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LINDSAY BRUCE C

Phantom Stock Unit (1-|

for-1)

Form 4

October 25, 2002

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UNITED STATES SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549
FORM 4
STATEMENT OF CHANGES IN BENEFICIAL OWNERSHIP
( ) Check this box if no longer subject to Section 16.
Form 4 or Form 5 obligations may continue. See Instructions 1(b).
1. Name and Address of Reporting Person
  Bruce C. Lindsay
  Brind-Lindsay & Co., Inc.
1520 Locust Street
Suite 1100
  PA, Philadelphia 19102
2. Issuer Name and Ticker or Trading Symbol
  The PNC Financial Services Group, Inc. (PNC)
3. IRS or Social Security Number of Reporting Person (Voluntary)
4. Statement for Month/Year
  10/24/2002
5. If Amendment, Date of Original (Month/Year)
6. Relationship of Reporting Person(s) to Issuer (Check all applicable)
   (X) Director ( ) 10% Owner ( ) Officer (give title below) ( ) Other
   (specify below)
7. Individual or Joint/Group Filing (Check Applicable Line)
   (X) Form filed by One Reporting Person
   ( ) Form filed by More than One Reporting Person
Table I -- Non-Derivative Securities Acquired, Disposed of, or Beneficially Owned
1. Title of Security
                       |2. |3. |4.Securities Acquired (A) |5.Amount of
                         | Transaction | or Disposed of (D)
                                                                      | Securities
                         | Beneficially
                         1
                              | A/|
                                                                      | Owned at
                        | Date |Code|V| Amount
                                                      | D | Price | End of Month
 Table II -- Derivative Securitites Acquired, Disposed of, or Beneficially Owned
1. Title of Derivative |2. Con- |3. |4. |5. Number of De |6. Date Exer|7. Title and Amount |8. F
                    |version |Transaction | rivative Secu |cisable and | of Underlying
                                                                                     |of
 Security
                    |vat
                                                                                      |Sec
                                                                                      |rit
                                                   | A/|Exer-|ation| Title and Number |
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|rity |Date |Code|V| Amount | |ble |

|2 | | |

| D |cisa-|Date | of Shares

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Phantom Stock Unit	(1-	10/24 A	50	A	1	\$5 Par Commo	50	
for-1)		/ 200 2			1	n Stock		
	I	2	1 1	1 1		1		
			1 1	1 1	1			

Explanation of Responses:

- 1. Phantom Stock units received as dividend equivalents under PNC Directors Deferred Compensation Plan.
- 2. Phantom Stock units received as dividend equivalents under PNC Directors Deferred Stock Unit Plan.