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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
February 13, 2006

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: December 31, 2005

Check here if Amendment [ ]: Amendment Number:

This Amendment (Check only one): [ ] is a restatement

[ ] adds new holdings entries

Institutional Investment Manager Filing this Report:

Name: First Commonwealth Financial Corporation  
Address: 22 North Sixth Street  
Indiana, PA, 15701

Form 13F File Number:28-05151

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: John J. Dolan  
Title: Executive Vice President and Chief Financial Officer  
Phone: (724) 349-7220

Signature, Place, and Date of Signing:

/s/ John J. Dolan

John J. Dolan, Indiana, PA, February 10, 2006

Report Type(check only one) :

13F HOLDINGS REPORT (Check here if all holdings of this reporting manager are reported in this report

13F NOTICE (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s))

13F COMBINATION REPORT (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F SUMMARY PAGE

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Report Summary:

Number of Other Included Managers: 1

Form 13F Information Table Entry Total: 218

Form 13F Information Table Value Total: \$147,147 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

Number: 1

Form 13F File Number:28-05153

Name: First Commonwealth Trust Company

## FORM 13F INFORMATION TABLE

COLUMN 1 ISSUER	COL 2 TITLE OF CLASS	COL 3 CUSIP	COL 4 MARKET VALUE (X\$1000)	COLUMN 5 SHS OR PRN AMT	SH/ PRN	PUT/ CALL	COL 6 INVESTMENT DISCRETION	COL 7 OTHER MANAG
3M CO	COMMON	88579Y101	377	4,860	SH		DEFINED	
3M CO	COMMON	88579Y101	725	9,360	SH		OTHER	
ABBOTT LABS	COMMON	002824100	806	20,446	SH		DEFINED	
ABBOTT LABS	COMMON	002824100	33	825	SH		OTHER	
ALCOA INC	COMMON	013817101	766	25,895	SH		DEFINED	
ALCOA INC	COMMON	013817101	93	3,150	SH		OTHER	
ALLSTATE CORP	COMMON	020002101	996	18,423	SH		DEFINED	
ALLSTATE CORP	COMMON	020002101	400	7,399	SH		OTHER	
ALLTEL CORP	COMMON	020039103	1,028	16,292	SH		DEFINED	
ALLTEL CORP	COMMON	020039103	458	7,266	SH		OTHER	
ALTRIA GROUP INC	COMMON	02209S103	1,081	14,470	SH		DEFINED	
ALTRIA GROUP INC	COMMON	02209S103	2,274	30,440	SH		OTHER	
AMERICAN INTL GROUP INC	COMMON	026874107	1,000	14,650	SH		DEFINED	
AMERICAN INTL GROUP INC	COMMON	026874107	82	1,206	SH		OTHER	
AMGEN INC	COMMON	031162100	1,444	18,306	SH		DEFINED	
AMGEN INC	COMMON	031162100	108	1,375	SH		OTHER	
ANHEUSER BUSCH COS INC	COMMON	035229103	593	13,815	SH		DEFINED	
ANHEUSER BUSCH COS INC	COMMON	035229103	17	400	SH		OTHER	
APACHE CORP	COMMON	037411105	952	13,894	SH		DEFINED	
APACHE CORP	COMMON	037411105	82	1,199	SH		OTHER	
AT&T INC	COMMON	00206R102	574	23,439	SH		DEFINED	
AT&T INC	COMMON	00206R102	263	10,727	SH		OTHER	
AUTOMATIC DATA PROCESSING IN	COMMON	053015103	510	11,115	SH		DEFINED	
AUTOMATIC DATA PROCESSING IN	COMMON	053015103	55	1,200	SH		OTHER	
BANK OF AMERICA CORPORATION	COMMON	060505104	1,290	27,961	SH		DEFINED	
BANK OF AMERICA CORPORATION	COMMON	060505104	156	3,376	SH		OTHER	
BECTON DICKINSON & CO	COMMON	075887109	312	5,200	SH		DEFINED	
BECTON DICKINSON & CO	COMMON	075887109	54	900	SH		OTHER	

