FORM 4	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 Responses)													
1. Name and Address of Rep COOPER JEROME GA		2. Issuer Name and PNC FINANCIA [PNC]			- ·		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) 						
(Last) CHAIRMAN AND CH OFFICER, COMMON BANK	TIVE	3. Date of Earliest Tr 12/31/2003	ransaction (N	Montl	n/Day/Yea	r)							
(Street) MOBILE, AL 36617			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 - Non-Derivative Securities Acqui						uired, Disposed of, or Beneficially Owned				
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	r) Execution Date, if Code (A) or (Instr. 8) (Instr. 9)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5) (Amount (D) Price			5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Ownership Form:	Beneficial Ownership			
\$5 Par Common Stock 01/02/2004				A ⁽¹⁾		92	A	\$0	207	D			

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

(e.g., puts, calls, warrants, options, convertible securities)															
Security (Instr. 3)	Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code	3)	of	ber vative rities uired or osed 0) r. 3,	6. Date Exercisable and Expiration Date		of Underlying Securities		Derivative Security (Instr. 5)	Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form of Derivative Security: Direct (D) or Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)		Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Unit	<u>(2)</u>	12/31/2003		A ⁽³⁾		46		<u>(4)</u>	<u>(4)</u>	\$5 Par Common Stock	46	\$ 0	46	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(2)</u>	07/24/2003		J <u>(5)</u>	v	10		<u>(4)</u>	<u>(4)</u>	\$5 Par Common Stock	10	\$ 0	1,010	Ι	Deferred Stock Unit Plan
Phantom Stock Unit	<u>(2)</u>	10/24/2003		J <u>(5)</u>	v	10		<u>(4)</u>	<u>(4)</u>	\$5 Par Common Stock	10	\$ 0	1,020	Ι	Deferred Stock Unit Plan

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
COOPER JEROME GARY CHAIRMAN AND CHIEF EXECUTIVE OFFICER COMMONWEALTH NATIONAL BANK MOBILE, AL 36617	Х						

Signatures

Mark C. Joseph, Attorney-in-Fact for J. Gary Cooper	01/05/2004
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) Annual grant pursuant to the PNC Director Share Incentive Plan.

(2) 1 for 1.

(3) Phantom Stock Units received under the PNC Directors Deferred Compensation Plan during 2003.

(4) Phantom Stock Units will be settled in cash upon the reporting person's retirement or other termination of service and generally do not expire.

(5) Phantom Stock Units received as dividend equivalents under the 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.