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FIRST COMMONWEALTH FINANCIAL CORP /PA/  
Form 13F-HR  
August 12, 2008

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

Form 13F

Form 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: June 30, 2008

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: Edward J. Lipkus, III  
Title: Executive Vice  
President and Chief  
Financial Officer  
Phone: (724) 463-4724

Signature, Place, and Date of Signing:

/s/ Edward J. Lipkus, III  
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Edward J. Lipkus, III, Indiana, PA, August 12, 2008

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).)

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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 1

Form 13F Information Table Entry Total: 220

Form 13F Information Table Value Total: \$128,301 (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:	Form 13F File Number:	Name:
1	28-11893	-----

FORM 13F INFORMATION TABLE

COLUMN 1	COL 2	COL 3	COL 4	COLUMN 5	COL 6	COL 7	COLUMN 8	VOTING AUTH
ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGERS	SOLE SH
1CITIGROUP INC	COMMON	172967101	59	3,517	SH	OTHER	1	3,403
1LOWES COS INC	COMMON	548661107	212	10,232	SH	DEFINED	1	10,232
1ROYAL DUTCH SHELL PLC	COMMON	780259206	368	4,500	SH	OTHER	1	4,500
3M CO	COMMON	88579Y101	239	3,440	SH	DEFINED	1	2,670
3M CO	COMMON	88579Y101	660	9,485	SH	OTHER	1	9,485
ABBOTT LABS	COMMON	002824100	1,158	21,862	SH	DEFINED	1	20,519
ABBOTT LABS	COMMON	002824100	41	767	SH	OTHER	1	767
ADOBE SYS INC	COMMON	00724F101	800	20,314	SH	DEFINED	1	20,314
ADOBE SYS INC	COMMON	00724F101	14	367	SH	OTHER	1	367
AIR PRODS & CHEMS INC	COMMON	009158106	794	8,036	SH	DEFINED	1	8,036
AIR PRODS & CHEMS INC	COMMON	009158106	25	250	SH	OTHER	1	250
ALLSTATE CORP	COMMON	020002101	184	4,036	SH	DEFINED	1	3,207
ALLSTATE CORP	COMMON	020002101	298	6,529	SH	OTHER	1	6,529
ALTRIA GROUP INC	COMMON	02209S103	91	4,450	SH	DEFINED	1	4,361
ALTRIA GROUP INC	COMMON	02209S103	643	31,265	SH	OTHER	1	31,265
AMERICAN INTL GROUP INC	COMMON	026874107	317	11,989	SH	DEFINED	1	10,849
AMERICAN INTL GROUP INC	COMMON	026874107	42	1,593	SH	OTHER	1	1,343
ANHEUSER BUSCH COS INC	COMMON	035229103	6	100	SH	DEFINED	1	100
ANHEUSER BUSCH COS INC	COMMON	035229103	311	5,000	SH	OTHER	1	5,000

