



IACCGP

ITALY-AMERICA CHAMBER OF COMMERCE OF GREATER PHILADELPHIA

BUILDING BRIDGES
MAINTAINING TIES
PROMOTING GROWTH



Salvatore J. Patti
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Agenda

- I. Corporate Profile
- II. Leadership
- III. PNC Capabilities
- IV. Global Treasury Management Capabilities
- V. Biographies

Corporate Profile

PNC Corporate Profile

Employees:

Approximately 52,000 in the U.S. and abroad

Size by Deposits:

6th largest U.S. bank by deposits

Customers:

Approximately 5.8 million checking account customers

Locations:

Branches –
Approximately 2,500 in 16 states and the District of Columbia

Brokerage Offices – 40 offices in 12 states and the District of Columbia

ATMs:

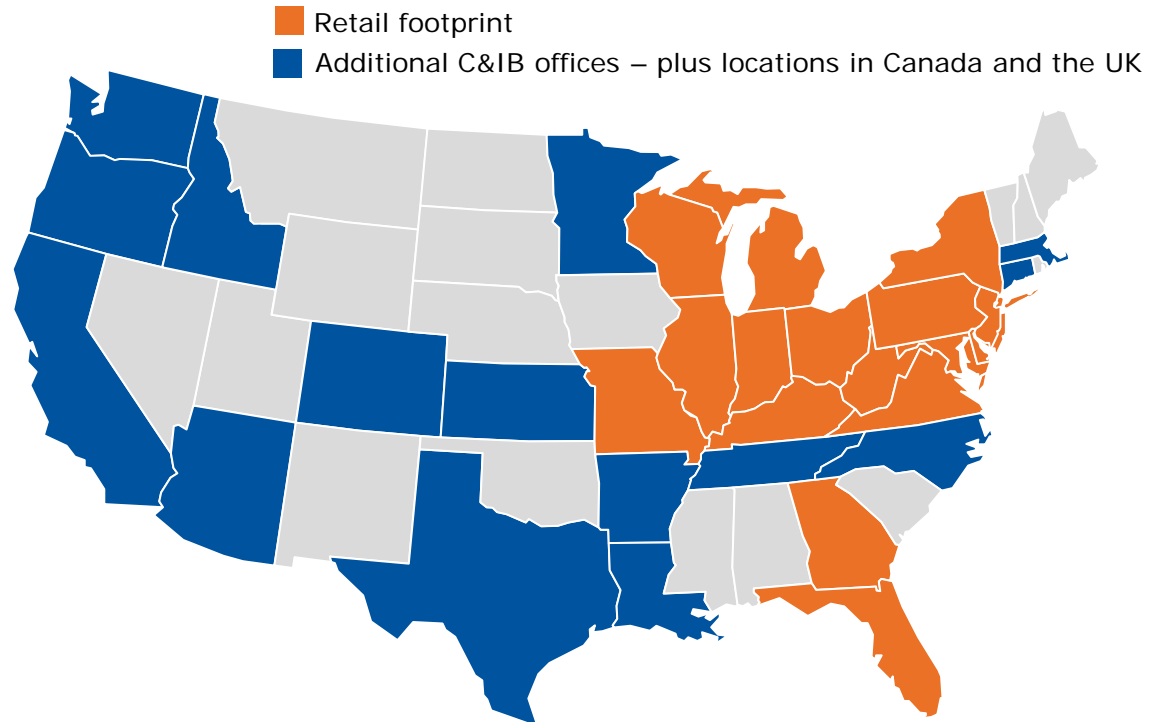
Approximately 6,800 machines

Internet Address:

www.pnc.com

As of December 31, 2011

PNC US FOOTPRINT



FINANCIAL PERFORMANCE

- \$3.1 billion in Net Income
- \$271 billion in Assets
- \$107 billion Assets Under Management
- \$188 billion in Deposits
- \$34 billion Shareholder Equity

PNC Corporate Profile

CREDIT RATINGS (as of 12/31/2011)

	Moody's	Standard & Poor's	Fitch
The PNC Financial Services Group, Inc.			
Senior Debt	A3	A-	A+
Subordinated Debt	Baa1	BBB+	A
Preferred Stock	Baa3	BBB	A-
PNC Bank, N.A			
Subordinated Debt	A3	A-	A
Long-term Deposits	A2	A	AA-
Short-term Deposits	P-1	A-1	F1+

*Ratings are subject to change depending on financial and other factors. Other subsidiaries and banks in The PNC Financial Services Group, Inc. may have different ratings. This is not a complete list.

Retail Banking

Consumer and small business banking

- One of the largest banks in the United States based on deposits and branches
- Ranked among top small business lenders
- PNC was the first major U.S. bank to design and build bank branches based on U.S. Green Building Council Standards

Asset Management Group

Individual wealth and institutional investment management

- One of the top 10 bank wealth managers according to Barron's

Corporate & Institutional Banking

Financial services for companies and government agencies

- One of the top treasury management providers in the country
- Top 5 arranger of traditional middle market loan syndications
- Harris Williams, leading M&A advisory firm for middle market

Residential Mortgage Banking

Originator of first lien residential mortgage loans nationwide

- One of the nation's top retail lenders and servicers

BlackRock

Publicly traded asset management firm (one-quarter ownership stake)

- The world's largest publicly traded asset management firm

The PNC Difference



PNC Corporate Banking Vision...

... to be the premier provider of financial services to middle market companies... across the country.

