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

OMB APPROVAL OMB Number: 3235-0287 Estimated average burden hours per response... 0.5

#### 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 of Reporting Person <sup>*</sup> KELSON RICHARD B			2. Issuer Name and PNC FINANCIA [PNC]			<b>e</b> .		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner Officer (give title below) Other (specify below)			
(Last) EXECUTIVE VI CFO, ALCOA, IN		A D T D	3. Date of Earliest T 03/31/2004	ransaction (I	Mont	h/Day/Ye	ar)				
(Street) NEW YORK,, NY 10022			4. If Amendment, D	ate 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 Beneficially Owned								
1.Title of Security     2. Transaction       (Instr. 3)     Date       (Month/Day/Yea)			3. Transaction Code (Instr. 8)		4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)		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)	-	

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

 (a.g., puts, calls, warrants, options, convertible securities)

(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)	4. Transac Code	ction	5.	ber ative ities ired sed	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4) Amount		Derivative Security	Derivative Securities Beneficially Owned Following Reported Transaction(s)	Derivative	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)		Exercisable	Expiration Date	Title	or Number of Shares				
Phantom Stock Unit	<u>(1)</u>	01/24/2004		յ <u>(2)</u>	v	19		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	19	\$ 55.125	2,083	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(1)</u>	03/31/2004		A <sup>(4)</sup>		397		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	397	\$ 0	2,480	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(1)</u>	01/24/2004		J <u>(5)</u>	v	9		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	9	\$ 55.125	1,029	Ι	Deferred Stock Unit Plan

# **Reporting Owners**

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
KELSON RICHARD B EXECUTIVE VICE PRESIDENT AND CFO ALCOA, INC. NEW YORK,, NY 10022	Х						

### **Signatures**

Mark C. Joseph, Attorney-in-Fact for Richard B. Kelson

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 distribution from the reporting person's plan account and generally do not expire.
- (4) Phantom Stock Units received under the PNC Directors Deferred Compensation Plan during 2004.
- (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.