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FIRST COMMONWEALTH FINANCIAL CORP /PA/
Form 13F-HR
February 16, 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: December 31, 2009

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, Principal Financial Officer
Phone: (724) 463-4725

Signature, Place, and Date of Signing:

/s/ Teresa M. Ciambotti
Teresa M. Ciambotti, Indiana, PA, February 16, 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).)

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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 1

Form 13F Information Table Entry Total: 197

Form 13F Information Table Value Total: \$89,798 (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:

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 OTHER MANAGERS	COL 9 OTHER MANAGERS
1DISNEY WALT CO	COMMON	254687106	469	14,556	SH	DEFINED	1	1	
1MICROSOFT CORP	COMMON	594918104	232	7,598	SH	OTHER	1		
1US BANCORP DEL	COMMON	902973304	395	17,551	SH	DEFINED	1	1	
3M CO	COMMON	88579Y101	245	2,960	SH	DEFINED	1		
3M CO	COMMON	88579Y101	714	8,635	SH	OTHER	1		
ABBOTT LABS	COMMON	002824100	982	18,188	SH	DEFINED	1	1	
ABBOTT LABS	COMMON	002824100	63	1,167	SH	OTHER	1		
ADOBE SYS INC	COMMON	00724F101	738	20,071	SH	DEFINED	1	2	
ADOBE SYS INC	COMMON	00724F101	24	642	SH	OTHER	1		
AIR PRODS & CHEMS INC	COMMON	009158106	680	8,386	SH	DEFINED	1		
AIR PRODS & CHEMS INC	COMMON	009158106	40	496	SH	OTHER	1		
ALLSTATE CORP	COMMON	020002101	76	2,534	SH	DEFINED	1		
ALLSTATE CORP	COMMON	020002101	196	6,529	SH	OTHER	1		
ALTRIA GROUP INC	COMMON	02209S103	36	1,850	SH	DEFINED	1		
ALTRIA GROUP INC	COMMON	02209S103	621	31,640	SH	OTHER	1	3	
APACHE CORP	COMMON	037411105	845	8,187	SH	DEFINED	1		
APACHE CORP	COMMON	037411105	106	1,027	SH	OTHER	1		
APPLE INC	COMMON	037833100	1,183	5,616	SH	DEFINED	1		
APPLE INC	COMMON	037833100	39	185	SH	OTHER	1		
AQUA AMERICA INC	COMMON	03836W103	341	19,452	SH	DEFINED	1	1	
AQUA AMERICA INC	COMMON	03836W103	9	540	SH	OTHER	1		
AT&T INC	COMMON	00206R102	1,587	56,629	SH	DEFINED	1	5	
AT&T INC	COMMON	00206R102	264	9,424	SH	OTHER	1		
AUTODESK INC	COMMON	052769106	470	18,501	SH	DEFINED	1	1	
AUTODESK INC	COMMON	052769106	23	895	SH	OTHER	1		
BANK OF AMERICA CORPORATION	COMMON	060505104	112	7,430	SH	DEFINED	1		
BANK OF AMERICA CORPORATION	COMMON	060505104	145	9,611	SH	OTHER	1		
BANK OF NEW YORK MELLON CORP	COMMON	064058100	324	11,576	SH	DEFINED	1		

