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S&T BANCORP INC  
Form 13F-HR  
February 15, 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: December 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: S & T Bank  
Address: 800 Philadelphia Street  
Indiana, PA 15701

13F File Number: 28-0001010911

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 that 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: Lisa K. Wymer  
Title: Vice President  
Phone: 724-465-1410

Signature, Place, and Date of Signing:

/s/ Lisa K. Wymer  
Indiana, PA  
February 9, 2006

Report Type (Check only one):

[ ] 13F HOLDINGS REPORT.

[ ] 13F NOTICE

[X ] 13F COMBINATION REPORT

List of Other Managers Reporting for this Manager:

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Form 13F File Number Name

Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0

Form 13F Information Table Entry Total: 741

Form 13F Information Table Value Total: \$328,293 (thousands)

List of Other Included Managers:

No. 13F File Number Name

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
DAIMLER-CHRYSLER AG ORD		D1668R123	7	145 SH		SOLE	
ACE LTD		G0070K103	10	200 SH		SOLE	
FRESH DELMONTE PRODUCE		G36738105	1943	85367 SH		SOLE	
FRESH DELMONTE PRODUCE		G36738105	64	2851 SH		DEFINED	
INGERSOLL-RAND COMPANY LTD	CL A	G4776G101	805	19970 SH		SOLE	
INGERSOLL-RAND COMPANY LTD	CL A	G4776G101	70	1740 SH		DEFINED	
NABORS INDUSTRIES LTD	SHS	G6359F103	11	150 SH		SOLE	
PARTNERRE LTD BERMUDA		G6852T105	26	410 SH		SOLE	
SEAGATE TECHNOLOGY		G7945J104	3865	193486 SH		SOLE	
SEAGATE TECHNOLOGY		G7945J104	73	3680 SH		DEFINED	
TRANSOCEAN INC		G90078109	34	500 SH		SOLE	
LIPMAN ELECTRONIC ENGINEERING LTD		M6772H101	4	200 SH		SOLE	
FLEXTRONICS INTL LTD		Y2573F102	18	1725 SH		SOLE	
ACCO BRANDS CORP		00081T108	17	705 SH		SOLE	
ACCO BRANDS CORP		00081T108	6	264 SH		DEFINED	
ACM GOVERNMENT INCOME FUND		000912105	1	200 SH		SOLE	
ABN AMRO HLDG NV SPON ADR		000937102	1	72 SH		SOLE	
AFLAC INC		001055102	111	2400 SH		SOLE	
AGL RESOURCES INC		001204106	80	2300 SH		SOLE	
AGL RESOURCES INC		001204106	27	800 SH		DEFINED	
AES CORPORATION		00130H105	21	1389 SH		SOLE	
AT&T INC		00206R102	1287	52589 SH		SOLE	
AT&T INC		00206R102	160	6557 SH		DEFINED	
ABBOTT LABORATORIES		002824100	1277	32400 SH		SOLE	
ABBOTT LABORATORIES		002824100	34	875 SH		DEFINED	
ADVANTAGE ENERGY INC		00762L101	144	7500 SH		DEFINED	
AEROPOSTALE		007865108	11	450 SH		SOLE	
ADV MICRO DEVICES INC		007903107	7	260 SH		SOLE	
AEGON NV		007924103	2	176 SH		SOLE	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
AETNA INC NEW	COM	00817Y108	94	1000	SH	SOLE	
AETNA INC NEW	COM	00817Y108	94	1000	SH	DEFINED	
AGERE SYS INC		00845V308	0	5	SH	DEFINED	
AGILENT TECHNOLOGIES INC		00846U101	1	40	SH	SOLE	
AGILENT TECHNOLOGIES INC		00846U101	1	38	SH	DEFINED	
AIR PRODUCTS & CHEMICALS	INC	009158106	802	13553	SH	SOLE	
AIR PRODUCTS & CHEMICALS	INC	009158106	7	125	SH	DEFINED	
AKZO NOBEL NV ADR		010199305	2	50	SH	SOLE	
ALBERTSON'S INC		013104104	7	350	SH	SOLE	
ALBERTSON'S INC		013104104	19	900	SH	DEFINED	
ALCOA INC		013817101	1175	39759	SH	SOLE	
ALCOA INC		013817101	38	1311	SH	DEFINED	
ALCATEL ALSTHOM		013904305	1	160	SH	SOLE	
ALEXANDER & BALDWIN INC		014482103	17	325	SH	DEFINED	
ALLERGAN INC		018490102	625	5790	SH	SOLE	
ALLIANCE CAPITAL MGMT HOLDING LP	UNIT LTD PARTNE	01855A101	39	700	SH	DEFINED	
ALLIED CAP CORP NEW	COM	01903Q108	14	500	SH	DEFINED	
ALLSTATE CORP		020002101	70	1312	SH	SOLE	
ALLTEL CORP		020039103	172	2731	SH	SOLE	
ALLTEL CORP		020039103	170	2700	SH	DEFINED	
ALTRIA GROUP INC	COM	02209S103	51	686	SH	SOLE	
ALTRIA GROUP INC	COM	02209S103	7	100	SH	DEFINED	
AMERICAN CAPITAL STRATEGIES	COM	024937104	378	10450	SH	SOLE	
AMERICAN CAPITAL STRATEGIES	COM	024937104	18	500	SH	DEFINED	
AMERICAN ELECTRIC POWER		025537101	5	160	SH	SOLE	
AMERICAN EXPRESS COMPANY		025816109	46	900	SH	SOLE	
AMERICAN INTERNATIONAL GROUP INC		026874107	14	215	SH	SOLE	
AMERISERV FINANCIAL		03074A102	59	13690	SH	SOLE	
AMERIPRISE FINANCIAL INC		03076C106	7	180	SH	SOLE	
AMERIGAS PARTNERS L.P		030975106	28	1000	SH	SOLE	
AMERIGAS PARTNERS L.P		030975106	56	2000	SH	DEFINED	
AMETEK NEW		031100100	85	2000	SH	SOLE	
AMGEN INC		031162100	973	12342	SH	SOLE	
AMGEN INC		031162100	11	150	SH	DEFINED	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
ANADARKO PETE CORP	COM	032511107	94	1002	SH	SOLE	
ANADARKO PETE CORP	COM	032511107	142	1500	SH	DEFINED	
ANGIOTECH PHARMACEUTICALS		034918102	2566	195141	SH	SOLE	
ANGIOTECH PHARMACEUTICALS		034918102	34	2651	SH	DEFINED	
ANHEUSER-BUSCH COS INC		035229103	717	16695	SH	SOLE	
ANHEUSER-BUSCH COS INC		035229103	69	1609	SH	DEFINED	
ANIXTER INTERNATIONAL		035290105	11	300	SH	SOLE	
ANNALY MORTGAGE MANAGEMENT		035710409	10	1000	SH	SOLE	
ANNALY MORTGAGE MANAGEMENT		035710409	3	300	SH	DEFINED	
AQUA AMERICA INC		03836W103	18	665	SH	SOLE	
ARCHER DANIELS MIDLAND CO		039483102	3	150	SH	SOLE	
ARROW INTERNATIONAL		042764100	2525	87154	SH	SOLE	
ARROW INTERNATIONAL		042764100	37	1290	SH	DEFINED	
ARVINMERITOR INC	COM	043353101	14	976	SH	SOLE	
ARVINMERITOR INC	COM	043353101	10	699	SH	DEFINED	
ASTRAZENENECA PLC SPONS		046353108	7	150	SH	SOLE	
ATLAS AMERICA INC		049167109	380	6313	SH	SOLE	

