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BURKE & HERBERT BANK & TRUST CO  
Form 13F-HR  
April 10, 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: Burke & Herbert Bank & Trust Co.  
-----

Address: PO Box 268  
Alexandria, VA 22314  
-----

Form 13F File Number: 28-05313  
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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: /s/ Judith A. Cagnon  
-----

Title: Vice President  
-----

Phone: 703-549-6600  
-----

Signature, Place, and Date of Signing:

|                               |                         |                   |
|-------------------------------|-------------------------|-------------------|
| /s/ Judith A. Cagnon<br>----- | Alexandria, VA<br>----- | 4/6/2006<br>----- |
| [Signature]                   | [City, State]           | [Date]            |

Report Type (Check only one):

- [X] 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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List of Other Managers Reporting for this Manager:  
 [If there are no entries in this list, omit this section.]

13F File Number Name

28- \_\_\_\_\_  
 [Repeat as necessary.]

Form 13F SUMMARY PAGE

Report Summary:  
 Number of Other Included Managers: 0  
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 Form 13F Information Table Entry Total: 178  
 -----  
 Form 13F Information Table Value Total: \$113,641  
 -----  
 (thousands)

List of Other Included Managers:

Provide a numbered list of the name(s) and 13F file number(s) of all institutional investment managers with respect to which this report is filed, other than the manager filing this report.

[If there are no entries in this list, state "NONE" and omit the column headings and list entries.]

NONE

FORM 13F INFORMATION TABLE

| NAME OF ISSUER             | TITLE OF CLASS | CUSIP     | VALUE (\$1000) | SHARES/ PRN | SH/ AMT | PUT/ PRN | INVSTMT DCRETN | OTHER MANAG |
|----------------------------|----------------|-----------|----------------|-------------|---------|----------|----------------|-------------|
| INGERSOLL-RAND COMPANY LTD | CL A           | G4776G101 | 309            | 7400        | SH      |          | SHRD           |             |
| AT&T INC                   | COM            | 00206R102 | 386            | 14273       | SH      |          | SOLE           |             |
| AT&T INC                   | COM            | 00206R102 | 113            | 4174        | SH      |          | SHRD           |             |
| ABBOTT LABS                | COM            | 002824100 | 648            | 15250       | SH      |          | SOLE           |             |
| ABBOTT LABS                | COM            | 002824100 | 166            | 3910        | SH      |          | SHRD           |             |
| AIR PRODS & CHEMS INC      | COM            | 009158106 | 54             | 800         | SH      |          | SOLE           |             |
| AIR PRODS & CHEMS INC      | COM            | 009158106 | 148            | 2200        | SH      |          | SHRD           |             |
| ALLIED CAP CORP NEW        | COM            | 01903Q108 | 215            | 7025        | SH      |          | SHRD           |             |
| ALLTEL CORP                | COM            | 020039103 | 211            | 3262        | SH      |          | SOLE           |             |
| ALLTEL CORP                | COM            | 020039103 | 193            | 2974        | SH      |          | SHRD           |             |
| ALTRIA GROUP INC           | COM            | 02209S103 | 1524           | 21501       | SH      |          | SOLE           |             |
| ALTRIA GROUP INC           | COM            | 02209S103 | 46             | 650         | SH      |          | SHRD           |             |
| AMERICAN EXPRESS CO        | COM            | 025816109 | 293            | 5571        | SH      |          | SOLE           |             |
| AMERICAN EXPRESS CO        | COM            | 025816109 | 37             | 700         | SH      |          | SHRD           |             |
| AMERICAN INTL GROUP INC    | COM            | 026874107 | 791            | 11966       | SH      |          | SOLE           |             |
| AMERICAN INTL GROUP INC    | COM            | 026874107 | 115            | 1733        | SH      |          | SHRD           |             |
| AMGEN INC                  | COM            | 031162100 | 44             | 600         | SH      |          | SOLE           |             |
| AMGEN INC                  | COM            | 031162100 | 242            | 3325        | SH      |          | SHRD           |             |
| AMSOUTH BANCORPORATION     | COM            | 032165102 | 2726           | 100772      | SH      |          | SOLE           |             |

