

Supplemental Financial Information

Third Quarter 2013

October 23, 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

	3Q13	2Q13	3Q12	Favorable/ (Unfavorable) Link Quarter	Favorable/ (Unfavorable) Year-over-Year
Net Interest Income (FTE)[1]	$48.2	$46.7	$47.7	$1.5	$0.5
Provision for Credit Losses	2.7	10.8	6.8	8.1	4.1
Net Interest Income (after Provision)	**$45.5**	**$35.9**	**$40.9**	**$9.6**	**$4.6**
Net Security Gains	0.2	0.0	0.2	0.2	0.0
Other Income	16.9	14.9	17.7	2.0	(0.8)
Total Noninterest Income	**$17.1**	**$14.9**	**$17.9**	**$2.2**	**($0.8)**
Salaries & Benefits	21.0	21.5	21.3	0.5	0.3
Credit-related Costs[2]	1.3	0.9	1.7	(0.4)	0.4
FDIC Costs	1.2	1.1	1.3	(0.1)	0.1
Other Noninterest Expense	16.5	18.5	20.5	2.0	4.0
Total Noninterest Expense	**$40.0**	**$42.0**	**$44.8**	**$2.0**	**$4.8**
Tax Expense	6.7	3.0	4.2	($3.7)	($2.5)
Net Income	**$15.9**	**$5.8**	**$9.8**	**$10.1**	**$6.1**
EPS (Diluted)	**$0.16**	**$0.06**	**$0.09**	**$0.10**	**$0.07**
Dividends Declared	$0.06	$0.06	$0.05	$0.00	$0.01

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

Quarterly Income Statement Trends

	3Q13	2Q13	1Q13	4Q12	3Q12
Net Interest Income (FTE)[1]	$48.2	$46.7	$46.4	$48.2	$47.7
Provision for Credit Losses	2.7	10.8	4.5	5.7	6.8
Net Interest Income (after Provision)	**$45.5**	**$35.9**	**$41.9**	**$42.5**	**$40.9**
Net Security Gains	0.2	0.0	0.0	0.0	0.2
Other Income	16.9	14.9	14.9	14.1	17.7
Total Noninterest Income	**$17.1**	**$14.9**	**$14.9**	**$14.1**	**$17.9**
Salaries & Benefits	21.0	21.5	21.8	20.7	21.3
Credit-related Costs[2]	1.3	0.9	1.3	4.3	1.7
FDIC Costs	1.2	1.1	1.1	1.3	1.3
Other Noninterest Expense	16.5	18.5	17.2	17.5	20.5
Total Noninterest Expense	**$40.0**	**$42.0**	**$41.4**	**$43.8**	**$44.8**
Tax Expense	6.7	3.0	4.8	4.1	4.2
Net Income	**$15.9**	**$5.8**	**$10.6**	**$8.7**	**$9.8**
EPS (Diluted)	**$0.16**	**$0.06**	**$0.11**	**$0.09**	**$0.09**
Dividends Declared	$0.06	$0.06	$0.05	$0.05	$0.05

(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, 2013	2012	Favorable/ (Unfavorable)
Net Interest Income (FTE)[1]	$141.4	$145.1	($3.7)
Provision for Credit Losses	18.0	14.8	(3.2)
Net Interest Income (after Provision)	**$123.4**	**$130.3**	**($6.9)**
Net Security Gains	0.2	0.2	0.0
Other Income	46.7	51.1	(4.4)
Total Noninterest Income	**$46.9**	**$51.3**	**($4.4)**
Salaries & Benefits	64.3	65.4	1.1
Credit-related Costs[2]	3.9	8.9	5.0
FDIC Costs	3.3	3.8	0.5
Other Noninterest Expense	52.0	55.3	3.3
Total Noninterest Expense	**$123.5**	**$133.4**	**$9.9**
Tax Expense	14.6	15.0	0.4
Net Income	**$32.2**	**$33.2**	**($1.0)**
EPS (Diluted)	**$0.33**	**$0.32**	**$0.01**
Dividends Declared	$0.17	$0.13	$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, 2013	2012	Change
Cash & Securities	$1,418	$1,252	$166
Commercial Loans	*2,355*	*2,400*	*(45)*
Consumer Loans	*1,885*	*1,814*	*71*
Allowance for Credit Losses	*(55)*	*(64)*	*9*
Total Loans (Net)	$4,185	$4,150	$35
OREO	10	16	(6)
Goodwill / Intangibles	161	163	(2)
Other	377	383	(6)
Total Assets	**$6,151**	**$5,964**	**$187**
Noninterest Bearing DDA	*$908*	*$858*	*$50*
Interest Bearing Savings & DDA	*2,588*	*2,531*	*57*
Total Savings and DDA	$3,496	$3,389	$107
Total Time Deposits	1,121	1,106	15
Total Deposits	$4,617	$4,495	$122
Short-term Borrowings	552	462	90
Long-term Debt	217	180	37
Other	54	53	1
Equity	711	774	(63)
Total Liabilities & Equity	**$6,151**	**$5,964**	**$187**

