

First Commonwealth®

Supplemental Financial Information

Fourth Quarter and Full Year 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

	4Q12	3Q12	4Q11	Favorable/ (Unfavorable) Link Quarter	Favorable/ (Unfavorable) Year-over-Year
Net Interest Income (FTE)[1]	$48.2	$47.7	$48.9	$0.5	($0.7)
Provision for Credit Losses	5.7	6.8	25.9	1.1	20.2
Net Interest Income (after Provision)	**$42.5**	**$40.9**	**$23.0**	**$1.6**	**$19.5**
Net Security Gains	0.0	0.2	0.0	(0.2)	0.0
Other Income	14.1	17.7	15.5	(3.6)	(1.4)
Total Noninterest Income	**$14.1**	**$17.9**	**$15.5**	**($3.8)**	**($1.4)**
Salaries & Benefits	20.7	21.3	21.6	0.6	0.9
Credit-related Costs[2]	4.3	1.7	7.3	(2.6)	3.0
FDIC Costs	1.3	1.3	1.2	0.0	(0.1)
Other Noninterest Expense	17.5	20.5	18.5	3.0	1.0
Total Noninterest Expense	**$43.8**	**$44.8**	**$48.6**	**$1.0**	**$4.8**
Tax Expense (Benefit)	4.1	4.2	(4.4)	$0.1	($8.5)
Net Income (Loss)	**$8.7**	**$9.8**	**($5.7)**	**($1.1)**	**$14.4**
EPS (Diluted)	**$0.09**	**$0.09**	**($0.05)**	**$0.00**	**$0.14**
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

	For the Year ending December 31, 2012	2011	Favorable/ (Unfavorable)
Net Interest Income (FTE)[1]	$193.3	$195.4	($2.1)
Provision for Credit Losses	20.5	55.8	35.3
Net Interest Income (after Provision)	**$172.8**	**$139.6**	**$33.2**
Net Security Gains	0.2	2.2	(2.0)
Credit Risk on Interest Rate Swaps	0.7	(6.7)	7.4
Other Income	64.5	62.2	2.3
Total Noninterest Income	**$65.4**	**$57.7**	**$7.7**
Salaries & Benefits	86.1	84.7	(1.4)
Credit-related Costs[2]	13.2	17.0	3.8
FDIC Costs	5.0	5.5	0.5
Other Noninterest Expense	72.9	69.6	(3.3)
Total Noninterest Expense	**$177.2**	**$176.8**	**($0.4)**
Tax Expense	19.0	5.2	(13.8)
Net Income	**$42.0**	**$15.3**	**$26.7**
EPS (Diluted)	**$0.40**	**$0.15**	**$0.25**
Dividends Declared	$0.18	$0.12	$0.06

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

Balance Sheet

	December 31, 2012	2011	Change
Cash & Securities	$1,303	$1,261	$42
Commercial Loans	*2,381*	*2,354*	*27*
Consumer Loans	*1,824*	*1,703*	*121*
Allowance for Credit Losses	*(67)*	*(61)*	*(6)*
Total Loans (Net)	$4,138	$3,996	$142
OREO	11	30	(19)
Goodwill / Intangibles	162	164	(2)
Other	381	390	(9)
Total Assets	**$5,995**	**$5,841**	**$154**
Noninterest Bearing DDA	*$883*	*$780*	*$103*
Interest Bearing Savings & DDA	*2,642*	*2,527*	*115*
Total Savings and DDA	$3,525	$3,307	$218
Total Time Deposits	1,033	1,198	(165)
Total Deposits	$4,558	$4,505	$53
Short-term Borrowings	356	313	43
Long-term Debt	280	207	73
Other	55	57	(2)
Equity	746	759	(13)
Total Liabilities & Equity	**$5,995**	**$5,841**	**$154**

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

$ millions

Loan Portfolio

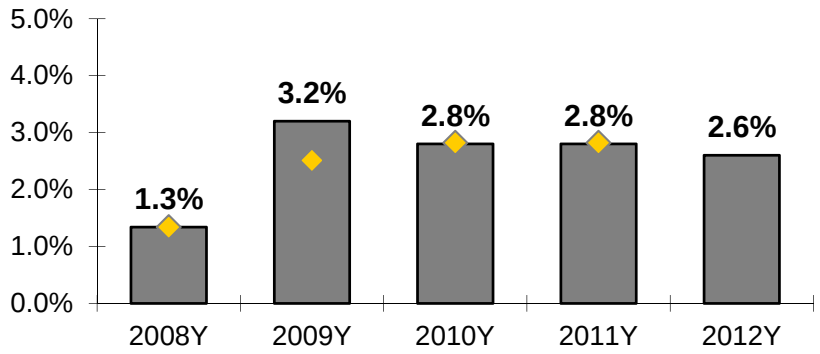
	4Q 2012		3Q 2012		4Q11		Change Link Quarter		Change Year-over-year	
	$	%	$	%	$	%	$	%	$	%
C&I	$1,020	24%	$1,087	26%	$997	25%	($67)	*(6%)*	$23	*2%*
Construction	87	2%	95	2%	76	2%	(8)	*(8%)*	11	*14%*
CRE	1,274	30%	1,218	29%	1,281	31%	56	*5%*	(7)	*(1%)*
Total Commercial	**2,381**	**56%**	**2,400**	**57%**	**2,354**	**58%**	**($19)**	*(1%)*	**$27**	*1%*
Residential RE	1,242	30%	1,228	29%	1,137	28%	14	*1%*	105	*9%*
Other Consumer	582	14%	586	14%	566	14%	(4)	*(1%)*	16	*3%*
Total Consumer	**1,824**	44%	**1,814**	43%	**1,703**	42%	**10**	*1%*	121	*7%*
Total	**$4,205**	100%	**$4,214**	100%	**$4,057**	100%	**($9)**	*(0%)*	**$148**	*4%*

- Recent traction in C&I and Consumer lending are the result of better lender production through expanded calling efforts, revised goals and action plans.