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ATLAS PIPELINE PARTNERS LP		049392103	24	600 SH	SOLE
ATMOS ENERGY CORP	COM	049560105	13	500 SH	SOLE
AUTOMATIC DATA PROCESSING		053015103	36	800 SH	SOLE
AVAYA INC	COM	053499109	1	129 SH	SOLE
AVAYA INC	COM	053499109	0	16 SH	DEFINED
AVON PRODUCTS INC		054303102	22	800 SH	SOLE
AXA	SPONSORED ADR	054536107	4	150 SH	SOLE
AZTAR CORP		054802103	3177	104579 SH	SOLE
AZTAR CORP		054802103	49	1637 SH	DEFINED
BB&T CORPORATION		054937107	20	500 SH	DEFINED
BASF AG ADR		055262505	9	125 SH	SOLE
BCE INC		05534B109	54	2281 SH	SOLE
BP AMOCO PLC SPONSORED ADR		055622104	4249	66166 SH	SOLE
BP AMOCO PLC SPONSORED ADR		055622104	138	2159 SH	DEFINED
BP PRUDHOE BAY ROYALTY TR		055630107	13	200 SH	DEFINED
BT GROUP PLC		05577E101	9	241 SH	SOLE

						FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN				
BAKER HUGHES INC		057224107	36	600 SH			SOLE				
BALL CORP		058498106	11	300 SH			SOLE				
BALLARD PWR SYS INC	COM	05858H104	6	1500 SH			SOLE				
BANCO BILBAO VIZCAYA SPON	ADR	05946K101	1	80 SH			SOLE				
BANCO SANTANDER CENT HISP	ADR	05964H105	11	870 SH			SOLE				
BANK OF AMERICA CORP		060505104	784	16989 SH			SOLE				
BANK OF AMERICA CORP		060505104	12	266 SH			DEFINED				
BARCLAYS PLC ADR		06738E204	14	350 SH			SOLE				
BARD C.R. INC		067383109	2264	34356 SH			SOLE				
BARD C.R. INC		067383109	40	620 SH			DEFINED				
BARNES GROUP INC		067806109	21	639 SH			SOLE				
BARICK GOLD CORP		067901108	14	530 SH			SOLE				
BARR LABORATORIES INC		068306109	4061	65199 SH			SOLE				
BARR LABORATORIES INC		068306109	99	1597 SH			DEFINED				
BAXTER INTERNATIONAL INC		071813109	263	7000 SH			SOLE				
BAXTER INTERNATIONAL INC		071813109	78	2076 SH			DEFINED				
BECTON DICKINSON & CO		075887109	396	6600 SH			SOLE				
BECTON DICKINSON & CO		075887109	104	1742 SH			DEFINED				
BED BATH & BEYOND INC		075896100	27	750 SH			SOLE				
BELLSOUTH CORP		07986010R	74	2736 SH			SOLE				
BELLSOUTH CORP		079860102	967	35699 SH			SOLE				
BELLSOUTH CORP		079860102	177	6552 SH			DEFINED				
BERKSHIRE HATHAWAY INC -CL A		084670108	177	2 SH			SOLE				
BERKSHIRE HATHAWAY B		084670207	2043	696 SH			SOLE				
BERKSHIRE HATHAWAY B		084670207	44	15 SH			DEFINED				
BEST BUY INC		086516101	42	975 SH			SOLE				
BIOGEN IDEC INC		09062X103	3	86 SH			SOLE				
BLACKROCK INCOME TRUST		09247F100	18	3000 SH			DEFINED				
BLAIR CORPORATION		092828102	5	150 SH			SOLE				
H. & R. BLOCK INC		093671105	19	800 SH			SOLE				
BLOCKBUSTER INC CL A		093679108	0	84 SH			SOLE				
BLOCKBUSTER INC CL B		093679207	0	84 SH			SOLE				
BOEING CO		097023105	72	1038 SH			SOLE				
BOEING CO		097023105	16	232 SH			DEFINED				

						FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN				

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BOSTON SCIENTIFIC CORP		101137107	1	50	SH	SOLE
BOYD GAMING CORP		103304101	1932	40560	SH	SOLE
BOYD GAMING CORP		103304101	9	197	SH	DEFINED
BRASIL TELECOM PART PFD SPONADR		105530109	1	40	SH	SOLE
BRIGGS & STRATTON		109043109	679	17530	SH	SOLE
BRIGGS & STRATTON		109043109	54	1417	SH	DEFINED
BRISTOL-MYERS SQUIBB CO		110122108	490	21370	SH	SOLE
BRISTOL-MYERS SQUIBB CO		110122108	87	3800	SH	DEFINED
BURLINGTON NORTHERN SANTE FE		12189T104	70	1000	SH	SOLE
BURLINGTON RESOURCES INC		122014103	388	4505	SH	SOLE
BURLINGTON RESOURCES INC		122014103	17	200	SH	DEFINED
CENTRAL HUDSON GAS & ELECTRIC CORP		12541M102	9	200	SH	SOLE
CNB FINANCIAL CORP/PA		126128107	20	1425	SH	SOLE
CVS CORP		126650100	399	15136	SH	SOLE
CVS CORP		126650100	396	15000	SH	DEFINED
CANADIAN NATIONAL RAILWAY CO		136375102	17	225	SH	SOLE
CARDINAL HEALTH INC		14149Y108	102	1493	SH	SOLE
CARDINAL HEALTH INC		14149Y108	31	458	SH	DEFINED
CAREMARK RX INC		141705103	56	1100	SH	SOLE
CATERPILLAR INC		149123101	300	5194	SH	SOLE
CATERPILLAR INC		149123101	65	1134	SH	DEFINED
CEDAR FAIR L P	DEPOSITRY UNIT	150185106	4214	147663	SH	SOLE
CEDAR FAIR L P	DEPOSITRY UNIT	150185106	98	3455	SH	DEFINED
CENDANT CORP CD		151313103	5	300	SH	SOLE
CHESAPEAKE ENERGY CORP		165167107	31	1000	SH	SOLE
CHEVRON CORPORATION		166764100	376	6626	SH	SOLE
CHEVRON CORPORATION		166764100	136	2396	SH	DEFINED
CINERGY CORP		172474108	4	106	SH	SOLE
CISCO SYSTEMS INC		17275R102	447	26171	SH	SOLE
CISCO SYSTEMS INC		17275R102	13	800	SH	DEFINED
CITIGROUP INC COM		172967101	916	18880	SH	SOLE
CITIGROUP INC COM		172967101	182	3767	SH	DEFINED
CITIZENS COMMUNICATIONS CO COM		17453B101	27	2253	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVTMT DSCRETN	
CLOROX COMPANY		189054109	11	200	SH	SOLE	
CLOROX COMPANY		189054109	7	140	SH	DEFINED	
COCA-COLA BOTTLING CO CONS COM		191098102	4	100	SH	SOLE	
COCA COLA COMPANY		191216100	595	14778	SH	SOLE	
COCA COLA COMPANY		191216100	105	2617	SH	DEFINED	
COCA COLA ENTERPRISES		191219104	2	105	SH	SOLE	
COLGATE-PALMOLIVE CO		194162103	132	2425	SH	SOLE	
COLGATE-PALMOLIVE CO		194162103	21	400	SH	DEFINED	
COMCAST CORP		20030N101	62	2419	SH	SOLE	
COMCAST CORP		20030N101	25	976	SH	DEFINED	
COMCAST CORP CL A		20030N200	34	1340	SH	SOLE	
COMERICA INC		200340107	5	100	SH	SOLE	
COMMERCE GROUP INC		200641108	697	12174	SH	SOLE	
COMMERCE GROUP INC		200641108	70	1238	SH	DEFINED	
COMMERCIAL NATIONAL CORP		202217105	7236	384113	SH	SOLE	
COMMERCIAL NET LEASE RLTY		202218103	183	9000	SH	SOLE	
COMMUNITY BANKS INC		203628102	27	980	SH	SOLE	
COMPASS BANCSHARES INC		20449H109	7	150	SH	SOLE	
COMPUTER ASSOCIATES INTL INC		204912109	9	350	SH	DEFINED	
COMSTOCK RES INC		205768203	19	645	SH	SOLE	
CONAGRA FOODS INC		205887102	2131	105167	SH	SOLE	
CONAGRA FOODS INC		205887102	84	4153	SH	DEFINED	
CONEXANT SYSTEMS INC		207142100	7	3471	SH	SOLE	

