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TRUSTCO BANK CORP N Y  
Form 13F-HR  
July 18, 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: 06/30/2006

Check here if Amendment  Amendment Number:

This Amendment  is a restatement

Institutional Investment Manager Filing this Report:

Name: TRUSTCO BANK  
Address: 3 SARNOWSKI DRIVE  
GLENVILLE, NY 12302

13F File Number: 28-10307

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: Richard W. Provost  
Title: Trust Officer  
Phone: 518-381-3699

Signature, Place, and Date of Signing:

07/18/2006

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

FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVSTMT DISCRTN	OTHER MANAGERS
AT&T INC	COMMON STOCK	00206R102	727	26077	SH		DEFINED	

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		00206R102	337	12073 SH	DEF/OTH
ABBOTT	COMMON STOCK	002824100	2015	46202 SH	DEFINED
LABORATORIES		002824100	420	9626 SH	DEF/OTH
AIR PRODUCTS & CHEMICALS INC	COMMON STOCK	009158106	795	12440 SH	DEFINED
ALCOA INC	COMMON STOCK	013817101	743	22950 SH	DEFINED
		013817101	61	1900 SH	DEF/OTH
ALLSTATE CORP	COMMON STOCK	020002101	1250	22842 SH	DEFINED
		020002101	104	1908 SH	DEF/OTH
ALTRIA GROUP INC	COMMON STOCK	02209S103	64	870 SH	DEFINED
		02209S103	3194	43500 SH	DEF/OTH
AMERICAN EXPRESS	COMMON STOCK	025816109	1603	30115 SH	DEFINED
CO		025816109	587	11034 SH	DEF/OTH
COLUMN TOTALS			11900		

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVSTMT DISCRTN	OTHER MANAGERS
AMGEN INC	COMMON STOCK	031162100	752	11532 SH			DEFINED	

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		031162100	176	2700 SH	DEF/OTH
ANHEUSER BUSCH COS INC	COMMON STOCK	035229103	692	15171 SH	DEFINED
		035229103	146	3200 SH	DEF/OTH
APPLIED MATERIALS INC	COMMON STOCK	038222105	357	21900 SH	DEFINED
		038222105	68	4200 SH	DEF/OTH
ARGONAUT GROUP INC	COMMON STOCK	040157109	1615	53747 SH	DEFINED
AUTOMATIC DATA PROCESSING INC	COMMON STOCK	053015103	697	15375 SH	DEFINED
		053015103	54	1200 SH	DEF/OTH
BP PLC	FOREIGN STOCK	055622104	2976	42748 SH	DEFINED
		055622104	879	12633 SH	DEF/OTH
BAKER HUGHES INC	COMMON STOCK	057224107	229	2800 SH	DEFINED
COLUMN TOTALS			8641		

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
		057224107	33	400 SH			DEF/OTH	
BANK OF AMERICA CORP	COMMON STOCK	060505104	1938	40299 SH			DEFINED	
		060505104	1165	24229 SH			DEF/OTH	

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BANK OF NEW YORK INC	COMMON STOCK	064057102	625	19400 SH	DEFINED
BELLSOUTH CORP	COMMON STOCK	079860102	980	27066 SH	DEFINED
		079860102	435	12025 SH	DEF/OTH
BRISTOL-MYERS	COMMON STOCK	110122108	635	24565 SH	DEFINED
SQUIBB CO		110122108	393	15200 SH	DEF/OTH
CHEVRON CORP NEW	COMMON STOCK	166764100	2626	42319 SH	DEFINED
		166764100	866	13947 SH	DEF/OTH
CISCO SYSTEMS INC	COMMON STOCK	17275R102	1835	93935 SH	DEFINED
		17275R102	234	12000 SH	DEF/OTH
COLUMN TOTALS			11765		

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVSTMT DISCRTN	OTHER MANAGERS
CITIGROUP INC	COMMON STOCK	172967101	3081	63855 SH			DEFINED	
		172967101	357	7400 SH			DEF/OTH	
COCA COLA CO	COMMON STOCK	191216100	2907	67567 SH			DEFINED	

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		191216100	576	13400 SH	DEF/OTH
COLGATE	COMMON STOCK	194162103	2022	33761 SH	DEFINED
PALMOLIVE CO		194162103	252	4200 SH	DEF/OTH
CURTISS WRIGHT CORP	COMMON STOCK	231561101	1987	64352 SH	DEFINED
DELL INC	COMMON STOCK	24702R101	396	16200 SH	DEFINED
		24702R101	91	3700 SH	DEF/OTH
DISNEY WALT CO	COMMON STOCK	254687106	1874	62483 SH	DEFINED
		254687106	318	10600 SH	DEF/OTH
DOMINION RESOURCES INC VA NEW	COMMON STOCK	25746U109	41	543 SH	DEFINED
COLUMN TOTALS			13902		

