

Supplemental Financial Information

First Quarter 2013

April 24, 2013

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

	1Q13	4Q12	1Q12	Favorable/ (Unfavorable) Link Quarter	Favorable/ (Unfavorable) Year-over-Year
Net Interest Income (FTE)[1]	$46.4	$48.2	$49.4	($1.8)	($3.0)
Provision for Credit Losses	4.5	5.7	3.8	1.2	(0.7)
Net Interest Income (after Provision)	**$41.9**	**$42.5**	**$45.6**	**($0.6)**	**($3.7)**
Net Security Gains	0.0	0.0	0.0	0.0	0.0
Other Income	14.9	14.1	17.4	0.8	(2.5)
Total Noninterest Income	**$14.9**	**$14.1**	**$17.4**	**$0.8**	**($2.5)**
Salaries & Benefits	21.8	20.7	21.8	(1.1)	0.0
Credit-related Costs[2]	1.3	4.3	6.0	3.0	4.7
FDIC Costs	1.1	1.3	1.2	0.2	0.1
Other Noninterest Expense	17.2	17.5	17.8	0.3	0.6
Total Noninterest Expense	**$41.4**	**$43.8**	**$46.8**	**$2.4**	**$5.4**
Tax Expense	4.8	4.1	5.1	($0.7)	$0.3
Net Income	**$10.6**	**$8.7**	**$11.1**	**$1.9**	**($0.5)**
EPS (Diluted)	**$0.11**	**$0.09**	**$0.11**	**$0.02**	**$0.00**
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

Balance Sheet

	March 31, 2013	March 31, 2012	Change
Cash & Securities	$1,381	$1,326	$55
Commercial Loans	*2,372*	*2,387*	*(15)*
Consumer Loans	*1,847*	*1,750*	*97*
Allowance for Credit Losses	*(62)*	*(61)*	*(1)*
Total Loans (Net)	$4,157	$4,076	$81
OREO	11	21	(10)
Goodwill / Intangibles	162	163	(1)
Other	388	383	5
Total Assets	**$6,099**	**$5,969**	**$130**
Noninterest Bearing DDA	*$883*	*$819*	*$64*
Interest Bearing Savings & DDA	*2,601*	*2,592*	*9*
Total Savings and DDA	$3,484	$3,411	$73
Total Time Deposits	1,227	1,223	4
Total Deposits	$4,711	$4,634	$77
Short-term Borrowings	308	309	(1)
Long-term Debt	280	207	73
Other	52	52	0
Equity	748	767	(19)
Total Liabilities & Equity	**$6,099**	**$5,969**	**$130**

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

$ millions

Loan Portfolio

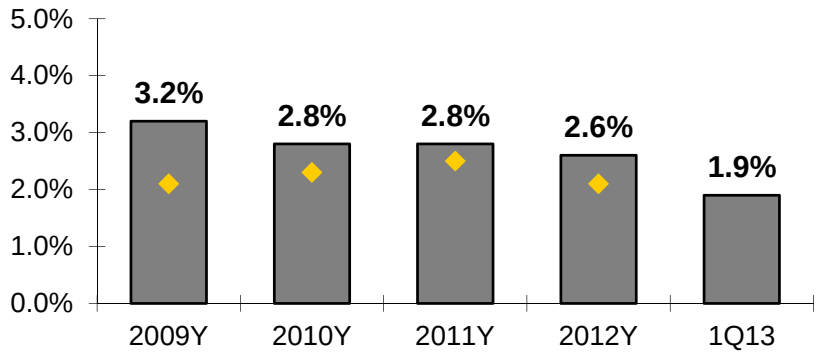
	1Q13	4Q12	1Q12	Change Link Quarter		Change Year-over-year	
C&I	$1,058	$1,020	$1,051	$38	*4%*	$7	*1%*
Construction	70	87	64	(17)	*(20%)*	6	*9%*
CRE	1,244	1,274	1,272	(30)	*(2%)*	(28)	*(2%)*
Total Commercial	**2,372**	**2,381**	**2,387**	**($9)**	***(0%)***	**($15)**	***(1%)***
Residential RE	1,256	1,242	1,175	14	*1%*	81	*7%*
Other Consumer	591	582	575	9	*2%*	16	*3%*
Total Consumer	**1,847**	**1,824**	**1,750**	**23**	***1%***	97	***6%***
Total	**$4,219**	**$4,205**	**$4,137**	**$14**	***0%***	**$82**	***2%***

- Loan growth was impacted by the prepayment of several large commercial loans as well as the resolution of two large nonperforming commercial credits.
- Continued traction in C&I and Consumer lending are the result of better lender production through expanded calling efforts and revised goals.

