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Form 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 0
 Form 13F Information Table Entry Total: 170
 Form 13F Information Table Value Total: \$ 117,095.00

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.
 NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHRS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMEN DISCRETIO
AT&T INC	COM	00206R102	1246	46140	SH	SOLE
AT&T INC	COM	00206R102	8	300	SH	DEFINED
AT&T INC	COM	00206R102	719	26627	SH	OTHER
			0	0		OTHER
			0	0		OTHER
ABBOTT LABORATORIES	COM	2824100	2765	55900	SH	SOLE
			0	0		SOLE
ABBOTT LABORATORIES	COM	2824100	49	1000	SH	DEFINED
			0	0		DEFINED
ABBOTT LABORATORIES	COM	2824100	447	9026	SH	OTHER
			0	0		OTHER
			0	0		OTHER
AIR PRODUCTS & CHEMICALS INC	COM	9158106	473	6100	SH	SOLE
ALTRIA GROUP INC	COM	02209S103	15	870	SH	SOLE
ALTRIA GROUP INC	COM	02209S103	771	43300	SH	OTHER
			0	0		OTHER
AMERICAN EXPRESS CO	COM	25816109	262	7734	SH	OTHER
			0	0		OTHER
APPLIED MATERIALS INC	COM	38222105	826	61700	SH	SOLE
			0	0		SOLE
APPLIED MATERIALS INC	COM	38222105	4	300	SH	DEFINED
APPLIED MATERIALS INC	COM	38222105	19	1400	SH	OTHER
AUTOMATIC DATA PROCESSING INC	COM	53015103	610	15523	SH	SOLE
			0	0		SOLE
AUTOMATIC DATA PROCESSING INC	COM	53015103	24	600	SH	OTHER
			0	0		OTHER
BP PLC	FOR	55622104	1563	29363	SH	SOLE

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			0	0	SOLE
BP PLC	FOR	55622104	165	3100 SH	DEFINED
BP PLC	FOR	55622104	357	6704 SH	OTHER
			0	0	OTHER
			0	0	OTHER
BANK OF AMERICA CORP	COM	60505104	258	15262 SH	SOLE
BANK OF AMERICA CORP	COM	60505104	3	200 SH	DEFINED
BANK OF AMERICA CORP	COM	60505104	53	3154 SH	OTHER
			0	0	OTHER
THE BANK OF NEW YORK COMPANY INC	COM	64058100	273	9427 SH	SOLE
THE BANK OF NEW YORK COMPANY INC	COM	64058100	26	896 SH	OTHER
BRISTOL-MYERS SQUIBB CO	COM	110122108	63	2800 SH	SOLE
BRISTOL-MYERS SQUIBB CO	COM	110122108	81	3600 SH	DEFINED
BRISTOL-MYERS SQUIBB CO	COM	110122108	266	11800 SH	OTHER
			0	0	OTHER
CATERPILLAR INC	COM	149123101	120	2344 SH	SOLE
CATERPILLAR INC	COM	149123101	113	2200 SH	OTHER
CHEVRON CORP NEW	COM	166764100	3071	43601 SH	SOLE
			0	0	SOLE
CHEVRON CORP NEW	COM	166764100	70	1000 SH	DEFINED
			0	0	DEFINED
CHEVRON CORP NEW	COM	166764100	1076	15271 SH	OTHER
			0	0	OTHER
			0	0	OTHER
CISCO SYSTEMS INC	COM	17275R102	1159	49224 SH	SOLE
CISCO SYSTEMS INC	COM	17275R102	20	850 SH	DEFINED
			0	0	DEFINED
CISCO SYSTEMS INC	COM	17275R102	61	2600 SH	OTHER
			0	0	OTHER
			0	0	OTHER
COCA COLA CO	COM	191216100	2999	55842 SH	SOLE
			0	0	SOLE
COCA COLA CO	COM	191216100	107	2000 SH	DEFINED

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COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHRS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMEN DISCRETIO
			0	0		DEFINED
COCA COLA CO	COM	191216100	703	13100 SH		OTHER
			0	0		OTHER
COLGATE PALMOLIVE CO	COM	194162103	1993	26127 SH		SOLE
COLGATE PALMOLIVE CO	COM	194162103	53	700 SH		DEFINED
			0	0		DEFINED
COLGATE PALMOLIVE CO	COM	194162103	320	4200 SH		OTHER
			0	0		OTHER
			0	0		OTHER
DISNEY WALT CO	COM	254687106	1461	53211 SH		SOLE
			0	0		SOLE
DISNEY WALT CO	COM	254687106	5	200 SH		DEFINED
DISNEY WALT CO	COM	254687106	199	7250 SH		OTHER
			0	0		OTHER
			0	0		OTHER

