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

FORM 8-K

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

April 16, 2014
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 April 16, 2014, The PNC Financial Services Group, Inc. ("the Corporation") issued a press release and held a conference call for investors regarding the Corporation's earnings and business results for the first quarter of 2014. The Corporation also provided supplementary financial information on its web site, including financial information disclosed in connection with its press release, and provided electronic presentation slides on its web site used in connection with the related investor conference call. Copies of the supplementary financial information and electronic presentation slides are included in this Report as Exhibits 99.1 and 99.2, respectively, and are furnished herewith.

Item 9.01 Financial Statements and Exhibits.

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

SIGNATURE

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

THE PNC FINANCIAL SERVICES GROUP, INC.
(Registrant)

Date: April 16, 2014

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

EXHIBIT INDEX

Number	Description	Method of Filing
99.1	Financial Supplement (unaudited) for First Quarter of 2014	Furnished herewith
99.2	Electronic presentation slides for earnings release conference call	Furnished herewith

Exhibit 99.1

THE PNC FINANCIAL SERVICES GROUP, INC.

FINANCIAL SUPPLEMENT
FIRST QUARTER 2014
(Unaudited)

THE PNC FINANCIAL SERVICES GROUP, INC.
FINANCIAL SUPPLEMENT
FIRST QUARTER 2014
(UNAUDITED)

The information contained in this Financial Supplement is preliminary, unaudited and based on data available on April 16, 2014. 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, as well as other products and services 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, Missouri, Georgia, Wisconsin and South Carolina. PNC also provides certain products and services internationally.

Consolidated Income Statement (Unaudited)

In millions, except per share data	*Three months ended* March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Interest Income					
Loans	$ 1,899	$ 1,949	$ 1,933	$ 1,955	$ 2,029
Investment securities	427	434	423	422	470
Other	84	96	92	92	112
Total interest income	2,410	2,479	2,448	2,469	2,611
Interest Expense					
Deposits	78	81	84	86	93
Borrowed funds	137	132	130	125	129
Total interest expense	215	213	214	211	222
Net interest income	2,195	2,266	2,234	2,258	2,389
Noninterest Income					
Asset management	364	364	330	340	308
Consumer services	290	327	316	314	296
Corporate services (a)	301	301	306	326	277
Residential mortgage (b)	161	271	199	167	234
Service charges on deposits	147	158	156	147	136
Net gains on sales of securities	10	3	21	61	14
Net other-than-temporary impairments (c)	(2)	-	(2)	(4)	(10)
Other (d)	311	383	360	455	311
Total noninterest income	1,582	1,807	1,686	1,806	1,566
Total revenue	3,777	4,073	3,920	4,064	3,955
Provision For Credit Losses	94	113	137	157	236
Noninterest Expense					
Personnel	1,080	1,207	1,181	1,186	1,169
Occupancy	218	211	205	206	211
Equipment	201	197	194	189	183
Marketing	52	66	68	67	45
Other (e)	713	833	746	757	760
Total noninterest expense	2,264	2,514	2,394	2,405	2,368
Income before income taxes and noncontrolling interests	1,419	1,446	1,389	1,502	1,351
Income taxes (e)	359	372	361	387	356
Net income	1,060	1,074	1,028	1,115	995
Less: Net income (loss) attributable to noncontrolling interests (e)	(2)	13	2	4	(8)
Preferred stock dividends and discount accretion and redemptions	70	50	71	53	75
Net income attributable to common shareholders	$ 992	$ 1,011	$ 955	$ 1,058	$ 928
Earnings Per Common Share					
Basic	$ 1.86	$ 1.90	$ 1.80	$ 2.00	$ 1.76
Diluted	$ 1.82	$ 1.87	$ 1.77	$ 1.98	$ 1.74
Average Common Shares Outstanding					
Basic	532	530	529	528	526
Diluted	539	535	534	531	528
Efficiency	60%	62%	61%	59%	60%
Noninterest income to total revenue	42%	44%	43%	44%	40%
Effective tax rate (f)	25.3%	25.7%	26.0%	25.8%	26.4%

For additional information regarding footnotes (a), (b) and (d) below, refer to Selected Noninterest Income Statement Information on page 3.

(a) Includes commercial mortgage servicing rights valuation adjustments, net of economic hedge.

(b) Includes benefit/provisions for residential mortgage repurchase obligations.

(c) Net other-than-temporary impairments for the three months ended December 31, 2013 was less than $.5 million.

(d) Includes gains on sales of Visa Class B common shares and credit valuations related to customer initiated hedging activities.

(e) Prior period amounts have been updated to reflect first quarter 2014 adoption of Accounting Standards Update (ASU) 2014-01 related to low income housing tax credits.

(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	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Assets					
Cash and due from banks (a)	$ 4,723	$ 4,043	$ 4,908	$ 4,051	$ 3,948
Federal funds sold and resale agreements (b)	1,143	1,986	911	1,613	1,274
Trading securities	2,381	3,073	1,603	2,109	2,243
Interest-earning deposits with banks (a) (c)	14,877	12,135	8,047	3,797	1,541
Loans held for sale (b)	2,102	2,255	2,399	3,814	3,295
Investment securities (a)	58,644	60,294	57,260	57,449	59,361
Loans (a) (b)	198,242	195,613	192,856	189,775	186,504
Allowance for loan and lease losses (a)	(3,530)	(3,609)	(3,691)	(3,772)	(3,828)
Net loans	194,712	192,004	189,165	186,003	182,676
Goodwill	9,074	9,074	9,074	9,075	9,075
Other intangible assets	2,115	2,216	2,194	2,153	1,921
Equity investments (a) (d) (e)	10,337	10,560	10,178	9,945	10,914
Other (a) (b)	23,315	22,552	22,733	24,297	24,470
Total assets	$ 323,423	$ 320,192	$ 308,472	$ 304,306	$ 300,718
Liabilities					
Deposits					
Noninterest-bearing	$ 70,063	$ 70,306	$ 68,747	$ 66,708	$ 64,652
Interest-bearing	152,319	150,625	147,327	145,571	146,968
Total deposits	222,382	220,931	216,074	212,279	211,620
Borrowed funds					
Federal funds purchased and repurchase agreements	3,233	4,289	3,165	4,303	4,000
Federal Home Loan Bank borrowings	13,911	12,912	8,479	8,481	5,483
Bank notes and senior debt	13,861	12,603	11,924	11,177	10,918
Subordinated debt	8,289	8,244	7,829	7,113	7,996
Commercial paper (a)	4,923	4,997	6,994	6,400	6,953
Other (a) (b)	2,589	3,060	1,882	2,390	2,297
Total borrowed funds	46,806	46,105	40,273	39,864	37,647
Allowance for unfunded loan commitments and letters of credit	228	242	235	242	238
Accrued expenses (a) (e)	4,808	4,690	4,621	4,012	4,141
Other (a)	4,281	4,187	4,522	6,032	5,048
Total liabilities	278,505	276,155	265,725	262,429	258,694
Equity					
Preferred stock (f)					
Common stock - $5 par value					
Authorized 800 shares, issued 540, 540, 539, 539, and 538 shares	2,700	2,698	2,695	2,693	2,690
Capital surplus - preferred stock	3,943	3,941	3,940	3,939	3,591
Capital surplus - common stock and other	12,394	12,416	12,310	12,234	12,174
Retained earnings (e)	24,010	23,251	22,474	21,752	20,928
Accumulated other comprehensive income (loss)	656	436	47	45	767
Common stock held in treasury at cost: 6, 7, 7, 8 and 9 shares	(382)	(408)	(423)	(453)	(552)
Total shareholders' equity	43,321	42,334	41,043	40,210	39,598
Noncontrolling interests (e)	1,597	1,703	1,704	1,667	2,426
Total equity	44,918	44,037	42,747	41,877	42,024
Total liabilities and equity	$ 323,423	$ 320,192	$ 308,472	$ 304,306	$ 300,718

(a) Amounts include consolidated variable interest entities. Our 2013 Form 10-K included, and our first quarter 2014 Form 10-Q will include, additional information regarding these items.
(b) Amounts include assets and liabilities for which PNC has elected the fair value option. Our 2013 Form 10-K included, and our first quarter 2014 Form 10-Q will include, additional information regarding these items.
(c) Amounts include balances held with the Federal Reserve Bank of Cleveland of $14.5 billion, $11.7 billion, $7.6 billion, $3.3 billion and $1.1 billion as of March 31, 2014, December 31, 2013, September 30, 2013, June 30, 2013 and March 31, 2013, respectively.
(d) Amounts include our equity interest in BlackRock.
(e) Prior period amounts have been updated to reflect first quarter 2014 adoption of ASU 2014-01 related to low income housing tax credits.
(f) Par value less than $.5 million at each date.

Capital Ratios (Unaudited)

	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Transitional Basel III (a) (b) (c)					
Common equity Tier 1 (d)	10.8%	N/A	N/A	N/A	N/A
Tier 1 risk-based	12.5	N/A	N/A	N/A	N/A
Total capital risk-based	15.7	N/A	N/A	N/A	N/A
Leverage	11.1	N/A	N/A	N/A	N/A
Basel 1 Ratios (e)					
Tier 1 common	N/A	10.5%	10.3%	10.1%	9.8%
Tier 1 risk-based	N/A	12.4	12.3	12.0	11.6
Total risk-based	N/A	15.8	15.6	15.2	14.9
Leverage	N/A	11.1	11.1	10.9	10.4
Common shareholders' equity to assets	12.2	12.0	12.0	11.9	12.0

(a) The ratios as of March 31, 2014 are estimated.
(b) Calculated using the regulatory capital methodology applicable to PNC during 2014.
(c) See Capital Ratios discussion in the Banking Regulation and Supervision section of Item 1 Business in our 2013 Form 10-K.
(d) The Basel III common equity Tier 1 capital ratio was previously referred to as the Basel III Tier 1 common capital ratio.
(e) Ratios for the 2013 periods have not been updated to reflect the first quarter 2014 adoption of ASU 2014-01 related to low income housing tax credits.

Selected Noninterest Income Information (Unaudited)

	Three months ended				
In millions, except per share data	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Increase (Decrease) to Noninterest Income and Impact on Diluted Earnings per Share					
Commercial mortgage servicing rights valuation, net of economic hedge					
Pretax	$ 11	$ (5)	$ 18	$ 44	$ 11
After-tax	$ 7	$ (3)	$ 11	$ 29	$ 7
Impact on diluted earnings per share (a)	$ .01	$ (.01)	$ .02	$ .05	$ .01
Benefit / (provision) for residential mortgage repurchase obligations					
Pretax	$ 19	$ 124	$ 6	$ (73)	$ (4)
After-tax	$ 12	$ 81	$ 4	$ (48)	$ (2)
Impact on diluted earnings per share (a)	$ .02	$ .15	$ .01	$ (.09)	$ (.00)
Net gains on sales of securities					
Pretax	$ 10	$ 3	$ 21	$ 61	$ 14
After-tax	$ 7	$ 2	$ 13	$ 40	$ 9
Impact on diluted earnings per share (a)	$ .01	$ .00	$ .02	$ .08	$ .02
Gains on sales of Visa Class B common shares					
Pretax	$ 62		$ 85	$ 83	
After-tax	$ 40		$ 55	$ 54	
Impact on diluted earnings per share (a)	$ .07		$ .10	$ .10	
Credit valuations related to customer-related derivatives activities					
Pretax	$ (14)	$ 16	$ (1)	$ 39	$ 2
After-tax	$ (9)	$ 11	$ -	$ 25	$ 1
Impact on diluted earnings per share (a)	$ (.02)	$ .02	$ (.00)	$ .05	$ .00

(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%.

