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

July 15, 2015
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	**25-1435979**
(State or other jurisdiction of incorporation)	**(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 July 15, 2015, 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 second quarter of 2015. 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: July 15, 2015

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 Second Quarter 2015	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
SECOND QUARTER 2015
(Unaudited)

THE PNC FINANCIAL SERVICES GROUP, INC.
FINANCIAL SUPPLEMENT
SECOND QUARTER 2015
(UNAUDITED)

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The information contained in this Financial Supplement is preliminary, unaudited and based on data available on July 15, 2015. 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, Virginia, Alabama, Missouri, Georgia, Wisconsin and South Carolina. PNC also provides certain products and services internationally.

The PNC Financial Services Group, Inc.

Cross-Reference Index to Second Quarter 2015 Financial Supplement (Unaudited)

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Table 1: Consolidated Income Statement (Unaudited)

	Three months ended					*Six months ended*	
In millions, except per share data	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	June 30 2015	June 30 2014
Interest Income							
Loans	$1,791	$ 1,802	$ 1,835	$ 1,848	$1,845	$3,593	$3,744
Investment securities	407	406	398	387	412	813	839
Other	107	111	104	93	99	218	183
Total interest income	2,305	2,319	2,337	2,328	2,356	4,624	4,766
Interest Expense							
Deposits	98	92	86	81	80	190	158
Borrowed funds	155	155	154	143	147	310	284
Total interest expense	253	247	240	224	227	500	442
Net interest income	2,052	2,072	2,097	2,104	2,129	4,124	4,324
Noninterest Income							
Asset management	416	376	376	411	362	792	726
Consumer services	334	311	321	320	323	645	613
Corporate services	369	344	397	374	343	713	644
Residential mortgage	164	164	135	140	182	328	343
Service charges on deposits	156	153	180	179	156	309	303
Net gains (losses) on sales of securities (a)	8	42	—	—	(6)	50	4
Other	367	269	441	313	321	636	630
Total noninterest income	1,814	1,659	1,850	1,737	1,681	3,473	3,263
Total revenue	3,866	3,731	3,947	3,841	3,810	7,597	7,587
Provision For Credit Losses	46	54	52	55	72	100	166
Noninterest Expense							
Personnel	1,200	1,157	1,170	1,189	1,172	2,357	2,252
Occupancy	209	216	216	200	199	425	417
Equipment	231	222	234	220	204	453	405
Marketing	67	62	67	66	68	129	120
Other	659	692	852	682	685	1,351	1,398
Total noninterest expense	2,366	2,349	2,539	2,357	2,328	4,715	4,592
Income before income taxes and noncontrolling interests	1,454	1,328	1,356	1,429	1,410	2,782	2,829
Income taxes	410	324	299	391	358	734	717
Net income	1,044	1,004	1,057	1,038	1,052	2,048	2,112
Less: Net income (loss) attributable to noncontrolling interests	4	1	21	1	3	5	1
Preferred stock dividends and discount accretion and redemptions	48	70	48	71	48	118	118
Net income attributable to common shareholders	$ 992	$ 933	$ 988	$ 966	$1,001	$1,925	$1,993
Earnings Per Common Share							
Basic	$ 1.92	$ 1.79	$ 1.88	$ 1.82	$ 1.88	$ 3.71	$ 3.73
Diluted	$ 1.88	$ 1.75	$ 1.84	$ 1.79	$ 1.85	$ 3.63	$ 3.67
Average Common Shares Outstanding							
Basic	517	521	524	529	532	519	532
Diluted	525	529	532	537	539	527	539
Efficiency	61%	63%	64%	61%	61%	62%	61%
Noninterest income to total revenue	47%	44%	47%	45%	44%	46%	43%
Effective tax rate (b)	28.2%	24.4%	22.1%	27.4%	25.4%	26.4%	25.3%

(a) Net gains (losses) on sales of securities was less than $.5 million for both the three months ended December 31, 2014 and September 30, 2014, respectively.

(b) 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.

Table 2: Consolidated Balance Sheet (Unaudited)

In millions, except par value	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014
Assets					
Cash and due from banks (a)	$ 4,412	$ 4,151	$ 4,360	$ 4,164	$ 4,892
Federal funds sold and resale agreements (b)	1,971	1,893	1,852	1,761	1,526
Trading securities	2,334	2,151	2,353	2,650	2,228
Interest-earning deposits with banks (a) (c)	33,969	31,198	31,779	26,247	16,876
Loans held for sale (b)	2,357	2,423	2,262	2,143	2,228
Investment securities	61,362	60,768	55,823	55,039	56,602
Loans (a) (b)	205,153	204,722	204,817	200,872	200,984
Allowance for loan and lease losses (a)	(3,272)	(3,306)	(3,331)	(3,406)	(3,453)
Net loans	201,881	201,416	201,486	197,466	197,531
Goodwill	9,103	9,103	9,103	9,074	9,074
Mortgage servicing rights	1,558	1,333	1,351	1,510	1,482
Other intangible assets	435	463	493	484	515
Equity investments (a) (d)	10,531	10,523	10,728	10,763	10,583
Other (a) (b)	24,032	25,538	23,482	23,123	23,527
Total assets	$353,945	$350,960	$ 345,072	$ 334,424	$327,064
Liabilities					
Deposits					
Noninterest-bearing	$ 77,369	$ 74,944	$ 73,479	$ 72,963	$ 71,001
Interest-bearing	162,335	161,559	158,755	153,341	151,553
Total deposits	239,704	236,503	232,234	226,304	222,554
Borrowed funds					
Federal funds purchased and repurchase agreements	2,190	2,202	3,510	3,499	3,132
Federal Home Loan Bank borrowings	22,193	21,224	20,005	16,471	15,023
Bank notes and senior debt	18,529	16,205	15,750	15,327	14,102
Subordinated debt	9,121	9,228	9,151	9,046	9,099
Commercial paper	2,956	4,399	4,995	4,809	4,999
Other (a) (b)	3,287	3,571	3,357	3,175	2,711
Total borrowed funds	58,276	56,829	56,768	52,327	49,066
Allowance for unfunded loan commitments and letters of credit	246	234	259	251	232
Accrued expenses (a)	5,031	5,039	5,187	5,090	4,753
Other (a)	4,776	5,917	4,550	4,457	4,666
Total liabilities	308,033	304,522	298,998	288,429	281,271
Equity					
Preferred stock (e)					
Common stock - $5 par value					
Authorized 800 shares, issued 542, 541, 541, 540, and 540 shares	2,708	2,706	2,705	2,703	2,703
Capital surplus - preferred stock	3,449	3,948	3,946	3,945	3,944
Capital surplus - common stock and other	12,632	12,561	12,627	12,573	12,506
Retained earnings	27,609	26,882	26,200	25,464	24,755
Accumulated other comprehensive income (loss)	379	703	503	727	881
Common stock held in treasury at cost: 26, 21, 18, 12, and 8 shares	(2,262)	(1,775)	(1,430)	(931)	(584)
Total shareholders' equity	44,515	45,025	44,551	44,481	44,205
Noncontrolling interests	1,397	1,413	1,523	1,514	1,588
Total equity	45,912	46,438	46,074	45,995	45,793
Total liabilities and equity	$353,945	$350,960	$ 345,072	$ 334,424	$327,064

(a) Amounts include consolidated variable interest entities. Our first quarter 2015 Form 10-Q included, and our second quarter 2015 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 first quarter 2015 Form 10-Q included, and our second quarter 2015 Form 10-Q will include, additional information regarding these items.

(c) Amounts include balances held with the Federal Reserve Bank of Cleveland of $33.6 billion, $30.8 billion, $31.4 billion, $25.9 billion, and $16.5 billion as of June 30, 2015, March 31, 2015, December 31, 2014, September 30, 2014, and June 30, 2014, respectively.

(d) Amounts include our equity interest in BlackRock.

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

Table 3: Per Share Related Information (Unaudited)

In millions, except per share data	Three months ended June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	Six months ended June 30 2015	June 30 2014
Basic							
Net income	$1,044	$ 1,004	$ 1,057	$ 1,038	$1,052	$2,048	$2,112
Less:							
Net income (loss) attributable to noncontrolling interests	4	1	21	1	3	5	1
Preferred stock dividends and discount accretion and redemptions	48	70	48	71	48	118	118
Net income attributable to common shareholders	992	933	988	966	1,001	1,925	1,993
Less:							
Dividends and undistributed earnings allocated to nonvested restricted shares	—	2	2	3	3	2	6
Net income attributable to basic common shares	$ 992	$ 931	$ 986	$ 963	$ 998	$1,923	$1,987
Basic weighted-average common shares outstanding	517	521	524	529	532	519	532
Basic earnings per common share	$ 1.92	$ 1.79	$ 1.88	$ 1.82	$ 1.88	$ 3.71	$ 3.73
Diluted							
Net income attributable to basic common shares	$ 992	$ 931	$ 986	$ 963	$ 998	$1,923	$1,987
Less: Impact of BlackRock earnings per share dilution	5	5	5	4	3	10	9
Net income attributable to diluted common shares	$ 987	$ 926	$ 981	$ 959	$ 995	$1,913	$1,978
Basic weighted-average common shares outstanding	517	521	524	529	532	519	532
Dilutive potential common shares	8	8	8	8	7	8	7
Diluted weighted-average common shares outstanding	525	529	532	537	539	527	539
Diluted earnings per common share	$ 1.88	$ 1.75	$ 1.84	$ 1.79	$ 1.85	$ 3.63	$ 3.67

Table 4: Capital Ratios (Unaudited)

	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014
Transitional Basel III (a) (b)					
Common equity Tier 1	10.6%	10.5%	10.9%	11.1%	11.0%
Tier 1 risk-based	12.0	12.0	12.6	12.8	12.7
Total capital risk-based	14.9	15.0	15.8	16.1	16.0
Leverage	10.3	10.5	10.8	11.1	11.2
Common shareholders' equity to assets	11.6%	11.7%	11.8%	12.1%	12.3%

(a) The ratios as of June 30, 2015 are estimated. See Capital Ratios discussion in the Banking Regulation and Supervision section of Item 1 Business and in the Consolidated Balance Sheet Review section in Item 7 of our 2014 Form 10-K. Our first quarter 2015 Form 10-Q included, and our second quarter 2015 Form 10-Q will include, additional discussion on these capital ratios.

(b) Calculated using the regulatory capital methodology applicable to PNC during each period presented.

