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FIRST COMMONWEALTH FINANCIAL CORP /PA/

Form 8-K January 21, 2005

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

FORM 8-K

CURRENT REPORT

Pursuant to Section 13 OR 15(d) of
The Securities Exchange Act of 1934

Date of Report (Date of	earliest event report	ed): January 20, 2005
	onwealth Financial Cor egistrant as specified	
Pennsylvania (State or other jurisdiction of incorporation)	0-11242 (Commission File Number)	25-1428528 (IRS Employer Identification Number)
22 N. Sixth Street, (Address of Principal E	,	
Registrant's telephone nu	umber, including area	code: <u>(724) 349-7220</u>
Check the appropriate box belosimultaneously satisfy the find following provisions:		-
[] Written communication pura 230.425)	suant to Rule 425 unde	r the Securities Act (17 CFR
[] Soliciting material pursual 240.14a-12)	ant to Rule 14a-12 und	er the Exchange Act (17 CFR

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[] Pre-comm	encement	communications	pursuant	to	Rule	14d-2(b)	under	the
Exchange Act	(17 CFR	240.14d-2(b))						

[] Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

Item 2.02 RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On January 20, 2005, First Commonwealth Financial Corporation issued a press release announcing its earnings for the three and twelve month periods ended December 31, 2004. A copy of this press release and the related earnings tables are furnished herein as exhibit 99.

Item 9.01 FINANCIAL STATEMENTS AND EXHIBITS

(c) Exhibits

Exhibit 99 First Commonwealth Financial Corporation Press Release dated January 20, 2005

SIGNATURES

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

Dated: January 20, 2005

FIRST COMMONWEALTH FINANCIAL CORPORATION (Registrant)

By: /S/JOHN J. DOLAN

John J. Dolan

Executive Vice President and
Chief Financial Officer