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

FORM 8-K

CURRENT REPORT
Pursuant to Section 13 OR 15(d) of The
Securities Exchange Act of 1934

November 1, 2012 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)**	**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 November 1, 2012, Richard J. Johnson, Chief Financial Officer of The PNC Financial Services Group, Inc. (the “Corporation”), discussed business performance and strategy at the BancAnalysts Association of Boston Conference in Boston. This presentation was accompanied by a series of electronic slides that included information pertaining to the financial results and business strategies of the Corporation. A copy of these slides and related material is included in this report as Exhibit 99.1 and is furnished herewith.

Item 9.01 Financial Statements and Exhibits.

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

SIGNATURE

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

THE PNC FINANCIAL SERVICES GROUP, INC.
(Registrant)

Date: November 1, 2012

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 BancAnalysts Association of Boston Conference in Boston on November 1, 2012	Furnished herewith

Exhibit 99.1

The PNC Financial Services Group, Inc.

BancAnalysts Association of Boston

November 1, 2012

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 for earnings, revenues, expenses, capital levels and ratios, liquidity levels, asset levels, asset quality, financial position, and 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 and in our SEC filings. We provide greater detail regarding these as well as other factors in our 2011 Form 10-K, as amended by Amendment No. 1 thereto, and 2012 Form 10-Qs, including in the Risk Factors and Risk Management sections and in the Legal Proceedings and Commitments and Guarantees Notes of the Notes to Consolidated Financial Statements in those reports, and in our subsequent SEC filings. Our forward-looking statements may also be subject to other risks and uncertainties, including those we may discuss in this presentation or in SEC filings, accessible on the SEC's website at www.sec.gov and on PNC's corporate website at www.pnc.com/secfilings. We have included web addresses 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 and may also affect the nature of the assumptions, risks and uncertainties to which our forward-looking statements are subject. 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 anticipated in forward-looking statements, as well as from historical performance.

In this presentation, we sometimes refer to adjusted results to help illustrate the impact of certain types of items, such as provisions for residential mortgage repurchase obligations, non-cash charges related to redemptions of trust preferred securities, expenses for residential mortgage foreclosure-related matters, integration costs, and legal, mortgage foreclosure-related and OREO costs. This information supplements our results as reported in accordance with GAAP and should not be viewed in isolation from, or as 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 may not be indicative of our ongoing operations. We may also provide information on the components of net interest income (purchase accounting accretion and the core remainder) and the impact of purchase accounting accretion on net interest margin, and information on return on average tangible common equity. We believe that core net interest margin (net interest margin less (annualized purchase accounting accretion divided by average interest-earning assets)), a non-GAAP measure, is useful as a tool to help evaluate the impact of purchase accounting accretion on net interest margin. And we believe that return on average tangible common equity (calculated as annualized net income attributable to common shareholders divided by (average common shareholders' equity less total intangible assets, other than servicing rights)), a non-GAAP measure, is useful as a tool to help measure and assess a company's use of common equity. And we believe that tangible book value per share, a non-GAAP measure, is useful as a tool to help to better evaluate growth of the company's business apart from the amount, on a per share basis, of intangible assets other than servicing rights included in book value. Where applicable, we provide GAAP reconciliations for such additional information, including in the slides, the Appendix and/or other slides and materials on our corporate website at www.pnc.com/investorevents and in our SEC filings. 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

- Our business model has delivered shareholder value throughout the economic cycle
- Our strategies to drive future growth and improve returns in a challenging environment

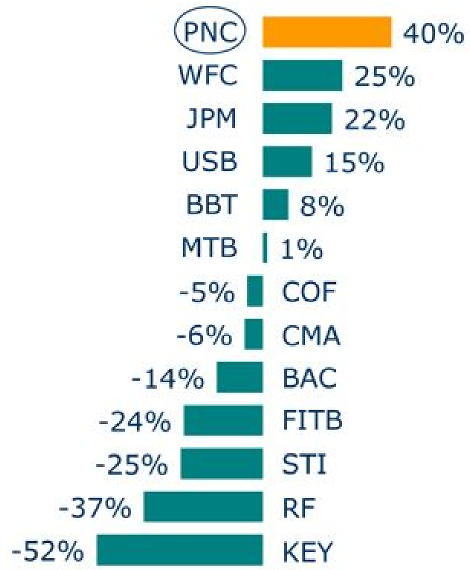
Our Successful Business Model

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

Value Creation Throughout the Changing Environment

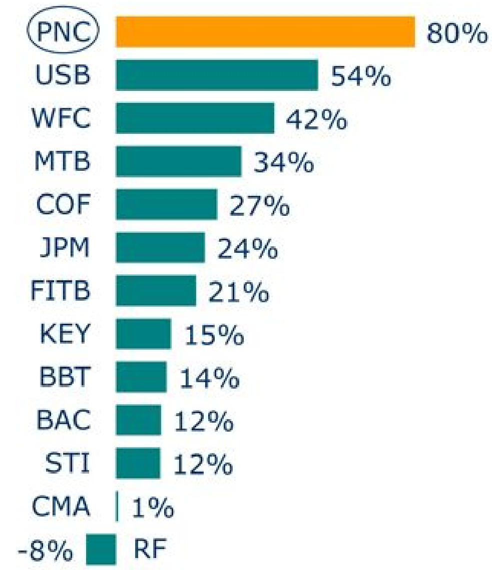
Financial crisis

% change in TBV/Share[1] 12/31/2007 to 12/31/2009



"New normal"