Table 5: Average Consolidated Balance Sheet (Unaudited) (a)

In millions	Three months ended June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	Six months ended June 30 2015	June 30 2014
Assets							
Interest-earning assets:							
Investment securities							
Securities available for sale							
Residential mortgage-backed							
Agency (b)	$ 20,550	$ 19,290	$ 17,745	$ 18,134	$ 19,207	$ 19,924	$ 19,959
Non-agency	4,480	4,657	4,832	5,021	5,204	4,568	5,290
Commercial mortgage-backed (b)	6,286	6,260	5,799	5,147	5,295	6,273	5,435
Asset-backed	5,228	5,140	5,089	5,207	5,400	5,184	5,496
U.S. Treasury and government agencies	5,204	5,142	5,140	5,142	4,883	5,174	4,528
State and municipal	1,973	1,969	1,935	1,913	2,104	1,971	2,376
Other debt	1,796	1,777	1,780	1,763	2,028	1,786	2,265
Corporate stocks and other	414	457	433	404	362	435	386
Total securities available for sale	45,931	44,692	42,753	42,731	44,483	45,315	45,735
Securities held to maturity							
Residential mortgage-backed	8,196	7,035	5,832	5,778	5,977	7,618	5,966
Commercial mortgage-backed	2,005	2,097	2,257	2,409	2,560	2,050	2,674
Asset-backed	743	755	767	874	990	749	997
U.S. Treasury and government agencies	252	249	247	245	242	251	241
State and municipal	2,004	2,018	2,048	2,058	1,732	2,011	1,395
Other	311	320	324	325	331	316	334
Total securities held to maturity	13,511	12,474	11,475	11,689	11,832	12,995	11,607
Total investment securities	59,442	57,166	54,228	54,420	56,315	58,310	57,342
Loans							
Commercial	98,364	97,866	95,646	92,547	91,866	98,117	90,698
Commercial real estate	24,812	23,924	23,176	22,961	22,775	24,370	22,217
Equipment lease financing	7,556	7,539	7,621	7,610	7,564	7,547	7,517
Consumer	60,240	61,476	62,213	62,351	62,472	60,855	62,781
Residential real estate	14,416	14,350	14,223	14,359	14,556	14,383	14,701
Total loans	205,388	205,155	202,879	199,828	199,233	205,272	197,914
Interest-earning deposits with banks	32,368	30,405	27,701	22,108	14,650	31,392	13,410
Loans held for sale	2,092	2,246	2,205	2,272	2,060	2,169	2,005
Federal funds sold and resale agreements	1,959	1,655	1,771	1,409	1,184	1,808	1,299
Other	5,470	5,046	5,121	4,914	4,927	5,259	5,111
Total interest-earning assets	306,719	301,673	293,905	284,951	278,369	304,210	277,081
Noninterest-earning assets:							
Allowance for loan and lease losses	(3,309)	(3,317)	(3,383)	(3,445)	(3,512)	(3,313)	(3,551)
Cash and due from banks	3,954	4,067	4,176	3,934	3,776	4,010	3,832
Other	45,276	45,634	44,948	44,005	43,887	45,454	43,687
Total assets	$352,640	$348,057	$ 339,646	$ 329,445	$322,520	$350,361	$321,049

(a) Calculated using average daily balances.

(b) In the third quarter of 2014, these line items were corrected for all periods then presented due to a misclassification of Government National Mortgage Association (GNMA) securities collateralized by project loans, which were previously reported as residential mortgage-backed agency securities and have been reclassified to commercial mortgage-backed securities, and these lines are now also corrected for the six months ended June 30, 2014, for which the impact was $1.1 billion.

Table 5: Average Consolidated Balance Sheet (Unaudited) (Continued) (a)

In millions	Three months ended June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	Six months ended June 30 2015	June 30 2014
Liabilities and Equity							
Interest-bearing liabilities:							
Interest-bearing deposits							
Money market	$ 81,857	$ 79,994	$ 77,696	$ 76,014	$ 74,261	$ 80,930	$ 74,148
Demand	46,281	46,131	44,389	43,112	43,316	46,207	42,977
Savings	13,775	13,053	12,410	12,152	11,976	13,416	11,694
Retail certificates of deposit	18,334	18,541	18,700	19,317	20,012	18,437	20,274
Time deposits in foreign offices and other time	2,300	2,192	2,754	2,235	2,168	2,246	2,119
Total interest-bearing deposits	162,547	159,911	155,949	152,830	151,733	161,236	151,212
Borrowed funds							
Federal funds purchased and repurchase agreements	2,718	3,116	3,339	3,319	3,343	2,916	3,794
Federal Home Loan Bank borrowings	22,001	20,774	16,786	15,328	14,193	21,391	13,649
Bank notes and senior debt	16,408	15,351	15,395	14,221	13,490	15,883	13,409
Subordinated debt	8,861	8,851	8,812	8,804	8,570	8,852	8,307
Commercial paper	3,640	4,986	4,735	4,863	4,917	4,309	4,923
Other	3,537	3,274	3,303	2,801	2,591	3,406	2,665
Total borrowed funds	57,165	56,352	52,370	49,336	47,104	56,757	46,747
Total interest-bearing liabilities	219,712	216,263	208,319	202,166	198,837	217,993	197,959
Noninterest-bearing liabilities and equity:							
Noninterest-bearing deposits	75,299	73,178	73,468	70,993	68,219	74,245	67,951
Allowance for unfunded loan commitments and letters of credit	234	260	251	232	228	246	235
Accrued expenses and other liabilities	11,540	12,326	11,639	10,307	10,035	11,935	10,078
Equity	45,855	46,030	45,969	45,747	45,201	45,942	44,826
Total liabilities and equity	$352,640	$348,057	$ 339,646	$ 329,445	$322,520	$350,361	$321,049

(a) Calculated using average daily balances.

Table 6: Supplemental Average Balance Sheet Information (Unaudited)

Deposits and Common Shareholders' Equity							
Interest-bearing deposits	$162,547	$159,911	$ 155,949	$ 152,830	$151,733	$161,236	$151,212
Noninterest-bearing deposits	75,299	73,178	73,468	70,993	68,219	74,245	67,951
Total deposits	$237,846	$233,089	$ 229,417	$ 223,823	$219,952	$235,481	$219,163
Transaction deposits	$203,437	$199,303	$ 195,553	$ 190,119	$185,796	$201,382	$185,076
Common shareholders' equity	$ 40,818	$ 40,603	$ 40,522	$ 40,238	$ 39,659	$ 40,710	$ 39,250

Table 7: Details of Net Interest Margin (Unaudited) (a)

	Three months ended					*Six months ended*	
	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	June 30 2015	June 30 2014
Average yields/rates							
Yield on interest-earning assets							
Investment securities							
Securities available for sale							
Residential mortgage-backed							
Agency (b)	2.43%	2.67%	2.72%	2.64%	2.62%	2.55%	2.63%
Non-agency	4.70	4.51	4.33	4.64	5.19	4.61	5.05
Commercial mortgage-backed (b)	3.03	3.19	3.37	3.61	3.59	3.11	3.54
Asset-backed	2.12	2.08	2.15	2.01	1.96	2.10	1.87
U.S. Treasury and government agencies	1.12	1.27	1.21	1.01	1.20	1.20	1.25
State and municipal	4.76	4.45	4.58	3.98	4.27	4.60	4.56
Other debt	4.01	2.53	3.25	2.41	2.35	3.27	2.38
Corporate stocks and other	.10	.10	.11	.10	.11	.10	.11
Total securities available for sale	2.69	2.75	2.82	2.75	2.84	2.72	2.86
Securities held to maturity							
Residential mortgage-backed	2.95	3.26	3.60	3.35	3.55	3.09	3.56
Commercial mortgage-backed	3.63	4.16	4.09	3.99	3.76	3.90	3.90
Asset-backed	1.53	1.52	1.50	1.75	1.54	1.52	1.53
U.S. Treasury and government agencies	3.81	3.77	3.82	3.81	3.80	3.79	3.79
State and municipal	5.49	5.52	5.50	5.50	5.47	5.51	5.52
Other	3.12	2.89	3.02	2.84	2.87	3.00	2.94
Total securities held to maturity	3.37	3.67	3.88	3.73	3.69	3.51	3.69
Total investment securities	2.85	2.95	3.05	2.96	3.02	2.90	3.02
Loans							
Commercial	3.00	2.98	3.04	3.17	3.24	2.99	3.37
Commercial real estate	3.44	3.80	3.88	3.90	4.04	3.61	4.12
Equipment lease financing	3.45	3.47	3.97	3.48	3.61	3.46	3.62
Consumer	4.13	4.21	4.11	4.16	4.16	4.17	4.21
Residential real estate	4.91	4.88	4.90	5.03	4.86	4.89	4.98
Total loans	3.54	3.59	3.63	3.71	3.75	3.56	3.85
Interest-earning deposits with banks	.25	.25	.29	.23	.27	.25	.25
Loans held for sale	4.33	4.20	4.67	4.48	4.79	4.26	4.75
Federal funds sold and resale agreements	.22	.22	.28	.38	.49	.22	.40
Other	4.65	5.43	4.56	4.24	5.26	5.03	4.62
Total yield on interest-earning assets	3.06	3.15	3.21	3.30	3.44	3.10	3.51
Rate on interest-bearing liabilities							
Interest-bearing deposits							
Money market	.27	.24	.20	.18	.18	.25	.18
Demand	.05	.06	.06	.05	.05	.05	.05
Savings	.17	.15	.14	.12	.10	.16	.09
Retail certificates of deposit	.68	.71	.72	.73	.74	.69	.75
Time deposits in foreign offices and other time	.16	.19	.20	.18	.17	.18	.17
Total interest-bearing deposits	.24	.23	.22	.21	.21	.24	.21
Borrowed funds							
Federal funds purchased and repurchase agreements	.14	.12	.11	.08	.07	.13	.09
Federal Home Loan Bank borrowings	.46	.45	.46	.48	.50	.46	.50
Bank notes and senior debt	1.19	1.36	1.35	1.33	1.51	1.27	1.50
Subordinated debt	2.61	2.64	2.64	2.40	2.65	2.62	2.59
Commercial paper	.35	.34	.31	.30	.29	.34	.28
Other	1.95	1.99	2.25	2.62	2.60	1.97	2.40
Total borrowed funds	1.07	1.10	1.17	1.14	1.24	1.09	1.21
Total rate on interest-bearing liabilities	.46	.46	.45	.44	.45	.45	.45
Interest rate spread	2.60	2.69	2.76	2.86	2.99	2.65	3.06
Impact of noninterest-bearing sources (c)	.13	.13	.13	.12	.13	.13	.13
Net interest margin	2.73%	2.82%	2.89%	2.98%	3.12%	2.78%	3.19%

(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 June 30, 2015, March 31, 2015, December 31, 2014, September 30, 2014 and June 30, 2014, were $49 million, $49 million, $49 million, $47 million and $47 million, respectively. The taxable-equivalent adjustments to net interest income for the six months ended June 30, 2015 and June 30, 2014 were $98 million and $93 million, respectively.

(b) In the third quarter of 2014, these line items were corrected for all periods then presented due to a misclassification of GNMA securities collateralized by project loans, which were previously reported as residential mortgage-backed agency securities and have been reclassified to commercial mortgage-backed securities, and these lines are now also corrected for the six months ended June 30, 2014.

(c) Represents the positive effects of investing noninterest-bearing sources in interest-earning assets.

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

Table 8: Total and Core Net Interest Income

	Three months ended					Six months ended	
In millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	June 30 2015	June 30 2014
Core net interest income (a)	$1,941	$ 1,944	$ 1,971	$ 1,957	$1,982	$3,885	$4,014
Total purchase accounting accretion (b)	111	128	126	147	147	239	310
Total net interest income	$2,052	$ 2,072	$ 2,097	$ 2,104	$2,129	$4,124	$4,324

(a) We believe that core net interest income, a non-GAAP financial measure, is useful in evaluating the performance of our interest-based activities.
(b) Total purchase accounting accretion includes purchase accounting accretion on purchased impaired loans. Refer to Table 16: Accretion - Purchased Impaired Loans for details for certain of these periods.

