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

January 17, 2013
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 January 17, 2013, 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 fourth quarter and full year 2012. 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: January 17, 2013

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 Fourth Quarter and Full Year 2012	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
FOURTH QUARTER AND FULL YEAR 2012
(Unaudited)

THE PNC FINANCIAL SERVICES GROUP, INC.
FINANCIAL SUPPLEMENT
FOURTH QUARTER AND FULL YEAR 2012
(UNAUDITED)

The information contained in this Financial Supplement is preliminary, unaudited and based on data available on January 17, 2013. 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, Illinois, Maryland, Indiana, North Carolina, Florida, Kentucky, Washington, D.C., Delaware, Alabama, Virginia, Georgia, Missouri, Wisconsin, and South Carolina. PNC also provides certain products and services internationally.

ACQUISITION AND DIVESTITURE ACTIVITY

On March 2, 2012, PNC acquired 100% of the issued and outstanding common stock of RBC Bank (USA), the US retail banking subsidiary of Royal Bank of Canada, with more than 400 branches in North Carolina, Florida, Alabama, Georgia, Virginia, and South Carolina. The transaction added approximately $18 billion of deposits and $15 billion of loans to PNC's Consolidated Balance Sheet. In addition, we sold the Smartstreet business unit which was acquired by PNC as part of the RBC Bank (USA) acquisition to Union Bank, N.A., resulting in a small gain and release of $46 million of goodwill and $13 million of core deposit intangibles.

Consolidated Income Statement (Unaudited)

In millions, except per share data	*Three months ended* December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	*Year ended* December 31 2012	December 31 2011
Interest Income							
Loans	$ 2,094	$ 2,076	$2,163	$ 1,951	$ 1,902	$ 8,284	$ 7,595
Investment securities	478	504	527	526	523	2,035	2,161
Other	99	90	106	120	109	415	438
Total interest income	2,671	2,670	2,796	2,597	2,534	10,734	10,194
Interest Expense							
Deposits	97	103	83	103	139	386	668
Borrowed funds	150	168	187	203	196	708	826
Total interest expense	247	271	270	306	335	1,094	1,494
Net interest income	2,424	2,399	2,526	2,291	2,199	9,640	8,700
Noninterest Income							
Asset management	302	305	278	284	250	1,169	1,088
Consumer services	294	288	290	264	269	1,136	1,243
Corporate services	349	295	290	232	266	1,166	898
Residential mortgage (a) (b)	—	227	(173)	230	157	284	713
Service charges on deposits	150	152	144	127	140	573	534
Net gains on sales of securities	45	40	62	57	62	204	249
Net other-than-temporary impairments	(15)	(24)	(34)	(38)	(44)	(111)	(152)
Other (c)	520	406	240	285	250	1,451	1,053
Total noninterest income	1,645	1,689	1,097	1,441	1,350	5,872	5,626
Total revenue	4,069	4,088	3,623	3,732	3,549	15,512	14,326
Provision For Credit Losses	318	228	256	185	190	987	1,152
Noninterest Expense							
Personnel	1,216	1,171	1,119	1,111	1,052	4,617	3,966
Occupancy	226	212	199	190	198	827	738
Equipment	194	185	181	175	177	735	661
Marketing	70	74	67	68	74	279	249
Other (d)	1,123	1,008	1,082	911	1,218	4,124	3,491
Total noninterest expense (e)	2,829	2,650	2,648	2,455	2,719	10,582	9,105
Income before income taxes and noncontrolling interests	922	1,210	719	1,092	640	3,943	4,069
Income taxes	203	285	173	281	147	942	998
Net income	719	925	546	811	493	3,001	3,071
Less: Net income (loss) attributable to noncontrolling interests	1	(14)	(5)	6	17	(12)	15
Preferred stock dividends and discount accretion	54	63	25	39	25	181	58
Net income attributable to common shareholders	$ 664	$ 876	$ 526	$ 766	$ 451	$ 2,832	$ 2,998
Earnings Per Common Share							
Basic	$ 1.26	$ 1.66	$ 1.00	$ 1.45	$ .86	$ 5.36	$ 5.70
Diluted	$ 1.24	$ 1.64	$ .98	$ 1.44	$ .85	$ 5.30	$ 5.64
Average Common Shares Outstanding							
Basic	526	526	527	526	524	526	524
Diluted	528	529	530	529	526	529	526
Efficiency	70%	65%	73%	66%	77%	68%	64%
Noninterest income to total revenue	40%	41%	30%	39%	38%	38%	39%
Effective tax rate (f)	22.0%	23.6%	24.1%	25.7%	23.0%	23.9%	24.5%

For additional information regarding footnotes (b) through (e) below, refer to Selected Consolidated Income Statement Information on page 7.

(a) Residential mortgage income for the three months ended December 31, 2012 was less than $.5 million.
(b) Includes provision for residential mortgage repurchase obligations.
(c) Includes gains on sales of Visa Class B common shares.
(d) Includes expenses for residential mortgage foreclosure-related matters, the goodwill impairment charge for the Residential Mortgage Banking segment and noncash charges for unamortized discounts related to redemption of trust preferred securities.
(e) Includes integration costs.
(f) 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.

Consolidated Balance Sheet (Unaudited)

In millions, except par value	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011
Assets					
Cash and due from banks (a)	$ 5,220	$ 4,284	$ 4,136	$ 4,162	$ 4,105
Federal funds sold and resale agreements (b)	1,463	1,724	1,646	1,371	2,205
Trading securities	2,096	2,664	2,121	2,639	2,513
Interest-earning deposits with banks (a)	3,984	2,321	3,995	2,084	1,169
Loans held for sale (b)	3,693	2,737	3,333	2,456	2,936
Investment securities (a)	61,406	62,814	61,937	64,554	60,634
Loans (a) (b)	185,856	181,864	180,425	176,214	159,014
Allowance for loan and lease losses (a)	(4,036)	(4,039)	(4,156)	(4,196)	(4,347)
Net loans	181,820	177,825	176,269	172,018	154,667
Goodwill	9,072	9,163	9,158	9,169	8,285
Other intangible assets	1,797	1,778	1,804	2,019	1,859
Equity investments (a) (c)	10,877	10,846	10,617	10,352	10,134
Other (a) (b)	23,679	24,647	24,559	25,059	22,698
Total assets	$ 305,107	$ 300,803	$299,575	$295,883	$ 271,205
Liabilities					
Deposits					
Noninterest-bearing	$ 69,980	$ 64,484	$ 64,476	$ 62,463	$ 59,048
Interest-bearing	143,162	141,779	142,447	143,664	128,918
Total deposits	213,142	206,263	206,923	206,127	187,966
Borrowed funds					
Federal funds purchased and repurchase agreements	3,327	3,877	4,166	4,832	2,984
Federal Home Loan Bank borrowings	9,437	9,942	10,440	8,957	6,967
Bank notes and senior debt	10,429	9,960	10,185	12,065	11,793
Subordinated debt	7,299	6,754	7,593	8,221	8,321
Commercial paper (a)	8,453	10,731	9,469	6,870	4,271
Other (a)	1,962	1,840	1,836	1,594	2,368
Total borrowed funds	40,907	43,104	43,689	42,539	36,704
Allowance for unfunded loan commitments and letters of credit	250	239	224	243	240
Accrued expenses (a)	4,449	4,015	3,428	3,607	4,175
Other (a)	4,594	5,380	5,097	5,131	4,874
Total liabilities	263,342	259,001	259,361	257,647	233,959
Equity					
Preferred stock (d)					
Common stock - $5 par value					
Authorized 800 shares, issued 538, 538, 537, 537, and 537 shares	2,690	2,689	2,687	2,685	2,683
Capital surplus - preferred stock	3,590	3,559	3,120	1,638	1,637
Capital surplus - common stock and other	12,193	12,149	12,098	12,074	12,072
Retained earnings	20,265	19,813	19,149	18,834	18,253
Accumulated other comprehensive income (loss)	834	991	402	281	(105)
Common stock held in treasury at cost: 10, 9, 8, 9, and 10 shares	(569)	(518)	(451)	(467)	(487)
Total shareholders' equity	39,003	38,683	37,005	35,045	34,053
Noncontrolling interests	2,762	3,119	3,209	3,191	3,193
Total equity	41,765	41,802	40,214	38,236	37,246
Total liabilities and equity	$ 305,107	$ 300,803	$299,575	$295,883	$ 271,205
Capital Ratios					
Tier 1 common (e)	9.6 %	9.5 %	9.3 %	9.3 %	10.3 %
Tier 1 risk-based (e)	11.7	11.7	11.4	11.4	12.6
Total risk-based (e)	14.7	14.5	14.2	14.4	15.8
Leverage (e)	10.4	10.4	10.1	10.5	11.1
Common shareholders' equity to assets	11.6	11.7	11.3	11.3	12.0

(a) Amounts include consolidated variable interest entities. Our 2012 Form 10-Qs included, and our 2012 Form 10-K will include, additional information regarding these items.

(b) Amounts include assets for which PNC has elected the fair value option. Our 2012 Form 10-Qs included, and our 2012 Form 10-K will include, additional information regarding these items.

(c) Amounts include our equity interest in BlackRock.

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

(e) The ratios as of December 31, 2012 are estimated.

Average Consolidated Balance Sheet (Unaudited) (a)

In millions	Three months ended December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	Year ended December 31 2012	December 31 2011
Assets							
Interest-earning assets:							
Investment securities							
Securities available for sale							
Residential mortgage-backed							
Agency	$ 25,552	$ 26,546	$ 26,968	$ 27,031	$ 25,691	$ 26,522	$ 25,892
Non-agency	6,245	6,490	6,716	6,577	6,859	6,506	7,413
Commercial mortgage-backed	3,674	3,720	3,561	3,774	3,640	3,682	3,461
Asset-backed	5,643	5,525	5,401	4,329	3,832	5,227	3,402
US Treasury and government agencies	2,746	2,516	2,549	3,123	3,376	2,733	4,308
State and municipal	2,034	1,972	1,902	1,770	1,767	1,920	2,002
Other debt	2,860	3,045	3,178	2,996	2,731	3,019	3,350
Corporate stocks and other	346	390	317	347	446	350	428
Total securities available for sale	49,100	50,204	50,592	49,947	48,342	49,959	50,256
Securities held to maturity							
Residential mortgage-backed	4,377	4,480	4,259	4,576	4,658	4,423	2,424
Commercial mortgage-backed	3,967	4,180	4,376	4,635	4,794	4,288	4,444
Asset-backed	702	825	874	1,170	1,353	892	1,985
US Treasury and government agencies	229	227	225	223	221	226	87
State and municipal	664	671	671	671	670	670	271
Other	355	357	359	361	363	358	221
Total securities held to maturity	10,294	10,740	10,764	11,636	12,059	10,857	9,432
Total investment securities	59,394	60,944	61,356	61,583	60,401	60,816	59,688
Loans							
Commercial	80,876	79,250	77,131	69,286	63,483	76,654	59,437
Commercial real estate	18,678	18,514	18,440	16,818	16,413	18,115	16,767
Equipment lease financing	6,956	6,774	6,586	6,377	6,233	6,674	6,219
Consumer	61,430	60,570	59,832	57,148	55,556	59,752	54,669
Residential real estate	15,257	15,575	15,932	14,927	14,474	15,423	14,924
Total loans	183,197	180,683	177,921	164,556	156,159	176,618	152,016
Loans held for sale	3,025	2,956	3,016	2,910	2,673	2,977	2,768
Federal funds sold and resale agreements	1,290	1,601	1,666	1,821	2,035	1,594	2,297
Other	6,737	6,422	6,173	6,864	7,138	6,549	7,571
Total interest-earning assets	253,643	252,606	250,132	237,734	228,406	248,554	224,340
Noninterest-earning assets:							
Allowance for loan and lease losses	(3,987)	(4,152)	(4,176)	(4,314)	(4,472)	(4,157)	(4,656)
Cash and due from banks	4,126	3,907	3,694	3,777	3,883	3,877	3,565
Other	48,349	47,781	46,501	44,345	42,905	46,751	42,086
Total assets	$ 302,131	$ 300,142	$296,151	$281,542	$ 270,722	$ 295,025	$ 265,335

(a) Calculated using average daily balances.

