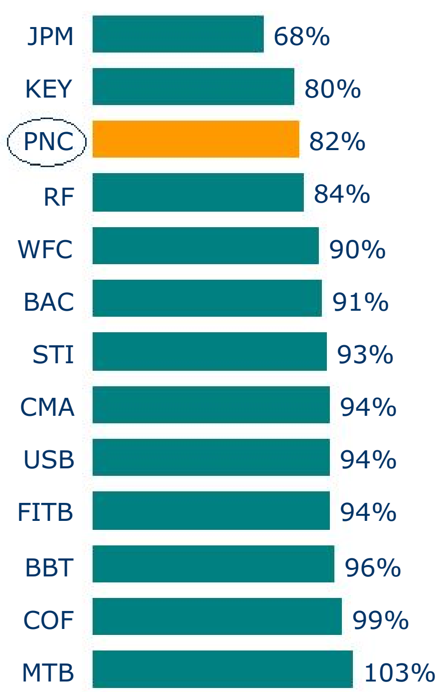
- Core commercial loan growth over year end 2010 offset by continued distressed runoff and soft consumer loan demand
- Continued reduction and repricing of high cost brokered and retail CDs
- Core funded – loans to deposits ratio of 82%
- Significant reduction in borrowed funds
- Strengthened common equity

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

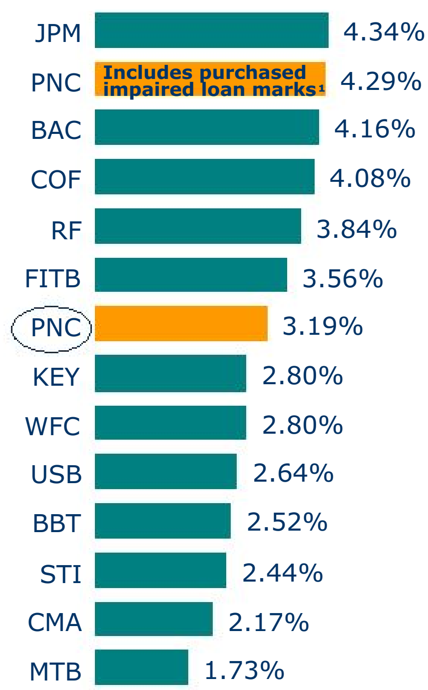
Relative Balance Sheet Strength

Designed to Deliver Strong Results

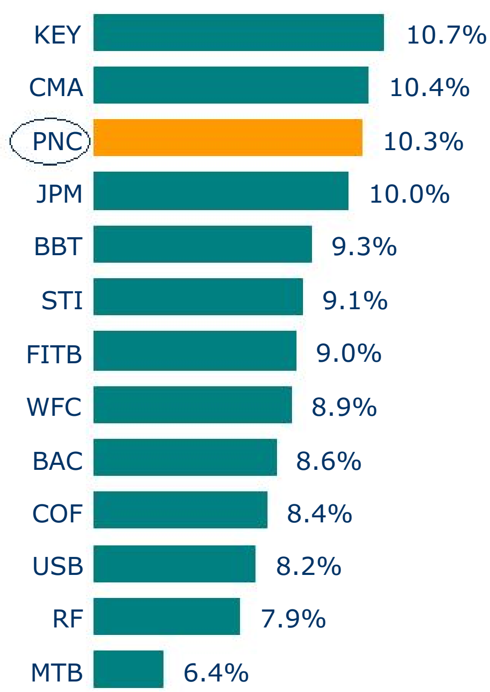
1Q11 loans/deposits



1Q11 reserves/loans



1Q11 Tier 1 common ratio

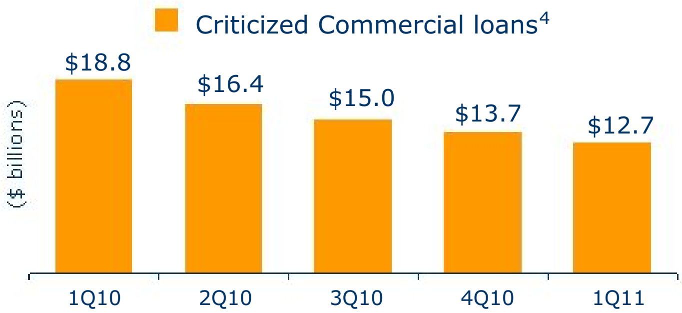


Peer Source: SNL DataSource and company reports. Ratios as of quarter end. (1) 1Q11 reserves/loans would be 4.29% if adjusted to include the remaining marks on purchased impaired loans. Further information is provided in the Appendix. Others have made acquisitions and have marks on purchased impaired loans. No adjustments have been made for those peers.

