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FIRST COMMONWEALTH FINANCIAL CORP /PA/
Form 13F-HR
October 31, 2001

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, 2001

Check here if Amendment []: Amendment Number:_____

This Amendment (Check only one): [X] 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, October 30, 2001

Report Type(check only one) :

[x] 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:200

Form 13F Information Table Value Total: \$147,340 (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 TITLE OF CLASS	COL 3 CUSIP	COL 4 MARKET VALUE (X\$1000)	COLUMN 5 SHS OR PRN AMT	COL 6 SH/ PUT/ INVESTMENT CALLDISCRETION	COL 7 OTHER MANAGE
ABBOTT LABORATORIES	Common	002824100	717	14,941 SH	DEFINED	
ABBOTT LABORATORIES	Common	002824100	24	500 SH	OTHER	
ALCOA INC.	Common	013817101	950	24,111 SH	DEFINED	
ALCOA INC.	Common	013817101	162	4,100 SH	OTHER	
ALLEGHENY ENERGY INC	Common	017361106	263	5,454 SH	DEFINED	
ALLEGHENY ENERGY INC	Common	017361106	106	2,200 SH	OTHER	
ALLSTATE CORP	Common	020002101	239	5,428 SH	DEFINED	
ALLSTATE CORP	Common	020002101	262	5,962 SH	OTHER	
ALLTEL CORP	Common	020039103	417	6,802 SH	DEFINED	
ALLTEL CORP	Common	020039103	442	7,216 SH	OTHER	
AMERICAN EXPRESS CO	Common	025816109	316	8,142 SH	DEFINED	
AMERICAN HOME PRODUCTS	Common	026609107	1,032	17,659 SH	DEFINED	
AMERICAN HOME PRODUCTS	Common	026609107	251	4,300 SH	OTHER	
AMERICAN INTERNATIONAL GROUP INC	Common	026874107	898	10,444 SH	DEFINED	
AMERICAN INTERNATIONAL GROUP INC	Common	026874107	110	1,281 SH	OTHER	
AMGEN INC	Common	031162100	749	12,350 SH	DEFINED	
AMGEN INC	Common	031162100	23	375 SH	OTHER	
ANHEUSER BUSCH COS INC	Common	035229103	507	12,300 SH	DEFINED	
ANHEUSER BUSCH COS INC	Common	035229103	49	1,200 SH	OTHER	
AOL TIME WARNER INC	Common	00184A105	1,096	20,680 SH	DEFINED	
AOL TIME WARNER INC	Common	00184A105	101	1,900 SH	OTHER	
APPLIED MATLS INC	Common	038222105	694	14,125 SH	DEFINED	
APPLIED MATLS INC	Common	038222105	49	1,000 SH	OTHER	
AT&T CORP COMMON	Common	001957109	479	21,753 SH	DEFINED	
AT&T CORP COMMON	Common	001957109	210	9,549 SH	OTHER	

