

FIRST Commonwealth®

Supplemental Financial Information

Third Quarter 2012

Forward-looking Statements

This presentation contains forward-looking statements that describe our future plans, strategies and expectations. Forward-looking statements can be identified by the fact that they do not relate strictly to historical or current facts. They often include words such as "believe," "expect," "anticipate," "intend," "plan," "estimate" or words of similar meaning, or future or conditional verbs such as "will," "would," "should," "could" or "may." All forward-looking statements are based on assumptions and involve risks and uncertainties, many of which are beyond our control and which may cause our actual results, performance or achievements to differ materially from the results, performance or achievements contemplated by the forward-looking statements. These risks and uncertainties include, among other things:

- *Continued weakness in economic and business conditions, nationally and in our market areas, which could increase credit- related losses and expenses and/or limit growth.*
- *Further declines in the market value of investment securities that are considered to be other-than-temporary, which would negatively impact our earnings and capital levels.*
- *Increases in defaults by borrowers and other delinquencies could result in increases in our provision for credit losses and related expenses.*
- *Changes in legislative or regulatory requirements applicable to us and our subsidiaries could increase costs, limit certain operations and adversely affect results of operations.*
- *Fluctuations in interest rates and market prices could reduce our net interest margin and asset valuations and increase our expenses.*
- *Reduced wholesale funding capacity or higher borrowing costs which would reduce our liquidity and negatively impact earnings and net interest margin.*
- *Competitive pressures among depository and other financial institutions nationally and in our market areas may increase significantly.*
- *The inability to successfully execute our strategic growth initiatives, which could limit further revenue and earnings growth.*
- *Changes in tax requirements, including tax rate changes, new tax laws and revised tax law interpretations may increase our tax expense or adversely affect our customers' businesses.*
- *The consequences of continued bank acquisitions and mergers in our market areas, resulting in fewer but much larger and financially stronger competitors, could increase competition for financial services to our detriment.*
- *Other risks and uncertainties described in this presentation and the other reports that First Commonwealth files with the Securities and Exchange Commission, including its most recent Annual Report on Form 10-K.*

In light of these risks, uncertainties and assumptions, you should not place undue reliance on any forward-looking statements in this presentation. We undertake no obligation to publicly update or otherwise revise any forward-looking statements, whether as a result of new information, future events or otherwise.

Quarterly Income Statement

	3Q12	2Q12	3Q11	Favorable/ (Unfavorable) Link Quarter	Favorable/ (Unfavorable) Year-over-Year
Net Interest Income (FTE)[1]	$47.7	$48.0	$48.8	($0.3)	($1.1)
Provision for Credit Losses	6.8	4.3	7.0	(2.5)	0.2
Net Interest Income (after Provision)	**$40.9**	**$43.7**	**$41.8**	**($2.8)**	**($0.9)**
Net Security Gains	0.2	0.0	0.0	0.2	0.2
Other Income	17.7	16.1	10.8	1.6	6.9
Total Noninterest Income	**$17.9**	**$16.1**	**$10.8**	**$1.8**	**$7.1**
Salaries & Benefits	21.3	22.4	20.4	1.1	(0.9)
Credit-related Costs[2]	1.7	1.2	2.1	(0.5)	0.4
FDIC Costs	1.3	1.2	1.2	(0.1)	(0.1)
Other Noninterest Expense	20.5	17.0	17.4	(3.5)	(3.1)
Total Noninterest Expense	**$44.8**	**$41.8**	**$41.1**	**($3.0)**	**($3.7)**
Tax Expense	4.2	5.7	3.2	$1.5	($1.0)
Net Income	**$9.8**	**$12.3**	**$8.3**	**($2.5)**	**$1.5**
EPS (Diluted)	**$0.09**	**$0.12**	**$0.08**	**($0.03)**	**$0.01**
Dividends Declared	$0.05	$0.05	$0.03	$0.00	$0.02

(1) Taxable equivalent
(2) Includes loss on sale or write-down of assets and collection & repossession expense
$ millions, except per share data

Year-to-date Income Statement

	Nine months ending September 30, 2012	2011	Favorable/ (Unfavorable)
Net Interest Income (FTE)[1]	$145.1	$146.5	($1.4)
Provision for Credit Losses	14.8	29.9	15.1
Net Interest Income (after Provision)	**$130.3**	**$116.6**	**$13.7**
Net Security Gains	0.2	2.2	(2.0)
Other Income	51.1	40.0	11.1
Total Noninterest Income	**$51.3**	**$42.2**	**$9.1**
Salaries & Benefits	65.4	63.1	(2.3)
Credit-related Costs[2]	8.9	9.7	0.8
FDIC Costs	3.8	4.3	0.5
Other Noninterest Expense	55.3	51.2	(4.1)
Total Noninterest Expense	**$133.4**	**$128.3**	**($5.1)**
Tax Expense	15.0	9.5	(5.5)
Net Income	**$33.2**	**$21.0**	**$12.2**
EPS (Diluted)	**$0.32**	**$0.20**	**$0.12**
Dividends Declared	$0.13	$0.09	$0.04

(1) Taxable equivalent
(2) Includes loss on sale or write-down of assets and collection & repossession expense
$ millions, except per share data

Balance Sheet

	September 30, 2012	2011	Change
Cash & Securities	$1,252	$1,167	$85
Commercial Loans	*2,400*	*2,333*	*67*
Consumer Loans	*1,814*	*1,641*	*173*
Allowance for Credit Losses	*(64)*	*(72)*	*8*
Total Loans (Net)	$4,150	$3,902	$248
OREO	16	33	(17)
Goodwill / Intangibles	163	164	(1)
Other	383	388	(5)
Total Assets	**$5,964**	**$5,654**	**$310**
Noninterest Bearing DDA	*$858*	*$769*	*$89*
Interest Bearing Savings & DDA	*2,531*	*2,480*	*51*
Total Savings and DDA	$3,389	$3,249	$140
Total Time Deposits	1,106	1,236	(130)
Total Deposits	$4,495	$4,485	$10
Short-term Borrowings	462	174	288
Long-term Debt	180	178	2
Other	53	48	5
Equity	774	769	5
Total Liabilities & Equity	**$5,964**	**$5,654**	**$310**

- Strong growth in consumer home equity, indirect auto, and C&I portfolios.
- Investment growth has maintained a consistent duration in portfolio.

