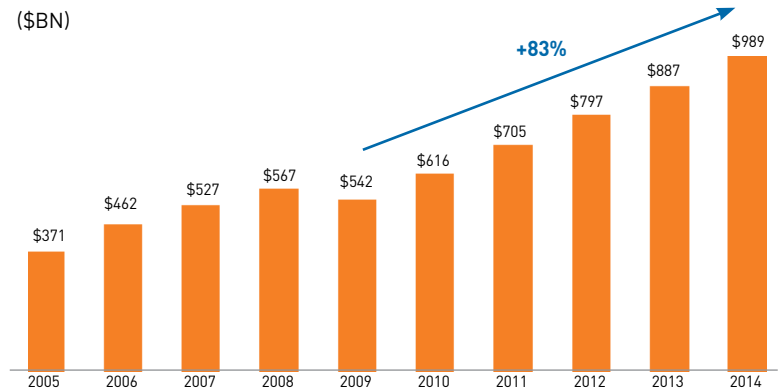


PAYMENTS VOLUME IN COMMERCIAL CARDS

Commercial card volume has grown strongly in recent years, rising 83% between 2009 and 2014 (vs. 42% consumer card volume growth over the same period).

Note: PNC's volume has increased by 200% over the same period.

U.S. COMMERCIAL CARD VOLUME*
(\$BN)

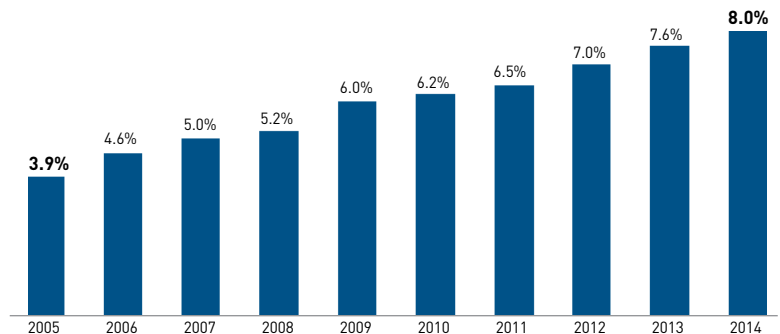


Source: The Nilson Report, issues 863, 886, 911, 933, 957, 1002, 1026, 1049 and 1072

* Includes small business, corporate, purchasing and prepaid cards

Commercial card's share of business expenditures has grown steadily, but remains below 10%. There is significant opportunity for commercial card growth as more companies see the benefits of a commercial card program.

U.S. COMMERCIAL CARD SHARE OF BUSINESS SPENDING**



** Note that spending on intermediate inputs (gross output minus value-added) is used as a proxy for business spending
Source for intermediate input spending is the U.S. Bureau of Economic Analysis

Intermediate inputs are goods and services that are used in the production process to produce other goods or services rather than for final consumption.

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