- 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

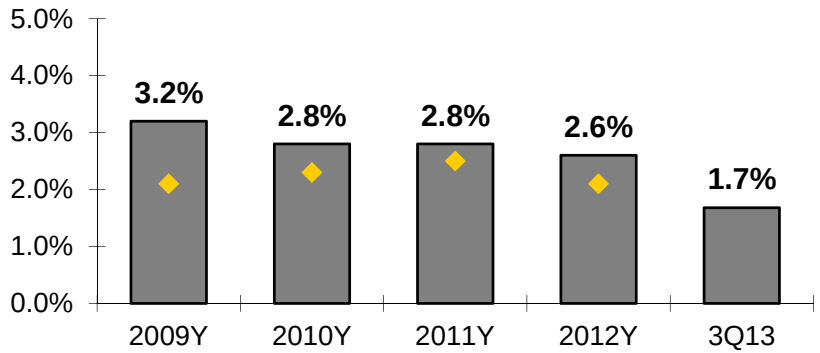
	3Q 2013		2Q 2013		3Q 2012		Change Link Quarter		Change Year-over-year	
C&I	$1,008	24%	$1,012	24%	$1,087	26%	($4)	(0%)	($79)	(7%)
Construction	74	2%	66	2%	95	2%	8	11%	(21)	(22%)
CRE	1,273	30%	1,281	30%	1,218	29%	(8)	(1%)	55	5%
Total Commercial	**$2,355**	**56%**	**$2,359**	**56%**	**$2,400**	**57%**	**($4)**	**(0%)**	**($45)**	**(2%)**
Residential RE	1,281	30%	1,270	30%	1,228	29%	11	1%	53	4%
Other Consumer	604	14%	601	14%	586	14%	3	1%	18	3%
Total Consumer	**$1,885**	**44%**	**$1,871**	**44%**	**$1,814**	**43%**	**$14**	**1%**	**$71**	**4%**
Total	**$4,240**	**100%**	**$4,230**	**100%**	**$4,214**	**100%**	**$10**	**0%**	**$26**	**1%**

- 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 nine months of 2013.
- Continued traction in Consumer lending is the result of better lender production through expanded calling efforts and revised goals.

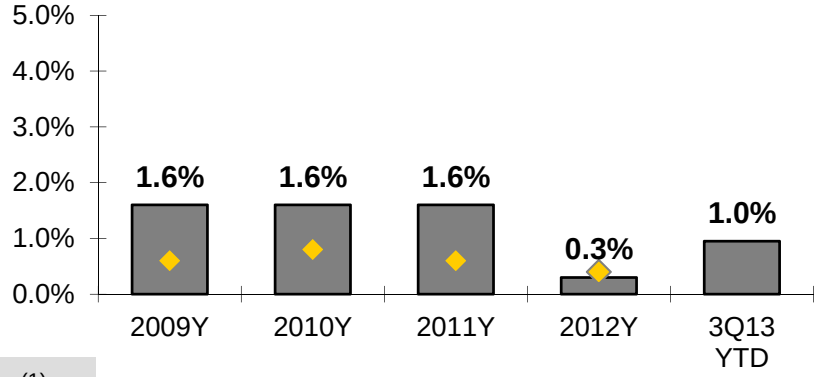
$ millions

Asset Quality Trends

NPLs / Total Loans

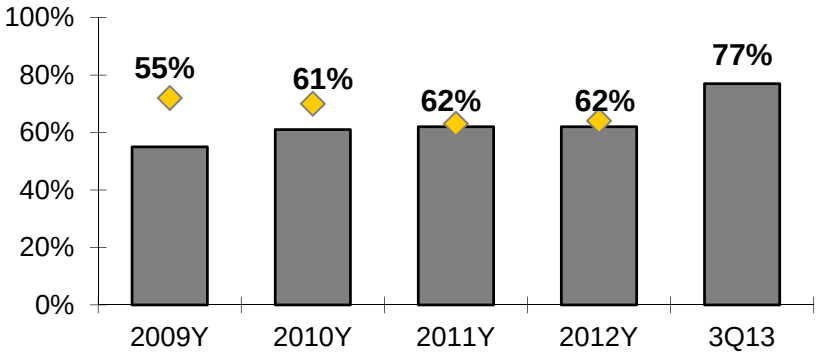


NCOs / Average Loans (annualized)

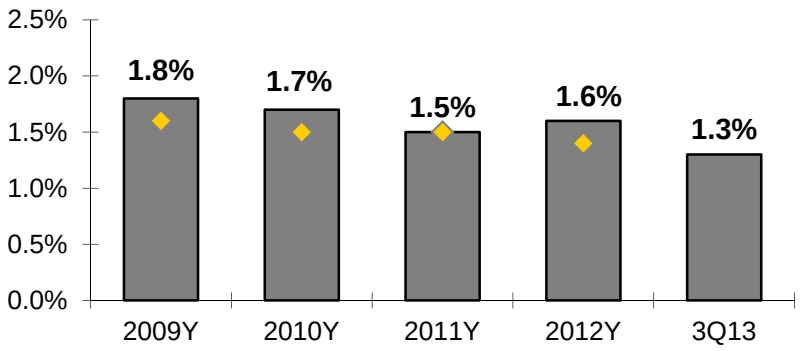


◇ Peers(1)

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	3Q13	2Q13	1Q13	4Q12	3Q12	2Q12	1Q12	4Q11
C&I	$3,000	$13,547	$410	$174	$1,197	$1,717	$1,676	$3,334
Construction	(63)	624	72	784	1,987	114	134	13,361
CRE	800	683	8,447	59	27	278	77	17,833
Total commercial	**$3,737**	**$14,854**	**$8,929**	**$1,017**	**$3,211**	**$2,109**	**$1,887**	**$34,528**
Residential RE	686	232	(401)	753	481	593	1,579	1,407
Other consumer	786	524	894	863	624	651	823	860
Total consumer	**$1,472**	**$756**	**$493**	**$1,616**	**$1,105**	**$1,244**	**$2,402**	**$2,267**
Total	**$5,209**	**$15,610**	**$9,422**	**$2,633**	**$4,316**	**$3,353**	**$4,289**	**$36,795**

