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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
May 14, 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: March 31, 2004

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, May 14, 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: 217

Form 13F Information Table Value Total: \$144,094 (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	431	5,270	SH		DEFINED	
3M CO	Common	88579Y101	799	9,760	SH		OTHER	
ABBOTT LABORATORIES	Common	002824100	455	11,072	SH		DEFINED	
ABBOTT LABORATORIES	Common	002824100	15	375	SH		OTHER	
ALCOA INC.	Common	013817101	750	21,620	SH		DEFINED	
ALCOA INC.	Common	013817101	117	3,370	SH		OTHER	
ALLSTATE CORP	Common	020002101	706	15,538	SH		DEFINED	
ALLSTATE CORP	Common	020002101	333	7,327	SH		OTHER	
ALLTEL CORP	Common	020039103	728	14,601	SH		DEFINED	
ALLTEL CORP	Common	020039103	455	9,116	SH		OTHER	
ALTRIA GROUP INC	Common	02209S103	787	14,450	SH		DEFINED	
ALTRIA GROUP INC	Common	02209S103	1,843	33,840	SH		OTHER	
AMERICAN INTERNATIONAL GROUP INC	Common	026874107	1,169	16,387	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP INC	Common	026874107	109	1,531	SH		OTHER	
AMGEN INC	Common	031162100	1,066	18,340	SH		DEFINED	
AMGEN INC	Common	031162100	60	1,025	SH		OTHER	
ANHEUSER BUSCH COS INC	Common	035229103	1,139	22,334	SH		DEFINED	
ANHEUSER BUSCH COS INC	Common	035229103	56	1,100	SH		OTHER	
APACHE CORP	Common	037411105	705	16,324	SH		DEFINED	
APACHE CORP	Common	037411105	44	1,024	SH		OTHER	
AUTOMATIC DATA PROCESSING INC	Common	053015103	324	7,725	SH		DEFINED	
AUTOMATIC DATA PROCESSING INC	Common	053015103	67	1,600	SH		OTHER	
BANK OF AMERICA CORP COM	Common	060505104	955	11,797	SH		DEFINED	
BANK OF AMERICA CORP COM	Common	060505104	164	2,025	SH		OTHER	
BECTON DICKINSON & CO	Common	075887109	398	8,200	SH		DEFINED	
BECTON DICKINSON & CO	Common	075887109	45	925	SH		OTHER	
BELLSOUTH CORP	Common	079860102	416	15,037	SH		DEFINED	