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BELLSOUTH CORP	COMMON	079860102	307	11,338	SH	DEFINED
BELLSOUTH CORP	COMMON	079860102	110	4,068	SH	OTHER
BERKSHIRE SECURITIES	COMMON	084991868	774	3,600	SH	DEFINED
BERKSHIRE SECURITIES	COMMON	084991868	387	1,800	SH	OTHER
BICO INC	COMMON	088766100	0	101,100	SH	DEFINED
BJ SVCS CO	COMMON	055482103	695	18,965	SH	DEFINED
BJ SVCS CO	COMMON	055482103	18	500	SH	OTHER
BOEING CO	COMMON	097023105	190	2,704	SH	DEFINED
BOEING CO	COMMON	097023105	154	2,186	SH	OTHER
BP PLC	COMMON	055622104	1,136	17,696	SH	DEFINED
BP PLC	COMMON	055622104	408	6,356	SH	OTHER
CAREMARK RX INC	COMMON	141705103	1,061	20,490	SH	DEFINED
CAREMARK RX INC	COMMON	141705103	44	850	SH	OTHER
CATERPILLAR INC DEL	COMMON	149123101	189	3,264	SH	DEFINED
CATERPILLAR INC DEL	COMMON	149123101	27	475	SH	OTHER
CHEVRON CORP NEW	COMMON	166764100	494	8,709	SH	DEFINED
CHEVRON CORP NEW	COMMON	166764100	252	4,432	SH	OTHER
CISCO SYS INC	COMMON	17275R102	1,251	73,093	SH	DEFINED
CISCO SYS INC	COMMON	17275R102	103	6,025	SH	OTHER
CITIGROUP INC	COMMON	172967101	1,585	32,655	SH	DEFINED
CITIGROUP INC	COMMON	172967101	190	3,905	SH	OTHER
CNB FINL CORP PA	COMMON	126128107	376	26,662	SH	DEFINED
CONOCOPHILLIPS	COMMON	20825C104	321	5,509	SH	DEFINED
CONOCOPHILLIPS	COMMON	20825C104	55	950	SH	OTHER
CONSTELLATION ENERGY GROUP I	COMMON	210371100	234	4,070	SH	OTHER
COOPER COS INC	COMMON	216648402	539	10,505	SH	DEFINED
COOPER COS INC	COMMON	216648402	19	375	SH	OTHER
COVENTRY HEALTH CARE INC	COMMON	222862104	1,008	17,691	SH	DEFINED
COVENTRY HEALTH CARE INC	COMMON	222862104	61	1,076	SH	OTHER
CTC COMMUNICATIONS GROUP INC	COMMON	126419100	0	10,000	SH	DEFINED
DELL INC	COMMON	24702R101	622	20,756	SH	DEFINED
DELL INC	COMMON	24702R101	30	1,000	SH	OTHER
DIASENSE INC COM	COMMON	252834106	0	17,500	SH	DEFINED
DOMINION RES INC VA NEW	COMMON	25746U109	988	12,803	SH	DEFINED
DOMINION RES INC VA NEW	COMMON	25746U109	130	1,682	SH	OTHER
DOW CHEM CO	COMMON	260543103	833	19,018	SH	DEFINED
DOW CHEM CO	COMMON	260543103	18	400	SH	OTHER
DU PONT E I DE NEMOURS & CO	COMMON	263534109	419	9,854	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON	263534109	81	1,900	SH	OTHER
E M C CORP MASS	COMMON	268648102	258	18,950	SH	DEFINED
EBAY INC	COMMON	278642103	936	21,660	SH	DEFINED
EBAY INC	COMMON	278642103	26	600	SH	OTHER
EMBRYO DEV CORP	COMMON	290818103	1	15,000	SH	DEFINED
EMERSON ELEC CO	COMMON	291011104	22	300	SH	DEFINED
EMERSON ELEC CO	COMMON	291011104	719	9,630	SH	OTHER
ESB FINANCIAL CORP	COMMON	26884F102	140	12,510	SH	DEFINED
EXELON CORP	COMMON	30161N101	124	2,342	SH	DEFINED
EXELON CORP	COMMON	30161N101	99	1,866	SH	OTHER
EXXON MOBIL CORP	COMMON	30231G102	3,689	65,681	SH	DEFINED
EXXON MOBIL CORP	COMMON	30231G102	2,051	36,508	SH	OTHER
FEDEX CORP	COMMON	31428X106	1,054	10,195	SH	DEFINED
FEDEX CORP	COMMON	31428X106	36	350	SH	OTHER
FIRST COMWLTH FINL CORP PA	COMMON	319829107	16,945	1,310,484	SH	DEFINED
FIRST COMWLTH FINL CORP PA	COMMON	319829107	1,477	114,232	SH	OTHER
FLEXTRONICS INTL LTD	COMMON	Y2573F102	421	40,320	SH	DEFINED
FLEXTRONICS INTL LTD	COMMON	Y2573F102	14	1,350	SH	OTHER
FORTUNE BRANDS INC	COMMON	349631101	1,183	15,162	SH	DEFINED
FORTUNE BRANDS INC	COMMON	349631101	35	450	SH	OTHER
FPL GROUP INC	COMMON	302571104	339	8,147	SH	DEFINED
FPL GROUP INC	COMMON	302571104	118	2,850	SH	OTHER
GANNETT INC	COMMON	364730101	430	7,095	SH	DEFINED
GANNETT INC	COMMON	364730101	9	150	SH	OTHER