Average Consolidated Balance Sheet (Unaudited) (Continued) (a)

In millions	Three months ended December 31 2012	Three months ended September 30 2012	Three months ended June 30 2012	Three months ended March 31 2012	Three months ended December 31 2011	Year ended December 31 2012	Year ended December 31 2011
Liabilities and Equity							
Interest-bearing liabilities:							
Interest-bearing deposits							
Money market	$ 67,997	$ 67,628	$ 66,902	$ 61,162	$ 58,897	$ 65,933	$ 58,765
Demand	36,619	34,733	34,388	31,599	29,338	34,342	27,563
Savings	10,190	10,066	10,008	9,183	8,545	9,863	8,185
Retail certificates of deposit	24,394	25,695	27,373	29,011	30,888	26,609	34,009
Time deposits in foreign offices and other time	2,740	3,230	3,577	3,238	2,869	3,195	2,815
Total interest-bearing deposits	141,940	141,352	142,248	134,193	130,537	139,942	131,337
Borrowed funds							
Federal funds purchased and repurchase agreements	4,023	4,659	4,937	4,551	3,714	4,542	4,469
Federal Home Loan Bank borrowings	8,877	10,626	10,238	8,967	6,090	9,678	5,305
Bank notes and senior debt	9,702	9,657	10,618	11,138	11,463	10,275	11,202
Subordinated debt	6,668	6,408	7,293	7,719	8,463	7,019	8,942
Commercial paper	9,069	10,518	8,229	5,684	3,527	8,383	3,234
Other	1,961	1,868	1,809	2,153	2,408	1,947	2,574
Total borrowed funds	40,300	43,736	43,124	40,212	35,665	41,844	35,726
Total interest-bearing liabilities	182,240	185,088	185,372	174,405	166,202	181,786	167,063
Noninterest-bearing liabilities and equity:							
Noninterest-bearing deposits	65,527	62,483	60,478	57,900	55,946	61,610	51,707
Allowance for unfunded loan commitments and letters of credit	239	225	243	240	217	237	203
Accrued expenses and other liabilities	12,237	11,590	10,375	11,186	11,132	11,350	11,040
Equity	41,888	40,756	39,683	37,811	37,225	40,042	35,322
Total liabilities and equity	$ 302,131	$ 300,142	$296,151	$281,542	$ 270,722	$ 295,025	$ 265,335

(a) Calculated using average daily balances.

Supplemental Average Balance Sheet Information (Unaudited)

Deposits and Common Shareholders' Equity

	Three months ended December 31 2012	Three months ended September 30 2012	Three months ended June 30 2012	Three months ended March 31 2012	Three months ended December 31 2011	Year ended December 31 2012	Year ended December 31 2011
Interest-bearing deposits	$ 141,940	$ 141,352	$142,248	$134,193	$ 130,537	$ 139,942	$ 131,337
Noninterest-bearing deposits	65,527	62,483	60,478	57,900	55,946	61,610	51,707
Total deposits	$ 207,467	$ 203,835	$202,726	$192,093	$ 186,483	$ 201,552	$ 183,044
Transaction deposits	$ 170,143	$ 164,844	$161,768	$150,661	$ 144,181	$ 161,885	$ 138,035
Common shareholders' equity	$ 35,296	$ 34,323	$ 33,648	$ 32,981	$ 32,552	$ 34,066	$ 31,501

Details of Net Interest Margin (Unaudited) (a)

	Three months ended					Year ended	
	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	December 31 2012	December 31 2011
Average yields/rates							
Yield on interest-earning assets							
Investment securities							
Securities available for sale							
Residential mortgage-backed							
Agency	2.94%	3.03%	3.17%	3.14%	3.11%	3.07%	3.45%
Non-agency	5.39	5.08	5.63	5.38	5.44	5.38	5.31
Commercial mortgage-backed	3.81	4.29	4.41	4.42	4.43	4.24	4.57
Asset-backed	1.93	2.09	1.91	2.24	2.39	2.03	2.47
US Treasury and government agencies	1.76	2.08	2.33	1.80	2.61	2.01	2.65
State and municipal	4.66	4.62	4.63	5.13	4.58	4.74	4.55
Other debt	2.91	2.85	2.56	2.55	2.75	2.72	2.60
Corporate stocks and other	.24	.12	.11	.03	.04		
Total securities available for sale	3.19	3.27	3.40	3.38	3.46	3.31	3.63
Securities held to maturity							
Residential mortgage-backed	3.34	3.50	3.70	3.58	3.39	3.53	3.42
Commercial mortgage-backed	4.50	4.46	4.56	4.62	4.57	4.55	4.95
Asset-backed	1.76	2.61	1.83	1.68	1.98	1.91	2.17
US Treasury and government agencies	3.82	3.81	3.79	3.79	3.81	3.98	3.45
State and municipal	4.23	4.18	4.20	4.18	4.19	4.18	4.43
Other	2.89	2.82	2.89	2.83	2.88	2.79	3.17
Total securities held to maturity	3.73	3.83	3.90	3.82	3.74	3.82	3.90
Total investment securities	3.28	3.37	3.49	3.47	3.51	3.40	3.67
Loans							
Commercial	4.16	4.30	4.75	4.51	4.66	4.50	4.92
Commercial real estate	5.57	5.26	5.78	5.19	5.33	5.55	5.24
Equipment lease financing	4.26	4.45	4.96	4.74	4.84	4.60	4.97
Consumer	4.68	4.63	4.67	4.78	4.81	4.69	4.89
Residential real estate	5.36	5.18	5.44	5.59	5.35	5.39	5.92
Total loans	4.58	4.59	4.90	4.78	4.85	4.75	5.04
Loans held for sale	5.34	4.34	6.00	6.89	5.96	5.64	6.97
Federal funds sold and resale agreements	1.04	1.22	1.45	1.58	1.48	1.38	1.44
Other	3.24	3.27	3.62	3.71	3.45	3.45	2.83
Total yield on interest-earning assets	4.24	4.24	4.51	4.41	4.44	4.38	4.59
Rate on interest-bearing liabilities							
Interest-bearing deposits							
Money market	.19	.21	.21	.23	.25	.21	.31
Demand	.04	.04	.04	.04	.05	.04	.08
Savings	.09	.09	.10	.10	.16	.09	.18
Retail certificates of deposit	.89	.90	.57	.80	1.16	.79	1.26
Time deposits in foreign offices and other time	.45	.38	.49	.49	.53	.47	.64
Total interest-bearing deposits	.27	.29	.24	.31	.42	.28	.51
Borrowed funds							
Federal funds purchased and repurchase agreements	.20	.19	.21	.22	.15	.22	.16
Federal Home Loan Bank borrowings	.70	.69	.74	.80	.93	.74	1.00
Bank notes and senior debt	2.07	2.16	2.30	2.48	2.11	2.30	2.25
Subordinated debt	3.57	4.71	4.77	5.09	4.91	4.56	5.10
Commercial paper	.28	.28	.26	.26	.28	.27	.28
Other	2.78	2.43	2.25	2.05	1.87	2.41	1.90
Total borrowed funds	1.46	1.53	1.72	2.01	2.17	1.69	2.31
Total rate on interest-bearing liabilities	.54	.58	.58	.70	.80	.60	.89
Interest rate spread	3.70	3.66	3.93	3.71	3.64	3.78	3.70
Impact of noninterest-bearing sources	.15	.16	.15	.19	.22	.16	.22
Net interest margin	3.85%	3.82%	4.08%	3.90%	3.86%	3.94%	3.92%

(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 generally accepted accounting principles (GAAP) in the Consolidated Income Statement.

The taxable-equivalent adjustments to net interest income for the three months ended December 31, 2012, September 30, 2012, June 30, 2012, March 31, 2012, and December 31, 2011, were $42 million, $36 million, $35 million, $31 million, and $28 million, respectively. The taxable-equivalent adjustments to net interest income for the year ended December 31, 2012 and December 31, 2011 were $144 million and $104 million, respectively.

Total and Core Net Interest Income (Unaudited)

Total and Core Net Interest Income

In millions	Three months ended December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	Year ended December 31 2012	December 31 2011
Core net interest income (a)	$ 2,151	$ 2,154	$2,183	$ 2,028	$ 1,943	$ 8,516	$ 7,581
Purchase accounting accretion (a)	273	245	343	263	256	1,124	1,119
Total net interest income	$ 2,424	$ 2,399	$2,526	$ 2,291	$ 2,199	$ 9,640	$ 8,700

(a) We believe that core net interest income and purchase accounting accretion are useful in evaluating the components of net interest income.

Details of Net Interest Margin (b)

In millions	Three months ended December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	Year ended December 31 2012	December 31 2011
Average yields/rates							
Yield on interest earning assets							
Total investment securities	3.28%	3.37%	3.49%	3.47%	3.51%	3.40%	3.67%
Total loans	4.58	4.59	4.90	4.78	4.85	4.75	5.04
Other	3.56	3.26	3.95	4.17	3.68	3.74	3.48
Total yield on interest earning assets	4.24	4.24	4.51	4.41	4.44	4.38	4.59
Rate on interest-bearing liabilities							
Total interest-bearing deposits	.27	.29	.24	.31	.42	.28	.51
Total borrowed funds	1.46	1.53	1.72	2.01	2.17	1.69	2.31
Total rate on interest-bearing liabilities	.54	.58	.58	.70	.80	.60	.89
Interest rate spread	3.70	3.66	3.93	3.71	3.64	3.78	3.70
Impact of noninterest-bearing sources	.15	.16	.15	.19	.22	.16	.22
Net interest margin	3.85%	3.82%	4.08%	3.90%	3.86%	3.94%	3.92%

(b) See note (a) on page 5.

Details of Core Net Interest Margin (c)

In millions	Three months ended December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	Year ended December 31 2012	December 31 2011
Average yields/rates							
Yield on interest earning assets							
Total investment securities	3.17%	3.27%	3.37%	3.41%	3.43%	3.30%	3.59%
Total loans	4.02	4.09	4.25	4.32	4.37	4.20	4.52
Other	3.35	3.11	3.73	3.65	3.68	3.46	3.25
Total yield on interest earning assets	3.80	3.85	4.01	4.05	4.09	3.95	4.21
Rate on interest-bearing liabilities							
Total interest-bearing deposits	.31	.34	.39	.54	.65	.39	.78
Total borrowed funds	1.23	1.31	1.50	1.76	1.90	1.46	2.03
Total rate on interest-bearing liabilities	.52	.57	.64	.81	.93	.63	1.04
Interest rate spread	3.28	3.28	3.37	3.24	3.16	3.32	3.17
Impact of noninterest-bearing sources	.15	.16	.15	.19	.22	.16	.22
Core net interest margin	3.43	3.44	3.52	3.43	3.38	3.48	3.39
Purchase accounting accretion impact on net interest margin	.42	.38	.56	.47	.48	.46	.53
Net interest margin	3.85%	3.82%	4.08%	3.90%	3.86%	3.94%	3.92%

(c) We believe 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.

Per Share Related Information (Unaudited)

In millions, except per share data	Three months ended December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	Year ended December 31 2012	December 31 2011
Basic							
Net income	$ 719	$ 925	$ 546	$ 811	$ 493	$ 3,001	$ 3,071
Less:							
Net income (loss) attributable to noncontrolling interests	1	(14)	(5)	6	17	(12)	15
Preferred stock dividends and discount accretion and redemptions	54	63	25	39	25	181	58
Dividends and undistributed earnings allocated to nonvested restricted shares	4	5	1	4	2	14	12
Net income attributable to basic common shares	$ 660	$ 871	$ 525	$ 762	$ 449	$ 2,818	$ 2,986
Basic weighted-average common shares outstanding	526	526	527	526	524	526	524
Basic earnings per common share	$ 1.26	$ 1.66	$ 1.00	$ 1.45	$ .86	$ 5.36	$ 5.70
Diluted							
Net income attributable to basic common shares	$ 660	$ 871	$ 525	$ 762	$ 449	$ 2,818	$ 2,986
Less: BlackRock common stock equivalents	4	3	4	3	3	14	19
Net income attributable to diluted common shares	$ 656	$ 868	$ 521	$ 759	$ 446	$ 2,804	$ 2,967
Basic weighted-average common shares outstanding	526	526	527	526	524	526	524
Dilutive potential common shares	2	3	3	3	2	3	2
Diluted weighted-average common shares outstanding	528	529	530	529	526	529	526
Diluted earnings per common share	$ 1.24	$ 1.64	$ .98	$ 1.44	$ .85	$ 5.30	$ 5.64

Selected Consolidated Income Statement Information (Unaudited)

In millions, except per share data	Three months ended December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	Year ended December 31 2012	December 31 2011
Noninterest Income							
Provision for residential mortgage repurchase obligations (Pre-tax)	$ 254	$ 37	$ 438	$ 32	$ 36	$ 761	$ 102
Impact on diluted earnings per share (a)	.31	.05	.54	.04	.04	.93	.13
Gain on sale of Visa Class B common shares (Pre-tax)	$ 130	$ 137				$ 267	
Impact on diluted earnings per share (a)	.16	.17				.33	
Noninterest Expense							
Goodwill impairment charge for Residential Mortgage Banking segment (Pre-tax)	$ 45					$ 45	
Impact on diluted earnings per share (a)	.08					.08	
Expenses for residential mortgage foreclosure-related matters (Pre-tax)	$ 91	$ 53	$ 43	$ 38	$ 240	$ 225	$ 324
Impact on diluted earnings per share (a)	.11	.06	.05	.05	.30	.28	.40
Noncash charges for unamortized discounts related to redemption of trust preferred securities (Pre-tax)	$ 70	$ 95	$ 130		$ 198	$ 295	$ 198
Impact on diluted earnings per share (a)	.09	.12	.16		.24	.36	.24
Integration costs (Pre-tax)	$ 35	$ 35	$ 52	$ 145	$ 28	$ 267	$ 42
Impact on diluted earnings per share (a)	.04	.04	.06	.18	.04	.33	.05
Income Taxes							
Benefit related to reversal of deferred tax liabilities (b)							$ 54
Impact on diluted earnings per share (a)							.07

(a) In calculating impact on diluted earnings per share in the table above, after-tax amounts for the income statement items were calculated using a statutory federal income tax rate of 35%, excluding the goodwill impairment charge which was considered nondeductible for income tax purposes.

