

PNC Bank's Business Banking Web Site Rated 4th Best in North America

Ranking Announced as PNC Bank Launches a New Financial Center on the Site To Make Online Business Banking Even Easier

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The PNC Business Banking Web site <http://www.mybusiness.pncbank.com/> has been named one of the top four small business Web sites in North America by Speer & Associates, a leading financial services consulting firm based in Atlanta, Ga. Results of the survey were announced as PNC Bank launched the new Business Bank Financial Center on its site with increased functionality for small businesses.

In Speer & Associates survey of 107 banks in the U.S., Canada and Latin America, PNC Bank's business site was rated fourth and cited for "offering the most robust and balanced Web site" of the large regional financial institutions surveyed. The findings also praised the PNC site for its usability and functionality.

"We are delighted with S&A's recognition of PNC Bank's online banking for small businesses," says Thomas Nist, senior vice president and manager, PNC Business Banking. "Small business owners will find that our enhanced site is even easier to navigate and offers a broader array of services for themselves, their businesses and their employees."

From the Business Bank Financial Center customers can check balances, transfer funds between business accounts, order photocopies of checks, stop payments, generate credit reports or read relevant articles about their businesses any time of the day or night. The use of online banking by PNC Bank business customers increased 46 percent between October 2001 and April 2002. PNC Bank saw a 53 percent increase in the number of business checking customers from 2000 to 2001.

"Many small business owners need 24-hour, seven-day-a-week access to up-to-the-minute account information and other online services. Our goal is to provide them the resources they need to manage their daily financial activities with the added convenience that an online environment affords," says Nist. "The PNC Bank Business Bank Financial Center has a clean, user-friendly design that makes it easier to get to the services business customers use most often. The new site also provides users a heightened awareness of PNC Bank's products and online capabilities."

Customers can access the following online banking tools and information from the Business Bank Financial Center:

- Using Account Link® for Business, PNC Bank customers can access real-time business account information, transfer funds between PNC Bank deposit accounts, request stop payments, export data into spreadsheets and provide access to select employees with different viewing and transaction limits.
- Business owners can manage the 401(k) program offered through PNC

Bank's retirement group using the online HR Terminal Service to administer the plan.

- PNC Bank's alliance with an e-services provider offers Web site creation and hosting services through the iSites@PNCBank.com program. PNC Merchant Services provides credit card processing support for products and services purchased through online merchants.
- A credit reporting service can instantly generate credit reports.
- The Application Center allows businesses to apply online for loans and deposit products.
- A Business Bank Resource Center offers an extensive library of business banking information, including national and regional economic forecasts by PNC economists.
- Business customers can access many of their personal bank accounts through Account Link® by Web, PNC Bank's online banking product for consumer customers.

PNC Bank, N.A., a member of The PNC Financial Services Group, Inc., provides deposit, credit, treasury management and capital markets products and services to small businesses as well as deposit, electronic banking and credit products and services and non-FDIC insured branch-based brokerage products to retail customers.

The PNC Financial Services Group, Inc. (NYSE: PNC), headquartered in Pittsburgh, is one of the nation's largest diversified financial services organizations, providing regional community banking, corporate banking, real estate finance, asset-based lending, wealth management, asset management and global fund services.

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