

FIRST Commonwealth®

Supplemental Financial Information

Second Quarter 2013

July 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

	2Q13	1Q13	2Q12	Favorable/ (Unfavorable) Link Quarter	Favorable/ (Unfavorable) Year-over-Year
Net Interest Income (FTE)[1]	$46.7	$46.4	$48.0	$0.3	($1.3)
Provision for Credit Losses	10.8	4.5	4.3	(6.3)	(6.5)
Net Interest Income (after Provision)	**$35.9**	**$41.9**	**$43.7**	**($6.0)**	**($7.8)**
Net Security Gains	0.0	0.0	0.0	0.0	0.0
Other Income	14.9	14.9	16.1	0.0	(1.2)
Total Noninterest Income	**$14.9**	**$14.9**	**$16.1**	**$0.0**	**($1.2)**
Salaries & Benefits	21.5	21.8	22.4	0.3	(0.9)
Credit-related Costs[2]	0.9	1.3	1.2	0.4	0.3
FDIC Costs	1.1	1.1	1.2	0.0	0.1
Other Noninterest Expense	18.5	17.2	17.0	(1.3)	(1.5)
Total Noninterest Expense	**$42.0**	**$41.4**	**$41.8**	**($0.6)**	**($0.2)**
Tax Expense	3.0	4.8	5.7	$1.8	$2.7
Net Income	**$5.8**	**$10.6**	**$12.3**	**($4.8)**	**($6.5)**
EPS (Diluted)	**$0.06**	**$0.11**	**$0.12**	**($0.05)**	**($0.06)**
Dividends Declared	$0.06	$0.05	$0.05	$0.01	$0.01

(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

	2013	2012	(Unfavorable)
Net Interest Income (FTE)[1]	$93.2	$97.4	($4.2)
Provision for Credit Losses	15.3	8.1	(7.2)
Net Interest Income (after Provision)	**$77.9**	**$89.3**	**($11.4)**
Net Security Gains	0.0	0.0	0.0
Other Income	29.8	33.5	(3.7)
Total Noninterest Income	**$29.8**	**$33.5**	**($3.7)**
Salaries & Benefits	43.3	44.1	0.8
Credit-related Costs[2]	2.0	7.2	5.2
FDIC Costs	2.1	2.5	0.4
Other Noninterest Expense	36.0	34.8	(1.2)
Total Noninterest Expense	**$83.4**	**$88.6**	**$5.2**
Tax Expense	7.9	10.8	2.9
Net Income	**$16.4**	**$23.4**	**($7.0)**
EPS (Diluted)	**$0.17**	**$0.22**	**($0.05)**
Dividends Declared	$0.11	$0.08	$0.03

(1) Taxable equivalent
(2) Includes collection & repossession expense and losses on OREO
$ millions, except per share data

Balance Sheet

	June 30, 2013	2012	Change
Cash & Securities	$1,423	$1,282	$141
Commercial Loans	*2,359*	*2,369*	*(10)*
Consumer Loans	*1,871*	*1,791*	*80*
Allowance for Credit Losses	*(58)*	*(62)*	*4*
Total Loans (Net)	$4,172	$4,098	$74
OREO	16	19	(3)
Goodwill / Intangibles	162	163	(1)
Other	380	385	(5)
Total Assets	**$6,153**	**$5,947**	**$206**
Noninterest Bearing DDA	*$901*	*$824*	*$77*
Interest Bearing Savings & DDA	*2,637*	*2,515*	*122*
Total Savings and DDA	$3,538	$3,339	$199
Total Time Deposits	1,195	1,123	72
Total Deposits	$4,733	$4,462	$271
Short-term Borrowings	442	474	(32)
Long-term Debt	217	181	36
Other	50	57	(7)
Equity	711	773	(62)
Total Liabilities & Equity	**$6,153**	**$5,947**	**$206**

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

$ millions

Loan Portfolio

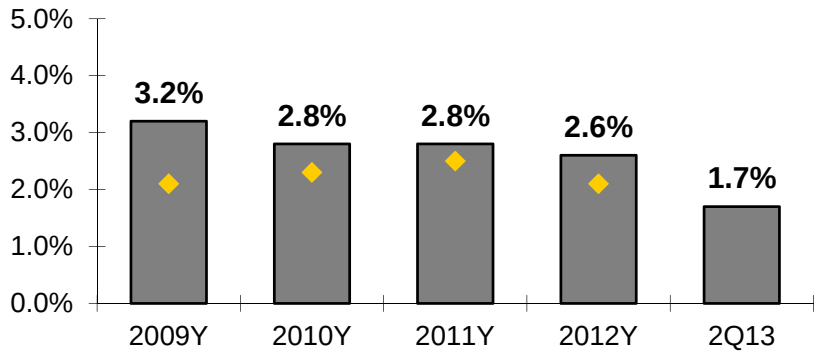
	2Q 2013		1Q 2013		2Q 2012		Change Link Quarter		Change Year-over-year	
C&I	$1,012	24%	$1,058	25%	$1,060	25%	($46)	(4%)	($48)	(5%)
Construction	66	2%	70	2%	77	2%	(4)	(6%)	(11)	(14%)
CRE	1,281	30%	1,244	29%	1,232	30%	37	3%	49	4%
Total Commercial	**2,359**	**56%**	**2,372**	**56%**	**2,369**	**57%**	**($13)**	**(1%)**	**($10)**	**(0%)**
Residential RE	1,270	30%	1,256	30%	1,214	29%	14	1%	56	5%
Other Consumer	601	14%	591	14%	577	14%	10	2%	24	4%
Total Consumer	**1,871**	**44%**	**1,847**	**44%**	**1,791**	**43%**	**24**	**1%**	**80**	**4%**
Total	**$4,230**	**100%**	**$4,219**	**100%**	**$4,160**	**100%**	**$11**	**0%**	**$70**	**2%**

- Commercial loan growth was impacted by the prepayment of several large credits as well as the resolution of three large nonperforming commercial loans during the first six months of 2013.
- Continued traction in Consumer lending is the result of better lender production through expanded calling efforts and revised goals.

