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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
August 14, 2002

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, 2002

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, 2002

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: 218

Form 13F Information Table Value Total: \$140,674 (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	598	4,865	SH		DEFINED	
3M CO	Common	88579Y101	662	5,380	SH		OTHER	
ABBOTT LABORATORIES	Common	002824100	522	13,858	SH		DEFINED	
ABBOTT LABORATORIES	Common	002824100	15	400	SH		OTHER	
ALCOA INC.	Common	013817101	605	18,250	SH		DEFINED	
ALCOA INC.	Common	013817101	118	3,550	SH		OTHER	
ALLSTATE CORP	Common	020002101	750	20,278	SH		DEFINED	
ALLSTATE CORP	Common	020002101	232	6,262	SH		OTHER	
ALLTEL CORP	Common	020039103	363	7,727	SH		DEFINED	
ALLTEL CORP	Common	020039103	346	7,366	SH		OTHER	
AMERICAN EAGLE OUTFITTERS INC	Common	02553E106	242	11,425	SH		DEFINED	
AMERICAN EAGLE OUTFITTERS INC	Common	02553E106	4	175	SH		OTHER	
AMERICAN EXPRESS CO	Common	025816109	252	6,949	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP IN	Common	026874107	1,078	15,802	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP IN	Common	026874107	122	1,781	SH		OTHER	
AMGEN INC	Common	031162100	565	13,485	SH		DEFINED	
AMGEN INC	Common	031162100	16	375	SH		OTHER	
ANHEUSER BUSCH COS INC	Common	035229103	1,158	23,150	SH		DEFINED	
ANHEUSER BUSCH COS INC	Common	035229103	83	1,650	SH		OTHER	
AOL TIME WARNER INC	Common	00184A105	493	33,530	SH		DEFINED	
AOL TIME WARNER INC	Common	00184A105	32	2,150	SH		OTHER	
APACHE CORP	Common	037411105	450	7,832	SH		DEFINED	
APACHE CORP	Common	037411105	14	250	SH		OTHER	
APPLIED MATLS INC	Common	038222105	530	27,850	SH		DEFINED	
APPLIED MATLS INC	Common	038222105	49	2,550	SH		OTHER	
AT&T CORP COMMON	Common	001957109	213	19,866	SH		DEFINED	
AT&T CORP COMMON	Common	001957109	88	8,240	SH		OTHER	
AUTOMATIC DATA PROCESSING INC	Common	053015103	510	11,717	SH		DEFINED	