With a value proposition that's based on



- The expertise that comes from having worked with thousands of middle market companies in hundreds of industries
- Developing a fundamental understanding of your business... opportunities, challenges, priorities, goals
- Delivering proactive ideas and advice from the full PNC team that focus on achieving your goals
- Leveraging our comprehensive array of sophisticated products and services
- Employing a high touch relationship management approach
- Providing superior execution

And, the credibility that comes from



- "Gold Star Performance" with top ratings in effectively meeting clients credit needs, overall client satisfaction and account officer satisfaction (Barlow Research Associates, 2009/2010)
- #1 in Overall Customer Satisfaction (Greenwich Associates' Large Corporate Treasury Management Study 2009-2011)
- PNC is a 2011 Greenwich Award Winner in Financial Stability, Investment Banking, International Services, Accuracy of Operations(TM) and Overall Satisfaction(including TM) in the Northeast. (2011 Greenwich Excellence Awards for Middle Market Banking)
- #1 Syndicator of Middle Market Loan Transactions in the Northeast (LPC, 2011)
- #2 Syndicator of Middle Market Loan Transaction in the U.S. (LPC, 2011)
- Advisor of the Year – Harris Williams (*Mergers and Acquisitions Journal*, 2010)
- #1 originator of EXIM Bank loans in the country
- Top provider of treasury management services across the country
- Top 10 provider of asset based lending across the country

As of February 2, 2012

PNC's Relationship Model

PNC's client teams build deep relationships with our corporate and institutional clients, leveraging our extensive industry experience and knowledge. Led by the Relationship Managers, PNC focuses on you and your company, making it easier for you to succeed by delivering the right financial resources tailored to your unique needs.

- Experienced and knowledgeable professionals
- Responsive and efficient teams
- Relationship Managers as primary point of contact
- Team approach for greater depth of solutions
- Direct access to senior management
- Local decision-making authority
- In-depth knowledge of your industry and organization

Leadership

Who Is PNC?

A Stable and Solid Financial Institution

FINANCIAL PERFORMANCE (as of 12/31/2011)

- \$3.1 billion in Net Income
- \$271 billion in Assets
- \$107 billion Assets Under Management
- \$188 billion in Deposits
- \$34 billion Shareholder Equity

CORPORATE PROFILE

- More than 2,500 branches in 14 states and D.C
- Approximately 6,800 ATM machines
- Approximately 52,000 employees in the U.S. and abroad

As of December 31, 2011



Who Is PNC?

A Stable and Solid Financial Institution

	Loan Commitments	Clients
Commercial	\$13+ billion	10,000+
Middle Market	\$34+ billion	4,000+
Large Corporate	\$32+ billion	1,000+
Public Finance	\$9+ billion	1,900+
Healthcare	\$8+ billion	500+
Business Credit	\$18+ billion	900+
Real Estate Banking	\$24+ billion	3,000+
Equipment Finance	\$4+ billion	11,000+

As of November 30, 2011



Who Is PNC?

A Stable and Solid Financial Institution

CREDIT RATINGS (as of 12/31/2011)

	Moody's	Standard & Poor's	Fitch
The PNC Financial Services Group, Inc.			
Senior Debt	A3	A-	A+
Subordinated Debt	Baa1	BBB+	A
Preferred Stock	Baa3	BBB	A-
PNC Bank, N.A.			
Subordinated Debt	A3	A-	A
Long-term Deposits	A2	A	AA-
Short-term Deposits	P-1	A-1	F1+

* Ratings are subject to change depending on financial and other factors. Other subsidiaries and banks in The PNC Financial Services Group, Inc. may have different ratings. This is not a complete list.

Largest US-Based Banks and Thrifts by Market Capitalization (\$B)

Rank	Company Name	Ticker	Industry Type	Market Cap (\$B)
1	Wells Fargo & Company	WFC	Bank	\$127.51
2	JPMorgan Chase & Co.	JPM	Bank	\$113.65
3	Citigroup Inc.	C	Bank	\$73.09
4	Bank of America Corporation	BAC	Bank	\$55.65
5	U.S. Bancorp	USB	Bank	\$46.98
6	PNC Financial Services Group, Inc.	PNC	Bank	\$26.82
7	Bank of New York Mellon Corporation	BK	Bank	\$22.34
8	Capital One Financial Corporation	COF	Bank	\$18.84
9	State Street Corporation	STT	Bank	\$18.30
10	BB&T Corporation	BBT	Bank	\$15.38
11	Fifth Third Bancorp	FITB	Bank	\$10.60
12	SunTrust Banks, Inc.	STI	Bank	\$9.47
13	Northern Trust Corporation	NTRS	Bank	\$8.83
14	M&T Bank Corporation	MTB	Bank	\$8.81
15	KeyCorp	KEY	Bank	\$6.53
16	New York Community Bancorp, Inc.	NYB	Thrift	\$5.11
17	Regions Financial Corporation	RF	Bank	\$5.00
18	Comerica Incorporated	CMA	Bank	\$4.79
19	People's United Financial, Inc.	PBCT	Thrift	\$4.32
20	Huntington Bancshares Incorporated	HBAN	Bank	\$4.29

Source: SNL Financial

Market capitalization as of market close on November 21, 2011

Morgan Stanley (\$26.21B) & Goldman Sachs (\$44.95B) were approved as BHCs; however, are not included given current business models.



Largest US-Based Banks and Thrifts by Total Assets

Rank	Company Name	Ticker	Industry Type	Total Assets (\$B)
1	JPMorgan Chase & Co.	JPM	Bank	\$2,289.2
2	Bank of America Corporation	BAC	Bank	\$2,219.6
3	Citigroup Inc.	C	Bank	\$1,936.0
4	Wells Fargo & Company	WFC	Bank	\$1,304.9
5	U.S. Bancorp	USB	Bank	\$330.1
6	Bank of New York Mellon Corporation	BK	Bank	\$322.2
7	PNC Financial Services Group, Inc.	PNC	Bank	\$269.5
8	State Street Corporation	STT	Bank	\$208.8
9	Capital One Financial Corporation	COF	Bank	\$200.1
10	SunTrust Banks, Inc.	STI	Bank	\$172.6
11	BB&T Corporation	BBT	Bank	\$167.7
12	Regions Financial Corporation	RF	Bank	\$129.8
13	Fifth Third Bancorp	FITB	Bank	\$114.9
14	Northern Trust Corporation	NTRS	Bank	\$96.1
15	KeyCorp	KEY	Bank	\$89.3
16	M&T Bank Corporation	MTB	Bank	\$77.9
17	Comerica Incorporated	CMA	Bank	\$60.9
18	Huntington Bancshares Incorporated	HBAN	Bank	\$55.0
19	Zions Bancorporation	ZION	Bank	\$51.5
20	Hudson City Bancorp, Inc.	HCBK	Thrift	\$50.9

Source: SNL Financial - U.S. GAAP reporting. As of 09/30/2011

Morgan Stanley (\$794.9B) & Goldman Sachs (\$948.9B) were approved as BHCs; however, are not included given current business models.



