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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
May 12, 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: March 31, 2006

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, May 12, 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: 224

Form 13F Information Table Value Total: \$155,035 (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-

Name: First Commonwealth Bank

## 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/ PUT/ PRN CALL	COL 6 INVESTMENT DISCRETION	COL 7 OTHER MANAG
1JUNIATA VALLEY NATL BK	COMMON	482016102	1,143	48,238	SH	DEFINED	
3M CO	COMMON	88579Y101	368	4,860	SH	DEFINED	
3M CO	COMMON	88579Y101	708	9,360	SH	OTHER	
ABBOTT LABS	COMMON	2824100	918	21,611	SH	DEFINED	
ABBOTT LABS	COMMON	2824100	35	825	SH	OTHER	
AIR PRODS & CHEMS INC	COMMON	9158106	497	7,397	SH	DEFINED	
AIR PRODS & CHEMS INC	COMMON	9158106	20	300	SH	OTHER	
ALCOA INC	COMMON	13817101	127	4,150	SH	DEFINED	
ALCOA INC	COMMON	13817101	76	2,500	SH	OTHER	
ALLSTATE CORP	COMMON	20002101	1,002	19,223	SH	DEFINED	
ALLSTATE CORP	COMMON	20002101	386	7,399	SH	OTHER	
ALLTEL CORP	COMMON	20039103	1,025	15,833	SH	DEFINED	
ALLTEL CORP	COMMON	20039103	467	7,216	SH	OTHER	
ALTRIA GROUP INC	COMMON	02209S103	1,179	16,635	SH	DEFINED	
ALTRIA GROUP INC	COMMON	02209S103	2,161	30,490	SH	OTHER	
AMERICAN INTL GROUP INC	COMMON	26874107	1,052	15,925	SH	DEFINED	
AMERICAN INTL GROUP INC	COMMON	26874107	80	1,206	SH	OTHER	
AMGEN INC	COMMON	31162100	1,386	19,046	SH	DEFINED	
AMGEN INC	COMMON	31162100	98	1,350	SH	OTHER	
ANHEUSER BUSCH COS INC	COMMON	35229103	358	8,375	SH	DEFINED	
ANHEUSER BUSCH COS INC	COMMON	35229103	13	300	SH	OTHER	
APACHE CORP	COMMON	37411105	969	14,794	SH	DEFINED	
APACHE CORP	COMMON	37411105	79	1,199	SH	OTHER	
AT&T INC	COMMON	00206R102	667	24,656	SH	DEFINED	
AT&T INC	COMMON	00206R102	295	10,892	SH	OTHER	
AUTOMATIC DATA PROCESSING IN	COMMON	53015103	767	16,785	SH	DEFINED	
AUTOMATIC DATA PROCESSING IN	COMMON	53015103	64	1,400	SH	OTHER	
BANK OF AMERICA CORPORATION	COMMON	60505104	1,512	33,191	SH	DEFINED	

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BANK OF AMERICA CORPORATION	COMMON	60505104	215	4,725	SH	OTHER
BECTON DICKINSON & CO	COMMON	75887109	617	10,025	SH	DEFINED
BECTON DICKINSON & CO	COMMON	75887109	60	975	SH	OTHER
BELLSOUTH CORP	COMMON	79860102	402	11,589	SH	DEFINED
BELLSOUTH CORP	COMMON	79860102	141	4,077	SH	OTHER
BERKSHIRE SECURITIES	COMMON	84991868	774	3,600	SH	DEFINED
BERKSHIRE SECURITIES	COMMON	84991868	387	1,800	SH	OTHER
BICO INC	COMMON	88766100	0	101,100	SH	DEFINED
BJ SVCS CO	COMMON	55482103	734	21,205	SH	DEFINED
