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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
February 14, 2011

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, 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, February 14, 2011

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).)

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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 1

Form 13F Information Table Entry Total: 174

Form 13F Information Table Value Total: \$81,619 (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/ PRN CALL	COL 6 INVESTMENT DISCRETION	COL 7 OTHER MANAGERS	COL 8 S
3M CO	COMMON	88579Y101	282	3,270	SH	DEFINED	1	
3M CO	COMMON	88579Y101	660	7,645	SH	OTHER	1	
ABBOTT LABS	COMMON	2824100	738	15,397	SH	DEFINED	1	
ABBOTT LABS	COMMON	2824100	55	1,138	SH	OTHER	1	
ADOBE SYS INC	COMMON	00724F101	428	13,895	SH	DEFINED	1	
ADOBE SYS INC	COMMON	00724F101	18	601	SH	OTHER	1	
AIR PRODS & CHEMS INC	COMMON	9158106	698	7,671	SH	DEFINED	1	
AIR PRODS & CHEMS INC	COMMON	9158106	45	497	SH	OTHER	1	
ALLSTATE CORP	COMMON	20002101	72	2,250	SH	DEFINED	1	
ALLSTATE CORP	COMMON	20002101	208	6,529	SH	OTHER	1	
ALTRIA GROUP INC	COMMON	02209S103	140	5,668	SH	DEFINED	1	
ALTRIA GROUP INC	COMMON	02209S103	660	26,815	SH	OTHER	1	
APACHE CORP	COMMON	37411105	809	6,786	SH	DEFINED	1	
APACHE CORP	COMMON	37411105	126	1,059	SH	OTHER	1	
APPLE INC	COMMON	37833100	1,398	4,334	SH	DEFINED	1	
APPLE INC	COMMON	37833100	63	195	SH	OTHER	1	
AT&T INC	COMMON	00206R102	1,414	48,123	SH	DEFINED	1	
AT&T INC	COMMON	00206R102	241	8,187	SH	OTHER	1	
AUTODESK INC	COMMON	52769106	360	9,427	SH	DEFINED	1	
AUTODESK INC	COMMON	52769106	27	701	SH	OTHER	1	
BANK OF AMERICA CORPORA	COMMON	60505104	171	12,818	SH	DEFINED	1	
BANK OF AMERICA CORPORA	COMMON	60505104	54	4,033	SH	OTHER	1	
BANK OF NEW YORK MELLON	COMMON	64058100	351	11,616	SH	DEFINED	1	
BANK OF NEW YORK MELLON	COMMON	64058100	85	2,822	SH	OTHER	1	
BECTON DICKINSON & CO	COMMON	75887109	715	8,461	SH	DEFINED	1	
BECTON DICKINSON & CO	COMMON	75887109	82	969	SH	OTHER	1	
BOEING CO	COMMON	97023105	523	8,016	SH	DEFINED	1	