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DOMINION RESOURCES INC VA NEW	COM	25746U109	13	386	SH	SOLE
DOMINION RESOURCES INC VA NEW	COM	25746U109	221	6418	SH	OTHER
DOW CHEMICAL CO	COM	260543103	573	21974	SH	SOLE
DOW CHEMICAL CO	COM	260543103	31	1200	SH	DEFINED
			0	0		DEFINED
DOW CHEMICAL CO	COM	260543103	95	3625	SH	OTHER
			0	0		OTHER
ECOLAB INC	COM	278865100	1236	26741	SH	SOLE
			0	0		SOLE
ECOLAB INC	COM	278865100	23	500	SH	OTHER
			0	0		OTHER
EMERSON ELECTRIC CO	COM	291011104	251	6250	SH	SOLE
			0	0		SOLE
EMERSON ELECTRIC CO	COM	291011104	112	2800	SH	OTHER
			0	0		OTHER
EXELON CORP	COM	30161N101	1190	23974	SH	SOLE
EXELON CORP	COM	30161N101	42	850	SH	DEFINED
			0	0		DEFINED
EXELON CORP	COM	30161N101	161	3240	SH	OTHER
			0	0		OTHER
EXXON MOBIL CORP	COM	30231G102	6013	87641	SH	SOLE
			0	0		SOLE
EXXON MOBIL CORP	COM	30231G102	1084	15798	SH	DEFINED
			0	0		DEFINED
			0	0		DEFINED
EXXON MOBIL CORP	COM	30231G102	2233	32539	SH	OTHER
			0	0		OTHER
			0	0		OTHER
FORTUNE BRANDS INC	COM	349631101	94	2198	SH	SOLE
			0	0		SOLE
FORTUNE BRANDS INC	COM	349631101	9	200	SH	DEFINED
FORTUNE BRANDS INC	COM	349631101	129	3000	SH	OTHER
			0	0		OTHER
			0	0		OTHER
GENERAL ELECTRIC CO	COM	369604103	9187	559506	SH	SOLE
			0	0		SOLE
GENERAL ELECTRIC CO	COM	369604103	724	44089	SH	DEFINED
			0	0		DEFINED
			0	0		DEFINED
GENERAL ELECTRIC CO	COM	369604103	4820	293565	SH	OTHER
			0	0		OTHER
			0	0		OTHER
GENERAL MILLS INC	COM	370334104	933	14495	SH	SOLE
			0	0		SOLE
GENERAL MILLS INC	COM	370334104	48	750	SH	DEFINED

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHRS OR PRN AMT	SH/ PUT/ CALL	INVESTMENT DISCRETION
GENERAL MILLS INC	COM	370334104	312	4850	SH	OTHER
			0	0		OTHER

