Board of Governors of the Federal Reserve System



Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law: Section 5(c)(1)(A) of the Bank Holding Company Act $(12 \text{ U.S.C.} \S 1844(c)(1)(A))$; sections 8(a) and 13(a) of the International Banking Act $(12 \text{ U.S.C.} \S\S 3106(a)$ and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act $(12 \text{ U.S.C.} \S\S 248(a)(1)$, 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act $(12 \text{ U.S.C.} \S\S 5361$, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, T. MICHAEL PRICE

Name of the Holding Company Director and Official PRESIDENT & CEO

Title of the Holding Company Director and Official

attest that the *Annual Report of Holding Companies* (including the supporting attachments) for this report date has been prepared in conformance with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the revenue.

that the Reporter and individual consent to public release of a details in the reporter and individual.

Signature of Holding 1FA6BD30BB7A4CD...Official 3/24/2022

Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:

is included with the FR Y-6 report
will be sent under separate cover
is not prepared

Indicate status of Annual Report to Shareholders: is included with the FR Y-6 report will be sent under separate cover is not prepared	
For Federal Reserve Bank Use Only	
RSSD ID	

This report form is to be filed by all top-tier bank holding companies, top-tier savings and loan holding companies, and U.S. intermediate holding companies organized under U.S. law, and by any foreign banking organization that does not meet the requirements of and is not treated as a qualifying foreign banking organization under Section 211.23 of Regulation K (12 C.F.R. § 211.23). (See page one of the general instructions for more detail of who must file.) The Federal Reserve may not conduct or sponsor, and an organization (or a person) is not required to respond to, an information collection unless it displays a currently valid OMB control number.

Date of Report (top-tier holding company's fiscal year-end):

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DECEMBER 31, 202	21		
Month / Day / Year			
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Reporter's Legal Entity Identific	er (LEI) (20-Char	acter LEI Code)	
Reporter's Name, Stree	t. and Mailing	Address	
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FIRST COMMONWEA	LTH FINAN	CIAL CORP	ORATION
Legal Ti le of Holding Compan	y		
601 PHILADELPHI	A STREET		
(Mailing Address of the Holding	g Company) Stre	et / P.O. Box	
INDIANA	PA	$\overline{}$	15701
City	State	Zip	Code
Physical Location (if different fi	rom mailing addr	ess)	
Person to whom question	one about this	s report should	l he directed:
MORGAN CYPHER			ROLLER-SEC
Name	Title	e	
724-463-5726			
Area Code / Phone Number / B	Extension		
724-463-4770			
Area Code / FAX Number			
MCYPHER@FCBANKIN	NG.COM		
E-mail Address			
WWW.FCBANKING.C	OM		
Address (URL) for the Holding	Company's web	page	
Is confidential treatment r		ny portion of	0=No
this report submission?			1=Yes 0
In accordance with the Ge (check only one),	eneral Instruction	ns for this report	i
a letter justifying this with the report	request is bei	ng provided alor	ng □
2. a letter justifying this	request has b	een provided se	eparately 🗆
NOTE: Information for wh	ich confidential	treatment is beir	na requested

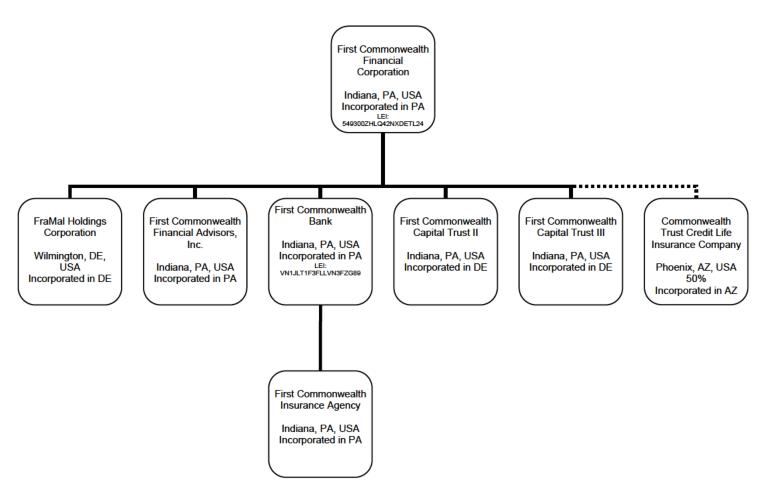
must be provided separately and labeled

as "confidential."