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BANK OF NEW YORK MELLON CORP	COMMON	064058100	101	3,612	SH	OTHER	1	
BECTON DICKINSON & CO	COMMON	075887109	932	11,818	SH	DEFINED	1	1
BECTON DICKINSON & CO	COMMON	075887109	78	993	SH	OTHER	1	
BERKSHIRE SECURITIES	COMMON	084991868	1,288	5,600	SH	DEFINED	1	
BERKSHIRE SECURITIES	COMMON	084991868	414	1,800	SH	OTHER	1	
BOEING CO	COMMON	097023105	28	524	SH	DEFINED	1	
BOEING CO	COMMON	097023105	197	3,636	SH	OTHER	1	
BP PLC	COMMON	055622104	779	13,433	SH	DEFINED	1	1
BP PLC	COMMON	055622104	426	7,352	SH	OTHER	1	
BUNGE LIMITED	COMMON	G16962105	189	2,965	SH	DEFINED	1	
BUNGE LIMITED	COMMON	G16962105	14	225	SH	OTHER	1	
BURLINGTON NORTHN SANTA FE C	COMMON	12189T104	224	2,270	SH	DEFINED	1	
CATERPILLAR INC DEL	COMMON	149123101	718	12,604	SH	DEFINED	1	1
CATERPILLAR INC DEL	COMMON	149123101	160	2,800	SH	OTHER	1	
CHEVRON CORP NEW	COMMON	166764100	1,254	16,291	SH	DEFINED	1	1
CHEVRON CORP NEW	COMMON	166764100	505	6,562	SH	OTHER	1	
CISCO SYS INC	COMMON	17275R102	950	39,690	SH	DEFINED	1	3
CISCO SYS INC	COMMON	17275R102	219	9,158	SH	OTHER	1	
CITIGROUP INC	COMMON	172967101	8	2,312	SH	DEFINED	1	
CITIGROUP INC	COMMON	172967101	202	61,078	SH	OTHER	1	6
CNB FINL CORP PA	COMMON	126128107	646	40,400	SH	DEFINED	1	4
CONOCOPHILLIPS	COMMON	20825C104	675	13,209	SH	DEFINED	1	1
CONOCOPHILLIPS	COMMON	20825C104	122	2,380	SH	OTHER	1	
CVS CAREMARK CORPORATION	COMMON	126650100	665	20,638	SH	DEFINED	1	2
CVS CAREMARK CORPORATION	COMMON	126650100	37	1,136	SH	OTHER	1	
DISNEY WALT CO	COMMON	254687106	31	970	SH	OTHER	1	
DOMINION RES INC VA NEW	COMMON	25746U109	773	19,852	SH	DEFINED	1	1
DOMINION RES INC VA NEW	COMMON	25746U109	132	3,404	SH	OTHER	1	
DU PONT E I DE NEMOURS & CO	COMMON	263534109	226	6,704	SH	DEFINED	1	
DU PONT E I DE NEMOURS & CO	COMMON	263534109	49	1,442	SH	OTHER	1	
EMBRYO DEV CORP	COMMON	290818103	--	15,000	SH	DEFINED	1	1
EMERSON ELEC CO	COMMON	291011104	42	980	SH	DEFINED	1	
EMERSON ELEC CO	COMMON	291011104	708	16,610	SH	OTHER	1	1
ENTERPRISE PRODS PARTNERS L	COMMON	293792107	32	1,034	SH	DEFINED	1	
ENTERPRISE PRODS PARTNERS L	COMMON	293792107	184	5,860	SH	OTHER	1	
EOG RES INC	COMMON	26875P101	423	4,343	SH	DEFINED	1	
EOG RES INC	COMMON	26875P101	4	40	SH	OTHER	1	
ESB FINANCIAL CORP	COMMON	26884F102	165	12,510	SH	DEFINED		1
EXXON MOBIL CORP	COMMON	30231G102	2,809	41,190	SH	DEFINED	1	4
EXXON MOBIL CORP	COMMON	30231G102	1,890	27,717	SH	OTHER	1	1
FEDEX CORP	COMMON	31428X106	524	6,284	SH	DEFINED	1	
FEDEX CORP	COMMON	31428X106	21	250	SH	OTHER	1	
FIRST COMWLTH FINL CORP PA	COMMON	319829107	4,303	925,311	SH	DEFINED	1	92
FIRST COMWLTH FINL CORP PA	COMMON	319829107	90	19,354	SH	OTHER	1	
FIRSTMERIT CORP	COMMON	337915102	204	10,145	SH	DEFINED		1
FNB CORP PA	COMMON	302520101	69	10,224	SH	DEFINED	1	1
FNB CORP PA	COMMON	302520101	--	43	SH	OTHER	1	
GATEWAY BANK OF PENNSYLVANIA	COMMON	869099101	46	5,000	SH	DEFINED		
GENERAL ELECTRIC CO	COMMON	369604103	936	61,840	SH	DEFINED	1	5
GENERAL ELECTRIC CO	COMMON	369604103	1,851	122,338	SH	OTHER	1	12