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AUTOMATIC DATA PROCESSING INC	Common	053015103	105	2,400	SH	OTHER
BANK OF AMERICA CORP COM	Common	060505104	594	8,448	SH	DEFINED
BANK OF AMERICA CORP COM	Common	060505104	63	900	SH	OTHER
BELLSOUTH CORP	Common	079860102	837	26,582	SH	DEFINED
BELLSOUTH CORP	Common	079860102	77	2,434	SH	OTHER
BERKSHIRE SECURITIES	Common	084991868	896	5,400	SH	DEFINED
BICO INC COM	Common	088766100	0	101,100	SH	DEFINED
BOEING CO	Common	097023105	632	14,053	SH	DEFINED
BOEING CO	Common	097023105	75	1,669	SH	OTHER
BP AMOCO PLC SPONSORED ADR	Common	055622104	1,006	19,921	SH	DEFINED
BP AMOCO PLC SPONSORED ADR	Common	055622104	415	8,222	SH	OTHER
BRISTOL MYERS SQUIB	Common	110122108	359	13,959	SH	DEFINED
BRISTOL MYERS SQUIB	Common	110122108	39	1,500	SH	OTHER
CARDINAL HEALTH INC	Common	14149Y108	498	8,110	SH	DEFINED
CARDINAL HEALTH INC	Common	14149Y108	37	600	SH	OTHER
CATERPILLAR INC	Common	149123101	418	8,532	SH	DEFINED
CATERPILLAR INC	Common	149123101	28	575	SH	OTHER
CHEVRON TEXACO CORP	Common	166764100	436	4,922	SH	DEFINED
CHEVRON TEXACO CORP	Common	166764100	212	2,395	SH	OTHER
CISCO SYSTEMS	Common	17275R102	697	49,982	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	114	8,200	SH	OTHER
CITIGROUP INC COM	Common	172967101	938	24,209	SH	DEFINED
CITIGROUP INC COM	Common	172967101	77	1,992	SH	OTHER
CNB FINANCIAL CORP.	Common	126128107	234	9,360	SH	DEFINED
CNB FINANCIAL CORP/PA	Common	126128107	909	36,378	SH	DEFINED
COCA COLA CO	Common	191216100	313	5,592	SH	DEFINED
CORNING INC COM	Common	219350105	94	26,375	SH	DEFINED
CORNING INC COM	Common	219350105	2	600	SH	OTHER
CROWN AMERICAN REALTY TRUST	Common	228186102	205	21,860	SH	DEFINED
DOW CHEMICAL COMPANY	Common	260543103	186	5,399	SH	DEFINED
DOW CHEMICAL COMPANY	Common	260543103	55	1,596	SH	OTHER
DUPONT DE NEMOUR	Common	263534109	836	18,840	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	124	2,800	SH	OTHER
EL PASO CORPORATION COM	Common	28336L109	207	10,061	SH	DEFINED
EL PASO CORPORATION COM	Common	28336L109	2	100	SH	OTHER
EMBRYO DEVELOPMENT CORP COM	Common	290818103	0	15,000	SH	DEFINED
EMC CORP	Common	268648102	153	20,300	SH	DEFINED
EMC CORP	Common	268648102	25	3,250	SH	OTHER
EMERSON ELECTRIC CO	Common	291011104	26	481	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	521	9,730	SH	OTHER
ESB FINANCIAL CORP	Common	26884F102	209	17,000	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	3,452	84,349	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	2,360	57,669	SH	OTHER
F N B CORP PA	Common	302520101	55	1,984	SH	DEFINED
F N B CORP PA	Common	302520101	312	11,362	SH	OTHER
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	815	11,045	SH	DEFINED
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	118	1,600	SH	OTHER
FIRST BELL BANCORP INC	Common	319301107	192	11,200	SH	DEFINED
FIRST COLONIAL GROUP INC	Common	319734109	936	39,332	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CO	Common	319829107	21,150	1,567,820	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CO	Common	319829107	2,714	201,194	SH	OTHER
FORTUNE BRANDS INC	Common	349631101	220	3,932	SH	DEFINED
FORTUNE BRANDS INC	Common	349631101	162	2,900	SH	OTHER
FULTON FINANCIAL CORP	Common	360271100	533	28,150	SH	DEFINED
GA FINANCIAL INC	Common	361437106	1,689	90,600	SH	DEFINED
GALLAHER GROUP PLC-SPON ADR	Common	363595109	147	3,932	SH	DEFINED
GALLAHER GROUP PLC-SPON ADR	Common	363595109	108	2,900	SH	OTHER
GENERAL ELECTRIC	Common	369604103	2,835	97,602	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	3,858	132,790	SH	OTHER
GENERAL MILLS INC	Common	370334104	135	3,060	SH	DEFINED
GENERAL MILLS INC	Common	370334104	165	3,740	SH	OTHER
GENERAL MOTORS CORP	Common	370442105	192	3,600	SH	DEFINED