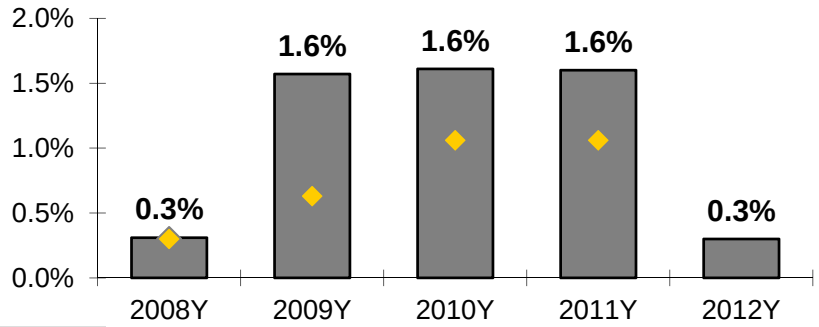
$ millions

Asset Quality Trends

NPLs / Total Loans

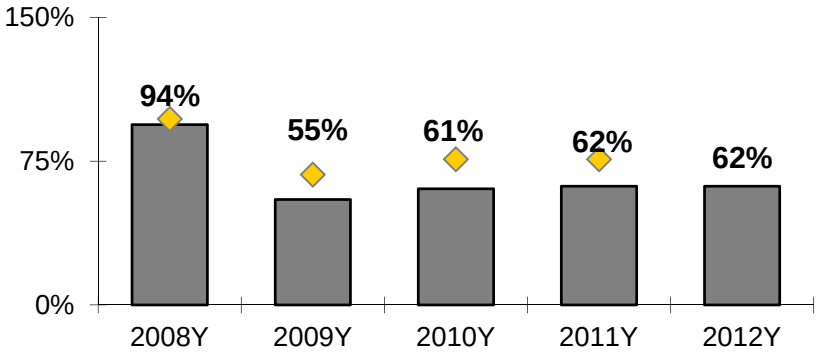


NCOs / Average Loans (annualized)

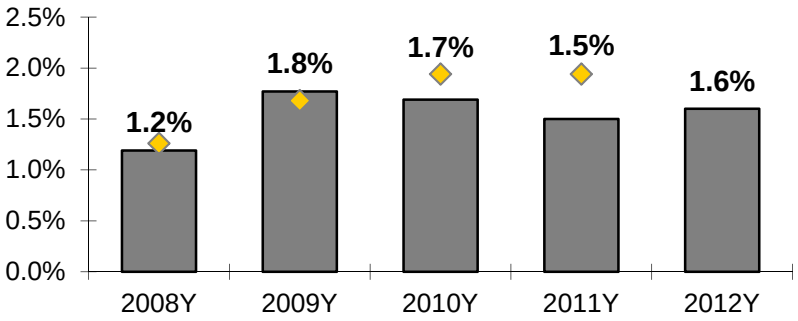


Peers(1)

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	4Q12	3Q12	2Q12	1Q12	4Q11	3Q11	2Q11	1Q11
C&I	$174	$1,197	$1,717	$1,676	$3,334	$611	$1,840	$856
Construction	784	1,987	114	134	13,361	6,522	3,049	4,999
CRE	59	27	278	77	17,833	1,268	4,721	690
Total commercial	**$1,017**	**$3,211**	**$2,109**	**$1,887**	**$34,528**	**$8,401**	**$9,610**	**$6,545**
Residential RE	753	481	593	1,579	1,407	964	519	1,085
Other consumer	863	624	651	823	860	659	609	624
Total consumer	**$1,616**	**$1,105**	**$1,244**	**$2,402**	**$2,267**	**$1,623**	**$1,128**	**$1,709**
Total	**$2,633**	**$4,316**	**$3,353**	**$4,289**	**$36,795**	**$10,024**	**$10,738**	**$8,254**

