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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
May 15, 2002

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, 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, May 15, 2002

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: 231

Form 13F Information Table Value Total: \$153,024 (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
ABBOTT LABORATORIES	Common	002824100	793	15,083	SH	DEFINED
ABBOTT LABORATORIES	Common	002824100	21	400	SH	OTHER
ALCOA INC.	Common	013817101	730	19,350	SH	DEFINED
ALCOA INC.	Common	013817101	145	3,850	SH	OTHER
ALLEGHENY ENERGY INC	Common	017361106	259	6,254	SH	DEFINED
ALLEGHENY ENERGY INC	Common	017361106	8	200	SH	OTHER
ALLSTATE CORP	Common	020002101	749	19,828	SH	DEFINED
ALLSTATE CORP	Common	020002101	237	6,262	SH	OTHER
ALLTEL CORP	Common	020039103	408	7,352	SH	DEFINED
ALLTEL CORP	Common	020039103	409	7,366	SH	OTHER
AMERICAN EAGLE OUTFITTERS	Common	02553E106	266	10,725	SH	DEFINED
AMERICAN EAGLE OUTFITTERS	Common	02553E106	4	175	SH	OTHER
AMERICAN EXPRESS CO	Common	025816109	276	6,742	SH	DEFINED
AMERICAN INTERNATIONAL GROUP	Common	026874107	1,093	15,152	SH	DEFINED
AMERICAN INTERNATIONAL GROUP	Common	026874107	121	1,681	SH	OTHER
AMGEN INC	Common	031162100	753	12,610	SH	DEFINED
AMGEN INC	Common	031162100	22	375	SH	OTHER
ANHEUSER BUSCH COS INC	Common	035229103	1,176	22,525	SH	DEFINED
ANHEUSER BUSCH COS INC	Common	035229103	76	1,450	SH	OTHER
AOL TIME WARNER INC	Common	00184A105	727	30,758	SH	DEFINED
AOL TIME WARNER INC	Common	00184A105	51	2,150	SH	OTHER
APACHE CORP	Common	037411105	366	6,432	SH	DEFINED
APACHE CORP	Common	037411105	14	250	SH	OTHER
APPLIED MATLS INC	Common	038222105	912	16,800	SH	DEFINED
APPLIED MATLS INC	Common	038222105	81	1,500	SH	OTHER
AT&T CORP COMMON	Common	001957109	318	20,270	SH	DEFINED
AT&T CORP COMMON	Common	001957109	129	8,234	SH	OTHER
AUTOMATIC DATA PROCESSING INC	Common	053015103	658	11,292	SH	DEFINED

