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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
August 14, 2003

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: June 30, 2003

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, August 14, 2003

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: 198

Form 13F Information Table Value Total: \$140,369 (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	577	4,470	SH		DEFINED	
3M CO	Common	88579Y101	629	4,880	SH		OTHER	
ABBOTT LABORATORIES	Common	002824100	9	200	SH		OTHER	
ABBOTT LABORATORIES	Common	002824100	196	4,472	SH		DEFINED	
ALCOA INC.	Common	013817101	70	2,750	SH		OTHER	
ALCOA INC.	Common	013817101	409	16,050	SH		DEFINED	
ALLSTATE CORP	Common	020002101	617	17,303	SH		DEFINED	
ALLSTATE CORP	Common	020002101	264	7,402	SH		OTHER	
ALLTEL CORP	Common	020039103	471	9,771	SH		DEFINED	
ALLTEL CORP	Common	020039103	372	7,716	SH		OTHER	
ALTRIA GROUP INC	Common	02209S103	638	14,050	SH		DEFINED	
ALTRIA GROUP INC	Common	02209S103	1,551	34,140	SH		OTHER	
AMERICAN EAGLE OUTFITTE	Common	02553E106	3	175	SH		OTHER	
AMERICAN EAGLE OUTFITTE	Common	02553E106	193	10,475	SH		DEFINED	
AMERICAN EXPRESS CO	Common	025816109	284	6,798	SH		DEFINED	
AMERICAN INTERNATIONAL	Common	026874107	875	15,859	SH		DEFINED	
AMERICAN INTERNATIONAL	Common	026874107	84	1,531	SH		OTHER	
AMGEN INC	Common	031162100	1,066	16,160	SH		DEFINED	
AMGEN INC	Common	031162100	35	525	SH		OTHER	
ANHEUSER BUSCH COS INC	Common	035229103	1,192	23,344	SH		DEFINED	
ANHEUSER BUSCH COS INC	Common	035229103	46	900	SH		OTHER	
AOL TIME WARNER INC	Common	00184A105	272	16,883	SH		DEFINED	
AOL TIME WARNER INC	Common	00184A105	22	1,350	SH		OTHER	
APACHE CORP	Common	037411105	520	7,997	SH		DEFINED	
APACHE CORP	Common	037411105	17	262	SH		OTHER	
AUTOMATIC DATA PROCESSI	Common	053015103	61	1,800	SH		OTHER	
AUTOMATIC DATA PROCESSI	Common	053015103	469	13,853	SH		DEFINED	
BANK OF AMERICA CORP CO	Common	060505104	827	10,462	SH		DEFINED	

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BANK OF AMERICA CORP CO	Common	060505104	83	1,050	SH	OTHER
BELLSOUTH CORP	Common	079860102	633	23,751	SH	DEFINED
BELLSOUTH CORP	Common	079860102	109	4,095	SH	OTHER
BERKSHIRE SECURITIES	Common	084991868	324	1,800	SH	OTHER
BERKSHIRE SECURITIES	Common	084991868	648	3,600	SH	DEFINED
BEST BUY CO INC	Common	086516101	493	11,225	SH	DEFINED
BICO INC COM	Common	088766100	0	101,100	SH	DEFINED
BOEING CO	Common	097023105	64	1,869	SH	OTHER
BOEING CO	Common	097023105	544	15,843	SH	DEFINED
BP AMOCO PLC SPONSORED	Common	055622104	659	15,690	SH	DEFINED
BP AMOCO PLC SPONSORED	Common	055622104	264	6,281	SH	OTHER
BRISTOL MYERS SQUIB	Common	110122108	230	8,480	SH	DEFINED
BRISTOL MYERS SQUIB	Common	110122108	32	1,168	SH	OTHER
CARDINAL HEALTH INC	Common	14149Y108	781	12,149	SH	DEFINED
CARDINAL HEALTH INC	Common	14149Y108	42	650	SH	OTHER
CATERPILLAR INC	Common	149123101	539	9,682	SH	DEFINED
CATERPILLAR INC	Common	149123101	43	775	SH	OTHER
CHEVRON TEXACO CORP	Common	166764100	129	1,781	SH	OTHER
CHEVRON TEXACO CORP	Common	166764100	371	5,141	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	780	46,458	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	107	6,350	SH	OTHER
CITIGROUP INC COM	Common	172967101	109	2,542	SH	OTHER
CITIGROUP INC COM	Common	172967101	1,237	28,899	SH	DEFINED
CNB FINANCIAL CORP.	Common	126128107	416	9,360	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	103	3,406	SH	OTHER
COMCAST CORP NEW	Common	20030N101	185	6,136	SH	DEFINED
COMMUNITY BANKERS CORP	Common	20361A108	812	62,953	SH	SOLE
CORNING INC COM	Common	219350105	4	600	SH	OTHER
CORNING INC COM	Common	219350105	138	18,675	SH	DEFINED
CROWN AMERICAN REALTY T	Common	228186102	222	20,660	SH	DEFINED
CTC COMMUNICATIONS GROU	Common	126419100	0	10,000	SH	DEFINED
DELL COMPUTER CORP	Common	247025109	236	7,400	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	495	11,892	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	117	2,800	SH	OTHER
EMBRYO DEVELOPMENT CORP	Common	290818103	0	15,000	SH	DEFINED
EMC CORP	Common	268648102	187	17,875	SH	DEFINED
EMC CORP	Common	268648102	4	350	SH	OTHER
EMERSON ELECTRIC CO	Common	291011104	15	300	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	497	9,730	SH	OTHER
EXXON MOBIL CORP	Common	30231G102	1,820	50,677	SH	OTHER
EXXON MOBIL CORP	Common	30231G102	2,542	70,793	SH	DEFINED
F N B CORP PA	Common	302520101	361	11,929	SH	OTHER
F N B CORP PA	Common	302520101	57	1,890	SH	DEFINED
FEDERAL NATIONAL MORTGA	Common	313586109	551	8,170	SH	DEFINED
FEDERAL NATIONAL MORTGA	Common	313586109	91	1,350	SH	OTHER
FIRST COMMONWEALTH FINA	Common	319829107	19,458	1,501,357	SH	DEFINED
FIRST COMMONWEALTH FINA	Common	319829107	2,435	187,851	SH	OTHER
FLEXTRONICS INTL LTD	Common	Y2573F102	160	15,300	SH	DEFINED
FPL GROUP INC	Common	302571104	247	3,700	SH	DEFINED
FPL GROUP INC	Common	302571104	27	400	SH	OTHER
FULTON FINANCIAL CORP	Common	360271100	2,863	143,882	SH	DEFINED
GA FINANCIAL INC	Common	361437106	629	25,000	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	2,891	100,813	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	3,898	135,930	SH	OTHER
GENERAL MILLS INC	Common	370334104	177	3,740	SH	OTHER
GENERAL MILLS INC	Common	370334104	145	3,060	SH	DEFINED
HARLEY DAVIDSON INC	Common	412822108	42	1,050	SH	OTHER
HARLEY DAVIDSON INC	Common	412822108	442	11,095	SH	DEFINED
H. J. HEINZ COMPANY	Common	423074103	315	9,549	SH	OTHER
H. J. HEINZ COMPANY	Common	423074103	54	1,630	SH	DEFINED
INGERSOLL-RAND COMPANY	Common	G4776G101	284	6,000	SH	OTHER
INTEL CORP	Common	458140100	114	5,500	SH	OTHER