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CONEXANT SYSTEMS INC		207142100	6	2800	SH	DEFINED
CONOCOPHILLIPS		20825C104	101	1736	SH	SOLE
CONOCOPHILLIPS		20825C104	29	500	SH	DEFINED
CONSOL ENERGY INC		20854P109	13	200	SH	DEFINED
CONSOLIDATED EDISON INC		209115104	33	725	SH	SOLE
CONSOLIDATED EDISON INC		209115104	11	250	SH	DEFINED
CONSTELLATION BRANDS CL A		21036P108	3105	118441	SH	SOLE
CONSTELLATION BRANDS CL A		21036P108	53	2024	SH	DEFINED
CONSTELLATION ENERGY GROUP	INC COM	210371100	820	14248	SH	SOLE
CONSTELLATION ENERGY GROUP	INC COM	210371100	73	1270	SH	DEFINED

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
COOPER TIRE AND RUBBER CO		216831107	4	320	SH		SOLE	
CORNING INC		219350105	11	600	SH		SOLE	
COVENTRY HEALTH CARE INC		222862104	32	564	SH		SOLE	
CRANE CO	COM	224399105	40	1149	SH		SOLE	
CROSSTEX ENERGY LP		22765U102	13	400	SH		SOLE	
CUMMINS INC		231021106	2890	32219	SH		SOLE	
CUMMINS INC		231021106	55	617	SH		DEFINED	
DNP SELECT INCOME FUND INC		23325P104	31	3000	SH		SOLE	
DPL INC		233293109	5	225	SH		SOLE	
DANAHER CORP		235851102	233	4190	SH		SOLE	
DANAHER CORP		235851102	16	300	SH		DEFINED	
DARDEN RESTAURANTS INC		237194105	15	400	SH		SOLE	
DEERE & COMPANY		244199105	66	970	SH		SOLE	
DEL MONTE FOODS CO		24522P103	2	196	SH		DEFINED	
DELL INC		24702R101	115	3850	SH		SOLE	
DELL INC		24702R101	8	300	SH		DEFINED	
DEUTSCHE TELEKOM AG	SPONSORED ADR	251566105	2	150	SH		SOLE	
DEVON ENERGY CORP		25179M103	4509	72114	SH		SOLE	
DEVON ENERGY CORP		25179M103	42	685	SH		DEFINED	
DIRECTV GROUP INC		25459L106	3	245	SH		SOLE	
DISCOVERY HOLDING CO		25468Y107	1	74	SH		SOLE	
DISNEY (WALT) COMPANY HLDG	CO	254687106	1962	81891	SH		SOLE	
DISNEY (WALT) COMPANY HLDG	CO	254687106	64	2707	SH		DEFINED	
DOLLAR GENERAL CORP		256669102	23	1226	SH		SOLE	
DOMINION RESOURCES NEW		25746U109	89	1154	SH		SOLE	
DOMINION RESOURCES NEW		25746U109	7	100	SH		DEFINED	
DONNELLEY (R.R) & SONS CO		257867101	121	3545	SH		SOLE	
DONNELLEY (R.R) & SONS CO		257867101	3	100	SH		DEFINED	
DOW CHEMICAL		260543103	46	1070	SH		SOLE	
DRDGOLD LTD SPNO ADR		26152H103	1	1000	SH		SOLE	
DU PONT (E.I.) DE NEMOURS		263534109	87	2063	SH		SOLE	
DU PONT (E.I.) DE NEMOURS		263534109	270	6374	SH		DEFINED	
DUFF & PHELPS UTIL & CORP	BD	26432K108	16	1256	SH		SOLE	

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
DUKE ENERGY CORP		264399106	70	2554	SH		SOLE	
DUN & BRADSTREET CORP	DEL NECOM	26483E100	16	250	SH		SOLE	
DUN & BRADSTREET CORP	DEL NECOM	26483E100	3	50	SH		DEFINED	
DUQUESNE LT HOLDINGS INC		266233105	98	6028	SH		SOLE	
DUQUESNE LT HOLDINGS INC		266233105	48	2950	SH		DEFINED	
EOG RES INC	COM	26875P101	101	1380	SH		SOLE	
EASTMAN CHEMICAL COMPANY		277432100	5	116	SH		SOLE	

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EASTMAN KODAK CO		277461109	14	617 SH	SOLE
EATON VANCE FLOAT RT INC		278279104	16	1000 SH	DEFINED
EBAY INC		278642103	77	1800 SH	SOLE
ECHOSTAR COMMUNICATIONS NEW CL A		278762109	12	470 SH	SOLE
EDWARDS LIFESCIENCE CORP		28176E108	29	700 SH	SOLE
EL PASO CORP	COM	28336L109	4	341 SH	SOLE
ELAN CORP		284131208	13	1000 SH	SOLE
ELECTRONIC DATA SYSTEMS CORP		285661104	3	150 SH	SOLE
ELECTRONIC DATA SYSTEMS CORP		285661104	4	200 SH	DEFINED
EMERSON ELECTRIC CO		291011104	1773	23748 SH	SOLE
EMERSON ELECTRIC CO		291011104	59	792 SH	DEFINED
ENDO PHARMACEUT HOLDINGS		29264F205	3649	120653 SH	SOLE
ENDO PHARMACEUT HOLDINGS		29264F205	38	1285 SH	DEFINED
ENERGEN CORP	COM	29265N108	29	800 SH	SOLE
ENEL SOCIETA PER AZIONI		29265W108	7	200 SH	SOLE
ENERGY EAST CORP		29266M109	18	800 SH	SOLE
ENERGY EAST CORP		29266M109	9	400 SH	DEFINED
ENERGIZER HOLDINGS INC		29266R108	34	700 SH	SOLE
ENERGY TRANSFER PARTNERS L P		29273R109	13	400 SH	DEFINED
ENTERPRISE PRODUCTS	PARTNERS LP	293792107	13	543 SH	DEFINED
EQUITABLE RESOURCES INC		294549100	128	3512 SH	SOLE
EQUITABLE RESOURCES INC		294549100	88	2404 SH	DEFINED
EQUITY OFFICE PROPERTIES	TRUST	294741103	33	1100 SH	SOLE
EQUITY OFFICE PROPERTIES	TRUST	294741103	28	950 SH	DEFINED
EQUITY RESIDENTAL PFD 7%		29476L883	43	1000 SH	SOLE
EVERGREEN SOLAR INC		30033R108	12	1195 SH	SOLE

						FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN			
EXELON CORP	COM	30161N101	374	7050 SH			SOLE			
EXELON CORP	COM	30161N101	397	7478 SH			DEFINED			
EXPRESS SCRIPTS INC		302182100	12	150 SH			SOLE			
EXXON MOBIL CORP		30231G102	3631	64658 SH			SOLE			
EXXON MOBIL CORP		30231G102	1143	20353 SH			DEFINED			
FMC TECHNOLOGIES INC	COM	30249U101	40	950 SH			SOLE			
FMC CORPORATION		302491303	21	400 SH			SOLE			
FNB CORP		302520101	30	1739 SH			SOLE			
FNB CORP		302520101	2	121 SH			DEFINED			
FPL GROUP INC		302571104	127	3066 SH			SOLE			
FPL GROUP INC		302571104	116	2800 SH			DEFINED			
FREDDIE MAC COMMON		313400301	91	1400 SH			SOLE			
FANNIE MAE		313586109	1581	32403 SH			SOLE			
FANNIE MAE		313586109	153	3137 SH			DEFINED			
FEDERATED DEPT STORES		31410H101	60	912 SH			SOLE			
FEDERATED DEPT STORES		31410H101	57	868 SH			DEFINED			
FEDERATED INVS INC PA	CL B	314211103	3918	105792 SH			SOLE			
FEDERATED INVS INC PA	CL B	314211103	15	422 SH			DEFINED			
FEDEX CORP	COM	31428X106	73	709 SH			SOLE			
FIDELITY NATIONAL TITLE GRP INC CL A		31620R105	258	10638 SH			SOLE			
FIDELITY NATIONAL TITLE GRP INC CL A		31620R105	4	185 SH			DEFINED			
FIDELITY NATIONAL FINANCIAL INC		316326107	2450	66601 SH			SOLE			
FIDELITY NATIONAL FINANCIAL INC		316326107	43	1178 SH			DEFINED			
FIFTH THIRD BANCORP	COM	316773100	34	905 SH			SOLE			
FIFTH THIRD BANCORP	COM	316773100	2	62 SH			DEFINED			
FIRST COMMONWEALTH FINL CORP		319829107	1910	147768 SH			SOLE			
FIRST COMMONWEALTH FINL CORP		319829107	337	26092 SH			DEFINED			
FIRST DATA CORP		319963104	140	3275 SH			SOLE			
FIRST ISREAL FUND		32063L100	3	200 SH			SOLE			
FIRST ENERGY CORP		337932107	263	5372 SH			SOLE			

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FIRST ENERGY CORP		337932107	273	5587 SH	DEFINED
FORD MTR CO DEL	COM PAR \$0.01	345370860	59	7656 SH	SOLE
FORD MTR CO DEL	COM PAR \$0.01	345370860	30	3981 SH	DEFINED

		FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ CALL	INVSTMT DSCRETN	O MA
CV PFD FORD 6.5		345395206	14	529 SH		SOLE	
FOREST LABORATORIES INC		345838106	253	6230 SH		SOLE	
FOREST LABORATORIES INC		345838106	16	400 SH		DEFINED	
FORTUNE BRANDS INC		349631101	1412	18103 SH		SOLE	
FORTUNE BRANDS INC		349631101	95	1225 SH		DEFINED	
FRANCE TELECOM SPON ADR		35177Q105	1	70 SH		SOLE	
FRANKLIN RESOURCES INC		354613101	112	1200 SH		SOLE	
FRANKLIN TEMPLETON LTD		35472T101	18	1500 SH		DEFINED	
FREEMPORT MCMORAN COPPER &	GOLD INC CL B	35671D857	42	789 SH		SOLE	
FREESCALE SEMICONDUCTOR		35687M206	2	104 SH		SOLE	
FREESCALE SEMICONDUCTOR		35687M206	0	11 SH		DEFINED	
FRESENIUS MEDICAL CARE		358029106	3	104 SH		DEFINED	
FUELCELL ENERGY INC		35952H106	6	750 SH		SOLE	
FUJI PHOTO NEW ADR		359586302	1	60 SH		SOLE	
ARTHUR GALLAGHER		363576109	924	29928 SH		SOLE	
ARTHUR GALLAGHER		363576109	59	1930 SH		DEFINED	
GALLAHER GROUP PLC		363595109	763	12700 SH		SOLE	
GALLAHER GROUP PLC		363595109	73	1225 SH		DEFINED	
GANNETT INC		364730101	271	4475 SH		SOLE	
GANNETT INC		364730101	6	100 SH		DEFINED	
THE GAP INC		364760108	18	1034 SH		SOLE	
GATEWAY INC		367626108	1	600 SH		SOLE	
GENERAL ELECTRIC CO		369604103	4185	119447 SH		SOLE	
GENERAL ELECTRIC CO		369604103	301	8616 SH		DEFINED	
GENERAL MILLS INC		370334104	133	2700 SH		SOLE	
GENERAL MILLS INC		370334104	9	200 SH		DEFINED	
GENERAL MOTORS CORP		370442105	16	852 SH		SOLE	
GENUINE PARTS CO		372460105	6	150 SH		SOLE	
GENZYME CORP		372917104	10	150 SH		SOLE	
GEORGIA PACIFIC CORP		373298108	4	100 SH		SOLE	
GLAXOSMITHKLINE PLC	SPONSORED ADR	37733W105	121	2410 SH		SOLE	
GOLDMAN SACHS GRP		38141G104	15	125 SH		SOLE	
GOODYEAR TIRE & RUBBER		382550101	1	70 SH		SOLE	

		FORM 13F INFORMATION TABLE					
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PUT/ CALL	INVSTMT DSCRETN	O MA
HCA INC	COM	404119109	41	824 SH		SOLE	
HRPT PPTYS TR		40426W101	51	5000 SH		SOLE	
HAIN CELESTIAL GROUP INC		405217100	11	550 SH		SOLE	
HAIN CELESTIAL GROUP INC		405217100	4	200 SH		DEFINED	
HALLIBURTON CO		406216101	117	1900 SH		SOLE	
HARLEY-DAVIDSON INC		412822108	41	800 SH		SOLE	
HARLEY-DAVIDSON INC		412822108	10	200 SH		DEFINED	
HARMONY GOLD MNG LTD SPON	ADR	413216300	13	1000 SH		SOLE	
HARTFORD FINL GRP INC COM		416515104	85	996 SH		SOLE	
HAWAIIAN ELECTRIC INDS		419870100	5	225 SH		SOLE	
HEALTH CARE PPTY INVS		421915109	33	1300 SH		SOLE	
HEALTH CARE PPTY INVS		421915109	12	500 SH		DEFINED	
HEALTHCARE REALTY TRUST INC		421946104	7	220 SH		SOLE	
HEINZ (H.J.) CO		423074103	1534	45515 SH		SOLE	



