

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

ARROW FINANCIAL CORP
Form 13F-HR
April 23, 2010

UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
Washington, D.C. 20549
FORM 13F
FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 03/31/2010

Check here if Amendment Amendment Number:
This Amendment is a restatement
 adds new holding entries

Institutional Investment Manager Filing this Report:

Name: ARROW FINANCIAL CORP.
Address: 250 GLEN STREET
GLENS FALLS, NY 12801

13F File Number: 28-12533

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: TERRY R. GOODEMOTE
Title: SENIOR VICE PRESIDENT & CHIEF FINANCIAL OFFICER
Phone: 518-745-1000
Signature, Place, and Date of Signing:

s/ TERRY R. GOODEMOTE GLENS FALLS, NY 04/21/2010

Report Type (Check only one)
 13F HOLDINGS REPORT
 13F NOTICE
 13F COMBINATION REPORT

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2
Form 13F Information Table Entry Total: 589
Form 13F Information Table Value Total: \$ 280,462

List of Other Included Managers:

No.	13F File Number	Name
-----	-----------------	------

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

2 28-03696 GLENS FALLS NATIONAL BANK & TRUST COMPANY
 3 28-12534 NORTH COUNTRY INVESTMENT ADVISERS, INC.

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X \$1000)	SHARES/ PRN	SH/ AMOUNT	PUT/ CALL	INVSTMT DISCRTN	OT MA
AFLAC INCORPORATED	COM	001055102	2	33	SH		SOLE	
AT&T INC	COM	00206R102	89	3460	SH		SOLE	
AT&T INC	COM	00206R102	34	1300	SH		OTHER	
AT&T INC	COM	00206R102	1468	56797	SH		DEFINED	2
AT&T INC	COM	00206R102	427	16517	SH		OTHER	2
AT&T INC	COM	00206R102	868	33600	SH		DEFINED	3
ABBOTT LABORATORIES	COM	002824100	101	1913	SH		SOLE	
ABBOTT LABORATORIES	COM	002824100	11	200	SH		OTHER	
ABBOTT LABORATORIES	COM	002824100	2163	41060	SH		DEFINED	2
ABBOTT LABORATORIES	COM	002824100	399	7578	SH		OTHER	2
ABBOTT LABORATORIES	COM	002824100	1844	35000	SH		DEFINED	3
ABERCROMBIE & FITCH CO	COM	002896207	7	160	SH		DEFINED	2
ADOBE SYSTEMS	COM	00724F101	42	1200	SH		SOLE	
ADOBE SYSTEMS	COM	00724F101	824	23305	SH		DEFINED	2
ADOBE SYSTEMS	COM	00724F101	42	1200	SH		OTHER	2
ADOBE SYSTEMS	COM	00724F101	1344	38000	SH		DEFINED	3
AIR PRODUCTS & CHEMICALS INC	COM	009158106	46	624	SH		DEFINED	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	133	1800	SH		OTHER	2
ALCOA INC	COM	013817101	3	200	SH		DEFINED	2
ALCOA INC	COM	013817101	5	350	SH		OTHER	2
ALLIANT ENERGY CORP	COM	018802108	49	1475	SH		SOLE	
ALLIANT ENERGY CORP	COM	018802108	639	19205	SH		DEFINED	2
ALLIANT ENERGY CORP	COM	018802108	200	6000	SH		DEFINED	3
ALLSCRIPTS-MISYS	COM	01988P108	22	1100	SH		DEFINED	2
ALTRIA GROUP INC	COM	02209S103	13	629	SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	8	400	SH		OTHER	
ALTRIA GROUP INC	COM	02209S103	124	6042	SH		DEFINED	2
ALTRIA GROUP INC	COM	02209S103	9	450	SH		OTHER	2
AMAZON.COM INC	COM	023135106	14	100	SH		SOLE	
AMAZON.COM INC	COM	023135106	149	1095	SH		DEFINED	2
AMAZON.COM INC	COM	023135106	1222	9000	SH		DEFINED	3
AMEREN CORP	COM	023608102	39	1500	SH		DEFINED	2
AMERICAN ELECTRIC POWER CO	COM	025537101	12	360	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	61	1485	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	12	300	SH		OTHER	
AMERICAN EXPRESS CO	COM	025816109	1136	27530	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	157	3800	SH		OTHER	2
AMERICAN EXPRESS CO	COM	025816109	1527	37000	SH		DEFINED	3
AMERIPRISE FINL INC	COM	03076C106	4	80	SH		DEFINED	2
AMGEN INC	COM	031162100	9	150	SH		OTHER	
AMGEN INC	COM	031162100	46	768	SH		DEFINED	2
AMGEN INC	COM	031162100	21	350	SH		OTHER	2
ANALOG DEVICES, INC.	COM	032654105	6	200	SH		DEFINED	2
ANGIODYNAMICS INC	COM	03475V101	9	550	SH		DEFINED	2
ANNALY CAPITAL MGMT INC	COM	035710409	18	1024	SH		DEFINED	2
APACHE CORP	COM	037411105	57	559	SH		DEFINED	2
APOLLO GROUP INC	COM	037604105	32	520	SH		DEFINED	2
APPLE INC	COM	037833100	116	495	SH		SOLE	
APPLE INC	COM	037833100	2272	9667	SH		DEFINED	2
APPLE INC	COM	037833100	247	1050	SH		OTHER	2
APPLE INC	COM	037833100	2985	12700	SH		DEFINED	3
APPLIED MATERIALS INC	COM	038222105	1	100	SH		OTHER	2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

