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ARROW FINANCIAL CORP  
Form 13F-HR  
April 27, 2012

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

Report for the Calendar Year or Quarter Ended: 03/31/2012

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: SVP & CFO  
Phone: 518-745-1000  
Signature, Place, and Date of Signing:

s/ Terry R. Goodemote GLENS FALLS, NY 04/26/2012

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

I AM SIGNING THIS REPORT AS REQUIRED BY THE SECURITIES EXCHANGE ACT OF 1934

FORM 13F SUMMARY PAGE

Report Summary:

Number of Other Included Managers: 2  
Form 13F Information Table Entry Total: 699  
Form 13F Information Table Value Total: \$ 281,329

List of Other Included Managers:

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No.	13F File Number	Name
2	28-03696	GLENS FALLS NATIONAL BANK & TRUST COMPANY
3	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	PUT/ CALL	INVTMT DISCR	OTN MA
AT&T INC	COM	00206R102	132	4215	SH		SOLE	
AT&T INC	COM	00206R102	41	1300	SH		OTHER	
AT&T INC	COM	00206R102	1342	42962	SH		DEFINED	2
AT&T INC	COM	00206R102	609	19502	SH		OTHER	2
AT&T INC	COM	00206R102	1068	34200	SH		DEFINED	3
ABBOTT LABORATORIES	COM	002824100	110	1788	SH		SOLE	
ABBOTT LABORATORIES	COM	002824100	12	200	SH		OTHER	
ABBOTT LABORATORIES	COM	002824100	1657	27030	SH		DEFINED	2
ABBOTT LABORATORIES	COM	002824100	431	7028	SH		OTHER	2
ABBOTT LABORATORIES	COM	002824100	999	16300	SH		DEFINED	3
ACTIVISION BLIZZARD, INC.	COM	00507V109	4	350	SH		DEFINED	2
ACTIVISION BLIZZARD, INC.	COM	00507V109	705	55000	SH		DEFINED	3
ADOBE SYSTEMS	COM	00724F101	133	3875	SH		DEFINED	2
ADOBE SYSTEMS	COM	00724F101	2	50	SH		OTHER	2
AETNA INC COM	COM	00817Y108	13	250	SH		SOLE	
AETNA INC COM	COM	00817Y108	675	13455	SH		DEFINED	2
AETNA INC COM	COM	00817Y108	28	550	SH		OTHER	2
AETNA INC COM	COM	00817Y108	1053	21000	SH		DEFINED	3
AFFILIATED MANAGERS GROUP	COM	008252108	45	400	SH		OTHER	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	22	245	SH		DEFINED	2
AIR PRODUCTS & CHEMICALS INC	COM	009158106	156	1700	SH		OTHER	2
ALCOA INC	COM	013817101	72	7195	SH		DEFINED	2
ALCATEL-LUCENT	COM	013904305	0	40	SH		OTHER	2
ALLIANT ENERGY CORP	COM	018802108	16	375	SH		SOLE	
ALLIANT ENERGY CORP	COM	018802108	412	9520	SH		DEFINED	2
ALLIANT ENERGY CORP	COM	018802108	26	600	SH		OTHER	2
ALLIANCEBERNSTEIN HLDG LP	LIM	01881G106	3	200	PRN		OTHER	2
ALLSCRIPTS	COM	01988P108	17	1000	SH		DEFINED	2
ALLSTATE CORP	COM	020002101	3	100	SH		OTHER	2
ALTRIA GROUP INC	COM	02209S103	19	629	SH		SOLE	
ALTRIA GROUP INC	COM	02209S103	284	9193	SH		DEFINED	2
ALTRIA GROUP INC	COM	02209S103	14	450	SH		OTHER	2
AMAZON.COM INC	COM	023135106	57	280	SH		SOLE	
AMAZON.COM INC	COM	023135106	503	2483	SH		DEFINED	2
AMAZON.COM INC	COM	023135106	2228	11000	SH		DEFINED	3
AMERICAN ELECTRIC POWER CO	COM	025537101	14	360	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	100	1730	SH		SOLE	
AMERICAN EXPRESS CO	COM	025816109	17	300	SH		OTHER	
AMERICAN EXPRESS CO	COM	025816109	1527	26395	SH		DEFINED	2
AMERICAN EXPRESS CO	COM	025816109	244	4225	SH		OTHER	2
AMERICAN EXPRESS CO	COM	025816109	1157	20000	SH		DEFINED	3
AMERICAN TOWER	COM	03027X100	32	500	SH		SOLE	
AMERICAN TOWER	COM	03027X100	110	1745	SH		DEFINED	2
AMERICAN TOWER	COM	03027X100	914	14500	SH		DEFINED	3
AMERIPRISE FINL INC	COM	03076C106	5	80	SH		DEFINED	2
AMGEN INC	COM	031162100	4	60	SH		SOLE	
AMGEN INC	COM	031162100	10	150	SH		OTHER	
AMGEN INC	COM	031162100	190	2798	SH		DEFINED	2
AMGEN INC	COM	031162100	8	115	SH		OTHER	2
AMGEN INC	COM	031162100	680	10000	SH		DEFINED	3
ANADARKO PETROLEUM CORP	COM	032511107	26	330	SH		SOLE	
ANADARKO PETROLEUM CORP	COM	032511107	395	5040	SH		DEFINED	2

