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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
February 18, 2004

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 2003

Check here if Amendment [ ]: Amendment Number:

This Amendment (Check only one): [ ] is a restatement

[ ] adds new holdings entries

Institutional Investment Manager Filing this Report:

Name: First Commonwealth Financial Corporation  
Address: 22 North Sixth Street  
Indiana, PA, 15701

Form 13F File Number:28-05151

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: John J. Dolan  
Title: Executive Vice President and Chief Financial Officer  
Phone: (724) 349-7220

Signature,Place, and Date of Signing:

/s/ John. J. Dolan

John J. Dolan, Indiana, PA, February 17, 2004

Report Type(check only one) :

13F HOLDINGS REPORT (Check here if all holdings of this reporting manager are reported in this report

13F NOTICE (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s))

13F COMBINATION REPORT (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F SUMMARY PAGE

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Report Summary:

Number of Other Included Managers: 1

Form 13F Information Table Entry Total: 223

Form 13F Information Table Value Total: \$163,756 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

Number: 1

Form 13F File Number: 28-05153

Name: First Commonwealth Trust Company

## FORM 13F INFORMATION TABLE

COLUMN 1	COL 2	COL 3	COL 4	COLUMN 5	COL 6	COL 7
ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION
3M CO	Common	88579Y101	565	6650	SH	DEFINED
3M CO	Common	88579Y101	830	9760	SH	OTHER
ABBOTT LABORATORIES	Common	002824100	508	10892	SH	DEFINED
ABBOTT LABORATORIES	Common	002824100	17	375	SH	OTHER
ALCOA INC.	Common	013817101	762	20055	SH	DEFINED
ALCOA INC.	Common	013817101	135	3550	SH	OTHER
ALLSTATE CORP	Common	020002101	601	13978	SH	DEFINED
ALLSTATE CORP	Common	020002101	315	7327	SH	OTHER
ALLTEL CORP	Common	020039103	671	14401	SH	DEFINED
ALLTEL CORP	Common	020039103	425	9116	SH	OTHER
ALTRIA GROUP INC	Common	02209S103	816	15000	SH	DEFINED
ALTRIA GROUP INC	Common	02209S103	1,842	33840	SH	OTHER
AMERICAN INTERNATIONAL GROUP INC	Common	026874107	1,078	16270	SH	DEFINED
AMERICAN INTERNATIONAL GROUP INC	Common	026874107	101	1531	SH	OTHER
AMGEN INC	Common	031162100	1,105	17890	SH	DEFINED
AMGEN INC	Common	031162100	63	1025	SH	OTHER
ANHEUSER BUSCH COS INC	Common	035229103	1,171	22234	SH	DEFINED
ANHEUSER BUSCH COS INC	Common	035229103	58	1100	SH	OTHER
APACHE CORP	Common	037411105	640	7887	SH	DEFINED
APACHE CORP	Common	037411105	42	512	SH	OTHER
AUTOMATIC DATA PROCESSING INC	Common	053015103	388	9807	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	Common	053015103	63	1600	SH	OTHER
BANK OF AMERICA CORP COM	Common	060505104	949	11797	SH	DEFINED
BANK OF AMERICA CORP COM	Common	060505104	163	2025	SH	OTHER
BECTON DICKINSON & CO	Common	075887109	302	7330	SH	DEFINED
BECTON DICKINSON & CO	Common	075887109	32	775	SH	OTHER
BELLSOUTH CORP	Common	079860102	462	16332	SH	DEFINED
BELLSOUTH CORP	Common	079860102	111	3909	SH	OTHER

