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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
November 14, 2005

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: September 30, 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, November 7, 2005

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: 221

Form 13F Information Table Value Total: \$151,966 (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	COL 2	COL 3	COL 4	COLUMN 5	COL 6	COL 7	
ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PRN CALL	PUT/ DISCRETION	OTHER MANAG
3M CO	COMMON	88579Y101	393	5,360	SH	DEFINED	
3M CO	COMMON	88579Y101	687	9,360	SH	OTHER	
ABBOTT LABS	COMMON	002824100	807	19,031	SH	DEFINED	
ABBOTT LABS	COMMON	002824100	31	725	SH	OTHER	
ALCOA INC	COMMON	013817101	624	25,545	SH	DEFINED	
ALCOA INC	COMMON	013817101	71	2,900	SH	OTHER	
ALLSTATE CORP	COMMON	020002101	1,024	18,523	SH	DEFINED	
ALLSTATE CORP	COMMON	020002101	424	7,677	SH	OTHER	
ALLTEL CORP	COMMON	020039103	1,031	15,842	SH	DEFINED	
ALLTEL CORP	COMMON	020039103	468	7,191	SH	OTHER	
ALTRIA GROUP INC	COMMON	02209S103	900	12,215	SH	DEFINED	
ALTRIA GROUP INC	COMMON	02209S103	2,266	30,740	SH	OTHER	
AMERICAN INTL GROUP INC	COMMON	026874107	1,015	16,380	SH	DEFINED	
AMERICAN INTL GROUP INC	COMMON	026874107	75	1,206	SH	OTHER	
AMGEN INC	COMMON	031162100	1,498	18,806	SH	DEFINED	
AMGEN INC	COMMON	031162100	110	1,375	SH	OTHER	
ANHEUSER BUSCH COS INC	COMMON	035229103	906	21,039	SH	DEFINED	
ANHEUSER BUSCH COS INC	COMMON	035229103	26	600	SH	OTHER	
APACHE CORP	COMMON	037411105	1,155	15,354	SH	DEFINED	
APACHE CORP	COMMON	037411105	90	1,199	SH	OTHER	
AUTOMATIC DATA PROCESSING IN	COMMON	053015103	230	5,350	SH	DEFINED	
AUTOMATIC DATA PROCESSING IN	COMMON	053015103	47	1,100	SH	OTHER	
BANK OF AMERICA CORPORATION	COMMON	060505104	1,074	25,516	SH	DEFINED	
BANK OF AMERICA CORPORATION	COMMON	060505104	138	3,276	SH	OTHER	
BELLSOUTH CORP	COMMON	079860102	319	12,137	SH	DEFINED	
BELLSOUTH CORP	COMMON	079860102	104	3,967	SH	OTHER	
BERKSHIRE SECURITIES	COMMON	084991868	774	3,600	SH	DEFINED	
BERKSHIRE SECURITIES	COMMON	084991868	387	1,800	SH	OTHER	

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BICO INC	COMMON	088766100	0	101,100	SH	DEFINED
BJ SVCS CO	COMMON	055482103	842	23,400	SH	DEFINED
BJ SVCS CO	COMMON	055482103	7	200	SH	OTHER
BOEING CO	COMMON	097023105	238	3,502	SH	DEFINED
BOEING CO	COMMON	097023105	115	1,686	SH	OTHER
BP PLC	COMMON	055622104	957	13,508	SH	DEFINED
BP PLC	COMMON	055622104	445	6,281	SH	OTHER
BP PRUDHOE BAY RTY TR	COMMON	055630107	249	3,150	SH	DEFINED
CAREMARK RX INC	COMMON	141705103	1,092	21,870	SH	DEFINED