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APACHE CORP	COMMON	037411105	1,310	9,422	SH	DEFINED	1	9,422
APACHE CORP	COMMON	037411105	125	899	SH	OTHER	1	375
APPLE INC	COMMON	037833100	946	5,647	SH	DEFINED	1	5,647
APPLE INC	COMMON	037833100	26	155	SH	OTHER	1	155
AT&T INC	COMMON	00206R102	2,165	64,275	SH	DEFINED	1	62,273
AT&T INC	COMMON	00206R102	252	7,477	SH	OTHER	1	7,472
AUTODESK INC	COMMON	052769106	495	14,643	SH	DEFINED	1	14,643
AUTODESK INC	COMMON	052769106	4	125	SH	OTHER	1	125
BANK OF AMERICA CORPORATION	COMMON	060505104	96	4,002	SH	DEFINED	1	800
BANK OF AMERICA CORPORATION	COMMON	060505104	162	6,807	SH	OTHER	1	6,807
BANK OF NEW YORK MELLON CORP	COMMON	064058100	366	9,674	SH	DEFINED	1	9,674
BANK OF NEW YORK MELLON CORP	COMMON	064058100	147	3,897	SH	OTHER	1	1,372
BARR PHARMACEUTICALS INC	COMMON	068306109	808	17,934	SH	DEFINED	1	17,934
BARR PHARMACEUTICALS INC	COMMON	068306109	29	642	SH	OTHER	1	642
BECTON DICKINSON & CO	COMMON	075887109	1,053	12,950	SH	DEFINED	1	12,499
BECTON DICKINSON & CO	COMMON	075887109	76	933	SH	OTHER	1	933
BERKSHIRE SECURITIES	COMMON	084991868	1,412	6,140	SH	DEFINED	1	6,140
BERKSHIRE SECURITIES	COMMON	084991868	414	1,800	SH	OTHER	1	1,800
BOEING CO	COMMON	097023105	39	587	SH	DEFINED	1	587
BOEING CO	COMMON	097023105	249	3,786	SH	OTHER	1	3,786
BP PLC	COMMON	055622104	422	6,069	SH	DEFINED	1	6,010
BP PLC	COMMON	055622104	459	6,592	SH	OTHER	1	5,590
BP PRUDHOE BAY RTY TR	COMMON	055630107	207	2,000	SH	OTHER	1	2,000
BUNGE LIMITED	COMMON	G16962105	767	7,121	SH	DEFINED	1	7,121
BUNGE LIMITED	COMMON	G16962105	16	150	SH	OTHER	1	150
BURLINGTON NORTHN SANTA FE C	COMMON	12189T104	297	2,970	SH	DEFINED	1	2,970
CATERPILLAR INC DEL	COMMON	149123101	77	1,049	SH	DEFINED	1	1,049
CATERPILLAR INC DEL	COMMON	149123101	168	2,275	SH	OTHER	1	2,275
CHEVRON CORP NEW	COMMON	166764100	1,584	15,982	SH	DEFINED	1	14,004
CHEVRON CORP NEW	COMMON	166764100	627	6,327	SH	OTHER	1	5,802
CISCO SYS INC	COMMON	17275R102	1,112	47,791	SH	DEFINED	1	44,261
CISCO SYS INC	COMMON	17275R102	217	9,333	SH	OTHER	1	9,333
CITIGROUP INC	COMMON	172967101	297	17,703	SH	DEFINED	1	17,703
CNB FINL CORP PA	COMMON	126128107	331	23,400	SH	DEFINED	1	23,400
CONOCOPHILLIPS	COMMON	20825C104	903	9,570	SH	DEFINED	1	7,920
CONOCOPHILLIPS	COMMON	20825C104	198	2,100	SH	OTHER	1	2,100
CORNING INC	COMMON	219350105	365	15,823	SH	DEFINED	1	15,441
CORNING INC	COMMON	219350105	55	2,400	SH	OTHER	1	2,400
CVS CAREMARK CORPORATION	COMMON	126650100	817	20,645	SH	DEFINED	1	20,645
CVS CAREMARK								