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BELLSOUTH CORP	Common	079860102	108	3,916	SH	OTHER
BERKSHIRE SECURITIES	Common	084991868	698	3,600	SH	DEFINED
BERKSHIRE SECURITIES	Common	084991868	349	1,800	SH	OTHER
BICO INC COM	Common	088766100	0	101,100	SH	DEFINED
BJ SVCS CO	Common	055482103	381	8,815	SH	DEFINED
BJ SVCS CO	Common	055482103	4	100	SH	OTHER
BOEING CO	Common	097023105	194	4,735	SH	DEFINED
BOEING CO	Common	097023105	72	1,744	SH	OTHER
BP AMOCO PLC SPONSORED ADR	Common	055622104	751	14,676	SH	DEFINED
BP AMOCO PLC SPONSORED ADR	Common	055622104	322	6,281	SH	OTHER
CARDINAL HEALTH INC	Common	14149Y108	1,003	14,554	SH	DEFINED
CARDINAL HEALTH INC	Common	14149Y108	65	950	SH	OTHER
CAREMARK RX INC	Common	141705103	394	11,850	SH	DEFINED
CAREMARK RX INC	Common	141705103	17	500	SH	OTHER
CATERPILLAR INC	Common	149123101	228	2,882	SH	DEFINED
CATERPILLAR INC	Common	149123101	53	675	SH	OTHER
CENDANT CORPORATION	Common	151313103	527	21,600	SH	DEFINED
CENDANT CORPORATION	Common	151313103	39	1,600	SH	OTHER
CHEVRON TEXACO CORP	Common	166764100	495	5,641	SH	DEFINED
CHEVRON TEXACO CORP	Common	166764100	156	1,781	SH	OTHER
CISCO SYSTEMS	Common	17275R102	1,328	56,358	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	153	6,500	SH	OTHER
CITIGROUP INC COM	Common	172967101	1,587	30,698	SH	DEFINED
CITIGROUP INC COM	Common	172967101	165	3,192	SH	OTHER
CNB FINANCIAL CORP.	Common	126128107	442	10,160	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	170	5,902	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	83	2,870	SH	OTHER
CONSTELLATION ENERGY GROUP I COM	Common	210371100	217	5,441	SH	OTHER
COOPER COS INC	Common	216648402	427	7,899	SH	DEFINED
CTC COMMUNICATIONS GROUP INC	Common	126419100	0	10,000	SH	DEFINED
DELL INC	Common	24702R101	336	10,001	SH	DEFINED
DELL INC	Common	24702R101	18	550	SH	OTHER
DOMINION RES INC VA NEW	Common	25746U109	187	2,916	SH	DEFINED
DOMINION RES INC VA NEW	Common	25746U109	78	1,212	SH	OTHER
DOW CHEMICAL COMPANY	Common	260543103	155	3,843	SH	DEFINED
DOW CHEMICAL COMPANY	Common	260543103	52	1,296	SH	OTHER
DUPONT DE NEMOUR	Common	263534109	487	11,524	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	106	2,500	SH	OTHER
EL PASO CORPORATION COM	Common	28336L109	117	16,441	SH	DEFINED
EL PASO CORPORATION COM	Common	28336L109	1	150	SH	OTHER
EMBRYO DEVELOPMENT CORP COM	Common	290818103	1	15,000	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	18	300	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	583	9,730	SH	OTHER
EXXON MOBIL CORP	Common	30231G102	3,423	82,302	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	1,743	41,908	SH	OTHER
F N B CORP PA	Common	302520101	264	11,929	SH	OTHER
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	231	3,105	SH	DEFINED
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	93	1,250	SH	OTHER
FEDEX CORP	Common	31428X106	458	6,095	SH	DEFINED
FEDEX CORP	Common	31428X106	15	200	SH	OTHER
FIRST COMMONWEALTH FINANCIAL CORP	Common	319829107	22,051	1,491,948	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CORP	Common	319829107	2,588	175,095	SH	OTHER
FIRST NATL BANKSHRS FL INC N	Common	321100109	210	11,929	SH	OTHER
FLEXTRONICS INTL LTD	Common	Y2573F102	525	30,740	SH	DEFINED
FLEXTRONICS INTL LTD	Common	Y2573F102	20	1,150	SH	OTHER
FORTUNE BRANDS INC	Common	349631101	826	10,777	SH	DEFINED
FORTUNE BRANDS INC	Common	349631101	15	200	SH	OTHER
FPL GROUP INC	Common	302571104	640	9,570	SH	DEFINED
FPL GROUP INC	Common	302571104	52	775	SH	OTHER
GA FINANCIAL INC	Common	361437106	876	25,000	SH	DEFINED
GANNETT CO INC	Common	364730101	505	5,730	SH	DEFINED
GANNETT CO INC	Common	364730101	31	350	SH	OTHER

