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RIGGS NATIONAL CORP
Form 425
November 16, 2004

Filed by The PNC Financial Services Group, Inc.

Pursuant to Rule 425 under the Securities Act of 1933 and
deemed filed pursuant to Rule 14a-12 of the Securities Exchange Act of 1934

Subject Company: Riggs National Corporation

Commission File No. 000-09756

On November 16, 2004, Joseph C. Guyaux, the president of The PNC Financial Services Group, Inc. (PNC), gave a presentation to investors at the Merrill Lynch Banking and Financial Services Conference in New York, New York. This presentation was accompanied by a series of electronic slides that included information pertaining to the financial results of the Corporation and the proposed acquisition of Riggs National Corporation. A copy of those slides and related material was previously furnished on November 16, 2004 by PNC on a Current Report on Form 8-K.