Average Consolidated Balance Sheet (Unaudited) (a)

In millions	Three months ended March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Assets					
Interest-earning assets:					
Investment securities					
Securities available for sale					
Residential mortgage-backed					
Agency	$ 21,823	$ 22,327	$ 23,674	$ 24,339	$ 25,168
Non-agency	5,375	5,539	5,862	5,889	6,025
Commercial mortgage-backed	4,474	4,460	4,349	3,855	3,745
Asset-backed	5,593	5,814	5,962	5,919	5,731
U.S. Treasury and government agencies	4,169	2,507	2,013	2,074	2,715
State and municipal	2,652	2,275	2,354	2,182	2,189
Other debt	2,505	2,523	2,630	2,728	2,649
Corporate stocks and other	409	359	339	304	368
Total securities available for sale	47,000	45,804	47,183	47,290	48,590
Securities held to maturity					
Residential mortgage-backed	5,995	5,726	3,794	3,833	4,146
Commercial mortgage-backed	2,748	3,153	3,276	3,521	3,747
Asset-backed	1,004	1,047	1,064	978	826
U.S. Treasury and government agencies	240	238	236	233	231
State and municipal	1,055	1,056	658	640	639
Other	337	341	346	349	352
Total securities held to maturity	11,379	11,561	9,374	9,554	9,941
Total investment securities	58,379	57,365	56,557	56,844	58,531
Loans					
Commercial	89,517	88,185	86,456	86,015	83,476
Commercial real estate	21,652	20,587	19,558	18,860	18,850
Equipment lease financing	7,470	7,428	7,296	7,350	7,241
Consumer	63,093	63,203	62,277	61,587	61,411
Residential real estate	14,849	15,180	14,918	14,794	15,121
Total loans	196,581	194,583	190,505	188,606	186,099
Interest-earning deposits with banks	12,157	10,455	4,626	2,063	2,410
Loans held for sale	1,949	2,225	3,071	3,072	3,279
Federal funds sold and resale agreements	1,416	864	664	1,141	1,176
Other	5,296	4,993	4,183	4,376	4,685
Total interest-earning assets	275,778	270,485	259,606	256,102	256,180
Noninterest-earning assets:					
Allowance for loan and lease losses	(3,591)	(3,667)	(3,761)	(3,821)	(3,937)
Cash and due from banks	3,890	3,904	3,984	3,869	4,055
Other	43,485	43,346	43,371	45,783	47,068
Total assets	$319,562	$ 314,068	$ 303,200	$301,933	$303,366

(a) Calculated using average daily balances.

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

	Three months ended				
In millions	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Liabilities and Equity					
Interest-bearing liabilities:					
Interest-bearing deposits					
Money market	$ 74,034	$ 73,534	$ 70,557	$ 69,123	$ 69,003
Demand	42,635	41,151	39,866	40,172	39,372
Savings	11,408	11,010	11,007	11,124	10,671
Retail certificates of deposit	20,538	21,138	21,859	22,641	23,488
Time deposits in foreign offices and other time	2,069	2,013	1,804	2,164	2,267
Total interest-bearing deposits	150,684	148,846	145,093	145,224	144,801
Borrowed funds					
Federal funds purchased and repurchase agreements	4,250	4,120	2,967	4,132	4,328
Federal Home Loan Bank borrowings	13,100	11,348	8,208	7,218	7,657
Bank notes and senior debt	13,327	12,252	11,256	10,886	10,469
Subordinated debt	8,040	7,900	7,334	7,003	7,249
Commercial paper	4,931	5,297	7,109	7,263	7,967
Other	2,740	2,156	1,792	2,099	2,057
Total borrowed funds	46,388	43,073	38,666	38,601	39,727
Total interest-bearing liabilities	197,072	191,919	183,759	183,825	184,528
Noninterest-bearing liabilities and equity:					
Noninterest-bearing deposits	67,679	68,193	66,834	64,749	64,850
Allowance for unfunded loan commitments and letters of credit	241	236	242	238	249
Accrued expenses and other liabilities	10,123	10,622	10,327	10,890	11,858
Equity	44,447	43,098	42,038	42,231	41,881
Total liabilities and equity	$ 319,562	$ 314,068	$ 303,200	$ 301,933	$ 303,366

(a) Calculated using average daily balances.

Supplemental Average Balance Sheet Information (Unaudited)

Deposits and Common Shareholders' Equity					
Interest-bearing deposits	$ 150,684	$ 148,846	$ 145,093	$ 145,224	$ 144,801
Noninterest-bearing deposits	67,679	68,193	66,834	64,749	64,850
Total deposits	$ 218,363	$ 217,039	$ 211,927	$ 209,973	$ 209,651
Transaction deposits	$ 184,348	$ 182,878	$ 177,257	$ 174,044	$ 173,225
Common shareholders' equity	$ 38,838	$ 37,455	$ 36,406	$ 36,244	$ 35,573

Details of Net Interest Margin (Unaudited) (a)

	Three months ended				
	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Average yields/rates					
Yield on interest-earning assets					
Investment securities					
Securities available for sale					
Residential mortgage-backed					
Agency	2.61%	2.68%	2.36%	2.50%	2.90%
Non-agency	4.91	5.14	5.70	5.51	5.40
Commercial mortgage-backed	3.81	3.83	3.82	4.00	4.02
Asset-backed	1.79	1.92	1.87	1.80	1.92
U.S. Treasury and government agencies	1.30	1.36	1.90	1.37	1.65
State and municipal	4.78	4.31	4.24	4.48	4.93
Other debt	2.39	2.30	2.38	2.39	2.58
Corporate stocks and other	.10	.15	.12	.14	.12
Total securities available for sale	2.86	2.96	2.91	2.93	3.16
Securities held to maturity					
Residential mortgage-backed	3.55	3.42	3.92	3.26	3.44
Commercial mortgage-backed	4.09	4.28	4.29	4.34	4.71
Asset-backed	1.51	1.57	1.59	1.74	1.80
U.S. Treasury and government agencies	3.77	3.82	3.81	3.80	3.77
State and municipal	5.61	5.65	5.55	4.27	4.23
Other	3.00	4.20	2.90	2.89	2.82
Total securities held to maturity	3.68	3.72	3.86	3.57	3.82
Total investment securities	3.02	3.11	3.06	3.04	3.27
Loans					
Commercial	3.50	3.53	3.62	3.71	4.03
Commercial real estate	4.20	4.50	4.64	4.84	5.05
Equipment lease financing	3.64	3.74	3.75	4.41	4.05
Consumer	4.26	4.29	4.31	4.40	4.67
Residential real estate	5.09	5.18	5.00	5.13	5.29
Total loans	3.95	4.02	4.06	4.19	4.45
Interest-earning deposits with banks	.23	.26	.22	.28	.25
Loans held for sale	4.71	5.40	5.34	4.22	6.49
Federal funds sold and resale agreements	.32	.79	1.10	.61	.74
Other	4.02	4.51	4.54	5.26	4.79
Total yield on interest-earning assets	3.58	3.69	3.79	3.91	4.15
Rate on interest-bearing liabilities					
Interest-bearing deposits					
Money market	.17	.18	.18	.18	.19
Demand	.05	.05	.05	.05	.04
Savings	.08	.08	.10	.10	.10
Retail certificates of deposit	.75	.76	.79	.82	.85
Time deposits in foreign offices and other time	.18	.17	.22	.43	.61
Total interest-bearing deposits	.21	.22	.23	.24	.26
Borrowed funds					
Federal funds purchased and repurchase agreements	.11	.14	.15	.14	.16
Federal Home Loan Bank borrowings	.50	.48	.48	.53	.61
Bank notes and senior debt	1.49	1.51	1.71	1.71	1.83
Subordinated debt	2.54	2.63	2.89	2.78	2.83
Commercial paper	.28	.26	.22	.22	.25
Other	2.20	2.44	2.91	2.62	2.28
Total borrowed funds	1.18	1.21	1.33	1.28	1.30
Total rate on interest-bearing liabilities	.44	.44	.46	.46	.48
Interest rate spread	3.14	3.25	3.33	3.45	3.67
Impact of noninterest-bearing sources	.12	.13	.14	.13	.14
Net interest margin	3.26%	3.38%	3.47%	3.58%	3.81%

(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 March 31, 2014, December 31, 2013, September 30, 2013, June 30, 2013 and March 31, 2013, were $46 million, $45 million, $43 million, $40 million and $40 million, respectively.

Total and Core Net Interest Income and Net Interest Margin (Unaudited)

Total and Core Net Interest Income

In millions	*Three months ended* March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Core net interest income (a)	$ 2,032	$ 2,075	$ 2,035	$ 2,054	$ 2,140
Total purchase accounting accretion (a) (b)	163	191	199	204	249
Total net interest income	$ 2,195	$ 2,266	$ 2,234	$ 2,258	$ 2,389

(a) We believe that core net interest income, a non-GAAP measure, and purchase accounting accretion are useful in evaluating the components of net interest income.
(b) Total purchase accounting accretion includes purchase accounting accretion on purchased impaired loans. Refer to the Accretion - Purchased Impaired Loans table on page 11 for details.

Details of Net Interest Margin (c)

In millions	*Three months ended* March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Average yields/rates					
Yield on interest earning assets					
Total investment securities	3.02%	3.11%	3.06%	3.04%	3.27%
Total loans	3.95	4.02	4.06	4.19	4.45
Other	1.62	2.05	2.96	3.50	3.91
Total yield on interest earning assets	3.58	3.69	3.79	3.91	4.15
Rate on interest-bearing liabilities					
Total interest-bearing deposits	.21	.22	.23	.24	.26
Total borrowed funds	1.18	1.21	1.33	1.28	1.30
Total rate on interest-bearing liabilities	.44	.44	.46	.46	.48
Interest rate spread	3.14	3.25	3.33	3.45	3.67
Impact of noninterest-bearing sources	.12	.13	.14	.13	.14
Net interest margin	3.26%	3.38%	3.47%	3.58%	3.81%

(c) See note (a) on page 6.

Details of Core Net Interest Margin (d)

In millions	*Three months ended* March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Average yields/rates					
Yield on interest earning assets					
Total investment securities	2.96%	3.02%	2.96%	2.95%	3.21%
Total loans	3.62	3.65	3.68	3.77	3.96
Other	1.64	1.99	2.74	3.69	3.22
Total yield on interest earning assets	3.33	3.40	3.48	3.58	3.75
Rate on interest-bearing liabilities					
Total interest-bearing deposits	.23	.24	.26	.27	.29
Total borrowed funds	1.04	1.06	1.18	1.12	1.09
Total rate on interest-bearing liabilities	.43	.43	.45	.45	.46
Interest rate spread	2.90	2.97	3.03	3.13	3.29
Impact of noninterest-bearing sources	.12	.13	.14	.13	.14
Core net interest margin	3.02	3.10	3.17	3.26	3.43
Purchase accounting accretion impact on net interest margin	.24	.28	.30	.32	.38
Net interest margin	3.26%	3.38%	3.47%	3.58%	3.81%

(d) 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. To calculate core net interest margin, each calculated margin in the table has been adjusted by annualized purchase accounting accretion divided by average interest-earning assets.