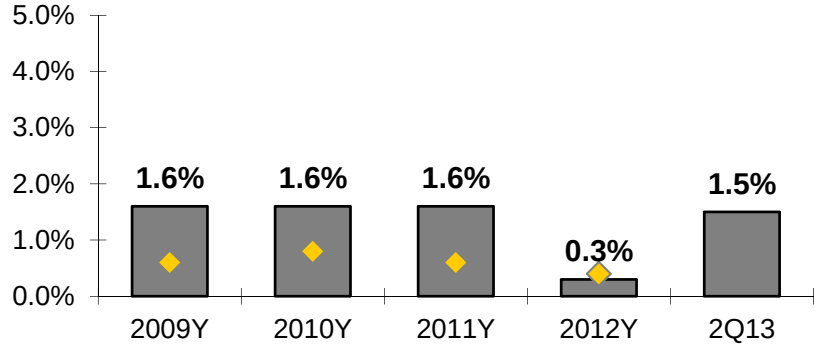
$ millions

Asset Quality Trends

NPLs / Total Loans

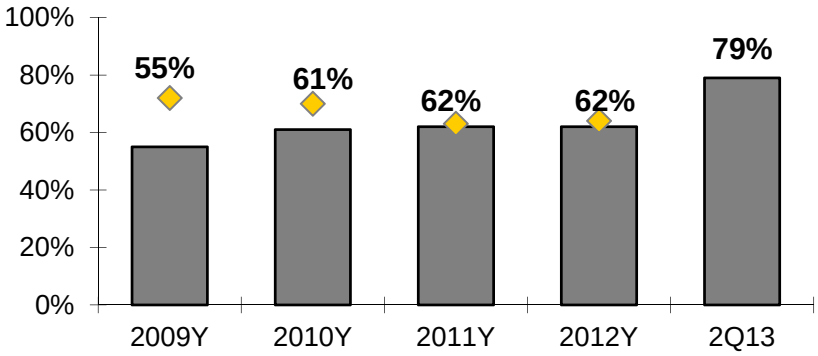


NCOs / Average Loans (annualized)

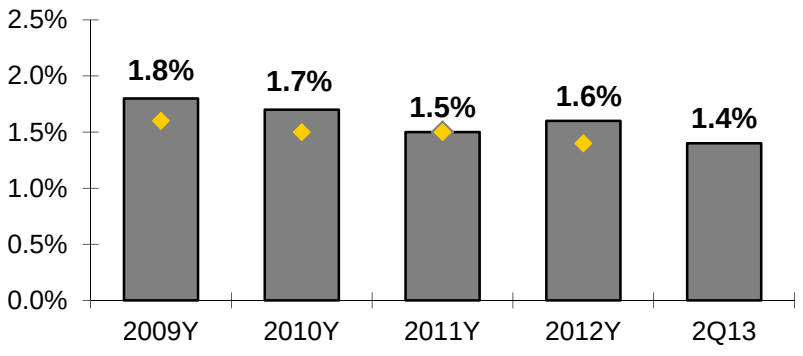


◇ Peers(1)

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	2Q13	1Q13	4Q12	3Q12	2Q12	1Q12	4Q11	3Q11
C&I	$13,547	$410	$174	$1,197	$1,717	$1,676	$3,334	$611
Construction	624	72	784	1,987	114	134	13,361	6,522
CRE	683	8,447	59	27	278	77	17,833	1,268
Total commercial	**$14,854**	**$8,929**	**$1,017**	**$3,211**	**$2,109**	**$1,887**	**$34,528**	**$8,401**
Residential RE	232	(401)	753	481	593	1,579	1,407	964
Other consumer	524	894	863	624	651	823	860	659
Total consumer	**$756**	**$493**	**$1,616**	**$1,105**	**$1,244**	**$2,402**	**$2,267**	**$1,623**
Total	**$15,610**	**$9,422**	**$2,633**	**$4,316**	**$3,353**	**$4,289**	**$36,795**	**$10,024**

