

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

FORM 10-K/A
AMENDMENT NO. 1

ANNUAL REPORT PURSUANT TO SECTION 13 OR 15(d) OF
THE SECURITIES EXCHANGE ACT OF 1934

FOR THE FISCAL YEAR ENDED DECEMBER 31, 2002
COMMISSION FILE NUMBER 1-9718

THE PNC FINANCIAL SERVICES GROUP, INC.
(Exact name of registrant as specified in its charter)

PENNSYLVANIA

25-1435979

(State or other jurisdiction of
incorporation or organization)

(I.R.S. Employer
Identification No.)

ONE PNC PLAZA
249 FIFTH AVENUE
PITTSBURGH, PENNSYLVANIA 15222-2707
(ADDRESS OF PRINCIPAL EXECUTIVE OFFICES, INCLUDING ZIP CODE)

Registrant's telephone number, including area code - (412) 762-2000

Securities registered pursuant to Section 12(b) of the Act:

<TABLE>
<CAPTION>

| Title of Each Class ----- | Name of Each Exchange on Which Registered ----- |
|--------------------------------------------------------------------------|-------------------------------------------------------|
| <S> COMMON STOCK, PAR VALUE \$5.00 | <C> New York Stock Exchange |
| \$1.60 CUMULATIVE CONVERTIBLE PREFERRED STOCK-SERIES C, PAR VALUE \$1.00 | New York Stock Exchange |
| \$1.80 CUMULATIVE CONVERTIBLE PREFERRED STOCK-SERIES D, PAR VALUE \$1.00 | New York Stock Exchange |
| SERIES G JUNIOR PARTICIPATING PREFERRED SHARE PURCHASE RIGHTS | New York Stock Exchange |

Securities registered pursuant to Section 12(g) of the Act:

\$1.80 CUMULATIVE CONVERTIBLE PREFERRED STOCK - SERIES A, PAR VALUE \$1.00
\$1.80 CUMULATIVE CONVERTIBLE PREFERRED STOCK - SERIES B, PAR VALUE \$1.00
8.25% CONVERTIBLE SUBORDINATED DEBENTURES DUE 2008

By filing this Amendment No. 1 on Form 10-K/A, the registrant hereby amends Part IV, Item 15(c) -- Exhibits of the Annual Report on Form 10-K for the year ended December 31, 2002 filed by the registrant on March 13, 2003, for the purpose of replacing the consent filed as Exhibit 23.1 to said annual report.

By this Amendment No. 1, the registrant replaces said Part IV, Item 15(c) with the following:

EXHIBITS The following exhibit index lists the exhibits filed with the Corporation's annual report on Form 10-K.

EXHIBIT INDEX

<TABLE>
<CAPTION>

| Exhibit No. | Description ----- | Method of Filing + ----- |
|----------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <S> 3.1 | <C> Articles of Incorporation of the Corporation, as amended and restated as of April 24, 2001. | <C> Incorporated herein by reference to Exhibit 3.1 of the Corporation's Quarterly Report on Form 10-Q for the quarter ended March 31, 2001. |
| 3.2 | By-Laws of the Corporation, as amended and restated. | Incorporated herein by reference to Exhibit 3.2 of the Corporation's Annual Report on Form 10-K for the year ended December 31, 2002 as filed on March 13, 2003 ("2002 |

| | | |
|-----|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| 4.1 | There are no instruments with respect to long-term debt of the Corporation and its subsidiaries that involve securities authorized under the instrument in an amount exceeding 10 percent of the total assets of the Corporation and its subsidiaries on a consolidated basis. The Corporation agrees to provide the SEC with a copy of instruments defining the rights of holders of long-term debt of the Corporation and its subsidiaries on request. | |
| 4.2 | Terms of \$1.80 Cumulative Convertible Preferred Stock, Series A. | Incorporated herein by reference to Exhibit 3.1 of the Corporation's Quarterly Report Form 10-Q for the quarter ended March 31, 2001. |
| 4.3 | Terms of \$1.80 Cumulative Convertible Preferred Stock, Series B. | Incorporated herein by reference to Exhibit 3.1 of the Corporation's Quarterly Report Form 10-Q for the quarter ended March 31, 2001. |
| 4.4 | Terms of \$1.60 Cumulative Convertible Preferred Stock, Series C. | Incorporated herein by reference to Exhibit 3.1 of the Corporation's Quarterly Report Form 10-Q for the quarter ended March 31, 2001. |
| 4.5 | Terms of \$1.80 Cumulative Convertible Preferred Stock, Series D. | Incorporated herein by reference to Exhibit 3.1 of the Corporation's Quarterly Report Form 10-Q for the quarter ended March 31, 2001. |
| 4.6 | Terms of Series G Junior Participating Preferred Stock. | Incorporated herein by reference to Exhibit 3.1 of the Corporation's Quarterly Report Form 10-Q for the quarter ended March 31, 2001. |