Largest US-Based Banks and Thrifts by Total Deposits

Rank	Company Name	Ticker	Industry Type	Total Deposits (\$B)
1	Bank of America Corporation	BAC	Bank	\$1,020.2
2	JPMorgan Chase & Co.	JPM	Bank	\$995.8
3	Citigroup Inc.	C	Bank	\$865.9
4	Wells Fargo & Company	WFC	Bank	\$837.7
5	U.S. Bancorp	USB	Bank	\$208.3
6	PNC Financial Services Group, Inc.	PNC	Bank	\$182.0
7	Bank of New York Mellon Corporation	BK	Bank	\$162.5
8	Capital One Financial Corporation	COF	Bank	\$125.4
9	SunTrust Banks, Inc.	STI	Bank	\$124.0
10	State Street Corporation	STT	Bank	\$107.4
11	BB&T Corporation	BBT	Bank	\$106.9
12	Regions Financial Corporation	RF	Bank	\$96.4
13	Fifth Third Bancorp	FITB	Bank	\$82.3
14	Northern Trust Corporation	NTRS	Bank	\$71.1
15	KeyCorp	KEY	Bank	\$60.8
16	M&T Bank Corporation	MTB	Bank	\$50.5
17	Comerica Incorporated	CMA	Bank	\$41.9
18	Huntington Bancshares Incorporated	HBAN	Bank	\$41.4
19	Zions Bancorporation	ZION	Bank	\$40.6
20	Marshall & Ilsley Corporation	MI	Bank	\$37.4

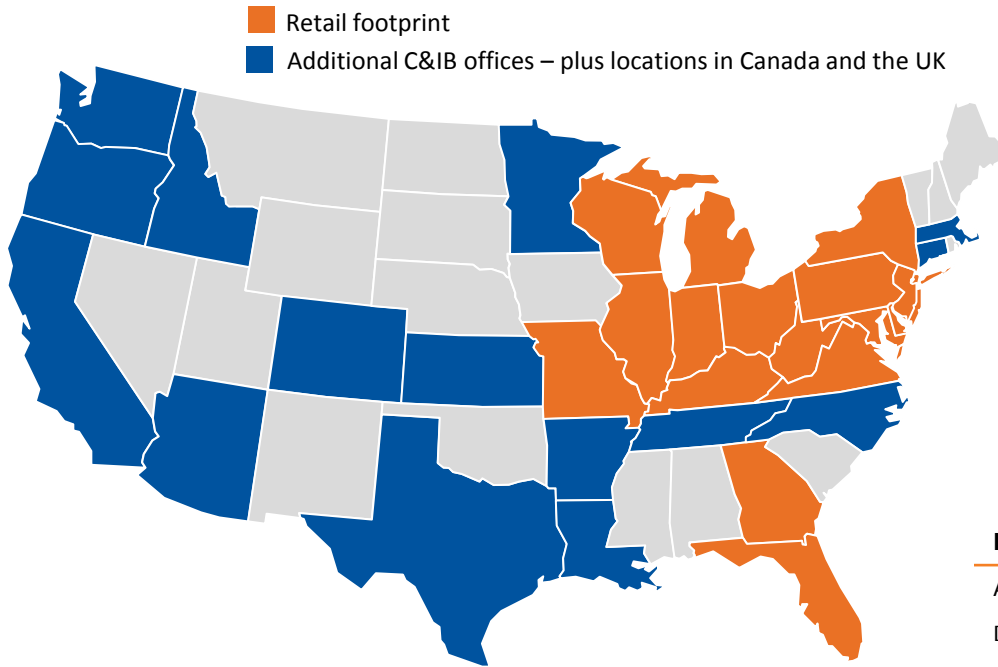
Source: SNL Financial - U.S. GAAP reporting. As of 09/30/2011
Morgan Stanley (\$63.5B) & Goldman Sachs (\$38.7B) were approved as BHCs; however, are not included given current business models.



Who Is PNC?

A Powerful Franchise

PNC US FOOTPRINT

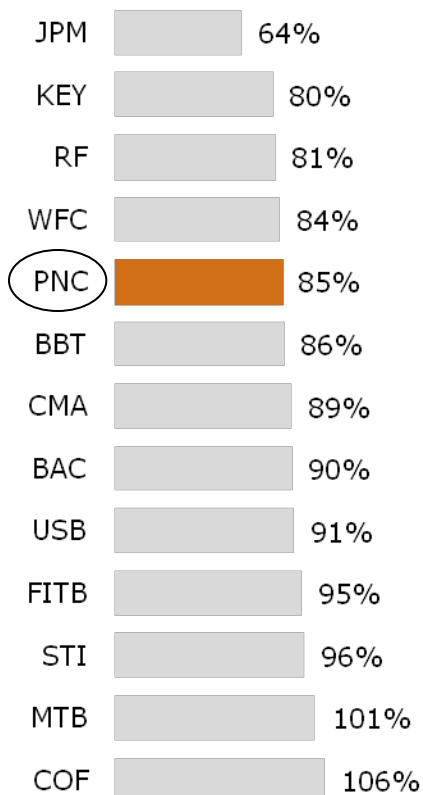


FINANCIAL PERFORMANCE (as of 12/31/2011)

