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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
May 17, 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: March 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, May 16, 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: 216

Form 13F Information Table Value Total: \$148,893 (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 TITLE OF CLASS	COL 3 CUSIP	COL 4 MARKET VALUE (X\$1000)	COLUMN 5 SHS OR PRN AMT	SH/ PUT/ CALL	COL 6 INVESTMENT DISCRETION	COL 7 OTHER MANA
3M CO	Common	88579Y101	468	5,460	SH	DEFINED	
3M CO	Common	88579Y101	819	9,560	SH	OTHER	
ABBOTT LABS	Common	002824100	814	17,456	SH	DEFINED	
ABBOTT LABS	Common	002824100	24	525	SH	OTHER	
ALCOA INC	Common	013817101	767	25,225	SH	DEFINED	
ALCOA INC	Common	013817101	93	3,060	SH	OTHER	
ALLSTATE CORP	Common	020002101	975	18,033	SH	DEFINED	
ALLSTATE CORP	Common	020002101	415	7,677	SH	OTHER	
ALLTEL CORP	Common	020039103	901	16,427	SH	DEFINED	
ALLTEL CORP	Common	020039103	478	8,716	SH	OTHER	
ALTRIA GROUP INC	Common	02209S103	693	10,600	SH	DEFINED	
ALTRIA GROUP INC	Common	02209S103	2,023	30,940	SH	OTHER	
AMERICAN INTL GROUP INC	Common	026874107	922	16,645	SH	DEFINED	
AMERICAN INTL GROUP INC	Common	026874107	88	1,581	SH	OTHER	
AMGEN INC	Common	031162100	1,200	20,621	SH	DEFINED	
AMGEN INC	Common	031162100	80	1,375	SH	OTHER	
ANHEUSER BUSCH COS INC	Common	035229103	1,187	25,044	SH	DEFINED	
ANHEUSER BUSCH COS INC	Common	035229103	40	850	SH	OTHER	
APACHE CORP	Common	037411105	1,042	17,017	SH	DEFINED	
APACHE CORP	Common	037411105	73	1,199	SH	OTHER	
BANK OF AMERICA CORPORATION	Common	060505104	1,119	25,375	SH	DEFINED	
BANK OF AMERICA CORPORATION	Common	060505104	233	5,276	SH	OTHER	
BELLSOUTH CORP	Common	079860102	223	8,488	SH	DEFINED	
BELLSOUTH CORP	Common	079860102	104	3,949	SH	OTHER	
BERKSHIRE SECURITIES	Common	084991868	702	3,600	SH	DEFINED	
BERKSHIRE SECURITIES	Common	084991868	351	1,800	SH	OTHER	
BICO INC	Common	088766100	0	101,100	SH	DEFINED	
BJ SVCS CO	Common	055482103	602	11,600	SH	DEFINED	

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BJ SVCS CO	Common	055482103	5	100	SH	OTHER
BOEING CO	Common	097023105	213	3,638	SH	DEFINED
BOEING CO	Common	097023105	102	1,744	SH	OTHER
BP PLC	Common	055622104	764	12,246	SH	DEFINED
BP PLC	Common	055622104	392	6,281	SH	OTHER
BP PRUDHOE BAY RTY TR	Common	055630107	220	3,150	SH	DEFINED
CAREMARK RX INC	Common	141705103	878	22,080	SH	DEFINED
CAREMARK RX INC	Common	141705103	30	750	SH	OTHER
CATERPILLAR INC DEL	Common	149123101	179	1,957	SH	DEFINED
CATERPILLAR INC DEL	Common	149123101	25	275	SH	OTHER
CENDANT CORP	Common	151313103	570	27,740	SH	DEFINED
CENDANT CORP	Common	151313103	38	1,840	SH	OTHER
CHEVRONTEXACO CORP	Common	166764100	482	8,272	SH	DEFINED
CHEVRONTEXACO CORP	Common	166764100	246	4,220	SH	OTHER
CISCO SYS INC	Common	17275R102	1,017	56,828	SH	DEFINED
CISCO SYS INC	Common	17275R102	119	6,625	SH	OTHER
CITIGROUP INC	Common	172967101	1,444	32,125	SH	DEFINED
CITIGROUP INC	Common	172967101	242	5,392	SH	OTHER
CNB FINL CORP PA	Common	126128107	390	26,251	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	208	6,164	SH	DEFINED
COMCAST CORP NEW	Common	20030N101	84	2,483	SH	OTHER