$ millions

Loan Portfolio

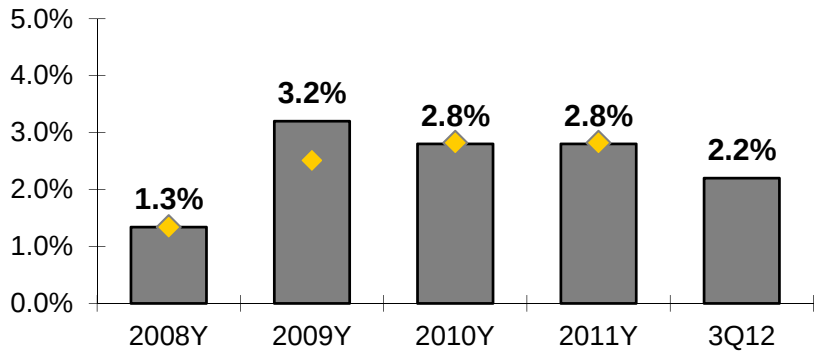
	3Q 2012		2Q 2012		3Q 2011		Change Link Quarter		Change Year-over-year	
	$	%	$	%	$	%	$	%	$	%
C&I	$1,087	26%	$1,060	25%	$951	24%	$27	*3%*	$136	*14%*
Construction	95	2%	77	2%	97	2%	$18	*23%*	($2)	*(2%)*
CRE	1,218	29%	1,232	30%	1,285	32%	($14)	*(1%)*	($67)	*(5%)*
Total Commercial	**2,400**	**57%**	**2,369**	**57%**	**2,333**	58%	**$31**	*1%*	**$67**	***3%***
Residential RE	1,228	29%	1,214	29%	1,096	28%	14	*1%*	132	*12%*
Other Consumer	586	14%	577	14%	545	14%	9	*2%*	41	*8%*
Total Consumer	**1,814**	43%	**1,791**	43%	**1,641**	42%	**23**	*1%*	173	*11%*
Total	**$4,214**	100%	**$4,160**	100%	**$3,974**	100%	**$54**	*1%*	**$240**	*6%*

- Loan growth was a challenge during 2011 as larger commercial credits accelerated prepayments combined with narrow demand.
- Recent traction in C&I and Consumer lending are the result of better lender production through expanded calling efforts, revised goals and action plans.

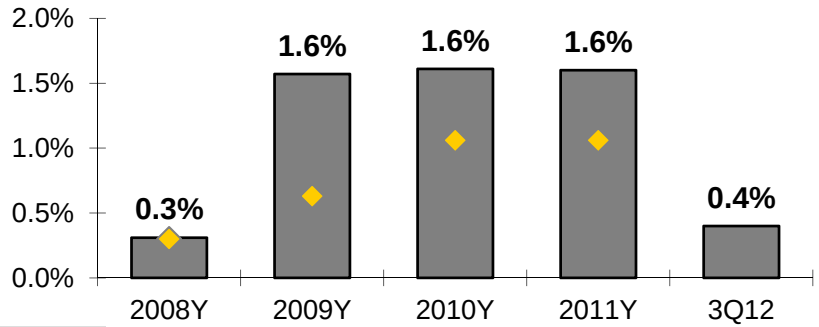
$ millions

Asset Quality Trends

NPLs / Total Loans

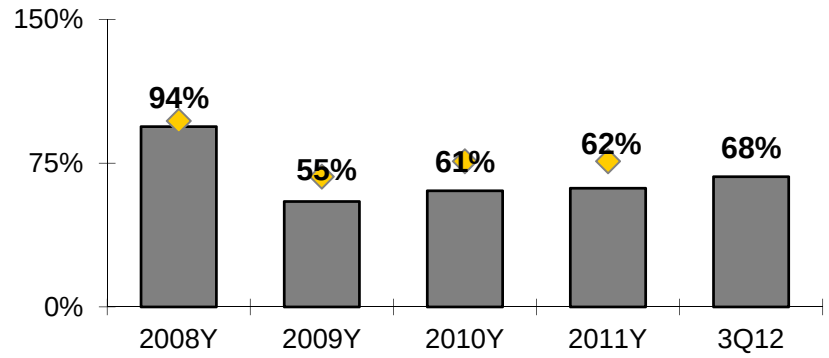


NCOs / Average Loans (annualized)

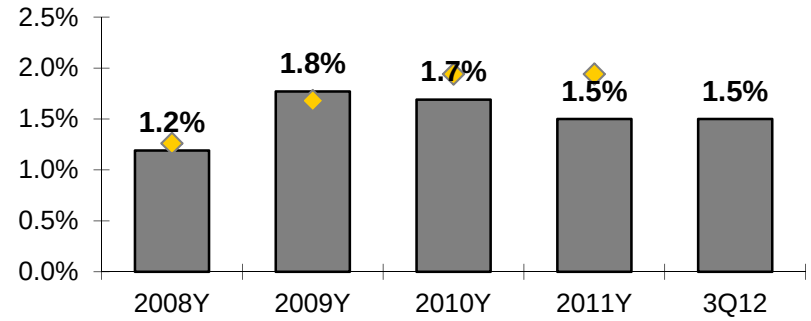


◇ Peers(1)

Reserves / NPLs



Reserves / Loans



(1) Peer group includes Mid-Atlantic public banks with $2 - $12 billion in assets

