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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
February 15, 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: December 31, 2001

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 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: 212

Form 13F Information Table Value Total: \$144,979 (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
ABBOTT LABORATORIES	Common	002824100	777	13,932	SH		DEFINED	
ABBOTT LABORATORIES	Common	002824100	22	400	SH		OTHER	
ALCOA INC.	Common	013817101	870	24,461	SH		DEFINED	
ALCOA INC.	Common	013817101	146	4,100	SH		OTHER	
ALLEGHENY ENERGY INC COM	Common	017361106	198	5,454	SH		DEFINED	
ALLEGHENY ENERGY INC COM	Common	017361106	80	2,200	SH		OTHER	
ALLSTATE CORP	Common	020002101	537	15,928	SH		DEFINED	
ALLSTATE CORP	Common	020002101	211	6,262	SH		OTHER	
ALLTEL CORP	Common	020039103	414	6,702	SH		DEFINED	
ALLTEL CORP	Common	020039103	445	7,216	SH		OTHER	
AMERICAN EAGLE OUTFITTERS INC	Common	02553E106	226	8,625	SH		DEFINED	
AMERICAN EAGLE OUTFITTERS INC	Common	02553E106	5	175	SH		OTHER	
AMERICAN EXPRESS CO	Common	025816109	241	6,742	SH		DEFINED	
AMERICAN HOME PRODUCTS	Common	026609107	780	12,709	SH		DEFINED	
AMERICAN HOME PRODUCTS	Common	026609107	239	3,900	SH		OTHER	
AMERICAN INTERNATIONAL GROUP IN	Common	026874107	1,111	13,988	SH		DEFINED	
AMERICAN INTERNATIONAL GROUP IN	Common	026874107	110	1,381	SH		OTHER	
AMGEN INC	Common	031162100	729	12,910	SH		DEFINED	
AMGEN INC	Common	031162100	21	375	SH		OTHER	
ANHEUSER BUSCH COS INC	Common	035229103	918	20,300	SH		DEFINED	
ANHEUSER BUSCH COS INC	Common	035229103	54	1,200	SH		OTHER	
AOL TIME WARNER INC	Common	00184A105	777	24,193	SH		DEFINED	
AOL TIME WARNER INC	Common	00184A105	61	1,900	SH		OTHER	
APPLIED MATLS INC	Common	038222105	676	16,850	SH		DEFINED	
APPLIED MATLS INC	Common	038222105	60	1,500	SH		OTHER	
AT&T CORP COMMON	Common	001957109	377	20,762	SH		DEFINED	
AT&T CORP COMMON	Common	001957109	183	10,081	SH		OTHER	
AUTOMATIC DATA PROCESSING INC	Common	053015103	540	9,173	SH		DEFINED	

