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 [*] COOPER JEROME GARY	2. Issuer Name and PNC FINANCIA [PNC]			· ·		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director 10% Owner Officer (give title below) Other (specify below)					
(Last) (First) CHAIRMAN AND CHIEF EXECU OFFICER, COMMONWEALTH NA BANK	TIVE	3. Date of Earliest T 09/30/2004	ransaction (l	Montl	h/Day/Yea	ar)					
(Street) MOBILE, AL 36617		4. If Amendment, Date Original Filed(Month/Day/Year)						6. Individual or Joint/Group FilingCheck Applicable Line) _X_Form filed by One Reporting Person Form filed by More than One Reporting Person			
(City) (State) (Zip) Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Ow								ned			
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	Execution Date, if	(Instr. 8)		4. Securi (A) or Di (Instr. 3, Amount	sposed o 4 and 5) (A) or	f(D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Ownership Form:	Beneficial Ownership	

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	Conversion	3. Transaction Date (Month/Day/Year)	Execution Date, if	Code	3)	5. Numb of Deriva Securi Acqui (A) or Dispo of (D) (Instr. 4, and	ative ities ired sed 3,			of Underlying Securities		Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following Reported Transaction(s)	Derivative Security: Direct (D) or Indirect	Beneficial
				Code	v	(A)	(D)	Excicisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Unit	<u>(1)</u>	07/24/2004		J <u>(2)</u>	v	3		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	3	\$ 49.695	258	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(1)</u>	09/30/2004		A <mark>(4)</mark>		110		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	110	\$ 0	368	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(1)</u>	07/24/2004		J <u>(5)</u>	v	20		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	20	\$ 49.695	2,059	Ι	Deferred Stock Unit Plan

Reporting Owners

	Relationships					
Reporting Owner Name / Address	Director	10% Owner	Officer	Other		
COOPER JEROME GARY CHAIRMAN AND CHIEF EXECUTIVE OFFICER COMMONWEALTH NATIONAL BANK MOBILE, AL 36617	X					

Signatures

Signature of Reporting Person

10/04/2004

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 e_{e} e.
- (4) Phantom Stock Units received under the PNC Directors Deferred Compensation Plan during 2004.
- (5) Phantom Stock Units received as dividend equivalents under the PNC Outside Directors Deferred Stock Unit Plan.

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.