AQUA AMER INC	COM	03836W103	4	200	SH	DEFINED	2
AQUA AMER INC	COM	03836W103	26	1465	SH	OTHER	2
ARCHER DANIELS MIDLAND CO	PRE	039483201	29	720	SH	DEFINED	2
ARROW	COM	042744102	47	1762	SH	SOLE	
ARROW	COM	042744102	33945	1262375	SH	DEFINED	2
ARROW	COM	042744102	618	22967	SH	OTHER	2
ATHENAHEALTH INC.	COM	04685W103	4	100	SH	DEFINED	2
AUTODESK INC	COM	052769106	50	1710	SH	DEFINED	2
AUTOMATIC DATA PROCESSING	COM	053015103	25	568	SH	SOLE	
AUTOMATIC DATA PROCESSING	COM	053015103	180	4050	SH	DEFINED	2
AUTOMATIC DATA PROCESSING	COM	053015103	317	7130	SH	OTHER	2
AVON PRODUCTS INC	COM	054303102	4	125	SH	DEFINED	2
BP PLC	COM	055622104	80	1400	SH	SOLE	
BP PLC	COM	055622104	1359	23819	SH	DEFINED	2
BP PLC	COM	055622104	1047	18348	SH	OTHER	2
BP PLC	COM	055622104	2911	51000	SH	DEFINED	3
BAKER HUGHES INC	COM	057224107	18	375	SH	DEFINED	2
BAKER HUGHES INC	COM	057224107	28	600	SH	OTHER	2
BANK OF AMERICA CORP	COM	060505104	19	1090	SH	SOLE	
BANK OF AMERICA CORP	COM	060505104	7	400	SH	OTHER	
BANK OF AMERICA CORP	COM	060505104	230	12891	SH	DEFINED	2
BANK OF AMERICA CORP	COM	060505104	61	3432	SH	OTHER	2
BANK OF NEW YORK MELLON CORP	COM	064058100	45	1457	SH	SOLE	
BANK OF NEW YORK MELLON CORP	COM	064058100	1002	32456	SH	DEFINED	2
BANK OF NEW YORK MELLON CORP	COM	064058100	188	6102	SH	OTHER	2
BANK OF NEW YORK MELLON CORP	COM	064058100	2373	76830	SH	DEFINED	3
BARRICK GOLD	COM	067901108	3	89	SH	DEFINED	2
BAXTER INTL INC	COM	071813109	75	1285	SH	SOLE	
BAXTER INTL INC	COM	071813109	6	100	SH	OTHER	
BAXTER INTL INC	COM	071813109	1261	21675	SH	DEFINED	2
BAXTER INTL INC	COM	071813109	391	6723	SH	OTHER	2
BAXTER INTL INC	COM	071813109	1979	34000	SH	DEFINED	3
BERKSHIRE HATHAWAY INC	COM	084670702	14	176	SH	DEFINED	2
BERKSHIRE HATHAWAY INC	COM	084670702	8	100	SH	OTHER	2
BERKSHIRE HILLS BANCORP INC	COM	084680107	27	1500	SH	SOLE	
BEST BUY CO	COM	086516101	4	100	SH	DEFINED	2
BHP BILLITON	COM	088606108	28	350	SH	DEFINED	2
BLACKROCK INC	COM	09247X101	32	145	SH	SOLE	
BLACKROCK INC	COM	09247X101	440	2020	SH	DEFINED	2
BLACKROCK INC	COM	09247X101	22	100	SH	OTHER	2
BLACKROCK INC	COM	09247X101	2243	10300	SH	DEFINED	3
BOEING COMPANY	COM	097023105	76	1050	SH	DEFINED	2
BOSTON SCIENTIFIC CORP	COM	101137107	2	265	SH	DEFINED	2
BRISTOL MYERS SQUIBB	COM	110122108	9	320	SH	SOLE	
BRISTOL MYERS SQUIBB	COM	110122108	107	4000	SH	DEFINED	2
BRISTOL MYERS SQUIBB	COM	110122108	24	900	SH	OTHER	2
BRISTOL MYERS SQUIBB	COM	110122108	641	24000	SH	DEFINED	3
BROADRIDGE FINANCIAL SOLUTIONS	COM	11133T103	13	600	SH	DEFINED	2
BROWN FOREMAN DISTILLERS CORP	COM	115637100	27	432	SH	DEFINED	2
BROWN FOREMAN DISTILLERS CORP	COM	115637209	36	610	SH	DEFINED	2
BUCKEYE PARTNERS L P	COM	118230101	30	500	SH	DEFINED	2
CVS/CAREMARK CORP	COM	126650100	28	775	SH	SOLE	
CVS/CAREMARK CORP	COM	126650100	529	14466	SH	DEFINED	2
CVS/CAREMARK CORP	COM	126650100	5	150	SH	OTHER	2
CAMERON INTERNATIONAL CORP	COM	13342B105	11	250	SH	DEFINED	2
CAMERON INTERNATIONAL CORP	COM	13342B105	43	1000	SH	OTHER	2
CAMPBELL SOUP	COM	134429109	4	100	SH	SOLE	
CANADIAN NAT'L RAILWAY	COM	136375102	8	125	SH	DEFINED	2
CAPSTONE TURBINE CORP	COM	14067D102	0	600	SH	DEFINED	2
CARNIVAL	COM	143658300	23	600	SH	SOLE	
CARNIVAL	COM	143658300	245	6308	SH	DEFINED	2
CARNIVAL	COM	143658300	5	134	SH	OTHER	2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

