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ARROW FINANCIAL CORP  
Form 13F-HR  
August 01, 2007

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
Washington, D.C. 20549

FORM 13F  
FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 12/31/2006

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 AND CHIEF FINANCIAL OFFICER  
Phone: (518)745-1000 EXT. 512

Signature, Place, and Date of Signing:

S/ TERRY R. GOODEMOTE GLENS FALLS, NEW YORK 07/27/2007

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: 623  
Form 13F Information Table Value Total: \$ 303,033

List of Other Included Managers:

No.	13F File Number	Name
2	28-03696	GLENS FALLS NATIONAL BANK

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28-12534

NORTH COUNTRY INV. ADVISERS, INC

FORM 13F INFORMATION TABLE

NAME OF ISSUER	TITLE OF CLASS	CUSIP	VALUE (X \$1000)	SHARES/ PRN	SH/ AMOUNT	SH/ PRN	PUT/ CALL	INVSTMT DISCRTN	OT MA
AFLAC INCORPORATED	COM	001055102	228	4950	SH			DEFINED	2
AFLAC INCORPORATED	COM	001055102	117	2550	SH			OTHER	2
AT&T INC	COM	00206R102	48	1350	SH			SOLE	
AT&T INC	COM	00206R102	46	1300	SH			OTHER	
AT&T INC	COM	00206R102	588	16438	SH			DEFINED	2
AT&T INC	COM	00206R102	315	8807	SH			OTHER	2
AT&T INC	COM	00206R102	894	25000	SH			DEFINED	3
ABBOTT LABORATORIES	COM	002824100	62	1275	SH			SOLE	
ABBOTT LABORATORIES	COM	002824100	46	950	SH			OTHER	
ABBOTT LABORATORIES	COM	002824100	1632	33512	SH			DEFINED	2
ABBOTT LABORATORIES	COM	002824100	428	8795	SH			OTHER	2
ABBOTT LABORATORIES	COM	002824100	1948	40000	SH			DEFINED	3
AIR PRODUCTS & CHEMICALS INC	COM	009158106	184	2624	SH			DEFINED	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	267	3800	SH			OTHER	2
ALCOA INC	COM	013817101	3	100	SH			SOLE	
ALCOA INC	COM	013817101	266	8851	SH			DEFINED	2
ALCOA INC	COM	013817101	27	900	SH			OTHER	2
ALCATEL	COM	013904305	1	71	SH			DEFINED	2
ALLSTATE CORP	COM	020002101	13	200	SH			DEFINED	2
ALLTEL CORP	COM	020039103	39	650	SH			SOLE	
ALLTEL CORP	COM	020039103	773	12775	SH			DEFINED	2
ALLTEL CORP	COM	020039103	88	1450	SH			OTHER	2
ALLTEL CORP	COM	020039103	877	14500	SH			DEFINED	3
ALTRIA GROUP INC	COM	02209S103	51	600	SH			SOLE	
ALTRIA GROUP INC	COM	02209S103	142	1655	SH			DEFINED	2
ALTRIA GROUP INC	COM	02209S103	2875	33504	SH			OTHER	2
AMERICAN ELECTRIC POWER CO	COM	025537101	37	860	SH			DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	67	1100	SH			SOLE	
AMERICAN EXPRESS CO	COM	025816109	42	700	SH			OTHER	
AMERICAN EXPRESS CO	COM	025816109	2084	34350	SH			DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	856	14115	SH			OTHER	2
AMERICAN EXPRESS CO	COM	025816109	2427	40000	SH			DEFINED	3
AMER INTL GROUP INC	COM	026874107	11	150	SH			OTHER	
AMER INTL GROUP INC	COM	026874107	411	5742	SH			DEFINED	2
AMER INTL GROUP INC	COM	026874107	663	9257	SH			OTHER	2
AMERIPRISE FINL INC	COM	03076C106	5	100	SH			DEFINED	2
AMGEN INC	COM	031162100	42	610	SH			SOLE	
AMGEN INC	COM	031162100	10	150	SH			OTHER	
AMGEN INC	COM	031162100	1628	23833	SH			DEFINED	2
AMGEN INC	COM	031162100	355	5200	SH			OTHER	2
AMGEN INC	COM	031162100	1230	18000	SH			DEFINED	3
ANALOG DEVICES, INC.	COM	032654105	92	2800	SH			DEFINED	2
ANALOG DEVICES, INC.	COM	032654105	33	1000	SH			OTHER	2
ANHEUSER BUSCH CO	COM	035229103	220	4480	SH			DEFINED	2
ANHEUSER BUSCH CO	COM	035229103	1038	21089	SH			OTHER	2
APACHE CORP	COM	037411105	7	110	SH			SOLE	
APACHE CORP	COM	037411105	22	325	SH			OTHER	
APACHE CORP	COM	037411105	400	6021	SH			DEFINED	2
APACHE CORP	COM	037411105	70	1050	SH			OTHER	2
APACHE CORP	COM	037411105	732	11000	SH			DEFINED	3
APPLE INC	COM	037833100	21	250	SH			SOLE	
APPLE INC	COM	037833100	687	8100	SH			DEFINED	2
APPLE INC	COM	037833100	261	3075	SH			OTHER	2
APPLE INC	COM	037833100	1697	20000	SH			DEFINED	3
APPLIED MATERIALS INC	COM	038222105	7	400	SH			DEFINED	2