Per Share Related Information (Unaudited)

In millions, except per share data	Three months ended March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Basic					
Net income	$ 1,060	$ 1,074	$ 1,028	$1,115	$ 995
Less:					
Net income (loss) attributable to noncontrolling interests	(2)	13	2	4	(8)
Preferred stock dividends and discount accretion and redemptions	70	50	71	53	75
Dividends and undistributed earnings allocated to nonvested restricted shares	3	5	4	5	4
Net income attributable to basic common shares	$ 989	$ 1,006	$ 951	$1,053	$ 924
Basic weighted-average common shares outstanding	532	530	529	528	526
Basic earnings per common share	$ 1.86	$ 1.90	$ 1.80	$ 2.00	$ 1.76
Diluted					
Net income attributable to basic common shares	$ 989	$ 1,006	$ 951	$1,053	$ 924
Less: Impact of BlackRock earnings per share dilution	6	5	4	4	5
Net income attributable to diluted common shares	$ 983	$ 1,001	$ 947	$1,049	$ 919
Basic weighted-average common shares outstanding	532	530	529	528	526
Dilutive potential common shares	7	5	5	3	2
Diluted weighted-average common shares outstanding	539	535	534	531	528
Diluted earnings per common share	$ 1.82	$ 1.87	$ 1.77	$ 1.98	$ 1.74

Impact to 2013 Periods from Adoption of ASU 2014-01 (Low Income Housing Tax Credits)(Unaudited) (a)

Income Statement

In millions	Three months ended December 31 2013	September 30 2013	June 30 2013	March 31 2013
Noninterest Expense				
Previously reported	$ 2,547	$ 2,424	$ 2,435	$ 2,395
Adjustment from adoption of ASU 2014-01	(33)	(30)	(30)	(27)
Revised	$ 2,514	$ 2,394	$ 2,405	$ 2,368
Net Income				
Previously reported	$ 1,061	$ 1,039	$ 1,123	$ 1,004
Adjustment from adoption of ASU 2014-01	13	(11)	(8)	(9)
Revised	$ 1,074	$ 1,028	$ 1,115	$ 995
Diluted Earnings per Share				
Previously reported	$ 1.85	$ 1.79	$ 1.99	$ 1.76
Adjustment from adoption of ASU 2014-01	.02	(.02)	(.01)	(.02)
Revised	$ 1.87	$ 1.77	$ 1.98	$ 1.74
Efficiency				
Previously reported	63%	62%	60%	61%
Adjustment from adoption of ASU 2014-01	(1)	(1)	(1)	(1)
Revised	62%	61%	59%	60%
Effective Tax Rate				
Previously reported	24.9%	23.5%	23.7%	24.2%
Adjustment from adoption of ASU 2014-01	.8	2.5	2.1	2.2
Revised	25.7%	26.0%	25.8%	26.4%

Balance Sheet

In millions	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Retained Earnings				
Previously reported	$ 23,325	$ 22,561	$21,828	$ 20,993
Adjustment from adoption of ASU 2014-01	(74)	(87)	(76)	(65)
Revised	$ 23,251	$ 22,474	$21,752	$ 20,928

(a) We adopted the guidance in ASU 2014-01, Investments - Equity Method and Joint Ventures (Topic 323): *Accounting For Investments in Qualified Affordable Housing Projects* in the first quarter of 2014. Retrospective application is required.

Details of Loans (Unaudited)

In millions	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Commercial					
Retail/wholesale trade	$ 16,157	$ 15,530	$ 15,178	$ 15,192	$ 14,784
Manufacturing	17,185	16,208	15,406	15,525	15,349
Service providers	13,576	13,052	12,973	13,267	13,057
Real estate related (a)	10,856	10,729	10,554	10,248	10,274
Financial services (b)	4,720	4,927	5,177	5,326	4,740
Health care	8,836	8,690	8,266	8,228	7,912
Other industries (b)	19,771	19,242	19,436	19,144	18,169
Total commercial (c)	91,101	88,378	86,990	86,930	84,285
Commercial real estate					
Real estate projects (d)	14,268	13,613	13,036	12,636	12,596
Commercial mortgage	7,883	7,578	7,095	6,355	6,183
Total commercial real estate	22,151	21,191	20,131	18,991	18,779
Equipment lease financing	7,521	7,576	7,314	7,349	7,240
Total commercial lending	120,773	117,145	114,435	113,270	110,304
Consumer					
Home equity					
Lines of credit	21,277	21,696	22,043	22,559	23,029
Installment	14,595	14,751	14,548	13,857	13,001
Credit card	4,309	4,425	4,242	4,135	4,081
Other consumer					
Education	7,360	7,534	7,711	7,814	8,048
Automobile	10,906	10,827	10,259	9,066	8,716
Other	4,216	4,170	4,226	4,297	4,340
Total consumer	62,663	63,403	63,029	61,728	61,215
Residential real estate					
Residential mortgage	14,179	14,418	14,709	14,051	14,217
Residential construction	627	647	683	726	768
Total residential real estate	14,806	15,065	15,392	14,777	14,985
Total consumer lending	77,469	78,468	78,421	76,505	76,200
Total loans (e)	$ 198,242	$ 195,613	$ 192,856	$ 189,775	$ 186,504

(a) Includes loans to customers in the real estate and construction industries.

(b) Total commercial loans as of December 31, 2013 in the table above reflects a reclassification between Financial services and Other industries related to the wind down of Market Street Funding LLC. The corresponding loan balances as of September 30, 2013 were also reclassified to conform to the December 2013 presentation. There was no impact to periods prior to September 30, 2013.

(c) During the third quarter of 2013, PNC revised its policy to classify commercial loans initiated through a Special Purpose Entity (SPE) to be reported based upon the industry of the sponsor of the SPE. This resulted in a reclassification of loans amounting to $5.5 billion and $4.9 billion at June 30, 2013 and March 31, 2013, respectively, that were previously classified as Financial services to other categories within Commercial Lending.

(d) Includes both construction loans and intermediate financing for projects.

(e) Includes purchased impaired loans:	$ 5,824	$ 6,106	$ 6,398	$ 6,778	$ 7,073

Details of Loans Held for Sale (Unaudited)

In millions	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Commercial mortgage	$ 732	$ 867	$ 785	$ 1,072	$ 895
Residential mortgage	1,088	1,356	1,613	2,353	2,331
Other	282	32	1	389	69
Total	$ 2,102	$ 2,255	$ 2,399	$ 3,814	$ 3,295

Net Unfunded Commitments (Unaudited)

In millions	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Net unfunded commitments	$ 129,644	$ 129,870	$ 126,577	$ 124,142	$ 121,812

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

Three months ended - in millions	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Beginning balance	$ 3,609	$ 3,691	$ 3,772	$3,828	$ 4,036
Gross charge-offs:					
Commercial	(85)	(87)	(113)	(81)	(114)
Commercial real estate	(18)	(24)	(42)	(51)	(86)
Equipment lease financing	(2)	(2)	(2)	(1)	(3)
Home equity	(95)	(114)	(86)	(92)	(194)
Residential real estate	(8)	(2)	(9)	(43)	(79)
Credit card	(43)	(42)	(41)	(45)	(50)
Other consumer	(49)	(52)	(47)	(43)	(43)
Total gross charge-offs (a)	(300)	(323)	(340)	(356)	(569)
Recoveries:					
Commercial	51	65	54	66	63
Commercial real estate	20	23	24	33	13
Equipment lease financing	3	3	3	4	6
Home equity	19	18	18	24	13
Residential real estate	(1)	6	(2)	1	(1)
Credit card	5	5	6	6	5
Other consumer	17	14	13	14	14
Total recoveries	114	134	116	148	113
Net (charge-offs) recoveries:					
Commercial	(34)	(22)	(59)	(15)	(51)
Commercial real estate	2	(1)	(18)	(18)	(73)
Equipment lease financing	1	1	1	3	3
Home equity	(76)	(96)	(68)	(68)	(181)
Residential real estate	(9)	4	(11)	(42)	(80)
Credit card	(38)	(37)	(35)	(39)	(45)
Other consumer	(32)	(38)	(34)	(29)	(29)
Total net charge-offs	(186)	(189)	(224)	(208)	(456)
Provision for credit losses	94	113	137	157	236
Other	(1)	1	(1)	(1)	
Net change in allowance for unfunded loan commitments and letters of credit	14	(7)	7	(4)	12
Ending balance	$ 3,530	$ 3,609	$ 3,691	$3,772	$ 3,828
Supplemental Information					
Net charge-offs to average loans (for the three months ended) (annualized) (a)	.38%	.39%	.47%	.44%	.99%
Allowance for loan and lease losses to total loans	1.78	1.84	1.91	1.99	2.05
Commercial lending net charge-offs	$ (31)	$ (22)	$ (76)	$ (30)	$ (121)
Consumer lending net charge-offs	(155)	(167)	(148)	(178)	(335)
Total net charge-offs	$ (186)	$ (189)	$ (224)	$ (208)	$ (456)
Net charge-offs to average loans					
Commercial lending	.11%	.08%	.27%	.11%	.45%
Consumer lending	.81	.85	.76	.93	1.78

(a) Pursuant to alignment with interagency guidance on practices for loans and lines of credit related to consumer lending in the first quarter of 2013, additional charge-offs of $134 million were taken. Excluding the impact of these additional charge-offs, annualized net charge-offs to average loans for the first quarter of 2013 was 0.70%.

Change in Allowance for Unfunded Loan Commitments and Letters of Credit

Three months ended - in millions	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Beginning balance	$ 242	$ 235	$ 242	$ 238	$ 250
Net change in allowance for unfunded loan commitments and letters of credit	(14)	7	(7)	4	(12)
Ending balance	$ 228	$ 242	$ 235	$ 242	$ 238

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

Accretion - Purchased Impaired Loans

In millions	Three months ended March 31 2014	December 31 2013	March 31 2013
Impaired loans			
Scheduled accretion	$ 125	$ 128	$ 157
Reversal of contractual interest on impaired loans	(68)	(64)	(85)
Scheduled accretion net of contractual interest	57	64	72
Excess cash recoveries	29	28	50
Total impaired loans	$ 86	$ 92	$ 122

Purchased Impaired Loans - Accretable Yield

In millions

January 1, 2014	$ 2,055	January 1, 2013	$ 2,166
Scheduled accretion	(125)	Scheduled accretion	(157)
Excess cash recoveries	(29)	Excess cash recoveries	(50)
Net reclassifications to accretable from non-accretable and other activity (a)	87	Net reclassifications to accretable from non-accretable and other activity (a)	213
March 31, 2014 (b)	$ 1,988	March 31, 2013	$ 2,172

(a) 95% and 52% of the net reclassifications for the quarters ended March 31, 2014 and 2013, respectively, were driven by the consumer portfolio and were due to improvements of cash expected to be collected on both RBC Bank (USA) and National City loans in future periods. The remaining net reclassifications were predominantly due to future cash flow changes in the commercial portfolio.

(b) As of March 31, 2014, we estimate that the reversal of contractual interest on purchased impaired loans will total approximately $1.1 billion in future periods. This will offset the total net accretable interest in future interest income of $2.0 billion on purchased impaired loans.

