

UNITED NATIONAL BANCORP

Form 425

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Filed by The PNC Financial Services Group, Inc.  
Pursuant to Rule 425 under the Securities Act of 1933 and  
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Subject Company: United National Bancorp  
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On November 18, 2003, William S. Demchak, vice chairman and chief financial officer of The PNC Financial Services Group, Inc. (the Corporation ), gave a presentation to investors at the Merrill Lynch Banking & Financial Services Investor Conference in New York, New York. This presentation was accompanied by a series of electronic slides that included information pertaining to interest rate risk management, along with financial and business performance and strategies of the Corporation. A copy of these slides and related material is attached hereto as Exhibit 99.1.