Public reporting burden for this information collection is es imated to vary from 1.3 to 101 hours per response, with an average of 5.50 hours per response, including time to ga her and maintain data in the required form and to review instruc ions and complete the information collection. Send comments regarding his burden estimate or any o her aspect of this collection of informa ion, including sugges ions for reducing this burden to: Secretary, Board of Governors of the Federal Reserve System, 20th and C Streets, NW, Washington, DC 20551, and to the Office of Management and Budget, Paperwork Reduction Project (7100-0297), Washington, DC 20503.

REPORT ITEM 1, ANNUAL REPORT TO SHAREHOLDERS: Not Applicable

REPORT ITEM 2A, ORGANIZATIONAL CHART:



All are wholly-owned subsidiaries of First Commonwealth Financial Corporation, except First Commonwealth Insurance (which is wholly-owned subsidiaries of First Commonwealth Bank), and Commonwealth Trust Credit Life Insurance Company (which First Commonwealth Financial Corporation has a 50% voting interest). LEI is N/A unless noted.

REPORT ITEM 2B, DOMESTIC BRANCH LISTING: Provided to the Federal Reserve Bank by e-mail on March 10, 2022.

REPORT ITEM 3, SECURITIES HOLDERS:

1(a)(b)(c):

The following table sets forth certain information concerning the persons known by us to be the beneficial owners of more than 5% of the outstanding shares of our common stock. (Note: All companies listed are incorporated in the USA.)

Results Alist of blanches following deposition in the state of the sta

Record ation and Verification Steps

1. In the Data Action column of each b anch low, enter one or more of the actions specified below

2. If equiled, enter the date in the Effective Date column.

Act case

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Submission Procedure

When you a e fin shed, send a saved copy to you FRB contact. See the detailed nat uctions on this site follow e info mation.

If you a e-mailing this to you FRB contact, put you institution name, by

Note
To satisfy the FRY-10 reporting requirements, you must also subm 1 FRY-10 Domest C 8 arch Schedules fo each 5 arch with a Data Action of Change, Close, Defen, o Add.
The FRY-10 app 1 may be submitted in a he doopy fo mat or via the FRY-10 Online application—https://schedules.ne.fede all see vargor.

*FDIC UNINUM, Office Numbe , and ID_RSSD columns ale for lefe ence only. Vel fication of these values is not lequiled.

