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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
February 28, 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: December 31, 2002

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 14, 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: 198

Form 13F Information Table Value Total: \$128,135 (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	518	4,200	SH		DEFINED	
3M CO	Common	88579Y101	663	5,380	SH		OTHER	
ALCOA INC.	Common	013817101	391	17,150	SH		DEFINED	
ALCOA INC.	Common	013817101	81	3,550	SH		OTHER	
ALLSTATE CORP	Common	020002101	608	16,428	SH		DEFINED	
ALLSTATE CORP	Common	020002101	268	7,252	SH		OTHER	
ALLTEL CORP	Common	020039103	448	8,794	SH		DEFINED	
ALLTEL CORP	Common	020039103	376	7,366	SH		OTHER	
AMERICAN EAGLE OUTFITTERS INC	Common	02553E106	160	11,625	SH		DEFINED	
AMERICAN EAGLE OUTFITTERS INC	Common	02553E106	2	175	SH		OTHER	
AMERICAN EXPRESS CO	Common	025816109	238	6,742	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP IN	Common	026874107	866	14,968	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP IN	Common	026874107	103	1,781	SH		OTHER	
AMGEN INC	Common	031162100	769	15,899	SH		DEFINED	
AMGEN INC	Common	031162100	18	375	SH		OTHER	
ANHEUSER BUSCH COS INC	Common	035229103	1,110	22,925	SH		DEFINED	
ANHEUSER BUSCH COS INC	Common	035229103	80	1,650	SH		OTHER	
AOL TIME WARNER INC	Common	00184A105	402	30,658	SH		DEFINED	
AOL TIME WARNER INC	Common	00184A105	28	2,100	SH		OTHER	
APACHE CORP	Common	037411105	438	7,690	SH		DEFINED	
APACHE CORP	Common	037411105	14	250	SH		OTHER	
AUTOMATIC DATA PROCESSING INC	Common	053015103	579	14,752	SH		DEFINED	
AUTOMATIC DATA PROCESSING INC	Common	053015103	94	2,400	SH		OTHER	
BANK OF AMERICA CORP COM	Common	060505104	692	9,948	SH		DEFINED	
BANK OF AMERICA CORP COM	Common	060505104	63	900	SH		OTHER	
BELLSOUTH CORP	Common	079860102	633	24,483	SH		DEFINED	
BELLSOUTH CORP	Common	079860102	111	4,275	SH		OTHER	

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BERKSHIRE SECURITIES	Common	084991868	972	5,400	SH	DEFINED
BEST BUY CO INC	Common	086516101	339	14,050	SH	DEFINED
BICO INC COM	Common	088766100	0	101,100	SH	DEFINED
BOEING CO	Common	097023105	573	17,355	SH	DEFINED
BOEING CO	Common	097023105	65	1,969	SH	OTHER
BP AMOCO PLC SPONSORED ADR	Common	055622104	629	15,485	SH	DEFINED
BP AMOCO PLC SPONSORED ADR	Common	055622104	289	7,101	SH	OTHER
BRISTOL MYERS SQUIB	Common	110122108	263	11,359	SH	DEFINED
BRISTOL MYERS SQUIB	Common	110122108	46	1,968	SH	OTHER
CARDINAL HEALTH INC	Common	14149Y108	598	10,096	SH	DEFINED
CARDINAL HEALTH INC	Common	14149Y108	55	922	SH	OTHER
CATERPILLAR INC	Common	149123101	430	9,407	SH	DEFINED
CATERPILLAR INC	Common	149123101	26	575	SH	OTHER
CHEVRON TEXACO CORP	Common	166764100	311	4,680	SH	DEFINED
CHEVRON TEXACO CORP	Common	166764100	176	2,651	SH	OTHER
CISCO SYSTEMS	Common	17275R102	587	44,786	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	113	8,600	SH	OTHER
CITIGROUP INC COM	Common	172967101	864	24,564	SH	DEFINED
CITIGROUP INC COM	Common	172967101	70	1,992	SH	OTHER
CNB FINANCIAL CORP.	Common	126128107	309	9,360	SH	DEFINED
CNB FINANCIAL CORP/PA	Common	126128107	1,540	46,678	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	143	6,059	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	81	3,444	SH	OTHER
CORNING INC COM	Common	219350105	65	19,625	SH	DEFINED
CORNING INC COM	Common	219350105	2	600	SH	OTHER
CROWN AMERICAN REALTY TRUST	Common	228186102	190	20,660	SH	DEFINED
CTC COMMUNICATIONS GROUP INC	Common	126419100	0	10,000	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	514	12,127	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	119	2,800	SH	OTHER
EL PASO CORPORATION COM	Common	28336L109	91	13,086	SH	DEFINED
EL PASO CORPORATION COM	Common	28336L109	1	100	SH	OTHER
EMBRYO DEVELOPMENT CORP COM	Common	290818103	0	15,000	SH	DEFINED
EMC CORP	Common	268648102	119	19,425	SH	DEFINED
EMC CORP	Common	268648102	11	1,850	SH	OTHER
EMERSON ELECTRIC CO	Common	291011104	15	300	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	495	9,730	SH	OTHER
ESB FINANCIAL CORP	Common	26884F102	264	20,400	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	2,533	72,488	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	2,045	58,529	SH	OTHER
F N B CORP PA	Common	302520101	65	2,354	SH	DEFINED
F N B CORP PA	Common	302520101	313	11,362	SH	OTHER
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	553	8,595	SH	DEFINED
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	116	1,800	SH	OTHER
FIRST BELL BANCORP INC	Common	319301107	238	11,200	SH	DEFINED
FIRST COLONIAL GROUP INC	Common	319734109	1,170	51,532	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CO	Common	319829107	17,044	1,482,108	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CO	Common	319829107	2,210	192,144	SH	OTHER
FLEXTRONICS INTL LTD	Common	Y2573F102	120	14,600	SH	DEFINED
FULTON FINANCIAL CORP	Common	360271100	850	48,150	SH	DEFINED
GA FINANCIAL INC	Common	361437106	2,536	107,000	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	2,441	100,232	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	3,333	136,890	SH	OTHER
GENERAL MILLS INC	Common	370334104	144	3,060	SH	DEFINED
GENERAL MILLS INC	Common	370334104	176	3,740	SH	OTHER
HARLEY DAVIDSON INC	Common	412822108	477	10,320	SH	DEFINED
HARLEY DAVIDSON INC	Common	412822108	43	925	SH	OTHER
H. J. HEINZ COMPANY	Common	423074103	63	1,930	SH	DEFINED
H. J. HEINZ COMPANY	Common	423074103	319	9,699	SH	OTHER
IBT BANCORP INC IRWIN PA	Common	44923F108	122	5,853	SH	SOLE
INGERSOLL-RAND COMPANY LTD	Common	G4776G101	258	6,000	SH	OTHER
INTEL CORP	Common	458140100	788	50,624	SH	DEFINED
INTEL CORP	Common	458140100	117	7,500	SH	OTHER