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

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GENERAL MLS INC	COMMON	370334104	864	12,201	SH	DEFINED	1	1
GENERAL MLS INC	COMMON	370334104	47	665	SH	OTHER	1	
GENUINE PARTS CO	COMMON	372460105	686	18,068	SH	DEFINED	1	1
GENUINE PARTS CO	COMMON	372460105	14	360	SH	OTHER	1	
GENZYME CORP	COMMON	372917104	388	7,921	SH	DEFINED	1	
GENZYME CORP	COMMON	372917104	46	935	SH	OTHER	1	
GOLDMAN SACHS GROUP INC	COMMON	38141G104	663	3,926	SH	DEFINED	1	
GOLDMAN SACHS GROUP INC	COMMON	38141G104	25	150	SH	OTHER	1	
GOODRICH CORP	COMMON	382388106	303	4,710	SH	DEFINED	1	
GOODRICH CORP	COMMON	382388106	12	180	SH	OTHER	1	
GOOGLE INC	COMMON	38259P508	1,038	1,675	SH	DEFINED	1	
GOOGLE INC	COMMON	38259P508	19	30	SH	OTHER	1	
HARLEYSVILLE NATIONAL CORP	COMMON	412850109	305	47,349	SH	DEFINED		4
HEINZ H J CO	COMMON	423074103	497	11,618	SH	DEFINED	1	1
HEINZ H J CO	COMMON	423074103	35	825	SH	OTHER	1	
INGERSOLL-RAND PLC	COMMON	G47791101	13	350	SH	DEFINED	1	
INGERSOLL-RAND PLC	COMMON	G47791101	214	6,000	SH	OTHER	1	
INTEL CORP	COMMON	458140100	498	24,414	SH	DEFINED	1	1
INTEL CORP	COMMON	458140100	129	6,300	SH	OTHER	1	
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,641	12,538	SH	DEFINED	1	1
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,868	14,270	SH	OTHER	1	1
JACOBS ENGR GROUP INC DEL	COMMON	469814107	632	16,812	SH	DEFINED	1	1
JACOBS ENGR GROUP INC DEL	COMMON	469814107	36	950	SH	OTHER	1	
JOHNSON & JOHNSON	COMMON	478160104	1,227	19,045	SH	DEFINED	1	1
JOHNSON & JOHNSON	COMMON	478160104	579	8,992	SH	OTHER	1	
JPMORGAN CHASE & CO	COMMON	46625H100	995	23,872	SH	DEFINED	1	2
JPMORGAN CHASE & CO	COMMON	46625H100	195	4,670	SH	OTHER	1	
KRAFT FOODS INC	COMMON	50075N104	4	139	SH	DEFINED	1	
KRAFT FOODS INC	COMMON	50075N104	595	21,876	SH	OTHER	1	2
L-3 COMMUNICATIONS HLDGS INC	COMMON	502424104	641	7,367	SH	DEFINED	1	
L-3 COMMUNICATIONS HLDGS INC	COMMON	502424104	37	420	SH	OTHER	1	
LOWES COS INC	COMMON	548661107	173	7,397	SH	DEFINED	1	
LOWES COS INC	COMMON	548661107	88	3,743	SH	OTHER	1	
MCDONALDS CORP	COMMON	580135101	1,051	16,827	SH	DEFINED	1	1
MCDONALDS CORP	COMMON	580135101	69	1,100	SH	OTHER	1	
MERCK & CO INC NEW	COMMON	58933Y105	87	2,389	SH	DEFINED	1	
MERCK & CO INC NEW	COMMON	58933Y105	866	23,710	SH	OTHER	1	2
METLIFE INC	COMMON	59156R108	511	14,469	SH	DEFINED	1	1
METLIFE INC	COMMON	59156R108	6	165	SH	OTHER	1	
MICROSOFT CORP	COMMON	594918104	1,190	39,050	SH	DEFINED	1	3
MOLSON COORS BREWING CO	COMMON	60871R209	164	3,633	SH	DEFINED	1	
MOLSON COORS BREWING CO	COMMON	60871R209	38	850	SH	OTHER	1	
MONSANTO CO NEW	COMMON	61166W101	683	8,358	SH	DEFINED	1	
MONSANTO CO NEW	COMMON	61166W101	22	266	SH	OTHER	1	
NEW MEXICO BANQUEST	COMMON	647991926	1,859	7,207	SH	DEFINED	1	
NEW MEXICO BANQUEST	COMMON	647991926	49	189	SH	OTHER	1	
ORACLE CORP	COMMON	68389X105	960	39,123	SH	DEFINED	1	3
ORACLE CORP	COMMON	68389X105	84	3,438	SH	OTHER	1	
PARKER HANNIFIN CORP	COMMON	701094104	594	11,024	SH	DEFINED	1	1
PARKER HANNIFIN CORP	COMMON	701094104	36	670	SH	OTHER	1	
PARKVALE FINANCIAL CORP	COMMON	701492100	773	111,263	SH	DEFINED		11
PEPSICO INC	COMMON	713448108	1,117	18,373	SH	DEFINED	1	1
PEPSICO INC	COMMON	713448108	1,150	18,922	SH	OTHER	1	1
PETSMART INC	COMMON	716768106	842	31,549	SH	DEFINED	1	2
PETSMART INC	COMMON	716768106	25	940	SH	OTHER	1	
PFIZER INC	COMMON	717081103	136	7,484	SH	DEFINED	1	
PFIZER INC	COMMON	717081103	386	21,221	SH	OTHER	1	2
PHILIP MORRIS INTL INC	COMMON	718172109	938	19,467	SH	DEFINED	1	1
PHILIP MORRIS INTL INC	COMMON	718172109	1,381	28,665	SH	OTHER	1	2
PNC FINL SVCS GROUP INC	COMMON	693475105	238	4,507	SH	DEFINED	1	
PNC FINL SVCS GROUP INC	COMMON	693475105	227	4,300	SH	OTHER	1	
PPG INDS INC	COMMON	693506107	182	3,104	SH	DEFINED	1	