CARNIVAL	COM	143658300	1458	37500	SH	DEFINED	3
CASELLA WASTE SYSTEMS INC	COM	147448104	15	3000	SH	DEFINED	2
CATERPILLAR INC	COM	149123101	70	1110	SH	DEFINED	2
CATERPILLAR INC	COM	149123101	46	725	SH	OTHER	2
CHEVRON CORPORATION	COM	166764100	249	3279	SH	SOLE	
CHEVRON CORPORATION	COM	166764100	42	550	SH	OTHER	
CHEVRON CORPORATION	COM	166764100	2578	33994	SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	425	5611	SH	OTHER	2
CHEVRON CORPORATION	COM	166764100	2730	36000	SH	DEFINED	3
CISCO SYSTEMS	COM	17275R102	143	5475	SH	SOLE	
CISCO SYSTEMS	COM	17275R102	5	200	SH	OTHER	
CISCO SYSTEMS	COM	17275R102	1985	76239	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	449	17242	SH	OTHER	2
CISCO SYSTEMS	COM	17275R102	3124	120000	SH	DEFINED	3
CITIGROUP INC	COM	172967101	1	300	SH	SOLE	
CITIGROUP INC	COM	172967101	2	445	SH	DEFINED	2
CLOROX CO	COM	189054109	67	1050	SH	DEFINED	2
COCA COLA CO.	COM	191216100	43	775	SH	SOLE	
COCA COLA CO.	COM	191216100	216	3924	SH	DEFINED	2
COCA COLA CO.	COM	191216100	770	14000	SH	DEFINED	3
COGNIZANT TECH SOLUTIONS	COM	192446102	85	1675	SH	DEFINED	2
COHEN & STEERS	COM	19248P106	6	500	SH	OTHER	
COLGATE-PALMOLIVE CO	COM	194162103	83	975	SH	SOLE	
COLGATE-PALMOLIVE CO	COM	194162103	17	200	SH	OTHER	
COLGATE-PALMOLIVE CO	COM	194162103	1521	17840	SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	466	5465	SH	OTHER	2
COLGATE-PALMOLIVE CO	COM	194162103	1790	21000	SH	DEFINED	3
COMCAST CORP NEW	COM	20030N101	11	575	SH	DEFINED	2
COMCAST CORP NEW	COM	20030N101	7	375	SH	OTHER	2
COMCAST CORP NEW	COM	20030N200	1	56	SH	OTHER	2
CONNECTICUT WATER SERVICE INC	COM	207797101	5	200	SH	OTHER	2
CONOCOPHILLIPS	COM	20825C104	46	900	SH	SOLE	
CONOCOPHILLIPS	COM	20825C104	639	12481	SH	DEFINED	2
CONOCOPHILLIPS	COM	20825C104	84	1642	SH	OTHER	2
CONSOLIDATED EDISON INC	COM	209115104	13	300	SH	OTHER	
CONSOLIDATED EDISON INC	COM	209115104	32	714	SH	DEFINED	2
CONSTELLATION ENERGY GROUP INC	COM	210371100	12	350	SH	DEFINED	2
CORNING INC	COM	219350105	8	400	SH	DEFINED	2
CORNING INC	COM	219350105	35	1750	SH	OTHER	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	49	825	SH	SOLE	
COSTCO WHOLESALE CORP NEW	COM	22160K105	641	10740	SH	DEFINED	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	51	850	SH	OTHER	2
COSTCO WHOLESALE CORP NEW	COM	22160K105	1493	25000	SH	DEFINED	3
DTE ENERGY CO.	COM	233331107	9	199	SH	DEFINED	2
DANAHER CORP	COM	235851102	127	1585	SH	SOLE	
DANAHER CORP	COM	235851102	32	400	SH	OTHER	
DANAHER CORP	COM	235851102	2006	25108	SH	DEFINED	2
DANAHER CORP	COM	235851102	304	3810	SH	OTHER	2
DANAHER CORP	COM	235851102	1878	23500	SH	DEFINED	3
DARDEN RESTAURANTS INC	COM	237194105	12	260	SH	DEFINED	2
DEERE & CO	COM	244199105	24	400	SH	DEFINED	2
DELL INC	COM	24702R101	11	745	SH	DEFINED	2
WALT DISNEY COMPANY	COM	254687106	86	2460	SH	SOLE	
WALT DISNEY COMPANY	COM	254687106	7	200	SH	OTHER	
WALT DISNEY COMPANY	COM	254687106	1045	29944	SH	DEFINED	2
WALT DISNEY COMPANY	COM	254687106	484	13875	SH	OTHER	2
WALT DISNEY COMPANY	COM	254687106	1299	37200	SH	DEFINED	3
DOLLAR TREE INC.	COM	256746108	156	2630	SH	DEFINED	2
DOMINION RES INC VA NEW	COM	25746U109	75	1820	SH	SOLE	
DOMINION RES INC VA NEW	COM	25746U109	8	200	SH	OTHER	
DOMINION RES INC VA NEW	COM	25746U109	1216	29567	SH	DEFINED	2
DOMINION RES INC VA NEW	COM	25746U109	169	4100	SH	OTHER	2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

DOMINION RES INC VA NEW	COM	25746U109	617	15000	SH	DEFINED	3
DOW	COM	260537105	18	1688	SH	OTHER	
DOW CHEMICAL CO	COM	260543103	12	400	SH	OTHER	
EI DUPONT DE NEMOURS & CO	COM	263534109	5	125	SH	SOLE	
EI DUPONT DE NEMOURS & CO	COM	263534109	38	1015	SH	DEFINED	2
EI DUPONT DE NEMOURS & CO	COM	263534109	93	2500	SH	OTHER	2
DUKE ENERGY HLDG CORP	COM	26441C105	16	980	SH	DEFINED	2
EMC CORP	COM	268648102	44	2450	SH	DEFINED	2
EAST WEST BANCORP	COM	27579R104	9	500	SH	OTHER	2
EASTMAN KODAK CO	COM	277461109	30	5100	SH	DEFINED	2
EATON CORP	COM	278058102	136	1800	SH	OTHER	2
EATON VANCE	COM	27828S101	58	4195	SH	DEFINED	2
EBAY INC	COM	278642103	3	100	SH	OTHER	2
ECOLAB INC	COM	278865100	44	1000	SH	DEFINED	2
ECOLAB INC	COM	278865100	92	2100	SH	OTHER	2
EMERSON ELECTRIC CO	COM	291011104	83	1650	SH	SOLE	
EMERSON ELECTRIC CO	COM	291011104	10	200	SH	OTHER	
EMERSON ELECTRIC CO	COM	291011104	1211	24048	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	346	6870	SH	OTHER	2
EMERSON ELECTRIC CO	COM	291011104	1435	28500	SH	DEFINED	3
ENCANA CORP	COM	292505104	6	200	SH	DEFINED	2
ENTERPRISE PRODS PARTNERS LP	LIM	293792107	5	150	PRN	DEFINED	2
EXELON CORP	COM	30161N101	20	450	SH	SOLE	
EXELON CORP	COM	30161N101	347	7929	SH	DEFINED	2
EXELON CORP	COM	30161N101	24	550	SH	OTHER	2
EXELON CORP	COM	30161N101	294	6700	SH	DEFINED	3
EXPEDITORS INTL WASH INC	COM	302130109	27	740	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	300	4476	SH	SOLE	
EXXON MOBIL CORP	COM	30231G102	44	650	SH	OTHER	
EXXON MOBIL CORP	COM	30231G102	3912	58403	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	1534	22898	SH	OTHER	2
EXXON MOBIL CORP	COM	30231G102	2177	32500	SH	DEFINED	3
FPL GROUP INC	COM	302571104	12	250	SH	DEFINED	2
FAIRPOINT COMMUNICATIONS INC.	COM	305560104	0	9	SH	DEFINED	2
FAIRPOINT COMMUNICATIONS INC.	COM	305560104	0	2	SH	OTHER	2
FAMILY DOLLAR STORES	COM	307000109	4	100	SH	DEFINED	2
FED HOME LOAN MORT CORP	COM	313400301	1	1116	SH	DEFINED	2
FED NATL MORT ASSOC	COM	313586109	1	1000	SH	DEFINED	2
FINANCIAL INSTITUTIONS INC	COM	317585404	44	3000	SH	SOLE	
FIRST NIAGARA	COM	33582V108	57	4000	SH	SOLE	
FIRST SOLAR, INC.	COM	336433107	2	18	SH	DEFINED	2
FISERV INC	COM	337738108	78	1535	SH	SOLE	
FISERV INC	COM	337738108	861	16970	SH	DEFINED	2
FISERV INC	COM	337738108	5	100	SH	OTHER	2
FISERV INC	COM	337738108	964	19000	SH	DEFINED	3
FORD MOTOR CO	COM	345370860	1	100	SH	SOLE	
FORD MOTOR CO	COM	345370860	103	8199	SH	DEFINED	2
FORD MOTOR CO	COM	345370860	1081	86000	SH	DEFINED	3
FORTUNE BRANDS INC	COM	349631101	29	600	SH	DEFINED	2
FRANKLIN RESOURCES	COM	354613101	19	175	SH	DEFINED	2
FRANKLIN RESOURCES	COM	354613101	11	100	SH	OTHER	2
FREEPORT MCMORAN	COM	35671D857	40	475	SH	SOLE	
FREEPORT MCMORAN	COM	35671D857	804	9625	SH	DEFINED	2
FREEPORT MCMORAN	COM	35671D857	40	475	SH	OTHER	2
FREEPORT MCMORAN	COM	35671D857	1044	12500	SH	DEFINED	3
GABELLI	MUT	36242H104	19	1350	SH	DEFINED	2
GANNETT COMPANY INC	COM	364730101	4	250	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	39	500	SH	SOLE	
GENERAL DYNAMICS	COM	369550108	521	6745	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	135	1750	SH	OTHER	2
GENERAL DYNAMICS	COM	369550108	1081	14000	SH	DEFINED	3
GENERAL ELECTRIC CO	COM	369604103	75	4105	SH	SOLE	

