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WASHINGTON, D.C. 20549
FORM 4
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>
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Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned
1. Title of Security
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                                   13.
                                         14. Securities Acquired (A)
                                                                              15. Amount of
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               | Transaction | or Disposed of (D)
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Ownership
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Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
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|10.|11.Nature of|
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UNITED STATES SECURITIES AND EXCHANGE COMMISSION

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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 $\boldsymbol{\theta}$ Deferred Stock Unit Plan.