CONOCOPHILLIPS	Common	20825C104	364	3,379	SH	DEFINED
CONOCOPHILLIPS	Common	20825C104	54	500	SH	OTHER
CONSTELLATION ENERGY GROUP I	Common	210371100	274	5,291	SH	OTHER
COOPER COS INC	Common	216648402	855	11,725	SH	DEFINED
COOPER COS INC	Common	216648402	27	375	SH	OTHER
COVENTRY HEALTH CARE INC	Common	222862104	500	7,335	SH	DEFINED
COVENTRY HEALTH CARE INC	Common	222862104	37	550	SH	OTHER
CTC COMMUNICATIONS GROUP INC	Common	126419100	0	10,000	SH	DEFINED
DELL INC	Common	24702R101	936	24,366	SH	DEFINED
DELL INC	Common	24702R101	29	750	SH	OTHER
DIASENSE INC COM	Common	252834106	0	17,500	SH	DEFINED
DOMINION RES INC VA NEW	Common	25746U109	887	11,918	SH	DEFINED
DOMINION RES INC VA NEW	Common	25746U109	150	2,015	SH	OTHER
DOW CHEM CO	Common	260543103	355	7,128	SH	DEFINED
DOW CHEM CO	Common	260543103	77	1,546	SH	OTHER
DU PONT E I DE NEMOURS & CO	Common	263534109	546	10,654	SH	DEFINED
DU PONT E I DE NEMOURS & CO	Common	263534109	108	2,100	SH	OTHER
EBAY INC	Common	278642103	286	7,685	SH	DEFINED
EBAY INC	Common	278642103	7	200	SH	OTHER
EMBRYO DEV CORP	Common	290818103	1	15,000	SH	DEFINED
EMERSON ELEC CO	Common	291011104	19	300	SH	DEFINED
EMERSON ELEC CO	Common	291011104	632	9,730	SH	OTHER
ESB FINANCIAL CORP	Common	26884F102	170	12,510	SH	DEFINED
EXELON CORP	Common	30161N101	123	2,676	SH	DEFINED
EXELON CORP	Common	30161N101	86	1,866	SH	OTHER
EXXON MOBIL CORP	Common	30231G102	4,414	74,053	SH	DEFINED
EXXON MOBIL CORP	Common	30231G102	2,356	39,523	SH	OTHER
FEDEX CORP	Common	31428X106	815	8,680	SH	DEFINED
FEDEX CORP	Common	31428X106	33	350	SH	OTHER
FIRST COMWLTH FINL CORP PA	Common	319829107	18,641	1,360,681	SH	DEFINED
FIRST COMWLTH FINL CORP PA	Common	319829107	2,315	169,002	SH	OTHER
FLEXTRONICS INTL LTD	Common	Y2573F102	557	46,295	SH	DEFINED
FLEXTRONICS INTL LTD	Common	Y2573F102	16	1,350	SH	OTHER
FORTUNE BRANDS INC	Common	349631101	1,051	13,032	SH	DEFINED
FORTUNE BRANDS INC	Common	349631101	24	300	SH	OTHER
FPL GROUP INC	Common	302571104	793	19,740	SH	DEFINED
FPL GROUP INC	Common	302571104	94	2,350	SH	OTHER
GANNETT INC	Common	364730101	623	7,880	SH	DEFINED
GANNETT INC	Common	364730101	28	350	SH	OTHER
GATEWAY BANK OF PENNSYLVANIA	Common	869099101	50	5,000	SH	SOLE
GENERAL ELEC CO	Common	369604103	3,453	95,770	SH	DEFINED

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GENERAL ELEC CO	Common	369604103	4,681	129,825	SH	OTHER
GENERAL MLS INC	Common	370334104	149	3,030	SH	DEFINED
GENERAL MLS INC	Common	370334104	159	3,240	SH	OTHER
HARTFORD FINL SVCS GROUP INC	Common	416515104	836	12,200	SH	DEFINED
HARTFORD FINL SVCS GROUP INC	Common	416515104	88	1,282	SH	OTHER
HEINZ H J CO	Common	423074103	66	1,780	SH	DEFINED
HEINZ H J CO	Common	423074103	248	6,723	SH	OTHER
INGERSOLL-RAND COMPANY LTD	Common	G4776G101	278	3,490	SH	DEFINED
INGERSOLL-RAND COMPANY LTD	Common	G4776G101	494	6,200	SH	OTHER
INTEL CORP	Common	458140100	855	36,797	SH	DEFINED
INTEL CORP	Common	458140100	149	6,400	SH	OTHER
INTERNATIONAL BUSINESS MACHS	Common	459200101	2,008	21,979	SH	DEFINED
INTERNATIONAL BUSINESS MACHS	Common	459200101	1,452	15,893	SH	OTHER
JACOBS ENGR GROUP INC DEL	Common	469814107	679	13,080	SH	DEFINED
JACOBS ENGR GROUP INC DEL	Common	469814107	23	450	SH	OTHER