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BERKSHIRE SECURITIES	Common	084991868	698	3600	SH	DEFINED
BERKSHIRE SECURITIES	Common	084991868	349	1800	SH	OTHER
BICO INC COM	Common	088766100	0	101100	SH	DEFINED
BJ SVCS CO	Common	055482103	295	8215	SH	DEFINED
BJ SVCS CO	Common	055482103	4	100	SH	OTHER
BOEING CO	Common	097023105	265	6284	SH	DEFINED
BOEING CO	Common	097023105	73	1744	SH	OTHER
BP AMOCO PLC SPONSORED ADR	Common	055622104	655	13276	SH	DEFINED
BP AMOCO PLC SPONSORED ADR	Common	055622104	310	6281	SH	OTHER
BRISTOL MYERS SQUIB	Common	110122108	200	6980	SH	DEFINED
BRISTOL MYERS SQUIB	Common	110122108	39	1368	SH	OTHER
CARDINAL HEALTH INC	Common	14149Y108	869	14204	SH	DEFINED
CARDINAL HEALTH INC	Common	14149Y108	58	950	SH	OTHER
CAREMARK RX INC	Common	141705103	210	8300	SH	DEFINED
CAREMARK RX INC	Common	141705103	5	200	SH	OTHER
CATERPILLAR INC	Common	149123101	333	4007	SH	DEFINED
CATERPILLAR INC	Common	149123101	56	675	SH	OTHER
CENDANT CORPORATION	Common	151313103	399	17895	SH	DEFINED
CENDANT CORPORATION	Common	151313103	21	950	SH	OTHER
CHEVRON TEXACO CORP	Common	166764100	444	5141	SH	DEFINED
CHEVRON TEXACO CORP	Common	166764100	154	1781	SH	OTHER
CISCO SYSTEMS	Common	17275R102	1,363	56233	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	182	7500	SH	OTHER
CITIGROUP INC COM	Common	172967101	1,488	30663	SH	DEFINED
CITIGROUP INC COM	Common	172967101	155	3192	SH	OTHER
CNB FINANCIAL CORP.	Common	126128107	428	10160	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	197	6012	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	110	3352	SH	OTHER
COMMUNITY BANKERS CORP	Common	20361A108	226	17,278	SH	SOLE
CONSTELLATION ENERGY GROUP	Common	210371100	213	5441	SH	OTHER
COOPER COS INC	Common	216648402	245	5195	SH	DEFINED
CTC COMMUNICATIONS GROUP INC	Common	126419100	0	10000	SH	DEFINED
DELL INC	Common	24702R101	263	7750	SH	DEFINED
DOW CHEMICAL COMPANY	Common	260543103	160	3843	SH	DEFINED
DOW CHEMICAL COMPANY	Common	260543103	54	1296	SH	OTHER
DUPONT DE NEMOUR	Common	263534109	532	11587	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	115	2500	SH	OTHER
EL PASO CORPORATION COM	Common	28336L109	162	19766	SH	DEFINED
EL PASO CORPORATION COM	Common	28336L109	1	150	SH	OTHER
EMBRYO DEVELOPMENT CORP	Common	290818103	1	15000	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	29	455	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	630	9730	SH	OTHER
EXXON MOBIL CORP	Common	30231G102	2,987	72861	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	1,985	48413	SH	OTHER
F N B CORP PA	Common	302520101	423	11929	SH	OTHER
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	293	3905	SH	DEFINED
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	94	1250	SH	OTHER
FEDEX CORP	Common	31428X106	360	5330	SH	DEFINED
FEDEX CORP	Common	31428X106	14	200	SH	OTHER
FIRST COMMONWEALTH FINANCIAL CORP	Common	319829107	21,348	1497075	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CORP	Common	319829107	2,548	178647	SH	OTHER
FLEXTRONICS INTL LTD	Common	Y2573F102	399	26940	SH	DEFINED
FLEXTRONICS INTL LTD	Common	Y2573F102	17	1150	SH	OTHER
FORTUNE BRANDS INC	Common	349631101	560	7827	SH	DEFINED
FORTUNE BRANDS INC	Common	349631101	222	3100	SH	OTHER
FPL GROUP INC	Common	302571104	609	9315	SH	DEFINED
FPL GROUP INC	Common	302571104	44	675	SH	OTHER
FULTON FINANCIAL CORP	Common	360271100	3,151	143,882	SH	DEFINED
GA FINANCIAL INC	Common	361437106	868	25,000	SH	DEFINED
GANNETT CO INC	Common	364730101	431	4830	SH	DEFINED
GANNETT CO INC	Common	364730101	13	150	SH	OTHER
GATEWAY BANK OF PENNSYLVANIA	Common	869099101	50	5,000	SH	DEFINED

