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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
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
   George A. Davidson, Jr.
  Retired Chairman
Dominion Resources, Inc.
CNG Tower, 625 Liberty Avenue, 22nd Floor
   PA, Pittsburgh 15222-3199
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
                            12.
                                   13.
                                          |4.Securities Acquired (A)
                                                                              |5.Amount of
                                                                                                   |6.Dir |7.Nature of
Indirect
               | Transaction | or Disposed of (D)
                                                                              I Securities
                                                                                                   lect | Beneficial
Ownership
                                                                              | Beneficially
                                                                                                   |(D)or |
                                        I = I
                                                              I A/I
                                                                              I Owned at
                                                                                                   |Indir |
                            | Date | Code | V |
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Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
1. Title of Derivative |2.Con- |3.
                                      |4.
                                             |5.Number of De |6.Date Exer|7.Title and Amount |8.Price|9.Number
|10.|11.Nature of|
                      |version |Transaction | rivative Secu |cisable and| of Underlying
 Security
                                                                                                lof Derilof Deriva
|Dir|Indirect
                      lor Exer I
                                             | rities Acqui | Expiration | Securities
                                                                                                Ivative Itive
|ect|Beneficial
                                             | red(A) or Dis |Date(Month/|
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                                                                                                l Secu
                                                                                                        |Securities |
(D) | Ownership
                       |Price of|
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                                                             |Day/Year) |
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lor I
                       |Deriva- |
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                                                         | A/|Exer-|ation|
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                                                                                                        |Owned at
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                                           of Shares
|ct |
                                |Date |Code|V| Amount
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Phantom Stock Unit (1-|
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|Deferred Stol
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for-1)
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|ck Unit Plan|
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Explanation of Responses:
1. Phantom Stock units received as dividend equivalents under PNC Directors Deferred Stock Unit Plan.