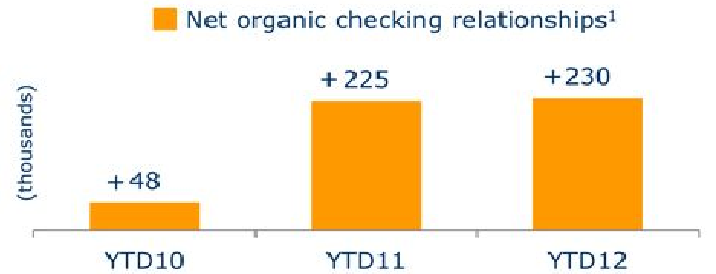
% change in TBV/Share[1] 12/31/2009 to 12/31/2011



Peer Source: SNL DataSource. (1) Tangible book value per share calculated as book value per share less goodwill and certain other intangible assets. Further information is provided in the Appendix.

Growing Customers Creates Revenue Potential

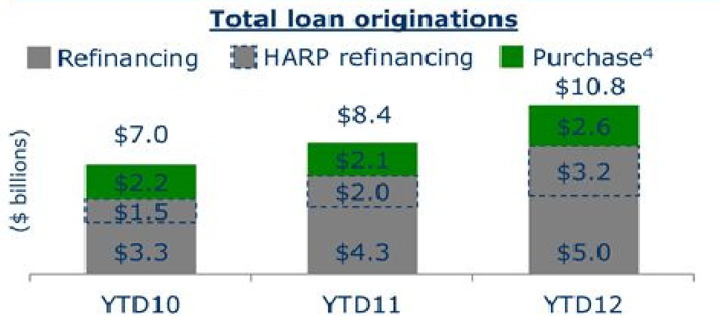
Retail Banking



Corporate Banking

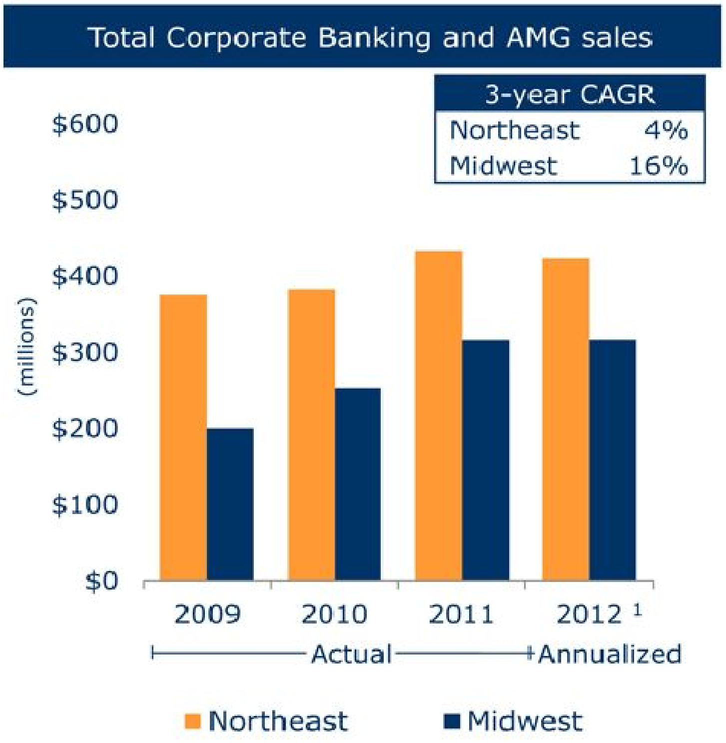
Asset Management Group

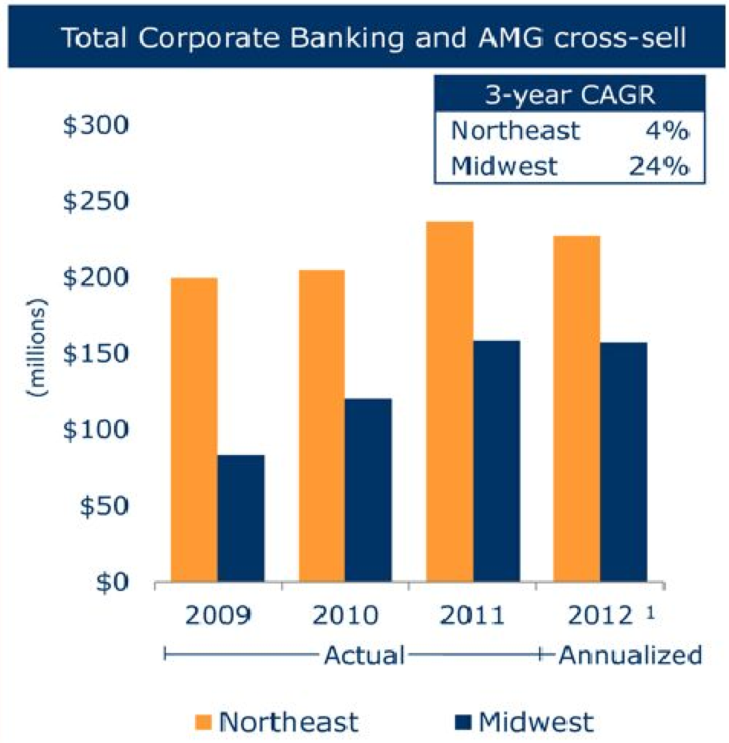
Residential Mortgage



(1) Net organic checking relationship growth refers to new consumer and small business accounts exclusive of accounts acquired through acquisition. (2) A Corporate Banking primary client is defined as a corporate banking relationship with annual revenue generation of $50,000 or more or, within corporate banking, a commercial banking client relationship with annual revenue generation of $10,000 or more. (3) Asset Management Group primary client is defined as a client relationship with annual revenue generation of $10,000 or more. (4) A mortgage with a borrower as part of a residential real estate purchase transaction.

Our Sales Momentum is Strong





