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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
November 15, 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: September 30, 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, November 15, 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: \$147,388 (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	441	5,510	SH		DEFINED	
3M CO	Common	88579Y101	765	9,560	SH		OTHER	
ABBOTT LABS	Common	002824100	679	16,021	SH		DEFINED	
ABBOTT LABS	Common	002824100	18	425	SH		OTHER	
ALCOA INC	Common	013817101	870	25,890	SH		DEFINED	
ALCOA INC	Common	013817101	100	2,970	SH		OTHER	
ALLSTATE CORP	Common	020002101	836	17,423	SH		DEFINED	
ALLSTATE CORP	Common	020002101	352	7,327	SH		OTHER	
ALLTEL CORP	Common	020039103	949	17,283	SH		DEFINED	
ALLTEL CORP	Common	020039103	479	8,716	SH		OTHER	
ALTRIA GROUP INC	Common	02209S103	670	14,250	SH		DEFINED	
ALTRIA GROUP INC	Common	02209S103	1,549	32,940	SH		OTHER	
AMERICAN INTL GROUP INC	Common	026874107	1,158	17,039	SH		DEFINED	
AMERICAN INTL GROUP INC	Common	026874107	97	1,431	SH		OTHER	
AMGEN INC	Common	031162100	1,085	19,091	SH		DEFINED	
AMGEN INC	Common	031162100	64	1,125	SH		OTHER	
ANHEUSER BUSCH COS INC	Common	035229103	1,244	24,904	SH		DEFINED	
ANHEUSER BUSCH COS INC	Common	035229103	40	800	SH		OTHER	
APACHE CORP	Common	037411105	849	16,936	SH		DEFINED	
APACHE CORP	Common	037411105	59	1,174	SH		OTHER	
BANK OF AMERICA CORPORATION	Common	060505104	1,112	25,660	SH		DEFINED	
BANK OF AMERICA CORPORATION	Common	060505104	185	4,276	SH		OTHER	
BELLSOUTH CORP	Common	079860102	233	8,595	SH		DEFINED	
BELLSOUTH CORP	Common	079860102	107	3,932	SH		OTHER	
BERKSHIRE SECURITIES	Common	084991868	702	3,600	SH		DEFINED	
BERKSHIRE SECURITIES	Common	084991868	351	1,800	SH		OTHER	
BICO INC	Common	088766100	0	101,100	SH		DEFINED	
BJ SVCS CO	Common	055482103	619	11,810	SH		DEFINED	

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BJ SVCS CO	Common	055482103	5	100	SH	OTHER
BOEING CO	Common	097023105	188	3,636	SH	DEFINED
BOEING CO	Common	097023105	90	1,744	SH	OTHER
BP PLC	Common	055622104	699	12,146	SH	DEFINED
BP PLC	Common	055622104	361	6,281	SH	OTHER
CAREMARK RX INC	Common	141705103	686	21,405	SH	DEFINED
CAREMARK RX INC	Common	141705103	24	750	SH	OTHER
CENDANT CORP	Common	151313103	591	27,375	SH	DEFINED
CENDANT CORP	Common	151313103	38	1,740	SH	OTHER
CHESTER VALLEY BANCORP	Common	166335109	493	24,906	SH	DEFINED
CHEVRONTEXACO CORP	Common	166764100	552	10,282	SH	DEFINED
CHEVRONTEXACO CORP	Common	166764100	186	3,470	SH	OTHER
CISCO SYS INC	Common	17275R102	1,035	57,203	SH	DEFINED
CISCO SYS INC	Common	17275R102	124	6,850	SH	OTHER
CITIGROUP INC	Common	172967101	1,404	31,821	SH	DEFINED
CITIGROUP INC	Common	172967101	203	4,592	SH	OTHER
CNB FINL CORP PA	Common	126128107	388	25,556	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	189	6,675	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	81	2,870	SH	OTHER
CONOCOPHILLIPS	Common	20825C104	218	2,633	SH	DEFINED
CONOCOPHILLIPS	Common	20825C104	41	500	SH	OTHER
CONSTELLATION ENERGY GROUP I	Common	210371100	217	5,441	SH	OTHER
COOPER COS INC	Common	216648402	747	10,900	SH	DEFINED
COOPER COS INC	Common	216648402	10	150	SH	OTHER