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GATEWAY BANK OF PENNSYLVANIA	Common	869099101	50	5,000	SH	SOLE
GENERAL ELECTRIC	Common	369604103	3,156	103,398	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	3,985	130,585	SH	OTHER
GENERAL MILLS INC	Common	370334104	134	2,860	SH	DEFINED
GENERAL MILLS INC	Common	370334104	179	3,840	SH	OTHER
GENERAL MOTORS CORP	Common	370442105	121	2,562	SH	DEFINED
GENERAL MOTORS CORP	Common	370442105	84	1,784	SH	OTHER
HARLEY DAVIDSON INC	Common	412822108	509	9,545	SH	DEFINED
HARLEY DAVIDSON INC	Common	412822108	72	1,350	SH	OTHER
HARRAHS ENTMT INC	Common	413619107	470	8,555	SH	DEFINED
HARRAHS ENTMT INC	Common	413619107	23	425	SH	OTHER
HARTFORD FINL SVCS GROUP INC COM	Common	416515104	621	9,750	SH	DEFINED
HARTFORD FINL SVCS GROUP INC COM	Common	416515104	89	1,400	SH	OTHER
H. J. HEINZ COMPANY	Common	423074103	61	1,630	SH	DEFINED
H. J. HEINZ COMPANY	Common	423074103	319	8,549	SH	OTHER
INGERSOLL-RAND COMPANY LTD	Common	G4776G101	406	6,000	SH	OTHER
INTEL CORP	Common	458140100	1,381	50,754	SH	DEFINED
INTEL CORP	Common	458140100	156	5,750	SH	OTHER
INT'L BUSINESS MACHINES CORP	Common	459200101	2,121	23,091	SH	DEFINED
INT'L BUSINESS MACHINES CORP	Common	459200101	1,455	15,843	SH	OTHER
JACOBS ENGR GROUP INC	Common	469814107	577	12,945	SH	DEFINED
JACOBS ENGR GROUP INC	Common	469814107	11	250	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,355	26,709	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	514	10,140	SH	OTHER
JUNIATA VALLEY FINANCIAL CORP.	Common	482016102	907	24,119	SH	DEFINED
LENNAR CORP COM	Common	526057104	663	12,275	SH	DEFINED
LENNAR CORP COM	Common	526057104	16	300	SH	OTHER
LOWES COS INC	Common	548661107	1,269	22,617	SH	DEFINED
LOWES COS INC	Common	548661107	171	3,050	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	44	10,686	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	12	2,863	SH	OTHER
MAGNITUDE INFORMATION SYS IN	Common	559534102	22	112,400	SH	DEFINED
MBNA CORP	Common	55262L100	677	24,519	SH	DEFINED
MBNA CORP	Common	55262L100	76	2,762	SH	OTHER
MCCORMICK & CO INC	Common	579780206	520	15,515	SH	DEFINED
MCCORMICK & CO INC	Common	579780206	3	100	SH	OTHER
MELLON FINANCIAL CORP COM	Common	58551A108	223	7,124	SH	DEFINED
MELLON FINANCIAL CORP COM	Common	58551A108	207	6,603	SH	OTHER
MERCK & COMPANY INC	Common	589331107	1,154	26,124	SH	DEFINED
MERCK & COMPANY INC	Common	589331107	1,403	31,760	SH	OTHER
MERRILL LYNCH & CO	Common	590188108	1,362	22,860	SH	DEFINED
MERRILL LYNCH & CO	Common	590188108	191	3,200	SH	OTHER
MICROCHIP TECHNOLOGY INC	Common	595017104	243	9,200	SH	DEFINED
MICROCHIP TECHNOLOGY INC	Common	595017104	3	100	SH	OTHER
MICROSOFT CORP	Common	594918104	1,000	40,128	SH	DEFINED
MICROSOFT CORP	Common	594918104	81	3,250	SH	OTHER
MORGAN STANLEY DEAN WITTER DISCOV	Common	617446448	32	560	SH	DEFINED
MORGAN STANLEY DEAN WITTER DISCOV	Common	617446448	282	4,914	SH	OTHER
NATIONAL CITY CORP	Common	635405103	216	6,076	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	179	7,723	SH	DEFINED
NEWELL RUBBERMAID INC	Common	651229106	143	6,156	SH	OTHER
NOBLE CORPORATION	Common	G65422100	412	10,715	SH	DEFINED
NOBLE CORPORATION	Common	G65422100	12	300	SH	OTHER
NORTH PITTSBURGH SYS INC COM	Common	661562108	1,507	74,870	SH	OTHER
OMEGA FINANCIAL CORP	Common	682092101	2,545	69,598	SH	DEFINED
ORACLE CORP	Common	68389X105	586	48,824	SH	DEFINED
ORACLE CORP	Common	68389X105	38	3,166	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	301	5,167	SH	DEFINED
P P G INDUSTRIES INC	Common	693506107	1,749	30,004	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	6,312	219,544	SH	DEFINED