AMG refers to Asset Management Group. (1) 2012 sales through September 30, 2012 annualized.

Strong Commercial Loan Growth; More Favorable Deposit Mix

Category (billions)	Sep. 30, 2012	% change from: Jun. 30, 2012	Sep. 30, 2011
Commercial	79.7	1%	28%
Commercial real estate	18.6	1%	13%
Total commercial lending [1]	105.2	1%	24%
Home equity/Residential RE	51.3	(1%)	7%
Automobile	8.3	15%	89%
Other [2]	17.1	(2%)	(2%)
Total consumer lending	76.7	1%	10%
Total loans	$181.9	1%	18%
Transaction deposits	$168.4	1%	18%
Retail CDs & other deposits	37.9	(7%)	(15%)
Total deposits	$206.3	0%	10%

Key ratios:			
Transaction deposits to total deposits	82%	80%	76%
Loans to deposits ratio	88%	87%	82%

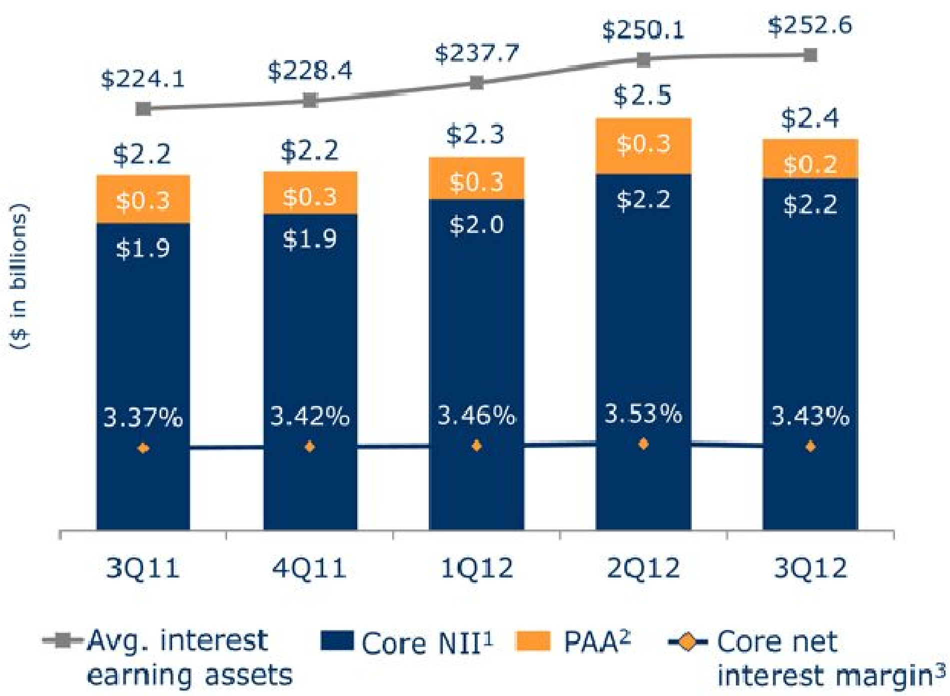
Highlights

- Commercial and Commercial Real Estate loans primary drivers of interest earning assets growth
- Transaction deposits are a larger percentage of total deposits
- Retail CDs declined due to run-off of maturing accounts
- PNC remains core funded

(1) Total commercial lending includes commercial, commercial real estate and also includes $6.9 billion of equipment lease financing.
(2) Includes credit card, education and other loans.

