

Edgar Filing: FIRST COMMONWEALTH FINANCIAL CORP /PA/ - Form 13F-HR

FIRST COMMONWEALTH FINANCIAL CORP /PA/
Form 13F-HR
February 14, 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: December 31, 2007

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

Edward J. Lipkus, III, Indiana, PA, February 14, 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).)

Form 13F SUMMARY PAGE

Report Summary:

Edgar Filing: FIRST COMMONWEALTH FINANCIAL CORP /PA/ - Form 13F-HR

Number of Other Included Managers: 1
 Form 13F Information Table Entry Total: 191
 Form 13F Information Table Value Total: \$ 134,584
 (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:28-11893

Name:

FORM 13F INFORMATION TABLE

COLUMN 1	COL 2	COL 3	COL 4	COLUMN 5		COL 6	COL 7	COLUMN 8	
ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGERS	SOLE	VOTING AUTHORITY SHAR
1CONSTELLATION ENERGY GROUP									
I.....	COMMON	210371100	3	30	SH	DEFINED	1		
1L-3 COMMUNICATIONS									
HLDGS INC.....	COMMON	502424104	768	7,254	SH	DEFINED	1	7,218	
1SOUTHERN CO.....	COMMON	842587107	6	150	SH	OTHER	1	150	
3M CO.....	COMMON	88579Y101	289	3,430	SH	DEFINED	1	2,670	
3M CO.....	COMMON	88579Y101	774	9,185	SH	OTHER	1	9,185	
ABBOTT LABS.....	COMMON	002824100	1,176	20,948	SH	DEFINED	1	19,383	
ABBOTT LABS.....	COMMON	002824100	37	667	SH	OTHER	1	667	
ADOBE SYS INC....	COMMON	00724F101	718	16,807	SH	DEFINED	1	16,807	
ADOBE SYS INC....	COMMON	00724F101	7	167	SH	OTHER	1	167	
AIR PRODS & CHEMS INC.....	COMMON	009158106	811	8,220	SH	DEFINED	1	8,220	
AIR PRODS & CHEMS INC.....	COMMON	009158106	15	150	SH	OTHER	1	150	
ALLEGHENY ENERGY INC.....	COMMON	017361106	220	3,454	SH	DEFINED	1	3,454	
ALLSTATE CORP....	COMMON	020002101	987	18,906	SH	DEFINED	1	18,136	
ALLSTATE CORP....	COMMON	020002101	351	6,729	SH	OTHER	1	6,729	
ALTRIA GROUP INC.....	COMMON	02209S103	1,192	15,775	SH	DEFINED	1	15,539	
ALTRIA GROUP INC.....	COMMON	02209S103	2,399	31,740	SH	OTHER	1	31,740	
AMERICAN INTL GROUP INC.....	COMMON	026874107	935	16,040	SH	DEFINED	1	14,900	
AMERICAN INTL GROUP INC.....	COMMON	026874107	78	1,343	SH	OTHER	1	1,343	