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PPG INDS INC	COMMON	693506107	1,033	17,654	SH	OTHER	1	1
PRECISION CASTPARTS CORP	COMMON	740189105	748	6,779	SH	DEFINED	1	
PRECISION CASTPARTS CORP	COMMON	740189105	30	270	SH	OTHER	1	
PRICE T ROWE GROUP INC	COMMON	74144T108	859	16,126	SH	DEFINED	1	1
PRICE T ROWE GROUP INC	COMMON	74144T108	76	1,430	SH	OTHER	1	
PROCTER & GAMBLE CO	COMMON	742718109	1,125	18,552	SH	DEFINED	1	1
PROCTER & GAMBLE CO	COMMON	742718109	2,366	39,031	SH	OTHER	1	3
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	106	3,187	SH	DEFINED	1	
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	281	8,460	SH	OTHER	1	
QUALCOMM INC	COMMON	747525103	436	9,432	SH	DEFINED	1	
QUALCOMM INC	COMMON	747525103	12	262	SH	OTHER	1	
ROCKWELL AUTOMATION INC	COMMON	773903109	205	4,368	SH	DEFINED	1	
ROCKWELL AUTOMATION INC	COMMON	773903109	64	1,370	SH	OTHER	1	
ROCKWELL COLLINS INC	COMMON	774341101	214	3,869	SH	DEFINED	1	
ROCKWELL COLLINS INC	COMMON	774341101	87	1,580	SH	OTHER	1	
ROYAL DUTCH SHELL PLC	COMMON	780259206	43	714	SH	DEFINED	1	
ROYAL DUTCH SHELL PLC	COMMON	780259206	282	4,690	SH	OTHER	1	
S & T BANCORP INC	COMMON	783859101	764	44,932	SH	DEFINED	1	4
S & T BANCORP INC	COMMON	783859101	25	1,464	SH	OTHER	1	
SCHLUMBERGER LTD	COMMON	806857108	142	2,175	SH	DEFINED	1	
SCHLUMBERGER LTD	COMMON	806857108	206	3,168	SH	OTHER	1	
ST JUDE MED INC	COMMON	790849103	413	11,238	SH	DEFINED	1	1
ST JUDE MED INC	COMMON	790849103	6	150	SH	OTHER	1	
STATE STR CORP	COMMON	857477103	533	12,253	SH	DEFINED	1	1
STATE STR CORP	COMMON	857477103	21	474	SH	OTHER	1	
SUSQUEHANNA BANCSHARES INC	COMMON	869099101	409	69,487	SH	DEFINED		6