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|                              |               |           |       |        |    |      |
|------------------------------|---------------|-----------|-------|--------|----|------|
| AMSOUTH BANCORPORATION       | COM           | 032165102 | 92    | 3400   | SH | SHRD |
| ANADARKO PETE CORP           | COM           | 032511107 | 112   | 1109   | SH | SOLE |
| ANADARKO PETE CORP           | COM           | 032511107 | 227   | 2249   | SH | SHRD |
| ANHEUSER BUSCH COS INC       | COM           | 035229103 | 157   | 3671   | SH | SOLE |
| ANHEUSER BUSCH COS INC       | COM           | 035229103 | 49    | 1150   | SH | SHRD |
| APACHE CORP                  | COM           | 037411105 | 210   | 3200   | SH | SHRD |
| AUTOMATIC DATA PROCESSING I  | N COM         | 053015103 | 73    | 1600   | SH | SOLE |
| AUTOMATIC DATA PROCESSING I  | N COM         | 053015103 | 279   | 6100   | SH | SHRD |
| BP PLC                       | SPONSORED ADR | 055622104 | 1087  | 15767  | SH | SOLE |
| BP PLC                       | SPONSORED ADR | 055622104 | 247   | 3581   | SH | SHRD |
| BANK OF AMERICA CORPORATION  | COM           | 060505104 | 1016  | 22320  | SH | SOLE |
| BANK OF AMERICA CORPORATION  | COM           | 060505104 | 519   | 11401  | SH | SHRD |
| BANK NEW YORK INC            | COM           | 064057102 | 426   | 11808  | SH | SOLE |
| BANK NEW YORK INC            | COM           | 064057102 | 103   | 2848   | SH | SHRD |
| BELLSOUTH CORP               | COM           | 079860102 | 814   | 23487  | SH | SOLE |
| BELLSOUTH CORP               | COM           | 079860102 | 87    | 2515   | SH | SHRD |
| BIOMET INC                   | COM           | 090613100 | 208   | 5850   | SH | SOLE |
| BOEING CO                    | COM           | 097023105 | 227   | 2910   | SH | SOLE |
| BOEING CO                    | COM           | 097023105 | 31    | 400    | SH | SHRD |
| BRISTOL MYERS SQUIBB CO      | COM           | 110122108 | 384   | 15619  | SH | SOLE |
| BRISTOL MYERS SQUIBB CO      | COM           | 110122108 | 72    | 2920   | SH | SHRD |
| BURKE&HERBERT B&T ALEXANDRI  | A COM         | 121331102 | 21745 | 11080  | SH | SOLE |
| BURKE&HERBERT B&T ALEXANDRI  | A COM         | 121331102 | 2657  | 1354   | SH | SHRD |
| CIGNA CORP                   | COM           | 125509109 | 661   | 5060   | SH | SOLE |
| CVS CORP                     | COM           | 126650100 | 27    | 900    | SH | SOLE |
| CVS CORP                     | COM           | 126650100 | 341   | 11400  | SH | SHRD |
| CHEVRON CORP NEW             | COM           | 166764100 | 1308  | 22568  | SH | SOLE |
| CHEVRON CORP NEW             | COM           | 166764100 | 573   | 9876   | SH | SHRD |
| CISCO SYS INC                | COM           | 17275R102 | 431   | 19897  | SH | SOLE |
| CISCO SYS INC                | COM           | 17275R102 | 57    | 2613   | SH | SHRD |
| CITIGROUP INC                | COM           | 172967101 | 1203  | 25475  | SH | SOLE |
| CITIGROUP INC                | COM           | 172967101 | 460   | 9729   | SH | SHRD |
| COCA COLA CO                 | COM           | 191216100 | 898   | 21449  | SH | SOLE |
| COCA COLA CO                 | COM           | 191216100 | 63    | 1500   | SH | SHRD |
| COLGATE PALMOLIVE CO         | COM           | 194162103 | 233   | 4080   | SH | SOLE |
| COLGATE PALMOLIVE CO         | COM           | 194162103 | 128   | 2250   | SH | SHRD |
| COMPASS BANCSHARES INC       | COM           | 20449H109 | 250   | 4937   | SH | SOLE |
| DELL INC                     | COM           | 24702R101 | 323   | 10850  | SH | SOLE |
| DELL INC                     | COM           | 24702R101 | 49    | 1650   | SH | SHRD |
| DISNEY WALT CO               | COM DISNEY    | 254687106 | 549   | 19692  | SH | SOLE |
| DISNEY WALT CO               | COM DISNEY    | 254687106 | 290   | 10400  | SH | SHRD |
| DOMINION RES INC VA NEW      | COM           | 25746U109 | 676   | 9790   | SH | SOLE |
| DOMINION RES INC VA NEW      | COM           | 25746U109 | 129   | 1875   | SH | SHRD |
| DU PONT E I DE NEMOURS & CO  | COM           | 263534109 | 920   | 21796  | SH | SOLE |
| DU PONT E I DE NEMOURS & CO  | COM           | 263534109 | 324   | 7683   | SH | SHRD |
| DUKE ENERGY CORP             | COM           | 264399106 | 67    | 2300   | SH | SOLE |
| DUKE ENERGY CORP             | COM           | 264399106 | 213   | 7300   | SH | SHRD |
| DUN & BRADSTREET CORP DEL N  | E COM         | 26483E100 | 537   | 7000   | SH | SHRD |
| E M C CORP MASS              | COM           | 268648102 | 11    | 800    | SH | SOLE |
| E M C CORP MASS              | COM           | 268648102 | 238   | 17460  | SH | SHRD |
| EXXON MOBIL CORP             | COM           | 30231G102 | 5293  | 86969  | SH | SOLE |
| EXXON MOBIL CORP             | COM           | 30231G102 | 2304  | 37860  | SH | SHRD |
| FPL GROUP INC                | COM           | 302571104 | 278   | 6918   | SH | SOLE |
| FPL GROUP INC                | COM           | 302571104 | 24    | 590    | SH | SHRD |
| FEDERAL HOME LN MTG CORP     | COM           | 313400301 | 482   | 7900   | SH | SOLE |
| FEDERAL NATL MTG ASSN        | COM           | 313586109 | 575   | 11181  | SH | SOLE |
| FEDERAL NATL MTG ASSN        | COM           | 313586109 | 43    | 833    | SH | SHRD |
| FEDERATED DEPT STORES INC DE | COM           | 31410H101 | 119   | 1625   | SH | SOLE |
| FEDERATED DEPT STORES INC DE | COM           | 31410H101 | 114   | 1557   | SH | SHRD |
| GANNETT INC                  | COM           | 364730101 | 202   | 3375   | SH | SOLE |
| GANNETT INC                  | COM           | 364730101 | 46    | 775    | SH | SHRD |
| GENERAL ELECTRIC CO          | COM           | 369604103 | 5873  | 168855 | SH | SOLE |