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ANADARKO PETROLEUM CORP	COM	032511107	783	10000	SH	DEFINED	3
ANALOG DEVICES, INC.	COM	032654105	141	3500	SH	DEFINED	2
ANALOG DEVICES, INC.	COM	032654105	505	12500	SH	DEFINED	3
ANNALY CAPITAL MGMT INC	COM	035710409	16	1024	SH	DEFINED	2
APACHE CORP	COM	037411105	33	325	SH	SOLE	
APACHE CORP	COM	037411105	448	4464	SH	DEFINED	2
APACHE CORP	COM	037411105	3	30	SH	OTHER	2
APACHE CORP	COM	037411105	502	5000	SH	DEFINED	3
APPLE INC	COM	037833100	102	170	SH	SOLE	
APPLE INC	COM	037833100	3883	6476	SH	DEFINED	2
APPLE INC	COM	037833100	429	715	SH	OTHER	2
APPLE INC	COM	037833100	3897	6500	SH	DEFINED	3
APPLIED MATERIALS INC	COM	038222105	3	215	SH	DEFINED	2
AQUA AMER INC	COM	03836W103	4	200	SH	DEFINED	2
AQUA AMER INC	COM	03836W103	33	1465	SH	OTHER	2
ARROW	COM	042744102	13	524	SH	SOLE	
ARROW	COM	042744102	32633	1337404	SH	DEFINED	2
ARROW	COM	042744102	780	31951	SH	OTHER	2
ATHENAHEALTH INC.	COM	04685W103	7	100	SH	DEFINED	2
AUTOMATIC DATA PROCESSING	COM	053015103	31	568	SH	SOLE	
AUTOMATIC DATA PROCESSING	COM	053015103	230	4165	SH	DEFINED	2
AUTOMATIC DATA PROCESSING	COM	053015103	377	6830	SH	OTHER	2
BP PLC	COM	055622104	32	700	SH	DEFINED	2
BP PLC	COM	055622104	77	1700	SH	OTHER	2
BADGER METER INC	COM	056525108	20	600	SH	OTHER	2
BAKER HUGHES INC	COM	057224107	3	60	SH	SOLE	
BAKER HUGHES INC	COM	057224107	93	2210	SH	DEFINED	2
BAKER HUGHES INC	COM	057224107	28	660	SH	OTHER	2
BANK OF AMERICA CORP	COM	060505104	20	2119	SH	DEFINED	2
BANK OF AMERICA CORP	COM	060505104	23	2389	SH	OTHER	2
BANK OF NEW YORK MELLON CORP	COM	064058100	4	165	SH	SOLE	
BANK OF NEW YORK MELLON CORP	COM	064058100	344	14263	SH	DEFINED	2
BANK OF NEW YORK MELLON CORP	COM	064058100	130	5407	SH	OTHER	2
BANK OF NEW YORK MELLON CORP	COM	064058100	724	30000	SH	DEFINED	3
BARRICK GOLD	COM	067901108	15	340	SH	DEFINED	2
BAXTER INTL INC	COM	071813109	7	125	SH	SOLE	
BAXTER INTL INC	COM	071813109	363	6075	SH	DEFINED	2
BAXTER INTL INC	COM	071813109	288	4813	SH	OTHER	2
BEAM, INC.	COM	073730103	35	600	SH	DEFINED	2
BED BATH AND BEYOND	COM	075896100	8	120	SH	DEFINED	2
BED BATH AND BEYOND	COM	075896100	789	12000	SH	DEFINED	3
BERKSHIRE HATHAWAY INC	COM	084670702	43	525	SH	SOLE	
BERKSHIRE HATHAWAY INC	COM	084670702	1031	12710	SH	DEFINED	2
BERKSHIRE HATHAWAY INC	COM	084670702	72	890	SH	OTHER	2
BERKSHIRE HATHAWAY INC	COM	084670702	1055	13000	SH	DEFINED	3
BERKSHIRE HILLS BANCORP INC	COM	084680107	34	1500	SH	SOLE	
BEST BUY CO	COM	086516101	2	86	SH	DEFINED	2
BHP BILLITON	COM	088606108	4	50	SH	DEFINED	2
BIOGEN IDEC INC	COM	09062X103	630	5000	SH	DEFINED	3
BLACKROCK INC	COM	09247X101	46	225	SH	DEFINED	2
BLACKROCK INC	COM	09247X101	41	200	SH	OTHER	2
BOEING COMPANY	COM	097023105	4	55	SH	SOLE	
BOEING COMPANY	COM	097023105	184	2470	SH	DEFINED	2
BOSTON SCIENTIFIC CORP	COM	101137107	2	265	SH	DEFINED	2
BRISTOL MYERS SQUIBB	COM	110122108	93	2770	SH	SOLE	
BRISTOL MYERS SQUIBB	COM	110122108	3	100	SH	OTHER	
BRISTOL MYERS SQUIBB	COM	110122108	1264	37445	SH	DEFINED	2
BRISTOL MYERS SQUIBB	COM	110122108	108	3190	SH	OTHER	2
BRISTOL MYERS SQUIBB	COM	110122108	1046	31000	SH	DEFINED	3
BROADCOM CORP	COM	111320107	54	1375	SH	SOLE	
BROADCOM CORP	COM	111320107	414	10535	SH	DEFINED	2
BROADCOM CORP	COM	111320107	1081	27500	SH	DEFINED	3

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BROWN FOREMAN DISTILLERS CORP	COM	115637100	35	432	SH	DEFINED	2
BROWN FOREMAN DISTILLERS CORP	COM	115637209	51	610	SH	DEFINED	2
BUCKEYE PARTNERS L P	LIM	118230101	37	600	PRN	DEFINED	2
CME GROUP INC.	COM	12572Q105	22	75	SH	SOLE	
CME GROUP INC.	COM	12572Q105	205	710	SH	DEFINED	2
CVS/CAREMARK CORP	COM	126650100	6	140	SH	SOLE	
CVS/CAREMARK CORP	COM	126650100	338	7551	SH	DEFINED	2
CVS/CAREMARK CORP	COM	126650100	2	50	SH	OTHER	2
CVS/CAREMARK CORP	COM	126650100	762	17000	SH	DEFINED	3
CA, INC.	COM	12673P105	12	421	SH	DEFINED	2
CAMPBELL SOUP	COM	134429109	3	100	SH	SOLE	
CANADIAN NAT'L RAILWAY	COM	136375102	10	125	SH	DEFINED	2
CAPITAL ONE	COM	14040H105	6	100	SH	DEFINED	2
CAPSTONE TURBINE CORP	COM	14067D102	0	600	SH	DEFINED	2
CARDINAL HEALTH INC	COM	14149Y108	34	800	SH	SOLE	
CARDINAL HEALTH INC	COM	14149Y108	493	11425	SH	DEFINED	2
CARDINAL HEALTH INC	COM	14149Y108	31	725	SH	OTHER	2
CARDINAL HEALTH INC	COM	14149Y108	854	19800	SH	DEFINED	3
CARNIVAL	COM	143658300	3	100	SH	SOLE	
CARNIVAL	COM	143658300	47	1475	SH	DEFINED	2
CARNIVAL	COM	143658300	27	834	SH	OTHER	2
CATERPILLAR INC	COM	149123101	94	885	SH	SOLE	
CATERPILLAR INC	COM	149123101	1271	11928	SH	DEFINED	2
CATERPILLAR INC	COM	149123101	134	1255	SH	OTHER	2
CATERPILLAR INC	COM	149123101	533	5000	SH	DEFINED	3
CELGENE CORP	COM	151020104	20	255	SH	SOLE	
CELGENE CORP	COM	151020104	753	9710	SH	DEFINED	2
CELGENE CORP	COM	151020104	79	1025	SH	OTHER	2
CELGENE CORP	COM	151020104	1147	14800	SH	DEFINED	3
CENTURYLINK, INC.	COM	156700106	8	200	SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	271	2529	SH	SOLE	
CHEVRON CORPORATION	COM	166764100	31	290	SH	OTHER	
CHEVRON CORPORATION	COM	166764100	3168	29545	SH	DEFINED	2
CHEVRON CORPORATION	COM	166764100	880	8205	SH	OTHER	2
CHEVRON CORPORATION	COM	166764100	1340	12500	SH	DEFINED	3
CHUBB CORP	COM	171232101	17	250	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	159	7535	SH	SOLE	
CISCO SYSTEMS	COM	17275R102	4	200	SH	OTHER	
CISCO SYSTEMS	COM	17275R102	1251	59129	SH	DEFINED	2
CISCO SYSTEMS	COM	17275R102	309	14617	SH	OTHER	2
CISCO SYSTEMS	COM	17275R102	1024	48400	SH	DEFINED	3
CITIGROUP INC	COM	172967424	804	22000	SH	DEFINED	3
CLOROX CO	COM	189054109	34	500	SH	DEFINED	2
CLOROX CO	COM	189054109	3	50	SH	OTHER	2
COCA COLA CO.	COM	191216100	140	1890	SH	SOLE	
COCA COLA CO.	COM	191216100	1349	18228	SH	DEFINED	2
COCA COLA CO.	COM	191216100	16	215	SH	OTHER	2
COCA COLA CO.	COM	191216100	1554	21000	SH	DEFINED	3
COGNIZANT TECH SOLUTIONS	COM	192446102	38	500	SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	68	695	SH	SOLE	
COLGATE-PALMOLIVE CO	COM	194162103	20	200	SH	OTHER	
COLGATE-PALMOLIVE CO	COM	194162103	1263	12915	SH	DEFINED	2
COLGATE-PALMOLIVE CO	COM	194162103	475	4860	SH	OTHER	2
COLGATE-PALMOLIVE CO	COM	194162103	782	8000	SH	DEFINED	3
COMCAST CORP NEW	COM	20030N101	23	780	SH	SOLE	
COMCAST CORP NEW	COM	20030N101	586	19529	SH	DEFINED	2
COMCAST CORP NEW	COM	20030N101	27	915	SH	OTHER	2
COMCAST CORP NEW	COM	20030N200	2	56	SH	DEFINED	2
COMCAST CORP NEW	COM	20030N101	600	20000	SH	DEFINED	3
COMPANHIA DE SANEAMENTO	COM	20441A102	23	300	SH	OTHER	2
COMVERSE TECHNOLOGY INC	COM	205862402	0	6	SH	OTHER	2
CONNECTICUT WATER SERVICE INC	COM	207797101	6	200	SH	OTHER	2

