FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL
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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* WHITFORD THOMAS K	2. Issuer Name an PNC FINANCIA					[PNC]	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director					
(Last) (First)	3. Date of Earliest T	ransaction ((Montl	n/Day/Yea	ır)		X Officer (give title below) O EVP and Chief Risk	ther (specify bel	ow)			
THE PNC FINANCIAL SERVICES INC., ONE PNC PLAZA	05/18/2004						EVI and Office Risk Office					
PITTSBURGH, PA 15222-2707	4. If Amendment, D	ate Origina	l Filed	(Month/Day/	Year)	6. Individual or Joint/Group Filing(Check _X_ Form filed by One Reporting Person Form filed by More than One Reporting Person	Applicable Line))				
(City) (State)		Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned										
1.Title of Security (Instr. 3) 2. Transaction Date (Month/Day/Yes		2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transac Code (Instr. 8)	tion	4. Securi or Dispo (Instr. 3,	sed of (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)		
\$5 Par Common Stock	05/18/2004		M ⁽¹⁾		1,880	A	\$ 43.81	94,041	D			
\$5 Par Common Stock	05/18/2004		F ⁽¹⁾		108	D	\$ 53.8	93,933	D			
\$5 Par Common Stock	05/18/2004		F ⁽¹⁾		1,530	D	\$ 53.8	92,403	D			
\$5 Par Common Stock	05/18/2004		M ⁽¹⁾		12,500	A	\$ 42.5313	104,903	D			
\$5 Par Common Stock	05/18/2004		F ⁽¹⁾		803	D	\$ 53.8	104,100	D			
\$5 Par Common Stock	05/18/2004		F ⁽¹⁾		9,881	D	\$ 53.8	94,219	D			
\$5 Par Common Stock	05/18/2004		M ⁽¹⁾		5,339	A	\$ 50.4688	99,558	D			
\$5 Par Common Stock	05/18/2004		F(1)		102	D	\$ 53.8	99,456	D			
\$5 Par Common Stock	05/18/2004		F(1)		5,008	D	\$ 53.8	94,448	D			
\$5 Par Common Stock	03/31/2004		J(2)	V	181	A	(3)	7,362	I	401(k)Plan		
\$5 Par Common Stock	04/24/2004		J <u>(4)</u>	V	70	A	\$ 52.515	7,432	I	401(k)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)

	(e.g., pars, cans, warrants, options, convertible securities)														
1. Title of Derivative Security (Instr. 3)	Conversion	Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code	tion	5. Number Derivative Securities Acquired Disposed (Instr. 3,	(A) or of (D)	Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		Derivative Security	9. Number of Derivative Securities Beneficially Owned Following	Ownership Form of Derivative Security: Direct (D)	Beneficial
				Code	V	(A)	(D)	Date Exercisable	Expiration Date		Amount or Number of Shares		Reported Transaction(s) (Instr. 4)	or Indirect (I) (Instr. 4)	
Phantom Stock Unit	<u>(5)</u>	04/24/2004		J <u>(6)</u>	V	74		<u>(7)</u>	<u>(7)</u>	\$5 Par Common Stock	74	\$ 52.515	7,894	I	Deferred Compensation Plan
Phantom Stock Unit	<u>(5)</u>	03/31/2004		J <u>(8)</u>	V	208		(7)	(7)	\$5 Par Common Stock	208	<u>(9)</u>	4,406		Supplemental ISP
Phantom Stock Unit	<u>(5)</u>	04/24/2004		J <u>(10)</u>	V	81		(7)	(7)	\$5 Par Common Stock	81	\$ 52.515	4,487		Supplemental ISP
Employee Stock Option (Right to Buy)	\$ 43.81	05/18/2004		M			1,880	01/03/2004	01/03/2013	\$5 Par Common Stock	1,880	\$ 0	41,167	D	

Employee Stock Option (Right-to- Buy)	\$ 50.4688	05/18/2004	M		5,339	02/17/2000	02/17/2009	\$5 Par Common Stock	5,339	\$ 0	12,921	D	
Employee Stock Option (Right-to- Buy) Reload Option	\$ 53.8	05/18/2004	A	1,638		05/18/2005	01/03/2013	\$5 Par Common Stock	1,638	\$ 0	1,638	D	
Employee Stock Option (Right-to- Buy) Reload Option	\$ 53.8	05/18/2004	A	10,684		05/18/2005	02/16/2010	\$5 Par Common Stock	10,684	\$ 0	10,684	D	
Employee Stock Option (Right-to- Buy) Reload Option	\$ 53.8	05/18/2004	A	5,110		05/18/2005	02/17/2009	\$5 Par Common Stock	5,110	\$ 0	5,110	D	
Employee Stock Option Right-to- Buy	\$ 42.5312	05/18/2004	M		12,500	02/16/2001	02/16/2010	\$5 Par Common Stock	12,500	\$ 0	12,500	D	

Reporting Owners

	Relationships								
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
WHITFORD THOMAS K THE PNC FINANCIAL SERVICES GROUP, INC. ONE PNC PLAZA PITTSBURGH, PA 15222-2707			EVP and Chief Risk Officer						

Signatures

Mark C. Joseph, Attorney-In-Fact for Thomas K. Whitford	05/20/2004
-*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).
- The exercise of this option and the satisfaction of the resulting tax withholding obligation were effected by the Reporting Person through the delivery, via attestation, of already owned shares of common stock of the Issuer and did not involve an open market transaction in the Issuer's securities.
- (2) These shares were acquired pursuant to the PNC Incentive Savings Plan.
- (3) Shares acquired pursuant to the PNC Incentive Savings Plan at various prices from 54.43 to 57.66.
- (4) Dividend Reinvestment Shares acquired.
- **(5)** 1 for 1.
- (6) Phantom Stock Units received as dividend equivalents under the PNC Deferred Compensation Plan.
- (7) Phantom Stock Units will be settled in cash upon distribution from the reporting person's plan account and generally do not expir e.
- (8) The reported phantom stock units were acquired pursuant to the PNC Supplemental Incentive Savings Plan.
- (9) Phantom stock units acquired pursuant to the PNC Supplemental Incentive Savings Plan at various prices from 54.43 to 57.66.
- (10) Phantom Stock Units received as dividend equivalents under the PNC Supplemental Incentive Savings 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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