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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
November 12, 2003

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: September 30, 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, November 10, 2003

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: 216

Form 13F Information Table Value Total: \$146,747 (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/ PRN	PUT/ CALL	INVESTMENT DISCRETION	OTHER MANA
3M CO	Common	88579Y101	231	3,350	SH		DEFINED	
3M CO	Common	88579Y101	337	4,880	SH		OTHER	
ABBOTT LABORATORIES	Common	002824100	474	11,142	SH		DEFINED	
ABBOTT LABORATORIES	Common	002824100	12	275	SH		OTHER	
ALCOA INC.	Common	013817101	501	19,155	SH		DEFINED	
ALCOA INC.	Common	013817101	81	3,100	SH		OTHER	
ALLSTATE CORP	Common	020002101	512	14,028	SH		DEFINED	
ALLSTATE CORP	Common	020002101	268	7,327	SH		OTHER	
ALLTEL CORP	Common	020039103	667	14,401	SH		DEFINED	
ALLTEL CORP	Common	020039103	413	8,916	SH		OTHER	
ALTRIA GROUP INC	Common	02209S103	659	15,050	SH		DEFINED	
ALTRIA GROUP INC	Common	02209S103	1,482	33,840	SH		OTHER	
AMERICAN EXPRESS CO	Common	025816109	304	6,742	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP IN	Common	026874107	915	15,865	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP IN	Common	026874107	88	1,531	SH		OTHER	
AMGEN INC	Common	031162100	1,090	16,890	SH		DEFINED	
AMGEN INC	Common	031162100	44	675	SH		OTHER	
ANHEUSER BUSCH COS INC	Common	035229103	1,134	22,984	SH		DEFINED	
ANHEUSER BUSCH COS INC	Common	035229103	42	850	SH		OTHER	
AOL TIME WARNER INC	Common	00184A105	138	9,145	SH		DEFINED	
AOL TIME WARNER INC	Common	00184A105	20	1,300	SH		OTHER	
APACHE CORP	Common	037411105	544	7,842	SH		DEFINED	
APACHE CORP	Common	037411105	22	312	SH		OTHER	
AUTOMATIC DATA PROCESSING INC	Common	053015103	352	9,807	SH		DEFINED	
AUTOMATIC DATA PROCESSING INC	Common	053015103	57	1,600	SH		OTHER	
BANK OF AMERICA CORP COM	Common	060505104	880	11,272	SH		DEFINED	
BANK OF AMERICA CORP COM	Common	060505104	158	2,025	SH		OTHER	
BECTON DICKINSON & CO	Common	075887109	261	7,230	SH		DEFINED	