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CONOCOPHILLIPS	COM	20825C104	84	1100	SH	SOLE
CONOCOPHILLIPS	COM	20825C104	1305	17165	SH	DEFINED 2
CONOCOPHILLIPS	COM	20825C104	143	1877	SH	OTHER 2
CONOCOPHILLIPS	COM	20825C104	950	12500	SH	DEFINED 3
CONSOLIDATED EDISON INC	COM	209115104	56	967	SH	DEFINED 2
CORNING INC	COM	219350105	6	400	SH	DEFINED 2
CORNING INC	COM	219350105	14	1000	SH	OTHER 2
COSTCO WHOLESALE CORP NEW	COM	22160K105	81	895	SH	SOLE
COSTCO WHOLESALE CORP NEW	COM	22160K105	832	9165	SH	DEFINED 2
COSTCO WHOLESALE CORP NEW	COM	22160K105	80	885	SH	OTHER 2
COSTCO WHOLESALE CORP NEW	COM	22160K105	981	10800	SH	DEFINED 3
CREE INC	COM	225447101	2	75	SH	OTHER 2
DTE ENERGY CO.	COM	233331107	11	199	SH	DEFINED 2
DANAHER CORP	COM	235851102	81	1450	SH	SOLE
DANAHER CORP	COM	235851102	45	800	SH	OTHER
DANAHER CORP	COM	235851102	1013	18090	SH	DEFINED 2
DANAHER CORP	COM	235851102	297	5295	SH	OTHER 2
DANAHER CORP	COM	235851102	1568	28000	SH	DEFINED 3
DARDEN RESTAURANTS INC	COM	237194105	4	75	SH	SOLE
DARDEN RESTAURANTS INC	COM	237194105	26	515	SH	DEFINED 2
DARDEN RESTAURANTS INC	COM	237194105	26	500	SH	OTHER 2
DEERE & CO	COM	244199105	44	550	SH	SOLE
DEERE & CO	COM	244199105	720	8905	SH	DEFINED 2
DEERE & CO	COM	244199105	24	300	SH	OTHER 2
DEERE & CO	COM	244199105	1052	13000	SH	DEFINED 3
DELCATH SYSTEMS INC.	COM	24661P104	0	150	SH	DEFINED 2
DELL INC	COM	24702R101	5	300	SH	DEFINED 2
DENDREON CORP	COM	24823Q107	1	100	SH	DEFINED 2
DEVON ENERGY CORP NEW	COM	25179M103	44	625	SH	DEFINED 2
DICK'S SPORTING GOODS, INC	COM	253393102	817	17000	SH	DEFINED 3
WALT DISNEY COMPANY	COM	254687106	145	3314	SH	SOLE
WALT DISNEY COMPANY	COM	254687106	9	200	SH	OTHER
WALT DISNEY COMPANY	COM	254687106	953	21759	SH	DEFINED 2
WALT DISNEY COMPANY	COM	254687106	440	10050	SH	OTHER 2
WALT DISNEY COMPANY	COM	254687106	657	15000	SH	DEFINED 3
DISTRIBUTED ENERGY SYS CORP	COM	25475V104	0	2500	SH	OTHER 2
DOLLAR TREE INC.	COM	2567446108	373	3945	SH	DEFINED 2
DOMINION RES INC VA NEW	COM	25746U109	83	1615	SH	SOLE
DOMINION RES INC VA NEW	COM	25746U109	10	200	SH	OTHER
DOMINION RES INC VA NEW	COM	25746U109	1248	24367	SH	DEFINED 2
DOMINION RES INC VA NEW	COM	25746U109	163	3175	SH	OTHER 2
DOMINION RES INC VA NEW	COM	25746U109	1147	22400	SH	DEFINED 3
DOW CHEMICAL CO	COM	260543103	14	400	SH	OTHER
DOW CHEMICAL CO	COM	260543103	229	6600	SH	DEFINED 2
DOW CHEMICAL CO	COM	260543103	494	14250	SH	DEFINED 3
EI DUPONT DE NEMOURS & CO	COM	263534109	2	45	SH	SOLE
EI DUPONT DE NEMOURS & CO	COM	263534109	212	4000	SH	DEFINED 2
EI DUPONT DE NEMOURS & CO	COM	263534109	124	2340	SH	OTHER 2
EI DUPONT DE NEMOURS & CO	COM	263534109	767	14500	SH	DEFINED 3
DUKE ENERGY HLDG CORP	COM	26441C105	16	780	SH	DEFINED 2
DUNKIN BRANDS GROUP INC	COM	265504100	3	100	SH	SOLE
EMC CORP	COM	268648102	63	2125	SH	SOLE
EMC CORP	COM	268648102	1060	35475	SH	DEFINED 2
EMC CORP	COM	268648102	30	1000	SH	OTHER 2
EMC CORP	COM	268648102	1132	37900	SH	DEFINED 3
EQT CORP	COM	26884L109	21	426	SH	DEFINED 2
SWISS GOLD SHARES	EXC	26922Y105	40	240	SH	DEFINED 2
EAST WEST BANCORP	COM	27579R104	12	500	SH	OTHER 2
EASTMAN KODAK CO	COM	277461109	0	100	SH	DEFINED 2
EATON CORP	COM	278058102	179	3600	SH	OTHER 2
EATON VANCE	COM	27828S101	61	4195	SH	DEFINED 2
EBAY INC	COM	278642103	29	790	SH	SOLE