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|                              |                |           |       |        |    |      |
|------------------------------|----------------|-----------|-------|--------|----|------|
| GENERAL ELECTRIC CO          | COM            | 369604103 | 1124  | 32312  | SH | SHRD |
| GLAXOSMITHKLINE PLC          | SPONSORED ADR  | 37733W105 | 202   | 3871   | SH | SOLE |
| GLAXOSMITHKLINE PLC          | SPONSORED ADR  | 37733W105 | 17    | 328    | SH | SHRD |
| HEWLETT PACKARD CO           | COM            | 428236103 | 915   | 27807  | SH | SOLE |
| HEWLETT PACKARD CO           | COM            | 428236103 | 533   | 16210  | SH | SHRD |
| HOME DEPOT INC               | COM            | 437076102 | 305   | 7200   | SH | SOLE |
| HOME DEPOT INC               | COM            | 437076102 | 154   | 3639   | SH | SHRD |
| HONEYWELL INTL INC           | COM            | 438516106 | 247   | 5780   | SH | SOLE |
| HONEYWELL INTL INC           | COM            | 438516106 | 299   | 7000   | SH | SHRD |
| HUNTINGTON BANCSHARES INC    | COM            | 446150104 | 277   | 11498  | SH | SOLE |
| INTEL CORP                   | COM            | 458140100 | 584   | 30028  | SH | SOLE |
| INTEL CORP                   | COM            | 458140100 | 143   | 7368   | SH | SHRD |
| INTERNATIONAL BUSINESS MACHS | COM            | 459200101 | 960   | 11638  | SH | SOLE |
| INTERNATIONAL BUSINESS MACHS | COM            | 459200101 | 343   | 4154   | SH | SHRD |
| ISHARES TR                   | LEHMAN AGG BND | 464287226 | 237   | 2390   | SH | SOLE |
| ISHARES TR                   | DJ US TOTL MKT | 464287846 | 265   | 4184   | SH | SOLE |
| JP MORGAN CHASE & CO         | COM            | 46625H100 | 556   | 13345  | SH | SOLE |
| JP MORGAN CHASE & CO         | COM            | 46625H100 | 113   | 2724   | SH | SHRD |
| JOHNSON & JOHNSON            | COM            | 478160104 | 3461  | 58435  | SH | SOLE |
| JOHNSON & JOHNSON            | COM            | 478160104 | 284   | 4800   | SH | SHRD |
| KIMBERLY CLARK CORP          | COM            | 494368103 | 362   | 6259   | SH | SOLE |
| KIMBERLY CLARK CORP          | COM            | 494368103 | 87    | 1500   | SH | SHRD |
| LOWES COS INC                | COM            | 548661107 | 87    | 1350   | SH | SOLE |
| LOWES COS INC                | COM            | 548661107 | 390   | 6050   | SH | SHRD |
| MANULIFE FINL CORP           | COM            | 56501R106 | 437   | 6969   | SH | SOLE |
| MARATHON OIL CORP            | COM            | 565849106 | 229   | 3000   | SH | SHRD |
| MARRIOTT INTL INC NEW        | CL A           | 571903202 | 258   | 3754   | SH | SOLE |
| MARRIOTT INTL INC NEW        | CL A           | 571903202 | 34    | 500    | SH | SHRD |
| MCDONALDS CORP               | COM            | 580135101 | 238   | 6938   | SH | SOLE |
| MEDCO HEALTH SOLUTIONS INC   | COM            | 58405U102 | 224   | 3923   | SH | SOLE |