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVSTMT DISCRTN	OTHER MANAGERS
		25746U109	240	3209 SH			DEF/OTH	
DOW CHEMICAL CO	COMMON STOCK	260543103	338	8650 SH			DEFINED	
		260543103	138	3525 SH			DEF/OTH	
DU PONT E I DE	COMMON STOCK	263534109	923	22176 SH			DEFINED	

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NEMOURS & CO		263534109	179	4310 SH	DEF/OTH
ECOLAB INC	COMMON STOCK	278865100	361	8900 SH	DEFINED
		278865100	16	400 SH	DEF/OTH
EMERSON ELECTRIC	COMMON STOCK	291011104	318	3800 SH	DEFINED
CO		291011104	268	3200 SH	DEF/OTH
EXCELSIOR TAX EXEMPT FUNDS INC	MUTUAL FUNDS/MUNI BONDS	300861408	164	19443 SH	DEFINED
EXELON CORP	COMMON STOCK	30161N101	600	10550 SH	DEFINED
		30161N101	124	2190 SH	DEF/OTH
EXXON MOBIL CORP	COMMON STOCK	30231G102	10338	168502 SH	DEFINED
COLUMN TOTALS			14007		

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
		30231G102	2364	38537 SH			DEF/OTH	
FPL GROUP INC	COMMON STOCK	302571104	526	12718 SH			DEFINED	
FORTUNE BRANDS INC	COMMON STOCK	349631101	675	9500 SH			DEFINED	
		349631101	249	3500 SH			DEF/OTH	

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FRANKLIN N Y TAX FREE INCOME	MUTUAL FUNDS/MUNI BONDS	354130106	44	3782 SH	DEFINED
		354130106	142	12191 SH	DEF/OTH
GENERAL ELECTRIC  CO	COMMON STOCK	369604103	28012	849882 SH	DEFINED
		369604103	10093	306210 SH	DEF/OTH
GENERAL MILLS INC	COMMON STOCK	370334104	337	6533 SH	DEFINED
		370334104	222	4300 SH	DEF/OTH
GLAXOSMITHKLINE  PLC	FOREIGN STOCK	37733W105	385	6900 SH	DEFINED
		37733W105	241	4327 SH	DEF/OTH
COLUMN TOTALS			43290		

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
HEWLETT PACKARD CO	COMMON STOCK	428236103	404	12747 SH			DEFINED	
		428236103	82	2600 SH			DEF/OTH	
HOME DEPOT INC	COMMON STOCK	437076102	1038	29012 SH			DEFINED	
		437076102	60	1675 SH			DEF/OTH	
INTEL CORP	COMMON STOCK	458140100	2530	133162 SH			DEFINED	
		458140100	354	18650 SH			DEF/OTH	

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INTERNATIONAL	COMMON STOCK	459200101	3081	40102 SH	DEFINED
BUSINESS MACHINES		459200101	277	3600 SH	DEF/OTH
JPMORGAN CHASE &	COMMON STOCK	46625H100	1489	35443 SH	DEFINED
CO		46625H100	581	13836 SH	DEF/OTH
JOHNSON & JOHNSON	COMMON STOCK	478160104	6093	101687 SH	DEFINED
		478160104	655	10925 SH	DEF/OTH
COLUMN TOTALS			16644		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
JOHNSON CONTROLS INC	COMMON STOCK	478366107	469	5700 SH			DEFINED	
		478366107	111	1350 SH			DEF/OTH	
KEYCORP	COMMON STOCK	493267108	2414	67661 SH			DEFINED	
LILLY ELI & CO	COMMON STOCK	532457108	702	12700 SH			DEFINED	
		532457108	39	700 SH			DEF/OTH	
LINCOLN NATIONAL CORP IN	COMMON STOCK	534187109	345	6114 SH			DEFINED	
		534187109	175	3100 SH			DEF/OTH	
LOWES COS INC	COMMON STOCK	548661107	652	10750 SH			DEFINED	
		548661107	199	3275 SH			DEF/OTH	



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MASCO CORP	COMMON STOCK	574599106	371	12500 SH	DEFINED
		574599106	89	3000 SH	DEF/OTH
MCGRAW HILL COS INC	COMMON STOCK	580645109	522	10400 SH	DEFINED
		580645109	151	3000 SH	DEF/OTH
MEDTRONIC INC	COMMON STOCK	585055106	2748	58576 SH	DEFINED
COLUMN TOTALS			8987		