BJ SVCS CO	COMMON	55482103	17	500	SH	OTHER
BOEING CO	COMMON	97023105	211	2,705	SH	DEFINED
BOEING CO	COMMON	97023105	170	2,186	SH	OTHER
BP PLC	COMMON	55622104	1,416	20,542	SH	DEFINED
BP PLC	COMMON	55622104	443	6,431	SH	OTHER
CAREMARK RX INC	COMMON	141705103	925	18,805	SH	DEFINED
CAREMARK RX INC	COMMON	141705103	42	850	SH	OTHER
CATERPILLAR INC DEL	COMMON	149123101	234	3,264	SH	DEFINED
CATERPILLAR INC DEL	COMMON	149123101	34	475	SH	OTHER
CHEVRON CORP NEW	COMMON	166764100	505	8,709	SH	DEFINED
CHEVRON CORP NEW	COMMON	166764100	253	4,357	SH	OTHER
CISCO SYS INC	COMMON	17275R102	1,602	73,943	SH	DEFINED
CISCO SYS INC	COMMON	17275R102	144	6,625	SH	OTHER
CITIGROUP INC	COMMON	172967101	1,523	32,245	SH	DEFINED
CITIGROUP INC	COMMON	172967101	184	3,905	SH	OTHER
CNB FINL CORP PA	COMMON	126128107	323	23,400	SH	DEFINED
CONOCOPHILLIPS	COMMON	20825C104	193	3,059	SH	DEFINED
CONOCOPHILLIPS	COMMON	20825C104	60	950	SH	OTHER
CONSTELLATION ENERGY GROUP I	COMMON	210371100	220	4,020	SH	OTHER
COVENTRY HEALTH CARE INC	COMMON	222862104	970	17,978	SH	DEFINED
COVENTRY HEALTH CARE INC	COMMON	222862104	58	1,076	SH	OTHER
CTC COMMUNICATIONS GROUP INC	COMMON	126419100	0	10,000	SH	DEFINED
DANAHER CORP DEL	COMMON	235851102	495	7,785	SH	DEFINED
DANAHER CORP DEL	COMMON	235851102	5	75	SH	OTHER
DELL INC	COMMON	24702R101	273	9,186	SH	DEFINED
DELL INC	COMMON	24702R101	22	750	SH	OTHER
DIASENSE INC COM	COMMON	252834106	0	17,500	SH	DEFINED
DISNEY WALT CO	COMMON	254687106	516	18,495	SH	DEFINED
DISNEY WALT CO	COMMON	254687106	34	1,225	SH	OTHER
DOMINION RES INC VA NEW	COMMON	25746U109	884	12,813	SH	DEFINED
DOMINION RES INC VA NEW	COMMON	25746U109	123	1,782	SH	OTHER
DOW CHEM CO	COMMON	260543103	944	23,258	SH	DEFINED
DOW CHEM CO	COMMON	260543103	20	500	SH	OTHER
DU PONT E I DE NEMOURS & CO	COMMON	263534109	416	9,854	SH	DEFINED
DU PONT E I DE NEMOURS & CO	COMMON	263534109	80	1,900	SH	OTHER
E M C CORP MASS	COMMON	268648102	412	30,250	SH	DEFINED
E M C CORP MASS	COMMON	268648102	4	300	SH	OTHER
EBAY INC	COMMON	278642103	920	23,600	SH	DEFINED
EBAY INC	COMMON	278642103	21	550	SH	OTHER
ELECTRONIC ARTS INC	COMMON	285512109	265	4,845	SH	DEFINED
ELECTRONIC ARTS INC	COMMON	285512109	8	150	SH	OTHER
EMBRYO DEV CORP	COMMON	290818103	1	15,000	SH	DEFINED
EMERSON ELEC CO	COMMON	291011104	25	300	SH	DEFINED
EMERSON ELEC CO	COMMON	291011104	805	9,630	SH	OTHER
ESB FINANCIAL CORP	COMMON	26884F102	150	12,510	SH	DEFINED
EXELON CORP	COMMON	30161N101	118	2,236	SH	DEFINED
EXELON CORP	COMMON	30161N101	99	1,866	SH	OTHER
EXXON MOBIL CORP	COMMON	30231G102	3,894	63,986	SH	DEFINED
EXXON MOBIL CORP	COMMON	30231G102	2,197	36,093	SH	OTHER