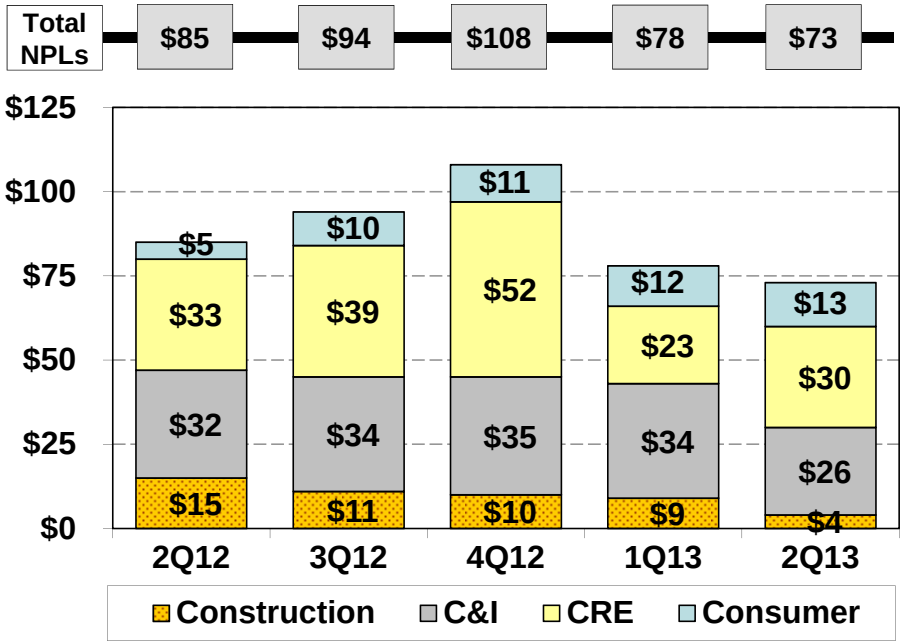
$ thousands

Nonperforming Loans

Overview of Largest Nonperforming Relationships

- **Credit 1: $7.7 million commercial real estate**
  Warehouse property located in Pittsburgh (originated in 2Q08). Placed into nonaccrual during 2Q13.
- **Credit 2: $5.7 million C&I**
  Gas well servicing company located in Western Pennsylvania (originated in 2Q01). $3.4 million classified as TDR in 2Q12. Total credit relationship is $16.7 million.
- **Credit 3: $5.5 million unsecured C&I loan**
  Pennsylvania real estate developer (originated in 1Q04) placed into nonaccrual during 4Q09. Charged-off $13.1 million during 2Q13.
- **Credit 4: $3.4 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 5: $3.3 million C&I loan**
  Specialty metal processor located in Western Pennsylvania (originated in 2Q03). Placed into nonaccrual in 2Q13.
- **Credit 6: $3.1 million commercial real estate loan**
  Nonprofit organization located in Western Pennsylvania (originated in 2Q93). Placed into nonaccrual in 2Q12. Received $1.7 million pay-downs since 2Q12.

Nonperforming Loan Concentration



Total Nonperforming Loans by State

	C&I	Construction	CRE	Consumer	Total
Pennsylvania	$23	$4	$30	$13	$70
Florida	0	0	0	0	0
Nevada	0	0	0	0	0
Alabama	3	0	0	0	3
Washington	0	0	0	0	0
Other	0	0	0	0	0
Total	$26	$4	$30	$13	$73

$ millions
As of June 30, 2013

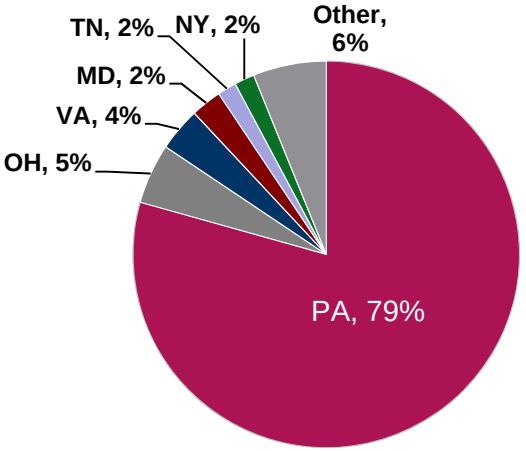
Geographical Breakdown of Commercial Loan Portfolio

Total Commercial Loans

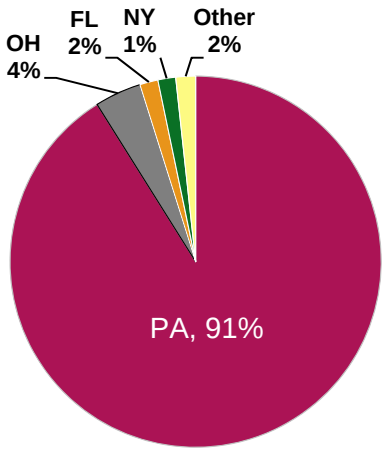
		NPLs	% of State
Pennsylvania	**$2,028**	**$57**	***3%***
Ohio	$104	$0	*0%*
New York	44	0	*0%*
Virginia	37	0	*0%*
Maryland	28	0	*0%*
Florida	20	0	*0%*
Louisiana	17	0	*0%*
Tennessee	16	0	*0%*
Michigan	13	0	*0%*
Iowa	11	0	*0%*
West Virginia	11	0	*0%*
Texas	8	0	*0%*
Kentucky	7	0	*0%*
Washington	4	0	*0%*
Alabama	3	3	*100%*
Other	8	0	*0%*
Outside PA	**$331**	**$3**	***1%***
Total	**$2,359**	**$60**	***3%***

- Out-of-state loans represent 14% of total commercial portfolio and 8% of total loan portfolio.
- 97% of CRE and Construction loans are properties located in Pennsylvania and contiguous states(1).

