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ARROW FINANCIAL CORP
Form 13F-HR
January 28, 2011

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

Report for the Calendar Year or Quarter Ended: 12/31/2010

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

Institutional Investment Manager Filing this Report:

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

13F File Number: 28-12533

The institutional investment Manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: Terry R. Goodemote
Title: Senior Vice President & Chief Financial Officer
Phone: 518-745-1000
Signature, Place, and Date of Signing:

s/ Terry R. Goodemote GLENS FALLS, NY 01/31/2011

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: 638
Form 13F Information Table Value Total: \$ 254,078

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 | OT MA |
|------------------------------|----------------|-----------|------------------|-------------|------------|-----------|--------------|-------|
| AFLAC INCORPORATED | COM | 001055102 | 5 | 90 | SH | | DEFINED | 2 |
| AT&T INC | COM | 00206R102 | 121 | 4110 | SH | | SOLE | |
| AT&T INC | COM | 00206R102 | 38 | 1300 | SH | | OTHER | |
| AT&T INC | COM | 00206R102 | 1319 | 44881 | SH | | DEFINED | 2 |
| AT&T INC | COM | 00206R102 | 492 | 16750 | SH | | OTHER | 2 |
| AT&T INC | COM | 00206R102 | 646 | 22000 | SH | | DEFINED | 3 |
| ABBOTT LABORATORIES | COM | 002824100 | 97 | 2018 | SH | | SOLE | |
| ABBOTT LABORATORIES | COM | 002824100 | 10 | 200 | SH | | OTHER | |
| ABBOTT LABORATORIES | COM | 002824100 | 1867 | 38976 | SH | | DEFINED | 2 |
| ABBOTT LABORATORIES | COM | 002824100 | 344 | 7178 | SH | | OTHER | 2 |
| ABBOTT LABORATORIES | COM | 002824100 | 1610 | 33600 | SH | | DEFINED | 3 |
| ABERCROMBIE & FITCH CO | COM | 002896207 | 9 | 160 | SH | | DEFINED | 2 |
| ADOBE SYSTEMS | COM | 00724F101 | 18 | 600 | SH | | SOLE | |
| ADOBE SYSTEMS | COM | 00724F101 | 431 | 14000 | SH | | DEFINED | 2 |
| ADOBE SYSTEMS | COM | 00724F101 | 2 | 50 | SH | | OTHER | 2 |
| ADOBE SYSTEMS | COM | 00724F101 | 609 | 19800 | SH | | DEFINED | 3 |
| AIR PRODUCTS & CHEMICALS INC | COM | 009158106 | 45 | 499 | SH | | DEFINED | 2 |
| AIR PRODUCTS & CHEMICALS INC | COM | 009158106 | 164 | 1800 | SH | | OTHER | 2 |
| ALCOA INC | COM | 013817101 | 111 | 7195 | SH | | DEFINED | 2 |
| ALCATEL-LUCENT | COM | 013904305 | 0 | 116 | SH | | DEFINED | 2 |
| ALLIANT ENERGY CORP | COM | 018802108 | 35 | 940 | SH | | SOLE | |
| ALLIANT ENERGY CORP | COM | 018802108 | 728 | 19805 | SH | | DEFINED | 2 |
| ALLIANT ENERGY CORP | COM | 018802108 | 50 | 1350 | SH | | OTHER | 2 |
| ALLIANT ENERGY CORP | COM | 018802108 | 533 | 14500 | SH | | DEFINED | 3 |
| ALLSCRIPTS-MISYS | COM | 01988P108 | 19 | 1000 | SH | | DEFINED | 2 |
| ALLSTATE CORP | COM | 020002101 | 3 | 100 | SH | | OTHER | 2 |
| ALTRIA GROUP INC | COM | 02209S103 | 15 | 629 | SH | | SOLE | |
| ALTRIA GROUP INC | COM | 02209S103 | 168 | 6830 | SH | | DEFINED | 2 |
| ALTRIA GROUP INC | COM | 02209S103 | 11 | 450 | SH | | OTHER | 2 |
| AMAZON.COM INC | COM | 023135106 | 1 | 8 | SH | | DEFINED | 2 |
| AMERICAN ELECTRIC POWER CO | COM | 025537101 | 13 | 360 | SH | | DEFINED | 2 |
| AMERICAN EXPRESS CO | COM | 025816109 | 65 | 1510 | SH | | SOLE | |
| AMERICAN EXPRESS CO | COM | 025816109 | 13 | 300 | SH | | OTHER | |
| AMERICAN EXPRESS CO | COM | 025816109 | 1248 | 29085 | SH | | DEFINED | 2 |
| AMERICAN EXPRESS CO | COM | 025816109 | 143 | 3325 | SH | | OTHER | 2 |
| AMERICAN EXPRESS CO | COM | 025816109 | 1481 | 34500 | SH | | DEFINED | 3 |
| AMERICAN TOWER CORP | COM | 029912201 | 1 | 23 | SH | | DEFINED | 2 |
| AMERIPRISE FINL INC | COM | 03076C106 | 5 | 80 | SH | | DEFINED | 2 |
| AMGEN INC | COM | 031162100 | 8 | 150 | SH | | OTHER | |
| AMGEN INC | COM | 031162100 | 42 | 768 | SH | | DEFINED | 2 |
| ANALOG DEVICES, INC. | COM | 032654105 | 128 | 3400 | SH | | DEFINED | 2 |
| ANNALY CAPITAL MGMT INC | COM | 035710409 | 23 | 1309 | SH | | DEFINED | 2 |
| APACHE CORP | COM | 037411105 | 76 | 634 | SH | | DEFINED | 2 |
| APOLLO GROUP INC | COM | 037604105 | 3 | 70 | SH | | DEFINED | 2 |
| APPLE INC | COM | 037833100 | 76 | 235 | SH | | SOLE | |
| APPLE INC | COM | 037833100 | 2377 | 7370 | SH | | DEFINED | 2 |
| APPLE INC | COM | 037833100 | 253 | 785 | SH | | OTHER | 2 |
| APPLE INC | COM | 037833100 | 2048 | 6350 | SH | | DEFINED | 3 |
| APPLIED MATERIALS INC | COM | 038222105 | 1 | 100 | SH | | OTHER | 2 |
| AQUA AMER INC | COM | 03836W103 | 4 | 200 | SH | | DEFINED | 2 |
| AQUA AMER INC | COM | 03836W103 | 33 | 1465 | SH | | OTHER | 2 |
| ARCHER DANIELS MIDLAND CO | COM | 039483102 | 5 | 160 | SH | | DEFINED | 2 |