Data Action E	Effective Date Branch Service Type B Full Se v ce (Head Off ce)	ranch ID RSSD* Popular Name 42420 FIRST COMMONWEALTH BANK	Street Address 600 PHILADELPHIA ST	City	State	Z p Code 15701	County	Country UNITED STATES		Office Number*	Head Off ce FIRST COMMONWEALTH BANK	Head Off ce ID RSSD* 42420	
OK	full Se v ce	830373 PARK AVENUE BRANCH	4200 PARK AVENUE	ASHTABULA	OH	44004	ASHTABULA	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK OK	full Se v ce full Se v ce	2267852 BELDEN OFFICE	2150 LOCUST STREET 4555 BELDEN VILLAGE STREET NORTHWEST	CANAL FULTON CANTON	OH	44614 44718	STARK	UNITED STATES	Not Regu ed Not Regu ed	Not Regu ed Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	full Se v ce full Se v ce	2267907 HILLSDALE OFFICE 2267795 NORTH PLAZA OFFICE	2917 WHIPPLE AVENUE NORTHWEST 1110 30TH STREET, NORTHWEST	CANTON	OH	44708 44709	STARK	UNITED STATES	Not Requ ed	Not Requ ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	full Se v ce	2267900 OAKWOOD SQUARE OFFICE	6252 MIDDLEBRANCH AVENUE NORTHEAST	CANTON	OH	44721	STARK	UNITED STATES	Not Regu ed	Not Reguled	FIRST COMMONWEALTH BANK	42420	
OK	full Se v ce full Se v ce	444471 GARFIELD OFFICE 2713041 HYDE PARK BRANCH	25 GARFIELD PLACE 3521 ERIE AVENUE	CINCINNATI	OH	45202 45208	HAMILTON HAMILTON	UNITED STATES UNITED STATES		Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	635176 NORWOOD BRANCH	4730 MONTGOMERY ROAD	CINCINNATI	OH	45212	HAMILTON	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK OK	full Se v ce full Se v ce	615075 WOODLAWN BRANCH 3667879 SHORT NORTH BRANCH	9960 SPRINGFIELD PIKE 647 NORTH HIGH STREET	CINCINNATI	OH	45215 43215	FRANKLIN	UNITED STATES	Not Regu ed Not Regu ed	Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	747314 DELAWARE CENTER BRANCH 3032310 DOWNTOWN DELAWARE BRANCH OFFICE	199 S SANDUSKY ST 41 N SANDUSKY ST	DELAWARE DELAWARE	OH	43015 43015	DELAWARE	UNITED STATES	Not Reguled	Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	0
OK OK	full Se v ce	933612 WEST CENTRAL OFFICE	980 WEST CENTRAL AVENUE, SUITE A	DELAWARE	ОН	43015	DELAWARE	UNITED STATES	Not Requ ed		FIRST COMMONWEALTH BANK	42420	
OK	Full Se v ce Full Se v ce	3944057 OLENTANGY CROSSING OFFICE 2267825 LOU SVILLE BRANCH	81 GALLOPERS RIDGE EAST 308 EAST GORGAS STREET	LEWIS CENTER LOUISVILLE	OH	43035 44641	DELAWARE			Not Regu ed Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	1846933 FOXBORO OFFICE	5594 WALES AVENUE NORTHWEST	MASSILLON	OH	44646	STARK	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	full Se v ce full Se v ce	70571 MASSILLON BRANCH 587323 PERRY WEST BRANCH	140 LINCOLN WAY WEST 2704 LINCOLN WAY EAST	MASSILLON MASSILLON	OH	44646	STARK	UNITED STATES		Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	4196367 MIL/ORD BRANCH	954 STATE ROUTE 28	MILFORD	OH	45150	CLERMONT	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se v ce	3944066 SAWMILL PARKWAY NORTH BRANCH 3668456 SAWMILL PARKWAY SOUTH OFFICE	7319 SAWM LL PARKWAY 10149 BREWSTER LANE	POWELL POWELL	OH	43065	DELAWARE			Not Regu ed Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	full Se v ce	3154212 SUNBURY OFFICE 2591856 HIGHLAND LAKES OFF CE	75 SOUTH MILLER DRIVE	SUNBURY	ОН	49074	DELAWARE DELAWARE		Not Reguled		FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420	
OK	Full Se v ce	453026 BROAD STREET BRANCH	4300 EAST BROAD ST	WHITEHALL	OH	43082	FRANKLIN	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420 42420	0
OK	full Se v ce full Se v ce	444172 ALLISON PARK BRANCH 2708319 BELLWOOD BRANCH	2724 HARTS RUN RD. 2984 E PLEASANT VALLEY BLVD	ALLISON PARK ALTOONA	PA PA	15101 16601	ALLEGHENY BLA R	UNITED STATES	Not Required	Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	3761674 PLEASANT VALLEY BRANCH	2009 PLEASANT VALLEY BOULEVARD	ALTOONA	PA	16602	BLA R	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se v ce	3051487 BEDFORD BRANCH 599111 BEECH CREEK BRANCH	9503 LINCOLN HIGHWAY, LINCOLN CENTER 250 MAIN STREET	BEDFORD BEECH CREEK	PA PA	15522	CLINTON			Not Requied Not Requied	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	full Se v ce	970925 BLAIRSVILLE OFF CE	53 E. MARKET STREET	BLAIRSVILLE	PA	15717	INDIANA	UNITED STATES	Not Requ ed	Not Reguled	FIRST COMMONWEALTH BANK	42420	0
OK	full Se v ce	625672 BRIDGEVILLE BRANCH 415716 BROCKWAY OFFICE	428 STATION ST 1201 EAST MAIN STREET	BRIDGEVILLE BROCKWAY	PA PA	15017	ALLEGHENY JEFFERSON	UNITED STATES UNITED STATES		Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	73415 BROOKVILLE BRANCH	223 MAIN STREET	BROOKVILLE	PA	15825	JEFFERSON	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	full Se v ce	2103446 BUTLER BRANCH 4120625 BUTLER CROSSING BRANCH	100 NORTH MAIN ST. 520 BUTLER CROSSING	BUTLER BUTLER	PA PA	16001 16001	BUTLER	UNITED STATES	Not Reguled	Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK OK	Full Se v ce	3317745 CLAYSBURG BRANCH 44527 CLEARFIELD BRANCH	311 SKI GAP ROAD 14303 CLEARFIELD SHAWVILLE HIGHWAY	CLAYSBURG CLEARFIELD	PA PA	16625 16830	BLA R CLEARF ELD	UNITED STATES	Not Reguled		FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	0