CAREMARK RX INC	COMMON	141705103	37	750	SH	OTHER
CATERPILLAR INC DEL	COMMON	149123101	230	3,914	SH	DEFINED
CATERPILLAR INC DEL	COMMON	149123101	28	475	SH	OTHER
CENDANT CORP	COMMON	151313103	512	24,825	SH	DEFINED
CENDANT CORP	COMMON	151313103	36	1,740	SH	OTHER
CHEVRON CORP NEW	COMMON	166764100	610	9,420	SH	DEFINED
CHEVRON CORP NEW	COMMON	166764100	250	3,866	SH	OTHER
CISCO SYS INC	COMMON	17275R102	1,071	59,758	SH	DEFINED
CISCO SYS INC	COMMON	17275R102	108	6,025	SH	OTHER
CITIGROUP INC	COMMON	172967101	1,452	31,888	SH	DEFINED
CITIGROUP INC	COMMON	172967101	173	3,805	SH	OTHER
CNB FINL CORP PA	COMMON	126128107	378	26,631	SH	DEFINED
COMCAST CORP NEW	COMMON	20030N101	156	5,302	SH	DEFINED
COMCAST CORP NEW	COMMON	20030N101	61	2,070	SH	OTHER
CONOCOPHILLIPS	COMMON	20825C104	424	6,064	SH	DEFINED
CONOCOPHILLIPS	COMMON	20825C104	66	950	SH	OTHER
CONSTELLATION ENERGY GROUP I	COMMON	210371100	326	5,291	SH	OTHER
COOPER COS INC	COMMON	216648402	907	11,845	SH	DEFINED
COOPER COS INC	COMMON	216648402	29	375	SH	OTHER
COVENTRY HEALTH CARE INC	COMMON	222862104	808	9,395	SH	DEFINED
COVENTRY HEALTH CARE INC	COMMON	222862104	52	600	SH	OTHER
CTC COMMUNICATIONS GROUP INC	COMMON	126419100	0	10,000	SH	DEFINED
DELL INC	COMMON	24702R101	843	24,641	SH	DEFINED
DELL INC	COMMON	24702R101	34	1,000	SH	OTHER
DIASENSE INC COM	COMMON	252834106	0	17,500	SH	DEFINED
DOMINION RES INC VA NEW	COMMON	25746U109	1,013	11,758	SH	DEFINED
DOMINION RES INC VA NEW	COMMON	25746U109	138	1,607	SH	OTHER
DOW CHEM CO	COMMON	260543103	616	14,793	SH	DEFINED
DOW CHEM CO	COMMON	260543103	13	300	SH	OTHER
DU PONT E I DE NEMOURS & CO	COMMON	263534109	434	11,068	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON	263534109	74	1,900	SH	OTHER
EBAY INC	COMMON	278642103	699	16,960	SH	DEFINED
EBAY INC	COMMON	278642103	25	600	SH	OTHER
EMBRYO DEV CORP	COMMON	290818103	2	15,000	SH	DEFINED
EMERSON ELEC CO	COMMON	291011104	22	300	SH	DEFINED
EMERSON ELEC CO	COMMON	291011104	699	9,730	SH	OTHER
ESB FINANCIAL CORP	COMMON	26884F102	148	12,510	SH	DEFINED
EXELON CORP	COMMON	30161N101	149	2,782	SH	DEFINED
EXELON CORP	COMMON	30161N101	100	1,866	SH	OTHER
EXXON MOBIL CORP	COMMON	30231G102	4,470	70,351	SH	DEFINED
EXXON MOBIL CORP	COMMON	30231G102	2,324	36,580	SH	OTHER
FEDEX CORP	COMMON	31428X106	857	9,840	SH	DEFINED
FEDEX CORP	COMMON	31428X106	30	350	SH	OTHER
FIRST COMWLTH FINL CORP PA	COMMON	319829107	17,611	1,321,136	SH	DEFINED
FIRST COMWLTH FINL CORP PA	COMMON	319829107	1,635	122,653	SH	OTHER
FLEXTRONICS INTL LTD	COMMON	Y2573F102	573	44,610	SH	DEFINED
FLEXTRONICS INTL LTD	COMMON	Y2573F102	17	1,350	SH	OTHER
FORTUNE BRANDS INC	COMMON	349631101	1,193	14,667	SH	DEFINED