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|-------------------------------|-----|-----------|-------|---------|----|---------|---|
| ARCHER DANIELS MIDLAND CO | PRE | 039483201 | 28 | 720 | SH | DEFINED | 2 |
| ARROW | COM | 042744102 | 9 | 312 | SH | SOLE | |
| ARROW | COM | 042744102 | 36865 | 1340059 | SH | DEFINED | 2 |
| ARROW | COM | 042744102 | 628 | 22824 | SH | OTHER | 2 |
| ATHENAHEALTH INC. | COM | 04685W103 | 4 | 100 | SH | DEFINED | 2 |
| AUTODESK INC | COM | 052769106 | 9 | 240 | SH | DEFINED | 2 |
| AUTOMATIC DATA PROCESSING | COM | 053015103 | 185 | 3990 | SH | DEFINED | 2 |
| AUTOMATIC DATA PROCESSING | COM | 053015103 | 323 | 6980 | SH | OTHER | 2 |
| AUTOMATIC DATA PROCESSING | COM | 053015103 | 26 | 568 | SH | SOLE | |
| BCE INC | COM | 05534B760 | 1 | 35 | SH | DEFINED | 2 |
| BP PLC | COM | 055622104 | 38 | 864 | SH | DEFINED | 2 |
| BP PLC | COM | 055622104 | 75 | 1700 | SH | OTHER | 2 |
| BAIDU.COM INC | COM | 056752108 | 0 | 9 | SH | DEFINED | 2 |
| BAKER HUGHES INC | COM | 057224107 | 21 | 375 | SH | DEFINED | 2 |
| BAKER HUGHES INC | COM | 057224107 | 34 | 600 | SH | OTHER | 2 |
| BANK OF AMERICA CORP | COM | 060505104 | 157 | 11762 | SH | DEFINED | 2 |
| BANK OF AMERICA CORP | COM | 060505104 | 33 | 2439 | SH | OTHER | 2 |
| BANK OF AMERICA CORP | COM | 060505104 | 12 | 890 | SH | SOLE | |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 85 | 2807 | SH | SOLE | |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 1174 | 38873 | SH | DEFINED | 2 |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 147 | 4851 | SH | OTHER | 2 |
| BANK OF NEW YORK MELLON CORP | COM | 064058100 | 1834 | 60730 | SH | DEFINED | 3 |
| BARD C R INC | COM | 067383109 | 2 | 25 | SH | DEFINED | 2 |
| BARRICK GOLD | COM | 067901108 | 18 | 344 | SH | DEFINED | 2 |
| BAXTER INTL INC | COM | 071813109 | 61 | 1200 | SH | SOLE | |
| BAXTER INTL INC | COM | 071813109 | 900 | 17775 | SH | DEFINED | 2 |
| BAXTER INTL INC | COM | 071813109 | 290 | 5738 | SH | OTHER | 2 |
| BAXTER INTL INC | COM | 071813109 | 1038 | 20500 | SH | DEFINED | 3 |
| BERKSHIRE HATHAWAY INC | COM | 084670702 | 24 | 300 | SH | SOLE | |
| BERKSHIRE HATHAWAY INC | COM | 084670702 | 760 | 9481 | SH | DEFINED | 2 |
| BERKSHIRE HATHAWAY INC | COM | 084670702 | 51 | 640 | SH | OTHER | 2 |
| BERKSHIRE HATHAWAY INC | COM | 084670702 | 1682 | 21000 | SH | DEFINED | 3 |
| BERKSHIRE HILLS BANCORP INC | COM | 084680107 | 33 | 1500 | SH | SOLE | |
| BEST BUY CO | COM | 086516101 | 3 | 86 | SH | DEFINED | 2 |
| BLACKROCK INC | COM | 09247X101 | 328 | 1720 | SH | DEFINED | 2 |
| BLACKROCK INC | COM | 09247X101 | 38 | 200 | SH | OTHER | 2 |
| BLACKROCK INC | COM | 09247X101 | 35 | 185 | SH | SOLE | |
| BOEING COMPANY | COM | 097023105 | 70 | 1065 | SH | DEFINED | 2 |
| BOSTON SCIENTIFIC CORP | COM | 101137107 | 2 | 265 | SH | DEFINED | 2 |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 29 | 1085 | SH | SOLE | |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 3 | 100 | SH | OTHER | |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 604 | 22809 | SH | DEFINED | 2 |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 96 | 3630 | SH | OTHER | 2 |
| BRISTOL MYERS SQUIBB | COM | 110122108 | 794 | 30000 | SH | DEFINED | 3 |
| BROADCOM CORP | COM | 111320107 | 4 | 100 | SH | DEFINED | 2 |
| BROWN FOREMAN DISTILLERS CORP | COM | 115637100 | 30 | 432 | SH | DEFINED | 2 |
| BROWN FOREMAN DISTILLERS CORP | COM | 115637209 | 42 | 610 | SH | DEFINED | 2 |
| BUCKEYE PARTNERS L P | COM | 118230101 | 33 | 500 | SH | DEFINED | 2 |
| CVS/CAREMARK CORP | COM | 126650100 | 5 | 146 | SH | DEFINED | 2 |
| CVS/CAREMARK CORP | COM | 126650100 | 2 | 50 | SH | OTHER | 2 |
| CAMPBELL SOUP | COM | 134429109 | 3 | 100 | SH | SOLE | |
| CANADIAN NAT'L RAILWAY | COM | 136375102 | 8 | 125 | SH | DEFINED | 2 |
| CAPITAL ONE | COM | 14040H105 | 0 | 16 | SH | DEFINED | 2 |
| CAPSTONE TURBINE CORP | COM | 14067D102 | 0 | 600 | SH | DEFINED | 2 |
| CARNIVAL | COM | 143658300 | 50 | 1075 | SH | SOLE | |
| CARNIVAL | COM | 143658300 | 474 | 10273 | SH | DEFINED | 2 |
| CARNIVAL | COM | 143658300 | 38 | 834 | SH | OTHER | 2 |
| CARNIVAL | COM | 143658300 | 899 | 19500 | SH | DEFINED | 3 |
| CATERPILLAR INC | COM | 149123101 | 102 | 1090 | SH | SOLE | |
| CATERPILLAR INC | COM | 149123101 | 1396 | 14901 | SH | DEFINED | 2 |
| CATERPILLAR INC | COM | 149123101 | 89 | 950 | SH | OTHER | 2 |
| CATERPILLAR INC | COM | 149123101 | 2426 | 25900 | SH | DEFINED | 3 |

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|--------------------------------|-----|-----------|------|-------|----|---------|---|
| CELGENE CORP | COM | 151020104 | 57 | 960 | SH | DEFINED | 2 |
| CENTURYLINK, INC. | COM | 156700106 | 1 | 25 | SH | DEFINED | 2 |
| CHEVRON CORPORATION | COM | 166764100 | 272 | 2979 | SH | SOLE | |
| CHEVRON CORPORATION | COM | 166764100 | 50 | 550 | SH | OTHER | |
| CHEVRON CORPORATION | COM | 166764100 | 2889 | 31664 | SH | DEFINED | 2 |
| CHEVRON CORPORATION | COM | 166764100 | 768 | 8415 | SH | OTHER | 2 |
| CHEVRON CORPORATION | COM | 166764100 | 2710 | 29700 | SH | DEFINED | 3 |
| CHUBB CORP | COM | 171232101 | 3 | 45 | SH | DEFINED | 2 |
| CINCINNATI FINANCIAL CORP | COM | 172062101 | 0 | 12 | SH | DEFINED | 2 |
| CISCO SYSTEMS | COM | 17275R102 | 161 | 7950 | SH | SOLE | |
| CISCO SYSTEMS | COM | 17275R102 | 4 | 200 | SH | OTHER | |
| CISCO SYSTEMS | COM | 17275R102 | 1394 | 68894 | SH | DEFINED | 2 |
| CISCO SYSTEMS | COM | 17275R102 | 311 | 15367 | SH | OTHER | 2 |
| CISCO SYSTEMS | COM | 17275R102 | 1586 | 78400 | SH | DEFINED | 3 |
| CITIGROUP INC | COM | 172967101 | 1 | 300 | SH | SOLE | |
| CITIGROUP INC | COM | 172967101 | 1 | 295 | SH | DEFINED | 2 |
| CLOROX CO | COM | 189054109 | 32 | 500 | SH | DEFINED | 2 |
| COCA COLA CO. | COM | 191216100 | 99 | 1500 | SH | SOLE | |
| COCA COLA CO. | COM | 191216100 | 545 | 8281 | SH | DEFINED | 2 |
| COCA COLA CO. | COM | 191216100 | 1348 | 20500 | SH | DEFINED | 3 |
| COCA-COLA ENTERPRISES INC. | COM | 19122T109 | 10 | 400 | SH | DEFINED | 2 |
| COGNIZANT TECH SOLUTIONS | COM | 192446102 | 73 | 1000 | SH | DEFINED | 2 |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 70 | 875 | SH | SOLE | |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 16 | 200 | SH | OTHER | |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 1395 | 17355 | SH | DEFINED | 2 |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 387 | 4815 | SH | OTHER | 2 |
| COLGATE-PALMOLIVE CO | COM | 194162103 | 1173 | 14600 | SH | DEFINED | 3 |
| COMCAST CORP NEW | COM | 20030N101 | 8 | 356 | SH | DEFINED | 2 |
| COMCAST CORP NEW | COM | 20030N101 | 8 | 375 | SH | OTHER | 2 |
| COMCAST CORP NEW | COM | 20030N200 | 1 | 56 | SH | DEFINED | 2 |
| CONNECTICUT WATER SERVICE INC | COM | 207797101 | 6 | 200 | SH | OTHER | 2 |
| CONOCOPHILLIPS | COM | 20825C104 | 60 | 875 | SH | SOLE | |
| CONOCOPHILLIPS | COM | 20825C104 | 1079 | 15837 | SH | DEFINED | 2 |
| CONOCOPHILLIPS | COM | 20825C104 | 112 | 1642 | SH | OTHER | 2 |
| CONOCOPHILLIPS | COM | 20825C104 | 1294 | 19000 | SH | DEFINED | 3 |
| CONSOLIDATED EDISON INC | COM | 209115104 | 36 | 726 | SH | DEFINED | 2 |
| CONSTELLATION ENERGY GROUP INC | COM | 210371100 | 11 | 350 | SH | DEFINED | 2 |
| CORNING INC | COM | 219350105 | 8 | 400 | SH | DEFINED | 2 |
| CORNING INC | COM | 219350105 | 19 | 1000 | SH | OTHER | 2 |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 63 | 875 | SH | SOLE | |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 847 | 11725 | SH | DEFINED | 2 |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 61 | 850 | SH | OTHER | 2 |
| COSTCO WHOLESALE CORP NEW | COM | 22160K105 | 1083 | 15000 | SH | DEFINED | 3 |
| DTE ENERGY CO. | COM | 233331107 | 9 | 199 | SH | DEFINED | 2 |
| DANAHER CORP | COM | 235851102 | 86 | 1830 | SH | SOLE | |
| DANAHER CORP | COM | 235851102 | 38 | 800 | SH | OTHER | |
| DANAHER CORP | COM | 235851102 | 1204 | 25535 | SH | DEFINED | 2 |
| DANAHER CORP | COM | 235851102 | 264 | 5595 | SH | OTHER | 2 |
| DANAHER CORP | COM | 235851102 | 1274 | 27000 | SH | DEFINED | 3 |
| DARDEN RESTAURANTS INC | COM | 237194105 | 23 | 500 | SH | SOLE | |
| DARDEN RESTAURANTS INC | COM | 237194105 | 192 | 4140 | SH | DEFINED | 2 |
| DARDEN RESTAURANTS INC | COM | 237194105 | 14 | 300 | SH | OTHER | 2 |
| DEERE & CO | COM | 244199105 | 34 | 408 | SH | DEFINED | 2 |
| DELL INC | COM | 24702R101 | 12 | 870 | SH | DEFINED | 2 |
| DELL INC | COM | 24702R101 | 3 | 200 | SH | OTHER | 2 |
| DENDREON CORP | COM | 24823Q107 | 3 | 100 | SH | DEFINED | 2 |
| DEVON ENERGY CORP NEW | COM | 25179M103 | 26 | 325 | SH | SOLE | |
| DEVON ENERGY CORP NEW | COM | 25179M103 | 254 | 3240 | SH | DEFINED | 2 |
| DEVON ENERGY CORP NEW | COM | 25179M103 | 1083 | 13800 | SH | DEFINED | 3 |
| DIAGEO PLC | COM | 25243Q205 | 2 | 30 | SH | DEFINED | 2 |
| WALT DISNEY COMPANY | COM | 254687106 | 137 | 3664 | SH | SOLE | |
| WALT DISNEY COMPANY | COM | 254687106 | 8 | 200 | SH | OTHER | |