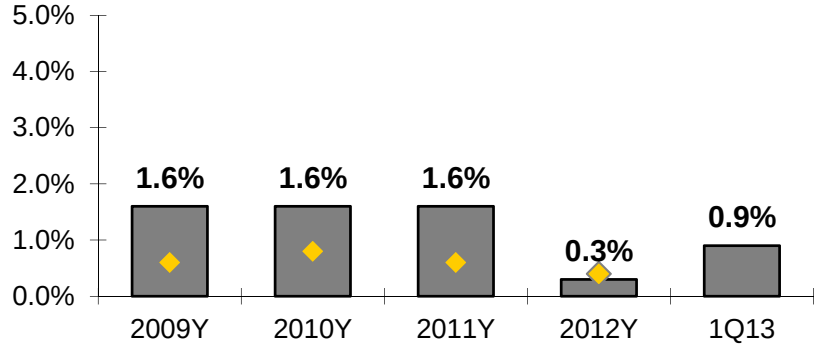
$ millions

Asset Quality Trends

NPLs / Total Loans

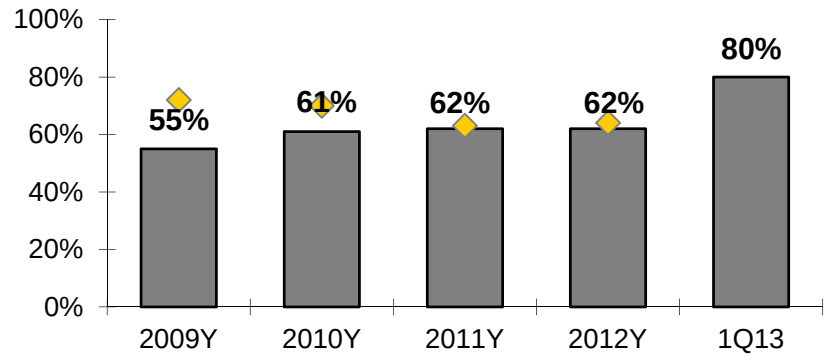


NCOs / Average Loans (annualized)

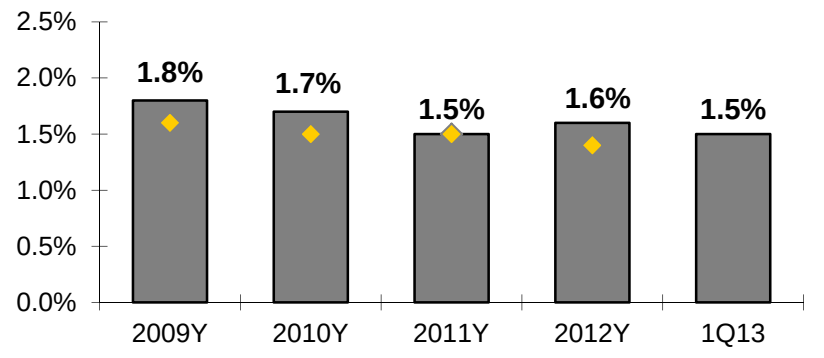


◇ Peers(1)

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 / (Recoveries)	1Q13	4Q12	3Q12	2Q12	1Q12	4Q11	3Q11	2Q11
C&I	$410	$174	$1,197	$1,717	$1,676	$3,334	$611	$1,840
Construction	72	784	1,987	114	134	13,361	6,522	3,049
CRE	8,447	59	27	278	77	17,833	1,268	4,721
Total commercial	**$8,929**	**$1,017**	**$3,211**	**$2,109**	**$1,887**	**$34,528**	**$8,401**	**$9,610**
Residential RE	(401)	753	481	593	1,579	1,407	964	519
Other consumer	894	863	624	651	823	860	659	609
Total consumer	**$493**	**$1,616**	**$1,105**	**$1,244**	**$2,402**	**$2,267**	**$1,623**	**$1,128**
Total	**$9,422**	**$2,633**	**$4,316**	**$3,353**	**$4,289**	**$36,795**	**$10,024**	**$10,738**