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INT'L BUSINESS MACHINES CORP	Common	459200101	1,542	19,891	SH	DEFINED
INT'L BUSINESS MACHINES CORP	Common	459200101	1,294	16,698	SH	OTHER
JACOBS ENGR GROUP INC	Common	469814107	434	12,205	SH	DEFINED
JACOBS ENGR GROUP INC	Common	469814107	7	200	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,237	23,026	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	641	11,940	SH	OTHER
JUNIATA VALLEY FINANCIAL CORP.	Common	482016102	705	24,119	SH	DEFINED
KRAFT FOODS INC	Common	50075N104	459	11,785	SH	DEFINED
KRAFT FOODS INC	Common	50075N104	12	300	SH	OTHER
LENNAR CORP COM	Common	526057104	407	7,895	SH	DEFINED
LENNAR CORP COM	Common	526057104	5	100	SH	OTHER
LOWES COS INC	Common	548661107	749	19,971	SH	DEFINED
LOWES COS INC	Common	548661107	113	3,000	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	16	13,091	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	4	3,467	SH	OTHER
MAGNITUDE INFORMATION SYS IN	Common	559534102	16	100,000	SH	DEFINED
MBNA CORP	Common	55262L100	452	23,782	SH	DEFINED
MBNA CORP	Common	55262L100	118	6,224	SH	OTHER
MCCORMICK & CO INC	Common	579780206	257	11,075	SH	DEFINED
MELLON FINANCIAL CORP COM	Common	58551A108	370	14,184	SH	DEFINED
MELLON FINANCIAL CORP COM	Common	58551A108	226	8,653	SH	OTHER
MERCK & COMPANY INC	Common	589331107	1,526	26,956	SH	DEFINED
MERCK & COMPANY INC	Common	589331107	1,932	34,134	SH	OTHER
MERRILL LYNCH & CO	Common	590188108	962	25,350	SH	DEFINED
MERRILL LYNCH & CO	Common	590188108	133	3,500	SH	OTHER
MICROSOFT CORP	Common	594918104	908	17,554	SH	DEFINED
MICROSOFT CORP	Common	594918104	116	2,250	SH	OTHER
NATL PENN BCSHS INC	Common	637138108	977	36,731	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	817	7,207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	85	754	SH	OTHER
NEWELL RUBBERMAID INC	Common	651229106	233	7,668	SH	DEFINED
NEWELL RUBBERMAID INC	Common	651229106	187	6,156	SH	OTHER
NITTANY FINANCIAL CORP	Common	65480R102	200	12,100	SH	SOLE
NOBLE CORPORATION	Common	G65422100	320	9,100	SH	DEFINED
NORTH PITTSBURGH SYS INC COM	Common	661562108	1,135	83,270	SH	OTHER
NOVELLUS SYSTEMS INC	Common	670008101	401	14,290	SH	DEFINED
OMEGA FINANCIAL CORP	Common	682092101	1,129	31,479	SH	DEFINED
ORACLE CORP	Common	68389X105	472	43,718	SH	DEFINED
ORACLE CORP	Common	68389X105	42	3,866	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	455	9,067	SH	DEFINED
P P G INDUSTRIES INC	Common	693506107	1,576	31,424	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	2,677	116,100	SH	DEFINED
PENNRock FINAN SERVICES CORP	Common	708352109	256	9,240	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	1,287	30,479	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	910	21,550	SH	OTHER
PFIZER INC	Common	717081103	2,381	77,883	SH	DEFINED
PFIZER INC	Common	717081103	853	27,899	SH	OTHER
PHILIP MORRIS CO	Common	718154107	573	14,150	SH	DEFINED
PHILIP MORRIS CO	Common	718154107	1,388	34,240	SH	OTHER
PNC BANK CORP	Common	693475105	400	9,557	SH	DEFINED
PNC BANK CORP	Common	693475105	126	3,000	SH	OTHER
PNC FINANCIAL SERVICES GROUP	Common	693475105	7,306	175,000	SH	DEFINED
PPL CORP COM	Common	69351T106	381	11,000	SH	DEFINED
PPL CORP COM	Common	69351T106	229	6,600	SH	OTHER
PRICE T ROWE GROUP INC	Common	74144T108	421	15,415	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	4	150	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	1,808	21,038	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	1,912	22,250	SH	OTHER
PRONTOCK BEER DISTRIBUTORS, INC	Common	693000994	94	18,750	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	27	854	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	214	6,680	SH	OTHER
QUALCOMM INC	Common	747525103	297	8,175	SH	DEFINED

