

FORM 4

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

OMB APPROVAL

OMB Number: 3235-0287
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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).

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 and Ticker or Trading Symbol PNC FINANCIAL SERVICES GROUP INC [PNC]			5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director _____ 10% Owner _____ <input checked="" type="checkbox"/> Officer (give title below) <u>EVP and Chief Risk Officer</u> Other (specify below) _____		
(Last) (First) (Middle) THE PNC FINANCIAL SERVICES GROUP, INC., ONE PNC PLAZA			3. Date of Earliest Transaction (Month/Day/Year) 11/17/2004					
(Street) PITTSBURGH, PA 15222-2707			4. If Amendment, Date Original Filed(Month/Day/Year)			6. Individual or Joint/Group Filing(Check Applicable Line) <input checked="" type="checkbox"/> Form filed by One Reporting Person <input type="checkbox"/> Form filed by More than One Reporting Person		
(City) (State) (Zip)			Table I - Non-Derivative Securities Acquired, 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)	3. Transaction 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)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
			Code	V	Amount	(A) or (D)	Price			
\$5 Par Common Stock	11/17/2004		M ⁽¹⁾		12,921	A	\$ 50.4688	107,369	D	
\$5 Par Common Stock	11/17/2004		F ⁽¹⁾		11,798	D	\$ 55.27	95,571	D	
\$5 Par Common Stock	11/17/2004		F ⁽¹⁾		345	D	\$ 55.27	95,226	D	
\$5 Par Common Stock	07/24/2004		J ⁽²⁾	V	73	A	\$ 49.695	7,505	I	401(k)Plan
\$5 Par Common Stock	10/24/2004		J ⁽²⁾	V	72	A	\$ 51.76	7,577	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)

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)	4. Transaction Code (Instr. 8)		5. Number of Derivative Securities Acquired (A) or Disposed of (D) (Instr. 3, 4, and 5)		6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)		8. Price of Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Unit	(3)	07/24/2004		J ⁽⁴⁾	V	79		(5)	(5)	\$5 Par Common Stock	79	\$ 49.695	7,973	I	Deferred Compensation Plan
Phantom Stock Unit	(3)	10/24/2004		J ⁽⁴⁾	V	77		(5)	(5)	\$5 Par Common Stock	77	\$ 51.76	8,050	I	Deferred Compensation Plan
Phantom Stock Unit	(3)	06/30/2004		J ⁽⁶⁾	V	77		(5)	(5)	\$5 Par Common Stock	77	(7)	4,564	I	Supplemental ISP
Phantom Stock Unit	(3)	07/24/2004		J ⁽⁸⁾	V	106		(5)	(5)	\$5 Par Common Stock	106	\$ 49.695	4,670	I	Supplemental ISP
Phantom Stock Unit	(3)	09/30/2004		J ⁽⁶⁾	V	79		(5)	(5)	\$5 Par Common Stock	79	(9)	4,749	I	Supplemental ISP
Phantom Stock Unit	(3)	10/24/2004		J ⁽⁸⁾	V	85		(5)	(5)	\$5 Par Common Stock	85	\$ 51.76	4,834	I	Supplemental ISP
Employee Stock Option (Right-to-Buy)	\$ 50.4688	11/17/2004		M		12,921		02/17/2000	02/17/2009	\$5 Par Common Stock	12,921	\$ 0	0	D	

Employee Stock Option (Right-to-Buy) Reload Option	\$ 55.27	11/17/2004		A	12,143		11/17/2005	02/17/2009	\$5 Par Common Stock	12,143	\$ 0	12,143	D
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Reporting Owners

Reporting Owner Name / Address	Relationships			
	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		11/18/2004
<small>**Signature of Reporting Person</small>		<small>Date</small>

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) Dividend Reinvestment Shares acquired.
- (3) 1 for 1.
- (4) Phantom Stock Units received as dividend equivalents under the PNC Deferred Compensation Plan.
- (5) Phantom Stock Units will be settled in cash upon distribution from the reporting person's plan account and generally do not expire.
- (6) The reported phantom stock units were acquired pursuant to the PNC Supplemental Incentive Savings Plan.
- (7) Shares acquired pursuant to the PNC Supplemental Incentive Savings Plan at various prices from \$52.54 to \$54.89.
- (8) Phantom Stock Units received as dividend equivalents under the PNC Supplemental Incentive Savings Plan.
- (9) Shares acquired pursuant to the PNC Supplemental Incentive Savings Plan at various prices from \$50.75 to \$53.75.

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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