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AUTOMATIC DATA PROCESSING INC	Common	053015103	118	2,000	SH	OTHER
BANK OF AMERICA CORP	Common	060505104	513	8,148	SH	DEFINED
BANK OF AMERICA CORP	Common	060505104	57	900	SH	OTHER
BELLSOUTH CORP	Common	079860102	1,148	30,084	SH	DEFINED
BELLSOUTH CORP	Common	079860102	90	2,368	SH	OTHER
BERKSHIRE SECURITIES	Common	084991868	896	5,400	SH	DEFINED
BICO INC COM	Common	088766100	3	101,100	SH	DEFINED
BOEING CO	Common	097023105	424	10,941	SH	DEFINED
BOEING CO	Common	097023105	120	3,099	SH	OTHER
BP AMOCO PLC SPONSORED ADR	Common	055622104	1,148	24,687	SH	DEFINED
BP AMOCO PLC SPONSORED ADR	Common	055622104	409	8,796	SH	OTHER
BRISTOL MYERS SQUIB	Common	110122108	849	16,654	SH	DEFINED
BRISTOL MYERS SQUIB	Common	110122108	61	1,200	SH	OTHER
CHEVRON TEXACO CORP	Common	166764100	405	4,522	SH	DEFINED
CHEVRON TEXACO CORP	Common	166764100	197	2,195	SH	OTHER
CISCO SYSTEMS	Common	17275R102	978	54,007	SH	DEFINED
CISCO SYSTEMS	Common	17275R102	159	8,800	SH	OTHER
CITIGROUP INC COM	Common	172967101	1,209	23,953	SH	DEFINED
CITIGROUP INC COM	Common	172967101	101	1,992	SH	OTHER
CNB FINANCIAL CORP.	Common	126128107	210	9,360	SH	DEFINED
CNB FINANCIAL CORP/PA	Common	126128107	264	11,600	SH	DEFINED
COCA COLA CO	Common	191216100	397	8,412	SH	DEFINED
COCA COLA CO	Common	191216100	47	1,000	SH	OTHER
COMPAQ COMPUTER CORP	Common	204493100	318	32,600	SH	DEFINED
COMPAQ COMPUTER CORP	Common	204493100	46	4,683	SH	OTHER
CONEXANT SYSTEMS INC	Common	207142100	56	3,907	SH	DEFINED
CONEXANT SYSTEMS INC	Common	207142100	192	13,398	SH	OTHER
CORNING INC	Common	219350105	205	23,000	SH	DEFINED
CORNING INC	Common	219350105	5	600	SH	OTHER
CROWN AMERICAN REALTY TRUST	Common	228186102	171	21,860	SH	DEFINED
DOW CHEMICAL COMPANY	Common	260543103	198	5,849	SH	DEFINED
DOW CHEMICAL COMPANY	Common	260543103	272	8,040	SH	OTHER
DUPONT DE NEMOUR	Common	263534109	775	18,225	SH	DEFINED
DUPONT DE NEMOUR	Common	263534109	119	2,800	SH	OTHER
EL PASO CORPORATION COM	Common	28336L109	273	6,126	SH	DEFINED
EMBRYO DEVELOPMENT CORP COM	Common	290818103	0	15,000	SH	DEFINED
EMC CORP	Common	268648102	209	15,535	SH	DEFINED
EMC CORP	Common	268648102	42	3,150	SH	OTHER
EMERSON ELECTRIC CO	Common	291011104	17	300	SH	DEFINED
EMERSON ELECTRIC CO	Common	291011104	556	9,730	SH	OTHER
EQUITABLE RESOURCES	Common	294549100	39	1,153	SH	DEFINED
EQUITABLE RESOURCES	Common	294549100	613	18,000	SH	OTHER
EXXON MOBIL CORP	Common	30231G102	3,079	78,358	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	2,790	70,984	SH	OTHER
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	903	11,360	SH	DEFINED
FEDERAL NATIONAL MORTGAGE ASSOC	Common	313586109	95	1,200	SH	OTHER
FIRST COLONIAL GROUP INC	Common	319734109	251	11,200	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CO	Common	319829107	18,232	1,582,652	SH	DEFINED
FIRST COMMONWEALTH FINANCIAL CO	Common	319829107	4,371	379,452	SH	OTHER
FORD MTR CO DEL COM PAR \$0.01	Common	345370860	442	28,091	SH	DEFINED
FORD MTR CO DEL COM PAR \$0.01	Common	345370860	80	5,068	SH	OTHER
FORTUNE BRANDS INC	Common	349631101	156	3,932	SH	DEFINED
FORTUNE BRANDS INC	Common	349631101	115	2,900	SH	OTHER
GA FINANCIAL INC	Common	361437106	838	50,000	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	3,728	93,005	SH	DEFINED
GENERAL ELECTRIC	Common	369604103	6,018	150,140	SH	OTHER
GENERAL MILLS INC	Common	370334104	167	3,220	SH	DEFINED
GENERAL MILLS INC	Common	370334104	309	5,940	SH	OTHER
GENERAL MOTORS CORP	Common	370442105	183	3,758	SH	DEFINED
GENERAL MOTORS CORP	Common	370442105	167	3,430	SH	OTHER
GILLETTE CO	Common	375766102	234	6,999	SH	DEFINED
GILLETTE CO	Common	375766102	7	200	SH	OTHER