$ thousands

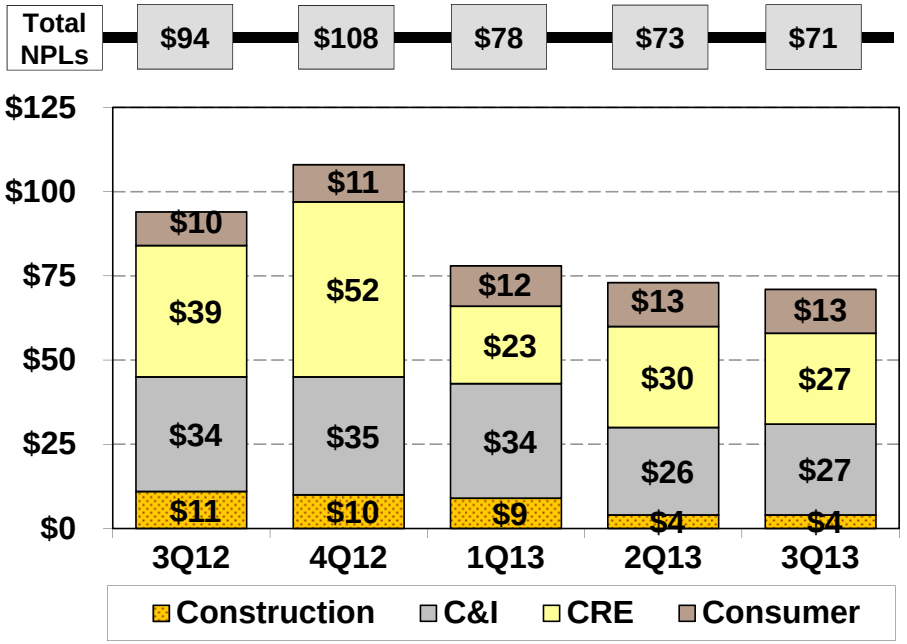
Nonperforming Loans

Overview of Largest Nonperforming Relationships

- **Credit 1: $14.1 million C&I relationship**
  Primarily a gas well servicing and production company located in Western Pennsylvania (originated in 2Q01). Moved $12.7 million to nonaccrual ($3.7 million classified as accruing TDR 2Q13) and charged-off $2.3 million during 3Q13.
- **Credit 2: $7.6 million commercial real estate**
  Warehouse property located in Pittsburgh (originated in 2Q08). Placed into nonaccrual during 2Q13.
- **Credit 3: $5.3 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: $3.5 million C&I loan**
  Specialty metal processor located in Western Pennsylvania (originated in 2Q03). Placed into nonaccrual in 2Q13.
- **Credit 5: $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 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.

$ millions

Nonperforming Loan Concentration



Total Nonperforming Loans by State

	C&I	Construction	CRE	Consumer	Total
Pennsylvania	$27	$4	$27	$13	$71
Florida	0	0	0	0	0
Nevada	0	0	0	0	0
Alabama	0	0	0	0	0
Washington	0	0	0	0	0
Other	0	0	0	0	0
Total	$27	$4	$27	$13	$71

As of September 30, 2013

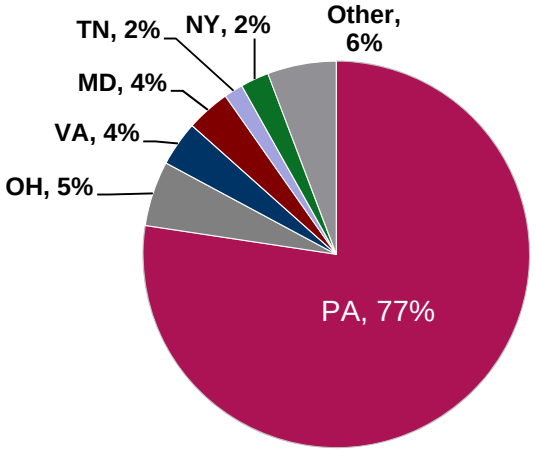
Geographical Breakdown of Commercial Loan Portfolio

Total Commercial Loans

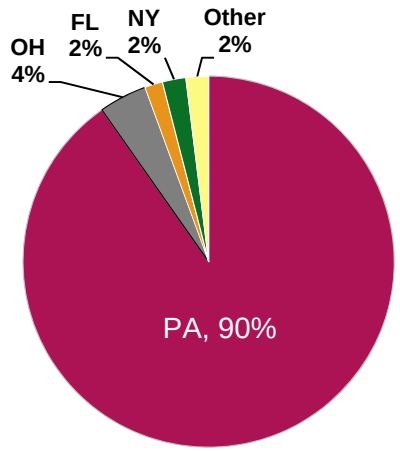
		NPLs	% of State
Pennsylvania	**$1,995**	**$58**	***3%***
Ohio	$112	$0	*0%*
New York	50	0	*0%*
Virginia	38	0	*0%*
Maryland	42	0	*0%*
Florida	21	0	*0%*
Louisiana	19	0	*0%*
Tennessee	16	0	*0%*
Michigan	14	0	*0%*
Iowa	11	0	*0%*
West Virginia	6	0	*0%*
Texas	9	0	*0%*
Kentucky	7	0	*0%*
Washington	4	0	*0%*
Alabama	0	0	*0%*
Other	11	0	*0%*
Outside PA	**$360**	**$0**	***0%***
Total	**$2,355**	**$58**	***2%***