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BOEING CO	COMMON	97023105	65	1,000	SH	OTHER	1
BP PLC	COMMON	55622104	159	3,602	SH	DEFINED	1
BP PLC	COMMON	55622104	263	5,963	SH	OTHER	1
CATERPILLAR INC DEL	COMMON	149123101	1,021	10,897	SH	DEFINED	1
CATERPILLAR INC DEL	COMMON	149123101	98	1,050	SH	OTHER	1
CHEVRON CORP NEW	COMMON	166764100	1,253	13,727	SH	DEFINED	1
CHEVRON CORP NEW	COMMON	166764100	395	4,327	SH	OTHER	1
CHUBB CORP	COMMON	171232101	384	6,443	SH	DEFINED	1
CISCO SYS INC	COMMON	17275R102	860	42,496	SH	DEFINED	1
CISCO SYS INC	COMMON	17275R102	81	3,984	SH	OTHER	1
CITIGROUP INC	COMMON	172967101	176	37,106	SH	DEFINED	1
CITIGROUP INC	COMMON	172967101	5	1,064	SH	OTHER	1
CNB FINL CORP PA	COMMON	126128107	425	28,700	SH	DEFINED	1
COCA COLA CO	COMMON	191216100	561	8,535	SH	DEFINED	1
COCA COLA CO	COMMON	191216100	63	956	SH	OTHER	1
CONOCOPHILLIPS	COMMON	20825C104	918	13,485	SH	DEFINED	1
CONOCOPHILLIPS	COMMON	20825C104	25	369	SH	OTHER	1
CUMMINS INC	COMMON	231021106	471	4,279	SH	DEFINED	1
CUMMINS INC	COMMON	231021106	11	100	SH	OTHER	1
CVS CAREMARK CORPORATION	COMMON	126650100	565	16,244	SH	DEFINED	1
CVS CAREMARK CORPORATION	COMMON	126650100	38	1,087	SH	OTHER	1
DISNEY WALT CO	COMMON	254687106	283	7,543	SH	DEFINED	1
DISNEY WALT CO	COMMON	254687106	30	800	SH	OTHER	1
DOMINION RES INC VA NEW	COMMON	25746U109	820	19,190	SH	DEFINED	1
DOMINION RES INC VA NEW	COMMON	25746U109	150	3,511	SH	OTHER	1
DU PONT E I DE NEMOURS	COMMON	263534109	327	6,560	SH	DEFINED	1
DU PONT E I DE NEMOURS	COMMON	263534109	52	1,042	SH	OTHER	1
E M C CORP MASS	COMMON	268648102	285	12,460	SH	DEFINED	1
EMERSON ELEC CO	COMMON	291011104	71	1,239	SH	DEFINED	1
EMERSON ELEC CO	COMMON	291011104	882	15,430	SH	OTHER	1
ENTERPRISE PRODS PARTNERS	COMMON	293792107	287	6,894	SH	DEFINED	1
EXXON MOBIL CORP	COMMON	30231G102	2,830	38,709	SH	DEFINED	1
EXXON MOBIL CORP	COMMON	30231G102	1,784	24,395	SH	OTHER	1
FEDEX CORP	COMMON	31428X106	428	4,598	SH	DEFINED	1
FEDEX CORP	COMMON	31428X106	26	283	SH	OTHER	1
FIRST COMWLTH FINL CORP	COMMON	319829107	5,179	731,502	SH	DEFINED	1
FIRST COMWLTH FINL CORP	COMMON	319829107	56	7,887	SH	OTHER	1
FREEPOR-T-MCMORAN COPPER	COMMON	35671D857	548	4,563	SH	DEFINED	1
FREEPOR-T-MCMORAN COPPER	COMMON	35671D857	3	24	SH	OTHER	1
GATEWAY BANK OF PENNSYLVANIA	COMMON	869099101	40	5,000	SH	DEFINED	1
GENERAL ELECTRIC CO	COMMON	369604103	1,257	68,710	SH	DEFINED	1
GENERAL ELECTRIC CO	COMMON	369604103	1,921	105,021	SH	OTHER	1
GENERAL MLS INC	COMMON	370334104	746	20,952	SH	DEFINED	1
GENERAL MLS INC	COMMON	370334104	47	1,310	SH	OTHER	1
GENUINE PARTS CO	COMMON	372460105	831	16,182	SH	DEFINED	1
GENUINE PARTS CO	COMMON	372460105	23	445	SH	OTHER	1
GOLDMAN SACHS GROUP INC	COMMON	38141G104	505	3,003	SH	DEFINED	1
GOLDMAN SACHS GROUP INC	COMMON	38141G104	46	273	SH	OTHER	1
GOOGLE INC	COMMON	38259P508	855	1,439	SH	DEFINED	1
GOOGLE INC	COMMON	38259P508	16	27	SH	OTHER	1
HEINZ H J CO	COMMON	423074103	447	9,037	SH	DEFINED	1

COLUMN 1	COL 2	COL 3	COL 4	COLUMN 5	COL 6	COL 7	C
ISSUER	TITLE	OF	MARKET	SHS OR	SH/ PUT/	INVESTMENT	OTHER
	CLASS	CUSIP	VALUE	PRN AMT	PRN CALL	DISCRETION	MANAGERS
			(X\$1000)				S