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| <TABLE> | | |
| <S> | <C> | <C> |
| 4.7 | Rights Agreement between the Corporation and The Chase Manhattan Bank dated May 15, 2000. | Incorporated herein by reference to Exhibit 1 to the Corporation's Report on Form 8-A filed May 23, 2000. |
| 4.8 | First Amendment to Rights Agreement between the Corporation, The Chase Manhattan Bank, and Computershare Investor Services, LLC dated January 1, 2003. | Incorporated herein by reference to Exhibit 4.8 of the 2002 Form 10-K. |
| 10.1 | The Corporation's Supplemental Executive Retirement Plan, as amended. | Incorporated herein by reference to Exhibit 10.1 of the Corporation's Quarterly Report Form 10-Q for the quarter ended June 30, 2002.* |
| 10.2 | The Corporation's ERISA Excess Pension Plan, as amended as of January 1, 1999. | Incorporated herein by reference to Exhibit 10.2 of the Corporation's Annual Report on Form 10-K for the year ended December 31, 1999 ("1999 Form 10-K").* |
| 10.3 | The Corporation's Key Executive Equity Program, as amended. | Incorporated herein by reference to Exhibit 10.3 of the Corporation's Quarterly Report Form 10-Q for the quarter ended June 30, 2002.* |
| 10.4 | The Corporation's Supplemental Incentive Savings Plan, as amended as of January 1, 1999. | Incorporated herein by reference to Exhibit 10.4 of the Corporation's 1999 Form 10-K.* |
| 10.5 | The Corporation's 1997 Long-Term Incentive Award Plan, as amended. | Incorporated herein by reference to Exhibit 10.5 of the 2002 Form 10-K.* |
| 10.6 | The Corporation's 1996 Executive Incentive Award Plan, as amended. | Incorporated herein by reference to Exhibit 10.6 of the Corporation's Quarterly Report Form 10-Q for the quarter ended June 30, |

| | | |
|----------|------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 2001.* | | |
| 10.7 | PNC Bank Corp. and Affiliates Deferred Compensation Plan, as amended and restated. | Incorporated herein by reference to Exhibit 10.7 of the Corporation's Quarterly Report on Form 10-Q for the quarter ended March 31, |
| 2002.* | | |
| 10.8 | Form of Change in Control Severance Agreement. | Incorporated herein by reference to Exhibit 10.17 of the Corporation's Annual Report on Form 10-K for the year ended December 31, 1996 ("1996 Form 10-K").* |
| 10.9 | Forms of Amendment to Change in Control Severance Agreements. | Incorporated herein by reference to Exhibit 10.9 of the Corporation's Annual Report on Form 10-K for the year ended December 31, |
| 2000.* | | |
| 10.10 | Forms of Second Amendment to Change in Control Severance Agreements. | Incorporated herein by reference to Exhibit 10.15 of the Corporation's Quarterly Report on Form 10-Q for the quarter ended 30, 2001.* |
| 10.11 | 1992 Director Share Incentive Plan. | Incorporated herein by reference to Exhibit 10.13 of the Corporation's 1999 Form 10- |
| K.* | | |
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| <TABLE> | | |
| <S> | <C> | <C> |
| 10.12 | The Corporation's Directors Deferred Compensation Plan. | Incorporated by reference to Exhibit 10.1 of the Corporation's Quarterly Report on Form 10-Q for the quarter ended September 30, 1996.* |
| 10.13 | The Corporation's Outside Directors Deferred Stock Unit Plan. | Incorporated herein by reference to Exhibit 10.15 of the Corporation's 1999 Form 10- |
| K.* | | |
| 10.14 | Trust Agreement between PNC Investment Corp., as settlor, and Hershey Trust Company, as trustee. | Incorporated herein by reference to Exhibit 10.14 of the 2002 Form 10-K.* |
| 10.15 | Employment Agreement between the Corporation and Joseph J. Whiteside. | Incorporated herein by reference to Exhibit 10.15 of the 2002 Form 10-K.* |
| 10.16 | The Corporation's Incentive Savings Plan, as amended as of January 1, 2001. | Incorporated herein by reference to Exhibit 10.16 of the 2002 Form 10-K. |
| 10.17 | First Amendment to the Corporation's Incentive Savings Plan. | Incorporated herein by reference to Exhibit 10.17 of the 2002 Form 10-K. |
| 10.18 | Second Amendment to the Corporation's Incentive Savings Plan. | Incorporated herein by reference to Exhibit 10.18 of the 2002 Form 10-K. |
| 10.19 | The Corporation's Employee Stock Purchase Plan, as amended. | Incorporated herein by reference to Exhibit of the Corporation's Quarterly Report on 10-Q for the quarter ended September 30, |
| 99 | | |
| Form | | |
| 2001. | | |
| 10.20 | BlackRock, Inc. 2002 Long Term Retention and Incentive Plan. | Incorporated by reference to BlackRock, Quarterly Report on Form 10-Q (Commission File No. 001-15305) for the quarter ended September 30, 2002 ("BlackRock Third 2002 Form 10-Q"). |
| Inc.'s | | |
| Quarter | | |
| 10.21 | Share Surrender Agreement, dated October 10, 2002, among BlackRock, Inc., PNC Asset Management, Inc., and The PNC Financial Services Group, Inc. | Incorporated by reference to the BlackRock Third Quarter 2002 Form 10-Q. |
| 10.22 | Initial Public Offering Agreement, dated September 30, 1999, among BlackRock, Inc., The PNC Financial Services Group, Inc., formerly PNC Bank Corp., and PNC Asset Management, Inc. | Incorporated by reference to BlackRock, Registration Statement on Form S-1 (Registration No. 333-78367), as amended, originally filed with the SEC on May 13, |
| Inc.'s | | |

