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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
February 14, 2005

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 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, February 11, 2005

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: 225

Form 13F Information Table Value Total: \$157,118 (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/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANA
3M CO	Common	88579Y101	452	5,510	SH	DEFINED	
3M CO	Common	88579Y101	785	9,560	SH	OTHER	
ABBOTT LABS	Common	2824100	774	16,581	SH	DEFINED	
ABBOTT LABS	Common	2824100	20	425	SH	OTHER	
ALCOA INC	Common	13817101	800	25,465	SH	DEFINED	
ALCOA INC	Common	13817101	93	2,970	SH	OTHER	
ALLSTATE CORP	Common	20002101	909	17,583	SH	DEFINED	
ALLSTATE CORP	Common	20002101	379	7,327	SH	OTHER	
ALLTEL CORP	Common	20039103	1,018	17,333	SH	DEFINED	
ALLTEL CORP	Common	20039103	512	8,716	SH	OTHER	
ALTRIA GROUP INC	Common	02209S103	776	12,700	SH	DEFINED	
ALTRIA GROUP INC	Common	02209S103	1,768	28,940	SH	OTHER	
AMERICAN INTL GROUP INC	Common	26874107	1,109	16,895	SH	DEFINED	
AMERICAN INTL GROUP INC	Common	26874107	94	1,431	SH	OTHER	
AMGEN INC	Common	31162100	1,281	19,971	SH	DEFINED	
AMGEN INC	Common	31162100	79	1,225	SH	OTHER	
ANHEUSER BUSCH COS INC	Common	35229103	1,273	25,094	SH	DEFINED	
ANHEUSER BUSCH COS INC	Common	35229103	43	850	SH	OTHER	
APACHE CORP	Common	37411105	865	17,096	SH	DEFINED	
APACHE CORP	Common	37411105	64	1,274	SH	OTHER	
BANK OF AMERICA CORPORATION	Common	60505104	1,214	25,825	SH	DEFINED	
BANK OF AMERICA CORPORATION	Common	60505104	201	4,276	SH	OTHER	
BELLSOUTH CORP	Common	79860102	236	8,487	SH	DEFINED	
BELLSOUTH CORP	Common	79860102	110	3,940	SH	OTHER	
BERKSHIRE SECURITIES	Common	84991868	702	3,600	SH	DEFINED	
BERKSHIRE SECURITIES	Common	84991868	351	1,800	SH	OTHER	
BICO INC	Common	88766100	0	101,100	SH	DEFINED	
BJ SVCS CO	Common	55482103	540	11,600	SH	DEFINED	