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

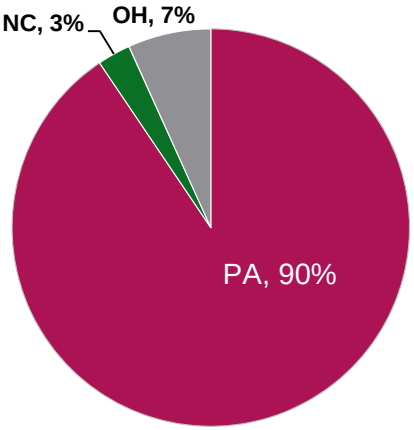
C&I ($1,008 million)



CRE ($1,273 million)



Construction ($74million)

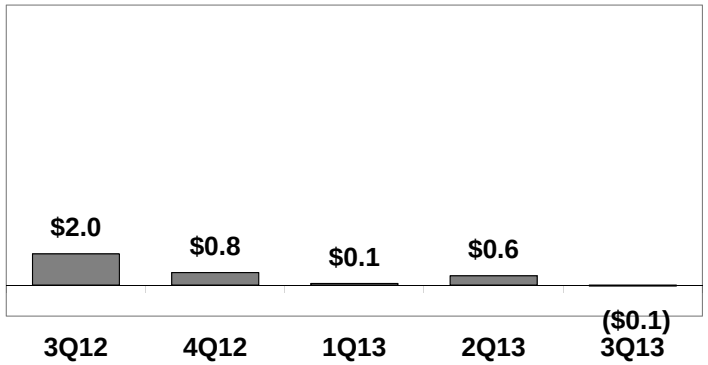


(1) Contiguous states include Ohio, New York, Maryland, West Virginia, New Jersey and Delaware
$ millions, as of September 30, 2013

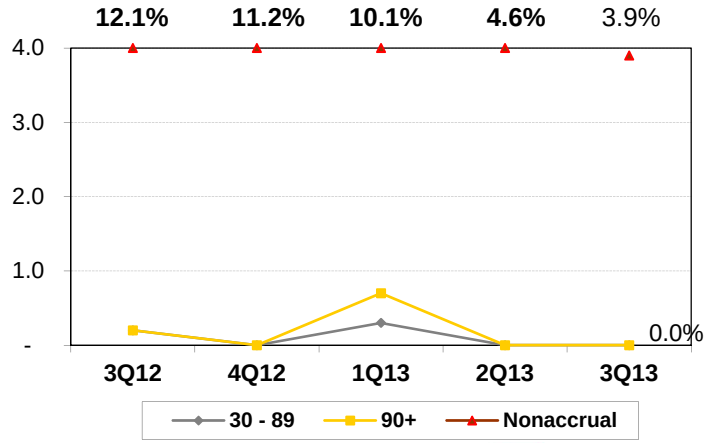
Commercial Construction Portfolio

	Pennsylvania			Outside PA		
Project Type	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Office	$3	$0	$3	$0	$0	$0
Retail/Malls	12	0	12	0	0	0
Residential/Multifamily	1	1	2	5	0	5
Student Housing	12	0	12	0	0	0
Hotels	6	0	6	2	0	2
Industrial/Warehouse/Storage	1	0	1	0	0	0
Land/Comm Res Development	12	3	15	0	0	0
Other	16	0	16	0	0	0
Total	$63	$4	$67	$7	$0	$7

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

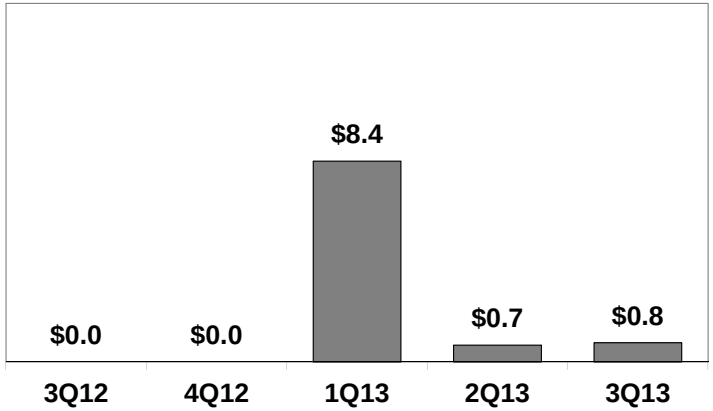


$ millions
As of September 30, 2013

Commercial Real Estate Portfolio

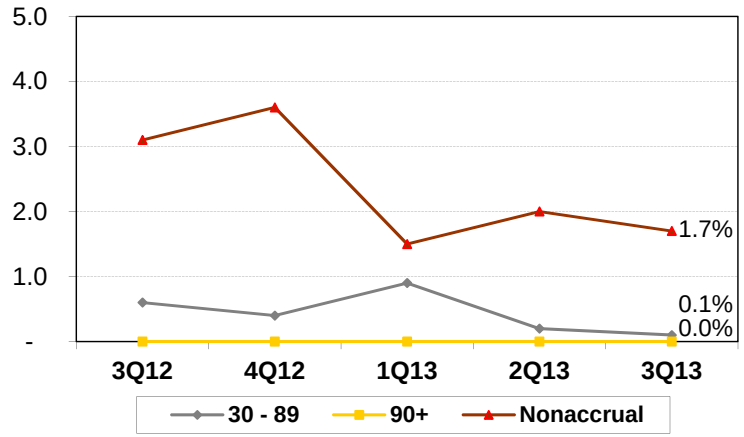
Property Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Owner Occupied	$297	$9	$306	$3	$0	$3
Office	194	0	194	36	0	36
Retail/Malls	192	3	195	22	0	22
Hotels	90	0	90	41	0	41
Land/Residential/Multifamily	116	0	116	4	0	4
Student Housing	58	0	58	0	0	0
Industrial/Warehouse/Storage	33	8	41	3	0	3
Other	142	7	149	15	0	15
Total	$1,122	$27	$1,149	$124	$0	$124