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PENNSYLVANIA REAL ESTATE INV	Common	709102107	279	7,414	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	1,711	31,782	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	1,135	21,075	SH	OTHER
PFIZER INC	Common	717081103	2,769	78,990	SH	DEFINED
PFIZER INC	Common	717081103	800	22,811	SH	OTHER
PNC BANK CORP	Common	693475105	561	10,121	SH	DEFINED
PNC BANK CORP	Common	693475105	166	3,000	SH	OTHER
PPL CORP COM	Common	69351T106	477	10,455	SH	DEFINED
PPL CORP COM	Common	69351T106	205	4,500	SH	OTHER
PRICE T ROWE GROUP INC	Common	74144T108	838	15,565	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	32	600	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	2,257	21,523	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	2,171	20,700	SH	OTHER
PUBLIC SERV ELEC GAS	Common	744573106	85	1,804	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	314	6,680	SH	OTHER
QUALCOMM INC	Common	747525103	677	10,220	SH	DEFINED
QUALCOMM INC	Common	747525103	40	600	SH	OTHER
ROCKWELL AUTOMATION INC	Common	773903109	226	6,528	SH	DEFINED
ROCKWELL AUTOMATION INC	Common	773903109	163	4,688	SH	OTHER
ROCKWELL COLLINS INC	Common	774341101	201	6,344	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	85	2,688	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	835	32,752	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	318	6,675	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	50	1,049	SH	OTHER
S & T BANCORP INC	Common	783859101	432	14,380	SH	DEFINED
S & T BANCORP INC	Common	783859101	1,924	64,003	SH	DEFINED
S & T BANCORP INC	Common	783859101	389	12,941	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	438	17,829	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	318	12,957	SH	OTHER
SCHLUMBERGER LTD	Common	806857108	194	3,042	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	37	584	SH	OTHER
SIMON PPTY GROUP INC NEW	Common	828806109	183	3,125	SH	DEFINED
SIMON PPTY GROUP INC NEW	Common	828806109	23	400	SH	OTHER
SUN BANCORP INC	Common	866634108	2,264	116,098	SH	DEFINED
SUSQUEHANNA BANC SHS	Common	869099101	1,342	52,242	SH	DEFINED
SUSQUEHANNA BANCSHARES INC	Common	869099101	1,317	51,290	SH	DEFINED
SYMANTEC CORP	Common	871503108	650	14,040	SH	DEFINED
SYMANTEC CORP	Common	871503108	42	900	SH	OTHER
TARGET CORP	Common	87612E106	1,195	26,525	SH	DEFINED
TARGET CORP	Common	87612E106	177	3,925	SH	OTHER
TEXAS INSTRUMENTS INC	Common	882508104	604	20,665	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	61	2,100	SH	OTHER
TYCO INTERNATIONAL LTD	Common	902124106	657	22,929	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	5	175	SH	OTHER
UNION PACIFIC CORP	Common	907818108	534	8,930	SH	DEFINED
UNION PACIFIC CORP	Common	907818108	19	325	SH	OTHER
UNITED TECH CORP	Common	913017109	514	5,960	SH	DEFINED
UNITED TECH CORP	Common	913017109	13	150	SH	OTHER
VERIZON COMMUNICATIONS	Common	92343V104	1,988	54,419	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,105	30,235	SH	OTHER
VIACOM INC. NEW	Common	925524308	755	19,251	SH	DEFINED
VIACOM INC. NEW	Common	925524308	29	752	SH	OTHER
VIRAGEN INC	Common	927638106	2	10,000	SH	DEFINED
VODAFONE GROUP PLC NEW-SPONS ADR	Common	92857W100	35	1,470	SH	DEFINED
VODAFONE GROUP PLC NEW-SPONS ADR	Common	92857W100	184	7,705	SH	OTHER
VORNADO RLTY TR	Common	929042109	805	13,310	SH	DEFINED
VORNADO RLTY TR	Common	929042109	54	900	SH	OTHER
WACHOVIA CORP	Common	929903102	850	18,095	SH	DEFINED
WAL-MART STORES INC	Common	931142103	1,639	27,462	SH	DEFINED
WAL-MART STORES INC	Common	931142103	128	2,150	SH	OTHER
WASHINGTON MUTUAL INC	Common	939322103	492	11,530	SH	DEFINED
WASHINGTON MUTUAL INC	Common	939322103	17	390	SH	OTHER

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WELLS FARGO & CO COM	Common	949746101	943	16,641 SH	DEFINED
WELLS FARGO & CO COM	Common	949746101	83	1,466 SH	OTHER
WYETH COM	Common	983024100	450	11,993 SH	DEFINED
WYETH COM	Common	983024100	130	3,450 SH	OTHER

GRAND TOTALS 144,094