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BECTON DICKINSON & CO	Common	075887109	3	75	SH	OTHER
BELLSOUTH CORP	Common	079860102	405	17,118	SH	DEFINED
BELLSOUTH CORP	Common	079860102	92	3,902	SH	OTHER
BERKSHIRE SECURITIES	Common	084991868	698	3,600	SH	DEFINED
BERKSHIRE SECURITIES	Common	084991868	349	1,800	SH	OTHER
BEST BUY CO INC	Common	086516101	206	4,325	SH	DEFINED
BICO INC COM	Common	088766100	0	101,100	SH	DEFINED
BJ SVCS CO	Common	055482103	260	7,615	SH	DEFINED
BJ SVCS CO	Common	055482103	3	100	SH	OTHER
BOEING CO	Common	097023105	238	6,918	SH	DEFINED
BOEING CO	Common	097023105	60	1,744	SH	OTHER
BP AMOCO PLC SPONSORED ADR	Common	055622104	557	13,226	SH	DEFINED
BP AMOCO PLC SPONSORED ADR	Common	055622104	264	6,281	SH	OTHER
BRISTOL MYERS SQUIB	Common	110122108	207	8,080	SH	DEFINED
BRISTOL MYERS SQUIB	Common	110122108	35	1,368	SH	OTHER
CARDINAL HEALTH INC	Common	14149Y108	794	13,604	SH	DEFINED
CARDINAL HEALTH INC	Common	14149Y108	50	850	SH	OTHER
CATERPILLAR INC	Common	149123101	276	4,007	SH	DEFINED
CATERPILLAR INC	Common	149123101	46	675	SH	OTHER
CENDANT CORPORATION	Common	151313103	346	18,520	SH	DEFINED
CENDANT CORPORATION	Common	151313103	4	200	SH	OTHER
CHEVRON TEXACO CORP	Common	166764100	367	5,141	SH	DEFINED
CHEVRON TEXACO CORP	Common	166764100	127	1,781	SH	OTHER
CISCO SYSTEMS	Common	17275R102	1,067	54,458	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	134	6,850	SH	OTHER
CITIGROUP INC COM	Common	172967101	1,402	30,804	SH	DEFINED
CITIGROUP INC COM	Common	172967101	145	3,192	SH	OTHER
CNB FINANCIAL CORP.	Common	126128107	395	9,360	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	192	6,221	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	103	3,352	SH	OTHER
COMMUNITY BANKERS CORP	Common	20361A108	707	53,953	SH	SOLE
CROWN AMERICAN REALTY TRUST	Common	228186102	246	20,660	SH	DEFINED
CTC COMMUNICATIONS GROUP INC	Common	126419100	0	10,000	SH	DEFINED
DELL INC	Common	24702R101	259	7,750	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	462	11,537	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	112	2,800	SH	OTHER
EL PASO CORPORATION COM	Common	28336L109	144	19,766	SH	DEFINED
EL PASO CORPORATION COM	Common	28336L109	1	150	SH	OTHER
EMBRYO DEVELOPMENT CORP COM	Common	290818103	0	15,000	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	24	455	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	512	9,730	SH	OTHER
EXXON MOBIL CORP	Common	30231G102	2,672	73,001	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	1,880	51,363	SH	OTHER
F N B CORP PA	Common	302520101	66	1,905	SH	DEFINED
F N B CORP PA	Common	302520101	412	11,929	SH	OTHER
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	497	7,080	SH	DEFINED
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	91	1,300	SH	OTHER
FEDEX CORP	Common	31428X106	326	5,055	SH	DEFINED
FEDEX CORP	Common	31428X106	13	200	SH	OTHER
FIRST COMMONWEALTH FINANCIAL CORP	Common	319829107	19,514	1,482,848	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CORP	Common	319829107	2,471	187,800	SH	OTHER
FLEXTRONICS INTL LTD	Common	Y2573F102	360	25,315	SH	DEFINED
FLEXTRONICS INTL LTD	Common	Y2573F102	3	200	SH	OTHER
FORTUNE BRANDS INC	Common	349631101	463	8,152	SH	DEFINED
FORTUNE BRANDS INC	Common	349631101	176	3,100	SH	OTHER
FPL GROUP INC	Common	302571104	570	9,015	SH	DEFINED
FPL GROUP INC	Common	302571104	32	500	SH	OTHER
FULTON FINANCIAL CORP	Common	360271100	2,906	143,882	SH	DEFINED
GA FINANCIAL INC	Common	361437106	678	25,000	SH	DEFINED
GANNETT CO INC	Common	364730101	363	4,680	SH	DEFINED
GANNETT CO INC	Common	364730101	12	150	SH	OTHER
GENERAL ELECTRIC	Common	369604103	3,006	100,828	SH	DEFINED