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GENERAL ELECTRIC	Common	369604103	3,143	101448	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	4,155	134105	SH	OTHER
GENERAL MILLS INC	Common	370334104	130	2860	SH	DEFINED
GENERAL MILLS INC	Common	370334104	174	3840	SH	OTHER
GENERAL MOTORS CORP	Common	370442105	133	2496	SH	DEFINED
GENERAL MOTORS CORP	Common	370442105	96	1799	SH	OTHER
HARLEY DAVIDSON INC	Common	412822108	542	11410	SH	DEFINED
HARLEY DAVIDSON INC	Common	412822108	64	1350	SH	OTHER
HARRAHS ENTMT INC	Common	413619107	376	7545	SH	DEFINED
HARRAHS ENTMT INC	Common	413619107	21	425	SH	OTHER
HARTFORD FINL SVCS GROUP INC COM	Common	416515104	446	7550	SH	DEFINED
HARTFORD FINL SVCS GROUP INC COM	Common	416515104	83	1399	SH	OTHER
H. J. HEINZ COMPANY	Common	423074103	59	1630	SH	DEFINED
H. J. HEINZ COMPANY	Common	423074103	348	9549	SH	OTHER
INGERSOLL-RAND COMPANY LTD	Common	G4776G101	407	6000	SH	OTHER
INTEL CORP	Common	458140100	1,615	50394	SH	DEFINED
INTEL CORP	Common	458140100	184	5750	SH	OTHER
INT'L BUSINESS MACHINES CORP	Common	459200101	2,115	22816	SH	DEFINED
INT'L BUSINESS MACHINES CORP	Common	459200101	1,468	15843	SH	OTHER
JACOBS ENGR GROUP INC	Common	469814107	585	12195	SH	DEFINED
JACOBS ENGR GROUP INC	Common	469814107	12	250	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,359	26309	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	544	10540	SH	OTHER
JUNIATA VALLEY FINANCIAL CORP.	Common	482016102	874	24119	SH	DEFINED
LENNAR CORP COM	Common	526057104	492	5125	SH	DEFINED
LENNAR CORP COM	Common	526057104	5	50	SH	OTHER
LOWES COS INC	Common	548661107	1,256	22677	SH	DEFINED
LOWES COS INC	Common	548661107	169	3050	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	34	11854	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	8	2863	SH	OTHER
MAGNITUDE INFORMATION SYS IN	Common	559534102	16	112400	SH	DEFINED
MBNA CORP	Common	55262L100	590	23749	SH	DEFINED
MBNA CORP	Common	55262L100	69	2762	SH	OTHER
MCCORMICK & CO INC	Common	579780206	438	14565	SH	DEFINED
MCCORMICK & CO INC	Common	579780206	3	100	SH	OTHER
MELLON FINANCIAL CORP COM	Common	58551A108	388	12084	SH	DEFINED
MELLON FINANCIAL CORP COM	Common	58551A108	228	7103	SH	OTHER
MERCK & COMPANY INC	Common	589331107	1,304	28216	SH	DEFINED
MERCK & COMPANY INC	Common	589331107	1,467	31759	SH	OTHER
MERRILL LYNCH & CO	Common	590188108	1,356	23125	SH	DEFINED
MERRILL LYNCH & CO	Common	590188108	199	3400	SH	OTHER
MICROCHIP TECHNOLOGY INC	Common	595017104	309	9260	SH	DEFINED
MICROCHIP TECHNOLOGY INC	Common	595017104	3	100	SH	OTHER
MICROSOFT CORP	Common	594918104	1,101	40213	SH	DEFINED
MICROSOFT CORP	Common	594918104	89	3250	SH	OTHER
MORGAN STANLEY DEAN WITTER DISCOV	Common	617446448	3	60	SH	DEFINED
MORGAN STANLEY DEAN WITTER DISCOV	Common	617446448	284	4914	SH	OTHER
NATIONAL CITY CORP	Common	635405103	210	6176	SH	DEFINED
NATL PENN BCSHS INC	Common	637138108	902	28,067	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	904	7207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	95	754	SH	OTHER
NEWELL RUBBERMAID INC	Common	651229106	176	7723	SH	DEFINED
NEWELL RUBBERMAID INC	Common	651229106	140	6156	SH	OTHER
NOBLE CORPORATION	Common	G65422100	373	10415	SH	DEFINED
NOBLE CORPORATION	Common	G65422100	11	300	SH	OTHER
NORTH PITTSBURGH SYS INC COM	Common	661562108	1,522	78070	SH	OTHER
NOVELLUS SYSTEMS INC	Common	670008101	209	4975	SH	DEFINED
OMEGA FINANCIAL CORP	Common	682092101	2,505	65,798	SH	DEFINED
OMEGA FINANCIAL CORP	Common	682092101	200	5254	SH	DEFINED
ORACLE CORP	Common	68389X105	653	49324	SH	DEFINED
ORACLE CORP	Common	68389X105	42	3166	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	363	5667	SH	DEFINED