Valuation of Purchased Impaired Loans

Dollars in millions	March 31, 2014 Balance	March 31, 2014 Net Investment	December 31, 2013 Balance	December 31, 2013 Net Investment
Commercial and commercial real estate loans:				
Outstanding balance	$ 799		$ 937	
Purchased impaired mark	(230)		(264)	
Recorded investment	569		673	
Allowance for loan losses	(123)		(133)	
Net investment	446	56%	540	58%
Consumer and residential mortgage loans:				
Outstanding balance	5,345		5,548	
Purchased impaired mark	(90)		(115)	
Recorded investment	5,255		5,433	
Allowance for loan losses	(825)		(871)	
Net investment	4,430	83%	4,562	82%
Total purchased impaired loans:				
Outstanding balance	6,144		6,485	
Purchased impaired mark	(320)		(379)	
Recorded investment	5,824		6,106	
Allowance for loan losses	(948)		(1,004)	
Net investment	$ 4,876	79%	$ 5,102	79%

Details of Nonperforming Assets (Unaudited)

Nonperforming Assets by Type

In millions	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Nonperforming loans, including TDRs (a)					
Commercial lending					
Commercial					
Retail/wholesale trade	$ 49	$ 57	$ 72	$ 63	$ 62
Manufacturing	63	58	61	62	75
Service providers	90	108	109	110	112
Real estate related (b)	122	124	142	163	161
Financial services	5	7	11	14	13
Health care	17	19	26	24	21
Other industries	91	84	77	85	98
Total commercial	437	457	498	521	542
Commercial real estate					
Real estate projects	401	436	493	516	606
Commercial mortgage	79	82	105	123	138
Total commercial real estate	480	518	598	639	744
Equipment lease financing	6	5	6	7	9
Total commercial lending	923	980	1,102	1,167	1,295
Consumer lending (c)					
Home equity (d)	1,117	1,139	1,137	1,131	1,088
Residential real estate					
Residential mortgage (d)	829	890	891	947	952
Residential construction	13	14	11	15	13
Credit card	4	4	4	4	6
Other consumer (d)	61	61	61	57	68
Total consumer lending	2,024	2,108	2,104	2,154	2,127
Total nonperforming loans (e)	2,947	3,088	3,206	3,321	3,422
OREO and foreclosed assets					
Other real estate owned (OREO) (f)	343	360	403	432	472
Foreclosed and other assets	14	9	13	25	33
Total OREO and foreclosed assets	357	369	416	457	505
Total nonperforming assets	$ 3,304	$ 3,457	$ 3,622	$ 3,778	$ 3,927
Nonperforming loans to total loans	1.49%	1.58%	1.66%	1.75%	1.83%
Nonperforming assets to total loans, OREO and foreclosed assets	1.66	1.76	1.87	1.99	2.10
Nonperforming assets to total assets	1.02	1.08	1.17	1.24	1.31
Allowance for loan and lease losses to nonperforming loans (g)	120	117	115	114	112

(a) See analysis of troubled debt restructurings (TDRs) on page 13.

(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) Pursuant to alignment with interagency guidance on practices for loans and lines of credit related to consumer lending in the first quarter of 2013, nonperforming home equity loans increased $214 million, nonperforming residential mortgage loans increased $187 million and nonperforming other consumer loans increased $25 million. Charge-offs were taken on these loans where the fair value less costs to sell the collateral was less than the recorded investment of the loan and were $134 million.

(e) 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.

(f) OREO excludes $238 million, $245 million, $264 million, $311 million and $383 million at March 31, 2014, December 31, 2013, September 30, 2013, June 30, 2013 and March 31, 2013, respectively, related to residential real estate that was acquired by us upon foreclosure of serviced loans as they are insured by the Federal Housing Administration (FHA) or guaranteed by the Department of Veterans Affairs (VA) or guaranteed by the department of Housing and Urban Development.

(g) 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 (a)

In millions	January 1, 2014 - March 31, 2014	October 1, 2013 - December 31, 2013	July 1, 2013 - September 30, 2013	April 1, 2013 - June 30, 2013	January 1, 2013 - March 31, 2013
Beginning balance	$ 3,457	$ 3,622	$ 3,778	$ 3,927	$ 3,794
New nonperforming assets	633	836	863	773	1,032
Charge-offs and valuation adjustments	(152)	(223)	(220)	(216)	(343)
Principal activity, including paydowns and payoffs	(323)	(556)	(483)	(328)	(258)
Asset sales and transfers to loans held for sale	(85)	(115)	(117)	(146)	(114)
Returned to performing status	(226)	(107)	(199)	(232)	(184)
Ending balance	$ 3,304	$ 3,457	$ 3,622	$ 3,778	$ 3,927

(a) In the third and fourth quarters of 2013, amounts related to (i) New nonperforming assets, (ii) Principal activity, including paydowns and payoffs, and (iii) Returned to performing status were misstated. The original reported amounts for third quarter 2013 were (i) $824 million, (ii) ($289) million, and (iii) ($354) million respectively and for the fourth quarter 2013 (i) $714 million, (ii) ($141) million and (iii) ($400) million respectively. These updates did not impact the beginning or ending nonperforming asset balances and are corrected in the table.

Largest Individual Nonperforming Assets at March 31, 2014 (a)

In millions

Ranking	Outstandings	Industry
1	$ 35	Real Estate, Rental and Leasing
2	20	Manufacturing
3	19	Mining, Quarrying, and Oil and Gas
4	15	Real Estate, Rental and Leasing
5	15	Construction
6	13	Real Estate, Rental and Leasing
7	11	Other Services
8	11	Real Estate, Rental and Leasing
9	10	Real Estate, Rental and Leasing
10	8	Construction
Total	$ 157	
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	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Total consumer lending	$ 2,134	$ 2,161	$ 2,221	$ 2,243	$ 2,231
Total commercial lending	579	578	581	599	610
Total TDRs	$ 2,713	$ 2,739	$ 2,802	$ 2,842	$ 2,841
Nonperforming	$ 1,405	$ 1,511	$ 1,451	$ 1,531	$ 1,517
Accruing (a)	1,151	1,062	1,178	1,103	1,103
Credit card	157	166	173	208	221
Total TDRs	$ 2,713	$ 2,739	$ 2,802	$ 2,842	$ 2,841

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) Accruing loans have demonstrated a period of at least six months of current performance under the restructured terms and are excluded from nonperforming loans. Loans where borrowers have been discharged from bankruptcy and have not formally reaffirmed their loan obligation are generally not returned to accrual status.

Accruing Loans Past Due (Unaudited)

Accruing Loans Past Due 30 to 59 Days(a) (b)

	Amount					Percent of Total Outstandings				
Dollars in millions	Mar. 31 2014	Dec. 31 2013	Sept. 30 2013	Jun. 30 2013	Mar. 31 2013	Mar. 31 2014	Dec. 31 2013	Sept. 30 2013	Jun. 30 2013	Mar. 31 2013
Commercial	$ 93	$ 81	$ 73	$ 85	$ 163	.10%	.09%	.08%	.10%	.19%
Commercial real estate	35	54	54	66	111	.16	.25	.27	.35	.59
Equipment lease financing	17	31	6	2	34	.23	.41	.08	.03	.47
Home equity	76	86	88	76	86	.21	.24	.24	.21	.24
Residential real estate										
Non government insured	101	112	118	120	145	.68	.74	.77	.81	.97
Government insured	82	105	109	110	114	.55	.70	.71	.74	.76
Credit card	26	29	30	27	30	.60	.66	.71	.65	.74
Other consumer										
Non government insured	51	62	56	52	49	.23	.28	.25	.25	.23
Government insured	149	154	170	148	162	.66	.68	.77	.70	.77
Total	$ 630	$ 714	$ 704	$ 686	$ 894	.32	.37	.37	.36	.48

Accruing Loans Past Due 60 to 89 Days(a) (b)

	Amount					Percent of Total Outstandings				
Dollars in millions	Mar. 31 2014	Dec. 31 2013	Sept. 30 2013	Jun. 30 2013	Mar. 31 2013	Mar. 31 2014	Dec. 31 2013	Sept. 30 2013	Jun. 30 2013	Mar. 31 2013
Commercial	$ 20	$ 20	$ 37	$ 53	$ 35	.02%	.02%	.04%	.06%	.04%
Commercial real estate	25	11	31	22	36	.11	.05	.15	.12	.19
Equipment lease financing		2	1	4	1		.03	.01	.05	.01
Home equity	32	34	32	29	33	.09	.09	.09	.08	.09
Residential real estate										
Non government insured	27	30	31	29	41	.18	.20	.20	.20	.27
Government insured	43	57	57	79	86	.29	.38	.37	.53	.57
Credit card	19	19	19	19	20	.44	.43	.45	.46	.49
Other consumer										
Non government insured	16	18	18	14	15	.07	.08	.08	.07	.07
Government insured	104	94	106	100	86	.46	.42	.48	.47	.41
Total	$ 286	$ 285	$ 332	$ 349	$ 353	.14	.15	.17	.18	.19

Accruing Loans Past Due 90 Days or More(a) (b)

	Amount					Percent of Total Outstandings				
Dollars in millions	Mar. 31 2014	Dec. 31 2013	Sept. 30 2013	Jun. 30 2013	Mar. 31 2013	Mar. 31 2014	Dec. 31 2013	Sept. 30 2013	Jun. 30 2013	Mar. 31 2013
Commercial	$ 28	$ 42	$ 33	$ 31	$ 27	.03%	.05%	.04%	.04%	.03%
Commercial real estate		2	3		3		.01	.01		.02
Equipment lease financing			2					.03		
Residential real estate										
Non government insured	30	35	35	50	59	.20	.23	.23	.34	.39
Government insured	924	1,025	1,187	1,326	1,458	6.24	6.80	7.71	8.97	9.73
Credit card	31	34	31	33	35	.72	.77	.73	.80	.86
Other consumer										
Non government insured	13	14	13	12	13	.06	.06	.06	.06	.06
Government insured	284	339	329	310	311	1.26	1.50	1.48	1.46	1.47
Total	$ 1,310	$ 1,491	$ 1,633	$ 1,762	$ 1,906	.66	.76	.85	.93	1.02

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

(b) Pursuant to alignment with interagency guidance on practices for loans and lines of credit related to consumer lending in the first quarter of 2013, accruing consumer loans past due 30 - 59 days decreased $44 million, accruing consumer loans past due 60—89 days decreased $36 million and accruing consumer loans past due 90 days or more decreased $315 million, of which $295 million related to residential real estate government insured loans. As part of this alignment, these loans were moved into 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, ATMs, call centers, online banking and mobile 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, Missouri, Georgia, Wisconsin and South Carolina.

Corporate & Institutional Banking provides lending, treasury management, and capital markets-related products and services to mid-sized and large corporations, government and not-for-profit entities. 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, securities, loan syndications and mergers and acquisitions advisory and related services to middle-market companies. We also provide commercial loan servicing, and real estate advisory and technology solutions, for the commercial real estate finance industry. Products and services are generally provided 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 investment 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 administration and retirement administration services. Institutional clients include corporations, unions, municipalities, non-profits, foundations and endowments, primarily located in our geographic footprint.

Residential Mortgage Banking directly originates first lien residential mortgage loans on a nationwide basis with a significant presence within the retail banking footprint, and 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 of FNMA, FHLMC, Federal Home Loan Banks and third-party investors, or are securitized and issued under the 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.

Non-Strategic Assets Portfolio includes a consumer portfolio of mainly residential mortgage and brokered home equity loans and lines of credit 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 investors 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. We hold an equity investment in BlackRock, which is a key component of our diversified revenue strategy. BlackRock is a publicly traded company, and additional information regarding its business is available in its filings with the Securities and Exchange Commission (SEC). At March 31, 2014, our economic interest in BlackRock was 22%.

Period End Employees

	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Full-time employees					
Retail Banking	22,104	22,226	22,192	22,476	22,985
Other full-time employees (a)	27,740	27,695	27,973	27,975	27,957
Total full-time employees	49,844	49,921	50,165	50,451	50,942
Part-time employees					
Retail Banking	3,761	4,030	4,194	4,394	4,496
Other part-time employees (a)	510	482	575	935	734
Total part-time employees	4,271	4,512	4,769	5,329	5,230
Total	54,115	54,433	54,934	55,780	56,172

(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.

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

In millions	*Three months ended*				
Income (Loss)	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
Retail Banking (c)	$ 158	$ 107	$ 165	$ 158	$ 120
Corporate & Institutional Banking	523	569	542	612	541
Asset Management Group	37	36	47	36	43
Residential Mortgage Banking (d)	(4)	55	28	20	45
Non-Strategic Assets Portfolio	110	118	121	60	79
Other, including BlackRock (b) (e)	236	189	125	229	167
Net income	$ 1,060	$ 1,074	$ 1,028	$ 1,115	$ 995
Revenue					
Retail Banking (c)	$ 1,494	$ 1,500	$ 1,563	$ 1,554	$ 1,483
Corporate & Institutional Banking	1,298	1,389	1,356	1,420	1,341
Asset Management Group	270	269	262	254	255
Residential Mortgage Banking (d)	206	327	254	228	291
Non-Strategic Assets Portfolio	148	167	181	175	219
Other, including BlackRock (b) (e)	361	421	304	433	366
Total revenue	$ 3,777	$ 4,073	$ 3,920	$ 4,064	$ 3,955

(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.