$ thousands

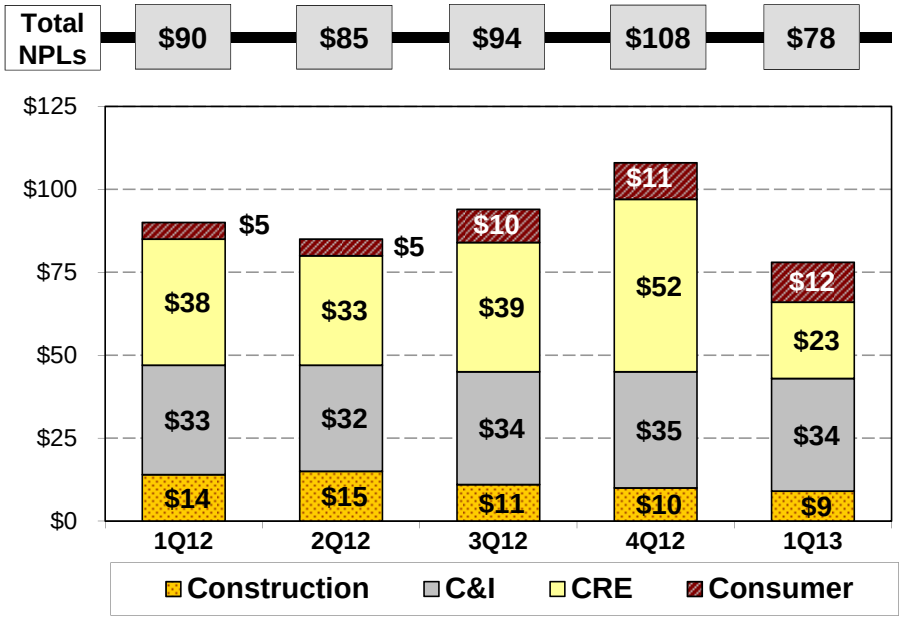
Nonperforming Loans

Overview of Largest Nonperforming Relationships

- **Credit 1: $18.7 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: $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 $16.9 million.
- **Credit 3: $3.5 million commercial real estate loan**
  Nonprofit patient care facility located in Western Pennsylvania (originated in 4Q08). Placed into nonaccrual in 3Q12. Charged-off $2.8 million during 1Q13.
- **Credit 4: $3.5 million construction loan**
  Syndication loan (originated in 2H06) for construction of condominiums in Florida. Placed into nonaccrual in 2Q09. Charged-off $2.2 million during 2012.
- **Credit 5: $3.2 million commercial real estate loan**
  Nonprofit organization located in Western Pennsylvania (originated in 2Q93). Placed into nonaccrual in 2Q12. Received $1.6 million pay-downs since 2Q12.
- **Credit 6: $2.4 million commercial real estate loan**
  Student housing property located in Western PA (originated in 2Q08). Placed into nonaccrual in 4Q12. Charged-off $2.5 million during 1Q13.

$ millions
As of March 31, 2013

Nonperforming Loan Concentration



Total Nonperforming Loans by State

	C&I	Construction	CRE	Consumer	Total
Pennsylvania	$32	$5	$23	$12	$72
Florida	0	4	0	0	4
Nevada	0	0	0	0	0
Alabama	2	0	0	0	2
Washington	0	0	0	0	0
Other	0	0	0	0	0
Total	$34	$9	$23	$12	$78

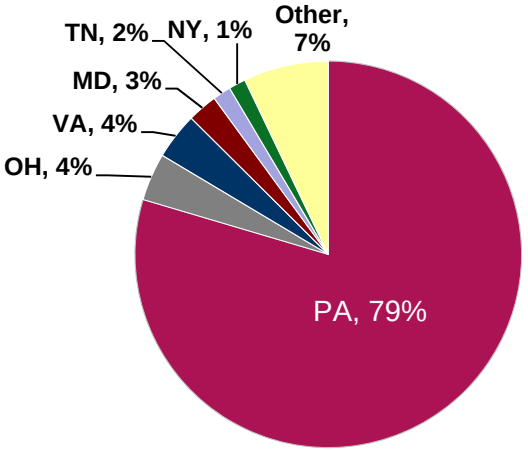
Geographical Breakdown of Commercial Loan Portfolio

Total Commercial Loans

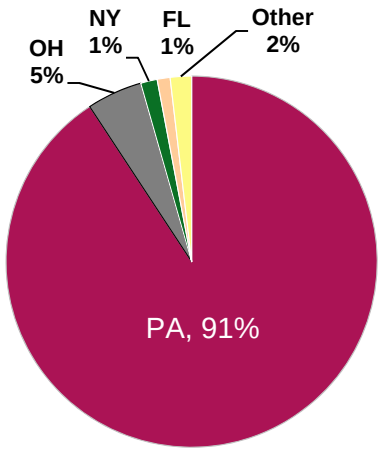
		NPLs	% of State
Pennsylvania	**$2,015**	**$60**	***3%***
Ohio	$115	$0	*0%*
New York	43	0	*0%*
Virginia	41	0	*0%*
Florida	31	4	*13%*
Maryland	29	0	*0%*
Louisiana	17	0	*0%*
Tennessee	16	0	*0%*
Michigan	13	0	*0%*
Iowa	11	0	*0%*
West Virginia	10	0	*0%*
Alabama	2	2	*100%*
Other	29	0	*0%*
Outside PA	**$357**	**$6**	***2%***
Total	**$2,372**	**$66**	***3%***

- Out-of-state loans represent 15% of total commercial portfolio and 8% of total loan portfolio.
- 97% of CRE and construction loans are located in Pennsylvania and contiguous states(1).

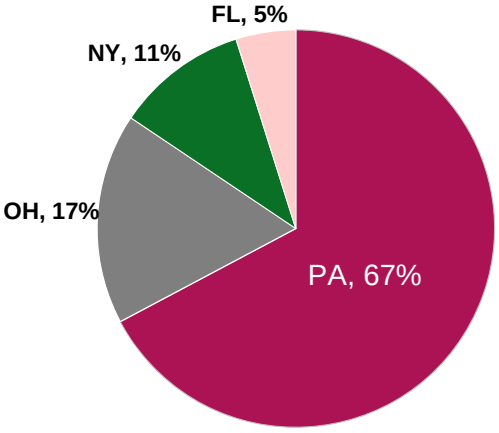
C&I ($1,058 million)



CRE ($1,244 million)



Construction ($70 million)

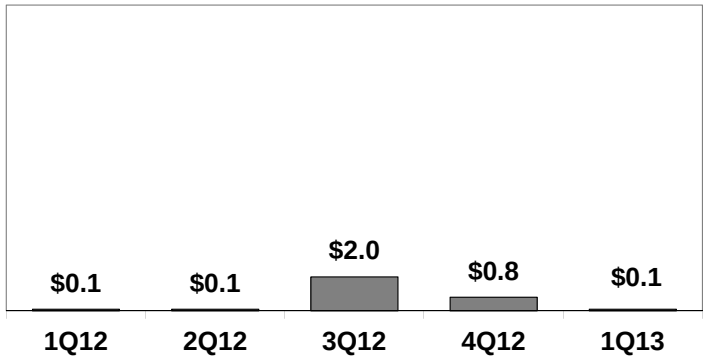


(1) Contiguous states include Ohio, New York, Maryland, West Virginia, New Jersey and Delaware
$ millions, as of March 31, 2013