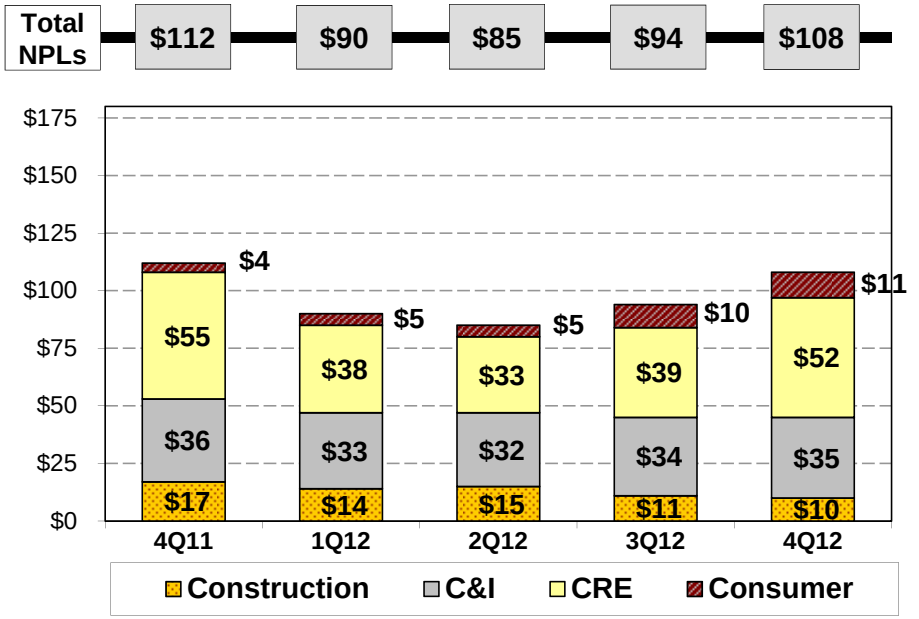
$ thousands

Nonperforming Loans

Overview of Largest Nonperforming Relationships

- **Credit 1: $19.1 million unsecured C&I loan**
  Pennsylvania real estate developer (originated in 1Q04) placed into nonaccrual during 4Q09. Under a forbearance agreement until 2Q14.
- **Credit 2: $19.5 million commercial real estate and construction relationship ($17.4 million CRE/ $2.1 million construction)**
  Real estate developer with properties located primarily in eastern Pennsylvania (originated 2H07 – 1H08). Total credit relationship is $47.5 million.
- **Credit 3: $6.5 million commercial real estate loan**
  Nonprofit patient care facility located in Western Pennsylvania (originated in 4Q08). Placed into nonaccrual in 3Q12.
- **Credit 4: $5.7 million C&I**
  Gas well servicing company located in Western Pennsylvania (originated in 2Q01) classified as TDR in 2Q12. Total credit relationship is $17.0 million.
- **Credit 5: $4.9 million commercial real estate loan**
  Student housing property located in Western PA (originated in 2Q08). Placed into nonaccrual in 4Q12.
- **Credit 6: $4.6 million commercial real estate loan**
  Hotel resort syndication located in the state of Washington (originated in 3Q07). Placed into nonaccrual in 4Q12.

Nonperforming Loan Concentration



Total Nonperforming Loans by State

	C&I	Construction	CRE	Consumer	Total
Pennsylvania	$32	$4	$47	$11	$94
Florida	0	4	0	0	4
Nevada	0	2	0	0	2
Alabama	3	0	0	0	3
Washington	0	0	5	0	5
Other	0	0	0	0	0
Total	$35	$10	$52	$11	$108

$ millions
As of December 31, 2012

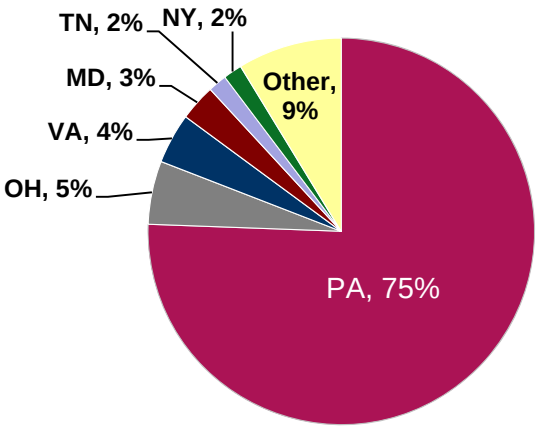
Geographical Breakdown of Commercial Loan Portfolio

Total Commercial Loans

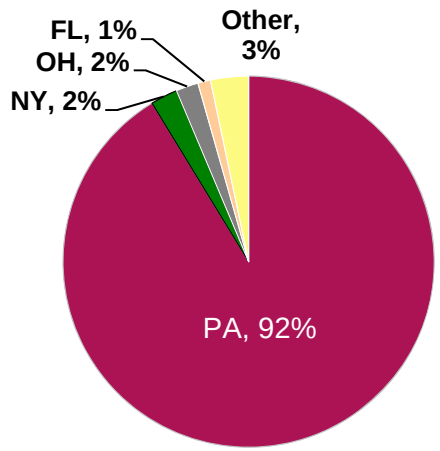
		NPLs	% of State
Pennsylvania	**$1,997**	**$83**	***4%***
Ohio	$95	$0	*0%*
New York	49	0	*0%*
Virginia	43	0	*0%*
Maryland	32	0	*0%*
Florida	31	4	*13%*
Louisiana	17	0	*0%*
Tennessee	16	0	*0%*
Kentucky	15	0	*0%*
West Virginia	12	0	*0%*
Washington	5	5	*100%*
Nevada	3	3	*100%*
Alabama	2	2	*100%*
Other	64	0	*0%*
Outside PA	**$384**	**$14**	***4%***
Total	**$2,381**	**$97**	***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).

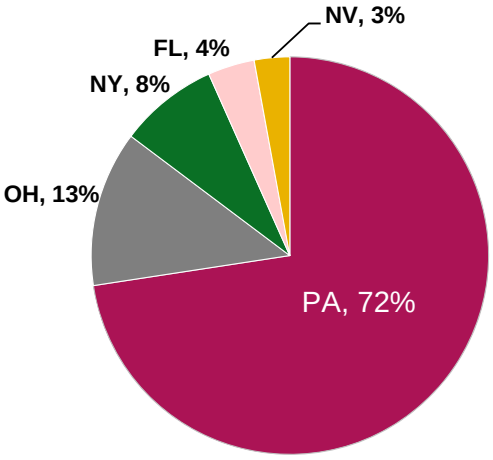
C&I ($1,020 M)



CRE ($1,274 M)



Construction ($87 M)