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AUTOMATIC DATA PROCESSING INC	Common	053015103	316	6,358	SH	DEFINED
AUTOMATIC DATA PROCESSING INC	Common	053015103	94	1,900	SH	OTHER
BANK OF AMERICA CORP	Common	060505104	749	12,469	SH	DEFINED
BANK OF AMERICA CORP	Common	060505104	66	1,100	SH	OTHER
BELLSOUTH CORP	Common	079860102	1,173	29,135	SH	DEFINED
BELLSOUTH CORP	Common	079860102	81	2,000	SH	OTHER
BERKSHIRE SECURITIES	Common	084991868	794	5,400	SH	DEFINED
BOEING CO	Common	097023105	41	736	SH	DEFINED
BOEING CO	Common	097023105	160	2,874	SH	OTHER
BP AMOCO PLC SPONSORED ADR	Common	055622104	1,270	25,485	SH	DEFINED
BP AMOCO PLC SPONSORED ADR	Common	055622104	468	9,395	SH	OTHER
BRISTOL MYERS SQUIB	Common	110122108	843	16,109	SH	DEFINED
BRISTOL MYERS SQUIB	Common	110122108	63	1,200	SH	OTHER
CHEVRON CORP	Common	166751107	158	1,750	SH	DEFINED
CHEVRON CORP	Common	166751107	189	2,091	SH	OTHER
CISCO SYSTEMS	Common	17275R102	891	48,937	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	160	8,800	SH	OTHER
CITIGROUP INC	Common	172967101	1,465	27,724	SH	DEFINED
CITIGROUP INC	Common	172967101	91	1,718	SH	OTHER
COCA COLA CO	Common	191216100	603	13,390	SH	DEFINED
COCA COLA CO	Common	191216100	54	1,200	SH	OTHER
COMPAQ COMPUTER CORP	Common	204493100	527	34,000	SH	DEFINED
COMPAQ COMPUTER CORP	Common	204493100	73	4,683	SH	OTHER
CONEXANT SYSTEMS INC	Common	207142100	16	1,797	SH	DEFINED
CONEXANT SYSTEMS INC	Common	207142100	120	13,398	SH	OTHER
CORNING INC	Common	219350105	225	13,450	SH	DEFINED
CORNING INC	Common	219350105	10	600	SH	OTHER
CROWN AMERICAN REALTY TRUST	Common	228186102	180	21,560	SH	DEFINED
DISNEY WALT CO	Common	254687106	199	6,905	SH	DEFINED
DISNEY WALT CO	Common	254687106	61	2,100	SH	OTHER
DOW CHEMICAL COMPANY	Common	260543103	197	5,932	SH	DEFINED
DOW CHEMICAL COMPANY	Common	260543103	282	8,490	SH	OTHER
DUPONT DE NEMOUR	Common	263534109	848	17,585	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	163	3,385	SH	OTHER
EMBRYO DEVELOPMENT CORP	Common	290818103	1	15,000	SH	DEFINED
EMC CORP	Common	268648102	301	10,375	SH	DEFINED
EMC CORP	Common	268648102	92	3,150	SH	OTHER
EMERSON ELECTRIC CO	Common	291011104	18	300	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	589	9,730	SH	OTHER
EQUITABLE RESOURCES	Common	294549100	600	18,000	SH	OTHER
EXXON MOBIL CORP	Common	30231G102	3,331	38,131	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	3,231	36,988	SH	OTHER
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	869	10,210	SH	DEFINED
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	102	1,200	SH	OTHER
FIRST COMMONWEALTH FINANCIAL CORP	Common	319829107	25,534	1,702,237	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CORP	Common	319829107	5,688	379,208	SH	OTHER
FIRST UNION CORPORATION	Common	337358105	284	8,114	SH	DEFINED
FORD MTR CO DEL COM PAR \$0.01	Common	345370860	685	27,891	SH	DEFINED
FORD MTR CO DEL COM PAR \$0.01	Common	345370860	96	3,916	SH	OTHER
FORTUNE BRANDS INC	Common	349631101	151	3,932	SH	DEFINED
FORTUNE BRANDS INC	Common	349631101	111	2,900	SH	OTHER
GENERAL ELECTRIC	Common	369604103	4,263	87,450	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	8,531	174,985	SH	OTHER
GENERAL MILLS INC	Common	370334104	141	3,220	SH	DEFINED
GENERAL MILLS INC	Common	370334104	260	5,940	SH	OTHER
GENERAL MOTORS CORP	Common	370442105	235	3,658	SH	DEFINED
GENERAL MOTORS CORP	Common	370442105	215	3,342	SH	OTHER
GILLETTE CO	Common	375766102	259	8,949	SH	DEFINED
GILLETTE CO	Common	375766102	6	200	SH	OTHER
HOME DEPOT INC	Common	437076102	285	6,112	SH	DEFINED
HOME DEPOT INC	Common	437076102	5	100	SH	OTHER
IBT BANCORP INC IRWIN PA	Common	44923F108	149	5,853	SH	SOLE