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HEINZ (H.J.) CO		423074103	85	2543	SH	DEFINED
HELMERICH & PAYNE INC	COM	423452101	7	125	SH	SOLE
THE HERSHEY COMPANY		427866108	289	5242	SH	SOLE
THE HERSHEY COMPANY		427866108	88	1600	SH	DEFINED
HEWLETT-PACKARD CO		428236103	100	3494	SH	SOLE
HEWLETT-PACKARD CO		428236103	12	452	SH	DEFINED
HILLENBRAND INDUSTRIES INC		431573104	3384	68522	SH	SOLE
HILLENBRAND INDUSTRIES INC		431573104	78	1585	SH	DEFINED
HITACHI LTD ADR 10 COM		433578507	14	210	SH	SOLE
HOME DEPOT INC		437076102	1276	31553	SH	SOLE
HOME DEPOT INC		437076102	4	100	SH	DEFINED
HOMEBANC CORP GA		43738R109	149	20000	SH	SOLE
HONDA MOTOR CO LTD		438128308	28	1000	SH	SOLE
HONEYWELL INTERNATIONAL INC		438516106	52	1411	SH	SOLE
HONEYWELL INTERNATIONAL INC		438516106	156	4212	SH	DEFINED
HOSPITALITY PPTYS TR	COM SH BEN INT	44106M102	82	2050	SH	SOLE
HOSPIRA INC		441060100	0	10	SH	SOLE
HUBBELL INC -CL B		443510201	45	1000	SH	SOLE
HUBBELL INC -CL B		443510201	45	998	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
IAC INTERACTIVE CORP NEW		44919P300	5	180	SH	SOLE	
IBT BANCORP INC IRWIN PA		44923F108	48	1200	SH	SOLE	
I-CABLE COMMUNICATIONS ADR		44934B104	0	50	SH	SOLE	
IMS HEALTH INC		449934108	49	2000	SH	SOLE	
IMS HEALTH INC		449934108	4	200	SH	DEFINED	
ITT INDUSTRIES INC		450911102	85	833	SH	SOLE	
ITT INDUSTRIES INC		450911102	20	200	SH	DEFINED	
ING GROEP NV SPON ADR		456837103	16	487	SH	SOLE	
INTEL CORP		458140100	2763	110751	SH	SOLE	
INTEL CORP		458140100	298	11952	SH	DEFINED	
INTL BUSINESS MACHINES CORP		459200101	642	7811	SH	SOLE	
INTL BUSINESS MACHINES CORP		459200101	88	1076	SH	DEFINED	
INTERNATIONAL PAPER CO		460146103	31	925	SH	SOLE	
INTL SPEEDWAY		460335201	1931	40319	SH	SOLE	
INTL SPEEDWAY		460335201	23	498	SH	DEFINED	
INTUIT	COM	461202103	3175	59594	SH	SOLE	
INTUIT	COM	461202103	32	616	SH	DEFINED	
I SHARES INC MSCI JAPAN	INDEX FD	464286848	23	1725	SH	SOLE	
ISHARES DOW JONES SELECT DIV FD		464287168	6	100	SH	SOLE	
ISHARES S&P 500 INDEX		464287200	9392	75342	SH	SOLE	
ISHARES S&P 500 INDEX		464287200	427	3428	SH	DEFINED	
ISHARES EMERGING MKT		464287234	22	255	SH	SOLE	
ISHARES MSCI EAFE INDEX		464287465	5325	89612	SH	SOLE	
ISHARES TR	S&P MIDCAP 400	464287507	6554	88826	SH	SOLE	
ISHARES TR	S&P MIDCAP 400	464287507	15	206	SH	DEFINED	
ISHARES-RUSSELL 2000		464287655	213	3204	SH	SOLE	
ISHARES S&P 600 INDEX		464287804	5454	94378	SH	SOLE	
JPMORGAN CHASE & CO	COM	46625H100	1893	47723	SH	SOLE	
JPMORGAN CHASE & CO	COM	46625H100	206	5208	SH	DEFINED	
JOHNSON & JOHNSON		478160104	1971	32809	SH	SOLE	
JOHNSON & JOHNSON		478160104	68	1147	SH	DEFINED	
JOHNSON CONTROLS INC		478366107	32	450	SH	SOLE	
KLA TENCOR CORP		482480100	14	300	SH	SOLE	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	

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KELLOGG CO		487836108	8	200	SH	SOLE
KERR MCGEE CORP		492386107	10	114	SH	SOLE
KIMBERLY-CLARK CORP		494368103	1325	22214	SH	SOLE
KIMBERLY-CLARK CORP		494368103	144	2424	SH	DEFINED
KINDER MORGAN ENERGY		494550106	9	200	SH	DEFINED
KONINKLIJKE AHOLD NV SPON	ADR	500467303	1	240	SH	SOLE
KROGER CO	COM	501044101	3	160	SH	SOLE
LAFARGE SA ADR		505861401	7	325	SH	SOLE
LEHMAN BROS HOLDING INC		524908100	22	175	SH	SOLE
LENNAR CORP		526057104	6	100	SH	SOLE
LEXINGTON CORP PPTYS TR COM		529043101	10	500	SH	SOLE
LIBERTY GLOBAL INC A		530555101	0	37	SH	SOLE
LIBERTY GLOBAL INC SER C		530555309	0	37	SH	SOLE
LIMITED BRANDS INC		532716107	4139	185285	SH	SOLE
LIMITED BRANDS INC		532716107	128	5735	SH	DEFINED
LINCOLN NATIONAL CORP		534187109	987	18632	SH	SOLE
LINCOLN NATIONAL CORP		534187109	15	293	SH	DEFINED
LOEWS CORP		540424108	0	10	SH	SOLE
LOWES COS INC	COM	548661107	615	9233	SH	SOLE
LUCENT TECHNOLOGIES INC		549463107	33	12527	SH	SOLE
LUCENT TECHNOLOGIES INC		549463107	1	408	SH	DEFINED
M & T BK CORP	COM	55261F104	21	200	SH	SOLE
MBNA CORP		55262L100	26	975	SH	SOLE
MACK CALI RLTY CORP	COM	554489104	12	290	SH	SOLE
MAGELLAN MIDSTREAM PARTNERS		559080106	12	400	SH	DEFINED
MARATHON OIL CORP	COM	565849106	130	2147	SH	SOLE
MARVEL ENTERTAINMENT INC		57383T103	4	300	SH	DEFINED
MASSMUTUAL CORP INV		576292106	6	200	SH	SOLE
MARSUSHITA ELEC IND CO LTD	ADR	576879209	1	75	SH	SOLE
MATTEL INC		577081102	6	397	SH	SOLE
MATTHEWS INTERNATIONAL CORP		577128101	1564	42984	SH	SOLE
MATTHEWS INTERNATIONAL CORP		577128101	18	517	SH	DEFINED
MCCORMICK & CO INC		579780206	17	575	SH	SOLE

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN	O MA
MCDONALD'S CORP		580135101	171	5100	SH		SOLE	
MCDONALD'S CORP		580135101	102	3052	SH		DEFINED	
MCG CAP CORP		58047P107	145	10000	SH		SOLE	
MCGRAW HILL CO		580645109	20	400	SH		SOLE	
MCKESSON HBOC INC		58155Q103	51	1000	SH		SOLE	
MEDERAX, INC.		583916101	2	200	SH		SOLE	
MEDCO HEALTH SOLUTIONS INC		58405U102	3	56	SH		SOLE	
MEDCO HEALTH SOLUTIONS INC		58405U102	104	1880	SH		DEFINED	
MEDTRONICS INC		585055106	2405	41784	SH		SOLE	
MEDTRONICS INC		585055106	52	910	SH		DEFINED	
MELLON FINANCIAL CORP		58551A108	183	5349	SH		SOLE	
MELLON FINANCIAL CORP		58551A108	66	1935	SH		DEFINED	
MERCK & CO., INC		589331107	143	4515	SH		SOLE	
MERCK & CO., INC		589331107	503	15847	SH		DEFINED	
MERCURY GEN CORP		589400100	4041	69419	SH		SOLE	
MERCURY GEN CORP		589400100	98	1688	SH		DEFINED	
METLIFE INC		59156R108	26	533	SH		SOLE	
MICROSOFT CORP		594918104	1981	75821	SH		SOLE	
MICROSOFT CORP		594918104	56	2156	SH		DEFINED	
MICRON TECHNOLOGY INC		595112103	2	210	SH		SOLE	
MILLEA HOLDINGS INC ADR		60032R106	2	30	SH		SOLE	