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GENERAL ELECTRIC	Common	369604103	4,001	134,205	SH	OTHER
GENERAL MILLS INC	Common	370334104	135	2,860	SH	DEFINED
GENERAL MILLS INC	Common	370334104	181	3,840	SH	OTHER
HARLEY DAVIDSON INC	Common	412822108	536	11,120	SH	DEFINED
HARLEY DAVIDSON INC	Common	412822108	55	1,150	SH	OTHER
HARRAHS ENTMT INC	Common	413619107	307	7,295	SH	DEFINED
HARRAHS ENTMT INC	Common	413619107	3	75	SH	OTHER
HARTFORD FINL SVCS GROUP INC CO	Common	416515104	384	7,300	SH	DEFINED
HARTFORD FINL SVCS GROUP INC CO	Common	416515104	24	448	SH	OTHER
H. J. HEINZ COMPANY	Common	423074103	56	1,630	SH	DEFINED
H. J. HEINZ COMPANY	Common	423074103	327	9,549	SH	OTHER
INGERSOLL-RAND COMPANY LTD	Common	G47766101	321	6,000	SH	OTHER
INTEL CORP	Common	458140100	1,409	51,194	SH	DEFINED
INTEL CORP	Common	458140100	158	5,750	SH	OTHER
INT'L BUSINESS MACHINES CORP	Common	459200101	2,011	22,766	SH	DEFINED
INT'L BUSINESS MACHINES CORP	Common	459200101	1,431	16,203	SH	OTHER
JACOBS ENGR GROUP INC	Common	469814107	550	12,195	SH	DEFINED
JACOBS ENGR GROUP INC	Common	469814107	7	150	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,299	26,239	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	527	10,640	SH	OTHER
JUNIATA VALLEY FINANCIAL CORP.	Common	482016102	730	24,119	SH	DEFINED
LENNAR CORP COM	Common	526057104	426	5,475	SH	DEFINED
LENNAR CORP COM	Common	526057104	4	50	SH	OTHER
LOWES COS INC	Common	548661107	1,176	22,652	SH	DEFINED
LOWES COS INC	Common	548661107	148	2,850	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	27	12,634	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	7	3,181	SH	OTHER
MAGNITUDE INFORMATION SYS IN	Common	559534102	10	112,400	SH	DEFINED
MASSEY ENERGY CORP	Common	576206106	133	10,000	SH	DEFINED
MASSEY ENERGY CORP	Common	576206106	6	450	SH	OTHER
MBNA CORP	Common	55262L100	579	25,399	SH	DEFINED
MBNA CORP	Common	55262L100	40	1,762	SH	OTHER
MCCORMICK & CO INC	Common	579780206	379	13,840	SH	DEFINED
MELLON FINANCIAL CORP COM	Common	58551A108	364	12,084	SH	DEFINED
MELLON FINANCIAL CORP COM	Common	58551A108	214	7,103	SH	OTHER
MERCK & COMPANY INC	Common	589331107	1,646	32,516	SH	DEFINED
MERCK & COMPANY INC	Common	589331107	1,642	32,441	SH	OTHER
MERRILL LYNCH & CO	Common	590188108	1,230	22,975	SH	DEFINED
MERRILL LYNCH & CO	Common	590188108	182	3,400	SH	OTHER
MICROCHIP TECHNOLOGY INC	Common	595017104	237	9,910	SH	DEFINED
MICROCHIP TECHNOLOGY INC	Common	595017104	2	100	SH	OTHER
MICROSOFT CORP	Common	594918104	1,090	39,212	SH	DEFINED
MICROSOFT CORP	Common	594918104	81	2,900	SH	OTHER
MORGAN STANLEY DEAN WITTER DISC	Common	617446448	3	60	SH	DEFINED
MORGAN STANLEY DEAN WITTER DISC	Common	617446448	248	4,914	SH	OTHER
NATL PENN BCSHS INC	Common	637138108	776	28,067	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	904	7,207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	95	754	SH	OTHER
NEWELL RUBBERMAID INC	Common	651229106	167	7,723	SH	DEFINED
NEWELL RUBBERMAID INC	Common	651229106	133	6,156	SH	OTHER
NOBLE CORPORATION	Common	G65422100	356	10,465	SH	DEFINED
NOBLE CORPORATION	Common	G65422100	10	300	SH	OTHER
NORTH PITTSBURGH SYS INC COM	Common	661562108	1,373	80,070	SH	OTHER
OMEGA FINANCIAL CORP	Common	682092101	851	25,792	SH	DEFINED
ORACLE CORP	Common	68389X105	561	49,834	SH	DEFINED
ORACLE CORP	Common	68389X105	36	3,166	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	299	5,717	SH	DEFINED
P P G INDUSTRIES INC	Common	693506107	1,573	30,124	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	4,745	187,907	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	1,418	30,947	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	954	20,825	SH	OTHER
PFIZER INC	Common	717081103	2,516	82,831	SH	DEFINED