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HARLEY DAVIDSON INC	Common	412822108	645	11,875	SH	DEFINED
HARLEY DAVIDSON INC	Common	412822108	18	325	SH	OTHER
HOME DEPOT INC	Common	437076102	428	8,394	SH	DEFINED
HOME DEPOT INC	Common	437076102	5	100	SH	OTHER
IBT BANCORP INC IRWIN PA	Common	44923F108	170	5,853	SH	SOLE
INGERSOLL RAND CO COM	Common	456866102	251	6,000	SH	OTHER
INTEL CORP	Common	458140100	1,647	52,380	SH	DEFINED
INTEL CORP	Common	458140100	270	8,600	SH	OTHER
INT'L BUSINESS MACHINES CORP	Common	459200101	1,809	14,957	SH	DEFINED
INT'L BUSINESS MACHINES CORP	Common	459200101	1,865	15,415	SH	OTHER
J P MORGAN CHASE & CO	Common	46625H100	848	23,328	SH	DEFINED
J P MORGAN CHASE & CO	Common	46625H100	46	1,260	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,494	25,286	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	688	11,640	SH	OTHER
JUNIATA VALLEY FINANCIAL CORP.	Common	482016102	690	24,119	SH	DEFINED
KROGER CO	Common	501044101	237	11,376	SH	OTHER
LENNAR CORP COM	Common	526057104	413	8,825	SH	DEFINED
LENNAR CORP COM	Common	526057104	5	100	SH	OTHER
LOWES COS INC	Common	548661107	1,146	24,700	SH	DEFINED
LOWES COS INC	Common	548661107	198	4,275	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	163	25,796	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	53	8,455	SH	OTHER
MBNA CORP	Common	55262L100	97	2,752	SH	DEFINED
MBNA CORP	Common	55262L100	143	4,050	SH	OTHER
MCDONALDS CORP	Common	580135101	428	16,170	SH	DEFINED
MCDONALDS CORP	Common	580135101	96	3,626	SH	OTHER
MELLON FINANCIAL CORP COM	Common	58551A108	1,149	30,534	SH	DEFINED
MELLON FINANCIAL CORP COM	Common	58551A108	370	9,845	SH	OTHER
MERCK & COMPANY INC	Common	589331107	2,480	42,180	SH	DEFINED
MERCK & COMPANY INC	Common	589331107	2,136	36,321	SH	OTHER
MERRILL LYNCH & CO	Common	590188108	1,220	23,400	SH	DEFINED
MERRILL LYNCH & CO	Common	590188108	156	3,000	SH	OTHER
MICROSOFT CORP	Common	594918104	1,374	20,747	SH	DEFINED
MICROSOFT CORP	Common	594918104	235	3,550	SH	OTHER
MINNESOTA MINING & MANUFACTURIN	Common	604059105	947	8,015	SH	DEFINED
MINNESOTA MINING & MANUFACTURIN	Common	604059105	694	5,870	SH	OTHER
MORGAN STANLEY DEAN WITTER DISC	Common	617446448	262	4,680	SH	OTHER
MOTOROLA INC.	Common	620076109	129	8,600	SH	DEFINED
MOTOROLA INC.	Common	620076109	26	1,700	SH	OTHER
NATL PENN BCSHS INC	Common	637138108	673	30,575	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	749	7,207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	78	754	SH	OTHER
NEWELL RUBBERMAID INC	Common	651229106	211	7,668	SH	DEFINED
NITTANY FINANCIAL CORP	Common	65480R102	124	11,000	SH	SOLE
NORTH PITTSBURGH SYS INC COM	Common	661562108	1,618	87,470	SH	OTHER
NOVELLUS SYSTEMS INC	Common	670008101	646	16,375	SH	DEFINED
NOVELLUS SYSTEMS INC	Common	670008101	20	500	SH	OTHER
OMEGA FINANCIAL CORP	Common	682092101	767	23,846	SH	DEFINED
ORACLE CORP	Common	68389X105	816	59,095	SH	DEFINED
ORACLE CORP	Common	68389X105	57	4,100	SH	OTHER
P P G INDUSTRIES INC	Common	693506107	385	7,447	SH	DEFINED
P P G INDUSTRIES INC	Common	693506107	2,358	45,590	SH	OTHER
PARKVALE FINANCIAL CORP	Common	701492100	2,416	111,300	SH	DEFINED
PENNRock FINAN SERVICES CORP	Common	708352109	165	7,400	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	1,731	35,559	SH	DEFINED
PEPSICO INCORPORATED	Common	713448108	1,100	22,600	SH	OTHER
PFIZER INC	Common	717081103	3,508	88,042	SH	DEFINED
PFIZER INC	Common	717081103	1,109	27,826	SH	OTHER
PHILIP MORRIS CO	Common	718154107	603	13,150	SH	DEFINED
PHILIP MORRIS CO	Common	718154107	1,547	33,740	SH	OTHER
PNC BANK CORP	Common	693475105	613	10,905	SH	DEFINED
PNC BANK CORP	Common	693475105	210	3,728	SH	OTHER