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| WALT DISNEY COMPANY | COM | 254687106 | 977 | 26054 | SH | DEFINED | 2 |
| WALT DISNEY COMPANY | COM | 254687106 | 477 | 12725 | SH | OTHER | 2 |
| WALT DISNEY COMPANY | COM | 254687106 | 1122 | 29900 | SH | DEFINED | 3 |
| DIRECTV | COM | 25490A101 | 2 | 45 | SH | DEFINED | 2 |
| DOLLAR TREE INC. | COM | 256746108 | 221 | 3945 | SH | DEFINED | 2 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 78 | 1825 | SH | SOLE | |
| DOMINION RES INC VA NEW | COM | 25746U109 | 9 | 200 | SH | OTHER | |
| DOMINION RES INC VA NEW | COM | 25746U109 | 1194 | 27952 | SH | DEFINED | 2 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 142 | 3325 | SH | OTHER | 2 |
| DOMINION RES INC VA NEW | COM | 25746U109 | 970 | 22700 | SH | DEFINED | 3 |
| DOW CHEMICAL CO | COM | 260543103 | 14 | 400 | SH | OTHER | |
| DOW CHEMICAL CO | COM | 260543103 | 1 | 35 | SH | DEFINED | 2 |
| DOW CHEMICAL CO | COM | 260543103 | 3 | 100 | SH | OTHER | 2 |
| DR. PEPPER SNAPPLE GROUP | COM | 26138E109 | 2 | 45 | SH | DEFINED | 2 |
| EI DUPONT DE NEMOURS & CO | COM | 263534109 | 24 | 481 | SH | DEFINED | 2 |
| EI DUPONT DE NEMOURS & CO | COM | 263534109 | 125 | 2500 | SH | OTHER | 2 |
| DUKE ENERGY HLDG CORP | COM | 26441C105 | 19 | 1044 | SH | DEFINED | 2 |
| EMC CORP | COM | 268648102 | 65 | 2850 | SH | SOLE | |
| EMC CORP | COM | 268648102 | 628 | 27405 | SH | DEFINED | 2 |
| EMC CORP | COM | 268648102 | 23 | 1000 | SH | OTHER | 2 |
| EMC CORP | COM | 268648102 | 2061 | 90000 | SH | DEFINED | 3 |
| EAST WEST BANCORP | COM | 27579R104 | 10 | 500 | SH | OTHER | 2 |
| EASTMAN KODAK CO | COM | 277461109 | 0 | 100 | SH | DEFINED | 2 |
| EATON CORP | COM | 278058102 | 183 | 1800 | SH | OTHER | 2 |
| EATON VANCE | COM | 27828S101 | 59 | 4195 | SH | DEFINED | 2 |
| EBAY INC | COM | 278642103 | 2 | 85 | SH | DEFINED | 2 |
| ECOLAB INC | COM | 278865100 | 45 | 900 | SH | DEFINED | 2 |
| ECOLAB INC | COM | 278865100 | 86 | 1700 | SH | OTHER | 2 |
| EMCOR GROUP | COM | 29084Q100 | 3 | 100 | SH | DEFINED | 2 |
| EMERSON ELECTRIC CO | COM | 291011104 | 99 | 1730 | SH | SOLE | |
| EMERSON ELECTRIC CO | COM | 291011104 | 11 | 200 | SH | OTHER | |
| EMERSON ELECTRIC CO | COM | 291011104 | 1382 | 24178 | SH | DEFINED | 2 |
| EMERSON ELECTRIC CO | COM | 291011104 | 450 | 7870 | SH | OTHER | 2 |
| EMERSON ELECTRIC CO | COM | 291011104 | 1424 | 24900 | SH | DEFINED | 3 |
| ENCANA CORP | COM | 292505104 | 1 | 35 | SH | DEFINED | 2 |
| ENTERPRISE PRODS PARTNERS LP | LIM | 293792107 | 6 | 150 | PRN | DEFINED | 2 |
| ENTROPIC COMMUNICATIONS INC | COM | 29384R105 | 1 | 100 | SH | DEFINED | 2 |
| EXELON CORP | COM | 30161N101 | 2 | 50 | SH | SOLE | |
| EXELON CORP | COM | 30161N101 | 171 | 4110 | SH | DEFINED | 2 |
| EXELON CORP | COM | 30161N101 | 4 | 100 | SH | OTHER | 2 |
| EXELON CORP | COM | 30161N101 | 620 | 14900 | SH | DEFINED | 3 |
| EXPRESS SCRIPTS A | COM | 302182100 | 2 | 37 | SH | DEFINED | 2 |
| EXXON MOBIL CORP | COM | 30231G102 | 384 | 5246 | SH | SOLE | |
| EXXON MOBIL CORP | COM | 30231G102 | 48 | 650 | SH | OTHER | |
| EXXON MOBIL CORP | COM | 30231G102 | 3899 | 53321 | SH | DEFINED | 2 |
| EXXON MOBIL CORP | COM | 30231G102 | 1779 | 24334 | SH | OTHER | 2 |
| EXXON MOBIL CORP | COM | 30231G102 | 2413 | 33000 | SH | DEFINED | 3 |
| FAIRPOINT COMMUNICATIONS INC. | COM | 305560104 | 0 | 1 | SH | DEFINED | 2 |
| FAIRPOINT COMMUNICATIONS INC. | COM | 305560104 | 0 | 2 | SH | OTHER | 2 |
| FAMILY DOLLAR STORES | COM | 307000109 | 5 | 100 | SH | DEFINED | 2 |
| FED HOME LOAN MORT CORP | COM | 313400301 | 0 | 1116 | SH | DEFINED | 2 |
| FED NATL MORT ASSOC | COM | 313586109 | 0 | 1000 | SH | DEFINED | 2 |
| FIDELITY NATL FINANCIAL, INC. | COM | 31620R105 | 62 | 4500 | SH | DEFINED | 2 |
| FINANCIAL INSTITUTIONS INC | COM | 317585404 | 57 | 3000 | SH | SOLE | |
| FIRST NIAGARA | COM | 33582V108 | 28 | 2000 | SH | SOLE | |
| FIRST SOLAR, INC. | COM | 336433107 | 2 | 18 | SH | DEFINED | 2 |
| FISERV INC | COM | 337738108 | 78 | 1335 | SH | SOLE | |
| FISERV INC | COM | 337738108 | 798 | 13620 | SH | DEFINED | 2 |
| FISERV INC | COM | 337738108 | 6 | 100 | SH | OTHER | 2 |
| FISERV INC | COM | 337738108 | 744 | 12700 | SH | DEFINED | 3 |
| FORD MOTOR CO | COM | 345370860 | 55 | 3305 | SH | SOLE | |
| FORD MOTOR CO | COM | 345370860 | 626 | 37267 | SH | DEFINED | 2 |