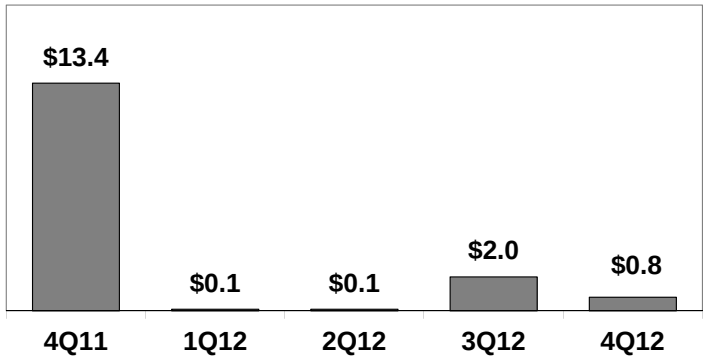


(1) Contiguous states include Ohio, New York, Maryland, West Virginia, New Jersey and Delaware
$ millions, as of December 31, 2012

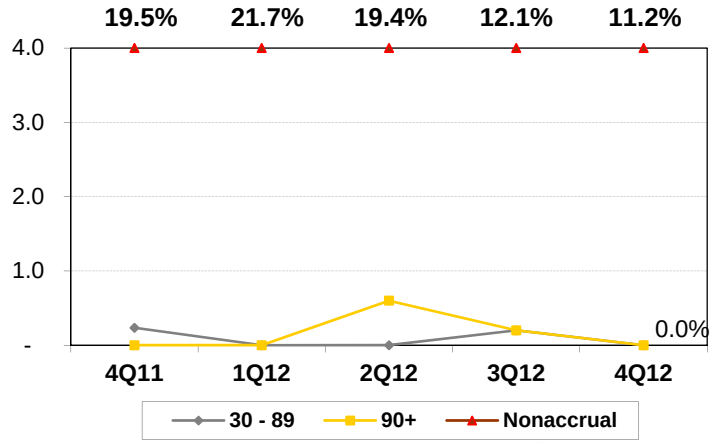
Commercial Construction Portfolio

Project Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Office	$0	$0	$0	$0	$0	$0
Retail/Malls	12	0	12	0	0	0
Residential/Multifamily	2	1	3	0	4	4
Student Housing	8	0	8	0	0	0
Hotels	12	0	12	0	0	0
Industrial/Warehouse/Storage	1	0	1	0	0	0
Land/Comm Res Development	16	2	18	7	2	9
Other	7	1	8	12	0	12
Total	$58	$4	$62	$19	$6	$25

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

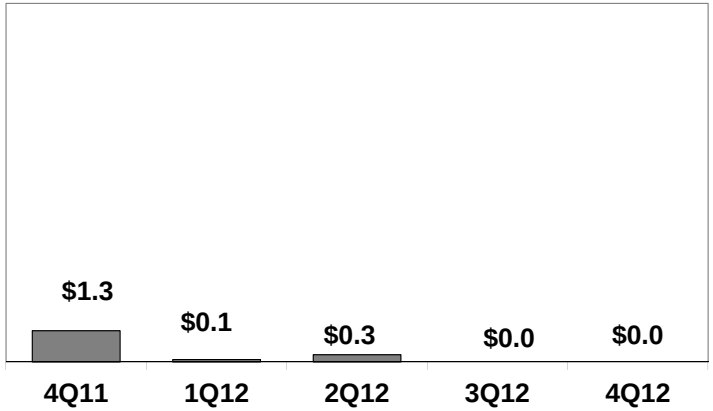


$ millions
As of December 31, 2012

Commercial Real Estate Portfolio

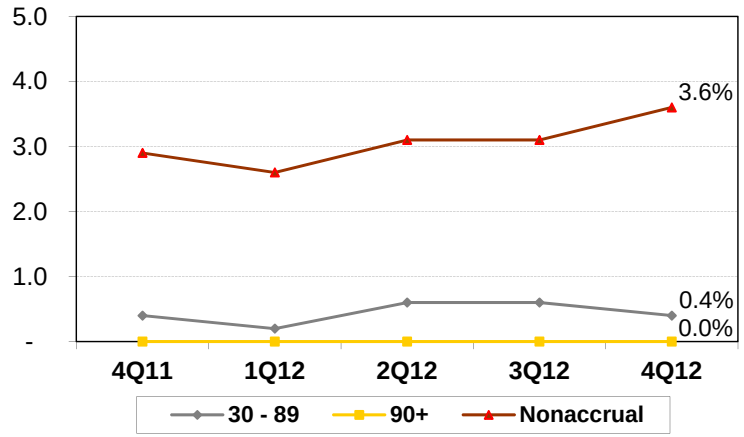
Property Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Owner Occupied	$313	$13	$326	$4	$0	$4
Office	209	0	209	26	0	26
Land/Residential/Multifamily	103	19	122	3	0	3
Retail/Malls	150	3	153	20	0	20
Industrial/Warehouse/Storage	39	0	39	3	0	3
Student Housing	59	5	64	10	0	10
Hotels	86	0	86	38	5	43
Other	157	7	164	2	0	2
Total	$1,116	$47	$1,163	$106	$5	$111

Net Charge-off Trend



$ millions
As of December 31, 2012

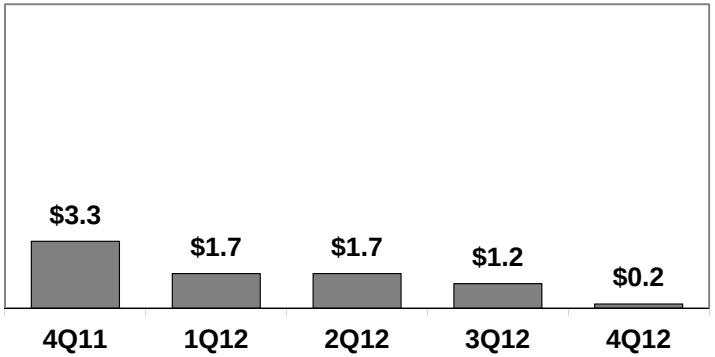
Delinquency Trends (% of Portfolio)