Edgar Filing: FIRST COMMONWEALTH FINANCIAL CORP /PA/ - Form 13F-HR

ANHEUSER BUSCH COS INC.....	COMMON	035229103	414	7,904	SH	DEFINED	1	7,904	
ANHEUSER BUSCH COS INC.....	COMMON	035229103	277	5,300	SH	OTHER	1	5,300	
APACHE CORP.....	COMMON	037411105	1,279	11,889	SH	DEFINED	1	11,889	
APACHE CORP.....	COMMON	037411105	105	974	SH	OTHER	1	450	52
APPLE INC.....	COMMON	037833100	1,064	5,370	SH	DEFINED	1	5,370	
APPLE INC.....	COMMON	037833100	10	50	SH	OTHER	1	50	
AT&T INC.....	COMMON	00206R102	2,605	62,692	SH	DEFINED	1	60,702	
AT&T INC.....	COMMON	00206R102	303	7,290	SH	OTHER	1	7,285	
BANK OF AMERICA CORPORATION....	COMMON	060505104	1,059	25,670	SH	DEFINED	1	22,444	
BANK OF AMERICA CORPORATION....	COMMON	060505104	251	6,075	SH	OTHER	1	6,075	
BANK OF NEW YORK MELLON CORP.....	COMMON	064058100	493	10,111	SH	DEFINED	1	10,074	
BANK OF NEW YORK MELLON CORP.....	COMMON	064058100	195	3,997	SH	OTHER	1	1,372	40
BARR PHARMACEUTICALS INC.....	COMMON	068306109	832	15,662	SH	DEFINED	1	14,842	
BARR PHARMACEUTICALS INC.....	COMMON	068306109	29	542	SH	OTHER	1	542	
BECTON DICKINSON & CO.....	COMMON	075887109	1,037	12,402	SH	DEFINED	1	12,025	
BECTON DICKINSON & CO.....	COMMON	075887109	78	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	51	585	SH	DEFINED	1	585	
BOEING CO.....	COMMON	097023105	344	3,936	SH	OTHER	1	3,936	
BP PLC.....	COMMON	055622104	602	8,232	SH	DEFINED	1	8,176	
BP PLC.....	COMMON	055622104	453	6,192	SH	OTHER	1	5,190	1,00
BURLINGTON NORTHN SANTA FE C.....	COMMON	12189T104	247	2,970	SH	DEFINED	1	2,970	
CAPITAL ONE FINL CORP.....	COMMON	14040H105	295	6,241	SH	DEFINED	1	6,241	
CATERPILLAR INC DEL.....	COMMON	149123101	72	989	SH	DEFINED	1	989	
CATERPILLAR INC DEL.....	COMMON	149123101	165	2,275	SH	OTHER	1	2,275	
CHEVRON CORP NEW.....	COMMON	166764100	1,520	16,285	SH	DEFINED	1	14,442	
CHEVRON CORP NEW.....	COMMON	166764100	590	6,327	SH	OTHER	1	5,702	
CISCO SYS INC....	COMMON	17275R102	1,246	46,012	SH	DEFINED	1	42,135	
CISCO SYS INC....	COMMON	17275R102	253	9,333	SH	OTHER	1	9,333	
CITIGROUP INC....	COMMON	172967101	765	25,982	SH	DEFINED	1	25,952	
CITIGROUP INC....	COMMON	172967101	101	3,431	SH	OTHER	1	3,203	22
CNB FINL CORP PA.....	COMMON	126128107	317	23,400	SH	DEFINED	1	23,400	
CONOCOPHILLIPS... CONOCOPHILLIPS...	COMMON	20825C104	427	4,834	SH	DEFINED	1	3,164	
CONOCOPHILLIPS... CONSTELLATION	COMMON	20825C104	177	2,000	SH	OTHER	1	2,000	

Edgar Filing: FIRST COMMONWEALTH FINANCIAL CORP /PA/ - Form 13F-HR

ENERGY GROUP								
I.....	COMMON	210371100	256	2,500	SH	OTHER	1	2,500
CVS CAREMARK CORPORATION....								
CVS CAREMARK CORPORATION....	COMMON	126650100	794	19,987	SH	DEFINED	1	19,987
DANAHER CORP DEL.....								
DANAHER CORP DEL.....	COMMON	126650100	32	801	SH	OTHER	1	801
DISNEY WALT CO...								
DISNEY WALT CO...	COMMON	235851102	209	2,377	SH	DEFINED	1	2,377
DISNEY WALT CO...	COMMON	254687106	1,004	31,109	SH	DEFINED	1	29,799
DISNEY WALT CO...	COMMON	254687106	29	900	SH	OTHER	1	900
DOMINION RES INC VA NEW.....								
DOMINION RES INC VA NEW.....	COMMON	25746U109	956	20,157	SH	DEFINED	1	20,130
DOMINION RES INC VA NEW.....								
DOMINION RES INC VA NEW.....	COMMON	25746U109	148	3,124	SH	OTHER	1	3,124
DOW CHEM CO.....	COMMON	260543103	230	5,841	SH	DEFINED	1	5,841
DOW CHEM CO.....	COMMON	260543103	10	250	SH	OTHER	1	250