(b) We consider BlackRock to be a separate reportable business segment but have combined its results with Other for this presentation. Our first quarter 2014 Form 10-Q will include additional information regarding BlackRock.

(c) Includes gains on sales of a portion of Visa Class B common shares in the first quarter of 2014 and the second and third quarters of 2013. For more information, refer to Selected Noninterest Income Information on page 3.

(d) Includes benefit/provision for residential mortgage repurchase obligations. For more information, refer to Selected Noninterest Income Information on page 3.

(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, private equity investments, 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.

Retail Banking (Unaudited) (a)

Dollars in millions	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
	Three months ended				
INCOME STATEMENT					
Net interest income	$ 980	$ 1,012	$ 1,006	$ 1,012	$ 1,049
Noninterest income					
Service charges on deposits	140	151	149	141	129
Brokerage	55	57	57	58	52
Consumer services	218	256	234	229	216
Other	101	24	117	114	37
Total noninterest income	514	488	557	542	434
Total revenue	1,494	1,500	1,563	1,554	1,483
Provision for credit losses	145	195	152	148	162
Noninterest expense	1,100	1,138	1,151	1,156	1,131
Pretax earnings	249	167	260	250	190
Income taxes	91	60	95	92	70
Earnings	$ 158	$ 107	$ 165	$ 158	$ 120
AVERAGE BALANCE SHEET					
Loans					
Consumer					
Home equity	$ 29,317	$ 29,588	$ 29,477	$ 29,212	$ 28,913
Indirect auto	8,994	8,671	7,971	7,314	7,006
Indirect other	777	822	877	939	1,000
Education	7,547	7,680	7,818	7,982	8,220
Credit cards	4,271	4,250	4,148	4,061	4,108
Other	2,137	2,157	2,152	2,141	2,141
Total consumer	53,043	53,168	52,443	51,649	51,388
Commercial and commercial real estate	11,051	11,131	11,299	11,345	11,290
Floor plan	2,373	2,226	1,931	2,048	2,014
Residential mortgage	647	676	715	767	811
Total loans	67,114	67,201	66,388	65,809	65,503
Goodwill and other intangible assets	6,062	6,083	6,105	6,127	6,148
Other assets	2,744	2,730	2,722	2,580	2,465
Total assets	$ 75,920	$ 76,014	$ 75,215	$ 74,516	$ 74,116
Deposits					
Noninterest-bearing demand	$ 21,359	$ 21,699	$ 21,349	$ 21,187	$ 20,744
Interest-bearing demand	33,490	32,298	31,748	32,004	31,183
Money market	49,484	49,250	48,939	48,645	48,291
Total transaction deposits	104,333	103,247	102,036	101,836	100,218
Savings	11,288	10,901	10,900	10,997	10,537
Certificates of deposit	19,882	20,425	21,050	21,823	22,683
Total deposits	135,503	134,573	133,986	134,656	133,438
Other liabilities	398	369	364	343	273
Total liabilities	$ 135,901	$ 134,942	$ 134,350	$ 134,999	$ 133,711
PERFORMANCE RATIOS					
Return on average assets	.84%	.56%	.87%	.85%	.66%
Noninterest income to total revenue	34	33	36	35	29
Efficiency	74	76	74	74	76

(a) See note (a) on page 16.

Retail Banking (Unaudited) (Continued)

	Three months ended				
Dollars in millions, except as noted	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
OTHER INFORMATION (a)					
Credit-related statistics:					
Commercial nonperforming assets	$ 172	$ 208	$ 212	$ 222	$ 230
Consumer nonperforming assets	1,059	1,077	1,074	1,068	1,050
Total nonperforming assets	$ 1,231	$ 1,285	$ 1,286	$ 1,290	$ 1,280
Purchased impaired loans (b)	$ 663	$ 692	$ 718	$ 750	$ 788
Commercial lending net charge-offs	$ 20	$ 13	$ 17	$ 22	$ 37
Credit card lending net charge-offs	37	37	35	39	45
Consumer lending (excluding credit card) net charge-offs	88	118	91	91	168
Total net charge-offs	$ 145	$ 168	$ 143	$ 152	$ 250
Commercial lending annualized net charge-off ratio	.60%	.39%	.51%	.66%	1.13%
Credit card lending annualized net charge-off ratio	3.51%	3.45%	3.35%	3.85%	4.44%
Consumer lending (excluding credit card) annualized net charge-off ratio (c)	.72%	.94%	.74%	.75%	1.42%
Total annualized net charge-off ratio (c)	.88%	.99%	.85%	.93%	1.55%
Home equity portfolio credit statistics: (d)					
% of first lien positions at origination (e)	53%	52%	52%	50%	48%
Weighted-average loan-to-value ratios (LTVs) (e) (f)	79%	81%	83%	85%	85%
Weighted-average updated FICO scores (g)	745	745	745	745	743
Annualized net charge-off ratio (d)	.75%	1.06%	.75%	.82%	1.97%
Delinquency data: (h)					
Loans 30 - 59 days past due	.21%	.20%	.22%	.20%	.23%
Loans 60 - 89 days past due	.08%	.09%	.09%	.08%	.10%
Total accruing loans past due	.29%	.29%	.32%	.28%	.33%
Nonperforming loans	3.12%	3.15%	3.13%	3.12%	3.01%
Other statistics:					
ATMs	8,001	7,445	7,441	7,335	7,303
Branches (i)	2,703	2,714	2,724	2,780	2,856
Brokerage account assets (billions)	$ 41	$ 41	$ 40	$ 39	$ 39
Customer-related statistics: (in thousands)					
Non-branch deposit transactions (j)	31%	30%	27%	23%	20%
Digital Consumer Customers (k)	43%	40%	38%	37%	37%

(a) Presented as of period end, except for net charge-offs and annualized net charge-off ratios, which are for the three months ended.
(b) Recorded investment of purchased impaired loans related to acquisitions.
(c) Ratios for the three months ended March 31, 2013 include additional consumer charge-offs taken as a result of alignment with interagency guidance on practices for loans and lines of credit we implemented in the first quarter of 2013.
(d) Lien position, LTV and FICO statistics are based upon customer balances.
(e) Lien positions and LTV calculations at March 31, 2014 reflect the use of revised assumptions where data is missing.
(f) LTV statistics are based upon current information.
(g) Represents FICO scores that are updated at least quarterly.
(h) Data based upon recorded investment. Past due amounts exclude purchased impaired loans, even if contractually past due, as we are currently accreting interest income over the expected life of the loans. 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.
(i) Excludes satellite offices (e.g., drive-ups, electronic branches and retirement centers) that provide limited products and/or services.
(j) Percentage of total deposit transactions processed at an ATM or through our mobile banking application.
(k) Represents consumer checking relationships that process the majority of their transactions through non-branch channels.

Corporate & Institutional Banking (Unaudited) (a)

	Three months ended				
Dollars in millions	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
INCOME STATEMENT					
Net interest income	$ 934	$ 960	$ 945	$ 943	$ 956
Noninterest income					
Corporate service fees	268	277	277	297	246
Other	96	152	134	180	139
Noninterest income	364	429	411	477	385
Total revenue	1,298	1,389	1,356	1,420	1,341
Provision for credit losses (benefit)	(13)	(29)	30	(40)	14
Noninterest expense	488	525	495	499	480
Pretax earnings	823	893	831	961	847
Income taxes	300	324	289	349	306
Earnings	$ 523	$ 569	$ 542	$ 612	$ 541
AVERAGE BALANCE SHEET					
Loans					
Commercial	$ 75,506	$ 74,199	$ 72,753	$ 72,202	$ 69,817
Commercial real estate	20,039	18,938	17,830	17,002	16,876
Equipment lease financing	6,789	6,749	6,610	6,655	6,552
Total commercial lending	102,334	99,886	97,193	95,859	93,245
Consumer	1,125	1,032	801	876	1,083
Total loans	103,459	100,918	97,994	96,735	94,328
Goodwill and other intangible assets	3,826	3,841	3,848	3,775	3,752
Loans held for sale	894	893	975	968	1,236
Other assets	9,758	9,746	9,750	10,729	12,355
Total assets	$ 117,937	$ 115,398	$ 112,567	$ 112,207	$111,671
Deposits					
Noninterest-bearing demand	$ 42,772	$ 43,482	$ 42,053	$ 39,910	$ 40,572
Money market	20,678	20,579	18,099	16,932	17,023
Other	7,531	7,609	6,992	6,914	6,979
Total deposits	70,981	71,670	67,144	63,756	64,574
Other liabilities	7,476	8,207	13,932	17,059	18,779
Total liabilities	$ 78,457	$ 79,877	$ 81,076	$ 80,815	$ 83,353
PERFORMANCE RATIOS					
Return on average assets	1.80%	1.96%	1.91%	2.19%	1.96%
Noninterest income to total revenue	28	31	30	34	29
Efficiency	38	38	37	35	36

(a) See note (a) on page 16.

Corporate & Institutional Banking (Unaudited) (Continued) (a)

Dollars in millions, except as noted	*Three months ended* March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
COMMERCIAL MORTGAGE SERVICING PORTFOLIO - SERVICED FOR THIRD PARTIES (in billions)					
Beginning of period	$ 308	$ 298	$ 294	$ 290	$ 282
Acquisitions/additions	23	26	18	18	21
Repayments/transfers	(18)	(16)	(14)	(14)	(13)
End of period	$ 313	$ 308	$ 298	$ 294	$ 290
OTHER INFORMATION					
Consolidated revenue from: (b)					
Treasury Management (c)	$ 311	$ 309	$ 309	$ 313	$ 329
Capital Markets (d)	$ 157	$ 220	$ 175	$ 196	$ 131
Commercial mortgage loans held for sale (e)	$ 19	$ 37	$ 27	$ 31	$ 38
Commercial mortgage loan servicing income (f)	55	60	60	53	53
Commercial mortgage servicing rights valuation, net of economic hedge (g)	11	(5)	18	44	11
Total commercial mortgage banking activities	$ 85	$ 92	$ 105	$ 128	$ 102
Average Loans (by C&IB business)					
Corporate Banking	$ 52,253	$ 51,689	$ 50,844	$ 50,678	$ 49,241
Real Estate	26,003	24,333	22,622	21,361	20,790
Business Credit	12,534	12,182	11,726	11,611	11,181
Equipment Finance	10,210	10,095	10,035	10,034	9,811
Other	2,459	2,619	2,767	3,051	3,305
Total average loans	103,459	100,918	97,994	96,735	94,328
Total loans (h)	$105,398	$ 101,773	$ 99,337	$ 97,708	$ 94,843
Net carrying amount of commercial mortgage servicing rights (h)	$ 529	$ 549	$ 541	$ 525	$ 452
Credit-related statistics:					
Nonperforming assets (h)	$ 786	$ 804	$ 949	$ 999	$ 1,082
Purchased impaired loans (h) (i)	$ 428	$ 515	$ 600	$ 708	$ 768
Net charge-offs (recoveries)	$ 2	$ 10	$ 56	$ (19)	$ 58

(a) See note (a) on page 16.
(b) Represents consolidated PNC amounts. Our first quarter 2014 Form 10-Q 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 other noninterest income for valuations on commercial mortgage loans held for sale and related commitments, derivative valuations, origination fees, and 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, primarily in corporate services fees, from loan servicing and ancillary services, net of changes in fair value on commercial mortgage servicing rights due to time and payoffs for first quarter 2014 and net of commercial mortgage servicing rights amortization for 2013 periods. Commercial mortgage servicing rights valuation, net of economic hedge is shown separately.
(g) Includes amounts reported in corporate service fees.
(h) Presented as of period end.
(i) Recorded investment of purchased impaired loans related to acquisitions.