Source: SNL Financial and management reports

Net Charge-off Trends

Net Charge-offs	3Q12	2Q12	1Q12	4Q11	3Q11	2Q11	1Q11	4Q10
C&I	$1,197	$1,717	$1,676	$3,334	$611	$1,840	$856	$19,205
Construction	1,987	114	134	13,361	6,522	3,049	4,999	109
CRE	27	278	77	17,833	1,268	4,721	690	598
Total commercial	**$3,211**	**$2,109**	**$1,887**	**$34,528**	**$8,401**	**$9,610**	**$6,545**	**$19,912**
Residential RE	481	593	1,579	1,407	964	519	1,085	1,455
Other consumer	624	651	823	860	659	609	624	1,050
Total consumer	**$1,105**	**$1,244**	**$2,402**	**$2,267**	**$1,623**	**$1,128**	**$1,709**	**$2,505**
Total	**$4,316**	**$3,353**	**$4,289**	**$36,795**	**$10,024**	**$10,738**	**$8,254**	**$22,417**

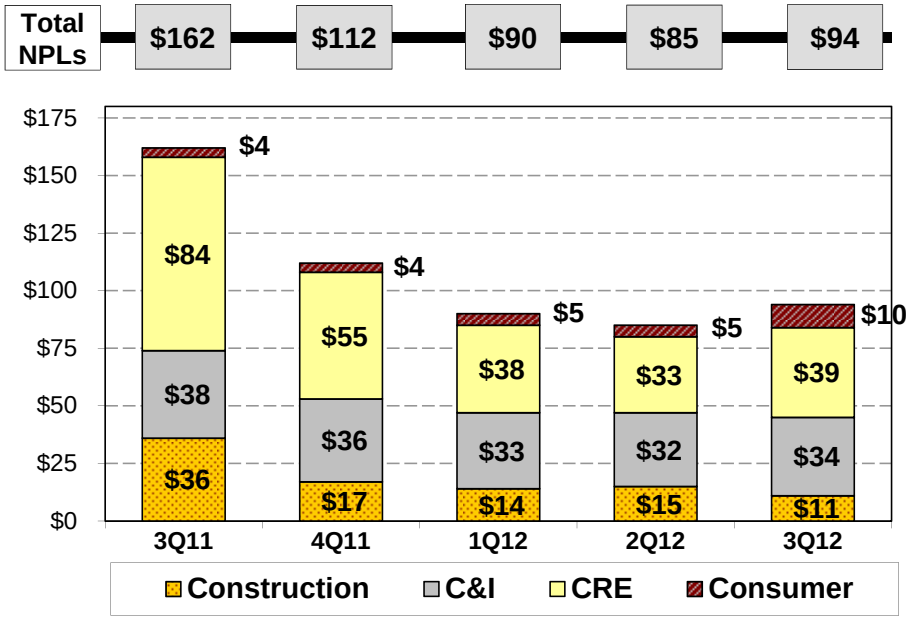
$ thousands

Nonperforming Loans

Overview of Largest Nonperforming Relationships

- **Credit 1: $19.3 million unsecured C&I loan**
  Pennsylvania real estate developer (originated in 1Q04) placed into nonaccrual during 4Q09.
- **Credit 2: $19.1 million commercial real estate and construction relationship ($18.4 million CRE/ $0.7 million construction)**
  Real estate developer with properties located primarily in eastern Pennsylvania (originated 2H07 – 1H08). Charged-off $0.1 million on construction loan during 1Q12. Total credit relationship is $48.4 million.
- **Credit 3: $6.7 million commercial real estate loan**
  Nonprofit patient care facility located in Western Pennsylvania (originated in 4Q08). Placed into nonaccrual in 3Q12.
- **Credit 4: $6.3 million C&I and commercial real estate relationship ($3.5 million C&I/ $2.8 million CRE)**
  Gas well servicing company located in Western Pennsylvania. C&I portion (originated in 2Q01) classified as TDR in 2Q12. CRE portion (originated in 4Q08) for a water treatment plant placed into nonaccrual in 2Q12. Total credit relationship is $20.8 million.
- **Credit 5: $4.3 million construction loan**
  Syndication loan (originated in 2H06) for construction of condominiums in Florida. Placed into nonaccrual in 2Q09. Charged-off $1.4 million during 3Q12.
- **Credit 6: $3.9 million commercial real estate loan**
  Nonprofit organization located in Western Pennsylvania (originated in 2Q93). Placed into nonaccrual in 2Q12. received $0.9 million pay-down in 3Q12.

Nonperforming Loan Concentration



Total Nonperforming Loans by State

	C&I	Construction	CRE	Consumer	Total
Pennsylvania	$32	$4	$39	$10	$85
Florida	0	4	0	0	4
Nevada	0	3	0	0	3
Alabama	2	0	0	0	2
Other	0	0	0	0	0
Total	$34	$11	$39	$10	$94

$ millions
As of September 30, 2012

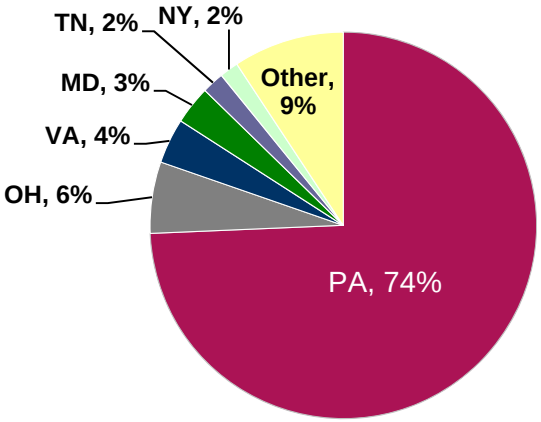
Geographical Breakdown of Commercial Loan Portfolio

