

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
 Jane G. Pepper
 Pennsylvania Horticultural Society
 100 N. 20th Street - 5th Floor
 PA, Philadelphia 19103-1495
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)
 (X) Director () 10% Owner () Officer (give title below) () Other
 (specify below)
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 Price	6. Director (D) or Indirect (I)	7. Nature of Beneficial Ownership
<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 Security (Direct or Indirect Ownership)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date	4. Code	5. Number of Derivative Securities Acquired (A) or Disposed of (D) Amount	6. Date Exercisable and Expiration Date	7. Title and Amount of Underlying Securities	8. Price of Derivative Security	9. Number of Derivative Securities Beneficially Owned at End of Month
<S> <C> <C>	<C>	<C>	<C>	<C><C>	<C> <C>	<C> <C>	<C>	<C>

Phantom Stock Unit (Deferred Compensation Plan)	10/24/02	A	12	A		\$5 Par Common Stock	12	1003
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Phantom Stock Unit (1- Deferred Sto for-1) ck Unit Plan	10/24	A	28	A	\$5 Par Commo	28	2361	I
	/ 200	2			n Stock			
	2							

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- Explanation of Responses:
1. Phantom Stock units received as dividend equivalents under PNC Directors Deferred Compensation Plan.
 2. Phantom Stock units received as dividend equivalents under PNC Directors Deferred Stock Unit Plan.