Asset Management Group (Unaudited) (a)

Dollars in millions, except as noted	*Three months ended* March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
INCOME STATEMENT					
Net interest income	$ 71	$ 71	$ 74	$ 70	$ 73
Noninterest income	199	198	188	184	182
Total revenue	270	269	262	254	255
Provision for credit losses (benefit)	12	8	(4)	1	5
Noninterest expense	199	204	192	195	183
Pretax earnings	59	57	74	58	67
Income taxes	22	21	27	22	24
Earnings	$ 37	$ 36	$ 47	$ 36	$ 43
AVERAGE BALANCE SHEET					
Loans					
Consumer	$ 5,311	$ 5,248	$ 5,107	$4,947	$ 4,793
Commercial and commercial real estate	1,023	1,057	1,049	1,042	1,037
Residential mortgage	771	778	784	772	772
Total loans	7,105	7,083	6,940	6,761	6,602
Goodwill and other intangible assets	272	281	289	298	306
Other assets	222	230	216	230	223
Total assets	$ 7,599	$ 7,594	$ 7,445	$7,289	$ 7,131
Deposits					
Noninterest-bearing demand	$ 1,338	$ 1,442	$ 1,220	$1,249	$ 1,331
Interest-bearing demand	3,893	3,547	3,329	3,475	3,616
Money market	3,889	3,760	3,693	3,722	3,841
Total transaction deposits	9,120	8,749	8,242	8,446	8,788
CDs/IRAs/savings deposits	436	427	431	441	454
Total deposits	9,556	9,176	8,673	8,887	9,242
Other liabilities	53	61	62	58	60
Total liabilities	$ 9,609	$ 9,237	$ 8,735	$8,945	$ 9,302
PERFORMANCE RATIOS					
Return on average assets	1.97%	1.88%	2.50%	1.98%	2.45%
Noninterest income to total revenue	74	74	72	72	71
Efficiency	74	76	73	77	72
OTHER INFORMATION					
Total nonperforming assets (b)	$ 80	$ 75	$ 68	$ 69	$ 65
Purchased impaired loans (b) (c)	$ 96	$ 99	$ 100	$ 102	$ 105
Total net charge-offs (recoveries)	$ 1	$ 3	$ (7)	$ 2	$ 3
ASSETS UNDER ADMINISTRATION (in billions) (b) (d)					
Personal	$ 112	$ 111	$ 106	$ 112	$ 112
Institutional	143	136	131	121	124
Total	$ 255	$ 247	$ 237	$ 233	$ 236
Asset Type					
Equity	$ 145	$ 142	$ 132	$ 130	$ 130
Fixed income	66	70	70	70	70
Liquidity/Other	44	35	35	33	36
Total	$ 255	$ 247	$ 237	$ 233	$ 236
Discretionary assets under management					
Personal	$ 84	$ 83	$ 80	$ 78	$ 77
Institutional	46	44	42	39	41
Total	$ 130	$ 127	$ 122	$ 117	$ 118
Asset Type					
Equity	$ 71	$ 70	$ 65	$ 62	$ 62
Fixed income	34	39	40	39	39
Liquidity/Other	25	18	17	16	17
Total	$ 130	$ 127	$ 122	$ 117	$ 118
Nondiscretionary assets under administration					
Personal	$ 28	$ 28	$ 26	$ 34	$ 35
Institutional	97	92	89	82	83
Total	$ 125	$ 120	$ 115	$ 116	$ 118
Asset Type					
Equity	$ 74	$ 72	$ 67	$ 68	$ 68
Fixed income	32	31	30	31	31
Liquidity/Other	19	17	18	17	19
Total	$ 125	$ 120	$ 115	$ 116	$ 118

(a) See note (a) on page 16.
(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)

	Three months ended				
Dollars in millions, except as noted	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
INCOME STATEMENT					
Net interest income	$ 40	$ 49	$ 46	$ 51	$ 48
Noninterest income					
Loan servicing revenue					
Servicing fees	61	56	40	37	41
Net MSR hedging gains / (losses)	(1)	1	57	26	37
Loan sales revenue					
Benefit / (provision) for residential mortgage repurchase obligations	19	124	6	(73)	(4)
Loan sales revenue	88	98	108	190	172
Other	(1)	(1)	(3)	(3)	(3)
Total noninterest income	166	278	208	177	243
Total revenue	206	327	254	228	291
Provision for credit losses (benefit)	(1)	(3)	—	4	20
Noninterest expense	213	243	210	192	200
Pretax earnings (loss)	(6)	87	44	32	71
Income taxes (benefit)	(2)	32	16	12	26
Earnings (loss)	$ (4)	$ 55	$ 28	$ 20	$ 45
AVERAGE BALANCE SHEET					
Portfolio loans	$ 2,036	$ 2,219	$ 2,334	$ 2,403	$ 2,553
Loans held for sale	1,068	1,340	2,104	2,106	2,038
Mortgage servicing rights (MSR)	1,073	1,066	1,068	849	764
Other assets	4,600	4,458	3,811	5,049	5,448
Total assets	$ 8,777	$ 9,083	$ 9,317	$ 10,407	$ 10,803
Deposits	$ 2,100	$ 2,388	$ 2,936	$ 3,260	$ 3,106
Borrowings and other liabilities	3,464	3,553	2,316	3,216	3,487
Total liabilities	$ 5,564	$ 5,941	$ 5,252	$ 6,476	$ 6,593
PERFORMANCE RATIOS					
Return on average assets	(.18)%	2.40%	1.19%	.77%	1.69%
Noninterest income to total revenue	81	85	82	78	84
Efficiency	103	74	83	84	69
RESIDENTIAL MORTGAGE SERVICING PORTFOLIO - SERVICED FOR THIRD PARTIES (in billions)					
Beginning of period	$ 114	$ 115	$ 116	$ 120	$ 119
Acquisitions	2	2	2		6
Additions	2	3	4	4	4
Repayments/transfers	(4)	(6)	(7)	(8)	(9)
End of period	$ 114	$ 114	$ 115	$ 116	$ 120
Servicing portfolio - third-party statistics: (b)					
Fixed rate	94%	93%	92%	92%	92%
Adjustable rate/balloon	6%	7%	8%	8%	8%
Weighted-average interest rate	4.56%	4.59%	4.63%	4.72%	4.80%
MSR capitalized value (in billions)	$ 1.1	$ 1.1	$ 1.1	$ 1.0	$ .8
MSR capitalization value (in basis points)	92	95	90	84	65
Weighted-average servicing fee (in basis points)	28	28	28	28	28
RESIDENTIAL MORTGAGE REPURCHASE RESERVE					
Beginning of period	$ 131	$ 471	$ 523	$ 522	$ 614
(Benefit) / Provision	(19)	(124)	(6)	73	4
Agency settlements		(191)			
Losses - loan repurchases	(9)	(25)	(46)	(72)	(96)
End of period	$ 103	$ 131	$ 471	$ 523	$ 522
OTHER INFORMATION					
Loan origination volume (in billions)	$ 1.9	$ 2.5	$ 3.7	$ 4.7	$ 4.2
Loan sale margin percentage	4.53%	3.96%	2.92%	4.04%	4.07%
Percentage of originations represented by:					
Agency and government programs	99%	99%	99%	100%	100%
Purchase volume (c)	37%	41%	38%	28%	19%
Refinance volume	63%	59%	62%	72%	81%
Total nonperforming assets (b)	$ 173	$ 189	$ 205	$ 220	$ 236

(a) See note (a) on page 16.
(b) As of period end.
(c) Mortgages with borrowers as part of residential real estate purchase transactions.

Non-Strategic Assets Portfolio (Unaudited) (a)

	Three months ended				
Dollars in millions	March 31 2014	December 31 2013	September 30 2013	June 30 2013	March 31 2013
INCOME STATEMENT					
Net interest income	$ 142	$ 161	$ 161	$ 164	$ 203
Noninterest income	6	6	20	11	16
Total revenue	148	167	181	175	219
Provision for credit losses (benefit)	(52)	(59)	(43)	39	42
Noninterest expense	26	39	33	41	52
Pretax earnings	174	187	191	95	125
Income taxes	64	69	70	35	46
Earnings	$ 110	$ 118	$ 121	$ 60	$ 79
AVERAGE BALANCE SHEET					
Commercial Lending:					
Commercial/Commercial real estate	$ 220	$ 246	$ 319	$ 437	$ 537
Lease financing	681	678	686	694	688
Total commercial lending	901	924	1,005	1,131	1,225
Consumer Lending:					
Home equity	3,625	3,764	3,935	4,122	4,158
Residential real estate	5,104	5,312	5,496	5,709	5,938
Total consumer lending	8,729	9,076	9,431	9,831	10,096
Total portfolio loans	9,630	10,000	10,436	10,962	11,321
Other assets (b)	(741)	(757)	(735)	(672)	(586)
Total assets	$ 8,889	$ 9,243	$ 9,701	$10,290	$10,735
Deposits and other liabilities	$ 231	$ 236	$ 261	$ 275	$ 168
Total liabilities	$ 231	$ 236	$ 261	$ 275	$ 168
PERFORMANCE RATIOS					
Return on average assets	5.02%	5.06%	4.95%	2.34%	2.98%
Noninterest income to total revenue	4	4	11	6	7
Efficiency	18	23	18	23	24
OTHER INFORMATION					
Nonperforming assets (c)	$ 798	$ 834	$ 863	$ 935	$ 999
Purchased impaired loans (c) (d)	$ 4,654	$ 4,797	$ 4,966	$ 5,193	$ 5,372
Net charge-offs	$ 31	$ 9	$ 23	$ 53	$ 87
Annualized net charge-off ratio	1.31%	.36%	.87%	1.94%	3.12%
LOANS (c)					
Commercial Lending:					
Commercial/Commercial real estate	$ 201	$ 236	$ 270	$ 388	$ 493
Lease financing	683	680	675	696	690
Total commercial lending	884	916	945	1,084	1,183
Consumer Lending:					
Home equity	3,554	3,692	3,844	4,029	4,209
Residential real estate	5,092	5,267	5,434	5,659	5,880
Total consumer lending	8,646	8,959	9,278	9,688	10,089
Total loans	$ 9,530	$ 9,875	$ 10,223	$10,772	$11,272

(a) See note (a) on page 16.
(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.

Basel I Tier 1 common capital - Basel I Tier 1 risk-based capital, less preferred equity, less trust preferred capital securities, and less noncontrolling interests.

Basel I Tier 1 common capital ratio - Basel I Tier 1 common capital divided by period-end Basel I risk-weighted assets.

Basel I Leverage ratio - Basel I Tier 1 risk-based capital divided by adjusted average total assets.

Basel I 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 Basel I Tier 1 risk-based capital purposes.

Basel I Tier 1 risk-based capital ratio - Basel I Tier 1 risk-based capital divided by period-end Basel I risk-weighted assets.

Basel I Total risk-based capital - Basel I Tier 1 risk-based capital plus qualifying subordinated debt and trust preferred securities, other noncontrolling interests not qualified as Basel I Tier 1, eligible gains on available for sale equity securities and the allowance for loan and lease losses, subject to certain limitations.

Basel I Total risk-based capital ratio - Basel I Total risk-based capital divided by period-end Basel I risk-weighted assets.

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 revenue derived from commercial mortgage servicing (including net interest income and noninterest income, primarily in corporate services fees, from loan servicing and ancillary services, net of changes in fair value on commercial mortgage servicing rights due to time and pay offs (net of commercial mortgage servicing rights amortization for 2013 and prior periods), and commercial mortgage servicing rights valuations net of economic hedge), 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 - Core net interest income is 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 increases 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.

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.