FORTUNE BRANDS INC	COMMON	349631101	24	300	SH	OTHER
FPL GROUP INC	COMMON	302571104	856	17,990	SH	DEFINED
FPL GROUP INC	COMMON	302571104	136	2,850	SH	OTHER
GANNETT INC	COMMON	364730101	625	9,075	SH	DEFINED
GANNETT INC	COMMON	364730101	24	350	SH	OTHER

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GATEWAY BANK OF PENNSYLVANIA	COMMON	869099101	50	5,000	SH	DEFINED
GENERAL ELEC CO	COMMON	369604103	3,471	103,085	SH	DEFINED
GENERAL ELEC CO	COMMON	369604103	4,231	125,655	SH	OTHER
HARTFORD FINL SVCS GROUP INC	COMMON	416515104	953	12,350	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	COMMON	416515104	99	1,283	SH	OTHER
HEINZ H J CO	COMMON	423074103	65	1,780	SH	DEFINED
HEINZ H J CO	COMMON	423074103	246	6,723	SH	OTHER
INGERSOLL-RAND COMPANY LTD	COMMON	G4776G101	486	12,700	SH	DEFINED
INGERSOLL-RAND COMPANY LTD	COMMON	G4776G101	476	12,450	SH	OTHER
INTEL CORP	COMMON	458140100	832	33,747	SH	DEFINED
INTEL CORP	COMMON	458140100	143	5,800	SH	OTHER
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,874	23,358	SH	DEFINED
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,279	15,943	SH	OTHER
JACOBS ENGR GROUP INC DEL	COMMON	469814107	886	13,145	SH	DEFINED
JACOBS ENGR GROUP INC DEL	COMMON	469814107	30	450	SH	OTHER
JOHNSON & JOHNSON	COMMON	478160104	1,694	26,774	SH	DEFINED
JOHNSON & JOHNSON	COMMON	478160104	559	8,840	SH	OTHER
JPMORGAN & CHASE & CO	COMMON	46625H100	332	9,788	SH	DEFINED
JUNIATA VALLEY NATL BK	COMMON	482016102	1,158	24,119	SH	DEFINED
L-3 COMMUNICATIONS HLDGS INC	COMMON	502424104	202	2,550	SH	DEFINED
LAUREL CAPITAL GROUP INC	COMMON	518629100	276	12,000	SH	DEFINED
LEESPORT FINANCIAL CORPORATION	COMMON	524477106	1,744	76,650	SH	DEFINED
LEHMAN BROS HLDGS INC	COMMON	524908100	777	6,671	SH	DEFINED
LEHMAN BROS HLDGS INC	COMMON	524908100	55	475	SH	OTHER
LOWES COS INC	COMMON	548661107	1,642	25,504	SH	DEFINED
LOWES COS INC	COMMON	548661107	219	3,400	SH	OTHER
LUCENT TECHNOLOGIES INC	COMMON	549463107	41	12,699	SH	DEFINED
LUCENT TECHNOLOGIES INC	COMMON	549463107	7	2,245	SH	OTHER
MAGNITUDE INFORMATION SYS IN	COMMON	559534102	7	112,400	SH	DEFINED
MAXIM INTEGRATED PRODS INC	COMMON	57772K101	555	13,004	SH	DEFINED
MAXIM INTEGRATED PRODS INC	COMMON	57772K101	12	275	SH	OTHER
MBNA CORP	COMMON	55262L100	641	26,006	SH	DEFINED
MBNA CORP	COMMON	55262L100	71	2,892	SH	OTHER
MCCORMICK & CO INC	COMMON	579780206	649	19,895	SH	DEFINED
MCCORMICK & CO INC	COMMON	579780206	15	475	SH	OTHER
MEDTRONIC INC	COMMON	585055106	298	5,556	SH	DEFINED
MEDTRONIC INC	COMMON	585055106	4	75	SH	OTHER
MELLON FINL CORP	COMMON	58551A108	385	12,048	SH	DEFINED
MELLON FINL CORP	COMMON	58551A108	142	4,445	SH	OTHER
MERCK & CO INC	COMMON	589331107	76	2,776	SH	DEFINED