Net Charge-off Trend



$ millions
As of September 30, 2013

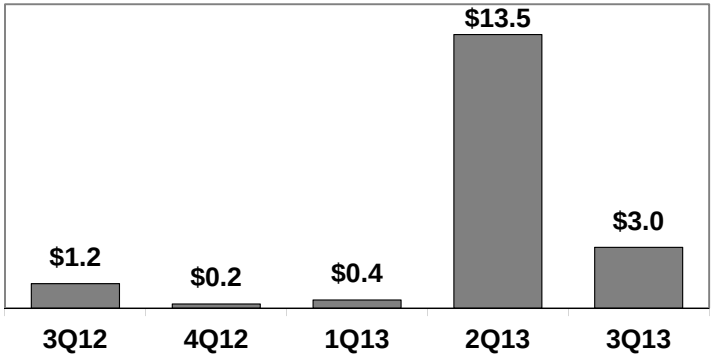
Delinquency Trends (% of Portfolio)



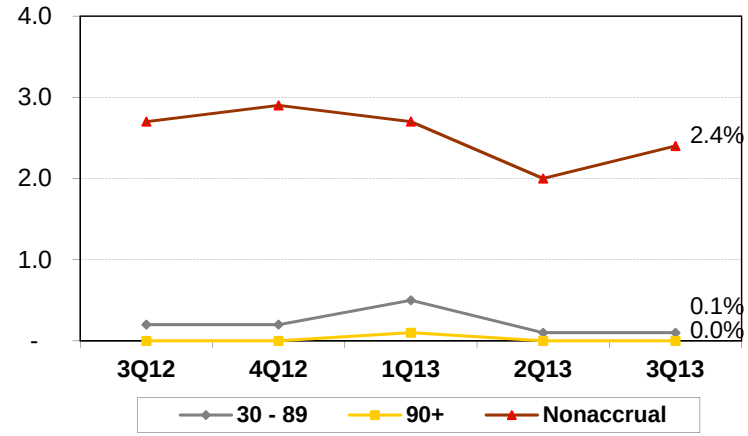
Commercial and Industrial Portfolio

Industry Type	Pennsylvania			Outside PA		
	Performing	Nonperforming	Total	Performing	Nonperforming	Total
Manufacturing	$251	$5	$256	$65	$0	$65
Services Industries	137	1	138	89	0	89
Retail Trade	93	0	93	8	0	8
Wholesale Trade	57	0	57	17	0	17
Transportation, Utilities	56	0	56	0	0	0
Finance, Insurance and Real Estate	67	6	73	0	0	0
Mining Industries	5	13	18	49	0	49
Public Administration	53	1	54	0	0	0
Construction	32	1	33	0	0	0
Other	2	0	2	0	0	0
Total	$753	$27	$780	$228	$0	$228

Net Charge-off Trend



Delinquency Trends (% of Portfolio)

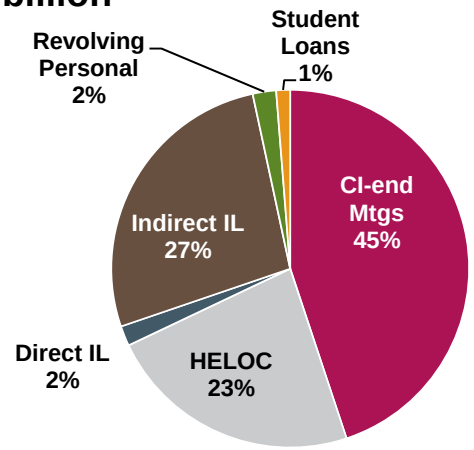


$ millions
As of September 30, 2013

Consumer Portfolio

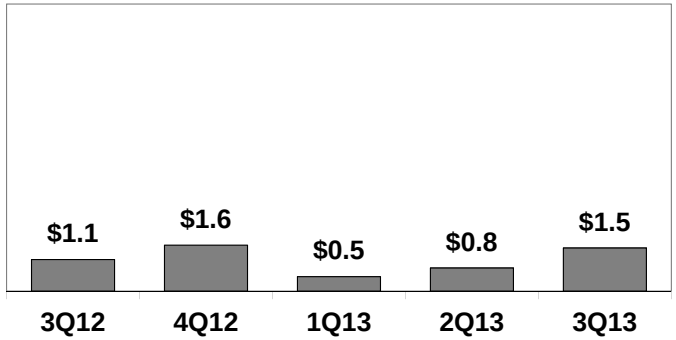
Total Consumer Loans

$1.9 billion

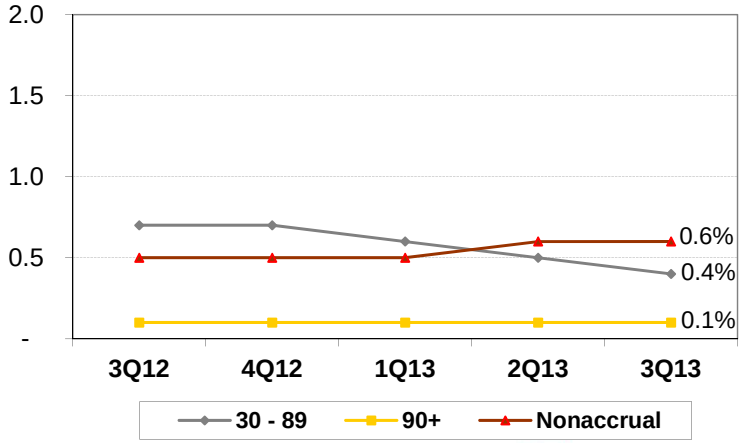


- All consumer loans are originated in Pennsylvania.
- Year-to-date average FICO score (at origination) was 748.
- Nonaccrual consumer loans increased $4.8 million during 3Q12 related to residential mortgages previously classified as 90+ days past due.