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GATEWAY BANK OF PENNSYLVANIA	COMMON	869099101	50	5,000	SH	DEFINED
GENERAL ELECTRIC CO	COMMON	369604103	3,423	97,670	SH	DEFINED
GENERAL ELECTRIC CO	COMMON	369604103	4,369	124,650	SH	OTHER
HARTFORD FINL SVCS GROUP INC	COMMON	416515104	1,059	12,325	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	COMMON	416515104	115	1,334	SH	OTHER
INGERSOLL-RAND COMPANY LTD	COMMON	G4776G101	420	10,400	SH	DEFINED
INGERSOLL-RAND COMPANY LTD	COMMON	G4776G101	503	12,450	SH	OTHER
INTEL CORP	COMMON	458140100	588	23,565	SH	DEFINED
INTEL CORP	COMMON	458140100	145	5,800	SH	OTHER
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,677	20,405	SH	DEFINED
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,244	15,135	SH	OTHER
JACOBS ENGR GROUP INC DEL	COMMON	469814107	938	13,820	SH	DEFINED
JACOBS ENGR GROUP INC DEL	COMMON	469814107	31	450	SH	OTHER
JOHNSON & JOHNSON	COMMON	478160104	1,692	28,159	SH	DEFINED
JOHNSON & JOHNSON	COMMON	478160104	537	8,940	SH	OTHER
JP MORGAN CHASE & CO	COMMON	46625H100	356	8,977	SH	DEFINED
JP MORGAN CHASE & CO	COMMON	46625H100	15	370	SH	OTHER
JUNIATA VALLEY NATL BK	COMMON	482016102	1,158	48,238	SH	DEFINED
L-3 COMMUNICATIONS HLDGS INC	COMMON	502424104	526	7,070	SH	DEFINED
L-3 COMMUNICATIONS HLDGS INC	COMMON	502424104	13	175	SH	OTHER
LAUREL CAPITAL GROUP INC	COMMON	518629100	250	12,000	SH	DEFINED
LEESPORT FINANCIAL CORPORATION	COMMON	524477106	1,840	76,650	SH	DEFINED
LEHMAN BROS HLDGS INC	COMMON	524908100	830	6,476	SH	DEFINED
LEHMAN BROS HLDGS INC	COMMON	524908100	61	475	SH	OTHER
LOWES COS INC	COMMON	548661107	1,644	24,669	SH	DEFINED
LOWES COS INC	COMMON	548661107	232	3,475	SH	OTHER
LUCENT TECHNOLOGIES INC	COMMON	549463107	31	11,590	SH	DEFINED
LUCENT TECHNOLOGIES INC	COMMON	549463107	6	2,245	SH	OTHER
MAGNITUDE INFORMATION SYS IN	COMMON	559534102	9	112,400	SH	DEFINED
MBNA CORP	COMMON	55262L100	371	13,679	SH	DEFINED
MBNA CORP	COMMON	55262L100	79	2,892	SH	OTHER
MCCORMICK & CO INC	COMMON	579780206	539	17,425	SH	DEFINED
MCCORMICK & CO INC	COMMON	579780206	15	475	SH	OTHER
MEDTRONIC INC	COMMON	585055106	304	5,276	SH	DEFINED
MEDTRONIC INC	COMMON	585055106	4	75	SH	OTHER
MELLON FINL CORP	COMMON	58551A108	402	11,748	SH	DEFINED
MELLON FINL CORP	COMMON	58551A108	163	4,745	SH	OTHER
MERCK & CO INC	COMMON	589331107	82	2,576	SH	DEFINED
MERCK & CO INC	COMMON	589331107	914	28,744	SH	OTHER
MERRILL LYNCH & CO INC	COMMON	590188108	1,283	18,940	SH	DEFINED
MERRILL LYNCH & CO INC	COMMON	590188108	174	2,575	SH	OTHER
MICROSOFT CORP	COMMON	594918104	1,423	54,428	SH	DEFINED
MICROSOFT CORP	COMMON	594918104	94	3,585	SH	OTHER
MORGAN STANLEY	COMMON	617446448	19	340	SH	DEFINED
MORGAN STANLEY	COMMON	617446448	272	4,797	SH	OTHER
NATIONAL CITY CORP	COMMON	635405103	576	17,147	SH	DEFINED
NATIONAL CITY CORP	COMMON	635405103	5	150	SH	OTHER
NEW MEXICO BANQUEST	COMMON	647991926	1,237	7,207	SH	DEFINED
NEW MEXICO BANQUEST	COMMON	647991926	123	717	SH	OTHER
NOBLE CORPORATION	COMMON	G65422100	458	6,495	SH	DEFINED
NOBLE CORPORATION	COMMON	G65422100	7	100	SH	OTHER
NORTH PITTSBURGH SYS INC	COMMON	661562108	260	13,764	SH	DEFINED
NORTH PITTSBURGH SYS INC	COMMON	661562108	1,256	66,570	SH	OTHER
OMEGA FINANCIAL CORP	COMMON	682092101	4,704	168,780	SH	DEFINED
ORACLE CORP	COMMON	68389X105	684	56,021	SH	DEFINED
ORACLE CORP	COMMON	68389X105	43	3,516	SH	OTHER
OSCIENT PHARMACEUTICALS CORP	COMMON	68812R105	32	14,000	SH	DEFINED
PARKVALE FINANCIAL CORP	COMMON	701492100	6,332	224,544	SH	DEFINED
PENNSYLVANIA RL ESTATE INVT	COMMON	709102107	277	7,414	SH	DEFINED
PEPSICO INC	COMMON	713448108	1,730	29,276	SH	DEFINED
PEPSICO INC	COMMON	713448108	1,337	22,625	SH	OTHER
PFIZER INC	COMMON	717081103	1,216	52,135	SH	DEFINED