Table 9: Details of Net Interest Margin (c)

	Three months ended					Six months ended	
In millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	June 30 2015	June 30 2014
Average yields/rates							
Yield on interest-earning assets							
Total investment securities	2.85%	2.95%	3.05%	2.96%	3.02%	2.90%	3.02%
Total loans	3.54	3.59	3.63	3.71	3.75	3.56	3.85
Other	1.03	1.14	1.15	1.19	1.76	1.08	1.69
Total yield on interest-earning assets	3.06	3.15	3.21	3.30	3.44	3.10	3.51
Rate on interest-bearing liabilities							
Total interest-bearing deposits	.24	.23	.22	.21	.21	.24	.21
Total borrowed funds	1.07	1.10	1.17	1.14	1.24	1.09	1.21
Total rate on interest-bearing liabilities	.46	.46	.45	.44	.45	.45	.45
Interest rate spread	2.60	2.69	2.76	2.86	2.99	2.65	3.06
Impact of noninterest-bearing sources	.13	.13	.13	.12	.13	.13	.13
Net interest margin	2.73%	2.82%	2.89%	2.98%	3.12%	2.78%	3.19%

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

Table 10: Details of Core Net Interest Margin (d)

	Three months ended					Six months ended	
In millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	June 30 2015	June 30 2014
Average yields/rates							
Yield on interest-earning assets							
Total investment securities	2.78%	2.89%	2.98%	2.89%	2.96%	2.83%	2.96%
Total loans	3.32	3.33	3.38	3.42	3.46	3.32	3.54
Other	1.03	1.13	1.14	1.19	1.74	1.08	1.69
Total yield on interest-earning assets	2.90	2.96	3.02	3.08	3.22	2.93	3.27
Rate on interest-bearing liabilities							
Total interest-bearing deposits	.25	.24	.23	.23	.23	.25	.23
Total borrowed funds	.96	.99	1.03	1.00	1.10	.98	1.07
Total rate on interest-bearing liabilities	.44	.44	.43	.42	.43	.43	.43
Interest rate spread	2.46	2.52	2.59	2.66	2.79	2.50	2.84
Impact of noninterest-bearing sources	.13	.13	.13	.12	.13	.13	.13
Core net interest margin	2.59	2.65	2.72	2.78	2.92	2.63	2.97
Purchase accounting accretion impact on net interest margin	.14	.17	.17	.20	.20	.15	.22
Net interest margin	2.73%	2.82%	2.89%	2.98%	3.12%	2.78%	3.19%

(d) We believe that core net interest margin, a non-GAAP financial 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.

Table 11: Details of Loans (Unaudited)

In millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014
Commercial					
Retail/wholesale trade	$ 17,162	$ 17,126	$ 16,972	$ 16,162	$ 16,146
Manufacturing	19,775	20,057	18,744	18,649	18,683
Service providers	14,054	13,916	14,103	13,603	13,734
Real estate related (a)	10,931	10,744	10,812	10,722	10,908
Financial services	5,966	6,306	6,178	5,218	4,846
Health care	9,396	9,192	9,017	9,095	8,939
Other industries	20,849	20,309	21,594	20,051	20,280
Total commercial	98,133	97,650	97,420	93,500	93,536
Commercial real estate					
Real estate projects (b)	15,142	15,057	14,577	14,564	14,535
Commercial mortgage	9,664	9,498	8,685	8,378	8,384
Total commercial real estate	24,806	24,555	23,262	22,942	22,919
Equipment lease financing	7,783	7,470	7,686	7,621	7,628
Total commercial lending	130,722	129,675	128,368	124,063	124,083
Consumer					
Home equity					
Lines of credit	19,589	19,918	20,361	20,667	20,959
Installment	13,946	14,147	14,316	14,388	14,507
Credit card	4,520	4,434	4,612	4,449	4,435
Other consumer					
Education	6,212	6,448	6,626	6,978	7,118
Automobile	11,057	11,120	11,616	11,548	11,005
Other	4,575	4,491	4,511	4,428	4,317
Total consumer	59,899	60,558	62,042	62,458	62,341
Residential real estate					
Residential mortgage	14,041	13,982	13,885	13,805	13,965
Residential construction	491	507	522	546	595
Total residential real estate	14,532	14,489	14,407	14,351	14,560
Total consumer lending	74,431	75,047	76,449	76,809	76,901
Total loans (c)	$205,153	$204,722	$ 204,817	$ 200,872	$200,984
(a) Includes loans to customers in the real estate and construction industries.					
(b) Includes both construction loans and intermediate financing for projects.					
(c) Includes purchased impaired loans:	$ 4,465	$ 4,675	$ 4,858	$ 5,167	$ 5,557

Table 12: Details of Loans Held for Sale (Unaudited)

In millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014
Commercial mortgage	$ 784	$ 1,037	$ 922	$ 891	$ 900
Residential mortgage	1,369	1,249	1,279	1,211	1,271
Other	204	137	61	41	57
Total	$ 2,357	$ 2,423	$ 2,262	$ 2,143	$ 2,228

Table 13: Commitments to Extend Credit (Unaudited)

In millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014
Commitments to extend credit (a)	$138,242	$137,960	$ 139,687	$ 136,795	$131,446

(a) Commitments to extend credit, or net unfunded loan commitments, represent arrangements to lend funds or provide liquidity subject to specified contractual conditions.

Allowances for Loan and Lease Losses and Unfunded Loan Commitments and Letters of Credit (Unaudited)
Table 14: Change in Allowance for Loan and Lease Losses

Three months ended - in millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014
Beginning balance	$3,306	$ 3,331	$ 3,406	$ 3,453	$3,530
Gross charge-offs:					
Commercial	(48)	(34)	(45)	(60)	(86)
Commercial real estate	(13)	(12)	(24)	(14)	(14)
Equipment lease financing	(1)		(5)	(3)	(4)
Home equity	(50)	(52)	(62)	(50)	(68)
Residential real estate	(6)		(14)	(11)	(7)
Credit card	(41)	(43)	(38)	(40)	(42)
Other consumer	(44)	(48)	(47)	(44)	(43)
Total gross charge-offs	(203)	(189)	(235)	(222)	(264)
Recoveries:					
Commercial	65	32	51	62	43
Commercial real estate	23	12	20	15	29
Equipment lease financing	1	1	4	4	3
Home equity	24	20	20	19	20
Residential real estate	4	2	3	21	3
Credit card	6	5	5	5	6
Other consumer	13	14	14	14	15
Total recoveries	136	86	117	140	119
Net (charge-offs) recoveries:					
Commercial	17	(2)	6	2	(43)
Commercial real estate	10		(4)	1	15
Equipment lease financing	—	1	(1)	1	(1)
Home equity	(26)	(32)	(42)	(31)	(48)
Residential real estate	(2)	2	(11)	10	(4)
Credit card	(35)	(38)	(33)	(35)	(36)
Other consumer	(31)	(34)	(33)	(30)	(28)
Total net charge-offs	(67)	(103)	(118)	(82)	(145)
Provision for credit losses	46	54	52	55	72
Other	(1)	(1)	(1)	(1)	
Net change in allowance for unfunded loan commitments and letters of credit	(12)	25	(8)	(19)	(4)
Ending balance	$3,272	$ 3,306	$ 3,331	$ 3,406	$3,453
Supplemental Information					
Net charge-offs to average loans (for the three months ended) (annualized)	.13%	.20%	.23%	.16%	.29%
Allowance for loan and lease losses to total loans	1.59	1.61	1.63	1.70	1.72
Commercial lending net charge-offs	$ 27	$ (1)	$ 1	$ 4	$ (29)
Consumer lending net charge-offs	(94)	(102)	(119)	(86)	(116)
Total net charge-offs	$ (67)	$ (103)	$ (118)	$ (82)	$ (145)
Net charge-offs to average loans					
Commercial lending	(.08)%	.00%	.00%	(.01)%	.10%
Consumer lending	.51	.55	.62	.44	.60

Table 15: Change in Allowance for Unfunded Loan Commitments and Letters of Credit

Three months ended - in millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014
Beginning balance	$ 234	$ 259	$ 251	$ 232	$ 228
Net change in allowance for unfunded loan commitments and letters of credit	12	(25)	8	19	4
Ending balance	$ 246	$ 234	$ 259	$ 251	$ 232

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

Table 16: Accretion - Purchased Impaired Loans

In millions	Three months ended June 30 2015	Three months ended March 31 2015	Three months ended June 30 2014	Six months ended June 30 2015	Six months ended June 30 2014
Impaired loans					
Scheduled accretion	$ 92	$ 99	$ 120	$ 191	$ 245
Reversal of contractual interest on impaired loans	(52)	(55)	(70)	(107)	(138)
Scheduled accretion net of contractual interest	40	44	50	84	107
Excess cash recoveries (a)	28	33	35	61	64
Total impaired loans	$ 68	$ 77	$ 85	$ 145	$ 171

(a) Relates to excess cash recoveries for purchased impaired commercial loans.

Table 17: Purchased Impaired Loans - Accretable Yield

In millions			
April 1, 2015	$1,484	January 1, 2015	$1,558
Scheduled accretion	(92)	Scheduled accretion	(191)
Excess cash recoveries	(28)	Excess cash recoveries	(61)
Net reclassifications to (from) accretable from (to) non-accretable and other activity (a)	79	Net reclassifications to (from) accretable from (to) non-accretable and other activity (a)	137
June 30, 2015 (b)	$1,443	June 30, 2015 (b)	$1,443

(a) 56% and 70% of the net reclassification for the second quarter and first six months of 2015, respectively, were driven by the consumer portfolio and were due to improvements of cash expected to be collected on loans in future periods. The remaining net reclassifications were predominantly due to future cash flow changes in the commercial portfolio.

(b) As of June 30, 2015, we estimate that the reversal of contractual interest on purchased impaired loans will total approximately $0.8 billion in future periods. This will offset the total net accretable interest in future interest income of $1.4 billion on purchased impaired loans.

Table 18: Valuation of Purchased Impaired Loans

Dollars in millions	June 30, 2015 Balance	June 30, 2015 Net Investment	March 31, 2015 Balance	March 31, 2015 Net Investment	December 31, 2014 Balance	December 31, 2014 Net Investment
Commercial and commercial real estate loans:						
Outstanding balance (a)	$ 346		$ 398		$ 466	
Recorded investment	235		276		310	
Allowance for loan losses	(67)		(80)		(79)	
Net investment/Carrying value	168	49%	196	49%	231	50%
Consumer and residential mortgage loans:						
Outstanding balance (a)	4,136		4,343		4,541	
Recorded investment	4,230		4,399		4,548	
Allowance for loan losses	(788)		(781)		(793)	
Net investment/Carrying value	3,442	83%	3,618	83%	3,755	83%
Total purchased impaired loans:						
Outstanding balance (a)	4,482		4,741		5,007	
Recorded investment	4,465		4,675		4,858	
Allowance for loan losses	(855)		(861)		(872)	
Net investment/Carrying value	$3,610	81%	$3,814	80%	$3,986	80%

(a) Outstanding balance represents the balance on the loan servicing system for active loans. It is possible for the outstanding balance to be lower than the recorded investment for certain loans due to the use of pool accounting. Our 2014 Form 10-K and first quarter 2015 Form 10-Q included, and our second quarter 2015 Form 10-Q will include, additional information on purchased impaired loans.

Details of Nonperforming Assets (Unaudited)

Table 19: Nonperforming Assets by Type

In millions	June 30 2015	March 31 2014	December 31 2014	September 30 2014	June 30 2014
Nonperforming loans, including TDRs (a)					
Commercial lending					
Commercial					
Retail/wholesale trade	$ 43	$ 46	$ 48	$ 62	$ 70
Manufacturing	55	59	59	44	69
Service providers	50	63	67	82	94
Real estate related (b)	46	66	66	76	79
Financial services	2	1	4	5	5
Health care	28	28	28	23	23
Other industries	34	17	18	28	54
Total commercial	258	280	290	320	394
Commercial real estate					
Real estate projects	211	257	290	346	370
Commercial mortgage	31	36	44	49	65
Total commercial real estate	242	293	334	395	435
Equipment lease financing	3	2	2	3	4
Total commercial lending	503	575	626	718	833
Consumer lending (c)					
Home equity	1,057	1,101	1,112	1,090	1,093
Residential real estate					
Residential mortgage	623	653	694	725	799
Residential construction	10	12	12	18	17
Credit card	3	3	3	3	3
Other consumer	56	61	63	58	56
Total consumer lending	1,749	1,830	1,884	1,894	1,968
Total nonperforming loans (d)	2,252	2,405	2,510	2,612	2,801
OREO and foreclosed assets					
Other real estate owned (OREO)	302	331	351	353	352
Foreclosed and other assets	24	18	19	10	15
Total OREO and foreclosed assets (e)	326	349	370	363	367
Total nonperforming assets	$2,578	$ 2,754	$ 2,880	$ 2,975	$3,168
Nonperforming loans to total loans	1.10%	1.17%	1.23%	1.30%	1.39%
Nonperforming assets to total loans, OREO and foreclosed assets	1.25	1.34	1.40	1.48	1.57
Nonperforming assets to total assets	.73	.78	.83	.89	.97
Allowance for loan and lease losses to nonperforming loans (f)	145	137	133	130	123

(a) See analysis of troubled debt restructurings (TDRs) on page 12.
(b) Includes loans related to customers in the real estate and construction industries.
(c) Excludes most consumer loans and lines of credit, not secured by residential real estate, which are charged off after 120 to 180 days past due and are not placed on nonperforming status.
(d) 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.
(e) The recorded investment of loans collateralized by residential real estate property that are in process of foreclosure was \$.6 billion, \$.7 billion, \$.8 billion, \$.7 billion and \$.9 billion at June 30, 2015, March 31, 2015, December 31, 2014, September 30, 2014, and June 30, 2014, which included \$.4 billion, \$.5 billion, \$.5 billion, \$.5 billion and \$.6 billion, respectively, of loans that are government insured/guaranteed.
(f) The allowance for loan and lease losses includes impairment reserves attributable to purchased impaired loans.