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BJ SVCS CO	Common	55482103	5	100	SH	OTHER
BOEING CO	Common	97023105	188	3,637	SH	DEFINED
BOEING CO	Common	97023105	90	1,744	SH	OTHER
BP PLC	Common	55622104	721	12,346	SH	DEFINED
BP PLC	Common	55622104	367	6,281	SH	OTHER
CAREMARK RX INC	Common	141705103	843	21,380	SH	DEFINED
CAREMARK RX INC	Common	141705103	30	750	SH	OTHER
CATERPILLAR INC DEL	Common	149123101	201	2,057	SH	DEFINED
CATERPILLAR INC DEL	Common	149123101	17	175	SH	OTHER
CENDANT CORP	Common	151313103	620	26,505	SH	DEFINED
CENDANT CORP	Common	151313103	41	1,740	SH	OTHER
CHESTER VALLEY BANCORP	Common	166335109	547	24,906	SH	DEFINED
CHEVRONTEXACO CORP	Common	166764100	487	9,272	SH	DEFINED
CHEVRONTEXACO CORP	Common	166764100	182	3,470	SH	OTHER
CISCO SYS INC	Common	17275R102	1,108	57,328	SH	DEFINED
CISCO SYS INC	Common	17275R102	118	6,125	SH	OTHER
CITIGROUP INC	Common	172967101	1,583	32,850	SH	DEFINED
CITIGROUP INC	Common	172967101	221	4,592	SH	OTHER
CNB FINL CORP PA	Common	126128107	396	25,908	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	205	6,164	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	83	2,483	SH	OTHER
CONOCOPHILLIPS	Common	20825C104	293	3,372	SH	DEFINED
CONOCOPHILLIPS	Common	20825C104	43	500	SH	OTHER
CONSTELLATION ENERGY GROUP	Common	210371100	238	5,441	SH	OTHER
COOPER COS INC	Common	216648402	815	11,550	SH	DEFINED
COOPER COS INC	Common	216648402	19	275	SH	OTHER
COVENTRY HEALTH CARE INC	Common	222862104	281	5,300	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	1,014	24,066	SH	DEFINED
DELL INC	Common	24702R101	32	750	SH	OTHER
DIASENSE INC COM	Common	252834106	0	17,500	SH	DEFINED
DOMINION RES INC VA NEW	Common	25746U109	828	12,218	SH	DEFINED
DOMINION RES INC VA NEW	Common	25746U109	120	1,765	SH	OTHER
DOW CHEM CO	Common	260543103	156	3,143	SH	DEFINED
DOW CHEM CO	Common	260543103	69	1,396	SH	OTHER
DU PONT E I DE NEMOURS & CO	Common	263534109	537	10,954	SH	DEFINED
DU PONT E I DE NEMOURS & CO	Common	263534109	103	2,100	SH	OTHER
EMBRYO DEV CORP	Common	290818103	3	15,000	SH	DEFINED
EMERSON ELEC CO	Common	291011104	21	300	SH	DEFINED
EMERSON ELEC CO	Common	291011104	682	9,730	SH	OTHER
ESB FINANCIAL CORP	Common	26884F102	254	17,550	SH	DEFINED
EXELON CORP	Common	30161N101	168	3,816	SH	DEFINED
EXELON CORP	Common	30161N101	82	1,866	SH	OTHER
EXXON MOBIL CORP	Common	30231G102	3,885	75,793	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	2,043	39,846	SH	OTHER
FEDEX CORP	Common	31428X106	870	8,835	SH	DEFINED
FEDEX CORP	Common	31428X106	34	350	SH	OTHER
FIDELITY BANCORP INC/PENN	Common	315831107	587	23,282	SH	DEFINED
FIRST COMWLTH FINL CORP PA	Common	319829107	21,100	1,371,005	SH	DEFINED
FIRST COMWLTH FINL CORP PA	Common	319829107	2,600	168,950	SH	OTHER
FLEXTRONICS INTL LTD	Common	Y2573F102	640	46,295	SH	DEFINED
FLEXTRONICS INTL LTD	Common	Y2573F102	19	1,350	SH	OTHER
FORTUNE BRANDS INC	Common	349631101	983	12,732	SH	DEFINED
FORTUNE BRANDS INC	Common	349631101	23	300	SH	OTHER
FPL GROUP INC	Common	302571104	753	10,070	SH	DEFINED
FPL GROUP INC	Common	302571104	73	975	SH	OTHER
GANNETT INC	Common	364730101	644	7,880	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	3,637	99,640	SH	DEFINED
GENERAL ELEC CO	Common	369604103	4,633	126,935	SH	OTHER