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GENERAL MOTORS CORP	Common	370442105	77	1,440	SH	OTHER
GILLETTE CO	Common	375766102	237	6,999	SH	DEFINED
GILLETTE CO	Common	375766102	7	200	SH	OTHER
HARLEY DAVIDSON INC	Common	412822108	643	12,550	SH	DEFINED
HARLEY DAVIDSON INC	Common	412822108	42	825	SH	OTHER
HEWLETT-PACKARD CO	Common	428236103	137	8,972	SH	DEFINED
HEWLETT-PACKARD CO	Common	428236103	19	1,253	SH	OTHER
HOME DEPOT INC	Common	437076102	256	6,962	SH	DEFINED
HOME DEPOT INC	Common	437076102	11	300	SH	OTHER
H. J. HEINZ COMPANY	Common	423074103	126	3,055	SH	DEFINED
H. J. HEINZ COMPANY	Common	423074103	164	4,000	SH	OTHER
IBT BANCORP INC IRWIN PA	Common	44923F108	189	5,853	SH	SOLE
INGERSOLL-RAND COMPANY LTD	Common	G4776G101	274	6,000	SH	OTHER
INTEL CORP	Common	458140100	1,009	55,224	SH	DEFINED
INTEL CORP	Common	458140100	137	7,500	SH	OTHER
INT'L BUSINESS MACHINES CORP	Common	459200101	1,411	19,591	SH	DEFINED
INT'L BUSINESS MACHINES CORP	Common	459200101	1,086	15,090	SH	OTHER
JACOBS ENGR GROUP INC	Common	469814107	441	12,675	SH	DEFINED
JACOBS ENGR GROUP INC	Common	469814107	7	200	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,295	24,786	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	624	11,940	SH	OTHER
JUNIATA VALLEY FINANCIAL CORP.	Common	482016102	692	24,119	SH	DEFINED
KRAFT FOODS INC	Common	50075N104	467	11,400	SH	DEFINED
KRAFT FOODS INC	Common	50075N104	4	100	SH	OTHER
LENNAR CORP COM	Common	526057104	513	8,375	SH	DEFINED
LENNAR CORP COM	Common	526057104	6	100	SH	OTHER
LOWES COS INC	Common	548661107	1,027	22,621	SH	DEFINED
LOWES COS INC	Common	548661107	125	2,750	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	35	21,332	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	7	4,305	SH	OTHER
MAGNITUDE INFORMATION SYS IN	Common	559534102	26	100,000	SH	DEFINED
MBNA CORP	Common	55262L100	453	13,704	SH	DEFINED
MBNA CORP	Common	55262L100	137	4,150	SH	OTHER
MELLON FINANCIAL CORP COM	Common	58551A108	604	19,208	SH	DEFINED
MELLON FINANCIAL CORP COM	Common	58551A108	250	7,945	SH	OTHER
MERCK & COMPANY INC	Common	589331107	1,975	38,997	SH	DEFINED
MERCK & COMPANY INC	Common	589331107	1,738	34,327	SH	OTHER
MERRILL LYNCH & CO	Common	590188108	1,018	25,125	SH	DEFINED
MERRILL LYNCH & CO	Common	590188108	146	3,600	SH	OTHER
MICROSOFT CORP	Common	594918104	1,073	19,613	SH	DEFINED
MICROSOFT CORP	Common	594918104	118	2,150	SH	OTHER
MORGAN STANLEY DEAN WITTER DISC	Common	617446448	202	4,680	SH	OTHER
NATIONAL CITY CORP	Common	635405103	205	6,176	SH	DEFINED
NATL PENN BCSHS INC	Common	637138108	917	34,982	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	817	7,207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	85	754	SH	OTHER
NEWELL RUBBERMAID INC	Common	651229106	269	7,668	SH	DEFINED
NITTANY FINANCIAL CORP	Common	65480R102	157	12,100	SH	SOLE
NOBLE CORPORATION	Common	G65422100	357	9,250	SH	DEFINED
NORTH PITTSBURGH SYS INC COM	Common	661562108	1,340	83,270	SH	OTHER
NOVELLUS SYSTEMS INC	Common	670008101	571	16,800	SH	DEFINED
OMEGA FINANCIAL CORP	Common	682092101	1,149	31,479	SH	DEFINED
ORACLE CORP	Common	68389X105	533	56,318	SH	DEFINED
ORACLE CORP	Common	68389X105	23	2,400	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	484	7,817	SH	DEFINED
P P G INDUSTRIES INC	Common	693506107	1,918	30,990	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	3,325	116,100	SH	DEFINED
PENNRock FINAN SERVICES CORP	Common	708352109	277	8,400	SH	DEFINED
PENNZOIL-QUAKER ST CO	Common	709323109	530	24,612	SH	OTHER
PEPSICO INCORPORATED	Common	713448108	1,688	35,029	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	1,029	21,350	SH	OTHER
PFIZER INC	Common	717081103	2,832	80,908	SH	DEFINED