COVENTRY HEALTH CARE INC	Common	222862104	191	3,570	SH	DEFINED
COVENTRY HEALTH CARE INC	Common	222862104	12	225	SH	OTHER
CTC COMMUNICATIONS GROUP INC	Common	126419100	0	10,000	SH	DEFINED
DELL INC	Common	24702R101	836	23,481	SH	DEFINED
DELL INC	Common	24702R101	27	750	SH	OTHER
DIASENSE INC COM	Common	252834106	0	17,500	SH	DEFINED
DOMINION RES INC VA NEW	Common	25746U109	777	11,913	SH	DEFINED
DOMINION RES INC VA NEW	Common	25746U109	89	1,357	SH	OTHER
DOW CHEM CO	Common	260543103	142	3,143	SH	DEFINED
DOW CHEM CO	Common	260543103	63	1,396	SH	OTHER
DU PONT E I DE NEMOURS & CO	Common	263534109	456	10,654	SH	DEFINED
DU PONT E I DE NEMOURS & CO	Common	263534109	90	2,100	SH	OTHER
EMBRYO DEV CORP	Common	290818103	0	15,000	SH	DEFINED
EMERSON ELEC CO	Common	291011104	19	300	SH	DEFINED
EMERSON ELEC CO	Common	291011104	602	9,730	SH	OTHER
ESB FINANCIAL CORP	Common	26884F102	241	17,550	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	3,774	78,085	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	1,976	40,886	SH	OTHER
FEDEX CORP	Common	31428X106	712	8,310	SH	DEFINED
FEDEX CORP	Common	31428X106	24	275	SH	OTHER
FIDELITY BANCORP INC/PENN	Common	315831107	511	23,282	SH	DEFINED
FIRST COMWLTH FINL CORP PA	Common	319829107	20,101	1,476,921	SH	DEFINED
FIRST COMWLTH FINL CORP PA	Common	319829107	2,357	173,198	SH	OTHER
FIRST NATL BANKSHRS FL INC N	Common	321100109	302	12,287	SH	OTHER
FLEXTRONICS INTL LTD	Common	Y2573F102	612	46,220	SH	DEFINED
FLEXTRONICS INTL LTD	Common	Y2573F102	18	1,350	SH	OTHER
FNB CORP PA	Common	302520101	264	11,929	SH	OTHER
FORTUNE BRANDS INC	Common	349631101	937	12,642	SH	DEFINED
FORTUNE BRANDS INC	Common	349631101	22	300	SH	OTHER
FPL GROUP INC	Common	302571104	649	9,495	SH	DEFINED
FPL GROUP INC	Common	302571104	53	775	SH	OTHER
GANNETT INC	Common	364730101	643	7,680	SH	DEFINED
GANNETT INC	Common	364730101	29	350	SH	OTHER
GATEWAY BANK OF PENNSYLVANIA	Common	869099101	50	5,000	SH	SOLE
GENERAL ELEC CO	Common	369604103	3,435	102,306	SH	DEFINED
GENERAL ELEC CO	Common	369604103	4,345	129,385	SH	OTHER
GENERAL MLS INC	Common	370334104	128	2,860	SH	DEFINED
GENERAL MLS INC	Common	370334104	145	3,240	SH	OTHER

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HARRAHS ENTMT INC	Common	413619107	445	8,390	SH	DEFINED
HARRAHS ENTMT INC	Common	413619107	19	350	SH	OTHER
HARTFORD FINL SVCS GROUP INC	Common	416515104	732	11,815	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	Common	416515104	95	1,531	SH	OTHER
HEINZ H J CO	Common	423074103	72	2,010	SH	DEFINED
HEINZ H J CO	Common	423074103	321	8,899	SH	OTHER
INGERSOLL-RAND COMPANY LTD	Common	G4776G101	408	6,000	SH	OTHER
INTEL CORP	Common	458140100	985	49,122	SH	DEFINED
INTEL CORP	Common	458140100	92	4,600	SH	OTHER
INTERNATIONAL BUSINESS MACHS	Common	459200101	1,839	21,454	SH	DEFINED
INTERNATIONAL BUSINESS MACHS	Common	459200101	1,358	15,843	SH	OTHER
IRON & GLASS BANCORP INC	Common	462735101	81	1,850	SH	DEFINED
JACOBS ENGR GROUP INC DEL	Common	469814107	522	13,630	SH	DEFINED
JACOBS ENGR GROUP INC DEL	Common	469814107	11	300	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,461	25,930	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	537	9,540	SH	OTHER
