



**CREATING VALUE
FOR
CUSTOMERS, EMPLOYEES,
COMMUNITIES AND SHAREHOLDERS
THROUGH
CLEAN ENERGY**

September 18, 2006

PNC – A Diversified Financial Services Company

Business Leadership

▶ Retail Banking

- A leading community bank in PNC major markets
- Top 10 SBA lender in the U.S.
- One of the nation's largest wealth management firms

▶ Corporate & Institutional Banking

- Top 10 Treasury Management business
- The nation's second largest lead arranger of asset-based loan syndications
- Harris Williams - one of the nation's largest M&A advisory firms for middle market companies

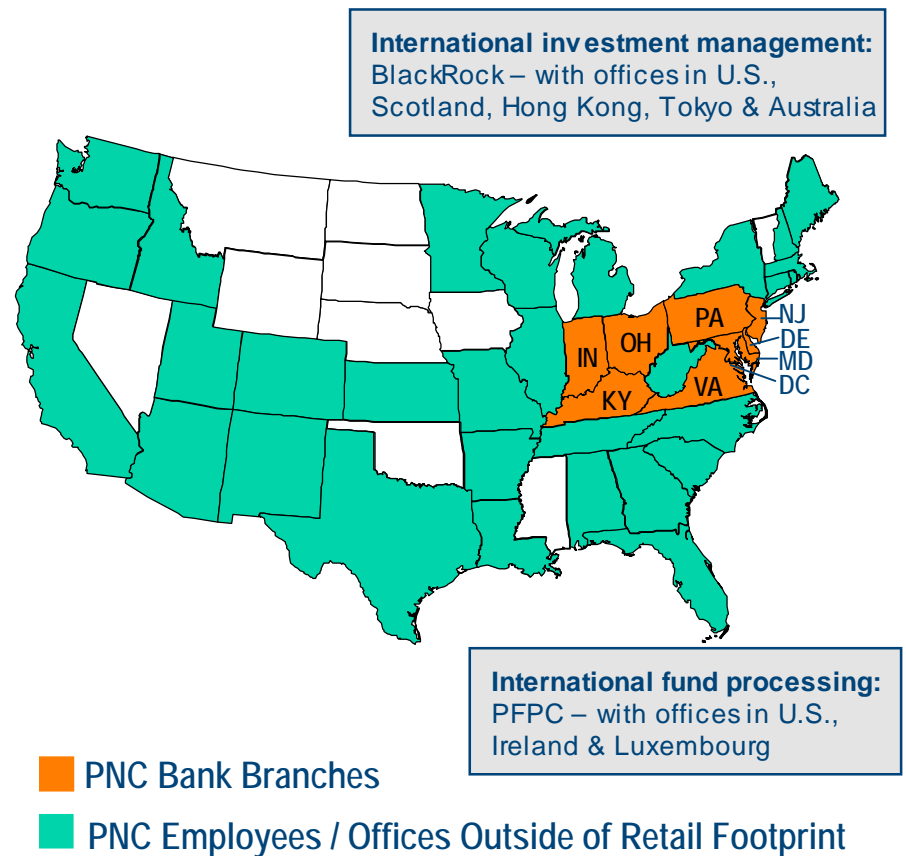
▶ PFPC

- Among the largest providers of mutual fund transfer agency and accounting and administration services in the U.S.

▶ BlackRock

- One of the nation's largest publicly traded asset managers

Regional, National and International Businesses



PNC MAKES IT EASY TO DO BUSINESS



Our goal is to help customers bank with ease and confidence.

We are a diversified financial services company with an unwavering commitment to our four key stakeholders:

- **Customers**
- **Communities**
- **Employees**
- **Shareholders**

OUR ENVIRONMENTAL COMMITMENT



- We recognize the importance of wise investments and strive to integrate our day-to-day business practices with environmental responsibility.
- National leader with 30 “green” buildings
 - PNC Firstside Center: Largest corporate green building
 - PFPC Headquarters: Industry’s only Gold-level building
 - Nation’s only major bank with green branches (28 so far)
- Recycling and waste reduction
- Energy and water conservation
- Three PNC Plaza (2008): To be largest green mixed/use building with offices, condos and retail

PNC GOES 'GREEN' IN NEW JERSEY



- Our presence: 3,200 employees; 300 branches; 1,100 ATMs
- 11 green branches across the state with more planned
 - West Grove and Tom's River: Opened in March 2002 as the nation's first green bank branches
- NJ Department of Environmental Protection: "Environmental Excellence" Award to PNC in 2005
- Collaborating with NJ DEP, other state agencies and local chapter of U.S. Green Building Council to encourage green development

