

## 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) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)); section 10(b)(2) of the Home Owners' Loan Act (12 U.S.C. § 1467a(b)(2)); sections 102 (a)(1), 165, and 618 of the Dodd-Frank Wall Street Reform and Consumer Protection Act (12 U.S.C. §§ 5311(a)(1), 5365, and 1850a(c)(1)); and sections 8(a) and 13(a) of the International Banking Act of 1978 (12 U.S.C. §§ 3106(a) and 3108(a)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

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.

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.

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

**DECEMBER 31, 2022**

Month / Day / Year

Reporter's Name, Street, and Mailing Address

**FIRST COMMONWEALTH FINANCIAL CORPORATION**

Legal Title of Holding Company

**601 PHILADELPHIA STREET**

(Mailing Address of the Holding Company) Street / P.O. Box

**INDIANA**

**PA**



**15701**

City

State

Zip Code

Physical Location (if different from mailing address)

Person to whom questions about this report should be directed:

**MORGAN CYPHER**

**ASST. CONTROLLER-SEC**

Name

Title

**724-463-5726**

Area Code / Phone Number / Extension

**724-463-4770**

Area Code / FAX Number

**MCYPHER@FCBANKING.COM**

E-mail Address

**WWW.FCBANKING.COM**

Address (URL) for the Holding Company's web page

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 report concerning that individual.*

DocuSigned by:

*Mike Price*

Signature of Holding Company Director and Official

**09/06/2023**

Date of Signature

## For Federal Reserve Bank Use Only

RSSD ID \_\_\_\_\_

C.I. \_\_\_\_\_

Is confidential treatment requested for any portion of this report submission? .....  0=No  1=Yes **1**

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report.....

2. a letter justifying this request has been provided separately ...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

**Report Item 1: Annual Report to Shareholders**

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

## Checklist

The checklist below is provided to assist the holding company in filing all the necessary responses and verifying changes from the prior year to the various report items. The completed checklist should be submitted with the report. Please see section A of the General Instructions for additional guidance.

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### Verification of Changes

**All Reporters must respond to the following questions by checking the Yes or No box below, as appropriate.**

Did the holding company have changes to any reportable FR Y-6 items (2a, 2b, 3, or 4) from the prior year?

- Yes     No

If checked Yes, complete the remaining checklist for Report Items 2a, 2b, 3, and 4. For each Report Item, indicate whether there are changes from the prior year by checking Yes or No below. See section A of the General Instructions for additional information.

**Report Item 2a: Organization Chart**

- Yes     No

If checked Yes, the Reporter must submit the organization chart as specified in Report Item 2.a instructions.

**Report Item 2b: Domestic Branch Listing**

- Yes     No

If checked Yes, the Reporter must submit the domestic branch listing as specified in Report Item 2.b instructions.

**Report Item 3: Securities Holders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 3 instructions.

**Report Item 4: Insiders**

- Yes     No

If checked Yes, the Reporter must submit the information as specified in Report Item 4 instructions.

Results: A list of branches for your depository institution: FIRST COMMONWEALTH BANK (ID: RSSD-42420).  
 This depository institution is held by FIRST COMMONWEALTH FINANCIAL CORPORATION (1071506) of INDIANA, PA.  
 The data as of 12/31/2022. Data reflects information that was received and processed through 01/01/2023.

**Reconciliation and Verification Steps**

- In the Data Action column of each branch row, enter one or more of the actions specified below.
- If required, enter the date in the Effective Date column.

**Actions**

- OK:** If the branch information is correct, enter 'OK' in the Data Action column.
- Change:** If the branch information is incorrect or incomplete, revise the data, enter 'Change' in the Data Action column and the date when this information first became valid in the Effective Date column.
- Close:** If a branch listed was sold or closed, enter 'Close' in the Data Action column and the sale or closure date in the Effective Date column.
- Delete:** If a branch listed was never owned by this depository institution, enter 'Delete' in the Data Action column.
- Add:** If a reportable branch is missing, insert a row, add the branch data, and enter 'Add' in the Data Action column and the opening or acquisition date in the Effective Date column.

If printing this list, you may need to adjust your page setup in MS Excel. Try using landscape orientation, page scaling, and/or legal sized paper.

**Submission Procedure**

When you are finished, send a saved copy of your FRB contact. See the detailed instructions on this site for more information. If you are e-mailing this copy to your FRB contact, put your institution name, city and state in the subject line of the e-mail.

**Note:**

To satisfy the FR Y-10 reporting requirements, you must also submit FR Y-10 Domestic Branch Schedules for each branch with a Data Action of Change, Close, Delete, or Add. The FR Y-10 report may be submitted in a hardcopy format or via the FR Y-10 Online application - <https://y10online.federalreserve.gov>.