Total Commercial Loans

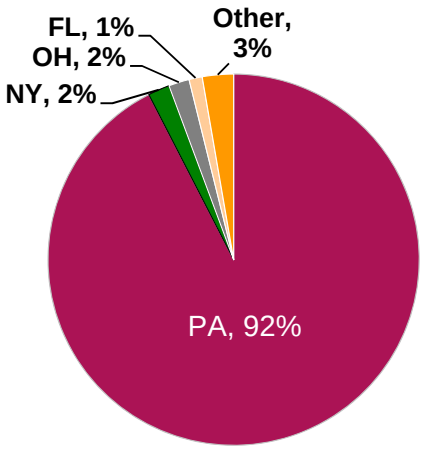
		NPLs	% of State
Pennsylvania	**$2,009**	**$75**	***4%***
Ohio	$95	$0	*0%*
New York	45	0	*0%*
Virginia	42	0	*0%*
Maryland	35	0	*0%*
Florida	33	4	*12%*
Tennessee	20	0	*0%*
Louisiana	18	0	*0%*
Kentucky	16	0	*0%*
West Virginia	11	0	*0%*
Nevada	3	3	*100%*
Alabama	2	2	*100%*
Other	71	0	*0%*
Outside PA	**$391**	**$9**	***2%***
Total	**$2,400**	**$84**	***4%***

- Out-of-state loans represent 16% of total commercial portfolio and 9% of total loan portfolio.
- 96% of CRE and construction loans are located in Pennsylvania and contiguous states(1).

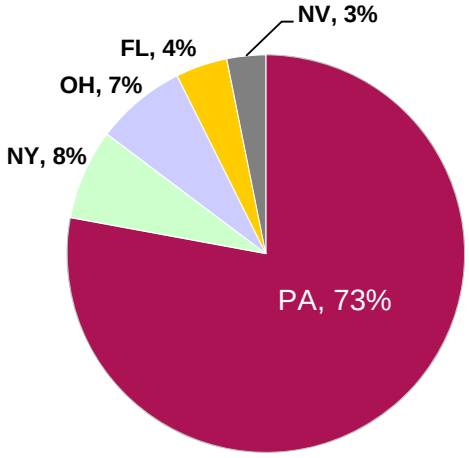
C&I ($1,087 M)



CRE ($1,217 M)



Construction ($95 M)

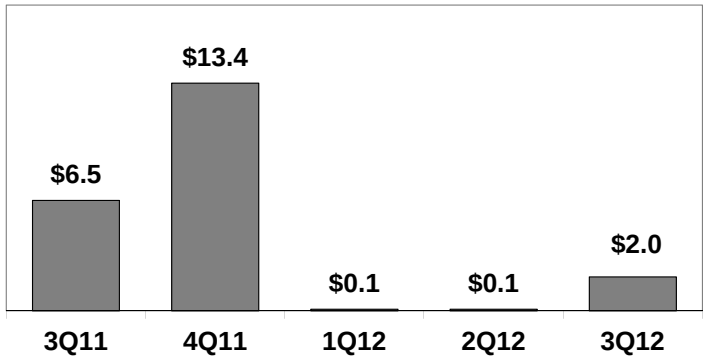


(1) Contiguous states include Ohio, New York, Maryland, West Virginia, New Jersey and Delaware
$ millions, as of September 30, 2012

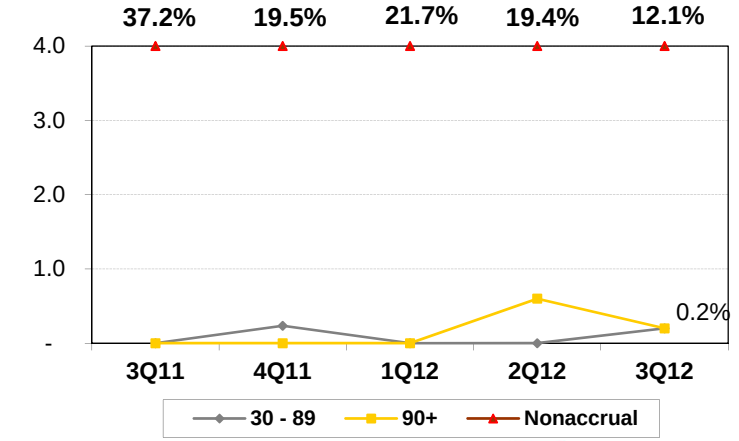
Commercial Construction Portfolio

	Pennsylvania			Outside PA		
Project Type	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Office	$5	$0	$5	$0	$0	$0
Retail/Malls	11	0	11	0	0	0
Residential/Multifamily	4	0	4	0	4	4
Student Housing	7	0	7	0	0	0
Hotels	20	0	20	0	0	0
Industrial/Warehouse/Storage	1	0	1	0	0	0
Land/Comm Res Development	16	3	19	7	3	10
Other	6	1	7	7	0	7
Total	$70	$4	$74	$14	$7	$21

