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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
November 04, 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: September 30, 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, November 1, 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: 201

Form 13F Information Table Value Total: \$121,510 (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	OTHER MANA
3M CO	Common	88579Y101	535	4865	SH	DEFINED	
3M CO	Common	88579Y101	592	5380	SH	OTHER	
ABBOTT LABORATORIES	Common	002824100	242	5983	SH	DEFINED	
ABBOTT LABORATORIES	Common	002824100	8	200	SH	OTHER	
ALCOA INC.	Common	013817101	354	18350	SH	DEFINED	
ALCOA INC.	Common	013817101	69	3550	SH	OTHER	
ALLSTATE CORP	Common	020002101	714	20078	SH	DEFINED	
ALLSTATE CORP	Common	020002101	242	6818	SH	OTHER	
ALLTEL CORP	Common	020039103	310	7727	SH	DEFINED	
ALLTEL CORP	Common	020039103	296	7366	SH	OTHER	
AMERICAN EAGLE OUTFITTERS INC	Common	02553E106	140	11625	SH	DEFINED	
AMERICAN EAGLE OUTFITTERS INC	Common	02553E106	2	175	SH	OTHER	
AMERICAN EXPRESS CO	Common	025816109	210	6742	SH	DEFINED	
AMERICAN INTERNATIONAL GROUP IN	Common	026874107	884	16152	SH	DEFINED	
AMERICAN INTERNATIONAL GROUP IN	Common	026874107	97	1781	SH	OTHER	
AMGEN INC	Common	031162100	624	14964	SH	DEFINED	
AMGEN INC	Common	031162100	16	375	SH	OTHER	
ANHEUSER BUSCH COS INC	Common	035229103	1,173	23175	SH	DEFINED	
ANHEUSER BUSCH COS INC	Common	035229103	83	1650	SH	OTHER	
AOL TIME WARNER INC	Common	00184A105	386	33008	SH	DEFINED	
AOL TIME WARNER INC	Common	00184A105	25	2150	SH	OTHER	
APACHE CORP	Common	037411105	510	8582	SH	DEFINED	
APACHE CORP	Common	037411105	15	250	SH	OTHER	
APPLIED MATLS INC	Common	038222105	129	11200	SH	DEFINED	
APPLIED MATLS INC	Common	038222105	28	2400	SH	OTHER	
AT&T CORP COMMON	Common	001957109	233	19440	SH	DEFINED	
AT&T CORP COMMON	Common	001957109	124	10361	SH	OTHER	
AUTOMATIC DATA PROCESSING INC	Common	053015103	527	15152	SH	DEFINED	

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AUTOMATIC DATA PROCESSING INC	Common	053015103	83	2400	SH	OTHER
BANK OF AMERICA CORP COM	Common	060505104	638	9998	SH	DEFINED
BANK OF AMERICA CORP COM	Common	060505104	57	900	SH	OTHER
BELLSOUTH CORP	Common	079860102	488	26583	SH	DEFINED
BELLSOUTH CORP	Common	079860102	78	4263	SH	OTHER
BERKSHIRE SECURITIES	Common	084991868	972	5400	SH	DEFINED
BICO INC COM	Common	088766100	0	101100	SH	DEFINED
BOEING CO	Common	097023105	497	14564	SH	DEFINED
BOEING CO	Common	097023105	67	1969	SH	OTHER
BP AMOCO PLC SPONSORED ADR	Common	055622104	613	15352	SH	DEFINED
BP AMOCO PLC SPONSORED ADR	Common	055622104	283	7101	SH	OTHER
BRISTOL MYERS SQUIB	Common	110122108	304	12759	SH	DEFINED
BRISTOL MYERS SQUIB	Common	110122108	36	1500	SH	OTHER
CARDINAL HEALTH INC	Common	14149Y108	591	9496	SH	DEFINED
CARDINAL HEALTH INC	Common	14149Y108	57	922	SH	OTHER
CATERPILLAR INC	Common	149123101	345	9282	SH	DEFINED
CATERPILLAR INC	Common	149123101	21	575	SH	OTHER
CHEVRON TEXACO CORP	Common	166764100	364	5250	SH	DEFINED
CHEVRON TEXACO CORP	Common	166764100	166	2395	SH	OTHER
CISCO SYSTEMS	Common	17275R102	516	49236	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	86	8200	SH	OTHER
CITIGROUP INC COM	Common	172967101	763	25737	SH	DEFINED
CITIGROUP INC COM	Common	172967101	59	1992	SH	OTHER
CNB FINANCIAL CORP.	Common	126128107	234	9360	SH	DEFINED
CNB FINANCIAL CORP/PA	Common	126128107	1,167	46,678	SH	DEFINED
COCA COLA CO	Common	191216100	211	4392	SH	DEFINED
CORNING INC COM	Common	219350105	40	25225	SH	DEFINED
CORNING INC COM	Common	219350105	1	600	SH	OTHER
CROWN AMERICAN REALTY TRUST	Common	228186102	190	20660	SH	DEFINED
CTC COMMUNICATIONS GROUP INC	Common	126419100	1	10000	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	441	12227	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	101	2800	SH	OTHER
EL PASO CORPORATION COM	Common	28336L109	83	10061	SH	DEFINED
EL PASO CORPORATION COM	Common	28336L109	1	100	SH	OTHER
EMBRYO DEVELOPMENT CORP COM	Common	290818103	0	15000	SH	DEFINED
EMC CORP	Common	268648102	93	20300	SH	DEFINED
EMC CORP	Common	268648102	10	2250	SH	OTHER
EMERSON ELECTRIC CO	Common	291011104	13	300	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	428	9730	SH	OTHER
ESB FINANCIAL CORP	Common	26884F102	204	17,000	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	2,357	73888	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	1,866	58508	SH	OTHER
F N B CORP PA	Common	302520101	56	1995	SH	DEFINED
F N B CORP PA	Common	302520101	318	11362	SH	OTHER
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	628	10545	SH	DEFINED
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	95	1600	SH	OTHER
FIRST BELL BANCORP INC	Common	319301107	186	11,200	SH	DEFINED
FIRST COLONIAL GROUP INC	Common	319734109	1,229	49,532	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CO	Common	319829107	18,670	1506840	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CO	Common	319829107	2,528	204071	SH	OTHER
FULTON FINANCIAL CORP	Common	360271100	905	48,150	SH	DEFINED
GA FINANCIAL INC	Common	361437106	2,054	107,000	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	2,449	99352	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	3,362	136390	SH	OTHER
GENERAL MILLS INC	Common	370334104	136	3060	SH	DEFINED
GENERAL MILLS INC	Common	370334104	166	3740	SH	OTHER
GILLETTE CO	Common	375766102	207	6999	SH	DEFINED
GILLETTE CO	Common	375766102	6	200	SH	OTHER
HARLEY DAVIDSON INC	Common	412822108	555	11950	SH	DEFINED
HARLEY DAVIDSON INC	Common	412822108	43	925	SH	OTHER
H. J. HEINZ COMPANY	Common	423074103	112	3355	SH	DEFINED
H. J. HEINZ COMPANY	Common	423074103	311	9324	SH	OTHER