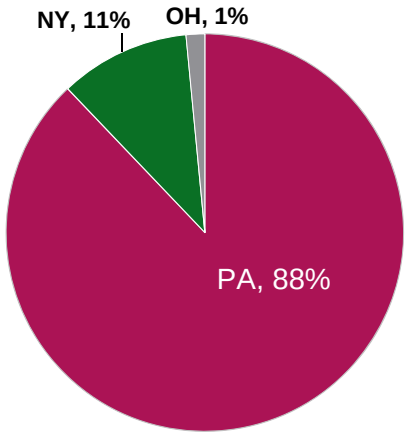
C&I ($1,012 million)



CRE ($1,281 million)



Construction ($66 million)



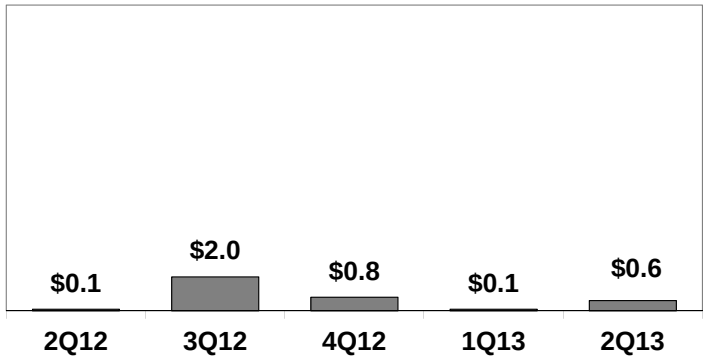
(1) Contiguous states include Ohio, New York, Maryland, West Virginia, New Jersey and Delaware

$ millions, as of June 30, 2013

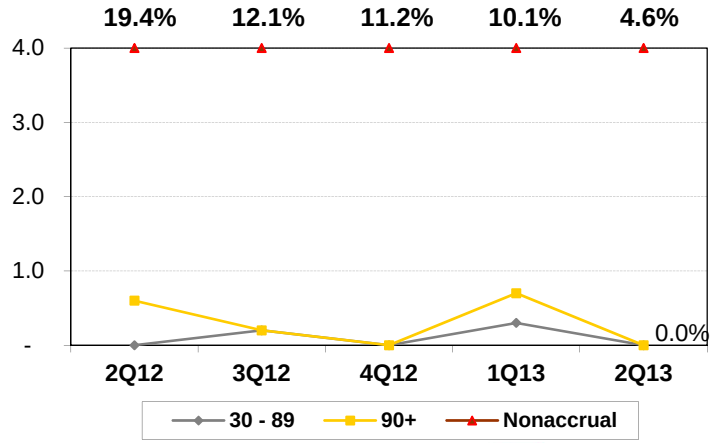
Commercial Construction Portfolio

Project Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Office	$2	$0	$2	$0	$0	$0
Retail/Malls	7	0	7	0	0	0
Residential/Multifamily	1	1	2	1	0	1
Student Housing	14	0	14	0	0	0
Hotels	5	0	5	0	0	0
Industrial/Warehouse/Storage	1	0	1	0	0	0
Land/Comm Res Development	13	3	16	7	0	7
Other	11	0	11	0	0	0
Total	$54	$4	$58	$8	$0	$8

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

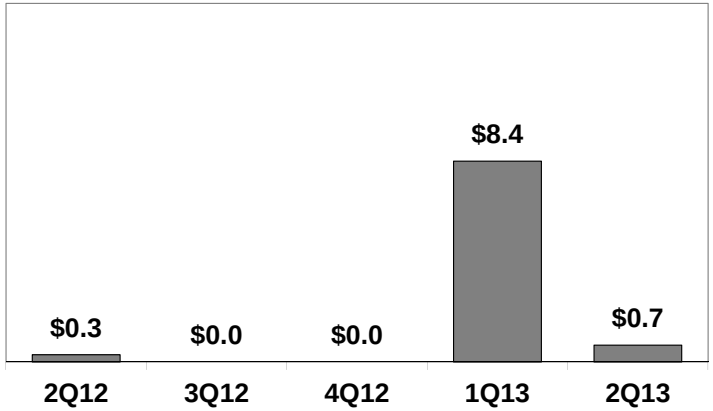


$ millions
As of June 30, 2013

Commercial Real Estate Portfolio

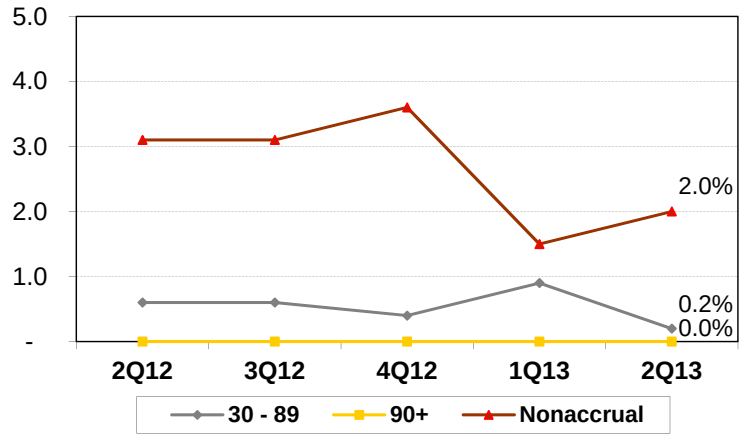
Property Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Owner Occupied	$309	$10	$319	$3	$0	$3
Office	195	0	195	31	0	31
Retail/Malls	181	3	184	17	0	17
Hotels	99	0	99	42	0	42
Land/Residential/Multifamily	116	0	116	4	0	4
Student Housing	59	2	61	0	0	0
Industrial/Warehouse/Storage	34	8	42	3	0	3
Other	144	7	151	14	0	14
Total	$1,137	$30	$1,167	$114	$0	$114

