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 Respons	ses)												
1. Name and Address PUDLIN HELEN	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 tille below) Other (specify below) SVP and General Counsel							
(Last) (First) (Middle) THE PNC FINANCIAL SERVICES GROUP, INC., ONE PNC PLAZA			3. Date of Earliest 01/02/2004	Transactio	n (M	onth/Day/	Year)	SVP and General	Counsei				
(Street) PITTSBURGH, PA 15222-2707			4. If Amendment,	Date Origin	nal Fi	led(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)	Ta	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
(Instr. 3)					tion	4. Securities Acquired (A) or Disposed of (D) (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)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (Instr. 4)		
\$5 Par Common S	Stock	01/02/2004		F <u>(1)</u>		942	D	\$ 54.86	65,440	D			
\$5 Par Common S	Stock								10	I	UTMA by self for son (2)		
\$5 Par Common S	Stock								6	I	UTMA by spouse for daughter (3)		

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

SEC 1474 (9-02)

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 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 Exer	cisable	7. Tit	le and	8. Price of	9. Number of	10.	11. Nature
Derivative	Conversion	Date	Execution Date, if	Transact	ion	Num	ber	and Expiration Date A		Amou	unt of	Derivative	Derivative	Ownership	of Indirect
Security	or Exercise	(Month/Day/Year)	any	Code		of	(Month/Day/Year) U		Unde	rlying	Security	Securities	Form of	Beneficial	
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8))	Deriv	erivative		Secur	rities	(Instr. 5)	Beneficially	Derivative	Ownership	
	Derivative					Secur	rities	ities		(Instr. 3 and			Owned	Security:	(Instr. 4)
	Security					Acqu	ired			4)			Following	Direct (D)	
						(A) o							· · · · · ·	or Indirect	
						Dispo	osed						Transaction(s)	(I)	
						of (D	/						(Instr. 4)	(Instr. 4)	
						(Instr	· · · ·								
						4, and	15)								
											Amount				
								Data	Emination		or				
								Date Exercisable	Expiration	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	01/06/2004
**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) 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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