Loan Growth has Delivered Net Interest Income Growth

Five quarter trend



Highlights

- Increase in interest earning assets driven by Southeast expansion and organic loan growth
- Core NII growth driven by Southeast expansion, organic loan growth and lower funding costs
- Recently stable PAA declined in 3Q12 due to maturities of purchased performing loans, maturing CDs, and lower cash recoveries on impaired loans
- Fourth quarter net interest income expected to be stable compared to linked quarter[4]

(1) Core net interest income is total net interest income, as reported, less related purchase accounting accretion (scheduled and cash recoveries). (2) Purchase accounting accretion (PAA) includes scheduled purchase accounting accretion and cash recoveries. Cash recoveries reflect cash received in excess of recorded investment from sales or payoffs of impaired commercial loans. (3) Core net interest margin (Core NIM) is net interest margin less (annualized purchase accounting accretion/average interest-earning assets). Further information is provided in the Appendix. Net interest margin for 3Q11, 4Q11, 1Q12, 2Q12 and 3Q12 was 3.89%, 3.86%, 3.90%, 4.08% and 3.82%, respectively. (4) Refer to Cautionary Statement in the Appendix, including assumptions.

Revenue Potential Should Exceed Decline in Purchase Accounting Accretion[1]

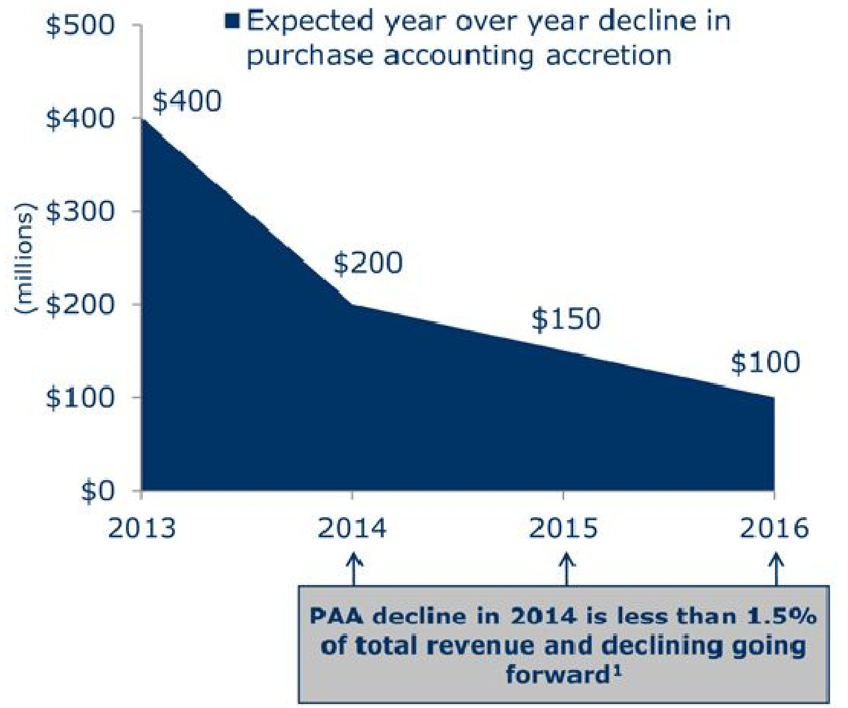
2013 highlights

- Total revenue in 2013 expected to increase when compared to 2012
- Core NII[2] and noninterest income growth expected to exceed the purchase accounting accretion decline of approximately $400 million

2014 and beyond highlights

- PAA decline will be far more manageable in future years

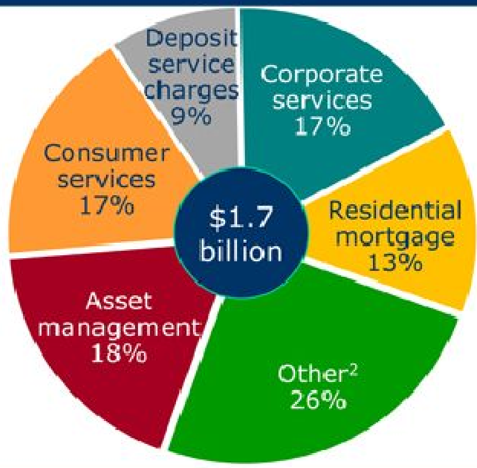
Purchase accounting accretion decline

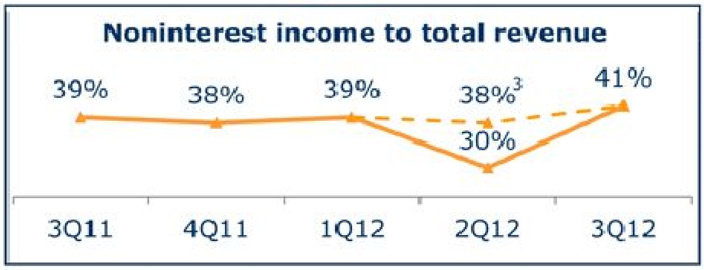


(1) Refer to Cautionary Statement in the Appendix, including assumptions. (2) Core NII is total net interest income less purchase accounting accretion.

