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)											
Name and Address of Rep PUDLIN HELEN P]	2. Issuer Name and PNC FINANCIA		_	•	INC [I	5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner				
(Last) (First) (Middle) THE PNC FINANCIAL SERVICES GROUP, INC., ONE PNC PLAZA			3. Date of Earliest Tra 08/26/2004	ansaction (M	onth/I	Day/Year)		X Officer (give title below) Other (specify below) SVP and General Counsel			
(Street) PITTSBURGH, PA 15222-2707			1. If Amendment, Da	te Original Fi	iled(M	onth/Day/Ye	ar)	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)	(Zip)		Table I	Non-	-Derivativ	e Secur	ities Acqui	red, Disposed of, or Beneficially Owned			
1.Title of Security (Instr. 3)		2. Transaction Date (Month/Day/Year	2A. Deemed Execution Date, if any (Month/Day/Year)	(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)	Form:	7. Nature of Indirect Beneficial Ownership
			(Wionau Bay, Tear)	Code	V	Amount	(A) or (D)	Price		or Indirect (I) (Instr. 4)	(Instr. 4)
\$5 Par Common Stock		08/26/2004		M ⁽¹⁾		10,000	A	\$ 42.5312	78,940	D	
\$5 Par Common Stock		08/26/2004		F ⁽¹⁾		7,948	D	\$ 53.51	70,992	D	
\$5 Par Common Stock		08/26/2004		F ⁽¹⁾		629	D	\$ 53.51	70,363	D	
\$5 Par Common Stock		08/26/2004		M ⁽¹⁾		12,666	A	\$ 43.81	83,029	D	
\$5 Par Common Stock		08/26/2004		F ⁽¹⁾		10,369	D	\$ 53.51	72,660	D	
\$5 Par Common Stock		08/26/2004		F ⁽¹⁾		704	D	\$ 53.51	71,956	D	
\$5 Par Common Stock									10	I	UTMA by self for son
\$5 Par Common Stock									6	I	by spouse for daughter

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly

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SEC 1474 (9-02)

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	(Month/Day/Year)	Execution Date, if	Code	tion)	Derivativ Securities Acquired Disposed			e	7. Title and Amount of Underlying Securities (Instr. 3 and 4)		Derivative Security	Beneficially Owned Following	Ownership Form of Derivative Security: Direct (D)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)			Expiration Date		Amount or Number of Shares		Reported Transaction(s) (Instr. 4)	or Indirect (I) (Instr. 4)	
Phantom Stock Unit	<u>(4)</u>	04/24/2004		J <u>(5)</u>	V	36		<u>(6)</u>	<u>(6)</u>	\$5 Par Common Stock	36	\$ 52.515	3,857	I	Deferred Compensation Plan
Phantom Stock Unit	(4)	07/24/2004		J <u>(5)</u>	V	39		<u>(6)</u>	<u>(6)</u>	\$5 Par Common Stock	39	\$ 49.695	3,896	I	Deferred Compensation Plan
Employee Stock Option (Right to Buy)	\$ 43.81	08/26/2004		M ⁽¹⁾			12,666	01/03/2004	01/03/2013	\$5 Par Common Stock	12,666	\$ 0	25,334	D	

Employee Stock Option (Right-to- Buy) Reload Option	\$ 53.51	08/26/2004	A	8,577		08/26/2005	02/16/2010	\$5 Par Common Stock	8,577	\$ 0	8,577	D	
Employee Stock Option Right-to- Buy	\$ 42.5312	08/26/2004	M ⁽¹⁾		10,000	02/16/2001	02/16/2010	\$5 Par Common Stock	10,000	\$ 0	10,000	D	
Employeee Stock Option (Right-to- Buy) Reload Option	\$ 53.51	08/26/2004	A	11,073		08/26/2005	01/03/2013	\$5 Par Common Stock	11,073	\$ 0	11,073	D	

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
PUDLIN HELEN P THE PNC FINANCIAL SERVICES GROUP, INC. ONE PNC PLAZA PITTSBURGH, PA 15222-2707			SVP and General Counsel				

Signatures

Mark C. Joseph, Attorney-in-Fact for Helen P. Pudlin	08/30/2004
**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) 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 are maintained in a brokerage account registered in the name of the reporting person as Custodian Under the Pennsylvania Uniform Transfers to Minors Act. The reporting person disclaims ownership of these securities and this report shall not be deemed an admission that the reporting person is the beneficial owner of such securities for purposes of Section 16 or for any other purpose.
- These shares are maintained in a brokerage account registered in the name of the reporting person's spouse as Custodian Under the Pennsylvania Uniform Transfers to Minors Act. The reporting person (3) disclaims ownership of these securities and this report shall not be deemed an admission that the reporting person is the beneficial owner of such securities for purposes of Section 16 or for any other purpose.
- (4) 1 for 1.
- (5) Phantom Stock Units received as dividend equivalents under the PNC Deferred Compensation Plan.
- (6) Phantom Stock Units will be settled in cash upon distribution from the reporting person's plan account and generally do not expir e.

 $Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, {\it see} \ Instruction 6 for procedure. The procedure is the copies of this Form, one of which must be manually signed. If space is insufficient, {\it see} \ Instruction 6 for procedure. The procedure is the copies of this Form, one of which must be manually signed. If space is insufficient, {\it see} \ Instruction 6 for procedure. The procedure is the copies of this Form, one of which must be manually signed. If space is insufficient, {\it see} \ Instruction 6 for procedure. The procedure is the copies of this Form, one of which must be manually signed. If space is insufficient, {\it see} \ Instruction 6 for procedure is the copies of the c$

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