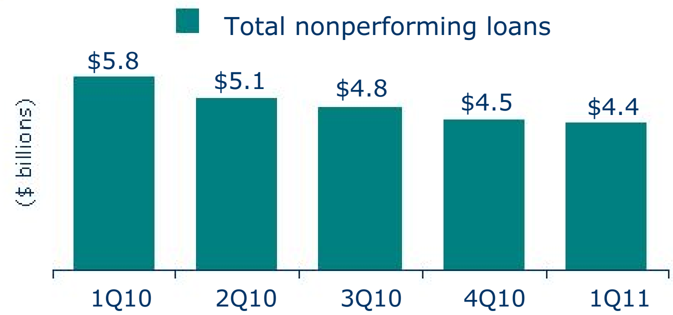
Credit Trends Continue to Improve

Designed to Deliver Strong Results

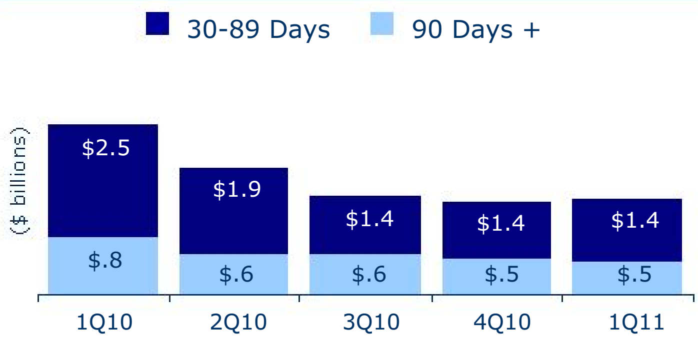
Criticized commercial loans



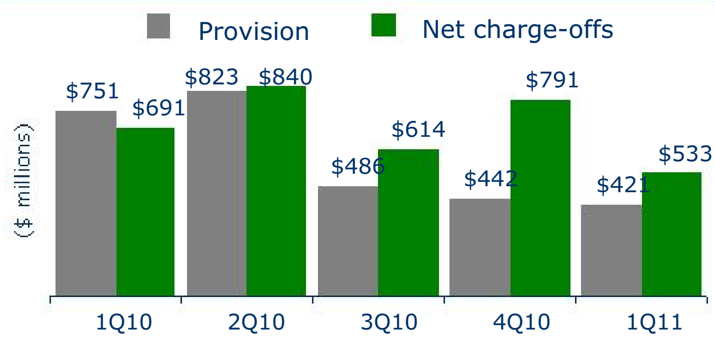
Nonperforming loans[1,3]



Accruing loans past due[1,2]