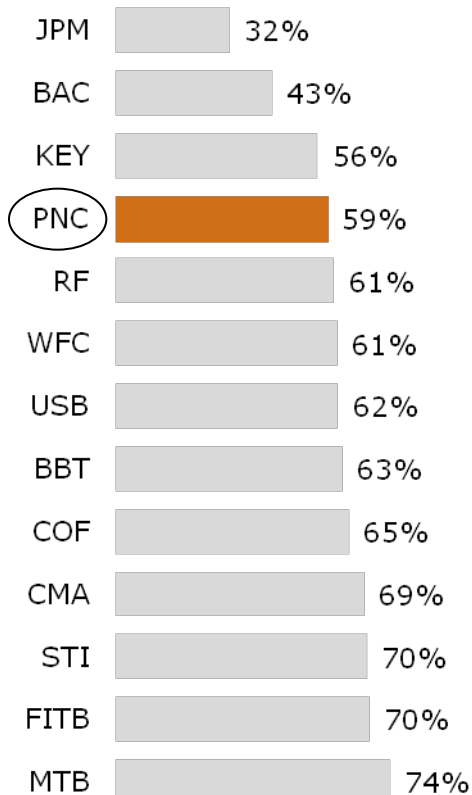
Assets	\$271 billion
Deposits	\$188 billion
Shareholder Equity	\$34 billion
Assets Under Mgmt.	\$107 billion

Relative Balance Sheet Strength

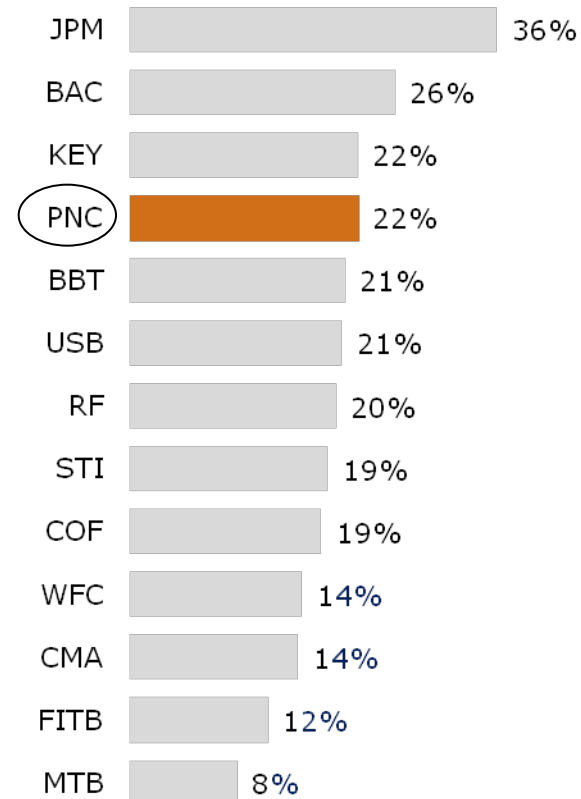
2011 loans/deposits



2011 loans/assets



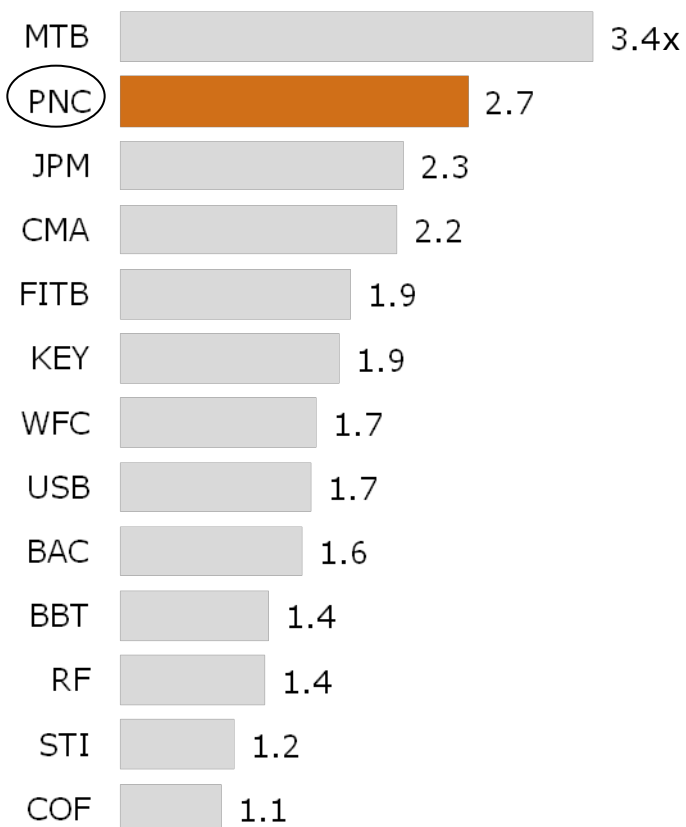
2011 securities/assets



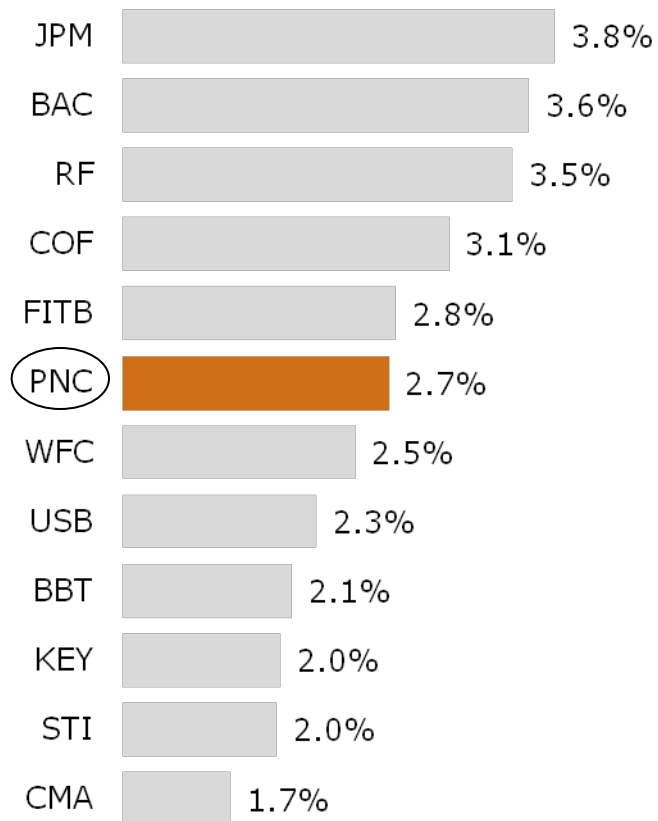
Information as of December 31, 2011. Peer source: SNL DataSource and company reports.