COLUMN 1	COL 2	COL 3	COL 4	COLUMN 5	COL 6	COL 7	COLUMN 8	VOTING AUTHORITY	
ISSUER	TITLE OF CLASS	CUSIP	MARKET VALUE (X\$1000)	SHS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION	OTHER MANAGERS	SOLE	SHA
DU PONT E I DE NEMOURS & CO.....									
DU PONT E I DE NEMOURS & CO.....	COMMON	263534109	304	6,904	SH	DEFINED	1	6,904	
DU PONT E I DE NEMOURS & CO.....									
DU PONT E I DE NEMOURS & CO.....	COMMON	263534109	84	1,900	SH	OTHER	1	300	1,
EASTMAN CHEM CO.....									
EASTMAN CHEM CO.....	COMMON	277432100	591	9,678	SH	DEFINED	1	9,663	
EASTMAN CHEM CO.....									
EASTMAN CHEM CO.....	COMMON	277432100	32	526	SH	OTHER	1	526	
EBAY INC.....									
EBAY INC.....	COMMON	278642103	782	23,548	SH	DEFINED	1	23,548	
EBAY INC.....									
EBAY INC.....	COMMON	278642103	17	525	SH	OTHER	1	525	
EDISON INTL.....									
EDISON INTL.....	COMMON	281020107	483	9,055	SH	DEFINED	1	9,025	
ELECTRONIC ARTS INC.....									
ELECTRONIC ARTS INC.....	COMMON	285512109	533	9,119	SH	DEFINED	1	9,119	
ELECTRONIC ARTS INC.....									
ELECTRONIC ARTS INC.....	COMMON	285512109	6	100	SH	OTHER	1	100	
EMBRYO DEV CORP.....									
EMBRYO DEV CORP.....	COMMON	290818103	0	15,000	SH	DEFINED	1	15,000	
EMERSON ELEC CO.....									
EMERSON ELEC CO.....	COMMON	291011104	79	1,390	SH	DEFINED	1	600	
EMERSON ELEC CO.....									
EMERSON ELEC CO.....	COMMON	291011104	1,003	17,710	SH	OTHER	1	17,710	
ESB FINANCIAL CORP.....									
ESB FINANCIAL CORP.....	COMMON	26884F102	125	12,510	SH	DEFINED		12,510	
EXELON CORP.....									
EXELON CORP.....	COMMON	30161N101	168	2,056	SH	DEFINED	1	2,036	
EXELON CORP.....									
EXELON CORP.....	COMMON	30161N101	83	1,016	SH	OTHER	1	1,016	
EXXON MOBIL CORP.....									
EXXON MOBIL CORP.....	COMMON	30231G102	4,696	50,126	SH	DEFINED	1	50,126	
EXXON MOBIL CORP.....									
EXXON MOBIL CORP.....	COMMON	30231G102	2,800	29,885	SH	OTHER	1	9,968	19,