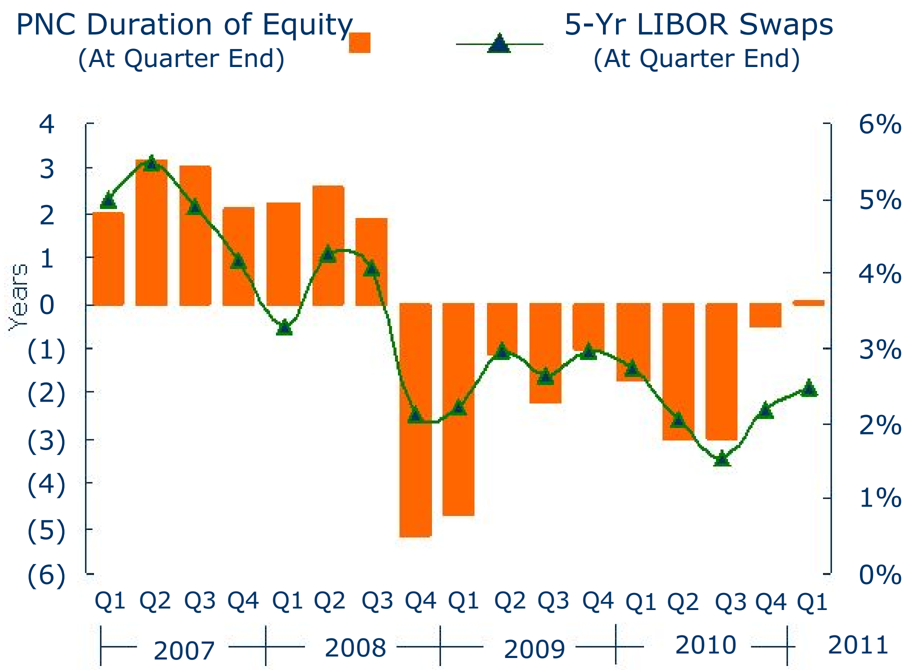
Provision and net charge-offs



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. (4) Criticized loans are ones that we consider "special mention," "substandard'" or "doubtful".

PNC's Balance Sheet Is Positioned for Higher Interest Rates

Designed to Deliver Strong Results



PNC 1Q11 NII Sensitivity	
Effect on NII in 1st year from gradual interest rate change over following 12 months	
100 bps increase	+1.1%
100 bps decrease	(0.9%)[1]
Effect on NII in 2nd year from gradual interest rate change over preceding 12 months	
100 bps increase	+3.4%
100 bps decrease	(3.4%)[1]

(1) Given the inherent limitations in certain of these measurement tools and techniques, results become less meaningful as interest rates approach zero.

Financial Performance

Delivered Strong Financial Performance

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

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

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

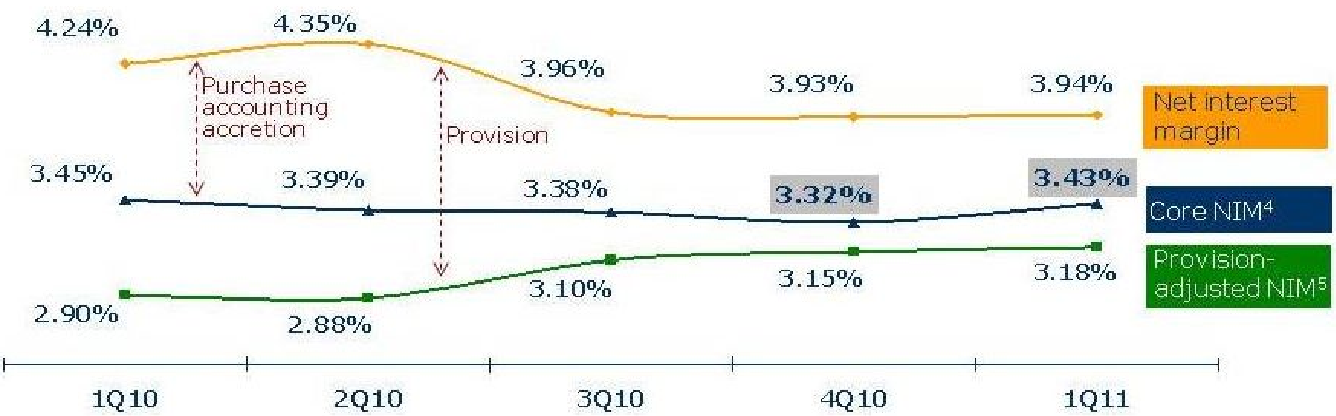
Performance Measures		1Q11	4Q10	1Q10
	Return on average assets	1.29%	1.23%	1.02%
	Return on Tier 1 common capital[1]	15.4%	15.4%	15.5%

(1) Return on Tier 1 common capital calculated as annualized net income divided by Tier 1 common capital. Further information is provided in the Appendix.

