

FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 8-K  
August 20, 2004

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): August 19, 2004

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 - President and

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CEO's Letter to Shareholders mailed August 19, 2004

Item 9. REGULATION FD DISCLOSURE

On August 19, 2004, the President and CEO of First Commonwealth Financial Corporation sent a letter to shareholders announcing the Corporation's earnings for the three and six month periods ended June 30, 2004. A copy of this letter and the related financial disclosures are furnished herein as exhibit 99.1.

Dated: August 20, 2004

FIRST COMMONWEALTH FINANCIAL CORPORATION

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