Strong Loss Coverage

2011 reserves / annualized NCOs



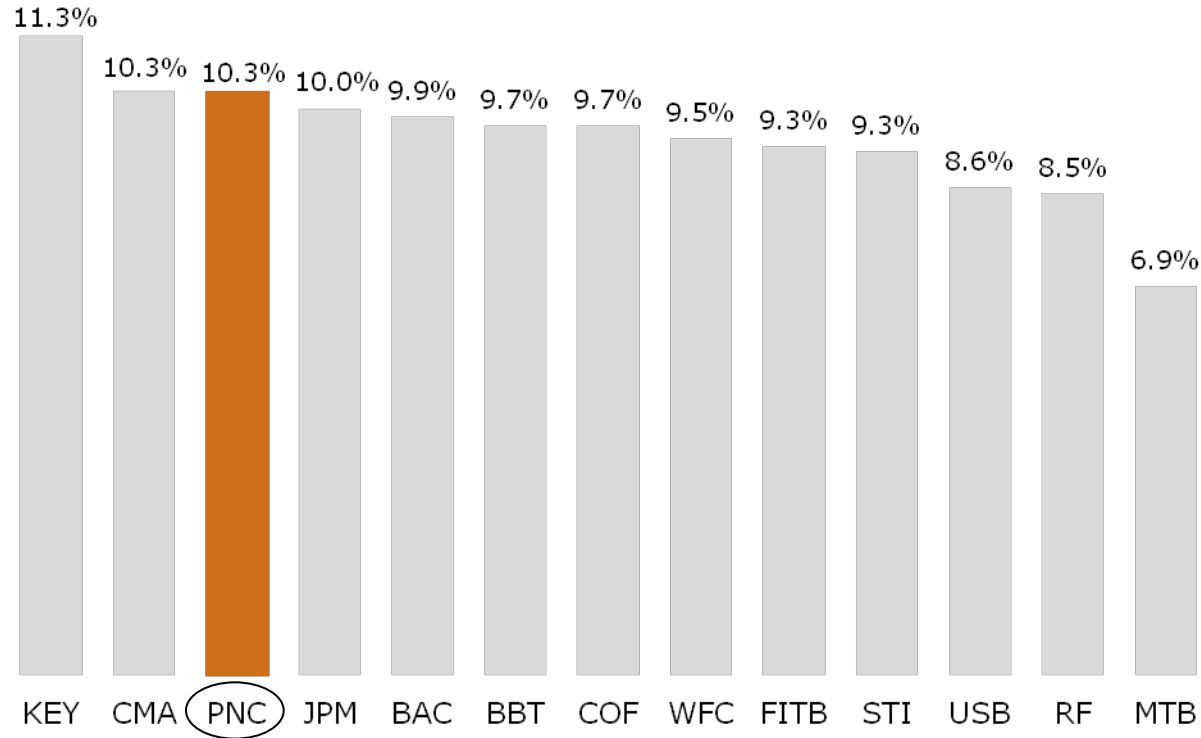
2011 reserves / total loans



Information as of December 31, 2011. Peer source: SNL DataSource and company reports.

Relative Capital Positioning

December 31, 2011 Tier 1 common ratio¹



PNC highlights

- Capital priorities
 - Maintain strong capital levels
 - Support our clients
 - Invest in our businesses
 - Return capital to shareholders when appropriate

(1) Estimated. Ratios as of December 31, 2011. Source: SNL DataSource.

Who Is PNC?

A Growth Company

Expanding Existing Markets

- On June 4-5, 2011, PNC successfully completed the conversion of 19 branches from BankAtlantic to PNC Bank
- On December 31, 2008, PNC announced that it completed its acquisition of National City Corporation. PNC has the 5th largest U.S. deposit franchise.
- In April 2008, PNC announced it completed the acquisition of Sterling Financial Corporation, with approximately \$3.3 billion in assets. Sterling provides banking and other financial services through 67 branches in Pennsylvania, Maryland and Delaware.
- In October 2007, PNC completed the acquisition of Yardville National Bank, a \$3 billion commercial and consumer bank that provides banking services through 33 branches in central New Jersey and eastern Pennsylvania.

Entering New Geographic Markets

- On Dec. 9, 2011 PNC converted 27 Flagstar branches, nearly 18,000 accounts, \$240 million in deposits and more than 120 employees. With the conversion complete, PNC officially enters the Greater Georgia market
- PNC announced on June 20, 2011 that it has signed a definitive agreement to purchase the US banking subsidiary of Royal Bank of Canada with approximate assets of \$25million and 424 branches in North Carolina, Florida, Alabama, Georgia, Virginia and South Carolina
- In March 2007, PNC announced it completed the acquisition of Mercantile Bankshares Corporation, a \$17 billion asset banking company that provides banking and investment and wealth management services through 240 offices in Maryland, Virginia, the District of Columbia, Delaware and Southeastern Pennsylvania.

Expanding Services

- In 2007 PNC completed the acquisition of ARCS Commercial Mortgage, the largest independent multifamily lender in the country.
- In 2005, PNC acquired Harris Williams & Co., a leading mergers and acquisitions advisor to middle market companies and private equity firms across the country.

Increasing Shareholder Value: Stock Performance

- #5 in its 12 bank peer group for three-year total shareholder return (as of 12/31/10).
- #3 in its 12 bank peer group for five-year total shareholder return (as of 12/31/10).

Who Is PNC?

An Employer of Choice

Best Place to Launch a Career

BusinessWeek (2008)

100 Best Companies for Working Mothers

Working Mother Magazine
(2001, 2003-2011)

"BusinessWeek 50" Top Performing Companies
(2009)

Top 125 Companies for Employee Training

Training Magazine (2004-2011)

"25 Noteworthy Companies" for Diversity

DiversityInc. (2007-2008)

Top 5 Companies for Financial Education

The Financial Services Roundtable (2010)

Top 50 Companies for Women Leaders

National Association of Female Executives (2010)

Top 10 Companies for African-Americans

DiversityInc. (2007)

Best Places to Work

Human Rights Campaign (2010)

Who Is PNC?