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APPLIED MATERIALS INC	COM	038222105	2	100	SH	OTHER	2
AQUA AMER INC	COM	03836W103	9	400	SH	OTHER	
AQUA AMER INC	COM	03836W103	8	333	SH	DEFINED	2
AQUA AMER INC	COM	03836W103	36	1598	SH	OTHER	2
AQUA AMER INC	COM	03836W103	395	17333	SH	DEFINED	3
ARCH COAL INC	COM	039380100	79	2625	SH	DEFINED	2
ARCH COAL INC	COM	039380100	30	1000	SH	OTHER	2
ARCH COAL INC	COM	039380100	691	23000	SH	DEFINED	3
ARMSTRONG	COM	04247X102	6	146	SH	DEFINED	2
ARROW	COM	042744102	3	105	SH	SOLE	
ARROW	COM	042744102	29890	1206692	SH	DEFINED	2
ARROW	COM	042744102	650	26231	SH	OTHER	2
AUTOMATIC DATA PROCESSING	COM	053015103	59	1195	SH	SOLE	
AUTOMATIC DATA PROCESSING	COM	053015103	49	1000	SH	OTHER	
AUTOMATIC DATA PROCESSING	COM	053015103	1083	21982	SH	DEFINED	2
AUTOMATIC DATA PROCESSING	COM	053015103	506	10280	SH	OTHER	2
AUTOMATIC DATA PROCESSING	COM	053015103	1478	30000	SH	DEFINED	3
AVAYA INC	COM	053499109	1	100	SH	DEFINED	2
AVON PRODUCTS INC	COM	054303102	13	400	SH	OTHER	2
BCE INC	COM	05534B760	99	3660	SH	DEFINED	2
BJ SERVICES CO.	COM	055482103	17	575	SH	OTHER	
BJ SERVICES CO.	COM	055482103	325	11100	SH	DEFINED	2
BJ SERVICES CO.	COM	055482103	153	5230	SH	OTHER	2
BJ SERVICES CO.	COM	055482103	1466	50000	SH	DEFINED	3
BP PLC	COM	055622104	54	800	SH	SOLE	
BP PLC	COM	055622104	1408	20980	SH	DEFINED	2
BP PLC	COM	055622104	1601	23862	SH	OTHER	2
BAKER HUGHES INC	COM	057224107	7	100	SH	SOLE	
BAKER HUGHES INC	COM	057224107	22	300	SH	OTHER	
BAKER HUGHES INC	COM	057224107	351	4700	SH	DEFINED	2
BAKER HUGHES INC	COM	057224107	101	1350	SH	OTHER	2
BAKER HUGHES INC	COM	057224107	1941	26000	SH	DEFINED	3
BANK OF AMERICA CORP	COM	060505104	75	1400	SH	SOLE	
BANK OF AMERICA CORP	COM	060505104	27	500	SH	OTHER	
BANK OF AMERICA CORP	COM	060505104	1860	34832	SH	DEFINED	2
BANK OF AMERICA CORP	COM	060505104	522	9775	SH	OTHER	2
BANK OF AMERICA CORP	COM	060505104	2349	44000	SH	DEFINED	3
BANK OF NY CO INC	COM	064057102	38	975	SH	SOLE	
BANK OF NY CO INC	COM	064057102	33	850	SH	OTHER	
BANK OF NY CO INC	COM	064057102	1063	27007	SH	DEFINED	2
BANK OF NY CO INC	COM	064057102	348	8850	SH	OTHER	2
BANK OF NY CO INC	COM	064057102	2205	56000	SH	DEFINED	3
BARRICK GOLD	COM	067901108	3	100	SH	SOLE	
BARRICK GOLD	COM	067901108	15	500	SH	DEFINED	2
BAXTER INTL INC	COM	071813109	21	450	SH	SOLE	
BAXTER INTL INC	COM	071813109	42	900	SH	OTHER	
BAXTER INTL INC	COM	071813109	583	12575	SH	DEFINED	2
BAXTER INTL INC	COM	071813109	286	6163	SH	OTHER	2
BAXTER INTL INC	COM	071813109	1345	29000	SH	DEFINED	3
BECTON DICKINSON CO	COM	075887109	4	50	SH	OTHER	2
BEST BUY CO	COM	086516101	285	5799	SH	DEFINED	2
BEST BUY CO	COM	086516101	186	3774	SH	OTHER	2
BIG LOTS INC	COM	089302103	2	100	SH	DEFINED	2
BLACKROCK	MUT	09254F100	21	1500	SH	DEFINED	2
BOEING COMPANY	COM	097023105	18	200	SH	DEFINED	2
BOEING COMPANY	COM	097023105	80	900	SH	OTHER	2
BOSTON SCIENTIFIC CORP	COM	101137107	5	265	SH	DEFINED	2
BRINKER INT'L	COM	109641100	43	1425	SH	DEFINED	2
BRISTOL MYERS SQUIBB	COM	110122108	194	7361	SH	DEFINED	2
BRISTOL MYERS SQUIBB	COM	110122108	120	4550	SH	OTHER	2
BROWN FOREMAN DISTILLERS CORP	COM	115637100	29	432	SH	DEFINED	2
BROWN FOREMAN DISTILLERS CORP	COM	115637209	27	402	SH	DEFINED	2

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BURLINGTON NORTHERN	COM	12189T104	4	50	SH	SOLE
BURLINGTON NORTHERN	COM	12189T104	225	3050	SH	DEFINED 2
BURLINGTON NORTHERN	COM	12189T104	20	275	SH	OTHER 2
BURLINGTON NORTHERN	COM	12189T104	738	10000	SH	DEFINED 3
CVS/CAREMARK CORP	COM	126650100	12	400	SH	SOLE
CVS/CAREMARK CORP	COM	126650100	452	14625	SH	DEFINED 2
CVS/CAREMARK CORP	COM	126650100	40	1300	SH	OTHER 2
CAMPBELL SOUP	COM	134429109	12	300	SH	DEFINED 2
CAMPBELL SOUP	COM	134429109	3	80	SH	OTHER 2
CARNIVAL	COM	143658300	5	100	SH	OTHER
CARNIVAL	COM	143658300	169	3442	SH	DEFINED 2
CARNIVAL	COM	143658300	34	700	SH	OTHER 2
CASELLA WASTE SYSTEMS INC	COM	147448104	55	4500	SH	DEFINED 2
CATERPILLAR INC	COM	149123101	21	350	SH	DEFINED 2
CATERPILLAR INC	COM	149123101	44	725	SH	OTHER 2
CENTURYTEL INC	COM	156700106	24	550	SH	OTHER 2
CERNER CORP	COM	156782104	18	400	SH	DEFINED 2
CHESAPEAKE ENERGY	COM	165167107	6	200	SH	DEFINED 2
CHEVRON CORPORATION	COM	166764100	110	1497	SH	SOLE
CHEVRON CORPORATION	COM	166764100	86	1175	SH	OTHER
CHEVRON CORPORATION	COM	166764100	1409	19165	SH	DEFINED 2
CHEVRON CORPORATION	COM	166764100	775	10546	SH	OTHER 2
CHEVRON CORPORATION	COM	166764100	956	13000	SH	DEFINED 3
CHUBB CORP	COM	171232101	16	300	SH	SOLE
CISCO SYSTEMS	COM	17275R102	70	2575	SH	SOLE
CISCO SYSTEMS	COM	17275R102	5	200	SH	OTHER
CISCO SYSTEMS	COM	17275R102	2010	73558	SH	DEFINED 2
CISCO SYSTEMS	COM	17275R102	890	32575	SH	OTHER 2
CISCO SYSTEMS	COM	17275R102	1530	56000	SH	DEFINED 3
CITIGROUP INC	COM	172967101	70	1250	SH	SOLE
CITIGROUP INC	COM	172967101	38	675	SH	OTHER
CITIGROUP INC	COM	172967101	1903	34160	SH	DEFINED 2
CITIGROUP INC	COM	172967101	1007	18075	SH	OTHER 2
CITIGROUP INC	COM	172967101	1922	34500	SH	DEFINED 3
COCA COLA CO.	COM	191216100	42	864	SH	DEFINED 2
COCA COLA CO.	COM	191216100	46	950	SH	OTHER 2
COGNIZANT TECH SOLUTIONS	COM	192446102	39	500	SH	DEFINED 2
COLGATE-PALMOLIVE CO	COM	194162103	34	525	SH	SOLE
COLGATE-PALMOLIVE CO	COM	194162103	46	700	SH	OTHER
COLGATE-PALMOLIVE CO	COM	194162103	939	14395	SH	DEFINED 2
COLGATE-PALMOLIVE CO	COM	194162103	453	6950	SH	OTHER 2
COLGATE-PALMOLIVE CO	COM	194162103	1435	22000	SH	DEFINED 3
COMCAST CORP NEW	COM	20030N101	6	137	SH	DEFINED 2
COMCAST CORP NEW	COM	20030N101	11	250	SH	OTHER 2
COMMUNITY BANK SYSTEMS INC	COM	203607106	23	1000	SH	SOLE
CONAGRA	COM	205887102	3	100	SH	DEFINED 2
CONNECTICUT WATER SERVICE INC	COM	207797101	5	200	SH	OTHER 2
CONOCOPHILLIPS	COM	20825C104	59	815	SH	SOLE
CONOCOPHILLIPS	COM	20825C104	1261	17531	SH	DEFINED 2
CONOCOPHILLIPS	COM	20825C104	385	5356	SH	OTHER 2
CORNING INC	COM	219350105	124	6650	SH	DEFINED 2
CORNING INC	COM	219350105	468	25000	SH	DEFINED 3
COSTCO WHOLESALE CORP NEW	COM	22160K105	71	1350	SH	DEFINED 2
COSTCO WHOLESALE CORP NEW	COM	22160K105	50	950	SH	OTHER 2
COSTCO WHOLESALE CORP NEW	COM	22160K105	899	17000	SH	DEFINED 3
CYTYC CORP	COM	232946103	47	1655	SH	DEFINED 2
DTE ENERGY CO.	COM	233331107	10	199	SH	DEFINED 2
DANAHER CORP	COM	235851102	36	500	SH	SOLE
DANAHER CORP	COM	235851102	29	400	SH	OTHER
DANAHER CORP	COM	235851102	1569	21660	SH	DEFINED 2
DANAHER CORP	COM	235851102	368	5075	SH	OTHER 2
DARDEN RESTAURANTS INC	COM	237194105	10	260	SH	DEFINED 2