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

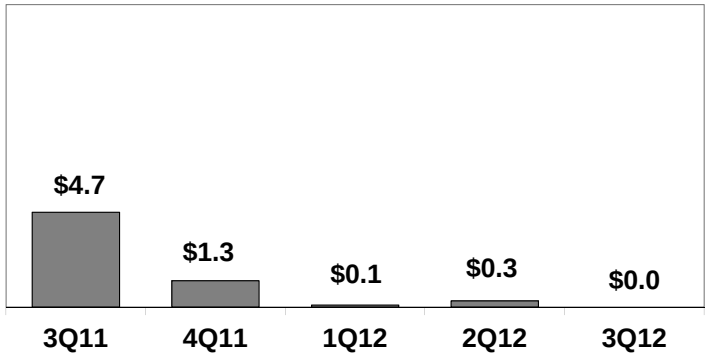


$ millions
As of September 30, 2012

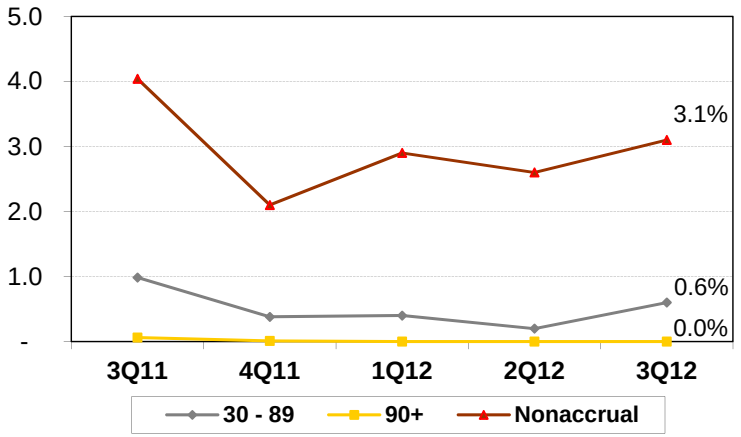
Commercial Real Estate Portfolio

Property Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Owner Occupied	$301	$13	$314	$4	$0	$4
Office	217	0	217	26	0	26
Land/Residential/Multifamily	94	19	113	0	0	0
Retail/Malls	156	0	156	6	0	6
Industrial/Warehouse/Storage	35	0	35	0	0	0
Student Housing	53	0	53	10	0	10
Hotels	69	0	69	43	0	43
Other	163	7	170	2	0	2
Total	$1,088	$39	$1,127	$91	$0	$91

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

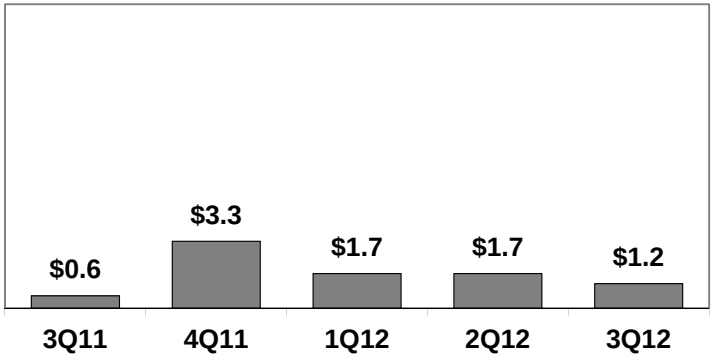


$ millions
As of September 30, 2012

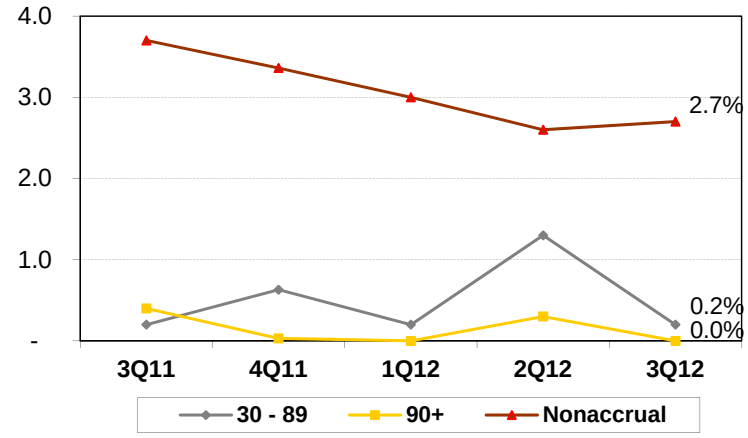
Commercial and Industrial Portfolio

Industry Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Manufacturing	$264	$2	$266	$65	$2	$67
Services Industries	163	4	167	94	0	94
Finance and Insurance	51	20	71	1	0	1
Public Administration	63	0	63	0	0	0
Retail Trade	70	0	70	13	0	13
Mining Industries	21	1	22	71	0	71
Construction Industries	34	2	36	0	0	0
Transportation, Utilities	61	3	64	9	0	9
Wholesale Trade	47	0	47	23	0	23
Other	3	0	3	0	0	0
Total	$777	$32	$809	$276	$2	$278

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

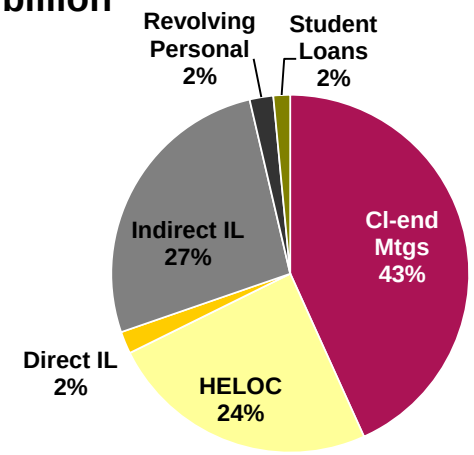


$ millions
As of September 30, 2012

Consumer Portfolio

Total Consumer Loans

$1.8 billion

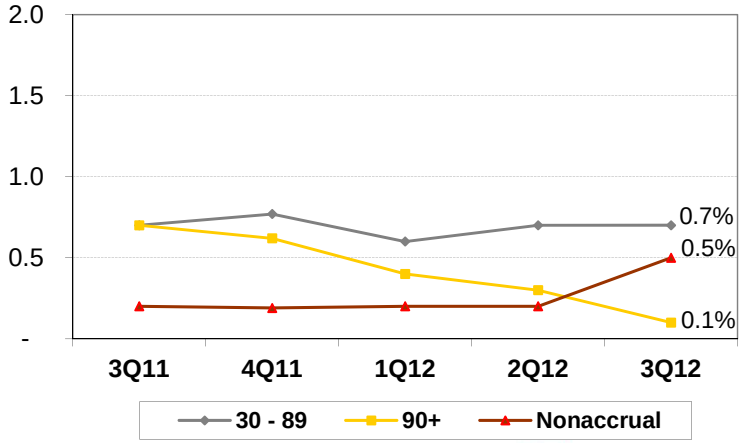


- All consumer loans are originated in Pennsylvania.
- Average FICO score at origination was 748 in 3Q12.
- Charge-offs in 1Q12 include $1.1 million as the result of a change in methodology relating to junior lien real estate.
- Nonaccrual consumer loans increased $4.8 million during 3Q12 related to residential mortgages previously classified as 90+ days past due.