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EBAY INC	COM	278642103	210	5685	SH	DEFINED	2
EBAY INC	COM	278642103	7	190	SH	OTHER	2
EBAY INC	COM	278642103	1292	35000	SH	DEFINED	3
ECOLAB INC	COM	278865100	45	730	SH	SOLE	
ECOLAB INC	COM	278865100	427	6915	SH	DEFINED	2
ECOLAB INC	COM	278865100	105	1700	SH	OTHER	2
EL PASO CORPORATION	COM	28336L109	89	3000	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	58	1105	SH	SOLE	
EMERSON ELECTRIC CO	COM	291011104	10	200	SH	OTHER	
EMERSON ELECTRIC CO	COM	291011104	691	13238	SH	DEFINED	2
EMERSON ELECTRIC CO	COM	291011104	377	7225	SH	OTHER	2
ENERGY RECOVERY INC.	COM	29270J100	5	2000	SH	OTHER	2
ENTERPRISE PRODS PARTNERS LP	LIM	293792107	8	150	PRN	DEFINED	2
EXELON CORP	COM	30161N101	28	720	SH	SOLE	
EXELON CORP	COM	30161N101	225	5745	SH	DEFINED	2
EXELON CORP	COM	30161N101	4	100	SH	OTHER	2
EXXON MOBIL CORP	COM	30231G102	407	4692	SH	SOLE	
EXXON MOBIL CORP	COM	30231G102	30	350	SH	OTHER	
EXXON MOBIL CORP	COM	30231G102	4088	47136	SH	DEFINED	2
EXXON MOBIL CORP	COM	30231G102	1934	22304	SH	OTHER	2
EXXON MOBIL CORP	COM	30231G102	2324	26800	SH	DEFINED	3
FED HOME LOAN MORT CORP	COM	313400301	0	1116	SH	DEFINED	2
FED NATL MORT ASSOC	COM	313586109	0	1000	SH	DEFINED	2
FEDEX CORPORATION	COM	31428X106	2	20	SH	SOLE	
FEDEX CORPORATION	COM	31428X106	61	660	SH	DEFINED	2
FIDELITY NATL FINANCIAL, INC.	COM	31620R105	81	4500	SH	DEFINED	2
FINANCIAL INSTITUTIONS INC	COM	317585404	49	3000	SH	SOLE	
FIRST SOLAR, INC.	COM	336433107	0	18	SH	DEFINED	2
FISERV INC	COM	337738108	41	585	SH	SOLE	
FISERV INC	COM	337738108	432	6230	SH	DEFINED	2
FISERV INC	COM	337738108	7	100	SH	OTHER	2
FORD MOTOR CO	COM	345370860	49	3890	SH	SOLE	
FORD MOTOR CO	COM	345370860	688	55126	SH	DEFINED	2
FORD MOTOR CO	COM	345370860	36	2900	SH	OTHER	2
FORD MOTOR CO	COM	345370860	998	80000	SH	DEFINED	3
FORTUNE BRANDS	COM	34964C106	13	600	SH	DEFINED	2
FRANKLIN RESOURCES	COM	354613101	22	175	SH	DEFINED	2
FREEMPORT MCMORAN	COM	35671D857	2	65	SH	SOLE	
FREEMPORT MCMORAN	COM	35671D857	153	4026	SH	DEFINED	2
FREEMPORT MCMORAN	COM	35671D857	41	1075	SH	OTHER	2
FRONTIER COMMUNICATIONS CORP	COM	35906A108	0	120	SH	OTHER	2
GABELLI	MUT	36242H104	22	1350	SH	DEFINED	2
GANNETT COMPANY INC	COM	364730101	2	100	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	3	40	SH	SOLE	
GENERAL DYNAMICS	COM	369550108	195	2660	SH	DEFINED	2
GENERAL DYNAMICS	COM	369550108	39	525	SH	OTHER	2
GENERAL ELECTRIC CO	COM	369604103	161	8000	SH	SOLE	
GENERAL ELECTRIC CO	COM	369604103	2143	106782	SH	DEFINED	2
GENERAL ELECTRIC CO	COM	369604103	995	49575	SH	OTHER	2
GENERAL ELECTRIC CO	COM	369604103	1972	98250	SH	DEFINED	3
GENERAL MILLS INC	COM	370334104	59	1483	SH	SOLE	
GENERAL MILLS INC	COM	370334104	4	100	SH	OTHER	
GENERAL MILLS INC	COM	370334104	754	19120	SH	DEFINED	2
GENERAL MILLS INC	COM	370334104	139	3525	SH	OTHER	2
GENUINE PARTS CO	COM	372460105	38	605	SH	DEFINED	2
GLAXO	COM	37733W105	4	100	SH	OTHER	2
GOLDMAN SACHS GROUP	COM	38141G104	4	30	SH	SOLE	
GOLDMAN SACHS GROUP	COM	38141G104	172	1380	SH	DEFINED	2
GOLDMAN SACHS GROUP	COM	38141G104	1244	10000	SH	DEFINED	3
GOOGLE INC	COM	38259P508	119	185	SH	SOLE	
GOOGLE INC	COM	38259P508	1347	2101	SH	DEFINED	2
GOOGLE INC	COM	38259P508	48	75	SH	OTHER	2

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GOOGLE INC	COM	38259P508	2886	4500	SH	DEFINED	3
GREENBRIER COMPANIES	COM	393657101	4	200	SH	DEFINED	2
GRUMA S.A.B. DE C.V.	COM	400131306	14	1300	SH	OTHER	2
HALLIBURTON CO	COM	406216101	42	1255	SH	SOLE	
HALLIBURTON CO	COM	406216101	289	8700	SH	DEFINED	2
HARLEY DAVIDSON INC	COM	412822108	63	1280	SH	OTHER	2
HATTERAS FINANCIAL CORP	COM	41902R103	20	725	SH	DEFINED	2
H J HEINZ CO	COM	423074103	55	1025	SH	SOLE	
H J HEINZ CO	COM	423074103	800	14940	SH	DEFINED	2
H J HEINZ CO	COM	423074103	656	12250	SH	OTHER	2
H J HEINZ CO	COM	423074103	750	14000	SH	DEFINED	3
HESS CORP	COM	42809H107	22	370	SH	DEFINED	2
HESS CORP	COM	42809H107	590	10000	SH	DEFINED	3
HEWLETT PACKARD CO	COM	428236103	6	245	SH	SOLE	
HEWLETT PACKARD CO	COM	428236103	291	12232	SH	DEFINED	2
HEWLETT PACKARD CO	COM	428236103	337	14134	SH	OTHER	2
HEWLETT PACKARD CO	COM	428236103	477	20000	SH	DEFINED	3
HEXCEL CORP	COM	428291108	19	775	SH	DEFINED	2
HOME DEPOT, INC	COM	437076102	125	2491	SH	SOLE	
HOME DEPOT, INC	COM	437076102	5	100	SH	OTHER	
HOME DEPOT, INC	COM	437076102	1071	21283	SH	DEFINED	2
HOME DEPOT, INC	COM	437076102	243	4825	SH	OTHER	2
HOME DEPOT, INC	COM	437076102	719	14300	SH	DEFINED	3
HONEYWELL INTL	COM	438516106	52	855	SH	SOLE	
HONEYWELL INTL	COM	438516106	727	11900	SH	DEFINED	2
HONEYWELL INTL	COM	438516106	1221	20000	SH	DEFINED	3
HOSPIRA INC	COM	441060100	10	260	SH	OTHER	2
ITT CORP	COM	450911201	2	75	SH	DEFINED	2
IDEARC INC.	COM	451663108	0	25	SH	OTHER	2
ILLINOIS TOOL WORKS INC.	COM	452308109	8	135	SH	DEFINED	2
ILLINOIS TOOL WORKS INC.	COM	452308109	57	1000	SH	OTHER	2
IMATION CORPORATION	COM	45245A107	0	120	SH	OTHER	2
INTEL CORP	COM	458140100	274	9751	SH	SOLE	
INTEL CORP	COM	458140100	8	300	SH	OTHER	
INTEL CORP	COM	458140100	2386	84870	SH	DEFINED	2
INTEL CORP	COM	458140100	477	16975	SH	OTHER	2
INTEL CORP	COM	458140100	1842	65500	SH	DEFINED	3
INTERCONTINENTAL EXCHANGE	COM	45865V100	21	150	SH	SOLE	
INTERCONTINENTAL EXCHANGE	COM	45865V100	168	1220	SH	DEFINED	2
INTL BUSINESS MACHINES	COM	459200101	240	1148	SH	SOLE	
INTL BUSINESS MACHINES	COM	459200101	21	100	SH	OTHER	
INTL BUSINESS MACHINES	COM	459200101	4801	23010	SH	DEFINED	2
INTL BUSINESS MACHINES	COM	459200101	2588	12405	SH	OTHER	2
INTL BUSINESS MACHINES	COM	459200101	2087	10000	SH	DEFINED	3
INTERNATIONAL PAPER CO	COM	460146103	60	1720	SH	SOLE	
INTERNATIONAL PAPER CO	COM	460146103	611	17415	SH	DEFINED	2
INTERNATIONAL PAPER CO	COM	460146103	51	1450	SH	OTHER	2
INTERNATIONAL PAPER CO	COM	460146103	544	15500	SH	DEFINED	3
ISHARES	EXC	464285105	2	100	SH	DEFINED	2
ISHARES	EXC	464287176	7	56	SH	DEFINED	2
ISHARES	EXC	464287234	41	954	SH	DEFINED	2
ISHARES	EXC	464287242	12	100	SH	OTHER	2
ISHARES	EXC	464287457	11	125	SH	OTHER	2
ISHARES	EXC	464287507	27	268	SH	DEFINED	2
ISHARES	EXC	464287655	6	75	SH	OTHER	2
ISHARES	EXC	464287804	25	325	SH	DEFINED	2
ISHARES	EXC	464288687	215	5500	SH	SOLE	
ISHARES	EXC	464288687	2120	54305	SH	DEFINED	2
ISHARES	EXC	464288687	184	4703	SH	OTHER	2
ISHARES	EXC	464288695	6	100	SH	DEFINED	2
ISHARES	EXC	46428Q109	65	2084	SH	DEFINED	2
ITRON INC	COM	465741106	5	100	SH	OTHER	2

