

FIRST COMMONWEALTH FINANCIAL CORP /PA/

Form 8-K

January 23, 2004

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 reported): January 22, 2004

First Commonwealth Financial Corporation

(Exact name of registrant as specified in its charter)

Pennsylvania

(State or other
jurisdiction
of incorporation)

0-11242

(Commission
File Number)

25-1428528

(IRS Employer
Identification Number)

22 N. Sixth Street, Indiana, PA

(Address of Principal Executive Offices)

15701

(Zip Code)

Registrant's telephone number, including area code: (724) 349-7220

Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(c) Exhibits

Exhibit 99.1 First Commonwealth Financial Corporation Press Release

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dated January 22, 2004

Item 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On January 22, 2004, First Commonwealth Financial Corporation issued a press release announcing its earnings for the three and twelve month periods ended December 31, 2003. A copy of this press release and related earnings tables are furnished herein as exhibit 99.1.

Dated: January 22, 2004

FIRST COMMONWEALTH FINANCIAL CORPORATION

By: /S/JOHN J. DOLAN
John J. Dolan
Executive Vice President and
Chief Financial Officer