FORM 4

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

OMB APPROVAL

OMB Number: 3235-0287
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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

Trint of Type (cesponses)										
1. Name and Address of Reporting Person * CLAY ROBERT N	2. Issuer Name at PNC FINANCI [PNC]			0,		5. Relationship of Reporting Perso (Check all app_X_Director Officer (give title below)				
(Last) (First) CLAY HOLDING COMPANY TH CHIMNEYS FARM, P.O. BOX 114	3. Date of Earliest 01/02/2009	Transaction	(Мо	nth/Day/Y	(ear)					
(Street) MIDWAY, KY 40347	4. If Amendment, Date Original Filed(Month/Day/Year)						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								
(Instr. 3)		Execution Date, if	if Code (Instr. 8)		(A) or Di	courities Acquired or Disposed of (D. r. 3, 4 and 5) (A) or (D) Price		5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	Ownership Form: Direct (D)	7. Nature of Indirect Beneficial Ownership (Instr. 4)
\$5 Par Common Stock	01/02/2009		A ⁽¹⁾			A		687	D	
\$5 Par Common Stock								3,653	I	By CNB Investments, LLC (2)
Reminder: Report on a separate line for each	n class of securities	beneficially owned	directly or i	indire	ectly.					
				in t	his form	are not	t requi	the collection of information co ired to respond unless the form I OMB control number.	ntained	SEC 1474 (9-02)

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

1. Title of Derivative Security (Instr. 3)	Conversion	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	Code		5. Numbor of Deriv Secur Acqui (A) or Dispo of (D) (Instr. 4, and	ative ities ired sed	and Expiration Date (Month/Day/Year)		7. Title and Amount of Underlying Securities (Instr. 3 and 4)			Derivative Securities Beneficially Owned Following Reported	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	(3)	04/24/2008		J(4)	V	85		<u>(5)</u>	(5)	\$5 Par Common Stock	85	\$ 65.955	10,053	I	Deferred Stock Unit Plan
Phantom Stock Unit	<u>(3)</u>	07/24/2008		<u>J(4)</u>	V	95		<u>(5)</u>	<u>(5)</u>	\$5 Par Common Stock	95	\$ 69.92	10,148	I	Deferred Stock Unit Plan
Phantom Stock Unit	(3)	10/24/2008		<u>J(4)</u>	V	119		<u>(5)</u>	<u>(5)</u>	\$5 Par Common Stock	56.25	\$ 119	10,267	I	Deferred Stock Unit Plan
Phantom Stock Unit	<u>(3)</u>	04/24/2008		<u>J(6)</u>	V	122		<u>(5)</u>	<u>(5)</u>	\$5 Par Common Stock	122	\$ 65.955	12,359	I	Deferred Compensation Plan
Phantom Stock Unit	<u>(3)</u>	07/24/2008		J <u>(6)</u>	V	117		<u>(5)</u>	(5)	\$5 Par Common Stock	117	\$ 69.92	12,476	I	Deferred Compensation Plan
Phantom Stock Unit	<u>(3)</u>	10/24/2008		<u>J(6)</u>	V	147		<u>(5)</u>	<u>(5)</u>	\$5 Par Common Stock	147	\$ 56.25	12,623	I	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	X					

Signatures

Lori A. Hasselman, Attorney-in-Fact for Robert N. Clay	01/06/2009
**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 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.
- (3) One phantom stock unit is the economic equivalent of one share of PNC Common Stock.
- (4) Phantom Stock Units received as dividend equivalents under the PNC Outside Directors Deferred Stock Unit 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 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.