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| FORD MOTOR CO | COM | 345370860 | 22 | 1300 | SH | OTHER | 2 |
| FORD MOTOR CO | COM | 345370860 | 1308 | 77900 | SH | DEFINED | 3 |
| FORTUNE BRANDS INC | COM | 349631101 | 36 | 600 | SH | DEFINED | 2 |
| FRANKLIN RESOURCES | COM | 354613101 | 19 | 175 | SH | DEFINED | 2 |
| FREEPORT MCMORAN | COM | 35671D857 | 66 | 550 | SH | SOLE | |
| FREEPORT MCMORAN | COM | 35671D857 | 1114 | 9278 | SH | DEFINED | 2 |
| FREEPORT MCMORAN | COM | 35671D857 | 101 | 840 | SH | OTHER | 2 |
| FREEPORT MCMORAN | COM | 35671D857 | 1105 | 9200 | SH | DEFINED | 3 |
| FRONTIER COMMUNICATIONS CORP | COM | 35906A108 | 0 | 19 | SH | DEFINED | 2 |
| FRONTIER COMMUNICATIONS CORP | COM | 35906A108 | 2 | 208 | SH | OTHER | 2 |
| GABELLI | MUT | 36242H104 | 21 | 1350 | SH | DEFINED | 2 |
| GANNETT COMPANY INC | COM | 364730101 | 4 | 250 | SH | DEFINED | 2 |
| GENERAL DYNAMICS | COM | 369550108 | 395 | 5565 | SH | DEFINED | 2 |
| GENERAL DYNAMICS | COM | 369550108 | 43 | 600 | SH | OTHER | 2 |
| GENERAL ELECTRIC CO | COM | 369604103 | 144 | 7895 | SH | SOLE | |
| GENERAL ELECTRIC CO | COM | 369604103 | 1397 | 76403 | SH | DEFINED | 2 |
| GENERAL ELECTRIC CO | COM | 369604103 | 927 | 50675 | SH | OTHER | 2 |
| GENERAL MILLS INC | COM | 370334104 | 53 | 1488 | SH | SOLE | |
| GENERAL MILLS INC | COM | 370334104 | 7 | 200 | SH | OTHER | |
| GENERAL MILLS INC | COM | 370334104 | 660 | 18555 | SH | DEFINED | 2 |
| GENERAL MILLS INC | COM | 370334104 | 151 | 4250 | SH | OTHER | 2 |
| GENERAL MILLS INC | COM | 370334104 | 918 | 25800 | SH | DEFINED | 3 |
| GENWORTH FINL | COM | 37247D106 | 13 | 1000 | SH | DEFINED | 2 |
| GENWORTH FINL | COM | 37247D106 | 1 | 100 | SH | OTHER | 2 |
| GLAXO | COM | 37733W105 | 47 | 1201 | SH | DEFINED | 2 |
| GLAXO | COM | 37733W105 | 8 | 200 | SH | OTHER | 2 |
| GOLDMAN SACHS GROUP | COM | 38141G104 | 19 | 114 | SH | DEFINED | 2 |
| GOLDMAN SACHS GROUP | COM | 38141G104 | 8 | 50 | SH | OTHER | 2 |
| GOOGLE INC | COM | 38259P508 | 110 | 186 | SH | DEFINED | 2 |
| GRAN TIERRA ENERGY, INC. | COM | 38500T101 | 3 | 403 | SH | DEFINED | 2 |
| GREENBRIER COMPANIES | COM | 393657101 | 4 | 200 | SH | DEFINED | 2 |
| HCP INC | COM | 40414L109 | 0 | 18 | SH | DEFINED | 2 |
| HARLEY DAVIDSON INC | COM | 412822108 | 7 | 200 | SH | DEFINED | 2 |
| HARLEY DAVIDSON INC | COM | 412822108 | 44 | 1280 | SH | OTHER | 2 |
| HARSCO CORP | COM | 415864107 | 17 | 586 | SH | DEFINED | 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 51 | 1938 | SH | DEFINED | 2 |
| HARTFORD FINL SVCS GROUP INC. | COM | 416515104 | 3 | 100 | SH | OTHER | 2 |
| HEALTH CARE REIT | COM | 42217K106 | 0 | 13 | SH | DEFINED | 2 |
| H J HEINZ CO | COM | 423074103 | 62 | 1250 | SH | SOLE | |
| H J HEINZ CO | COM | 423074103 | 1153 | 23313 | SH | DEFINED | 2 |
| H J HEINZ CO | COM | 423074103 | 607 | 12275 | SH | OTHER | 2 |
| H J HEINZ CO | COM | 423074103 | 974 | 19700 | SH | DEFINED | 3 |
| HEWLETT PACKARD CO | COM | 428236103 | 114 | 2700 | SH | SOLE | |
| HEWLETT PACKARD CO | COM | 428236103 | 17 | 400 | SH | OTHER | |
| HEWLETT PACKARD CO | COM | 428236103 | 1797 | 42672 | SH | DEFINED | 2 |
| HEWLETT PACKARD CO | COM | 428236103 | 980 | 23284 | SH | OTHER | 2 |
| HEWLETT PACKARD CO | COM | 428236103 | 1713 | 40700 | SH | DEFINED | 3 |
| HOME DEPOT, INC | COM | 437076102 | 103 | 2950 | SH | SOLE | |
| HOME DEPOT, INC | COM | 437076102 | 4 | 100 | SH | OTHER | |
| HOME DEPOT, INC | COM | 437076102 | 815 | 23238 | SH | DEFINED | 2 |
| HOME DEPOT, INC | COM | 437076102 | 173 | 4940 | SH | OTHER | 2 |
| HOME DEPOT, INC | COM | 437076102 | 1332 | 38000 | SH | DEFINED | 3 |
| HONEYWELL INTL | COM | 438516106 | 8 | 152 | SH | DEFINED | 2 |
| HOSPIRA INC | COM | 441060100 | 27 | 480 | SH | DEFINED | 2 |
| HOSPIRA INC | COM | 441060100 | 14 | 260 | SH | OTHER | 2 |
| HOSPITALITY PROPERTIES TRUST | COM | 44106M102 | 0 | 13 | SH | DEFINED | 2 |
| ITT CORP | COM | 450911102 | 10 | 200 | SH | SOLE | |
| ITT CORP | COM | 450911102 | 81 | 1550 | SH | DEFINED | 2 |
| ITT CORP | COM | 450911102 | 3 | 50 | SH | OTHER | 2 |
| ILLINOIS TOOL WORKS INC. | COM | 452308109 | 14 | 270 | SH | DEFINED | 2 |
| ILLINOIS TOOL WORKS INC. | COM | 452308109 | 82 | 1543 | SH | OTHER | 2 |
| IMATION CORPORATION | COM | 45245A107 | 1 | 120 | SH | OTHER | 2 |

