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

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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 Reporting Person <sup>*</sup> – USHER THOMAS J	I	2. Issuer Name and PNC FINANCIA		~		INC [P	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) X_ Director10% Owner					
(Last) (First) CHAIRMAN AND CHIEF EXECUTIV OFFICER, UNITED STATES STEEL CORPORATION	11	8. Date of Earliest Tra 04/27/2004	t Transaction (Month/Day/Year)					Officer (give title below)Oth	er (specify below	v)		
(Street) PITTSBURGH, PA 15219-4776	4	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)	(City) (State) (Zip) Table I - Non-Derivative Securities Acc							uired, Disposed of, or Beneficially Owned	d			
1.Title of Security (Instr. 3)	2A. Deemed Execution Date, if ) any (Month/Day/Year)	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) (Instr. 3 and 4)		Beneficial Ownership			
			Code	v	Amount	(A) or (D)	Price		or Indirect (I) (Instr. 4)	(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 in SEC 1474 (9-02) 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)															
1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code		5. Numi of Derivat Securiti Acquire (A) or Dispose of (D) (Instr. 3 and 5)	ive es ed	6. Date Exercisable and Expiration Date (Month/Day/Year) 7. Title and Amount of Underlying Securities (Instr. 3 and 4)		of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	Beneficial
				Code	v	(A)	(D)	Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Unit	<u>(1)</u>	04/24/2004		<u>ј(2)</u>	v	70		<u>(3)</u>	(3)	\$5 Par Common Stock	70	\$ 52.515	7,430	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(1)</u>	04/24/2004		J <u>(4)</u>	v	53		<u>(3)</u>	(3)	\$5 Par Common Stock	53	\$ 52.515	5,569	Ι	Deferred Stock Unit Plan
Phantom Stock Unit	<u>(1)</u>	04/27/2004		A <sup>(5)</sup>		1,000		<u>(3)</u>	(3)	\$5 Par Common Stock	1,000	\$ 0	6,569	Ι	Deferred Stock Unit Plan
Non- Employee Director Non- Statutory Stock Option	\$ 53.02	04/27/2004		A <sup>(6)</sup>		2,000		04/27/2005	04/27/2014	\$5 Par Common Stock	2,000	\$ 0	2,000	D	

# **Reporting Owners**

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
USHER THOMAS J CHAIRMAN AND CHIEF EXECUTIVE OFFICER UNITED STATES STEEL CORPORATION PITTSBURGH, PA 15219-4776	Х						

## **Signatures**

Mark C. Joseph, Attorney-in-Fact for Thomas J. Usher	04/29/2004		
**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) 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 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.

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