



**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

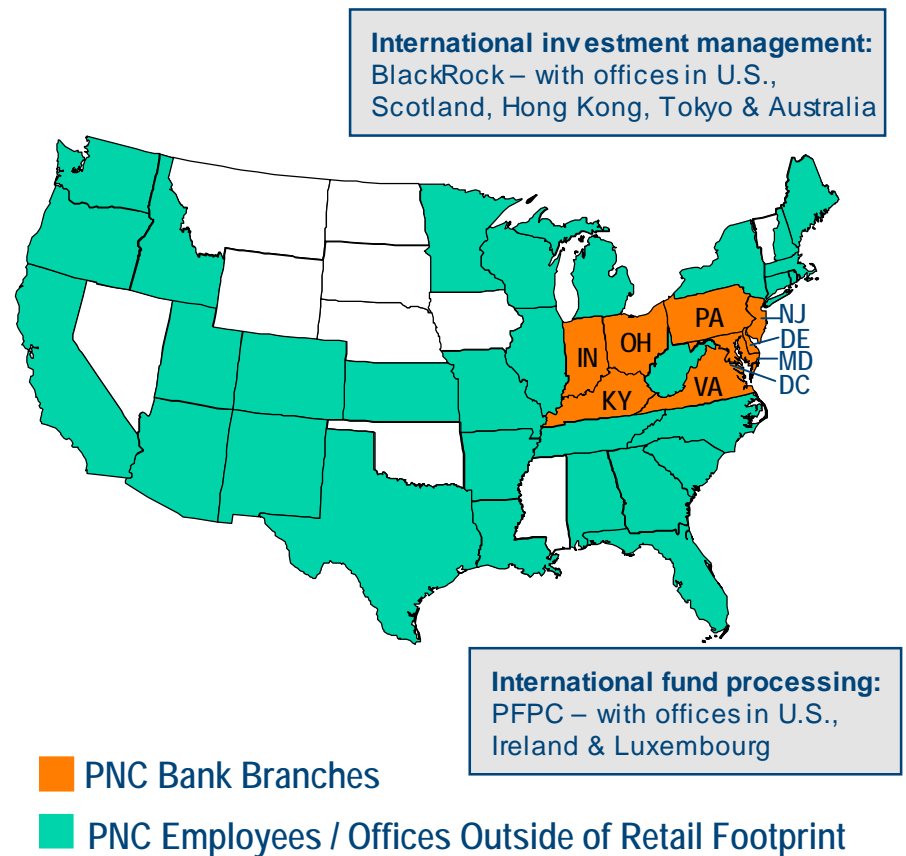
### ▶ PFPC

- 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*

---



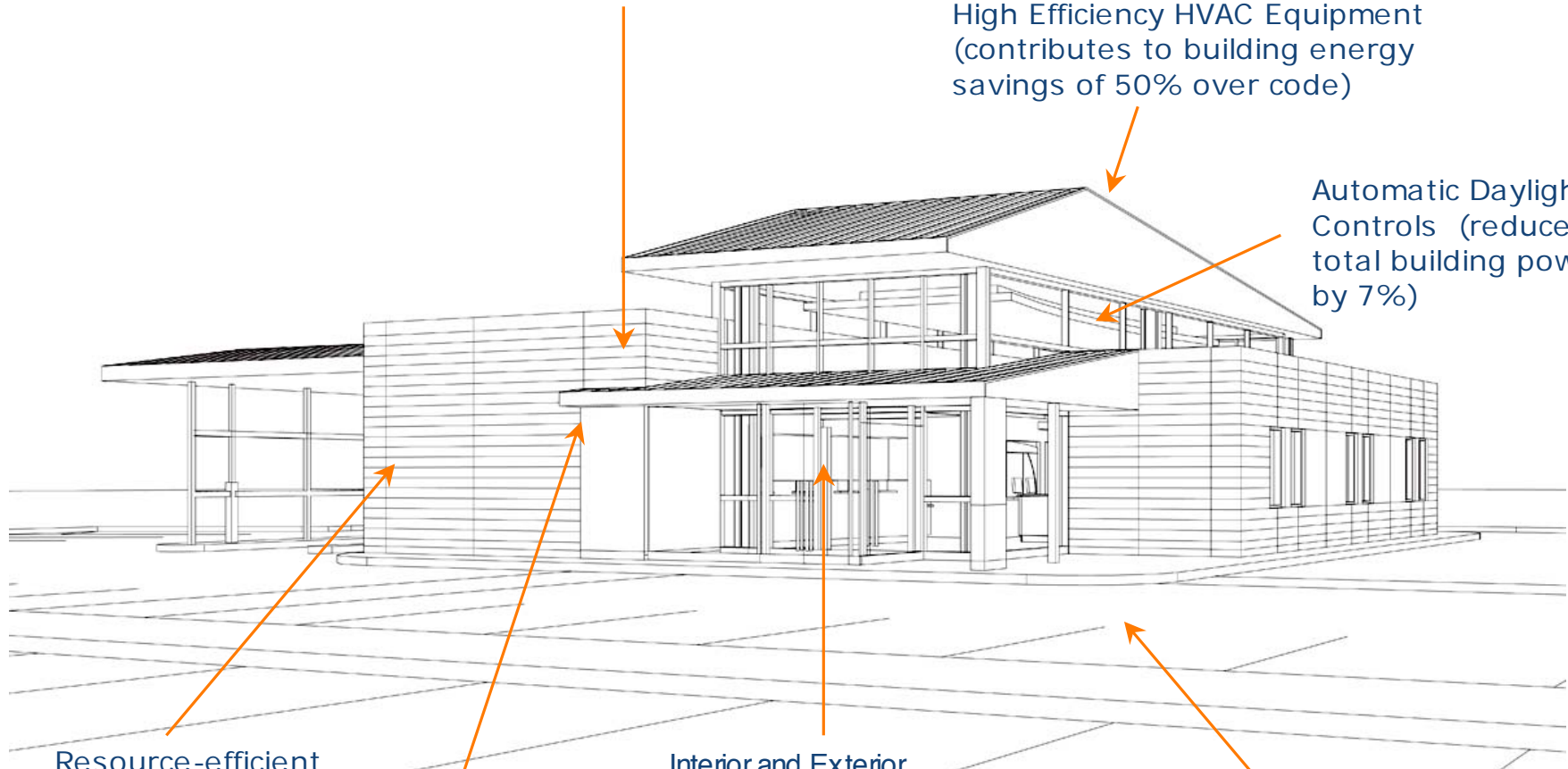
- We want our customers to bank with ease and confidence, so our new branches include:
  - Full services: Banking, Investments, Small Business
  - Concierge desk; Teller Stations and Drive-Thru
  - Internet Café: web access for online banking
  - Coffee Bar: refreshments and a place to relax and talk
- 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