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QUALCOMM INC	Common	747525103	22	600	SH	OTHER
ROCKWELL COLLINS INC	Common	774341101	159	6,844	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	63	2,688	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	1,217	56,876	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	264	6,000	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	45	1,023	SH	OTHER
S & T BANCORP INC	Common	783859101	2,548	101,701	SH	DEFINED
S & T BANCORP INC	Common	783859101	3,116	124,383	SH	DEFINED
S & T BANCORP INC	Common	783859101	570	22,741	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	566	20,886	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	267	9,837	SH	OTHER
SCHERING-PLOUGH CORP	Common	806605101	219	9,877	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	388	9,217	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	62	1,484	SH	OTHER
SEARS,ROEBUCK & CO	Common	812387108	278	11,625	SH	DEFINED
SEARS,ROEBUCK & CO	Common	812387108	84	3,500	SH	OTHER
SOUTHWEST AIRLINES	Common	844741108	238	17,151	SH	DEFINED
SOUTHWEST AIRLINES	Common	844741108	17	1,212	SH	OTHER
ST JUDE MED INC COM	Common	790849103	485	12,200	SH	DEFINED
SUN BANCORP INC	Common	866634108	861	47,150	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	39	12,575	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	17	5,566	SH	OTHER
SUNOCO INC COM	Common	86764P109	317	9,550	SH	DEFINED
SUSQUEHANNA BANC SHS	Common	869099101	1,089	52,242	SH	DEFINED
SUSQUEHANNA BANCSHARES INC	Common	869099101	2,261	108,500	SH	DEFINED
TARGET CORP	Common	87612E106	845	28,150	SH	DEFINED
TARGET CORP	Common	87612E106	139	4,625	SH	OTHER
TENET HEALTHCARE CORP	Common	88033G100	202	12,320	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	146	9,710	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	23	1,500	SH	OTHER
TYCO INTERNATIONAL LTD	Common	902124106	301	17,629	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	4	250	SH	OTHER
UNION PACIFIC CORP	Common	907818108	284	4,740	SH	DEFINED
UNION PACIFIC CORP	Common	907818108	3	50	SH	OTHER
UPSIDE DEVELOPMENT INC COM	Common	91673P109	0	60,000	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,775	45,797	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,385	35,731	SH	OTHER
VIACOM INC. NEW	Common	925524308	259	6,364	SH	DEFINED
VIACOM INC. NEW	Common	925524308	18	452	SH	OTHER
VIRAGEN INC	Common	927638106	1	10,000	SH	DEFINED
WACHOVIA CORP	Common	929903102	631	17,306	SH	DEFINED
WAL-MART STORES INC	Common	931142103	1,182	23,401	SH	DEFINED
WAL-MART STORES INC	Common	931142103	104	2,050	SH	OTHER
WELLS FARGO & CO COM	Common	949746101	639	13,625	SH	DEFINED
WELLS FARGO & CO COM	Common	949746101	69	1,466	SH	OTHER
WYETH COM	Common	983024100	336	8,979	SH	DEFINED
WYETH COM	Common	983024100	191	5,100	SH	OTHER

GRAND TOTALS

128,135