Details of Nonperforming Assets and Troubled Debt Restructurings (Unaudited)

Table 20: Change in Nonperforming Assets

In millions	April 1, 2015 - June 30, 2015	January 1, 2015 - March 31, 2015	October 1, 2014 - December 31, 2014	July 1, 2014 - September 30, 2014	April 1, 2014 - June 30, 2014
Beginning balance	$ 2,754	$ 2,880	$ 2,975	$ 3,168	$ 3,304
New nonperforming assets	372	336	470	380	644
Charge-offs and valuation adjustments	(129)	(124)	(158)	(127)	(148)
Principal activity, including paydowns and payoffs	(207)	(170)	(183)	(195)	(300)
Asset sales and transfers to loans held for sale	(97)	(93)	(130)	(143)	(212)
Returned to performing status	(115)	(75)	(94)	(108)	(120)
Ending balance	$ 2,578	$ 2,754	$ 2,880	$ 2,975	$ 3,168

Table 21: Largest Individual Nonperforming Assets at June 30, 2015 (a)

In millions

Ranking	Outstandings	Industry
1	$ 34	Real Estate, Rental and Leasing
2	17	Construction
3	15	Construction
4	13	Manufacturing
5	13	Manufacturing
6	7	OREO
7	7	OREO
8	7	Retail Trade
9	7	Health Care and Social Assistance
10	6	OREO
Total	$ 126	

As a percent of total nonperforming assets 5%

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

Table 22: Summary of Troubled Debt Restructurings

In millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014
Total consumer lending	$2,002	$ 2,020	$ 2,041	$ 2,064	$2,121
Total commercial lending	414	510	542	552	546
Total TDRs	$2,416	$ 2,530	$ 2,583	$ 2,616	$2,667
Nonperforming	$1,208	$ 1,317	$ 1,370	$ 1,303	$1,369
Accruing (a)	1,091	1,089	1,083	1,174	1,153
Credit card	117	124	130	139	145
Total TDRs	$2,416	$ 2,530	$ 2,583	$ 2,616	$2,667

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 and loans to borrowers not currently obligated to make principal and interest payments under the restructured terms are not returned to accrual status.

Accruing Loans Past Due (Unaudited)

Table 23: Accruing Loans Past Due 30 to 59 Days (a)

	Amount					Percent of Total Outstandings				
Dollars in millions	Jun. 30 2015	Mar. 31 2015	Dec. 31 2014	Sept. 30 2014	Jun. 30 2014	Jun. 30 2015	Mar. 31 2015	Dec. 31 2014	Sept. 30 2014	Jun. 30 2014
Commercial	$ 83	$ 73	$ 73	$ 46	$ 71	.08%	.07%	.07%	.05%	.08%
Commercial real estate	5	24	23	47	17	.02	.10	.10	.20	.07
Equipment lease financing	2	16	11	4	4	.03	.21	.14	.05	.05
Home equity	65	61	70	67	65	.19	.18	.20	.19	.18
Residential real estate										
Non government insured	78	72	95	87	87	.54	.50	.66	.61	.60
Government insured	64	70	68	76	74	.44	.48	.47	.53	.51
Credit card	23	25	28	27	26	.51	.56	.61	.61	.59
Other consumer										
Non government insured	51	52	62	56	50	.23	.24	.27	.24	.22
Government insured	121	126	152	164	154	.55	.57	.67	.71	.69
Total	$ 492	$ 519	$ 582	$ 574	$ 548	.24	.25	.28	.29	.27

Table 24: Accruing Loans Past Due 60 to 89 Days (a)

	Amount					Percent of Total Outstandings				
Dollars in millions	Jun. 30 2015	Mar. 31 2015	Dec. 31 2014	Sept. 30 2014	Jun. 30 2014	Jun. 30 2015	Mar. 31 2015	Dec. 31 2014	Sept. 30 2014	Jun. 30 2014
Commercial	$ 32	$ 20	$ 24	$ 19	$ 26	.03%	.02%	.02%	.02%	.03%
Commercial real estate	5	23	2	6	48	.02	.09	.01	.03	.21
Equipment lease financing			1	1	1			.01	.01	.01
Home equity	25	30	32	25	27	.07	.09	.09	.07	.08
Residential real estate										
Non government insured	20	18	25	24	21	.14	.12	.17	.17	.14
Government insured	38	35	43	41	48	.26	.24	.30	.29	.33
Credit card	17	17	20	18	18	.38	.38	.43	.41	.41
Other consumer										
Non government insured	17	18	19	20	15	.08	.08	.08	.09	.07
Government insured	81	82	93	100	94	.37	.37	.41	.44	.42
Total	$ 235	$ 243	$ 259	$ 254	$ 298	.11	.12	.13	.13	.15

Table 25: Accruing Loans Past Due 90 Days or More (a)

	Amount					Percent of Total Outstandings				
Dollars in millions	Jun. 30 2015	Mar. 31 2015	Dec. 31 2014	Sept. 30 2014	Jun. 30 2014	Jun. 30 2015	Mar. 31 2015	Dec. 31 2014	Sept. 30 2014	Jun. 30 2014
Commercial	$ 35	$ 35	$ 37	$ 39	$ 35	.04%	.04%	.04%	.04%	.04%
Commercial real estate	1			1		.00			.00	
Residential real estate										
Non government insured	19	26	23	24	23	.13	.18	.16	.17	.16
Government insured	585	634	719	785	872	4.03	4.38	4.99	5.47	5.99
Credit card	29	32	33	29	29	.64	.72	.72	.65	.65
Other consumer										
Non government insured	13	17	16	13	12	.06	.08	.07	.06	.05
Government insured	232	244	277	287	281	1.06	1.11	1.22	1.25	1.25
Total	$ 914	$ 988	$1,105	$1,178	$1,252	.45	.48	.54	.59	.62

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

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, Virginia, Alabama, 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, mergers and acquisitions advisory, equity capital markets advisory and related services. 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. Hawthorn provides multi-generational family planning including wealth strategy, investment management, private banking, tax and estate planning guidance, performance reporting and personal administration services to ultra high net worth 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. 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 either sold, servicing retained, or held on PNC's balance sheet. Loan sales are primarily 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/commercial real estate loan and lease portfolio. We obtained a significant portion of these non-strategic assets through acquisitions of other companies.

BlackRock, in which we hold an equity investment, is a leading publicly traded investment management firm providing a broad range of investment and risk management services to institutional and retail clients worldwide. Using a diverse platform of active and index investment strategies across asset classes, BlackRock develops investment outcomes and asset allocation solutions for clients. Product offerings include single- and multi-asset class portfolios investing in equities, fixed income, alternatives and money market instruments. BlackRock also offers an investment and risk management technology platform, risk analytics and advisory services and solutions to a broad base of institutional investors. We hold our equity investment in BlackRock as 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 June 30, 2015, our economic interest in BlackRock was 22%.

Table 26: Period End Employees

	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014
Full-time employees					
Retail Banking	22,117	22,063	22,216	22,103	22,148
Other full-time employees (a)	27,659	27,696	27,529	27,528	27,765
Total full-time employees	49,776	49,759	49,745	49,631	49,913
Part-time employees					
Retail Banking	3,112	3,150	3,274	3,410	3,644
Other part-time employees (a)	821	563	568	614	802
Total part-time employees	3,933	3,713	3,842	4,024	4,446
Total	53,709	53,472	53,587	53,655	54,359

(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.

Table 27: Summary of Business Segment Income and Revenue (Unaudited) (a) (b)

	Three months ended					*Six months ended*	
In millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	June 30 2015	June 30 2014
Income (Loss)							
Retail Banking	$ 241	$ 202	$ 172	$ 173	$ 225	$ 443	$ 383
Corporate & Institutional Banking	508	482	564	549	470	990	993
Asset Management Group	62	37	45	46	53	99	90
Residential Mortgage Banking	19	28	(9)	12	36	47	32
Non-Strategic Assets Portfolio	56	81	76	82	99	137	209
Other, including BlackRock (b) (c)	158	174	209	176	169	332	405
Net income	$1,044	$ 1,004	$ 1,057	$ 1,038	$1,052	$2,048	$2,112
Revenue							
Retail Banking	$1,635	$ 1,526	$ 1,520	$ 1,521	$1,514	$3,161	$3,008
Corporate & Institutional Banking	1,363	1,284	1,444	1,386	1,348	2,647	2,646
Asset Management Group	314	281	281	277	279	595	549
Residential Mortgage Banking	206	207	182	185	227	413	433
Non-Strategic Assets Portfolio	109	121	140	152	147	230	295
Other, including BlackRock (b) (c)	239	312	380	320	295	551	656
Total revenue	$3,866	$ 3,731	$ 3,947	$ 3,841	$3,810	$7,597	$7,587

(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. Net interest income in business segment results reflects PNC's internal funds transfer pricing methodology. Assets receive a funding charge and liabilities and capital receive a funding credit based on a transfer pricing methodology that incorporates product repricing characteristics, tenor and other factors. In the first quarter of 2015, enhancements were made to PNC's funds transfer pricing methodology primarily for costs related to the new regulatory short-term liquidity standards. The enhancements incorporate an additional charge assigned to assets, including for unfunded loan commitments. Conversely, a higher transfer pricing credit has been assigned to those deposits that are accorded higher value under the regulatory rules for liquidity purposes. These adjustments apply to business segment results, predominantly in Retail Banking and Corporate & Institutional Banking, prospectively beginning with the first quarter of 2015. Prior periods have not been adjusted due to the impracticability of estimating the impact of the change for prior periods.

(b) We consider BlackRock to be a separate reportable business segment but have combined its results with Other for this presentation. Our second quarter 2015 Form 10-Q will include additional information regarding BlackRock.

(c) 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.