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JPMORGAN CHASE & CO	COM	46625H100	177	3840	SH	SOLE
JPMORGAN CHASE & CO	COM	46625H100	1852	40287	SH	DEFINED 2
JPMORGAN CHASE & CO	COM	46625H100	402	8746	SH	OTHER 2
JPMORGAN CHASE & CO	COM	46625H100	1701	37000	SH	DEFINED 3
JACOBS ENGINEERING GROUP INC.	COM	469814107	127	2861	SH	OTHER 2
JOHNSON & JOHNSON	COM	478160104	241	3658	SH	SOLE
JOHNSON & JOHNSON	COM	478160104	10	150	SH	OTHER
JOHNSON & JOHNSON	COM	478160104	2361	35793	SH	DEFINED 2
JOHNSON & JOHNSON	COM	478160104	1503	22790	SH	OTHER 2
JOHNSON & JOHNSON	COM	478160104	1537	23300	SH	DEFINED 3
JOHNSON CONTROLS INC	COM	478366107	25	780	SH	SOLE
JOHNSON CONTROLS INC	COM	478366107	465	14305	SH	DEFINED 2
JOHNSON CONTROLS INC	COM	478366107	15	450	SH	OTHER 2
JOHNSON CONTROLS INC	COM	478366107	812	25000	SH	DEFINED 3
KADANT, INC.	COM	48282T104	19	809	SH	DEFINED 2
KAYDON CORP	COM	486587108	26	1000	SH	DEFINED 2
KELLOGG CO.	COM	487836108	4	75	SH	SOLE
KELLOGG CO.	COM	487836108	73	1365	SH	DEFINED 2
KELLOGG CO.	COM	487836108	209	3900	SH	OTHER 2
KEYCORP	COM	493267108	2	200	SH	DEFINED 2
KIMBERLY-CLARK CORP	COM	494368103	2	25	SH	SOLE
KIMBERLY-CLARK CORP	COM	494368103	73	989	SH	DEFINED 2
KRAFT FOODS INC	COM	50075N104	71	1870	SH	SOLE
KRAFT FOODS INC	COM	50075N104	946	24896	SH	DEFINED 2
KRAFT FOODS INC	COM	50075N104	20	526	SH	OTHER 2
KRAFT FOODS INC	COM	50075N104	1140	30000	SH	DEFINED 3
LSI CORPORATION	COM	502161102	0	10	SH	OTHER 2
L3 COMMUNICATIONS HLD INC	COM	502424104	7	100	SH	OTHER 2
LAYNE CHRISTENSEN CO	COM	521050104	11	500	SH	OTHER 2
ELI LILLY & CO	COM	532457108	3	70	SH	SOLE
ELI LILLY & CO	COM	532457108	253	6285	SH	DEFINED 2
ELI LILLY & CO	COM	532457108	77	1900	SH	OTHER 2
LIMITED BRANDS INC.	COM	532716107	22	450	SH	SOLE
LIMITED BRANDS INC.	COM	532716107	267	5555	SH	DEFINED 2
LIMITED BRANDS INC.	COM	532716107	504	10500	SH	DEFINED 3
LOCKHEED MARTIN CORP	COM	539830109	27	300	SH	SOLE
LOCKHEED MARTIN CORP	COM	539830109	657	7309	SH	DEFINED 2
LOWES COMPANIES	COM	548661107	139	4423	SH	DEFINED 2
LOWES COMPANIES	COM	548661107	182	5800	SH	OTHER 2
MARATHON OIL CORP	COM	565849106	75	2370	SH	DEFINED 2
MARATHON OIL CORP	COM	565849106	4	115	SH	OTHER 2
MARRIOTT INTERNATIONAL INC	COM	571903202	38	1009	SH	DEFINED 2
MCCORMICK & CO	COM	579780206	44	800	SH	DEFINED 2
MCDONALDS CORP	COM	580135101	127	1294	SH	SOLE
MCDONALDS CORP	COM	580135101	10	100	SH	OTHER
MCDONALDS CORP	COM	580135101	1924	19612	SH	DEFINED 2
MCDONALDS CORP	COM	580135101	608	6200	SH	OTHER 2
MCDONALDS CORP	COM	580135101	932	9500	SH	DEFINED 3
MCGRAW-HILL INC	COM	580645109	34	700	SH	SOLE
MECHANICAL TECHNOLOGY	COM	583538202	0	112	SH	OTHER 2
MEDCO HEALTH SOLUTIONS	COM	58405U102	28	400	SH	DEFINED 2
MEDCO HEALTH SOLUTIONS	COM	58405U102	44	625	SH	OTHER 2
MEDTRONIC, INC	COM	585055106	63	1605	SH	SOLE
MEDTRONIC, INC	COM	585055106	606	15465	SH	DEFINED 2
MEDTRONIC, INC	COM	585055106	121	3075	SH	OTHER 2
MEDTRONIC, INC	COM	585055106	827	21100	SH	DEFINED 3
MERCK & CO. INC.	COM	58933Y105	108	2811	SH	SOLE
MERCK & CO. INC.	COM	58933Y105	932	24282	SH	DEFINED 2
MERCK & CO. INC.	COM	58933Y105	258	6725	SH	OTHER 2
MERCK & CO. INC.	COM	58933Y105	1071	27900	SH	DEFINED 3
METLIFE	COM	59156R108	41	1100	SH	SOLE
METLIFE	COM	59156R108	627	16795	SH	DEFINED 2