1999.

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|-----------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 10.23 | Amendment No. 1 to the Initial Public Offering Agreement, dated October 10, 2002, among The PNC Financial Services Group, Inc., PNC Asset Management, Inc. and BlackRock, Inc. | Incorporated by reference to the BlackRock Third Quarter 2002 Form 10-Q. |
| 10.24 Inc.'s | Amended and Restated Stockholders Agreement, dated September 30, 1999, by and among BlackRock, Inc., PNC Asset Management, Inc. and certain employees of BlackRock, Inc. and its affiliates. | Incorporated by reference to BlackRock, Registration Statement on Form S-1 (Registration No. 333-78367), as amended, originally filed with the SEC on May 13, |
| 1999. | | |
| 10.25 | Amendment No. 1 to the Amended and Restated Stockholders Agreement, dated October 10, 2002, by and among BlackRock, Inc., PNC Asset Management, Inc. and certain employees of BlackRock, Inc. and its affiliates. | Incorporated by reference to the BlackRock Third Quarter 2002 Form 10-Q. |

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| <TABLE> | | |
| <S> | <C> | <C> |
| 12.1 | Computation of Ratio of Earnings to Fixed Charges. | Incorporated herein by reference to Exhibit 12.1 of the 2002 Form 10-K. |
| 12.2 | Computation of Ratio of Earnings to Fixed Charges and Preferred Dividends. | Incorporated herein by reference to Exhibit 12.2 of the 2002 Form 10-K. |
| 13 13 | Excerpts from the Corporation's Annual Report to Shareholders for the year ended December 31, 2002. Such Annual Report, except for the portions thereof that are expressly incorporated by reference herein, is furnished for information of the SEC only and is not deemed to be "filed" as part of this Form 10-K. | Incorporated herein by reference to Exhibit of the 2002 Form 10-K. |
| 21 | Schedule of Certain Subsidiaries of the Corporation. | Incorporated herein by reference to Exhibit 21 of the 2002 Form 10-K. |
| 23.1 | Consent of Deloitte & Touche LLP, independent auditors for the Corporation. | Filed herewith. |
| 23.2 | Consent of Ernst & Young LLP, former independent auditors for the Corporation. | Incorporated herein by reference to Exhibit 23.2 of the 2002 Form 10-K. |
| 24 24 | Powers of Attorney. | Incorporated herein by reference to Exhibit of the 2002 Form 10-K. |
| 99.1 | Agreement between The PNC Financial Services Group, Inc. and Federal Reserve Bank of Cleveland. | Incorporated herein by reference to Exhibit 99.1 of the Corporation's Current Report on Form 8-K dated July 18, 2002. |
| 99.2 | Form of Agreement between PNC Bank, National Association and Office of the Comptroller of the Currency. | Incorporated herein by reference to Exhibit 99.2 of the Corporation's Current Report on Form 8-K dated July 18, 2002. |
| 99.3 | Form of Order of the Securities and Exchange Commission Instituting Public Administrative Proceedings Pursuant to Section 8A of the Securities Act of 1933 and 21C of the Securities Exchange Act of 1934, Making Findings and Imposing Cease-and-Desist Order. | Incorporated herein by reference to Exhibit 99.3 of the Corporation's Current Report on Form 8-K dated July 18, 2002. |

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+ Incorporated document references to filings by the Corporation are to SEC File No. 1-9718.