Table 28: Retail Banking (Unaudited) (a)

	Three months ended					Six months ended	
Dollars in millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	June 30 2015	June 30 2014
INCOME STATEMENT							
Net interest income	$ 1,045	$ 1,038	$ 986	$ 985	$ 973	$ 2,083	$ 1,953
Noninterest income							
Service charges on deposits	148	146	172	173	148	294	288
Brokerage	71	67	64	60	61	138	116
Consumer services	254	233	247	248	248	487	466
Other	117	42	51	55	84	159	185
Total noninterest income	590	488	534	536	541	1,078	1,055
Total revenue	1,635	1,526	1,520	1,521	1,514	3,161	3,008
Provision for credit losses	45	49	54	74	4	94	149
Noninterest expense	1,210	1,158	1,195	1,175	1,155	2,368	2,255
Pretax earnings	380	319	271	272	355	699	604
Income taxes	139	117	99	99	130	256	221
Earnings	$ 241	$ 202	$ 172	$ 173	$ 225	$ 443	$ 383
AVERAGE BALANCE SHEET							
Loans							
Consumer							
Home equity	$ 27,775	$ 28,152	$ 28,457	$ 28,684	$ 28,959	$ 27,964	$ 29,137
Indirect auto	9,287	9,287	9,209	9,192	9,092	9,287	9,043
Indirect other	561	603	635	675	726	580	751
Education	6,387	6,626	6,895	7,100	7,298	6,506	7,422
Credit cards	4,447	4,444	4,475	4,401	4,307	4,446	4,289
Other	2,373	2,347	2,345	2,277	2,189	2,360	2,164
Total consumer	50,830	51,459	52,016	52,329	52,571	51,143	52,806
Commercial and commercial real estate	10,571	10,654	10,698	10,801	10,922	10,612	10,986
Floor plan	2,188	2,213	2,180	2,021	2,291	2,200	2,332
Residential mortgage	726	734	552	584	623	731	635
Total loans	64,315	65,060	65,446	65,735	66,407	64,686	66,759
Goodwill and other intangible assets	5,975	5,990	6,007	6,025	6,043	5,983	6,052
Other assets	3,079	2,967	2,946	2,922	2,753	3,022	2,748
Total assets	$ 73,369	$ 74,017	$ 74,399	$ 74,682	$ 75,203	$ 73,691	$ 75,559
Deposits							
Noninterest-bearing demand	$ 23,434	$ 22,591	$ 22,860	$ 22,392	$ 21,907	$ 23,015	$ 21,634
Interest-bearing demand	36,454	35,650	34,298	33,900	34,272	36,054	33,883
Money market	55,026	53,105	51,204	50,204	50,142	54,071	49,815
Total transaction deposits	114,914	111,346	108,362	106,496	106,321	113,140	105,332
Savings	13,599	12,888	12,244	11,997	11,845	13,245	11,568
Certificates of deposit	16,749	17,318	17,959	18,720	19,354	17,032	19,617
Total deposits	145,262	141,552	138,565	137,213	137,520	143,417	136,517
Other liabilities	588	617	555	507	411	603	405
Total liabilities	$145,850	$142,169	$ 139,120	$ 137,720	$137,931	$144,020	$136,922
PERFORMANCE RATIOS							
Return on average assets	1.32%	1.11%	.92%	.92%	1.20%	1.21%	1.02%
Noninterest income to total revenue	36	32	35	35	36	34	35
Efficiency	74	76	79	77	76	75	75

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

Table 28: Retail Banking (Unaudited) (Continued)

Dollars in millions, except as noted	*Three months ended* June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	*Six months ended* June 30 2015	June 30 2014
OTHER INFORMATION (a)							
Credit-related statistics:							
Commercial nonperforming assets	$ 126	$ 131	$ 139	$ 146	$ 158		
Consumer nonperforming assets	1,001	1,043	1,059	1,037	1,037		
Total nonperforming assets	$1,127	$ 1,174	$ 1,198	$ 1,183	$1,195		
Purchased impaired loans (b)	$ 531	$ 553	$ 575	$ 600	$ 631		
Commercial lending net charge-offs (recoveries)	$ 1	$ 1	$ (2)	$ 2	$ 11	$ 2	$ 31
Credit card lending net charge-offs	35	38	33	35	37	73	74
Consumer lending (excluding credit card) net charge-offs	50	60	73	56	68	110	156
Total net charge-offs	$ 86	$ 99	$ 104	$ 93	$ 116	$ 185	$ 261
Commercial lending annualized net charge-off ratio	.02%	.03%	(.06)%	.06%	.33%	.03%	.47%
Credit card lending annualized net charge-off ratio	3.15%	3.47%	2.93%	3.16%	3.45%	3.29%	3.48%
Consumer lending (excluding credit card) annualized net charge-off ratio	.43%	.51%	.60%	.46%	.56%	.47%	.64%
Total annualized net charge-off ratio	.53%	.62%	.63%	.56%	.70%	.58%	.79%
Home equity portfolio credit statistics: (c)							
% of first lien positions at origination (d)	55%	54%	54%	53%	53%		
Weighted-average loan-to-value ratios (LTVs) (d) (e)	76%	76%	77%	78%	79%		
Weighted-average updated FICO scores (f)	751	748	748	747	748		
Annualized net charge-off ratio	.34%	.42%	.52%	.35%	.54%	.38%	.65%
Delinquency data - % of total loans: (g)							
Loans 30 - 59 days past due	.20%	.18%	.20%	.19%	.19%		
Loans 60 - 89 days past due	.08%	.09%	.09%	.07%	.07%		
Accruing loans past due	.28%	.27%	.29%	.26%	.26%		
Nonperforming loans	3.13%	3.12%	3.13%	3.04%	3.08%		
Other statistics:							
ATMs	8,880	8,754	8,605	8,178	7,977		
Branches (h)	2,644	2,660	2,697	2,691	2,695		
Brokerage account client assets (billions) (i)	$ 44	$ 44	$ 43	$ 43	$ 43		
Customer-related statistics (average):							
Non-teller deposit transactions (j)	42%	40%	38%	36%	33%	41%	32%
Digital consumer customers (k)	52%	50%	49%	47%	45%	51%	44%

(a) Presented as of period end, except for net charge-offs and annualized net charge-off ratios, which are for the three months and six months ended, respectively, and customer-related statistics which are averages for the quarterly and year-to-date periods, respectively.
(b) Recorded investment of purchased impaired loans related to acquisitions.
(c) Lien position, LTV and FICO statistics are based upon customer balances.
(d) Lien positions and LTV calculations reflect management assumptions where data limitations exist.
(e) LTV statistics are based upon current information.
(f) Represents FICO scores that are updated at least quarterly.
(g) 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.
(h) Excludes satellite offices (e.g., drive-ups, electronic branches and retirement centers) that provide limited products and/or services.
(i) Amounts include cash and money market balances.
(j) Percentage of total consumer and business banking 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-teller channels.

Table 29: Corporate & Institutional Banking (Unaudited) (a)

	Three months ended					Six months ended	
Dollars in millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	June 30 2015	June 30 2014
INCOME STATEMENT							
Net interest income	$ 871	$ 855	$ 956	$ 922	$ 921	$ 1,726	$ 1,855
Noninterest income							
Corporate service fees	341	310	369	346	312	651	580
Other	151	119	119	118	115	270	211
Noninterest income	492	429	488	464	427	921	791
Total revenue	1,363	1,284	1,444	1,386	1,348	2,647	2,646
Provision for credit losses (benefit)	20	17	21	(4)	103	37	90
Noninterest expense	547	514	544	528	504	1,061	992
Pretax earnings	796	753	879	862	741	1,549	1,564
Income taxes	288	271	315	313	271	559	571
Earnings	$ 508	$ 482	$ 564	$ 549	$ 470	$ 990	$ 993
AVERAGE BALANCE SHEET							
Loans							
Commercial	$ 85,739	$ 84,712	$ 82,066	$ 79,083	$ 78,022	$ 85,228	$ 76,771
Commercial real estate	22,545	22,090	21,720	21,492	21,234	22,319	20,640
Equipment lease financing	6,927	6,914	6,977	6,922	6,878	6,920	6,834
Total commercial lending	115,211	113,716	110,763	107,497	106,134	114,467	104,245
Consumer	875	1,352	1,442	1,203	1,016	1,113	1,070
Total loans	116,086	115,068	112,205	108,700	107,150	115,580	105,315
Goodwill and other intangible assets	3,845	3,835	3,867	3,806	3,804	3,840	3,815
Loans held for sale	990	1,106	1,103	1,092	932	1,048	913
Other assets	11,318	11,169	10,784	10,073	10,139	11,243	9,949
Total assets	$132,239	$131,178	$ 127,959	$ 123,671	$122,025	$131,711	$119,992
Deposits							
Noninterest-bearing demand	$ 47,916	$ 46,976	$ 46,769	$ 44,730	$ 42,521	$ 47,449	$ 42,646
Money market	21,722	22,286	22,706	21,821	20,277	22,002	20,476
Other	9,396	9,340	8,883	7,839	7,565	9,368	7,548
Total deposits	79,034	78,602	78,358	74,390	70,363	78,819	70,670
Other liabilities	7,897	8,271	7,833	7,412	7,476	8,083	7,477
Total liabilities	$ 86,931	$ 86,873	$ 86,191	$ 81,802	$ 77,839	$ 86,902	$ 78,147
PERFORMANCE RATIOS							
Return on average assets	1.54%	1.49%	1.75%	1.76%	1.54%	1.52%	1.67%
Noninterest income to total revenue	36	33	34	33	32	35	30
Efficiency	40	40	38	38	37	40	37

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

Table 29: Corporate & Institutional Banking (Unaudited) (Continued) (a)

Dollars in millions, except as noted	Three months ended June 30 2015	Three months ended March 31 2015	Three months ended December 31 2014	Three months ended September 30 2014	Three months ended June 30 2014	Six months ended June 30 2015	Six months ended June 30 2014
COMMERCIAL LOAN SERVICING PORTFOLIO - SERVICED FOR PNC AND OTHERS (in billions)							
Beginning of period	$ 390	$ 377	$ 363	$ 353	$ 351	$ 377	$ 347
Acquisitions/additions	67	29	35	25	17	96	39
Repayments/transfers	(21)	(16)	(21)	(15)	(15)	(37)	(33)
End of period	$ 436	$ 390	$ 377	$ 363	$ 353	$ 436	$ 353
OTHER INFORMATION							
Consolidated revenue from: (b)							
Treasury Management (c)	$ 334	$ 319	$ 338	$ 326	$ 313	$ 653	$ 624
Capital Markets (c)	$ 205	$ 180	$ 230	$ 212	$ 178	$ 385	$ 335
Commercial mortgage banking activities							
Commercial mortgage loans held for sale (d)	$ 47	$ 26	$ 42	$ 32	$ 33	$ 73	$ 52
Commercial mortgage loan servicing income (e)	65	56	58	56	53	121	108
Commercial mortgage servicing rights valuation, net of economic hedge (f)	8	16	5	8	14	24	25
Total	$ 120	$ 98	$ 105	$ 96	$ 100	$ 218	$ 185
Average Loans (by C&IB business)							
Corporate Banking	$ 58,419	$ 58,227	$ 56,746	$ 54,678	$ 53,633	$ 58,323	$ 52,947
Real Estate	30,574	29,918	29,163	28,111	27,642	30,248	26,827
Business Credit	14,610	14,217	13,849	13,481	13,198	14,415	12,868
Equipment Finance	10,936	10,941	10,805	10,582	10,290	10,938	10,250
Other	1,547	1,765	1,642	1,848	2,387	1,656	2,423
Total average loans	$116,086	$115,068	$ 112,205	$ 108,700	$107,150	$115,580	$105,315
Total loans (g)	$115,708	$114,946	$ 113,935	$ 109,792	$108,990		
Net carrying amount of commercial mortgage servicing rights (g)	$ 543	$ 494	$ 506	$ 532	$ 515		
Credit-related statistics:							
Nonperforming assets (g)	$ 463	$ 516	$ 557	$ 616	$ 715		
Purchased impaired loans (g) (h)	$ 181	$ 221	$ 246	$ 316	$ 370		
Net charge-offs (recoveries)	$ (19)	$ (1)	$ (2)	$ (7)	$ 15	$ (20)	$ 17

(a) See note (a) on page 15.
(b) Represents consolidated PNC amounts. Our second quarter 2015 Form 10-Q will include additional information regarding these items.
(c) Includes amounts reported in net interest income, corporate service fees and other noninterest income.
(d) 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.
(e) 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. Commercial mortgage servicing rights valuation, net of economic hedge is shown separately.
(f) Includes amounts reported in corporate service fees.
(g) Presented as of period end.
(h) Recorded investment of purchased impaired loans related to acquisitions.

