

FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
November 15, 2010

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: September 30, 2010

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: Teresa M. Ciambotti  
Title: Senior Vice President and Controller  
Phone: (724) 463-4725

Signature, Place, and Date of Signing:

/s/ Teresa M. Ciambotti  
Teresa M. Ciambotti, Indiana, PA, November 15, 2010

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

Report Summary:

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Number of Other Included Managers: 1

Form 13F Information Table Entry Total: 174

Form 13F Information Table Value Total: \$74,341 (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:28-11893

Name: First Commonwealth Bank

## FORM 13F INFORMATION TABLE

COLUMN 1 ISSUER	COL 2 TITLE OF CLASS	COL 3 CUSIP	COL 4 MARKET VALUE (X\$1000)	COLUMN 5 SHS OR PRN AMT	SH/ PUT/ CALL	COL 6 INVESTMENT DISCRETION	COL 7 OTHER MANAGERS	COL 8 SO
3M CO	COMMON	88579Y101	286	3,300	SH	DEFINED	1	
3M CO	COMMON	88579Y101	697	8,035	SH	OTHER	1	
ABBOTT LABS	COMMON	002824100	890	17,043	SH	DEFINED	1	
ABBOTT LABS	COMMON	002824100	59	1,138	SH	OTHER	1	
ADOBE SYS INC	COMMON	00724F101	373	14,260	SH	DEFINED	1	
ADOBE SYS INC	COMMON	00724F101	16	601	SH	OTHER	1	
AIR PRODS & CHEMS INC	COMMON	009158106	539	6,514	SH	DEFINED	1	
AIR PRODS & CHEMS INC	COMMON	009158106	41	497	SH	OTHER	1	
ALLSTATE CORP	COMMON	020002101	74	2,350	SH	DEFINED	1	
ALLSTATE CORP	COMMON	020002101	206	6,529	SH	OTHER	1	
ALTRIA GROUP INC	COMMON	02209S103	135	5,641	SH	DEFINED	1	
ALTRIA GROUP INC	COMMON	02209S103	663	27,615	SH	OTHER	1	
APACHE CORP	COMMON	037411105	683	6,983	SH	DEFINED	1	
APACHE CORP	COMMON	037411105	104	1,059	SH	OTHER	1	
APPLE INC	COMMON	037833100	1,206	4,249	SH	DEFINED	1	
APPLE INC	COMMON	037833100	50	175	SH	OTHER	1	
AT&T INC	COMMON	00206R102	1,403	49,048	SH	DEFINED	1	
AT&T INC	COMMON	00206R102	239	8,374	SH	OTHER	1	
AUTODESK INC	COMMON	052769106	347	10,842	SH	DEFINED	1	
AUTODESK INC	COMMON	052769106	22	701	SH	OTHER	1	
BANK OF AMERICA CORPORATION	COMMON	060505104	175	13,358	SH	DEFINED	1	
BANK OF AMERICA CORPORATION	COMMON	060505104	53	4,033	SH	OTHER	1	
BANK OF NEW YORK MELLON CORP	COMMON	064058100	305	11,666	SH	DEFINED	1	
BANK OF NEW YORK MELLON CORP	COMMON	064058100	74	2,822	SH	OTHER	1	
BECTON DICKINSON & CO	COMMON	075887109	663	8,944	SH	DEFINED	1	
BECTON DICKINSON & CO	COMMON	075887109	72	969	SH	OTHER	1	
BOEING CO	COMMON	097023105	388	5,835	SH	DEFINED	1	
BOEING CO	COMMON	097023105	76	1,136	SH	OTHER	1	
BP PLC	COMMON	055622104	223	5,425	SH	DEFINED	1	
BP PLC	COMMON	055622104	245	5,963	SH	OTHER	1	
CATERPILLAR INC DEL	COMMON	149123101	906	11,519	SH	DEFINED	1	
CATERPILLAR INC DEL	COMMON	149123101	83	1,050	SH	OTHER	1	