Net Charge-off Trends



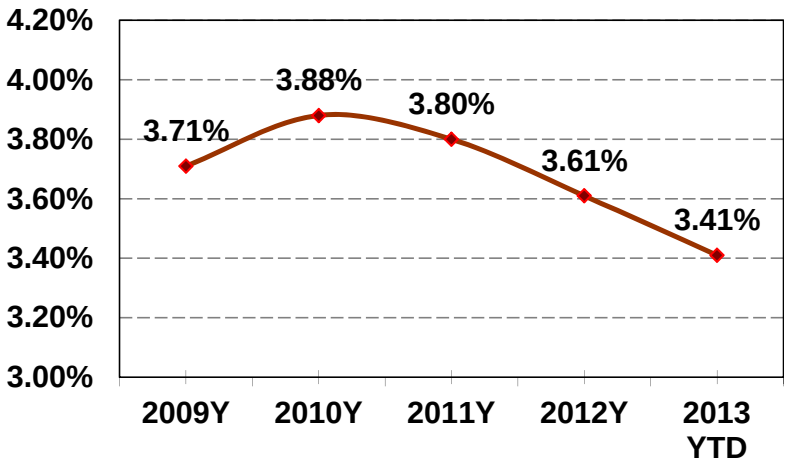
Delinquency Trends (% of Portfolio)



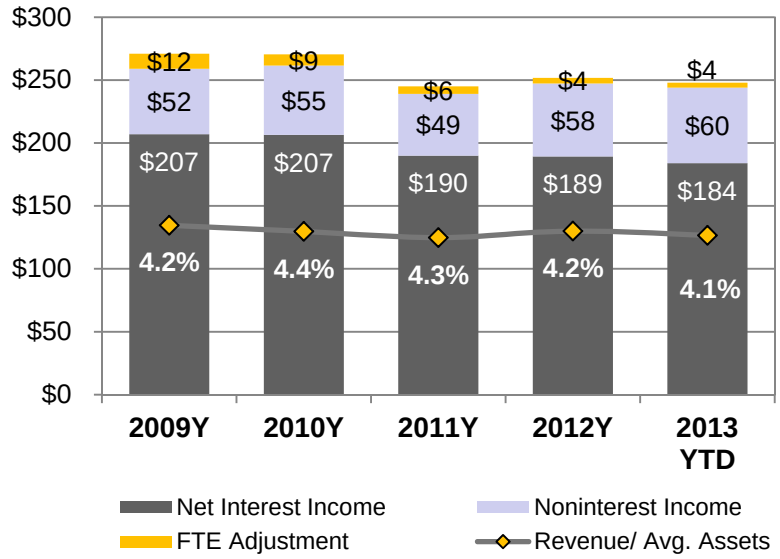
$ millions
As of September 30, 2013

Key Performance Measures

Net Interest Margin[1] (%)



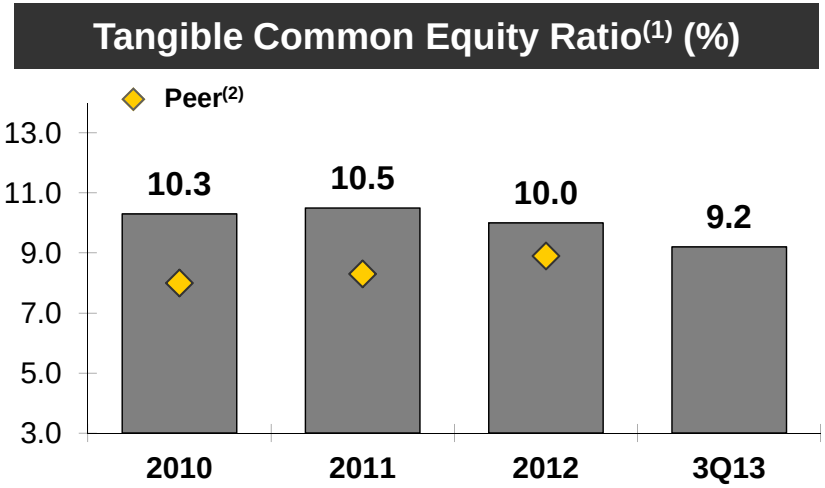
Operating Revenue[2]



- Net interest margin compression has been partially mitigated by average earning asset growth of $209 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 23 for disclosures on "Non-GAAP Measures"
(3) $ millions, as of September 30, 2013, year-to-date figures annualized

