

STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP

() Check this box if no longer subject to Section 16.
 Form 4 or Form 5 obligations may continue. See Instructions 1(b).

1. Name and Address of Reporting Person
 Thomas K. Whitford
 The PNC Financial Services Group, Inc.
 One PNC Plaza
 249 Fifth Avenue
 PA, Pittsburgh 15222-2707
2. Issuer Name and Ticker or Trading Symbol
 The PNC Financial Services Group, Inc. (PNC)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year
 10/24/2002
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
 () Director () 10% Owner (X) Officer (give title below) () Other
 (specify below)
 Group Executive and Chief Risk Officer
7. Individual or Joint/Group Filing (Check Applicable Line)
 (X) Form filed by One Reporting Person
 () Form filed by More than One Reporting Person

<TABLE>
 <CAPTION>

Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Security Indirect Ownership	2. Transaction Date	3. Code	4. Securities Acquired (A) or Disposed of (D) Amount	5. Amount of Securities Beneficially Owned at End of Month	6. Director (D) or Indirect (I)	7. Nature of Beneficial
<S>	<C>	<C>	<C><C>	<C> <C>	<C>	<C> <C>

<CAPTION>

Table II -- Derivative Securities Acquired, Disposed of, or Beneficially Owned

1. Title of Derivative 10. Nature of Security Dir Indirect Beneficial (D) Ownership or Ind ire ct (I)	2. Con- version or Exer cise Price of Deriva- tive Secu- rity	3. Transaction Date	4. Code	5. Number of De rivative Secu rities Acqui red(A) or Dis posed of(D) Amount	6. Date Exer cisable and Expiration Date(Month/ Day/Year) Date Expir ation Date	7. Title and Amount of Underlying Securities Title and Number of Shares	8. Price of Deri vative Secu rity	9. Number of Deriva tive Securities Benefi cially Owned at End of Month
<S> <C> <C>	<C>	<C>	<C>	<C><C>	<C> <C>	<C> <C>	<C>	<C>
Phantom Stock Unit (1- Supplemental for-1) ISP						\$5 Par Commo n Stock		3052

Phantom Stock Unit (1-	10/24	A	88	A			\$5 Par Commo	88		7436	I
Deferred Com											
for-1)	1/ 200	1					In Stock				
Compensation Pl											
an	2										

</TABLE>

Explanation of Responses:

1. Phantom stock dividend equivalents received under PNC Deferred Compensation Plan.