(b) Represents tax benefit recognized within Income taxes on our Consolidated Income Statement.

Details of Loans (Unaudited)

In millions	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011
Commercial					
Retail/wholesale trade	$ 13,801	$ 13,381	$ 13,434	$ 12,983	$ 11,539
Manufacturing	13,856	13,498	13,442	12,684	11,453
Service providers	12,095	11,822	11,875	11,215	9,717
Real estate related (a)	10,616	10,208	10,051	10,091	8,488
Financial services	9,026	9,136	9,397	8,273	6,646
Health care	7,267	6,652	6,240	5,695	5,068
Other industries	16,379	14,971	14,462	14,574	12,783
Total commercial	83,040	79,668	78,901	75,515	65,694
Commercial real estate					
Real estate projects	12,347	12,801	12,837	12,589	10,640
Commercial mortgage	6,308	5,808	5,643	5,945	5,564
Total commercial real estate	18,655	18,609	18,480	18,534	16,204
Equipment lease financing	7,247	6,923	6,764	6,594	6,416
Total commercial lending	108,942	105,200	104,145	100,643	88,314
Consumer					
Home equity					
Lines of credit	23,576	24,007	24,360	24,668	22,491
Installment	12,344	11,871	11,478	11,076	10,598
Credit card	4,303	4,135	4,123	4,089	3,976
Other consumer					
Education	8,238	8,415	8,807	9,246	9,582
Automobile	8,708	8,328	7,166	5,794	5,181
Other	4,505	4,525	4,523	4,486	4,403
Total consumer	61,674	61,281	60,457	59,359	56,231
Residential real estate					
Residential mortgage	14,430	14,505	14,927	15,287	13,885
Residential construction	810	878	896	925	584
Total residential real estate	15,240	15,383	15,823	16,212	14,469
Total consumer lending	76,914	76,664	76,280	75,571	70,700
Total loans (b)	$ 185,856	$ 181,864	$180,425	$176,214	$ 159,014

(a) Includes loans to customers in the real estate and construction industries.					
(b) Includes purchased impaired loans:	$ 7,406	$ 7,749	$ 8,083	$ 8,421	$ 6,667

Details of Loans Held for Sale (Unaudited)

In millions	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011
Commercial mortgage	$ 1,392	$ 1,183	$ 1,021	$ 1,014	$ 1,294
Residential mortgage	2,220	1,477	1,939	1,387	1,522
Other	81	77	373	55	120
Total	$ 3,693	$ 2,737	$ 3,333	$ 2,456	$ 2,936

Net Unfunded Commitments (Unaudited)

In millions	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011
Net unfunded commitments	$ 120,592	$ 118,285	$113,636	$112,454	$ 103,271

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	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011
Beginning balance	$ 4,039	$ 4,156	$4,196	$ 4,347	$ 4,507
Charge-offs:					
Commercial	(126)	(114)	(123)	(111)	(143)
Commercial real estate	(72)	(83)	(75)	(84)	(90)
Equipment lease financing	(4)	(2)	(5)	(5)	(7)
Home equity (a)	(141)	(167)	(121)	(131)	(109)
Residential real estate (a)	(18)	(25)	(37)	(30)	(32)
Credit card (a)	(43)	(47)	(55)	(55)	(50)
Other consumer (a)	(56)	(43)	(46)	(51)	(51)
Total charge-offs (b)	(460)	(481)	(462)	(467)	(482)
Recoveries:					
Commercial	77	76	75	72	76
Commercial real estate	29	34	29	23	40
Equipment lease financing	8	7	6	9	13
Home equity	15	16	17	13	11
Residential real estate		(1)	1	(1)	1
Credit card	9	6	6	5	5
Other consumer	12	12	13	13	9
Total recoveries	150	150	147	134	155
Net (charge-offs) recoveries:					
Commercial	(49)	(38)	(48)	(39)	(67)
Commercial real estate	(43)	(49)	(46)	(61)	(50)
Equipment lease financing	4	5	1	4	6
Home equity	(126)	(151)	(104)	(118)	(98)
Residential real estate	(18)	(26)	(36)	(31)	(31)
Credit card	(34)	(41)	(49)	(50)	(45)
Other consumer	(44)	(31)	(33)	(38)	(42)
Total net charge-offs	(310)	(331)	(315)	(333)	(327)
Provision for credit losses	318	228	256	185	190
Other		1			
Net change in allowance for unfunded loan commitments and letters of credit	(11)	(15)	19	(3)	(23)
Ending balance	$ 4,036	$ 4,039	$4,156	$ 4,196	$ 4,347
Supplemental Information					
Net charge-offs to average loans (for the three months ended) (annualized)	.67%	.73%	.71%	.81%	.83%
Allowance for loan and lease losses to total loans	2.17	2.22	2.30	2.38	2.73
Commercial lending net charge-offs	$ (88)	$ (82)	$ (93)	$ (96)	$ (111)
Consumer lending net charge-offs	(222)	(249)	(222)	(237)	(216)
Total net charge-offs	$ (310)	$ (331)	$ (315)	$ (333)	$ (327)
Net charge-offs to average loans					
Commercial lending	.33%	.31%	.37%	.42%	.51%
Consumer lending	1.15	1.30	1.18	1.32	1.22

(a) Pursuant to regulatory guidance issued in the third quarter of 2012, additional consumer charge-offs of $45.2 million and $82.9 million have been taken as of December 31, 2012 and September 30, 2012, respectively, related to changes in treatment of certain loans where borrowers have been discharged from personal liability under bankruptcy protection where no formal reaffirmation of the loan obligation was provided by the borrower. Such loans have been classified as troubled debt restructurings (TDRs) and have been measured at fair value of the collateral less costs to sell.

(b) Pursuant to regulatory guidance, the Company will adopt a policy in the first quarter of 2013, subsequent to operationalizing related procedures, to charge-off a portion of certain second-lien consumer loans (residential mortgage and home equity lines of credit) where the first lien is delinquent. If this policy had been in effect as of December 31, 2012 there would have been an estimated cumulative charge-off of approximately $125 million. The risk of loss associated with these loans has been considered in the determination of our Allowance for Loan and Lease Losses (ALLL) at December 31, 2012.

Change in Allowance for Unfunded Loan Commitments and Letters of Credit

Three months ended - in millions	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011
Beginning balance	$ 239	$ 224	$ 243	$ 240	$ 217
Net change in allowance for unfunded loan commitments and letters of credit	11	15	(19)	3	23
Ending balance	$ 250	$ 239	$ 224	$ 243	$ 240

Purchase Accounting Accretion and Valuation of Purchased Impaired Loans (Unaudited)

Accretion - Purchased Impaired Loans

In millions	Three months ended December 31 2012 (a)	Three months ended September 30 2012 (a)	Three months ended December 31 2011 (b)	Year ended December 31 2012 (a)	Year ended December 31 2011 (b)
Impaired loans					
Scheduled accretion	$ 160	$ 175	$ 154	$ 671	$ 666
Reversal of contractual interest on impaired loans	(93)	(103)	(102)	(404)	(395)
Scheduled accretion net of contractual interest	67	72	52	267	271
Excess cash recoveries	45	21	61	157	254
Total impaired loans	$ 112	$ 93	$ 113	$ 424	$ 525

(a) Represents National City and RBC Bank (USA) acquisitions.
(b) Represents National City acquisition.

Accretable Net Interest - Purchased Impaired Loans

In millions					
October 1, 2012	$2,264	January 1, 2012	$2,109	January 1, 2011	$2,185
		Addition due to RBC (USA) acquisition on March 2, 2012	587		
Accretion	(160)	Accretion	(671)	Accretion	(666)
Excess cash recoveries	(45)	Excess cash recoveries	(157)	Excess cash recoveries	(254)
Net reclassifications to accretable from non-accretable and other activity	107	Net reclassifications to accretable from non-accretable and other activity	298	Net reclassifications to accretable from non-accretable and other activity	844
December 31, 2012 (a)	$2,166	December 31, 2012	$2,166	December 31, 2011	$2,109

(a) As of December 31, 2012, we estimate that the reversal of contractual interest on purchased impaired loans will total approximately $1.2 billion in future periods. This will offset the total net accretable interest in future interest income of $2.2 billion on purchased impaired loans.

Valuation of Purchased Impaired Loans

Dollars in millions	December 31, 2012 (a) Balance	December 31, 2012 (a) Net Investment	September 30, 2012 (a) Balance	September 30, 2012 (a) Net Investment	December 31, 2011 (b) Balance	December 31, 2011 (b) Net Investment
Commercial and commercial real estate loans:						
Unpaid principal balance	$ 1,680		$ 1,937		$ 988	
Purchased impaired mark	(431)		(535)		(136)	
Recorded investment	1,249		1,402		852	
Allowance for loan losses	(239)		(229)		(229)	
Net investment	1,010	60%	1,173	61%	623	63%
Consumer and residential mortgage loans:						
Unpaid principal balance	6,639		6,976		6,533	
Purchased impaired mark	(482)		(629)		(718)	
Recorded investment	6,157		6,347		5,815	
Allowance for loan losses	(858)		(839)		(769)	
Net investment	5,299	80%	5,508	79%	5,046	77%
Total purchased impaired loans:						
Unpaid principal balance	8,319		8,913		7,521	
Purchased impaired mark	(913)		(1,164)		(854)	
Recorded investment	7,406		7,749		6,667	
Allowance for loan losses	(1,097)		(1,068)		(998)	
Net investment	$ 6,309	76%	$ 6,681	75%	$5,669	75%

(a) Represents National City and RBC Bank (USA) acquisitions.
(b) Represents National City acquisition.

Details of Nonperforming Assets (Unaudited)

Nonperforming Assets by Type

In millions	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011
Nonperforming loans, including TDRs (a)					
Commercial lending					
Commercial					
Retail/wholesale trade	$ 61	$ 88	$ 110	$ 108	$ 109
Manufacturing	73	104	141	107	117
Service providers	124	144	145	149	147
Real estate related (b)	178	236	214	232	252
Financial services	9	13	15	20	36
Health care	25	26	22	23	29
Other industries	120	138	144	200	209
Total commercial	590	749	791	839	899
Commercial real estate					
Real estate projects	654	802	924	977	1,051
Commercial mortgage	153	198	218	274	294
Total commercial real estate	807	1,000	1,142	1,251	1,345
Equipment lease financing	13	15	19	21	22
Total commercial lending	1,410	1,764	1,952	2,111	2,266
Consumer lending (c)					
Home equity (d)	951	818	722	685	529
Residential real estate					
Residential mortgage (e)	824	766	707	684	685
Residential construction	21	24	32	44	41
Credit card (f)	5	5	6	12	8
Other consumer	43	37	39	45	31
Total consumer lending (g)	1,844	1,650	1,506	1,470	1,294
Total nonperforming loans (h)	3,254	3,414	3,458	3,581	3,560
OREO and foreclosed assets					
Other real estate owned (OREO) (i)	507	578	670	749	561
Foreclosed and other assets	33	29	48	31	35
Total OREO and foreclosed assets	540	607	718	780	596
Total nonperforming assets	$ 3,794	$ 4,021	$4,176	$ 4,361	$ 4,156
Nonperforming loans to total loans	1.75%	1.88%	1.92%	2.03%	2.24%
Nonperforming assets to total loans, OREO and foreclosed assets	2.04	2.20	2.31	2.46	2.60
Nonperforming assets to total assets	1.24	1.34	1.39	1.47	1.53
Allowance for loan and lease losses to nonperforming loans (h) (j)	124	118	120	117	122

(a) See analysis of troubled debt restructurings (TDRs) on page 12.

(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) In the first quarter of 2012, we adopted a policy stating that Home equity loans past due 90 days or more would be placed on nonaccrual status. Prior policy required that these loans be past due 180 days before being placed on nonaccrual status.

(e) Nonperforming residential mortgage excludes loans of $69 million, $61 million, $55 million, $55 million, and $61 million accounted for under the fair value option as of December 31, 2012, September 30, 2012, June 30, 2012, March 31, 2012 and December 31, 2011, respectively.

(f) Effective in the second quarter of 2011, the commercial nonaccrual policy was applied to certain small business credit card balances. This change resulted in loans being placed on nonaccrual status when they become 90 days or more past due. We continue to charge off these loans at 180 days past due.

(g) Pursuant to regulatory guidance issued in the third quarter of 2012, nonperforming consumer loans, primarily home equity and residential mortgage, increased $199 million and $112 million in the fourth and third quarters of 2012, respectively, related to changes in treatment of certain loans classified as TDRs, net of charge-offs, resulting from bankruptcy where no formal reaffirmation was provided by the borrower and therefore a concession has been granted based upon discharge from personal liability. Charge-offs have been taken where the fair value less costs to sell the collateral was less than the recorded investment of the loan and were $45.2 million and $82.9 million, respectively. As of December 31, 2012, there were $285.5 million of these loans, of which 76% were current.

(h) Nonperforming loans exclude certain government insured or guaranteed loans, loans held for sale, loans accounted for under the fair value option and purchased impaired loans.

(i) OREO excludes $380 million, $363 million, $262 million, $252 million, and $280 million at December 31, 2012, September 30, 2012, June 30, 2012, March 31, 2012 and December 31, 2011, respectively, related to residential real estate that was acquired by us upon foreclosure of serviced loans because they are insured by the Federal Housing Administration (FHA) or guaranteed by the Department of Veterans Affairs (VA).