Capital Position

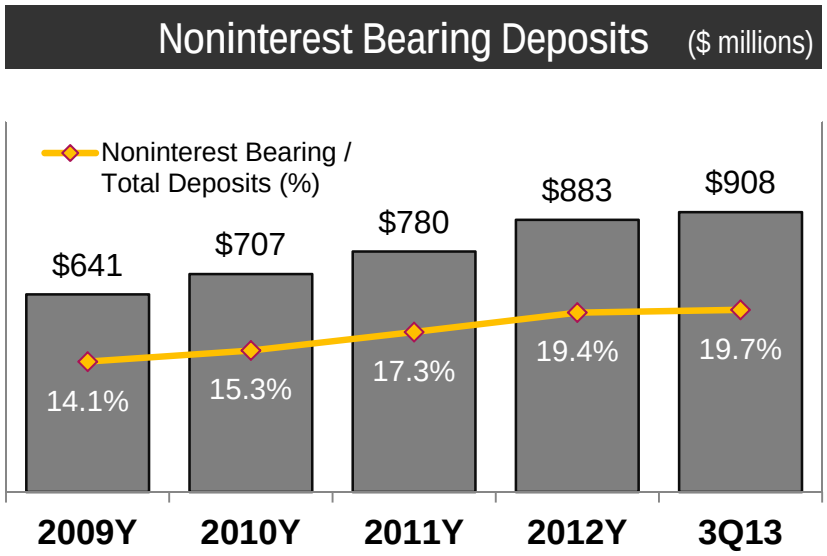


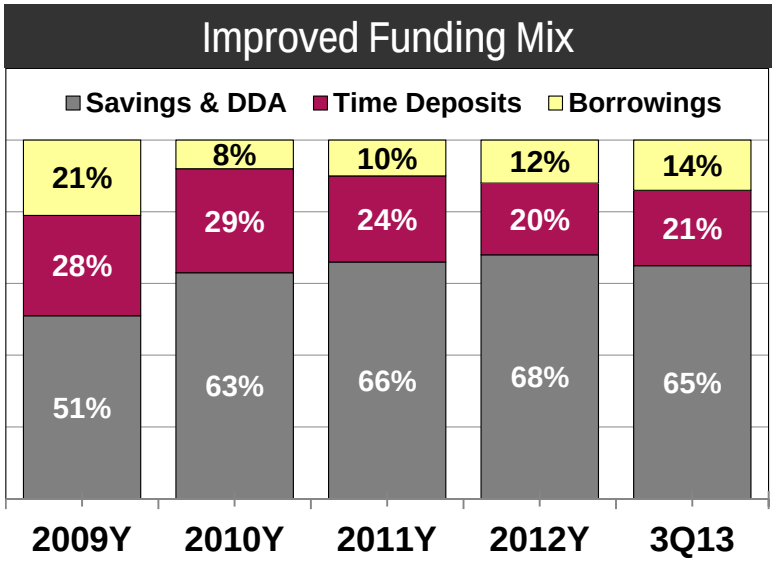
- Recent capital management activities include:
  - Increased quarterly dividend from $0.05 to $0.06 in 2Q 2013.
  - Completed 90% of $75 million share repurchase programs through September 30, 2013.
  - Retired $32.5 million fixed-rate trust preferred debt on April 1, 2013.

Regulatory Ratios	Actual		Well Capitalized Guidelines		Excess over Well Capitalized	
	Capital Amount	Ratio	Capital Amount	Ratio	Capital Amount	Ratio
Total Capital Ratio						
First Commonwealth Financial Corporation	$646	**13.2%**	$489	10.0%	$157	3.2%
First Commonwealth Bank	622	**12.7%**	489	10.0%	$133	2.7%
Tier I Capital Ratio						
First Commonwealth Financial Corporation	$589	**12.0%**	$293	6.0%	$296	6.0%
First Commonwealth Bank	565	**11.6%**	293	6.0%	$272	5.6%
Leverage Ratio						
First Commonwealth Financial Corporation	$589	**9.8%**	$299	5.0%	$290	4.8%
First Commonwealth Bank	565	**9.5%**	297	5.0%	$268	4.5%

(1) Please refer to page 23 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, 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 3Q13 include $256 million of purchased wholesale deposits that provided a less expensive alternative to borrowed funds and an opportunity to extend funding terms.

Appendix

Criticized Loans

	3Q13	% of Port	2Q13	% of Port	1Q13	% of Port	4Q12	% of Port	3Q12	% of Port
Pass	**$4,059**	96%	**$4,006**	95%	**$3,964**	94%	**$3,916**	93%	**$3,945**	94%
Special Mention										
C&I	25		35		44		31		27	
Construction	1		1		1		1		1	
CRE	42		71		60		83		64	
Total Commercial	68		107		105		115		92	
Residential RE	5		5		5		5		5	
Other Consumer	0		0		0		0		0	
Total Consumer	5		5		5		5		5	
Total Special Mention	**$73**	1%	**$112**	2%	**$110**	3%	**$120**	3%	**$97**	2%
Classified										
C&I	$42		$43		$71		$63		$72	
Construction	13		13		19		23		22	
CRE	40		43		43		72		66	
Total Commercial	95		99		133		158		160	
Residential RE	12		13		12		11		12	
Other Consumer	1		0		0		0		0	
Total Consumer	13		13		12		11		12	
Total Classified	**$108**	3%	**$112**	3%	**$145**	3%	**$169**	4%	**$172**	4%
Total Criticized	**$181**	4%	**$224**	5%	**$255**	6%	**$289**	7%	**$269**	6%
Total Portfolio Loans	**$4,240**		**$4,230**		**$4,219**		**$4,205**		**$4,214**	