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NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVSTMT DISCRTN	OTHER MANAGERS
		585055106	235	5000 SH			DEF/OTH	
MICROSOFT CORP	COMMON STOCK	594918104	4630	198724 SH			DEFINED	
		594918104	638	27400 SH			DEF/OTH	
MOTOROLA INC	COMMON STOCK	620076109	423	20995 SH			DEFINED	
		620076109	139	6900 SH			DEF/OTH	
NBT BANCORP INC	COMMON STOCK	628778102	561	24158 SH			DEFINED	
NASDAQ 100 TRUST	MUTUAL	631100104	1066	27500 SH			DEF/OTH	

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FUND/STOCK						
PEPSICO INC	COMMON STOCK	713448108	4320	71960	SH	DEFINED
		713448108	426	7100	SH	DEF/OTH
PFIZER INC	COMMON STOCK	717081103	583	24850	SH	DEFINED
		717081103	263	11226	SH	DEF/OTH
COLUMN TOTALS			13284			

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
PROCTER & GAMBLE	COMMON STOCK	742718109	5550	99813	SH		DEFINED	
CO		742718109	1209	21753	SH		DEF/OTH	
ROCHESTER FUND MUNICIPALS INC	MUTUAL FUNDS/MUNI BONDS	771362100	228	12559	SH		DEFINED	
		771362100	154	8490	SH		DEF/OTH	
SCHERING PLOUGH CORP	COMMON STOCK	806605101	343	18000	SH		DEFINED	
SCHLUMBERGER LTD	COMMON STOCK	806857108	420	6450	SH		DEFINED	
		806857108	404	6200	SH		DEF/OTH	
SOUTHERN CO	COMMON STOCK	842587107	2511	78358	SH		DEFINED	

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		842587107	228	7100 SH	DEF/OTH
TARGET CORP	COMMON STOCK	87612E106	1214	24850 SH	DEFINED
		87612E106	186	3800 SH	DEF/OTH
TEXAS INSTRUMENTS INC	COMMON STOCK	882508104	374	12350 SH	DEFINED
COLUMN TOTALS			12821		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
		882508104	9	300 SH			DEF/OTH	
3M CO	COMMON STOCK	88579Y101	1555	19250 SH			DEFINED	
		88579Y101	762	9430 SH			DEF/OTH	
TRUSTCO BANK	COMMON STOCK	898349105	10962	994741 SH			DEFINED	
CORP NY		898349105	7600	689653 SH			DEF/OTH	
UNITED PARCEL SERVICE	COMMON STOCK	911312106	595	7225 SH			DEFINED	
		911312106	95	1150 SH			DEF/OTH	
UNITED	COMMON STOCK	913017109	3591	56620 SH			DEFINED	
TECHNOLOGIES CORP		913017109	495	7800 SH			DEF/OTH	

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UNITRIN INC	COMMON STOCK	913275103	9833	225568 SH	DEFINED
VANGUARD CALIFORNIA TAX FREE	MUTUAL FUNDS/MUNI BONDS	922021308	183	16939 SH	DEFINED
VANGUARD NEW YORK TAX FREE FUNDS	MUTUAL FUNDS/MUNI BONDS	92204H103	168	15285 SH	DEFINED
COLUMN TOTALS			35848		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
VANGUARD NEW YORK TAX FREE FUNDS	MUTUAL FUNDS/MUNI BONDS	92204H301	2036	185451 SH			DEFINED	
		92204H301	338	30786 SH			DEF/OTH	
VERIZON COMMUNICATIONS INC	COMMON STOCK	92343V104	1249	37286 SH			DEFINED	
		92343V104	432	12904 SH			DEF/OTH	
WAL-MART STORES INC	COMMON STOCK	931142103	1687	35025 SH			DEFINED	
		931142103	193	4000 SH			DEF/OTH	
WASHINGTON MUTUAL INC	COMMON STOCK	939322103	497	10900 SH			DEFINED	
		939322103	73	1600 SH			DEF/OTH	

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WELLS FARGO & CO	COMMON STOCK	949746101	1867	27825 SH	DEFINED
NEW		949746101	379	5650 SH	DEF/OTH
WYETH	COMMON STOCK	983024100	435	9800 SH	DEFINED
		983024100	136	3065 SH	DEF/OTH
COLUMN TOTALS			9322		

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FORM 13F INFORMATION TABLE

NAME OF ISSUER SECURITY NAME	TITLE OF CLASS	CUSIP	VALUE X \$1000	SHS PRN AMOUNT	SH PRN	PUT CALL	INVTMT DISCRTN	OTHER MANAGERS
AGGREGATE TOTAL			200411					

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FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers:	0
Form 13F Information Table Entry Total:	147
Form 13F Information Table Value Total:	\$ 200,411

List of Other Included Managers:

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

NONE