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

GENERAL ELECTRIC CO	COM	369604103	1131	62152	SH	DEFINED	2
GENERAL ELECTRIC CO	COM	369604103	916	50319	SH	OTHER	2
GENERAL MILLS INC	COM	370334104	51	719	SH	SOLE	
GENERAL MILLS INC	COM	370334104	7	100	SH	OTHER	
GENERAL MILLS INC	COM	370334104	664	9375	SH	DEFINED	2
GENERAL MILLS INC	COM	370334104	142	2000	SH	OTHER	2
GENERAL MILLS INC	COM	370334104	1841	26000	SH	DEFINED	3
GENWORTH FINL	COM	37247D106	2	100	SH	SOLE	
GENWORTH FINL	COM	37247D106	18	1000	SH	DEFINED	2
GENWORTH FINL	COM	37247D106	16	850	SH	OTHER	2
GENZYME	COM	372917104	21	400	SH	SOLE	
GENZYME	COM	372917104	491	9475	SH	DEFINED	2
GENZYME	COM	372917104	34	655	SH	OTHER	2
GENZYME	COM	372917104	1140	22000	SH	DEFINED	3
GLAXO	COM	37733W105	47	1215	SH	DEFINED	2
GOLDMAN SACHS GROUP	COM	38141G104	34	200	SH	DEFINED	2
GOLDMAN SACHS GROUP	COM	38141G104	154	900	SH	OTHER	2
GOOGLE INC	COM	38259P508	9	15	SH	DEFINED	2
GREENBRIER COMPANIES	COM	393657101	2	200	SH	DEFINED	2
HARLEY DAVIDSON INC	COM	412822108	8	300	SH	DEFINED	2
HARLEY DAVIDSON INC	COM	412822108	36	1280	SH	OTHER	2
HARSCO	COM	415864107	19	586	SH	DEFINED	2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	55	1938	SH	DEFINED	2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	26	900	SH	OTHER	2
H J HEINZ CO	COM	423074103	50	1100	SH	SOLE	
H J HEINZ CO	COM	423074103	1199	26294	SH	DEFINED	2
H J HEINZ CO	COM	423074103	624	13675	SH	OTHER	2
H J HEINZ CO	COM	423074103	1642	36000	SH	DEFINED	3
HEWLETT PACKARD CO	COM	428236103	130	2450	SH	SOLE	
HEWLETT PACKARD CO	COM	428236103	21	400	SH	OTHER	
HEWLETT PACKARD CO	COM	428236103	2159	40623	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	1345	25298	SH	OTHER	2
HEWLETT PACKARD CO	COM	428236103	2658	50000	SH	DEFINED	3
HOME DEPOT, INC	COM	437076102	1	33	SH	SOLE	
HOME DEPOT, INC	COM	437076102	153	4740	SH	DEFINED	2
HOME DEPOT, INC	COM	437076102	164	5075	SH	OTHER	2
HOSPIRA INC	COM	441060100	54	960	SH	DEFINED	2
HOSPIRA INC	COM	441060100	15	260	SH	OTHER	2
ITT EDUCATIONAL SVCS	COM	45068B109	11	100	SH	OTHER	2
ITT CORP	COM	450911102	81	1515	SH	SOLE	
ITT CORP	COM	450911102	1141	21285	SH	DEFINED	2
ITT CORP	COM	450911102	137	2550	SH	OTHER	2
ITT CORP	COM	450911102	1206	22500	SH	DEFINED	3
ILLINOIS TOOL WORKS INC.	COM	452308109	65	1370	SH	DEFINED	2
ILLINOIS TOOL WORKS INC.	COM	452308109	73	1543	SH	OTHER	2
ILLINOIS TOOL WORKS INC.	COM	452308109	649	13700	SH	DEFINED	3
INTEL CORP	COM	458140100	162	7248	SH	SOLE	
INTEL CORP	COM	458140100	7	300	SH	OTHER	
INTEL CORP	COM	458140100	1985	89045	SH	DEFINED	2
INTEL CORP	COM	458140100	387	17375	SH	OTHER	2
INTEL CORP	COM	458140100	2095	94000	SH	DEFINED	3
INTL BUSINESS MACHINES	COM	459200101	220	1718	SH	SOLE	
INTL BUSINESS MACHINES	COM	459200101	26	200	SH	OTHER	
INTL BUSINESS MACHINES	COM	459200101	2992	23331	SH	DEFINED	2
INTL BUSINESS MACHINES	COM	459200101	1182	9220	SH	OTHER	2
INTL BUSINESS MACHINES	COM	459200101	3155	24600	SH	DEFINED	3
ISHARES	EXC	464285105	2	20	SH	DEFINED	2
ISHARES	EXC	464287176	2	23	SH	SOLE	
ISHARES	EXC	464287184	36	865	SH	DEFINED	2
ISHARES	EXC	464287234	40	954	SH	DEFINED	2
ISHARES	EXC	46428Q109	35	2044	SH	DEFINED	2
ISIS PHARMACEUTICALS	COM	464330109	5	500	SH	OTHER	2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