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CORPORATION	COMMON	126650100	32	801	SH	OTHER	1	801	
DISNEY WALT CO	COMMON	254687106	1,091	34,978	SH	DEFINED	1	33,678	
DISNEY WALT CO	COMMON	254687106	37	1,200	SH	OTHER	1	1,200	
DOMINION RES INC VA NEW	COMMON	25746U109	884	18,622	SH	DEFINED	1	18,593	
DOMINION RES INC VA NEW	COMMON	25746U109	144	3,024	SH	OTHER	1	3,024	
DU PONT E I DE NEMOURS & CO	COMMON	263534109	300	7,004	SH	DEFINED	1	7,004	
DU PONT E I DE NEMOURS & CO	COMMON	263534109	92	2,142	SH	OTHER	1	942	1
EASTMAN CHEM CO	COMMON	277432100	690	10,018	SH	DEFINED	1	10,018	
EASTMAN CHEM CO	COMMON	277432100	43	626	SH	OTHER	1	626	
EBAY INC	COMMON	278642103	547	20,012	SH	DEFINED	1	20,012	
EBAY INC	COMMON	278642103	12	450	SH	OTHER	1	450	
EDISON INTL	COMMON	281020107	559	10,887	SH	DEFINED	1	10,855	
EDISON INTL	COMMON	281020107	10	200	SH	OTHER	1	200	
EMBRYO DEV CORP	COMMON	290818103	--	15,000	SH	DEFINED	1	15,000	
EMERSON ELEC CO	COMMON	291011104	69	1,400	SH	DEFINED	1	600	
EMERSON ELEC CO	COMMON	291011104	846	17,110	SH	OTHER	1	17,110	
ESB FINANCIAL CORP	COMMON	26884F102	122	12,510	SH	DEFINED		12,510	
EXELON CORP	COMMON	30161N101	183	2,036	SH	DEFINED	1	2,036	
EXELON CORP	COMMON	30161N101	127	1,416	SH	OTHER	1	1,416	
EXXON MOBIL CORP	COMMON	30231G102	4,130	46,868	SH	DEFINED	1	46,868	
EXXON MOBIL CORP	COMMON	30231G102	2,367	26,862	SH	OTHER	1	9,445	17
FIRST COMWLTH FINL CORP PA	COMMON	319829107	10,772	1,154,602	SH	DEFINED	1	1,151,136	3,466
FIRST COMWLTH FINL CORP PA	COMMON	319829107	278	29,778	SH	OTHER	1	19,949	9,829
FIRSTMERIT CORP	COMMON	337915102	163	10,000	SH	DEFINED		10,000	0
FNB	COMMON	302520101	7,516	637,992	SH	DEFINED		637,992	0
FNB CORP PA	COMMON	302520101	120	10,224	SH	DEFINED	1	10,224	
FNB CORP PA	COMMON	302520101	1	43	SH	OTHER	1	43	
FORTUNE BRANDS INC	COMMON	349631101	216	3,467	SH	DEFINED	1	2,827	640
FORTUNE BRANDS INC	COMMON	349631101	42	675	SH	OTHER	1	675	
FRANKLIN RES INC	COMMON	354613101	530	5,778	SH	DEFINED	1	5,778	
FRANKLIN RES INC	COMMON	354613101	11	125	SH	OTHER	1	125	
GATEWAY BANK OF PENNSYLVANIA	COMMON	869099101	50	5,000	SH	DEFINED		5,000	0
GENERAL ELECTRIC CO	COMMON	369604103	1,629	61,030	SH	DEFINED	1	58,239	2,791
GENERAL ELECTRIC CO	COMMON	369604103	3,412	127,848	SH	OTHER	1	125,678	1,830
GOODRICH CORP	COMMON	382388106	650	13,701	SH	DEFINED	1	13,672	29
GOODRICH CORP	COMMON	382388106	14	300	SH	OTHER	1	300	
GOOGLE INC	COMMON	38259P508	859	1,632	SH	DEFINED	1	1,561	71
GOOGLE INC	COMMON	38259P508	11	20	SH	OTHER	1	20	
HALLIBURTON CO	COMMON	406216101	244	4,600	SH	DEFINED	1	4,600	
HARLEYSVILLE NATIONAL CORP	COMMON	412850109	528	47,349	SH	DEFINED		47,349	0
HARTFORD FINL SVCS GROUP INC	COMMON	416515104	788	12,199	SH	DEFINED	1	11,699	500
HARTFORD FINL SVCS GROUP INC	COMMON	416515104	51	792	SH	OTHER	1	792	
HELMERICH & PAYNE									