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PNC FINANCIAL SERVICES GROUP	Common	693475105	1,967	35,000	SH	DEFINED
PPL CORP COM	Common	69351T106	460	13,190	SH	DEFINED
PPL CORP COM	Common	69351T106	202	5,800	SH	OTHER
PRAXAIR INC	Common	74005P104	77	1,391	SH	DEFINED
PRAXAIR INC	Common	74005P104	221	4,000	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	1,872	23,651	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	1,749	22,100	SH	OTHER
PUBLIC SERV ELEC GAS	Common	744573106	42	1,004	SH	DEFINED
PUBLIC SERV ELEC GAS	Common	744573106	282	6,680	SH	OTHER
QUALCOMM INC	Common	747525103	356	7,050	SH	DEFINED
QUALCOMM INC	Common	747525103	15	300	SH	OTHER
RENT WAY INC	Common	76009U104	60	10,000	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	102	5,212	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	261	13,398	SH	OTHER
ROCKWELL INTL CORP NEW	Common	773903109	123	6,879	SH	DEFINED
ROCKWELL INTL CORP NEW	Common	773903109	239	13,398	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	596	29,600	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	299	6,100	SH	DEFINED
ROYAL DUTCH PETROLEUM NY SHS	Common	780257804	49	991	SH	OTHER
S & T BANCORP INC	Common	783859101	944	38,886	SH	DEFINED
S & T BANCORP INC	Common	783859101	1,697	69,913	SH	DEFINED
S & T BANCORP INC	Common	783859101	789	32,476	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	636	16,242	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	328	8,372	SH	OTHER
SCHERING-PLOUGH CORP	Common	806605101	328	9,170	SH	DEFINED
SCHERING-PLOUGH CORP	Common	806605101	14	400	SH	OTHER
SCHLUMBERGER LTD	Common	806857108	886	16,117	SH	DEFINED
SCHLUMBERGER LTD	Common	806857108	88	1,600	SH	OTHER
SOLECTRON CORP	Common	834182107	334	29,630	SH	DEFINED
SOLECTRON CORP	Common	834182107	27	2,400	SH	OTHER
SOUTHWEST AIRLINES	Common	844741108	363	19,619	SH	DEFINED
SOUTHWEST AIRLINES	Common	844741108	20	1,087	SH	OTHER
SUN BANCORP INC	Common	866634108	171	10,000	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	529	43,040	SH	DEFINED
SUNMICRO SYSTEMS	Common	866810104	79	6,400	SH	OTHER
SUNOCO INC	Common	86764P109	212	5,675	SH	DEFINED
SUSQUEHANNA BANC SHS	Common	869099101	1,089	52,242	SH	DEFINED
SUSQUEHANNA BANCSHARES INC	Common	869099101	1,710	82,000	SH	DEFINED
TARGET CORP	Common	87612E106	1,406	34,260	SH	DEFINED
TARGET CORP	Common	87612E106	187	4,550	SH	OTHER
TEXAS INSTRUMENTS INC	Common	882508104	501	17,876	SH	DEFINED
TEXAS INSTRUMENTS INC	Common	882508104	59	2,100	SH	OTHER
THREE RIVERS BANCORP INC	Common	88562Q107	589	47,100	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	1,198	20,345	SH	DEFINED
TYCO INTERNATIONAL LTD	Common	902124106	37	625	SH	OTHER
UPSIDE DEVELOPMENT INC COM	Common	91673P109	1	60,000	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	3,052	64,316	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	1,784	37,591	SH	OTHER
VIACOM INC. NEW	Common	925524308	282	6,394	SH	DEFINED
VIACOM INC. NEW	Common	925524308	13	304	SH	OTHER
VIRAGEN INC	Common	927638106	12	10,000	SH	DEFINED
VODAFONE GROUP PLC NEW	Common	92857W100	112	4,355	SH	DEFINED
VODAFONE GROUP PLC NEW	Common	92857W100	228	8,878	SH	OTHER
WACHOVIA CORP	Common	929903102	527	16,806	SH	DEFINED
WAL-MART STORES INC	Common	931142103	1,122	19,491	SH	DEFINED
WAL-MART STORES INC	Common	931142103	35	600	SH	OTHER
WELLS FARGO & CO COM	Common	949746101	734	16,880	SH	DEFINED
WELLS FARGO & CO COM	Common	949746101	61	1,400	SH	OTHER
WORLDCOM INC COM	Common	98157D106	386	27,384	SH	DEFINED
WORLDCOM INC COM	Common	98157D106	20	1,450	SH	OTHER

GRAND TOTALS

144,979