A Strong Corporate Citizen

Enriching the Quality of Life

The PNC Foundation's many partnerships with community-based nonprofit organizations furthers mutual objectives.



- Large Company Excellence Award – *Committee Encouraging Corporate Philanthropy* (2007)
- Woodrow Wilson “Corporate Citizenship” Award (2006)

Being Green

Commitment to innovation and environmentally friendly business practices.

- PNC has more newly constructed LEED-certified green buildings than any company in the world – U.S. Green Building Council, 2009
- Featured as a national leader in “Building the Green Way” – Harvard Business Review



Focusing on Early Childhood Education

10-year, \$100 million commitment to help prepare children from birth to age 5 for success in school and life.

- The most comprehensive corporate-based school readiness program in the nation
- Honored along with First Lady Laura Bush - Sesame Workshop Corporate Honoree (2007)



Volunteerism

PNC provides employees with 40 hours of paid time off for volunteerism each year.

Building Strong Communities

Community Development Banking group helps to revitalize communities in need.

- Outstanding overall CRA rating - Office of the Comptroller (2007)



- 100 Best Corporate Citizens (ranked 37th overall; 3rd among banks) – CRO magazine (2008)

Why PNC? For Leadership

Middle Market	<ul style="list-style-type: none"> • Harris Williams named "Advisor of the Year" (<i>Mergers and Acquisition Journal</i>, 2011) • "Gold Star Performance" with top ratings in effectively meeting clients credit needs, overall client satisfaction and account officer satisfaction (Barlow Research Associates, 2009/2010) • Winner of Greenwich Excellence Awards in Middle Market Banking for Financial Stability and Treasury Management Customer Service (Greenwich Associates, 2009)
Capital Markets	<ul style="list-style-type: none"> • #2 lead arranger in Middle Market Syndications in the northeast (Loan Pricing Corporation, 2010) • #2 lead arranger in Middle Market Syndications in the U.S. (Loan Pricing Corporation, 2010) • Charlotte McLaughlin, president and CEO of PNC Capital Markets, LLC, was named one of the "25 Most Powerful Women in Banking" (<i>U.S. Banker</i>, 2010)
Treasury Management	<ul style="list-style-type: none"> • 1 of only 5 banks to have a national, coast-to-coast lockbox system • 3rd largest business-to-business lockbox provider in the country (E&Y, 2011) • 6th largest purchasing card issuer in the country (Nilson Report, 2011) • Top treasury management provider • Jim Graham, treasury management executive vice president, named one of the "100 Most Influential People in Finance" (<i>Treasury & Risk</i>, 2009)
Global Banking	<ul style="list-style-type: none"> • #1 bank by number of transactions in Ex-Im Bank medium-term credits (2010) • Presidential "Export" Award, U.S. Department of Commerce • Ex-Im Bank Small Business Lender of the Year (2008) • One of only several banks granted Fast Track "Super" Delegated Authority by the Ex-Im Bank
Senior Secured Lending	<ul style="list-style-type: none"> • Top 5 bank-owned senior secured lender
Real Estate	<ul style="list-style-type: none"> • #1 Fannie Mae lender and a leading FHA, Freddie Mac and Ginnie Mae lender (MBA, 2010) • #2 Multifamily loan originator & #1 multifamily servicer (MBA, 2010) • #2 commercial real estate lender (MBA, 2010) • Diana Reid, head of PNC Real Estate, named one of the "25 Women to Watch" (<i>U.S. Banker</i>, 2010) • Stacey Berger, Midland Loan Services, received the Founders Award for his role in creating standards and benchmarks for third-party loan administration (Commercial Real Estate Finance Council, 2010)
Technology	<ul style="list-style-type: none"> • CIO 100 for Technology Excellence (<i>CIO</i>, 2011, 2010, 2009, 2007, 2006, 2004, 2003) • Technology Innovator in Financial Services (<i>InformationWeek</i>, 1994-2011)
Other	<ul style="list-style-type: none"> • PNC named "Bank of the Year in the USA in 2010" (<i>The Banker</i>, 2010) • PNC ranked #4 among U.S. Superregional Banks of the World's Most Admired Companies (<i>Fortune</i>, 2011) • Number 151 on Fortune 500 listing (Fortune, 2011) • PNC ranked No. 44 in BusinessWeek 50 (<i>BusinessWeek</i>, 2009) • One of America's Most Shareholder-Friendly Companies (<i>Institutional Investor</i>, 2009)

As of November 2, 2011

Acquisition of RBC Bank (USA)

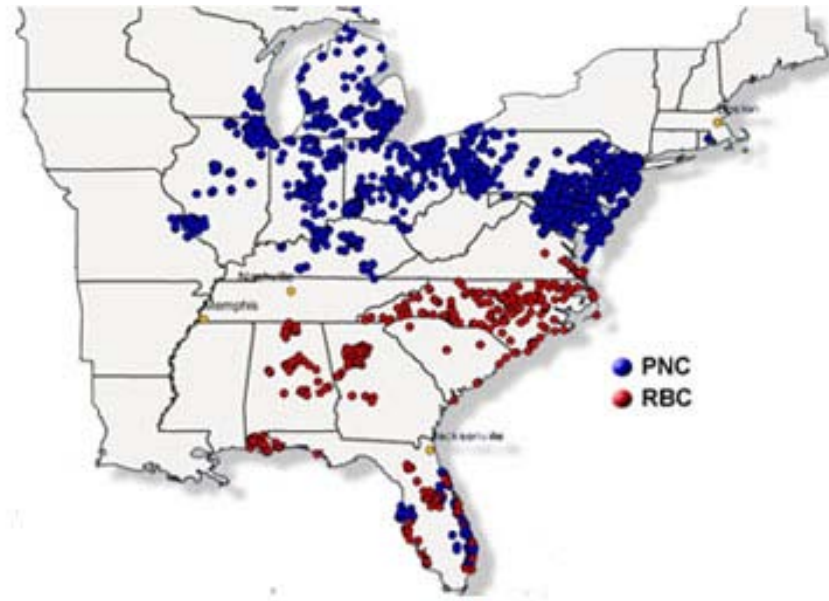
Announced: June 20, 2011

Transaction: Purchase of US banking subsidiary of Royal Bank of Canada for \$3.45B

