Information on Tax Reporting

Please see the discussion of "United States Federal Income Tax Consequences of the Merger" beginning on page 98 of the proxy statement/prospectus dated November 21, 2008 that was mailed to National City stockholders on or about November 24, 2008. This discussion assumes that a U.S. holder holds National City common stock as a capital asset within the meaning of Section 1221 of the Code. Also note that there are specific circumstances in which this general description of the federal income tax consequences may not apply. Please see the proxy statement/prospectus for more details. The PNC Financial Services Group, Inc. cannot and does not provide you with tax advice. PNC takes no responsibility for the information contained herein. This worksheet is not intended or written to be used, and cannot be used, for the purpose of avoiding tax-related penalties under the Internal Revenue Code or applicable state or local tax law provisions. Tax matters are very complicated, and the calculations described below may not be correct in your particular circumstances. Holders of National City common stock are strongly urged to consult with their own tax advisors for advice based on their particular circumstances.

Merger Consideration

The merger between The PNC Financial Services Group, Inc. (NYSE: PNC) and National City Corporation was effective on December 31, 2008. Based on the terms of the merger agreement, holders of National City common stock have the right to receive 0.0392 of a share of PNC common stock for each share of National City common stock held immediately prior to the merger.

PNC will not issue any fractional shares of PNC common stock in the merger. For each fractional share that would otherwise be issued, PNC will pay cash in an amount equal to the fraction multiplied by $44.03.

General Tax Consequences

Generally, no gain or loss will be recognized in the exchange of National City common stock for PNC common stock, except with respect to cash received in lieu of fractional shares (see discussion below).

Cash Received Instead of a Fractional Share

A holder of National City common stock who otherwise would have received a fraction of a share of PNC common stock will receive an amount in cash based on the average closing sales prices of PNC common stock for the five trading days immediately prior to the date the merger was completed, or $44.03 per share, multiplied by the fractional share.

Generally, a gain or loss will be recognized based on the difference between the amount of cash received instead of the fractional share and the tax basis allocated to such fractional share of PNC common stock.

The samples below are included for National City purposes only and assume 500 shares of National City common stock with a cost basis of $25 per share held as a capital asset by a U.S. person.[A]

Sample Calculation of Tax Basis in New PNC Common Stock

1	Total number of shares of National City common stock exchanged for PNC common stock	500
2	Exchange Ratio	0.0392
3	Total number of shares of PNC common stock received (Line 1 x Line 2)	19.600
4	Tax basis of the National City stock exchanged from Line 1 above.[A]	$12,500
5	Divide Line 4 by Line 3. This is the tax basis per share of PNC Common stock.	$637.76

Sample Calculation of Gain (Loss) on Fractional Shares

6	Total number of shares of fractional PNC common stock received (refer to line 3 above).	0.600
7	Cash received for each fractional share.	$44.0300
8	Total cash received for fractional shares (Line 6 times Line 7)	$26.42
9	Basis attributed to each fractional share (Line 5 times Line 6)	$382.66
10	Gain (loss) on fractional share (Line 8 less Line 9)	$(356.24)

A. For illustrative purposes only, this example assumes that the cost basis in National City common stock is based on 500 shares at $25 per share. Your actual cost basis is likely to be different.