JDS UNIPHASE CORP	COM	46612J507	0	25	SH	OTHER	2
JPMORGAN CHASE & CO	COM	46625H100	121	2704	SH	SOLE	
JPMORGAN CHASE & CO	COM	46625H100	7	150	SH	OTHER	
JPMORGAN CHASE & CO	COM	46625H100	1587	35474	SH	DEFINED	2
JPMORGAN CHASE & CO	COM	46625H100	297	6631	SH	OTHER	2
JPMORGAN CHASE & CO	COM	46625H100	2417	54000	SH	DEFINED	3
JACOBS ENGINEERING GROUP INC.	COM	469814107	158	3486	SH	OTHER	2
JOHNSON & JOHNSON	COM	478160104	206	3163	SH	SOLE	
JOHNSON & JOHNSON	COM	478160104	16	250	SH	OTHER	
JOHNSON & JOHNSON	COM	478160104	2994	45922	SH	DEFINED	2
JOHNSON & JOHNSON	COM	478160104	1797	27565	SH	OTHER	2
JOHNSON & JOHNSON	COM	478160104	1630	25000	SH	DEFINED	3
JOHNSON CONTROLS INC	COM	478366107	35	1050	SH	DEFINED	2
KADANT, INC.	COM	48282T104	12	809	SH	DEFINED	2
KELLOGG CO.	COM	487836108	61	1150	SH	SOLE	
KELLOGG CO.	COM	487836108	1058	19805	SH	DEFINED	2
KELLOGG CO.	COM	487836108	256	4800	SH	OTHER	2
KELLOGG CO.	COM	487836108	1549	29000	SH	DEFINED	3
KEYCORP	COM	493267108	4	500	SH	SOLE	
KIMBERLY-CLARK CORP	COM	494368103	3	44	SH	DEFINED	2
KOHL'S CORP (WISCONSIN)	COM	500255104	849	15500	SH	DEFINED	3
KOHL'S CORP (WISCONSIN)	COM	500255104	82	1500	SH	DEFINED	2
KRAFT FOODS INC	COM	50075N104	19	625	SH	SOLE	
KRAFT FOODS INC	COM	50075N104	9	300	SH	OTHER	
KRAFT FOODS INC	COM	50075N104	234	7739	SH	DEFINED	2
KRAFT FOODS INC	COM	50075N104	10	326	SH	OTHER	2
L3 COMMUNICATIONS HLD INC	COM	502424104	71	770	SH	SOLE	
L3 COMMUNICATIONS HLD INC	COM	502424104	1114	12153	SH	DEFINED	2
L3 COMMUNICATIONS HLD INC	COM	502424104	80	870	SH	OTHER	2
L3 COMMUNICATIONS HLD INC	COM	502424104	1833	20000	SH	DEFINED	3
ELI LILLY & CO	COM	532457108	43	1200	SH	DEFINED	2
ELI LILLY & CO	COM	532457108	71	1950	SH	OTHER	2
LINEAR TECHNOLOGY CORP	COM	535678106	8	300	SH	DEFINED	2
LOCKHEED MARTIN CORP	COM	539830109	71	850	SH	SOLE	
LOCKHEED MARTIN CORP	COM	539830109	1251	15034	SH	DEFINED	2
LOCKHEED MARTIN CORP	COM	539830109	51	615	SH	OTHER	2
LOCKHEED MARTIN CORP	COM	539830109	1598	19200	SH	DEFINED	3
LOWES COMPANIES	COM	548661107	12	495	SH	SOLE	
LOWES COMPANIES	COM	548661107	432	17837	SH	DEFINED	2
LOWES COMPANIES	COM	548661107	143	5900	SH	OTHER	2
LOWES COMPANIES	COM	548661107	1454	60000	SH	DEFINED	3
MFS	COM	55274E102	2	249	SH	OTHER	
MCCORMICK & CO	COM	579780206	31	800	SH	DEFINED	2
MCCORMICK & CO	COM	579780206	3	75	SH	OTHER	2
MCDONALDS CORP	COM	580135101	99	1488	SH	SOLE	
MCDONALDS CORP	COM	580135101	7	100	SH	OTHER	
MCDONALDS CORP	COM	580135101	1520	22775	SH	DEFINED	2
MCDONALDS CORP	COM	580135101	455	6825	SH	OTHER	2
MCDONALDS CORP	COM	580135101	1468	22000	SH	DEFINED	3
MCGRAW-HILL INC	COM	580645109	25	700	SH	SOLE	
MEDCO HEALTH SOLUTIONS	COM	58405U102	103	1600	SH	SOLE	
MEDCO HEALTH SOLUTIONS	COM	58405U102	1297	20089	SH	DEFINED	2
MEDCO HEALTH SOLUTIONS	COM	58405U102	83	1290	SH	OTHER	2
MEDCO HEALTH SOLUTIONS	COM	58405U102	2001	31000	SH	DEFINED	3
MEDTRONIC, INC	COM	585055106	84	1855	SH	SOLE	
MEDTRONIC, INC	COM	585055106	868	19265	SH	DEFINED	2
MEDTRONIC, INC	COM	585055106	106	2350	SH	OTHER	2
MEDTRONIC, INC	COM	585055106	1441	32000	SH	DEFINED	3
MERCK & CO. INC.	COM	58933Y105	28	750	SH	SOLE	
MERCK & CO. INC.	COM	58933Y105	85	2283	SH	DEFINED	2
MERCK & CO. INC.	COM	58933Y105	241	6450	SH	OTHER	2
METLIFE	COM	59156R108	3	60	SH	DEFINED	2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