OK	full Se v ce	3761580 CRANBERRY-FREEDOM SQUARE BRANCH	1189 FREEDOM ROAD	CRANBERRY TWP	PA	16066	BUTLER	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se v ce	726113 DANVILLE-MILL STREET BRANCH 288022 DELMONT BRANCH	S15 MILL STREET S8 GREENSBURG STREET	DANVILLE DELMONT	PA PA	17821 15626	MONTOUR WESTMORELAND			Not Regu ed Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	1993240 SALEM 22 PLAZA BRANCH	6514 STATE ROUTE 22	DELMONT	PA	15626	WESTMORELAND	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	full Se v ce full Se v ce	513522 DERRY BRANCH 3517633 NORTH MAIN STREET	200 S CHESTNUT ST 5 NORTH MAIN STREET	DERRY DU BOIS	PA PA	15627 15801	CLEARF ELD	UNITED STATES UNITED STATES	Not Regu ed Not Regu ed	Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	238018 DUBOIS MALL OFFICE	5355 SHAFFER ROAD	DUBOIS	PA	15801	CLEARF ELD	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se v ce	972219 EBENSBURG BRANCH	1525 3RD AVENUE 708 WEST HIGH STREET	DUNCANSVILLE EBENSBURG	PA PA	16635	BLA R CAMBRIA				FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	full Se vice	3275658 ELIZABETH BRANCH 3657179 GIBSONIA OFFICE BRANCH	548 ROCK RUN ROAD 5167 WILLIAM FLYNN HIGHWAY	ELIZABETH	PA PA	15037	ALLEGHENY		Not Reguled		FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420	
OK	full Se v ce	161022 DOWNTOWN GREENSBURG BRANCH	111 SOUTH MAIN STREET	GIBSONIA GREENSBURG	PA	15044	WESTMORELAND	UNITED STATES	Not Reguled	Not Regu ed	FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se vice	S48823 EAST HILLS BRANCH S18228 GREENGATE BRANCH	750 E PITTSBURGH ST 4000 HEMPFIELD PLAZA BLVD, SUITE 901	GREENSBURG GREENSBURG	PA PA	15601 15601	WESTMORELAND WESTMORELAND			Not Regu ed Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	3317763 MOUNTAIN VIEW BRANCH	110 V LLAGE DR	GREENSBURG	PA	15601	WESTMORELAND	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se v ce	333119 MEADOWS BRANCH 14623 HOMER CENTER BRANCH	1913 NORTH JUNIATA STREET 2254 ROUTE 119	HOLLIDAYSBURG HOMER CITY	PA PA	16648	BLA R INDIANA	UNITED STATES	Not Requ ed	Not Requ ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	full Se v ce	3317781 WATERFRONT BRANCH	500 E WATERFRONT DR	HOMESTEAD	PA	15120	ALLEGHENY	UNITED STATES	Not Regu ed	Not Reguled	FIRST COMMONWEALTH BANK	42420	0
OK	full Se v ce	528317 HOUTZDALE BRANCH 44125 NEW STANTON BRANCH	709 HANNAH STREET 803 SOUTH CENTER AVENUE	HOUTZDALE HUNKER	PA PA	15639	WESTMORELAND	UNITED STATES UNITED STATES		Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	3150607 DOWNTOWN INDIANA OFFICE 12928 REGENCY MALL BRANCH	600 PHILADELPHIA STREET	INDIANA	PA PA	15701	INDIANA	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK OK	full Se v ce full Se v ce	2493192 SOUTHTOWNE PLAZA BRANCH	1540 OAKLAND AVENUE, UNIT 4 3100 OAKLAND AVE., UNIT 27	INDIANA INDIANA	PA	15701 15701	INDIANA	UNITED STATES	Not Reguled	Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK OK	Full Se v ce	970224 WEST END DRIVE-IN BRANCH 944524 JENNERSTOWN BRANCH	1164 PHILADELPHIA ST 1626 PHT STREET	INDIANA JENNERSTOWN	PA PA	15701	INDIANA SOMERSET	UNITED STATES	Not Reguled		FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	0
OK	full Se v ce	199414 JERSEY SHORE BRANCH	222 ALLEGHENY STREET	JERSEY SHORE	PA	17740	LYCOMING	UNITED STATES	Not Reguled	Not Regu ed	FIRST COMMONWEALTH BANK	42420	
OK	Full Se v ce	409715 8TH WARD OFFICE 632120 RICHLAND BRANCH	1047 FRANKLIN STREET 1001 SCALP AVENUE	JOHNSTOWN JOHNSTOWN	PA PA	15905	CAMBRIA			Not Regu ed Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	662323 UNIVERSITY BRANCH	3112 ELTON ROAD	JOHNSTOWN	PA	15904	CAMBRIA	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	full Se v ce full Se v ce	348010 WESTMONT BRANCH 330819 KERSEY BRANCH	1541 MENOHER BOULEVARD 367 MAIN STREET	JOHNSTOWN KERSEY	PA PA	15905 15846	CAMBRIA	UNITED STATES		Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK OK	Full Se v ce	1909164 LATROBE OFFICE	2501 SHARKY'S DRIVE	LATROBE	PA	15650	WESTMORELAND	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se v ce	976525 ALLEGHENY TOWNSHIP BRANCH 4194484 LEWISBURG - WEIS BRANCH	1147 SOUTH LEECHBURG HILL 7125 WEST BRANCH HIGHWAY	LEECHBURG LEWISBURG	PA PA	15656	WESTMORELAND UNION			Not Regu ed Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK OK	full Se v ce full Se v ce	1000025 LIGON ER VALLEY BRANCH 4194514 LOCK HAVEN - BELLEFONTE BRANCH	1506 RT 30 448 BELLEFONTE AVE	L GONIER LOCK HAVEN	PA PA	15658 17745	WESTMORELAND CLINTON	UNITED STATES UNITED STATES		Not Regu ed Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	3657236 ADAMS TOWNSHIP OFFICE BRANCH	6999 CRIDER ROAD	MARS	PA	16046	BUTLER	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	full Se v ce full Se v ce	2617381 MCDONALD BRANCH 3515260 PETERS TOWNSHIP OFFICE	S11 WEST BARR STREET 4198 WASHINGTON ROAD	MCDONALD MCMURRAY	PA PA	15057 15317	WASHINGTON	UNITED STATES	Not Requied Not Requied	Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	232418 MILTON PABRANCH	537 MAHONING STREET	MILTON	PA	17847	NORTHUMBERLAND	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	full Se v ce full Se v ce	912925 MONACA BRANCH 804918 MONTOURSVILLE - BROAD STREET BRANCH	80 WAGNER ROAD 355 BROAD STREET	MONACA MONTOURSVILLE	PA PA	17754	BEAVER LYCOMING	UNITED STATES	Not Requ ed	Not Requ ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	full Se v ce	986216 MUNCY BRANCH	20 SOUTH MAIN STREET	MUNCY	PA	17756	LYCOMING	UNITED STATES	Not Regu ed	Not Reguled	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se v ce	3275685 MUNHALL BRANCH 128829 MURRYSVILLE BRANCH	4600 MAIN STREET S880 OLD W LLIAM PENN HIGHWAY	MUNHALL MURRYSVILLE	PA PA	15120 15668	ALLEGHENY WESTMORELAND	UNITED STATES	Not Requ ed	Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK OK	Full Se vice	5428001 NATRONA HEIGHTS BRANCH 410029 NEW ALEXANDRIA BRANCH	4021 FREEPORT ROAD 8291 STATE RTE 22	NATRONA HEIGHTS NEW ALEXANDRIA	PA PA	15065 15670	ALLEGHENY WESTMORELAND	UNITED STATES	Not Requ ed		FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	0