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DEERE & CO	COM	244199105	19	200	SH	DEFINED	2
DENTSPLY INTL	COM	249030107	96	3200	SH	DEFINED	2
DENTSPLY INTL	COM	249030107	25	850	SH	OTHER	2
WALT DISNEY COMPANY	COM	254687106	29	850	SH	SOLE	
WALT DISNEY COMPANY	COM	254687106	812	23700	SH	DEFINED	2
WALT DISNEY COMPANY	COM	254687106	571	16650	SH	OTHER	2
WALT DISNEY COMPANY	COM	254687106	480	14000	SH	DEFINED	3
DOLLAR GENERAL CORP	COM	256669102	40	2500	SH	DEFINED	2
DOLLAR TREE STORES	COM	256747106	79	2630	SH	DEFINED	2
DOMINION RES INC VA NEW	COM	25746U109	43	515	SH	SOLE	
DOMINION RES INC VA NEW	COM	25746U109	21	250	SH	OTHER	
DOMINION RES INC VA NEW	COM	25746U109	1336	15933	SH	DEFINED	2
DOMINION RES INC VA NEW	COM	25746U109	411	4900	SH	OTHER	2
DOMINION RES INC VA NEW	COM	25746U109	838	10000	SH	DEFINED	3
DOVER CORP	COM	260003108	154	3150	SH	DEFINED	2
DOVER CORP	COM	260003108	28	575	SH	OTHER	2
DOW CHEMICAL CO	COM	260543103	16	400	SH	OTHER	
DOW CHEMICAL CO	COM	260543103	51	1275	SH	OTHER	2
EI DUPONT DE NEMOURS & CO	COM	263534109	24	500	SH	SOLE	
EI DUPONT DE NEMOURS & CO	COM	263534109	391	8025	SH	DEFINED	2
EI DUPONT DE NEMOURS & CO	COM	263534109	205	4200	SH	OTHER	2
DUKE ENERGY HLDG CORP	COM	26441C105	58	1746	SH	DEFINED	2
DUKE ENERGY HLDG CORP	COM	26441C105	40	1200	SH	OTHER	2
EMC CORP	COM	268648102	1	100	SH	DEFINED	2
EAST WEST BANCORP	COM	27579R104	18	500	SH	OTHER	2
EATON CORP	COM	278058102	38	500	SH	SOLE	
EATON CORP	COM	278058102	135	1800	SH	OTHER	2
EBAY INC	COM	278642103	72	2400	SH	DEFINED	2
EBAY INC	COM	278642103	35	1150	SH	OTHER	2
ECOLAB INC	COM	278865100	32	700	SH	SOLE	
ECOLAB INC	COM	278865100	972	21504	SH	DEFINED	2
ECOLAB INC	COM	278865100	259	5725	SH	OTHER	2
ECOLAB INC	COM	278865100	1017	22500	SH	DEFINED	3
EDWARD LIFESCIENCES CORP	COM	28176E108	9	200	SH	DEFINED	2
ELECTRONIC ARTS INC	COM	285512109	60	1200	SH	DEFINED	2
ELECTRONIC ARTS INC	COM	285512109	3	60	SH	OTHER	2
EMERSON ELECTRIC CO	COM	291011104	9	200	SH	SOLE	
EMERSON ELECTRIC CO	COM	291011104	9	200	SH	OTHER	
EMERSON ELECTRIC CO	COM	291011104	719	16300	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	419	9500	SH	OTHER	2
ENCANA CORP	COM	292505104	99	2150	SH	DEFINED	2
ENCANA CORP	COM	292505104	113	2450	SH	OTHER	2
EXELON CORP	COM	30161N101	37	600	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	239	3120	SH	SOLE	
EXXON MOBIL CORP	COM	30231G102	105	1375	SH	OTHER	
EXXON MOBIL CORP	COM	30231G102	7246	94558	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	2710	35360	SH	OTHER	2
EXXON MOBIL CORP	COM	30231G102	1035	13500	SH	DEFINED	3
FPL GROUP INC	COM	302571104	84	1550	SH	DEFINED	2
FAMILY DOLLAR STORES	COM	307000109	3	100	SH	DEFINED	2
FED HOME LOAN MORT CORP	COM	313400301	8	116	SH	DEFINED	2
FED NATL MORT ASSOC	COM	313586109	93	1560	SH	DEFINED	2
FED NATL MORT ASSOC	COM	313586109	42	700	SH	OTHER	2
FEDEX CORPORATION	COM	31428X106	54	500	SH	DEFINED	2
FIFTH THIRD BANCORP	COM	316773100	41	1000	SH	OTHER	2
FINANCIAL INSTITUTIONS INC	COM	317585404	2	100	SH	OTHER	2
FIRST DATA CORP	COM	319963104	66	2600	SH	DEFINED	2
FIRST DATA CORP	COM	319963104	4	150	SH	OTHER	2
FIRST NIAGARA	COM	33582V108	4	285	SH	DEFINED	2
FORD MOTOR CO	COM	345370860	8	1000	SH	DEFINED	2
FOREST LABS INC	COM	345838106	10	200	SH	DEFINED	2
FORTUNE BRANDS INC	COM	349631101	68	800	SH	DEFINED	2