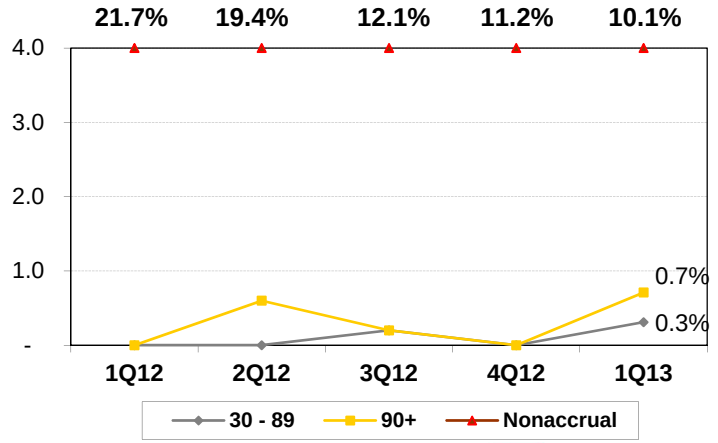
Commercial Construction Portfolio

Project Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Office	$0	$0	$0	$0	$0	$0
Retail/Malls	4	0	4	0	0	0
Residential/Multifamily	2	0	2	0	4	4
Student Housing	9	0	9	0	0	0
Hotels	3	0	3	0	0	0
Industrial/Warehouse/Storage	1	0	1	0	0	0
Land/Comm Res Development	13	4	17	7	0	7
Other	9	1	10	13	0	13
Total	$41	$5	$46	$20	$4	$24

Net Charge-off Trend



Delinquency Trends (% of Portfolio)



$ millions
As of March 31, 2013

Commercial Real Estate Portfolio

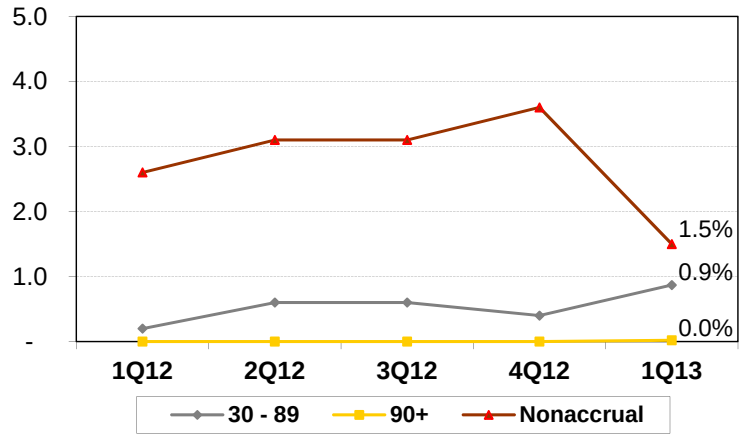
Property Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Owner Occupied	$312	$10	$322	$4	$0	$4
Office	197	0	197	31	0	31
Land/Residential/Multifamily	104	1	105	3	0	3
Retail/Malls	160	3	163	31	0	31
Industrial/Warehouse/Storage	38	0	38	3	0	3
Student Housing	59	3	62	0	0	0
Hotels	81	0	81	43	0	43
Other	153	6	159	2	0	2
Total	$1,104	$23	$1,127	$117	$0	$117

Net Charge-off Trend



$ millions
As of March 31, 2013

Delinquency Trends (% of Portfolio)

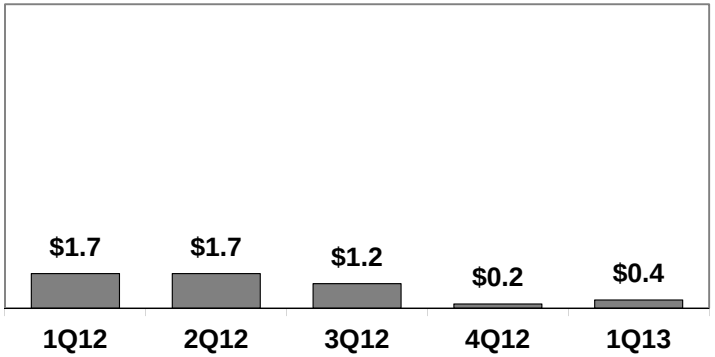


First Commonwealth
NYSE: FCF

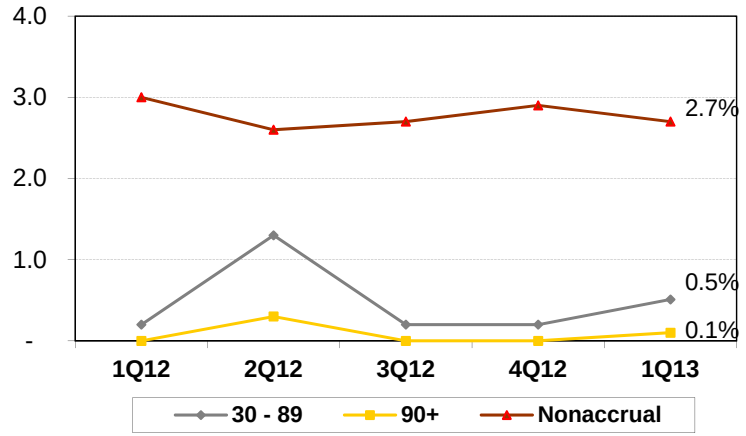
Commercial and Industrial Portfolio

Industry Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Manufacturing	$274	$1	$275	$53	$2	$55
Services Industries	145	4	149	92	0	92
Finance and Insurance	70	19	89	1	0	1
Public Administration	58	1	59	0	0	0
Retail Trade	96	1	97	2	0	2
Mining Industries	18	1	19	42	0	42
Construction Industries	29	3	32	0	0	0
Transportation, Utilities	60	2	62	8	0	8
Wholesale Trade	55	0	55	18	0	18
Other	3	0	3	0	0	0
Total	$808	$32	$840	$216	$2	$218

