FORM 4

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	e Responses)														
	Address of I	Reporting Person* K						eker or Trading	-		X Directo	(0	orting Person(s) Check all applic		
249 FIFTI FLOOR		E, ONE PNC PL	(Middle) LAZA, 21ST	3. Date 04/27			ransa	action (Month/I	Day/Year)	=	Officer	(give title below		Other (specify b	elow)
DITTODI	DCII DA	(Street)		4. If A	meno	iment, D	ate C	Original Filed(Mo	onth/Day/Year)		X_ Form file	d by One Repor	Group Filing(Chec rting Person One Reporting Perso		ine)
(City)		15222-2707 (State)	(Zip)				Т	abla I. Non Da	orivativa Caan	rities Agguin	ad Diena	sad of or D	eneficially Ow	nad	
1.Title of Sec (Instr. 3)	curity		2. Transaction Date (Month/Day/Yes	Exe ar) any		med in Date, i Day/Year	f Co	Transaction	4. Securities A (A) or Dispose (Instr. 3, 4 and	cquired d of (D) 5) T	Amount	of Securities lowing Repo	s Beneficially	6. Ownersl Form: Direct (I	7. Nature of Indirect Beneficial O) Ownership (Instr. 4)
								Code V	Amount (D					(Instr. 4))
Reminder: R	enort on a se	parate line for each o	class of securities be	neficial	lv ox	med dire	ctly (or indirectly							
	oport on a se		, , , , , , , , , , , , , , , , , , ,		1, 0.1		,	Person this fo		quired to r	espond (ation contain form display		EC 1474 (9-02)
			Table I					Acquired, Dispants, options, c			wned				
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security		3A. Deemed Execution Date, if any (Month/Day/Year)	Code		5. Num of Derivat Securiti Acquire (A) or Dispose of (D) (Instr. 3 and 5)	rive ies ed	6. Date Exerci Expiration Dat (Month/Day/Y	te	7. Title and of Underlyi Securities (Instr. 3 and	ng		9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Unit	(1)	04/24/2004		<u>J(2)</u>	V	15		<u>(3)</u>	(3)	\$5 Par Common Stock	15	\$ 52.515	1,636	I	Deferred Compensatio Plan
Phantom Stock Unit	(1)	04/24/2004		<u>J(4)</u>	V	14		(3)	(3)	\$5 Par Common Stock	14	\$ 52.515	1,445	I	Deferred Stock Unit Plan
Phantom Stock Unit	<u>(1)</u>	04/27/2004		A ⁽⁵⁾		1,000		(3)	(3)	\$5 Par Common Stock	1,000	\$ 0	2,445	I	Deferred Stock Unit Plan
Non- Employee Director Non- Statutory Stock	\$ 53.02	04/27/2004		A ⁽⁶⁾		2,000		04/27/2005	04/27/2014	\$5 Par Common Stock	2,000	\$ 0	2,000	D	

Reporting Owners

		Relationsl	nips	
Reporting Owner Name / Address	Director	10% Owner	Officer	Other
STEFFES LORENE K 249 FIFTH AVENUE ONE PNC PLAZA, 21ST FLOOR PITTSBURGH, PA 15222-2707	X			

Signatures

Mark C. Joseph, Attorney-in-Fact for Lorene K. Steffes	04/29/2004
**Signature of Reporting Person	Date
	J

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 expir e.
- (4) Phantom Stock Units received as dividend equivalents under the PNC Outside Directors Deferred Stock Unit Plan.
- (5) Phantom Stock Units awarded by the Nominating and Governance Committee pursuant to the PNC Outside Directors Deferred Stock Unit Plan.
- (6) Non-statutory stock options will become fully vested on the first anniversary of the date of grant.

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.