Edgar Filing: FIRST COMMONWEALTH FINANCIAL CORP /PA/ - Form 13F-HR

FEDEX CORP.....	COMMON	31428X106	719	8,058 SH	DEFINED	1	7,838
FEDEX CORP.....	COMMON	31428X106	20	225 SH	OTHER	1	225
FIRST COMWLTH FINL CORP PA..	COMMON	319829107	12,611	1,184,174 SH	DEFINED	1	1,180,708 3,
FIRST COMWLTH FINL CORP PA..	COMMON	319829107	433	40,664 SH	OTHER	1	19,949 20,
FIRSTMERIT CORP.....	COMMON	337915102	200	10,000 SH	DEFINED		10,000
FNB.....	COMMON	302520101	4,463	303,600 SH	DEFINED		303,600
FORTUNE BRANDS INC.....	COMMON	349631101	848	11,713 SH	DEFINED	1	11,073
FORTUNE BRANDS INC.....	COMMON	349631101	24	325 SH	OTHER	1	325
FPL GROUP INC...	COMMON	302571104	153	2,254 SH	DEFINED	1	2,150
FPL GROUP INC...	COMMON	302571104	101	1,483 SH	OTHER	1	1,483
FRANKLIN RES INC.....	COMMON	354613101	501	4,374 SH	DEFINED	1	4,374
FRANKLIN RES INC.....	COMMON	354613101	9	75 SH	OTHER	1	75
GATEWAY BANK OF PENNSYLVANIA..	COMMON	869099101	50	5,000 SH	DEFINED		5,000
GENERAL ELECTRIC CO...	COMMON	369604103	2,173	58,608 SH	DEFINED	1	55,743
GENERAL ELECTRIC CO...	COMMON	369604103	4,767	128,608 SH	OTHER	1	126,778 1,
GOODRICH CORP.....	COMMON	382388106	638	9,034 SH	DEFINED	1	9,010
GOODRICH CORP.....	COMMON	382388106	7	100 SH	OTHER	1	100
GOOGLE INC.....	COMMON	38259P508	658	952 SH	DEFINED	1	952
GOOGLE INC.....	COMMON	38259P508	7	10 SH	OTHER	1	10
HARLEYSVILLE NATIONAL CORP.....	COMMON	412850109	690	47,349 SH	DEFINED		47,349
HARTFORD FINL SVCS GROUP INC.....	COMMON	416515104	1,075	12,329 SH	DEFINED	1	11,829
HARTFORD FINL SVCS GROUP INC.....	COMMON	416515104	69	792 SH	OTHER	1	792
HELMERICH & PAYNE INC.....	COMMON	423452101	858	21,408 SH	DEFINED	1	21,408
HELMERICH & PAYNE INC.....	COMMON	423452101	12	300 SH	OTHER	1	300
HUNTINGTON BANCSHARES, INC.....	COMMON	446150104	221	15,000 SH	DEFINED		15,000
INGERSOLL-RAND COMPANY LTD.....	COMMON	G4776G101	32	687 SH	DEFINED	1	597
INGERSOLL-RAND COMPANY LTD.....	COMMON	G4776G101	567	12,200 SH	OTHER	1	12,200
INTEL CORP.....	COMMON	458140100	388	14,535 SH	DEFINED	1	10,035
INTEL CORP.....	COMMON	458140100	96	3,600 SH	OTHER	1	3,600
INTERNATIONAL BUSINESS MACHS.....	COMMON	459200101	1,499	13,866 SH	DEFINED	1	13,785
INTERNATIONAL BUSINESS MACHS.....	COMMON	459200101	1,622	15,000 SH	OTHER	1	14,900

Edgar Filing: FIRST COMMONWEALTH FINANCIAL CORP /PA/ - Form 13F-HR

JACOBS ENGR GROUP INC DEL.....	COMMON	469814107	1,535	16,051 SH	DEFINED	1	16,051
JACOBS ENGR GROUP INC DEL.....	COMMON	469814107	68	715 SH	OTHER	1	715
JOHNSON & JOHNSON.....	COMMON	478160104	1,383	20,739 SH	DEFINED	1	19,724
JOHNSON & JOHNSON.....	COMMON	478160104	601	9,007 SH	OTHER	1	9,007
JP MORGAN CHASE & CO....	COMMON	46625H100	344	7,889 SH	DEFINED	1	5,977
JP MORGAN CHASE & CO....	COMMON	46625H100	147	3,370 SH	OTHER	1	3,370
JUNIATA VALLEY NATL BK.....	COMMON	482016102	989	48,238 SH	DEFINED	1	48,238
KENNAMETAL INC.....	COMMON	489170100	372	9,814 SH	DEFINED	1	9,814
KENNAMETAL INC.....	COMMON	489170100	6	150 SH	OTHER	1	150
KRAFT FOODS INC.....	COMMON	50075N104	30	934 SH	DEFINED	1	830
KRAFT FOODS INC.....	COMMON	50075N104	734	22,501 SH	OTHER	1	22,501
L-3 COMMUNICATIONS HLDGS INC.....	COMMON	502424104	26	250 SH	OTHER	1	250
LEESPORT FINANCIAL CORPORATION...	COMMON	524477106	1,696	95,005 SH	DEFINED		95,005
LOWES COS INC...	COMMON	548661107	264	11,682 SH	DEFINED	1	11,682
LOWES COS INC...	COMMON	548661107	114	5,033 SH	OTHER	1	4,433
MAGNITUDE INFORMATION SYS IN.....	COMMON	559534102	4	112,400 SH	DEFINED	1	112,400
MANITOWOC INC.....	COMMON	563571108	690	14,139 SH	DEFINED	1	14,139
MANITOWOC INC.....	COMMON	563571108	12	250 SH	OTHER	1	250
MARATHON OIL CORP.....	COMMON	565849106	249	4,096 SH	DEFINED	1	1,816