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

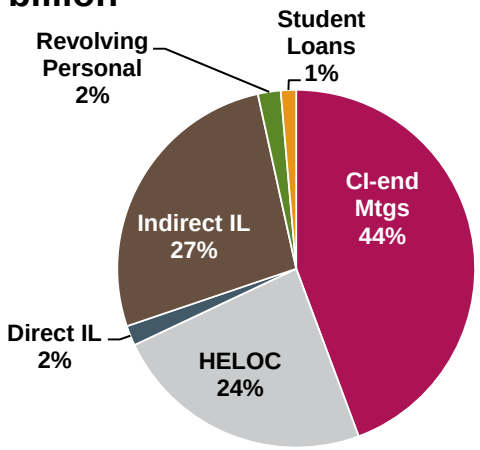


$ millions
As of March 31, 2013

Consumer Portfolio

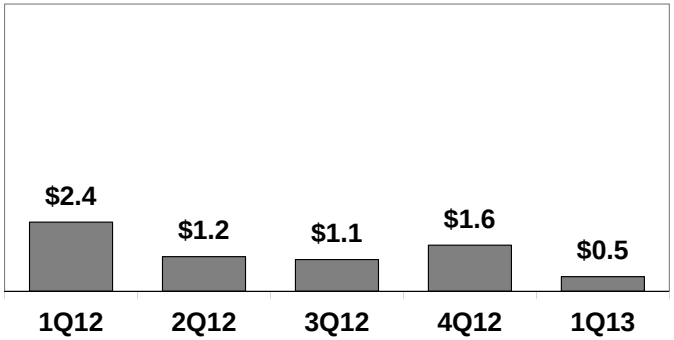
Total Consumer Loans

$1.8 billion

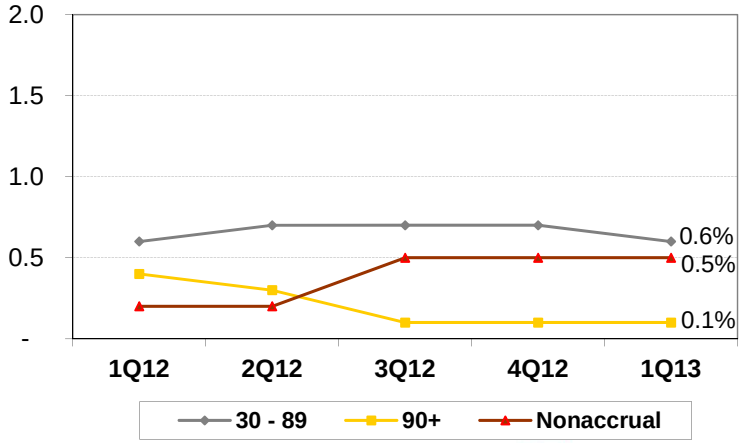


- All consumer loans are originated in Pennsylvania.
- Average FICO score at origination was 746 during 1Q13.
- Charge-offs in 1Q12 include $1.1 million as the result of a change in methodology relating to junior lien real estate.
- Nonaccrual consumer loans increased $4.8 million during 3Q12 related to residential mortgages previously classified as 90+ days past due.