Net Charge-off Trend



$ millions
As of June 30, 2013

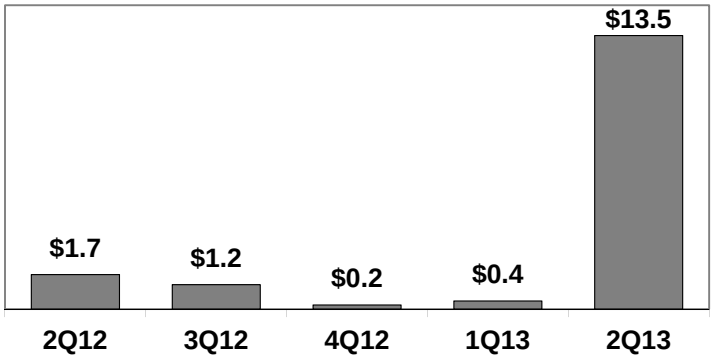
Delinquency Trends (% of Portfolio)



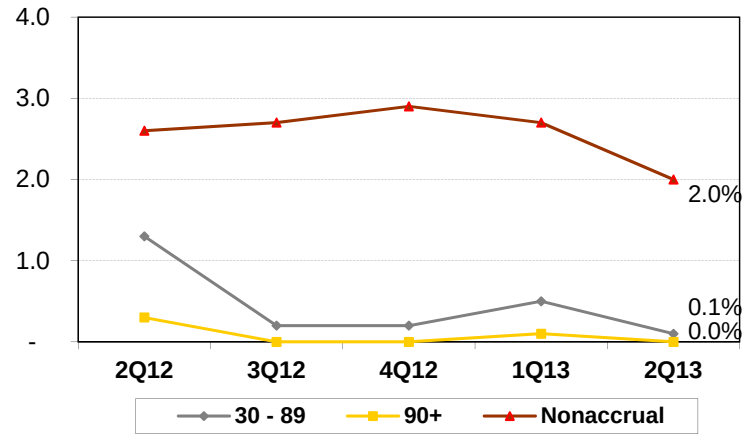
Commercial and Industrial Portfolio

Industry Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Manufacturing	$262	$8	$270	$52	$3	$55
Services Industries	137	4	141	82	0	82
Retail Trade	92	0	92	3	0	3
Wholesale Trade	60	0	60	18	0	18
Transportation, Utilities	59	2	61	7	0	7
Finance, Insurance and Real Estate	62	6	68	1	0	1
Mining Industries	17	1	18	43	0	43
Public Administration	56	1	57	0	0	0
Construction	32	1	33	0	0	0
Other	3	0	3	0	0	0
Total	$780	$23	$803	$206	$3	$209

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

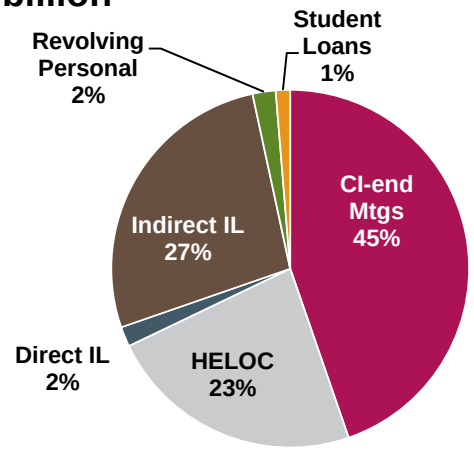


$ millions
As of June 30, 2013

Consumer Portfolio

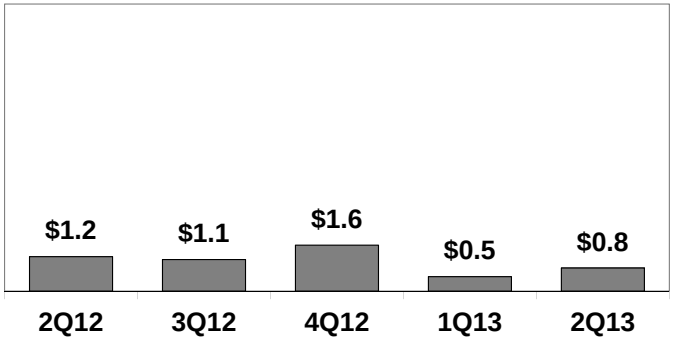
Total Consumer Loans

$1.9 billion

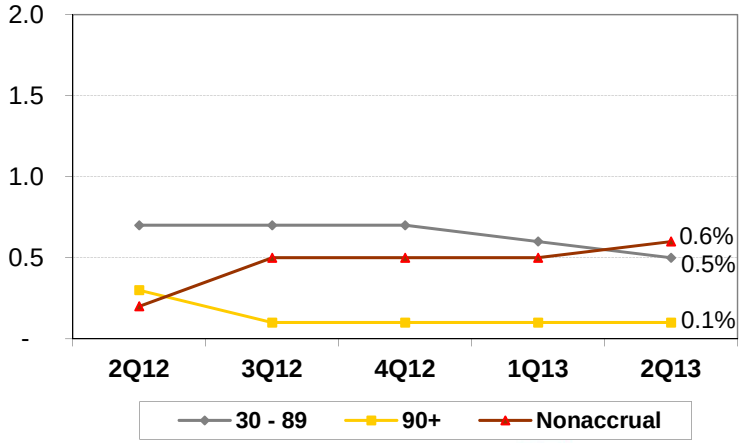


- All consumer loans are originated in Pennsylvania.
- Average FICO score at origination was 749 during 2Q13.
- Nonaccrual consumer loans increased $4.8 million during 3Q12 related to residential mortgages previously classified as 90+ days past due.