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AUTOMATIC DATA PROCESSING INC	Common	053015103	128	2,200	SH	OTHER
BANK OF AMERICA CORP	Common	060505104	568	8,348	SH	DEFINED
BANK OF AMERICA CORP	Common	060505104	61	900	SH	OTHER
BELLSOUTH CORP	Common	079860102	1,014	27,514	SH	DEFINED
BELLSOUTH CORP	Common	079860102	89	2,418	SH	OTHER
BERKSHIRE SECURITIES	Common	084991868	896	5,400	SH	DEFINED
BICO INC	Common	088766100	2	101,100	SH	DEFINED
BOEING CO	Common	097023105	594	12,320	SH	DEFINED
BOEING CO	Common	097023105	81	1,669	SH	OTHER
BP AMOCO PLC SPONSORED ADR	Common	055622104	1,058	19,921	SH	DEFINED
BP AMOCO PLC SPONSORED ADR	Common	055622104	461	8,676	SH	OTHER
BRISTOL MYERS SQUIB	Common	110122108	608	15,009	SH	DEFINED
BRISTOL MYERS SQUIB	Common	110122108	45	1,100	SH	OTHER
CARDINAL HEALTH INC	Common	14149Y108	468	6,600	SH	DEFINED
CARDINAL HEALTH INC	Common	14149Y108	43	600	SH	OTHER
CATERPILLAR INC	Common	149123101	440	7,732	SH	DEFINED
CATERPILLAR INC	Common	149123101	16	275	SH	OTHER
CHEVRON TEXACO CORP	Common	166764100	444	4,922	SH	DEFINED
CHEVRON TEXACO CORP	Common	166764100	216	2,395	SH	OTHER
CISCO SYSTEMS	Common	17275R102	864	51,036	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	142	8,400	SH	OTHER
CITIGROUP INC	Common	172967101	1,223	24,692	SH	DEFINED
CITIGROUP INC	Common	172967101	99	1,992	SH	OTHER
CNB FINANCIAL CORP.	Common	126128107	237	9,360	SH	DEFINED
CNB FINANCIAL CORP/PA	Common	126128107	626	24,678	SH	DEFINED
COCA COLA CO	Common	191216100	296	5,662	SH	DEFINED
COMPAQ COMPUTER CORP	Common	204493100	283	27,100	SH	DEFINED
COMPAQ COMPUTER CORP	Common	204493100	33	3,183	SH	OTHER
CORNING INC	Common	219350105	203	26,675	SH	DEFINED
CORNING INC	Common	219350105	5	600	SH	OTHER
CROWN AMERICAN REALTY TRUST	Common	228186102	213	21,860	SH	DEFINED
DOW CHEMICAL COMPANY	Common	260543103	177	5,399	SH	DEFINED
DOW CHEMICAL COMPANY	Common	260543103	52	1,596	SH	OTHER
DUPONT DE NEMOUR	Common	263534109	859	18,225	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	132	2,800	SH	OTHER
DYNEGY INC NEW	Common	26816Q101	403	13,900	SH	DEFINED
DYNEGY INC NEW	Common	26816Q101	4	125	SH	OTHER
EL PASO CORPORATION	Common	28336L109	348	7,901	SH	DEFINED
EL PASO CORPORATION	Common	28336L109	4	100	SH	OTHER
EMBRYO DEVELOPMENT CORP	Common	290818103	0	15,000	SH	DEFINED
EMC CORP	Common	268648102	222	18,600	SH	DEFINED
EMC CORP	Common	268648102	39	3,250	SH	OTHER
EMERSON ELECTRIC CO	Common	291011104	17	300	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	558	9,730	SH	OTHER
ESB FINANCIAL CORP	Common	26884F102	68	6,000	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	3,740	85,336	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	2,590	59,094	SH	OTHER
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	872	10,920	SH	DEFINED
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	128	1,600	SH	OTHER
FIRST BELL BANCORP INC	Common	319301107	174	11,200	SH	DEFINED
FIRST COLONIAL GROUP INC	Common	319734109	827	35,555	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CO	Common	319829107	21,138	1,596,507	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CO	Common	319829107	3,077	232,408	SH	OTHER
FORTUNE BRANDS INC	Common	349631101	194	3,932	SH	DEFINED
FORTUNE BRANDS INC	Common	349631101	143	2,900	SH	OTHER
FULTON FINANCIAL CORP	Common	360271100	25	1,000	SH	DEFINED
GA FINANCIAL INC	Common	361437106	1,552	90,000	SH	DEFINED
GALLAHER GROUP PLC-SPON ADR	Common	363595109	121	3,932	SH	DEFINED
GALLAHER GROUP PLC-SPON ADR	Common	363595109	89	2,900	SH	OTHER
GENERAL ELECTRIC	Common	369604103	3,640	97,207	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	4,980	132,990	SH	OTHER
GENERAL MILLS INC	Common	370334104	157	3,220	SH	DEFINED

