

FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 8-K  
October 23, 2003

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): October 23, 2003

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 October 23, 2003

Item 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On October 23, 2003, First Commonwealth Financial Corporation issued a press release announcing its earnings for the three and nine month periods ended September 30, 2003. A copy of this press release and related earnings tables are furnished herein as exhibit 99.1.

Dated: October 23, 2003

FIRST COMMONWEALTH FINANCIAL CORPORATION

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