

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