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 [*] DEMCHAK WILLIAM S	2. Issuer Name ar PNC FINANCI [PNC]			<i>c</i> ,		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director Officer (give title below)Other (specify below) Other (specify below)					
(Last) (First) (Middle) ONE PNC PLAZA, 249 FIFTH AVENUE	3. Date of Earliest 7 06/02/2005	Fransaction (Mont	h/Day/Ye	ar)		CFU				
(Street) PITTSBURGH, PA 15222-2707	4. If Amendment, I	Date Original	l Filec	(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 - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned									
1. Title of Security 2. Transaction (Instr. 3) Date (Month/Day/Y)	2A. Deemed Execution Date, if any (Month/Day/Year	(Instr. 8)	tion	4. Securi (A) or D (Instr. 3, Amount	(A) or	f(D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)		Beneficial Ownership		

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	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code		5. Numb of Deriv Secur Acqui (A) or Dispo of (D) (Instr. 4, and	(Month/Day/Year) rative r sosed) . 3,			7. Title and Amount of Underlying Securities (Instr. 3 and 4)		Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following Reported Transaction(s)	Ownership Form of Derivative Security: Direct (D) or Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)		Excicisatio	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Unit	<u>(1)</u>	04/24/2005		<u>ј(2)</u>	v	628		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	628	\$ 51.8	65,569	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(1)</u>	04/24/2005		J <mark>(4)</mark>	v	15		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	15	\$ 51.8	1,514	Ι	Supplemental Incentive Savings Plan
Phantom Stock Unit	<u>(1)</u>	06/02/2005		J <u>(5)</u>		21		<u>(3)</u>	<u>(3)</u>	\$5 Par Common Stock	21	\$ 55	1,535	Ι	Supplemental Incentive Savings Plan

Reporting Owners

	Relationships							
Reporting Owner Name / Address	Director	10% Owner	Officer	Other				
DEMCHAK WILLIAM S ONE PNC PLAZA 249 FIFTH AVENUE PITTSBURGH, PA 15222-2707			Vice Chairman and CFO					

Signatures

Mark C. Joseph, Attorney in Fact for William S. Demchak

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 the PNC 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 as dividend equivalents under the PNC Supplemental Incentive Savings Plan.
- (5) Phantom Stock Units acquired under the PNC Supplemental Incentive Savings 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.