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YARDVILLE NATIONAL BANCORP

Form 425

October 18, 2007

**Filed by The PNC Financial Services Group, Inc.**

**Pursuant to Rule 425 under the Securities Act of 1933 and**

**deemed filed pursuant to Rule 14a-12 of the Securities Exchange Act of 1934**

**Subject Company: Yardville National Bancorp**

**Commission File No. 000-26086**

On October 18, 2007, The PNC Financial Services Group, Inc. ( PNC ) issued a press release and held a conference call for investors regarding PNC s earnings and business results for the three months ended September 30, 2007. PNC also provided supplementary financial information on its web site, including financial information disclosed in connection with its press release, and provided electronic presentation slides on its web site used in connection with the related investor conference call. Such supplementary financial information and electronic presentation slides consisted of the following:

**THE PNC FINANCIAL SERVICES GROUP, INC.**

**FINANCIAL SUPPLEMENT**

**THIRD QUARTER 2007**

**(UNAUDITED)**

**THE PNC FINANCIAL SERVICES GROUP, INC.****FINANCIAL SUPPLEMENT****THIRD QUARTER 2007****(UNAUDITED)**

	<b>Page</b>
Consolidated Income Statement	2
Adjusted Condensed Consolidated Income Statement	3
Consolidated Balance Sheet	4
Capital Ratios	4
Results of Businesses	
Summary of Business Segment Results	5
Period-end Employees	5
Retail Banking	6-8
Corporate & Institutional Banking	9
PFPC	10
Efficiency Ratio	11
Details of Net Interest Income, Net Interest Margin, and Trading Revenue	12
Average Consolidated Balance Sheet and Supplemental Average Balance Sheet Information	13-14
Details of Loans	15
Allowances for Loan and Lease Losses and Unfunded Loan Commitments and Letters of Credit, and Net Unfunded Commitments	16
Details of Nonperforming Assets	17-18
Glossary of Terms	19-21
Business Segment Descriptions	22
Appendix Adjusted Condensed Consolidated Income Statement Reconciliations	A1-A4

The information contained in this Financial Supplement is preliminary, unaudited and based on data available on October 18, 2007. We have reclassified certain prior period amounts included in this Financial Supplement to be consistent with the current period presentation. This information speaks only as of the particular date or dates included in the schedules. We do not undertake any obligation to, and disclaim any duty to, correct or update any of the information provided in this Financial Supplement. Our future financial performance is subject to risks and uncertainties as described in our United States Securities and Exchange Commission ( SEC ) filings.

***Additional Information About The PNC/Sterling Financial Corporation Transaction***

The PNC Financial Services Group, Inc. and Sterling Financial Corporation will be filing a proxy statement/prospectus and other relevant documents concerning the merger with the United States Securities and Exchange Commission (the SEC ). WE URGE INVESTORS TO READ THE PROXY STATEMENT/PROSPECTUS AND ANY OTHER DOCUMENTS TO BE FILED WITH THE SEC IN CONNECTION WITH THE MERGER OR INCORPORATED BY REFERENCE IN THE PROXY STATEMENT/PROSPECTUS BECAUSE THEY WILL CONTAIN IMPORTANT INFORMATION.

Investors will be able to obtain these documents free of charge at the SEC s web site at <http://www.sec.gov>. In addition, documents filed with the SEC by The PNC Financial Services Group, Inc. will be available free of charge from Shareholder Relations at (800) 843-2206. Documents filed with the SEC by Sterling Financial Corporation will be available free of charge from Sterling Financial Corporation by contacting Shareholder Relations at (877) 248-6420.

The directors, executive officers, and certain other members of management and employees of Sterling Financial Corporation are participants in the solicitation of proxies in favor of the merger from the shareholders of Sterling Financial Corporation. Information about the directors and executive officers of Sterling Financial Corporation is included in the proxy statement for its May 8, 2007 annual meeting of shareholders, which was filed with the SEC on April 2, 2007. Additional information regarding the interests of such participants will be included in the proxy statement/prospectus and the other relevant documents filed with the SEC when they become available.

**THE PNC FINANCIAL SERVICES GROUP, INC.**

***Additional Information About The PNC/Yardville National Bancorp Transaction***

The PNC Financial Services Group, Inc. ( PNC ) and Yardville National Bancorp ( Yardville ) have filed with the United States Securities and Exchange Commission (the SEC ) a proxy statement/prospectus and other relevant documents concerning the proposed transaction. YARDVILLE SHAREHOLDERS ARE URGED TO READ THE PROXY STATEMENT/PROSPECTUS REGARDING THE PROPOSED MERGER OF PNC AND YARDVILLE, WHICH WAS FIRST MAILED TO YARDVILLE SHAREHOLDERS ON OR ABOUT SEPTEMBER 5, 2007, BECAUSE IT CONTAINS IMPORTANT INFORMATION.

Yardville shareholders may obtain a free copy of the proxy statement/prospectus and other related documents filed by PNC and Yardville with the SEC at the SEC's web site at <http://www.sec.gov>. In addition, documents filed with the SEC by PNC will be available free of charge from Shareholder Relations at (800) 843-2206. Documents filed with the SEC by Yardville will be available free of charge from Yardville by contacting Howard N. Hall, Assistant Treasurer's Office, 2465 Kuser Road, Hamilton, NJ 08690 or by calling (609) 631-6223.