Fee Income Should Become a Higher Percentage of Total Revenue[1]

3Q12 noninterest income mix





Strategies to drive higher fee income across our franchise

Retail Banking

- Grow consumer and small business checking relationships
- Broaden sources of revenue
- Invest and grow mass affluent segment

Corporate & Institutional Banking

- Grow Southeast customer base
- Pursue cross-sell opportunities with recently acquired clients
- Leverage new and underpenetrated markets as well as targeted verticals

Asset Management Group

- Leverage our referral channels
- Export successful model into newly acquired markets

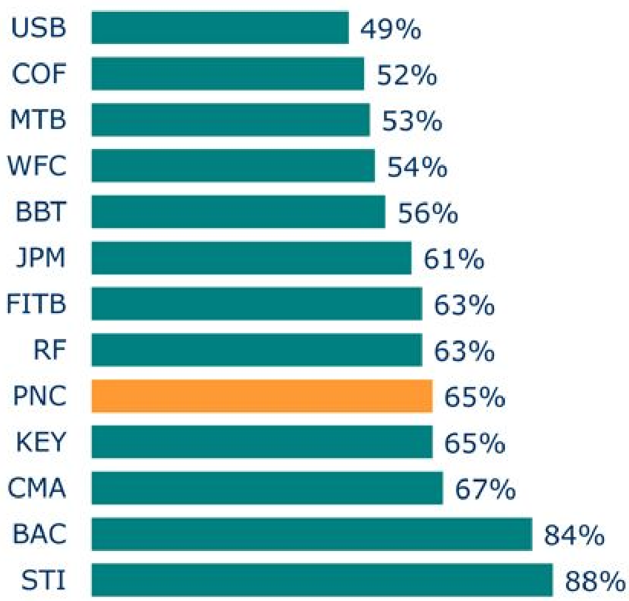
Residential Mortgage Banking

- Expand capacity to increase production volume
- Invest in purchase production

(1) Refer to Cautionary Statement in the Appendix, including assumptions. (2) Includes gain on sale of a portion of our VISA shares.
(3) Excluding the provision for residential mortgage repurchase obligations of $438 million in 2Q12. Further information is provided in the Appendix.

Focused on Creating Positive Operating Leverage

3Q12 efficiency ratio[1]



Highlights

- **Investing for future growth**

Midwest and Southeast

– Sales teams already in place to grow revenues similar to legacy PNC markets

Product and Technology investments

– Investing and Retirement
– PNC Wealth Insight®
– Virtual Wallet®
– CFO: Cash Flow Options℠
– Infrastructure

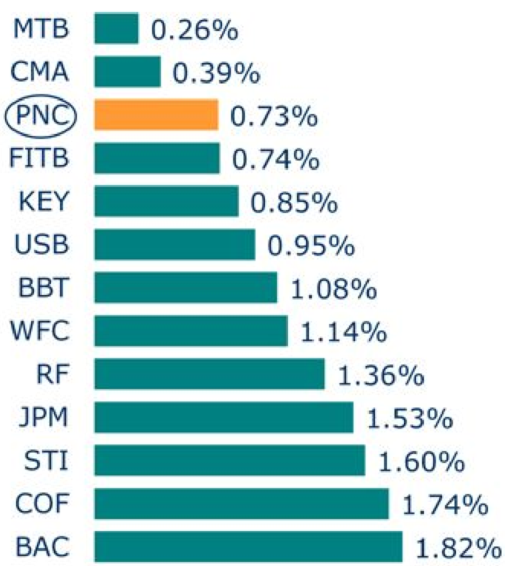
- **2013[2]**

– Reported revenue expected to be higher when compared to 2012
– No integration and trust preferred securities redemption charges expected
– Mortgage foreclosure-related compliance and OREO[3] should begin to decline
– Approximately $500 million of Continuous Improvement initiatives should fund capacity to invest in future growth
– Improve customer margins in the Retail Bank

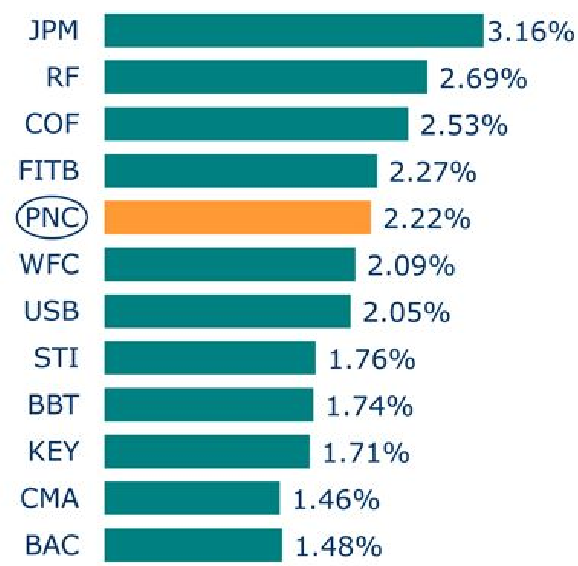
(1) Calculated as noninterest expense divided by total revenue. Peer Source: SNL database. (2) Refer to Cautionary Statement in the Appendix, including assumptions. (3) Mortgage foreclosure-related compliance represents costs to comply with regulatory consent decrees. OREO costs consist of gains/losses on sale of OREO assets, write-downs on the assets and operating expenses.