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METLIFE	COM	59156R108	26	700	SH	OTHER	2
MICROSOFT CORP.	COM	594918104	253	7850	SH	SOLE	
MICROSOFT CORP.	COM	594918104	13	400	SH	OTHER	
MICROSOFT CORP.	COM	594918104	2580	80000	SH	DEFINED	2
MICROSOFT CORP.	COM	594918104	833	25823	SH	OTHER	2
MICROSOFT CORP.	COM	594918104	671	20800	SH	DEFINED	3
MOHAWK INDUSTRIES INC	COM	608190104	15	225	SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	2	25	SH	SOLE	
MONSANTO CO NEW	COM	61166W101	142	1775	SH	DEFINED	2
MONSANTO CO NEW	COM	61166W101	24	300	SH	OTHER	2
MONSANTO CO NEW	COM	61166W101	658	8250	SH	DEFINED	3
MORGAN STANLEY	COM	617446448	4	200	SH	SOLE	
MORGAN STANLEY	COM	617446448	233	11885	SH	DEFINED	2
MORGAN STANLEY	COM	617446448	982	50000	SH	DEFINED	3
MOSAIC CO	COM	61945C103	6	100	SH	DEFINED	2
MYLAN LABORATORIES	COM	628530107	30	1300	SH	SOLE	
MYLAN LABORATORIES	COM	628530107	273	11640	SH	DEFINED	2
MYLAN LABORATORIES	COM	628530107	21	900	SH	OTHER	2
NBT BANCORP INC	COM	628778102	44	2565	SH	SOLE	
NBT BANCORP INC	COM	628778102	13	565	SH	DEFINED	2
NATIONAL OIL WELL VARCO INC	COM	637071101	27	340	SH	SOLE	
NATIONAL OIL WELL VARCO INC	COM	637071101	351	4420	SH	DEFINED	2
NATIONAL OIL WELL VARCO INC	COM	637071101	91	1150	SH	OTHER	2
NATIONAL OIL WELL VARCO INC	COM	637071101	1589	20000	SH	DEFINED	3
NEWMONT MINING CORP	COM	651639106	2	35	SH	SOLE	
NEWMONT MINING CORP	COM	651639106	72	1410	SH	DEFINED	2
NEWS CORP	COM	65248E104	2	120	SH	SOLE	
NEWS CORP	COM	65248E104	77	3900	SH	DEFINED	2
NEWS CORP	COM	65248E104	2	100	SH	OTHER	2
NFJ	COM	65337H109	20	1128	SH	DEFINED	2
NEXTERA ENERGY INC	COM	65339F101	9	150	SH	DEFINED	2
NIKE INC	COM	654106103	7	60	SH	SOLE	
NIKE INC	COM	654106103	342	3150	SH	DEFINED	2
NIKE INC	COM	654106103	43	400	SH	OTHER	2
NOBLE ENERGY	COM	655044105	2	25	SH	DEFINED	2
NORDSTROM INC	COM	655664100	33	600	SH	SOLE	
NORDSTROM INC	COM	655664100	242	4340	SH	DEFINED	2
NORDSTROM INC	COM	655664100	11	200	SH	OTHER	2
NORDSTROM INC	COM	655664100	892	16000	SH	DEFINED	3
NORFOLK SOUTHERN CORP	COM	655844108	34	510	SH	SOLE	
NORFOLK SOUTHERN CORP	COM	655844108	625	9500	SH	DEFINED	2
NORFOLK SOUTHERN CORP	COM	655844108	111	1685	SH	OTHER	2
NORFOLK SOUTHERN CORP	COM	655844108	856	13000	SH	DEFINED	3
NORTHERN TRUST CORP	COM	665859104	6	125	SH	DEFINED	2
NOVARTIS A G	COM	66987V109	8	150	SH	OTHER	2
NUCOR CORP	COM	670346105	55	1275	SH	SOLE	
NUCOR CORP	COM	670346105	571	13290	SH	DEFINED	2
NUCOR CORP	COM	670346105	11	250	SH	OTHER	2
NUCOR CORP	COM	670346105	455	10600	SH	DEFINED	3
NUVEEN	EXC	67066V101	17	1167	SH	DEFINED	2
NUVEEN	EXC	67070A101	5	360	SH	DEFINED	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	61	645	SH	SOLE	
OCCIDENTAL PETROLEUM CORP	COM	674599105	1257	13198	SH	DEFINED	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	12	125	SH	OTHER	2
OCCIDENTAL PETROLEUM CORP	COM	674599105	857	9000	SH	DEFINED	3
OCEANEERING INTL INC	COM	675232102	16	300	SH	OTHER	2
OLIN CORP	COM	680665205	7	300	SH	OTHER	2
ORACLE CORP	COM	68389X105	112	3830	SH	SOLE	
ORACLE CORP	COM	68389X105	6	200	SH	OTHER	
ORACLE CORP	COM	68389X105	1594	54664	SH	DEFINED	2
ORACLE CORP	COM	68389X105	229	7865	SH	OTHER	2
ORACLE CORP	COM	68389X105	1021	35000	SH	DEFINED	3

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ORMAT TECHNOLOGIES	COM	686688102	4	200	SH	OTHER	2
PACKAGING CORP OF AMERICA	COM	695156109	68	2300	SH	OTHER	2
PALL CORP	COM	696429307	6	100	SH	DEFINED	2
PARKER-HANNIFIN	COM	701094104	17	200	SH	DEFINED	2
PARKER-HANNIFIN	COM	701094104	106	1250	SH	OTHER	2
PAYCHEX INC	COM	704326107	31	1000	SH	DEFINED	2
PEABODY ENERGY CORP	COM	704549104	14	500	SH	OTHER	2
PEPSICO INC	COM	713448108	173	2613	SH	SOLE	
PEPSICO INC	COM	713448108	13	200	SH	OTHER	
PEPSICO INC	COM	713448108	2017	30396	SH	DEFINED	2
PEPSICO INC	COM	713448108	1437	21662	SH	OTHER	2
PEPSICO INC	COM	713448108	1141	17200	SH	DEFINED	3
PFIZER INC	COM	717081103	41	1810	SH	SOLE	
PFIZER INC	COM	717081103	907	40074	SH	DEFINED	2
PFIZER INC	COM	717081103	373	16461	SH	OTHER	2
PFIZER INC	COM	717081103	1359	60000	SH	DEFINED	3
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	903	10194	SH	DEFINED	2
PHILIP MORRIS INTERNATIONAL INC	COM	718172109	29	325	SH	OTHER	2
PIKE ELECTRIC CORP	COM	721283109	6	700	SH	OTHER	2
PIONEER NATURAL RESOURCES CO	COM	723787107	14	126	SH	OTHER	2
PLAINS EXPLORATION	COM	726505100	10	237	SH	DEFINED	2
PLUM CREEK TIMBER	COM	729251108	33	800	SH	OTHER	2
POWERSHARES	EXC	73935X500	22	3950	SH	DEFINED	2
POWERSHARES	EXC	73935X575	5	250	SH	DEFINED	2
POWERSHARES	EXC	73935X575	19	1000	SH	OTHER	2
PRAXAIR, INC.	COM	74005P104	65	565	SH	SOLE	
PRAXAIR, INC.	COM	74005P104	1035	9027	SH	DEFINED	2
PRAXAIR, INC.	COM	74005P104	135	1180	SH	OTHER	2
PRAXAIR, INC.	COM	74005P104	573	5000	SH	DEFINED	3
T ROWE PRICE	COM	74144T108	112	1708	SH	SOLE	
T ROWE PRICE	COM	74144T108	16	250	SH	OTHER	
T ROWE PRICE	COM	74144T108	1285	19684	SH	DEFINED	2
T ROWE PRICE	COM	74144T108	392	6000	SH	OTHER	2
T ROWE PRICE	COM	74144T108	1094	16750	SH	DEFINED	3
PROCTER & GAMBLE CO	COM	742718109	181	2698	SH	SOLE	
PROCTER & GAMBLE CO	COM	742718109	13	200	SH	OTHER	
PROCTER & GAMBLE CO	COM	742718109	1984	29517	SH	DEFINED	2
PROCTER & GAMBLE CO	COM	742718109	979	14570	SH	OTHER	2
PROCTER & GAMBLE CO	COM	742718109	1378	20500	SH	DEFINED	3
PROGRESS ENERGY INC	COM	743263105	58	1085	SH	DEFINED	2
PROGRESS ENERGY INC	COM	743263105	125	2350	SH	OTHER	2
PROSHARES	EXC	74347R297	2	100	SH	DEFINED	2
PRUDENTIAL FINANCIAL	COM	744320102	16	245	SH	SOLE	
PRUDENTIAL FINANCIAL	COM	744320102	677	10687	SH	DEFINED	2
PRUDENTIAL FINANCIAL	COM	744320102	571	9000	SH	DEFINED	3
PUBLIC SERVICE ENTERPRISE GRP.	COM	744573106	12	400	SH	DEFINED	2
QUALCOMM INC	COM	747525103	105	1550	SH	SOLE	
QUALCOMM INC	COM	747525103	1045	15360	SH	DEFINED	2
QUALCOMM INC	COM	747525103	24	350	SH	OTHER	2
QUALCOMM INC	COM	747525103	1722	25300	SH	DEFINED	3
QUEST DIAGNOSTICS INC	COM	74834L100	79	1300	SH	OTHER	2
QUICKSILVER RESOURCES INC	COM	74837R104	3	650	SH	OTHER	2
ROYAL DUTCH SHELL PLC	COM	780259206	32	454	SH	SOLE	
ROYAL DUTCH SHELL PLC	COM	780259206	19	266	SH	DEFINED	2
ROYAL DUTCH SHELL PLC	COM	780259206	14	200	SH	OTHER	2
SPDR S&P	EXC	78462F103	7	50	SH	OTHER	2
SPDR GOLD TRUST ETF	EXC	78463V107	261	1609	SH	DEFINED	2
SPDR	EXC	78463X798	55	2227	SH	DEFINED	2
SPDR	EXC	78464A730	24	415	SH	DEFINED	2
SPDR S&P MIDCAP 400 ETF TR	EXC	78467Y107	5	25	SH	OTHER	2
SCHLUMBERGER LTD	COM	806857108	120	1710	SH	SOLE	
SCHLUMBERGER LTD	COM	806857108	880	12590	SH	DEFINED	2