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CHEVRON CORP NEW	COMMON	166764100	1,127	13,903	SH	DEFINED	1	
CHEVRON CORP NEW	COMMON	166764100	351	4,327	SH	OTHER	1	
CHUBB CORP	COMMON	171232101	249	4,373	SH	DEFINED	1	
CISCO SYS INC	COMMON	17275R102	888	40,548	SH	DEFINED	1	
CISCO SYS INC	COMMON	17275R102	87	3,984	SH	OTHER	1	
CITIGROUP INC	COMMON	172967101	145	37,106	SH	DEFINED	1	
CITIGROUP INC	COMMON	172967101	4	1,064	SH	OTHER	1	
CNB FINL CORP PA	COMMON	126128107	395	28,700	SH	DEFINED	1	
COCA COLA CO	COMMON	191216100	557	9,522	SH	DEFINED	1	
COCA COLA CO	COMMON	191216100	56	956	SH	OTHER	1	
CONOCOPHILLIPS	COMMON	20825C104	683	11,891	SH	DEFINED	1	
CONOCOPHILLIPS	COMMON	20825C104	21	369	SH	OTHER	1	
CUMMINS INC	COMMON	231021106	453	5,000	SH	DEFINED	1	
CUMMINS INC	COMMON	231021106	9	100	SH	OTHER	1	
CVS CAREMARK CORPORATION	COMMON	126650100	539	17,143	SH	DEFINED	1	
CVS CAREMARK CORPORATION	COMMON	126650100	34	1,087	SH	OTHER	1	
DISNEY WALT CO	COMMON	254687106	251	7,593	SH	DEFINED	1	
DISNEY WALT CO	COMMON	254687106	26	800	SH	OTHER	1	
DOMINION RES INC VA NEW	COMMON	25746U109	711	16,295	SH	DEFINED	1	
DOMINION RES INC VA NEW	COMMON	25746U109	153	3,511	SH	OTHER	1	
DU PONT E I DE NEMOURS & CO	COMMON	263534109	293	6,560	SH	DEFINED	1	
DU PONT E I DE NEMOURS & CO	COMMON	263534109	46	1,042	SH	OTHER	1	
EMBRYO DEV CORP	COMMON	290818103	--	15,000	SH	DEFINED	1	
EMERSON ELEC CO	COMMON	291011104	67	1,269	SH	DEFINED	1	
EMERSON ELEC CO	COMMON	291011104	848	16,110	SH	OTHER	1	
ENTERPRISE PRODS PARTNERS L	COMMON	293792107	273	6,894	SH	DEFINED	1	
EXXON MOBIL CORP	COMMON	30231G102	2,479	40,125	SH	DEFINED	1	
EXXON MOBIL CORP	COMMON	30231G102	1,520	24,595	SH	OTHER	1	
FEDEX CORP	COMMON	31428X106	385	4,508	SH	DEFINED	1	
FEDEX CORP	COMMON	31428X106	24	283	SH	OTHER	1	
FIRST COMWLTH FINL CORP PA	COMMON	319829107	4,037	740,803	SH	DEFINED	1	7
FIRST COMWLTH FINL CORP PA	COMMON	319829107	75	13,763	SH	OTHER	1	
FREEPORT-MCMORAN COPPER & GO	COMMON	35671D857	338	3,955	SH	DEFINED	1	
FREEPORT-MCMORAN COPPER & GO	COMMON	35671D857	2	24	SH	OTHER	1	
GATEWAY BANK OF PENNSYLVANIA	COMMON	869099101	46	5,000	SH	DEFINED	1	
GENERAL ELECTRIC CO	COMMON	369604103	1,075	66,147	SH	DEFINED	1	
GENERAL ELECTRIC CO	COMMON	369604103	1,717	105,646	SH	OTHER	1	1
GENERAL MLS INC	COMMON	370334104	750	20,512	SH	DEFINED	1	
GENERAL MLS INC	COMMON	370334104	48	1,310	SH	OTHER	1	
GENUINE PARTS CO	COMMON	372460105	724	16,231	SH	DEFINED	1	
GENUINE PARTS CO	COMMON	372460105	20	445	SH	OTHER	1	
GOLDMAN SACHS GROUP INC	COMMON	38141G104	453	3,130	SH	DEFINED	1	
GOLDMAN SACHS GROUP INC	COMMON	38141G104	39	273	SH	OTHER	1	
GOOGLE INC	COMMON	38259P508	771	1,467	SH	DEFINED	1	
GOOGLE INC	COMMON	38259P508	14	27	SH	OTHER	1	
HEINZ H J CO	COMMON	423074103	495	10,459	SH	DEFINED	1	

COLUMN 1	COL 2	COL 3	COL 4	COLUMN 5	COL 6	COL 7	COLU
	TITLE		MARKET				VOTI
ISSUER	OF	VALUE	SHS OR	SH/ PUT/	INVESTMENT	OTHER	AUTH
-----	CLASS	(X\$1000)	PRN AMT	PRN CALL	DISCRETION	MANAGERS	SOLE
-----	CUSIP	-----	-----	-----	-----	-----	-----
HEINZ H J CO	COMMON	423074103	40	838	SH	OTHER	1
HELMERICH & PAYNE INC	COMMON	423452101	369	9,127	SH	DEFINED	1
HELMERICH & PAYNE INC	COMMON	423452101	20	496	SH	OTHER	1
HUMANA INC	COMMON	444859102	380	7,564	SH	DEFINED	1