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|-------------------------------|-----|-----------|------|-------|----|-----------|
| INTEL CORP | COM | 458140100 | 207 | 9826 | SH | SOLE |
| INTEL CORP | COM | 458140100 | 6 | 300 | SH | OTHER |
| INTEL CORP | COM | 458140100 | 1951 | 92770 | SH | DEFINED 2 |
| INTEL CORP | COM | 458140100 | 363 | 17275 | SH | OTHER 2 |
| INTEL CORP | COM | 458140100 | 1903 | 90500 | SH | DEFINED 3 |
| INTL BUSINESS MACHINES | COM | 459200101 | 207 | 1408 | SH | SOLE |
| INTL BUSINESS MACHINES | COM | 459200101 | 15 | 100 | SH | OTHER |
| INTL BUSINESS MACHINES | COM | 459200101 | 3218 | 21929 | SH | DEFINED 2 |
| INTL BUSINESS MACHINES | COM | 459200101 | 1871 | 12750 | SH | OTHER 2 |
| INTL BUSINESS MACHINES | COM | 459200101 | 2055 | 14000 | SH | DEFINED 3 |
| ISHARES | EXC | 464285105 | 3 | 200 | SH | DEFINED 2 |
| ISHARES | EXC | 464287176 | 6 | 56 | SH | DEFINED 2 |
| ISHARES | EXC | 464287234 | 45 | 954 | SH | DEFINED 2 |
| ISHARES | EXC | 464287564 | 10 | 154 | SH | DEFINED 2 |
| ISHARES | EXC | 464288687 | 113 | 2900 | SH | SOLE |
| ISHARES | EXC | 464288687 | 1209 | 31160 | SH | DEFINED 2 |
| ISHARES | EXC | 464288687 | 162 | 4178 | SH | OTHER 2 |
| ISHARES | EXC | 464288695 | 7 | 100 | SH | DEFINED 2 |
| ISHARES | EXC | 46428Q109 | 62 | 2044 | SH | DEFINED 2 |
| JPMORGAN CHASE & CO | COM | 46625H100 | 156 | 3679 | SH | SOLE |
| JPMORGAN CHASE & CO | COM | 46625H100 | 1638 | 38620 | SH | DEFINED 2 |
| JPMORGAN CHASE & CO | COM | 46625H100 | 387 | 9131 | SH | OTHER 2 |
| JPMORGAN CHASE & CO | COM | 46625H100 | 1947 | 45900 | SH | DEFINED 3 |
| JACOBS ENGINEERING GROUP INC. | COM | 469814107 | 128 | 2786 | SH | OTHER 2 |
| JOHNSON & JOHNSON | COM | 478160104 | 251 | 4058 | SH | SOLE |
| JOHNSON & JOHNSON | COM | 478160104 | 9 | 150 | SH | OTHER |
| JOHNSON & JOHNSON | COM | 478160104 | 2572 | 41589 | SH | DEFINED 2 |
| JOHNSON & JOHNSON | COM | 478160104 | 1564 | 25290 | SH | OTHER 2 |
| JOHNSON & JOHNSON | COM | 478160104 | 1398 | 22600 | SH | DEFINED 3 |
| JOHNSON CONTROLS INC | COM | 478366107 | 40 | 1050 | SH | DEFINED 2 |
| JOHNSON CONTROLS INC | COM | 478366107 | 11 | 300 | SH | OTHER 2 |
| KKR & CO | COM | 48248M102 | 84 | 5900 | SH | DEFINED 2 |
| KADANT, INC. | COM | 48282T104 | 19 | 809 | SH | DEFINED 2 |
| KELLOGG CO. | COM | 487836108 | 4 | 75 | SH | SOLE |
| KELLOGG CO. | COM | 487836108 | 245 | 4805 | SH | DEFINED 2 |
| KELLOGG CO. | COM | 487836108 | 204 | 4000 | SH | OTHER 2 |
| KIMBERLY-CLARK CORP | COM | 494368103 | 12 | 187 | SH | DEFINED 2 |
| KOHL'S CORP (WISCONSIN) | COM | 500255104 | 4 | 75 | SH | SOLE |
| KOHL'S CORP (WISCONSIN) | COM | 500255104 | 373 | 6860 | SH | DEFINED 2 |
| KOHL'S CORP (WISCONSIN) | COM | 500255104 | 1103 | 20300 | SH | DEFINED 3 |
| KRAFT FOODS INC | COM | 50075N104 | 26 | 825 | SH | SOLE |
| KRAFT FOODS INC | COM | 50075N104 | 258 | 8200 | SH | DEFINED 2 |
| KRAFT FOODS INC | COM | 50075N104 | 10 | 326 | SH | OTHER 2 |
| L3 COMMUNICATIONS HLD INC | COM | 502424104 | 13 | 190 | SH | DEFINED 2 |
| L3 COMMUNICATIONS HLD INC | COM | 502424104 | 7 | 100 | SH | OTHER 2 |
| LAS VEGAS SANDS CORP | COM | 517834107 | 1 | 27 | SH | DEFINED 2 |
| LEGG MASON INC | COM | 524901105 | 5 | 150 | SH | DEFINED 2 |
| ELI LILLY & CO | COM | 532457108 | 101 | 2875 | SH | DEFINED 2 |
| ELI LILLY & CO | COM | 532457108 | 63 | 1800 | SH | OTHER 2 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 63 | 900 | SH | SOLE |
| LOCKHEED MARTIN CORP | COM | 539830109 | 965 | 13804 | SH | DEFINED 2 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 5 | 65 | SH | OTHER 2 |
| LOCKHEED MARTIN CORP | COM | 539830109 | 294 | 4200 | SH | DEFINED 3 |
| LORILLARD INC | COM | 544147101 | 0 | 4 | SH | DEFINED 2 |
| LOWES COMPANIES | COM | 548661107 | 3 | 100 | SH | SOLE |
| LOWES COMPANIES | COM | 548661107 | 136 | 5420 | SH | DEFINED 2 |
| LOWES COMPANIES | COM | 548661107 | 145 | 5800 | SH | OTHER 2 |
| MARATHON OIL CORP | COM | 565849106 | 32 | 875 | SH | SOLE |
| MARATHON OIL CORP | COM | 565849106 | 404 | 10920 | SH | DEFINED 2 |
| MARATHON OIL CORP | COM | 565849106 | 1078 | 29100 | SH | DEFINED 3 |
| MASCO CORP | COM | 574599106 | 3 | 200 | SH | OTHER 2 |
| MCCORMICK & CO | COM | 579780206 | 37 | 800 | SH | DEFINED 2 |

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|-----------------------------|-----|-----------|------|-------|-----|---------|---|
| MCCORMICK & CO | COM | 579780206 | 3 | 75 | SH | OTHER | 2 |
| MCDONALDS CORP | COM | 580135101 | 120 | 1568 | SH | SOLE | |
| MCDONALDS CORP | COM | 580135101 | 8 | 100 | SH | OTHER | |
| MCDONALDS CORP | COM | 580135101 | 1825 | 23772 | SH | DEFINED | 2 |
| MCDONALDS CORP | COM | 580135101 | 505 | 6575 | SH | OTHER | 2 |
| MCDONALDS CORP | COM | 580135101 | 1466 | 19100 | SH | DEFINED | 3 |
| MCGRAW-HILL INC | COM | 580645109 | 25 | 700 | SH | SOLE | |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 61 | 1000 | SH | SOLE | |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 832 | 13580 | SH | DEFINED | 2 |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 58 | 940 | SH | OTHER | 2 |
| MEDCO HEALTH SOLUTIONS | COM | 58405U102 | 1127 | 18400 | SH | DEFINED | 3 |
| MEDTRONIC, INC | COM | 585055106 | 71 | 1905 | SH | SOLE | |
| MEDTRONIC, INC | COM | 585055106 | 694 | 18700 | SH | DEFINED | 2 |
| MEDTRONIC, INC | COM | 585055106 | 107 | 2875 | SH | OTHER | 2 |
| MEDTRONIC, INC | COM | 585055106 | 909 | 24500 | SH | DEFINED | 3 |
| MERCK & CO. INC. | COM | 58933Y105 | 40 | 1122 | SH | SOLE | |
| MERCK & CO. INC. | COM | 58933Y105 | 295 | 8172 | SH | DEFINED | 2 |
| MERCK & CO. INC. | COM | 58933Y105 | 232 | 6450 | SH | OTHER | 2 |
| METLIFE | COM | 59156R108 | 4 | 88 | SH | DEFINED | 2 |
| MICROSOFT CORP. | COM | 594918104 | 226 | 8080 | SH | SOLE | |
| MICROSOFT CORP. | COM | 594918104 | 11 | 400 | SH | OTHER | |
| MICROSOFT CORP. | COM | 594918104 | 2391 | 85670 | SH | DEFINED | 2 |
| MICROSOFT CORP. | COM | 594918104 | 761 | 27274 | SH | OTHER | 2 |
| MICROSOFT CORP. | COM | 594918104 | 1641 | 58800 | SH | DEFINED | 3 |
| MOHAWK INDUSTRIES INC | COM | 608190104 | 13 | 225 | SH | DEFINED | 2 |
| MOLSON COORS BREWING CO | COM | 60871R209 | 7 | 140 | SH | DEFINED | 2 |
| MONSANTO CO NEW | COM | 61166W101 | 45 | 640 | SH | DEFINED | 2 |
| MONSANTO CO NEW | COM | 61166W101 | 21 | 300 | SH | OTHER | 2 |
| MORGAN STANLEY | COM | 617446448 | 16 | 600 | SH | SOLE | |
| MORGAN STANLEY | COM | 617446448 | 361 | 13265 | SH | DEFINED | 2 |
| MORGAN STANLEY | COM | 617446448 | 1116 | 41000 | SH | DEFINED | 3 |
| MOTOROLA SOLUTIONS INC | COM | 620076109 | 2 | 200 | SH | DEFINED | 2 |
| NBT BANCORP INC | COM | 628778102 | 36 | 1500 | SH | SOLE | |
| NATIONAL CITY CORP | CON | 635405AW3 | 3 | 3000 | PRN | DEFINED | 2 |
| NATIONAL OIL WELL VARCO INC | COM | 637071101 | 148 | 2200 | SH | DEFINED | 2 |
| NATIONAL OIL WELL VARCO INC | COM | 637071101 | 84 | 1250 | SH | OTHER | 2 |
| NATIONWIDE HEALTH PROPERTYS | COM | 638620104 | 0 | 10 | SH | DEFINED | 2 |
| NETAPP INC. | COM | 64110D104 | 0 | 12 | SH | DEFINED | 2 |
| NEW YORK CMNTY BANCORP INC | COM | 649445103 | 0 | 35 | SH | DEFINED | 2 |
| NEWELL RUBBERMAID INC | COM | 651229106 | 4 | 200 | SH | OTHER | 2 |
| NEWMONT MINING CORP | COM | 651639106 | 3 | 45 | SH | DEFINED | 2 |
| NFJ | COM | 65337H109 | 20 | 1128 | SH | DEFINED | 2 |
| NEXTERA ENERGY INC | COM | 65339F101 | 13 | 250 | SH | DEFINED | 2 |
| NIKE INC | COM | 654106103 | 34 | 400 | SH | SOLE | |
| NIKE INC | COM | 654106103 | 411 | 4812 | SH | DEFINED | 2 |
| NIKE INC | COM | 654106103 | 56 | 650 | SH | OTHER | 2 |
| NOKIA CORP | COM | 654902204 | 4 | 400 | SH | DEFINED | 2 |
| NOBLE ENERGY | COM | 655044105 | 4 | 49 | SH | DEFINED | 2 |
| NORDSTROM INC | COM | 655664100 | 4 | 95 | SH | DEFINED | 2 |
| NORFOLK SOUTHERN CORP | COM | 655844108 | 37 | 585 | SH | SOLE | |
| NORFOLK SOUTHERN CORP | COM | 655844108 | 1097 | 17465 | SH | DEFINED | 2 |
| NORFOLK SOUTHERN CORP | COM | 655844108 | 110 | 1750 | SH | OTHER | 2 |
| NORFOLK SOUTHERN CORP | COM | 655844108 | 911 | 14500 | SH | DEFINED | 3 |
| NORTHERN TRUST CORP | COM | 665859104 | 7 | 125 | SH | DEFINED | 2 |
| NORTHROP GRUMMAN CORP | COM | 666807102 | 3 | 50 | SH | DEFINED | 2 |
| NOVARTIS A G | COM | 66987V109 | 9 | 150 | SH | OTHER | 2 |
| NOVO-NORDISK A/S | COM | 670100205 | 11 | 100 | SH | DEFINED | 2 |
| NUVEEN | EXC | 67066V101 | 15 | 1167 | SH | DEFINED | 2 |
| NUVEEN | EXC | 67070A101 | 5 | 360 | SH | DEFINED | 2 |
| OCCIDENTAL PETROLEUM CORP | COM | 674599105 | 102 | 1040 | SH | SOLE | |
| OCCIDENTAL PETROLEUM CORP | COM | 674599105 | 1603 | 16338 | SH | DEFINED | 2 |
| OCCIDENTAL PETROLEUM CORP | COM | 674599105 | 10 | 100 | SH | OTHER | 2 |