(j) The allowance for loan and lease losses includes impairment reserves attributable to purchased impaired loans.

Details of Nonperforming Assets and Troubled Debt Restructurings (Unaudited)

Change in Nonperforming Assets

In millions	October 1, 2012 - December 31, 2012	July 1, 2012 - September 30, 2012	April 1, 2012 - June 30, 2012	January 1, 2012 - March 31, 2012	October 1, 2011 - December 31, 2011
Beginning balance	$ 4,021	$ 4,176	$ 4,361	$ 4,156	$ 4,298
New nonperforming assets	804	861	797	1,186	854
Charge-offs and valuation adjustments	(297)	(392)	(293)	(236)	(221)
Principal activity, including paydowns and payoffs	(532)	(438)	(428)	(414)	(506)
Asset sales and transfers to loans held for sale	(134)	(162)	(168)	(146)	(152)
Returned to performing status	(68)	(24)	(93)	(185)	(117)
Ending balance	$ 3,794	$ 4,021	$ 4,176	$ 4,361	$ 4,156

Largest Individual Nonperforming Assets at December 31, 2012 (a)

In millions

Ranking	Outstandings	Industry
1	$ 38	Real Estate, Rental and Leasing
2	34	Real Estate, Rental and Leasing
3	17	Real Estate, Rental and Leasing
4	14	Utilities
5	14	Real Estate, Rental and Leasing
6	12	Other Real Estate Owned
7	12	Real Estate, Rental and Leasing
8	12	Construction
9	12	Real Estate, Rental and Leasing
10	11	Residential Mortgage
Total	$ 176	

As a percent of total nonperforming assets 5%

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

Summary of Troubled Debt Restructurings

In millions	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011
Total commercial lending	$ 541	$ 556	$ 483	$ 412	$ 405
Total consumer lending (a)	2,318	2,019	1,836	1,821	1,798
Total TDRs	$ 2,859	$ 2,575	$2,319	$ 2,233	$ 2,203
Nonperforming	$ 1,589	$ 1,383	$1,189	$ 1,095	$ 1,141
Accruing (b)	1,037	950	878	865	771
Credit card (c)	233	242	252	273	291
Total TDRs	$ 2,859	$ 2,575	$2,319	$ 2,233	$ 2,203

Loans whose terms have been restructured in a manner that grants a concession to a borrower experiencing financial difficulties are considered troubled debt restructurings (TDRs). TDRs typically result from our loss mitigation activities and include rate reductions, principal forgiveness, postponement/reduction of scheduled amortization, and extensions, which are intended to minimize economic loss and to avoid foreclosure or repossession of collateral. Certain consumer government insured or guaranteed loans which were evaluated for TDR consideration, loans held for sale, loans accounted for under the fair value option, and pooled purchased impaired loans are not classified as TDRs.

(a) Pursuant to regulatory guidance issued in the third quarter of 2012, additional troubled debt restructurings related to changes in treatment of certain loans of $245.7 million and $154.8 million in the fourth and third quarters of 2012, respectively, net of charge-offs, resulting from bankruptcy where no formal reaffirmation was provided by the borrower and therefore a concession has been granted based upon discharge from personal liability were added to the consumer lending population. The additional TDR population increased nonperforming loans by $199 million and $112 million, respectively. Charge-offs have been taken where the fair value less costs to sell the collateral was less than the recorded investment of the loan and were $45.2 million and $82.9 million, respectively. As of December 31, 2012, there were $285.5 million of these loans, of which 76% were current.

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

(c) Includes credit cards and certain small business and consumer credit agreements whose terms have been restructured 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.

Accruing Loans Past Due (Unaudited)

Accruing Loans Past Due 30 to 59 Days(a)

	Amount					Percent of Total Outstandings				
Dollars in millions	Dec. 31 2012	Sept. 30 2012	Jun. 30 2012	Mar. 31 2012	Dec. 31 2011	Dec. 31 2012	Sept. 30 2012	Jun. 30 2012	Mar. 31 2012	Dec. 31 2011
Commercial	$ 115	$ 141	$ 130	$ 195	$ 122	.14%	.18%	.16%	.26%	.19%
Commercial real estate	100	91	123	144	96	.54	.49	.67	.78	.59
Equipment lease financing	17	8	5	25	22	.23	.12	.07	.38	.34
Home equity (b)	117	130	124	127	173	.33	.36	.35	.36	.52
Residential real estate										
Non government insured (c)	151	147	148	198	180	.99	.96	.94	1.22	1.24
Government insured	127	127	123	122	122	.83	.80	.78	.75	.84
Credit card	34	31	33	34	38	.79	.75	.80	.83	.96
Other consumer										
Non government insured	65	54	43	50	58	.30	.25	.21	.26	.30
Government insured	193	154	164	171	207	.90	.72	.80	.88	1.08
Total	$ 919	$ 883	$ 893	$1,066	$1,018	.49	.49	.49	.60	.64

Accruing Loans Past Due 60 to 89 Days(a)

	Amount					Percent of Total Outstandings				
Dollars in millions	Dec. 31 2012	Sept. 30 2012	Jun. 30 2012	Mar. 31 2012	Dec. 31 2011	Dec. 31 2012	Sept. 30 2012	Jun. 30 2012	Mar. 31 2012	Dec. 31 2011
Commercial	$ 55	$ 92	$ 65	$ 53	$ 47	.07%	.12%	.08%	.07%	.07%
Commercial real estate	57	66	105	44	35	.31	.35	.57	.24	.22
Equipment lease financing	1	5	2	2	5	.01	.07	.03	.03	.08
Home equity (b)	58	69	68	79	114	.16	.19	.19	.22	.34
Residential real estate										
Non government insured (c)	49	52	52	56	72	.32	.34	.33	.35	.50
Government insured	97	94	91	100	104	.64	.59	.58	.62	.72
Credit card	23	20	22	24	25	.53	.48	.53	.59	.63
Other consumer										
Non government insured	21	23	16	20	21	.10	.11	.08	.10	.11
Government insured	110	121	113	98	124	.51	.57	.55	.50	.65
Total	$ 471	$ 542	$ 534	$ 476	$ 547	.25	.30	.30	.27	.34

Accruing Loans Past Due 90 Days or More(a)

	Amount					Percent of Total Outstandings				
Dollars in millions	Dec. 31 2012	Sept. 30 2012	Jun. 30 2012	Mar. 31 2012	Dec. 31 2011	Dec. 31 2012	Sept. 30 2012	Jun. 30 2012	Mar. 31 2012	Dec. 31 2011
Commercial	$ 42	$ 41	$ 34	$ 28	$ 49	.05%	.05%	.04%	.04%	.07%
Commercial real estate	15	36	16	5	6	.08	.19	.09	.03	.04
Equipment lease financing	2	1	1	5		.03	.01	.01	.08	
Home equity (b)(d)					221					.67
Residential real estate										
Non government insured (c)	46	97	104	116	152	.30	.63	.66	.72	1.05
Government insured	1,855	1,896	1,925	2,012	2,129	12.17	11.98	12.17	12.41	14.71
Credit card	36	32	38	47	48	.84	.77	.92	1.15	1.21
Other consumer										
Non government insured	18	18	17	21	23	.08	.08	.08	.11	.12
Government insured	337	335	348	351	345	1.57	1.58	1.70	1.80	1.80
Total	$2,351	$2,456	$2,483	$2,585	$2,973	1.26	1.35	1.38	1.47	1.87

(a) Excludes loans held for sale and purchased impaired loans.

(b) The Home equity amounts as of March 31, 2012 were reduced by $47 million and $24 million for the Accruing Loans Past Due 30 to 59 Days and 60 to 89 Days respectively, to correct for immaterial amounts. Prior periods have not been adjusted.

(c) The Residential real estate amounts as of March 31, 2012 were reduced by $24 million, $17 million and $24 million for the Accruing Loans Past Due 30 to 59 Days, 60 to 89 Days and 90 Days or More respectively, to correct for immaterial amounts. Prior periods have not been adjusted.

(d) In the first quarter of 2012, we adopted a policy stating that Home equity loans past due 90 days or more would be placed on nonaccrual status. Prior policy required that these loans be past due 180 days before being placed on nonaccrual status.

Business Segment Descriptions (Unaudited)

Retail Banking provides deposit, lending, brokerage, 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 online banking channels. The branch network is located primarily in Pennsylvania, Ohio, New Jersey, Michigan, Illinois, Maryland, Indiana, North Carolina, Florida, Kentucky, Washington, D.C., Delaware, Alabama, Virginia, Georgia, Missouri, Wisconsin and South Carolina.

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 and retirement 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 administration services. The institutional clients include corporations, unions, municipalities, non-profits, foundations and endowments, primarily located 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 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 owned affiliates are sold to others.

Non-Strategic Assets Portfolio (formerly, Distressed Assets Portfolio) includes a consumer portfolio of mainly residential mortgage and brokered home equity loans and a small commercial loan and lease portfolio. We obtained a significant portion of these non-strategic assets through acquisitions of other companies.

BlackRock is a leader in investment management, risk management and advisory services for institutional and retail clients worldwide. BlackRock provides diversified investment management services to institutional clients, intermediary and individual investors through various investment vehicles. Investment management services primarily consist of the management of equity, fixed income, multi-asset class, alternative investment and cash management products. BlackRock offers its investment products in a variety of vehicles, including open-end and closed-end mutual funds, *iShares®* exchange-traded funds ("ETFs"), collective investment trusts and separate accounts. In addition, BlackRock provides market risk management, financial markets advisory and enterprise investment system services to a broad base of clients. Financial markets advisory services include valuation services relating to illiquid securities, dispositions and workout assignments (including long-term portfolio liquidation assignments), risk management and strategic planning and execution. At December 31, 2012, our economic interest in BlackRock was 22%.

Period End Employees

	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011
Full-time employees					
Retail Banking	23,331	23,403	23,388	23,583	21,056
Other full-time employees (a)	27,616	27,512	27,060	26,863	24,884
Total full-time employees	50,947	50,915	50,448	50,446	45,940
Part-time employees					
Retail Banking	4,563	4,740	4,970	5,265	5,083
Other part-time employees (a)	775	879	1,215	894	868
Total part-time employees	5,338	5,619	6,185	6,159	5,951
Total (b)	56,285	56,534	56,633	56,605	51,891

(a) Includes period end employees for all businesses other than Retail Banking and includes operations, technology and staff services employees other than staff directly employed by Retail Banking.

(b) The increase in the total number of employees at March 31, 2012 is primarily driven by the acquisition of RBC Bank (USA) during the first quarter of 2012.

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

	Three months ended					Year ended	
In millions	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	December 31 2012	December 31 2011
Income (Loss)							
Retail Banking (c)	$ 121	$ 192	$ 136	$ 147	$ 62	$ 596	$ 371
Corporate & Institutional Banking	649	607	577	495	597	2,328	1,940
Asset Management Group	34	37	38	36	25	145	168
Residential Mortgage Banking (d)	(192)	36	(213)	61	(61)	(308)	89
Non-Strategic Assets Portfolio	59	40	67	71	(2)	237	200
Other, including BlackRock (b) (e) (f)	48	13	(59)	1	(128)	3	303
Net income (g)	$ 719	$ 925	$ 546	$ 811	$ 493	$ 3,001	$ 3,071
Revenue							
Retail Banking (c)	$ 1,677	$ 1,664	$1,551	$ 1,436	$ 1,383	$ 6,328	$ 5,579
Corporate & Institutional Banking	1,576	1,416	1,439	1,266	1,306	5,697	4,775
Asset Management Group	247	243	240	243	234	973	929
Residential Mortgage Banking (d)	58	284	(109)	293	220	526	952
Non-Strategic Assets Portfolio	218	204	223	198	207	843	960
Other, including BlackRock (b) (e)	293	277	279	296	199	1,145	1,131
Total revenue	$ 4,069	$ 4,088	$3,623	$ 3,732	$ 3,549	$ 15,512	$ 14,326

(a) Our business information is presented based on our internal management reporting practices. We periodically refine our internal methodologies as management reporting practices are enhanced. During the second quarter of 2012, enhancements were made to the funds transfer pricing methodology. Retrospective application of our new funds transfer pricing methodology has been made to the prior period reportable business segment results and disclosures to create comparability to the current period presentation, which we believe is more meaningful to readers of our financial statements. During the third quarter of 2012, enhancements were made to certain assumptions used to estimate our total ALLL and provision. The estimated impact as of the beginning of the third quarter 2012 was approximately an increase of $41 million and a decrease of $55 million to the provision for credit losses of Retail Banking and Corporate & Institutional Banking, respectively.

(b) We consider BlackRock to be a separate reportable business segment but have combined its results with Other for this presentation. Our 2012 Form 10-K will include additional information regarding BlackRock.

(c) Includes gains on sales of a portion of Visa Class B common shares in the third and fourth quarters of 2012. For more information, refer to Selected Consolidated Income Statement Information on page 7.

(d) Includes provisions for residential mortgage repurchase obligations. For more information, refer to Selected Consolidated Income Statement Information on page 7.