JOHNSON & JOHNSON	Common	478160104	1,757	26,160	SH	DEFINED
JOHNSON & JOHNSON	Common	478160104	657	9,790	SH	OTHER
JUNIATA VALLEY NATL BK	Common	482016102	1,073	24,119	SH	DEFINED
LAUREL CAPITAL GROUP INC	Common	518629100	263	12,000	SH	DEFINED
LEESPORT FINANCIAL CORPORATION	Common	524477106	1,813	76,650	SH	DEFINED
LEHMAN BROS HLDGS INC	Common	524908100	457	4,856	SH	DEFINED
LEHMAN BROS HLDGS INC	Common	524908100	35	375	SH	OTHER
LOWES COS INC	Common	548661107	1,433	25,104	SH	DEFINED
LOWES COS INC	Common	548661107	203	3,550	SH	OTHER
LUCENT TECHNOLOGIES INC	Common	549463107	27	9,746	SH	DEFINED
LUCENT TECHNOLOGIES INC	Common	549463107	6	2,345	SH	OTHER
MAGNITUDE INFORMATION SYS IN	Common	559534102	11	112,400	SH	DEFINED
MAXIM INTEGRATED PRODS INC	Common	57772K101	355	8,694	SH	DEFINED
MAXIM INTEGRATED PRODS INC	Common	57772K101	8	200	SH	OTHER
MBNA CORP	Common	55262L100	711	28,944	SH	DEFINED
MBNA CORP	Common	55262L100	71	2,892	SH	OTHER
MCCORMICK & CO INC	Common	579780206	599	17,410	SH	DEFINED
MCCORMICK & CO INC	Common	579780206	16	475	SH	OTHER
MEDTRONIC INC	Common	585055106	393	7,716	SH	DEFINED
MEDTRONIC INC	Common	585055106	4	75	SH	OTHER
MELLON FINL CORP	Common	58551A108	142	4,974	SH	DEFINED
MELLON FINL CORP	Common	58551A108	133	4,645	SH	OTHER
MERCK & CO INC	Common	589331107	108	3,350	SH	DEFINED
MERCK & CO INC	Common	589331107	964	29,790	SH	OTHER
MERRILL LYNCH & CO INC	Common	590188108	1,197	21,150	SH	DEFINED
MERRILL LYNCH & CO INC	Common	590188108	158	2,800	SH	OTHER
MICROSOFT CORP	Common	594918104	1,170	48,418	SH	DEFINED
MICROSOFT CORP	Common	594918104	89	3,685	SH	OTHER
MORGAN STANLEY	Common	617446448	19	340	SH	DEFINED
MORGAN STANLEY	Common	617446448	281	4,914	SH	OTHER
NATIONAL CITY CORP	Common	635405103	210	6,276	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	1,000	7,207	SH	DEFINED
NEW MEXICO BANQUEST	Common	647991926	100	717	SH	OTHER
NOBLE CORPORATION	Common	G65422100	676	12,025	SH	DEFINED
NOBLE CORPORATION	Common	G65422100	17	300	SH	OTHER
NORTH PITTSBURGH SYS INC	Common	661562108	79	4,000	SH	DEFINED
NORTH PITTSBURGH SYS INC	Common	661562108	1,318	66,670	SH	OTHER
OMEGA FINANCIAL CORP	Common	682092101	5,027	168,780	SH	DEFINED
OMEGA FINL CORP	Common	682092101	212	7,106	SH	DEFINED
ORACLE CORP	Common	68389X105	660	52,921	SH	DEFINED
ORACLE CORP	Common	68389X105	44	3,516	SH	OTHER
OSCIENT PHARMACEUTICALS CORP	Common	68812R105	23	10,000	SH	DEFINED
PARKVALE FINANCIAL CORP	Common	701492100	6,242	224,544	SH	DEFINED
PENNSYLVANIA RL ESTATE INVT	Common	709102107	299	7,414	SH	DEFINED
PEPSICO INC	Common	713448108	1,478	27,879	SH	DEFINED
PEPSICO INC	Common	713448108	1,206	22,750	SH	OTHER
PFIZER INC	Common	717081103	1,876	71,394	SH	DEFINED

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PFIZER INC	Common	717081103	725	27,595	SH	OTHER
PITNEY BOWES INC	Common	724479100	503	11,141	SH	DEFINED
PITNEY BOWES INC	Common	724479100	25	550	SH	OTHER
PNC FINL SVCS GROUP INC	Common	693475105	486	9,448	SH	DEFINED
PNC FINL SVCS GROUP INC	Common	693475105	154	3,000	SH	OTHER
PPG INDS INC	Common	693506107	274	3,837	SH	DEFINED
PPG INDS INC	Common	693506107	1,835	25,652	SH	OTHER
PPL CORP	Common	69351T106	338	6,261	SH	DEFINED
PPL CORP	Common	69351T106	259	4,800	SH	OTHER
