

PNC FINANCIAL SERVICES GROUP, INC., THE

	CPP Disbursement Date 12/31/2008	RSSD (Holding Company) 1069778	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items				
	2008 \$ millions	2009 \$ millions	%chg from prev	
Assets	\$289,875	\$260,310	-10.2%	
Loans	\$180,270	\$160,308	-11.1%	
Construction & development	\$12,111	\$9,536	-21.3%	
Closed-end 1-4 family residential	\$37,244	\$32,217	-13.5%	
Home equity	\$24,003	\$24,229	0.9%	
Credit card	\$1,800	\$2,140	18.9%	
Other consumer	\$10,712	\$13,805	28.9%	
Commercial & Industrial	\$53,190	\$41,568	-21.9%	
Commercial real estate	\$22,796	\$21,204	-7.0%	
Unused commitments	\$106,702	\$101,977	-4.4%	
Securitization outstanding principal	\$3,881	\$3,147	-18.9%	
Mortgage-backed securities (GSE and private issue)	\$37,236	\$39,823	6.9%	
Asset-backed securities	\$2,925	\$4,408	50.7%	
Other securities	\$2,908	\$11,602	298.9%	
Cash & balances due	\$18,949	\$8,461	-55.3%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$3,097	\$2,205	-28.8%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$2,822	\$2,798	-0.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$264,625	\$228,482	-13.7%	
Deposits	\$201,119	\$193,043	-4.0%	
Total other borrowings	\$39,496	\$18,553	-53.0%	
FHLB advances	\$18,121	\$10,761	-40.6%	
Equity				
Equity capital at quarter end	\$25,251	\$28,509	12.9%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$21	\$161	NA	
Performance Ratios				
Tier 1 leverage ratio	7.6%	9.3%	--	
Tier 1 risk based capital ratio	8.7%	11.0%	--	
Total risk based capital ratio	12.2%	14.6%	--	
Return on equity ¹	-4.4%	4.6%	--	
Return on assets ¹	-0.4%	0.5%	--	
Net interest margin ¹	1.8%	4.3%	--	
Coverage ratio ((ALL+Alloc transfer risk)/Noncurrent loans)	77.7%	46.0%	--	
Loss provision to net charge-offs (qtr)	405.7%	128.9%	--	
Net charge-offs to average loans and leases ¹	0.4%	2.1%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2008	2009	2008	2009
Construction & development	11.3%	33.9%	0.3%	1.0%
Closed-end 1-4 family residential	5.4%	12.5%	0.1%	0.3%
Home equity	0.9%	0.8%	0.1%	0.3%
Credit card	2.3%	2.4%	0.2%	2.3%
Other consumer	0.9%	1.3%	0.1%	0.4%
Commercial & Industrial	0.9%	3.8%	0.1%	0.8%
Commercial real estate	2.8%	5.8%	0.2%	1.0%
Total loans	2.8%	6.9%	0.1%	0.6%