Impaired loans - Loans are determined to be impaired when, based on current information and events, it is probable that all contractually required payments will not be collected. Impaired loans include commercial nonperforming loans and consumer and commercial TDRs, regardless of nonperforming status. Excluded from impaired loans are nonperforming leases, loans held for sale, loans accounted for under the fair value option, smaller balance homogenous type loans and purchased impaired loans.

Investment securities - Collectively, securities available for sale and securities held to maturity.

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, a LTV of less than 90% is better secured and has less credit risk than a 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.

Nonaccrual loans - Loans for which we do not accrue interest income. Nonaccrual loans include nonperforming loans, in addition to loans accounted for under fair value option and loans accounted for as held for sale for which full collection of contractual principal and/or interest is not probable.

Nondiscretionary assets under administration - Assets we hold for our customers/clients in a nondiscretionary, custodial capacity. We do not include these assets on our Consolidated Balance Sheet.

Nonperforming assets - Nonperforming assets include nonperforming loans and OREO and foreclosed assets, but exclude certain government insured or guaranteed loans for which we expect to collect substantially all principal and interest, loans held for sale, loans accounted for under the fair value option and purchased impaired loans. We do not accrue interest income on assets classified as nonperforming.

Nonperforming loans - Loans accounted for at amortized cost 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 for which we expect to collect substantially all principal and interest, 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 before income taxes and noncontrolling interests.

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

Primary client relationship - A corporate banking client relationship with annual revenue generation of $10,000 to $50,000 or more, and for Asset Management Group, a client relationship with annual revenue generation of $10,000 or more.

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.

Total equity - Total shareholders’ equity plus noncontrolling interests.

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.

First Quarter 2014

Earnings Conference Call

April 16, 2014

Cautionary Statement Regarding Forward-Looking Information and Adjusted Information

Our earnings conference call 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 and liquidity levels and ratios, 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 2013 Form 10-K, 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 that report, 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 those 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. 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), on the impact of purchase accounting accretion on net interest margin (core net interest margin (net interest margin less (annualized purchase accounting accretion divided by average interest-earning assets)), on pretax pre-provision earnings (total revenue less noninterest expense), and on tangible book value per common share (calculated based on tangible common shareholders’ equity (common shareholders’ equity less goodwill and other intangible assets, other than servicing rights, net of deferred tax liabilities on such intangible assets) divided by common shares outstanding). 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, pro forma, 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.”

1Q14 Highlights

- Successful first quarter
  - Continued loan and deposit growth
  - Reduced expenses
  - Improved credit quality
  - Seasonal trends impact
- Stronger capital position
  - Pro forma fully phased-in Basel III common equity Tier 1 capital ratio of 9.7%(1)
  - Capital action
    - Increased quarterly common stock dividend by 9% to $0.48 for 2Q14
    - Plan to repurchase up to $1.5 billion of common stock over the four quarter period starting in 2Q14(2)
- Executing on strategic priorities

1Q14 financial summary	Net income	Diluted EPS from net income	Return on average assets
	$1.1 billion	$1.82	1.35%

(1) Estimated as of March 31, 2014. We previously referred to the Basel III common equity Tier 1 capital ratio as the Basel III Tier 1 common capital ratio. Calculated on a pro forma basis without the benefit of the Basel III phase-in provisions. For 1Q14, the resulting fully phased-in Basel III common equity Tier 1 capital ratio was calculated based on the standardized approach RWAs. See Estimated Transitional Basel III and Pro forma Fully Phased-In Basel III Common Equity Tier 1 Capital Ratios and related information in the Appendix for further details. (2) Through 1Q15, subject to factors such as market and general economic conditions, economic and regulatory capital conditions, alternative uses of capital, regulatory and contractual limitations, and the potential impact on credit ratings.

PNC

Continued Loan Growth and Capital Improvement

Category (billions) Balances at period-end	Mar. 31, 2014	% change from: Dec. 31, 2013	% change from: Mar. 31, 2013
Investment securities	$58.6	(2.7%)	(1.2%)
Total commercial lending	$120.8	3.1%	9.5%
Total consumer lending	77.4	(1.3%)	1.7%
Total loans	$198.2	1.3%	6.3%
Total assets	$323.4	1.0%	7.6%
Transaction deposits	$188.1	0.9%	7.2%
Total deposits	$222.4	0.7%	5.1%
Total shareholders' equity	$43.3	2.3%	9.4%
Capital ratios: (1,5)	**Mar. 31, 2014**	**Dec. 31, 2013**	**Mar. 31, 2013**
Transitional Basel III common equity Tier 1 (2,3)	**10.8%**	N/A	N/A
Pro forma Fully Phased-In Basel III common equity Tier 1 (3,4)	**9.7%**	9.4%	8.0%
Tangible book value per common share (TBV) (5)	**$56.33**	$54.57	$50.30
Book value per common share	**$73.73**	$72.07	$68.10

Highlights

Linked quarter:

- Investment securities declined by $1.7 billion due to net payments and maturities
- Loans increased $2.6 billion
  - Commercial increased $3.6 billion primarily in real estate, corporate banking and business credit
  - Consumer decreased $1.0 billion due to lower home equity, residential mortgage, education and credit card loans
- Deposits grew $1.5 billion
- Continued to enhance liquidity position
- Capital levels remained strong

Prior Year Quarter:

- Loans grew $11.7 billion within commercial and consumer
- Deposits increased $10.8 billion
- TBV growth of 12% (5)

(1) March 31, 2014 ratios estimated. (2) Calculated using the regulatory capital methodology applicable to PNC during 2014. See Note A in the Appendix for further details. (3) We previously referred to Basel III common equity Tier 1 capital ratio as the Basel III Tier 1 common capital ratio. (4) Calculated on a pro forma basis without the benefit of the Basel III phase-in provisions. For both 1Q14 and 4Q13, the resulting pro forma fully phased-in Basel III common equity Tier 1 ratios were calculated based on the standardized approach RWAs. Advanced approaches RWAs were utilized for 1Q13. See Estimated Transitional Basel III and Pro forma Fully Phased-In Basel III Common Equity Tier 1 Capital Ratios and related information in the Appendix for further details. (5) See Appendix for additional information related to capital ratios and TBV.

Seasonal Trends Impacted Results

(millions)	1Q14	$ change from: 4Q13	1Q13
Net interest income	$2,195	($71)	($194)
Noninterest income	1,582	(225)	16
Total revenue	$3,777	($296)	($178)
Noninterest expense(1)	$2,264	($250)	($104)
Pretax pre-provision earnings(2,5)	$1,513	($46)	($74)
Provision	94	(19)	(142)
Pretax earnings(3)	1,419	(27)	68
Net income	$1,060	($14)	$65
Returns			
ROAA(4)	**1.35%**	1.36%	1.33%
ROACE(4)	**10.36%**	10.71%	10.58%

Highlights

Linked quarter:

- Revenue declined 7% due to lower repurchase reserves release and impact of seasonality, as expected
- Noninterest expense decline of 10% reflected overall disciplined expense management and seasonality
- Credit costs declined as overall credit trends continued to improve
- Strong returns

Prior Year Quarter:

- Pretax pre-provision earnings(2,5) decreased 5% primarily due to net interest income decline of 8% partially offset by decreased expenses of 4%
- Net income increased 7%

(1) Prior period amounts have been updated to reflect first quarter 2014 adoption of ASU 2014-01 related to low income housing tax credits. (2),(3),(4) See Notes B, C and D, respectively, in the Appendix for additional details. (5) See Reconcilement section of the Appendix.

Loan Growth Delivered Stable Core NII

(billions)	1Q14	$ change from: 4Q13	1Q13
Average interest-earning assets	$275.8	$5.3	$19.6
(millions)			
Core NII[1]	$2,032	($43)	($108)
Scheduled accretion	134	(29)	(65)
Excess cash recoveries[2]	29	1	(21)
Total purchase accounting accretion (PAA)	163	(28)	(86)
Total NII	$2,195	($71)	($194)
Margins			
Net interest margin (NIM)	**3.26%**	3.38%	3.81%
Core NIM[3]	**3.02%**	3.10%	3.43%

Highlights

Linked quarter:

- Average interest-earning assets increased 2% due to investment securities balance increase of 2% and 1% loan growth
- NII declined 3%
- Core NII[1] impacted by lower day count and otherwise relatively consistent with 4Q13
- PAA declined as expected
- NIM declined largely due to lower PAA and asset yields and actions taken to improve our liquidity

Prior year quarter:

- Average interest-earning assets growth of 8% driven by average loan growth of 6%
- Core NII[1] decreased primarily due to lower asset yields

(1) Core net interest income (Core NII) is total net interest income (NII), as reported, less related purchase accounting accretion (scheduled and excess cash recoveries). See also Note F in the Appendix. (2) See Note E in Appendix for further details. (3) Net interest margin less (annualized PAA/average interest-earning assets). See Reconcilement in Appendix.

Noninterest Income Reflected Repurchase Reserves Release and Seasonality

(millions)	1Q14	$ change from: 4Q13	1Q13
Asset management[1]	$364	$-	$56
Consumer services	290	(37)	(6)
Corporate services	301	-	24
Residential mortgage	161	(110)	(73)
Deposit service charges	147	(11)	11
Fee income	$1,263	($158)	$12
Net gains on sales of securities less net OTTI	8	5	4
Gain on VISA sales	62	62	62
Other	249	(134)	(62)
Total noninterest income	$1,582	($225)	$16
Noninterest income to total revenue	**42%**	44%	40%

Highlights

Linked quarter:

- Fee income impacted by seasonality
- Asset management and Corporate Services fee income stable
- Noninterest income declined 12%:
  - Pre-tax benefit from repurchase reserves release lower by $105 million
  - Lower mortgage originations
  - Other income decreased due to lower revenues from private equity investments and credit valuations (CVA)[2] and loan sales

Prior Year Quarter:

- Fee income increased 1%[3]
- Fee income adjusted for residential mortgage increased 8%[3]
- Asset management grew 18%
- Corporate services up 9%
- Deposit service charges grew 8%

(1) Asset management includes the Asset Management Group (AMG) and BlackRock. (2) Credit valuations associated with customer-related derivatives activities. (3) See Reconcilement section of the Appendix.

Disciplined Expense Management While Investing for Growth

(millions)	1Q14	$ Change from 4Q13	$ Change from 1Q13
Personnel	$1,080	($127)	($89)
Occupancy	218	7	7
Equipment	201	4	18
Marketing	52	(14)	7
Other	713	(120)	(47)
Total noninterest expense	$2,264	($250)	($104)
Efficiency ratio (1,3)	**60%**	62%	60%

Highlights

Linked quarter:

- Continued progress on CIP (2) savings initiatives
- Noninterest expense decline of 10% reflected overall disciplined expense management and seasonal impact
  - Lower incentive compensation costs as well as lower pension and benefits costs
  - Contribution to PNC Foundation occurred in 4Q13
  - Seasonally lower marketing costs

Prior Year Quarter:

- Noninterest expense decline of 4% largely reflected lower personnel costs and the 1Q13 contribution to the PNC Foundation as well as the benefit of our continuous improvement program

(1) See Note G in the Appendix. (2) CIP refers to PNC's Continuous Improvement Program. (3) As required on adoption of Accounting Standards Update 2014-1, the 2013 periods have been updated for adoption of ASU 2014-1. This includes a reduction in noninterest expense for the 2013 periods. The efficiency ratios for the 1Q13 and 4Q13 periods listed above have been updated to reflect the adoption of this ASU.

