FORM	4
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Check this box if no
longer subject to
Section 16. Form 4 or
Form 5 obligations
may continue. See
Instruction 1(b).

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

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STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES

Filed pursuant to Section 16(a) of the Securities Exchange Act of 1934 or Section 30(h) of the Investment Company Act of 1940

(Print or Type Respon	ses)									
1. Name and Address WASHINGTON		2. Issuer Name and PNC FINANCIA [PNC]			<i>.</i> .		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Officer (give title below)Other (specify below)			
(Last) PRESIDENT AN OFFICER, AHRO			3. Date of Earliest T 04/24/2003	ransaction (
PITTSBURGH, I		4. If Amendment, Date Original Filed(Month/Day/Year)					6. Individual or Joint/Group Filing(Check Applicable Line) _X_Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City)	(State)	(Zip)		Table I - No	on-De	erivative	Securities Acc	uired, Disposed of, or Beneficially Ow	ned	
1. Title of Security 2. Transaction (Instr. 3) Date (Month/Day/Yea)			(Instr. 8)		(A) or Disposed of (D)		5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	Ownership of Indi Form: Benefi	Beneficial	
			(Month/Day/Year)	Code	V	Amount	(A) or (D) Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained SEC 1474 (9-02) in this form are not required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)															
Security	Conversion	Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code		5. Num of Deriv Secu (A) o Dispo of (D (Instu 4, an	vative rities nired or osed) :. 3,	and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities		Derivative Security (Instr. 5)	Securities Beneficially Owned Following	Derivative Security: Direct (D) or Indirect	Beneficial
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Unit	(1)	04/24/2003		<u>ј(2)</u>	v	11		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	11	\$ 0	1,052	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(1)</u>	07/24/2003		յ <u>(2)</u>	v	10		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	10	\$ 0	1,062	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(1)</u>	04/24/2003		յ <u>(4)</u>	v	89		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	89	\$ 0	9,311	Ι	Deferred Stock Unit Plan
Phantom Stock Unit	<u>(1)</u>	07/24/2003		յ <u>(4)</u>	v	92		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	92	\$ 0	9,403	Ι	Deferred Stock Unit Plan
Reporting Owners															

Reporting Owners

	Relationships						
Reporting Owner Name / Address		10% Owner	Officer	Other			
WASHINGTON MILTON A PRESIDENT AND CHIEF EXECUTIVE OFFICER AHRCO PITTSBURGH, PA 15206	Х						

Signatures

Mark C. Joseph, Attorney-in-Fact for Milton A. Washington	10

**Signature of Reporting Person

10/09/2003 Date

Explanation of Responses:

- * If the form is filed by more than one reporting person, see Instruction 4(b)(v).
- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) 1 for 1.
- (2) Phantom Stock Units received as dividend equivalents under PNC Directors Deferred Compensation Plan.
- (3) Phantom Stock Units will be settled in cash upon the reporting person's retirement or other termination of service and generally do not expire.
- (4) Phantom Stock Units received as dividend equivalents under PNC Outside Directors Deferred Stock Unit Plan.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, see Instruction 6 for procedure.

Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.