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IBT BANCORP INC IRWIN PA	Common	44923F108	202	5,853	SH	SOLE
INGERSOLL-RAND COMPANY LTD	Common	G4776G101	207	6000	SH	OTHER
INTEL CORP	Common	458140100	759	54624	SH	DEFINED
INTEL CORP	Common	458140100	104	7500	SH	OTHER
INT'L BUSINESS MACHINES CORP	Common	459200101	1,230	21091	SH	DEFINED
INT'L BUSINESS MACHINES CORP	Common	459200101	974	16698	SH	OTHER
JACOBS ENGR GROUP INC	Common	469814107	404	13075	SH	DEFINED
JACOBS ENGR GROUP INC	Common	469814107	6	200	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,378	25476	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	646	11940	SH	OTHER
JUNIATA VALLEY FINANCIAL CORP.	Common	482016102	697	24119	SH	DEFINED
KRAFT FOODS INC	Common	50075N104	456	12500	SH	DEFINED
KRAFT FOODS INC	Common	50075N104	11	300	SH	OTHER
LENNAR CORP COM	Common	526057104	484	8675	SH	DEFINED
LENNAR CORP COM	Common	526057104	6	100	SH	OTHER
LOWES COS INC	Common	548661107	959	23171	SH	DEFINED
LOWES COS INC	Common	548661107	124	3000	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	12	16194	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	4	5405	SH	OTHER
MAGNITUDE INFORMATION SYS IN	Common	559534102	12	100000	SH	DEFINED
MBNA CORP	Common	55262L100	421	22907	SH	DEFINED
MBNA CORP	Common	55262L100	114	6224	SH	OTHER
MELLON FINANCIAL CORP COM	Common	58551A108	490	18908	SH	DEFINED
MELLON FINANCIAL CORP COM	Common	58551A108	206	7945	SH	OTHER
MERCK & COMPANY INC	Common	589331107	1,356	29656	SH	DEFINED
MERCK & COMPANY INC	Common	589331107	1,560	34130	SH	OTHER
MERRILL LYNCH & CO	Common	590188108	839	25450	SH	DEFINED
MERRILL LYNCH & CO	Common	590188108	119	3600	SH	OTHER
MICROSOFT CORP	Common	594918104	857	19604	SH	DEFINED
MICROSOFT CORP	Common	594918104	98	2250	SH	OTHER
NATL PENN BCSHS INC	Common	637138108	978	34,982	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	817	7207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	85	754	SH	OTHER
NEWELL RUBBERMAID INC	Common	651229106	237	7668	SH	DEFINED
NEWELL RUBBERMAID INC	Common	651229106	196	6356	SH	OTHER
NITTANY FINANCIAL CORP	Common	65480R102	200	12,100	SH	SOLE
NOBLE CORPORATION	Common	G65422100	321	10350	SH	DEFINED
NORTH PITTSBURGH SYS INC COM	Common	661562108	1,110	83270	SH	OTHER
NOVELLUS SYSTEMS INC	Common	670008101	352	16925	SH	DEFINED
OMEGA FINANCIAL CORP	Common	682092101	1,062	31,479	SH	DEFINED
ORACLE CORP	Common	68389X105	444	56518	SH	DEFINED
ORACLE CORP	Common	68389X105	19	2400	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	363	8117	SH	DEFINED
P P G INDUSTRIES INC	Common	693506107	1,394	31190	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	2,734	116,100	SH	DEFINED
PENNRock FINAN SERVICES CORP	Common	708352109	268	9,240	SH	DEFINED
PENNZOIL-QUAKER ST CO	Common	709323109	541	24612	SH	OTHER
PEPSICO INCORPORATED	Common	713448108	1,268	34329	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	781	21150	SH	OTHER
PFIZER INC	Common	717081103	2,336	80508	SH	DEFINED
PFIZER INC	Common	717081103	810	27899	SH	OTHER
PHILIP MORRIS CO	Common	718154107	549	14150	SH	DEFINED
PHILIP MORRIS CO	Common	718154107	1,329	34240	SH	OTHER
PNC BANK CORP	Common	693475105	376	8905	SH	DEFINED
PNC BANK CORP	Common	693475105	127	3000	SH	OTHER
PNC FINANCIAL SERVICES GROUP	Common	693475105	4,639	110,000	SH	DEFINED
PPL CORP COM	Common	69351T106	376	11565	SH	DEFINED
PPL CORP COM	Common	69351T106	215	6600	SH	OTHER
PRICE T ROWE GROUP INC	Common	74144T108	369	14765	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	4	150	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	1,987	22226	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	1,989	22250	SH	OTHER

