

Ind	Active	(Month/Day/Year)	(Month/Day/Year)	Code	Amount	Exercisable	Date	Title and Number of Shares	Owned	Transaction(s)
<S>	<C>	<C>	<C>	<C>	<C><C>	<C>	<C>	<C>	<C>	<C>
Phantom Stock		1/24/ 2		J	6.00	A		\$5 Par Commo	6.00	
Deferred Stock Unit (1-for-1)		003		4				n Stock		
Phantom Stock		4/22/ 2		A	1000.00	A		\$5 Par Commo	1000.00	1589.00
Deferred Stock Unit (1-for-1)		003		5				n Stock		
Phantom Stock		3/31/ 2		J	390.00	A		\$5 Par Commo	390.00	36604.00
Supplemental Stock Unit (1-for-1)		003		6				n Stock		
Non-Employee Director Statutory Stock Option	44.635	4/22/ 2		A	2000.00	A	4/22/ 2013	\$5 Par Commo	2000.00	2000.00
		003		7				n Stock		

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Explanation of Responses:

1. Represents the aggregate number of shares included in eleven personal gifts of 521 shares.
2. These shares were acquired pursuant to the PNC Incentive Savings Plan.
3. The reporting person disclaims ownership of these securities and this report shall not be deemed an admission that the reporting person is the beneficial owner of such securities for purposes of Section 16 or for any other purposes.
4. Phantom Stock units received as dividend equivalents under PNC Directors Deferred Stock Unit Plan.
5. Phantom stock units awarded by the Nominating and Governance Committee pursuant to the PNC Outside Directors Deferred Stock Unit Plan.
6. The reported phantom units were acquired under PNC's Supplemental Incentive Savings Plan during the first quarter of 2003 and will be settled in cash when the reporting person ceases to be a Plan participant.
7. Non-statutory stock options will become fully vested on the first anniversary of the date of grant.

SIGNATURE OF REPORTING PERSON
Thomas H. O'Brien
Mark C. Joseph, Attorney-in-fact for Thomas H. O'Brien