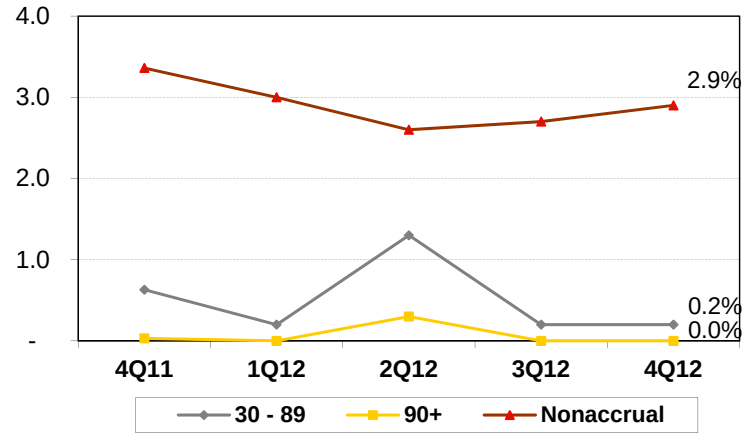
Commercial and Industrial Portfolio

Industry Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Manufacturing	$241	$1	$242	$64	$2	$66
Services Industries	157	4	161	90	0	90
Finance and Insurance	59	20	79	1	0	1
Public Administration	55	1	56	0	0	0
Retail Trade	81	0	81	5	0	5
Mining Industries	19	1	20	56	0	56
Construction Industries	29	3	32	0	0	0
Transportation, Utilities	53	3	56	8	0	8
Wholesale Trade	41	0	41	22	0	22
Other	4	0	4	0	0	0
Total	$739	$33	$772	$246	$2	$248

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

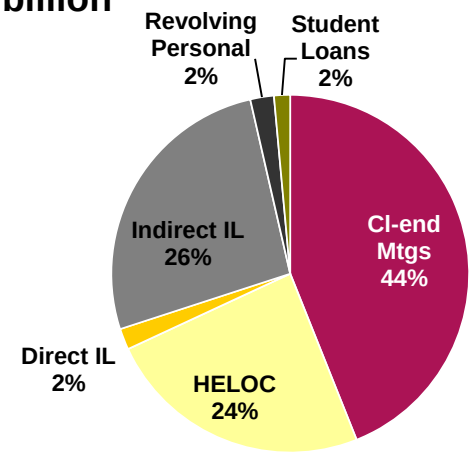


$ millions
As of December 31, 2012

Consumer Portfolio

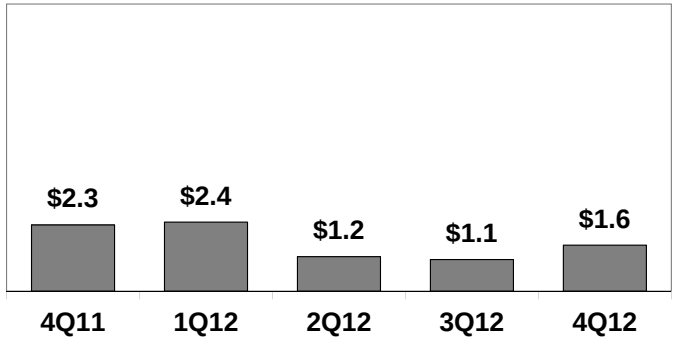
Total Consumer Loans

$1.8 billion

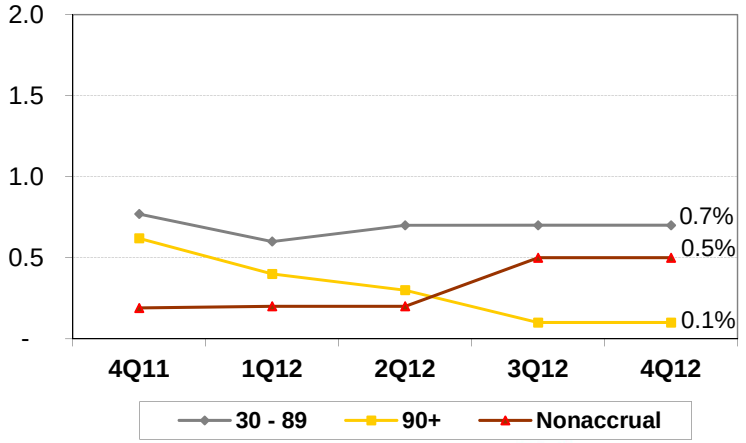


- All consumer loans are originated in Pennsylvania.
- Average FICO score at origination was 747 in 4Q12.
- Charge-offs in 1Q12 include $1.1 million as the result of a change in methodology relating to junior lien real estate.
- Nonaccrual consumer loans increased $4.8 million during 3Q12 related to residential mortgages previously classified as 90+ days past due.