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PUBLIC SERV ELEC GAS	Common	744573106	26	854	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	204	6680	SH	OTHER
QUALCOMM INC	Common	747525103	255	9225	SH	DEFINED
QUALCOMM INC	Common	747525103	17	600	SH	OTHER
ROCKWELL COLLINS INC	Common	774341101	150	6844	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	59	2688	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	730	39,876	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	241	6000	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	41	1009	SH	OTHER
S & T BANCORP INC	Common	783859101	2,561	101,701	SH	DEFINED
S & T BANCORP INC	Common	783859101	1,747	69373	SH	DEFINED
S & T BANCORP INC	Common	783859101	634	25176	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	326	16242	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	197	9808	SH	OTHER
SCHERING-PLOUGH CORP	Common	806605101	211	9877	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	421	10942	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	56	1450	SH	OTHER
SEARS,ROEBUCK & CO	Common	812387108	371	9525	SH	DEFINED
SEARS,ROEBUCK & CO	Common	812387108	137	3500	SH	OTHER
SOUTHWEST AIRLINES	Common	844741108	250	19126	SH	DEFINED
SOUTHWEST AIRLINES	Common	844741108	11	862	SH	OTHER
ST JUDE MED INC COM	Common	790849103	413	11575	SH	DEFINED
SUN BANCORP INC	Common	866634108	610	27,150	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	47	17975	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	13	4900	SH	OTHER
SUNOCO INC COM	Common	86764P109	287	9500	SH	DEFINED
SUSQUEHANNA BANC SHS	Common	869099101	1,131	52242	SH	DEFINED
SUSQUEHANNA BANCSHARES INC	Common	869099101	2,349	108,500	SH	DEFINED
TARGET CORP	Common	87612E106	920	31150	SH	DEFINED
TARGET CORP	Common	87612E106	137	4625	SH	OTHER
TENET HEALTHCARE CORP	Common	88033G100	366	7385	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	142	9586	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	22	1500	SH	OTHER
TYCO INTERNATIONAL LTD	Common	902124106	214	15175	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	4	250	SH	OTHER
UNION PACIFIC CORP	Common	907818108	274	4740	SH	DEFINED
UNION PACIFIC CORP	Common	907818108	3	50	SH	OTHER
UPSIDE DEVELOPMENT INC COM	Common	91673P109	0	60000	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,366	49777	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	971	35398	SH	OTHER
VIACOM INC. NEW	Common	925524308	313	7720	SH	DEFINED
VIRAGEN INC	Common	927638106	2	10000	SH	DEFINED
WACHOVIA CORP	Common	929903102	598	18306	SH	DEFINED
WAL-MART STORES INC	Common	931142103	1,172	23801	SH	DEFINED
WAL-MART STORES INC	Common	931142103	101	2050	SH	OTHER
WELLS FARGO & CO COM	Common	949746101	811	16845	SH	DEFINED
WELLS FARGO & CO COM	Common	949746101	53	1100	SH	OTHER
WYETH COM	Common	983024100	302	9509	SH	DEFINED
WYETH COM	Common	983024100	124	3900	SH	OTHER

GRAND TOTALS

121,510