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PFIZER INC	Common	717081103	975	27,854	SH	OTHER
PHILIP MORRIS CO	Common	718154107	605	13,850	SH	DEFINED
PHILIP MORRIS CO	Common	718154107	1,496	34,240	SH	OTHER
PNC BANK CORP	Common	693475105	570	10,905	SH	DEFINED
PNC BANK CORP	Common	693475105	73	1,400	SH	OTHER
PNC FINANCIAL SERVICES GROUP	Common	693475105	4,719	90,000	SH	DEFINED
PPL CORP COM	Common	69351T106	366	11,065	SH	DEFINED
PPL CORP COM	Common	69351T106	192	5,800	SH	OTHER
PRICE T ROWE GROUP INC	Common	74144T108	477	14,515	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	5	150	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	2,154	24,126	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	1,987	22,250	SH	OTHER
PUBLIC SERV ELEC GAS	Common	744573106	43	1,004	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	289	6,680	SH	OTHER
QUALCOMM INC	Common	747525103	238	8,650	SH	DEFINED
QUALCOMM INC	Common	747525103	16	600	SH	OTHER
ROCKWELL COLLINS INC	Common	774341101	188	6,844	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	74	2,688	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	693	32,376	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	337	6,100	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	55	998	SH	OTHER
S & T BANCORP INC	Common	783859101	1,826	67,633	SH	DEFINED
S & T BANCORP INC	Common	783859101	2,746	101,701	SH	DEFINED
S & T BANCORP INC	Common	783859101	745	27,610	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	495	16,242	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	248	8,142	SH	OTHER
SCHERING-PLOUGH CORP	Common	806605101	243	9,877	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	517	11,108	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	67	1,450	SH	OTHER
SEARS,ROEBUCK & CO	Common	812387108	485	8,925	SH	DEFINED
SEARS,ROEBUCK & CO	Common	812387108	168	3,100	SH	OTHER
SOLECTRON CORP	Common	834182107	176	28,580	SH	DEFINED
SOLECTRON CORP	Common	834182107	10	1,600	SH	OTHER
SOUTHWEST AIRLINES	Common	844741108	276	17,076	SH	DEFINED
SOUTHWEST AIRLINES	Common	844741108	14	862	SH	OTHER
ST JUDE MED INC COM	Common	790849103	378	5,125	SH	DEFINED
SUN BANCORP INC	Common	866634108	665	27,150	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	93	18,575	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	25	4,900	SH	OTHER
SUNOCO INC COM	Common	86764P109	298	8,350	SH	DEFINED
SUSQUEHANNA BANC SHS	Common	869099101	1,186	52,242	SH	DEFINED
SUSQUEHANNA BANCSHARES INC	Common	869099101	2,396	105,500	SH	DEFINED
TARGET CORP	Common	87612E106	1,225	32,150	SH	DEFINED
TARGET CORP	Common	87612E106	176	4,625	SH	OTHER
TEXAS INSTRUMENTS INC	Common	882508104	218	9,186	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	36	1,500	SH	OTHER
TYCO INTERNATIONAL LTD	Common	902124106	393	29,070	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	6	425	SH	OTHER
UNION PACIFIC CORP	Common	907818108	237	3,750	SH	DEFINED
UNION PACIFIC CORP	Common	907818108	3	50	SH	OTHER
UPSIDE DEVELOPMENT INC COM	Common	91673P109	1	60,000	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	2,049	51,042	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,369	34,089	SH	OTHER
VIACOM INC. NEW	Common	925524308	314	7,070	SH	DEFINED
VIACOM INC. NEW	Common	925524308	13	304	SH	OTHER
VIRAGEN INC	Common	927638106	7	10,000	SH	DEFINED
VODAFONE GROUP PLC NEW-SPONS AD	Common	92857W100	60	4,390	SH	DEFINED
VODAFONE GROUP PLC NEW-SPONS AD	Common	92857W100	119	8,682	SH	OTHER
WACHOVIA CORP	Common	929903102	718	18,806	SH	DEFINED
WAL-MART STORES INC	Common	931142103	1,277	23,217	SH	DEFINED
WAL-MART STORES INC	Common	931142103	69	1,250	SH	OTHER
WELLS FARGO & CO COM	Common	949746101	838	16,745	SH	DEFINED

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WELLS FARGO & CO COM	Common	949746101	55	1,100 SH	OTHER
WYETH COM	Common	983024100	497	9,712 SH	DEFINED
WYETH COM	Common	983024100	159	3,100 SH	OTHER
GRAND TOTALS				140,674	