* Denotes management contract or compensatory plan.

Copies of these Exhibits may be obtained electronically at the SEC's home page at www.sec.gov or from the public reference section of the SEC, at prescribed rates, at 450 Fifth Street NW, Washington, D.C. 20544. Copies may also be obtained by any shareholder, without charge, upon written request addressed to Computershare Investor Services, Post Office Box 3504, Chicago, Illinois 60690-3504, by calling (800) 982-7652 or via e-mail at

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this Amendment No. 1 on Form 10-K/A to the registrant's Annual Report on Form 10-K for the year ended December 31, 2002 to be signed on its behalf by the undersigned, thereunto duly authorized.

THE PNC FINANCIAL SERVICES GROUP, INC.
(Registrant)

By: /s/ William S. Demchak

William S. Demchak
Vice Chairman and
Chief Financial Officer
May 15, 2003

CERTIFICATION OF CHIEF EXECUTIVE OFFICER

I, James E. Rohr, certify that:

1. I have reviewed this Amendment No. 1 on Form 10-K/A of The PNC Financial Services Group, Inc.; and
2. Based on my knowledge, this amendment does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this amendment.

Date: May 15, 2003

/s/ James E. Rohr

James E. Rohr
Chairman and Chief Executive Officer

CERTIFICATION OF CHIEF FINANCIAL OFFICER

I, William S. Demchak, certify that:

1. I have reviewed this Amendment No. 1 on Form 10-K/A of The PNC Financial Services Group, Inc.; and
2. Based on my knowledge, this amendment does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this amendment.

Date: May 15, 2003

/s/ William S. Demchak

William S. Demchak
Vice Chairman and Chief Financial Officer

INDEPENDENT AUDITORS' CONSENT

We consent to the incorporation by reference in the Form 10-K for the year ended December 31, 2002 of The PNC Financial Services Group, Inc. (the "Corporation") and the following Registration Statements of our report dated February 17, 2003 (which report expresses an unqualified opinion and includes an explanatory paragraph relating to the change in the method of accounting for goodwill and other intangible assets), appearing in the Annual Report to Shareholders of The PNC Financial Services Group, Inc. for the year ended December 31, 2002 and to the reference to auditors' reports under the headings "Experts" or "Interests of Named Experts and Counsel", as applicable, in the following Registration Statements and related prospectuses:

- o Forms S-8 relating to the Corporation's 1997 Long-Term Incentive Award Plan (formerly the Corporation's 1987 Senior Executive Long-Term Incentive Award Plan, as amended the 1992 Long-Term Incentive Award Plan) (Nos. 33-28828, 33-54960, and 333-53806)
- o Form S-3 relating to the Corporation's Dividend Reinvestment and Stock Purchase Plan (No. 333-19003)
- o Form S-8 relating to the Corporation's Employee Stock Purchase Plan (No. 333-25867)
- o Forms S-8 relating to the Corporation's Incentive Savings Plan (formerly The PNC Financial Services Group, Inc. Incentive Savings Plan and PNC Retirement Savings Plan) (Nos. 33-25140, 333-03901 and 333-65042)
- o Forms S-8 relating to the Corporation's Supplemental Incentive Savings Plan and the Corporation and Affiliates Deferred Compensation Plan (Nos. 333-18069 and 333-65040)
- o Forms S-3 relating to the shelf registration of capital securities of PNC Capital Trust C, PNC Capital Trust D, PNC Capital Trust E and PNC Capital Trust F, fully and unconditionally guaranteed, to the extent described therein, by the Corporation (Nos. 333-50651, 333-50651-01, 333-50651-02, 333-50651-03, and 333-50651-04)
- o Forms S-3 relating to the shelf registration of debt securities of PNC Funding Corp., unconditionally guaranteed by the Corporation, and/or warrants to purchase such debt securities, and/or common stock and/or preferred stock and/or depository shares of the Corporation and/or warrants to purchase such common stock, preferred stock and/or depository shares (Nos. 333-69576 and 333-69576-01)
- o Form S-8 relating to the Corporation's 1996 Executive Incentive Award Plan (No. 333-74666)

/s/ Deloitte & Touche LLP

Pittsburgh, Pennsylvania
March 13, 2003