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FRANKLIN RESOURCES	COM	354613101	39	350	SH	DEFINED	2
GANNETT COMPANY INC	COM	364730101	42	700	SH	DEFINED	2
GAP, INC.	COM	364760108	2	100	SH	OTHER	2
GENERAL DYNAMICS	COM	369550108	53	715	SH	SOLE	
GENERAL DYNAMICS	COM	369550108	30	400	SH	OTHER	
GENERAL DYNAMICS	COM	369550108	774	10405	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	341	4590	SH	OTHER	2
GENERAL DYNAMICS	COM	369550108	1041	14000	SH	DEFINED	3
GENERAL ELECTRIC CO	COM	369604103	141	3801	SH	SOLE	
GENERAL ELECTRIC CO	COM	369604103	56	1500	SH	OTHER	
GENERAL ELECTRIC CO	COM	369604103	6176	165973	SH	DEFINED	2
GENERAL ELECTRIC CO	COM	369604103	4088	109872	SH	OTHER	2
GENERAL ELECTRIC CO	COM	369604103	2233	60000	SH	DEFINED	3
GENERAL MILLS INC	COM	370334104	29	500	SH	SOLE	
GENERAL MILLS INC	COM	370334104	46	800	SH	OTHER	
GENERAL MILLS INC	COM	370334104	942	16357	SH	DEFINED	2
GENERAL MILLS INC	COM	370334104	311	5400	SH	OTHER	2
GENERAL MILLS INC	COM	370334104	2091	36300	SH	DEFINED	3
GENUINE PARTS CO	COM	372460105	5	100	SH	SOLE	
GENUINE PARTS CO	COM	372460105	9	200	SH	OTHER	2
GENWORTH FINL	COM	37247D106	23	675	SH	SOLE	
GENWORTH FINL	COM	37247D106	811	23700	SH	DEFINED	2
GENWORTH FINL	COM	37247D106	135	3950	SH	OTHER	2
GENWORTH FINL	COM	37247D106	1608	47000	SH	DEFINED	3
GLAXO	COM	37733W105	24	450	SH	SOLE	
GLAXO	COM	37733W105	913	17314	SH	DEFINED	2
GLAXO	COM	37733W105	21	400	SH	OTHER	2
GLAXO	COM	37733W105	1213	23000	SH	DEFINED	3
GOLDMAN SACHS GROUP	COM	38141G104	119	595	SH	SOLE	
GOLDMAN SACHS GROUP	COM	38141G104	45	225	SH	OTHER	
GOLDMAN SACHS GROUP	COM	38141G104	1638	8215	SH	DEFINED	2
GOLDMAN SACHS GROUP	COM	38141G104	409	2050	SH	OTHER	2
GOLDMAN SACHS GROUP	COM	38141G104	2492	12500	SH	DEFINED	3
GOOGLE INC	COM	38259P508	5	10	SH	DEFINED	2
HANESBRANDS INC	COM	410345102	6	275	SH	DEFINED	2
HANESBRANDS INC	COM	410345102	0	25	SH	OTHER	2
HARLEY DAVIDSON INC	COM	412822108	33	475	SH	SOLE	
HARLEY DAVIDSON INC	COM	412822108	964	13684	SH	DEFINED	2
HARLEY DAVIDSON INC	COM	412822108	201	2857	SH	OTHER	2
HARLEY DAVIDSON INC	COM	412822108	1325	18800	SH	DEFINED	3
HARSCO	COM	415864107	28	366	SH	DEFINED	2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	54	580	SH	SOLE	
HARTFORD FINL SVCS GROUP INC.	COM	416515104	33	350	SH	OTHER	
HARTFORD FINL SVCS GROUP INC.	COM	416515104	1949	20888	SH	DEFINED	2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	690	7400	SH	OTHER	2
HARTFORD FINL SVCS GROUP INC.	COM	416515104	2659	28500	SH	DEFINED	3
H J HEINZ CO	COM	423074103	200	4450	SH	DEFINED	2
H J HEINZ CO	COM	423074103	644	14300	SH	OTHER	2
THE HERSHEY COMPANY	COM	427866108	5	100	SH	SOLE	
THE HERSHEY COMPANY	COM	427866108	97	1950	SH	DEFINED	2
THE HERSHEY COMPANY	COM	427866108	5	100	SH	OTHER	2
THE HERSHEY COMPANY	COM	427866108	349	7000	SH	DEFINED	3
HEWLETT PACKARD CO	COM	428236103	61	1475	SH	SOLE	
HEWLETT PACKARD CO	COM	428236103	76	1850	SH	OTHER	
HEWLETT PACKARD CO	COM	428236103	1424	34572	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	1689	40996	SH	OTHER	2
HEWLETT PACKARD CO	COM	428236103	1236	30000	SH	DEFINED	3
HOME DEPOT, INC	COM	437076102	7	175	SH	SOLE	
HOME DEPOT, INC	COM	437076102	291	7240	SH	DEFINED	2
HOME DEPOT, INC	COM	437076102	332	8275	SH	OTHER	2
HONEYWELL INTL	COM	438516106	9	200	SH	DEFINED	2
HOSPIRA INC	COM	441060100	9	275	SH	OTHER	2

