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).

(Drint or Type De

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 WEHMEIER HE	2. Issuer Name an PNC FINANCL [PNC]					5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner Officer (give title below) Other (specify below)					
VICE CHAIRMA	3. Date of Earliest 7 02/18/2004	Fransaction	(Mon	th/Day/Ye	ear)						
PITTSBURGH, P		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 Acquired, Disposed of, or Benefici							
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	(Instr. 8)	tion	4. Securi (A) or D (Instr. 3, Amount	isposed	of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	Beneficial Ownership
\$5 Par Common S	Stock	01/26/2004		յ <u>(1)</u>	V	54	А	\$ 55.125	7,801	D	
\$5 Par Common S	Stock	02/18/2004		Р	V	220	А	\$ 57.09	8,021	D	
\$5 Par Common S	Stock	01/26/2004		<u>ј(1)</u>	V	12	А	\$ 55.125	1,248	Ι	Money Purchas Plan

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

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

	(e.g., puts, calls, warrants, options, convertible securities)														
Security	Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code		5. Numi of Deriv Secur Acqu (A) o Dispo of (D (Instr 4, and	ber vative rities iired or osed)) :. 3,	6. Date Exercisable and Expiration Date (Month/Day/Year)		e 7. Title and Amount of Underlying Securities		Derivative Security	Securities Beneficially Owned	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	(2)	01/26/2004		յ <u>(3)</u>	v	70		<u>(4)</u>	<u>(4)</u>	\$5 Par Common Stock	70	\$ 55.125	7,808	Ι	Deferred Compensation Plan
Phantom Stock Unit	(2)	01/26/2004		J <u>(5)</u>	v	47		<u>(4)</u>	<u>(4)</u>	\$5 Par Common Stock	47	\$ 55.125	5,284	Ι	Deferred Stock Unit Plan

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
WEHMEIER HELGE H VICE CHAIRMAN BAYER CORPORATION PITTSBURGH, PA 15205-9741	Х						

Signatures

Mark C. Joseph, Attorney in Fact for Helge H. Wehmeier	02/19/2004
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) Dividend Reinvestment Shares acquired.

(2) 1 for 1.

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(3) Phantom Stock Units received as dividend equivalents under PNC Directors Deferred Compensation Plan.

(4) Phantom Stock Units will be settled in cash upon distribution from the reporting person's plan account and generally do not expire α

(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.

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