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MILLS CORP		601148109	4	100	SH	DEFINED
MINDSPEED TECHNOLOGY INC		602682106	1	623	SH	SOLE
MINDSPEED TECHNOLOGY INC		602682106	2	933	SH	DEFINED
MITSUBISHI UFJ FINANCIAL GRP INC ADR		606822104	14	1025	SH	SOLE
MITTAL STL		60684P101	126	4800	SH	SOLE
MONEYGRAM INTERNATIONAL		60935Y109	2	100	SH	DEFINED
MONSANTO CO (NEW)		61166W101	14	187	SH	DEFINED
MOODYS CORP	COM	615369105	61	1000	SH	SOLE
MOODYS CORP	COM	615369105	12	200	SH	DEFINED
MORGAN STANLEY DEAN WITTER		617446448	52	918	SH	SOLE
MOTOROLA INC		620076109	25	1145	SH	SOLE
MOTOROLA INC		620076109	2	100	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
MUNIYIELD PENN FD INC		62630V109	102	6645	SH	SOLE	
MURPHY OIL CORP COMMON		626717102	5	100	SH	SOLE	
MYLAN LABORATORIES		628530107	34	1753	SH	SOLE	
MYLAN LABORATORIES		628530107	40	2050	SH	DEFINED	
NCR CORP		62886E108	4	136	SH	SOLE	
NCR CORP		62886E108	0	2	SH	DEFINED	
NAM TAI ELECTRONICS		629865205	2210	98262	SH	SOLE	
NAM TAI ELECTRONICS		629865205	101	4506	SH	DEFINED	
UIT NASDAQ 100 TR 1		631100104	121	3000	SH	SOLE	
NATIONAL CITY CORP		635405103	2982	88861	SH	SOLE	
NATIONAL CITY CORP		635405103	35	1050	SH	DEFINED	
NATIONAL FUEL GAS CO		636180101	284	9126	SH	SOLE	
NATIONAL FUEL GAS CO		636180101	18	600	SH	DEFINED	
NATIONAL SEMICONDUCTOR CORP		637640103	5	200	SH	SOLE	
NATIONWIDE FINANCIAL SERVICES INC OHIO		638612101	14	327	SH	SOLE	
NEENAH PAPER		640079109	0	1	SH	SOLE	
NEWELL RUBBERMAID INC		651229106	57	2425	SH	SOLE	
NEWELL RUBBERMAID INC		651229106	47	2000	SH	DEFINED	
NEWMONT MINING CORP		651639106	26	500	SH	SOLE	
NEWS CORP CL A		65248E104	0	50	SH	SOLE	
NICOR INC		654086107	3946	100408	SH	SOLE	
NICOR INC		654086107	148	3784	SH	DEFINED	
NIPPON TELEGRAPH & TELEPHONECORP SPON ADR		654624105	2	130	SH	SOLE	
NISOURCE INC	COM	65473P105	3	187	SH	SOLE	
NISSAN MTR LTD ADR		654744408	12	625	SH	SOLE	
NOKIA CORPORATION ADR "A"		654902204	1068	58402	SH	SOLE	
NOKIA CORPORATION ADR "A"		654902204	8	490	SH	DEFINED	
NOBLE ENERGY INC	COM	655044105	49	1220	SH	SOLE	
NOMURA HLDGS INC		65535H208	9	500	SH	SOLE	
NORFOLK SOUTHERN CORP		655844108	4	100	SH	SOLE	
NORTEL NETWORKS CORP NEW		656568102	1	340	SH	SOLE	
NORTHROP GRUMMAN CORP		666807102	96	1600	SH	SOLE	
NOVARTIS AG		66987V109	314	6000	SH	SOLE	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
NUCOR CORP	COM	670346105	48	720	SH	SOLE	
NUVEEN PENN PREMIUM INC 2		67061F101	120	8633		SOLE	
NUVEEN PERFORMANCE PLUS		67062P108	21	1447		SOLE	
NUVEEN QUALITY PREFERRED	INCOME FUND II	67072C105	8	700	SH	SOLE	
OGE ENERGY CORP		670837103	126	4734	SH	SOLE	

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NUVEEN TAX-ADV TOT RET STRAT		67090H102	21	1026	SH	DEFINED
NUVEEN MUNI VALUE FD		670928100	61	6315		SOLE
NUVEEN PA INVESTMENT QUALITYMUNICIPAL FUND INC		670972108	270	19768		SOLE
OCCIDENTAL PETROLEUM CORP		674599105	47	591	SH	SOLE
OLD REPUBLIC INTERNATIONAL CORP		680223104	4355	165935	SH	SOLE
OLD REPUBLIC INTERNATIONAL CORP		680223104	91	3476	SH	DEFINED
OMNICOM GROUP		681919106	8	100	SH	SOLE
OMEGA FINANCIAL CORP		682092101	71	2566	SH	SOLE
ONEOK, INC		682680103	2287	85952	SH	SOLE
ONEOK, INC		682680103	100	3759	SH	DEFINED
ORACLE CORP		68389X105	49	4032	SH	SOLE
PHH CORP COM NEW		693320202	0	15	SH	SOLE
PMI GROUP INC	COM	69344M101	1835	44715	SH	SOLE
PMI GROUP INC	COM	69344M101	8	201	SH	DEFINED
PNC BANK CORP		693475105	854	13823	SH	SOLE
PNC BANK CORP		693475105	86	1400	SH	DEFINED
PPG INDUSTRIES INC		693506107	730	12623	SH	SOLE
PPG INDUSTRIES INC		693506107	23	400	SH	DEFINED
PPL CORP COM		69351T106	78	2674	SH	SOLE
PPL CORP COM		69351T106	41	1416	SH	DEFINED
PAR PHARMACEUTICAL		69888P106	5	172	SH	DEFINED
PAYLESS SHOESOURCE INC		704379106	22	891	SH	DEFINED
PENNEY (J.C.) CO		708160106	83	1500	SH	SOLE
PENNEY (J.C.) CO		708160106	196	3536	SH	DEFINED
PEPCO HOLDINGS INC	COM	713291102	49	2200	SH	SOLE
PEPCO HOLDINGS INC	COM	713291102	5	250	SH	DEFINED
PEPSI BOTTLING GROUP INC	COM	713409100	5	200	SH	DEFINED
PEPSICO INC		713448108	2312	39138	SH	SOLE
PEPSICO INC		713448108	224	3802	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ INVSTMT DSCRETN	
PFIZER INC		717081103	3914	167930	SH	SOLE	
PFIZER INC		717081103	346	14867	SH	DEFINED	
PIER 1 IMPORTS INC		720279108	4	515	SH	DEFINED	
PIONEER NATURAL RESOURCES		723787107	641	12510	SH	SOLE	
PIONEER NATURAL RESOURCES		723787107	80	1570	SH	DEFINED	
PLAINS AMERICAN PIPELINE LP		726503105	39	1000	SH	SOLE	
POGO PRODUCING CO		730448107	1762	35394	SH	SOLE	
POGO PRODUCING CO		730448107	17	353	SH	DEFINED	
POLARIS INDS INC	COM	731068102	3896	77623	SH	SOLE	
POLARIS INDS INC	COM	731068102	46	917	SH	DEFINED	
PORTUGAL TELECOMM SGPS SA	ADR	737273102	1	110	SH	SOLE	
POWERSHARES EXCHANGE HIGH	YIELD EQUITY	73935X302	4	300	SH	SOLE	
POWERWAVE TECHNOLOGY		739363109	3	300	SH	DEFINED	
PRAXAIR INC		74005P104	5	100	SH	SOLE	
PREFERRED INCOME STRAT FUND		74038E100	1	100	SH	SOLE	
PREFERRED INCOME STRAT FUND		74038E100	18	1000	SH	DEFINED	
PROCTOR & GAMBLE CO		742718109	842	14564	SH	SOLE	
PROCTOR & GAMBLE CO		742718109	93	1617	SH	DEFINED	
PROGRESS ENERGY INC	COM	743263105	65	1500	SH	SOLE	
PROLOGIS SH BEN		743410102	13	294	SH	SOLE	
PRUDENTIAL FINL INC	COM	744320102	110	1511	SH	SOLE	
PRUDENTIAL FINL INC	COM	744320102	1	27	SH	DEFINED	
PUBLIC SERVICE ENTERPRISE GP		744573106	80	1243	SH	SOLE	
PUTNAM INVT GRADE MUNI		746805100	4	475		SOLE	
PUTNAM PREMIER INCOME TRUST		746853100	6	1000	SH	SOLE	
QUALCOMM INCORPORATED		747525103	8	200	SH	SOLE	
QUESTAR CORP	COM	748356102	181	2400	SH	SOLE	