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HOST HOTELS & RESORTS INC	COM	44107P104	0	4	SH	SOLE
ITT CORP	COM	450911102	54	955	SH	SOLE
ITT CORP	COM	450911102	34	600	SH	OTHER
ITT CORP	COM	450911102	1075	18925	SH	DEFINED 2
ITT CORP	COM	450911102	210	3700	SH	OTHER 2
ITT CORP	COM	450911102	1136	20000	SH	DEFINED 3
IDEARC INC.	COM	451663108	11	375	SH	OTHER 2
ILLINOIS TOOL WORKS INC.	COM	452308109	275	5960	SH	DEFINED 2
ILLINOIS TOOL WORKS INC.	COM	452308109	74	1600	SH	OTHER 2
INDIA FUND, INC	COM	454089103	36	790	SH	OTHER 2
INTEL CORP	COM	458140100	6	300	SH	OTHER
INTEL CORP	COM	458140100	520	25673	SH	DEFINED 2
INTEL CORP	COM	458140100	647	31950	SH	OTHER 2
INTL BUSINESS MACHINES	COM	459200101	78	803	SH	SOLE
INTL BUSINESS MACHINES	COM	459200101	58	600	SH	OTHER
INTL BUSINESS MACHINES	COM	459200101	1936	19931	SH	DEFINED 2
INTL BUSINESS MACHINES	COM	459200101	1151	11847	SH	OTHER 2
INTL BUSINESS MACHINES	COM	459200101	1652	17000	SH	DEFINED 3
INTL GAME TECH	COM	459902102	5	100	SH	OTHER 2
INTERNATIONAL PAPER CO	COM	460146103	13	376	SH	DEFINED 2
I SHARES INC	EXC	464286509	27	1085	SH	DEFINED 2
JDS UNIPHASE CORP	COM	46612J507	0	25	SH	OTHER 2
JPMORGAN CHASE & CO	COM	46625H100	18	374	SH	SOLE
JPMORGAN CHASE & CO	COM	46625H100	226	4671	SH	DEFINED 2
JPMORGAN CHASE & CO	COM	46625H100	263	5436	SH	OTHER 2
JACOBS ENGINEERING GROUP INC.	COM	469814107	98	1200	SH	DEFINED 2
JACOBS ENGINEERING GROUP INC.	COM	469814107	156	1915	SH	OTHER 2
JOHNSON & JOHNSON	COM	478160104	166	2521	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	46	700	SH	OTHER
JOHNSON & JOHNSON	COM	478160104	3508	53134	SH	DEFINED 2
JOHNSON & JOHNSON	COM	478160104	3320	50290	SH	OTHER 2
JOHNSON & JOHNSON	COM	478160104	1717	26000	SH	DEFINED 3
JOHNSON CONTROLS INC	COM	478366107	30	350	SH	DEFINED 2
JOS A BANK CLOTHIERS	COM	480838101	294	10000	SH	DEFINED 3
KAYDON CORP	COM	486587108	2	50	SH	DEFINED 2
KELLOGG CO.	COM	487836108	83	1650	SH	DEFINED 2
KELLOGG CO.	COM	487836108	110	2200	SH	OTHER 2
KEYCORP	COM	493267108	19	500	SH	SOLE
KEYCORP	COM	493267108	15	388	SH	DEFINED 2
KIMBERLY-CLARK CORP	COM	494368103	102	1500	SH	DEFINED 2
KIMBERLY-CLARK CORP	COM	494368103	3	50	SH	OTHER 2
KOHL'S CORP (WISCONSIN)	COM	500255104	41	600	SH	DEFINED 2
L3 COMMUNICATIONS HLD INC	COM	502424104	65	800	SH	DEFINED 2
L3 COMMUNICATIONS HLD INC	COM	502424104	25	300	SH	OTHER 2
ELI LILLY & CO	COM	532457108	31	600	SH	SOLE
ELI LILLY & CO	COM	532457108	16	300	SH	OTHER
ELI LILLY & CO	COM	532457108	498	9562	SH	DEFINED 2
ELI LILLY & CO	COM	532457108	128	2450	SH	OTHER 2
ELI LILLY & CO	COM	532457108	1667	32000	SH	DEFINED 3
LINEAR TECHNOLOGY CORP	COM	535678106	15	500	SH	DEFINED 2
LOCKHEED MARTIN CORP	COM	539830109	32	350	SH	OTHER
LOCKHEED MARTIN CORP	COM	539830109	260	2829	SH	DEFINED 2
LOCKHEED MARTIN CORP	COM	539830109	145	1575	SH	OTHER 2
LOCKHEED MARTIN CORP	COM	539830109	1105	12000	SH	DEFINED 3
LOWES COMPANIES	COM	548661107	41	1304	SH	SOLE
LOWES COMPANIES	COM	548661107	16	500	SH	OTHER
LOWES COMPANIES	COM	548661107	1187	38104	SH	DEFINED 2
LOWES COMPANIES	COM	548661107	383	12300	SH	OTHER 2
LOWES COMPANIES	COM	548661107	1184	38000	SH	DEFINED 3
M&T BANK CORP	COM	55261F104	6	50	SH	DEFINED 2
MBIA INC	COM	55262C100	16	225	SH	DEFINED 2
MBIA INC	COM	55262C100	4	50	SH	OTHER 2