(e) Includes earnings and gains or losses related to PNC's equity interest in BlackRock and residual activities that do not meet the criteria for disclosure as a separate reportable business, such as gains or losses related to BlackRock transactions, integration costs, asset and liability management activities including net securities gains or losses, other-than-temporary impairment of investment securities and certain trading activities, exited businesses, alternative investments including private equity, intercompany eliminations, most corporate overhead, tax adjustments that are not allocated to business segments and differences between business segment performance reporting and financial statement reporting (GAAP), including the presentation of net income attributable to noncontrolling interests as the segments' results exclude their portion of net income attributable to noncontrolling interests.

(f) Includes amounts for integration costs and noncash charges for unamortized discounts related to redemption of trust preferred securities. For more information, refer to Selected Consolidated Income Statement Information on page 7.

(g) Includes expenses for residential mortgage foreclosure-related matters. For 2011, these expenses have been allocated among the following: Residential Mortgage Banking, Non-Strategic Assets Portfolio and Other. For 2012, these expenses were only allocated to Residential Mortgage Banking. For more information, refer to Selected Consolidated Income Statement Information on page 7.

Retail Banking (Unaudited) (a)

	Three months ended					Year ended	
Dollars in millions	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	December 31 2012	December 31 2011
INCOME STATEMENT							
Net interest income	$ 1,081	$ 1,076	$ 1,114	$ 1,045	$ 972	$ 4,316	$ 3,806
Noninterest income							
Service charges on deposits	143	146	137	121	135	547	510
Brokerage	48	47	49	45	48	189	201
Consumer services	220	214	213	191	195	838	927
Other	185	181	38	34	33	438	135
Total noninterest income	596	588	437	391	411	2,012	1,773
Total revenue	1,677	1,664	1,551	1,436	1,383	6,328	5,579
Provision for credit losses	280	220	165	135	229	800	891
Noninterest expense	1,206	1,140	1,171	1,069	1,056	4,586	4,103
Pretax earnings	191	304	215	232	98	942	585
Income taxes	70	112	79	85	36	346	214
Earnings	$ 121	$ 192	$ 136	$ 147	$ 62	$ 596	$ 371
AVERAGE BALANCE SHEET							
Loans							
Consumer							
Home equity	$ 28,920	$ 28,881	$ 28,761	$ 26,759	$ 25,890	$ 28,321	$ 25,972
Indirect auto	6,718	5,654	5,042	4,439	3,878	5,467	3,094
Indirect other	1,063	1,133	1,211	1,292	1,368	1,174	1,491
Education	8,370	8,611	9,100	9,440	9,302	8,878	9,103
Credit cards	4,138	4,108	4,075	3,928	3,805	4,063	3,738
Other	2,145	2,068	2,004	1,888	1,824	2,039	1,750
Total consumer	51,354	50,455	50,193	47,746	46,067	49,942	45,148
Commercial and commercial real estate	11,266	11,360	11,445	10,682	10,369	11,198	10,567
Floor plan	1,915	1,769	1,803	1,663	1,452	1,788	1,450
Residential mortgage	862	918	972	1,031	1,092	946	1,180
Total loans	65,397	64,502	64,413	61,122	58,980	63,874	58,345
Goodwill and other intangible assets	6,174	6,199	6,228	5,888	5,735	6,123	5,751
Other assets	2,565	2,589	2,452	2,699	2,455	2,576	2,352
Total assets	$ 74,136	$ 73,290	$ 73,093	$ 69,709	$ 67,170	$ 72,573	$ 66,448
Deposits							
Noninterest-bearing demand	$ 20,900	$ 20,660	$ 20,381	$ 18,764	$ 18,105	$ 20,179	$ 18,183
Interest-bearing demand	29,526	28,506	28,265	25,707	23,583	28,007	22,196
Money market	47,859	47,557	47,271	43,601	41,638	46,578	41,002
Total transaction deposits	98,285	96,723	95,917	88,072	83,326	94,764	81,381
Savings	10,068	9,954	9,900	9,077	8,450	9,751	8,098
Certificates of deposit	23,531	24,746	26,468	28,150	29,998	25,715	33,006
Total deposits	131,884	131,423	132,285	125,299	121,774	130,230	122,485
Other liabilities	285	255	190	629	758	340	855
Capital	9,051	9,034	8,455	8,328	8,152	8,747	8,168
Total liabilities and equity	$ 141,220	$ 140,712	$140,930	$134,256	$ 130,684	$ 139,317	$ 131,508
PERFORMANCE RATIOS							
Return on average capital	5%	8%	6%	7%	3%	7%	5%
Return on average assets	.65	1.04	.75	.85	.37	.82	.56
Noninterest income to total revenue	36	35	28	27	30	32	32
Efficiency	72	69	75	74	76	72	74

(a) See note (a) on page 15.

Retail Banking (Unaudited) (Continued)

	Three months ended					Year ended	
Dollars in millions, except as noted	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	December 31 2012	December 31 2011
OTHER INFORMATION (a)							
Credit-related statistics:							
Commercial nonperforming assets	$ 245	$ 266	$ 275	$ 315	$ 336		
Consumer nonperforming assets	902	799	685	650	513		
Total nonperforming assets	$ 1,147	$ 1,065	$ 960	$ 965	$ 849		
Purchased impaired loans (b)	$ 819	$ 852	$ 886	$ 903	$ 757		
Commercial lending net charge-offs	$ 34	$ 19	$ 38	$ 28	$ 48	$ 119	$ 219
Credit card lending net charge-offs	35	40	49	50	44	174	211
Consumer lending (excluding credit card) net charge-offs	148	160	100	113	103	521	427
Total net charge-offs	$ 217	$ 219	$ 187	$ 191	$ 195	$ 814	$ 857
Commercial lending annualized net charge-off ratio	1.03%	.58%	1.15%	.91%	1.61%	.92%	1.82%
Credit card lending annualized net charge-off ratio	3.36%	3.87%	4.84%	5.12%	4.59%	4.28%	5.64%
Consumer lending (excluding credit card) annualized net charge-off ratio	1.22%	1.35%	.85%	1.01%	.94%	1.11%	1.00%
Total annualized net charge-off ratio	1.32%	1.35%	1.17%	1.26%	1.31%	1.27%	1.47%
Home equity portfolio credit statistics: (c)							
% of first lien positions at origination	42%	41%	39%	37%	39%		
Weighted-average loan-to-value ratios (LTVs) (d)	81%	80%	78%	81%	72%		
Weighted-average updated FICO scores (e)	742	742	742	739	743		
Annualized net charge-off ratio	1.35%	1.58%	.92%	1.11%	1.01%	1.22%	1.09%
Loans 30 - 59 days past due	.52%	.51%	.54%	.56%	.58%		
Loans 60 - 89 days past due	.33%	.33%	.33%	.35%	.38%		
Loans 90 days past due (f)	1.22%	1.24%	1.24%	1.24%	1.22%		
Other statistics:							
ATMs	7,282	7,261	7,206	7,220	6,806		
Branches (g)	2,881	2,887	2,888	2,900	2,511		
Customer-related statistics: (in thousands)							
Retail Banking checking relationships	6,475	6,451	6,349	6,278	5,761		
Retail online banking active customers	4,227	4,117	3,953	3,823	3,519		
Retail online bill payment active customers	1,236	1,219	1,189	1,161	1,105		
Brokerage statistics:							
Financial consultants (h)	636	655	684	693	686		
Full service brokerage offices	41	42	40	38	38		
Brokerage account assets (billions)	$ 38	$ 38	$ 36	$ 37	$ 34		

(a) Presented as of period end, except for net charge-offs and annualized net charge-off ratios, which are for the three months ended and year ended, respectively.
(b) Recorded investment of purchased impaired loans related to acquisitions.
(c) Lien position, LTV, FICO and delinquency statistics are based upon balances and other data that exclude the impact of accounting for acquired loans.
(d) Updated LTV is reported for each quarterly period within 2012. For previous quarters, LTV is based upon data from loan origination. Original LTV excludes certain acquired portfolio loans where this data is not available.
(e) Represents FICO scores that are updated monthly for home equity lines and quarterly for the home equity installment loans.
(f) Includes non-accrual loans.
(g) Excludes satellite offices (e.g., drive-ups, electronic branches, retirement centers) that provide limited products and/or services.
(h) Financial consultants provide services in full service brokerage offices and traditional bank branches.

Corporate & Institutional Banking (Unaudited) (a)

Dollars in millions, except as noted	Three months ended December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	Year ended December 31 2012	December 31 2011
INCOME STATEMENT							
Net interest income	$ 1,057	$ 1,019	$ 1,085	$ 938	$ 943	$ 4,099	$ 3,538
Noninterest income							
Corporate service fees	324	258	248	200	226	1,030	752
Other	195	139	106	128	137	568	485
Noninterest income	519	397	354	328	363	1,598	1,237
Total revenue	1,576	1,416	1,439	1,266	1,306	5,697	4,775
Provision for credit losses (benefit)	9	(61)	33	19	(136)		(124)
Noninterest expense	549	520	496	463	495	2,028	1,832
Pretax earnings	1,018	957	910	784	947	3,669	3,067
Income taxes	369	350	333	289	350	1,341	1,127
Earnings	$ 649	$ 607	$ 577	$ 495	$ 597	$ 2,328	$ 1,940
AVERAGE BALANCE SHEET							
Loans							
Commercial	$ 51,081	$ 50,636	$ 49,087	$42,919	$ 38,709	$ 48,444	$ 35,764
Commercial real estate	16,517	16,226	15,928	14,388	13,903	15,768	13,938
Commercial - real estate related	6,562	6,008	5,545	4,971	4,463	5,774	3,782
Asset-based lending	10,893	10,406	9,755	9,266	8,893	10,083	8,171
Equipment lease financing	6,272	6,095	5,911	5,706	5,529	5,997	5,506
Total loans	91,325	89,371	86,226	77,250	71,497	86,066	67,161
Goodwill and other intangible assets	3,724	3,707	3,749	3,442	3,291	3,656	3,405
Loans held for sale	1,190	1,263	1,190	1,244	1,271	1,222	1,257
Other assets	12,842	12,582	11,670	10,960	10,111	12,018	9,220
Total assets	$ 109,081	$ 106,923	$102,835	$92,896	$ 86,170	$ 102,962	$ 81,043
Deposits							
Noninterest-bearing demand	$ 40,607	$ 37,685	$ 37,813	$37,225	$ 35,770	$ 38,337	$ 31,462
Money market	16,500	16,237	15,734	13,872	13,385	15,590	12,925
Other	6,842	6,277	5,933	5,372	5,617	6,108	5,651
Total deposits	63,949	60,199	59,480	56,469	54,772	60,035	50,038
Other liabilities	19,107	19,201	17,551	15,987	14,095	17,969	13,323
Capital	9,787	9,937	8,815	8,537	8,256	9,272	8,010
Total liabilities and equity	$ 92,843	$ 89,337	$ 85,846	$80,993	$ 77,123	$ 87,276	$ 71,371
PERFORMANCE RATIOS							
Return on average capital	26%	24%	26%	23%	29%	25%	24%
Return on average assets	2.37	2.26	2.26	2.14	2.75	2.26	2.39
Noninterest income to total revenue	33	28	25	26	28	28	26
Efficiency	35	37	34	37	38	36	38
COMMERCIAL MORTGAGE SERVICING PORTFOLIO (in billions)							
Beginning of period	$ 265	$ 264	$ 268	$ 267	$ 267	$ 267	$ 266
Acquisitions/additions	35	12	7	10	12	64	43
Repayments/transfers	(18)	(11)	(11)	(9)	(12)	(49)	(42)
End of period	$ 282	$ 265	$ 264	$ 268	$ 267	$ 282	$ 267
OTHER INFORMATION							
Consolidated revenue from: (b)							
Treasury Management (c)	$ 337	$ 346	$ 354	$ 343	$ 323	$ 1,380	$ 1,266
Capital Markets (d)	$ 228	$ 175	$ 151	$ 156	$ 160	$ 710	$ 622
Commercial mortgage loans held for sale (e)	$ 44	$ 13	$ 34	$ 13	$ 38	$ 104	$ 113
Commercial mortgage loan servicing income, net of amortization (f)	57	55	53	30	55	195	180
Commercial mortgage servicing rights recovery/(impairment), net of economic hedge	16	16	(6)	5	—	31	(157)
Total commercial mortgage banking activities	$ 117	$ 84	$ 81	$ 48	$ 93	$ 330	$ 136
Total loans (g)	$ 93,721	$ 90,099	$ 88,810	$84,329	$ 73,417		
Net carrying amount of commercial mortgage servicing rights (g)	$ 420	$ 402	$ 398	$ 428	$ 468		
Credit-related statistics:							
Nonperforming assets (g)	$ 1,181	$ 1,500	$ 1,686	$ 1,776	$ 1,889		
Purchased impaired loans (g) (h)	$ 875	$ 990	$ 1,088	$ 1,177	$ 404		
Net charge-offs	$ 34	$ 35	$ 30	$ 43	$ 43	$ 142	$ 375

(a) See note (a) on page 15.
(b) Represents consolidated PNC amounts. Our 2012 Form 10-K will include additional information regarding these items.
(c) Includes amounts reported in net interest income and corporate service fees.
(d) Includes amounts reported in net interest income, corporate service fees and other noninterest income.
(e) 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.
(f) Includes net interest income and noninterest income from loan servicing and ancillary services, net of commercial mortgage servicing rights amortization and a direct write-down of commercial mortgage servicing rights of $24 million recognized in the first quarter of 2012. Commercial mortgage servicing rights recovery/(impairment), net of economic hedge is shown separately.
(g) Presented as of period end.
(h) Recorded investment of purchased impaired loans related to acquisitions.