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INC	COMMON	423452101	1,482	20,578	SH	DEFINED	1	20,578		
HELMERICH & PAYNE										
INC	COMMON	423452101	22	300	SH	OTHER	1	300		
HUNTINGTON										
BANCSHARES, INC	COMMON	446150104	87	15,000	SH	DEFINED		15,000	0	0
INGERSOLL-RAND										
COMPANY LTD	COMMON	G4776G101	31	833	SH	DEFINED	1	697		136
INGERSOLL-RAND										
COMPANY LTD	COMMON	G4776G101	457	12,200	SH	OTHER	1	12,200		
INTEL CORP	COMMON	458140100	313	14,585	SH	DEFINED	1	10,135		4,450
INTEL CORP	COMMON	458140100	90	4,180	SH	OTHER	1	3,750		430
INTERNATIONAL										
BUSINESS MACHS	COMMON	459200101	1,547	13,049	SH	DEFINED	1	12,965		84
INTERNATIONAL										
BUSINESS MACHS	COMMON	459200101	1,773	14,960	SH	OTHER	1	14,750	100	110
JACOBS ENGR GROUP										
INC DEL	COMMON	469814107	1,263	15,646	SH	DEFINED	1	15,646		
JACOBS ENGR GROUP										
INC DEL	COMMON	469814107	54	675	SH	OTHER	1	675		
JOHNSON & JOHNSON	COMMON	478160104	1,326	20,606	SH	DEFINED	1	19,686		920
JOHNSON & JOHNSON	COMMON	478160104	599	9,307	SH	OTHER	1	9,307		
JPMORGAN & CHASE &										
CO	COMMON	46625H100	807	23,518	SH	DEFINED	1	21,457		2,061
JPMORGAN & CHASE &										
CO	COMMON	46625H100	126	3,670	SH	OTHER	1	3,670		
JUNIATA VALLEY NATL										
BK	COMMON	482016102	995	48,238	SH	DEFINED	1	48,238		
KENNAMETAL INC	COMMON	489170100	590	18,137	SH	DEFINED	1	18,137		
KENNAMETAL INC	COMMON	489170100	10	300	SH	OTHER	1	300		
KRAFT FOODS INC	COMMON	50075N104	27	944	SH	DEFINED	1	830		114
KRAFT FOODS INC	COMMON	50075N104	620	21,776	SH	OTHER	1	21,776		
L-3 COMMUNICATIONS										
HLDS INC	COMMON	502424104	656	7,215	SH	DEFINED	1	7,184		31
L-3 COMMUNICATIONS										
HLDS INC	COMMON	502424104	23	250	SH	OTHER	1	250		
LOWES COS INC	COMMON	548661107	104	5,033	SH	OTHER	1	4,433	600	
MAGNITUDE										
INFORMATION SYS IN	COMMON	559534102	3	112,400	SH	DEFINED	1	112,400		
MANITOWOC INC	COMMON	563571108	548	16,852	SH	DEFINED	1	16,852		
MANITOWOC INC	COMMON	563571108	8	250	SH	OTHER	1	250		
MARATHON OIL CORP	COMMON	565849106	212	4,086	SH	DEFINED	1	1,816		2,270
MCDONALDS CORP	COMMON	580135101	1,122	19,963	SH	DEFINED	1	19,731		232
MCDONALDS CORP	COMMON	580135101	39	700	SH	OTHER	1	700		
MCKESSON CORP	COMMON	58155Q103	509	9,102	SH	DEFINED	1	9,102		
MCKESSON CORP	COMMON	58155Q103	8	150	SH	OTHER	1	150		
MERCK & CO INC	COMMON	589331107	88	2,342	SH	DEFINED	1	2,342		
MERCK & CO INC	COMMON	589331107	897	23,810	SH	OTHER	1	23,310	500	
MERRILL LYNCH & CO										
INC	COMMON	590188108	180	5,675	SH	DEFINED	1	4,415		1,260
MERRILL LYNCH & CO										
INC	COMMON	590188108	140	4,425	SH	OTHER	1	4,425		
METLIFE INC	COMMON	59156R108	579	10,981	SH	DEFINED	1	10,981		
METLIFE INC	COMMON	59156R108	4	80	SH	OTHER	1	80		
MICROSOFT CORP	COMMON	594918104	1,101	40,014	SH	DEFINED	1	38,350		1,664
MICROSOFT CORP	COMMON	594918104	201	7,303	SH	OTHER	1	7,033		270
MOLSON COORS										
BREWING CO	COMMON	60871R209	741	13,638	SH	DEFINED	1	13,638		
MOLSON COORS										
BREWING CO	COMMON	60871R209	15	275	SH	OTHER	1	275		
MONSANTO CO NEW	COMMON	61166W101	488	3,862	SH	DEFINED	1	3,786		76
MONSANTO CO NEW	COMMON	61166W101	6	50	SH	OTHER	1	50		
NATIONAL CITY CORP	COMMON	635405103	57	11,977	SH	DEFINED	1	11,977		