Net Charge-off Trends

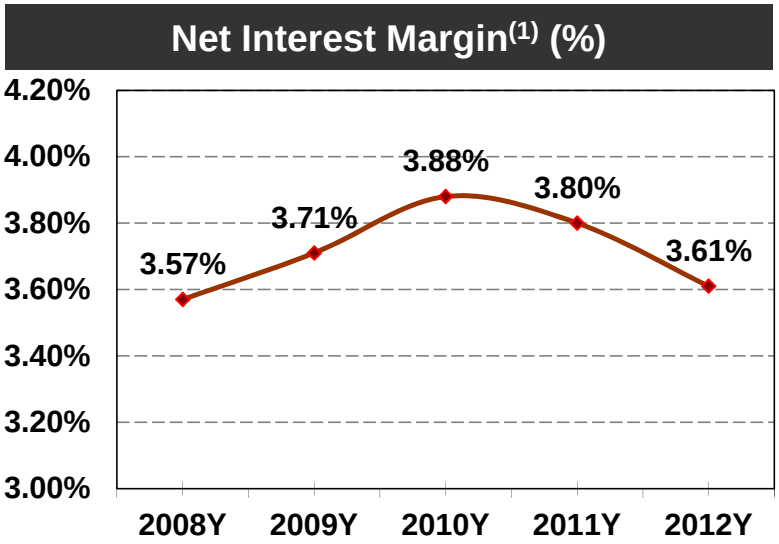


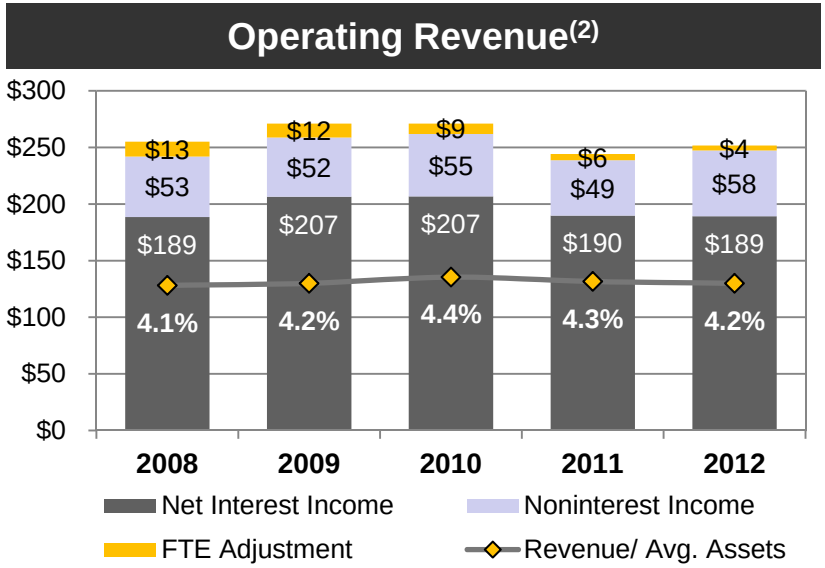
Delinquency Trends (% of Portfolio)



$ millions
As of December 31, 2012

Key Performance Measures



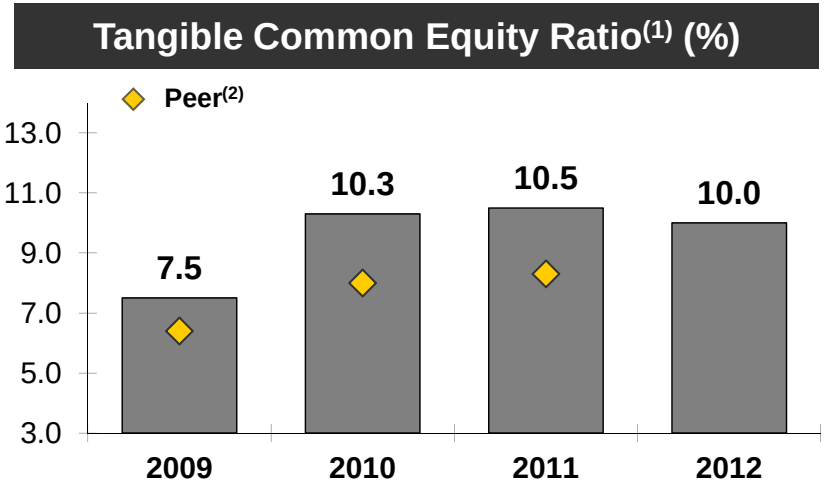


- Net interest margin compression has been partially mitigated by loan growth of $148 million over the past twelve months.

- Growth in noninterest bearing demand deposits continues to provide net interest margin support.

(1) Taxable equivalent
(2) Pease refer to page 22 for disclosures on "Non-GAAP Measures"
$ millions