Effectively Managing Credit Risk

3Q12 net charge-offs to average loans



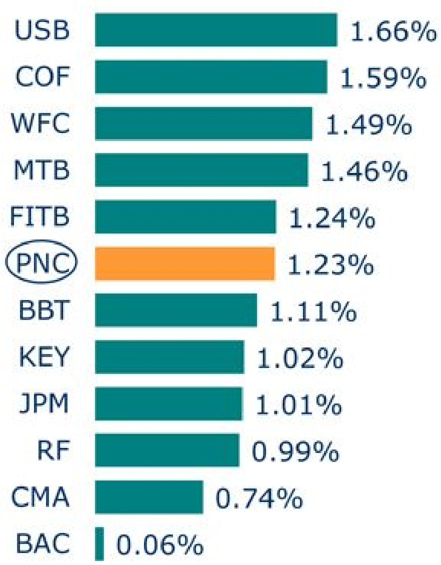
3Q12 loan loss reserves[1] to total loans



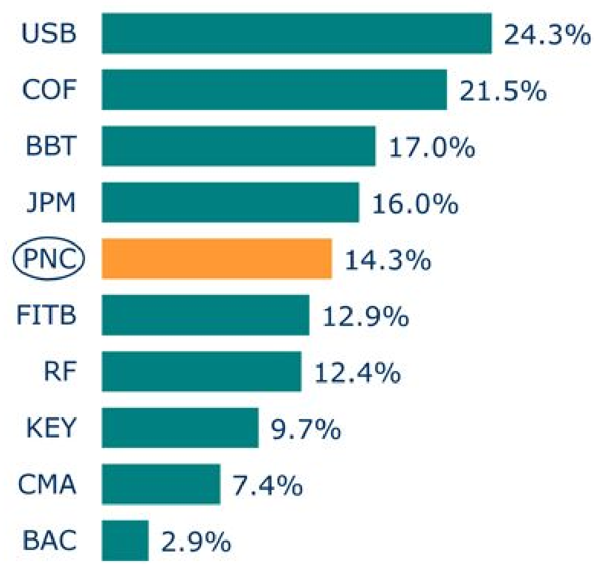
Reflects company data for 3Q12 as of quarter-end except net charge-offs, which are for the quarter and annualized, and average loans, which are for the quarter. Peer source: SNL database. (1) The allowance for loan and leases losses includes impairment reserves attributable to purchased impaired loans.

We Are Focused On Improving Our Performance

3Q12 return on average assets



3Q12 return on average tangible common equity[1]



Peer Source: SNL database. STI 3Q12 return on average assets not meaningful for the peer comparison as it includes their net gain from sale of Coca Cola shares. Return on average tangible common equity not disclosed by WFC, STI and MTB. (1) Return on average tangible common equity is calculated as annualized net income attributable to common shareholders divided by average tangible common equity (average common shareholder's equity less goodwill and other intangible assets other than servicing rights). Further information is provided in the Appendix.

Strong Capital Position

3Q12 highlights

- Basel I Tier 1 common ratio of 9.5% [1]
- Basel III Tier 1 common ratio goal is 8.0-8.5% by year-end 2013 without benefit of phase-ins [2]
- Capital priorities:
  - Build capital to support client growth and business investment
  - Improve the quality of capital
  - Maintain appropriate capital in light of economic uncertainty
  - Return excess capital to shareholders
  - Lower cost of equity by effectively managing risk and capital

(1) Estimated at September 30, 2012. (2) Based on current understanding of Basel III NPRs and estimates of Basel II (with proposed modifications) risk-weighted assets. Includes application of Basel II.5. Subject to further regulatory clarity and development, validation and regulatory approval of Basel models.

Actions to Improve Performance

- Continue to add customers and loans that meet our risk return criteria
- Focus on cross-selling opportunities to existing customers to grow fee income
- Aggressively attack expenses to improve efficiency
- Manage credit risk and add capital
- Continue to execute on our strategies to enhance shareholder value

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 for earnings, revenues, expenses, capital levels and ratios, liquidity levels, asset levels, asset quality, financial position, and 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," "see," "look," "intend," "outlook," "project," "forecast," "estimate," "goal," "will," "should" 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 made. We do not assume any duty and do not undertake to update forward-looking statements. Actual results or future events could differ, possibly materially, from those anticipated in forward-looking statements, as well as from historical performance.

Our forward-looking statements are subject to the following principal risks and uncertainties.