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NEW MEXICO BANQUEST	COMMON	647991926	1,859	7,207 SH	DEFINED	1	7,207		
NEW MEXICO BANQUEST	COMMON	647991926	49	189 SH	OTHER	1	189		
NORFOLK SOUTHERN CORP	COMMON	655844108	180	2,880 SH	DEFINED	1	2,150		730
NORFOLK SOUTHERN CORP	COMMON	655844108	81	1,300 SH	OTHER	1	1,300		
ORACLE CORP	COMMON	68389X105	950	45,250 SH	DEFINED	1	45,250		
ORACLE CORP	COMMON	68389X105	65	3,083 SH	OTHER	1	3,083		
PARKER HANNIFIN CORP	COMMON	701094104	687	9,634 SH	DEFINED	1	9,634		
PARKER HANNIFIN CORP	COMMON	701094104	7	100 SH	OTHER	1	100		
PARKVALE FINANCIAL CORP	COMMON	701492100	5,301	224,544 SH	DEFINED		224,544	0	0
PEPSICO INC	COMMON	713448108	1,379	21,689 SH	DEFINED	1	20,931		758
PEPSICO INC	COMMON	713448108	1,308	20,567 SH	OTHER	1	20,567		
PETSMART INC	COMMON	716768106	672	33,667 SH	DEFINED	1	32,567		1,100
PETSMART INC	COMMON	716768106	11	550 SH	OTHER	1	550		
PFIZER INC	COMMON	717081103	224	12,846 SH	DEFINED	1	11,828		1,018
PFIZER INC	COMMON	717081103	382	21,865 SH	OTHER	1	21,225		640
PHARMACEUTICAL PROD DEV INC	COMMON	717124101	514	11,971 SH	DEFINED	1	11,971		
PHARMACEUTICAL PROD DEV INC	COMMON	717124101	9	200 SH	OTHER	1	200		
PHILIP MORRIS INTL INC	COMMON	718172109	817	16,546 SH	DEFINED	1	16,494		52
PHILIP MORRIS INTL INC	COMMON	718172109	1,515	30,665 SH	OTHER	1	30,665		
PNC FINL SVCS GROUP INC	COMMON	693475105	283	4,954 SH	DEFINED	1	4,954		
PNC FINL SVCS GROUP INC	COMMON	693475105	228	4,000 SH	OTHER	1	4,000		
PPG INDS INC	COMMON	693506107	120	2,088 SH	DEFINED	1	2,088		
PPG INDS INC	COMMON	693506107	1,099	19,154 SH	OTHER	1	16,654	2,500	
PPL CORP	COMMON	69351T106	306	5,850 SH	DEFINED	1	5,850		
PPL CORP	COMMON	69351T106	139	2,650 SH	OTHER	1	2,650		
PRICE T ROWE GROUP INC	COMMON	74144T108	984	17,424 SH	DEFINED	1	16,660		764
PRICE T ROWE GROUP INC	COMMON	74144T108	73	1,300 SH	OTHER	1	1,300		
PROCTER & GAMBLE CO	COMMON	742718109	1,424	23,425 SH	DEFINED	1	22,589		836
PROCTER & GAMBLE CO	COMMON	742718109	2,513	41,326 SH	OTHER	1	41,326		
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	196	4,258 SH	DEFINED	1	1,828		2,430
PUBLIC SVC ENTERPRISE GROUP	COMMON	744573106	389	8,460 SH	OTHER	1	8,460		
QUALCOMM INC	COMMON	747525103	418	9,421 SH	DEFINED	1	9,421		
QUALCOMM INC	COMMON	747525103	9	200 SH	OTHER	1	200		
ROCKWELL AUTOMATION INC	COMMON	773903109	131	2,997 SH	DEFINED	1	2,997		
ROCKWELL AUTOMATION INC	COMMON	773903109	87	2,000 SH	OTHER	1	2,000		
ROCKWELL COLLINS INC	COMMON	774341101	126	2,637 SH	DEFINED	1	2,637		
ROCKWELL COLLINS INC	COMMON	774341101	96	2,000 SH	OTHER	1	2,000		
ROYAL BANCSHARES OF PENN-A	COMMON	780081105	190	20,156 SH	DEFINED		20,156	0	0
ROYAL DUTCH SHELL PLC	COMMON	780259206	66	811 SH	DEFINED	1	714		97
S & T BANCORP INC	COMMON	783859101	2,268	78,048 SH	DEFINED	1	78,048		
S & T BANCORP INC	COMMON	783859101	43	1,464 SH	OTHER	1	1,464		
SCHLUMBERGER LTD	COMMON	806857108	1,046	9,735 SH	DEFINED	1	9,620		115
SCHLUMBERGER LTD	COMMON	806857108	340	3,168 SH	OTHER	1	3,168		
STATE STR CORP	COMMON	857477103	617	9,635 SH	DEFINED	1	9,635		