Capital Position

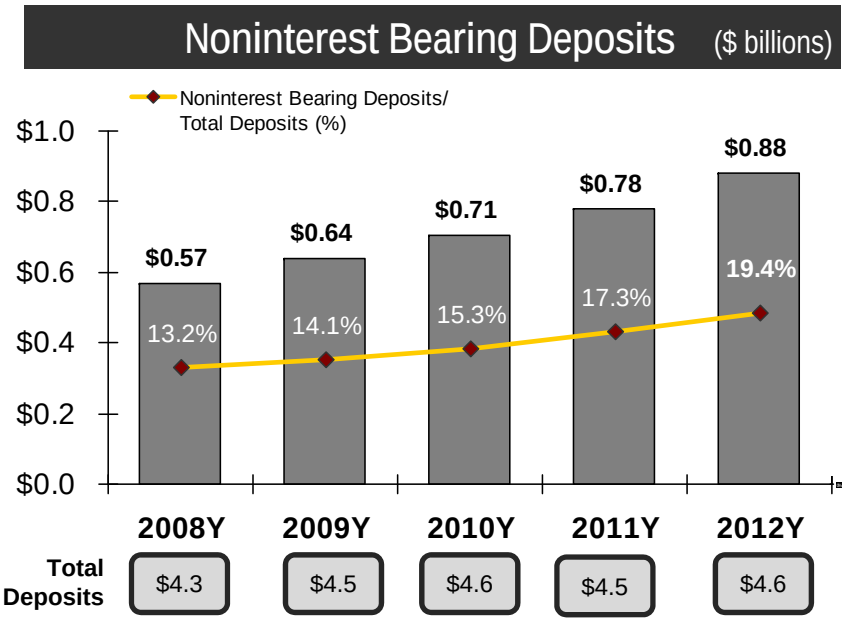


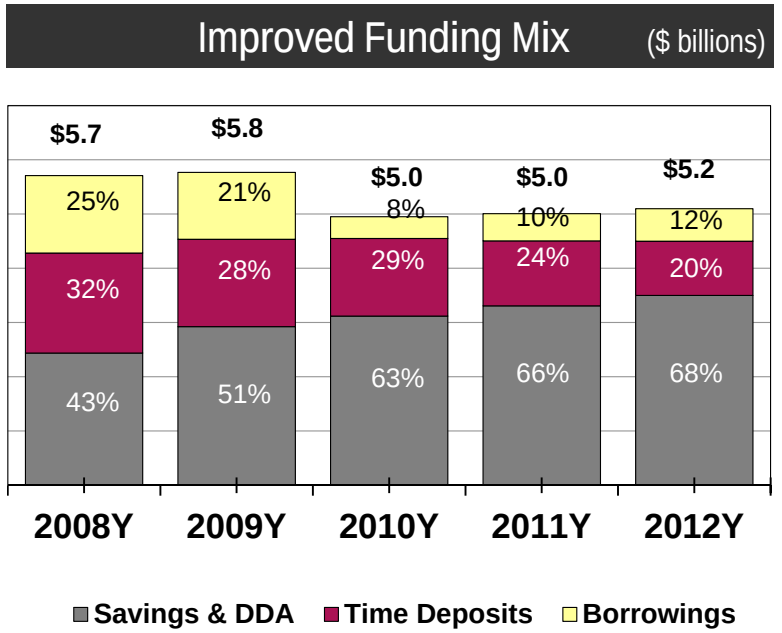
- Recent capital management activities include:
  - Increased quarterly dividend from $0.03 to $0.05 in 2Q 2012.
  - Completed 75% of $50 million share repurchase program through December 31, 2012; announced $25 million extension on January 30, 2013.
  - Expect to retire $32.5 million fixed-rate trust preferred debt during 1Q 2013.

	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	$709	**14.5%**	$488	10.0%	$221	4.5%
First Commonwealth Bank	669	**13.8%**	487	10.0%	182	3.8%
Tier I Capital Ratio						
First Commonwealth Financial Corporation	$647	**13.3%**	$293	6.0%	$354	7.3%
First Commonwealth Bank	608	**12.5%**	292	6.0%	316	6.5%
Leverage Ratio						
First Commonwealth Financial Corporation	$647	**11.2%**	$288	5.0%	$359	6.2%
First Commonwealth Bank	608	**10.6%**	286	5.0%	322	5.6%

(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 December 31, 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

	4Q12	% of Port	3Q12	% of Port	2Q12	% of Port	1Q12	% of Port	4Q11	% of Port
Pass	**$3,916**	93%	**$3,945**	94%	**$3,887**	94%	**$3,863**	94%	**$3,752**	93%
Special Mention										
C&I	31		27		27		28		28	
Construction	1		1		1		1		4	
CRE	83		64		69		54		62	
Total Commercial	115		92		97		83		94	
Residential RE	5		5		6		5		6	
Other Consumer	0		0		0		0		0	
Total Consumer	5		5		6		5		6	
Total Special Mention	**$120**	3%	**$97**	2%	**$103**	2%	**$88**	2%	**$100**	2%
Classified										
C&I	$63		$72		$77		$67		$65	
Construction	23		22		27		27		27	
CRE	72		66		60		78		95	
Total Commercial	158		160		164		172		187	
Residential RE	11		12		6		6		5	
Other Consumer	0		0		0		0		0	
Total Consumer	11		12		6		6		5	
Total Classified	**$169**	4%	**$172**	4%	**$170**	4%	**$178**	4%	**$192**	5%
Total Criticized	**$289**	7%	**$269**	6%	**$273**	7%	**$266**	6%	**$292**	7%
Total Portfolio Loans	**$4,205**		**$4,214**		**$4,160**		**$4,129**		**$4,044**	