OK	full Se v ce	2244675 NESHANNOCK OFFICE	3430 WILMINGTON ROAD	NEW CASTLE	PA	16105	LAWRENCE	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK OK	Full Se v ce	954729 NEW CASTLE BRANCH 3317727 UNION SQUARE BRANCH	27 EAST WASHINGTON STREET 2547 WEST STATE ST	NEW CASTLE NEW CASTLE	PA PA	16101 16101	LAWRENCE LAWRENCE	UNITED STATES	Not Reguled		FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	0
OK	full Se v ce	1162053 NORTH CAMBRIA BRANCH	920 PHILADELPHIA AVENUE	NORTHERN CAMBRIA	PA	15714	CAMBRIA	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se v ce Full Se v ce	2799371 IMPERIAL OFFICE 460211 OSTERBURG BRANCH	550 MARKET PLACE DRIVE 8470 WILLIAM PENN ROAD	OAKDALE OSTERBURG	PA PA	15071	ALLEGHENY BEDFORD			Not Regu ed Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	971427 PATTON BRANCH	436 MAGEE AVENUE	PATTON	PA	16668	CAMBRIA	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	full Se v ce full Se v ce	2105464 BLOOMFIELD BRANCH 3275630 CASTE VILLAGE BRANCH	4900 LIBERY AVENUE BAPTIST AND GROVE ROADS	PITTSBURGH PITTSBURGH	PA PA	15224 15236	ALLEGHENY	UNITED STATES UNITED STATES		Not Requed Not Requed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se vice	3761665 CASTLE SHANNON BRANCH	S01 MT LEBANON BOULEVARD 2210 ARDMORE BOULEVARD	PITTSBURGH PITTSBURGH	PA PA	15234 15221	ALLEGHENY	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420 42420	0
OK	Full Se vice	3275667 FOREST HILLS BRANCH 3150773 GRANT STREET OFFICE	501 GRANT STREET, SUITE 150	PITTSBURGH	PA	15221	ALLEGHENY				FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se vice	3943751 GREEN TREE BRANCH 3150643 HARMAR BRANCH	539 MANSFIELD AVENUE 55 ALPHA DRIVE WEST	PITTSBURGH	PA PA		ALLEGHENY	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420	
OK	full Se vice	3275706 REGENT SQUARE BRANCH	1105 SOUTH BRADDOCK AVENUE	PITTSBURGH	PA	15238 15218	ALLEGHENY	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420 42420	0
OK	Full Se v ce Full Se v ce	3657218 ROBINSON TOWNSHIP OFFICE 3657227 SHALER BRANCH	198 PARK MANOR DRIVE 900 SAXONBURG BOULEVARD	PITTSBURGH PITTSBURGH	PA PA	15205 15223	ALLEGHENY	UNITED STATES	Not Requ ed	Not Requ ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	0
OK OK	Full Se v ce	971829 PUNKY PLAZA BRANCH	573 WEST MAHONING STREET	PUNKSUTAWNEY	PA	15767	JEFFERSON	UNITED STATES	Not Reguled	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se vice	519315 RENOVO BRANCH 2265559 DEER LAKES BRANCH	364 ERIE AVENUE 744 LITTLE DEER CREEK VALLEY ROAD	RENOVO RUSSELLTON	PA PA	17764	CLINTON ALLEGHENY	UNITED STATES	Not Requ ed	Not Requ ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420	0
OK	full Se v ce	266815 SAINT MARYS OFF CE	108 EAST MILL STREET	SAINT MARYS	PA		ELK	UNITED STATES	Not Requ ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se v ce Full Se v ce	2265568 SAXONBURG BRANCH 49223 SOMERSET BRANCH	125 WEST MAIN STREET 2040 NORTH CENTER AVENUE	SAXONBURG SOMERSET	PA PA	16056 15501	BUTLER SOMERSET	UNITED STATES	Not Requ ed	Not Requ ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	259611 SOUTH WILLIAMSPORT BRANCH	251 SOUTH MARKET STREET	SOUTH WILLIAMSPORT	PA	17702	LYCOMING	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK	42420	0
OK OK	Full Se v ce	4194859 NORTH ATHERTON BRANCH 3657197 PITTSBURGH MILLS OFFICE BRANCH	1535 NORTH ATHERTON ST 2000 PITTSBURGH MILLS BOULEVARD	STATE COLLEGE TARENTUM	PA PA	16803 15084	CENTRE	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	Full Se v ce	12526 VANDERGRIFT OFFICE	601 HANCOCK AVENUE	VANDERGR FT	PA	15690	WESTMORELAND	UNITED STATES	Not Reguled	Not Reguled	FIRST COMMONWEALTH BANK	42420	0
OK	Full Se v ce	3275733 WEST MIFFLIN BRANCH 3943760 MCCANDLESS BRANCH	6015 MOUNTAIN VIEW DRIVE 11 PINE CREEK RD	WEST MIFFUN WEXFORD	PA PA	15122	ALLEGHENY	UNITED STATES UNITED STATES	Not Regu ed Not Regu ed	Not Regu ed Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420 42420	
OK	full Se v ce	3275742 WHITE OAK BRANCH	1527 UNCOLN WAY 301 SHIFFLER AVENUE	WHITE OAK WILLIAMSPORT	PA PA	15131	ALLEGHENY LYCOMING	UNITED STATES	Not Requ ed	Not Requ ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420	0
												42420	4
OK OK	Full Se vice Full Se vice Full Se vice	174013 LOYALSOCK BRANCH 662725 WINDBER BRANCH 634227 YOUNGWOOD BRANCH	1400 GRAHAM AVENUE 5 S 4TH STREET	WINDBER YOUNGWOOD	PA PA	15963 15697	SOMERSET WESTMORELAND	UNITED STATES	Not Regu ed	Not Regu ed	FIRST COMMONWEALTH BANK FIRST COMMONWEALTH BANK	42420	