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GENERAL MILLS INC	Common	370334104	183	3,740	SH	OTHER
GENERAL MOTORS CORP	Common	370442105	227	3,758	SH	DEFINED
GENERAL MOTORS CORP	Common	370442105	87	1,435	SH	OTHER
GILLETTE CO	Common	375766102	238	6,999	SH	DEFINED
GILLETTE CO	Common	375766102	7	200	SH	OTHER
HARLEY DAVIDSON INC	Common	412822108	608	11,025	SH	DEFINED
HARLEY DAVIDSON INC	Common	412822108	47	850	SH	OTHER
HOME DEPOT INC	Common	437076102	348	7,162	SH	DEFINED
HOME DEPOT INC	Common	437076102	15	300	SH	OTHER
H. J. HEINZ COMPANY	Common	423074103	145	3,505	SH	DEFINED
H. J. HEINZ COMPANY	Common	423074103	166	4,000	SH	OTHER
IBT BANCORP INC IRWIN PA	Common	44923F108	179	5,853	SH	SOLE
INGERSOLL-RAND COMPANY L	Common	G4776G101	300	6,000	SH	OTHER
INTEL CORP	Common	458140100	1,635	53,780	SH	DEFINED
INTEL CORP	Common	458140100	237	7,800	SH	OTHER
INT'L BUSINESS MACHINES CORP	Common	459200101	1,709	16,434	SH	DEFINED
INT'L BUSINESS MACHINES CORP	Common	459200101	1,546	14,865	SH	OTHER
JACOBS ENGR GROUP INC	Common	469814107	417	5,850	SH	DEFINED
JACOBS ENGR GROUP INC	Common	469814107	7	100	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,615	24,861	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	788	12,140	SH	OTHER
JUNIATA VALLEY FINANCIAL CORP	Common	482016102	685	24,119	SH	DEFINED
JUNIPER NETWORKS INC	Common	48203R104	122	9,673	SH	DEFINED
JUNIPER NETWORKS INC	Common	48203R104	9	700	SH	OTHER
KRAFT FOODS INC	Common	50075N104	329	8,500	SH	DEFINED
KRAFT FOODS INC	Common	50075N104	4	100	SH	OTHER
LENNAR CORP	Common	526057104	445	8,425	SH	DEFINED
LENNAR CORP	Common	526057104	5	100	SH	OTHER
LOWES COS INC	Common	548661107	1,047	24,071	SH	DEFINED
LOWES COS INC	Common	548661107	146	3,350	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	120	25,332	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	28	5,911	SH	OTHER
MBNA CORP	Common	55262L100	441	11,429	SH	DEFINED
MBNA CORP	Common	55262L100	160	4,150	SH	OTHER
MCDONALDS CORP	Common	580135101	336	12,120	SH	DEFINED
MCDONALDS CORP	Common	580135101	76	2,726	SH	OTHER
MELLON FINANCIAL CORP	Common	58551A108	816	21,134	SH	DEFINED
MELLON FINANCIAL CORP	Common	58551A108	310	8,045	SH	OTHER
MERCK & COMPANY INC	Common	589331107	2,260	39,247	SH	DEFINED
MERCK & COMPANY INC	Common	589331107	1,999	34,724	SH	OTHER
MERRILL LYNCH & CO	Common	590188108	1,400	25,275	SH	DEFINED
MERRILL LYNCH & CO	Common	590188108	199	3,600	SH	OTHER
MICROSOFT CORP	Common	594918104	1,138	18,872	SH	DEFINED
MICROSOFT CORP	Common	594918104	133	2,200	SH	OTHER
MINNESOTA MINING & MANUF	Common	604059105	732	6,365	SH	DEFINED
MINNESOTA MINING & MANUF	Common	604059105	641	5,570	SH	OTHER
MORGAN STANLEY DEAN WITT	Common	617446448	268	4,680	SH	OTHER
NATL PENN BCSHS INC	Common	637138108	859	34,982	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	749	7,207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	78	754	SH	OTHER
NEWELL RUBBERMAID INC	Common	651229106	245	7,668	SH	DEFINED
NITTANY FINANCIAL CORP	Common	65480R102	139	12,100	SH	SOLE
NOBLE DRILLING CORP	Common	655042109	241	5,825	SH	DEFINED
NORTH PITTSBURGH SYS INC	Common	661562108	1,179	84,270	SH	OTHER
NOVELLUS SYSTEMS INC	Common	670008101	918	16,950	SH	DEFINED
NOVELLUS SYSTEMS INC	Common	670008101	27	500	SH	OTHER
OMEGA FINANCIAL CORP	Common	682092101	1,024	31,479	SH	DEFINED
ORACLE CORP	Common	68389X105	700	54,695	SH	DEFINED
ORACLE CORP	Common	68389X105	59	4,600	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	442	8,047	SH	DEFINED
P P G INDUSTRIES INC	Common	693506107	1,735	31,590	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	2,914	116,100	SH	DEFINED