Net Charge-off Trends

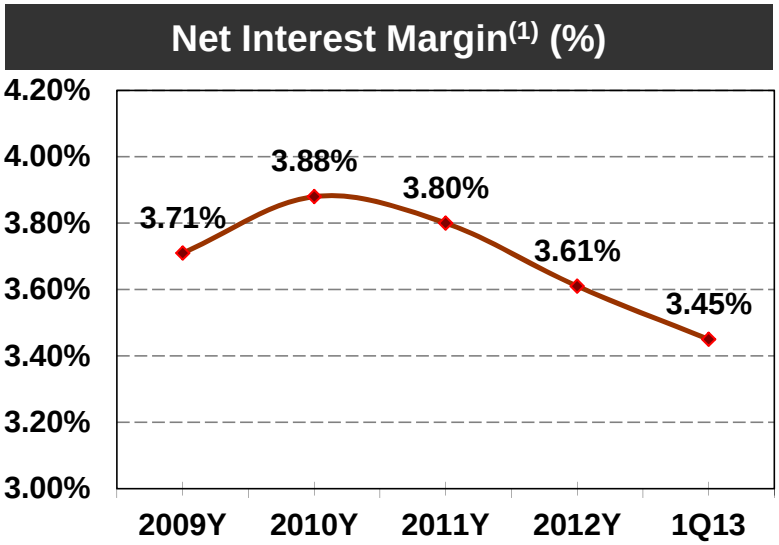


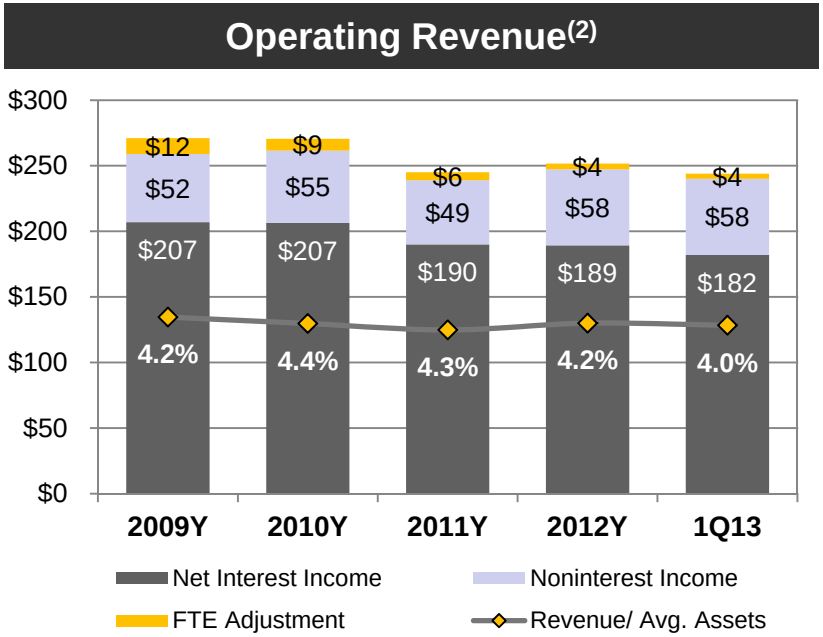
Delinquency Trends (% of Portfolio)



$ millions
As of March 31, 2013

Key Performance Measures

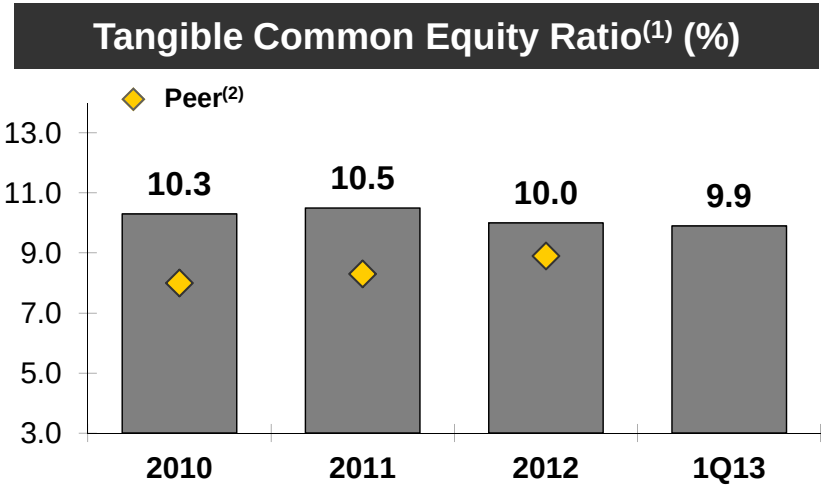




- Net interest margin compression has been partially mitigated by average earning asset growth of $162 million over the past twelve months.
- Growth in noninterest bearing demand deposits continues to provide net interest margin support.

(1) Taxable equivalent
(2) Pease refer to page 21 for disclosures on "Non-GAAP Measures"
$ millions

