FORM 4	ŀ
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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

(Print or Type Responses)										
1. Name and Address of Reporting Perso CLAY ROBERT N	2. Issuer Name PNC FINANC [PNC]					5. Relationship of Reporting Pers (Check all ap 				
(Last) (First) CLAY HOLDING COMPANY CHIMNEYS FARM, P.O. BOX	3. Date of Earlies 01/02/2008	st Transacti	on (M	onth/Day	/Year)					
(Street) MIDWAY, KY 40347	4. If Amendment	, Date Orig	inal F	iled(Month/	/Day/Year	_X_Form filed by One Reporting Person	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)		Table I	- Non	-Derivati	ve Seci	quired, Disposed of, or Beneficially	ired, Disposed of, or Beneficially 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. Securities Acqu (A) or Disposed of (Instr. 3, 4 and 5)		of (D)	5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D)	7. Nature of Indirect Beneficial Ownership
		(Wohth/Day/Tear)	Code V		Amount	(A) or (D)	Price	(IIISU. 5 and 4)	or Indirect (I) (Instr. 4)	
\$5 Par Common Stock	01/24/2007		J <u>(1)</u>	V	4	А	\$ 73.53	470	D	
\$5 Par Common Stock	04/24/2007		J <u>(1)</u>	V	4	А	\$ 75.315	474	D	
\$5 Par Common Stock	07/24/2007		J <u>(1)</u>	V	4	А	\$ 71.08	478	D	
\$5 Par Common Stock	10/24/2007		J <u>(1)</u>	V	4	А	\$ 68.775	482	D	
\$5 Par Common Stock	01/02/2008		A ⁽²⁾		78	А	\$ 64.73	560	D	
\$5 Par Common Stock								3,653	Ι	By CNB Investment LLC ⁽³⁾
\$5 Par Common Stock								3,652	Ι	By RNC Investment LLC (4)

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

 (a.g., puts, calls, warrants, options, convertible securities)

(e.g., puts, calls, warrants, options, convertible securities)															
Security	Conversion		3A. Deemed Execution Date, if any (Month/Day/Year)	Code	3)	5. Numb of Deriv Secur Acqui (A) of Dispo of (D) (Instr. 4, and	ative ities ired r osed) . 3,	(Month/Day/Year) titve ties red 3,		7. Title and Amount of Underlying Securities		Derivative Security (Instr. 5)	Derivative Securities Beneficially Owned Following	Derivative Security: Direct (D) or Indirect	11. Nature of Indirect Beneficial Ownership (Instr. 4)
				Code	v	(A)	(D)	Exclusable	Expiration Date	Title	Amount or Number of Shares				
Phantom Stock Unit	<u>(5)</u>	07/24/2007		J <u>(6)</u>	V	73		(7)	<u>(7)</u>	\$5 Par Common Stock	73	\$ 71.08	8,309	Ι	Deferred Stock Unit Plan
Phantom Stock Unit	<u>(5)</u>	10/24/2007		J <u>(6)</u>	v	76		(7)	(7)	\$5 Par Common Stock	76	\$ 68.775	8,385	Ι	Deferred Stock Unit Plan

Phantom Stock Unit	<u>(5)</u>	04/24/2007	J <u>(8)</u>	v	99	(7)	(7)	\$5 Par Common Stock	99	\$ 75.315	11,892	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(5)</u>	07/24/2007	J <u>(8)</u>	V	105	(7)	<u>(7)</u>	\$5 Par Common Stock	105	\$ 71.08	11,997	Ι	Deferred Compensation Plan
Phantom Stock Unit	<u>(5)</u>	10/24/2007	J <u>(8)</u>	v	110	(7)	(7)	\$5 Par Common Stock	110	\$ 68.775	12,107	Ι	Deferred Compensation Plan

Reporting Owners

	Relationships						
Reporting Owner Name / Address	Director	10% Owner	Officer	Other			
CLAY ROBERT N CLAY HOLDING COMPANY THREE CHIMNEYS FARM P.O. BOX 114 MIDWAY, KY 40347	Х						

Signatures

Lori A. Hasselman, Attorney-in-Fact for Robert N. Clay	01/04/2008	
**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) Annual grant pursuant to PNC Directors Share Incentive Plan.
- (3) The reporting person first assumed investment control of the securities held by this LLC upon his father's death on 8/21/2002. 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 of for any other purposes.
- (4) The reporting person first assumed investment control of the securities held by this LLC upon his father's death on 8/21/2002.
- (5) One phantom stock unit is the economic equivalent of one share of PNC Common Stock.
- (6) Phantom Stock Units received as dividend equivalents under the PNC Outside Directors Deferred Stock Unit Plan.
- (7) Phantom Stock Units will be settled in cash upon distribution from the reporting person's plan account and generally do not expire.
- (8) Phantom Stock Units received as dividend equivalents under the PNC Directors Deferred Compensation 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.