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SCHLUMBERGER LTD	COM	806857108	49	705	SH	OTHER	2
SCHLUMBERGER LTD	COM	806857108	1678	24000	SH	DEFINED	3
SECTOR SPDR TR FUND	EXC	81369Y100	4	100	SH	SOLE	
SECTOR SPDR TR FUND	EXC	81369Y100	90	2425	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y209	49	1300	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y209	56	1500	SH	OTHER	2
SECTOR SPDR TR FUND	EXC	81369Y308	17	500	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y407	61	1360	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y506	65	903	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y506	52	725	SH	OTHER	2
SECTOR SPDR TR FUND	EXC	81369Y605	61	3840	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y605	63	4012	SH	OTHER	2
SECTOR SPDR TR FUND	EXC	81369Y704	28	750	SH	OTHER	2
SECTOR SPDR TR FUND	EXC	81369Y803	98	3255	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y886	3	75	SH	SOLE	
SECTOR SPDR TR FUND	EXC	81369Y886	69	1955	SH	DEFINED	2
SECTOR SPDR TR FUND	EXC	81369Y886	47	1332	SH	OTHER	2
SEMPRA ENERGY	COM	816851109	6	100	SH	DEFINED	2
SIEMENS INC	COM	826197501	11	110	SH	DEFINED	2
SIMON PPY GROUP INC NEW	COM	828806109	7	45	SH	SOLE	
SIMON PPY GROUP INC NEW	COM	828806109	354	2430	SH	DEFINED	2
SIMON PPY GROUP INC NEW	COM	828806109	40	275	SH	OTHER	2
SMUCKER (J.M.)	COM	832696405	4	50	SH	OTHER	2
SOUTHERN CO	COM	842587107	69	1530	SH	SOLE	
SOUTHERN CO	COM	842587107	9	200	SH	OTHER	
SOUTHERN CO	COM	842587107	1029	22904	SH	DEFINED	2
SOUTHERN CO	COM	842587107	84	1875	SH	OTHER	2
SOUTHERN CO	COM	842587107	1168	26000	SH	DEFINED	3
STAPLES INCORPORATED	COM	855030102	1	25	SH	DEFINED	2
STAPLES INCORPORATED	COM	855030102	32	2000	SH	OTHER	2
STARBUCKS CORP	COM	855244109	3	60	SH	SOLE	
STARBUCKS CORP	COM	855244109	116	2080	SH	DEFINED	2
STARBUCKS CORP	COM	855244109	1258	22500	SH	DEFINED	3
STATE STREET CORP COM	COM	857477103	25	560	SH	DEFINED	2
STERIS CORPORATION	COM	859152100	16	500	SH	OTHER	2
STRYKER CORP	COM	863667101	12	225	SH	DEFINED	2
STRYKER CORP	COM	863667101	33	600	SH	OTHER	2
SUFFOLK BANCORP	COM	864739107	39	3000	SH	SOLE	
TJX COMPANIES	COM	872540109	81	2030	SH	SOLE	
TJX COMPANIES	COM	872540109	8	200	SH	OTHER	
TJX COMPANIES	COM	872540109	1077	27113	SH	DEFINED	2
TJX COMPANIES	COM	872540109	91	2300	SH	OTHER	2
TJX COMPANIES	COM	872540109	516	13000	SH	DEFINED	3
TARGET CORP	COM	87612E106	26	440	SH	SOLE	
TARGET CORP	COM	87612E106	12	200	SH	OTHER	
TARGET CORP	COM	87612E106	785	13464	SH	DEFINED	2
TARGET CORP	COM	87612E106	195	3342	SH	OTHER	2
TEVA PHARM INDUS ADR	COM	881624209	9	200	SH	SOLE	
TEVA PHARM INDUS ADR	COM	881624209	36	800	SH	DEFINED	2
TEVA PHARM INDUS ADR	COM	881624209	77	1700	SH	OTHER	2
TEXAS INSTRUMENTS INC	COM	882508104	2	70	SH	SOLE	
TEXAS INSTRUMENTS INC	COM	882508104	82	2445	SH	DEFINED	2
3M COMPANY	COM	88579Y101	82	915	SH	SOLE	
3M COMPANY	COM	88579Y101	955	10705	SH	DEFINED	2
3M COMPANY	COM	88579Y101	529	5930	SH	OTHER	2
3M COMPANY	COM	88579Y101	892	10000	SH	DEFINED	3
TIDEWATER, INC.	COM	886423102	3	50	SH	SOLE	
TIDEWATER, INC.	COM	886423102	47	875	SH	DEFINED	2
TIDEWATER, INC.	COM	886423102	24	450	SH	OTHER	2
TIFFANY	COM	886547108	24	350	SH	DEFINED	2
TIME WARNER INC NEW	COM	887317303	59	1550	SH	SOLE	
TIME WARNER INC NEW	COM	887317303	804	21285	SH	DEFINED	2

