FORM 4	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).

(Drint or Type De

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 Rej JOHNSON RICHARD	2. Issuer Name an PNC FINANCL [PNC]			0.		5. Relationship of Reporting Person(s) to Issuer (Check all applicable) Director10% Owner XOfficer (give tile below)Other (specify below) SVP and Director of Finance													
ONE PNC PLAZA, 24		3. Date of Earliest 7 07/28/2005	ransaction	(Mon	th/Day/Ye	ear)	SVP and Director of	rmance											
PITTSBURGH, PA 15		4. If Amendment, D	ate Origina	l File	d(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 - N	lon-D	erivative	Securit	ties Acqui	ired, Disposed of, or Beneficially Ow	eneficially 6. 7. Nature d Ownership of Indirec									
1.Title of Security (Instr. 3)	1	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	3. Transac Code (Instr. 8)		4. Securi (A) or D (Instr. 3,	isposed	of (D)	Owned Following Reported Owner Transaction(s) Form:		of Indirect Beneficial								
			(Wohli/Day/Tear)	Code	V	Amount	(A) or (D)	Price	(instr. 5 and 4)	or Indirect (I)									
\$5 Par Common Stock		01/24/2005		J <u>(1)</u>	V	93	А	\$ 53.75	12,928	D									
\$5 Par Common Stock		04/24/2005		J <u>(1)</u>	V	97	А	\$ 51.8	13,025	D									
\$5 Par Common Stock	. (06/30/2005		<u>ј(2)</u>	V	273	А	\$ 51.737	13,298	D									
\$5 Par Common Stock	. (07/24/2005		յ <u>(1)</u>	V	90	А	\$ 55.53	13,388	D									
\$5 Par Common Stock		01/24/2005		յ <u>(1)</u>	V	3	А	\$ 53.75	292	I	401(k) Plan								
\$5 Par Common Stock	. (03/31/2005		<u>ј(3)</u>	V	67	А	<u>(4)</u>	359	Ι	401(k) Plan								
\$5 Par Common Stock		04/24/2005		յ <u>(1)</u>	V	3	А	\$ 51.8	362	Ι	401(k) Plan								
\$5 Par Common Stock		06/30/2005		<u>ј(3)</u>	V	68	А	<u>(5)</u>	430	Ι	401(k) Plan								
\$5 Par Common Stock		07/24/2005		J <mark>(1)</mark>	V	4	А	\$ 55.53	434	Ι	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

	(<i>e.g.</i> , puts, calls, warrants, options, convertible securities)														
1. Title of	2.	3. Transaction	3A. Deemed	4.		5.		6. Date Exer	cisable	7. Title and	Amount	8. Price of	9. Number of	10.	11. Nature of
Derivative	Conversion	Date	Execution Date, if	Transac	tion	1 Number		and Expiration Date		of Underlying		Derivative	Derivative	Ownership	Indirect
Security	or Exercise	(Month/Day/Year)		Code		of		(Month/Day	/Year)	Securities		Security	Securities	Form of	Beneficial
(Instr. 3)	Price of		(Month/Day/Year)	(Instr. 8)	Deriv	ative			(Instr. 3 and	4)	(Instr. 5)	Beneficially	Derivative	Ownership
	Derivative					Secu							Owned	Security:	(Instr. 4)
	Security					Acqu								Direct (D)	
						(A) 0							-	or Indirect	
						Disp						Transaction(s)			
						of (D	· · · · ·					(Instr. 4)	(Instr. 4)		
						(Insti									
						4, an	d 5)								
											Amount				
								Date	Expiration		or				
								Exercisable	Date	Title	Number				
								Excrementatione	Dute		of				
				Code	V	(A)	(D)				Shares				
Phantom										\$5 Par					Deferred
Stock	<u>(6)</u>	04/24/2005		<u>ј(7)</u>	v	45		(8)	<u>(8)</u>	Common	45	\$ 51.8	4,598		Compensation
	101	04/24/2003		J	v	75					ч.)	φ 51.0	ч,596		-
Unit										Stock					Plan

Phantom Stock Unit	<u>(6)</u>	07/24/2005	<u>ј(7)</u>	v	41	<u>(8)</u>	<u>(8)</u>	\$5 Par Common Stock	41	\$ 55.53	4,639	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(6)</u>	04/24/2005	J <u>(9)</u>	v	4	<u>(8)</u>	<u>(8)</u>	\$5 Par Common Stock	4	\$ 51.8	425	Ι	Supplemental Incentive Savings Plan
Phantom Stock Unit	<u>(6)</u>	07/24/2005	J <u>(9)</u>	v	4	<u>(8)</u>	<u>(8)</u>	\$5 Par Common Stock	4	\$ 55.53	429	Ι	Supplemental Incentive Savings Plan
Phantom Stock Unit	<u>(6)</u>	07/28/2005	J <u>(10)</u>		11	<u>(8)</u>	<u>(8)</u>	\$5 Par Common Stock	11	\$ 55.3	440	Ι	Supplemental Incentive Savings Plan

Reporting Owners

Γ				Relationships	
	Reporting Owner Name / Address	Director	10% Owner	Officer	Other
(JOHNSON RICHARD J ONE PNC PLAZA 249 FIFTH AVENUE PITTSBURGH, PA 15222-2707			SVP and Director of Finance	

Signatures

Mark C. Joseph, Attorney in Fact for Richard J. Johnson	08/01/2005
Signature of Reporting Person	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) Dividend reinvestment shares acquired.
- (2) Acquisition of stock pursuant the PNC Employee Stock Purchase Plan.
- (3) Shares acquired under the PNC Incentive Savings Plan.
- (4) Shares acquired under the PNC Incentive Savings Plan at various prices from \$50.40 to \$54.65.
- (5) Shares acquired under the PNC Incentive Savings Plan at various prices from \$51.80 to \$55.51.
- (6) 1 for 1.
- (7) Phantom Stock Units received as dividend equivalents under the PNC Deferred Compensation Plan.
- (8) Phantom Stock Units will be settled in cash upon distribution from the reporting person's plan account and generally do not expire.
- (9) Phantom Stock Units received as dividend equivalents under the PNC Supplemental Incentive Savings Plan.
- (10) 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.

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