FEDEX CORP	COMMON	31428X106	1,183	10,475	SH	DEFINED
FEDEX CORP	COMMON	31428X106	40	350	SH	OTHER
FIRST COMWLTH FINL CORP PA	COMMON	319829107	18,404	1,255,400	SH	DEFINED
FIRST COMWLTH FINL CORP PA	COMMON	319829107	1,500	102,293	SH	OTHER

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FLEXTRONICS INTL LTD	COMMON	Y2573F102	238	23,025	SH	DEFINED
FLEXTRONICS INTL LTD	COMMON	Y2573F102	6	600	SH	OTHER
FNB	COMMON	302520101	3,728	218,000	SH	DEFINED
FORTUNE BRANDS INC	COMMON	349631101	1,359	16,852	SH	DEFINED
FORTUNE BRANDS INC	COMMON	349631101	36	450	SH	OTHER
FPL GROUP INC	COMMON	302571104	285	7,097	SH	DEFINED
FPL GROUP INC	COMMON	302571104	102	2,550	SH	OTHER
GATEWAY BANK OF PENNSYLVANIA	COMMON	869099101	50	5,000	SH	DEFINED
GENERAL ELECTRIC CO	COMMON	369604103	3,270	94,030	SH	DEFINED
GENERAL ELECTRIC CO	COMMON	369604103	4,318	124,150	SH	OTHER
GLAXOSMITHKLINE PLC	COMMON	37733W105	620	11,849	SH	DEFINED
GLAXOSMITHKLINE PLC	COMMON	37733W105	16	300	SH	OTHER
HARTFORD FINL SVCS GROUP INC	COMMON	416515104	1,031	12,795	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	COMMON	416515104	108	1,334	SH	OTHER
INGERSOLL-RAND COMPANY LTD	COMMON	G4776G101	732	17,520	SH	DEFINED
INGERSOLL-RAND COMPANY LTD	COMMON	G4776G101	520	12,450	SH	OTHER
INTEL CORP	COMMON	458140100	299	15,385	SH	DEFINED
INTEL CORP	COMMON	458140100	113	5,800	SH	OTHER
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,625	19,710	SH	DEFINED
INTERNATIONAL BUSINESS MACHS	COMMON	459200101	1,244	15,085	SH	OTHER
JACOBS ENGR GROUP INC DEL	COMMON	469814107	1,028	11,855	SH	DEFINED
JACOBS ENGR GROUP INC DEL	COMMON	469814107	35	400	SH	OTHER
JOHNSON & JOHNSON	COMMON	478160104	1,675	28,279	SH	DEFINED
JOHNSON & JOHNSON	COMMON	478160104	529	8,940	SH	OTHER
JP MORGAN CHASE & CO	COMMON	46625H100	374	8,977	SH	DEFINED
JP MORGAN CHASE & CO	COMMON	46625H100	15	370	SH	OTHER
L-3 COMMUNICATIONS HLDGS INC	COMMON	502424104	814	9,485	SH	DEFINED
L-3 COMMUNICATIONS HLDGS INC	COMMON	502424104	19	225	SH	OTHER
LAUREL CAPITAL GROUP INC	COMMON	518629100	252	12,000	SH	DEFINED
LEESPORT FINANCIAL CORPORATION	COMMON	524477106	1,991	76,650	SH	DEFINED
LEHMAN BROS HLDGS INC	COMMON	524908100	957	6,621	SH	DEFINED
LEHMAN BROS HLDGS INC	COMMON	524908100	76	525	SH	OTHER
LOWES COS INC	COMMON	548661107	1,542	23,934	SH	DEFINED
LOWES COS INC	COMMON	548661107	221	3,425	SH	OTHER
LUCENT TECHNOLOGIES INC	COMMON	549463107	29	9,590	SH	DEFINED
LUCENT TECHNOLOGIES INC	COMMON	549463107	6	1,965	SH	OTHER
MAGNITUDE INFORMATION SYS IN	COMMON	559534102	10	112,400	SH	DEFINED
MCCORMICK & CO INC	COMMON	579780206	619	18,275	SH	DEFINED
MCCORMICK & CO INC	COMMON	579780206	16	475	SH	OTHER
