FORM	4
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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 CHELLGREN PA	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) TOEBBEN EXE BUTTERMILK F		R, 541	3. Date of Earliest T 03/31/2005	ransaction (Mont	h/Day/Ye	ar)				
CRESCENT SPR	^(Street) RINGS, KY 41017	4. If Amendment, Date 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	Securitie	s Acqu	ired, Disposed of, or Beneficially Ow	ned	
(Instr. 3) Date		2. Transaction Date (Month/Day/Year)				4. Securities Acquired (A) or Disposed of (D) (Instr. 3, 4 and 5)			5. Amount of Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form:	Beneficial
			(Month/Day/Year)	Code	V	Amount	(A) or (D)	Price	(Instr. 3 and 4)	Direct (D) or Indirect (I) (Instr. 4)	-

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)															
Security	Conversion	(Month/Day/Year)	Execution Date, if	Code		5. Numb of Deriv. Secur Acqui (A) or Dispo of (D) (Instr. 4, and	ative ities ired sed 3,	6. Date Exercisable and Expiration Date (Month/Day/Year)		of Underlying Securities		Derivative Security (Instr. 5)	9. Number of Derivative Securities Beneficially Owned Following Reported Transaction(s) (Instr. 4)	Security: Direct (D) or Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Exercisable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Unit	(1)	01/24/2005		J <u>(2)</u>	v	138		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	138	\$ 53.75	14,944	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(1)</u>	03/31/2005		A <mark>(4)</mark>		471		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	471	\$ 0	15,415	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(1)</u>	01/24/2005		J <u>(5)</u>	v	57		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	57	\$ 53.75	6,162	Ι	Deferred Stock Unit Plan

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
CHELLGREN PAUL W TOEBBEN EXECUTIVE CENTER 541 BUTTERMILK PIKE, SUITE 207 CRESCENT SPRINGS, KY 41017	Х						

Signatures

Mark C. Joseph, Attorney in Fact for Paul W. Chellgren

04/04/2005

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 the 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.
- (4) Phantom Stock Units received under the PNC Directors Deferred Compensation Plan.
- (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.

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