Table 30: Asset Management Group (Unaudited) (a)

	Three months ended					Six months ended	
Dollars in millions, except as noted	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	June 30 2015	June 30 2014
INCOME STATEMENT							
Net interest income	$ 71	$ 73	$ 74	$ 72	$ 72	$ 144	$ 143
Noninterest income	243	208	207	205	207	451	406
Total revenue	314	281	281	277	279	595	549
Provision for credit losses (benefit)	1	12	(3)	(4)	(6)	13	6
Noninterest expense	215	210	211	209	202	425	401
Pretax earnings	98	59	73	72	83	157	142
Income taxes	36	22	28	26	30	58	52
Earnings	$ 62	$ 37	$ 45	$ 46	$ 53	$ 99	$ 90
AVERAGE BALANCE SHEET							
Loans							
Consumer	$ 5,687	$ 5,650	$ 5,606	$ 5,497	$5,411	$ 5,669	$5,361
Commercial and commercial real estate	943	932	954	970	998	938	1,011
Residential mortgage	893	865	854	822	789	878	780
Total loans	7,523	7,447	7,414	7,289	7,198	7,485	7,152
Goodwill and other intangible assets	230	238	247	255	264	234	268
Other assets	252	258	255	231	223	255	222
Total assets	$ 8,005	$ 7,943	$ 7,916	$ 7,775	$7,685	$ 7,974	$7,642
Deposits							
Noninterest-bearing demand	$ 1,343	$ 1,345	$ 1,436	$ 1,362	$1,327	$ 1,344	$1,333
Interest-bearing demand	4,013	4,241	4,152	3,857	3,912	4,127	3,902
Money market	5,125	4,621	4,025	4,005	3,857	4,873	3,873
Total transaction deposits	10,481	10,207	9,613	9,224	9,096	10,344	9,108
CDs/IRAs/savings deposits	455	455	467	463	446	456	441
Total deposits	10,936	10,662	10,080	9,687	9,542	10,800	9,549
Other liabilities	43	47	53	51	48	45	50
Total liabilities	$10,979	$10,709	$ 10,133	$ 9,738	$9,590	$10,845	$9,599
PERFORMANCE RATIOS							
Return on average assets	3.11%	1.89%	2.26%	2.35%	2.77%	2.50%	2.37%
Noninterest income to total revenue	77	74	74	74	74	76	74
Efficiency	68	75	75	75	72	71	73
OTHER INFORMATION							
Total nonperforming assets (b)	$ 56	$ 63	$ 66	$ 73	$ 76		
Purchased impaired loans (b) (c)	$ 77	$ 82	$ 83	$ 89	$ 94		
Total net charge-offs	$ 7	$ 4	$ —	$ —	$ 2	$ 11	$ 3
CLIENT ASSETS UNDER ADMINISTRATION (in billions) (b) (d)							
Personal	$ 113	$ 115	$ 115	$ 113	$ 113		
Institutional	149	150	148	146	144		
Total	$ 262	$ 265	$ 263	$ 259	$ 257		
Asset Type							
Equity	$ 152	$ 151	$ 151	$ 147	$ 149		
Fixed income	73	74	72	72	71		
Liquidity/Other	37	40	40	40	37		
Total	$ 262	$ 265	$ 263	$ 259	$ 257		
Discretionary client assets under management							
Personal	$ 86	$ 88	$ 87	$ 85	$ 85		
Institutional	48	48	48	47	46		
Total	$ 134	$ 136	$ 135	$ 132	$ 131		
Asset Type							
Equity	$ 75	$ 75	$ 75	$ 72	$ 73		
Fixed income	41	41	40	40	40		
Liquidity/Other	18	20	20	20	18		
Total	$ 134	$ 136	$ 135	$ 132	$ 131		
Nondiscretionary client assets under administration							
Personal	$ 27	$ 27	$ 28	$ 28	$ 28		
Institutional	101	102	100	99	98		
Total	$ 128	$ 129	$ 128	$ 127	$ 126		
Asset Type							
Equity	$ 77	$ 76	$ 76	$ 75	$ 76		
Fixed income	32	33	32	32	31		
Liquidity/Other	19	20	20	20	19		
Total	$ 128	$ 129	$ 128	$ 127	$ 126		

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

Table 31: Residential Mortgage Banking (Unaudited) (a)

Dollars in millions, except as noted	*Three months ended* June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	*Six months ended* June 30 2015	June 30 2014
INCOME STATEMENT							
Net interest income	$ 30	$ 30	$ 34	$ 38	$ 37	$ 60	$ 77
Noninterest income							
Loan servicing revenue							
Servicing fees	46	48	54	53	56	94	117
Mortgage servicing rights valuation, net of economic hedge	33	25	1	11	1	58	
Loan sales revenue	99	104	93	85	135	203	242
Other	(2)			(2)	(2)	(2)	(3)
Total noninterest income	176	177	148	147	190	353	356
Total revenue	206	207	182	185	227	413	433
Provision for credit losses (benefit)	(2)	2	(1)	(1)	1		
Noninterest expense	178	161	196	168	169	339	382
Pretax earnings (loss)	30	44	(13)	18	57	74	51
Income taxes (benefit)	11	16	(4)	6	21	27	19
Earnings (loss)	$ 19	$ 28	$ (9)	$ 12	$ 36	$ 47	$ 32
AVERAGE BALANCE SHEET							
Portfolio loans	$1,163	$ 1,282	$ 1,479	$ 1,506	$1,742	$1,223	$1,888
Loans held for sale	1,107	1,147	1,090	1,186	1,135	1,127	1,102
Mortgage servicing rights (MSR)	948	843	948	1,002	1,035	896	1,054
Other assets	3,918	3,973	4,246	3,724	3,574	3,944	4,084
Total assets	$7,136	$ 7,245	$ 7,763	$ 7,418	$7,486	$7,190	$8,128
Deposits	$2,497	$ 2,215	$ 2,302	$ 2,415	$2,318	$2,357	$2,210
Borrowings and other liabilities	2,436	2,840	3,057	2,601	2,403	2,636	2,930
Total liabilities	$4,933	$ 5,055	$ 5,359	$ 5,016	$4,721	$4,993	$5,140
PERFORMANCE RATIOS							
Return on average assets	1.07%	1.57%	(.46)%	.64%	1.93%	1.32%	.79%
Noninterest income to total revenue	85	86	81	79	84	85	82
Efficiency	86	78	108	91	74	82	88
RESIDENTIAL MORTGAGE SERVICING PORTFOLIO SERVICED FOR THIRD PARTIES (in billions)							
Beginning of period	$ 113	$ 108	$ 111	$ 111	$ 114	$ 108	$ 114
Acquisitions	6	8		2		14	2
Additions	2	2	1	3	2	4	4
Repayments/transfers	(6)	(5)	(4)	(5)	(5)	(11)	(9)
End of period	$ 115	$ 113	$ 108	$ 111	$ 111	$ 115	$ 111
Servicing portfolio - third-party statistics: (b)							
Fixed rate	94%	94%	94%	94%	94%		
Adjustable rate/balloon	6%	6%	6%	6%	6%		
Weighted-average interest rate	4.35%	4.41%	4.47%	4.49%	4.54%		
MSR asset value (in billions)	$ 1.0	$ .8	$ .8	$ 1.0	$ 1.0		
MSR capitalization value (in basis points)	88	74	78	88	87		
Weighted-average servicing fee (in basis points)	27	27	27	27	27		
RESIDENTIAL MORTGAGE REPURCHASE RESERVE							
Beginning of period	$ 106	$ 107	$ 108	$ 101	$ 103	$ 107	$ 131
(Benefit) / Provision	1	1	4	13	2	2	(17)
Losses - loan repurchases	(10)	(2)	(5)	(6)	(4)	(12)	(13)
End of period	$ 97	$ 106	$ 107	$ 108	$ 101	$ 97	$ 101
OTHER INFORMATION							
Loan origination volume (in billions)	$ 2.9	$ 2.6	$ 2.4	$ 2.6	$ 2.6	$ 5.5	$ 4.5
Loan sale margin percentage	3.44%	4.09%	3.96%	3.80%	5.38%	3.74%	5.01%
Percentage of originations represented by:							
Purchase volume (c)	50%	31%	42%	50%	50%	41%	45%
Refinance volume	50%	69%	58%	50%	50%	59%	55%
Total nonperforming assets (b)	$ 88	$ 105	$ 120	$ 135	$ 160		

(a) See note (a) on page 15.
(b) As of period end.
(c) Mortgages with borrowers as part of residential real estate purchase transactions.

Table 32: Non-Strategic Assets Portfolio (Unaudited) (a)

	Three months ended					*Six months ended*	
Dollars in millions	June 30 2015	March 31 2015	December 31 2014	September 30 2014	June 30 2014	June 30 2015	June 30 2014
INCOME STATEMENT							
Net interest income	$ 100	$ 112	$ 122	$ 146	$ 137	$ 212	$ 279
Noninterest income	9	9	18	6	10	18	16
Total revenue	109	121	140	152	147	230	295
Provision for credit losses (benefit)	(5)	(31)	(20)	(8)	(39)	(36)	(91)
Noninterest expense	26	24	39	30	30	50	56
Pretax earnings	88	128	121	130	156	216	330
Income taxes	32	47	45	48	57	79	121
Earnings	$ 56	$ 81	$ 76	$ 82	$ 99	$ 137	$ 209
AVERAGE BALANCE SHEET							
Commercial Lending:							
Commercial/Commercial real estate	$ 114	$ 125	$ 149	$ 164	$ 187	$ 119	$ 203
Lease financing	629	625	645	689	686	627	684
Total commercial lending	743	750	794	853	873	746	887
Consumer Lending:							
Home equity	2,854	3,021	3,154	3,328	3,483	2,937	3,553
Residential real estate	4,023	4,184	4,399	4,794	4,961	4,103	5,032
Total consumer lending	6,877	7,205	7,553	8,122	8,444	7,040	8,585
Total portfolio loans	7,620	7,955	8,347	8,975	9,317	7,786	9,472
Other assets (b)	(706)	(679)	(678)	(744)	(740)	(692)	(740)
Total assets	$6,914	$ 7,276	$ 7,669	$ 8,231	$8,577	$7,094	$8,732
Deposits and other liabilities	$ 222	$ 224	$ 219	$ 223	$ 227	$ 223	$ 229
Total liabilities	$ 222	$ 224	$ 219	$ 223	$ 227	$ 223	$ 229
PERFORMANCE RATIOS							
Return on average assets	3.25%	4.51%	3.93%	3.95%	4.63%	3.89%	4.83%
Noninterest income to total revenue	8	7	13	4	7	8	5
Efficiency	24	20	28	20	20	22	19
OTHER INFORMATION							
Nonperforming assets (c)	$ 616	$ 669	$ 710	$ 731	$ 798		
Purchased impaired loans (c) (d)	$3,663	$ 3,808	$ 3,943	$ 4,147	$4,497		
Net charge-offs (recoveries)	$ (7)	$ —	$ 12	$ (6)	$ 10	$ (7)	$ 41
Annualized net charge-off ratio	(.36)%	— %	.57%	(.27)%	.43%	(.18)%	.87%
LOANS (c)							
Commercial Lending:							
Commercial/Commercial real estate	$ 108	$ 120	$ 130	$ 162	$ 176		
Lease financing	630	626	625	691	688		
Total commercial lending	738	746	755	853	864		
Consumer Lending:							
Home equity	2,765	2,944	3,091	3,242	3,410		
Residential real estate	3,941	4,139	4,290	4,665	4,928		
Total consumer lending	6,706	7,083	7,381	7,907	8,338		
Total loans	$7,444	$ 7,829	$ 8,136	$ 8,760	$9,202		

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

Glossary Of Terms

Accretable net interest (Accretable yield) - The excess of cash flows expected to be collected on a purchased impaired loan over the carrying value of the loan. The accretable net interest is recognized into interest income over the remaining life of the loan using the constant effective yield method.