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QWEST COMMUN INTL		749121109	6	1117 SH	SOLE
RPM ENTERPRISES		749685103	59	3448 SH	SOLE
RAYONIER INC		754907103	11	285 SH	SOLE
RAYTHEON CO	COM NEW	755111507	128	3196 SH	SOLE
RAYTHEON CO	COM NEW	755111507	23	575 SH	DEFINED
READERS DIGEST ASSN -CL A		755267101	1	100 SH	DEFINED

						FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN			
REDWOOD TR INC	COM	758075402	61	1500	SH		SOLE			
REGIONS FINANCIAL CORP NEW		7591EP100	8	246	SH		SOLE			
RESOURCE AMERICA, INC.		761195205	204	12003	SH		SOLE			
RESPIRONICS INC		761230101	15	425	SH		SOLE			
RITE AID CORP		767754104	1	400	SH		SOLE			
ROCKWELL INTL CORP		773903109	695	11750	SH		SOLE			
ROCKWELL INTL CORP		773903109	183	3100	SH		DEFINED			
ROCKWELL COLLINS INC	COM	774341101	504	10848	SH		SOLE			
ROCKWELL COLLINS INC	COM	774341101	144	3100	SH		DEFINED			
ROYAL DUTCH SHELL PLC ADR		780259206	138	2245	SH		SOLE			
ROYAL DUTCH SHELL PLC ADR		780259206	24	400	SH		DEFINED			
S&T BANCORP INC		783859101	43932	1193482	SH		SOLE			
S&T BANCORP INC		783859101	13003	353271	SH		DEFINED			
SLM CORP	COM	78442P106	16	300	SH		SOLE			
SPDR TR	UNIT SER 1	78462F103	7	60	SH		SOLE			
SAFeway INC NEW		786514208	3	150	SH		SOLE			
SAN PAOLO IMI ADR		799175104	14	475	SH		SOLE			
SANOFI-AVENTIS ADR		80105N105	109	2494	SH		SOLE			
SARA LEE CORP		803111103	256	13584	SH		SOLE			
SARA LEE CORP		803111103	60	3200	SH		DEFINED			
SCANA CORP NEW	COM	80589M102	15	402	SH		SOLE			
SCHERING-PLOUGH CORP		806605101	233	11189	SH		SOLE			
SCHLUMBERGER LTD		806857108	259	2668	SH		SOLE			
SCHLUMBERGER LTD		806857108	115	1191	SH		DEFINED			
SCOTTISH PWR PLC	SPON ADR FINAL	81013T705	17	465	SH		SOLE			
SCOTTS COMPANY		810186106	27	600	SH		SOLE			
SCS TRANSPORTATION INC		81111T102	1	50	SH		SOLE			
SEALED AIR CORP NEW	COM	81211K100	30	550	SH		SOLE			
SEARS HOLDINGS CORP		812350106	10	94	SH		SOLE			
SELECT SECTOR SPDR TR	SBI INT-TECH	81369Y803	12	600	SH		DEFINED			
SECTOR SPDR TR UTILITIES		81369Y886	6	200	SH		SOLE			
SEMPRA ENERGY	COM	816851109	26	580	SH		SOLE			
SERVICEMASTER CO		81760N109	45	3795	SH		SOLE			

						FORM 13F INFORMATION TABLE				
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	INVSTMT DSCRETN			
SIEMENS AG ADR		826197501	12	150	SH		SOLE			
SIGMA ALDRICH CORP	COM	826552101	25	400	SH		SOLE			
SIMON PROPERTY GROUP INC		828806109	10	136	SH		SOLE			
SIRIUS SATELLITE		82966U103	2	350	SH		SOLE			
SIRIUS SATELLITE		82966U103	13	2000	SH		DEFINED			
SKY FINANCIAL GROUP		83080P103	32	1168	SH		SOLE			
SKYWORKS SOLUTIONS INC	COM	83088M102	6	1216	SH		SOLE			
SKYWORKS SOLUTIONS INC	COM	83088M102	4	982	SH		DEFINED			
SMITH INTERNATIONAL INC		832110100	22	600	SH		SOLE			
JM SMUCKER CO		832696405	3764	85566	SH		SOLE			
JM SMUCKER CO		832696405	109	2484	SH		DEFINED			

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SUNOCO PRODUCTS CO		835495102	13	462	SH	SOLE
SONY CORP		835699307	9	240	SH	SOLE
SOUTH JERSEY INDUSTRIES		838518108	18	624	SH	SOLE
SOUTHERN CO		842587107	37	1100	SH	SOLE
SOUTHERN CO		842587107	34	1000	SH	DEFINED
SOUTHERN COPPER CORP		84265V105	4204	62789	SH	SOLE
SOUTHERN COPPER CORP		84265V105	89	1342	SH	DEFINED
SOUTHWEST AIRLINES CO		844741108	2	150	SH	SOLE
SOVRAN SELF STORAGE INC	COM	84610H108	56	1200	SH	SOLE
SPIRIT FINANCE CORPORATION		848568309	11	975	SH	DEFINED
SPRINT NEXTEL CORP		852061100	23	1000	SH	SOLE
STARBUCKS CORPORATION		855244109	52	1744	SH	SOLE
STARBUCKS CORPORATION		855244109	42	1400	SH	DEFINED
STATE STREET CORP		857477103	177	3200	SH	SOLE
STMICROELECTRONICS		861012102	2	120	SH	SOLE
STONE ENERGY CORP	COM	861642106	2047	44975	SH	SOLE
STONE ENERGY CORP	COM	861642106	8	176	SH	DEFINED
STRATEX NETWORK INC		86279T109	0	200	SH	SOLE
STRYKER CORP		863667101	22	500	SH	SOLE
SUN LIFE FINANCIAL		866796105	78	1967	SH	SOLE
SUN MICROSYSTEMS		866810104	47	11440	SH	SOLE
SUSQUEHANNA BANCSHARES		869099101	57	2435	SH	SOLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
SYMANTEC CORP	COM	871503108	45	2622	SH	SOLE	
SYNAGRO TECHNOLOGIES INC		871562203	0	33	SH	SOLE	
SYSCO CORP		871829107	58	1875	SH	SOLE	
TECO ENERGY INC		872375100	10	600	SH	SOLE	
TECO ENERGY INC		872375100	6	400	SH	DEFINED	
TJX COS INC		872540109	5	225	SH	SOLE	
TXU CORP	COM	873168108	41	820	SH	SOLE	
TXU CORP	COM	873168108	50	1000	SH	DEFINED	
TAIWAN SEMICONDUCTOR	MANUFACTURING CO	874039100	9	957	SH	SOLE	
TECH DATA CORP		878237106	25	650	SH	SOLE	
TELE CINTRO OESTO CELULAR	PFD SPON ADR	87923P105	0	4	SH	SOLE	
TELECOM ITALIA SPON ADR ORD		87927Y102	2	80	SH	SOLE	
TLECOMUNICACOES BRASILEIRAS	ADR SPON	879287308	1	30	SH	SOLE	
TELFONICA DE ESPANA		879382208	11	265	SH	SOLE	
TELEFONOS DE MEXICO SA	SPON ADR	879403780	1	60	SH	SOLE	
TELESP CELULAR PARTICIPACOES	SPON ADR	87952L108	0	4	SH	SOLE	
TENET HEALTHCARE CORP		88033G100	8	1147	SH	SOLE	
TERRA INDS INC RESTR		880915103	0	1	SH	SOLE	
TEVA PHARMACEUTICAL	INDUSTRIES LTD	881624209	651	15147	SH	SOLE	
TEVA PHARMACEUTICAL	INDUSTRIES LTD	881624209	11	269	SH	DEFINED	
TEXAS INSTRUMENTS INC		882508104	1030	32157	SH	SOLE	
TEXAS INSTRUMENTS INC		882508104	20	650	SH	DEFINED	
THORNBURG MORTGAGE INC		885218107	366	14000	SH	SOLE	
3M CO		88579Y101	2366	30531	SH	SOLE	
3M CO		88579Y101	131	1698	SH	DEFINED	
TIM PARTICIPACOES SA SPON	ADR REPSTG PFD	88706P106	0	1	SH	SOLE	
TIMBERLAND CO	CL A	887100105	3400	104500	SH	SOLE	
TIMBERLAND CO	CL A	887100105	34	1048	SH	DEFINED	
TIME WARNER INC NEW		887317105	183	10500	SH	SOLE	
TIME WARNER INC NEW		887317105	3	200	SH	DEFINED	
THE TORO COMPANY		891092108	8	198	SH	SOLE	
CEF TORTISE ENERGY CORP		89147U100	22	1000	SH	DEFINED	
TOTAL SA ADR		89151E109	9	75	SH	SOLE	