Name and Address	Number of Shares Beneficially Owned	Percentage of Class
BlackRock, Inc. New York, NY, USA	13,813,743 (1)	14.6%
Dimensional Fund Advisors LP Austin, TX, USA	6,198,269 ⁽²⁾	6.5%
The Vanguard Group, Inc. Malvern, PA, USA	10,611,911 ⁽³⁾	11.2%

- (1) Based on the information provided pursuant to a statement on Schedule 13G filed with the SEC on January 27, 2022 by BlackRock, Inc. reporting the holdings of BlackRock, Inc. and its subsidiaries as of December 31, 2021. According to the Schedule 13G, BlackRock, Inc. or its subsidiaries held sole voting power with respect to 13,506,446 shares and sole dispositive power over all of the reported shares.
- (2) Based on information provided pursuant to a statement on Schedule 13G filed with the SEC on February 8, 2022, by Dimensional Fund Advisors LP reporting holdings, as of December 31, 2021, of certain funds to which Dimensional Fund Advisors LP furnishes investment advice. Dimensional Fund Advisors LP disclaims beneficial ownership of the reported shares. According to the Schedule 13G, Dimensional Fund Advisors LP held sole voting power over 6,077,939 shares and sole dispositive power over all of the reported shares.
- (3) Based on information provided pursuant to a statement on Schedule 13G filed with the SEC on February 10, 2022 by The Vanguard Group, Inc. reporting the holdings of The Vanguard Group, Inc. and its subsidiaries as of December 31, 2021. According to the Schedule 13G, The Vanguard Group, Inc. held sole voting power over 0 shares, shared voting power over 92,029 shares, sole dispositive power over 10,431,043 shares and shared dispositive power over 180,868 shares.