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|---------------------------------|-----|-----------|------|-------|----|---------|---|
| OCCIDENTAL PETROLEUM CORP | COM | 674599105 | 2727 | 27800 | SH | DEFINED | 3 |
| OLIN CORP | COM | 680665205 | 6 | 300 | SH | OTHER | 2 |
| ORACLE CORP | COM | 68389X105 | 126 | 4020 | SH | SOLE | |
| ORACLE CORP | COM | 68389X105 | 6 | 200 | SH | OTHER | |
| ORACLE CORP | COM | 68389X105 | 1935 | 61823 | SH | DEFINED | 2 |
| ORACLE CORP | COM | 68389X105 | 239 | 7650 | SH | OTHER | 2 |
| ORACLE CORP | COM | 68389X105 | 1722 | 55000 | SH | DEFINED | 3 |
| PACKAGING CORP OF AMERICA | COM | 695156109 | 50 | 1925 | SH | SOLE | |
| PACKAGING CORP OF AMERICA | COM | 695156109 | 640 | 24757 | SH | DEFINED | 2 |
| PACKAGING CORP OF AMERICA | COM | 695156109 | 70 | 2700 | SH | OTHER | 2 |
| PACKAGING CORP OF AMERICA | COM | 695156109 | 796 | 30800 | SH | DEFINED | 3 |
| PARKER-HANNIFIN | COM | 701094104 | 21 | 245 | SH | DEFINED | 2 |
| PARKER-HANNIFIN | COM | 701094104 | 149 | 1725 | SH | OTHER | 2 |
| PAYCHEX INC | COM | 704326107 | 31 | 1000 | SH | DEFINED | 2 |
| PEABODY ENERGY CORP | COM | 704549104 | 2 | 37 | SH | DEFINED | 2 |
| PENN WEST ENERGY TRUST | COM | 707885109 | 31 | 1300 | SH | DEFINED | 2 |
| PEPSICO INC | COM | 713448108 | 172 | 2633 | SH | SOLE | |
| PEPSICO INC | COM | 713448108 | 13 | 200 | SH | OTHER | |
| PEPSICO INC | COM | 713448108 | 2323 | 35560 | SH | DEFINED | 2 |
| PEPSICO INC | COM | 713448108 | 1577 | 24138 | SH | OTHER | 2 |
| PEPSICO INC | COM | 713448108 | 1307 | 20000 | SH | DEFINED | 3 |
| PFIZER INC | COM | 717081103 | 380 | 21692 | SH | DEFINED | 2 |
| PFIZER INC | COM | 717081103 | 306 | 17451 | SH | OTHER | 2 |
| PHILIP MORRIS INTERNATIONAL INC | COM | 718172109 | 425 | 7262 | SH | DEFINED | 2 |
| PHILIP MORRIS INTERNATIONAL INC | COM | 718172109 | 20 | 350 | SH | OTHER | 2 |
| PLAINS EXPLORATION | COM | 726505100 | 8 | 237 | SH | DEFINED | 2 |
| POWERSHARES | EXC | 73935X500 | 41 | 3950 | SH | DEFINED | 2 |
| POWERSHARES | EXC | 73935X575 | 5 | 250 | SH | DEFINED | 2 |
| PRAXAIR, INC. | COM | 74005P104 | 66 | 690 | SH | SOLE | |
| PRAXAIR, INC. | COM | 74005P104 | 1012 | 10600 | SH | DEFINED | 2 |
| PRAXAIR, INC. | COM | 74005P104 | 116 | 1215 | SH | OTHER | 2 |
| PRAXAIR, INC. | COM | 74005P104 | 792 | 8300 | SH | DEFINED | 3 |
| PRECISION CASTPARTS CORP | COM | 740189105 | 0 | 7 | SH | DEFINED | 2 |
| T ROWE PRICE | COM | 74144T108 | 136 | 2100 | SH | SOLE | |
| T ROWE PRICE | COM | 74144T108 | 16 | 250 | SH | OTHER | |
| T ROWE PRICE | COM | 74144T108 | 1966 | 30454 | SH | DEFINED | 2 |
| T ROWE PRICE | COM | 74144T108 | 541 | 8375 | SH | OTHER | 2 |
| T ROWE PRICE | COM | 74144T108 | 2098 | 32500 | SH | DEFINED | 3 |
| PROCTER & GAMBLE CO | COM | 742718109 | 211 | 3281 | SH | SOLE | |
| PROCTER & GAMBLE CO | COM | 742718109 | 13 | 200 | SH | OTHER | |
| PROCTER & GAMBLE CO | COM | 742718109 | 1988 | 30899 | SH | DEFINED | 2 |
| PROCTER & GAMBLE CO | COM | 742718109 | 976 | 15170 | SH | OTHER | 2 |
| PROCTER & GAMBLE CO | COM | 742718109 | 1274 | 19800 | SH | DEFINED | 3 |
| PROGRESS ENERGY INC | COM | 743263105 | 37 | 850 | SH | SOLE | |
| PROGRESS ENERGY INC | COM | 743263105 | 496 | 11408 | SH | DEFINED | 2 |
| PROGRESS ENERGY INC | COM | 743263105 | 99 | 2280 | SH | OTHER | 2 |
| PROGRESS ENERGY INC | COM | 743263105 | 539 | 12400 | SH | DEFINED | 3 |
| PROVIDENT | COM | 74386K104 | 26 | 3300 | SH | DEFINED | 2 |
| PRUDENTIAL FINANCIAL | COM | 744320102 | 12 | 200 | SH | DEFINED | 2 |
| PUBLIC SERVICE ENTERPRISE GRP. | COM | 744573106 | 13 | 400 | SH | DEFINED | 2 |
| QUALCOMM INC | COM | 747525103 | 33 | 660 | SH | SOLE | |
| QUALCOMM INC | COM | 747525103 | 480 | 9690 | SH | DEFINED | 2 |
| QUALCOMM INC | COM | 747525103 | 6 | 125 | SH | OTHER | 2 |
| QUALCOMM INC | COM | 747525103 | 1500 | 30300 | SH | DEFINED | 3 |
| QUEST DIAGNOSTICS INC | COM | 74834L100 | 10 | 180 | SH | DEFINED | 2 |
| QUEST DIAGNOSTICS INC | COM | 74834L100 | 70 | 1300 | SH | OTHER | 2 |
| RED HAT INC | COM | 756577102 | 1 | 27 | SH | DEFINED | 2 |
| REPSOL YPF SA | COM | 76026T205 | 3 | 100 | SH | OTHER | 2 |
| RESEARCH IN MOTION USD COMMON | COM | 760975102 | 32 | 550 | SH | SOLE | |
| RESEARCH IN MOTION USD COMMON | COM | 760975102 | 64 | 1100 | SH | DEFINED | 2 |
| REYNOLDS AMERICAN INC | COM | 761713106 | 0 | 30 | SH | DEFINED | 2 |
| ROCKWELL COLLINS INC | COM | 774341101 | 9 | 150 | SH | DEFINED | 2 |