Overall Credit Quality Continued to Improve

(millions)	1Q14	4Q13	1Q13	% change from: 4Q13	1Q13
Nonperforming loans(1,3)	$2,947	$3,088	$3,422	(5%)	(14%)
Total Past Due(1,2)	$2,226	$2,490	$3,153	(11%)	(29%)
Net charge-offs	$186	$189	$456	(2%)	(59%)
Provision	$94	$113	$236	(17%)	(60%)
Loan loss reserves to total loans(4)	**1.78%**	1.84%	2.05%		

Highlights

Linked quarter:

- Continued credit quality improvement
  - Overall delinquencies declined 11%
  - Net charge-offs(5) were stable and were .38% of average loans
  - Provision for credit losses declined
- Maintained appropriate reserves

As of quarter end except net charge-offs and provision, which are for the quarter. (1) 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. Does not include loans held for sale. (2) Includes loans that are government guaranteed/insured, primarily residential mortgages. Past due loans in this category totaled $1.6 billion in 1Q14. (3) Does not include foreclosed and other assets. Excludes certain government insure or guaranteed loans and loans accounted for under the fair value option. (4) See Note H in the Appendix for additional details. (5) For the quarter and annualized.

Outlook[1] – 2Q14 vs. 1Q14

Balance sheet	Loans	Modest growth
Income statement	Net interest income	Down modestly
	Fee income[2]	Up low single digits
	Noninterest expense	Up low single digits
	Loan loss provision	$100-$150 million

(1) Refer to Cautionary Statement in the Appendix, including economic and other assumptions. Does not take into account impact of potential legal and regulatory contingencies. (2) Fee income refers to Noninterest income in the following categories: asset management, consumer services, corporate services, residential mortgage, and service charges on deposits.

Cautionary Statement Regarding Forward-Looking Information

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

We also make statements in this presentation, and we may from time to time make other statements, regarding our outlook for earnings, revenues, expenses, capital and liquidity levels and ratios, 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 levels of U.S. and European government debt and concerns regarding the creditworthiness of certain sovereign governments, supranationals and financial institutions in Europe.
  - Actions by the 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 reversal of the current U.S. economic expansion.
  - Continued residual effects 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 U.S. economic expansion will speed up to an above trend growth rate near 2.8 percent in 2014 as drags from Federal fiscal restraint subside and that short-term interest rates will remain very low and bond yields will rise only slowly in 2014. These forward-looking statements also do not, unless otherwise indicated, take into account the impact of potential legal and regulatory contingencies.

Cautionary Statement Regarding Forward-Looking Information (continued)

- PNC's ability to take certain capital actions, including paying dividends and any plans to increase common stock dividends, repurchase common stock under current or future programs, or issue or redeem preferred stock or other regulatory capital instruments, is subject to the review of such proposed actions by the Federal Reserve as part of PNC's comprehensive capital plan for the applicable period in connection with the regulators' Comprehensive Capital Analysis and Review (CCAR) process and to the acceptance of such capital plan and non-objection to such capital actions by the Federal Reserve.

- 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.

- 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 most 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.

Cautionary Statement Regarding Forward-Looking Information (continued)

- 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 and liquidity 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.

- 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. Acquisition risks and uncertainties include those presented by the nature of the business acquired, including in some cases those associated with our entry into new businesses or new geographic or other markets and risks resulting from our inexperience in those new areas, 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, cyberattacks 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 2013 Form 10-K, 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 that report, 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, pro forma, 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.

Notes

Appendix

Explanatory Notes

(A) Transitional Basel III common equity Tier 1 capital ratio is common equity Tier 1 capital (using the definitions of, and deductions from, capital under Basel III, as such definitions and deductions are phased-in for 2014) divided by period-end Basel I risk-weighted assets with 2014 transition adjustments as defined by the Basel III rules.

(B) Pretax pre-provision earnings is defined as total revenue less noninterest expense. We believe that pretax pre-provision earnings, a non-GAAP measure, is useful as a tool to help evaluate the ability to provide for credit costs through operations.

(C) Pretax earnings is income before income taxes and noncontrolling interests.

(D) ROAA is Return on Average Assets and ROACE is Return on Average Common Shareholders' Equity.

(E) Excess cash recoveries represent cash payments from customers that exceeded the recorded investment of the designated impaired loans.

(F) PNC believes that core net interest income, a non-GAAP measure, is useful in evaluating components of net interest income.

(G) Efficiency ratio calculated as noninterest expense divided by total revenue.

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

Estimated Transitional Basel III and Pro forma Fully Phased-In Basel III Common Equity Tier 1 Capital Ratios

As a result of the staggered effective dates of the final U.S. capital rules issued in July 2013, as well as the fact that PNC remains in the parallel run qualification phase for the advanced approaches, PNC's regulatory capital ratios during 2014 are based on the definitions of, and deductions from, capital under Basel III (as such definitions and deductions are phased-in for 2014) and Basel I risk-weighted assets (but subject to certain adjustments as defined by the Basel III rules). We refer to the capital ratios calculated using these Basel III phased-in provisions and Basel I risk-weighted assets as the Transitional Basel III ratios. These capital ratios became effective for PNC on January 1, 2014.

We provide information on the next slide regarding PNC's Transitional Basel III common equity Tier 1 ratio and PNC's pro forma fully phased-in Basel III common equity Tier 1 ratio. We previously referred to the Basel III common equity Tier 1 ratio as the Basel III Tier 1 common ratio. In addition, on the next page we provide information regarding PNC's Basel I Tier 1 common capital ratio, which was applicable to PNC through 2013 under the U.S. regulatory capital rules.

Common equity Tier 1 capital as defined under the Basel III rules differs materially from Basel I. For example, under Basel III, significant common stock investments in unconsolidated financial institutions, mortgage servicing rights and deferred tax assets must be deducted from capital to the extent they individually exceed 10%, or in the aggregate exceed 15%, of the institution's adjusted common equity Tier 1 capital. Also, under Basel III, regulatory capital includes adjustments for accumulated other comprehensive income related to securities currently and previously held as available for sale, as well as pension and other postretirement plans, whereas under Basel I, those items were excluded.

Estimated Transitional Basel III and Pro forma Fully Phased-In Basel III Common Equity Tier 1 Capital Ratios

Appendix

	Transitional Basel III	Pro forma Fully Phased-In Basel III		
Dollars in millions	Mar. 31, 2014	Mar. 31, 2014	Dec. 31, 2013(a)	Mar. 31, 2013(a)
Common stock, related surplus, and retained earnings, net of treasury stock	$38,722	$38,722	$38,031	$35,305
Less regulatory capital adjustments:				
Goodwill and disallowed intangibles, net of deferred tax liabilities	(8,932)	(9,291)	(9,321)	(9,412)
Basel III total threshold deductions	(215)	(1,193)	(1,386)	(2,076)
Accumulated other comprehensive income (b)	82	410	196	289
All other adjustments (c)	(17)	(108)	(64)	(580)
Estimated Common equity Tier 1 capital	29,640	28,540	27,456	23,526
Estimated Basel I risk-weighted assets calculated in accordance with transition rules for 2014	275,574	N /A	N /A	N /A
Estimated Basel III standardized approach risk-weighted assets (d)	N /A	294,723	291,977	N /A
Estimated Basel III advanced approaches risk-weighted assets (e)	N /A	288,577	290,080	293,810
Estimated Basel III Common equity Tier 1 capital ratio	10.8%	9.7%	9.4%	8.0%
Risk-weighted assets utilized	Basel I (with transition adjustments)	Standardized	Standardized	Advanced

(a) Amounts have not been updated to reflect the first quarter 2014 adoption of ASU 2014-1 related to low income housing tax credits.
(b) Represents net adjustments related to accumulated other comprehensive income for securities currently and previously held as available for sale, as well as pension and other postretirement plans.
(c) Includes adjustments as required based on whether the standardized approach or advanced approaches are utilized.
(d) Basel III standardized approach risk-weighted assets were estimated based on the standardized approach rules and include credit and market risk.
(e) Basel III advanced approaches risk-weighted assets were estimated based on the advanced approaches rules, and include credit, market and operational risk.

PNC utilizes the pro forma fully phased-in capital ratio estimate to assess its Basel III capital position (without the benefit of phase-ins), including comparison to similar estimates made by other financial institutions. Our capital ratios and estimates may be impacted by additional regulatory guidance or analysis of the rules, and, in the case of ratios calculated using the advanced approaches, the ongoing evolution, validation and regulatory approval of PNC's models integral to the calculation of advanced approaches risk-weighted assets.

2013 Basel I Tier 1 Common Capital Ratios (a) (b)

Dollars in millions	Dec. 31, 2013	Mar. 31, 2013
Basel I Tier 1 common capital	$28,484	$25,680
Basel I risk-weighted assets	272,169	261,491
Basel I Tier 1 common capital ratio	10.5%	9.8%

(a) Effective January 1, 2014, the Basel I Tier 1 common capital ratio no longer applies to PNC (except for stress testing purposes).
(b) Amounts have not been updated to reflect the first quarter 2014 adoption of ASU 2014-01 related to low income housing tax credits.

Tangible Book Value per Common Share

Appendix

Tangible book value per common share is a non-GAAP financial measure and is calculated based on tangible common shareholders' equity divided by period-end common shares outstanding. We believe this non-GAAP financial measure serves as a useful tool to help evaluate the strength and discipline of a company's capital management strategies and as an additional, conservative measure of total company value.

Tangible Book Value per Common Share Ratio

Dollars in millions, except per share data	Mar. 31, 2014	Dec. 31, 2013	Mar. 31, 2013	% Change 3/31/14 vs. 12/31/13	% Change 3/31/14 vs. 3/31/13
Book value per common share	$ 73.73	$ 72.07	$ 68.10	2.3%	8.3%
Tangible book value per common share					
Common shareholders' equity	$ 39,378	$ 38,392	$ 36,006		
Goodwill and Other Intangible Assets (a)	(9,621)	(9,654)	(9,763)		
Deferred tax liabilities on Goodwill and Other Intangible Assets (a)	331	333	351		
Tangible common shareholders' equity	$ 30,088	$ 29,071	$ 26,594		
Period-end common shares outstanding (in millions)	534	533	529		
Tangible book value per common share (Non-GAAP)	$ 56.33	$ 54.57	$ 50.30	3.2%	12.0%

(a) Excludes the impact from mortgage servicing rights of $1.6 billion at both March 31, 2014 and December 31, 2013 and $1.2 billion at March 31, 2013.

Non-GAAP to GAAP Reconcilement

Appendix

$ in millions	For the three months ended Mar. 31, 2014	Dec. 31, 2013	% Change	Mar. 31, 2013	% Change
Net interest income	$2,195	$2,266	-3%	$2,389	-8%
Noninterest income	$1,582	$1,807	-12%	$1,566	1%
Total revenue	$3,777	$4,073	-7%	$3,955	-5%
Noninterest expense	($2,264)	($2,514)	-10%	($2,368)	-4%
Pretax pre-provision earnings (1)	$1,513	$1,559	-3%	$1,587	-5%
Net income	$1,060	$1,074	-1%	$995	7%

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

$ in millions	For the three months ended Mar. 31, 2014	Dec. 31, 2013	Mar. 31, 2013
Net interest margin, as reported	3.26%	3.38%	3.81%
Purchase accounting accretion (1)	$163	$191	$249
Purchase accounting accretion, if annualized	$661	$758	$1,010
Avg. interest earning assets	$275,778	$270,485	$256,180
Annualized purchase accounting accretion/Avg. interest-earning assets	0.24%	0.28%	0.38%
Core net interest margin (2)	3.02%	3.10%	3.43%

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

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

Non-GAAP to GAAP Reconcilement

Appendix

$ in millions	For the three months ended Mar. 31, 2014	Dec. 31, 2013	% change	Mar. 31, 2013	% change
Asset management	$364	$364		$308	
Consumer services	$290	$327		$296	
Corporate services	$301	$301		$277	
Residential mortgage	$161	$271		$234	
Deposit service charges	$147	$158		$136	
Total fee income, as reported	$1,263	$1,421	-11%	$1,251	1%
Residential mortgage	$161	$271		$234	
Fee income, adjusted for residential mortgage	$1,102	$1,150	-4%	$1,017	8%