Asset Management Group (Unaudited) (a)

Dollars in millions, except as noted	Three months ended December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	Year ended December 31 2012	December 31 2011
INCOME STATEMENT							
Net interest income	$ 74	$ 73	$ 75	$ 75	$ 73	$ 297	$ 280
Noninterest income	173	170	165	168	161	676	649
Total revenue	247	243	240	243	234	973	929
Provision for credit losses (benefit)	(2)	4	(1)	10	10	11	(24)
Noninterest expense	195	180	181	176	184	732	687
Pretax earnings	54	59	60	57	40	230	266
Income taxes	20	22	22	21	15	85	98
Earnings	$ 34	$ 37	$ 38	$ 36	$ 25	$ 145	$ 168
AVERAGE BALANCE SHEET							
Loans							
Consumer	$ 4,671	$ 4,486	$4,321	$ 4,183	$ 4,173	$ 4,416	$ 4,108
Commercial and commercial real estate	1,021	1,060	1,098	1,126	1,193	1,076	1,301
Residential mortgage	706	687	692	692	696	695	706
Total loans	6,398	6,233	6,111	6,001	6,062	6,187	6,115
Goodwill and other intangible assets	315	324	333	345	349	329	361
Other assets	226	214	215	220	233	219	243
Total assets	$ 6,939	$ 6,771	$6,659	$ 6,566	$ 6,644	$ 6,735	$ 6,719
Deposits							
Noninterest-bearing demand	$ 1,573	$ 1,336	$1,362	$ 1,575	$ 1,305	$ 1,462	$ 1,209
Interest-bearing demand	3,009	2,662	2,674	2,637	2,529	2,746	2,361
Money market	3,562	3,466	3,535	3,651	3,625	3,553	3,589
Total transaction deposits	8,144	7,464	7,571	7,863	7,459	7,761	7,159
CDs/IRAs/savings deposits	461	465	490	549	587	491	632
Total deposits	8,605	7,929	8,061	8,412	8,046	8,252	7,791
Other liabilities	65	68	68	71	78	68	74
Capital	481	464	463	347	355	439	349
Total liabilities and equity	$ 9,151	$ 8,461	$8,592	$ 8,830	$ 8,479	$ 8,759	$ 8,214
PERFORMANCE RATIOS							
Return on average capital	28%	32%	33%	42%	28%	33%	48%
Return on average assets	1.95	2.17	2.30	2.21	1.49	2.15	2.50
Noninterest income to total revenue	70	70	69	69	69	69	70
Efficiency	79	74	75	72	79	75	74
OTHER INFORMATION							
Total nonperforming assets (b)	$ 69	$ 61	$ 67	$ 73	$ 60		
Purchased impaired loans (b) (c)	$ 109	$ 118	$ 122	$ 126	$ 127		
Total net charge-offs (recoveries)	$ 2	$ (1)	$ 3	$ 2	$ 6	$ 6	$ —
ASSETS UNDER ADMINISTRATION (in billions) (b) (d)							
Personal	$ 107	$ 106	$ 102	$ 104	$ 100		
Institutional	117	116	112	115	110		
Total	$ 224	$ 222	$ 214	$ 219	$ 210		
Asset Type							
Equity	$ 120	$ 120	$ 116	$ 119	$ 111		
Fixed income	69	68	66	66	66		
Liquidity/Other	35	34	32	34	33		
Total	$ 224	$ 222	$ 214	$ 219	$ 210		
Discretionary assets under management							
Personal	$ 73	$ 73	$ 71	$ 73	$ 69		
Institutional	39	39	38	39	38		
Total	$ 112	$ 112	$ 109	$ 112	$ 107		
Asset Type							
Equity	$ 56	$ 57	$ 56	$ 58	$ 53		
Fixed income	39	39	38	38	38		
Liquidity/Other	17	16	15	16	16		
Total	$ 112	$ 112	$ 109	$ 112	$ 107		
Nondiscretionary assets under administration							
Personal	$ 34	$ 33	$ 31	$ 31	$ 31		
Institutional	78	77	74	76	72		
Total	$ 112	$ 110	$ 105	$ 107	$ 103		
Asset Type							
Equity	$ 64	$ 63	$ 60	$ 61	$ 58		
Fixed income	30	29	28	28	28		
Liquidity/Other	18	18	17	18	17		
Total	$ 112	$ 110	$ 105	$ 107	$ 103		

(a) See note (a) on page 15.
(b) As of period end.
(c) Recorded investment of purchased impaired loans related to acquisitions.
(d) Excludes brokerage account assets.

Residential Mortgage Banking (Unaudited) (a)

Dollars in millions, except as noted	Three months ended December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	Year ended December 31 2012	December 31 2011
INCOME STATEMENT							
Net interest income	$ 53	$ 52	$ 53	$ 51	$ 52	$ 209	$ 201
Noninterest income							
Loan servicing revenue							
Servicing fees	48	49	52	56	53	205	226
Net MSR hedging gains	2	7	39	71	35	119	220
Loan sales revenue							
Provision for residential mortgage repurchase obligations	(254)	(37)	(438)	(32)	(36)	(761)	(102)
Loan sales revenue	213	216	177	141	110	747	384
Other	(4)	(3)	8	6	6	7	23
Total noninterest income	5	232	(162)	242	168	317	751
Total revenue	58	284	(109)	293	220	526	952
Provision for credit losses (benefit)	2	2	(2)	(7)	(10)	(5)	5
Noninterest expense	333	226	230	203	317	992	797
Pretax earnings (loss)	(277)	56	(337)	97	(87)	(461)	150
Income taxes (benefit)	(85)	20	(124)	36	(26)	(153)	61
Earnings (loss)	$ (192)	$ 36	$ (213)	$ 61	$ (61)	$ (308)	$ 89
AVERAGE BALANCE SHEET							
Portfolio loans	$ 2,559	$ 2,648	$ 2,751	$ 2,922	$ 2,868	$ 2,719	$ 2,771
Loans held for sale	1,832	1,694	1,830	1,675	1,409	1,758	1,492
Mortgage servicing rights (MSR)	620	599	665	645	701	632	905
Other assets	6,120	6,560	6,255	6,747	6,786	6,420	6,102
Total assets	$ 11,131	$ 11,501	$11,501	$11,989	$ 11,764	$ 11,529	$ 11,270
Deposits	$ 3,286	$ 3,492	$ 1,783	$ 1,662	$ 1,756	$ 2,560	$ 1,675
Borrowings and other liabilities	3,729	4,198	4,067	4,353	4,324	4,086	3,877
Capital	1,830	1,488	1,157	832	832	1,329	731
Total liabilities and equity	$ 8,845	$ 9,178	$ 7,007	$ 6,847	$ 6,912	$ 7,975	$ 6,283
PERFORMANCE RATIOS							
Return on average capital	(42)%	10%	(74)%	29%	(29)%	(23)%	12%
Return on average assets	(6.86)	1.25	(7.45)	2.05	(2.06)	(2.67)	.79
Noninterest income to total revenue	9	82	149	83	76	60	79
Efficiency	574	80	(211)	69	144	189	84
RESIDENTIAL MORTGAGE SERVICING PORTFOLIO - THIRD-PARTY (in billions)							
Beginning of period	$ 119	$ 116	$ 121	$ 118	$ 121	$ 118	$ 125
Acquisitions	6	8		7	1	21	6
Additions	4	4	2	4	3	14	12
Repayments/transfers	(10)	(9)	(7)	(8)	(7)	(34)	(25)
End of period	$ 119	$ 119	$ 116	$ 121	$ 118	$ 119	$ 118
Servicing portfolio - third-party statistics: (b)							
Fixed rate	92%	91%	91%	91%	90%		
Adjustable rate/balloon	8%	9%	9%	9%	10%		
Weighted-average interest rate	4.94%	5.06%	5.21%	5.26%	5.38%		
MSR capitalized value (in billions)	$ .7	$ .6	$ .6	$ .7	$ .7		
MSR capitalization value (in basis points)	54	50	50	60	54		
Weighted-average servicing fee (in basis points)	28	29	29	29	29		
RESIDENTIAL MORTGAGE REPURCHASE RESERVE							
Beginning of period	$ 421	$ 462	$ 101	$ 83	$ 85	$ 83	$ 144
Provision	254	37	438	32	36	761	102
RBC Bank (USA) acquisition				26		26	
Losses - loan repurchases and settlements	(61)	(78)	(77)	(40)	(38)	(256)	(163)
End of period	$ 614	$ 421	$ 462	$ 101	$ 83	$ 614	$ 83
OTHER INFORMATION							
Loan origination volume (in billions)	$ 4.4	$ 3.8	$ 3.6	$ 3.4	$ 3.0	$ 15.2	$ 11.4
Percentage of originations represented by:							
Agency and government programs	100%	100%	100%	100%	100%	100%	100%
Refinance volume	80%	74%	72%	82%	79%	77%	76%
Total nonperforming assets (b)	$ 134	$ 82	$ 78	$ 80	$ 76		
Purchased impaired loans (b) (c)	$ 38	$ 69	$ 84	$ 100	$ 112		

(a) See note (a) on page 15.
(b) As of period end.
(c) Recorded investment of purchased impaired loans related to acquisitions.

Non-Strategic Assets Portfolio (Unaudited) (a)

	Three months ended					*Year ended*	
Dollars in millions	December 31 2012	September 30 2012	June 30 2012	March 31 2012	December 31 2011	December 31 2012	December 31 2011
INCOME STATEMENT							
Net interest income	$ 197	$ 195	$ 221	$ 217	$ 192	$ 830	$ 913
Noninterest income	21	9	2	(19)	15	13	47
Total revenue	218	204	223	198	207	843	960
Provision for credit losses	52	61	50	18	88	181	366
Noninterest expense	73	79	67	68	119	287	275
Pretax earnings	93	64	106	112	—	375	319
Income taxes	34	24	39	41	2	138	119
Earnings (loss)	$ 59	$ 40	$ 67	$ 71	$ (2)	$ 237	$ 200
AVERAGE BALANCE SHEET							
Commercial Lending:							
Commercial/Commercial real estate	$ 720	$ 846	$ 1,008	$ 1,004	$ 1,030	$ 894	$ 1,277
Lease financing	684	678	675	670	703	677	712
Total commercial lending	1,404	1,524	1,683	1,674	1,733	1,571	1,989
Consumer Lending:							
Home equity	4,325	4,498	4,668	4,849	5,006	4,584	5,257
Residential real estate	6,130	6,328	6,534	6,046	5,937	6,259	6,161
Total consumer lending	10,455	10,826	11,202	10,895	10,943	10,843	11,418
Total portfolio loans	11,859	12,350	12,885	12,569	12,676	12,414	13,407
Other assets (b)	(481)	(333)	(195)	(445)	(368)	(364)	(288)
Total assets	$ 11,378	$ 12,017	$12,690	$12,124	$ 12,308	$ 12,050	$ 13,119
Deposits and other liabilities	$ 186	$ 189	$ 180	$ 177	$ 85	$ 183	$ 111
Capital	1,188	1,278	1,311	1,176	1,213	1,238	1,319
Total liabilities and equity	$ 1,374	$ 1,467	$ 1,491	$ 1,353	$ 1,298	$ 1,421	$ 1,430
PERFORMANCE RATIOS							
Return on average capital	20%	12%	21%	24%	(1)%	19%	15%
Return on average assets	2.06	1.32	2.12	2.36	(.06)	1.97	1.52
Noninterest income to total revenue	10	4	1	(10)	7	2	5
Efficiency	33	39	30	34	57	34	29
OTHER INFORMATION							
Nonperforming assets (c)	$ 999	$ 1,056	$ 1,120	$ 1,192	$ 1,024		
Purchased impaired loans (c) (d)	$ 5,547	$ 5,702	$ 5,889	$ 6,097	$ 5,251		
Net charge-offs	$ 60	$ 65	$ 83	$ 91	$ 77	$ 299	$ 370
Annualized net charge-off ratio	2.01%	2.09%	2.59%	2.91%	2.41%	2.41%	2.76%
LOANS (c)							
Commercial Lending:							
Commercial/Commercial real estate	$ 665	$ 795	$ 945	$ 1,104	$ 976		
Lease financing	686	680	677	671	670		
Total commercial lending	1,351	1,475	1,622	1,775	1,646		
Consumer Lending:							
Home equity	4,237	4,408	4,575	4,751	4,930		
Residential real estate	6,093	6,272	6,475	6,693	5,840		
Total consumer lending	10,330	10,680	11,050	11,444	10,770		
Total loans	$ 11,681	$ 12,155	$12,672	$13,219	$ 12,416		

(a) See note (a) on page 15.
(b) Other assets were negative in all periods presented due to the allowance for loan and lease losses.
(c) As of period end.
(d) Recorded investment of purchased impaired loans related to acquisitions.

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.