MICROSOFT CORP.	COM	594918104	165	5619	SH	SOLE
MICROSOFT CORP.	COM	594918104	12	400	SH	OTHER
MICROSOFT CORP.	COM	594918104	2559	87378	SH	DEFINED 2
MICROSOFT CORP.	COM	594918104	925	31574	SH	OTHER 2
MICROSOFT CORP.	COM	594918104	2519	86000	SH	DEFINED 3
MOHAWK INDUSTRIES INC	COM	608190104	12	225	SH	DEFINED 2
MONSANTO CO NEW	COM	61166W101	3	35	SH	SOLE
MONSANTO CO NEW	COM	61166W101	172	2413	SH	DEFINED 2
MONSANTO CO NEW	COM	61166W101	29	400	SH	OTHER 2
MORGAN STANLEY	COM	617446448	3	100	SH	DEFINED 2
MOTOROLA INC	COM	620076109	1	200	SH	DEFINED 2
NBT BANCORP INC	COM	628778102	23	1000	SH	SOLE
NATIONAL CITY CORP	CON	635405AW3	3	3000	PRN	DEFINED 2
NATIONAL OIL WELL VARCO INC	COM	637071101	17	425	SH	SOLE
NATIONAL OIL WELL VARCO INC	COM	637071101	417	10284	SH	DEFINED 2
NATIONAL OIL WELL VARCO INC	COM	637071101	79	1950	SH	OTHER 2
NEUSTAR INC	COM	64126X201	13	500	SH	OTHER 2
NFJ	COM	65337H109	18	1128	SH	DEFINED 2
NIKE INC	COM	654106103	39	525	SH	SOLE
NIKE INC	COM	654106103	489	6650	SH	DEFINED 2
NIKE INC	COM	654106103	48	650	SH	OTHER 2
NOKIA CORP	COM	654902204	10	640	SH	DEFINED 2
NOBLE ENERGY	COM	655044105	4	49	SH	DEFINED 2
NORFOLK SOUTHERN CORP	COM	655844108	36	650	SH	SOLE
NORFOLK SOUTHERN CORP	COM	655844108	1002	17930	SH	DEFINED 2
NORFOLK SOUTHERN CORP	COM	655844108	67	1200	SH	OTHER 2
NORFOLK SOUTHERN CORP	COM	655844108	1285	23000	SH	DEFINED 3
NORTHERN TRUST CORP	COM	665859104	7	125	SH	DEFINED 2
NOVARTIS A G	COM	66987V109	37	690	SH	DEFINED 2
NOVARTIS A G	COM	66987V109	8	150	SH	OTHER 2
NUVEEN	EXC	67066V101	16	1167	SH	DEFINED 2
NUVEEN	EXC	67070A101	5	360	SH	DEFINED 2
OCCIDENTAL PETROLEUM CORP	COM	674599105	36	425	SH	SOLE
OCCIDENTAL PETROLEUM CORP	COM	674599105	783	9260	SH	DEFINED 2
OCCIDENTAL PETROLEUM CORP	COM	674599105	8	100	SH	OTHER 2
OCCIDENTAL PETROLEUM CORP	COM	674599105	2748	32500	SH	DEFINED 3
OLIN CORP	COM	680665205	6	300	SH	OTHER 2
ORACLE CORP	COM	68389X105	106	4130	SH	SOLE
ORACLE CORP	COM	68389X105	5	200	SH	OTHER
ORACLE CORP	COM	68389X105	1632	63494	SH	DEFINED 2
ORACLE CORP	COM	68389X105	210	8150	SH	OTHER 2
ORACLE CORP	COM	68389X105	2571	100000	SH	DEFINED 3
P P G INDUSTRIES INC	COM	693506107	26	400	SH	DEFINED 2
PACKAGING CORP OF AMERICA	COM	695156109	52	2100	SH	SOLE
PACKAGING CORP OF AMERICA	COM	695156109	685	27822	SH	DEFINED 2
PACKAGING CORP OF AMERICA	COM	695156109	49	2000	SH	OTHER 2
PACKAGING CORP OF AMERICA	COM	695156109	1058	43000	SH	DEFINED 3
PARKER-HANNIFIN	COM	701094104	13	200	SH	DEFINED 2
PARKER-HANNIFIN	COM	701094104	131	2025	SH	OTHER 2
PARKER-HANNIFIN	COM	701094104	1295	20000	SH	DEFINED 3
PAYCHEX INC	COM	704326107	68	2200	SH	DEFINED 2
PENN WEST ENERGY TRUST	COM	707885109	27	1300	SH	DEFINED 2
PEPSICO INC	COM	713448108	154	2327	SH	SOLE
PEPSICO INC	COM	713448108	13	200	SH	OTHER
PEPSICO INC	COM	713448108	2550	38544	SH	DEFINED 2
PEPSICO INC	COM	713448108	1778	26868	SH	OTHER 2
PFIZER INC	COM	717081103	414	24111	SH	DEFINED 2
PFIZER INC	COM	717081103	163	9527	SH	OTHER 2
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	21	400	SH	OTHER
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	334	6402	SH	DEFINED 2
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	23	450	SH	OTHER 2
PLAINS EXPLORATION	COM	726505100	7	237	SH	OTHER 2