Net Charge-off Trends

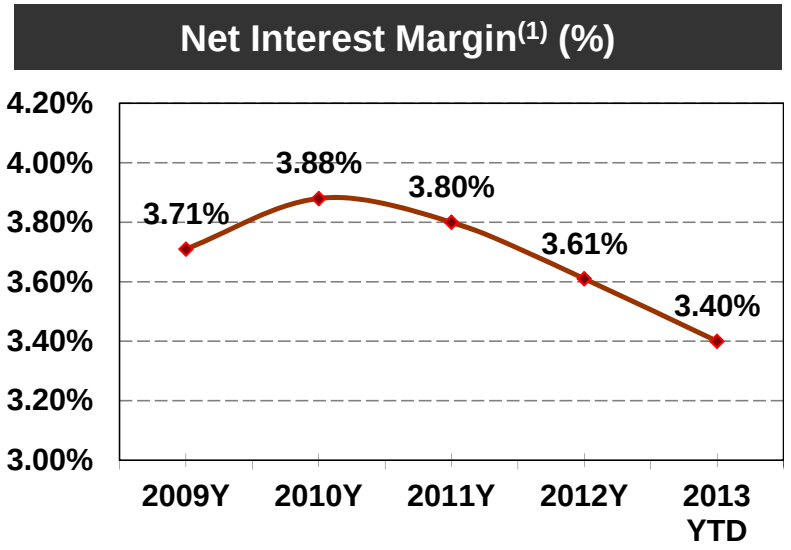


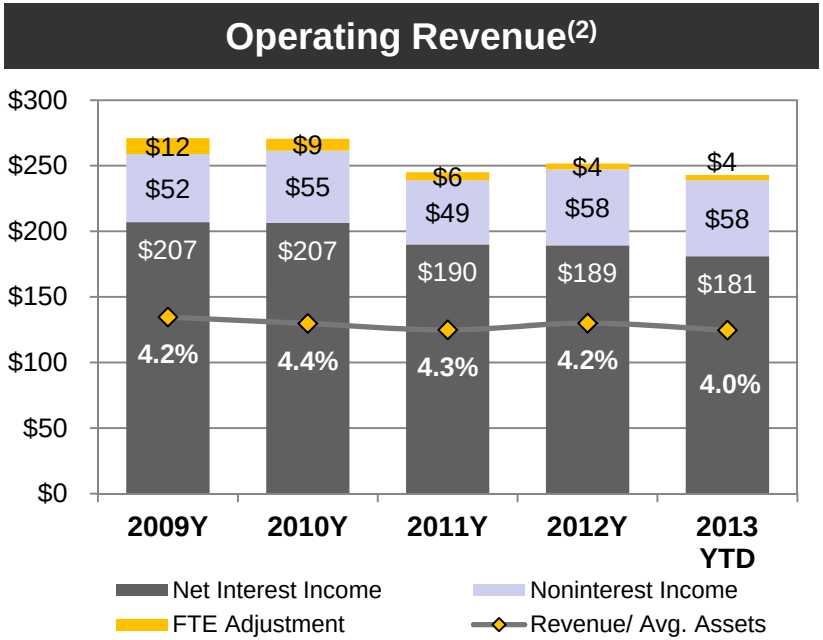
Delinquency Trends (% of Portfolio)



$ millions
As of June 30, 2013

Key Performance Measures

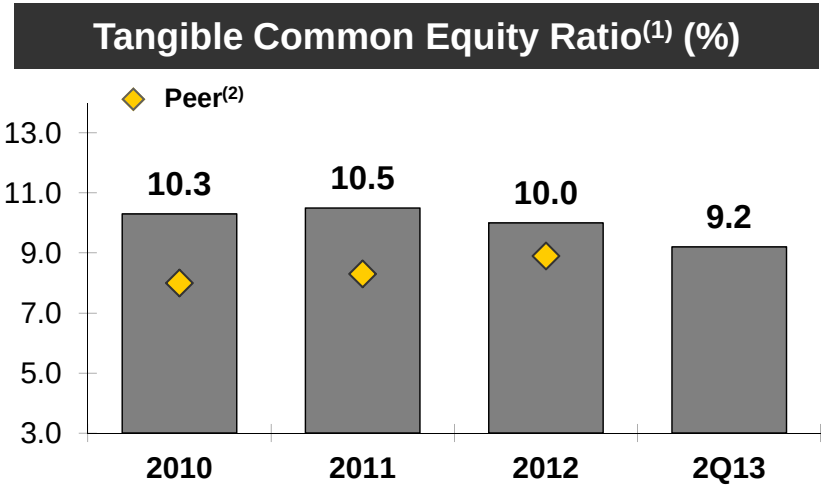




- Net interest margin compression has been partially mitigated by average earning asset growth of $238 million year-over-year.
- Growth in noninterest bearing demand deposits continues to provide net interest margin support.