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MARATHON OIL CORP	COM	565849106	37	400 SH	OTHER	2
MARRIOTT INTERNATIONAL INC	COM	571903202	36	750 SH	SOLE	
MARRIOTT INTERNATIONAL INC	COM	571903202	538	11275 SH	DEFINED	2
MARRIOTT INTERNATIONAL INC	COM	571903202	160	3350 SH	OTHER	2
MARRIOTT INTERNATIONAL INC	COM	571903202	1527	32000 SH	DEFINED	3
MARTHA STEWART LIVING	COM	573083102	1	65 SH	DEFINED	2
MASCO CORP	COM	574599106	30	1000 SH	DEFINED	2
MASCO CORP	COM	574599106	15	500 SH	OTHER	2
MCCORMICK & CO	COM	579780206	3	75 SH	OTHER	2
MCDONALDS CORP	COM	580135101	64	1450 SH	SOLE	
MCDONALDS CORP	COM	580135101	16	350 SH	OTHER	
MCDONALDS CORP	COM	580135101	973	21955 SH	DEFINED	2
MCDONALDS CORP	COM	580135101	452	10200 SH	OTHER	2
MCDONALDS CORP	COM	580135101	1330	30000 SH	DEFINED	3
MCGRAW-HILL INC	COM	580645109	14	200 SH	SOLE	
MCGRAW-HILL INC	COM	580645109	27	400 SH	OTHER	
MCGRAW-HILL INC	COM	580645109	252	3700 SH	DEFINED	2
MCGRAW-HILL INC	COM	580645109	221	3250 SH	OTHER	2
MCGRAW-HILL INC	COM	580645109	1292	19000 SH	DEFINED	3
MEDTRONIC, INC	COM	585055106	21	400 SH	SOLE	
MEDTRONIC, INC	COM	585055106	1213	22665 SH	DEFINED	2
MEDTRONIC, INC	COM	585055106	313	5850 SH	OTHER	2
MEDTRONIC, INC	COM	585055106	1498	28000 SH	DEFINED	3
MERCK & CO	COM	589331107	22	500 SH	SOLE	
MERCK & CO	COM	589331107	39	900 SH	DEFINED	2
MERCK & CO	COM	589331107	345	7910 SH	OTHER	2
MERRILL LYNCH & CO	COM	590188108	54	575 SH	SOLE	
MERRILL LYNCH & CO	COM	590188108	40	425 SH	OTHER	
MERRILL LYNCH & CO	COM	590188108	1464	15730 SH	DEFINED	2
MERRILL LYNCH & CO	COM	590188108	321	3450 SH	OTHER	2
MERRILL LYNCH & CO	COM	590188108	2560	27500 SH	DEFINED	3
MICROSOFT CORP.	COM	594918104	83	2775 SH	SOLE	
MICROSOFT CORP.	COM	594918104	51	1700 SH	OTHER	
MICROSOFT CORP.	COM	594918104	2635	88242 SH	DEFINED	2
MICROSOFT CORP.	COM	594918104	1500	50243 SH	OTHER	2
MICROSOFT CORP.	COM	594918104	1821	61000 SH	DEFINED	3
MOHAWK INDUSTRIES INC	COM	608190104	17	225 SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	18	342 SH	DEFINED	2
MOODYS CORP	COM	615369105	35	500 SH	DEFINED	2
MORGAN STANLEY	COM	617446448	42	520 SH	DEFINED	2
MOTOROLA INC	COM	620076109	50	2410 SH	SOLE	
MOTOROLA INC	COM	620076109	567	27600 SH	DEFINED	2
MOTOROLA INC	COM	620076109	116	5650 SH	OTHER	2
MYLAN LABORATORIES	COM	628530107	30	1500 SH	DEFINED	2
NCR CORP	COM	62886E108	1	34 SH	DEFINED	2
NATIONAL CITY CORP	COM	635405103	7	200 SH	OTHER	2
NEWMONT MINING CORP	COM	651639106	29	650 SH	DEFINED	2
NIKE INC	COM	654106103	22	225 SH	OTHER	
NIKE INC	COM	654106103	158	1600 SH	DEFINED	2
NIKE INC	COM	654106103	50	500 SH	OTHER	2
NIKE INC	COM	654106103	673	6800 SH	DEFINED	3
NOKIA CORP	COM	654902204	20	1000 SH	OTHER	
NOKIA CORP	COM	654902204	90	4440 SH	DEFINED	2
NOKIA CORP	COM	654902204	10	500 SH	OTHER	2
NOKIA CORP	COM	654902204	1422	70000 SH	DEFINED	3
NORTEL NETWORKS CORP	COM	656568508	0	15 SH	OTHER	2
NORTHERN TRUST CORP	COM	665859104	8	125 SH	OTHER	2
NOVARTIS A G	COM	66987V109	33	575 SH	SOLE	
NOVARTIS A G	COM	66987V109	644	11220 SH	DEFINED	2
NOVARTIS A G	COM	66987V109	146	2550 SH	OTHER	2
NOVARTIS A G	COM	66987V109	1436	25000 SH	DEFINED	3
NUVEEN	EXC	67066V101	18	1167 SH	DEFINED	2



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NUVEEN	EXC	67070A101	6	360	SH	DEFINED	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	10	200	SH	SOLE	
OLIN CORP	COM	680665205	5	300	SH	OTHER	2
ORACLE CORP	COM	68389X105	14	825	SH	SOLE	
ORACLE CORP	COM	68389X105	481	28090	SH	DEFINED	2
ORACLE CORP	COM	68389X105	13	750	SH	OTHER	2
ORACLE CORP	COM	68389X105	857	50000	SH	DEFINED	3
PARTNERS TR FINL GROUP INC	COM	70213F102	6	500	SH	DEFINED	2
PAYCHEX INC	COM	704326107	19	475	SH	DEFINED	2
PAYCHEX INC	COM	704326107	20	500	SH	OTHER	2
PEPSICO INC	COM	713448108	139	2220	SH	SOLE	
PEPSICO INC	COM	713448108	50	800	SH	OTHER	
PEPSICO INC	COM	713448108	3358	53682	SH	DEFINED	2
PEPSICO INC	COM	713448108	3035	48521	SH	OTHER	2
PEPSICO INC	COM	713448108	1989	31800	SH	DEFINED	3
PFIZER INC	COM	717081103	1003	38714	SH	DEFINED	2
PFIZER INC	COM	717081103	203	7820	SH	OTHER	2
PLUG POWER INC	COM	72919P103	2	500	SH	OTHER	2
POWERSHARES	EXC	73935X633	9	500	SH	DEFINED	2
PRAXAIR, INC.	COM	74005P104	42	715	SH	SOLE	
PRAXAIR, INC.	COM	74005P104	25	425	SH	OTHER	
PRAXAIR, INC.	COM	74005P104	1041	17540	SH	DEFINED	2
PRAXAIR, INC.	COM	74005P104	196	3300	SH	OTHER	2
PRAXAIR, INC.	COM	74005P104	1187	20000	SH	DEFINED	3
T ROWE PRICE	COM	74144T108	84	1925	SH	SOLE	
T ROWE PRICE	COM	74144T108	39	900	SH	OTHER	
T ROWE PRICE	COM	74144T108	1625	37115	SH	DEFINED	2
T ROWE PRICE	COM	74144T108	490	11200	SH	OTHER	2
T ROWE PRICE	COM	74144T108	2626	60000	SH	DEFINED	3
PROCTER & GAMBLE CO	COM	742718109	101	1568	SH	SOLE	
PROCTER & GAMBLE CO	COM	742718109	55	850	SH	OTHER	
PROCTER & GAMBLE CO	COM	742718109	4936	76807	SH	DEFINED	2
PROCTER & GAMBLE CO	COM	742718109	1824	28381	SH	OTHER	2
PROCTER & GAMBLE CO	COM	742718109	1703	26500	SH	DEFINED	3
PRUDENTIAL FINANCIAL	COM	744320102	43	500	SH	DEFINED	2
PUBLIC SERVICE ENTERPRISE GRP.	COM	744573106	13	200	SH	DEFINED	2
QUALCOMM INC	COM	747525103	27	725	SH	SOLE	
QUALCOMM INC	COM	747525103	9	250	SH	OTHER	
QUALCOMM INC	COM	747525103	713	18865	SH	DEFINED	2
QUALCOMM INC	COM	747525103	161	4250	SH	OTHER	2
QUALCOMM INC	COM	747525103	1058	28000	SH	DEFINED	3
QUEST DIAGNOSTICS INC	COM	74834L100	69	1300	SH	OTHER	2
RADIAN GROUP INC	COM	750236101	34	625	SH	DEFINED	2
RADIAN GROUP INC	COM	750236101	40	750	SH	OTHER	2
RED HAT INC	COM	756577102	23	1000	SH	DEFINED	2
REGIONS FINL CORP NEW	COM	7591EP100	48	1275	SH	DEFINED	2
REGIONS FINL CORP NEW	COM	7591EP100	3	79	SH	OTHER	2
REPSOL YPF SA	COM	76026T205	3	100	SH	OTHER	2
ROCKWELL COLLINS INC	COM	774341101	32	500	SH	SOLE	
ROCKWELL COLLINS INC	COM	774341101	182	2880	SH	DEFINED	2
ROCKWELL COLLINS INC	COM	774341101	1709	27000	SH	DEFINED	3
ROYAL DUTCH SHELL PLC	COM	780259206	154	2175	SH	DEFINED	2
ROYAL DUTCH SHELL PLC	COM	780259206	163	2300	SH	OTHER	2
SRA INTERNATIONAL	COM	78464R105	11	400	SH	DEFINED	2
SARA LEE CORP	COM	803111103	80	4700	SH	DEFINED	2
SARA LEE CORP	COM	803111103	3	200	SH	OTHER	2
SCHERING PLOUGH CORP	COM	806605101	4	190	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	18	286	SH	SOLE	
SCHLUMBERGER LTD	COM	806857108	202	3200	SH	DEFINED	2
SCHLUMBERGER LTD	COM	806857108	145	2300	SH	OTHER	2
CHARLES SCHWAB CO.	COM	808513105	222	11500	SH	DEFINED	2
SEARS HLDING CORP	COM	812350106	42	251	SH	DEFINED	2