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

PLUM CREEK TIMBER	COM	729251108	19	500	SH	DEFINED	2
POWERSHARES	EXC	73935L100	72	3157	SH	DEFINED	2
POWERSHARES	EXC	73935X500	29	2950	SH	DEFINED	2
POWERSHARES	EXC	73935X575	4	250	SH	DEFINED	2
PRAXAIR, INC.	COM	74005P104	67	803	SH	SOLE	
PRAXAIR, INC.	COM	74005P104	937	11295	SH	DEFINED	2
PRAXAIR, INC.	COM	74005P104	84	1010	SH	OTHER	2
PRAXAIR, INC.	COM	74005P104	1079	13000	SH	DEFINED	3
T ROWE PRICE	COM	74144T108	102	1850	SH	SOLE	
T ROWE PRICE	COM	74144T108	8	150	SH	OTHER	
T ROWE PRICE	COM	74144T108	1663	30254	SH	DEFINED	2
T ROWE PRICE	COM	74144T108	471	8575	SH	OTHER	2
T ROWE PRICE	COM	74144T108	2309	42000	SH	DEFINED	3
PROCTER & GAMBLE CO	COM	742718109	159	2506	SH	SOLE	
PROCTER & GAMBLE CO	COM	742718109	13	200	SH	OTHER	
PROCTER & GAMBLE CO	COM	742718109	2036	32181	SH	DEFINED	2
PROCTER & GAMBLE CO	COM	742718109	1082	17095	SH	OTHER	2
PROCTER & GAMBLE CO	COM	742718109	1961	31000	SH	DEFINED	3
PROGRESS ENERGY INC	COM	743263105	29	725	SH	SOLE	
PROGRESS ENERGY INC	COM	743263105	336	8524	SH	SOLE	2
PROGRESS ENERGY INC	COM	743263105	59	1495	SH	OTHER	2
PROGRESS ENERGY INC	COM	743263105	500	12700	SH	DEFINED	3
PROVIDENT	COM	74386K104	25	3300	SH	DEFINED	2
PRUDENTIAL FINANCIAL	COM	744320102	6	100	SH	OTHER	
PUBLIC SERVICE ENTERPRISE GRP.	COM	744573106	12	400	SH	DEFINED	2
QUALCOMM INC	COM	747525103	3	60	SH	SOLE	
QUALCOMM INC	COM	747525103	276	6584	SH	DEFINED	2
QUALCOMM INC	COM	747525103	6	150	SH	OTHER	2
QUALCOMM INC	COM	747525103	1007	24000	SH	DEFINED	3
QUEST DIAGNOSTICS INC	COM	74834L100	76	1300	SH	OTHER	2
REPSOL YPF SA	COM	76026T205	2	100	SH	OTHER	2
RESEARCH IN MOTION USD COMMON	COM	760975102	54	735	SH	SOLE	
RESEARCH IN MOTION USD COMMON	COM	760975102	624	8430	SH	DEFINED	2
RESEARCH IN MOTION USD COMMON	COM	760975102	20	270	SH	OTHER	2
ROCKWELL COLLINS INC	COM	774341101	57	915	SH	DEFINED	2
ROCKWELL COLLINS INC	COM	774341101	1064	17000	SH	DEFINED	3
ROYAL DUTCH SHELL PLC	COM	780259206	94	1616	SH	DEFINED	2
ROYAL DUTCH SHELL PLC	COM	780259206	12	200	SH	OTHER	2
SPDR GOLD TRUST ETF	EXC	78463V107	17	156	SH	DEFINED	2
SPDR S&P	EXC	78463X798	40	1587	SH	DEFINED	2
ST JUDE MEDICAL INC	COM	790849103	75	1825	SH	SOLE	
ST JUDE MEDICAL INC	COM	790849103	965	23510	SH	DEFINED	2
ST JUDE MEDICAL INC	COM	790849103	98	2380	SH	OTHER	2
ST JUDE MEDICAL INC	COM	790849103	2217	54000	SH	DEFINED	3
SCHLUMBERGER LTD	COM	806857108	49	780	SH	SOLE	
SCHLUMBERGER LTD	COM	806857108	90	1411	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	51	800	SH	OTHER	2
SIEMENS INC	COM	826197501	11	110	SH	DEFINED	2
SIGMA-ALDRICH CORP	COM	826552101	15	280	SH	DEFINED	2
SMUCKER (J.M.)	COM	832696405	3	50	SH	OTHER	2
SONOCO PRODUCTS	COM	835495102	23	750	SH	DEFINED	2
SOUTHERN CO	COM	842587107	33	1000	SH	SOLE	
SOUTHERN CO	COM	842587107	7	200	SH	OTHER	
SOUTHERN CO	COM	842587107	592	17860	SH	DEFINED	2
SOUTHERN CO	COM	842587107	87	2625	SH	OTHER	2
SOUTHERN CO	COM	842587107	398	12000	SH	DEFINED	3
SPECTRA ENERGY CORP	COM	847560109	11	490	SH	DEFINED	2
STAPLES INCORPORATED	COM	855030102	36	1550	SH	SOLE	
STAPLES INCORPORATED	COM	855030102	704	30065	SH	DEFINED	2
STAPLES INCORPORATED	COM	855030102	137	5850	SH	OTHER	2
STARBUCKS CORP	COM	855244109	5	200	SH	DEFINED	2
STATE BANCORP INC	COM	855716106	24	3000	SH	SOLE	