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HEINZ H J CO	COMMON	423074103	41	838	SH	OTHER	1
HELMERICH & PAYNE INC	COMMON	423452101	534	11,022	SH	DEFINED	1
HELMERICH & PAYNE INC	COMMON	423452101	24	496	SH	OTHER	1
HUMANA INC	COMMON	444859102	396	7,240	SH	DEFINED	1
HUMANA INC	COMMON	444859102	27	500	SH	OTHER	1
INGERSOLL-RAND PLC	COMMON	G47791101	283	6,000	SH	OTHER	1
INTEL CORP	COMMON	458140100	596	28,339	SH	DEFINED	1
INTEL CORP	COMMON	458140100	111	5,262	SH	OTHER	1
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,698	11,567	SH	DEFINED	1
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,911	13,020	SH	OTHER	1
JACOBS ENGR GROUP INC	COMMON	469814107	528	11,508	SH	DEFINED	1
JACOBS ENGR GROUP INC	COMMON	469814107	29	643	SH	OTHER	1
JOHNSON & JOHNSON	COMMON	478160104	1,128	18,237	SH	DEFINED	1
JOHNSON & JOHNSON	COMMON	478160104	458	7,411	SH	OTHER	1
JPMORGAN CHASE & CO	COMMON	46625H100	931	21,952	SH	DEFINED	1
JPMORGAN CHASE & CO	COMMON	46625H100	69	1,638	SH	OTHER	1
KINDER MORGAN MANAGEMENT	COMMON	49455U100	210	3,144	SH	DEFINED	1
KRAFT FOODS INC	COMMON	50075N104	45	1,423	SH	DEFINED	1
KRAFT FOODS INC	COMMON	50075N104	592	18,778	SH	OTHER	1
LOWES COS INC	COMMON	548661107	216	8,632	SH	DEFINED	1
LOWES COS INC	COMMON	548661107	38	1,533	SH	OTHER	1
MCDONALDS CORP	COMMON	580135101	1,106	14,410	SH	DEFINED	1
MCDONALDS CORP	COMMON	580135101	81	1,053	SH	OTHER	1
MERCK & CO INC NEW	COMMON	58933Y105	96	2,660	SH	DEFINED	1
MERCK & CO INC NEW	COMMON	58933Y105	808	22,430	SH	OTHER	1
METLIFE INC	COMMON	59156R108	484	10,890	SH	DEFINED	1
METLIFE INC	COMMON	59156R108	8	188	SH	OTHER	1
MICROSOFT CORP	COMMON	594918104	1,141	40,888	SH	DEFINED	1
MICROSOFT CORP	COMMON	594918104	49	1,750	SH	OTHER	1
ORACLE CORP	COMMON	68389X105	987	31,537	SH	DEFINED	1
ORACLE CORP	COMMON	68389X105	72	2,289	SH	OTHER	1
PARKER HANNIFIN CORP	COMMON	701094104	646	7,485	SH	DEFINED	1
PARKER HANNIFIN CORP	COMMON	701094104	56	646	SH	OTHER	1
PARKVALE FINANCIAL CORP	COMMON	701492100	1,021	111,263	SH	DEFINED	1
PEPSICO INC	COMMON	713448108	700	10,716	SH	DEFINED	1
PEPSICO INC	COMMON	713448108	970	14,847	SH	OTHER	1
PETSMART INC	COMMON	716768106	790	19,841	SH	DEFINED	1
PETSMART INC	COMMON	716768106	34	862	SH	OTHER	1
PFIZER INC	COMMON	717081103	292	16,684	SH	DEFINED	1
PFIZER INC	COMMON	717081103	210	12,021	SH	OTHER	1
PHILIP MORRIS INTL INC	COMMON	718172109	1,043	17,817	SH	DEFINED	1
PHILIP MORRIS INTL INC	COMMON	718172109	1,355	23,158	SH	OTHER	1
PNC FINL SVCS GROUP INC	COMMON	693475105	552	9,092	SH	DEFINED	1
PNC FINL SVCS GROUP INC	COMMON	693475105	109	1,800	SH	OTHER	1
PPG INDS INC	COMMON	693506107	227	2,704	SH	DEFINED	1
PPG INDS INC	COMMON	693506107	1,463	17,404	SH	OTHER	1
PRECISION CASTPARTS CORP	COMMON	740189105	644	4,624	SH	DEFINED	1
PRECISION CASTPARTS CORP	COMMON	740189105	42	300	SH	OTHER	1
PRICE T ROWE GROUP INC	COMMON	74144T108	743	11,511	SH	DEFINED	1
PRICE T ROWE GROUP INC	COMMON	74144T108	95	1,473	SH	OTHER	1
PROCTER & GAMBLE CO	COMMON	742718109	1,115	17,336	SH	DEFINED	1
PROCTER & GAMBLE CO	COMMON	742718109	2,292	35,623	SH	OTHER	1
PRUDENTIAL FINL INC	COMMON	744320102	339	5,768	SH	DEFINED	1
PRUDENTIAL FINL INC	COMMON	744320102	15	251	SH	OTHER	1
PUBLIC SVC ENTERPRISE G	COMMON	744573106	105	3,297	SH	DEFINED	1
PUBLIC SVC ENTERPRISE G	COMMON	744573106	269	8,460	SH	OTHER	1
QUALCOMM INC	COMMON	747525103	390	7,878	SH	DEFINED	1
QUALCOMM INC	COMMON	747525103	14	277	SH	OTHER	1
ROCKWELL AUTOMATION INC	COMMON	773903109	375	5,224	SH	DEFINED	1
ROCKWELL AUTOMATION INC	COMMON	773903109	94	1,310	SH	OTHER	1