$ millions

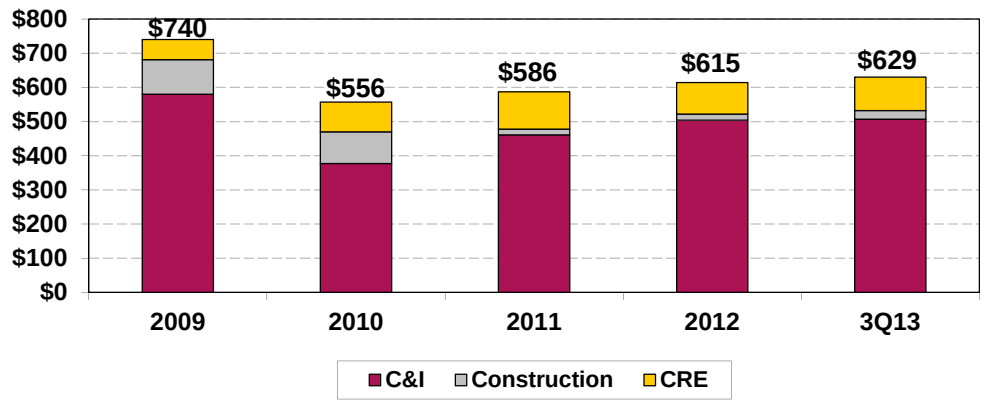
Securities Portfolio

	September 30, 2013			September 30, 2012		
	Book Value	Fair Value	Unrealized Gains (Losses)	Book Value	Fair Value	Unrealized Gains (Losses)
Debt Securities						
US Agency MBS, CMOs	$996	$991	($5)	$816	$852	$36
Tax-free/ Tax Municipal	0	0	0	0	0	0
Other GSEs (Non-MBS)	268	266	(2)	242	243	1
Pooled Trust Preferred	49	26	(23)	53	23	(30)
Single-issue Trust Preferred	7	7	0	11	11	0
Total Debt Securities	**$1,320**	**$1,290**	**($30)**	**$1,122**	**$1,129**	**$7**
Equity Securities						
Equity/ Mutual Funds	$1	$1	$0	$2	$2	$0
Total Equity Securities	**$1**	**$1**	**$0**	**$2**	**$2**	**$0**
Total Securities Portfolio	**$1,321**	**$1,291**	**($30)**	**$1,124**	**$1,131**	**$7**

$ millions

Syndication Portfolio(1)

Total Syndications (1)



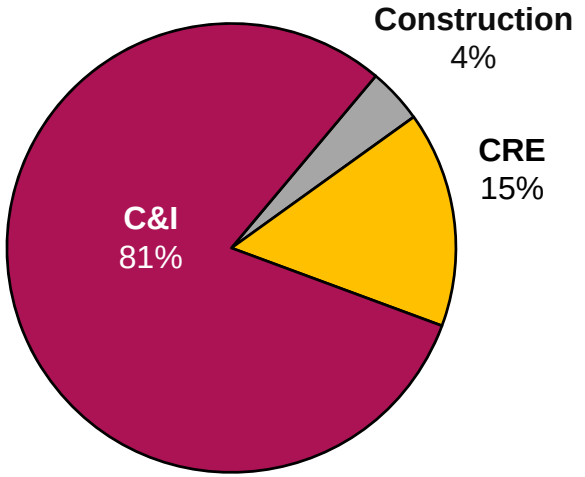
- Represents 15% of total loan portfolio and contains no nonperforming assets.
- Syndication portfolio has increased $14 million year-to-date.

Syndicated Loans by State

	C&I	Construction	CRE	Total	Nonperforming
Pennsylvania	$287	$20	$80	**$387**	$0
Ohio	54	5	0	**59**	0
Virginia	38	0	0	**38**	0
Florida	1	0	13	**14**	0
Maryland	36	0	0	**36**	0
New York	20	0	0	**20**	0
Lousiana	19	0	0	**19**	0
Tennessee	16	0	0	**16**	0
Michigan	14	0	0	**14**	0
West Virginia	5	0	0	**5**	0
Kentucky	7	0	0	**7**	0
Texas	9	0	0	**9**	0
Washington	0	0	4	**4**	0
Indiana	1	0	0	**1**	0
Total Outside PA	$220	$5	$17	**$242**	$0
Total	$507	$25	$97	**$629**	$0

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

Total Syndications ($629 M)



Non-GAAP Measures

Definition of Non-GAAP Measures

Tangible Common Equity/ Tangible Assets *(Tangible Common Equity Ratio)*	**For the Quarter Ending 9/30/2013**	**For the Year Ending December 31, 2012**	**2011**	**2010**	**2009**
Total Equity	$711	$746	$759	$749	$639
Less: Intangible assets	161	162	164	165	167
Less: Preferred stock	0	0	0	0	0
Tangible Common Equity	$550	$584	$595	$584	$472
Total Assets	$6,151	$5,995	$5,841	$5,813	$6,446
Less: Intangible assets	161	162	164	165	167
Tangible Assets	$5,990	$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 Nine Months Ending 9/30/2013**	**For the Year Ending December 31, 2012**	**2011**	**2010**	**2009**
Net Interest Income	$138.3	$188.9	$189.9	$206.8	$206.5
Tax equivalent adjustment	3.1	4.4	5.5	9.1	12.3
Net Interest Income (FTE)	141.4	193.3	195.4	215.9	218.8
Noninterest Income (Reported)	46.9	65.4	57.7	49.2	19.3
Less: Realized gains/ (losses) on securities	0.2	0.2	2.2	(6.8)	(35.9)
Less: Gain on sale of assets	2.1	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	$44.6	$57.5	$48.8	$55.2	$52.3
Total Operating Revenue	$186.0	$250.8	$244.2	$271.1	$271.1
Average Assets	6,122	5,940	5,728	6,137	6,458
Operating Revenue/ Average Assets (%)	**4.1%**[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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