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PFIZER INC	COMMON	717081103	575	24,657	SH	OTHER
PNC FINL SVCS GROUP INC	COMMON	693475105	553	8,950	SH	DEFINED
PNC FINL SVCS GROUP INC	COMMON	693475105	155	2,500	SH	OTHER
PPG INDS INC	COMMON	693506107	216	3,737	SH	DEFINED
PPG INDS INC	COMMON	693506107	1,398	24,152	SH	OTHER
PPL CORP	COMMON	69351T106	321	10,922	SH	DEFINED
PPL CORP	COMMON	69351T106	162	5,500	SH	OTHER
PRAXAIR INC	COMMON	74005P104	308	5,819	SH	DEFINED
PRAXAIR INC	COMMON	74005P104	5	100	SH	OTHER
PRICE T ROWE GROUP INC	COMMON	74144T108	793	11,010	SH	DEFINED
PRICE T ROWE GROUP INC	COMMON	74144T108	65	900	SH	OTHER
PROCTER & GAMBLE CO	COMMON	742718109	1,812	31,314	SH	DEFINED
PROCTER & GAMBLE CO	COMMON	742718109	2,366	40,871	SH	OTHER
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	105	1,614	SH	DEFINED
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	275	4,230	SH	OTHER
QUALCOMM INC	COMMON	747525103	991	22,998	SH	DEFINED
QUALCOMM INC	COMMON	747525103	41	950	SH	OTHER
ROCKWELL AUTOMATION INC	COMMON	773903109	195	3,288	SH	DEFINED
ROCKWELL AUTOMATION INC	COMMON	773903109	118	2,000	SH	OTHER
ROCKWELL COLLINS INC	COMMON	774341101	141	3,037	SH	DEFINED
ROCKWELL COLLINS INC	COMMON	774341101	93	2,000	SH	OTHER
ROYAL BANCSHARES OF PENN-A	COMMON	780081105	436	18,821	SH	DEFINED
ROYAL DUTCH SHELL PLC	COMMON	780259206	185	3,016	SH	DEFINED
ROYAL DUTCH SHELL PLC	COMMON	780259206	155	2,521	SH	OTHER
S & T BANCORP INC	COMMON	783859101	2,201	59,782	SH	DEFINED
S & T BANCORP INC	COMMON	783859101	484	13,155	SH	OTHER
SCHLUMBERGER LTD	COMMON	806857108	220	2,267	SH	DEFINED
SCHLUMBERGER LTD	COMMON	806857108	23	234	SH	OTHER
SOUTHERN CO	COMMON	842587107	529	15,309	SH	DEFINED
SOUTHERN CO	COMMON	842587107	16	450	SH	OTHER
SUSQUEHANNA BANCSHARES INC	COMMON	869099101	1,949	82,319	SH	DEFINED
SUSQUEHANNA BANCSHARES INC P	COMMON	869099101	1,237	52,242	SH	DEFINED
