FORM 4

UNITED STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549

OMB APPROVAL

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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).

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 MASSARO ANTHONY A	2. Issuer Name a PNC FINANC [PNC]					5. Relationship of Reporting Person (Check all appl X_Director Officer (give title below)						
ONE PNC PLAZA, 249 FIFTH A	3. Date of Earliest 01/02/2008	Transactio	n (Mo	onth/Day/	Year)							
(Street) PITTSBURGH, PA 15222-2707	4. If Amendment,	Date Origi	nal Fil	led(Month/E	ay/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)	Table I - Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned											
1.Title of Security (Instr. 3)	2. Transaction Date (Month/Day/Year)		(Instr. 8)			ties Acquired sposed of (D) 4 and 5)		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		
			Code	V	Amount	(A) or (D)	Price		or Indirect (I) (Instr. 4)	(Instr. 4)		
\$5 Par Common Stock	01/24/2007		J(1)	V	1	A	\$ 73.53	1,453	D			
\$5 Par Common Stock	04/24/2007		J <u>(1)</u>	V	2	A	\$ 75.315	1,455	D			
\$5 Par Common Stock	07/24/2007		J(1)	V	2	A	\$ 71.08	1,457	D			
\$5 Par Common Stock	10/24/2007		J(1)	V	3	A	\$ 68.775	1,460	D			
\$5 Par Common Stock	01/02/2008		A ⁽²⁾		78	A	\$ 64.73	1,538	D			
\$5 Par Common Stock								1,000	I	By Massaro Limited Partnership		
\$5 Par Common Stock								170	I	Spouse IRA (3)		
Reminder: Report on a separate line for ea		beneficially owned	•	Per in t dis	rsons wh his form plays a c	are no	ot require tly valid	he collection of information con ed to respond unless the form OMB control number.	tained S	EC 1474 (9-02)		

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of	2.	Transaction	3A. Deemed	4.		5.		Date Exer	cisable	7. Title and	Amount	8. Price of	Number of	10.	11. Nature of
Derivative	Conversion	Date	Execution Date, if	Transac	ction	Numl	oer	and Expirati	on Date	of Underlyin	ng	Derivative	Derivative	Ownership	Indirect
Security	or Exercise	(Month/Day/Year)	any	Code		of		(Month/Day	/Year)	Securities		Security	Securities	Form of	Beneficial
	Price of		(Month/Day/Year)	(Instr. 8	3)	Deriv	ative			(Instr. 3 and	(4)	(Instr. 5)	Beneficially	Derivative	Ownership
,	Derivative		` '		_	Secur	ities			`	· /		•		(Instr. 4)
	Security					Acqu								Direct (D)	(======================================
	Security					(A) o								or Indirect	
						Dispo							Transaction(s)		
						of (D								(Instr. 4)	
						(Instr	•						(111311. 4)	(111311. 4)	
						4, and									
						7, and	13)				1				
											Amount				
								Date	Expiration		or				
								Exercisable	Date	Title	Number				
								LACICISADIC	Date		of				
				Code	V	(A)	(D)				Shares				
Phantom										\$5 Par					Deferred
		04/24/2007		<u>J(5)</u>	3 7	1.0		(6)	<u>(6)</u>		1.0	\$	1.074	т .	
Stock	<u>(4)</u>	04/24/2007		رحار	V	16		101	(0)	Common	16	75.315	1,874	1	Compensation
Unit										Stock		73.313			Plan
Dhantam										\$5 Par					Dafamad
Phantom				(5)				(6)	(6)						Deferred
Stock	<u>(4)</u>	07/24/2007		<u>J(5)</u>	V	17		<u>(6)</u>	<u>(6)</u>	Common	17	\$ 71.08	1,891	I	Compensation
Unit										Stock					Plan

Phantom Stock Unit	<u>(4)</u>	10/24/2007	J <u>(5)</u>	V	17	(6)	<u>(6)</u>	\$5 Par Common Stock	17	\$ 68.775	1,908	I	Deferred Compensation Plan
Phantom Stock Unit	<u>(4)</u>	07/24/2007	J <u>(7)</u>	V	52	<u>(6)</u>	<u>(6)</u>	\$5 Par Common Stock	52	\$ 71.08	5,953	I	Deferred Stock Unit Plan
Phantom Stock Unit	<u>(4)</u>	10/24/2007	J ⁽⁷⁾	V	55	<u>(6)</u>	<u>(6)</u>	\$5 Par Common Stock	55	\$ 68.775	6,008	I	Deferred Stock Unit Plan

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	X							

Signatures

Lori A. Hasselman, Attorney-in-Fact for Anthony A. Massaro	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 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.
- (4) One phantom stock unit is the economic equivalent of one share of PNC Common Stock.
- (5) Phantom Stock Units received as dividend equivalents under the PNC Directors Deferred Compensation Plan.
- (6) Phantom Stock Units will be settled in cash upon distribution from the reporting person's plan account and generally do not expire.
- (7) 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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