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/ PRN CALL	INVESTMENT DISCRETION	OTHER MANAGERS	SOLE	SHAR
MCCORMICK & CO INC.....	COMMON	579780206	704	18,568 SH		DEFINED	1	17,713	
MERRILL LYNCH & CO INC.....	COMMON	590188108	238	4,425 SH		OTHER	1	4,425	
MICROSOFT CORP.....	COMMON	594918104	1,362	38,255 SH		DEFINED	1	36,303	

Edgar Filing: FIRST COMMONWEALTH FINANCIAL CORP /PA/ - Form 13F-HR

MICROSOFT CORP.....	COMMON	594918104	241	6,758 SH	OTHER	1	6,758
MORGAN STANLEY.....	COMMON	617446448	1	20 SH	DEFINED	1	
MORGAN STANLEY.....	COMMON	617446448	249	4,680 SH	OTHER	1	4,680
NATIONAL CITY CORP.....	COMMON	635405103	230	14,003 SH	DEFINED	1	14,003
NATIONAL CITY CORP.....	COMMON	635405103	2	150 SH	OTHER	1	150
NEW MEXICO BANQUEST.....	COMMON	647991926	1,686	7,207 SH	DEFINED	1	7,207
NEW MEXICO BANQUEST.....	COMMON	647991926	124	529 SH	OTHER	1	529
OMEGA FINANCIAL CORP.....	COMMON	682092101	4,839	165,377 SH	DEFINED		165,377
ORACLE CORP.....	COMMON	68389X105	1,000	44,292 SH	DEFINED	1	44,292
ORACLE CORP.....	COMMON	68389X105	66	2,933 SH	OTHER	1	2,933
PARKER HANNIFIN CORP.....	COMMON	701094104	740	9,820 SH	DEFINED	1	9,820
PARKER HANNIFIN CORP.....	COMMON	701094104	8	100 SH	OTHER	1	100
PARKVALE FINANCIAL CORP.....	COMMON	701492100	6,231	224,544 SH	DEFINED		224,544
PENNSYLVANIA RL ESTATE INVT...	COMMON	709102107	220	7,414 SH	DEFINED	1	7,414
PEPSICO INC.....	COMMON	713448108	1,713	22,575 SH	DEFINED	1	21,727
PEPSICO INC.....	COMMON	713448108	1,641	21,617 SH	OTHER	1	21,617
PETSMART INC.....	COMMON	716768106	551	23,407 SH	DEFINED	1	22,297
PNC FINL SVCS GROUP INC.....	COMMON	693475105	314	4,788 SH	DEFINED	1	4,604
PNC FINL SVCS GROUP INC.....	COMMON	693475105	263	4,000 SH	OTHER	1	4,000
PPG INDS INC.....	COMMON	693506107	203	2,888 SH	DEFINED	1	2,888
PPG INDS INC.....	COMMON	693506107	1,496	21,304 SH	OTHER	1	16,454
PPL CORP.....	COMMON	69351T106	362	6,942 SH	DEFINED	1	6,942
PPL CORP.....	COMMON	69351T106	146	2,800 SH	OTHER	1	2,800
ROYAL BANCSHARES OF PENN-A.....	COMMON	780081105	222	20,156 SH	DEFINED		20,156
ROYAL DUTCH SHELL PLC.....	COMMON	780259206	68	802 SH	DEFINED	1	714
ROYAL DUTCH SHELL PLC.....	COMMON	780259206	379	4,500 SH	OTHER	1	4,500
S & T BANCORP INC.....	COMMON	783859101	2,335	84,476 SH	DEFINED	1	84,476
S & T BANCORP INC.....	COMMON	783859101	40	1,464 SH	OTHER	1	1,464
SCHLUMBERGER LTD.....	COMMON	806857108	959	9,748 SH	DEFINED	1	9,658
SCHLUMBERGER LTD.....	COMMON	806857108	312	3,168 SH	OTHER	1	3,168
SOUTHERN CO.....	COMMON	842587107	256	6,608 SH	DEFINED	1	6,374
SUSQUEHANNA BANCSHARES INC.....	COMMON	869099101	1,281	69,487 SH	DEFINED		69,487
SUSQUEHANNA BANCSHARES INC P.....	COMMON	869099101	963	52,242 SH	DEFINED	1	52,242
TARGET CORP.....	COMMON	87612E106	880	17,609 SH	DEFINED	1	17,609