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PENNSHOCK FINAN SERVICES CORP	Common	708352109	235	8,400	SH	DEFINED
PENNSOIL-QUAKER ST CO	Common	709323109	528	24,612	SH	OTHER
PEPSICO INCORPORATED	Common	713448108	1,857	36,054	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	1,125	21,850	SH	OTHER
PFIZER INC	Common	717081103	3,276	82,433	SH	DEFINED
PFIZER INC	Common	717081103	1,125	28,312	SH	OTHER
PHILIP MORRIS CO	Common	718154107	729	13,850	SH	DEFINED
PHILIP MORRIS CO	Common	718154107	1,793	34,040	SH	OTHER
PNC BANK CORP	Common	693475105	671	10,905	SH	DEFINED
PNC BANK CORP	Common	693475105	223	3,628	SH	OTHER
PNC FINANCIAL SERVICES GROUP	Common	693475105	3,997	65,000	SH	DEFINED
PPL CORP	Common	69351T106	409	10,315	SH	DEFINED
PPL CORP	Common	69351T106	230	5,800	SH	OTHER
PRICE T ROWE GROUP INC	Common	74144T108	512	13,140	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	6	150	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	2,212	24,551	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	2,005	22,250	SH	OTHER
PROMISTAR FINL CORP	Common	74342Y107	20	803	SH	DEFINED
PROMISTAR FINL CORP	Common	74342Y107	278	11,250	SH	OTHER
PUBLIC SERV ELEC GAS	Common	744573106	46	1,004	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	306	6,680	SH	OTHER
QUALCOMM INC	Common	747525103	295	7,850	SH	DEFINED
QUALCOMM INC	Common	747525103	11	300	SH	OTHER
RENT WAY INC	Common	76009U104	85	10,000	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	140	5,567	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	68	2,688	SH	OTHER
ROHM & HAAS CO	Common	775371107	192	4,550	SH	DEFINED
ROHM & HAAS CO	Common	775371107	15	350	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	647	32,376	SH	DEFINED
ROYAL DUTCH PETROLEUM NY	Common	780257804	331	6,100	SH	DEFINED
ROYAL DUTCH PETROLEUM NY	Common	780257804	54	991	SH	OTHER
S & T BANCORP INC	Common	783859101	1,894	74,401	SH	DEFINED
S & T BANCORP INC	Common	783859101	1,754	68,923	SH	DEFINED
S & T BANCORP INC	Common	783859101	765	30,046	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	608	16,242	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	304	8,118	SH	OTHER
SCHERING-PLOUGH CORP	Common	806605101	309	9,877	SH	DEFINED
SCHERING-PLOUGH CORP	Common	806605101	13	400	SH	OTHER
SCHLUMBERGER LTD	Common	806857108	666	11,317	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	85	1,450	SH	OTHER
SEARS,ROEBUCK & CO	Common	812387108	299	5,825	SH	DEFINED
SEARS,ROEBUCK & CO	Common	812387108	159	3,100	SH	OTHER
SOLETRON CORP	Common	834182107	228	29,280	SH	DEFINED
SOLETRON CORP	Common	834182107	17	2,200	SH	OTHER
SOUTHWEST AIRLINES	Common	844741108	335	17,319	SH	DEFINED
SOUTHWEST AIRLINES	Common	844741108	21	1,087	SH	OTHER
ST JUDE MED INC COM	Common	790849103	307	3,975	SH	DEFINED
SUN BANCORP INC	Common	866634108	481	27,150	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	369	41,815	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	61	6,900	SH	OTHER
SUNOCO INC COM	Common	86764P109	322	8,050	SH	DEFINED
SUSQUEHANNA BANC SHS	Common	869099101	1,279	52,242	SH	DEFINED
SUSQUEHANNA BANCSHARES INC	Common	869099101	2,007	82,000	SH	DEFINED
TARGET CORP	Common	87612E106	1,427	33,100	SH	DEFINED
TARGET CORP	Common	87612E106	225	5,225	SH	OTHER
TEXAS INSTRUMENTS INC	Common	882508104	327	9,886	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	50	1,500	SH	OTHER
THREE RIVERS BANCORP INC	Common	88562Q107	1,154	85,200	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	894	27,670	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	22	675	SH	OTHER
UNION PACIFIC CORP	Common	907818108	221	3,550	SH	DEFINED
UNION PACIFIC CORP	Common	907818108	3	50	SH	OTHER

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UPSIDE DEVELOPMENT INC C	Common	91673P109	1	60,000	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	2,491	54,025	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,606	34,829	SH	OTHER
VIACOM INC. NEW	Common	925524308	342	7,070	SH	DEFINED
VIACOM INC. NEW	Common	925524308	15	304	SH	OTHER
VIRAGEN INC	Common	927638106	8	10,000	SH	DEFINED
VODAFONE GROUP PLC NEW-S	Common	92857W100	81	4,390	SH	DEFINED
VODAFONE GROUP PLC NEW-S	Common	92857W100	160	8,682	SH	OTHER
WACHOVIA CORP	Common	929903102	697	18,806	SH	DEFINED
WAL-MART STORES INC	Common	931142103	1,283	20,926	SH	DEFINED
WAL-MART STORES INC	Common	931142103	77	1,250	SH	OTHER
WELLS FARGO & CO	Common	949746101	836	16,920	SH	DEFINED
WELLS FARGO & CO	Common	949746101	69	1,400	SH	OTHER
WORLDCOM INC	Common	98157D106	85	12,646	SH	DEFINED
WORLDCOM INC	Common	98157D106	8	1,250	SH	OTHER
WYETH COM	Common	983024100	752	11,459	SH	DEFINED
WYETH COM	Common	983024100	236	3,600	SH	OTHER
GRAND TOTALS				153,024		