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

STATE STREET CORP COM	COM	857477103	63	1400	SH	DEFINED	2
STRYKER CORP	COM	863667101	21	375	SH	SOLE	
STRYKER CORP	COM	863667101	842	14710	SH	DEFINED	2
STRYKER CORP	COM	863667101	33	575	SH	OTHER	2
SUFFOLK BANCORP	COM	864739107	81	2500	SH	SOLE	
SUFFOLK BANCORP	COM	864739107	120	4040	SH	DEFINED	2
TJX COMPANIES	COM	872540109	57	1345	SH	SOLE	
TJX COMPANIES	COM	872540109	4	100	SH	OTHER	
TJX COMPANIES	COM	872540109	665	15649	SH	DEFINED	2
TJX COMPANIES	COM	872540109	26	600	SH	OTHER	2
TJX COMPANIES	COM	872540109	1148	27000	SH	DEFINED	3
TARGET CORP	COM	87612E106	25	475	SH	SOLE	
TARGET CORP	COM	87612E106	11	200	SH	OTHER	
TARGET CORP	COM	87612E106	817	15531	SH	DEFINED	2
TARGET CORP	COM	87612E106	206	3917	SH	OTHER	2
TEMPLE INLAND INC	COM	879868107	15	720	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	13	200	SH	SOLE	
TEVA PHARM INDUS ADR	COM	881624209	50	800	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	208	3300	SH	OTHER	2
TEXTRON INC	COM	883203101	2	100	SH	DEFINED	2
3M COMPANY	COM	88579Y101	7	80	SH	SOLE	
3M COMPANY	COM	88579Y101	254	3040	SH	DEFINED	2
3M COMPANY	COM	88579Y101	400	4788	SH	OTHER	2
TIDEWATER, INC.	COM	886423102	32	675	SH	SOLE	
TIDEWATER, INC.	COM	886423102	283	5995	SH	DEFINED	2
TIDEWATER, INC.	COM	886423102	21	450	SH	OTHER	2
TIDEWATER, INC.	COM	886423102	1134	24000	SH	DEFINED	3
TIFFANY	COM	886547108	17	350	SH	DEFINED	2
TIME WARNER INC NEW	COM	887317303	26	825	SH	SOLE	
TIME WARNER INC NEW	COM	887317303	295	9430	SH	DEFINED	2
TIME WARNER	COM	88732J207	5	100	SH	DEFINED	2
TIME WARNER INC NEW	COM	887317303	1282	41000	SH	DEFINED	3
TOMPKINS TRUSTCO INC	COM	890110109	40	1100	SH	SOLE	
TORONTO-DOMINION BANK	COM	891160509	391	5248	SH	DEFINED	2
TORONTO-DOMINION BANK	COM	891160509	26	347	SH	OTHER	2
TRAVELERS COS INC	COM	89417E109	46	854	SH	DEFINED	2
TRUSTCO BANK CORP	COM	898349105	36	6000	SH	SOLE	
TRUSTCO BANK CORP	COM	898349105	120	19301	SH	DEFINED	2
U.S. BANCORP	COM	902973304	81	3125	SH	SOLE	
U.S. BANCORP	COM	902973304	1173	45310	SH	DEFINED	2
U.S. BANCORP	COM	902973304	11	425	SH	OTHER	2
U.S. BANCORP	COM	902973304	2277	88000	SH	DEFINED	3
UNION PACIFIC CORP	COM	907818108	10	134	SH	DEFINED	2
UNITED PARCEL SERVICE	COM	911312106	14	215	SH	DEFINED	2
UNITED TECHNOLOGIES CORP	COM	913017109	126	1705	SH	SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	1887	25640	SH	DEFINED	2
UNITED TECHNOLOGIES CORP	COM	913017109	845	11485	SH	OTHER	2
UNITED TECHNOLOGIES CORP	COM	913017109	1546	21000	SH	DEFINED	3
VALERO ENERGY CORP	COM	91913Y100	2	117	SH	DEFINED	2
VERIZON COMMUNICATIONS INC	COM	92343V104	92	2975	SH	SOLE	
VERIZON COMMUNICATIONS INC	COM	92343V104	3	100	SH	OTHER	
VERIZON COMMUNICATIONS INC	COM	92343V104	1313	42315	SH	DEFINED	2
VERIZON COMMUNICATIONS INC	COM	92343V104	317	10210	SH	OTHER	2
VERIZON COMMUNICATIONS INC	COM	92343V104	887	28600	SH	DEFINED	3
VIACOM INC NEW	COM	92553P201	5	156	SH	DEFINED	2
VIACOM INC NEW	COM	92553P201	75	2170	SH	OTHER	2
VISA INC.	COM	92826C839	27	300	SH	DEFINED	2
VULCAN MATERIALS CO	COM	929160109	21	455	SH	SOLE	
VULCAN MATERIALS CO	COM	929160109	301	6370	SH	DEFINED	2
VULCAN MATERIALS CO	COM	929160109	35	750	SH	OTHER	2
VULCAN MATERIALS CO	COM	929160109	520	11000	SH	DEFINED	3
WALMART STORES INC	COM	931142103	133	2390	SH	SOLE	

Edgar Filing: ARROW FINANCIAL CORP - Form 13F-HR

WALMART STORES INC	COM	931142103	1308	23533	SH	DEFINED	2
WALMART STORES INC	COM	931142103	124	2225	SH	OTHER	2
WALMART STORES INC	COM	931142103	2029	36500	SH	DEFINED	3
WALGREEN CO	COM	931422109	4	100	SH	OTHER	
WALGREEN CO	COM	931422109	19	510	SH	DEFINED	2
WALGREEN CO	COM	931422109	6	150	SH	OTHER	2
WASHINGTON FED INC	COM	938824109	16	800	SH	DEFINED	2
WASTE MANAGEMENT INC	COM	94106L109	7	200	SH	DEFINED	2
WELLS FARGO CO	COM	949746101	108	3480	SH	SOLE	
WELLS FARGO CO	COM	949746101	16	500	SH	OTHER	
WELLS FARGO CO	COM	949746101	1689	54272	SH	DEFINED	2
WELLS FARGO CO	COM	949746101	192	6154	SH	OTHER	2
WELLS FARGO CO	COM	949746101	2396	77000	SH	DEFINED	3
WILMINGTON TR. CORP	COM	971807102	0	40	SH	OTHER	2
WINDSTREAM CORP	COM	97381W104	25	2326	SH	DEFINED	2
WISCONSIN ENERGY CORP	COM	976657106	30	600	SH	DEFINED	2
YAHOO INC	COM	984332106	5	300	SH	OTHER	
YUM BRANDS INC	COM	988498101	269	7025	SH	DEFINED	2
ZIMMER	COM	98956P102	43	725	SH	SOLE	
ZIMMER	COM	98956P102	993	16770	SH	DEFINED	2
ZIMMER	COM	98956P102	163	2755	SH	OTHER	2
ZIMMER	COM	98956P102	1302	22000	SH	DEFINED	3
ACCENTURE PLC	COM	G1151C101	280	6675	SH	DEFINED	2
ACCENTURE PLC	COM	G1151C101	84	2000	SH	OTHER	2
ACCENTURE PLC	COM	G1151C101	1259	30000	SH	DEFINED	3
INGERSOLL-RAND PLC	COM	G47791101	2	71	SH	DEFINED	2
LAZARD	COM	G54050102	45	1250	SH	SOLE	
LAZARD	COM	G54050102	522	14629	SH	DEFINED	2
LAZARD	COM	G54050102	32	900	SH	OTHER	2
LAZARD	COM	G54050102	2142	60000	SH	DEFINED	3
SHIP FINANCE INTL LTD	COM	G81075106	4	221	SH	OTHER	
NOBLE	COM	H5833N103	59	1400	SH	SOLE	
NOBLE	COM	H5833N103	1005	24040	SH	DEFINED	2
NOBLE	COM	H5833N103	79	1900	SH	OTHER	2
NOBLE	COM	H5833N103	1129	27000	SH	DEFINED	3
TRANSOCEAN LTD	COM	H8817H100	61	709	SH	SOLE	
TRANSOCEAN LTD	COM	H8817H100	1150	13313	SH	DEFINED	2
TRANSOCEAN LTD	COM	H8817H100	151	1749	SH	OTHER	2
TRANSOCEAN LTD	COM	H8817H100	1176	13619	SH	DEFINED	3
TYCO ELECTRONICS LTD F	COM	H8912P106	3	100	SH	OTHER	
TYCO INTERNATIONAL LTD	COM	H89128104	2	50	SH	OTHER	