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GENERAL MLS INC	Common	370334104	151	3,030	SH	DEFINED
GENERAL MLS INC	Common	370334104	161	3,240	SH	OTHER
HARLEY DAVIDSON INC	Common	412822108	126	2,075	SH	DEFINED
HARLEY DAVIDSON INC	Common	412822108	76	1,250	SH	OTHER
HARRAHS ENTMT INC	Common	413619107	548	8,200	SH	DEFINED
HARRAHS ENTMT INC	Common	413619107	23	350	SH	OTHER
HARTFORD FINL SVCS GROUP INC	Common	416515104	821	11,850	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	Common	416515104	65	932	SH	OTHER
HEINZ H J CO	Common	423074103	75	1,930	SH	DEFINED
HEINZ H J CO	Common	423074103	262	6,723	SH	OTHER
INGERSOLL-RAND COMPANY LTD	Common	G4776G101	14	170	SH	DEFINED
INGERSOLL-RAND COMPANY LTD	Common	G4776G101	482	6,000	SH	OTHER
INTEL CORP	Common	458140100	1,061	45,347	SH	DEFINED
INTEL CORP	Common	458140100	108	4,600	SH	OTHER
INTERNATIONAL BUSINESS MACHS	Common	459200101	2,135	21,654	SH	DEFINED
INTERNATIONAL BUSINESS MACHS	Common	459200101	1,562	15,843	SH	OTHER
IRON & GLASS BANCORP INC	Common	462735101	83	1,850	SH	DEFINED
JACOBS ENGR GROUP INC DEL	Common	469814107	635	13,280	SH	DEFINED
JACOBS ENGR GROUP INC DEL	Common	469814107	22	450	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,631	25,710	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	605	9,540	SH	OTHER
JPMORGAN & CHASE & CO	Common	46625H100	201	5,165	SH	DEFINED
JUNIATA VALLEY NATL BK	Common	482016102	1,015	24,119	SH	DEFINED
LAUREL CAPITAL GROUP INC	Common	518629100	258	12,000	SH	DEFINED
LEESPORT FINANCIAL CORPORATION	Common	524477106	1,924	76,650	SH	DEFINED
LEHMAN BROS HLDGS INC	Common	524908100	285	3,256	SH	DEFINED
LEHMAN BROS HLDGS INC	Common	524908100	24	275	SH	OTHER
LENNAR CORP	Common	526057104	345	6,085	SH	DEFINED
LENNAR CORP	Common	526057104	11	200	SH	OTHER
LOWES COS INC	Common	548661107	1,428	24,804	SH	DEFINED
LOWES COS INC	Common	548661107	193	3,350	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	37	9,746	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	9	2,345	SH	OTHER
MAGNITUDE INFORMATION SYS IN	Common	559534102	15	112,400	SH	DEFINED
MBNA CORP	Common	55262L100	784	27,819	SH	DEFINED
MBNA CORP	Common	55262L100	79	2,792	SH	OTHER
MCCORMICK & CO INC	Common	579780206	654	16,935	SH	DEFINED
MCCORMICK & CO INC	Common	579780206	14	375	SH	OTHER
MEDCO HEALTH SOLUTIONS INC	Common	58405U102	57	1,368	SH	DEFINED
MEDCO HEALTH SOLUTIONS INC	Common	58405U102	149	3,573	SH	OTHER
MEDTRONIC INC	Common	585055106	665	13,391	SH	DEFINED
MEDTRONIC INC	Common	585055106	9	175	SH	OTHER
MELLON FINANCIAL CORP	Common	58551A108	778	25,000	SH	DEFINED
MELLON FINL CORP	Common	58551A108	155	4,974	SH	DEFINED
MELLON FINL CORP	Common	58551A108	160	5,153	SH	OTHER
MERCK & CO INC	Common	589331107	191	5,950	SH	DEFINED
MERCK & CO INC	Common	589331107	964	29,988	SH	OTHER
MERRILL LYNCH & CO INC	Common	590188108	1,270	21,250	SH	DEFINED
MERRILL LYNCH & CO INC	Common	590188108	167	2,800	SH	OTHER
MICROSOFT CORP	Common	594918104	1,274	47,668	SH	DEFINED
MICROSOFT CORP	Common	594918104	124	4,635	SH	OTHER
MORGAN STANLEY	Common	617446448	19	340	SH	DEFINED
MORGAN STANLEY	Common	617446448	273	4,914	SH	OTHER
NATIONAL CITY CORP	Common	635405103	228	6,076	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	1,000	7,207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	100	717	SH	OTHER
NOBLE CORPORATION	Common	G65422100	601	12,075	SH	DEFINED
NOBLE CORPORATION	Common	G65422100	15	300	SH	OTHER
NORTH PITTSBURGH SYS INC	Common	661562108	198	8,000	SH	DEFINED
NORTH PITTSBURGH SYS INC	Common	661562108	1,649	66,670	SH	OTHER
OMEGA FINANCIAL CORP	Common	682092101	5,786	168,780	SH	DEFINED
OMEGA FINL CORP	Common	682092101	218	6,354	SH	DEFINED