- Our businesses, financial results and balance sheet values are affected by business and economic conditions, including the following:
  - Changes in interest rates and valuations in debt, equity and other financial markets.
  - Disruptions in the liquidity and other functioning of U.S. and global financial markets.
  - The impact on financial markets and the economy of any changes in the credit ratings of U.S. Treasury obligations and other U.S. government-backed debt, as well as issues surrounding the level of U.S. and European government debt and concerns regarding the creditworthiness of certain sovereign governments, supranationals and financial institutions in Europe.
  - Actions by Federal Reserve, U.S. Treasury and other government agencies, including those that impact money supply and market interest rates.
  - Changes in customers', suppliers' and other counterparties' performance and creditworthiness.
  - Slowing or failure of the current moderate economic expansion.
  - Continued effects of aftermath of recessionary conditions and uneven spread of positive impacts of recovery on the economy and our counterparties, including adverse impacts on levels of unemployment, loan utilization rates, delinquencies, defaults and counterparty ability to meet credit and other obligations.
  - Changes in customer preferences and behavior, whether due to changing business and economic conditions, legislative and regulatory initiatives, or other factors.

- Our forward-looking financial statements are subject to the risk that economic and financial market conditions will be substantially different than we are currently expecting. These statements are based on our current view that the moderate economic expansion will persist and interest rates will remain very low in 2012 and 2013, despite downside risks from the "fiscal cliff" and European recession.
- PNC's regulatory capital ratios in the future will depend on, among other things, the company's financial performance, the scope and terms of final capital regulations then in effect (particularly those implementing the Basel Capital Accords), and management actions affecting the composition of PNC's balance sheet. In addition, PNC's ability to determine, evaluate and forecast regulatory capital ratios, and to take actions (such as capital distributions) based on actual or forecasted capital ratios, will be dependent on the ongoing development, validation and regulatory approval of related models.

Cautionary Statement Regarding Forward-Looking Information (continued)

- Legal and regulatory developments could have an impact on our ability to operate our businesses, financial condition, results of operations, competitive position, reputation, or pursuit of attractive acquisition opportunities. Reputational impacts could affect matters such as business generation and retention, liquidity, funding, and ability to attract and retain management. These developments could include:
  - Changes resulting from legislative and regulatory reforms, including major reform of the regulatory oversight structure of the financial services industry and changes to laws and regulations involving tax, pension, bankruptcy, consumer protection, and other industry aspects, and changes in accounting policies and principles. We will be impacted by extensive reforms provided for in the Dodd-Frank Wall Street Reform and Consumer Protection Act (the "Dodd-Frank Act") and otherwise growing out of the recent financial crisis, the precise nature, extent and timing of which, and their impact on us, remains uncertain.
  - Changes to regulations governing bank capital and liquidity standards, including due to the Dodd-Frank Act and to Basel-related initiatives.
  - 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 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, and may cause reputational harm to PNC.
  - Results of the regulatory examination and supervision process, including our failure to satisfy requirements of agreements with governmental agencies.
  - Impact on business and operating results of any costs associated with obtaining rights in intellectual property claimed by others and of adequacy of our intellectual property protection in general.
- Business and operating results are affected by our ability to identify and effectively manage risks inherent in our businesses, including, where appropriate, through effective use of third-party insurance, derivatives, and capital management techniques, and to meet evolving regulatory capital standards. In particular, our results currently depend on our ability to manage elevated levels of impaired assets.
- Business and operating results also include impacts relating to our equity interest in BlackRock, Inc. and rely to a significant extent on information provided to us by BlackRock. Risks and uncertainties that could affect BlackRock are discussed in more detail by BlackRock in its SEC filings.
- Our acquisition of RBC Bank (USA) presents us with risks and uncertainties related to the integration of the acquired businesses into PNC, including:
  - Anticipated benefits of the transaction, including cost savings and strategic gains, may be significantly harder or take longer to achieve than expected or may not be achieved in their entirety as a result of unexpected factors or events.
  - Our ability to achieve anticipated results from this transaction is dependent also on the extent of credit losses in the acquired loan portfolios and the extent of deposit attrition, in part related to the state of economic and financial markets. Also, litigation and regulatory and other governmental investigations that may be filed or commenced relating to the pre-acquisition business and activities of RBC Bank (USA) could impact the timing or realization of anticipated benefits to PNC.
  - Integration of RBC Bank (USA)'s business and operations into PNC may take longer than anticipated or be substantially more costly than anticipated or have unanticipated adverse results relating to RBC Bank (USA)'s or PNC's existing businesses. PNC's ability to integrate RBC Bank (USA) successfully may be adversely affected by the fact that this transaction results in PNC entering several geographic markets where PNC did not previously have any meaningful retail presence.

Cautionary Statement Regarding Forward-Looking Information (continued)

Appendix

- In addition to the RBC Bank (USA) transaction, we grow our business in part by acquiring from time to time other financial services companies, financial services assets and related deposits and other liabilities. These other acquisitions often present risks and uncertainties analogous to those presented by the RBC Bank (USA) transaction. Acquisition risks include those presented by the nature of the business acquired as well as risks and uncertainties related to the acquisition transactions themselves, regulatory issues, and the integration of the acquired businesses into PNC after closing.
- Competition can have an impact on customer acquisition, growth and retention and on credit spreads and product pricing, which can affect market share, deposits and revenues. Industry restructuring in the current environment could also impact our business and financial performance through changes in counterparty creditworthiness and performance and in the competitive and regulatory landscape. Our ability to anticipate and respond to technological changes can also impact our ability to respond to customer needs and meet competitive demands.
- Business and operating results can also be affected by widespread disasters, dislocations, terrorist activities or international hostilities through impacts on the economy and financial markets generally or on us or our counterparties specifically.