$ millions

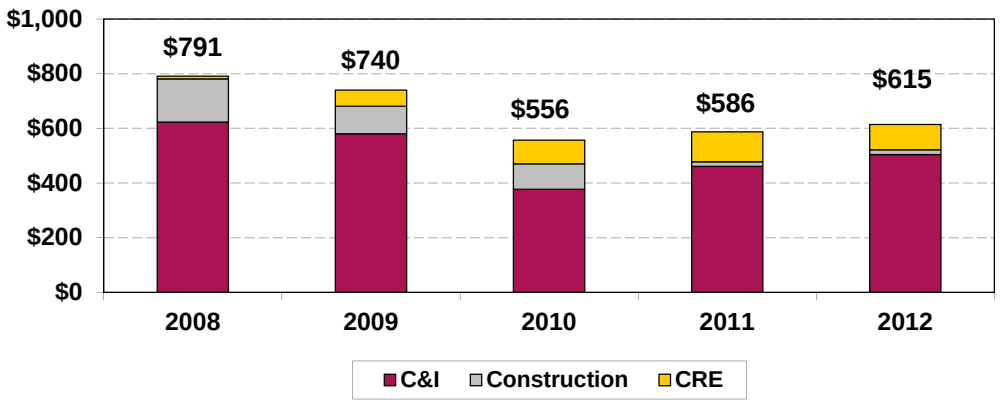
Securities Portfolio

	December 31, 2012			December 31, 2011		
	Book Value	Fair Value	Unrealized Gains (Losses)	Book Value	Fair Value	Unrealized Gains (Losses)
Debt Securities						
US Agency MBS, CMOs	$867	$896	$29	$803	$837	$34
Tax-free/ Tax Municipal	0	0	0	0	0	0
Other GSEs (Non-MBS)	242	243	1	268	269	1
Pooled Trust Preferred	52	23	(29)	55	23	(32)
Single-issue Trust Preferred	7	7	0	12	12	0
Total Debt Securities	**$1,168**	**$1,169**	**$1**	**$1,138**	**$1,141**	**$3**
Equity Securities						
Equity/ Mutual Funds	$2	$2	$0	$2	$2	$0
Total Equity Securities	**$2**	**$2**	**$0**	**$2**	**$2**	**$0**
Total Securities Portfolio	**$1,170**	**$1,171**	**$1**	**$1,140**	**$1,143**	**$3**

$ millions

Syndication Portfolio(1)

Total Syndications (1)

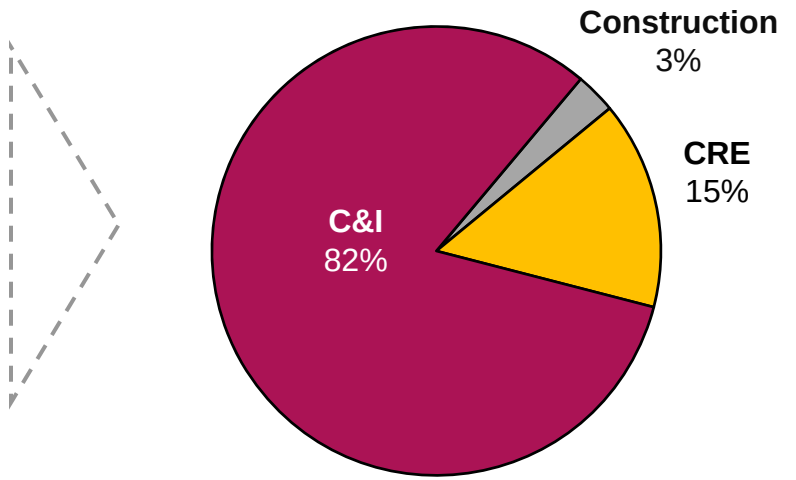


- Syndication portfolio has increased $29 million year over year primarily from C&I growth in PA and contiguous states.
- All nonperforming syndications are real estate credits located in Florida, Nevada and Washington.

Syndicated Loans by State

	C&I	Construction	CRE	Total	Nonperforming
Pennsylvania	$265	$5	$74	**$344**	$0
Ohio	53	0	0	**53**	0
Virginia	43	0	0	**43**	0
Maryland	31	0	0	**31**	0
Florida	12	4	14	**30**	4
New York	12	7	0	**19**	0
Lousiana	17	0	0	**17**	0
Tennessee	16	0	0	**16**	0
Kentucky	15	0	0	**15**	0
Michigan	14	0	0	**14**	0
West Virginia	11	0	0	**11**	0
Washington	0	0	5	**5**	5
Nevada	0	2	0	**2**	2
Other	15	0	0	**15**	0
Total Outside PA	$239	$13	$19	**$271**	$11
Total	$504	$18	$93	**$615**	$11

Total Syndications ($615 M)



(1) Includes all Shared National Credits
$ millions, as of December 31, 2012

Non-GAAP Measures

Definition of Non-GAAP Measures

Tangible Common Equity/ Tangible Assets	**For the Year Ending December 31,**			
(Tangible Common Equity Ratio)	**2012**	**2011**	**2010**	**2009**
Total Equity	$746	$759	$749	$639
Less: Intangible assets	162	164	165	167
Less: Preferred stock	0	0	0	0
Tangible Common Equity	$584	$595	$584	$472
Total Assets	$5,995	$5,841	$5,813	$6,446
Less: Intangible assets	162	164	165	167
Tangible Assets	$5,833	$5,677	$5,648	$6,279
Tangible Common Equity/ Tangible Assets	**10.0%**	**10.5%**	**10.3%**	**7.5%**

	For the Year Ending December 31,			
Operating Revenue	**2012**	**2011**	**2010**	**2009**
Net Interest Income	$188.9	$189.9	$206.8	$206.5
Tax equivalent adjustment	4.4	5.5	9.1	12.3
Net Interest Income (FTE)	193.3	195.4	215.9	218.8
Noninterest Income (Reported)	65.4	57.7	49.2	19.3
Less: Realized gains/ (losses) on securities	0.2	2.2	(6.8)	(35.9)
Less: Gain on sale of assets	4.6	4.2	0.8	0.8
Less: Other nonrecurring revenue	3.1[(1)(2)]	2.5[(2)]	0.0	2.1[(3)]
Total Noninterest Income	$57.5	$48.8	$55.2	$52.3
Total Operating Revenue	$250.8	$244.2	$271.1	$271.1
Average Assets	5,940	5,728	6,137	6,458
Operating Revenue/ Average Assets (%)	**4.2%**	**4.3%**	**4.4%**	**4.2%**

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

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