JUNIATA VALLEY NATL BK	Common	482016102	965	24,119	SH	DEFINED
LAUREL CAPITAL GROUP INC	Common	518629100	272	12,000	SH	DEFINED
LEESPORT FINANCIAL CORPORATION	Common	524477106	1,644	73,000	SH	DEFINED
LEHMAN BROS HLDGS INC	Common	524908100	201	2,516	SH	DEFINED
LEHMAN BROS HLDGS INC	Common	524908100	14	175	SH	OTHER
LENNAR CORP	Common	526057104	290	6,085	SH	DEFINED
LENNAR CORP	Common	526057104	10	200	SH	OTHER
LOWES COS INC	Common	548661107	1,336	24,579	SH	DEFINED
LOWES COS INC	Common	548661107	182	3,350	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	31	9,922	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	8	2,545	SH	OTHER
MAGNITUDE INFORMATION SYS IN	Common	559534102	12	112,400	SH	DEFINED
MBNA CORP	Common	55262L100	681	27,014	SH	DEFINED
MBNA CORP	Common	55262L100	70	2,792	SH	OTHER
MCCORMICK & CO INC	Common	579780206	589	17,145	SH	DEFINED
MCCORMICK & CO INC	Common	579780206	8	225	SH	OTHER
MEDTRONIC INC	Common	585055106	678	13,071	SH	DEFINED
MEDTRONIC INC	Common	585055106	9	175	SH	OTHER
MELLON FINANCIAL CORP	Common	58551A108	692	25,000	SH	DEFINED
MELLON FINL CORP	Common	58551A108	138	4,974	SH	DEFINED
MELLON FINL CORP	Common	58551A108	143	5,153	SH	OTHER
MERCK & CO INC	Common	589331107	658	19,927	SH	DEFINED
MERCK & CO INC	Common	589331107	1,048	31,762	SH	OTHER
MERRILL LYNCH & CO INC	Common	590188108	1,064	21,400	SH	DEFINED
MERRILL LYNCH & CO INC	Common	590188108	139	2,800	SH	OTHER
MICROSOFT CORP	Common	594918104	1,263	45,688	SH	DEFINED
MICROSOFT CORP	Common	594918104	121	4,385	SH	OTHER
MORGAN STANLEY	Common	617446448	3	60	SH	DEFINED
MORGAN STANLEY	Common	617446448	242	4,914	SH	OTHER
NATIONAL CITY CORP	Common	635405103	235	6,076	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	1,000	7,207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	105	754	SH	OTHER
NEWELL RUBBERMAID INC	Common	651229106	154	7,668	SH	DEFINED
NEWELL RUBBERMAID INC	Common	651229106	123	6,156	SH	OTHER
NOBLE CORPORATION	Common	G65422100	556	12,360	SH	DEFINED
NOBLE CORPORATION	Common	G65422100	13	300	SH	OTHER
NORTH PITTSBURGH SYS INC	Common	661562108	166	8,000	SH	DEFINED
NORTH PITTSBURGH SYS INC	Common	661562108	1,385	66,870	SH	OTHER
OMEGA FINANCIAL CORP	Common	682092101	3,173	91,691	SH	DEFINED
ORACLE CORP	Common	68389X105	601	53,311	SH	DEFINED
ORACLE CORP	Common	68389X105	37	3,266	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	6,063	224,544	SH	DEFINED
PENNSYLVANIA RL ESTATE INVT	Common	709102107	287	7,414	SH	DEFINED
PEPSICO INC	Common	713448108	1,494	30,704	SH	DEFINED
PEPSICO INC	Common	713448108	1,019	20,950	SH	OTHER
PFIZER INC	Common	717081103	2,442	79,819	SH	DEFINED

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PFIZER INC	Common	717081103	663	21,668	SH	OTHER
PITNEY BOWES INC	Common	724479100	512	11,606	SH	DEFINED
PITNEY BOWES INC	Common	724479100	9	200	SH	OTHER
PNC FINL SVCS GROUP INC	Common	693475105	534	9,876	SH	DEFINED
PNC FINL SVCS GROUP INC	Common	693475105	162	3,000	SH	OTHER
PPG INDS INC	Common	693506107	238	3,887	SH	DEFINED
PPG INDS INC	Common	693506107	1,839	30,004	SH	OTHER
PPL CORP	Common	69351T106	371	7,855	SH	DEFINED
PPL CORP	Common	69351T106	226	4,800	SH	OTHER
PRAXAIR INC	Common	74005P104	606	14,188	SH	DEFINED
PRAXAIR INC	Common	74005P104	6	130	SH	OTHER