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TIME WARNER INC NEW	COM	887317303	34	890	SH	OTHER	2
TIME WARNER	COM	88732J207	8	100	SH	SOLE	
TIME WARNER	COM	88732J207	8	100	SH	DEFINED	2
TOMPKINS FINANCIAL CORP	COM	890110109	44	1100	SH	SOLE	
TORONTO-DOMINION BANK	COM	891160509	335	3945	SH	DEFINED	2
TORONTO-DOMINION BANK	COM	891160509	625	7359	SH	OTHER	2
TRAVELERS COS INC	COM	89417E109	29	485	SH	SOLE	
TRAVELERS COS INC	COM	89417E109	424	7159	SH	DEFINED	2
TRAVELERS COS INC	COM	89417E109	26	440	SH	OTHER	2
TRAVELERS COS INC	COM	89417E109	947	16000	SH	DEFINED	3
TRUEBLUE INC.	COM	89785X101	23	1300	SH	OTHER	2
TRUSTCO BANK CORP	COM	898349105	43	7500	SH	SOLE	
U.S. BANCORP	COM	902973304	122	3855	SH	SOLE	
U.S. BANCORP	COM	902973304	3	100	SH	OTHER	
U.S. BANCORP	COM	902973304	1585	50020	SH	DEFINED	2
U.S. BANCORP	COM	902973304	155	4885	SH	OTHER	2
U.S. BANCORP	COM	902973304	1340	42300	SH	DEFINED	3
UNDER ARMOUR INC	COM	904311107	31	325	SH	SOLE	
UNDER ARMOUR INC	COM	904311107	92	975	SH	DEFINED	2
UNDER ARMOUR INC	COM	904311107	470	5000	SH	DEFINED	3
UNION PACIFIC CORP	COM	907818108	3	30	SH	SOLE	
UNION PACIFIC CORP	COM	907818108	230	2140	SH	DEFINED	2
UNION PACIFIC CORP	COM	907818108	6	55	SH	OTHER	2
UNION PACIFIC CORP	COM	907818108	1075	10000	SH	DEFINED	3
UNITED PARCEL SERVICE	COM	911312106	43	530	SH	SOLE	
UNITED PARCEL SERVICE	COM	911312106	788	9767	SH	DEFINED	2
UNITED PARCEL SERVICE	COM	911312106	89	1100	SH	OTHER	2
UNITED PARCEL SERVICE	COM	911312106	969	12000	SH	DEFINED	3
UNITED TECHNOLOGIES CORP	COM	913017109	93	1125	SH	SOLE	
UNITED TECHNOLOGIES CORP	COM	913017109	1610	19417	SH	DEFINED	2
UNITED TECHNOLOGIES CORP	COM	913017109	899	10845	SH	OTHER	2
UNITED TECHNOLOGIES CORP	COM	913017109	829	10000	SH	DEFINED	3
UNITED	COM	91307C102	5	100	SH	DEFINED	2
UNITEDHEALTH GROUP INC	COM	91324P102	4	65	SH	SOLE	
UNITEDHEALTH GROUP INC	COM	91324P102	128	2165	SH	DEFINED	2
UNITEDHEALTH GROUP INC	COM	91324P102	4	75	SH	OTHER	2
VANGUARD	EXC	92204A405	13	400	SH	OTHER	2
VANGUARD	EXC	922908769	49	674	SH	DEFINED	2
VERIZON COMMUNICATIONS INC	COM	92343V104	119	3110	SH	SOLE	
VERIZON COMMUNICATIONS INC	COM	92343V104	1368	35774	SH	DEFINED	2
VERIZON COMMUNICATIONS INC	COM	92343V104	383	10028	SH	OTHER	2
VERIZON COMMUNICATIONS INC	COM	92343V104	956	25000	SH	DEFINED	3
VIACOM INC NEW	COM	92553P201	7	156	SH	DEFINED	2
VIACOM INC NEW	COM	92553P201	103	2170	SH	OTHER	2
VISA INC.	COM	92826C839	66	560	SH	SOLE	
VISA INC.	COM	92826C839	726	6150	SH	DEFINED	2
VISA INC.	COM	92826C839	1180	10000	SH	DEFINED	3
VODAFONE GROUP PLC NEW	COM	92857W209	14	500	SH	SOLE	
WALMART STORES INC	COM	931142103	122	1995	SH	SOLE	
WALMART STORES INC	COM	931142103	1155	18873	SH	DEFINED	2
WALMART STORES INC	COM	931142103	116	1890	SH	OTHER	2
WALMART STORES INC	COM	931142103	1126	18400	SH	DEFINED	3
WALGREEN CO	COM	931422109	4	125	SH	SOLE	
WALGREEN CO	COM	931422109	228	6810	SH	DEFINED	2
WALGREEN CO	COM	931422109	3	100	SH	OTHER	2
WALGREEN CO	COM	931422109	569	17000	SH	DEFINED	3
WASTE MANAGEMENT INC	COM	94106L109	7	200	SH	DEFINED	2
WATSON PHARMACEUTICALS INC.	COM	942683103	27	400	SH	SOLE	
WATSON PHARMACEUTICALS INC.	COM	942683103	397	5925	SH	DEFINED	2
WATSON PHARMACEUTICALS INC.	COM	942683103	20	300	SH	OTHER	2
WELLS FARGO CO	COM	949746101	115	3380	SH	SOLE	
WELLS FARGO CO	COM	949746101	20	600	SH	OTHER	

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WELLS FARGO CO	COM	949746101	1153	33762	SH	DEFINED	2
WELLS FARGO CO	COM	949746101	219	6419	SH	OTHER	2
WELLS FARGO CO	COM	949746101	1707	50000	SH	DEFINED	3
WHOLE FOOD MARKET INC	COM	966837106	42	500	SH	OTHER	2
WINDSTREAM CORP	COM	97381W104	27	2326	SH	DEFINED	2
WISCONSIN ENERGY CORP	COM	976657106	42	1200	SH	DEFINED	2
YRC WORLDWIDE INC	COM	984249607	0	4	SH	DEFINED	2
YAHOO INC	COM	984332106	3	200	SH	OTHER	
YUM BRANDS INC	COM	988498101	3	40	SH	SOLE	
YUM BRANDS INC	COM	988498101	593	8327	SH	DEFINED	2
YUM BRANDS INC	COM	988498101	534	7500	SH	DEFINED	3
ZIMMER	COM	98956P102	22	350	SH	SOLE	
ZIMMER	COM	98956P102	426	6630	SH	DEFINED	2
ZIMMER	COM	98956P102	82	1275	SH	OTHER	2
ACCENTURE PLC	COM	G1151C101	18	275	SH	SOLE	
ACCENTURE PLC	COM	G1151C101	445	6905	SH	DEFINED	2
ACCENTURE PLC	COM	G1151C101	90	1400	SH	OTHER	2
ACCENTURE PLC	COM	G1151C101	774	12000	SH	DEFINED	3
COVIDIEN PLC	COM	G2554F113	13	230	SH	SOLE	
COVIDIEN PLC	COM	G2554F113	338	6185	SH	DEFINED	2
INGERSOLL-RAND PLC	COM	G47791101	3	71	SH	DEFINED	2
NABORS INDUSTRIES LTD	COM	G6359F103	875	50000	SH	DEFINED	3
NOBLE	COM	H5833N103	11	300	SH	DEFINED	2
NOBLE	COM	H5833N103	56	1500	SH	OTHER	2
TRANSOCEAN LTD	COM	H8817H100	3	47	SH	DEFINED	2
TRANSOCEAN LTD	COM	H8817H100	34	618	SH	OTHER	2
SYNERON MEDICAL LTD ORD	COM	M87245102	17	1600	SH	OTHER	2