FORM	4
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Check this box if no	
longer subject to	
Section 16. Form 4 or	r
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 Responses)		1										
1. Name and Address of Reporting PUDLIN HELEN P	2. Issuer Name a PNC FINANC [PNC]			0,			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner X Officer (give title below) Other (specify below) SVP and General Counsel					
(Last) (First) THE PNC FINANCIAL SEI INC., ONE PNC PLAZA	3. Date of Earliest 11/17/2003	t Transacti	on (N	Ionth/Day	/Year)		SVP and General	Counsei				
(Street) PITTSBURGH, PA 15222-2	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)	T	able I - No	n-De	rivative S	Securit	ies Acqui	red, Disposed of, or Beneficially	ed, Disposed of, or Beneficially Owned			
1.Title of Security (Instr. 3)	Date (Month/Day/Year)		Code (Instr. 8)	ction 4. Securities Acqu (A) or Disposed o (Instr. 3, 4 and 5)		of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	Form:	7. Nature of Indirect Beneficial			
		(Month/Day/Year)	Code	v	Amount	(A) or (D)	Price	(Instr. 3 and 4)	· · ·	Ownership (Instr. 4)		
\$5 Par Common Stock	11/17/2003		F ⁽¹⁾		4,541	D	\$ 53.625	66,382	D			
\$5 Par Common Stock								10	I	UTMA by self for son (2)		
\$5 Par Common Stock								6	I	UTMA by spouse for daughte (3)		

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

SEC 1474 (9-02)

Persons who respond to the collection of information contained 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

(e.g., puts, calls, warrants, options, convertible securities)																	
1. Title of	2.	3. Transaction	3A. Deemed	4.		5.		6. Date Exercisable		6. Date Exercisable		7. Tit	le and	8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transact	ion	Num	umber and Expiration Date A		e Amount of		Derivative	Derivative	Ownership	of Indirect			
Security	or Exercise	(Month/Day/Year)	any	Code		of	(Month/Day/Year) U		(Month/Day/Year)		rlying	Security	Securities	Form of	Beneficial		
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8))	Deriv	rivative		Securities		(Instr. 5)	Beneficially	Derivative	Ownership			
	Derivative					Secur	Securities ((Instr. 3 and		. 3 and		Owned	Security:	(Instr. 4)		
	Security					Acqu	Acquired 4		4)			Following	Direct (D)				
							(A) or					· · · · · ·	or Indirect				
						Disposed						Transaction(s)	(I)				
						of (D						(Instr. 4)	(Instr. 4)				
						(Instr	· · · ·										
						4, and	15)										
											Amount						
								Data	Expiration		or						
								Date Expiratio Exercisable Date		Title	Number						
								Exercisable	Date		of						
				Code	V	(A)	(D)				Shares						

Reporting Owners

	Relationships				
Reporting Owner Name / Address	Director	10% Owner	Officer	Other	

Signatures

Mark C. Joseph, Attorney-in-Fact for Helen P. Pudlin	11/19/2003
**Signature of Reporting Person	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) Shares withheld to satisfy tax liability resulting from the vesting of shares of restricted stock previously granted.
- These shares are maintained in a brokerage account registered in the name of the reporting person as Custodian Under the Pennsylvania Uniform Transfers to Minors Act. (2) 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 purpose.
- These shares are maintained in a brokerage account registered in the name of the reporting person's spouse as Custodian Under the Pennsylvania Uniform Transfers to (3) Minors Act. 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 purpose.

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

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