Carrying value of purchased impaired loans - The net value on the balance sheet which represents the recorded investment less any valuation allowance.

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.

Commercial mortgage banking activities - Includes commercial mortgage servicing, originating commercial mortgages for sale and related hedging activities. Commercial mortgage banking activities revenue includes commercial mortgage servicing (including net interest income and noninterest income from loan servicing and ancillary services, net of commercial mortgage servicing rights amortization, and commercial mortgage servicing rights valuations), and revenue derived from commercial mortgage loans intended for sale and related hedges (including loan origination fees, net interest income, valuation adjustments and gains or losses on sales).

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.

Core net interest income - Total net interest income less purchase accounting accretion.

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 or business segment should hold to guard against potentially large losses that could cause insolvency and is based on a measurement of economic risk. 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. PNC’s product set includes loans priced using LIBOR as a benchmark.

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%.

Loss given default (LGD) - An estimate of loss, net 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.

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 nonperforming loans, TDRs, and OREO and foreclosed assets, but exclude certain government insured or guaranteed loans, loans held for sale, loans accounted for under fair value option and purchased impaired loans. 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, home equity, residential real estate, credit card and other consumer customers as well as TDRs which have not returned to performing status. Nonperforming loans exclude certain government insured or guaranteed loans, loans held for sale, loans accounted for under the fair value option and purchased impaired loans. Nonperforming loans exclude 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).

Options - Contracts that grant the purchaser, for a premium payment, the right, but not the obligation, to either purchase or sell the associated financial instrument at a set price during a specified period or at a specified date in the future.

Other real estate owned (OREO) and foreclosed assets - Assets taken in settlement of troubled loans primarily through deed-in-lieu of foreclosure or foreclosure. Foreclosed assets include real and personal property, equity interests in corporations, partnerships, and limited liability companies.

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.

Parent company liquidity coverage - Liquid assets divided by funding obligations within a two year period.

Pretax earnings - Income from continuing operations before income taxes and noncontrolling interests.

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

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

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. Accretion for purchased impaired loans includes any cash recoveries received in excess of the recorded investment.

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 (purchased impaired loans) - 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.

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 attributable to common shareholders 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 (TDR) - A loan whose terms have been restructured in a manner that grants a concession to a borrower experiencing financial difficulties.

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.

Fourth Quarter and Full Year 2012

Earnings Conference Call

January 17, 2013

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 may sometimes refer to adjusted results to help illustrate the impact of certain types of items, such as provisions for residential mortgage repurchase obligations, gains on sales of a portion of our VISA shares, non-cash charges related to redemptions of trust preferred securities, expenses for residential mortgage foreclosure-related matters, goodwill impairment charge and integration 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 to help evaluate the impact of these respective items on our 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. 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. 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."

Significant 2012 Achievements

2012 highlights

- Exceptional customer growth across our businesses resulted in strong loan, deposit and revenue growth
- Grew commercial and consumer loans
- Investment in Southeast markets showing early cross-sales and fee income results
- Overall credit quality improved
- Expenses reflect overall business investments including Southeast expansion partially offset by continuous improvement initiatives
- Capital and liquidity remained strong – well positioned to achieve Basel III goals

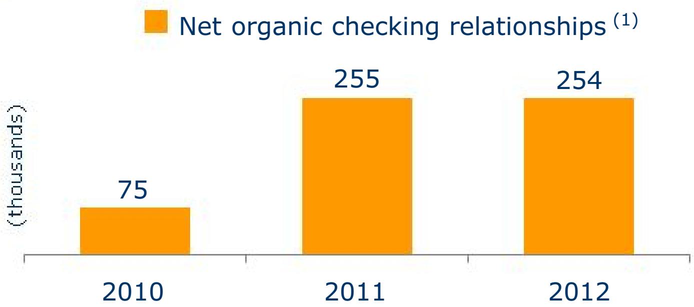
2012 financial summary	Net income	Diluted EPS from net income	Return on average assets
	$3.0 billion	$5.30	1.02% 1.31% (adjusted) (1)

PNC Is Well-Positioned to Continue to Create Shareholder Value.

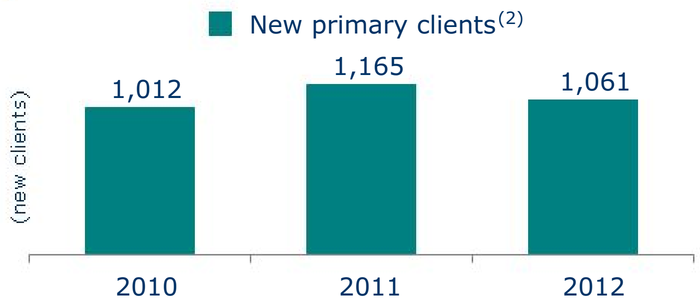
(1) Return on average assets adjusted for the following select items: provision for residential mortgage repurchase obligations; gains on sales of VISA Class B common shares; goodwill impairment charge for Residential Mortgage Banking segment; expenses for residential mortgage foreclosure matters; noncash charges for unamortized discounts related to redemption of trust preferred securities; and integration costs. Further information provided in Appendix.

Growing Customers – Long-Term Revenue Potential

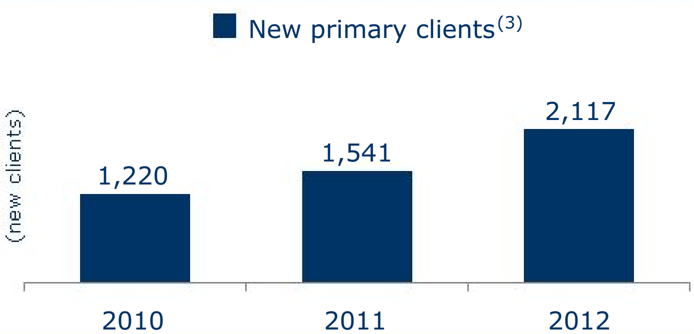
Retail Banking



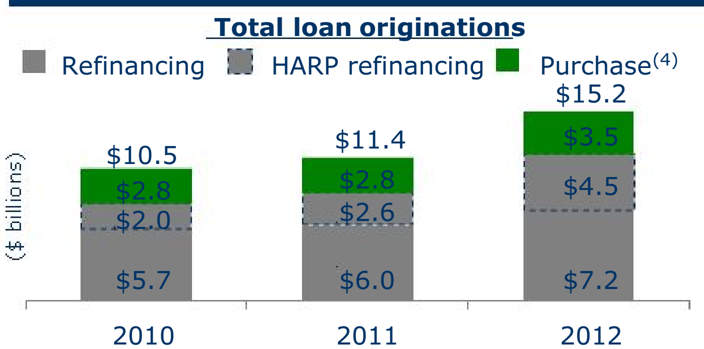
Corporate Banking



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) An 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.

Financial Performance – 4Q12 Linked Quarter Highlights

- Continued strong loan growth including in asset-based lending, healthcare, public finance, real estate and automobile lending
- Reported revenues stable - increased by 5% excluding impact of residential mortgage repurchase provision(1)
  - NII increase of 1% supported by stable Core NII
  - Noninterest income grew 10% excluding impact of residential mortgage repurchase provision(2)
- Provision elevated primarily due to a larger loan portfolio and reduced reserve release in commercial lending
- Higher noninterest expenses primarily related to residential mortgage-related costs and other charges(3)
- Capital and liquidity remained strong

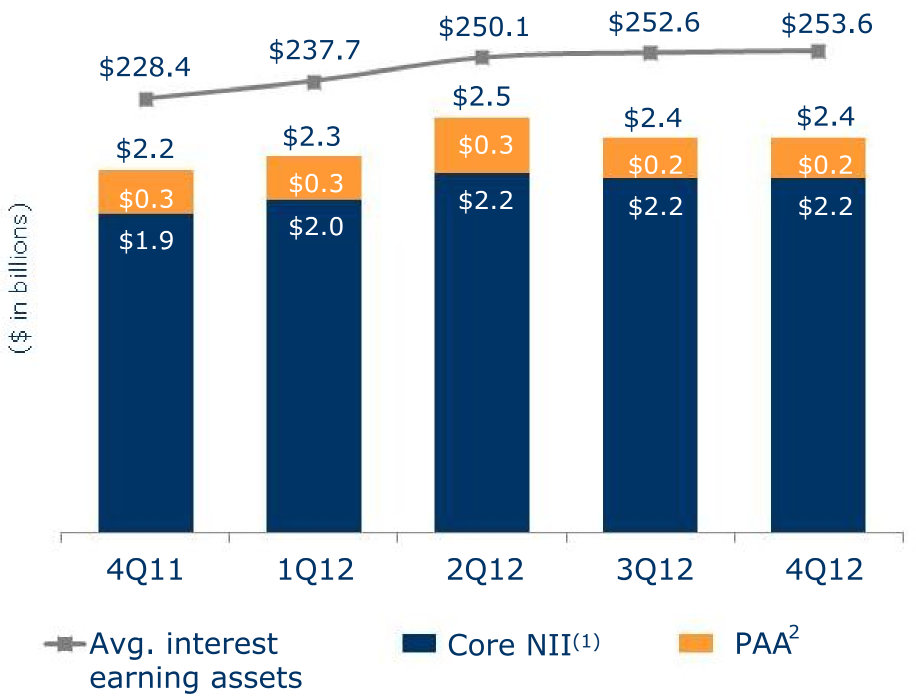
4Q12 financial summary	Net income	Diluted EPS from net income	EPS impact of select items(4)	Return on average assets
	$719 million	$1.24	$0.47	0.95% 1.28% (adjusted)(5)

(1) Further information provided in Appendix. (2) Reported noninterest income declined 3%. Further information provided in Appendix. (3) See slide 9 for additional detail. (4) Select items are listed in Note 1 of slide 3. Further details regarding select items provided in Appendix. (5) Return on average assets adjusted for the select items listed in Note 1 of slide 3. Further information provided in Appendix.

PNC

Loan Growth Delivered Stable Core NII

Five quarter trend



Highlights

Linked quarter:

- Increase in average interest earning assets driven by loan growth
- Loan growth supported NII increase of 1%:
  - Core NII(1) remained stable
  - PAA[2] increased primarily as a result of higher cash recoveries on impaired loans

Full Year 2012:

- Core NII[1] increased 12% primarily due to Southeast expansion, organic loan growth and lower funding costs
- PAA(2) remained relatively stable

First Quarter 2013 Outlook(3):

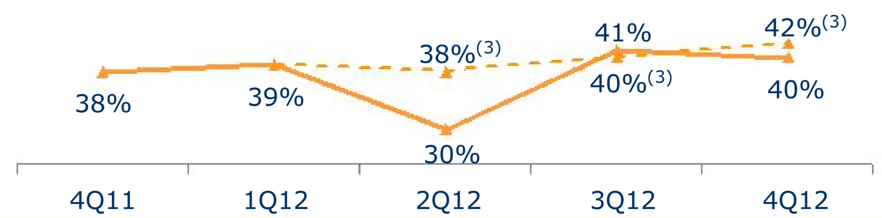
- Expect NII to decline approximately 2-3% when compared to 4Q12 due to decline in PAA(2)

(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. See Appendix for additional details regarding Core NII and PAA. (3) Refer to Cautionary Statement in the Appendix, including economic and other assumptions.

Client Growth and Sales Driving Noninterest Income Growth

(millions)	4Q12	3Q12	FY12	FY11
Asset management [1]	$302	$305	$1,169	$1,088
Consumer services	294	288	1,136	1,243
Corporate services	349	295	1,166	898
Residential mortgage banking [2]	254	264	1,045	815
Deposit service charges	150	152	573	534
Net gains on sales of securities less net OTTI	30	16	93	97
Other	520	406	1,451	1,053
Noninterest income other than repurchase obligation provision	**$1,899**	**$1,726**	**$6,633**	**$5,728**
Provision for residential mortgage repurchase obligations	(254)	(37)	(761)	(102)
Total noninterest income	**$1,645**	**$1,689**	**$5,872**	**$5,626**

Noninterest income to total revenue



Highlights

Linked quarter:

- Noninterest income increased 10% excluding impact of residential mortgage repurchase provision[4]
  - Provision for residential mortgage repurchase obligations of $254 million in 4Q12
  - Partially offset by increases in Corporate and Consumer services and higher other income including commercial mortgage banking activity
- Noninterest income to total revenue adjusted increased to 42%[3]

Full Year 2012:

- Noninterest income increased 4%
- Noninterest income increased 11% excluding impact of residential mortgage repurchase provisions and VISA gains[5]

(1) Asset management includes the Asset Management Group and BlackRock. (2) Residential mortgage banking is Residential mortgage other than provision for residential mortgage repurchase obligations. (3) Noninterest income and total revenue each adjusted for impact of residential mortgage repurchase provision and gain on sale of VISA shares, as applicable. Further information provided in Appendix. (4) Noninterest income declined 3% on a reported basis. (5) Further information provided in Appendix.