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HUMANA INC	COMMON	444859102	25	500	SH	OTHER	1	
INGERSOLL-RAND PLC	COMMON	G47791101	214	6,000	SH	OTHER	1	6
INTEL CORP	COMMON	458140100	566	29,466	SH	DEFINED	1	23
INTEL CORP	COMMON	458140100	101	5,262	SH	OTHER	1	5
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,616	12,045	SH	DEFINED	1	11
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,779	13,260	SH	OTHER	1	13
JACOBS ENGR GROUP INC DEL	COMMON	469814107	483	12,471	SH	DEFINED	1	12
JACOBS ENGR GROUP INC DEL	COMMON	469814107	25	643	SH	OTHER	1	
JOHNSON & JOHNSON	COMMON	478160104	1,104	17,822	SH	DEFINED	1	17
JOHNSON & JOHNSON	COMMON	478160104	459	7,411	SH	OTHER	1	7
JPMORGAN CHASE & CO	COMMON	46625H100	855	22,475	SH	DEFINED	1	20
JPMORGAN CHASE & CO	COMMON	46625H100	62	1,638	SH	OTHER	1	1
KRAFT FOODS INC	COMMON	50075N104	44	1,423	SH	DEFINED	1	1
KRAFT FOODS INC	COMMON	50075N104	590	19,108	SH	OTHER	1	19
LOWES COS INC	COMMON	548661107	209	9,397	SH	DEFINED	1	9
LOWES COS INC	COMMON	548661107	34	1,533	SH	OTHER	1	
MCDONALDS CORP	COMMON	580135101	1,059	14,208	SH	DEFINED	1	13
MCDONALDS CORP	COMMON	580135101	78	1,053	SH	OTHER	1	1
MERCK & CO INC NEW	COMMON	58933Y105	98	2,660	SH	DEFINED	1	2
MERCK & CO INC NEW	COMMON	58933Y105	836	22,710	SH	OTHER	1	22
METLIFE INC	COMMON	59156R108	416	10,831	SH	DEFINED	1	10
METLIFE INC	COMMON	59156R108	7	188	SH	OTHER	1	
MICROSOFT CORP	COMMON	594918104	1,027	41,933	SH	DEFINED	1	36
MICROSOFT CORP	COMMON	594918104	48	1,950	SH	OTHER	1	1
MONSANTO CO NEW	COMMON	61166W101	323	6,739	SH	DEFINED	1	6
MONSANTO CO NEW	COMMON	61166W101	12	259	SH	OTHER	1	
ORACLE CORP	COMMON	68389X105	905	33,692	SH	DEFINED	1	33
ORACLE CORP	COMMON	68389X105	72	2,689	SH	OTHER	1	2
PARKER HANNIFIN CORP	COMMON	701094104	561	8,009	SH	DEFINED	1	8
PARKER HANNIFIN CORP	COMMON	701094104	45	646	SH	OTHER	1	
PARKVALE FINANCIAL CORP	COMMON	701492100	684	111,263	SH	DEFINED		111
PEPSICO INC	COMMON	713448108	794	11,951	SH	DEFINED	1	11
PEPSICO INC	COMMON	713448108	1,011	15,222	SH	OTHER	1	15
PETSMART INC	COMMON	716768106	725	20,728	SH	DEFINED	1	18
PETSMART INC	COMMON	716768106	30	862	SH	OTHER	1	
PFIZER INC	COMMON	717081103	286	16,684	SH	DEFINED	1	16
PFIZER INC	COMMON	717081103	206	12,021	SH	OTHER	1	12
PHILIP MORRIS INTL INC	COMMON	718172109	1,052	18,787	SH	DEFINED	1	17
PHILIP MORRIS INTL INC	COMMON	718172109	1,330	23,748	SH	OTHER	1	23
PNC FINL SVCS GROUP INC	COMMON	693475105	325	6,258	SH	DEFINED	1	6
PNC FINL SVCS GROUP INC	COMMON	693475105	93	1,800	SH	OTHER	1	1
PPG INDS INC	COMMON	693506107	211	2,904	SH	DEFINED	1	2
PPG INDS INC	COMMON	693506107	1,285	17,654	SH	OTHER	1	15
PRECISION CASTPARTS CORP	COMMON	740189105	621	4,879	SH	DEFINED	1	4
PRECISION CASTPARTS CORP	COMMON	740189105	38	300	SH	OTHER	1	
PRICE T ROWE GROUP INC	COMMON	74144T108	666	13,302	SH	DEFINED	1	12
PRICE T ROWE GROUP INC	COMMON	74144T108	74	1,473	SH	OTHER	1	1
PROCTER & GAMBLE CO	COMMON	742718109	1,050	17,508	SH	DEFINED	1	17
PROCTER & GAMBLE CO	COMMON	742718109	2,160	36,023	SH	OTHER	1	36
PRUDENTIAL FINL INC	COMMON	744320102	209	3,855	SH	DEFINED	1	3
PRUDENTIAL FINL INC	COMMON	744320102	14	251	SH	OTHER	1	
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	111	3,357	SH	DEFINED	1	
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	280	8,460	SH	OTHER	1	8
QUALCOMM INC	COMMON	747525103	405	8,967	SH	DEFINED	1	8
QUALCOMM INC	COMMON	747525103	13	277	SH	OTHER	1	
ROCKWELL AUTOMATION INC	COMMON	773903109	322	5,212	SH	DEFINED	1	5
ROCKWELL AUTOMATION INC	COMMON	773903109	85	1,370	SH	OTHER	1	1
ROCKWELL COLLINS INC	COMMON	774341101	272	4,669	SH	DEFINED	1	4
ROCKWELL COLLINS INC	COMMON	774341101	92	1,580	SH	OTHER	1	1
S & T BANCORP INC	COMMON	783859101	741	42,556	SH	DEFINED	1	42
S & T BANCORP INC	COMMON	783859101	26	1,464	SH	OTHER	1	1
STATE STR CORP	COMMON	857477103	429	11,395	SH	DEFINED	1	11

