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).

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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

1. Name and Address of Reportin MASSARO ANTHONY A	2. Issuer Name an PNC FINANCI [PNC]			0 5		5. Relationship of Reporting Person (Check all appl 		below)		
ONE PNC PLAZA, 249 FI	3. Date of Earliest 7 01/03/2006	Fransaction	(Mor	nth/Day/Yo	ear)					
(Street) PITTSBURGH, PA 15222-	4. If Amendment, I	Date Origina	ıl File	d(Month/Da	y/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-E	Derivative	Securiti	ies Acq	quired, Disposed of, or Beneficially C	Owned	
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)	2A. Deemed Execution Date, if any (Month/Day/Year)	(Instr. 8)		4. Securit (A) or Di (Instr. 3, Amount	sposed o 4 and 5) (A) or	f(D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Ownership Form:	Beneficial Ownership
\$5 Par Common Stock	01/03/2006		A ⁽¹⁾	v		()		375	D	
\$5 Par Common Stock								1,000	I	By Massaro Limited Partnershij
\$5 Par Common Stock								170	11	Spouse IRA ⁽²⁾

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of information contained SEC 1474 (9-02) in this form are not required to respond unless the form displays a currently valid OMB control number.

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		of	vative rities uired or osed)) r. 3,			and Expiration Date (Month/Day/Year)		7. Title and of Underlyin Securities (Instr. 3 and	ng	Derivative Security (Instr. 5)	Securities Beneficially Owned Following	10. Ownership Form of Derivative Security: Direct (D) or Indirect (I) (Instr. 4)	Beneficial
				Code	v	(A)	(D)	Date Exercisable	Expiration Date	Title	Amount or Number of Shares						
Phantom Stock Unit	<u>(3)</u>	04/24/2005		J <u>(4)</u>	v	16		<u>(5)</u>	<u>(5)</u>	\$5 Par Common Stock	16	\$ 51.8	1,757	Ι	Deferred Compensation Plan		
Phantom Stock Unit	<u>(3)</u>	07/24/2005		յ <u>(4)</u>	v	15		<u>(5)</u>	<u>(5)</u>	\$5 Par Common Stock	15	\$ 55.53	1,772	Ι	Deferred Compensation Plan		
Phantom Stock Unit	<u>(3)</u>	10/24/2005		յ <u>(4)</u>	v	16		<u>(5)</u>	<u>(5)</u>	\$5 Par Common Stock	16	\$ 57.99	1,788	Ι	Deferred Compensation Plan		
Phantom Stock Unit	<u>(3)</u>	04/24/2005		J <u>(6)</u>	v	20		<u>(5)</u>	<u>(5)</u>	\$5 Par Common Stock	20	\$ 51.8	2,118	Ι	Deferred Stock Unit Plan		
Phantom Stock Unit	<u>(3)</u>	07/24/2005		1 <u>(6)</u>	v	28		(5)	<u>(5)</u>	\$5 Par Common Stock	28	\$ 55.53	3,146	Ι	Deferred Stock Unit Plan		

Phantom Stock Unit	<u>(3)</u>	10/24/2005		J <u>(6)</u>	v	28		<u>(5)</u>	<u>(5)</u>	\$5 Par Common Stock	28	\$ 57.99	3,174	Ι	Deferred Stock Unit Plan
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Reporting Owners

	Relationships								
Reporting Owner Name / Address	Director	10% Owner	Officer	Other					
MASSARO ANTHONY A ONE PNC PLAZA 249 FIFTH AVENUE PITTSBURGH, PA 15222-2707	Х								

Signatures

Mark C. Joseph, Attorney in Fact for Anthony A. Massaro	01/04/2006
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) Annual grant pursuant to PNC Directors Share Incentive Plan.
- (2) The reporting person disclaims ownership of these securities and this report shall not be deemed an admission that the reporting person is the beneficial owner of such securities for purposes of Section 16 or for any other purposes.
- (3) 1 for 1.
- (4) Phantom Stock Units received as dividend equivalents under the PNC Directors 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) 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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