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

Delivered Strong Financial Performance

(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

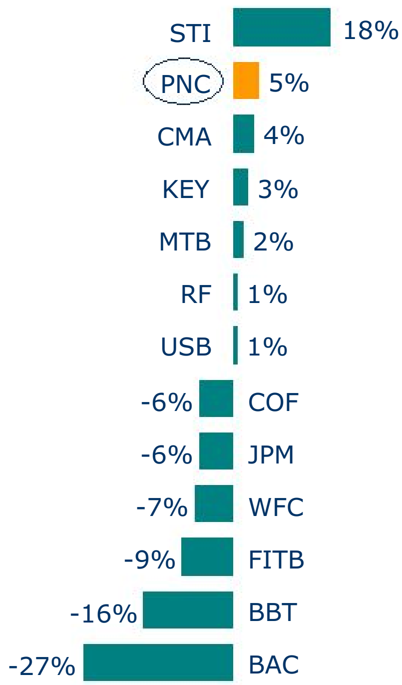


(1) Core net interest income is total net interest income, as reported, less related purchase accounting accretion (scheduled and cash recoveries). (2) Reflects cash received in excess of recorded investment from sales or payoffs of impaired commercial loans. (3) Provision-adjusted net interest income 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.

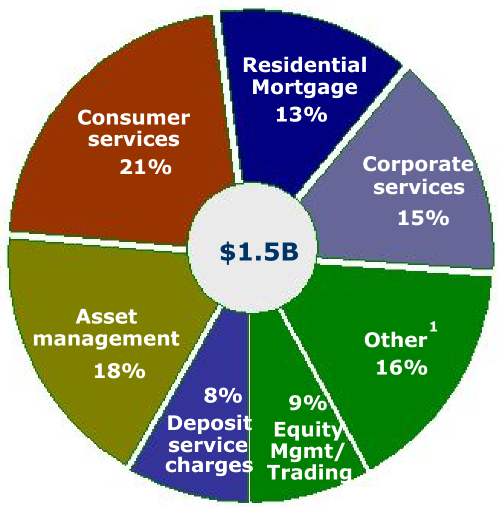
Diversified Sources of Fee Income

Delivered Strong Financial Performance

1Q YoY change in noninterest income	Mar. 31, 2011	Growth strategies



Noninterest income



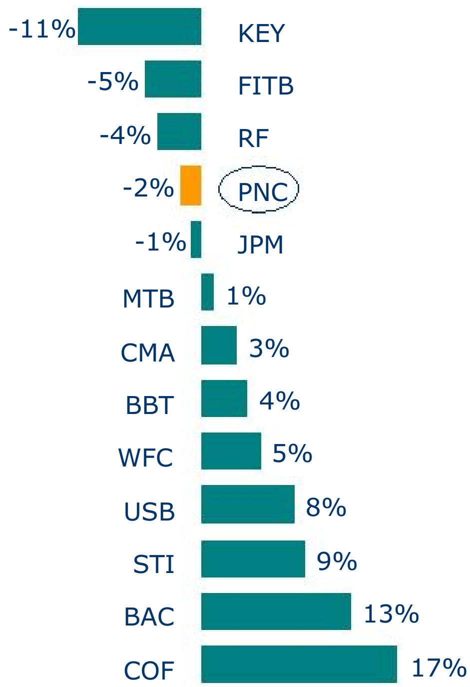
- Client expansion and deepening relationships
- Introduction of innovative new products
- Expanded distribution
- Enhancing sales and service model
- Work to manage impact of ongoing regulatory reforms

Peer source: SNL DataSource. Noninterest income is from continuing operations. (1) Other in this chart includes net gains on sales of securities, net OTTI and remaining other.