MEDTRONIC INC	COMMON	585055106	238	4,681	SH	DEFINED
MEDTRONIC INC	COMMON	585055106	4	75	SH	OTHER
MELLON FINL CORP	COMMON	58551A108	412	11,574	SH	DEFINED
MELLON FINL CORP	COMMON	58551A108	163	4,570	SH	OTHER
MERCK & CO INC	COMMON	589331107	91	2,576	SH	DEFINED
MERCK & CO INC	COMMON	589331107	1,013	28,746	SH	OTHER
MERRILL LYNCH & CO INC	COMMON	590188108	1,490	18,915	SH	DEFINED
MERRILL LYNCH & CO INC	COMMON	590188108	203	2,575	SH	OTHER
MICROSOFT CORP	COMMON	594918104	1,494	54,894	SH	DEFINED
MICROSOFT CORP	COMMON	594918104	98	3,585	SH	OTHER
MORGAN STANLEY	COMMON	617446448	4	60	SH	DEFINED
MORGAN STANLEY	COMMON	617446448	301	4,797	SH	OTHER
MOTOROLA INC	COMMON	620076109	503	21,965	SH	DEFINED
MOTOROLA INC	COMMON	620076109	18	800	SH	OTHER
NATIONAL CITY CORP	COMMON	635405103	598	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	464	5,720	SH	DEFINED
NOBLE CORPORATION	COMMON	G65422100	4	50	SH	OTHER
NORTH PITTSBURGH SYS INC	COMMON	661562108	251	10,764	SH	DEFINED
NORTH PITTSBURGH SYS INC	COMMON	661562108	1,071	45,900	SH	OTHER
OMEGA FINANCIAL CORP	COMMON	682092101	5,715	168,780	SH	DEFINED

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ORACLE CORP	COMMON	68389X105	759	55,421	SH	DEFINED
ORACLE CORP	COMMON	68389X105	48	3,516	SH	OTHER
OSCIENT PHARMACEUTICALS CORP	COMMON	68812R105	28	14,000	SH	DEFINED
PARKVALE FINANCIAL CORP	COMMON	701492100	6,276	224,544	SH	DEFINED
PENNSYLVANIA RL ESTATE INVT	COMMON	709102107	336	7,629	SH	DEFINED
PEPSICO INC	COMMON	713448108	1,675	28,976	SH	DEFINED
PEPSICO INC	COMMON	713448108	1,310	22,675	SH	OTHER
PETSMART INC	COMMON	716768106	478	16,975	SH	DEFINED
PETSMART INC	COMMON	716768106	5	175	SH	OTHER
PFIZER INC	COMMON	717081103	875	35,095	SH	DEFINED
PFIZER INC	COMMON	717081103	580	23,288	SH	OTHER
PNC FINL SVCS GROUP INC	COMMON	693475105	566	8,403	SH	DEFINED
PNC FINL SVCS GROUP INC	COMMON	693475105	168	2,500	SH	OTHER
PPG INDS INC	COMMON	693506107	230	3,637	SH	DEFINED
PPG INDS INC	COMMON	693506107	1,530	24,152	SH	OTHER
PPL CORP	COMMON	69351T106	258	8,792	SH	DEFINED
PPL CORP	COMMON	69351T106	162	5,500	SH	OTHER
PRICE T ROWE GROUP INC	COMMON	74144T108	869	11,115	SH	DEFINED
PRICE T ROWE GROUP INC	COMMON	74144T108	65	825	SH	OTHER
PROCTER & GAMBLE CO	COMMON	742718109	1,791	31,084	SH	DEFINED
PROCTER & GAMBLE CO	COMMON	742718109	2,357	40,896	SH	OTHER
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	99	1,539	SH	DEFINED
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	271	4,230	SH	OTHER
QUALCOMM INC	COMMON	747525103	1,153	22,778	SH	DEFINED
QUALCOMM INC	COMMON	747525103	49	975	SH	OTHER
ROCKWELL AUTOMATION INC	COMMON	773903109	237	3,297	SH	DEFINED