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|-----------------------------|-----|-----------|------|-------|----|---------|---|
| ROYAL DUTCH SHELL PLC | COM | 780259107 | 2 | 24 | SH | DEFINED | 2 |
| ROYAL DUTCH SHELL PLC | COM | 780259206 | 52 | 772 | SH | SOLE | |
| ROYAL DUTCH SHELL PLC | COM | 780259206 | 54 | 816 | SH | DEFINED | 2 |
| ROYAL DUTCH SHELL PLC | COM | 780259206 | 13 | 200 | SH | OTHER | 2 |
| SPDR GOLD TRUST ETF | EXC | 78463V107 | 212 | 1526 | SH | DEFINED | 2 |
| SPDR S&P | EXC | 78463X798 | 44 | 1587 | SH | DEFINED | 2 |
| ST JUDE MEDICAL INC | COM | 790849103 | 53 | 1250 | SH | SOLE | |
| ST JUDE MEDICAL INC | COM | 790849103 | 592 | 13840 | SH | DEFINED | 2 |
| ST JUDE MEDICAL INC | COM | 790849103 | 53 | 1250 | SH | OTHER | 2 |
| ST JUDE MEDICAL INC | COM | 790849103 | 787 | 18400 | SH | DEFINED | 3 |
| SALESFORCE.COM | COM | 79466L302 | 0 | 6 | SH | DEFINED | 2 |
| SCANA CORP NEW | COM | 80589M102 | 1 | 10 | SH | DEFINED | 2 |
| SCHLUMBERGER LTD | COM | 806857108 | 65 | 780 | SH | SOLE | |
| SCHLUMBERGER LTD | COM | 806857108 | 85 | 1020 | SH | DEFINED | 2 |
| SCHLUMBERGER LTD | COM | 806857108 | 75 | 900 | SH | OTHER | 2 |
| SECTOR SPDR TR FUND | EXC | 81369Y100 | 4 | 100 | SH | SOLE | |
| SECTOR SPDR TR FUND | EXC | 81369Y100 | 31 | 800 | SH | DEFINED | 2 |
| SECTOR SPDR TR FUND | EXC | 81369Y209 | 10 | 325 | SH | DEFINED | 2 |
| SECTOR SPDR TR FUND | EXC | 81369Y506 | 35 | 520 | SH | DEFINED | 2 |
| SECTOR SPDR TR FUND | EXC | 81369Y605 | 8 | 525 | SH | DEFINED | 2 |
| SECTOR SPDR TR FUND | EXC | 81369Y803 | 10 | 410 | SH | DEFINED | 2 |
| SECTOR SPDR TR FUND | EXC | 81369Y886 | 21 | 685 | SH | DEFINED | 2 |
| SEMPRA ENERGY | COM | 816851109 | 5 | 100 | SH | DEFINED | 2 |
| SENIOR HSG PPTYS TR | COM | 81721M109 | 0 | 15 | SH | DEFINED | 2 |
| SIEMENS INC | COM | 826197501 | 14 | 110 | SH | DEFINED | 2 |
| SIGMA-ALDRICH CORP | COM | 826552101 | 8 | 125 | SH | DEFINED | 2 |
| SMUCKER (J.M.) | COM | 832696405 | 3 | 50 | SH | OTHER | 2 |
| SONOCO PRODUCTS | COM | 835495102 | 25 | 750 | SH | DEFINED | 2 |
| SOUTHERN CO | COM | 842587107 | 27 | 710 | SH | SOLE | |
| SOUTHERN CO | COM | 842587107 | 8 | 200 | SH | OTHER | |
| SOUTHERN CO | COM | 842587107 | 577 | 15104 | SH | DEFINED | 2 |
| SOUTHERN CO | COM | 842587107 | 68 | 1775 | SH | OTHER | 2 |
| SOUTHERN CO | COM | 842587107 | 906 | 23700 | SH | DEFINED | 3 |
| SPECTRA ENERGY CORP | COM | 847560109 | 10 | 390 | SH | DEFINED | 2 |
| STAPLES INCORPORATED | COM | 855030102 | 12 | 525 | SH | SOLE | |
| STAPLES INCORPORATED | COM | 855030102 | 106 | 4663 | SH | DEFINED | 2 |
| STAPLES INCORPORATED | COM | 855030102 | 73 | 3200 | SH | OTHER | 2 |
| STARBUCKS CORP | COM | 855244109 | 6 | 200 | SH | DEFINED | 2 |
| STATE BANCORP INC | COM | 855716106 | 28 | 3000 | SH | SOLE | |
| STARWOOD HOTELS AND RESORTS | COM | 85590A401 | 0 | 12 | SH | DEFINED | 2 |
| STATE STREET CORP COM | COM | 857477103 | 38 | 810 | SH | DEFINED | 2 |
| STRYKER CORP | COM | 863667101 | 8 | 150 | SH | SOLE | |
| STRYKER CORP | COM | 863667101 | 562 | 10460 | SH | DEFINED | 2 |
| STRYKER CORP | COM | 863667101 | 40 | 750 | SH | OTHER | 2 |
| STRYKER CORP | COM | 863667101 | 752 | 14000 | SH | DEFINED | 3 |
| SUFFOLK BANCORP | COM | 864739107 | 100 | 4040 | SH | DEFINED | 2 |
| SUNTRUST BANKS INC | COM | 867914103 | 1 | 50 | SH | DEFINED | 2 |
| TJX COMPANIES | COM | 872540109 | 75 | 1695 | SH | SOLE | |
| TJX COMPANIES | COM | 872540109 | 4 | 100 | SH | OTHER | |
| TJX COMPANIES | COM | 872540109 | 796 | 17939 | SH | DEFINED | 2 |
| TJX COMPANIES | COM | 872540109 | 59 | 1325 | SH | OTHER | 2 |
| TJX COMPANIES | COM | 872540109 | 1101 | 24800 | SH | DEFINED | 3 |
| TARGET CORP | COM | 87612E106 | 26 | 435 | SH | SOLE | |
| TARGET CORP | COM | 87612E106 | 12 | 200 | SH | OTHER | |
| TARGET CORP | COM | 87612E106 | 809 | 13461 | SH | DEFINED | 2 |
| TARGET CORP | COM | 87612E106 | 211 | 3517 | SH | OTHER | 2 |
| TELEFONICA SA | COM | 879382208 | 0 | 6 | SH | DEFINED | 2 |
| TEMPLE INLAND INC | COM | 879868107 | 15 | 720 | SH | DEFINED | 2 |
| TEVA PHARM INDUS ADR | COM | 881624209 | 10 | 200 | SH | SOLE | |
| TEVA PHARM INDUS ADR | COM | 881624209 | 48 | 913 | SH | DEFINED | 2 |
| TEVA PHARM INDUS ADR | COM | 881624209 | 156 | 3000 | SH | OTHER | 2 |
| TEXTRON INC | COM | 883203101 | 2 | 100 | SH | DEFINED | 2 |