Approximate Assets: \$25 billion

Operating Footprint: 424 branches in North Carolina, Florida, Alabama, Georgia, Virginia and South Carolina

Anticipated closing: March 2012



“ The addition of RBC Bank provides PNC a great opportunity to enter attractive southeast markets in a way that will create value for our shareholders. ”

- Jim Rohr

PNC Capabilities

PNC Capabilities

Financing

- Corporate Lending
- Debt Capital Markets
- Mezzanine Finance
- Equity Finance

Treasury Management

- Receivables
- Disbursements
- Information Reporting
- Liquidity Management

Global Treasury Management

- Trade Services
- Trade Finance
- Receivables Management for Exporters
- Foreign Exchange
- Correspondent Bank Network
- Global Cash Management

Capital Markets

- Loan Syndication
- Asset-Back Securitization
- Derivatives
- Foreign Exchange
- Public Finance
- Private Placements
- Public Market Securities

Mergers and Acquisitions

- Sell Side Advisory
- Capital Raising
- Management Buyouts
- Fairness Opinions
- Acquisitions Advisory

Institutional Investments

- Asset Management
- Employee Benefits
- Charitable Endowments
- Delaware Holding Company

Wealth Management

- Wealth Planning
- Trust
- Personal & Business Banking
- Ultra High Net Worth

Additional Capabilities

- WorkPlace Banking
- Merchant Services

Financing Capabilities

PNC provides a wide spectrum of financing capabilities to help your company grow.

- Corporate Lending
- Debt Capital Markets
- Mezzanine Finance
- Equity Finance
- Real Estate Lending

Corporate Lending

- Traditional Lending
- Senior Secured Lending
- Equipment Finance
- Corporate Aircraft Finance
- Commercial Real Estate Financing
- Real Estate Lending

Why PNC for Financing?

- Proven success with more than 36,000 corporate and institutional clients
- #1 in Overall Customer Satisfaction (Greenwich Associates' Large Corporate Treasury Management Study 2009-2011)
- 2011 Greenwich Award Winner in Financial Stability, Investment Banking, International Services, Accuracy of Operations(TM) and Overall Satisfaction (including TM) in the Northeast. (2011 Greenwich Excellence Awards for Middle Market Banking)
- The #2 lead arranger of middle market syndication transactions in U.S and #1 in the Northeast based on number of deals (2011 Loan Pricing Corporation)
- PNC Business Credit is a top 5 bank-owned senior secured lender
- PNC Equipment Finance is one of the nation's leading bank-owned equipment finance companies with \$8B in original equipment costs under management
- PNC Aviation Finance is a premier senior secured corporate aircraft finance provider across the country
- PNC Real Estate is a top-tier capital provider to the real estate industry that has more than \$29 billion of outstanding loans (2010)

Treasury Management Capabilities

Treasury Management offers advanced technology, extensive practical experience, industry best practices and delivery of services to help you to maximize your working capital.

- Receivables
- Disbursements
- Information Reporting — Online Banking
- Liquidity Management

Global Treasury Management Capabilities

Global Treasury Management

PNC offers a comprehensive range of international banking solutions to help you to expand and support your business globally

- Global Cash Management
- Global Trade
- Global Lending
- Global Correspondent Banking Services

Benefits of Global Treasury Management

Global Treasury Management can help your company to:

- Navigate through regulations, clearing systems and documentary requirements
- Manage, translate and hedge multiple currencies
- Manage international payment risk and maximize your supply chain management
- Consolidate global reporting and automate international payments and documentary processes to reduce costs
- Combine treasury management, foreign exchange, trade finance and credit to support your international business needs