2(a)(b)(c): Not Applicable

REPORT ITEM 4, INSIDERS:

The following table lists each principal shareholder, director, trustee, partner, executive officer, or person exercising similar functions, regardless of title or compensation of First Commonwealth Financial Corporation (FCFC) at December 31, 2021. All voting stock referred to below is common stock of the Corporation because all of the subsidiaries of the Corporation are wholly owned.

Subsidiary abbreviations: FCFA = First Commonwealth Financial Advisors; FCIA = First Commonwealth Insurance Agency; FCB = First Commonwealth Bank; CTCLIC = Commonwealth Trust Credit Life Insurance Company.

	Position with the	% of Outstanding Voting Stock (2)	Ownership of Other Businesses		
Name, Residence, Principal Occupation, and Directorships (1)	Corporation and Subsidiaries		Company Name	% of Voting Shares	
Jon L. Gorney Avon Lake, OH, USA Retired; Formerly Executive Vice President, National City Corporation; Chairman of the Board, FCFC, FCB	Chairman of the Board FCFC, FCB	*	N/A	N/A	

^{*} Denotes less than 1%, and (#) indicates footnote.

	Position with the	% of	Ownership of Other Businesses		
Name, Residence, Principal Occupation, and Directorships (1)	Corporation and Subsidiaries	Outstanding Voting Stock (2)	Company Name	% of Voting Shares	
T. Michael Price Gibsonia, PA, USA President and Chief Executive Officer, FCFC; Chief Executive Officer, FCB; Director, Indiana Regional Medical Center	President, Director, Chief Executive Officer, FCFC; Director, Chief Executive Officer, FCB; Director, CTCLIC	*	N/A	N/A	
James R. Reske Cuyahoga Falls, OH, USA Executive Vice President, Chief Financial Officer and Treasurer, FCFC	Executive Vice President, Chief Financial Officer, Treasurer of FCFC, FCB; President, Investment Officer, FraMal Holdings Corporation; President, Chief Financial Officer, CTCLIC	*	N/A	N/A	
Matthew C. Tomb Dublin, OH, USA Executive Vice President, Chief Risk Officer, General Counsel and Secretary, FCFC	Executive Vice President, Chief Risk Officer, General Counsel, Secretary of FCFC, FCB; Secretary, FCIA, FCFA	*	Cardinal Property Holding, LLC	50%	
Leonard V. Lombardi Indiana, PA, USA Executive Vice President, Chief Audit Executive, FCFC; Owner, Leonard V. Lombardi	Executive Vice President, Chief Audit Executive of FCFC	*	Leonard ∀. Lombardi (Sole Proprietorship)	N/A	
Brian G. Karrip Sewickley, PA, USA Executive Vice President, Chief Credit Officer, FCB	Executive Vice President, Chief Credit Officer, FCB	*	N/A	N/A	
Norman J. Montgomery Indiana, PA, USA Executive Vice President, Business Integration Group Manager, FCB	Executive Vice President, Business Integration Group Manager, FCB	*	N/A	N/A	
Jane Grebenc Cleveland, OH, USA President, FCB; Executive Vice President, Chief Revenue Officer, FCFC	President, FCB; Executive Vice President, Chief Revenue Officer, FCFC; Director, FCB, FCFC	*	N/A	N/A	
Carrie L. Riggle Vandergrift, PA, USA Executive Vice President, Human Resources Manager, FCB	Executive Vice President, Human Resources Manager, FCFC, FCB	*	N/A	N/A	