Capital Position

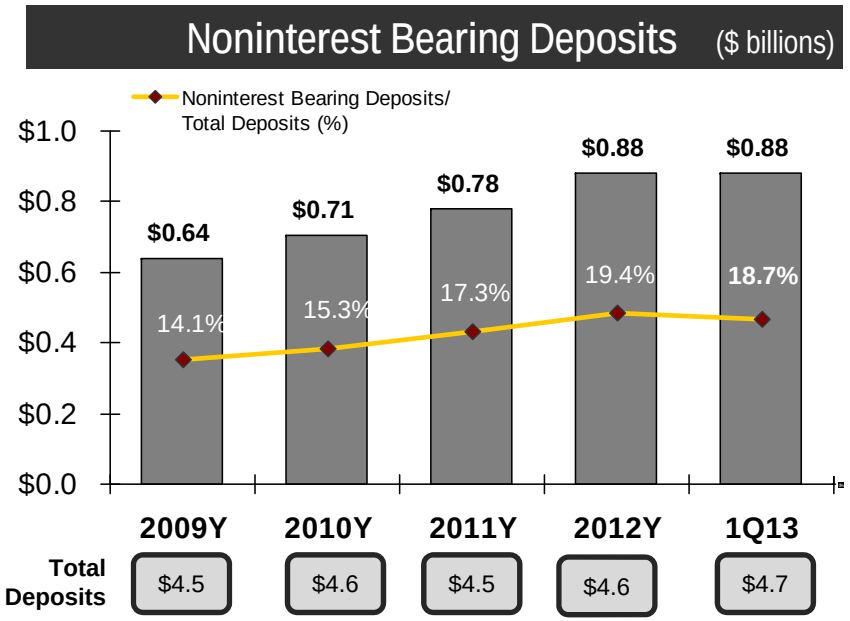


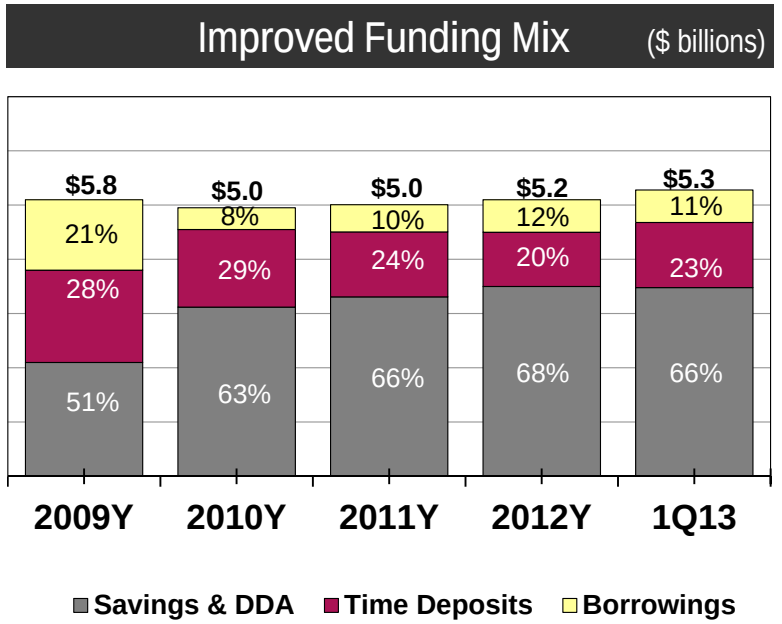
- Recent capital management activities include:
  - Increased quarterly dividend from $0.05 to $0.06 in 2Q 2013.
  - Completed 53% of $50 million and $25 million share repurchase programs through March 31, 2013.
  - Retired $32.5 million fixed-rate trust preferred debt on April 1, 2013.

	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	$712	**14.5%**	$490	10.0%	$222	4.5%
First Commonwealth Bank	636	**13.0%**	489	10.0%	147	3.0%
Tier I Capital Ratio						
First Commonwealth Financial Corporation	$650	**13.3%**	$294	6.0%	$356	7.3%
First Commonwealth Bank	575	**11.8%**	293	6.0%	282	5.8%
Leverage Ratio						
First Commonwealth Financial Corporation	$650	**11.2%**	$292	5.0%	$358	6.2%
First Commonwealth Bank	575	**9.9%**	289	5.0%	286	4.9%

(1) Please refer to page 21 for disclosures on "Non-GAAP Measures"
(2) Peer group median includes Mid-Atlantic public banks with $2-12 billion in assets
$ millions, as of March 31, 2013

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.
- Time deposits for 1Q13 include $224 million of purchased wholesale deposits that provided a less expensive alternative to borrowed funds and an opportunity to extend funding terms.

Appendix

Criticized Loans

	1Q13	% of Port	4Q12	% of Port	3Q12	% of Port	2Q12	% of Port	1Q12	% of Port
Pass	**$3,964**	94%	**$3,916**	93%	**$3,945**	94%	**$3,887**	94%	**$3,863**	94%
Special Mention										
C&I	44		31		27		27		28	
Construction	1		1		1		1		1	
CRE	60		83		64		69		54	
Total Commercial	105		115		92		97		83	
Residential RE	5		5		5		6		5	
Other Consumer	0		0		0		0		0	
Total Consumer	5		5		5		6		5	
Total Special Mention	**$110**	3%	**$120**	3%	**$97**	2%	**$103**	2%	**$88**	2%
Classified										
C&I	$71		$63		$72		$77		$67	
Construction	19		23		22		27		27	
CRE	43		72		66		60		78	
Total Commercial	133		158		160		164		172	
Residential RE	12		11		12		6		6	
Other Consumer	0		0		0		0		0	
Total Consumer	12		11		12		6		6	
Total Classified	**$145**	3%	**$169**	4%	**$172**	4%	**$170**	4%	**$178**	4%
Total Criticized	**$255**	6%	**$289**	7%	**$269**	6%	**$273**	7%	**$266**	6%
Total Portfolio Loans	**$4,219**		**$4,205**		**$4,214**		**$4,160**		**$4,129**	