(1) Taxable equivalent
(2) Pease refer to page 22 for disclosures on "Non-GAAP Measures"
$ millions, as of June 30, 2013, year-to-date figures annualized

Capital Position

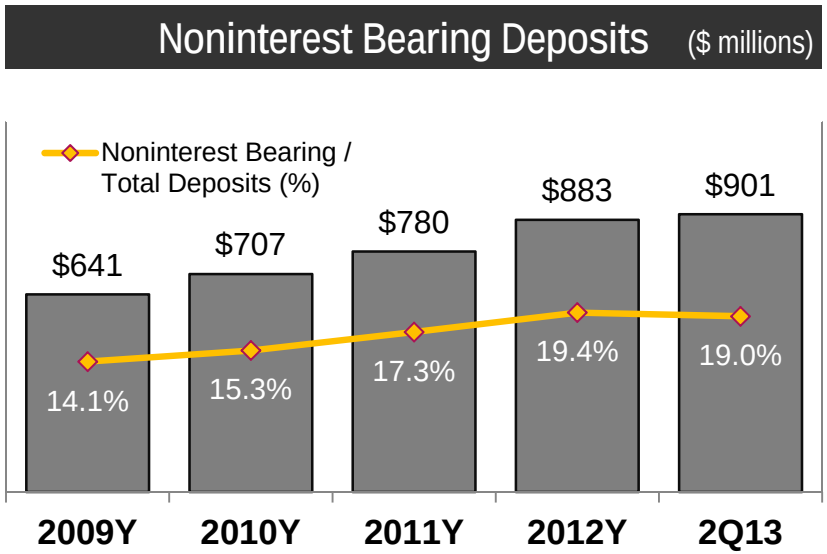


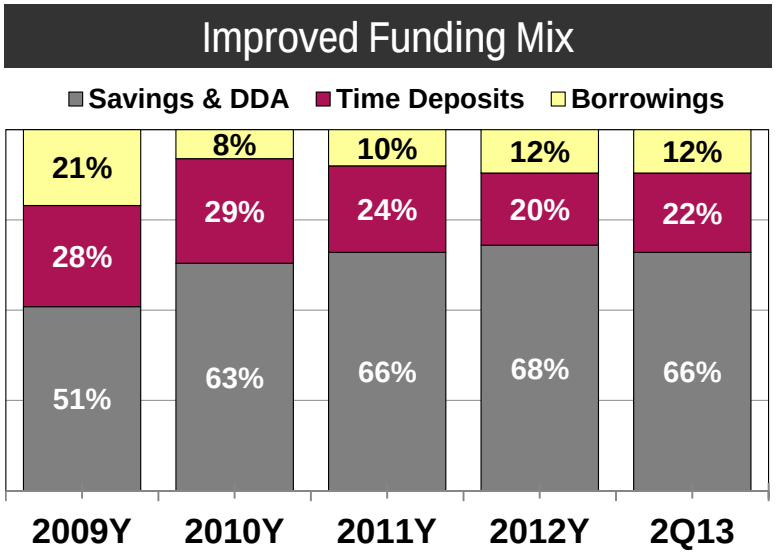
- Recent capital management activities include:
  - Increased quarterly dividend from $0.05 to $0.06 in 2Q 2013.
  - Completed 81% of $75 million share repurchase programs through June 30, 2013.
  - Retired $32.5 million fixed-rate trust preferred debt on April 1, 2013.

	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	$650	**13.3%**	$490	10.0%	$160	3.3%
First Commonwealth Bank	622	**12.7%**	$490	10.0%	132	2.7%
Tier I Capital Ratio						
First Commonwealth Financial Corporation	$591	**12.1%**	$294	6.0%	$297	6.1%
First Commonwealth Bank	562	**11.5%**	$294	6.0%	268	5.5%
Leverage Ratio						
First Commonwealth Financial Corporation	$591	**9.9%**	$298	5.0%	$293	4.9%
First Commonwealth Bank	562	**9.5%**	$296	5.0%	266	4.5%

(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 June 30, 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 2Q13 include $228 million of purchased wholesale deposits that provided a less expensive alternative to borrowed funds and an opportunity to extend funding terms.

Appendix

Criticized Loans

	2Q13	% of Port	1Q13	% of Port	4Q12	% of Port	3Q12	% of Port	2Q12	% of Port
Pass	**$4,006**	95%	**$3,964**	94%	**$3,916**	93%	**$3,945**	94%	**$3,887**	94%
Special Mention										
C&I	35		44		31		27		27	
Construction	1		1		1		1		1	
CRE	71		60		83		64		69	
Total Commercial	107		105		115		92		97	
Residential RE	5		5		5		5		6	
Other Consumer	0		0		0		0		0	
Total Consumer	5		5		5		5		6	
Total Special Mention	**$112**	2%	**$110**	3%	**$120**	3%	**$97**	2%	**$103**	2%
Classified										
C&I	$43		$71		$63		$72		$77	
Construction	13		19		23		22		27	
CRE	43		43		72		66		60	
Total Commercial	99		133		158		160		164	
Residential RE	13		12		11		12		6	
Other Consumer	0		0		0		0		0	
Total Consumer	13		12		11		12		6	
Total Classified	**$112**	3%	**$145**	3%	**$169**	4%	**$172**	4%	**$170**	4%
Total Criticized	**$224**	5%	**$255**	6%	**$289**	7%	**$269**	6%	**$273**	7%
Total Portfolio Loans	**$4,230**		**$4,219**		**$4,205**		**$4,214**		**$4,160**	