Focus on Well-Managed Expenses

Delivered Strong Financial Performance

YoY change in noninterest expense



Expense management strategies

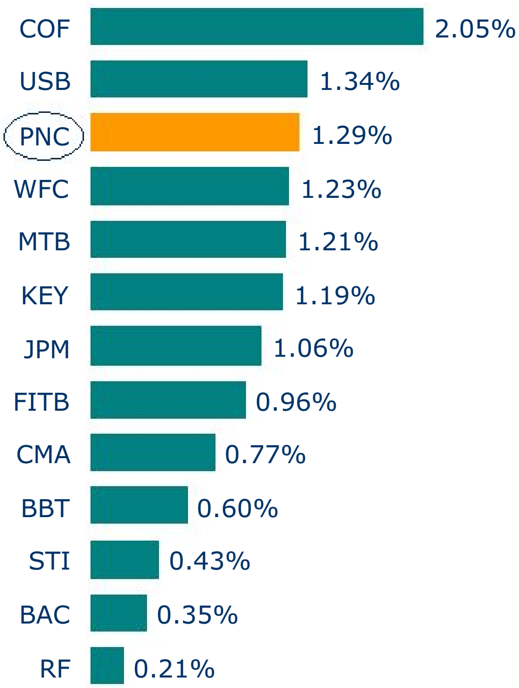
- Focusing on continuous improvement – dedicated resources
- Balancing need for growth with pace of investment
- Investing in talent and innovative products for future growth

Expense management is subject to legal and regulatory contingencies. See Note 16 Legal included in Part I, Item 1 of PNC's 1Q11 Form 10-Q. Also refer to the economic assumptions in the Cautionary Statement in the Appendix.

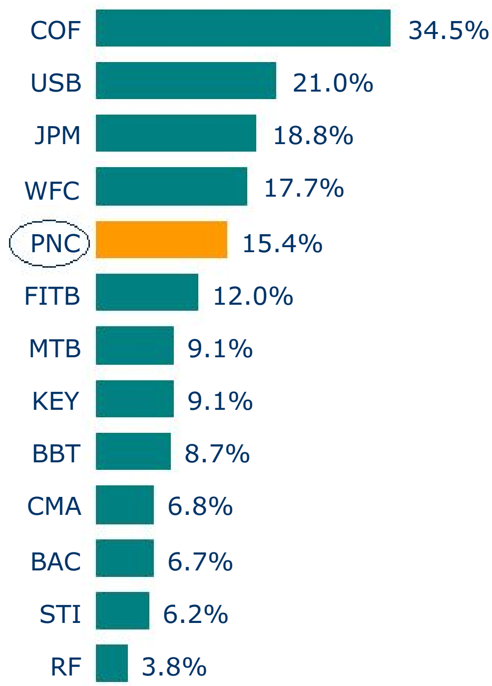
Delivering Strong Returns

Delivered Strong Financial Performance

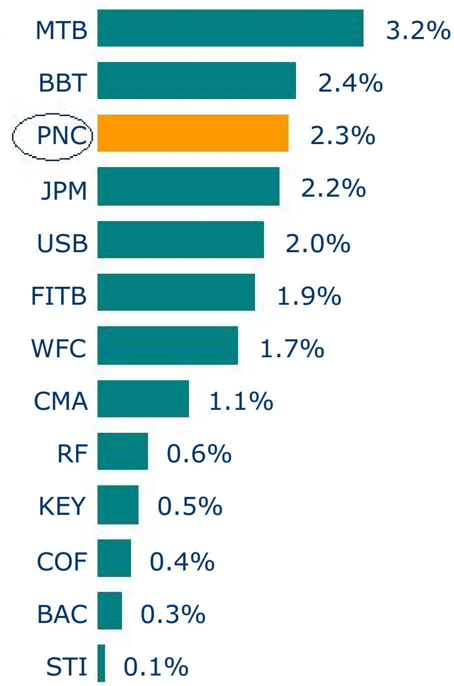
1Q11 return on average assets



1Q11 return on Tier 1 common capital[1]



Annualized dividend yield[2]



Peer Source: SNL DataSource and company reports. (1) Return on Tier 1 common capital calculated as annualized net income divided by Tier 1 common capital. Further information is provided in the Appendix. (2) As of May 9, 2011; Annualized dividend yield calculated as annualized dividend divided by market price.

Outlook[1] – Full Year 2011 vs. 2010

Positioned for Greater Shareholder Value

Balance Sheet

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

Income Statement

- Core NII expected to increase by $100 million or more
- Purchase accounting accretion expected to decline by as much as $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, subject to legal and regulatory contingencies[2]

(1) Refer to the Cautionary Statement in the Appendix. (2) See Note 22 Legal Proceedings included in Item 8 and Risk Factors Item 1A of PNC's 2010 Form 10-K and Note 16 Legal Proceedings in PNC's 1Q11 Form 10-Q.