$ millions

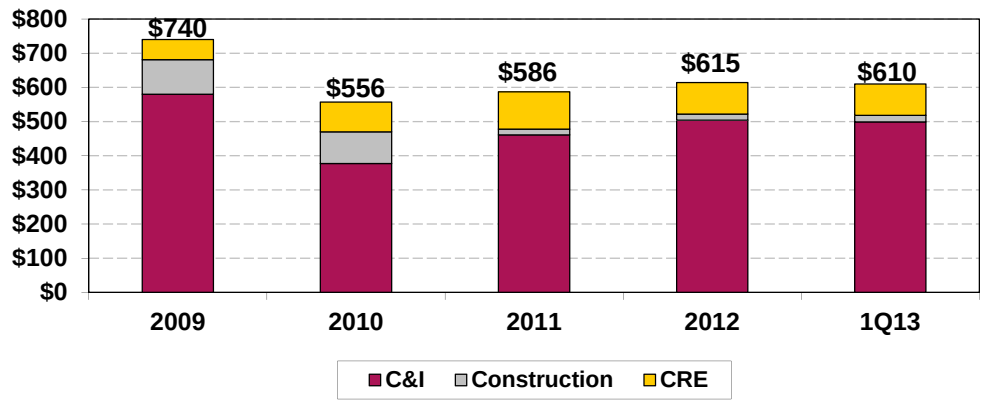
Securities Portfolio

	March 31, 2013			December 31, 2012		
	Book Value	Fair Value	Unrealized Gains (Losses)	Book Value	Fair Value	Unrealized Gains (Losses)
Debt Securities						
US Agency MBS, CMOs	$996	$1,021	$25	$867	$896	$29
Tax-free/ Tax Municipal	0	0	0	0	0	0
Other GSEs (Non-MBS)	242	242	0	242	243	1
Pooled Trust Preferred	51	25	(26)	52	23	(29)
Single-issue Trust Preferred	7	7	0	7	7	0
Total Debt Securities	**$1,296**	**$1,295**	**($1)**	**$1,168**	**$1,169**	**$1**
Equity Securities						
Equity/ Mutual Funds	$2	$2	$0	$2	$2	$0
Total Equity Securities	**$2**	**$2**	**$0**	**$2**	**$2**	**$0**
Total Securities Portfolio	**$1,298**	**$1,297**	**($1)**	**$1,170**	**$1,171**	**$1**

$ millions

Syndication Portfolio(1)

Total Syndications (1)



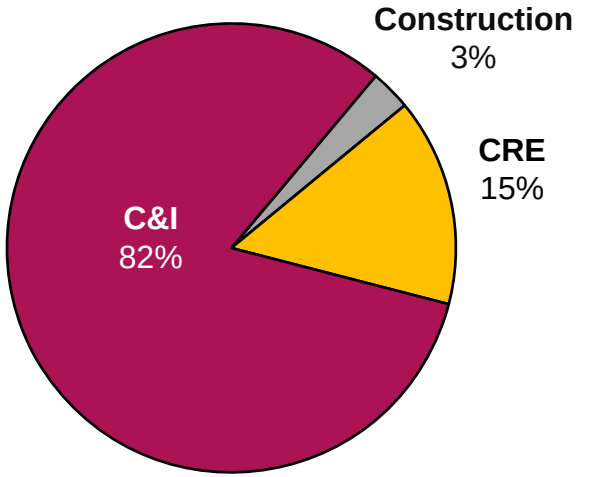
- Syndication portfolio has decreased $5 million year-to-date.
- One nonperforming syndication legacy real estate credit remaining located in Florida.

Syndicated Loans by State

	C&I	Construction	CRE	Total	Nonperforming
Pennsylvania	$293	$8	$74	**$375**	$0
Ohio	41	0	0	**41**	0
Virginia	41	0	0	**41**	0
Florida	13	4	14	**31**	4
Maryland	28	0	0	**28**	0
New York	12	7	0	**19**	0
Lousiana	17	0	0	**17**	0
Tennessee	16	0	0	**16**	0
Michigan	13	0	0	**13**	0
West Virginia	9	0	0	**9**	0
Kentucky	8	0	0	**8**	0
Texas	8	0	0	**8**	0
Washington	0	0	4	**4**	0
Total Outside PA	$206	$11	$18	**$235**	$4
Total	$499	$19	$92	**$610**	$4

(1)Includes all Shared National Credits
$ millions, as of March 31, 2013

Total Syndications ($610 M)



Non-GAAP Measures

Definition of Non-GAAP Measures

Tangible Common Equity/ Tangible Assets *(Tangible Common Equity Ratio)*	**For the Quarter Ending 3/31/2013**	**For the Year Ending December 31, 2012**	**2011**	**2010**	**2009**
Total Equity	$748	$746	$759	$749	$639
Less: Intangible assets	162	162	164	165	167
Less: Preferred stock	0	0	0	0	0
Tangible Common Equity	$586	$584	$595	$584	$472
Total Assets	$6,099	$5,995	$5,841	$5,813	$6,446
Less: Intangible assets	162	162	164	165	167
Tangible Assets	$5,937	$5,833	$5,677	$5,648	$6,279
Tangible Common Equity/ Tangible Assets	**9.9%**	**10.0%**	**10.5%**	**10.3%**	**7.5%**

Operating Revenue	**For the Quarter Ending 3/31/2013**	**For the Year Ending December 31, 2012**	**2011**	**2010**	**2009**
Net Interest Income	$45.4	$188.9	$189.9	$206.8	$206.5
Tax equivalent adjustment	1.0	4.4	5.5	9.1	12.3
Net Interest Income (FTE)	46.4	193.3	195.4	215.9	218.8
Noninterest Income (Reported)	14.9	65.4	57.7	49.2	19.3
Less: Realized gains/ (losses) on securities	0.0	0.2	2.2	(6.8)	(35.9)
Less: Gain on sale of assets	0.3	4.6	4.2	0.8	0.8
Less: Other nonrecurring revenue	0.0	3.1[1] [2]	2.5 [2]	0.0	2.1[3]
Total Noninterest Income	$14.6	$57.5	$48.8	$55.2	$52.3
Total Operating Revenue	$61.0	$250.8	$244.2	$271.1	$271.1
Average Assets	6,030	5,940	5,728	6,137	6,458
Operating Revenue/ Average Assets (%)	**4.0%**[4]	**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
(4) Annualized
$ millions

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