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SEARS HLDING CORP	COM	812350106	10	58	SH	OTHER	2
SIRIUS SATELLITE RADIO	COM	82966U103	2	500	SH	DEFINED	2
SIRIUS SATELLITE RADIO	COM	82966U103	1	400	SH	OTHER	2
SMUCKER (J.M.)	COM	832696405	2	50	SH	OTHER	2
SONOCO PRODUCTS	COM	835495102	175	4600	SH	DEFINED	2
SOUTHERN CO	COM	842587107	21	560	SH	SOLE	
SOUTHERN CO	COM	842587107	18	500	SH	OTHER	
SOUTHERN CO	COM	842587107	675	18310	SH	DEFINED	2
SOUTHERN CO	COM	842587107	96	2600	SH	OTHER	2
SOUTHERN CO	COM	842587107	811	22000	SH	DEFINED	3
SOUTHWEST AIRLINES	COM	844741108	199	12990	SH	DEFINED	2
SPRINT NEXTEL CORP	COM	852061100	48	2535	SH	DEFINED	2
STAPLES INCORPORATED	COM	855030102	49	1850	SH	SOLE	
STAPLES INCORPORATED	COM	855030102	22	825	SH	OTHER	
STAPLES INCORPORATED	COM	855030102	1133	42425	SH	DEFINED	2
STAPLES INCORPORATED	COM	855030102	342	12800	SH	OTHER	2
STAPLES INCORPORATED	COM	855030102	1068	40000	SH	DEFINED	3
STARBUCKS CORP	COM	855244109	5	150	SH	SOLE	
STARBUCKS CORP	COM	855244109	318	8967	SH	DEFINED	2
STARBUCKS CORP	COM	855244109	126	3550	SH	OTHER	2
STARWOOD HOTELS AND RESORTS	COM	85590A401	0	7	SH	SOLE	
STATE STREET CORP COM	COM	857477103	7	100	SH	SOLE	
STATE STREET CORP COM	COM	857477103	371	5496	SH	DEFINED	2
STATE STREET CORP COM	COM	857477103	64	950	SH	OTHER	2
STRYKER CORP	COM	863667101	6	100	SH	SOLE	
STRYKER CORP	COM	863667101	382	6925	SH	DEFINED	2
STRYKER CORP	COM	863667101	11	200	SH	OTHER	2
STRYKER CORP	COM	863667101	1323	24000	SH	DEFINED	3
SUFFOLK BANCORP	COM	864739107	19	500	SH	SOLE	
SYMANTEC CORP	COM	871503108	8	400	SH	DEFINED	2
SYSCO CORP	COM	871829107	4	100	SH	OTHER	2
TJX COMPANIES	COM	872540109	3	100	SH	OTHER	2
TARGET CORP	COM	87612E106	67	1175	SH	SOLE	
TARGET CORP	COM	87612E106	34	600	SH	OTHER	
TARGET CORP	COM	87612E106	1876	32887	SH	DEFINED	2
TARGET CORP	COM	87612E106	511	8950	SH	OTHER	2
TARGET CORP	COM	87612E106	1055	18500	SH	DEFINED	3
TEMPLE INLAND INC	COM	879868107	33	720	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	25	800	SH	OTHER	
TEVA PHARM INDUS ADR	COM	881624209	241	7750	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	343	11025	SH	OTHER	2
TEXAS INSTRUMENTS INC	COM	882508104	20	700	SH	SOLE	
TEXAS INSTRUMENTS INC	COM	882508104	511	17750	SH	DEFINED	2
TEXAS INSTRUMENTS INC	COM	882508104	91	3150	SH	OTHER	2
TEXAS INSTRUMENTS INC	COM	882508104	1152	40000	SH	DEFINED	3
3M COMPANY	COM	88579Y101	439	5633	SH	DEFINED	2
3M COMPANY	COM	88579Y101	616	7901	SH	OTHER	2
TIFFANY	COM	886547108	31	800	SH	DEFINED	2
TIFFANY	COM	886547108	20	500	SH	OTHER	2
TIME WARNER INC NEW	COM	887317105	26	1200	SH	DEFINED	2
TORONTO-DOMINION BANK	COM	891160509	88	1465	SH	DEFINED	2
TORONTO-DOMINION BANK	COM	891160509	21	347	SH	OTHER	2
TRIBUNE CO	COM	896047107	34	1120	SH	DEFINED	2
TRUSTCO BANK CORP	COM	898349105	34	3022	SH	SOLE	
TRUSTCO BANK CORP	COM	898349105	22	2000	SH	SOLE	
TRUSTCO BANK CORP	COM	898349105	402	36122	SH	OTHER	2
U.S. BANCORP	COM	902973304	94	2600	SH	DEFINED	2
URS CORP	COM	903236107	4	100	SH	DEFINED	2
UNION PACIFIC CORP	COM	907818108	6	67	SH	DEFINED	2
UNITED TECHNOLOGIES CORP	COM	913017109	60	955	SH	SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	50	800	SH	OTHER	
UNITED TECHNOLOGIES CORP	COM	913017109	1683	26925	SH	DEFINED	2