A Demonstrated Ability to Achieve Greater Shareholder Value

Positioned for Greater Shareholder Value

Achieving greater shareholder value

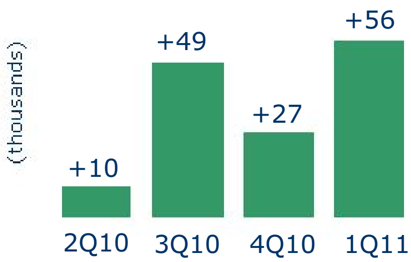
As of quarter end. (1) Tangible book value per share calculated as book value per share less total intangible assets per share. PNC believes that tangible book value, a non-GAAP measure, is useful as a tool to help evaluate the amount, on a per share basis, of intangible assets included in book value per common share. Further information is provided in the Appendix.

Strong Momentum – Retail Banking

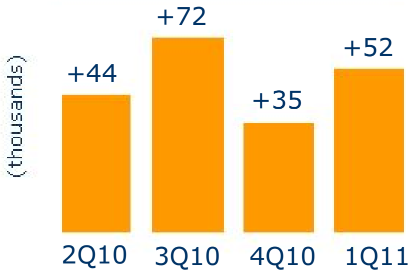
Building Momentum

Retail Banking

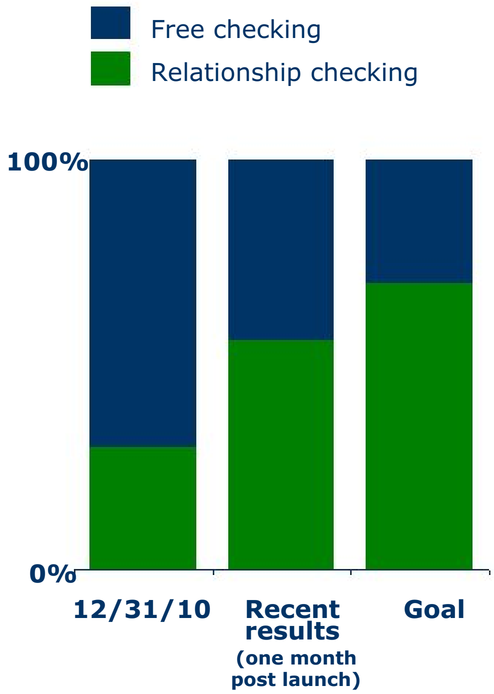
Growth in Checking relationships



Growth in Online bill payment active customers



Mix of checking relationships



Growth strategies

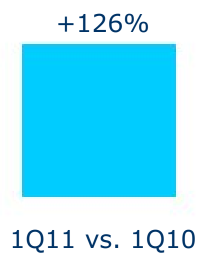
- Expand market share and share of wallet by providing customers with more choices and rewards
- Focus on winning in the payments space
- Launch of integrated deposit products
- Enhance credit card offerings
- Expand branch distribution network and channels

Strong Momentum – Asset Management Group

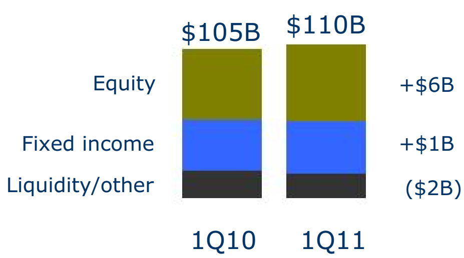
Building Momentum

Asset Management Group

Referral sales[1]



Assets under management



Growth strategies

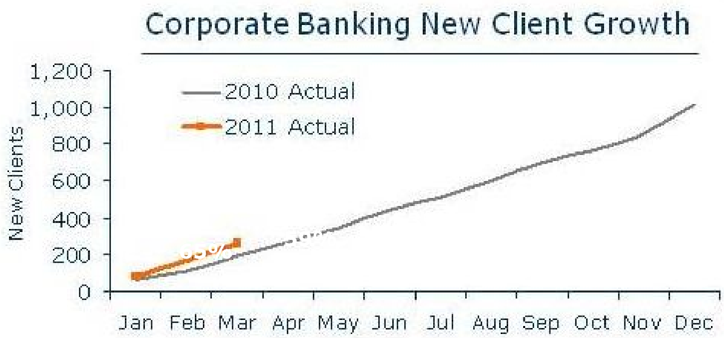
- Expanding distribution and talent in newly acquired and high growth markets
- Leveraging cross-sell opportunities from Retail and Corporate bank referral network
- Investing in innovation and technology – piloting Wealth Insight tool