Adjusted average total assets - Primarily comprised of total average quarterly (or annual) assets plus (less) unrealized losses (gains) on investment securities, less goodwill and certain other intangible assets (net of eligible deferred taxes).

Annualized - Adjusted to reflect a full year of activity.

Basel III common equity Tier 1 capital - Common stock plus related surplus, net of treasury stock, plus retained earnings, plus accumulated other comprehensive income for securities currently and previously held as available for sale, plus accumulated other comprehensive income for pension and other postretirement benefit plans, less goodwill, net of associated deferred tax liabilities, less other disallowed intangibles, net of deferred tax liabilities and plus/less other adjustments.

Basel III common equity Tier 1 capital ratio - Common equity Tier 1 capital divided by period-end risk-weighted assets (as applicable).

Basel III Tier 1 capital - Common equity Tier 1 capital, plus preferred stock, plus certain trust preferred capital securities, plus certain noncontrolling interests that are held by others and plus/less other adjustments.

Basel III Tier 1 capital ratio - Tier 1 capital divided by period-end risk-weighted assets (as applicable).

Basel III Total capital - Tier 1 capital plus qualifying subordinated debt, plus certain trust preferred securities, plus, under the Basel III transitional rules and the standardized approach, the allowance for loan and lease losses included in Tier 2 capital and other.

Basel III Total capital ratio - Total capital divided by period-end risk-weighted assets (as applicable).

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 for a single purchased impaired loan not included within a pool of loans from customers that exceeded the recorded investment of that 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.

Combined loan-to-value ratio (CLTV) - This is the aggregate principal balance(s) of the mortgages on a property divided by its appraised value or purchase price.

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.

Credit valuation adjustment (CVA) - Represents an adjustment to the fair value of our derivatives for our own and counterparties' non-performance risk.

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.

Discretionary client 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.

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.

Fee income - When referring to the components of Noninterest income, we use the term fee income to refer to the following categories within Noninterest income: Asset management; Consumer services; Corporate services; Residential mortgage; and Service charges on deposits.

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. Assets receive a funding charge and liabilities and capital receive a funding credit based on a transfer pricing methodology that incorporates product repricing characteristics, tenor and other factors.

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.

Leverage ratio - Tier 1 capital divided by average quarterly adjusted total assets.

LIBOR - Acronym for London InterBank Offered Rate. LIBOR is the average interest rate charged when banks in the London wholesale money market (or interbank market) borrow unsecured funds from each other. LIBOR rates are used as a benchmark for interest rates on a global basis. PNC’s product set includes loans priced using LIBOR as a benchmark.

Loan-to-value ratio (LTV) - A calculation of a loan’s collateral coverage that is used both in underwriting and assessing credit risk in our lending portfolio. LTV is the sum total of loan obligations secured by collateral divided by the market value of that same collateral. Market values of the collateral are based on an independent valuation of the collateral. For example, 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, and other factors. 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 any means, including but not limited to the 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 client 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. Excludes certain assets that have a government-guarantee which are classified as other receivables.

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 a single purchased impaired loan not included within a pool of loans includes any cash recoveries on that loan received in excess of the recorded investment.

Purchased impaired loans - Acquired loans (or pools of loans) determined to be credit impaired under FASB ASC 310-30 (AICPA SOP 03-3). Loans (or pools of 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.

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.

Transitional Basel III common equity – Common equity calculated under Basel III using phased in definitions and deductions applicable to PNC during the applicable presentation period.

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.

Second Quarter 2015

Earnings Conference Call

July 15, 2015

Cautionary Statement Regarding Forward-Looking Information and Adjusted Information

Our earnings conference call presentation 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 and on its corporate website.

The presentation 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, and in our SEC filings. We provide greater detail regarding these as well as other factors in our 2014 Form 10-K and our first quarter 2015 Form 10-Q, 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 our SEC filings. 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 include non-GAAP financial information. Non-GAAP financial information includes metrics such as pre-tax, pre-provision earnings, tangible book value, and taxable equivalent net interest income, as well as adjusted results and certain information used to review components of reported information. When we do so, we provide GAAP reconciliations for such information. Such reconciliations may be found in our presentation, in these slides, including the Appendix, in other materials on our corporate website, and in our SEC filings. 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 information and the related reconciliations may be useful to investors, analysts, regulators and others to help understand and evaluate our financial results. We may also use annualized, pro forma, estimated or third party numbers for illustrative or comparative purposes only. These may not reflect actual results.

References to our corporate website are to www.pnc.com under "About Us–Investor Relations." Our SEC filings are available both on our corporate website and on the SEC's website at www.sec.gov. We include web addresses here as inactive textual references only. Information on these websites is not part of this presentation.

2Q15 Highlights

- Successful second quarter
  - Revenue growth driven by higher noninterest income
  - Stable core NII[1]
  - Well-managed expenses
  - Overall credit quality improved
  - Strong capital maintained

- Progress on strategic priorities
  - Fee income grew 7% linked quarter and 5% compared to 2Q14[2]
  - OCC mortgage servicing consent order terminated

2Q15 financial summary	Net income	Diluted EPS from net income	Return on average assets
	$1.0 billion	$1.88	1.19%

(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) (PAA). See also Note A in the Appendix. (2) See Reconcilement section of the Appendix.

Higher Commercial Loans, Deposits and Liquidity

Category (billions) Average Balances	2Q15	% change from: 1Q15	2Q14
Investment securities	$59.4	4%	6%
Total commercial lending	$130.7	1%	7%
Total consumer lending	$74.7	(2%)	(3%)
Total loans	$205.4	0%	3%
Interest-earning deposits with banks	$32.4	6%	121%
Total assets	$352.6	1%	9%
Total deposits	$237.8	2%	8%
Total equity	$45.9	0%	1%

Highlights (Avg. Balances)

Linked Quarter:

- Investment securities increase of $2.3 billion funded by deposit growth
- Total loans increased $0.2 billion
  - Total Commercial grew $1.4 billion
  - Total Consumer declined $1.2 billion
- Total deposits grew $4.8 billion

Prior Year Quarter:

- Total loans grew $6.2 billion
- Non-strategic loans declined $1.7 billion primarily impacting Consumer lending
- Total deposits increased $17.9 billion

Strong Capital and Liquidity Position

Risk-weighted assets (RWAs):	Jun. 30, 2015	Mar. 31, 2015	Jun. 30, 2014
(millions)			
Estimated fully phased-in Basel III standardized approach RWAs[1]	**$301,619**	$302,784	$295,217
Capital ratio:[2]			
Pro forma fully phased-In Basel III common equity Tier 1	**10.0%**	10.0%	10.0%

	Jun. 30, 2015	Mar. 31, 2015	Jun. 30, 2014
Book value per common share	**$79.64**	$78.99	$75.62
Tangible book value per common share[4]	**$61.75**	$61.21	$58.22
Common shares outstanding (millions)	**516**	520	532

Highlights

Linked Quarter:

- Common shares outstanding down 4 million
- Repurchased 5.9 million common shares for approximately $0.6 billion during the quarter[3]
- The estimated Liquidity Coverage Ratio at June 30, 2015 exceeded 100 percent for both PNC and PNC Bank, N.A.

Prior Year Quarter:

- Pro forma fully phased-in Basel III common equity Tier I capital ratio remained strong
- Tangible book value per common share grew 6%[4]

(1) See Note B in the Appendix for additional details. (2) June 30, 2015 ratio estimated. See Estimated Transitional Basel III and Pro forma Fully Phased-In Basel III Common Equity Tier 1 Capital Ratios slides and related information in the Appendix for further details. Calculated on a pro forma basis without the benefit of the Basel III phase-in provisions. For 2Q15, 1Q15 and 2Q14, the pro forma fully phased-in Basel III common equity Tier 1 ratios were calculated based on standardized approach RWAs and rules. (3) Repurchased under our 2015 capital plan authorization of up to $2.875 billion of common stock over the five quarter period starting in 2Q15. Through 2Q16, ability to purchase full amount is subject to factors such as market and general economic conditions, economic capital and regulatory capital conditions, alternative uses of capital, regulatory and contractual limitations, issuances related to employee benefit plans and the potential impact on credit ratings. (4) See Appendix for additional information related to tangible book value per common share.

Solid Profitability Driven by Higher Noninterest Income

(millions)	2Q15	% change from: 1Q15	2Q14
Net interest income	$2,052	(1%)	(4%)
Noninterest income	1,814	9%	8%
Total revenue	3,866	4%	1%
Noninterest expense	2,366	1%	2%
Pretax, pre-provision earnings(1,4)	1,500	9%	1%
Provision	46	(15%)	(36%)
Pretax earnings(2)	$1,454	9%	3%
Net income	$1,044	4%	(1%)
Net income attributable to diluted common shares	$987	7%	(1%)

	2Q15	1Q15	2Q14
Returns			
ROAA(3)	**1.19%**	1.17%	1.31%
ROACE(3)	**9.75%**	9.32%	10.12%

Highlights

Linked Quarter:

- Revenue growth driven by strong fee income and higher gains on asset sales
- Pretax, pre-provision earnings increase largely reflects strong noninterest income growth and slightly higher expense
- Overall credit quality improved

Prior Year Quarter:

- Revenue growth driven by higher noninterest income partially offset by lower NII
- Noninterest expense increase primarily reflects investments in technology and business infrastructure
- Credit costs declined as overall credit quality continued to improve

(1) (2),(3) See Notes C, D and E, respectively, in the Appendix for additional details. (4) See Reconcilement section of the Appendix.

Core NII Stable

	2Q15	$ change from: 1Q15	2Q14
Average interest-earning assets (billions)	$306.7	$5.0	$28.4
(millions)			
Core NII	$1,941	($3)	($41)
Plus purchase accounting accretion (PAA)	111	(17)	(36)
Total NII	$2,052	(20)	(77)

	2Q15	1Q15	2Q14
Margins			
Net interest margin (NIM)	**2.73%**	2.82%	3.12%
Core NIM(1)	**2.59%**	2.65%	2.92%

Highlights

Linked Quarter:

- Average interest-earning assets grew 2%
- NII declined 1% largely due to lower PAA
- NIM down primarily due to:
  - Lower PAA
  - Increased liquidity position

Prior Year Quarter:

- Average interest-earning assets increased 10%
- NII decreased 4% due to core NII and PAA decline

(1) Core NIM is net interest margin (NIM) less (annualized PAA/average interest-earning assets). See Reconcilement section of the Appendix.

Strong Fee Income Growth

(millions)	2Q15	$ change from: 1Q15	2Q14
Asset management[1]	$416	$40	$54
Consumer services	334	23	11
Corporate services	369	25	26
Residential mortgage	164	-	(18)
Service charges on deposits	156	3	-
Fee income[2]	1,439	91	73
Total other noninterest income[3]	375	64	60
Total noninterest income	$1,814	$155	$133

	2Q15	1Q15	2Q14
Noninterest income to total revenue	**47%**	44%	44%

Highlights

Linked Quarter:

- Strong fee income growth of 7%[2] from our diversified businesses
- Noninterest income growth of 9% reflected higher fee income and gains on asset sales including gain on VISA sales of $79 million

Prior Year Quarter:

- Fee income grew 5%[2]
  - Asset management up 15%
  - Corporate services grew 8%
  - Consumer services grew 3%
- Fee income excluding residential mortgage grew 8%[2]
- Noninterest income reflected higher quality revenues from fee income

(1) Asset management includes the Asset Management Group (AMG) and BlackRock. (2) See Reconcilement section of the Appendix. (3) Total other noninterest income includes net gains (losses) on sales of securities and other income (including gains on asset dispositions).

