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 Respon	ses)											
1. Name and Address KELSON RICH	2. Issuer Name and PNC FINANCIA [PNC]			<i>c</i> ,		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner Officer (give title below) Other (specify below)						
(Last) EXECUTIVE VI CFOEXECUTIV		AND	3. Date of Earliest T 06/30/2004	ransaction (Mont	h/Day/Ye	ar)					
NEW YORK,, N	(Street) Y 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 - No	on-De	erivative	Securities Acc	uired, 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)		Transaction(s)	Ownership of Ir Form: Bend	Beneficial			
			(Month/Day/Year)	Code	V	Amount	(A) or (D) Pric	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	Ownership (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

(e.g., puts, calls, warrants, options, convertible securities)															
Security (Instr. 3)	Conversion	3. Transaction Date (Month/Day/Year)	Execution Date, if	Code		5. Numb of Derive Secur Acqui (A) or Dispo of (D) (Instr. 4, and	ative ities ired sed 3,			Derivative Security (Instr. 5)	Securities Beneficially Owned Following Reported Transaction(s)	Derivative Security: Direct (D) or Indirect	Beneficial		
				Code	v	(A)	(D)	Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Unit	(1)							<u>(2)</u>	<u>(2)</u>	\$5 Par Common Stock	<u>(3)</u>		2,039	Ι	Deferred Stock Unit Plan
Phantom Stock Unit	<u>(1)</u>	06/30/2004		A <u>(4)</u>		461		(2)	<u>(2)</u>	\$5 Par Common Stock	461	\$ 0	2,965	Ι	Deferred Compensation Plan

Reporting Owners

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

Signatures

Mark C. Joseph, Attorney-in-Fact for Richard B. Kelson	07/01/2004
"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 will be settled in cash upon distribution from the reporting person's plan account and generally do not expire.
- (3) This line item is included solely for the purpose of disclosing the reporting person's other holdings of the same class of securi ty. No transaction has occurred.
- (4) Phantom Stock Units received under the PNC Directors Deferred Compensation Plan during 2004.

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.