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INTEL CORP	Common	458140100	1,057	50,804	SH	DEFINED
INT'L BUSINESS MACHINES	Common	459200101	1,326	16,078	SH	OTHER
INT'L BUSINESS MACHINES	Common	459200101	1,653	20,031	SH	DEFINED
JACOBS ENGR GROUP INC	Common	469814107	8	200	SH	OTHER
JACOBS ENGR GROUP INC	Common	469814107	569	13,505	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	1,301	25,159	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	584	11,290	SH	OTHER
JUNIATA VALLEY FINANCI	Common	482016102	730	24,119	SH	DEFINED
KRAFT FOODS INC	Common	50075N104	446	13,710	SH	DEFINED
KRAFT FOODS INC	Common	50075N104	10	300	SH	OTHER
LENNAR CORP COM	Common	526057104	523	7,310	SH	DEFINED
LENNAR CORP COM	Common	526057104	7	100	SH	OTHER
LOWES COS INC	Common	548661107	105	2,450	SH	OTHER
LOWES COS INC	Common	548661107	956	22,262	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	27	13,243	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	7	3,467	SH	OTHER
MAGNITUDE INFORMATION S	Common	559534102	9	112,400	SH	DEFINED
MBNA CORP	Common	55262L100	555	26,609	SH	DEFINED
MBNA CORP	Common	55262L100	134	6,424	SH	OTHER
MCCORMICK & CO INC	Common	579780206	314	11,550	SH	DEFINED
MELLON FINANCIAL CORP C	Common	58551A108	338	12,184	SH	DEFINED
MELLON FINANCIAL CORP C	Common	58551A108	214	7,703	SH	OTHER
MERCK & COMPANY INC	Common	589331107	2,007	33,140	SH	OTHER
MERCK & COMPANY INC	Common	589331107	1,575	26,006	SH	DEFINED
MERRILL LYNCH & CO	Common	590188108	149	3,200	SH	OTHER
MERRILL LYNCH & CO	Common	590188108	1,040	22,275	SH	DEFINED
MICROSOFT CORP	Common	594918104	77	3,000	SH	OTHER
MICROSOFT CORP	Common	594918104	902	35,167	SH	DEFINED
MORGAN STANLEY DEAN WIT	Common	617446448	210	4,914	SH	OTHER
MORGAN STANLEY DEAN WIT	Common	617446448	3	60	SH	DEFINED
NATIONAL CITY CORP	Common	635405103	202	6,176	SH	DEFINED
NATL PENN BCSHS INC	Common	637138108	751	26,731	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	85	754	SH	OTHER
NEW MEXICO BANQUEST	Common	647991926	817	7,207	SH	DEFINED
NEWELL RUBBERMAID INC	Common	651229106	216	7,723	SH	DEFINED
NEWELL RUBBERMAID INC	Common	651229106	172	6,156	SH	OTHER
NOBLE CORPORATION	Common	G65422100	309	9,000	SH	DEFINED
NOBLE CORPORATION	Common	G65422100	7	200	SH	OTHER
NORTH PITTSBURGH SYS IN	Common	661562108	1,236	83,270	SH	OTHER
NOVELLUS SYSTEMS INC	Common	670008101	505	13,790	SH	DEFINED
OMEGA FINANCIAL CORP	Common	682092101	1,471	43,039	SH	DEFINED
ORACLE CORP	Common	68389X105	536	44,602	SH	DEFINED
ORACLE CORP	Common	68389X105	28	2,366	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	1,589	31,324	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	465	9,167	SH	DEFINED
PARKVALE FINANCIAL CORP	Common	701492100	2,835	116,100	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	924	20,775	SH	OTHER
PEPSICO INCORPORATED	Common	713448108	1,377	30,939	SH	DEFINED
PFIZER INC	Common	717081103	2,638	77,250	SH	DEFINED
PFIZER INC	Common	717081103	889	26,032	SH	OTHER
PNC BANK CORP	Common	693475105	146	3,000	SH	OTHER
PNC BANK CORP	Common	693475105	493	10,109	SH	DEFINED
PNC FINANCIAL SERVICES GROUP	Common	693475105	9,274	190,000	SH	DEFINED
PPL CORP COM	Common	69351T106	280	6,500	SH	OTHER
PPL CORP COM	Common	69351T106	542	12,615	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	578	15,290	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	6	150	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	1,958	21,950	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	1,935	21,703	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	33	779	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	329	7,780	SH	OTHER
QUALCOMM INC	Common	747525103	315	8,775	SH	DEFINED