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STATE STR CORP	COMMON	857477103	10	150	SH	OTHER	1	150		
SUPERVALU INC	COMMON	868536103	564	18,266	SH	DEFINED	1	18,266		
SUPERVALU INC	COMMON	868536103	9	300	SH	OTHER	1	300		
SUSQUEHANNA										
BANCSHARES INC	COMMON	869099101	951	69,487	SH	DEFINED		69,487	0	0
SUSQUEHANNA										
BANCSHARES INC P	COMMON	869099101	715	52,242	SH	DEFINED	1	52,242		
TARGET CORP	COMMON	87612E106	808	17,370	SH	DEFINED	1	17,370		
TARGET CORP	COMMON	87612E106	227	4,888	SH	OTHER	1	4,888		
TEXAS INSTRS INC	COMMON	882508104	276	9,815	SH	DEFINED	1	7,875		1,940
TEXAS INSTRS INC	COMMON	882508104	69	2,467	SH	OTHER	1	2,467		
THERMO FISHER										
SCIENTIFIC INC	COMMON	883556102	929	16,664	SH	DEFINED	1	16,664		
THERMO FISHER										
SCIENTIFIC INC	COMMON	883556102	11	200	SH	OTHER	1	200		
TIDEWATER INC	COMMON	886423102	437	6,713	SH	DEFINED	1	6,713		
TIDEWATER INC	COMMON	886423102	15	225	SH	OTHER	1	225		
TIME WARNER CABLE INC	COMMON	88732J108	373	14,078	SH	DEFINED	1	14,078		
TRISTATE CAPITAL BANK	COMMON	99R733108	500	50,000	SH	DEFINED		50,000	0	0
UNITED TECHNOLOGIES										
CORP	COMMON	913017109	271	4,397	SH	DEFINED	1	3,850		547
UNITED TECHNOLOGIES										
CORP	COMMON	913017109	39	633	SH	OTHER	1	633		
US BANCORP DEL	COMMON	902973304	464	16,632	SH	DEFINED	1	14,267		2,365
VALERO ENERGY CORP										
NEW	COMMON	91913Y100	596	14,473	SH	DEFINED	1	14,473		
VALERO ENERGY CORP										
NEW	COMMON	91913Y100	21	500	SH	OTHER	1	500		
VERIZON										
COMMUNICATIONS INC	COMMON	92343V104	1,648	46,545	SH	DEFINED	1	46,462		83
VERIZON										
COMMUNICATIONS INC	COMMON	92343V104	862	24,356	SH	OTHER	1	20,812	3,544	
VIST FINANCIAL CORP	COMMON	524477106	1,352	95,005	SH	DEFINED		95,005	0	0
VODAFONE GROUP PLC										
NEW	COMMON	92857W209	88	2,974	SH	DEFINED	1	2,918		56
VODAFONE GROUP PLC										
NEW	COMMON	92857W209	155	5,250	SH	OTHER	1	5,250		
WACHOVIA CORP NEW	COMMON	929903102	210	13,496	SH	DEFINED	1	13,402		94
WACHOVIA CORP NEW	COMMON	929903102	3	200	SH	OTHER	1	200		
WELLS FARGO & CO NEW	COMMON	949746101	772	32,526	SH	DEFINED	1	31,256		1,270
WELLS FARGO & CO NEW	COMMON	949746101	152	6,382	SH	OTHER	1	6,382		
WILLOW FINANCIAL										
BANCORP, INC	COMMON	97111W101	581	71,303	SH	DEFINED		71,303	0	0
XCEL ENERGY INC	COMMON	98389B100	491	24,488	SH	DEFINED	1	24,488		
XCEL ENERGY INC	COMMON	98389B100	28	1,400	SH	OTHER	1	1,400		
GRAND TOTALS			128,301	4,803,422						