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ORACLE CORP	Common	68389X105	722	52,621	SH	DEFINED
ORACLE CORP	Common	68389X105	45	3,266	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	6,465	224,544	SH	DEFINED
PENNSYLVANIA RL ESTATE INVT	Common	709102107	317	7,414	SH	DEFINED
PEPSICO INC	Common	713448108	1,541	29,524	SH	DEFINED
PEPSICO INC	Common	713448108	1,070	20,500	SH	OTHER
PFIZER INC	Common	717081103	2,041	75,894	SH	DEFINED
PFIZER INC	Common	717081103	581	21,603	SH	OTHER
PITNEY BOWES INC	Common	724479100	522	11,271	SH	DEFINED
PITNEY BOWES INC	Common	724479100	9	200	SH	OTHER
PNC FINL SVCS GROUP INC	Common	693475105	567	9,879	SH	DEFINED
PNC FINL SVCS GROUP INC	Common	693475105	172	3,000	SH	OTHER
PPG INDS INC	Common	693506107	265	3,887	SH	DEFINED
PPG INDS INC	Common	693506107	1,748	25,652	SH	OTHER
PPL CORP	Common	69351T106	345	6,476	SH	DEFINED
PPL CORP	Common	69351T106	256	4,800	SH	OTHER
PRAXAIR INC	Common	74005P104	675	15,294	SH	DEFINED
PRAXAIR INC	Common	74005P104	10	230	SH	OTHER
PRICE T ROWE GROUP INC	Common	74144T108	996	16,010	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	53	850	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	1,556	28,244	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	2,233	40,550	SH	OTHER
PUBLIC SVC ENTERPRISE GROUP	Common	744573106	87	1,689	SH	DEFINED
PUBLIC SVC ENTERPRISE GROUP	Common	744573106	359	6,930	SH	OTHER
QUALCOMM INC	Common	747525103	941	22,185	SH	DEFINED
QUALCOMM INC	Common	747525103	36	850	SH	OTHER
ROCKWELL AUTOMATION INC	Common	773903109	233	4,708	SH	DEFINED
ROCKWELL AUTOMATION INC	Common	773903109	232	4,688	SH	OTHER
ROCKWELL COLLINS INC	Common	774341101	177	4,494	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	106	2,688	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	903	33,407	SH	DEFINED
ROYAL DUTCH PETE CO	Common	6780257804	297	5,175	SH	DEFINED
ROYAL DUTCH PETE CO	Common	6780257804	61	1,068	SH	OTHER
S & T BANCORP INC	Common	783859101	2,237	59,346	SH	DEFINED
S & T BANCORP INC	Common	783859101	491	13,036	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	432	16,779	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	344	13,366	SH	OTHER
SIMON PPTY GROUP INC NEW	Common	828806109	175	2,700	SH	DEFINED
SIMON PPTY GROUP INC NEW	Common	828806109	26	400	SH	OTHER
SUSQUEHANNA BANCSHARES INC	Common	869099101	2,130	85,390	SH	DEFINED
SUSQUEHANNA BANCSHARES INC P	Common	869099101	1,303	52,242	SH	DEFINED
SYMANTEC CORP	Common	871503108	755	29,320	SH	DEFINED
SYMANTEC CORP	Common	871503108	57	2,200	SH	OTHER
SYSCO CORP	Common	871829107	345	9,050	SH	DEFINED
SYSCO CORP	Common	871829107	25	650	SH	OTHER
TARGET CORP	Common	87612E106	1,535	29,555	SH	DEFINED
TARGET CORP	Common	87612E106	206	3,975	SH	OTHER
TEXAS INSTRS INC	Common	882508104	683	27,735	SH	DEFINED
TEXAS INSTRS INC	Common	882508104	66	2,700	SH	OTHER
TYCO INTL LTD NEW	Common	902124106	1,077	30,121	SH	DEFINED
TYCO INTL LTD NEW	Common	902124106	18	500	SH	OTHER
UNITED TECHNOLOGIES CORP	Common	913017109	815	7,890	SH	DEFINED
UNITED TECHNOLOGIES CORP	Common	913017109	23	220	SH	OTHER
VERITAS SOFTWARE CO	Common	923436109	393	13,750	SH	DEFINED
VERITAS SOFTWARE CO	Common	923436109	6	200	SH	OTHER
VERIZON COMMUNICATIONS	Common	92343V104	2,326	57,422	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,237	30,528	SH	OTHER
VIACOM INC	Common	925524308	855	23,507	SH	DEFINED
VIACOM INC	Common	925524308	29	802	SH	OTHER
VODAFONE GROUP PLC NEW	Common	92857W100	38	1,370	SH	DEFINED
VODAFONE GROUP PLC NEW	Common	92857W100	211	7,708	SH	OTHER
VORNADO RLTY TR	Common	929042109	1,129	14,835	SH	DEFINED

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VORNADO RLTY TR	Common	929042109	95	1,250	SH	OTHER
WACHOVIA CORP	Common	929903102	882	16,762	SH	DEFINED
WAL MART STORES INC	Common	931142103	1,473	27,894	SH	DEFINED
WAL MART STORES INC	Common	931142103	127	2,400	SH	OTHER
WASHINGTON MUT INC	Common	939322103	676	15,980	SH	DEFINED
WASHINGTON MUT INC	Common	939322103	42	990	SH	OTHER
WELLS FARGO & CO NEW	Common	949746101	1,245	20,026	SH	DEFINED
WELLS FARGO & CO NEW	Common	949746101	116	1,866	SH	OTHER
WILLOW GROVE BANCORP	Common	97111W101	571	30,200	SH	DEFINED
WYETH	Common	983024100	314	7,373	SH	DEFINED
WYETH	Common	983024100	143	3,350	SH	OTHER
GRAND TOTALS				157,118		