Disciplined Expense Management While Investing for Growth

(millions)	2Q15	$ change from: 1Q15	2Q14
Personnel	$1,200	$43	$28
Occupancy	209	(7)	10
Equipment	231	9	27
Marketing	67	5	(1)
Other	659	(33)	(26)
Total noninterest expense	$2,366	$17	$38

	2Q15	1Q15	2Q14
Efficiency ratio[1]	**61%**	63%	61%

Highlights

Linked Quarter:

- Noninterest expense increased 1%
  - Higher variable compensation costs related to higher business activity
  - Increased technology expense and related costs for third party services
  - Lower charges related to historic tax credits[2]

Prior Year Quarter:

- Noninterest expense increased due to investments in technology and business infrastructure and higher compensation costs

(1) See Note F in the Appendix. (2) Asset impairment charges related to historic tax credits recorded as reductions to the ass ociated investment asset balances. In prior periods, these credits were recorded as a reduction of income tax expense. This change in application of historic tax credits was not material to our financial results but did result in the increase in our effective tax rate to 28.2 percent up from 24.4 percent in the first quarter.

Credit Quality Improved

(millions)	2Q15	1Q15	2Q14	% change from: 1Q15	% change from: 2Q14
Nonperforming loans(1,2)	$2,252	$2,405	$2,801	(6%)	(20%)
Total Past Due(1,3)	$1,641	$1,750	$2,098	(6%)	(22%)
Commercial Lending	($27)	$1	$29	NM	NM
Consumer Lending	$94	$102	$116	(8%)	(19%)
Total Net Charge-offs	$67	$103	$145	(35%)	(54%)
Provision	$46	$54	$72	(15%)	(36%)

	2Q15	1Q15	2Q14
Loan loss reserves to total loans(4)	**1.59%**	1.61%	1.72%

Highlights

Linked Quarter:

- Overall credit quality improved
  - Overall delinquencies declined
  - Net charge-offs decreased and were .13% of average loans(5)
  - Provision for credit losses declined
- Maintained appropriate reserves

Prior Year Quarter:

- Overall credit quality improved

As of quarter end except net charge-offs and provision, which are for the quarter. (1) Does not include purchased impaired loans or loans held for sale. (2) Does not include foreclosed and other assets. Excludes certain government insured or guaranteed loans and loans accounted for under the fair value option. (3) Includes loans that are government guaranteed/insured, primarily residential mortgages. Past due loans in this category totaled $1.1 billion in 2Q15. (4) See Note G in the Appendix for additional details. (5) Net charge-offs to average loans for 2Q15 (annualized).

Outlook[1] – 3Q15 vs. 2Q15

Balance sheet	Loans	Modest Growth
Income statement	Net interest income	Stable
	Fee income[2]	Stable
	Noninterest expense	Stable
	Loan loss provision	$50-$100 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

Appendix

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

We also make statements in this presentation, and we may from time to time make other statements, regarding our outlook for earnings, revenues, expenses, capital 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 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 3.2 percent in the second half of 2015, boosted by lower oil/energy prices, and that short-term interest rates and bond yields will rise slowly in the latter half of 2015. 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)

Appendix

- 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 at least in part on the 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 current and historical 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)

Appendix

- 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, pandemics, 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 2014 Form 10-K and our first quarter 2015 10-Q, including in the Risk Factors and Risk Management sections and the Legal Proceedings and Commitments and Guarantees Notes of the Notes To Consolidated Financial Statements in those reports, and in our subsequent SEC filings. Our forward-looking statements may also be subject to other risks and uncertainties, including those we may discuss elsewhere in this presentation or in our 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

Explanatory Notes

(A) PNC believes that core net interest income, a non-GAAP financial measure, is useful in evaluating the performance of our interest-based activities.

(B) Basel III standardized approach risk-weighted assets were estimated based on the Basel III standardized approach rules and include credit and market risk-weighted assets.

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

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

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

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

(G) 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. Basel III regulatory capital rules (Basel III rules), as well as the fact that PNC remains in the parallel run qualification phase for the advanced approaches, PNC's regulatory risk-based capital ratios in 2015 will be calculated using the standardized approach for determining risk-weighted assets, and the definitions of, and deductions from, regulatory capital under the Basel III rules (as such definitions and deductions are phased-in for 2015). We refer to the capital ratios calculated using the phased-in Basel III provisions in effect for 2015 and the standardized approach risk-weighted assets as the 2015 Transitional Basel III ratios. Under the standardized approach for determining credit risk-weighted assets, exposures are generally assigned a predefined risk weight. Exposures to high volatility commercial real estate, past due exposures, equity exposures and securitization exposures are generally subject to higher risk weights than other types of exposures.

PNC's regulatory risk-based capital ratios in 2014 were based on the definitions of, and deductions from, regulatory capital under the Basel III rules (as such definitions and deductions were 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 2014 capital ratios calculated using these phased-in Basel III provisions and Basel I risk-weighted assets as the 2014 Transitional Basel III ratios.

We provide information on the next slide regarding PNC's estimated 2015 and 2014 Transitional Basel III common equity Tier 1 ratios and PNC's estimated pro forma fully phased-in Basel III common equity Tier 1 ratio. Under the Basel III rules adopted by the U.S. banking agencies, significant common stock investments in unconsolidated financial institutions, mortgage servicing rights and deferred tax assets must be deducted from capital (subject to a phase-in schedule) to the extent they individually exceed 10%, or in the aggregate exceed 15%, of the institution's adjusted common equity Tier 1 capital. Also, Basel III regulatory capital includes (subject to a phase-in schedule) accumulated other comprehensive income related to securities currently and previously held as available for sale, as well as pension and other postretirement plans.

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

Dollars in millions	2015 Transitional Basel III		2014 Transitional Basel III	Pro forma Fully Phased-In Basel III		
	Jun. 30, 2015	Mar. 31, 2015	Jun. 30, 2014	**Jun. 30, 2015**	Mar. 31, 2015	Jun. 30, 2014
Common stock, related surplus, and retained earnings, net of treasury stock	**$40,688**	$40,374	$39,380	**$40,688**	$40,374	$39,380
Less regulatory capital adjustments:						
Goodwill and disallowed intangibles, net of deferred tax liabilities	**(8,998)**	(9,011)	(8,923)	**(9,223)**	(9,249)	(9,262)
Basel III total threshold deductions	**(431)**	(414)	(216)	**(1,151)**	(1,045)	(1,075)
Accumulated other comprehensive income (a)	**21**	115	115	**53**	288	576
All other adjustments	**(104)**	(112)	(5)	**(152)**	(150)	(74)
Estimated Basel III Common equity Tier 1 capital	**$ 31,176**	$ 30,952	$ 30,351	**$ 30,215**	$ 30,218	$ 29,545
Estimated Basel I risk-weighted assets calculated in accordance with transition rules (b)	**N/A**	N/A	$ 277,126	**N/A**	N/A	N/A
Estimated Basel III standardized approach risk-weighted assets (c)	**$ 293,700**	$ 295,114	N/A	**$ 301,619**	$ 302,784	$ 295,217
Estimated Basel III advanced approaches risk-weighted assets (d)	**N/A**	N/A	N/A	**$ 287,518**	$ 287,293	$ 290,063
Estimated Basel III Common equity Tier 1 capital ratio	**10.6%**	10.5%	11.0%	**10.0%**	10.0%	10.0%
Risk-weight and associated rules utilized	Standardized (with 2015 transition adjustments)		Basel I (with 2014 transition adjustments)	**Standardized**		

(a) 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.

(b) Includes credit and market risk-weighted assets.

(c) Basel III standardized approach risk-weighted assets were estimated based on the Basel III standardized approach rules and include credit and market risk-weighted assets.

(d) Basel III advanced approaches risk-weighted assets were estimated based on the Basel III advanced approaches rules, and include credit, market and operational risk-weighted assets.

PNC utilizes the pro forma fully phased-in Basel III capital ratios to assess its capital position (without the benefit of phase-ins), including comparison to similar estimates made by other financial institutions. Our Basel III capital ratios and estimates may be impacted by additional regulatory guidance or analysis, and, in the case of those 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.

Tangible Book Value per Common Share

Appendix

Tangible book value per common share is a non-GAAP measure and is calculated based on tangible common shareholders' equity divided by period-end common shares outstanding. We believe this non-GAAP 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	Jun. 30, 2015	Mar. 31, 2015	Jun. 30, 2014	% Change 6/30/15 vs. 3/31/15	% Change 6/30/15 vs. 6/30/14
Book value per common share	$ 79.64	$ 78.99	$ 75.62	1%	5%
Tangible book value per common share					
Common shareholders' equity	$ 41,066	$ 41,077	$ 40,261		
Goodwill and Other Intangible Assets (a)	(9,538)	(9,566)	(9,590)		
Deferred tax liabilities on Goodwill and Other Intangible Assets	315	317	327		
Tangible common shareholders' equity	$ 31,843	$ 31,828	$ 30,998		
Period-end common shares outstanding (in millions)	516	520	532		
Tangible book value per common share (Non-GAAP)	$ 61.75	$ 61.21	$ 58.22	1%	6%

(a) Excludes the impact from mortgage servicing rights of $1.6 billion at June 30, 2015, $1.3 billion at March 31, 2015, and $1.5 billion at June 30, 2014.

Non-GAAP to GAAP Reconcilement

Appendix

$ in millions	Jun. 30, 2015	Mar. 31, 2015	% Change	Jun. 30, 2014	% Change
	For the three months ended				
Net interest income	$2,052	$2,072	(1%)	$2,129	(4%)
Noninterest income	$1,814	$1,659	9%	$1,681	8%
Total revenue	$3,866	$3,731	4%	$3,810	1%
Noninterest expense	($2,366)	($2,349)	1%	($2,328)	2%
Pretax pre-provision earnings (1)	$1,500	$1,382	9%	$1,482	1%
Net income	$1,044	$1,004	4%	$1,052	(1%)

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

$ in millions	Jun. 30, 2015	Mar. 31, 2015	% Change	Jun. 30, 2014	% Change
	For the three months ended				
Asset management	$416	$376	11%	$362	15%
Consumer services	$334	$311	7%	$323	3%
Corporate services	$369	$344	7%	$343	8%
Residential mortgage	$164	$164	0%	$182	(10%)
Service charges on deposits	$156	$153	2%	$156	0%
Total fee income	$1,439	$1,348	7%	$1,366	5%
Residential mortgage	$164	$164		$182	
Fee income, adjusted for residential mortgage	$1,275	$1,184	8%	$1,184	8%
Net gains (losses) on sales of securities	$8	$42		($6)	
Other	$367	$269		$321	
Total noninterest income, as reported	$1,814	$1,659	9%	$1,681	8%

PNC

Non-GAAP to GAAP Reconcilement

Appendix

$ in millions	For the three months ended Jun. 30, 2015	Mar. 31, 2015	Dec. 31, 2014	Sept. 30, 2014	Jun. 30, 2014
Net interest margin, as reported	2.73%	2.82%	2.89%	2.98%	3.12%
Purchase accounting accretion (1)	$111	$128	$126	$147	$147
Purchase accounting accretion, if annualized	$445	$519	$500	$583	$590
Avg. interest earning assets	$306,719	$301,673	$293,905	$284,951	$278,369
Annualized purchase accounting accretion/Avg. interest-earning assets	0.14%	0.17%	0.17%	0.20%	0.20%
Core net interest margin (2)	2.59%	2.65%	2.72%	2.78%	2.92%

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

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

$ in millions	For the three months ended Jun. 30, 2015	Mar. 31, 2015	% Change	Jun. 30, 2014	% Change
Net Interest Income					
Core net interest income (a)	$1,941	$1,944	0%	$1,982	(2%)
Total purchase accounting accretion					
Scheduled accretion net of contractual interest	83	95	(13%)	112	(26%)
Excess cash recoveries	28	33	(15%)	35	(20%)
Total purchase accounting accretion	111	128	(13%)	147	(24%)
Total net interest income	$2,052	$2,072	(1%)	$2,129	(4%)

(a) We believe that core net interest income, a non-GAAP financial measure, is useful in evaluating the performance of our interest-based activities.