MERCK & CO INC	COMMON	589331107	783	28,793	SH	OTHER
MERRILL LYNCH & CO INC	COMMON	590188108	1,237	20,155	SH	DEFINED
MERRILL LYNCH & CO INC	COMMON	590188108	153	2,500	SH	OTHER
MICROSOFT CORP	COMMON	594918104	1,301	50,553	SH	DEFINED
MICROSOFT CORP	COMMON	594918104	87	3,385	SH	OTHER
MORGAN STANLEY	COMMON	617446448	18	340	SH	DEFINED
MORGAN STANLEY	COMMON	617446448	265	4,914	SH	OTHER
NATIONAL CITY CORP	COMMON	635405103	585	17,497	SH	DEFINED
NEW MEXICO BANQUEST	COMMON	647991926	1,237	7,207	SH	DEFINED
NEW MEXICO BANQUEST	COMMON	647991926	123	717	SH	OTHER
NOBLE CORPORATION	COMMON	G65422100	612	8,935	SH	DEFINED
NOBLE CORPORATION	COMMON	G65422100	7	100	SH	OTHER
NORTH PITTSBURGH SYS INC	COMMON	661562108	342	16,764	SH	DEFINED
NORTH PITTSBURGH SYS INC	COMMON	661562108	1,359	66,570	SH	OTHER
OMEGA FINANCIAL CORP	COMMON	682092101	4,731	168,780	SH	DEFINED
ORACLE CORP	COMMON	68389X105	661	53,271	SH	DEFINED
ORACLE CORP	COMMON	68389X105	44	3,516	SH	OTHER
OSCIENT PHARMACEUTICALS CORP	COMMON	68812R105	21	10,000	SH	DEFINED
PARKVALE FINANCIAL CORP	COMMON	701492100	6,144	224,544	SH	DEFINED
PENNSYLVANIA RL ESTATE INVT	COMMON	709102107	313	7,414	SH	DEFINED
PEPSICO INC	COMMON	713448108	1,657	29,226	SH	DEFINED
PEPSICO INC	COMMON	713448108	1,282	22,600	SH	OTHER

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PFIZER INC	COMMON	717081103	1,766	70,739	SH	DEFINED
PFIZER INC	COMMON	717081103	678	27,135	SH	OTHER
PITNEY BOWES INC	COMMON	724479100	485	11,631	SH	DEFINED
PITNEY BOWES INC	COMMON	724479100	18	425	SH	OTHER
PNC FINL SVCS GROUP INC	COMMON	693475105	586	10,094	SH	DEFINED
PNC FINL SVCS GROUP INC	COMMON	693475105	174	3,000	SH	OTHER
PPG INDS INC	COMMON	693506107	227	3,837	SH	DEFINED
PPG INDS INC	COMMON	693506107	1,453	24,552	SH	OTHER
PPL CORP	COMMON	69351T106	353	10,922	SH	DEFINED
PPL CORP	COMMON	69351T106	204	6,300	SH	OTHER
PRAXAIR INC	COMMON	74005P104	322	6,724	SH	DEFINED
PRAXAIR INC	COMMON	74005P104	5	100	SH	OTHER
PRICE T ROWE GROUP INC	COMMON	74144T108	939	14,385	SH	DEFINED
PRICE T ROWE GROUP INC	COMMON	74144T108	59	900	SH	OTHER
PROCTER & GAMBLE CO	COMMON	742718109	1,797	30,224	SH	DEFINED
PROCTER & GAMBLE CO	COMMON	742718109	2,411	40,550	SH	OTHER
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	104	1,614	SH	DEFINED
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	272	4,230	SH	OTHER
QUALCOMM INC	COMMON	747525103	967	21,608	SH	DEFINED
QUALCOMM INC	COMMON	747525103	38	850	SH	OTHER
ROCKWELL AUTOMATION INC	COMMON	773903109	173	3,279	SH	DEFINED
ROCKWELL AUTOMATION INC	COMMON	773903109	106	2,000	SH	OTHER
ROCKWELL COLLINS INC	COMMON	774341101	147	3,037	SH	DEFINED