| MEDCO HEALTH SOLUTIONS INC   | COM            | 58405U102 | 23    | 403    | SH | SHRD |
| MEDTRONIC INC                | COM            | 585055106 | 311   | 6130   | SH | SOLE |
| MEDTRONIC INC                | COM            | 585055106 | 104   | 2049   | SH | SHRD |
| MERCK & CO INC               | COM            | 589331107 | 918   | 26054  | SH | SOLE |
| MERCK & CO INC               | COM            | 589331107 | 366   | 10386  | SH | SHRD |
| MERRILL LYNCH & CO INC       | COM            | 590188108 | 377   | 4781   | SH | SHRD |
| MICROSOFT CORP               | COM            | 594918104 | 437   | 16044  | SH | SOLE |
| MICROSOFT CORP               | COM            | 594918104 | 784   | 28825  | SH | SHRD |
| MOODYS CORP                  | COM            | 615369105 | 457   | 6400   | SH | SHRD |
| MORGAN STANLEY               | COM NEW        | 617446448 | 206   | 3283   | SH | SOLE |
| MORGAN STANLEY               | COM NEW        | 617446448 | 49    | 787    | SH | SHRD |
| MOTOROLA INC                 | COM            | 620076109 | 405   | 17696  | SH | SOLE |
| MOTOROLA INC                 | COM            | 620076109 | 92    | 4000   | SH | SHRD |
| NORFOLK SOUTHERN CORP        | COM            | 655844108 | 1074  | 19865  | SH | SOLE |
| NORFOLK SOUTHERN CORP        | COM            | 655844108 | 103   | 1900   | SH | SHRD |
| NORTHROP GRUMMAN CORP        | COM            | 666807102 | 202   | 2962   | SH | SOLE |
| NORTHROP GRUMMAN CORP        | COM            | 666807102 | 27    | 400    | SH | SHRD |
| OMNICOM GROUP INC            | COM            | 681919106 | 201   | 2410   | SH | SOLE |
| ORACLE CORP                  | COM            | 68389X105 | 4     | 300    | SH | SOLE |
| ORACLE CORP                  | COM            | 68389X105 | 159   | 11600  | SH | SHRD |
| PPG INDS INC                 | COM            | 693506107 | 210   | 3317   | SH | SOLE |
| PEPSICO INC                  | COM            | 713448108 | 1130  | 19547  | SH | SOLE |
| PEPSICO INC                  | COM            | 713448108 | 400   | 6920   | SH | SHRD |
| PFIZER INC                   | COM            | 717081103 | 1383  | 55501  | SH | SOLE |
| PFIZER INC                   | COM            | 717081103 | 401   | 16093  | SH | SHRD |
| PITNEY BOWES INC             | COM            | 724479100 | 274   | 6382   | SH | SOLE |
| PITNEY BOWES INC             | COM            | 724479100 | 27    | 633    | SH | SHRD |
| PROCTER & GAMBLE CO          | COM            | 742718109 | 801   | 13899  | SH | SOLE |
| PROCTER & GAMBLE CO          | COM            | 742718109 | 83    | 1440   | SH | SHRD |
| PROTECTIVE LIFE CORP         | COM            | 743674103 | 11564 | 232488 | SH | SOLE |
| ROCKWELL AUTOMATION INC      | COM            | 773903109 | 223   | 3100   | SH | SOLE |
| ROCKWELL AUTOMATION INC      | COM            | 773903109 | 65    | 900    | SH | SHRD |