Net Charge-off Trends

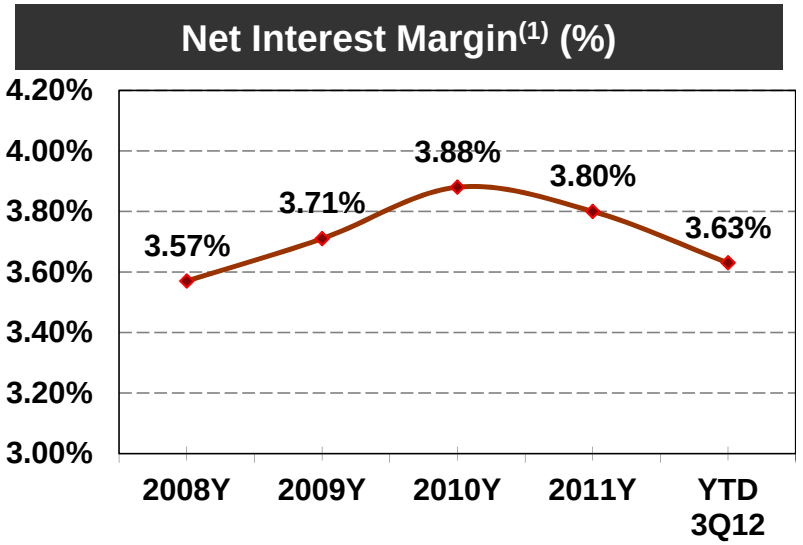


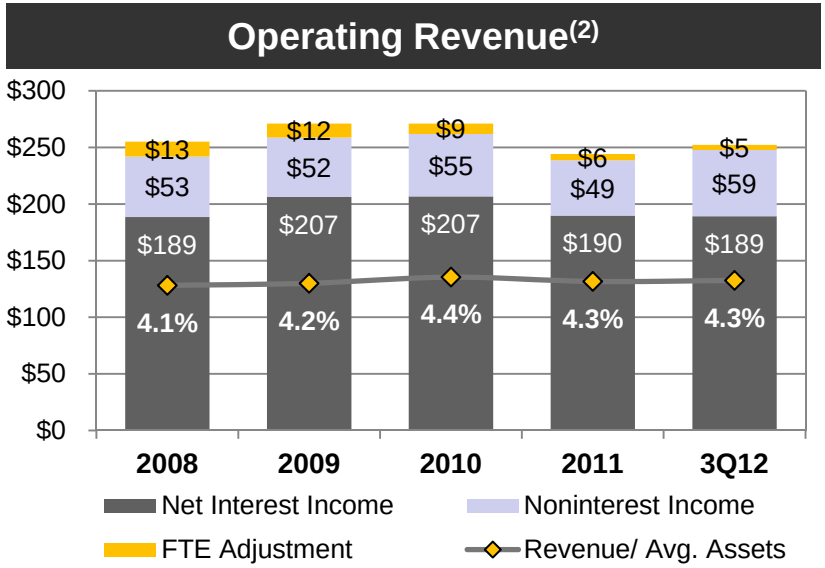
Delinquency Trends (% of Portfolio)



$ millions
As of September 30, 2012

Key Performance Measures

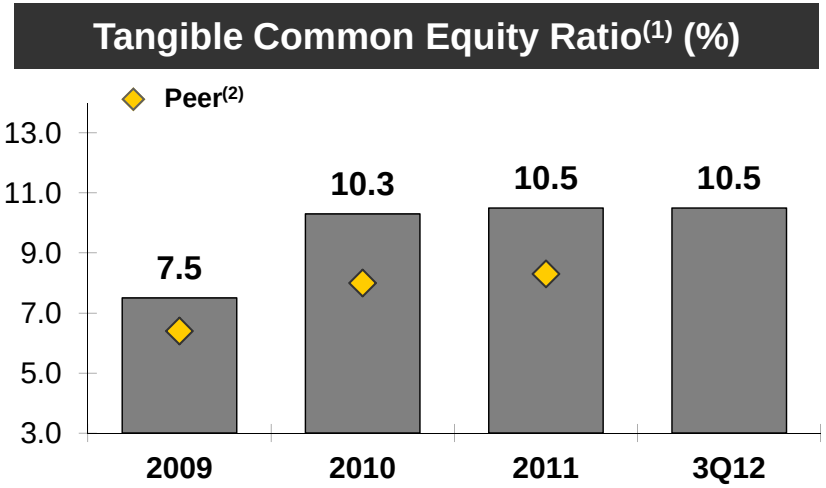




- Net interest margin compression has been partially mitigated by loan growth of $240 million over the past twelve months.
- Continued growth in noninterest bearing demand deposits continues to provide new interest margin support.

(1) Taxable equivalent
(2) Year to date results annualized; please refer to page 22 for disclosures on "Non-GAAP Measures"
$ millions