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GLAXOSMITHKLINE PLC	FOR	37733W105	371	9384	SH	SOLE
GLAXOSMITHKLINE PLC	FOR	37733W105	24	600	SH	DEFINED
GLAXOSMITHKLINE PLC	FOR	37733W105	170	4314	SH	OTHER
			0	0		OTHER
			0	0		OTHER
HEWLETT PACKARD CO	COM	428236103	584	12361	SH	SOLE
HEWLETT PACKARD CO	COM	428236103	123	2604	SH	OTHER
			0	0		OTHER
HOME DEPOT INC	COM	437076102	328	12300	SH	SOLE
			0	0		SOLE
HOME DEPOT INC	COM	437076102	8	300	SH	DEFINED
			0	0		DEFINED
HOME DEPOT INC	COM	437076102	90	3389	SH	OTHER
			0	0		OTHER
			0	0		OTHER
ITT CORP	COM	450911102	190	3649	SH	SOLE
ITT CORP	COM	450911102	10	200	SH	OTHER
INTEL CORP	COM	458140100	2065	105500	SH	SOLE
			0	0		SOLE
INTEL CORP	COM	458140100	33	1700	SH	DEFINED
			0	0		DEFINED
INTEL CORP	COM	458140100	143	7300	SH	OTHER
			0	0		OTHER
			0	0		OTHER
INTERNATIONAL BUSINESS MACHINES	COM	459200101	1575	13166	SH	SOLE
INTERNATIONAL BUSINESS MACHINES	COM	459200101	102	850	SH	DEFINED
INTERNATIONAL BUSINESS MACHINES	COM	459200101	562	4700	SH	OTHER
			0	0		OTHER
			0	0		OTHER
JPMORGAN CHASE & CO	COM	46625H100	1772	40428	SH	SOLE
			0	0		SOLE
JPMORGAN CHASE & CO	COM	46625H100	58	1328	SH	DEFINED
			0	0		DEFINED
JPMORGAN CHASE & CO	COM	46625H100	556	12697	SH	OTHER
			0	0		OTHER
JACOBS ENGINEERING GROUP INC	COM	469814107	311	6774	SH	SOLE
JACOBS ENGINEERING GROUP INC	COM	469814107	5	100	SH	DEFINED
JACOBS ENGINEERING GROUP INC	COM	469814107	21	450	SH	OTHER
JOHNSON & JOHNSON	COM	478160104	5346	87792	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	211	3470	SH	DEFINED
			0	0		DEFINED
JOHNSON & JOHNSON	COM	478160104	632	10375	SH	OTHER
			0	0		OTHER
			0	0		OTHER
JOHNSON CONTROLS INC	COM	478366107	268	10500	SH	SOLE
JOHNSON CONTROLS INC	COM	478366107	104	4050	SH	OTHER
			0	0		OTHER
			0	0		OTHER
KRAFT FOODS INC	COM	50075N104	48	1828	SH	SOLE
KRAFT FOODS INC	COM	50075N104	790	30064	SH	OTHER
			0	0		OTHER
ELI LILLY & CO	COM	532457108	454	13739	SH	SOLE
ELI LILLY & CO	COM	532457108	30	900	SH	DEFINED
ELI LILLY & CO	COM	532457108	20	600	SH	OTHER
			0	0		OTHER
LOWES COMPANIES INC	COM	548661107	506	24168	SH	SOLE
LOWES COMPANIES INC	COM	548661107	25	1200	SH	OTHER

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COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5		COLUMN 6
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHRS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMENT DISCRETION
			0	0		OTHER
MASCO CORP	COM	574599106	248	19200	SH	SOLE
MASCO CORP	COM	574599106	13	1000	SH	DEFINED
MASCO CORP	COM	574599106	16	1200	SH	OTHER
			0	0		OTHER
			0	0		OTHER
MEDTRONIC INC	COM	585055106	1966	53411	SH	SOLE
			0	0		SOLE
MEDTRONIC INC	COM	585055106	33	900	SH	DEFINED
			0	0		DEFINED
MEDTRONIC INC	COM	585055106	44	1200	SH	OTHER
			0	0		OTHER
			0	0		OTHER
MICROSOFT CORP	COM	594918104	3725	144842	SH	SOLE
			0	0		SOLE
MICROSOFT CORP	COM	594918104	31	1200	SH	DEFINED
			0	0		DEFINED
MICROSOFT CORP	COM	594918104	484	18821	SH	OTHER
			0	0		OTHER
			0	0		OTHER
NBT BANCORP INC	COM	628778102	15	672	SH	SOLE
NBT BANCORP INC	COM	628778102	529	23486	SH	DEFINED
NIKE INC	COM	654106103	799	12349	SH	SOLE
NIKE INC	COM	654106103	13	200	SH	DEFINED
NIKE INC	COM	654106103	19	300	SH	OTHER
NUVEEN QUALITY PREFERRED INCOME	MUT	67072C105	87	12000	SH	OTHER
ORACLE CORP	COM	68389X105	234	11250	SH	SOLE
ORACLE CORP	COM	68389X105	2	100	SH	DEFINED
PEPSICO INC	COM	713448108	3071	52353	SH	SOLE
			0	0		SOLE
PEPSICO INC	COM	713448108	79	1350	SH	DEFINED
			0	0		DEFINED
PEPSICO INC	COM	713448108	393	6700	SH	OTHER
			0	0		OTHER
			0	0		OTHER
PFIZER INC	COM	717081103	509	30774	SH	SOLE
			0	0		SOLE
PFIZER INC	COM	717081103	12	700	SH	DEFINED
			0	0		DEFINED
PFIZER INC	COM	717081103	214	12926	SH	OTHER
			0	0		OTHER
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	42	870	SH	SOLE
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	2110	43300	SH	OTHER
			0	0		OTHER
POWERSHARES	MUT	73935A104	1162	27500	SH	OTHER
			0	0		OTHER
PROCTER & GAMBLE CO	COM	742718109	5153	88964	SH	SOLE
			0	0		SOLE
PROCTER & GAMBLE CO	COM	742718109	69	1190	SH	DEFINED
			0	0		DEFINED
PROCTER & GAMBLE CO	COM	742718109	759	13101	SH	OTHER
			0	0		OTHER
			0	0		OTHER