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INGERSOLL RAND CO	Common	456866102	247	6,000	SH	OTHER
INTEL CORP	Common	458140100	1,422	48,630	SH	DEFINED
INTEL CORP	Common	458140100	252	8,600	SH	OTHER
INTIMATE BRANDS INC	Common	461156101	253	16,775	SH	DEFINED
INTIMATE BRANDS INC	Common	461156101	14	900	SH	OTHER
INT'L BUSINESS MACHINES CORP	Common	459200101	1,351	11,957	SH	DEFINED
INT'L BUSINESS MACHINES CORP	Common	459200101	1,753	15,515	SH	OTHER
J P MORGAN CHASE & CO	Common	46625H100	927	20,785	SH	DEFINED
J P MORGAN CHASE & CO	Common	46625H100	56	1,260	SH	OTHER
JDS UNIPHASE CORP	Common	46612J101	139	11,100	SH	DEFINED
JDS UNIPHASE CORP	Common	46612J101	4	300	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,450	28,996	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	582	11,640	SH	OTHER
JUNIATA VALLEY FINANCIAL CORP.	Common	482016102	636	24,119	SH	DEFINED
KROGER CO	Common	501044101	284	11,376	SH	OTHER
LOWES COS INC	Common	548661107	1,019	14,050	SH	DEFINED
LOWES COS INC	Common	548661107	152	2,100	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	189	30,444	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	46	7,498	SH	OTHER
MCDONALDS CORP	Common	580135101	632	23,360	SH	DEFINED
MCDONALDS CORP	Common	580135101	84	3,121	SH	OTHER
MELLON FINANCIAL CORP COM	Common	58551A108	1,315	28,584	SH	DEFINED
MELLON FINANCIAL CORP COM	Common	58551A108	457	9,945	SH	OTHER
MERCK & COMPANY INC	Common	589331107	2,715	42,479	SH	DEFINED
MERCK & COMPANY INC	Common	589331107	2,293	35,879	SH	OTHER
MERRILL LYNCH & CO	Common	590188108	1,222	20,618	SH	DEFINED
MERRILL LYNCH & CO	Common	590188108	261	4,400	SH	OTHER
MICROSOFT CORP	Common	594918104	1,295	17,735	SH	DEFINED
MICROSOFT CORP	Common	594918104	259	3,550	SH	OTHER
MINNESOTA MINING & MANUFACTURING C	Common	604059105	873	7,651	SH	DEFINED
MINNESOTA MINING & MANUFACTURING C	Common	604059105	670	5,870	SH	OTHER
MORGAN STANLEY DEAN WITTER DISCOV	Common	617446448	301	4,680	SH	OTHER
MOTOROLA INC.	Common	620076109	365	22,014	SH	DEFINED
MOTOROLA INC.	Common	620076109	28	1,700	SH	OTHER
NATIONAL CITY CORP	Common	635405103	204	6,626	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	749	7,207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	158	1,522	SH	OTHER
NITTANY FINANCIAL CORP	Common	65480R102	100	11,000	SH	SOLE
NORTH PITTSBURGH SYS INC COM	Common	661562108	1,486	92,920	SH	OTHER
NOVELLUS SYSTEMS INC	Common	670008101	923	16,250	SH	DEFINED
NOVELLUS SYSTEMS INC	Common	670008101	28	500	SH	OTHER
ORACLE CORP	Common	68389X105	1,088	57,250	SH	DEFINED
ORACLE CORP	Common	68389X105	78	4,100	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	318	6,040	SH	DEFINED
P P G INDUSTRIES INC	Common	693506107	2,465	46,890	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	1,993	90,800	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	1,590	35,980	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	981	22,200	SH	OTHER
PFIZER INC	Common	717081103	3,487	87,077	SH	DEFINED
PFIZER INC	Common	717081103	633	15,800	SH	OTHER
PHILIP MORRIS CO	Common	718154107	566	11,150	SH	DEFINED
PHILIP MORRIS CO	Common	718154107	1,712	33,740	SH	OTHER
PNC BANK CORP	Common	693475105	783	11,898	SH	DEFINED
PNC BANK CORP	Common	693475105	285	4,328	SH	OTHER
PPL CORP	Common	69351T106	606	11,011	SH	DEFINED
PPL CORP	Common	69351T106	381	6,929	SH	OTHER
PRAXAIR INC	Common	74005P104	65	1,391	SH	DEFINED
PRAXAIR INC	Common	74005P104	188	4,000	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	1,640	25,706	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	1,410	22,100	SH	OTHER
PUBLIC SERV ELEC GAS	Common	744573106	54	1,104	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	327	6,680	SH	OTHER