OUR CUSTOMERS



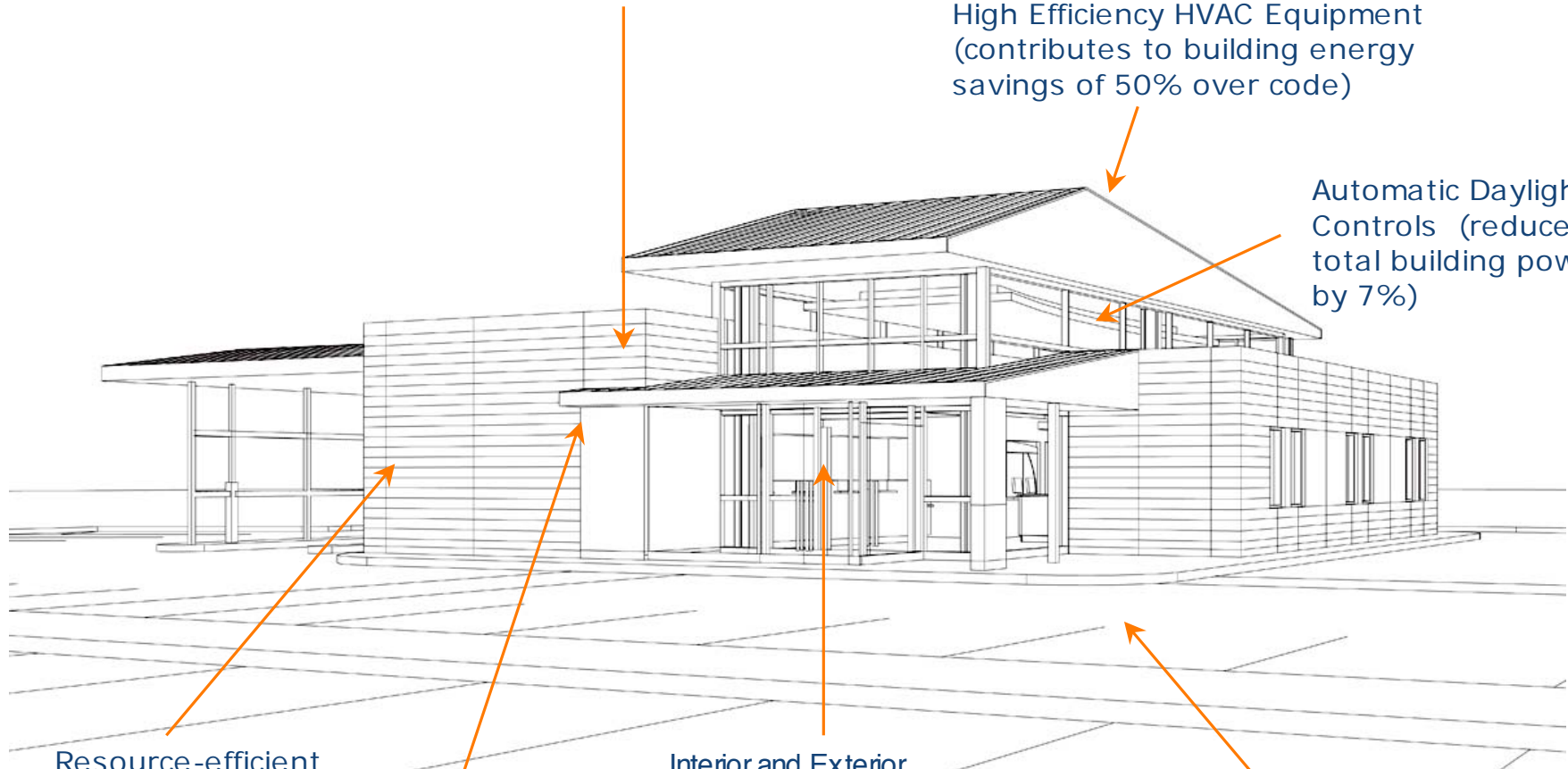
- We want our customers to bank with ease and confidence, so our new branches include:
 - Full services: Banking, Investments, Small Business
 - Concierge desk; Teller Stations and Drive-Thru
 - Internet Café: web access for online banking
 - Coffee Bar: refreshments and a place to relax and talk
- Our innovative design: contemporary, open and airy look
- Consumers want to do business with socially responsible companies. Environmental impact of growing importance.
 - Some customers are choosing PNC for being green

So...what makes it a "Green Branch"?

High Efficiency Glazing System
(3x more efficient than code)

High Efficiency HVAC Equipment
(contributes to building energy savings of 50% over code)

Automatic Daylighting Controls
(reduces total building power by 7%)



Resource-efficient
Pre-Fab
Construction
System

Passive Solar Shading
(shades during the summer)

Interior and Exterior
Recycled Content Materials

Native Landscaping
(Drought Tolerant
50% reduction in water use
for irrigation)





OUR EMPLOYEES



- Research shows: green buildings improve the health and well-being of employees
- PNC Firstside Center study:
 - Employee retention increased 50 percent
 - Job satisfaction increased
 - Absenteeism was reduced
- By improving natural lighting, heating and cooling, employees are more comfortable and productive

OUR COMMUNITIES



- Sustainable development minimizes impact on local resources
 - Construction materials purchased within 500 miles of site to minimize transportation pollution
 - Project waste, such as wood and steel, is recycled or salvaged to reduce landfill shipments and space
- Community Development Banking: grants for green projects
- Community's reputation gets a boost:
 - PNC branch is usually the first local green building
 - Reflects progressive and innovative approach to planning
 - Design adapted to local standards, as appropriate
- New "green" business opportunities for local firms

OUR SHAREHOLDERS



- Environmentally friendly business practices enable us to:
 - Lower costs
 - Increase efficiency
 - Raise productivity
 - Improve the health and vitality of communities where we do business
- Building operating costs are reduced by as much 45 percent
- Investing in the future:
 - PNC advises and support real estate developers
 - Brownfield site projects evaluated
 - Benefits include: new jobs, expanded business districts, enhanced tax base and environmental benefits