	Position with the	% of	Ownership of Other Businesses		
Name, Residence, Principal Occupation, and Directorships (1)	Corporation and Subsidiaries	Outstanding Voting Stock (2)	Company Name	% of Voting Shares	
Johnston A. Glass Chandler, AZ, USA Retired; Formerly President and Chief Executive Officer, FCB; Vice Chairman, FCFC	Director of FCFC, FCB	*	N/A	N/A	
Ray T. Charley Greensburg, PA, USA Chief Executive Officer, Thomi Co.	Director of FCFC, FCB	(3)	Thomi (Delaware) Corp. Thomi (Pennsylvania) Corp. Charley Family Markets, L.P. Thomi Co. Thomi (Murrysville) LLC Thomi Management LLC	100% 100% 33% 33% 33% 100%	
Robert J. Ventura Pittsburgh, PA, USA Executive Managing Director, Ventura Group, LLC	Director of FCFC, FCB	*	Ventura Group LLC	100%	
Aradhna M. Oliphant Pittsburgh, PA, USA President and Chief Executive Officer, Leadership Pittsburgh, Inc.	Director of FCFC, FCB	*	N/A	N/A	
Julie A. Caponi Gibsonia, PA, USA Retired; Formerly Assistant Treasurer, Arconic, Inc.	Director of FCFC, FCB	*	N/A	N/A	
David W. Greenfield Pittsburgh, PA, USA Retired; Formerly Vice President, Secretary, and General Counsel, Kennametal Inc.	Director of FCFC, FCB	*	N/A	N/A	
Luke A. Latimer New Alexandria, PA, USA Chief Executive Officer, Board Chair, and President, R&L Development	Director of FCFC, FCB	*	SML Limited Partnership Scuderia Uno Motorsport LLC New Alexandria Meadows LLC	34% 100% 100%	
Bart E. Johnson Delaware, OH, USA Managing Member, Serenity Pools, LLC	Director of FCFC, FCB	* (4)	ABNRadio, LLC ABN Publications, Inc. Serenity Pools, LLC FLBS, LLC	100% 100% 33.3% 100%	
Stephen A. Wolfe Indiana, PA, USA Chief Executive Officer, Indiana Regional Medical Center	Director of FCFC, FCB	*	Riziki Café	100%	
Gary R. Claus Allison Park, PA, USA Retired; Formerly Partner, Pricewaterhouse Coopers LLP	Director of FCFC, FCB	*	N/A	N/A	

	Position with the	% of	Ownership of Other Businesses		
Name, Residence, Principal Occupation, and Directorships (1)	Corporation and Subsidiaries	Outstanding Voting Stock (2)	Company Name	% of Voting Shares	
David S. Dahlmann Greensburg, PA, USA Retired; Formerly President and Chief Executive Officer, Southwest National Corporation and Southwest Bank	Director of FCFC, FCB	*	N/A	N/A	
BlackRock, Inc. New York, NY, USA	N/A	14.6%	N/A	N/A	
The Vanquard Group, Inc. Malvern, PA, USA	N/A	11.2%	N/A	N/A	

- Unless otherwise indicated, the person named in the table above holds sole voting and dispositive power with respect to the shares shown.
- (2) As of the record date, there were 94,299,039 shares of common stock outstanding. Unless otherwise indicated, all persons named as beneficial owners of the Company's common stock have sole voting power and sole investment power with respect to the shares indicated as beneficially owned.
- (3) Includes 273,958 shares held by Charley Family Investments, LP, for which Mr. Charley has sole voting and investment power as manager of the general partner of the partnership, and 18,000 shares held by trusts for Mr. Charley's children of which Mr. Charley has sole voting and investment power as trustee.
- (4) Does not include 682 shares owned by Mr. Johnson's children.