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ROCKWELL COLLINS INC	COMMON	774341101	272	4,669	SH	DEFINED	1
ROCKWELL COLLINS INC	COMMON	774341101	88	1,505	SH	OTHER	1
S & T BANCORP INC	COMMON	783859101	952	42,142	SH	DEFINED	1
S & T BANCORP INC	COMMON	783859101	33	1,464	SH	OTHER	1
STATE STR CORP	COMMON	857477103	474	10,232	SH	DEFINED	1
STATE STR CORP	COMMON	857477103	18	394	SH	OTHER	1
TARGET CORP	COMMON	87612E106	932	15,501	SH	DEFINED	1
TARGET CORP	COMMON	87612E106	91	1,516	SH	OTHER	1
TEVA PHARMACEUTICAL IND	COMMON	881624209	726	13,926	SH	DEFINED	1
TEVA PHARMACEUTICAL IND	COMMON	881624209	37	714	SH	OTHER	1
TEXAS INSTRS INC	COMMON	882508104	553	17,013	SH	DEFINED	1
TEXAS INSTRS INC	COMMON	882508104	51	1,567	SH	OTHER	1
THERMO FISHER SCIENTIFIC	COMMON	883556102	627	11,328	SH	DEFINED	1
THERMO FISHER SCIENTIFIC	COMMON	883556102	34	608	SH	OTHER	1
TIME WARNER CABLE INC	COMMON	88732J207	819	12,406	SH	DEFINED	1
TIME WARNER CABLE INC	COMMON	88732J207	31	465	SH	OTHER	1
TRANSOCEAN LTD	COMMON	H8817H100	336	4,829	SH	DEFINED	1
TRANSOCEAN LTD	COMMON	H8817H100	21	295	SH	OTHER	1
TRISTATE CAPITAL BANK	COMMON	99R733108	400	50,000	SH	DEFINED	1
UNITED TECHNOLOGIES COR	COMMON	913017109	178	2,267	SH	DEFINED	1
UNITED TECHNOLOGIES COR	COMMON	913017109	34	433	SH	OTHER	1
US BANCORP DEL	COMMON	902973304	306	11,340	SH	DEFINED	1
US BANCORP DEL	COMMON	902973304	20	733	SH	OTHER	1
VERIZON COMMUNICATIONS	COMMON	92343V104	1,354	37,850	SH	DEFINED	1
VERIZON COMMUNICATIONS	COMMON	92343V104	749	20,924	SH	OTHER	1
VISA INC	COMMON	92826C839	416	5,909	SH	DEFINED	1
VISA INC	COMMON	92826C839	18	257	SH	OTHER	1
VIST FINANCIAL CORP	COMMON	918255100	76	10,655	SH	DEFINED	1

COLUMN 1	COL 2	COL 3	COL 4	COLUMN 5	COL 6	COL 7	COL 8
ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGERS
WAL MART STORES INC	COMMON	931142103	711	13,188	SH	DEFINED	1
WAL MART STORES INC	COMMON	931142103	38	704	SH	OTHER	1
WELLS FARGO & CO NEW	COMMON	949746101	271	8,737	SH	DEFINED	1
WELLS FARGO & CO NEW	COMMON	949746101	124	3,995	SH	OTHER	1
XCEL ENERGY INC	COMMON	98389B100	578	24,551	SH	DEFINED	1
XCEL ENERGY INC	COMMON	98389B100	43	1,817	SH	OTHER	1
ZIMMER HLDGS INC	COMMON	98956P102	455	8,476	SH	DEFINED	1
ZIMMER HLDGS INC	COMMON	98956P102	21	400	SH	OTHER	1
GRAND TOTALS			81,619	2,562,126			