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P P G INDUSTRIES INC	Common	693506107	1,921	30004	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	5,895	219,544	SH	DEFINED
PENNSYLVANIA REAL ESTATE INV	Common	709102107	269	7414	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	1,486	31872	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	983	21075	SH	OTHER
PFIZER INC	Common	717081103	2,858	80881	SH	DEFINED
PFIZER INC	Common	717081103	819	23185	SH	OTHER
PNC BANK CORP	Common	693475105	587	10721	SH	DEFINED
PNC BANK CORP	Common	693475105	164	3000	SH	OTHER
PNC FINANCIAL SERVICES GROUP	Common	693475105	10,399	190,000	SH	DEFINED
PPL CORP COM	Common	69351T106	331	7555	SH	DEFINED
PPL CORP COM	Common	69351T106	280	6400	SH	OTHER
PRICE T ROWE GROUP INC	Common	74144T108	723	15255	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	28	600	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	2,132	21348	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	2,068	20700	SH	OTHER
PUBLIC SERV ELEC GAS	Common	744573106	34	779	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	341	7780	SH	OTHER
QUALCOMM INC	Common	747525103	540	10020	SH	DEFINED
QUALCOMM INC	Common	747525103	32	600	SH	OTHER
ROCKWELL AUTOMATION INC	Common	773903109	250	7014	SH	DEFINED
ROCKWELL AUTOMATION INC	Common	773903109	167	4688	SH	OTHER
ROCKWELL COLLINS INC	Common	774341101	206	6844	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	81	2688	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	2,369	92,904	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	350	6675	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	55	1041	SH	OTHER
S & T BANCORP INC	Common	783859101	1,941	65143	SH	DEFINED
S & T BANCORP INC	Common	783859101	3,704	124,301	SH	DEFINED
S & T BANCORP INC	Common	783859101	385	12909	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	567	21757	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	322	12339	SH	OTHER
SCHLUMBERGER LTD	Common	806857108	287	5242	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	32	584	SH	OTHER
SEARS,ROEBUCK & CO	Common	812387108	64	1400	SH	DEFINED
SEARS,ROEBUCK & CO	Common	812387108	159	3500	SH	OTHER
SUN BANCORP INC	Common	866634108	2,201	116,098	SH	DEFINED
SUSQUEHANNA BANC SHS	Common	869099101	1,307	52242	SH	DEFINED
SUSQUEHANNA BANCSHARES INC	Common	869099101	4,425	176,930	SH	DEFINED
SYMANTEC CORP	Common	871503108	437	12675	SH	DEFINED
SYMANTEC CORP	Common	871503108	28	800	SH	OTHER
TARGET CORP	Common	87612E106	1,024	26670	SH	DEFINED
TARGET CORP	Common	87612E106	151	3925	SH	OTHER
TEXAS INSTRUMENTS INC	Common	882508104	562	19140	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	62	2100	SH	OTHER
TIME WARNER INC	Common	887317105	165	9145	SH	DEFINED
TIME WARNER INC	Common	887317105	23	1300	SH	OTHER
TYCO INTERNATIONAL LTD	Common	902124106	548	20694	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	5	175	SH	OTHER
UNION PACIFIC CORP	Common	907818108	594	8555	SH	DEFINED
UNION PACIFIC CORP	Common	907818108	23	325	SH	OTHER
UNITED TECH CORP	Common	913017109	469	4950	SH	DEFINED
UNITED TECH CORP	Common	913017109	5	50	SH	OTHER
VERIZON COMMUNICATIONS	Common	92343V104	1,846	52622	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,176	33531	SH	OTHER
VIACOM INC. NEW	Common	925524308	839	18901	SH	DEFINED
VIACOM INC. NEW	Common	925524308	33	752	SH	OTHER
VIRAGEN INC	Common	927638106	2	10000	SH	DEFINED
VODAFONE GROUP PLC NEW-SPONS ADR	Common	92857W100	55	2190	SH	DEFINED
VODAFONE GROUP PLC NEW-SPONS ADR	Common	92857W100	193	7703	SH	OTHER
VORNADO RLTY TR	Common	929042109	610	11135	SH	DEFINED
VORNADO RLTY TR	Common	929042109	49	900	SH	OTHER

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WACHOVIA CORP	Common	929903102	843	18095 SH	DEFINED
WAL-MART STORES INC	Common	931142103	1,440	27137 SH	DEFINED
WAL-MART STORES INC	Common	931142103	114	2150 SH	OTHER
WASHINGTON MUTUAL INC	Common	939322103	290	7230 SH	DEFINED
WASHINGTON MUTUAL INC	Common	939322103	16	390 SH	OTHER
WELLS FARGO & CO COM	Common	949746101	964	16366 SH	DEFINED
WELLS FARGO & CO COM	Common	949746101	86	1466 SH	OTHER
WYETH COM	Common	983024100	525	12378 SH	DEFINED
WYETH COM	Common	983024100	146	3450 SH	OTHER
GRAND TOTALS			163,756		