The directors, executive officers, and certain other members of management and employees of Yardville are participants in the solicitation of proxies in favor of the merger from the shareholders of Yardville. Information about the directors and executive officers of Yardville is set forth in its Annual Report on Form 10-K filed on March 30, 2007 for the year ended December 31, 2006, as amended by the Form 10-K/A filed on May 10, 2007. Additional information regarding the interests of such participants is included in the proxy statement/prospectus and the other relevant documents filed with the SEC.

***Mercantile Acquisition***

We completed our acquisition of Mercantile Bankshares Corporation ( Mercantile ) on March 2, 2007 and our financial results include Mercantile from that date. PNC issued approximately 53 million shares of common stock and paid approximately \$2.1 billion in cash as consideration for the acquisition, and accounted for the transaction under the purchase method. PNC converted the Mercantile banks' data onto PNC's financial and operational systems during September 2007.

***BlackRock/MLIM Transaction***

As further described in our Annual Report on Form 10-K for the year ended December 31, 2006, on September 29, 2006, Merrill Lynch contributed its investment management business ( MLIM ) to BlackRock, Inc. ( BlackRock ), formerly a majority-owned subsidiary of PNC, in exchange for 65 million shares of newly issued BlackRock common and preferred stock.

For the three months and nine months ended September 30, 2006 presented in this Financial Supplement, our Consolidated Income Statement reflects our former majority ownership interest in BlackRock. However, our Consolidated Income Statement for the quarters ended September 30, 2007, June 30, 2007, March 31, 2007, and December 31, 2006 and the nine months ended September 30, 2007 and our Consolidated Balance Sheet as of September 30, 2007, June 30, 2007, March 31, 2007, December 31, 2006 and September 30, 2006 reflect the September 29, 2006 deconsolidation of BlackRock's balance sheet amounts and recognize our approximate 34% ownership interest in BlackRock as of those dates as an investment accounted for under the equity method.

We have also provided, for information purposes only, adjusted results in this Financial Supplement to reflect BlackRock as if it had been accounted for under the equity method for all periods presented.

**THE PNC FINANCIAL SERVICES GROUP, INC.****Consolidated Income Statement (Unaudited)**

<i>In millions, except per share data</i>	<i>For the nine months ended</i>			<i>For the three months ended</i>			<i>September 30 2006</i>
	<i>September 30 2007</i>	<i>September 30 2006</i>	<i>September 30 2007</i>	<i>June 30 2007</i>	<i>March 31 2007</i>	<i>December 31 2006</i>	
<b>Interest Income</b>							
Loans	\$ 3,109	\$ 2,382	\$ 1,129	\$ 1,084	\$ 896	\$ 821	\$ 838
Securities available for sale	1,031	769	366	355	310	280	271
Other	356	244	132	115	109	116	94
<b>Total interest income</b>	<b>4,496</b>	<b>3,395</b>	<b>1,627</b>	<b>1,554</b>	<b>1,315</b>	<b>1,217</b>	<b>1,203</b>
<b>Interest Expense</b>							
Deposits	1,531	1,140	531	532	468	450	434
Borrowed funds	843	576	335	284	224	201	202
<b>Total interest expense</b>	<b>2,374</b>	<b>1,716</b>	<b>866</b>	<b>816</b>	<b>692</b>	<b>651</b>	<b>636</b>
Net interest income	2,122	1,679	761	738	623	566	567
Provision for credit losses	127	82	65	54	8	42	16
Net interest income less provision for credit losses	1,995	1,597	696	684	615	524	551
<b>Noninterest Income</b>							
Asset management	559	1,271	204	190	165	149	381
Fund servicing	620	644	208	209	203	249	213
Service charges on deposits	258	234	89	92	77	79	81
Brokerage	209	183	71	72	66	63	61
Consumer services	304	272	106	107	91	93	89
Corporate services	533	449	198	176	159	177	157
Equity management gains	81	82	47	2	32	25	21
Net securities gains (losses)	(4)	(207)	(2)	1	(3)		(195)
Trading	114	150	33	29	52	33	38
Net gains (losses) related to BlackRock	1	2,078	(50)	(1)	52	(12)	2,078
Other	281	202	86	98	97	113	19
<b>Total noninterest income</b>	<b>2,956</b>	<b>5,358</b>	<b>990</b>	<b>975</b>	<b>991</b>	<b>969</b>	<b>2,943</b>
<b>Noninterest Expense</b>							
Compensation	1,368	1,686	480	470	418	442	573
Employee benefits	219	249	73	74	72	55	86
Net occupancy	255	241	87	81	87	69	79
Equipment	227	234	77	79	71	69	77
Marketing	86	81	36	29	21	23	39
Other	928	983	346	307	275	311	313
<b>Total noninterest expense</b>	<b>3,083</b>	<b>3,474</b>	<b>1,099</b>	<b>1,040</b>	<b>944</b>	<b>969</b>	<b>1,167</b>
Income before minority interest and income taxes	1,868	3,481	587	619	662	524	2,327
Minority interest in income of BlackRock		47					6
Income taxes	579	1,215	180	196	203	148	837

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Net income	\$ 1,289	\$ 2,219	\$ 407	\$ 423	\$ 459	\$ 376	\$ 1,484
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**Earnings Per Common Share**

Basic	\$ 3.92	\$ 7.60	\$ 1.21	\$ 1.24	\$ 1.49	\$ 1.29	\$ 5.09
Diluted	\$ 3.85	\$ 7.46	\$ 1.19	\$ 1.22	\$ 1.46	\$ 1.27	\$ 5.01

**Average Common Shares Outstanding**

Basic	329	292	337	342	308	291	291
Diluted	333	297	340	346	312	295	296