

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  
 Lorene K. Steffes  
 Vice President  
 IBM Transarc Lab  
 11 Stanwix Street  
 PA, Pittsburgh, 15222
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	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/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 (Month/Day/Year)	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> Phantom Stock Unit (1-Deferred Compensation Plan)	<C>	<C>	<C>	<C><C>	<C> <C>	<C> <C>	<C>	<C>
		10/24	A	8		\$5 Par Common Stock		677
		11/20	1					
		12						

Phantom Stock Unit (1-10/24) A   4   A       \$5 Par Commo   4     382   I										
Deferred Stock Unit Plan     200   2           n Stock										
2										

</TABLE>

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.