ROCKWELL AUTOMATION INC	COMMON	773903109	144	2,000	SH	OTHER
ROCKWELL COLLINS INC	COMMON	774341101	171	3,037	SH	DEFINED
ROCKWELL COLLINS INC	COMMON	774341101	113	2,000	SH	OTHER
ROYAL BANCSHARES OF PENN-A	COMMON	780081105	471	19,197	SH	DEFINED
ROYAL DUTCH SHELL PLC	COMMON	780259206	188	3,016	SH	DEFINED
ROYAL DUTCH SHELL PLC	COMMON	780259206	157	2,521	SH	OTHER
S & T BANCORP INC	COMMON	783859101	2,102	57,471	SH	DEFINED
S & T BANCORP INC	COMMON	783859101	482	13,186	SH	OTHER
SCHLUMBERGER LTD	COMMON	806857108	287	2,267	SH	DEFINED
SCHLUMBERGER LTD	COMMON	806857108	30	234	SH	OTHER
SOUTHERN CO	COMMON	842587107	603	18,406	SH	DEFINED
SOUTHERN CO	COMMON	842587107	20	600	SH	OTHER
SUSQUEHANNA BANCSHARES INC	COMMON	869099101	1,538	59,687	SH	DEFINED
SUSQUEHANNA BANCSHARES INC P	COMMON	869099101	1,346	52,242	SH	DEFINED
SYMANTEC CORP	COMMON	871503108	158	9,398	SH	DEFINED
SYMANTEC CORP	COMMON	871503108	37	2,205	SH	OTHER
SYSCO CORP	COMMON	871829107	197	6,140	SH	DEFINED
SYSCO CORP	COMMON	871829107	24	750	SH	OTHER
TARGET CORP	COMMON	8.76E+110	1,332	25,615	SH	DEFINED
TARGET CORP	COMMON	8.76E+110	215	4,138	SH	OTHER
TEXAS INSTRS INC	COMMON	882508104	1,033	31,810	SH	DEFINED
TEXAS INSTRS INC	COMMON	882508104	89	2,750	SH	OTHER
UNITED TECHNOLOGIES CORP	COMMON	913017109	1,052	18,150	SH	DEFINED
UNITED TECHNOLOGIES CORP	COMMON	913017109	43	740	SH	OTHER
VALERO ENERGY CORP NEW	COMMON	91913Y100	804	13,450	SH	DEFINED
VALERO ENERGY CORP NEW	COMMON	91913Y100	33	550	SH	OTHER
VERIZON COMMUNICATIONS	COMMON	92343V104	2,144	62,957	SH	DEFINED
VERIZON COMMUNICATIONS	COMMON	92343V104	953	27,977	SH	OTHER
VODAFONE GROUP PLC NEW	COMMON	92857W100	71	3,400	SH	DEFINED
VODAFONE GROUP PLC NEW	COMMON	92857W100	151	7,219	SH	OTHER
VORNADO RLTY TR	COMMON	929042109	716	7,460	SH	DEFINED
VORNADO RLTY TR	COMMON	929042109	96	1,000	SH	OTHER
WACHOVIA CORP 2ND NEW	COMMON	929903102	746	13,302	SH	DEFINED
WAL MART STORES INC	COMMON	931142103	1,183	25,034	SH	DEFINED
WAL MART STORES INC	COMMON	931142103	120	2,550	SH	OTHER
WALGREEN CO	COMMON	931422109	604	14,010	SH	DEFINED

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WALGREEN CO	COMMON	931422109	15	350	SH	OTHER
WASHINGTON MUT INC	COMMON	939322103	633	14,861	SH	DEFINED
WASHINGTON MUT INC	COMMON	939322103	70	1,640	SH	OTHER
WELLPOINT INC	COMMON	94973V107	407	5,250	SH	DEFINED
WELLPOINT INC	COMMON	94973V107	4	50	SH	OTHER
WELLS FARGO & CO NEW	COMMON	949746101	1,268	19,856	SH	DEFINED
WELLS FARGO & CO NEW	COMMON	949746101	66	1,041	SH	OTHER
WILLOW GROVE BANCORP	COMMON	97111W101	535	30,200	SH	DEFINED
WYETH	COMMON	983024100	756	15,578	SH	DEFINED
WYETH	COMMON	983024100	78	1,600	SH	OTHER
GRAND TOTALS				155,035		