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SCHERING PLOUGH CORP	COM	806605101	218	7730	SH	SOLE
SCHERING PLOUGH CORP	COM	806605101	121	4300	SH	DEFINED
SCHERING PLOUGH CORP	COM	806605101	16	566	SH	OTHER
SCHLUMBERGER LTD	COM	806857108	413	6936	SH	SOLE
			0	0		SOLE
SCHLUMBERGER LTD	COM	806857108	12	200	SH	DEFINED
SCHLUMBERGER LTD	COM	806857108	6	100	SH	OTHER

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHRS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMEN DISCRETIO
SOUTHERN CO	COM	842587107	1307	41258	SH	SOLE
			0	0		SOLE
SOUTHERN CO	COM	842587107	44	1400	SH	DEFINED
SOUTHERN CO	COM	842587107	193	6100	SH	OTHER
			0	0		OTHER
			0	0		OTHER
TARGET CORP	COM	8.76E+110	646	13832	SH	SOLE
			0	0		SOLE
TARGET CORP	COM	8.76E+110	19	400	SH	DEFINED
			0	0		DEFINED
TARGET CORP	COM	8.76E+110	65	1400	SH	OTHER
			0	0		OTHER
TEXAS INSTRUMENTS INC	COM	882508104	349	14750	SH	SOLE
TEXAS INSTRUMENTS INC	COM	882508104	12	500	SH	DEFINED
TEXAS INSTRUMENTS INC	COM	882508104	9	400	SH	OTHER
			0	0		OTHER
3M CO	COM	88579Y101	1362	18450	SH	SOLE
3M CO	COM	88579Y101	44	600	SH	DEFINED
			0	0		DEFINED
3M CO	COM	88579Y101	364	4930	SH	OTHER
			0	0		OTHER
TRUSTCO BANK CORP NY	COM	898349105	2804	448610	SH	SOLE
			0	0		SOLE
			0	0		SOLE
TRUSTCO BANK CORP NY	COM	898349105	17	2797	SH	DEFINED
TRUSTCO BANK CORP NY	COM	898349105	4072	651489	SH	OTHER
UNITED PARCEL SERVICE	COM	911312106	359	6357	SH	SOLE
UNITED PARCEL SERVICE	COM	911312106	23	400	SH	DEFINED
UNITED PARCEL SERVICE	COM	911312106	11	200	SH	OTHER
			0	0		OTHER
			0	0		OTHER
UNITED TECHNOLOGIES CORP	COM	913017109	2778	45589	SH	SOLE
			0	0		SOLE
UNITED TECHNOLOGIES CORP	COM	913017109	24	400	SH	DEFINED
UNITED TECHNOLOGIES CORP	COM	913017109	212	3475	SH	OTHER
			0	0		OTHER
			0	0		OTHER
VERIZON COMMUNICATIONS INC	COM	92343V104	1486	49085	SH	SOLE
VERIZON COMMUNICATIONS INC	COM	92343V104	58	1900	SH	DEFINED
			0	0		DEFINED
			0	0		DEFINED

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VERIZON COMMUNICATIONS INC	COM	92343V104	286	9448 SH	OTHER
			0	0	OTHER
			0	0	OTHER
WAL-MART STORES INC	COM	931142103	1731	35256 SH	SOLE
			0	0	SOLE
WAL-MART STORES INC	COM	931142103	2	50 SH	DEFINED
WAL-MART STORES INC	COM	931142103	199	4050 SH	OTHER
			0	0	OTHER
			0	0	OTHER
WELLS FARGO & CO NEW	COM	949746101	1631	57873 SH	SOLE
WELLS FARGO & CO NEW	COM	949746101	39	1400 SH	DEFINED
			0	0	DEFINED
WELLS FARGO & CO NEW	COM	949746101	158	5600 SH	OTHER
			0	0	OTHER
			0	0	OTHER
WYETH	COM	983024100	404	8306 SH	SOLE
WYETH	COM	983024100	137	2815 SH	OTHER
			0	0	OTHER
NOBLE CORPORATION	FOR	H5833N103	1623	42748 SH	SOLE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3	COLUMN 4	COLUMN 5	COLUMN 6	
NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE	SHRS OR PRN AMT	SH/ PUT/ PRN CALL	INVESTMEN DISCRETIO
NOBLE CORPORATION	FOR	H5833N103	65	1700 SH	OTHER	
			0	0	OTHER	
			0	0	OTHER	