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NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
TRANSMETA CORP		89376R109	16	15000	SH	SOLE	
TRIBUNE CO NEW	COM	896047107	4	150	SH	DEFINED	
TRINITY INDS INC	COM	896522109	44	1000	SH	SOLE	
TRUST STREET PROPERTIES PFD 7.72%		898404207	0	38	SH	SOLE	
TYCO INTERNATIONAL LTD		902124106	2436	84419	SH	SOLE	
TYCO INTERNATIONAL LTD		902124106	64	2224	SH	DEFINED	
UGI CORP		902681105	7	374	SH	SOLE	
US BANCORP DEL	COM NEW	902973304	110	3700	SH	SOLE	
ULTRA PETE CORP		903914109	10	195	SH	SOLE	
UNDER ARMOUR INC-CLASS A		904311107	19	500	SH	SOLE	
UNILEVER NV NY SHARE F NEW		904784709	2272	33098	SH	SOLE	
UNILEVER NV NY SHARE F NEW		904784709	80	1173	SH	DEFINED	
UNION PACIFIC CORP		907818108	144	1800	SH	SOLE	
UNION PACIFIC CORP		907818108	301	3750	SH	DEFINED	
UNISYS CORP		909214108	0	110	SH	SOLE	
UNITED STATES STL CORP NEW	COM	912909108	19	410	SH	SOLE	
UNITED TECHNOLOGIES CORP		913017109	990	17713	SH	SOLE	
UNITED TECHNOLOGIES CORP		913017109	42	764	SH	DEFINED	
UNIVERSAL CORP		913456109	2005	46242	SH	SOLE	
UNIVERSAL CORP		913456109	52	1218	SH	DEFINED	
UNIVERSAL DISPLAY CORP		91347P105	683	65000	SH	SOLE	
UNIVERSAL HEALTH SERVICES	INC	913903100	2	50	SH	SOLE	
UNUMPROVIDENT CORP		91529Y106	3996	175687	SH	SOLE	
UNUMPROVIDENT CORP		91529Y106	146	6427	SH	DEFINED	
VAN KAMPEN MERRITT MUNICIPALTRUST		920919107	5	361	SH	SOLE	
VAN KAMPEN TR INS MUNI		920928108	4	325		SOLE	
VAN KAMPEN TRUST FOR INVEST MENT GRADE MUNICIPAL		920929106	14	1000		SOLE	
VAN KAMPEN AMERICAN CAP SR	INCOME	920961109	34	4500	SH	DEFINED	
VAN KAMPEN PA VALUE MUNI INC		92112T108	139	10258		SOLE	
VERIZON COMMUNICATIONS COM		92343V10R	97	3222	SH	SOLE	
VERIZON COMMUNICATIONS	COM	92343V104	3637	120795	SH	SOLE	
VERIZON COMMUNICATIONS	COM	92343V104	353	11745	SH	DEFINED	
VIAD CORP NEW		92552R406	4	150	SH	SOLE	
VIAD CORP NEW		92552R406	0	25	SH	DEFINED	

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN CALL	PUT/ DSCRETN	
VIACOM INC	CL A	925524100	24	750	SH	SOLE	
VIACOM INC	CL A	925524100	3	100	SH	DEFINED	
VIACOM CL B		925524308	298	9160	SH	SOLE	
VIACOM CL B		925524308	10	324	SH	DEFINED	
VISTEON CORP	COM	92839U107	7	1159	SH	DEFINED	
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	241	11240	SH	SOLE	
VODAFONE GROUP PLC NEW	SPONSORED ADR	92857W100	16	750	SH	DEFINED	
W P CAREY & CO LLC		92930Y107	40	1595	SH	SOLE	
WPS RESOURCES CORP		92931B106	210	3800	SH	SOLE	
WACHOVIA CORP 2ND NEW	COM	929903102	84	1600	SH	SOLE	
WAL-MART STORES INC		931142103	228	4887	SH	SOLE	
WAL-MART STORES INC		931142103	42	900	SH	DEFINED	
WALGREEN CO		931422109	118	2685	SH	SOLE	
WALGREEN CO		931422109	121	2750	SH	DEFINED	
WASHINGTON MUTUAL INC COM		939322103	2314	53203	SH	SOLE	
WASHINGTON MUTUAL INC COM		939322103	86	1982	SH	DEFINED	
WASTE MANAGEMENT INC NEW		94106L109	5	177	SH	SOLE	

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WEIS MARKETS INC		948849104	2464	57261	SH	SOLE
WEIS MARKETS INC		948849104	37	876	SH	DEFINED
WELLS FARGO & CO NEW		949746101	596	9490	SH	SOLE
WELLS FARGO & CO NEW		949746101	21	335	SH	DEFINED
WEST BANCORPORATION INC	CAP STK	95123P106	22	1181	SH	SOLE
WESTERN DIGITAL CORP		958102105	1883	101193	SH	SOLE
WESTERN DIGITAL CORP		958102105	5	290	SH	DEFINED
WESTERN GAS RESOURCE INC		958259103	54	1160	SH	SOLE
WEYERHAUSER		962166104	3	48	SH	DEFINED
WHEELING PIITTSBURGH CORP		963142302	13	1500	SH	SOLE
WHOLE FOODS MARKET		966837106	37	480	SH	SOLE
WILD OATS MARKETS INC		96808B107	12	1075	SH	SOLE
WILLIAMS COS INC		969457100	21	912	SH	SOLE
WINSTON HOTELS INC	COM	97563A102	4	500	SH	DEFINED
WIPRO LIMITED		97651M109	359	30100	SH	SOLE
WIPRO LIMITED		97651M109	10	910	SH	DEFINED

NAME OF ISSUER	TITLE OF CLASS	CUSIP	FORM 13F INFORMATION TABLE				O
			VALUE (X\$1000)	SHARES/ PRN AMT	SH/ PRN	PUT/ CALL	
WORTHINGTON INDUSTRIES		981811102	5	300	SH	SOLE	
WORTHINGTON INDUSTRIES		981811102	1	100	SH	DEFINED	
WYETH	COM	983024100	1170	25404	SH	SOLE	
WYETH	COM	983024100	77	1680	SH	DEFINED	
XEROX CORP		984121103	5	390	SH	SOLE	
YAHOO INC		984332106	3	100	SH	SOLE	
YELLOW ROADWAY		985577105	4	100	SH	SOLE	
YUM BRANDS INC	COM	988498101	1	40	SH	SOLE	
ZIMMER HLDGS INC	COM	98956P102	676	10029	SH	SOLE	
ZIMMER HLDGS INC	COM	98956P102	43	648	SH	DEFINED	
ZUMIEZ INC		989817101	4	100	SH	DEFINED	
GRAND TOTALS			328293	9101237			