Edgar Filing: FIRST COMMONWEALTH FINANCIAL CORP /PA/ - Form 13F-HR

TARGET CORP.....	COMMON	87612E106	248	4,963 SH	OTHER	1	4,963	
TEXAS INSTRS								
INC.....	COMMON	882508104	848	25,397 SH	DEFINED	1	23,447	
TEXAS INSTRS								
INC.....	COMMON	882508104	86	2,567 SH	OTHER	1	2,567	
THERMO FISHER								
SCIENTIFIC								
INC.....	COMMON	883556102	875	15,168 SH	DEFINED	1	15,168	
THERMO FISHER								
SCIENTIFIC								
INC.....	COMMON	883556102	12	200 SH	OTHER	1	200	
TRISTATE CAPITAL								
BANK.....	COMMON	99R733108	500	50,000 SH	DEFINED		50,000	
UNITED								
TECHNOLOGIES								
CORP.....	COMMON	913017109	511	6,680 SH	DEFINED	1	5,975	
UNITED								
TECHNOLOGIES								
CORP.....	COMMON	913017109	25	333 SH	OTHER	1	333	
VALERO ENERGY								
CORP NEW.....	COMMON	91913Y100	1,045	14,919 SH	DEFINED	1	14,919	
VALERO ENERGY								
CORP NEW.....	COMMON	91913Y100	35	500 SH	OTHER	1	500	
VERIZON								
COMMUNICATIONS	COMMON	92343V104	2,233	51,102 SH	DEFINED	1	51,102	
VERIZON								
COMMUNICATIONS	COMMON	92343V104	1,068	24,436 SH	OTHER	1	19,892	4,54
VODAFONE GROUP								
PLC NEW.....	COMMON	92857W209	94	2,528 SH	DEFINED	1	2,528	
VODAFONE GROUP								
PLC NEW.....	COMMON	92857W209	196	5,250 SH	OTHER	1	5,250	
WACHOVIA CORP								
NEW.....	COMMON	929903102	960	25,254 SH	DEFINED	1	25,150	
WELLPOINT INC...	COMMON	94973V107	914	10,414 SH	DEFINED	1	10,414	
WELLPOINT INC...	COMMON	94973V107	24	275 SH	OTHER	1	275	
WELLS FARGO &								
CO NEW.....	COMMON	949746101	987	32,679 SH	DEFINED	1	31,324	
WELLS FARGO &								
CO NEW.....	COMMON	949746101	176	5,832 SH	OTHER	1	5,832	
WILLOW								
FINANCIAL								
BANCORP, INC..	COMMON	97111W101	598	71,303 SH	DEFINED		71,303	
WINDSTREAM								
CORP.....	COMMON	97381W104	50	3,825 SH	DEFINED	1	3,547	
WINDSTREAM								
CORP.....	COMMON	97381W104	85	6,527 SH	OTHER	1	100	
WYETH.....	COMMON	983024100	194	4,381 SH	DEFINED	1	4,381	
WYETH.....	COMMON	983024100	18	400 SH	OTHER	1	400	
GRAND TOTALS....			134,584	4,396,089				