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|----------------------------|-----|-----------|------|-------|----|---------|---|
| 3M COMPANY | COM | 88579Y101 | 1096 | 12701 | SH | DEFINED | 2 |
| 3M COMPANY | COM | 88579Y101 | 542 | 6275 | SH | OTHER | 2 |
| 3M COMPANY | COM | 88579Y101 | 2011 | 23300 | SH | DEFINED | 3 |
| 3M COMPANY | COM | 88579Y101 | 81 | 940 | SH | SOLE | |
| TIDEWATER, INC. | COM | 886423102 | 32 | 600 | SH | SOLE | |
| TIDEWATER, INC. | COM | 886423102 | 250 | 4645 | SH | DEFINED | 2 |
| TIDEWATER, INC. | COM | 886423102 | 24 | 450 | SH | OTHER | 2 |
| TIFFANY | COM | 886547108 | 22 | 350 | SH | DEFINED | 2 |
| TIME WARNER INC NEW | COM | 887317303 | 34 | 1050 | SH | SOLE | |
| TIME WARNER INC NEW | COM | 887317303 | 505 | 15700 | SH | DEFINED | 2 |
| TIME WARNER INC NEW | COM | 887317303 | 19 | 600 | SH | OTHER | 2 |
| TIME WARNER INC NEW | COM | 887317303 | 1042 | 32400 | SH | DEFINED | 3 |
| TIME WARNER | COM | 88732J207 | 7 | 100 | SH | DEFINED | 2 |
| TIME WARNER | COM | 88732J207 | 7 | 100 | SH | SOLE | |
| TOMPKINS TRUSTCO INC | COM | 890110109 | 43 | 1100 | SH | SOLE | |
| TORCHMARK CORP | COM | 891027104 | 2 | 30 | SH | DEFINED | 2 |
| TORONTO-DOMINION BANK | COM | 891160509 | 442 | 5943 | SH | DEFINED | 2 |
| TORONTO-DOMINION BANK | COM | 891160509 | 103 | 1389 | SH | OTHER | 2 |
| TOTAL S.A. | COM | 89151E109 | 1 | 17 | SH | DEFINED | 2 |
| TRAVELERS COS INC | COM | 89417E109 | 56 | 1014 | SH | DEFINED | 2 |
| TRUSTCO BANK CORP | COM | 898349105 | 37 | 6000 | SH | SOLE | |
| TRUSTCO BANK CORP | COM | 898349105 | 30 | 4588 | SH | DEFINED | 2 |
| U.S. BANCORP | COM | 902973304 | 113 | 4175 | SH | SOLE | |
| U.S. BANCORP | COM | 902973304 | 3 | 100 | SH | OTHER | |
| U.S. BANCORP | COM | 902973304 | 1385 | 51345 | SH | DEFINED | 2 |
| U.S. BANCORP | COM | 902973304 | 100 | 3725 | SH | OTHER | 2 |
| U.S. BANCORP | COM | 902973304 | 1195 | 44300 | SH | DEFINED | 3 |
| ULTRA PETROLEUM CORP | COM | 903914109 | 5 | 100 | SH | DEFINED | 2 |
| UNILEVER PLC | COM | 904767704 | 0 | 27 | SH | DEFINED | 2 |
| UNILEVER NV | COM | 904784709 | 2 | 70 | SH | DEFINED | 2 |
| UNION PACIFIC CORP | COM | 907818108 | 21 | 224 | SH | DEFINED | 2 |
| UNITED PARCEL SERVICE | COM | 911312106 | 55 | 760 | SH | SOLE | |
| UNITED PARCEL SERVICE | COM | 911312106 | 533 | 7342 | SH | DEFINED | 2 |
| UNITED PARCEL SERVICE | COM | 911312106 | 80 | 1100 | SH | OTHER | 2 |
| UNITED PARCEL SERVICE | COM | 911312106 | 1365 | 18800 | SH | DEFINED | 3 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 122 | 1545 | SH | SOLE | |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 1837 | 23332 | SH | DEFINED | 2 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 892 | 11335 | SH | OTHER | 2 |
| UNITED TECHNOLOGIES CORP | COM | 913017109 | 1157 | 14700 | SH | DEFINED | 3 |
| UNITEDHEALTH GROUP INC | COM | 91324P102 | 4 | 120 | SH | DEFINED | 2 |
| UNUM GROUP | COM | 91529Y106 | 3 | 120 | SH | DEFINED | 2 |
| VALE SA | COM | 91912E105 | 0 | 24 | SH | DEFINED | 2 |
| VALERO ENERGY CORP | COM | 91913Y100 | 3 | 117 | SH | DEFINED | 2 |
| VANGUARD | EXC | 922908769 | 57 | 871 | SH | DEFINED | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 81 | 2275 | SH | SOLE | |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 1189 | 33243 | SH | DEFINED | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 345 | 9650 | SH | OTHER | 2 |
| VERIZON COMMUNICATIONS INC | COM | 92343V104 | 694 | 19400 | SH | DEFINED | 3 |
| VIACOM INC NEW | COM | 92553P201 | 6 | 156 | SH | DEFINED | 2 |
| VIACOM INC NEW | COM | 92553P201 | 86 | 2170 | SH | OTHER | 2 |
| VISA INC. | COM | 92826C839 | 21 | 300 | SH | DEFINED | 2 |
| VODAFONE GROUP PLC NEW | COM | 92857W209 | 13 | 500 | SH | SOLE | |
| VODAFONE GROUP PLC NEW | COM | 92857W209 | 7 | 271 | SH | DEFINED | 2 |
| VULCAN MATERIALS CO | COM | 929160109 | 29 | 650 | SH | SOLE | |
| VULCAN MATERIALS CO | COM | 929160109 | 342 | 7715 | SH | DEFINED | 2 |
| VULCAN MATERIALS CO | COM | 929160109 | 13 | 300 | SH | OTHER | 2 |
| VULCAN MATERIALS CO | COM | 929160109 | 537 | 12100 | SH | DEFINED | 3 |
| WALMART STORES INC | COM | 931142103 | 136 | 2525 | SH | SOLE | |
| WALMART STORES INC | COM | 931142103 | 1174 | 21768 | SH | DEFINED | 2 |
| WALMART STORES INC | COM | 931142103 | 96 | 1775 | SH | OTHER | 2 |
| WALMART STORES INC | COM | 931142103 | 879 | 16300 | SH | DEFINED | 3 |
| WASHINGTON FED INC | COM | 938824109 | 14 | 800 | SH | DEFINED | 2 |

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|--------------------------|-----|-----------|------|----------|-----------|
| WASTE MANAGEMENT INC | COM | 94106L109 | 7 | 200 SH | DEFINED 2 |
| WELLS FARGO CO | COM | 949746101 | 108 | 3480 SH | SOLE |
| WELLS FARGO CO | COM | 949746101 | 19 | 600 SH | OTHER |
| WELLS FARGO CO | COM | 949746101 | 1738 | 56090 SH | DEFINED 2 |
| WELLS FARGO CO | COM | 949746101 | 224 | 7229 SH | OTHER 2 |
| WELLS FARGO CO | COM | 949746101 | 2061 | 66500 SH | DEFINED 3 |
| WILMINGTON TR. CORP | COM | 971807102 | 0 | 40 SH | OTHER 2 |
| WINDSTREAM CORP | COM | 97381W104 | 33 | 2360 SH | DEFINED 2 |
| WISCONSIN ENERGY CORP | COM | 976657106 | 35 | 600 SH | DEFINED 2 |
| YRC WORLDWIDE INC | COM | 984249300 | 4 | 1200 SH | DEFINED 2 |
| YAHOO INC | COM | 984332106 | 5 | 300 SH | OTHER |
| YUM BRANDS INC | COM | 988498101 | 235 | 4798 SH | DEFINED 2 |
| ZIMMER | COM | 98956P102 | 8 | 150 SH | SOLE |
| ZIMMER | COM | 98956P102 | 354 | 6595 SH | DEFINED 2 |
| ZIMMER | COM | 98956P102 | 133 | 2475 SH | OTHER 2 |
| ZIMMER | COM | 98956P102 | 746 | 13900 SH | DEFINED 3 |
| ACCENTURE PLC | COM | G1151C101 | 160 | 3300 SH | DEFINED 2 |
| ACCENTURE PLC | COM | G1151C101 | 68 | 1400 SH | OTHER 2 |
| INGERSOLL-RAND PLC | COM | G47791101 | 3 | 71 SH | DEFINED 2 |
| LAZARD | COM | G54050102 | 49 | 1250 SH | OTHER 2 |
| MARVELL TECHNOLOGY GROUP | COM | G5876H105 | 2 | 100 SH | DEFINED 2 |
| NABORS INDUSTRIES LTD | COM | G6359F103 | 2 | 65 SH | DEFINED 2 |
| NOBLE | COM | H5833N103 | 29 | 800 SH | SOLE |
| NOBLE | COM | H5833N103 | 233 | 6515 SH | DEFINED 2 |
| NOBLE | COM | H5833N103 | 54 | 1500 SH | OTHER 2 |
| TRANSOCEAN LTD | COM | H8817H100 | 90 | 1291 SH | DEFINED 2 |
| TRANSOCEAN LTD | COM | H8817H100 | 43 | 618 SH | OTHER 2 |
| CNH GLOBAL | COM | N20935206 | 7 | 150 SH | DEFINED 2 |