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QUALCOMM INC	Common	747525103	433	7,400	SH	DEFINED
QUALCOMM INC	Common	747525103	18	300	SH	OTHER
QWEST COMMUNICATIONS INTL	Common	749121109	116	3,650	SH	DEFINED
QWEST COMMUNICATIONS INTL	Common	749121109	119	3,730	SH	OTHER
RADIOSHACK CORP	Common	750438103	585	19,175	SH	DEFINED
RADIOSHACK CORP	Common	750438103	21	700	SH	OTHER
ROCKWELL INTL CORP NEW	Common	773903109	113	2,975	SH	DEFINED
ROCKWELL INTL CORP NEW	Common	773903109	511	13,398	SH	OTHER
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	297	5,100	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	23	400	SH	OTHER
S & T BANCORP INC	Common	783859101	2,006	74,293	SH	DEFINED
S & T BANCORP INC	Common	783859101	13	464	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	759	18,956	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	223	5,556	SH	OTHER
SCHERING-PLOUGH CORP	Common	806605101	312	8,619	SH	DEFINED
SCHERING-PLOUGH CORP	Common	806605101	14	400	SH	OTHER
SCHLUMBERGER LTD	Common	806857108	801	15,217	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	68	1,300	SH	OTHER
SOLECTRON CORP	Common	834182107	516	28,205	SH	DEFINED
SOLECTRON CORP	Common	834182107	48	2,600	SH	OTHER
SOUTHWEST AIRLINES	Common	844741108	331	17,881	SH	DEFINED
SOUTHWEST AIRLINES	Common	844741108	16	887	SH	OTHER
SUNMICRO SYSTEMS	Common	866810104	642	40,850	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	101	6,400	SH	OTHER
SUSQUEHANNA BANC SHS	Common	869099101	1,063	52,242	SH	DEFINED
TARGET CORP	Common	87612E106	1,181	34,125	SH	DEFINED
TARGET CORP	Common	87612E106	163	4,700	SH	OTHER
TELLABS INC	Common	879664100	388	20,025	SH	DEFINED
TELLABS INC	Common	879664100	12	600	SH	OTHER
TEXACO INC	Common	881694103	240	3,600	SH	DEFINED
TEXACO INC	Common	881694103	13	200	SH	OTHER
TEXAS INSTRUMENTS INC	Common	882508104	498	15,800	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	82	2,600	SH	OTHER
TYCO INTERNATIONAL LTD	Common	902124106	894	16,400	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	30	550	SH	OTHER
UNITED TECH CORP	Common	913017109	280	3,825	SH	DEFINED
UPSIDE DEVELOPMENT INC	Common	91673P109	4	60,000	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	3,356	62,722	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,876	35,074	SH	OTHER
VIACOM INC. NEW	Common	925524308	239	4,615	SH	DEFINED
VIACOM INC. NEW	Common	925524308	16	304	SH	OTHER
VIRAGEN INC	Common	927638106	13	10,000	SH	DEFINED
VODAFONE GROUP PLC NEW	Common	92857W100	127	5,675	SH	DEFINED
VODAFONE GROUP PLC NEW	Common	92857W100	190	8,500	SH	OTHER
WACHOVIA CORP	Common	929771103	359	5,051	SH	DEFINED
WAL-MART STORES INC	Common	931142103	277	5,686	SH	DEFINED
WAL-MART STORES INC	Common	931142103	20	400	SH	OTHER
WELLS FARGO & CO	Common	949746101	813	17,520	SH	DEFINED
WELLS FARGO & CO	Common	949746101	70	1,500	SH	OTHER
WORLDCOM INC	Common	98157D106	377	26,584	SH	DEFINED
WORLDCOM INC	Common	98157D106	21	1,450	SH	OTHER

GRAND TOTALS

147,340