

FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 8-K  
July 22, 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): July 22, 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

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Item 7. FINANCIAL STATEMENTS, PRO FORMA FINANCIAL INFORMATION AND EXHIBITS

(c) Exhibits

Exhibit 99.1 First Commonwealth Financial Corporation Press Release  
dated July 22, 2004

Item 12. RESULTS OF OPERATIONS AND FINANCIAL CONDITION

On July 22, 2004, First Commonwealth Financial Corporation issued a press release announcing its earnings for the three and six month periods ended June 30, 2004. The press release also announced the Corporation's intent to restructure FHLB advances. A copy of this press release and the related earnings tables are furnished herein as exhibit 99.1.

Dated: July 22, 2004

FIRST COMMONWEALTH FINANCIAL CORPORATION

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

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