Capital Position

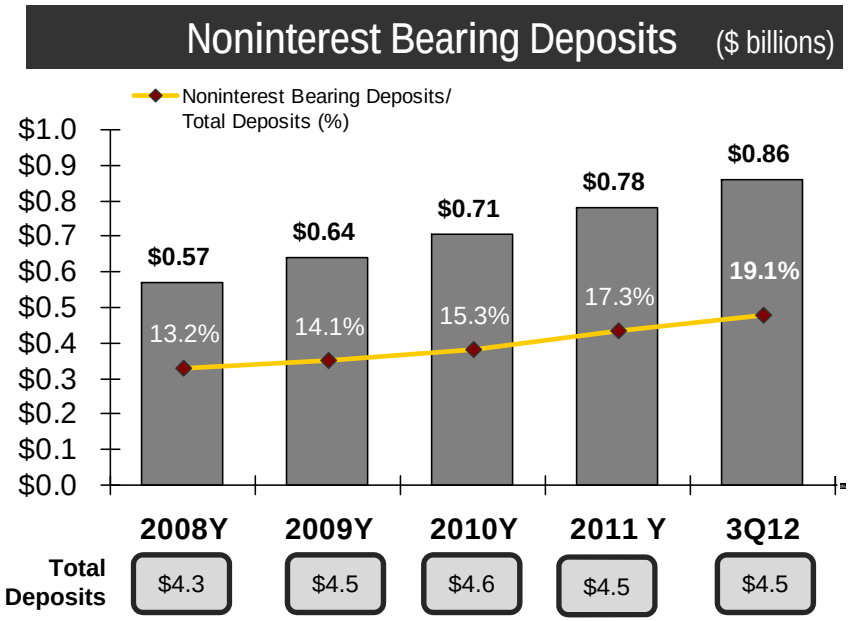


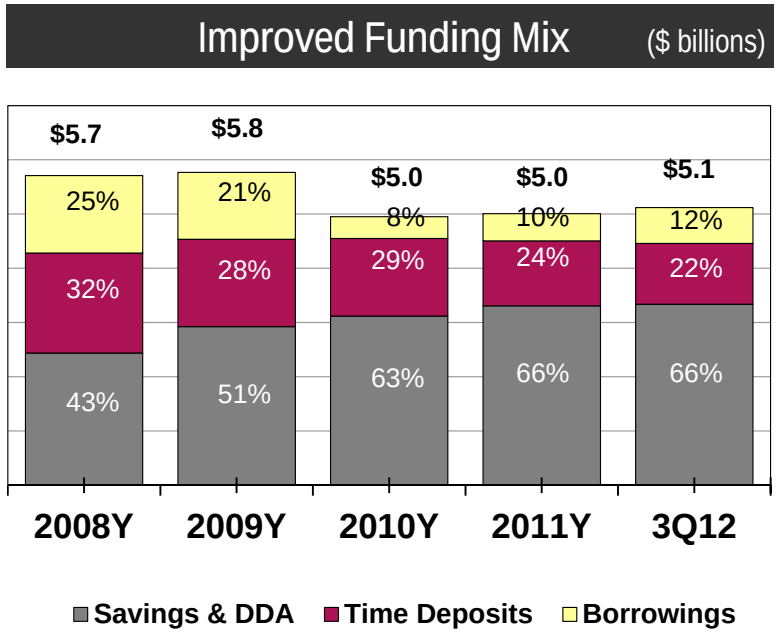
- Appropriately managing down capital high capital levels has been an area of focus in 2012.
- Increased quarterly dividend from $0.03 to $0.05 in 2Q 2012.
- Announced $50 million share repurchase program on June 19, 2012.

	Actual		Well Capitalized Guidelines		Excess over Well Capitalized	
Regulatory Ratios	**Capital Amount**	**Ratio**	**Capital Amount**	**Ratio**	**Capital Amount**	**Ratio**
Total Capital Ratio						
First Commonwealth Financial Corporation	$733	**14.9%**	$491	10.0%	$242	4.9%
First Commonwealth Bank	701	**14.3%**	489	10.0%	212	4.3%
Tier I Capital Ratio						
First Commonwealth Financial Corporation	$671	**13.7%**	$294	6.0%	$377	7.7%
First Commonwealth Bank	640	**13.1%**	294	6.0%	346	7.1%
Leverage Ratio						
First Commonwealth Financial Corporation	$671	**11.7%**	$287	5.0%	$384	6.7%
First Commonwealth Bank	640	**11.2%**	285	5.0%	355	6.2%

(1) Please refer to page 22 for disclosures on "Non-GAAP Measures"
(2) Peer group median includes Mid-Atlantic public banks with $2-12 billion in assets
$ millions, as of September 30, 2012

Deposit Growth





- Continued progress in retail and small business low-cost deposit initiatives.
- Focus on transactional and corporate cash management accounts rather than single service CDs and wholesale funds.

Appendix

Criticized Loans

	3Q12	% of Port	2Q12	% of Port	1Q12	% of Port	4Q11	% of Port	3Q11	% of Port
Pass	**$3,945**	94%	**$3,887**	94%	**$3,863**	94%	**$3,752**	93%	**$3,574**	90%
Special Mention										
C&I	27		27		28		28		24	
Construction	1		1		1		4		6	
CRE	64		69		54		62		83	
Total Commercial	92		97		83		94		113	
Residential RE	5		6		5		6		7	
Other Consumer	0		0		0		0		0	
Total Consumer	5		6		5		6		7	
Total Special Mention	**$97**	2%	**$103**	2%	**$88**	2%	**$100**	2%	**$120**	3%
Classified										
C&I	$72		$77		$67		$65		$66	
Construction	22		27		27		27		48	
CRE	66		60		78		95		161	
Total Commercial	160		164		172		187		275	
Residential RE	12		6		6		5		5	
Other Consumer	0		0		0		0		0	
Total Consumer	12		6		6		5		5	
Total Classified	**$172**	4%	**$170**	4%	**$178**	4%	**$192**	5%	**$280**	7%
Total Criticized	**$269**	6%	**$273**	6%	**$266**	6%	**$292**	7%	**$400**	10%
Total Portfolio Loans	**$4,214**		**$4,160**		**$4,129**		**$4,044**		**$3,974**	