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QUALCOMM INC	Common	747525103	22	600	SH	OTHER
ROCKWELL AUTOMATION INC	Common	773903109	167	6,988	SH	DEFINED
ROCKWELL AUTOMATION INC	Common	773903109	64	2,688	SH	OTHER
ROCKWELL COLLINS INC	Common	774341101	169	6,844	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	66	2,688	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	1,990	92,904	SH	DEFINED
ROYAL DUTCH PETROLEUM N	Common	780257804	48	1,033	SH	OTHER
ROYAL DUTCH PETROLEUM N	Common	780257804	311	6,675	SH	DEFINED
S & T BANCORP INC	Common	783859101	490	17,844	SH	OTHER
S & T BANCORP INC	Common	783859101	1,778	64,804	SH	DEFINED
S & T BANCORP INC	Common	783859101	3,411	124,301	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	263	10,290	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	627	24,524	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	415	8,717	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	33	684	SH	OTHER
SOUTHWEST AIRLINES	Common	844741108	21	1,212	SH	OTHER
SOUTHWEST AIRLINES	Common	844741108	281	16,326	SH	DEFINED
ST JUDE MED INC COM	Common	790849103	683	11,875	SH	DEFINED
SUN BANCORP INC	Common	866634108	1,791	88,963	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	19	4,066	SH	OTHER
SUNMICRO SYSTEMS	Common	866810104	39	8,325	SH	DEFINED
SUNOCO INC COM	Common	86764P109	362	9,600	SH	DEFINED
SUSQUEHANNA BANC SHS	Common	869099101	1,219	52,242	SH	DEFINED
SUSQUEHANNA BANCSHARES INC	Common	869099101	4,130	176,930	SH	DEFINED
TARGET CORP	Common	87612E106	131	3,475	SH	OTHER
TARGET CORP	Common	87612E106	1,009	26,653	SH	DEFINED
TENET HEALTHCARE CORP	Common	88033G100	137	11,782	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	169	9,586	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	26	1,500	SH	OTHER
TYCO INTERNATIONAL LTD	Common	902124106	334	17,603	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	3	175	SH	OTHER
UNION PACIFIC CORP	Common	907818108	6	100	SH	OTHER
UNION PACIFIC CORP	Common	907818108	370	6,375	SH	DEFINED
UPSIDE DEVELOPMENT INC	Common	91673P109	0	60,000	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,353	34,304	SH	OTHER
VERIZON COMMUNICATIONS	Common	92343V104	1,794	45,477	SH	DEFINED
VIACOM INC. NEW	Common	925524308	11	252	SH	OTHER
VIACOM INC. NEW	Common	925524308	334	7,641	SH	DEFINED
VIRAGEN INC	Common	927638106	2	10,000	SH	DEFINED
WACHOVIA CORP	Common	929903102	692	17,325	SH	DEFINED
WAL-MART STORES INC	Common	931142103	1,322	24,637	SH	DEFINED
WAL-MART STORES INC	Common	931142103	94	1,750	SH	OTHER
WELLS FARGO & CO COM	Common	949746101	720	14,287	SH	DEFINED
WELLS FARGO & CO COM	Common	949746101	18	366	SH	OTHER
WYETH COM	Common	983024100	441	9,680	SH	DEFINED
WYETH COM	Common	983024100	203	4,450	SH	OTHER
GRAND TOTALS				140,369		