ROCKWELL COLLINS INC	COMMON	774341101	97	2,000	SH	OTHER
ROYAL BANCSHARES OF PENN-A	COMMON	780081105	420	18,821	SH	DEFINED
ROYAL DUTCH SHELL PLC	COMMON	780259206	274	4,175	SH	DEFINED
ROYAL DUTCH SHELL PLC	COMMON	780259206	100	1,521	SH	OTHER
S & T BANCORP INC	COMMON	783859101	2,426	64,173	SH	DEFINED
S & T BANCORP INC	COMMON	783859101	496	13,124	SH	OTHER
SBC COMMUNICATIONS INC	COMMON	78387G103	559	23,320	SH	DEFINED
SBC COMMUNICATIONS INC	COMMON	78387G103	251	10,482	SH	OTHER
SCHLUMBERGER LTD	COMMON	806857108	204	2,417	SH	DEFINED
SCHLUMBERGER LTD	COMMON	806857108	20	234	SH	OTHER
SOUTHERN CO	COMMON	842587107	194	5,430	SH	DEFINED
SOUTHERN CO	COMMON	842587107	11	300	SH	OTHER
SUSQUEHANNA BANCSHARES INC	COMMON	869099101	1,978	82,319	SH	DEFINED
SUSQUEHANNA BANCSHARES INC P	COMMON	869099101	1,255	52,242	SH	DEFINED
SYMANTEC CORP	COMMON	871503108	1,048	46,246	SH	DEFINED
SYMANTEC CORP	COMMON	871503108	82	3,605	SH	OTHER
SYSCO CORP	COMMON	871829107	467	14,880	SH	DEFINED
SYSCO CORP	COMMON	871829107	25	800	SH	OTHER
TARGET CORP	COMMON	87612E106	1,573	30,285	SH	DEFINED
TARGET CORP	COMMON	87612E106	212	4,088	SH	OTHER
TEXAS INSTRS INC	COMMON	882508104	1,030	30,385	SH	DEFINED
TEXAS INSTRS INC	COMMON	882508104	86	2,550	SH	OTHER
TYCO INTL LTD NEW	COMMON	902124106	846	30,376	SH	DEFINED
TYCO INTL LTD NEW	COMMON	902124106	33	1,200	SH	OTHER
UNITED TECHNOLOGIES CORP	COMMON	913017109	892	17,210	SH	DEFINED
UNITED TECHNOLOGIES CORP	COMMON	913017109	33	640	SH	OTHER
VALERO ENERGY CORP NEW	COMMON	91913Y100	369	3,260	SH	DEFINED
VALERO ENERGY CORP NEW	COMMON	91913Y100	23	200	SH	OTHER
VERIZON COMMUNICATIONS	COMMON	92343V104	1,984	60,694	SH	DEFINED
VERIZON COMMUNICATIONS	COMMON	92343V104	918	28,090	SH	OTHER
VIACOM INC	COMMON	925524308	858	26,006	SH	DEFINED
VIACOM INC	COMMON	925524308	28	852	SH	OTHER
VODAFONE GROUP PLC NEW	COMMON	92857W100	84	3,240	SH	DEFINED
VODAFONE GROUP PLC NEW	COMMON	92857W100	200	7,717	SH	OTHER
VORNADO RLTY TR	COMMON	929042109	966	11,155	SH	DEFINED
VORNADO RLTY TR	COMMON	929042109	87	1,000	SH	OTHER
WACHOVIA CORP 2ND NEW	COMMON	929903102	707	14,866	SH	DEFINED
WAL MART STORES INC	COMMON	931142103	1,175	26,804	SH	DEFINED
WAL MART STORES INC	COMMON	931142103	131	3,000	SH	OTHER

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WASHINGTON MUT INC	COMMON	939322103	694	17,690	SH	DEFINED
WASHINGTON MUT INC	COMMON	939322103	60	1,540	SH	OTHER
WELLS FARGO & CO NEW	COMMON	949746101	1,222	20,856	SH	DEFINED
WELLS FARGO & CO NEW	COMMON	949746101	57	966	SH	OTHER
WILLOW GROVE BANCORP	COMMON	97111W101	473	30,200	SH	DEFINED
WYETH	COMMON	983024100	553	11,948	SH	DEFINED
WYETH	COMMON	983024100	120	2,600	SH	OTHER
GRAND TOTALS				151,966		