\* FDC UNLNUM, Office Number, and ID\_RSSD columns are for reference only. Verification of these values is not required.

Data Action	Effective Date	Branch Service Type	Branch ID	RSSD*	Popular Name	Street Address	City	State	Zip Code	Country	FDIC UNLNUM*	Office Number*	Head Office	Head Office ID_RSSD	Comments
OK		Full Service (Head Office)	42420	FIRST COMMONWEALTH BANK	800 PHILADELPHIA ST	INDIANA	PA	15701	INDIANA	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	83037	ASHTABULA BRANCH	4203 PARK AVENUE	ASHTABULA	OH	44024	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	890612	LOCUST STREET BRANCH	2150 LOCUST STREET	CANAL FULTON	OH	44614	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	2267852	BELDEN OFFICE	4555 BELDEN VILLAGE STREET NORTHWEST	CANTON	OH	44718	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	2267867	HILLSDALE OFFICE	2917 WHIPPLE AVENUE NORTHWEST	CANTON	OH	44708	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	2267795	NORTH PLAZA OFFICE	1130 NORTH STREET, NORTHWEST	CANTON	OH	44709	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	2267900	OSKWOOD BRANCH OFFICE	6252 MIDDELBRAND AVENUE NORTHEAST	CANTON	OH	44721	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	444477	DOWNTOWN CINCINNATI OFFICE	25 GARDNER PLACE	CINCINNATI	OH	45202	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	271304	HYDE PARK BRANCH	3512 58th AVENUE	DELAVARE	OH	43015	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	635176	NORWOOD BRANCH	4730 MONTGOMERY ROAD	CINCINNATI	OH	45212	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	615075	WOODLAWN BRANCH	9960 SPRINGFIELD PIKE	CINCINNATI	OH	45215	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	3667879	SHORT NORTH BRANCH	1447 NORTH HIGH STREET	COLUMBUS	OH	43215	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	747314	DELAWARE CENTER BRANCH	195 S SANDUSKY ST	DELAWARE	OH	43015	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	3032310	DOWNTOWN DELAWARE BRANCH OFFICE	41 N SANDUSKY ST	DELAWARE	OH	43015	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	933612	WEST CENTRAL OFFICE	980 WEST CENTRAL AVENUE, SUITE A	DELAWARE	OH	43015	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	3944057	OLENTANGY CROSSING OFFICE	81 GALLOPERS RIDGE EAST	LEWIS CENTER	OH	43035	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	2918782	LOUISVILLE BRANCH	309 EAST GORGAS STREET	LOUISVILLE	OH	44641	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	1846931	FOXBORO OFFICE	5584 WALES AVENUE NORTHWEST	MASSILLON	OH	44646	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	70571	MASSILLON BRANCH	146 LINCOLN WAY WEST	MASSILLON	OH	44647	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	587323	PERRY WEST BRANCH	2704 LINCOLN WAY EAST	MASSILLON	OH	44646	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	3940661	MILFORD BRANCH	1954 STATE ROUTE 28	MILFORD	OH	43150	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	3944066	SAWMILL PARKWAY NORTH BRANCH	7319 SAWMILL PARKWAY	POWELL	OH	43065	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	3668456	SAWMILL PARKWAY SOUTH OFFICE	10149 BREWSTER LANE	POWELL	OH	43065	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	3154212	SUNNIBY OFFICE	75 SOUTH MILLER DRIVE	SUNNIBY	OH	44704	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	2951856	HIGHLAND LAKES OFFICE	6519 HIGHLAND LAKES AVE	WESTERVILLE	OH	43082	OH	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
Change	6/13/2022	Full Service	5755844	WHITEHALL BRANCH	51 S. HAMILTON ROAD	WHITTEHALL	OH	43213	FRANKLIN	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	444172	ALLISON PARK BRANCH	2724 HARTS RUN RD	WHITSON PARK	PA	15101	ALLEGENY	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	2918782	PLEASANT VALLEY BRANCH	20816 PLEASANT VALLEY BLVD	WILKESBORO	PA	16693	BLAIR	UNITED STATES	Not Required	Not Required	FIRST COMMONWEALTH BANK	42420	
OK		Full Service	3761674	PLEASANT VALLEY BRANCH	2600 PLEASANT VALLEY BOULEVARD										

**FORM FR Y-6, ANNUAL REPORT OF BANK HOLDING COMPANIES  
FOR THE YEAR ENDING DECEMBER 31, 2022**

**FIRST COMMONWEALTH FINANCIAL CORPORATION  
INDIANA, PENNSYLVANIA**

**REPORT ITEM 2B, DOMESTIC BRANCH LISTING:** Provided to the Federal Reserve Bank by e-mail on March 28, 2023.

**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, 2022. All voting stock referred to below is common stock of the Corporation because all of the subsidiaries of the Corporation are wholly owned.