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PFIZER INC	Common	717081103	804	26,460	SH	OTHER
PNC BANK CORP	Common	693475105	502	10,557	SH	DEFINED
PNC BANK CORP	Common	693475105	143	3,000	SH	OTHER
PNC FINANCIAL SERVICES GROUP	Common	693475105	9,040	190,000	SH	DEFINED
PPL CORP COM	Common	69351T106	309	7,555	SH	DEFINED
PPL CORP COM	Common	69351T106	266	6,500	SH	OTHER
PRICE T ROWE GROUP INC	Common	74144T108	626	15,155	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	6	150	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	1,986	21,398	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	1,921	20,700	SH	OTHER
PUBLIC SERV ELEC GAS	Common	744573106	33	779	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	327	7,780	SH	OTHER
QUALCOMM INC	Common	747525103	409	9,820	SH	DEFINED
QUALCOMM INC	Common	747525103	25	600	SH	OTHER
ROCKWELL AUTOMATION INC	Common	773903109	184	7,003	SH	DEFINED
ROCKWELL AUTOMATION INC	Common	773903109	123	4,688	SH	OTHER
ROCKWELL COLLINS INC	Common	774341101	173	6,844	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	68	2,688	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	2,494	92,904	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	295	6,675	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	46	1,033	SH	OTHER
S & T BANCORP INC	Common	783859101	1,819	63,813	SH	DEFINED
S & T BANCORP INC	Common	783859101	3,543	124,301	SH	DEFINED
S & T BANCORP INC	Common	783859101	438	15,375	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	512	23,023	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	274	12,314	SH	OTHER
SCHLUMBERGER LTD	Common	806857108	254	5,242	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	28	584	SH	OTHER
SEARS,ROEBUCK & CO	Common	812387108	61	1,400	SH	DEFINED
SEARS,ROEBUCK & CO	Common	812387108	153	3,500	SH	OTHER
SUN BANCORP INC	Common	866634108	1,621	88,963	SH	DEFINED
SUSQUEHANNA BANC SHS	Common	869099101	1,343	52,242	SH	DEFINED
SUSQUEHANNA BANCSHARES INC	Common	869099101	4,547	176,930	SH	DEFINED
SYMANTEC CORP	Common	871503108	397	6,275	SH	DEFINED
SYMANTEC CORP	Common	871503108	6	100	SH	OTHER
TARGET CORP	Common	87612E106	1,011	26,870	SH	DEFINED
TARGET CORP	Common	87612E106	144	3,825	SH	OTHER
TEXAS INSTRUMENTS INC	Common	882508104	399	17,490	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	48	2,100	SH	OTHER
THE CHARLES SCHWAB CO	Common	808513105	152	12,745	SH	DEFINED
THE CHARLES SCHWAB CO	Common	808513105	2	200	SH	OTHER
TYCO INTERNATIONAL LTD	Common	902124106	421	20,619	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	4	175	SH	OTHER
UNION PACIFIC CORP	Common	907818108	482	8,280	SH	DEFINED
UNION PACIFIC CORP	Common	907818108	19	325	SH	OTHER
UNITED TECH CORP	Common	913017109	383	4,950	SH	DEFINED
UNITED TECH CORP	Common	913017109	4	50	SH	OTHER
UPSIDE DEVELOPMENT INC COM	Common	91673P109	0	60,000	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,753	54,043	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,119	34,491	SH	OTHER
VIACOM INC. NEW	Common	925524308	666	17,401	SH	DEFINED
VIACOM INC. NEW	Common	925524308	13	352	SH	OTHER
VIRAGEN INC	Common	927638106	3	10,000	SH	DEFINED
VODAFONE GROUP PLC NEW-SPONS ADR	Common	92857W100	51	2,504	SH	DEFINED
VODAFONE GROUP PLC NEW-SPONS ADR	Common	92857W100	156	7,703	SH	OTHER
VORNADO RLTY TR	Common	929042109	511	10,635	SH	DEFINED
VORNADO RLTY TR	Common	929042109	19	400	SH	OTHER
WACHOVIA CORP	Common	929903102	714	17,325	SH	DEFINED
WAL-MART STORES INC	Common	931142103	1,463	26,187	SH	DEFINED
WAL-MART STORES INC	Common	931142103	101	1,800	SH	OTHER
WELLS FARGO & CO COM	Common	949746101	820	15,916	SH	DEFINED
WELLS FARGO & CO COM	Common	949746101	70	1,366	SH	OTHER

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WYETH COM	Common	983024100	610	13,228 SH	DEFINED
WYETH COM	Common	983024100	251	5,450 SH	OTHER

GRAND TOTALS				146,747	
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