We provide greater detail regarding these as well as other factors in our 2011 Form 10-K, as amended by Amendment No. 1 thereto, and first and second quarter 2012 Form 10-Qs, including in the Risk Factors and Risk Management sections and the Legal Proceedings and Commitments and Guarantees Notes of the Notes to Consolidated Financial Statements in those reports, and in our subsequent SEC filings. Our forward-looking statements may also be subject to other risks and uncertainties, including those we may discuss elsewhere in this presentation or in SEC filings, accessible on the SEC's website at www.sec.gov and on 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.

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

Non-GAAP to GAAP Reconcilement

Appendix

In millions except per share data	As of Dec. 31, 2007	As of Dec. 31, 2009	% Change
Common shareholders' equity	$14,847	$22,011	
Common shares outstanding	341	462	
Book value per common share	$43.60	$47.68	
Goodwill and other intangible assets other than servicing rights (1)	$8,850	$10,650	
Common shareholders' equity less intangible assets	$5,997	$11,361	
Common shares outstanding	341	462	
Tangible book value per common share	$17.59	$24.59	40%

In millions except per share data	As of Dec. 31, 2009	As of Dec. 31, 2011	% Change
Common shareholders' equity	$22,011	$32,417	
Common shares outstanding	462	527	
Book value per common share	$47.68	$61.52	
Goodwill and other intangible assets other than servicing rights (1)	$10,650	$9,027	
Common shareholders' equity less intangible assets	$11,361	$23,390	
Common shares outstanding	462	527	
Tangible book value per common share	$24.59	$44.38	80%

PNC believes that tangible book value per common share, a non-GAAP measure, is useful as a tool to help to better evaluate growth of the company's business apart from the amount, on a per share basis, of intangible assets other than servicing rights included in book value per common share.

(1) Servicing rights were $701 million, $2,259 million and $1,117 million at December 31, 2007, December 31, 2009 and December 31, 2011, respectively.

Non-GAAP to GAAP Reconcilement

Appendix

$ in millions	For the three months ended Sept. 30, 2012	Jun. 30, 2012	Mar. 31, 2012	Dec. 31, 2011	Sep. 30, 2011
Net interest margin, as reported	3.82%	4.08%	3.90%	3.86%	3.89%
Purchase accounting accretion (1)	$245	$343	$263	$256	$291
Purchase accounting accretion, if annualized	$975	$1,380	$1,058	$1,016	$1,155
Avg. interest earning assets	$252,606	$250,132	$237,734	$228,406	$224,072
Annualized purchase accounting accretion/Avg. interest-earning assets	0.39%	0.55%	0.44%	0.44%	0.52%
Core net interest margin (2)	3.43%	3.53%	3.46%	3.42%	3.37%

(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.

In millions	For the three months ended Jun. 30, 2012
Total noninterest income, as reported	$1,097
Total revenue, as reported	$3,623
Adjustments:	
Provision for residential mortgage repurchase obligations	438
Total noninterest income, as adjusted	$1,535
Total revenue, as adjusted	$4,061
Total noninterest income to total revenue, as reported	30%
Total noninterest income to total revenue, as adjusted	38%

PNC believes that information adjusted for the impact of certain items may be useful to help evaluate the impact of those items on our operations.

Non-GAAP to GAAP Reconcilement

In millions	As of Sep. 30, 2012
Allowance for loan and lease losses	$4,039
Remaining mark on purchased impaired loans	$1,164
Allowance for loan and lease losses, adjusted to include remaining mark	$5,203
Loans, as reported	$181,864
Loans, adjusted to include remaining mark on purchased impaired loans	$183,028
Allowance for loan and lease losses to loans	2.22%
Allowance for loan and lease losses plus remaining mark to loans plus remaining mark	2.84%

Non-GAAP to GAAP Reconcilement

Appendix

In millions	As of or for the three months ended Sep. 30, 2012
Average common shareholders' equity	$34,323
Average goodwill and other intangible assets other than servicing rights	9,956
Average tangible common equity	$24,367
Net income attributable to common shareholders	876
Net income attributable to common shareholders, if annualized	3,485
Return on average tangible common equity	14.3%

PNC believes that return on average tangible common equity is useful as a tool to help measure and assess a company's use of common equity.

	As of or for the three months ended			As of or for the nine months ended	
In millions	Sep. 30, 2012	Jun. 30, 2012	Sep. 30, 2011	Sep. 30, 2012	Sep. 30, 2011
Tier 1 common capital (1)	$24,383	$23,691	$23,448	$24,383	$23,448
Reported net income	925	546	834	2,282	2,578
Reported net income, if annualized	3,680	2,196	3,309	3,048	3,447
Return on tier 1 common capital	15.3%	9.3%	14.3%	18.8%	22.2%

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.

(1) Estimated for Sep. 30, 2012.

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