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STATE STR CORP	COMMON	857477103	15	394	SH	OTHER	1	
TARGET CORP	COMMON	87612E110	801	14,996	SH	DEFINED	1	14
TARGET CORP	COMMON	87612E110	81	1,516	SH	OTHER	1	1
TEVA PHARMACEUTICAL INDS LTD	COMMON	881624209	791	15,004	SH	DEFINED	1	14
TEVA PHARMACEUTICAL INDS LTD	COMMON	881624209	38	714	SH	OTHER	1	
TEXAS INSTRS INC	COMMON	882508104	458	16,882	SH	DEFINED	1	14
TEXAS INSTRS INC	COMMON	882508104	43	1,567	SH	OTHER	1	1
THERMO FISHER SCIENTIFIC INC	COMMON	883556102	579	12,099	SH	DEFINED	1	12
THERMO FISHER SCIENTIFIC INC	COMMON	883556102	29	608	SH	OTHER	1	
TIME WARNER CABLE INC	COMMON	88732J207	648	11,997	SH	DEFINED	1	11
TIME WARNER CABLE INC	COMMON	88732J207	25	465	SH	OTHER	1	
TRANSOCEAN LTD	COMMON	H8817H100	283	4,400	SH	DEFINED	1	3
TRANSOCEAN LTD	COMMON	H8817H100	19	295	SH	OTHER	1	
TRISTATE CAPITAL BANK	COMMON	99R733108	400	50,000	SH	DEFINED		50
US BANCORP DEL	COMMON	902973304	253	11,684	SH	DEFINED	1	11
US BANCORP DEL	COMMON	902973304	16	733	SH	OTHER	1	
VERIZON COMMUNICATIONS INC	COMMON	92343V104	1,255	38,510	SH	DEFINED	1	38
VERIZON COMMUNICATIONS INC	COMMON	92343V104	689	21,144	SH	OTHER	1	17
VISA INC	COMMON	92826C839	456	6,147	SH	DEFINED	1	6
VISA INC	COMMON	92826C839	19	257	SH	OTHER	1	
VIST FINANCIAL CORP	COMMON	524477106	100	14,066	SH	DEFINED		14
VIST FINANCIAL CORP	COMMON	918255100	75	10,655	SH	DEFINED	1	10

COLUMN 1	COL 2	COL 3	COL 4	COLUMN 5	COL 6	COL 7	COLUMN 8
ISSUER	TITLE	OF	MARKET	SHS OR	SH/ PUT/	INVESTMENT	OTHER
-----	CLASS	CUSIP	VALUE	PRN AMT	PRN CALL	DISCRETION	MANAGERS
			(X\$1000)				SOLE
WAL MART STORES INC	COMMON	931142103	717	13,403	SH	DEFINED	1
WAL MART STORES INC	COMMON	931142103	38	704	SH	OTHER	1
WELLS FARGO & CO NEW	COMMON	949746101	607	24,154	SH	DEFINED	1
WELLS FARGO & CO NEW	COMMON	949746101	100	3,995	SH	OTHER	1
XCEL ENERGY INC	COMMON	98389B100	588	25,581	SH	DEFINED	1
XCEL ENERGY INC	COMMON	98389B100	42	1,817	SH	OTHER	1
ZIMMER HLDGS INC	COMMON	98956P102	479	9,157	SH	DEFINED	1
ZIMMER HLDGS INC	COMMON	98956P102	21	400	SH	OTHER	1
GRAND TOTALS			74,341	2,627,694			