Residential Mortgage Repurchase Obligations

Key Statistics				
		GSEs		
($ billions)	Total Portfolio	Total Portfolio	'06-'08 Vintages	'04-'05 Vintages
Original UPB	$388	$217	$57	$60
Remaining UPB	92	58	12	12
Life-to-date demands	4.2	2.6	1.9	0.3
Life-to-date repurchases	2.5	1.5	1.1	0.2
Life-to-date losses	1.4	0.8	0.5	0.1
Future expected losses	0.6	0.5	0.3	0.2
Total expected losses	$2.0	$1.3	$0.8	$0.3

Summary of Changes in Residential Mortgage Repurchase Reserve					
($ millions)	4Q12	3Q12	2Q12	1Q12	4Q11
Beginning Reserve	$421	$462	$101	$83	$85
Provision	254	37	438	32	36
RBC Bank (USA)	-	-	-	26	-
Losses	(61)	(78)	(77)	(40)	(38)
Ending Balance	$614	$421	$462	$101	$83

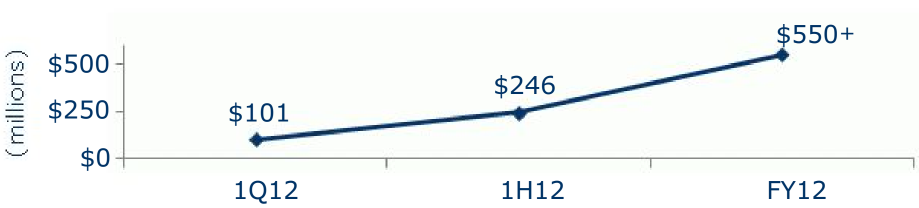
4Q12 highlights

- Expected elevated levels of GSE-related repurchase demands
  - Primarily 2004-2005 vintages
  - Reserve harmonizes GSE-related repurchase demands
- As a result, PNC added provision of approximately $254 million to residential mortgage repurchase reserves in 4Q12
  - Reserved to cover expected total lifetime losses of $2.0 billion

Focused on Expense Management While Investing for Growth

(millions)	4Q12	3Q12	FY12	FY11
Personnel	$1,216	$1,171	$4,617	$3,966
Occupancy	226	212	827	738
Equipment	194	185	735	661
Marketing	70	74	279	249
Other	1,123	1,008	4,124	3,491
Total noninterest expense	**$2,829**	**$2,650**	**$10,582**	**$9,105**
Residential mortgage foreclosure-related matters	(91)	(53)	(225)	(324)
Goodwill impairment charge	(45)	-	(45)	-
Integration costs	(35)	(35)	(267)	(42)
Trust preferred securities redemption-related charges	(70)	(95)	(295)	(198)
Noninterest expense, adjusted	**$2,588**	**$2,467**	**$9,750**	**$8,541**

2012 Continuous Improvement Initiatives financial impact (1)



Highlights

Linked quarter:

- Noninterest expense increased $179 million due to:
  - Residential mortgage-related charges (higher foreclosure-related charges and goodwill charge)
  - Adjustments to accruals primarily for deferred loan origination costs
  - Contribution to PNC Foundation

Full Year 2012:

- Noninterest expense increase of 16% reflects:
  - RBC Bank (USA) acquisition
  - Higher integration, trust preferred securities redemption-related charges and overall business investments

First Quarter 2013 Outlook(2):

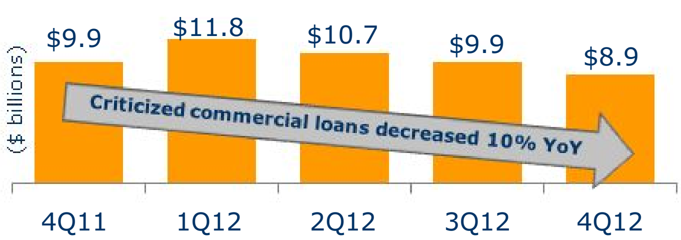
- Expect noninterest expense to decline approximately $300 million or 11% when compared to 4Q12

(1) Continuous improvement cost save initiatives related to legacy PNC's efficiency initiatives and RBC Bank (USA). (2) Refer to Cautionary Statement in the Appendix, including economic and other assumptions. Does not take into account the impact of potential legal and regulatory contingencies.

Credit Trends Continue to Improve

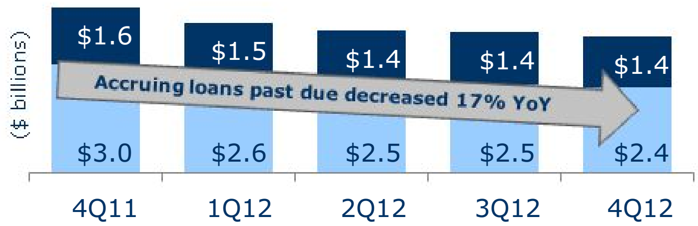
Criticized commercial loans

Criticized Commercial loans (1)



Accruing loans past due[2,3]

30-89 Days 90 Days +

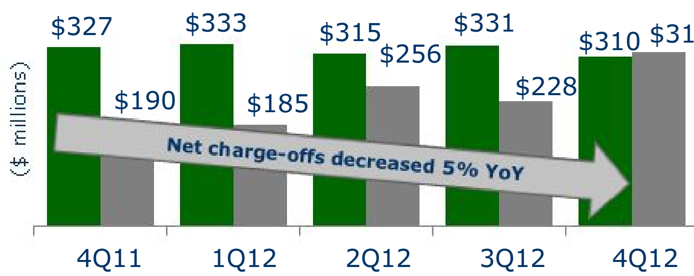


Nonperforming loans[2,4]

Total nonperforming loans

Provision and net charge-offs

Net charge-offs Provision



As of quarter end except net charge-offs and provision, which are for the quarter. (1) Criticized loans are ones that we consider "special mention," "substandard" or "doubtful". (2) Loans acquired from National City or RBC Bank (USA) 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. (3) Includes loans that are government guaranteed/insured, primarily residential mortgages. These loans totaled $2.7 billion in 4Q12. (4) Does not include loans held for sale or foreclosed and other assets. Effective in 2011, excludes residential real estate loans accounted for under the fair value option.

Strong Capital and Liquidity Position

4Q12 highlights

- Basel I Tier 1 common capital ratio of 9.6%(1)
  - Increased 10 bps due to retained earnings growth
- Basel III Tier 1 estimated pro forma common capital ratio was 7.3% as of December 31, 2012 without benefit of phase-ins(2) (goal is to be within a range of 8.0-8.5% by year-end 2013)
- 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, subject to regulatory approval
  - Lower cost of equity by effectively managing risk and capital
- Strong liquidity position
  - Parent company two year liquidity coverage(3) of 180%
  - Well-positioned for Basel liquidity coverage ratio rules

(1) Estimated at December 31, 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. (3) Parent company liquidity coverage defined as liquid assets divided by funding obligations within a two year period.

Cautionary Statement Regarding Forward-Looking Information

Appendix

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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 2013, despite drags from Federal fiscal restraint and a European recession. These forward-looking statements also do not, unless otherwise indicated, take into account the impact of potential legal and regulatory contingencies.
- 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)

Appendix

- 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 2012 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)

- 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 natural and other 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 our 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	Adjustments, pretax	Income taxes (benefit) (a)	Net income	Average Assets	Return on Avg. Assets
	For the three months ended Dec. 31, 2012				
Net income and return on avg. assets, as reported			$719	$302,131	0.95%
Adjustments:					
Gain on sale of Visa Class B common shares	$(130)	$(45)	($85)		
Residential mortgage repurchase obligations	$254	$89	$165		
Trust preferred securities redemption charge	$70	$24	$46		
Residential Mortgage foreclosure-related matters	$91	$31	$60		
Goodwill impairment charge for Residential Mortgage	$45	$0	$45		
Integration costs	$35	$12	$23		
Net income and return on avg. assets, as adjusted			$973	$302,131	1.28%

In millions	Adjustments, pretax	Income taxes (benefit) (a)	Net income	Average Assets	Return on Avg. Assets
	For the twelve months ended Dec. 31, 2012				
Net income and return on avg. assets, as reported			$3,001	$295,025	1.02%
Adjustments:					
Gains on sales of Visa Class B common shares	$(267)	$(93)	($174)		
Residential mortgage repurchase obligations	$761	$266	$495		
Trust preferred securities redemption charge	$295	$103	$192		
Residential Mortgage foreclosure-related matters	$225	$79	$146		
Goodwill impairment charge for Residential Mortgage	$45	$0	$45		
Integration costs	$267	$93	$174		
Net income and return on avg. assets, as adjusted			$3,879	$295,025	1.31%

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

(a) Income taxes calculated using a statutory federal income tax rate of 35%, excluding the goodwill impairment charge which was considered non-deductible for tax purposes.

Non-GAAP to GAAP Reconcilement

Appendix

In millions	For the three months ended Jun. 30, 2012	Sep. 30, 2012	Dec. 31, 2012
Total noninterest income, as reported	$1,097	$1,689	$1,645
Total revenue, as reported	$3,623	$4,088	$4,069
Adjustments:			
Provision for residential mortgage repurchase obligations	438	37	254
Gain on sale of Visa Class B common shares	-	(137)	(130)
Total noninterest income, as adjusted	$1,535	$1,589	$1,769
Total revenue, as adjusted	$4,061	$3,988	$4,193
Total noninterest income to total revenue, as reported	30%	41%	40%
Total noninterest income to total revenue, as adjusted	38%	40%	42%

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.

	For the three months ended					For the twelve months ended		
In millions	Dec. 31, 2012	Sep. 30, 2012	Jun. 30, 2012	Mar. 31, 2012	Dec. 31, 2011	Dec. 31, 2012	Dec. 31, 2011	% change
Core NII	$2,151	$2,154	$2,183	$2,028	$1,943	$8,516	$7,581	12%
Purchase accounting accretion	273	245	343	263	256	1,124	1,119	
Total NII	$2,424	$2,399	$2,526	$2,291	$2,199	$9,640	$8,700	11%

PNC believes core net interest income and purchase accounting accretion are useful in evaluating the components of net interest income.

In millions	For the three months ended Dec. 31, 2012	Sep. 30, 2012	% change
Total revenue, as reported	$4,069	$4,088	0%
Adjustments:			
Provision for residential mortgage repurchase obligations	254	37	
Total revenue, as adjusted	$4,323	$4,125	5%

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

Appendix

In millions	For the three months ended Dec. 31, 2012	Sep. 30, 2012	% change
Total noninterest income, as reported	$1,645	$1,689	-3%
Adjustments:			
Provision for residential mortgage repurchase obligations	254	37	
Total noninterest income, as adjusted	$1,899	$1,726	10%

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.

In millions	For the three months ended Dec. 31, 2012	Sep. 30, 2012	% change
Total noninterest income, as reported	$1,645	$1,689	-3%
Adjustments:			
Provision for residential mortgage repurchase obligations	254	37	
Gain on sale of Visa Class B common shares	(130)	(137)	
Total noninterest income, as adjusted	$1,769	$1,589	11%

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.

In millions	For the twelve months ended Dec. 31, 2012	Dec. 31, 2011	% change
Total noninterest income, as reported	$5,872	$5,626	4%
Adjustments:			
Provision for residential mortgage repurchase obligations	761	102	
Gain on sale of Visa Class B common shares	(267)	-	
Total noninterest income, as adjusted	$6,366	$5,728	11%

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

Appendix

In millions, except per share data	For the three months ended Dec. 31, 2012	Sep. 30, 2012	Jun. 30, 2012	Mar. 31, 2012	Dec. 31, 2011	For the year ended Dec. 31, 2012	Dec. 31, 2011
Noninterest Income							
Provision for residential mortgage repurchase obligations (Pre-tax)	$254	$37	$438	$32	$36	$761	$102
After-tax	$165	$24	$284	$21	$23	$495	$66
Impact on diluted earnings per share	($0.31)	($0.05)	($0.54)	($0.04)	($0.04)	($0.93)	($0.13)
Gains on sales of Visa Class B common shares (Pre-tax)	$130	$137				$267	
After-tax	$85	$89				$174	
Impact on diluted earnings per share	$0.16	$0.17				$0.33	
Noninterest Expense							
Goodwill impairment charge for Residential Mortgage Banking segment (Pre-tax)	$45					$45	
After-tax	$45					$45	
Impact on diluted earnings per share	($0.08)					($0.08)	
Expenses for residential mortgage foreclosure-related matters (Pre-tax)	$91	$53	$43	$38	$240	$225	$324
After-tax	$60	$34	$28	$25	$156	$146	$210
Impact on diluted earnings per share	($0.11)	($0.06)	($0.05)	($0.05)	($0.30)	($0.28)	($0.40)
Noncash charges for unamortized discounts related to redemption of trust preferred securities (Pre-tax)	$70	$95	$130		$198	$295	$198
After-tax	$46	$61	$85		$129	$192	$129
Impact on diluted earnings per share	($0.09)	($0.12)	($0.16)		($0.24)	($0.36)	($0.24)
Integration costs (Pre-tax)	$35	$35	$52	$145	$28	$267	$42
After-tax	$23	$23	$34	$94	$18	$174	$27
Impact on diluted earnings per share	($0.04)	($0.04)	($0.06)	($0.18)	($0.04)	($0.33)	($0.05)
Total impact of selected items on diluted earnings per share	($0.47)	($0.10)	($0.81)	($0.27)	($0.62)	($1.65)	($0.82)

(1) In calculating impact on diluted earnings per share in the table above, after-tax amounts for the income statement items were calculated using a statutory federal income tax rate of 35%, excluding the goodwill impairment charge which was considered nondeductible for income tax purposes.