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UNITED TECHNOLOGIES CORP	COM	913017109	1064	17025	SH	OTHER	2
UNITED TECHNOLOGIES CORP	COM	913017109	1313	21000	SH	DEFINED	3
VALERO ENERGY CORP	COM	91913Y100	35	675	SH	SOLE	
VALERO ENERGY CORP	COM	91913Y100	20	400	SH	OTHER	
VALERO ENERGY CORP	COM	91913Y100	519	10150	SH	DEFINED	2
VALERO ENERGY CORP	COM	91913Y100	84	1650	SH	OTHER	2
VALERO ENERGY CORP	COM	91913Y100	1177	23000	SH	DEFINED	3
VERIZON COMMUNICATIONS INC	COM	92343V104	261	7007	SH	DEFINED	2
VERIZON COMMUNICATIONS INC	COM	92343V104	434	11647	SH	OTHER	2
VIACOM INC NEW	COM	92553P201	89	2170	SH	OTHER	2
VODAFONE GROUP PLC NEW	COM	92857W209	10	350	SH	OTHER	2
WACHOVIA CORP	COM	929903102	14	250	SH	SOLE	
WACHOVIA CORP	COM	929903102	46	800	SH	OTHER	
WACHOVIA CORP	COM	929903102	1214	21319	SH	DEFINED	2
WACHOVIA CORP	COM	929903102	504	8850	SH	OTHER	2
WACHOVIA CORP	COM	929903102	2677	47000	SH	DEFINED	3
WALMART STORES INC	COM	931142103	23	500	SH	DEFINED	2
WALMART STORES INC	COM	931142103	23	500	SH	OTHER	2
WALGREEN CO	COM	931422109	57	1250	SH	SOLE	
WALGREEN CO	COM	931422109	32	700	SH	OTHER	
WALGREEN CO	COM	931422109	1403	30570	SH	DEFINED	2
WALGREEN CO	COM	931422109	327	7130	SH	OTHER	2
WALGREEN CO	COM	931422109	987	21500	SH	DEFINED	3
WASHINGTON FED INC	COM	938824109	19	800	SH	DEFINED	2
WELLPOINT INC.	COM	94973V107	14	175	SH	SOLE	
WELLPOINT INC.	COM	94973V107	871	11065	SH	DEFINED	2
WELLPOINT INC.	COM	94973V107	266	3375	SH	OTHER	2
WELLPOINT INC.	COM	94973V107	1731	22000	SH	DEFINED	3
WELLS FARGO & CO	COM	949746101	58	1630	SH	SOLE	
WELLS FARGO & CO	COM	949746101	18	500	SH	OTHER	
WELLS FARGO & CO	COM	949746101	1918	53930	SH	DEFINED	2
WELLS FARGO & CO	COM	949746101	584	16410	SH	OTHER	2
WELLS FARGO & CO	COM	949746101	1031	29000	SH	DEFINED	3
WHOLE FOOD MARKET INC	COM	966837106	52	1100	SH	DEFINED	2
WHOLE FOOD MARKET INC	COM	966837106	40	850	SH	OTHER	2
WHOLE FOOD MARKET INC	COM	966837106	704	15000	SH	DEFINED	3
WILBER CORP	COM	967797101	20	2000	SH	SOLE	
WILBER CORP	COM	967797101	45	4480	SH	OTHER	2
WILMINGTON TR. CORP	COM	971807102	2	40	SH	OTHER	2
WINDSTREAM CORP	COM	97381W104	33	2326	SH	DEFINED	2
WISCONSIN ENERGY CORP	COM	976657106	28	600	SH	DEFINED	2
WM WRIGLEY JR CO	COM	982526105	77	1482	SH	OTHER	2
WYETH CORP	COM	983024100	23	450	SH	SOLE	
WYETH CORP	COM	983024100	1045	20526	SH	DEFINED	2
WYETH CORP	COM	983024100	1166	22900	SH	OTHER	2
XM SATELLITE RADIO A	COM	983759101	0	25	SH	DEFINED	2
YAHOO INC	COM	984332106	8	300	SH	OTHER	
YAHOO INC	COM	984332106	69	2700	SH	DEFINED	2
YAHOO INC	COM	984332106	24	950	SH	OTHER	2
YUM BRANDS INC	COM	988498101	1	12	SH	DEFINED	2
ZIMMER	COM	98956P102	18	225	SH	SOLE	
ZIMMER	COM	98956P102	647	8250	SH	DEFINED	2
ZIMMER	COM	98956P102	158	2020	SH	OTHER	2
ACCENTURE LTD	COM	G1150G111	44	1180	SH	SOLE	
ACCENTURE LTD	COM	G1150G111	1194	32325	SH	DEFINED	2
ACCENTURE LTD	COM	G1150G111	251	6800	SH	OTHER	2
ACCENTURE LTD	COM	G1150G111	1625	44000	SH	DEFINED	3
GLOBAL SANTAFE CORP	COM	G3930E101	13	225	SH	SOLE	
GLOBAL SANTAFE CORP	COM	G3930E101	588	10005	SH	DEFINED	2
GLOBAL SANTAFE CORP	COM	G3930E101	32	550	SH	OTHER	2
GLOBAL SANTAFE CORP	COM	G3930E101	1176	20000	SH	DEFINED	3
INGERSOLL-RAND CO	COM	G4776G101	18	450	SH	SOLE	

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INGERSOLL-RAND CO	COM	G4776G101	430	10980 SH	DEFINED 2
INGERSOLL-RAND CO	COM	G4776G101	55	1400 SH	OTHER 2
INGERSOLL-RAND CO	COM	G4776G101	1957	50000 SH	DEFINED 3
NOBLE CORP	COM	G65422100	8	100 SH	SOLE
NOBLE CORP	COM	G65422100	19	250 SH	OTHER
NOBLE CORP	COM	G65422100	602	7900 SH	DEFINED 2
NOBLE CORP	COM	G65422100	133	1750 SH	OTHER 2
NOBLE CORP	COM	G65422100	1371	18000 SH	DEFINED 3
TRANSOCEAN INC	COM	G90078109	1	13 SH	SOLE
TRANSOCEAN INC	COM	G90078109	24	300 SH	DEFINED 2