$ millions

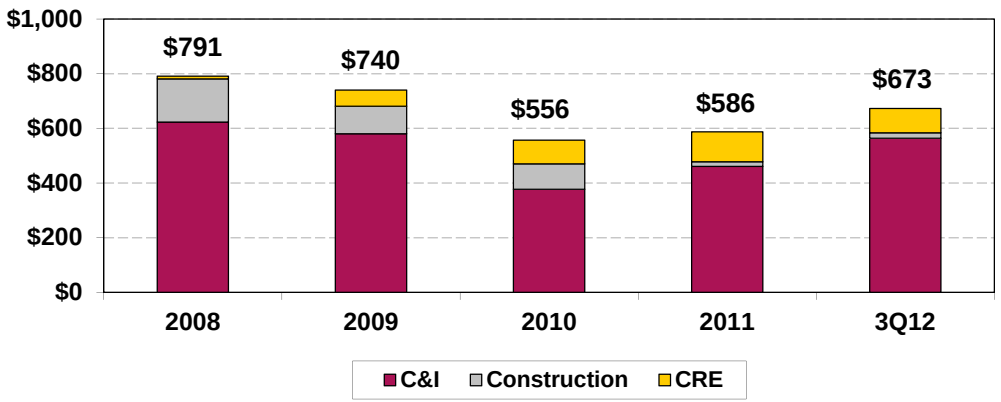
Securities Portfolio

	September 30, 2012			September 30, 2011		
	Book Value	Fair Value	Unrealized Gains (Losses)	Book Value	Fair Value	Unrealized Gains (Losses)
Debt Securities						
US Agency MBS, CMOs	$816	$852	$36	$716	$753	$37
Tax-free/ Tax Municipal	0	0	0	0	0	0
Other GSEs (Non-MBS)	242	243	1	243	244	1
Pooled Trust Preferred	53	23	(30)	57	25	(32)
Single-issue Trust Preferred	11	11	0	12	11	(1)
Total Debt Securities	**$1,122**	**$1,129**	**$7**	**$1,028**	**$1,033**	**$5**
Equity Securities						
Equity/ Mutual Funds	$2	$2	$0	$2	$2	$0
Total Equity Securities	**$2**	**$2**	**$0**	**$2**	**$2**	**$0**
Total Securities Portfolio	**$1,124**	**$1,131**	**$7**	**$1,030**	**$1,035**	**$5**

$ millions

Syndication Portfolio(1)

Total Syndications (1)

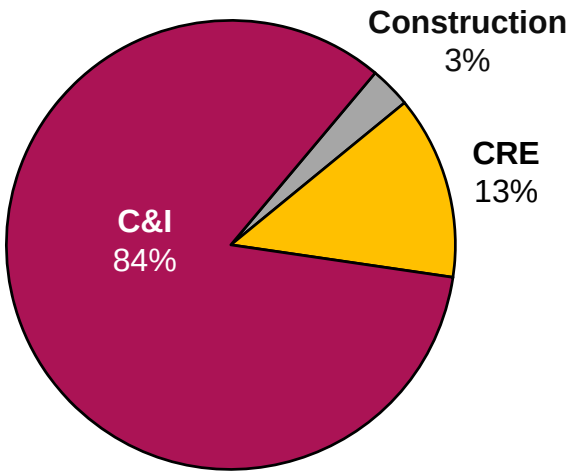


- Syndication portfolio has increased $87 million year-to-date primarily from C&I growth in PA and contiguous states.
- All nonperforming syndicated credits are legacy construction deals located in Florida and Nevada.

Syndicated Loans by State

	C&I	Construction	CRE	Total	Nonperforming
Pennsylvania	$296	$6	$70	**$372**	$0
Ohio	64	0	0	**64**	0
Virginia	41	0	0	**41**	0
Maryland	35	0	0	**35**	0
Florida	14	4	14	**32**	4
Tennessee	20	0	0	**20**	0
New York	12	7	0	**19**	0
Lousiana	18	0	0	**18**	0
Kentucky	16	0	0	**16**	0
Michigan	13	0	0	**13**	0
Missouri	12	0	0	**12**	0
West Virginia	11	0	0	**11**	0
Other	12	3	5	**20**	3
Total Outside PA	$268	$14	$19	**$301**	$7
Total	$564	$20	$89	**$673**	$7

Total Syndications ($673 M)



(1) Includes all Shared National Credits
$ millions, as of September 30, 2012

Non-GAAP Measures

Definition of Non-GAAP Measures

Tangible Common Equity/ Tangible Assets *(Tangible Common Equity Ratio)*	**Nine months Ending September 30, 2012**	**For the Year Ending December 31, 2011**	**2010**	**2009**	**2008**
Total Equity	$774	$759	$749	$639	$653
Less: Intangible assets	163	164	165	167	170
Less: Preferred stock	0	0	0	0	0
Tangible Common Equity	$611	$595	$584	$472	$483
Total Assets	$5,964	$5,841	$5,813	$6,446	$6,426
Less: Intangible assets	163	164	165	167	170
Tangible Assets	$5,801	$5,677	$5,648	$6,279	$6,256
Tangible Common Equity/ Tangible Assets	**10.5%**	**10.5%**	**10.3%**	**7.5%**	**7.7%**

Operating Revenue	**Nine Months Ending September 30, 2012[4]**	**For the Year Ending December 31, 2011**	**2010**	**2009**	**2008**
Net Interest Income	$189.3	$189.9	$206.8	$206.5	$188.6
Tax equivalent adjustment	4.5	5.5	9.1	12.3	13.1
Net Interest Income (FTE)	193.8	195.4	215.9	218.8	201.7
Noninterest Income (Reported)	68.6	57.7	49.2	19.3	42.8
Less: Realized gains/ (losses) on securities	0.2	2.2	(6.8)	(35.9)	(11.5)
Less: Gain on sale of assets	5.8	4.2	0.8	0.8	0.9
Less: Other nonrecurring revenue	4.1[1] [2]	2.5[2]	0.0	2.1[3]	0.0
Total Noninterest Income	$58.5	$48.8	$55.2	$52.3	$53.4
Total Operating Revenue	$252.3	$244.2	$271.1	$271.1	$255.1
Average Assets	5,933	5,728	6,137	6,458	6,182
Operating Revenue/ Average Assets (%)	**4.3%**	**4.3%**	**4.4%**	**4.2%**	**4.1%**

(1) Termination Fee for a discontinued joint venture
(2) Rental income from one OREO property
(3) Favorable legal settlement
(4) Annualized

$ millions

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