$ millions

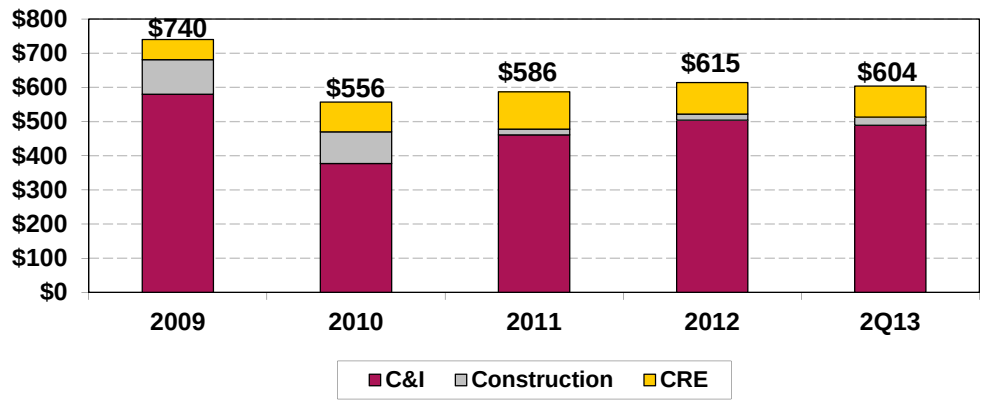
Securities Portfolio

	June 30, 2013			June 30, 2012		
	Book Value	Fair Value	Unrealized Gains (Losses)	Book Value	Fair Value	Unrealized Gains (Losses)
Debt Securities						
US Agency MBS, CMOs	$1,007	$1,007	$0	$847	$881	$34
Tax-free/ Tax Municipal	0	0	0	0	0	0
Other GSEs (Non-MBS)	268	265	(3)	242	243	1
Pooled Trust Preferred	49	26	(23)	53	22	(31)
Single-issue Trust Preferred	7	7	0	12	12	0
Total Debt Securities	**$1,331**	**$1,305**	**($26)**	**$1,154**	**$1,158**	**$4**
Equity Securities						
Equity/ Mutual Funds	$2	$2	$0	$1	$1	$0
Total Equity Securities	**$2**	**$2**	**$0**	**$1**	**$1**	**$0**
Total Securities Portfolio	**$1,333**	**$1,307**	**($26)**	**$1,155**	**$1,159**	**$4**

$ millions

Syndication Portfolio(1)

Total Syndications (1)



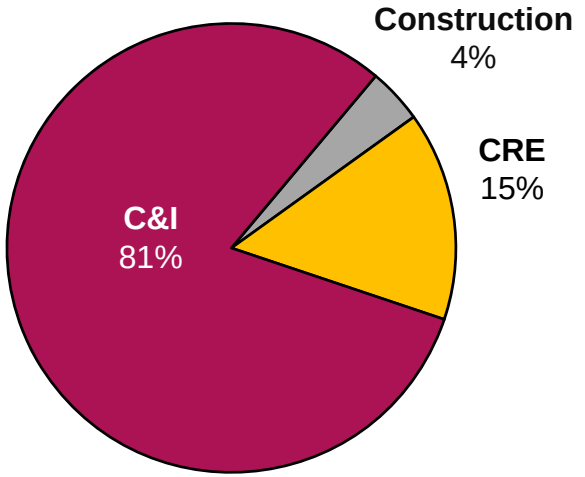
- Represents 14% of total loan portfolio and contains no nonperforming assets.
- Syndication portfolio has decreased $11 million year-to-date.

Syndicated Loans by State

	C&I	Construction	CRE	Total	Nonperforming
Pennsylvania	$290	$16	$74	**$380**	$0
Ohio	51	1	0	**52**	0
Virginia	37	0	0	**37**	0
Florida	0	0	13	**13**	0
Maryland	26	0	0	**26**	0
New York	12	8	0	**20**	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
Indiana	1	0	0	**1**	0
Total Outside PA	$198	$9	$17	**$224**	$0
Total	$488	$25	$91	**$604**	$0

(1)Includes all Shared National Credits
$ millions, as of June 30, 2013

Total Syndications ($604 M)



Non-GAAP Measures

Definition of Non-GAAP Measures

Tangible Common Equity/ Tangible Assets *(Tangible Common Equity Ratio)*	**For the Quarter Ending 6/30/2013**	**For the Year Ending December 31, 2012**	**2011**	**2010**	**2009**
Total Equity	$711	$746	$759	$749	$639
Less: Intangible assets	162	162	164	165	167
Less: Preferred stock	0	0	0	0	0
Tangible Common Equity	$549	$584	$595	$584	$472
Total Assets	$6,153	$5,995	$5,841	$5,813	$6,446
Less: Intangible assets	162	162	164	165	167
Tangible Assets	$5,991	$5,833	$5,677	$5,648	$6,279
Tangible Common Equity/ Tangible Assets	**9.2%**	**10.0%**	**10.5%**	**10.3%**	**7.5%**

Operating Revenue	**For the Six Months Ending 6/30/2013**	**For the Year Ending December 31, 2012**	**2011**	**2010**	**2009**
Net Interest Income	$91.1	$188.9	$189.9	$206.8	$206.5
Tax equivalent adjustment	2.1	4.4	5.5	9.1	12.3
Net Interest Income (FTE)	93.2	193.3	195.4	215.9	218.8
Noninterest Income (Reported)	29.8	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	0.7	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	$29.1	$57.5	$48.8	$55.2	$52.3
Total Operating Revenue	$122.3	$250.8	$244.2	$271.1	$271.1
Average Assets	6,101	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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