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|                          |             |           |      |       |    |      |
|--------------------------|-------------|-----------|------|-------|----|------|
| ROCKWELL COLLINS INC     | COM         | 774341101 | 147  | 2600  | SH | SOLE |
| ROCKWELL COLLINS INC     | COM         | 774341101 | 94   | 1660  | SH | SHRD |
| ROYAL DUTCH SHELL PLC    | SPONS ADR A | 780259206 | 397  | 6374  | SH | SOLE |
| SARA LEE CORP            | COM         | 803111103 | 281  | 15737 | SH | SOLE |
| SARA LEE CORP            | COM         | 803111103 | 88   | 4900  | SH | SHRD |
| SCHLUMBERGER LTD         | COM         | 806857108 | 207  | 1634  | SH | SOLE |
| SCHLUMBERGER LTD         | COM         | 806857108 | 405  | 3200  | SH | SHRD |
| SOUTHERN CO              | COM         | 842587107 | 184  | 5618  | SH | SOLE |
| SOUTHERN CO              | COM         | 842587107 | 90   | 2745  | SH | SHRD |
| SPACE PROPULSION SYS INC | COM         | 846192102 | 3    | 16250 | SH | SOLE |
| SUNTRUST BKS INC         | COM         | 867914103 | 317  | 4360  | SH | SOLE |
| TARGET CORP              | COM         | 87612E106 | 129  | 2476  | SH | SOLE |
| TARGET CORP              | COM         | 87612E106 | 208  | 3997  | SH | SHRD |
| TEXAS INSTRS INC         | COM         | 882508104 | 222  | 6842  | SH | SOLE |
| TEXAS INSTRS INC         | COM         | 882508104 | 316  | 9726  | SH | SHRD |
| 3M CO                    | COM         | 88579Y101 | 858  | 11333 | SH | SOLE |
| 3M CO                    | COM         | 88579Y101 | 157  | 2077  | SH | SHRD |
| UNITED TECHNOLOGIES CORP | COM         | 913017109 | 209  | 3602  | SH | SOLE |
| UNITED TECHNOLOGIES CORP | COM         | 913017109 | 236  | 4075  | SH | SHRD |
| UNITEDHEALTH GROUP INC   | COM         | 91324P102 | 327  | 5850  | SH | SOLE |
| UNITEDHEALTH GROUP INC   | COM         | 91324P102 | 61   | 1100  | SH | SHRD |
| VERIZON COMMUNICATIONS   | COM         | 92343V104 | 906  | 26594 | SH | SOLE |
| VERIZON COMMUNICATIONS   | COM         | 92343V104 | 372  | 10917 | SH | SHRD |
| VERSAR INC               | COM         | 925297103 | 326  | 84700 | SH | SOLE |
| WACHOVIA CORP 2ND NEW    | COM         | 929903102 | 1082 | 19313 | SH | SOLE |
| WACHOVIA CORP 2ND NEW    | COM         | 929903102 | 36   | 643   | SH | SHRD |
| WAL MART STORES INC      | COM         | 931142103 | 787  | 16651 | SH | SOLE |
| WAL MART STORES INC      | COM         | 931142103 | 232  | 4907  | SH | SHRD |
| WASHINGTON MUT INC       | COM         | 939322103 | 32   | 740   | SH | SOLE |
| WASHINGTON MUT INC       | COM         | 939322103 | 207  | 4863  | SH | SHRD |
| WELLPOINT INC            | COM         | 94973V107 | 527  | 6800  | SH | SHRD |
| WELLS FARGO & CO NEW     | COM         | 949746101 | 626  | 9800  | SH | SOLE |
| WELLS FARGO & CO NEW     | COM         | 949746101 | 72   | 1126  | SH | SHRD |
| WYETH                    | COM         | 983024100 | 1360 | 28030 | SH | SOLE |
| WYETH                    | COM         | 983024100 | 520  | 10717 | SH | SHRD |