SYMANTEC CORP	COMMON	871503108	687	39,255	SH	DEFINED
SYMANTEC CORP	COMMON	871503108	63	3,605	SH	OTHER
SYSCO CORP	COMMON	871829107	635	20,445	SH	DEFINED
SYSCO CORP	COMMON	871829107	28	900	SH	OTHER
TARGET CORP	COMMON	87612E106	1,427	25,965	SH	DEFINED
TARGET CORP	COMMON	87612E106	230	4,188	SH	OTHER
TEXAS INSTRS INC	COMMON	882508104	970	30,250	SH	DEFINED
TEXAS INSTRS INC	COMMON	882508104	82	2,550	SH	OTHER
TYCO INTL LTD NEW	COMMON	902124106	776	26,876	SH	DEFINED
TYCO INTL LTD NEW	COMMON	902124106	35	1,200	SH	OTHER
UNITED TECHNOLOGIES CORP	COMMON	913017109	991	17,720	SH	DEFINED
UNITED TECHNOLOGIES CORP	COMMON	913017109	41	740	SH	OTHER
VALERO ENERGY CORP NEW	COMMON	91913Y100	433	8,400	SH	DEFINED
VALERO ENERGY CORP NEW	COMMON	91913Y100	26	500	SH	OTHER
VERIZON COMMUNICATIONS	COMMON	92343V104	1,923	63,838	SH	DEFINED
VERIZON COMMUNICATIONS	COMMON	92343V104	872	28,945	SH	OTHER
VIACOM INC	COMMON	925524308	870	26,681	SH	DEFINED
VIACOM INC	COMMON	925524308	28	852	SH	OTHER
VODAFONE GROUP PLC NEW	COMMON	92857W100	73	3,400	SH	DEFINED
VODAFONE GROUP PLC NEW	COMMON	92857W100	155	7,212	SH	OTHER
VORNADO RLTY TR	COMMON	929042109	725	8,685	SH	DEFINED
VORNADO RLTY TR	COMMON	929042109	83	1,000	SH	OTHER
WACHOVIA CORP 2ND NEW	COMMON	929903102	786	14,866	SH	DEFINED
WAL MART STORES INC	COMMON	931142103	1,226	26,194	SH	DEFINED
WAL MART STORES INC	COMMON	931142103	122	2,600	SH	OTHER
WALGREEN CO	COMMON	931422109	417	9,430	SH	DEFINED
WALGREEN CO	COMMON	931422109	11	250	SH	OTHER
WASHINGTON MUT INC	COMMON	939322103	745	17,134	SH	DEFINED
WASHINGTON MUT INC	COMMON	939322103	71	1,640	SH	OTHER
WELLS FARGO & CO NEW	COMMON	949746101	1,248	19,856	SH	DEFINED

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WELLS FARGO & CO NEW	COMMON	949746101	67	1,066	SH	OTHER
WILLOW GROVE BANCORP	COMMON	97111W101	456	30,200	SH	DEFINED
WYETH	COMMON	983024100	698	15,153	SH	DEFINED
WYETH	COMMON	983024100	83	1,800	SH	OTHER
GRAND TOTALS				147,147		