\* Denotes less than 1%, and (#) indicates footnote.

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

Name, Residence, Principal Occupation, and Directorships (1)	Position with the Corporation and Subsidiaries	% of Outstanding Voting Stock (2)	Ownership of Other Businesses	
			Company Name	% of Voting Shares
<b><u>Jon L. Gorney</u></b> Avon, 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
<b><u>T. Michael Price</u></b> 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
<b><u>James R. Reske</u></b> 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
<b><u>Matthew C. Tomb</u></b> 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%
<b><u>Leonard V. Lombardi</u></b> Indiana, PA, USA Executive Vice President, Chief Audit Executive, FCFC; Owner, Leonard V. Lombardi	Executive Vice President, Chief Audit Executive of FCFC	*	Leonard V. Lombardi (Sole Proprietorship)	N/A

**FORM FR Y-6, ANNUAL REPORT OF BANK HOLDING COMPANIES  
FOR THE YEAR ENDING DECEMBER 31, 2022**

**FIRST COMMONWEALTH FINANCIAL CORPORATION  
INDIANA, PENNSYLVANIA**

Name, Residence, Principal Occupation, and Directorships (1)	Position with the Corporation and Subsidiaries	% of Outstanding Voting Stock (2)	Ownership of Other Businesses	
			Company Name	% of Voting Shares
<b><u>Brian G. Karris</u></b> Sewickley, PA, USA Executive Vice President, Chief Credit Officer, FCB	Executive Vice President, Chief Credit Officer, FCB	*	N/A	N/A
<b><u>Norman J. Montgomery</u></b> Indiana, PA, USA Executive Vice President, Business Integration Group Manager, FCB	Executive Vice President, Business Integration Group Manager, FCB	*	N/A	N/A
<b><u>Jane Grebenc</u></b> 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
<b><u>Carrie L. Riggle</u></b> Vandergrift, PA, USA Executive Vice President, Human Resources Manager, FCB	Executive Vice President, Human Resources Manager, FCFC, FCB	*	N/A	N/A
<b><u>Johnston A. Glass</u></b> Chandler, AZ, USA Retired; Formerly President and Chief Executive Officer, FCB; Vice Chairman, FCFC	Director of FCFC, FCB	*	N/A	N/A
<b><u>Ray T. Charley</u></b> 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%
<b><u>Robert J. Ventura</u></b> Pittsburgh, PA, USA Executive Managing Director, Ventura Group, LLC	Director of FCFC, FCB	*	Ventura Group LLC	100%
<b><u>Aradhna M. Oliphant</u></b> San Diego, CA, USA Formerly President and Chief Executive Officer, Leadership Pittsburgh, Inc.	Director of FCFC, FCB	*	N/A	N/A
<b><u>Julie A. Caponi</u></b> Gibsonia, PA, USA Retired; Formerly Assistant Treasurer, Arconic, Inc.	Director of FCFC, FCB	*	N/A	N/A



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FOR THE YEAR ENDING DECEMBER 31, 2022**

**FIRST COMMONWEALTH FINANCIAL CORPORATION  
INDIANA, PENNSYLVANIA**

Name, Residence, Principal Occupation, and Directorships (1)	Position with the Corporation and Subsidiaries	% of Outstanding Voting Stock (2)	Ownership of Other Businesses	
			Company Name	% of Voting Shares
<b><u>David W. Greenfield</u></b> Pittsburgh, PA, USA Retired; Formerly Vice President, Secretary, and General Counsel, Kennametal Inc.	Director of FCFC, FCB	*	N/A	N/A
<b><u>Luke A. Latimer</u></b> 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	34% 100%
<b><u>Bart E. Johnson</u></b> 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%
<b><u>Stephen A. Wolfe</u></b> Indiana, PA, USA Chief Executive Officer, Indiana Regional Medical Center	Director of FCFC, FCB	*	Riziki Café	50%
<b><u>Gary R. Claus</u></b> Allison Park, PA, USA Retired; Formerly Partner, Pricewaterhouse Coopers LLP	Director of FCFC, FCB	*	N/A	N/A
<b><u>David S. Dahlmann</u></b> Greensburg, PA, USA Retired; Formerly President and Chief Executive Officer, Southwest National Corporation and Southwest Bank	Director of FCFC, FCB	*	N/A	N/A
<b><u>BlackRock, Inc.</u></b> New York, NY, USA	N/A	14.8%	N/A	N/A
<b><u>The Vanguard Group, Inc.</u></b> Malvern, PA, USA	N/A	11.3%	Confidential	N/A

- (1) 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 103,150,132 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.