PRICE T ROWE GROUP INC	Common	74144T108	853	16,745	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	38	750	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	1,511	27,914	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	2,208	40,800	SH	OTHER
PUBLIC SVC ENTERPRISE GROUP	Common	744573106	72	1,689	SH	DEFINED
PUBLIC SVC ENTERPRISE GROUP	Common	744573106	295	6,930	SH	OTHER
QUALCOMM INC	Common	747525103	869	22,260	SH	DEFINED
QUALCOMM INC	Common	747525103	27	700	SH	OTHER
ROCKWELL AUTOMATION INC	Common	773903109	245	6,332	SH	DEFINED
ROCKWELL AUTOMATION INC	Common	773903109	181	4,688	SH	OTHER
ROCKWELL COLLINS INC	Common	774341101	228	6,126	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	100	2,688	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	795	32,752	SH	DEFINED
ROYAL DUTCH PETE CO	Common	780257804	319	6,175	SH	DEFINED
ROYAL DUTCH PETE CO	Common	780257804	55	1,068	SH	OTHER
S & T BANCORP INC	Common	783859101	2,155	60,337	SH	DEFINED
S & T BANCORP INC	Common	783859101	464	13,007	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	440	16,974	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	346	13,346	SH	OTHER
SUN BANCORP INC	Common	866634108	2,688	116,098	SH	DEFINED
SUSQUEHANNA BANCSHARES INC	Common	869099101	2,076	84,390	SH	DEFINED
SUSQUEHANNA BANCSHARES INC P	Common	869099101	1,285	52,242	SH	DEFINED
SYMANTEC CORP	Common	871503108	789	14,380	SH	DEFINED
SYMANTEC CORP	Common	871503108	55	1,000	SH	OTHER
SYSCO CORP	Common	871829107	235	7,850	SH	DEFINED
SYSCO CORP	Common	871829107	15	500	SH	OTHER
TARGET CORP	Common	87612E106	1,309	28,925	SH	DEFINED
TARGET CORP	Common	87612E106	173	3,825	SH	OTHER
TEXAS INSTRS INC	Common	882508104	571	26,855	SH	DEFINED
TEXAS INSTRS INC	Common	882508104	51	2,400	SH	OTHER
TYCO INTL LTD NEW	Common	902124106	893	29,131	SH	DEFINED
TYCO INTL LTD NEW	Common	902124106	14	450	SH	OTHER
UNITED TECHNOLOGIES CORP	Common	913017109	716	7,665	SH	DEFINED
UNITED TECHNOLOGIES CORP	Common	913017109	21	220	SH	OTHER
VERITAS SOFTWARE CO	Common	923436109	231	12,975	SH	DEFINED
VERITAS SOFTWARE CO	Common	923436109	4	200	SH	OTHER
VERIZON COMMUNICATIONS	Common	92343V104	2,288	58,089	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,202	30,514	SH	OTHER
VIACOM INC	Common	925524308	805	23,981	SH	DEFINED
VIACOM INC	Common	925524308	27	802	SH	OTHER
VODAFONE GROUP PLC NEW	Common	92857W100	35	1,470	SH	DEFINED
VODAFONE GROUP PLC NEW	Common	92857W100	186	7,708	SH	OTHER
VORNADO RLTY TR	Common	929042109	941	15,010	SH	DEFINED
VORNADO RLTY TR	Common	929042109	78	1,250	SH	OTHER
WACHOVIA CORP 2ND NEW	Common	929903102	773	16,468	SH	DEFINED
WAL MART STORES INC	Common	931142103	1,500	28,194	SH	DEFINED
WAL MART STORES INC	Common	931142103	128	2,400	SH	OTHER
WASHINGTON MUT INC	Common	939322103	633	16,190	SH	DEFINED
WASHINGTON MUT INC	Common	939322103	39	990	SH	OTHER
WELLS FARGO & CO NEW	Common	949746101	1,152	19,311	SH	DEFINED
WELLS FARGO & CO NEW	Common	949746101	111	1,866	SH	OTHER

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WILLOW GROVE BANCORP	Common	97111W101	501	30,200 SH	DEFINED
WYETH	Common	983024100	214	5,713 SH	DEFINED
WYETH	Common	983024100	125	3,350 SH	OTHER
GRAND TOTALS				147,388	