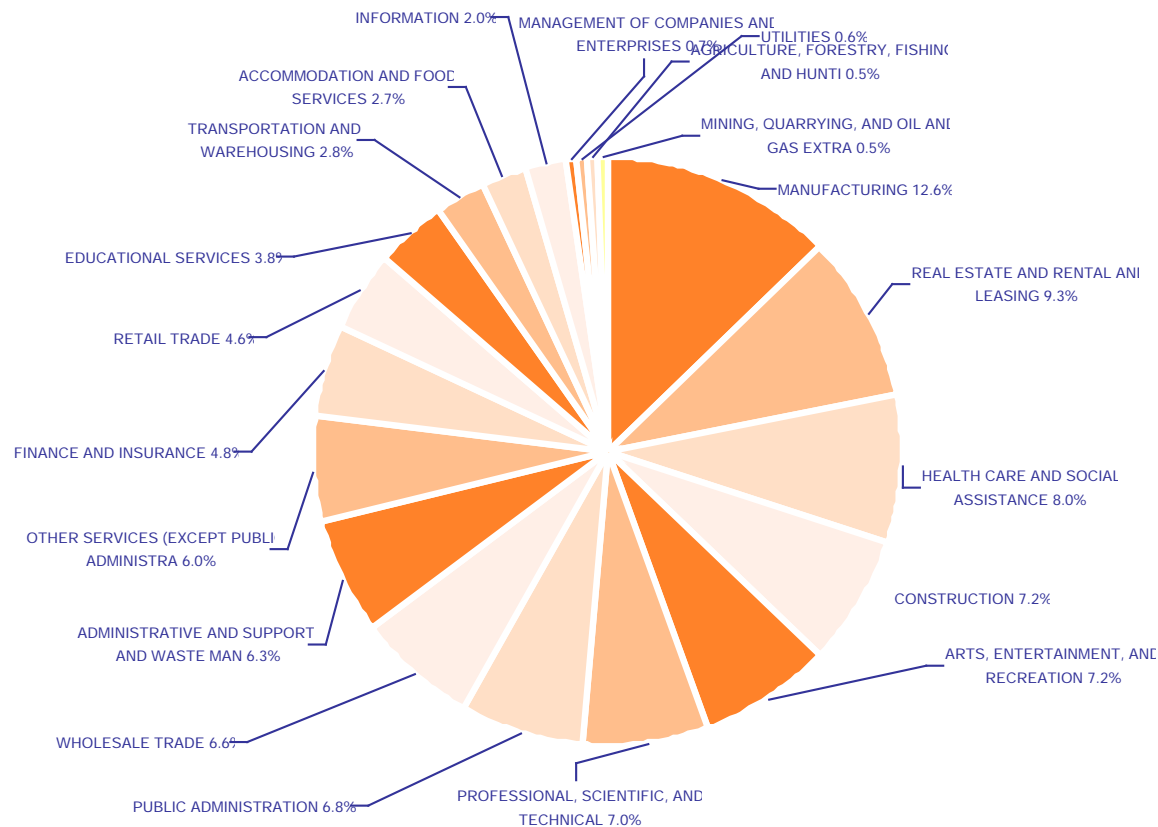
Capital Markets Capabilities

PNC offers a comprehensive range of customized banking, advisory and securities solutions. Our team of investment banking experts works closely with you to formulate effective strategies, negotiate terms and structure financing.

- Loan Syndication
- Asset-Backed Securitization
- Derivatives
- Foreign Exchange
- Public Finance
- Corporate Securities, Public Offerings and Private Placements

Corporate and Institutional Banking Portfolio Composition

PNC's expertise spans a wide array of industries
 With 40,000 corporate and institutional banking clients
 and over \$136.5 billion in loan commitments.



As of February 2011

Biographies



Salvatore J. Patti
Senior Vice President
PNC BANK – Philadelphia & Southern NJ

Born in Palermo Sicily , Mr. Patti immigrated to the United States in 1968 and became a United States citizen in 1986. Educated at St. Monica Roman Catholic School in South Philadelphia and St. John Neumann High School, he enrolled at Philadelphia University from which he received his BA Degree in Accounting and Finance in 1990. He also served as an Advisors Board Member to the School of Business from 2005 to 2011.

Mr. Patti began his professional life as a Certified Public Accountant and then in 1991 embarked on his banking career at Meridian Bank.

He joined PNC Bank in 1996 as an Assistant Vice President and has climbed the corporate ladder to his current position as Senior Vice President and Market Manager for the Philadelphia and Southern New Jersey Commercial Banking Group. Mr. Patti has also been the recipient of numerous PNC awards. In 2000 he gained admission in The Chairman's Circle, which recognizes leading sales professionals company wide. In 1999, 2000 , 2009 and 2010 he was the recipient of PNC's Laurel Society Award, which recognizes top sales professionals and Managers within the Commercial Banking Group In 2009 he was the recipient of the Gallup Great Workplace Award, for his Excellence in Leadership and Employee Engagement . In 2010, he was honored by NIAPAC at their Annual Gala and was presented with a Special Achievement Award in Business. In 2011 he was included in Biltmore Who's Who for demonstrating leadership and achievement



Salvatore J. Patti
Senior Vice President – continued
PNC BANK – Philadelphia & Southern NJ

Mr. Patti, was selected by J. William Mills, Regional President for Philadelphia & Southern New Jersey, to be Chairmen of PNC's Bipartisan Public Affairs Committee, and in doing so has fully revitalized PNC's involvement in the political process. Mr. Patti has cultivated a reputation of being thorough and knowledgeable in all aspect of finance, business and politics. In short, he is someone that you can trust.

In addition to his substantial business success, Mr. Patti has committed himself to a life of service to the community and currently holds executive board positions on The Philadelphia Industrial Development Corporation, (PIDC), The Philadelphia Police Athletic League (PAL) , The Philadelphia Annual Welfare Society (PAWS) , The Haim Solomon Society, The Italian American Chamber of Commerce , The National Italian American Political Action Committee, St. Monica Roman Catholic Church's Finance Counsel, Girard Estate Neighborhood Association, (GENA) - Treasurer, The Union League of Philadelphia and he is also part of Leadership Philadelphia's 2012 Core Class.

Mr. Patti is married to Josephine Carabello Patti, an attorney, who attended St. Joseph's University for her undergraduate studies and earned her Juris Doctor from Temple University School of Law. They are the proud parents of Joseph, age 15 and Annalise, age 12 and currently reside in The Girard Estate section of South Philadelphia.



J. William Mills, III
President
PNC BANK – Philadelphia & Southern NJ

J. William Mills, III is president of the Philadelphia and Southern New Jersey region of PNC, a member of The PNC Financial Services Group. PNC is one of the largest diversified financial services companies in the United States, and Mills, a 40-year financial services veteran, oversees PNC's largest region.

Mills joined PNC in 1989 as treasurer and president of the PNC Funding Corp. He later became senior vice president of Fixed-Income Investments for PNC Investment Management and Research. Mills was promoted to executive vice president in 1993 in charge of Capital Markets and the bank's Asset Liability Committee. Before his appointment to president, he was executive vice president in charge of PNC Wealth Management.

Mills started his career at Merrill Lynch Government Securities Inc., in New York City and moved to Industrial Valley Bank as senior vice president and treasurer. In 1986, Mills was named managing director of the Capital Markets Division and Chairman of Asset and Liability at CoreStates Financial Corporation.



J. William Mills, III - continued
President
PNC BANK – Philadelphia & Southern NJ

Mills is active in the Philadelphia and Southern New Jersey communities, serving on the board of directors of Independence Blue Cross, The United Way of Southeastern Pennsylvania, American Red Cross of Southeastern Pennsylvania and Temple University. He also serves on the executive committee of the Greater Philadelphia Chamber of Commerce Board and The Thomas Skelton Harrison Foundation and the Police Athletic League Emeritus.

He holds a master's in economics from Niagara University, a bachelor's in mathematics from Ohio State University and is a graduate of the University of Illinois School of Bank Investments.