COLUMN 1	COL 2	COL 3	COL 4	COLUMN 5	COL 6	COL 7	CO	
ISSUER	TITLE	OF	MARKET	SHS OR	SH/ PUT/	INVESTMENT	OTHER	
	CLASS	CUSIP	VALUE	PRN AMT	PRN CALL	DISCRETION	MANAGERS	
			(X\$1000)				SO	
SUSQUEHANNA BANCSHARES INC P	COMMON	869099101	308	52,242	SH	DEFINED	1	5
TARGET CORP	COMMON	87612E106	683	14,121	SH	DEFINED	1	1
TARGET CORP	COMMON	87612E106	218	4,500	SH	OTHER	1	
TEVA PHARMACEUTICAL INDS LTD	COMMON	881624209	728	12,967	SH	DEFINED	1	1
TEVA PHARMACEUTICAL INDS LTD	COMMON	881624209	41	738	SH	OTHER	1	
TEXAS INSTRS INC	COMMON	882508104	428	16,426	SH	DEFINED	1	1
TEXAS INSTRS INC	COMMON	882508104	64	2,467	SH	OTHER	1	
THERMO FISHER SCIENTIFIC INC	COMMON	883556102	727	15,250	SH	DEFINED	1	1
THERMO FISHER SCIENTIFIC INC	COMMON	883556102	31	645	SH	OTHER	1	
TIME WARNER CABLE INC	COMMON	88732J207	706	17,062	SH	DEFINED	1	1
TIME WARNER CABLE INC	COMMON	88732J207	16	375	SH	OTHER	1	
TRANSOCEAN LTD	COMMON	H8817H100	544	6,574	SH	DEFINED	1	
TRANSOCEAN LTD	COMMON	H8817H100	16	195	SH	OTHER	1	
TRISTATE CAPITAL BANK	COMMON	99R733108	600	50,000	SH	DEFINED		5
UNITED TECHNOLOGIES CORP	COMMON	913017109	174	2,512	SH	DEFINED	1	
UNITED TECHNOLOGIES CORP	COMMON	913017109	30	433	SH	OTHER	1	
US BANCORP DEL	COMMON	902973304	18	812	SH	OTHER	1	
VERIZON COMMUNICATIONS INC	COMMON	92343V104	1,387	41,872	SH	DEFINED	1	4
VERIZON COMMUNICATIONS INC	COMMON	92343V104	803	24,230	SH	OTHER	1	2
VISA INC	COMMON	92826C839	669	7,645	SH	DEFINED	1	
VISA INC	COMMON	92826C839	24	270	SH	OTHER	1	
VIST FINANCIAL CORP	COMMON	524477106	499	95,005	SH	DEFINED		9
VIST FINANCIAL CORP	COMMON	918255100	56	10,655	SH	DEFINED	1	1
WAL MART STORES INC	COMMON	931142103	762	14,265	SH	DEFINED	1	1

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WAL MART STORES INC	COMMON	931142103	51	960 SH	OTHER	1
WELLS FARGO & CO NEW	COMMON	949746101	753	27,917 SH	DEFINED	1
WELLS FARGO & CO NEW	COMMON	949746101	219	8,131 SH	OTHER	1
XCEL ENERGY INC	COMMON	98389B100	619	29,186 SH	DEFINED	1
XCEL ENERGY INC	COMMON	98389B100	39	1,850 SH	OTHER	1
ZIMMER HLDGS INC	COMMON	98956P102	600	10,157 SH	DEFINED	1
ZIMMER HLDGS INC	COMMON	98956P102	26	435 SH	OTHER	1
GRAND TOTALS			89,798	3,377,850		