PRAXAIR INC	Common	74005P104	658	13,739	SH	DEFINED
PRAXAIR INC	Common	74005P104	11	230	SH	OTHER
PRICE T ROWE GROUP INC	Common	74144T108	916	15,430	SH	DEFINED
PRICE T ROWE GROUP INC	Common	74144T108	53	900	SH	OTHER
PROCTER & GAMBLE CO	Common	742718109	1,534	28,944	SH	DEFINED
PROCTER & GAMBLE CO	Common	742718109	2,165	40,850	SH	OTHER
PUBLIC SVC ENTERPRISE GROUP	Common	744573106	88	1,614	SH	DEFINED
PUBLIC SVC ENTERPRISE GROUP	Common	744573106	377	6,930	SH	OTHER
QUALCOMM INC	Common	747525103	820	22,385	SH	DEFINED
QUALCOMM INC	Common	747525103	31	850	SH	OTHER
ROCKWELL AUTOMATION INC	Common	773903109	261	4,615	SH	DEFINED
ROCKWELL AUTOMATION INC	Common	773903109	266	4,688	SH	OTHER
ROCKWELL COLLINS INC	Common	774341101	209	4,394	SH	DEFINED
ROCKWELL COLLINS INC	Common	774341101	128	2,688	SH	OTHER
ROYAL BANCSHARES OF PENN-A	Common	780081105	427	18,821	SH	DEFINED
ROYAL DUTCH PETE CO	Common	780257804	251	4,175	SH	DEFINED
ROYAL DUTCH PETE CO	Common	780257804	125	2,078	SH	OTHER
S & T BANCORP INC	Common	783859101	2,349	66,354	SH	DEFINED
S & T BANCORP INC	Common	783859101	462	13,064	SH	OTHER
SBC COMMUNICATIONS INC	Common	78387G103	397	16,779	SH	DEFINED
SBC COMMUNICATIONS INC	Common	78387G103	317	13,387	SH	OTHER
SUSQUEHANNA BANCSHARES INC	Common	869099101	2,007	82,319	SH	DEFINED
SUSQUEHANNA BANCSHARES INC P	Common	869099101	1,274	52,242	SH	DEFINED
SYMANTEC CORP	Common	871503108	660	30,920	SH	DEFINED
SYMANTEC CORP	Common	871503108	64	3,000	SH	OTHER
SYSCO CORP	Common	871829107	428	11,945	SH	DEFINED
SYSCO CORP	Common	871829107	23	650	SH	OTHER
TARGET CORP	Common	87612E106	1,511	30,205	SH	DEFINED
TARGET CORP	Common	87612E106	201	4,025	SH	OTHER
TEXAS INSTRS INC	Common	882508104	729	28,585	SH	DEFINED
TEXAS INSTRS INC	Common	882508104	73	2,850	SH	OTHER
TYCO INTL LTD NEW	Common	902124106	1,047	30,971	SH	DEFINED
TYCO INTL LTD NEW	Common	902124106	41	1,200	SH	OTHER
UNITED TECHNOLOGIES CORP	Common	913017109	855	8,415	SH	DEFINED
UNITED TECHNOLOGIES CORP	Common	913017109	22	220	SH	OTHER
VERITAS SOFTWARE CO	Common	923436109	313	13,500	SH	DEFINED
VERITAS SOFTWARE CO	Common	923436109	10	450	SH	OTHER
VERIZON COMMUNICATIONS	Common	92343V104	2,013	56,706	SH	DEFINED
VERIZON COMMUNICATIONS	Common	92343V104	997	28,092	SH	OTHER
VIACOM INC	Common	925524308	850	24,407	SH	DEFINED
VIACOM INC	Common	925524308	30	852	SH	OTHER
VODAFONE GROUP PLC NEW	Common	92857W100	36	1,370	SH	DEFINED
VODAFONE GROUP PLC NEW	Common	92857W100	205	7,712	SH	OTHER
VORNADO RLTY TR	Common	929042109	881	12,725	SH	DEFINED
VORNADO RLTY TR	Common	929042109	111	1,600	SH	OTHER
WACHOVIA CORP 2ND NEW	Common	929903102	853	16,762	SH	DEFINED
WAL MART STORES INC	Common	931142103	1,294	25,819	SH	DEFINED
WAL MART STORES INC	Common	931142103	165	3,300	SH	OTHER
WASHINGTON MUT INC	Common	939322103	641	16,230	SH	DEFINED
WASHINGTON MUT INC	Common	939322103	61	1,540	SH	OTHER
WELLS FARGO & CO NEW	Common	949746101	1,210	20,226	SH	DEFINED
WELLS FARGO & CO NEW	Common	949746101	130	2,166	SH	OTHER
WILLOW GROVE BANCORP	Common	97111W101	486	30,200	SH	DEFINED

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WYETH	Common	983024100	413	9,798 SH	DEFINED
WYETH	Common	983024100	160	3,800 SH	OTHER
GRAND TOTALS			148,893		