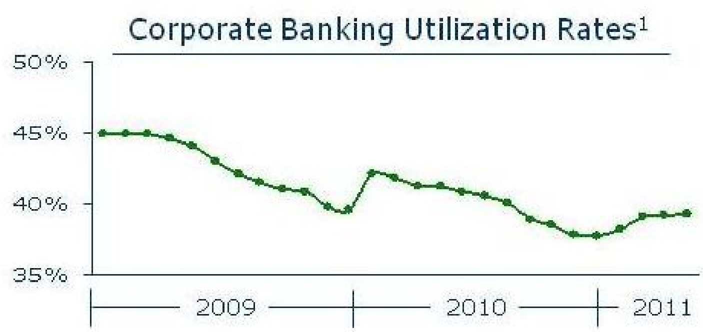
(1) Referral sales are new sales to clients who were referred to AMG by Retail Banking or Corporate and Institutional Banking.

Strong Momentum – Corporate & Institutional Banking

Building Momentum

Corporate & Institutional Banking





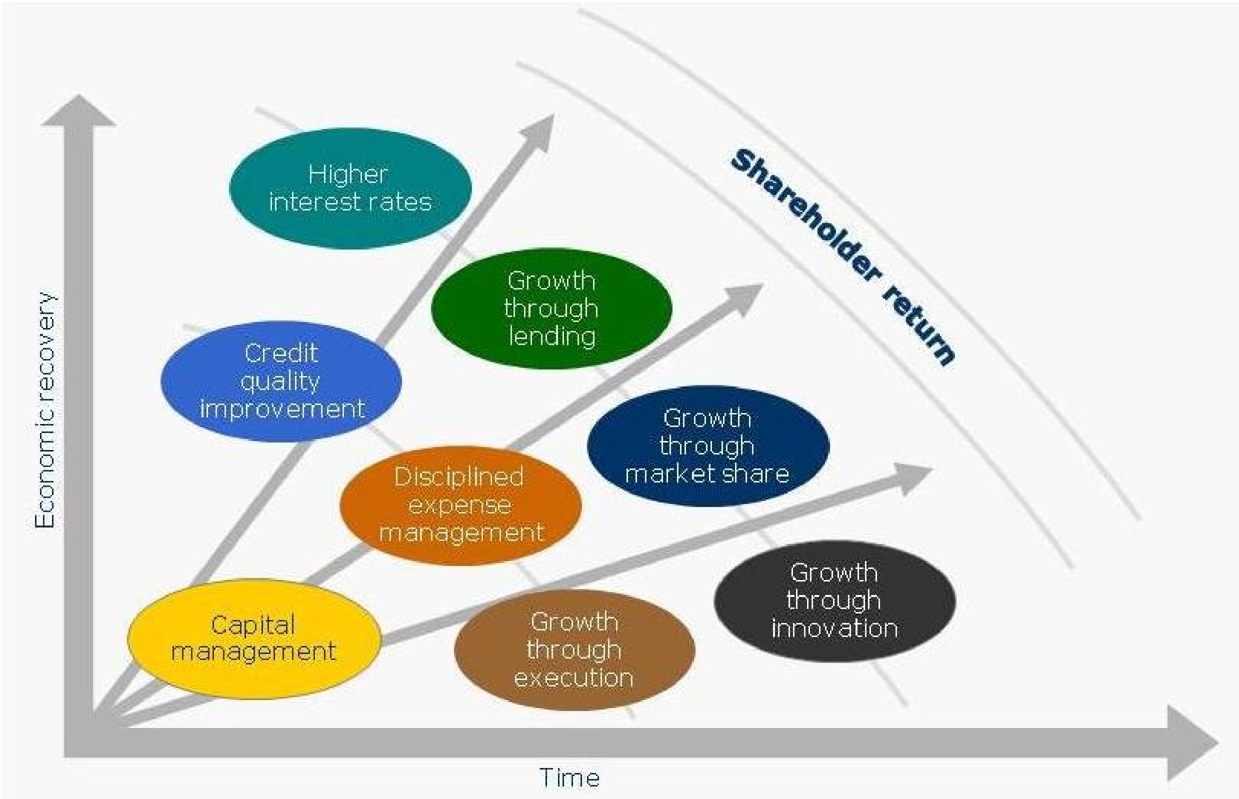
Growth strategies

- Continue to add new clients across the footprint
  - Goal of 1,000 for 2011
- Leverage PNC's loan syndication capabilities as a leader in the middle-market
- Deepening relationships by delivering all of PNC to our clients
- Focus on total relationship return

(1) Corporate Banking Utilization rates reflect the consolidation of Market Street Funding Corporation beginning January 2010.

PNC's Growth Opportunities

Building Momentum



Summary

- PNC's powerful franchise and proven business model are designed to deliver strong results
- Delivered strong financial performance and positioned for even greater shareholder value
- Client momentum is building across our businesses

PNC Continues to Build a Great Company.

Cautionary Statement Regarding Forward-Looking Information

Appendix

This presentation includes "snapshot" information about PNC used by way of illustration and is not intended as a full business or financial review. It should not be viewed in isolation but rather in the context of all of the information made available by PNC in its SEC filings.

We also make statements in this presentation, and we may from time to time make other statements, regarding our outlook or expectations for earnings, revenues, expenses, capital levels, liquidity levels, asset quality and/or other matters regarding or affecting PNC 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," "see" 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 and first quarter 2011 Form 10-Q, including in the Risk Factors and Risk Management sections of those reports, and in our subsequent SEC filings. Our forward-looking statements may also be subject to other risks and uncertainties, including those that we may discuss elsewhere in this presentation or in our filings with the SEC, accessible on the SEC's website at www.sec.gov and on or through our corporate website at www.pnc.com/secfilings. We have included these web addresses as inactive textual references only. Information on these websites is not part of this document.

- Our businesses and financial results are affected by business and economic conditions, both generally and specifically in the principal markets in which we operate. In particular, our businesses and financial results may be impacted by:
  - o Changes in interest rates and valuations in the debt, equity and other financial markets.
  - o Disruptions in the liquidity and other functioning of financial markets, including such disruptions in the markets for real estate and other assets commonly securing financial products.
  - o Actions by the Federal Reserve and other government agencies, including those that impact money supply and market interest rates.
  - o Changes in our customers', suppliers' and other counterparties' performance in general and their creditworthiness in particular.
  - o A slowing or failure of the moderate economic recovery that began in mid-2009 and continued throughout 2010 and into 2011.
  - o 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.
  - o Changes in levels of unemployment.
  - o 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)

- 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 related both to the acquisition transactions themselves and to the integration of the acquired businesses into PNC after closing.

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

As a regulated financial institution, our pursuit of attractive acquisition opportunities could be negatively impacted due to regulatory delays or other regulatory issues. 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%
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%
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.

	As of or for the three months ended				
In millions	Mar. 31, 2011	Dec. 31, 2010	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010
Tier 1 common capital	$21,976	$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	Mar. 31, 2011	Dec. 31, 2010	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010
	For the three months ended				
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	Mar. 31, 2011	Dec. 31, 2010	Sept. 30, 2010	June 30, 2010	Mar. 31, 2010
	For the three months ended				
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 intangible assets	$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.

$ in millions	As of Mar. 31, 2011
Allowance for loan and lease losses	$4,759
Remaining mark on purchased impaired loans	$1,725
Allowance for loan and lease losses, adjusted to include remaining mark	$6,484
Loans, as reported	$149,387
Loans, adjusted to include remaining mark on purchased impaired loans	$151,112
Allowance for loan and lease losses to loans	3.19%
Allowance for loan and lease losses plus remaining mark to loans plus remaining mark	4.29%

Peer Group of Banks

Appendix

	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